



I N S U R A N C E  
A G E N T S & B R O K E R S  
S E R V I C E G R O U P I N C .

**Market Options**  
*from*  
***IA&B Service Group Inc.***



INSURANCE  
AGENTS & BROKERS  
SERVICE GROUP INC.

## WELCOME!

Thank you for utilizing *Market Options*, the market access programs available to you through Insurance Agents & Brokers. This manual is designed to serve as a guide for you in understanding and using the markets available through your association.

### ELIGIBILITY

IA&B programs are designed specifically for IA&B members. To participate, the following eligibility criteria must be met:

- The agency must be an active member of the Insurance Agents & Brokers;
- The agency must complete a *Producer Agreement* with IA&B;
- The agency must have E&O coverage with minimum limits of \$1,000,000;
- The agency must be licensed in Delaware, Maryland and/or Pennsylvania and otherwise in compliance with licensing law;
- All producers must be licensed in Delaware, Maryland and/or Pennsylvania and otherwise in compliance with licensing law.

### ENROLLMENT

To enroll your agency, complete the following information and mail originals to:

IA&B Service Group Inc  
5050 Ritter Road  
Mechanicsburg, PA 17055

- ◆ Signed, original *Producer Agreement*
- ◆ *IA&B Agency Profile*
- ◆ Copy of Agency License
- ◆ Copy of E&O Dec Sheet
- ◆ RLI Producer Application Form (RLI program only)

Your agency is not eligible to write business in any IA&B program until IA&B receives your completed enrollment packet and processes your enrollment.

**Please do not submit business until you receive written notification from IA&B that your enrollment has been processed.**

## AGENCY RECORDS

It is imperative for IA&B to have complete and accurate records. It is the responsibility of the agency to keep IA&B apprised of any and all changes in the agency status. All changes must be in writing. An *Agency Change Form* is available on the IA&B website or by contacting the IA&B Member Service Center at 717-795-9100, option 0 or toll free (800) 998-9644.

### MEMBERSHIP

Membership in IA&B of Delaware, IA&B of Maryland or IA&B of Pennsylvania is required to participate in any Market Option program including Workers' Compensation, Personal Umbrella and Home Business Insurance.

### STATE LICENSES

Each agency participating in the Market Options program must provide IA&B with a copy of their valid RESIDENT state insurance license. If the agency anticipates that business will be written in states outside of the resident license state, IA&B may need a copy of the non-resident license in that state. Information regarding non-resident licensing can be found on the IA&B Website.

Should IA&B not have an updated license, access to the program will be denied.

### REINSTATEMENT

Should an agency provide an updated license after the license expiration date, access to the Work Comp Market Option program will be reinstated within 24 hours of receipt. Do not submit business until IA&B confirms the reinstatement.

### PRODUCERS

All agency producers must be in compliance with all state insurance licensing laws & regulations. IA&B reserves the right to randomly audit participating agency producer records as deemed appropriate.

### CHANGE OF ADDRESS

Participating agencies should use the Agency Change Form to report any changes to the agency address, phone, fax or e-mail. This form can be found on the IA&B website ([www.iabgroup.com](http://www.iabgroup.com)). It must be completed, signed and returned to IA&B Service Group via mail or fax at (717) 795-8347.

### COMMISSIONS

- Commissions are paid monthly by IA&B Service Group, Inc. A monthly statement of activity will be included with the commission check.
- Questions on the monthly commission statement can be directed to the IA&B Market Options department.
- Specific commission information, by program, can be found as an addendum on the IA&B Service Group Producer Agreement.

## **CERTIFICATES OF INSURANCE**

The Agency is permitted to issue Certificates of Insurance for the Workers' Compensation program using the standard ACORD form. The Agency is permitted to issue Certificates of Insurance for Personal Umbrella and Home Business Insurance programs.

## **BROKER OF RECORD**

### **WORKERS' COMPENSATION PROGRAM**

In the event that Agency Resources, Inc. cannot offer you a quote due to a prior submission or block on their market, ARI will notify you via Fax. The fax will outline ARI's requirements for the Broker of Record Letter (ARI's requirements are reprinted below).

- Broker of Record Letter must be on the applicant's letterhead and signed by an officer of the applicant's company.
- Broker of Record Letter must recognize Agency Resources, Inc. as well as your agency or brokerage as the Agents of Record.
- A Broker of Record letter must be forwarded to the ARI office no later than 10 days following the quote request.

