

ReferenceConnect[®] Publications

ReferenceConnect is the insurance industry's most comprehensive, online content platform, with publications from 40+ top publishers centralized in one location and organized by line of business. ReferenceConnect enables agencies to win and retain clients and write complex lines of business confidently. And it allows carriers to ensure greater compliance and drive greater efficiency among underwriters and processors.

Some of the publisher content available in ReferenceConnect has been package into modules. The rest can be added on to your subscription separately. ReferenceConnect modules and additional content are listed below.

Commercial Lines Module—Agencies, MGAs

- ACORD—Commercial lines forms
- Engineering & Safety Service—Business Insurance Exposure Abstracts
- Engineering & Safety Service—Technical Reports
- IRMI—Class Cross Reference
- IRMI—Ins. Cancellation Guide
- IRMI—Solving Problems with IRMI
- IRMI—What's New
- NCCI—2007 and 2012 NAICS Introductions
- NCCI—2002, 2007 and 2012 NAICS Codes
- NCCI—1997 Withdrawn NAICS Codes
- FEMA—National Flood Insurance Program
- PAAS—General Liability Guides
- PAAS—Workers Comp Guides
- SIC—Standard Industrial Classes
- USPS—Zip Code Directory
- Rough Notes—Checklists, surveys, profiles, topic overviews, definitions, glossaries, markets, etc.
- Vertafore Professional Services—Manuals, guides, etc.

Commercial Lines Module—Carriers

- ISO Manuals (except for Stat Plan and CIMH)
- A.M. Best—Underwriting Guide
- A.M. Best Loss Control Engineering Manual
- FC&S—Bulletins
- FC&S—Comm. Gen. Liability
- FC&S—Comm. Property
- IRMI Commercial Auto
- IRMI Commercial Liability
- IRMI Commercial Property
- IRMI Construction Risk Management
- IRMI Contractual Risk Transfer
- IRMI Professional Liability
- IRMI Risk Report
- PAAS—Audit, WC Rate, State Exceptions Cards
- PAAS—General Liability Class
- PAAS—Worker's Comp. Class

Personal Lines Module—Agencies, MGAs

- ACORD—Personal lines forms
- FEMA—National Flood Insurance Program
- FC&S—Homeowners Coverage Guide
- FC&S—Personal Auto Coverage Guide
- FC&S—Personal Umbrella Coverage Guide
- FC&S—Field Guide to Financial Planning
- FC&S—Tools & Techniques of Life Insurance Planning
- USPS—Zip Code Directory
- Rough Notes—Checklists, surveys, profiles, topic overviews, definitions, glossaries, markets, etc.
- Vertafore Professional Services—Manuals, guides, etc.

Employee Benefits & HR Module—Agencies, MGAs

- HR360—Employee Benefits
- HR360—Forms and Policies
- HR360—Human Resources
- HR360—Newsletters
- HR360—Recruitment and Hiring
- HR360—Resource Center
- HR360—Safety & Wellness
- HR360—State Laws
- HR360—Termination
- HR360—Tools
- USCI—Citizenship & Immigration Services Forms
- USDL—Department of Labor Forms
- IRS—IRS Forms
- Vertafore Professional Services—Manuals, guides, etc.

Sales & Marketing Module—Agencies, MGAs

- FC&S—Target Market Series: Consultative Brokerage
- FC&S—Target Market Series: Auto Dealerships
- FC&S—Target Market Series: Contractors
- FC&S—Target Market Series: Restaurants
- FC&S—Target Market Series: Truckers
- 80/20 Producer Coaching—Sales Strategy, Sales Marketing, Sales Process, Sales Presentation and Closing, Service Success, Brochures & Presentations
- Vertafore—eMarketing, Sample Proposals, Brochures, Presentations and Letters

Additional Content to Add to Your Subscription

A.M. Best—Loss Control Engineering Manual

A.M. Best's Loss Control Manual provides the information risk managers need to perform thorough on-site inspections and provide insight for underwriting decisions that affect a company's bottom line. The Manual contains hundreds of reports that offer detailed descriptions and inspection checklists for more than 500 classifications, making it an indispensable resource for mitigating risk and reducing loss.

A.M. Best—Underwriting Guide

Provides detailed descriptions and exclusive Underwriter's Checklists for more than 570 commercial and industrial classifications. You'll quickly become familiar with every aspect of an industry and be able to evaluate exposure in all applicable lines of insurance—which is why Best's Underwriting Guide is the resource risk management professionals rely on to train new underwriters.

California Workers Compensation

California Workers Compensation materials include:

- Uniform Stat Reporting Plan—Contains the rules, regulations, pure premium rates, Standard Classification System, unit statistical reporting requirements, and Miscellaneous Regulations for the Recording and Reporting of Data approved by the California Insurance Commissioner. In addition, the WCIRB has included two advisory supplements concerning rulings and interpretations and United States Longshore and Harbor Workers insurance. Multiple years are available.
- Experience Rating Plan—Includes the rules, regulations, rating tables, and formula approved by the California Insurance Commissioner. The plan provides detailed experience rating information on topics such as the general provision of the plan, definitions of experience rating terms, eligibility and experience period, change in status and combination of entities, and much more. Multiple years are available.
- Retrospective Rating Plan—The advisory Retrospective Rating Plan includes all pertinent rules and rating values. Multiple years are available.
- Large Risk Deductible Plan—The advisory Large Risk Deductible Rating Plan, includes all pertinent rules and rating values. Multiple years are available.
- Small Risk Deductible Plan—The advisory Small Deductible Plan includes all pertinent rules and rating values. Multiple years are available.
- Basic Underwriting Manual—These advisory underwriting rules may be used by insurers to develop company manuals. Notice to Manual holders, basic underwriting manual, classifications and rates. No rates are displayed, the document just says companies should use the rates they file with the Insurance commissioner. Multiple years are available.

