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## **New Jersey Homeowners & Condominium Programs Available November 3, 2009**

To All New Jersey Allstate Producers:

For more than 13 years, the McGraw Group has been a leading provider of expanded markets for Allstate agents across the country. We are pleased to be able to provide you with access to Homeowners and Condominium expanded markets through an agreement with Allstate's Ivantage Select Agency (ISA).

As with other markets currently provided by McGraw's expanded market agreement with ISA, all programs will continue to be underwritten by A.M. Best "A" Rated Pacific Specialty Insurance Company (PSIC).

Enclosed, please find a PSIC Producer Packet with details about our New Jersey Homeowners and Condominium programs. You will have access to both of these landmark programs beginning Tuesday, November 3<sup>rd</sup> at [www.PSIC-Onespot.com](http://www.PSIC-Onespot.com) using the same McGraw producer code you currently use for our dirt bike, personal watercraft, and excess flood programs (*if you are a new producer, see the "Getting Started" section inside the enclosed packet*).

### PSIC Homeowners Highlights Include:

- Preferred & Standard Tier Policies Available
- Homes up to \$700,000 Coverage A Limit (up to \$300,000 Coverage C Limit on Condo)
- Personal Liability up to \$500,000
- Several discounts available including a Multi-Policy (with companion auto option), Prior Coverage, Home Protection, Gated Community, Retirement Community, and many more!

### CONTACT INFORMATION

#### **Allstate Dedicated Customer Service Department**

Phone: (888) 298-PSIC (7742)

Email: [allstate@mcgrawgroup.com](mailto:allstate@mcgrawgroup.com)

Fax: (714) 998-4401

#### **Edgar Morales, Sales Manager**

Phone: (800) 303-5000 ext. 3625

Email: [emorales@mcgrawgroup.com](mailto:emorales@mcgrawgroup.com)

Fax: (714) 998-7659

#### **Ted Longworth, Inside Sales Manager**

Phone: (800) 303-5000 ext. 3371

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Fax: (714) 998-7659

Sincerely,

*The McGraw Group*



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# PSIC New Program Information Packet

## Operating Information

### Getting Started

#### How to get appointed

1. Click "Not a Producer?" in the Producer/Dealer Login box at the bottom right of the screen.
2. Select "Allstate Agent" from the "Select Your Status" pull-down menu.
3. Enter your Allstate ID in the text box. This will download a "pdf" document containing the forms you need to complete to get appointed with PSIC. You can either complete the forms on your computer or print them as blank forms to be completed by hand.
  - a. Complete the PSIC Insurance Services Producer Agreement (1st page). Check "Non-Independent Agent" at the top of the form.
    - i. Input all information requested on this page, excluding the "Bond Information" section. Please make sure to fill out the "Errors and Omissions Policy Information".
  - b. Complete the W-9 form (4th page).
  - c. Optionally, you can also complete:
    - i. The "Electronic Funds Transfer Authorization Agreement" to establish an EFT fund with PSIC; as well as
    - ii. The "Electronic Correspondence Authorization Form" to receive electronic notices from PSIC (recommended).
  - d. When complete, print forms, sign and date the Producer Agreement, W-9 and Electronic Funds Transfer Authorization (optional) forms.
  - e. Fax the completed and signed forms as well as a copy of your P&C Agent/Agency License and E&O declarations page to PSIC at (650) 780-4717 (this phone number also appears on the website page that contains the link to the documents).
4. PSIC will contact you the same business day to provide you with our assigned producer code, which you will then be able to use to access our website.