## **RLI PROGRAMS**

RLI will accept a Broker of Record letter anytime up to the renewal date to be effective as of the upcoming/next renewal as long as the BOR was signed or received to or on the renewal date by RLI.

- Sample of Broker of Record letter is available from IA&B and at [www.iabgroup.com](http://www.iabgroup.com)

# **WORKERS' COMPENSATION PROGRAM SPECIFICS**

# WORKERS' COMPENSATION

## ABOUT THE PROGRAM

IA&B, in response to member input, has searched to create a market access point for IA&B members for generally small, monoline workers' compensation risks. IA&B has partnered with Agency Resources, Inc., or ARI to provide this program. With a proven track record of working with some of our sister agent associations, ARI presented the credentials for meeting our program specifications. ARI has stated its commitment to work with us to make this program a success while continuing to plan and implement enhancements.

The guidelines that follow provide an overview of the IA&B Workers' Compensation program to help you with the process of business submission. Both the carriers in the program and ARI may make changes and IA&B will strive to provide to you notice of those changes as soon as possible, but the program is bound to the action of the carriers and ARI. With respect to summary items in this manual that are also governed by the qualified Producer Agreement, the latter shall prevail.

We have provided you an easy-to-use "Quick Guide," which highlights the features of each of the carriers participating in this program. We hope this will be a useful tool for your agency staff when working with this program.

## LARGE ACCOUNTS

The maximum premium set by each carrier outlines the size of the general submissions accepted by each carrier. Should you have an account greater than the maximum set, the program may still be able to write the account as 'large lines', even if the classification code is not on the approved list(s).

If you have interest in making a 'large lines' submission, it is best to contact Nicholas Dalessio, Senior Vice President, Managing Director, on his direct line at (973) 261-9070 to discuss the submission prior to faxing, as additional documentation may be required on this type of account.

## SPECIAL FEATURES

The IA&B Work Comp program is designed with the needs of IA&B members in mind. We've put together a program that has many special features that make doing business easier than ever. Our program includes the following features:

- 24 hour turn around on quotes
- Payment plans available for all companies (vary)

# NEW BUSINESS SUBMISSIONS

## WORKERS' COMPENSATION

### NEW BUSINESS SUBMISSION PROCESS

1. Verify eligibility by reviewing the class code list and underwriting guidelines before submitting to ARI.

The class code lists are available for download at [www.iabgroup.com](http://www.iabgroup.com). The underwriting guidelines are found in this manual.

2. Fax or e-mail the completed Acord 130 with the Inclusion or Exclusion form, if applicable along with IA&B Fax Coversheet to:

Fax to: Agency Resources, Inc. (973) 261-9202 Attention Underwriting Department

Or

E-mail to [Maryellen.mazzo@agencyresources.com](mailto:Maryellen.mazzo@agencyresources.com) or [Florencia.robledo@agencyresources.com](mailto:Florencia.robledo@agencyresources.com)

3. Anticipate a faxed response from Agency Resources, Inc. within 24 hours.
4. Fax back an acceptance to: Agency Resources, Inc. at (973) 261-9202.
5. Anticipate a faxed binder from Agency Resources, Inc. within 24 hours. The carriers will bill the client directly.

## RENEWAL BUSINESS PROCESSING

### RENEWAL PROCESSES

- All renewal policies are auto-renewed and are direct bill.
- The agent and the client both receive:
  1. Audit Statement
  2. Renewal policy (they will be mailed automatically to the insured 30 to 60 days prior to the expiration of the current in-force policy).

### LOSS RUN REQUESTS

- Forward all loss runs requests to Gwen Fairley.

E-mail: [gwendolyn.fairley@agencyresources.com](mailto:gwendolyn.fairley@agencyresources.com)  
Fax: (973) 261-9203  
Phone: (973) 261-9078

## COMPANY SPECIFICS

**NOTE:** Information contained in this section is current as of the edition date of this manual found on the cover page. Company specifics are subject to change without notice.

### PARTICIPATING COMPANIES BY STATE

#### Delaware

- AmeriHealth
- Amerisafe
- AmTrust/Rochdale
- Chartis
- Hartford
- Tower
- Travelers

#### Maryland

- Amerisafe
- AmTrust/Rochdale
- Chartis
- Hartford
- Tower
- Travelers

#### Pennsylvania

- AmeriHealth
- Amerisafe
- AmTrust/Rochdale
- Chartis
- Hartford
- Tower
- Travelers

## **GENERAL UNDERWRITING GUIDELINES**

- All job classes and phraseologies must be eligible under our guidelines
- All Carriers are subject to minimum premium (see specifics in each company)
- A detailed description of business operations must be provided (web site address and/or a business brochure is helpful).
- Backdating is not permitted. Effective date will be the date the application is received by fax or e-mail.
- Loss Runs are required for any risk with an Experience Mod of 1.00
- Hartford reviews Dunn and Bradstreet reports and will decline the risk if they deem the Insurance Score/financials as unacceptable.