- Classification Cross Reference—A compilation of reference material for each standard classification contained in the California Uniform Statistical Reporting Plan. The reference includes individual entries for each standard classification, in classification code number sequence. The reference includes a detailed table of contents for finding specific classifications, an alphabetic listing of the standard classifications, and analogous assignments.

Crittenden—Insurance Markets

Insurance Markets provides the latest news on main street writers and other standard commercial markets. This 12-page newsletter focuses on the major standard carriers, aggressive regional writers, market trends, new coverages and who is appointing agents. Special sections report on surety markets and workers' comp coverage. Each issue contains key contact names and phone numbers. Published weekly.

Crittenden—Medical Insurance News

News focused on the highly competitive market providing malpractice, professional liability, directors and officers, errors and omissions and other insurance coverages to health care providers. This newsletter highlights products offered by active carriers seeking to build their share of this lucrative niche market. The newsletter provides an insider's view on legislative issues, introduces new and enhanced insurance products responding to market changes, and tracks the growth of RRGs, RPGs, and trusts. Each issue contains key contact names and phone numbers. Published weekly.

Crittenden—Specialty Coverage Insider

Specialty Coverages Insider is filled with the latest news on hard-to-place accounts, specialty markets and surplus lines writers. This six-page newsletter focuses on changes in coverages and carriers taking on new classes of business and expanding into additional states. It closely follows the actions of major non-admitted carriers. Each issue contains key contact names and phone numbers. Published weekly.

Delaware Compensation Rating Bureau

Delaware manual of rules, classifications, and rating values for Workers Compensation and for Employers Liability Insurance. Includes:

- DE Basic manual
- DE Retrospective manual
- DE Experience Rating manual
- DE Statistical Plan.

FAIA—Florida Association of Insurance Agents (Must be FAIA members)

Content includes:

- Agents Catastrophe Guide
- Agents Confidential Bulletin
- Agents Education Bulletin
- Membership Newsletters
- FAIA Tips

Griffin—EPL Book

The EPL Book is the ultimate resource on employment practices liability and insurance. Revised and updated, this new version of the original groundbreaking book contains concise discussions on employment laws, risk management and insurance that will help you to:

- Define and quantify your EPL exposure
- Understand and compare differences between EPL insurance policy forms
- Identify improvements that may ensure superior coverage
- Identify weaknesses in your EPL risk management program
- Identify, correct or avoid potentially dangerous wording and coverage deficiencies
- Minimize errors and omissions exposures caused by failure to understand EPL policy comparisons.

HIPAA Rx

HIPAA publications include:

- HIPAA Solutions Rx Privacy
- HIPAA Solutions Rx Security
- HIPAA Privacy Model Documents
- HIPAA Privacy QuickStart Guide

Insurance Council of Texas (ICT)

- Includes the following:
- Texas Automobile Rules & Rating Manual
- Texas Windstorm Insurance Association Manual
- Texas Retrospective Rating Manual
- Texas Personal Lines Manual & Residential Property Forms
- Texas Automobile Insurance Plan Association
- Texas Automobile Liability Experience Rating Plan Manual

International Research Services—Insurance Research Letter

Insurance Research Letter is one of the preeminent sources of world insurance information—reporting on world developments and statistical results since 1966. Features include:

- On-the-spot reporting
- Regular monthly issues with content arranged geographically for quick reference to areas of your greatest interest
- All reports translated into English

- Information covering legislative and administrative developments, news of official and market changes as well as other up-to-the-minute insurance market news
- Worldwide team of reporters includes insurance executives, economists, editors, attorneys and professional news gatherers

IRMI—101 Ways to Cut Business Insurance Costs

This “how to” guide provides cost-cutting strategies for every major line of coverage. It is even organized by line of coverage to help you find information easily. 101 Ways is designed to help insurance buyers, and their agents and brokers do a better and quicker job of auditing their insurance programs to reduce insurance costs without giving up necessary protection—a gold mine of 101 tried-and-true strategies! By William S. McIntyre and Jack P. Gibson.

IRMI—Additional Insured Book

Examines problems with standard endorsement forms, including those attempting to preclude coverage for completed operations; offers suggestions for modifying coverage to correspond with contractual risk transfers involving less than sole fault of the parties; critiques the good and potentially troublesome areas of a number of manuscript additional insured endorsements in use; and explains how certificates of insurance can be used in tandem with insurance policies to broaden or limit the extent to which coverage may apply to additional insureds. By Donald S. Malecki, Pete Ligeros, and Jack P. Gibson.