### Website Navigation

1. How to obtain a quote on the website
  - a. Access website at [www.PSIC-Onespot.com](http://www.PSIC-Onespot.com).
  - b. Refer to Policy Issuance section for step-by-step instructions.
2. Website Functions
  - a. The "Get a Quote" section allows you to access the insurance programs that you are authorized to write with PSIC.
  - b. Please note that the programs' underwriting guidelines are available throughout the policy quotation process by clicking the "Program Guidelines" button located near the top-right corner of the screen.
  - c. My Onespot is located on the right side of the page and has buttons that link to your online reports, your producer profile, and E-Correspondence.
  - d. Quick Links are located at the top-right corner of the page and have buttons that link you to the program guidelines and forms, our product and services guide, and other useful information.
  - e. In the Inquiry section of the page, you can access all quotes up to 60-days old and all in-force policies you have with PSIC.
  - f. Support – Please call our Allstate dedicated support line at (888) 298-PSIC (7742).



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## Policy Service

**E-correspondence** – Electronic delivery of producer copies for all policyholder correspondence. Correspondence is available electronically for 45 days. Producer must login to website to retrieve correspondence. If you are not set up to receive correspondence electronically, see section titled “How to get appointed.”

### Online endorsements

1. Mortgagee changes can be made online by using the policy inquiry function and retrieving the policy by policy number, insured's last name or insured's telephone number. When the insured's policy comes up on the screen, choose “Online Endorsements” from the pull-down menu.
2. All other endorsements that do not reduce coverage, can be submitted online and processed by our underwriting department the same manner as endorsement requested faxed or mailed.
3. All endorsements that reduce coverage must be requested in writing.

### Cancellation and Reinstatement Procedures

1. PSIC will send Cancellation Notices to the producer electronically if set up for E-Correspondence and via hard copy if not set up for E-Correspondence.
2. Producer may run a report of all Pending Cancellations by going to the Reports and Utilities Section of the website.
3. If cancellation is for non-payment of premium, a premium payment may be made online.
4. If the cancellation is for other reasons, the cancellation notice will state the reason for cancellation.

## Claims Reporting & Handling

### How to Report a Claim

1. Call (800) 962-1172 to report a claim. Or go to [www.PSIC-Onespot.com](http://www.PSIC-Onespot.com) to report a claim online.
  - a. PSIC will ask for policy number, contact information, date of loss and other pertinent information when necessary.
  - b. Insured will be given emergency information.
2. Claim will be assigned to an examiner who will contact the insured. The claims examiner will send insured a packet confirming examiner and appraiser. Appraiser will contact insured within 24 hours and inspect property within 72 hours.
3. Insured must complete, sign and return confirmation of loss form for claim review.
4. Claims examiner will complete a thorough investigation and coverage review.

### What to do if there is a problem with a claim

1. Call (800) 962-1172 and ask to speak to the claims examiner assigned to the claim.
2. If the issue cannot be resolved, ask to speak to the administrator of the property claims department.
3. After speaking to the administrator, if the issue still is not resolved, ask to speak to the claims department manager.



## Pacific Specialty Homeowners Program Features

### Binding Coverage & Managing Your Book of Business

- Instant online quoting and binding at [www.PSIC-Onespot.com](http://www.PSIC-Onespot.com)
- Direct bill payment plans (3-pay and 5-pay)
- Automatic renewal and automatic payment options
- Flexible initial policy terms (less than 12-months) to match another policy
- Electronic payments – credit card/checking account ACH/producer EFT account
- Electronic notices and invoices
- Online report generation for pending cancellations, open claims and more
- Complete online policy servicing

### Program Highlights

- Preferred and Standard Tiers available
- No credit scoring
- Several great discounts
- Customizable policies with great coverage options

### Preferred Tier Highlights

*(Please see program guidelines for complete eligibility guidelines & included coverage.)*

- Easy Eligibility
  - Protection class 1-5
  - Fully functioning fire extinguisher on the premises
  - Applicant has nine-months of prior property insurance
  - No losses in the last 3-months
  - Meets minimum Coverage A requirement listed in Program Guidelines
- Great Coverage
  - Preferred rating
  - Extended Replacement Cost Included
  - Replacement Cost on Personal Property Included
  - Water Backup Coverage included
  - Ordinance or Law coverage included

### Inspection Procedures

A physical exterior-only inspection of all new risks is conducted once coverage is bound. An appointment is only needed when the risk is located in a gated community (or otherwise has restricted access). Unless an appointment is necessary, the homeowner does not need to be present for the inspection.

