

GENERAL PRODUCER GUIDELINES AND RULES

PREMIUM INDICATIONS AND QUOTES

Premium Indications or quotes may be provided on risks by our underwriters following review and rating based on applications and materials provided. You will be provided instructions as to what information is needed, appropriate applications, etc. when you call for specific risks. You may fax application materials to your underwriter.

APPLICATION FORMS

In many commercial lines cases, a properly / fully completed "ACORD" Application is acceptable. We have some program applications and supplemental applications required by our markets – depending upon the line of insurance. 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.

NOTE: LIMITED BINDING AUTHORITY IS EXTENDED ON MOST PERSONAL LINES. IF SUCH RISK IS ACCEPTABLE, AS DEFINED BY BULLETINS, RULES, 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 ON NEW BUSINESS PERSONAL LINES WHICH MEET THE UNDERWRITING CRITERIA FOR ACCEPTABLE RISKS. YOUR UNDERWRITER IS AVAILABLE TO BIND COVERAGE IMMEDIATELY BASED ON YOUR FAXED APPLICATION AND REQUEST FOR BINDING PENDING RECEIPT OF ORIGINAL ALONG WITH THE PREMIUM NEEDED.

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.

With-in 30 days of binding you must (PLEASE) PROVIDE PROPERLY COMPLETED, SIGNED APPLICATIONS TO CREATIVE (AS SOON AS POSSIBLE) ALONG WITH OTHER INFORMATION AS MAY BE REQUESTED BY THE UNDERWRITER.

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 IS PROVIDED 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 LAWS. RENEWAL REQUEST MUST BE RECEIVED BY CREATIVE PRIOR TO EXPIRATION TO AVOID A LAPSE IN COVERAGE.

UPON RECEIPT OF OUR RENEWAL SOLICITATION YOU MUST ADVISE YOUR CLIENT ACCORDINGLY AND OBTAIN THEIR WISHES REGARDING COVERAGE RENEWAL AND RESPOND TO CREATIVE 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 FINANCE COMPANIES MUST ARRIVE AT CREATIVE 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.

TRANSPORTATION FILINGS, CERTIFICATES OF INSURANCE, CERTIFICATES TO STATE AUTHORITIES

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

ACCOUNTING

AGENCY BILL/

ALL AGENCY BILL TRANSACTIONS ARE SHOWN ON YOUR MONTHLY STATEMENT DISPLAYING NEW BUSINESS, RENEWALS, ENDORSEMENTS, CANCELLATIONS, COMMISSIONS, AMOUNTS RECEIVED AND NET AMOUNT DUE. YOUR COMMISSIONS ARE DISPLAYED PER TRANSACTION AS WELL. ALL PAYMENTS ARE TO BE PROVIDED BY THE 15TH OF THE MONTH FOLLOWING MONTH DURING WHICH TRANSACTION OCCURRED. ON ACCOUNTS WHICH HAVE BEEN PREMIUM FINANCED, DISPURSEMENTS MUST ARRIVE AT CREATIVE BY THE 15TH AND ARE APPLIED "POLICY SPECIFIC" TO YOUR ACCOUNT WHEN RECEIVED. ALL POLICIES OVER 30 DAYS IN COURSE OF COLLECTION ARE SUBJECT TO CANCELLATION FOR NON-PAYMENT. YOUR AGENCY IS RESPONSIBLE FOR ALL AMOUNTS DUE AND MUST MAINTAIN A GOOD PAYMENT RECORD.

IF YOU HAVE A CREDIT BALANCE DUE TO CANCELLATION CREDITS OR PERHAPS COMMISSION DUE ON PREMIUM FINANCE FUNDS RECEIVED, WE DISPURSE 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.

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 CHECKS

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

CANCELLATIONS AND NON-RENEWALS/

CANCELLATION METHOD---CUSTOMARILY, INSURED REQUESTED CANCELLATIONS ARE CALCULATED ON A SHORT -RATE BASIS. OTHER CIRCUMSTANCES REQUIRE PRO-RATA CALCULATION BASIS. SHORT TERM, VACANT, OR OTHER POLICIES SPECIFIED AS FULLY EARNED CAN BE CANCELLED, BUT ONLY ON A FULLY EARNED BASIS. FLAT CANCELLATIONS ARE NORMALLY NOT ALLOWED. INDIVIDUAL CASES MAY BE CONSIDERED SUCH AS WHEN DOCUMENTATION IS PROVIDED SHOWING COVERAGE PLACED WITH OTHER 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 INSUREDS OR MORTGAGE HOLDER SHOWN ON THE POLICY. IF LOST POLICY RELEASE IS NOT PROPERLY EXECUTED WE MUST PROVIDE LEGAL NOTICE TO ANY OTHER KNOWN INTEREST HOLDER ACCORDINGLY.

CANCELLATION FOR NON-PAY TO FINANCE COMPANY

AS INSURED PROVIDES POWER OF ATTORNEY TO PREMIUM FINANCE FACILITIES UPON EXECUTION OF FINANCE CONTRACT, WE MUST CANCEL WITH DATE REQUIRED ON THEIR NOTICE. CUSTOMARILY WE WILL NOT REINSTATE UPON RECEIPT OF REINSTATEMENT REQUEST. A LETTER STATING NO LOSS OCCURRED DURING LAPSE, SIGNED AND DATED BY THE INSURED , IS REQUIRED IN ORDER TO CONSIDER REINSTATEMENT. WE WILL NOT CONSIDER REINSTATEMENT OF COVERAGE FOR THIS REASON MORE THAN ONCE AND WE MAY DO SO ONLY WITH 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 TOTAL LOSS PROPERTY CLAIMS 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.