IRMI—The Betterley Report

This series of highly acclaimed Market Survey Reports focuses on six specialty insurance products:

- Cyber/Privacy/Media Liability
- Technology Errors & Omissions
- Intellectual Property and Media Liability Insurance
- Employment Practices Liability Insurance
- Side A D&O Liability Insurance
- Private Company Management Liability Insurance

Each report exhaustively reviews a single hot specialty insurance product, providing essential information such as: The leading markets, complete market contact information, target and prohibited markets, capacity, deductibles, and commission ranges, sample premiums (where available), critical coverage and claims differences, exclusionary language, risk management services.

IRMI—Blueprint for Workers Compensation Cost Containment

Whether you are seeking to overhaul your own workers compensation program or help a client fine-tune an already effective program, Blueprint for Workers Comp Cost Containment gives you insight and solutions for controlling or even reducing workers compensation costs and premiums. Drawing upon his 20 years of safety and claims management experience, author Martin F. McGavin gives practical, real-world advice that risk managers, HR managers, insurance buyers, insurance producers, and consultants can put to immediate use. By Martin F. McGavin.

IRMI—Builders Risk Book

In 2006, we decided the time had come to discuss the subject of builders risk in a way that would tie together all of the coverage concepts that have proliferated over the years—from various publications, on the Internet, and at seminars and other meetings. With a combined business experience of over 80 years, both of us have been, and continue to be, heavily involved in pre-loss and post-loss consulting work involving builders risk, installation floaters, and difference-in-conditions policies, as well as commercial property policies that include course of construction and other construction-related coverages. With common backgrounds in underwriting and a burning desire to learn all that is possible to learn about various aspects of insurance and risk management, we began the monumental task of researching and writing about the different facets of builders risk. This book is the result—a large book, heavily laced with our professional experiences.

IRMI—Captive Insurance Company Report

Written by the consultants of the Tillinghast business of Towers Perrin, the monthly Captive Insurance Company Reports (CICR) is the first and most well-known periodical to focus on the alternative market.

- CICR covers reinsurance, tax, and regulatory development in the captive industry
- Each month it provides comprehensive reports and comparisons of new and existing captive domiciles
- CICR also addresses reinsurance and fronting conditions and their effects on captives
- Subscribers also receive summaries of the proceedings from many conferences, assessments of the latest tax legislation, and the holdings of recent court cases

IRMI—Captive Practices & Procedures

How to Structure and Operate a Successful Captive Insurance Program—Author Kathryn Westover has set up and managed more than 50 successful captives during her 20-plus years of experience. This book will help you understand the accepted practices and procedures that support a captive's ability to achieve its mission and purpose. Learn what it takes to establish a successful captive insurance company—one that sets the standard and withstands the test of time!

Learn How To Make Sure Your Captive is Built to Last:

- Use the components of a feasibility study to develop the strategic business plan
- Read and understand a captive's financial reports
- Establish a captive management team that actively drives the achievement of the captive's strategic goals
- Develop a procedures manual that will actually be used
- Turn "regulatory compliance" from a negative into a positive
- Use performance analyses to reinforce stakeholder satisfaction

IRMI—Captives & The Management of Risk

This 228-page book breaks down the complex topic of captives, revealing the types of risk that can be handled by captives, why captives can be effective as a risk management tool, tax and accounting considerations, how to determine if a captive is feasible, how to choose a domicile, and how to manage and operate a captive.

IRMI—Caselaw Library

This library is a PDF collection of slip opinions that have been selected by the IRMI research analysts as being particularly important to the insurance industry. The cases can be used for general coverage analysis, drafting manuscript policy language, analyzing exposures, and resolving specific coverage disputes. This collection is provided at no additional charge for subscribers to Pollution Coverage Issues and CGL Reporter.

IRMI—CGL Reporter (also includes Canadian Coverage Caselaw for Sage customers)

Twelve prominent coverage litigation experts summarize the most important recent cases, from the appellate level or higher, in their respective areas of expertise. Whether the litigation focuses on additional insured or intellectual property issues, you have the insight of the nation's best coverage attorneys at your fingertips. These members of the ABA's Tort Trial & Insurance Practice Section (TIPS) not only summarize the cases but discuss the coverage implications as well. Published twice a year, CGL Reporter summarizes at least 200 leading-edge cases a year. Online subscriptions include all volumes since 1991, and Canadian Coverage Caselaw. Written by experienced, practicing Canadian coverage attorneys, Canadian Coverage Caselaw is the source for important Canadian insurance coverage court decisions. Complete with articles relating to the Canadian legal system and other relevant issues, this publication will help you keep up with what's new and important in Canada.

IRMI—Claims Operations: A Practical Guide

Written for both experienced and new insurance professionals, this book provides a comprehensive overview of how the claims process is handled, controlled, and managed, and its interrelationship with other functional departments. Non-claim professionals will gain a better understanding of how to improve profitability through effective technical claims handling and claim management (including proper caseloads), and recognize when and why a claims operation or TPA is not meeting industry quality standards.

IRMI—Commercial Auto Insurance

Commercial Auto Insurance is your one-stop reference on state auto insurance laws and regulations as well as business auto, garage, truckers, and motor carrier insurance. The subscription comes with samples of all the ISO countrywide business auto, garage, truckers, and motor carrier forms (current editions and some past editions).

IRMI—Commercial Liability Insurance

Commercial Liability Insurance is the most detailed reference available on commercial general liability, owners & contractors protective liability, liquor liability, products completed operations liability, railroad protective liability, pollution liability, and umbrella liability insurance. The subscription comes with samples of all the ISO countrywide CGL and employment practices forms (current editions and some past editions) and a selection of AAIS forms.

