



General Producer Guidelines & Rules

PREMIUM INDICATIONS, QUOTES and BINDERS

Premium indications or quotes may be provided following review and rating based on applications and materials you submit. Please contact your underwriter for instructions as to what information is needed, appropriate applications, etc. You may fax application materials to your underwriter or submit via an e-mail attachment.

APPLICATION FORMS

In many Commercial Lines cases, a properly / fully completed "ACORD" Application is acceptable. Depending upon the line of insurance, we have some program applications and/or supplemental applications required by our markets. We also have program applications for our Personal Lines Products such as Dwelling, Mobile Home, Homeowners, etc. When a special application is required, you may obtain this application from our website or our underwriter can fax, e-mail or mail the appropriate form to your office.

BINDERS

Only Creative Underwriters is authorized by its Companies to bind or amend coverage according to our Authority with the market concerned. Our underwriters and staff of assistants are available to help you in this regard.

Many quotations released by our office will require signed applications, special forms or additional information be returned with your orders to bind. If no stipulation is made on the Quotation sheet, please provide properly completed and signed applications, along with any additional information requested by the underwriter, within 30 days of binding.

NOTE: LIMITED BINDING AUTHORITY is extended on most Personal Lines. If such risk is acceptable, as defined by Bulletins, Rules, and Guidelines, the risk will be bound as of the date of Postmark on the stamped envelope containing the application. Metered Mail is bound on date received by Creative Underwriters. Your Underwriter is available to bind coverage immediately based upon your faxed application and request for binding, pending receipt of ORIGINAL application along with the required premium.

All applications on bound risks must be fully and truthfully completed or coverage is considered null and void. In the case of Direct Bill Accounts, new business applications

containing false or incomplete information, or if checks received are returned as NSF, applications will be null and void with no coverage afforded or as otherwise allowed by State Law.

You must retain a duplicate of all submissions in an appropriate suspense system awaiting receipt of the issued policy.

RENEWALS

AGENCY BILL ACCOUNTS

Your office will be provided a Renewal Solicitation approximately 60 days in advance of expiration. If updated information is required, it is considered a renewal condition that must be satisfied in order to obtain continued coverage. If Non-Renewal is necessary, it will be provided in accordance with State Law. Your renewal request must be received by Creative Underwriters prior to expiration to avoid a lapse in coverage.

Upon receipt of our Renewal Solicitation you must advise your client accordingly, obtain their wishes regarding coverage renewal, and respond to Creative Underwriters prior to renewal date.

You are to collect Premium due and remit net amounts as shown on your monthly statement. You will retain your earned commission. If your client wishes to finance the premium, note that dispersal of financed premiums from the finance company must arrive at Creative Underwriters by your agency bill due date (15th of the month for prior months transactions).

DIRECT BILL ACCOUNTS

Your client will be sent a Renewal Solicitation by the Company approximately 35 days in advance of expiration. If updated information is required, your agency will be directed to obtain the information prior to renewal offer. If Non-Renewal is necessary, it will be provided in accordance with State Law. On Direct Bill Personal Lines policies, the Insured will have the option of paying the full annual premium or making payments on the 40/30/30 Pay Plan. Upon your request we can also bill to third parties such as: Mortgages, Contract Sellers, etc.

NOTE: Renewal Order along with proper Payment MUST BE received PRIOR TO EXPIRATION to avoid a lapse in coverage on Direct Bill accounts.

**CERTIFICATES OF INSURANCE, CERTIFICATES TO STATE AUTHORITIES
AND TRANSPORTATION FILINGS**

Only Creative Underwriters may provide or arrange for Filings, Certificates of Insurance, or Certificates to State Authorities.

ACCOUNTING

AGENCY BILL

All Agency Bill transactions are shown on your monthly statement. We will display New Business, Renewal Business, Endorsements, Cancellations, Commission(s) per transaction, Amount(s) Received and Net Amount Due. All payments are to be provided by the 15th of the month following the month in which the transaction occurred. On accounts which have been premium financed, disbursements must arrive at Creative Underwriters by the 15th and are applied "Policy Specific" to your account when received. All policies over 30 days in the course of collection are subject to Cancellation for Non-Payment of Premium. Your agency is responsible for all amounts due and must maintain a good payment record.

If you have a Credit Balance due, we disperse these funds to your office shortly after the 15th of the month.

To reduce the necessity for unproductive administration activity, we strongly recommend that on New and Renewal Business, you obtain either full premium in advance or properly executed premium finance contract with down payment before you order the coverage bound. Policies for which full net premium is not received are subject to Cancellation for Non-Payment of Premium.

DIRECT BILL

After the end of each month, a Direct Bill Statement will be provided for your agency on all Direct Bill Transactions occurring during the prior month. This statement will be sent to your office by the company along with your commission check shortly after month end. Your Direct Bill clients will be displayed along with the transactions, amounts received and commission(s) due. All credits provided to your client along with corresponding commission charge backs will also be shown.

OUR POLICY CONCERNING NSF (NOT SUFFICIENT FUNDS) CHECKS

Any NSF check will subject the policy for which it was submitted to cancellation.

CANCELLATIONS AND NON-RENEWALS

In the event of cancellation, please refer to the individual account for a listing of Non-Refundable Fees. These fees may include Inspection Fees or Policy Service Fees and are considered Fully Earned at time of binding.

CANCELLATION METHOD

Customarily, Insured requested cancellations are calculated on a Short-Rate basis. Other circumstances require Pro-Rata Calculation basis.

Some policies are subject to a 25% MEP (Minimum Earned Premium). The Minimum Earned Premium requirement of 25% will be taken into consideration if the policy is cancelled.

Short Term, Vacant, or other policies specified as Fully Earned can be cancelled, but only on a Fully Earned basis.

Flat Cancellations are not normally allowed. Individual cases may be considered when documentation is provided such as: showing coverage placed with another carrier on or before our policy inception date; when property is sold prior to inception; or when there was some other circumstance causing lack of insurable interest on the part of our Insured.

PROPER CANCELLATION EVIDENCE REQUIRED

We must receive the surrendered policy or lost policy release signed and dated by the Named Insured along with signatures of any other Additional Insured(s) or Mortgage Holder(s) shown on the policy. If the Lost Policy Release is not properly executed, we must provide legal notice to any other known interest holder accordingly.

CANCELLATION FOR NON-PAYMENT OF PREMIUM TO FINANCE COMPANY

As Insured provides Power-of-Attorney to the Premium Finance Facility upon execution of the Premium Finance Contract, we must cancel with the date required on their Notice.

REQUESTS OR REINSTATEMENT

Customarily we will not reinstate upon receipt of a reinstatement request. A letter, signed and dated by the Insured, stating No Loss occurred during lapse is required in order to consider reinstatement. We will not consider reinstatement of coverage for Non-Payment of Premium more than once and we may only do so with insurance company approval.

CLAIMS

All claims should be submitted to us on the appropriate Acord form. Your claim report must be fully and properly completed. Any additional information you can provide will help us in our reporting to the company concerned. Please note some of our Transportation Markets require the claim be reported directly to a 24 Claim Reporting Number (as provided by the Insurance Company). In these instances, please instruct your customer to report directly to the Insurance Carrier and then notify your agency at their earliest opportunity. We in turn would appreciate notification that the claim has been reported.

We would appreciate receiving immediate notice of a total loss property claim or any accident or circumstance which would lead to a bodily injury liability claim. Lawsuits, summons, and correspondence received from an attorney should be forwarded immediately using Certified / Return Receipt Mail.