**For questions regarding eligibility and submissions, please contact Agency Resources, Inc. at (866) 454-9676.**

# AMERIHEALTH GUIDELINES

## UNDERWRITING CRITERIA

- Maximum Experience Mod 1.25
- All account submissions require a complete application
- 3 to 5 years of currently valued loss information is mandatory
- All debit experience modification accounts must be accompanied by 5 years of currently valued loss history
- No PEO or temporary employment agencies
- States available: **PA, DE**

## COMMON REASONS FOR REJECTION

The following are the most common reasons for rejection in the program:

- Stop gap coverage
- Coverage for aircraft/marine type exposure
- Foreign, USL&H or Jones Act
- Operations that are not preferred class codes
- 24-hour operation
- Premium too small
- Premium too large
- Mod exceeds plan limit
- Adverse loss history

## PROGRAM MINIMUMS & MAXIMUMS

- Minimum \$2,500 (annual, unmodified, undiscounted)
- Maximum \$100,000 (larger case-by-case)

## BILLING

The insured is billed directly by company, including down payment.

## BILLING QUESTIONS

Call (215) 587-1830

## CLAIMS

Call (800) 335-5972

## GEOGRAPHIC RESTRICTIONS

There are no geographic restrictions in the IA&B Work Comp program.

## PAYMENT PLANS

- Premiums \$1,000, 100% Pay Annual
  - Premiums \$1,001 to \$2,500, 60% down and 1 semi-annual installment
  - Premiums \$2,501 to \$10,000, 30% down and 3 quarterly installments
  - Premiums \$10,001 and greater, 20% down and 9 monthly installments
- Note: A \$5 per installment fee will be charged. If balance is paid early, future installment fees will be waived.

# AMERISAFE GUIDELINES

## UNDERWRITING CRITERIA

- Acord 130 application with detailed description of operations
- Expiring and 3 years currently value loss runs with detailed summary
- Premium and payroll history
- Submissions required 30-60 days prior to inception as carrier conducts safety inspections prior to quoting
- Supplemental applications required for Trucking, USL&H and Maritime risks
- Coverage will not be backdated
- Multi-state operations available; risks with exposures in any state not listed above cannot exceed over 25% exposure
- Experience Mod None, subject to underwriting approval
- States available: PA, DE, MD

## COMMON REASONS FOR REJECTION

The following are the most common reasons for rejection in the program:

- Risks with inception dates under 30-day lead time
- Duplicate submissions
- Ineligible class of business
- Risks operating in ineligible states or counties
- Premium too small
- Unfavorable loss experience
- GC's exceeding 30% subcontracting

## PROGRAM MINIMUMS & MAXIMUMS

- Minimum \$5,000 Trucking \$10,000
- Maximum \$1 million

## LARGE LINE ACCOUNTS – OVER \$100,000 PREMIUM

- Completed Acord 130 application 30-60 days prior to inception
- Carrier will conduct a safety inspection
- 5 years current loss runs
- Current year experience mod worksheets required
- Detailed description of operations

## BILLING

The insured is billed directly by company, including down payment.

## BILLING QUESTIONS

Call (800) 256-9052

## CLAIMS

Call (800) 699-6240

## **GEOGRAPHIC RESTRICTIONS**

There are no geographic restrictions in the IA&B Work Comp program.

## **PAYMENT PLANS**

- Monthly self-reporting – 12 months form (The insured pays the actual premium based on the payroll for the month)
- Automatic checking withdrawal
- 15% Deposit due within 10 days of binding

# AMTRUST/ROCHDALE GUIDELINES

## UNDERWRITING CRITERIA

- Complete ACORD 130 application , must be within 120 days of policy inception
- Application must have at least 1 full-time employee in addition to officers, partners, or owners
- Debit mods require 3 years of loss history, details of what drove the mod required
- Height exposure – 10ft+ requires detailed description of operations at those heights
- Maximum use of subcontractors - 50%. All subs must provide proof of workers' comp coverage; if not, we will include and charge premium for them
- No 24-hour operations
- No farming
- No logging, sawmills
- No Municipalities
- No placement services or temporary agencies
- Contractors- must provide 3+ years loss runs
- If not a new venture, loss runs should be submitted for review
- Max mod 1.20
- Fewer than 75 employees at a single location at the same time
- Loss ratio less than 40% in the experience period
- Generally 3 years in business with WC coverage
- Currently valued loss runs required
- States available: **PA, MD, DE**
- Unavailable states: AK, CA, ID, ND, OH, OK, WA, WY