IRMI—Commercial Property Insurance

This unique manual helps agents/brokers, underwriters, adjusters, and risk managers work with all lines of commercial property, inland marine, and crime insurance. It provides line-by-line interpretations of the most commonly used ISO commercial property, crime, and boiler and machinery forms, and it also gives practical advice for using nonstandard and manuscript forms. Included are detailed discussions of difference-in-conditions (DIC), BOP, builders risk, flood, earthquake, jewelers bock, fine arts, EDP, financial institution bonds, and practically any other type of property insurance for a commercial account. You won't find more complete, detailed, or authoritative information on property and related lines of insurance from any other source.

IRMI—Construction Risk Management

This is the most detailed work ever done on the subject of construction insurance, bonding, and risk management. It provides you with a better understanding of construction loss exposures and applicable coverages, enables you to provide practical feedback on contract insurance and indemnity requirements/provisions, and helps you control insurance costs and properly structure a more comprehensive risk management and insurance program.

- Focuses on unique coverage problems and risk management needs of all types of contractors
- Explains how to close liability coverage gaps associated with joint ventures and wrap-up programs
- Compares the provisions of contractors pollution liability (CPL) policies
- Provides a state-by-state analysis of laws governing hold-harmless provisions in contracts

IRMI—Contractual Risk Transfer

This is a one of a kind reference on indemnity provisions, limitation of liability clauses, waivers of subrogation, contract insurance requirements, contractual liability insurance, additional insured issues, owners and contractors protective insurance, certificates of insurance, and contract administration. Features include:

- "Boilerplate" insurance clauses will save you hours of drafting time
- State-by-state discussion and summary of anti-indemnity statutes for oil and gas and construction contracts
- State-by-state analyses of how the courts interpret hold harmless and indemnity clauses
- A thorough explanation of what contractual liability insurance does and does not cover
- A detailed discussion of additional insured status with respect to general liability, auto liability, umbrella liability, workers compensation, and property insurance
- Strategies for structuring contract insurance requirements, including model language
- An explanation of the pitfalls and problems encountered with standard and manuscript certificates of insurance
- Strategies for designing and advising on construction contracts, real estate contracts, and personal property contracts
- Handy checklists will help you expertly review contracts

IRMI—D&O Maps

D&O MAPS stands for Market Information, Analysis of Policies, and Policy Service—a comprehensive view of available directors and officers liability (D&O) policies by company and category. It is the most authoritative service providing information on a company-by-company basis. It has four major parts.

- Part ONE—A guide to D&O markets. It lists, by category, all of the insurers offering coverage in particular categories, such as primary general D&O, nonprofit organizations, private companies, etc.
- Part TWO—The second is a part setting forth the standard provisions contained in D&O policies. This section, which functions as a D&O Primer, consists of several chapters, dealing with: Application forms, Declarations Pages, Coverage Agreements, Claim Provisions, Coverage Limitations, Exclusions, Definitions, Other Conditions, and Excess Policies.
- Part THREE—The third and largest of the major parts of D&O MAPS contains specific information for each insurer to help you compare policies. This insurer information is divided into three categories.
 - Category 1— Detailed information about the market. This information includes the types of policies offered, the names of principal contacts, addresses, telephone and fax numbers, historical information and present capacity, how the market accepts new business, its account preferences as well as what accounts it will not entertain, and the availability of coverage extensions such as entity coverage, fiduciary liability coverage, employment practices liability coverage, etc.
 - Category 2— An impartial and unbiased analysis of the major policy forms for the insurer in question, identifying the positive features of the policy, the negative features, other features worthy of note, and a list of the items that appear to be negotiable. Each type of policy is treated separately.
 - Category 3— Copy of the declarations pages, policy forms, and some significant endorsements.
- Part FOUR—The last section contains articles by legal and insurance experts on important directors and officers liability issues, events, and trends. Recent topics addressed include: changing court interpretations of the Business Judgment Rule, director and officer exposures to corporate criminal liability, and "hard market" methods of negotiating broader coverage terms within D&O policy forms. These articles will keep you on the leading edge of both D&O liability exposures as well as insurance coverage issues.

IRMI—Design-Build Risk & Insurance

To help you deal with the challenges associated with design-build construction, Design-Build Risk and Insurance provides a focused briefing on design-build construction and its risks, indemnity provisions and insurance requirements in design-build contracts, design-build claims case law, application of coverage under traditional policies and professional liability insurance. Because of the multiple facets of risk related to design-build, it is important to enlist the most knowledgeable practitioners in the industry, and we did so. Design-Build Risk and Insurance offers you the expertise and insights of thirteen construction, insurance and legal professionals in one handy, well-organized guide. Edited by Ann R. Hickman.

IRMI—Employment Practices Liability Consultant

In recent years, risk managers have identified employment practices liability as one of their most pressing risk management concerns. It is a complex and multidisciplinary exposure that requires comprehensive risk management solutions. Because it addresses the legal, regulatory, human resources, and insurance issues in one easy-to-read periodical, the quarterly Employment Practices Liability Consultant (EPLiC) provides the tools you need to develop leading-edge risk management and insurance solutions for these daunting loss exposures. EPLiC is your quarterly guide to risk control, insurance coverage, and defense strategies prepared by industry experts. Includes access to fully searchable archive of all past issues, indexed by topic.