In most cases, the inspection report is reviewed by PSIC within 3 weeks of the inception of coverage. Any issues relating to dwelling valuation or risk eligibility that are discovered during this review will be noted and notices will be sent to both the policyholder and the producer of record.

All renewal homeowners policies are inspected, with the inspection alternating between a tax and title report, and a physical exterior inspection to identify any changes to the risk that require attention.

### Replacement Cost Estimation

PSIC has provided a replacement cost estimator to assist producers and policyholders with estimating appropriate dwelling values when purchasing a homeowners' policy. The estimator is embedded in PSIC's online quoting facility. The estimate produced is based on the county in which the risk is located, the size of the home's living area, and the presence of various ancillary structures. The estimated value produced by using the formula is the minimum value PSIC will accept.

Please be aware that PSIC's replacement cost estimator is intended as a general guide and not a substitute for a comprehensive review and a professional valuation of the proposed risk, including all interior and exterior features. It is important to base the valuation of the dwelling on a competent evaluation of the risk.







Since obtaining adequate insurance is ultimately the responsibility of the dwelling owner, higher values (up to the maximum available Coverage A limit) can be selected.



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## Common Underwriting Issues

The following issues identified during an inspection can lead to a cancellation, void, or termination of the policy, if the proper remedies are not undertaken. If the unacceptable condition is identified during the initial 60-day underwriting period, the policyholder has 25 days to correct the identified condition. If the unacceptable condition is identified after the initial 60-day underwriting period, the policyholder typically has up to 90 days prior to the expiration of the policy to correct the identified condition.

	<i>Condition Example</i>		<i>Sample Notice</i>	<i>Possible Remedy</i>
1		Occupancy/ Vacancy	<b>RISK UNACCEPTABLE</b> — Vacant or unoccupied dwellings are prohibited.	Occupy the dwelling within the allotted timeframe referenced in the cancellation notice.
2		Brush or Forested Area	<b>RISK UNACCEPTABLE</b> — Dwellings located in dense brush, forests, or any area with an increased fire hazard are prohibited.	Brush must be cleared a minimum of 500 feet on Homeowners, 1/4 mile on DP1 & 3 risks.
3		Fuses	<b>RISK UNACCEPTABLE</b> — Dwelling with any portion of electrical on fuses unacceptable.	Convert 100% of dwelling electrical to a circuit breaker system.
4		Trees Overhanging Roof	Inspection indicates trees overhang roof/dwelling.	Provide photos showing trees have been trimmed back from the roof.
5		Extensive remodel- ing, Construction or Repair	Dwelling is not occupied or is currently undergoing construction prohibited by underwriting guidelines.	Complete construction within the allotted timeframe indicated on the cancellation notice.
6		Debris	Inspection indicates debris in yard.	Provide photos showing that the debris has been cleared from the premises.





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# Homeowners Policy Issuance