## COMMON REASONS FOR REJECTION

The following are the most common reasons for rejection in the program:

- Unacceptable class of business
- Less than 3 years prior coverage / experience
- >50% sub exposure
- Excessive travel exposure
- Excessive weight/lifting exposure
- Unfavorable loss experience
- Unfavorable financial experience
- Premium too small
- Premium too large
- Unfavorable loss experience
- Answers to general information questions or supplemental questions are not acceptable
- 24 hour operations
- Work at heights exceeding 15 feet
- No employees other than executive officer(s)
- Construction risks: Builders, Carpenters, Roofers, Steel Erection, etc

## **PROGRAM MINIMUMS & MAXIMUMS**

- ♦ Minimum \$1,000
- ♦ Maximum \$500,000

## **BILLING**

The insured is billed directly by company, excluding down payment. Copy of the deposit check required at binding.

## **BILLING QUESTIONS**

Call (877) 528-7878

## **CLAIMS**

Call (866) 272-9267

## **RESTRICTIONS**

There are no geographic restrictions in the IA&B Work Comp program.

## **PAYMENT PLANS**

- ♦ Premiums under \$1,000, full pay
- ♦ Premiums \$1,000 and up, 3 installments with 25% deposit
- ♦ Premiums \$2,500 and up, 8 installments with 25% deposit or 9 installments with 10% deposit
- ♦ Pay-as-you-go, \$200 deposit and based on actual payrolls.

# CHARTIS GUIDELINES

## UNDERWRITING CRITERIA

- Start-up operations must have 2 years of background and experience
- Maximum Experience Mod 1.40 (Subject to underwriting)
- All job classes and phraseologies must be eligible
- No requirement on the number of employees
- Driving exposures require driver information (full name, driver's license and date of birth)
- No subcontractors
- No laboratories
- No placement services or temporary agencies
- No seasonal operations
- No non-profits
- No working out of the house - home
- No Franchises
- No 24-hour operations
- States available: **PA, MD, DE**
- Other States: AL, CT, GA, IL, KS, LA, MA, NY, NC, SC, TN, TX, VT
- Multi-state operations are eligible if all states are eligible.

## COMMON REASONS FOR REJECTION

The following are the most common reasons for rejection in the program:

- At least one class code is not eligible (see approved class codes)
- Premium too small
- Premium too large
- Start-up operations with less than 2 years of background and experience
- Class or premium shown on application is inconsistent with rating data sheet
- Unfavorable loss experience
- Answers to the general information questions are not acceptable

## PROGRAM MINIMUMS & MAXIMUMS

- Minimum premiums (annual, unmodified, undiscounted)
  - Contractors \$6,500
  - Truckers \$10,000
  - Farms \$15,000
  - All Others \$3,500
- Maximum Premiums: \$250,000 (subject to u/w)

## BILLING

The insured is billed directly by company, including down payment.

## BILLING QUESTIONS

Call (800) 645-2259

**CLAIMS**

Call (877) 399-6442

**RESTRICTIONS**

There are no geographic restrictions in the IA&B Work Comp program.

**PAYMENT PLANS**

- Premiums \$5,000 to \$10,000, 50% down and 2 quarterly installments
- Premiums \$10,000 and over, 50% down with 2 quarterly installments or 50% down with 6 monthly installments
- Pay-as-you-go

Note: A \$10 per installment fee will be charged. If balance is paid early, future installment fees will be waived.

# HARTFORD GUIDELINES

## UNDERWRITING GUIDELINES

- All job classes and phraseologies must be eligible
- Maximum Experience Mod 1.10 (Subject to underwriting)
- Most risks must have at least 1 full-time employee
- New business ventures, 2 years of experience required, reviewed on a case-by-case basis
- Driving exposures require driver information (full name, driver's license and date of birth)
- No subcontractors
- No laboratories
- No placement services or temporary agencies
- No seasonal operations
- No non-profits
- No working out of the house - home
- No Franchises
- No 24 Hour operations
- No Financial Advisors or Stockbrokers
- No Credit Unions
- No Boat Rentals
- No Recycling Centers
- No Convenience Stores
- No Airport Exposure
- States available: **PA, MD, DE**
- Other states: AL, CT, , FL, IL, IN, KA, KY, LA, ME, MI, NC, NH, NJ, RI, TN, TX, VA, VT