IRMI—Essentials of Insurance Law

Essentials of Insurance Law—This analysis provides an overview of legal principles as they apply to property and casualty (P&C) insurance. Legal issues affect nearly every aspect of the insurance transaction, and a solid grounding in these concepts and an understanding of legal nomenclature assist the insurance professional in numerous ways, whether that person is an agent, broker, adjuster, or underwriter. The target audience of this book is insurance professionals (rather than attorneys) with a variety of experience who want to learn more about the legal aspects of property and casualty insurance.

IRMI—Exposure Survey Questionnaire

Identifying risks is the most important step in risk management, and a crucial area of responsibility for the insurance buyer, agent, broker, or consultant. Exposure Survey Questionnaire contains more than 500 key questions in a step-by-step format to help you thoroughly identify major risks for any organization through interviews with management and operating personnel. It is designed to be both comprehensive and user-friendly. By the staff of IRMI.

IRMI—Glossary of Insurance & Risk Management Terms

The Glossary of Insurance and Risk Management Terms is your personal interpreter of 2,800 key insurance and risk management terms. The terms are written in plain English with a focus on practical application. In addition, the glossary also provides a directory of important organizations and regulatory offices and a unique glossary of more than 860 frequently used abbreviations and acronyms.

IRMI—Guidelines for Insurance Specifications

IRMI's 4th Edition contains model specifications for 24 commonly purchased types of commercial lines insurance—you also receive a link to electronic Word files for this publication. This allows risk managers, agents, brokers, and consultants to prepare comprehensive and effective insurance specifications by customizing the model specifications on a word processor. Guidelines for Insurance Specifications allows users to quickly create a set of specifications tailored to fit the needs of virtually any organization when bidding commercial property and liability insurance programs. This 386-page guide explains how to properly bid insurance programs—clearly communicating the insured's coverage requirements. Guidelines for Insurance Specifications is the tool you need to develop comprehensive specifications in a professional, easy-to-use-and-follow format.

IRMI—How To Draft & Interpret Insurance Policies

The objective of this book is to help insurance professionals evaluate differences in insurance contract wording and write insurance policy provisions. It is not a primer on insurance policies. The material targets individuals who already have a good understanding of casualty exposures and coverages. This book does not contain an analysis of all provisions found in any one type of insurance policy. Instead, the focus is on the critical reading and writing of any insurance contract provision. Nor does the book help determine coverage goals. Rather, it provides guidance on how to express a coverage goal in an insurance policy. The book also explains how to assess the legal significance of insurance contract language.

IRMI—Insurance Checklists

It is more important than ever that agents and brokers provide value-added services and proper documentation to their clients to ensure their insurance programs are well structured. Development and use of standards, such as insurance checklists, is one way to achieve these goals. The new, 2006 edition of IRMI Insurance Checklists has been assembled by IRMI to assist insurance buyers, risk managers, agents, consultants, and brokers in developing insurance programs to respond to the unique loss exposures of any business or client. Structured with three main divisions: property, liability, and personal lines, the manual contains detailed coverage checklists for 58 common commercial and personal lines types.

IRMI—Insurance for Defective Construction

Commercial General Liability ("CGL") insurance claims involving defective workmanship are complex and expensive. They involve a complex scheme of coverage, from the insuring agreement, through the definitions, particularly "occurrence" and "property damage," and finally the "business risk" exclusions. This book saves you time and money because the author has analyzed the latest legal trends, approaches and theories in this area. The author, a practicing attorney, includes an explanation of the drafting history behind the provisions governing the CGL policy's coverage for construction defect claims and carefully analyzes and comments on the cases that have interpreted them. Use this book to give you a leg up on coverage for defective construction and don't leave money on the table.

IRMI—MCS-90 Book

The MCS-90 endorsement is a highly misunderstood and increasingly often litigated one-page endorsement required by the Motor Carrier Act of 1980 to be attached to insurance policies covering auto liability exposures of certain types of businesses. Its purpose is to certify that the insured maintains a minimum level of financial responsibility for compensating others involved in truck-related accidents that result in bodily injury, property damage, or environmental damage. The most obvious category of businesses for which this endorsement applies is truckers of all types. Additionally, however, it is often necessary for other types of businesses that transport or deliver their products or services using their own fleets of vehicles (i.e., private carriers).

This new IRMI book will open your eyes to the many potential pitfalls, coverage traps, underwriting concerns, and claims issues lying under the surface of this seemingly innocuous endorsement. If you buy insurance for, sell insurance to, or underwrite insurance on commercial vehicles, you should read this book to stay out of hot water. Adjusters and attorneys working with trucking and environmental claims will also benefit greatly from it. This book was developed as a research project of the Consulting, Legal and Expert Witness (CLEW) Section of the CPCU Society.

