

# Allstate Authorized Motorcycle Program Quick Reference Guide

## Agent Participation

- Your participation in selling this motorcycle program is not mandatory.
- If you wish to participate, complete and remit the one-page producer's agreement with your first application.
- Upon receipt of the producer's agreement, McGraw will notify regulatory authorities, if necessary.
- Materials, including applications and policy jackets, are available from McGraw by calling 1-800-662-4729.

## Agent Compensation

- You will be an independent contractor for McGraw and will be paid monthly.
- You will receive your same commission on new and renewal business.
- You will receive a 1099 from McGraw for your participation in the program.

## Policy Coverage

- The motorcycle is covered while being operated within the continental U.S. and Canada, or while being transported between their ports.
- You may bind physical damage and liability coverage with limits up to \$100/300/50.

## Commission

- 8% to Allstate agents.

## Underwriting

- Read the general guidelines and binding procedures listed on the application.
- Named insured must be registered owner of motorcycle, and must be at least 18 years old.
- All motorcycles not qualifying for Allstate are eligible.

## Submitting an Application

- To bind coverage, send the customer's application to McGraw with payment, postmarked no more than two days after the effective date of the policy.
- Payment in full or optional installment payment plans (initial down payment plus policy and applicable fees) are available.
- Optional Payment Plans  
33% down plus fees; 2 subsequent installments (12 month policies only).
- If the customer is paying by check, ask him or her to make it payable to McGraw Insurance Services.
- If the customer would like to pay with MasterCard, VISA, or Discover, complete the credit card section on the application. **The credit card must be in the name of the insured (or spouse) only and name insured's signature is required.**
- The policy will be issued within five days of McGraw receiving the application.
- All endorsements are transacted online, by fax or via via phone by calling McGraw at 1-800-662-4729.

## Renewals

- McGraw sends renewal notices and bills directly to the customer.

## Rates/Applications

- Proprietary rating software\* is available for quotations and automatic application generation.
- Online access (www.mcgrawgroup.com) is available for policy quotations and real time binding services. Full premium payment (or initial down payment) can be made by using a major credit card or by electronic funds transfer (EFT Forms available online).
- Online Rating Instructions included in the motorcycle application.
- Call 1-800-6McGraw for instant quote.

## Customer Service

- You and your customers can call McGraw customer service direct by calling 1-800-662-4729.
- You must keep your own customer files, since there is no system link between Allstate and McGraw.
- Poor customer satisfaction will be grounds for Allstate terminating its marketing agreement with McGraw.

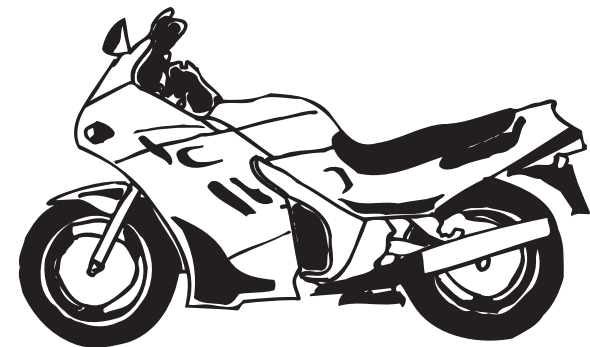
## Claims

- Call 1-800-962-1172 to report a claim to McGraw.
- All claims will be handled by McGraw.
- When reporting a claim, make sure to have the insured's name, the policy number, the date and place of the incident, and the nature of the claim (theft, collision, etc.).
- All claim examiners work out of McGraw in California.
- McGraw provides a nationwide network of independent appraisers and repair shops.

\* Rating Software may only be installed on non-Allstate owned PC's

## Questions

- Please contact your Allstate Field Product Manager.



# Motorcycle Policy Q&A

**Q.** Why did Allstate decide to go to an outside company and broker motorcycle policies for non-qualifying risks?

**A.** Our goal in creating this program is to provide our agents with the tools they need to sell to this entire market segment and insulate their current book of business from the competition. Creating an additional product for non-qualifying motorcycles within the current Allstate Motorcycle structure would have been very costly and time consuming. Entering into this brokering agreement allows us to introduce a motorcycle product immediately for non-qualifying motorcycles.

**Q.** Why The McGraw Group?

**A.** The McGraw Group is the largest insurer of motorcycles in the Western United States and was able to provide us with the ability to offer this program countrywide. Pacific Specialty Insurance Company, one of the affiliated companies of the McGraw Group, is AM Best "A" rated and admitted in all states except New Hampshire.

**Q.** Will the sale of a motorcycle policy through The McGraw Group count toward Allstate production contests or goals?

**A.** No.