## COMMON REASONS FOR REJECTION

The following are the most common reasons for rejection in the program:

- At least one class code is not eligible (see approved class codes)
- Total payroll exceeds definition
- Less than 2 years field experience for start-ups
- Class or premium on prior carrier declaration page is inconsistent with application
- Unfavorable loss experience, debit mod or insurance score
- Applicant is open 24 hours including convenience stores
- Answers to the general information questions are not acceptable

## PROGRAM MINIMUMS & MAXIMUMS

- Minimum \$1,000
- Maximum \$100,000 (larger subject to u/w)

## BILLING

The insured is billed directly by company, including down payment.

## BILLING QUESTIONS

Call (800) 962-6170

**CLAIMS**

Call (800) 327-3636

**RESTRICTIONS**

There are no geographic restrictions in the IA&B Work Comp program.

**PAYMENT PLANS**

- Full Payment
- Monthly Installments
- Quarterly Installments
- Ten Pay Method, 25% down and 9 equal installments
- Pay-as-you-go
- EFT payment option available with any play plan above

Note: A \$7 per installment fee will be charged. If balance is paid early, future installment fees will be waived.

# TOWER

## UNDERWRITING CRITERIA

- Loss runs required for risks with premiums greater than \$10,000 or debit Mod
- Maximum 50 employees (subject to underwriting)
- No Seasonal Risks
- No 24 hour exposures, exception diners, hotels, apartments. Diners must meet the following criteria: Premium must be \$5,000+, number of employees on duty, including manager, must be at least 5, and no more than 25% alcohol sales
- Clothing manufacturer's - no risks operating a non-fire resistive building above grade level, must have secondary means of egress
- No risks with employers providing group transportation
- No 'family member only' or 'Executive officer only' risks must have at least 1 non-family member employee
- Avoid strictly off premises catering
- No risks open past midnight
- No Liquor Stores open past 10pm
- No Adult Day Care centers
- Private schools are okay with no bus operations or field trips in vehicles owned or operated by the insured
- Small risks (NY only) if the executive officer is included, the governing class code applies, not 8809
- Delivery drivers - payroll should not exceed 20% of the total payroll
- States available: **PA, MD, DE**

## COMMON REASONS FOR REJECTION

The following are the most common reasons for rejection in the program:

- Class of business
- Operations open past midnight
- Greater than 25% delivery
- Greater than 25% alcohol sales
- Contracting work
- Residential cleaning
- Out of state exposure

## PROGRAM MINIMUMS & MAXIMUMS

- Minimum \$750
- Maximum Unlimited (subject to underwriting)
- Full-time employees must have minimum \$15,000 payroll
- Part-time employees must have minimum \$7,500 payroll
- PA Executive Officer minimum \$18,200

**BILLING**

The insured is billed directly by company. Down payment is due 5 days after effective date.

**BILLING QUESTIONS**

Call (212) 655-2181

**CLAIMS**

Call (888) 856-5522

**GEOGRAPHIC RESTRICTIONS**

There are no geographic restrictions in the IA&B Work Comp program.

**PAYMENT PLANS**

- Under \$1,500 – Full payment
- \$1,500 - \$5,000 – 3 installments 30% deposit
- \$5,000 - \$10,000 – 4, 6 and 10 installments 25% deposit

Note: A \$10 installment fee will be charged.

# TRAVELERS

## UNDERWRITING CRITERIA

### COMMON REASONS FOR REJECTION

The following are the most common reasons for rejection in the program:

### PROGRAM MINIMUMS & MAXIMUMS

- Minimum \$1,000
- Maximum \$150,000

### BILLING

The insured is billed directly by company.

### BILLING QUESTIONS

(866) 890-9965

### CLAIMS

(800) 238-6225

### GEOGRAPHIC RESTRICTIONS

There are no geographic restrictions in the IA&B Work Comp program.

### PAYMENT PLANS

- Full payment
- 2 installments with 50% down
- 4 installments with 25% down
- 6 installments with 25% down
- 10 installments with 25% down
- 10 equal installments
- Pay-as-you-go

**RLI**

**PERSONAL UMBRELLA**

**&**

**HOME BUSINESS INSURANCE  
PROGRAM SPECIFICS**

# PERSONAL UMBRELLA & HOME BUSINESS INSURANCE

## ABOUT THE PROGRAM

IA&B is pleased to offer member agencies access to high-quality programs that fill specific coverage needs of your clients. These programs are easy to utilize and have no volume requirements. Read further for a summary of the programs available and how to get started!