IRMI—Personal Risk Management Insurance

Your source of answers and competitive strategies for homeowners and personal auto insurance. This practitioner's reference annotates the latest policies and all of the countrywide endorsements. Real-life claims and loss examples are used throughout to help you fully understand coverage intent and loss ramifications. Features include:

- Included are our unique Personal Exposure Survey (including recommendations) and coverage checklists for personal auto, homeowners, personal umbrella, and personal inland marine, dwelling, watercraft, motor home and mobile home loss exposures
- Learn how to tailor better coverage for your clients and when to negotiate claims
- Summaries of state laws governing the proper timing and procedures for canceling both personal auto and homeowners insurance, an analysis of state UM laws and no fault laws, and a discussion of state amendatory endorsements are provided
- Compares many of the industry's most prevalent homeowners, personal auto, personal umbrella, motor home, and mobile home policies

IRMI—Pollution Coverage Issues

Pollution Coverage Issues will save you untold hours scouring treatises, law review articles, and case law to determine the coverage issues relevant to your pollution coverage question or dispute. This powerful reference gives you every published state and federal appellate court decision forming the current judicial interpretation of commonly litigated issues involving general liability coverage of pollution claims.

IRMI—Practical Risk Management & Insurance

Since 1974, Practical Risk Management has been one of the world's most widely used risk management references. Known in the industry as "The Green Book," this two-volume reference manual covers all aspects of risk management including:

- Administrative Activities
- Risk Finance & Self-Insurance
- Loss Control/Claims Management
- Legal & Political Aspects
- Property Risks & Insurance
- Liability Risks & Insurance
- Resources

IRMI—Professional Liability Insurance

Professional Liability Insurance provides insight into the exposures and needed coverages that most people miss. With its market directory, easy-to-read policy analyses, and policy comparisons, you will be able to quickly scan available markets, determine which policies are best, and work as a team (agent/underwriter/risk manager) at designing the broadest coverage for a given firm. Professional Liability Insurance gives you the power to write more coverage (if you are a producer), respond to your top producers' needs (if you are an underwriter), and protect your corporate officers and staff professionals (if you are a risk manager). This reference is so complete, its information is used in the textbooks for the Registered Professional Liability Underwriter (RPLU) curriculum sponsored by the Professional Liability Underwriting Society (PLUS)!

IRMI—Risk Financing

Risk Financing is a 1,700-page easy-to-use-and-understand reference explaining the various funding options for your organization's liability and workers compensation risks. It gives you cutting-edge analyses and explanations of traditional insurance rating plans and alternative market options, including experience rating, dividend plans, retrospective rating, deductible plans, self-insurance, pooling arrangements, risk retention groups, captive insurance, fronting, reinsurance, and risk securitization. It also provides details on loss forecasting techniques and on understanding actuarial analyses. Because we keep it current for you, it can eliminate any uncertainty you may feel about which of the many alternative plans is best for your client or how to modify and improve your company's current plan.

IRMI—Risk Report

Effective risk management programs require proper application of fundamental practices and programs as well as the implementation of innovative responses to changing loss exposures, technologies, and insurance markets. For more than 20 years, the monthly The Risk Report has been helping risk and insurance professionals in both of these areas with analysis and interpretation of the latest innovations in insurance coverage and discussions of risk management best practices.

A subscription to The Risk Report brings you an in-depth and well-written report on an important risk management or commercial lines insurance topic each month. The president of IRMI is the managing editor. He identifies the important topics to treat, hand-picks leading industry experts to write definitive articles on these topics, and then works with each author to assure that he or she clearly communicates the information you need. Includes access to more than 225 reports, indexed by topic.

IRMI—Workers Compensation

A Complete Guide to Coverage, Laws and Cost Containment will lead you through proven strategies and guidelines to help you realize effective cost control. This 1,500-page reference was designed, researched, and written specifically to address the problems of agents, brokers, CSRs, risk managers, TPAs, adjusters, and underwriters. It will help you analyze exposures, determine the policy forms needed to provide the level of protection your firm or your customers need, interpret each state's act, place coverage in the residual marketplace or in a monopolistic state fund, and develop effective cost containment programs. Useful Information You Will Not Find in Other Books

- How the use of a waiver of subrogation affects a workers compensation claims
- How to arrange coverage in the assigned risk plans and pools
- The potential dangers of placing coverage in a self-insurance trust or another "alternative market"
- State-specific summaries of WC laws and benefits
- State-specific requirements to qualify and maintain self-insurance
- Methods for managing workers compensation claims
- How to arrange coverage in the monopolistic fund states
- Which endorsements you simply must have on any policy you write or purchase
- How to cover the risks of employee leasing

- When you need to be concerned about one of the federal workers compensation or employers liability acts applying to your firm or your client
- How to design a cost allocation plan that will motivate managers to take loss control seriously
- Which state workers compensation acts specifically address the use of PPOs and HMOs
- How to cover exposures from incidental travel to other states or other countries
- The key elements of an effective substance abuse program
- How to set up a back-to-work program that will save substantial claims dollars
- A state-by-state listing of endorsements that may be added to the workers compensation policy
- How to manage certificates of insurance
- What risks are associated with telecommuting

IRMI—Wrap-Up Guide

The Wrap-Up Guide (4th edition) provides a basic understanding of controlled insurance programs (CIPs), commonly referred to as wrap-ups. It discusses feasibility, contracts, insurance program design, administration and safety management issues from the perspective of sponsors and participating contractors. This “how to” book provides a general guide to the implementation of wrap-ups and tools that may be useful to someone who must evaluate or administer a wrap-up program.

