

**Celebrating over 10 years  
as an Allstate Authorized  
Broker-Partner**

# TEXAS Allstate Authorized Personal Umbrella Program QUICK REFERENCE GUIDE

## Agent Participation

- If you have not previously submitted business to McGraw, complete and remit the one-page producer's agreement with your first application. If you already have a McGraw producer code, there is no need to submit the agreement. Your current producer code is used for all McGraw products.
- Upon receipt of the producer's agreement, McGraw will notify regulatory authorities, if necessary.
- Materials, including applications, are available on our website at [www.mcgrawgroup.com](http://www.mcgrawgroup.com).

## 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

- Excess coverage is automatically extended to 2 vehicles (automobiles or street motorcycles) and 1 residence.
- Many optional coverages are available such as additional autos/residences, motorhomes, motorcycles, personal watercraft, rental units and vacant land.

## Commission

- 10%

## Underwriting

- Please refer to the underlying requirements, ineligible risks and binding procedures listed on the application.

## Submitting an Application

- To bind coverage, send the customer's application to McGraw with payment. Coverage will be bound the day after the United States postmark date on the envelope, PENDING ACCEPTANCE BY UNDERWRITER.
- Payment in full or optional installment payment plans (initial down payment plus policy fee) are available.
- 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 named insured's signature is required.**
- The policy will be issued within five days of McGraw receiving the completed application.
- Endorsements may be transacted via phone by calling McGraw at 1-800-6MCGRAW or on our website at [www.mcgrawgroup.com](http://www.mcgrawgroup.com).

## Renewals

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

## Rates / Applications

- Instant, online policy quotations and binding are available at [www.mcgrawgroup.com](http://www.mcgrawgroup.com).
- Manual self-rating applications are available.
- Call 1-800-6MCGRAW for an instant quote.

## Customer Service

- You and your customer can call McGraw Customer Service at 1-800-6MCGRAW with any questions.
- You must maintain 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.
- John McHugh has been designated as your Allstate contact. Should you have any questions, he can be reached at (972)-871-6218.

## Claims

- Call 1-800-962-1172 to report a claim to McGraw.
- All claims will be managed 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.
- All claim examiners work out of McGraw in California.
- McGraw provides a nationwide network of independent appraisers and repair shops.

## Questions?

- Please contact your Allstate Field Product Manager.

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# TEXAS Allstate Authorized Personal Umbrella Program Q&A

**Q. What are the available personal umbrella policy limits?**

**A.** The current available limits are \$500,000, \$1,000,000 and \$2,000,000.

**Q. Can a recreational vehicle with underlying limits below \$500 CSL or \$500/500/100 be written under McGraw's Personal Umbrella program?**

**A.** Yes. McGraw's Personal Umbrella program now allows recreational vehicles to carry minimum underlying limits of \$300,000 CSL for an additional premium. Recreational vehicles include motor homes, snowmobiles, dunebuggies, etc.

**Q. Does the underlying auto and/or home have to be written through Allstate?**

**A.** No. McGraw will accept the underlying auto and home where the underlying carrier has an AM Best rating of B+ or better.

**Q. Are there situations where a non-qualifying Allstate policy may also be ineligible for McGraw?**

**A.** Yes. Please refer to the underlying requirements and ineligible risks listed on the application.

**Q. Why did Allstate decide to go to an outside company and broker PUP 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 PUP risks within the current Allstate PUP structure would have been very costly and time consuming. Entering into this brokering agreement allows us to introduce a PUP product immediately for non-qualifying risks.

**Q. Why the McGraw Group?**

**A.** The McGraw Group is one of the largest insurers of specialized personal lines insurance products in the Western United States and was able to offer a Personal Umbrella Program in your state. Allstate and The McGraw Group have a similar partnership already in place with personal umbrella business in other select states that is providing great results for both companies. Pacific Specialty Insurance Company, one of the affiliated companies of The McGraw Group, is rated "A" by AM Best and is admitted in all states.

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

**A.** No.