### Personal Umbrella

The RLI Personal Umbrella policy stands atop the underlying auto and homeowners coverage to provide your insured with additional personal liability coverage. The policy is stand-alone, which allows your insured to maintain their current homeowners and auto policies with their current carrier.

The RLI Personal Umbrella policy includes:

- ♦ Liability limits up to \$5 million
- ♦ Broad underwriting guidelines allow easy qualification for the program
- ♦ A simple self-underwriting application allows you and the insured to know immediately if they qualify

### Home Business Insurance

The RLI Home Business Insurance policy can cover gaps where the homeowner's policy leaves off AND protect you from an E&O loss. The product's affordable premiums (starting at \$150) and its stand-alone nature, make it an idea fit for retail and service businesses operated out of the home.

The RLI Home Business Insurance policy includes:

- ♦ General liability coverage up to \$1,000,000
- ♦ Business personal property protection, both home and temporarily off-premises up to \$10,000 (with \$250 deductible)
- ♦ Optional coverage for money and securities
- ♦ Electronic data processing coverage
- ♦ Loss of business income protection for up to 12 months
- ♦ Satisfies most event or show liability requirements
- ♦ Up to \$5,00 per person for medical payments to customers injured on the insured's premises

# NEW BUSINESS SUBMISSIONS

## NEW BUSINESS SUBMISSION PROCESS

1. Verify eligibility by reviewing underwriting guidelines before submitting to IA&B Service Group Inc.
  - All of the program parameters are stated clearly on the application and summarized on the following pages of this manual.
  - When the application is completed, please review the answers provided by the insured carefully. There are no exceptions to the requirements.
  - Please note that a Power of Attorney signature will only be accepted with a copy of the Power of Attorney attached.
  - All changes made on the application must be initialed by the insured.
2. Calculate the appropriate rates based on the current application.
  - Current rates and forms can be found on the IA&B website ([www.iabgroup.com](http://www.iabgroup.com)).
  - Obsolete applications will be returned to you without being processed.
  - The application will not be processed without full payment.
3. Send the completed application and full payment
  - Please pay the premium by check
  - Checks for new business should be made payable to: IA&B Service Group, Inc.
  - Mail checks to:  
IA&B Service Group, Inc.  
5050 Ritter Road  
Mechanicsburg, PA 17055
4. If application is complete and the payment is accurate, anticipate receipt of the policy from IA&B within 10 - 14 business days. If application is incomplete, ineligible or payment is incorrect, your submission and payment will be returned.
5. If the application is accepted, the effective date will be the date requested, provided it was received by us within seven days of the requested date, otherwise the date we receive it will become the effective date. No binding authority is extended to you.

## **PERSONAL UMBRELLA POLICY BASIC REQUIREMENTS**

1. Applicant lives in the United States.
2. Applicant or any member of their household agrees to maintain minimum underlying insurance policies as outlined on the RLI application for all personal exposures including automobile liability, homeowners or personal liability, farm owners or farm comprehensive personal liability, unlicensed recreational vehicles, and watercraft liability.
3. Applicant or any members of their household own, lease or regularly operate no more than ten vehicles (additional fees apply if more than six).
4. Applicant or any members of their household own or rent no more than ten residential properties (additional fees apply if more than six).
5. Applicant or any members of their household own or regularly operate no more than three watercraft (those that are between 14 and 45 feet and/or maximum speed less than 51 mph), other than jet skis or wave runners.
6. Applicant or any members of their household own or regularly operate no more than three jet skis or wave runners.
7. Applicant has no more than eight drivers in their household (additional fees apply if more than six).
8. Applicant has no more than four drivers under the age of 22 in their household.
  - A household with a youthful driver (under 22) must carry 500/500/50 or 500,000 CSL on all vehicles.
  - If there are any drivers age 70 or over in the household; and/or if any response makes the risk Standard II; and/or if any response makes the risk PUP Special Limit C (100/300/50) is NOT available
9. Drivers under 22 and/or age 80 and over must have a clean driving record within the last 3 years (all states).