ISO –Manuals

ISO publications currently available in ReferenceConnect for participating ISO insurers and their agents, claims adjustors and premium auditors:

- Countrywide and state-specific line of business manuals for personal and commercial lines
- Forms portfolio including more than 10,000 current and historical editions of forms Classification tables—includes both original ISO tables and ReferenceConnect’s Class Table Plus that is enriched with links (based on your subscription) to PAAS Classification Guides, NAICS, NCCI’s Scopes, Best’s Underwriting Guide and Best’s Loss Control Engineering Manual
- ISO’s Analysis of Public Fire Protection Capabilities (PPC).
- Auto symbols
- Experience and schedule rating plans for personal and commercial lines
- Retrospective rating plans for personal and commercial lines
- Statistical plans for personal and commercial lines

In total, the ReferenceConnect library includes more than 170,000 ISO documents representing current manuals and forms plus historical editions of both manuals and forms going back at least six years.

ISO—Commercial Inland Marine Handbook

ISO’s Inland Marine Handbook gives you forms, endorsements, declarations, and policy writing instructions for the 12 classes that make up approximately 80% of commercial inland marine non-filed premium volume. Each section of the handbook includes instructions for preparing policies and ranges of loss costs as well as general underwriting considerations and loss-control recommendations. And since that coverage forms are compatible with the forms for other lines of business, the handbook also benefits those who write package policies.

ISO Statistical Plan

Each year ISO collects billions of records of premiums and losses statistical data from insurance companies and compile the data into aggregate insurance statistics, available to help insurers comply with state requirements to report data and give regulators information from many insurers in a common format. This manual includes statistics for statistics for:

- commercial fire and allied lines
- farm owners
- inland marine
- medical professional liability
- general liability
- commercial automobile
- fidelity and forgery
- glass
- crime
- boiler and machinery/equipment breakdown
- earthquake
- business owners

National Underwriter (FC&S)—Bulletins

All five volumes.

- Personal Lines Volume
 - Standard forms of insurance covering personal exposures are the main topic of this volume. Its divisions are: Dwellings, Personal Auto, and Miscellaneous Personal.
 - Homeowners and Personal Auto are treated in this volume. Plus, personal article floaters and other inland marine forms.
 - What does it take to qualify for coverage as a “resident relative” and therefore be an insured under another’s policy?
 - When does a “household member” lose coverage?
 - The Q&A pages—actual claims situations resulting from interchange between the editors and users.
 - Arbitration forums
 - The “Guiding Principles”
- Fire-Marine Volume
 - The Fire-Marine volume, like the Casualty-Surety volume (which follows), covers the standard insurance written for business risks. It is divided into the following sections: Commercial Property, Miscellaneous Property, Business Income, Inland Marine, Boiler & Machinery, Farms, and Catastrophe. Among property insurance issues discussed: subrogation, consequential loss, earthquake, water damage, collapse, reporting forms, and “friendly fire.” This volume also defines hundreds of property insurance terms such as “actual cash value,” “replacement cost,” “debris removal,” and “object.”
- Casualty-Surety Volume
 - In-depth analyses of commercial casualty coverages—Auto, Crime, Financial Institutions, Surety, Professional Liability, Commercial General Liability, and Workers Compensation. Comprehensive analysis of contractual liability exposures, pollution coverage, legal liability, punitive damages, liquor liability and other P&C topics.

- Guide To Policies Volume
 - This two volume set provides fast answers to basic questions and quick access to sample policies. Guide to ... pages (CGL or Homeowners for instance) feature 13 standard coverages including workers comp. Sample ISO, NCCI and SAA forms make for easy access to the precise policy language. Also contains industry directories. Guide to Policies subscribers receive, as part of their monthly supplement, a two-page feature called the "FC&S Agency BULLETINS." The focus is on news items of current and special interest to agents. Questions from agents having to do with running an agency (hiring, firing, selling, buying) are often included, with answers supplied by an experienced consultant.
- Companies & Coverages Volume
 - The Companies & Coverages volume contains up-to-date information on independently filed specialty line products, commercial package policies, residence package variations, special automobile coverage plans, large lines and mass marketing plans. Typical specialty contracts for umbrella liability, data processing, E&O, directors & officers liability, differences in conditions, etc., are explained and markets information respecting the hard-to-place coverages cited in Shortcut 2 is featured in most monthly supplements. The index tabs for this volume are: Commercial, Personal, Auto Plans, Specialty Lines, Aircraft-Marine, Large Lines, and Mass Merchandising.

National Underwriter (FC&S)—Business Auto Coverage Guide

Business Auto Coverage Guide helps you interpret the standard policy most often used to insure commercial automobile risks and provides all the answers you'll need. Policy provisions related to everyday, practical use:

- The intricacies of Business Auto Policy expressed in business-use language
- Emphasis on ISO form CA 00 01, covering insuring agreements, exclusions, conditions and definitions. Includes: Explanations of the form's primary coverages, including medical payments, leasing and rental, and non-ownership liability
- Commonly used endorsements

National Underwriter (FC&S)—Business Interruption Book

The authoritative source for information on business interruption issues: establishing values before the loss, adjusting claim issues, establishing proof of loss after the fact, handling frequently litigated issues and understanding pertinent coverage forms.

Concentrates on real-life business interruption situations giving readers practical applications to use in the field

Zeroes in on three most important Business Interruption aspects: setting values, proving loss, and typical areas of dispute

Provides tools needed to negotiate a loss

By Daniel T. Torpey & Daniel G. Lentz of Ernst & Young and David A. Barrett of Latham & Watkins.