## *A step-by-step guide to quote, bind and issue a PSIC Homeowners policy.*

### Step-By-Step Procedures to Quote & Bind Coverage

1. In the "Producer / Dealer Log-In" box on the PSIC website, enter your PSIC Producer Code and your insurance license number, and select your state from the pull-down menu. Click the "Submit" button.
2. Select your name and click the "Select Name" button. If you do not see your name on this screen click the "Add Name" button and follow steps 2a. to 2c. below
  - a. Fill in the requested information;
  - b. Click the "Enter My Name" button;
  - c. Select your name and click the "Select Name" button.
3. The buttons on the left of the screen provide access to various utilities that are available through PSIC's website.
4. To access property programs, select "Get a Quote" on the left side of the screen and then select "Property" from the list
5. Select the type of program you wish to quote.
6. Answer the "Underwriting Questions" on the next screen and click "Submit." Please note that the programs' underwriting guidelines are available throughout the policy quotation process by clicking the "Program Guidelines" button located near the top-right corner of the screen.
7. Complete all requested information on the next screen. For HO-3, complete 10a. to 10g. For HO-6, go to step 11.
  - a. To determine the estimated dwelling value (Coverage A limit), click the "Calculate" button located next to "Dwelling Value."
  - b. Select the appropriate dwelling category, if applicable, from the pull-down menu at the top of the page.
  - c. Input the living area of the dwelling in terms of square feet.
  - d. Indicate the size of the attached garage (if applicable) in the next pull-down menu.
  - e. Indicate the total combined size of any attached patios, porches, decks or carports in the next pull-down menu.
  - f. Input the number of fireplaces in the dwelling.
  - g. Click the "Accept Value" button to return to the quote screen. Please note that if the calculated dwelling value is below or above the program dwelling limits, you will not be able to return to the quote screen. PSIC will only write Coverage A limits within the set ranges set on each program. Please see "Program Guidelines" for limit eligibility.
8. When all required information is complete click "Get Quote."
9. You can continue to change/update information and select various optional coverages and discounts as many times as necessary.
10. Click "Re-Quote" to update.
11. When satisfied, click "Create Application" to proceed.
12. Provide mortgagee information on this page, if any, and click "Continue Application" to proceed.
13. Select a payment method from the pull-down menu, or select "Do NOT buy online – prepare application only" to print a populated application without binding coverage. Use this method to submit an application with an accompanying check. Available payment methods are the insured's credit card, the insured's EFT information for their checking account, or the producer's EFT account (if set-up with PSIC).
14. If you are enrolled in e-signature, when you select one of the "Buy Online" options, an Agreement to Complete Application for Insurance Electronically will be displayed. The following items must be completed to proceed:
  - a. Producer and Applicant agree to complete application for insurance electronically and receive consumer notices and disclosures in electronic form. Checkboxes next to "Producer Agrees" and "Applicant Agrees" must be checked.
  - b. Applicant's Mother's maiden name and last four digits of the applicant's social security number serve as the applicant's electronic signature representing that all information submitted in the application for insurance is true and correct.
  - c. By entering the Producer Code the Producer is signing that he/she has reviewed the application with the applicant and has assisted the applicant in completing the application for insurance.
  - d. Click Proceed.
15. Select a payment plan.
16. Enter credit card or EFT information, and click the "Buy with..." button at the bottom of the page.
17. Click the "Request Binding" button on the next screen to purchase coverage and issue the policy. THE POLICY IS NOT BOUND UNTIL THIS BUTTON IS CLICKED.
18. The policy is now bound. Use the pull-down menu located in the top-right corner of the screen to select "Print Application." Unless the application is signed electronically using the applicant's mother's maiden name and last four digits of the applicant's social security number, PSIC requires a signed application be mailed to the Company at PO Box 40, Anaheim, CA 92815. Therefore, if an application has not been electronically signed, it is very important that you print, sign and date the application, along with the insured, and mail the application to PSIC, even if you paid via credit card or EFT.
19. On this screen, you can also download and print the policy declarations page, fax the declarations page and print a credit card receipt, all using the same pull-down menu.
20. PSIC will print and mail the policy declarations page, policy form and all applicable agreements and endorsements directly to the insured. The producer and mortgagee (if applicable) will receive a copy of the declarations page only.
  - a. Producer can always access all policy forms and endorsements from their producer home page by clicking the "Quicklinks" button at the left of the home page and selecting "Guidelines and Forms" and scrolling down to "Available Policy Forms."
  - b. Producer can also always access policy applications and declaration pages through the "Policy Lookup" function in the "Inquiry" section of the producer home page.
21. PSIC will also arrange for a physical inspection of each dwelling (HO-3 and HO-6 only) subsequent to the policy being bound. PSIC will notify the insured and producer of any items discovered during the inspection that require remediation.