## **HOME BUSINESS INSURANCE BASIC POLICY REQUIREMENTS**

1. Applicant must live in a U.S. state or the District of Columbia.
2. Applicant is looking for business personal property insurance and business general liability coverage, NOT homeowners insurance, professional liability insurance or automobile insurance.
3. Applicant's business is home-based, not located in a retail store or commercial office space. Note: this does not mean all business activities must be conducted at the home.
4. The Applicant's home is the only permanent business location, though it is acceptable to operate from another site, such as a craft show, on a temporary basis. Risks may store BPP at a second location, but may not operate their business from a second location; other than a secondary residence.
5. The type of business is eligible for the RLI policy. To see if the business qualifies, check the complete listing of eligible businesses (found later in this document).

# RENEWAL BUSINESS PROCESSING

## PERSONAL UMBRELLA RENEWALS

- ♦ RLI sends a renewal application directly to the insured approximately 90 days prior to the renewal date.
- ♦ A complete, acceptable application will result in a renewal bill being sent directly to the insured.
- ♦ If the application is not acceptable RLI will issue a non-renewal notice.
  - If information is missing RLI will send another copy of the renewal application along with the non-renewal notice with the missing info highlighted, giving them another opportunity to respond.
  - If the insured answers all questions but gives an answer that makes them ineligible, RLI will send only a notice of non-renewal.
- ♦ If RLI receives payment, the insured's copy of the policy is mailed directly to the insured. The producer's copy of the policy will be mailed from IA&B Service Group, Inc.

## HOME BUSINESS INSURANCE RENEWALS

- ♦ 45 days prior to expiration RLI sends a renewal policy and bill to the insured.
- ♦ The producer's copy of the policy is mailed to the administrator (IA&B) for forwarding.
- ♦ If RLI does not receive full payment, an Intent to Cancel letter will be mailed to the insured.
- ♦ If payment isn't received by the due date given in that letter, a Notice of Cancellation for Non Payment will be mailed to the insured.
- ♦ Payments received after the cancellation effective date will be returned by RLI with a letter to the insured. The insured may re-apply for coverage.

# ENDORSEMENTS

## PERSONAL UMBRELLA ENDORSEMENTS

- ♦ Endorsement requests are to be sent in writing to IA&B via fax (717) 795-8347 or e-mail [iab@iabgroup.com](mailto:iab@iabgroup.com).
- ♦ The insured is required to complete a renewal application each year that will update any exposures that are acquired or discarded throughout the policy period.
- ♦ Endorsements on PUP policies are only processed for:
  1. Increase/decrease in policy limit
  2. Increase/decrease in underlying auto limits
  3. Change of name/address

*\*Any reduction in coverage or limits requires the insured's signature.*
- ♦ Please do not send requests to add or delete a location or vehicle mid-term. Location or vehicle additions/deletions are to be noted on the Renewal Application.

## HOME BUSINESS INSURANCE ENDORSEMENTS

- ♦ You may add a qualifying Additional Insured (see application for qualifications) for a non-refundable premium of \$20 for each.
- ♦ Coverages may be added, deleted or the amounts increased or decreased, as needed.
- ♦ It is very important to send notification of changes of address and changes to the structure of the business (partnership dissolutions, etc.).

## ENDORSEMENTS WITH PREMIUM

- ♦ IA&B will bill the agency for premium for endorsements added to a policy within its first policy year.
- ♦ RLI will bill the agency for premium for endorsements added to renewal policies.

# CANCELLATIONS

## CANCELLATIONS

- ♦ To process a Cancellation, please provide to IA&B:
  1. The dec signed and dated by the insured, with the requested date of cancellation, or;
  2. Lost policy release signed and dated by the insured, or;
  3. Statement signed and dated by the insured.
- ♦ If the request is signed/dated giving RLI advance notice prior to the request cancel date or on the date of inception, RLI will honor that date. (example—policy renews July 1, insured signs/requests documentation June 28 asking for a July 1 cancellation—RLI will do that).
- ♦ If the insured does not give advance notice, RLI will use the insured's signature date as the requested cancellation date. If no signature date RLI will use receipt date in admin/agent office. If no date, RLI will use RLI's receipt date. This will result in earned premium subject to a short rate cancellation per the policy provisions.
- ♦ Mid-term cancellations are processed on a short rate basis.
- ♦ All cancellations initiated by RLI will be processed on a pro-rata basis.

## HOME BUSINESS INSURANCE – ELIGIBLE BUSINESSES

Abstracting and Indexing Service	Floral Arrangement	Publisher (4)
Accounting Service	Food Broker	Real Estate Agent
Adjuster (Public or Independent Claim Adjuster)	Food Supplements/Vitamins (5)	Religious Goods
Advertising Specialty Items Sales (3)	Furniture Refinisher	Resume Service
Antique Gallery/Shop (1)	Games/Puzzles Vendor (5)	Rubber Stamp Business
Appraisal Service	Gift Delivery Service (balloons, gift baskets, etc.) (5)	Scrapbooking
Art Gallery/Art Studio (1)	Gift Shop, <b>excluding manufacturing/distribution of candles made by individuals</b>	Secretarial Service
Artist Supplies	Glassware	Seed Sales
Auctioneer (3)	Graphic Artist/Designer	Shoe Repair
Auditor	Handicrafts, <b>excluding manufacturing/distribution of candles made by individuals</b>	Sign Painting
Bakeries	Hearing Aid Sales	Stationery
Balloon Art	Hobby & Model Supplies, <b>excluding explosives and propellants</b>	Stenciling
Barber Supplies (5)	Household Products (Amway, Fuller Brush, Shaklee, etc.)	Tailoring, Alterations, Seamstresses
Beauty Supplies (5)	Information Search Retrieval (4)	Tax Preparation
Billing Service	Insurance Agent	Taxidermist
Book/Magazine Distributor	Interior Decorating	Teachers/Tutors <b>except sports, physical education, industrial or martial arts</b> (2)
Bookbinding	Interior Window Treatments	Telemarketing, Telephone Solicitation (3)
Bookkeeping Service	Inventory Control Specialist	Telephone Answering Service/Voicemail
Calligraphy	Jewelry (Costume)	Toner Cartridge Recharging
Camera/Photography Sales or Repair	Kitchen Supplies (Tupperware, etc.)	Transcribing, Court Reporters (3)
Candle Sales, <b>excluding sales of candles made by individuals</b> (5)	Ladies/Girls Clothing, Accessories	Translator (3)
Candy/Nut Confections	Lingerie	Travel Agent
Car Detailer	Leather Goods	Trophy Sales
Cell Phone/Pager Sales	Loan Origination Service	TV/VCR Repair
Ceramics	Locksmith	Upholsterer
Clock or Watch Repair	Market Research (4)	Video & Music Sales/Rental
Clowns, Magicians, Entertainers <b>excluding Bands &amp; Disc Jockeys</b> (2)	Medical Claims Processing	Videotaping, Dubbing, Editing (3)
Computer Consultants and Trainers <b>who are not involved in development of custom applications/programs</b>	Men's/Boy's Clothing, Accessories	Vinyl/Leather Repair
Computer Repair	Models (3)	Website Designer
Computer Sales	Monogramming	Wedding & Party Planners
Computer Service Bureau	Musical Instrument Sales/Repair	Wedding Cake and/or Cookie Sales
Cosmetics Sales (Avon, Mary Kay, etc.) (3) (4)	Newspaper/Magazine/Book Delivery	Windshield Repair
Crafts, <b>excluding manufacturing/distribution of candles made by individuals</b>	Notaries	Wood Products <b>excluding toys and furniture manufacturing</b>
Database Management	Office Supplies Vendor	Word Processing
Desktop Publishing (3) (4)	Paper Goods	Writers/Authors (3) (4)
Draftsman	Pay Telephone Provider	
Dry Food Products/Mixes Vendor	Personal Care Products (4) (5)	NOTES:
Editorial Service/Proofreaders (3) (4)	Personal Fitness Trainer (2)	(1) Actual Cash Value basis only; not replacement cost.
Embroidery	Personalized Books & Gifts	(2) Not eligible in California, Kansas or New Jersey.
Engraving	Photographer/Photography Studio	(3) Personal and Advertising Injury Exclusion Applies.
Expert Witness Consultants	Picture Framing	(4) Intellectual Property Hazard Exclusion Applies.
Financial Planning, <b>excluding discretionary trading authority and/or access to customers' funds</b>	Prepaid Calling Card Vendor, <b>excluding sales from vending machines</b>	(5) Products Liability Exclusion Applies
	Printer (3) (4)	
	Professional Organizer	
	Professional Speaker (3)	



I N S U R A N C E  
A G E N T S & B R O K E R S  
S E R V I C E G R O U P I N C .

Insurance Agents & Brokers  
5050 Ritter Road  
Mechanicsburg, PA 17055

*Driving members to distinction.*

Phone: (800) 998-9644 / (717) 795-9100

Fax: (717) 795-8347

E-mail: [iab@iabgroup.com](mailto:iab@iabgroup.com)

Website: [www.iabgroup.com](http://www.iabgroup.com)