National Underwriter (FC&S)—Business owners Policy Guide

A quick reference for your client's coverage questions on these complex package policies. BOP is completely up-to-speed following the 2002 edition of the ISO business owners form. It provides you the detailed information you need to grasp the new expanded eligibility and coverage enhanced viewpoints. BOP wasn't just updated! This new edition also includes:

- A detailed chart of how the provisions in the 2002 form broaden, narrow, or clarify coverage in the 1997 form.
- A new section that discusses terrorism endorsements and points out what is and isn't covered
- Details on how to broaden and tailor coverage to a particular situation
- Specifics on eligibility, rules and regulations of BOP coverage
- Annotated policy format that makes it simple for you to get the information quickly and pass it on to your clients without an interpreter

National Underwriter (FC&S)—Cancellation & Nonrenewal Handbook

Cancellation & Non-Renewal Handbook—Completely updated regulations for all 50 states and U.S. territories. Illustrates how an insurer can legally terminate a policy in all 50 states and U.S. territories. Explanations are given state-by-state and differences between states are examined line-by-line, including:

- How to properly cancel a policy when the premium is financed.
- State provisions for cancellation/nonrenewal/premium changes/ etc. for insureds in the Armed Forces.
- Credit Scoring Regulations by state where applicable.
- Type of notice and the number of days to give the insured and more!

National Underwriter (FC&S)—Circular Tracker

The Circular Tracker is a reporting service developed by the editorial staff of The National Underwriter Company's FC&S Bulletins which reports daily on the circulars issued by Insurance Services Office (ISO). These brief summaries allow users to keep current with the revisions to ISO-supported lines of insurance. The circular summaries may be searched (i.e. by circular number, state, or circular title), or the circulars may be selected by date. Each entry contains a brief synopsis of the important points found in the circular, the effective date and the states affected.

National Underwriter (FC&S)—Commercial General Liability Coverage Guide

Provides a thorough analysis of the CGL form and explains how the latest ISO changes affect you and your clients. This expert reference also shows you how to tailor a policy to meet your clients' needs and satisfy state requirements—complete with real-world court citations! And it's the ONLY CGL reference that provides a year-to-year comparison of the coverages and exclusions from the 1973, 1986, 1990, 1996, 1998 and 2001 forms.

National Underwriter (FC&S)—Commercial Property Coverage Guide

This handy resource features the latest ISO standard commercial property policy revisions. It also includes an analysis of the 2000 ISO commercial property policy and the effects this year's changes will have on your clients' coverage. Give your clients the answers they need for protecting their buildings, associated structures and contents with these latest additions:

- Analysis of the latest CP policy changes
- A new chapter on e-property coverage and how the current CP program treats it
- Additional "coverage scenarios" taken directly from correspondence with FC&S subscribers

- An appendix consisting of copies of several of the CP coverage forms
- Policy interpretation and practical application of ISO's commercial property coverage
- The Building and Personal Property Coverage Form—including information on all of its program forms
- Real-life claims that illustrate key points
- Specimen forms
- Special state endorsements

National Underwriter (FC&S)—Consultative Brokerage

Consultative Brokerage: A Value Strategy is based on real life production success and client retention. Practical, workable, and highly profitable techniques make this book a must have for any producer, sales manager, seasoned broker, or insurance company professional. At a glance the books explains:

- How to establish a quantifiable value proposition that will attract and retain clients
- How to establish a business discussion with buyers that will differentiate your firm
- How to effectively utilize the concept of Total Cost of Risk (TCOR)
- How to make a quality presentation and stewardship report
- How to compete exclusively on broker of record letter
- Filled with over 60 charts and descriptive displays, this material has been over a decade in the making. Now, it is available to help you and your team learn such value strategies as:
 - The difference between price and cost
 - The language of working with a high level buyer
 - How to reveal the real costs in a buyers program.
 - Ways to stop the moving parts of a larger sale
 - When and how to ask for the business
 - Where to find resource capabilities and how to value them

Cyber Liability and Insurance

This book is designed to provide information and guidance to employees of all levels looking for ways to best handle the ever-changing and emerging world of intellectual property, its related issues, and associated risk management concerns. It includes information on identifying, managing and controlling e-risk, including cybercrime and e-discovery and an executive's guide for protecting electronically stored information.

National Underwriter (FC&S)—Directors & Officers Book

This specialized resource provides in depth analysis of directors and officers liability exposures, available insurance coverage and risk management treatments. FC&S D&O contains discussions of exposures ranging from business management practices to Sarbanes-Oxley, as well as D&O liability policy wording and more than 130 D&O policy forms and specimen insurance company policy forms.

National Underwriter (FC&S)—Directors & Officers Liability Guide

The stakes are high. Directors & Officers liability is a topic of which insurance professionals, risk managers, business owners, and executives must be well-informed. The focus of Directors & Officers Liability is on D&O liability, the nature of the exposure, common D&O claims, risk management, and insurance coverage.

National Underwriter (FC&S)—Employment Practices Liability Guide

Insurance professionals, business owners, and human resource managers have a practical guide to understanding the increasingly important area of employee claims and the insurance coverages to protect against them. It addresses the claims an employee can bring, risk management techniques to avoid or lessen the potentiality of a claim, and the insurance available to cover those claims.

National Underwriter (FC&S)—e-Risk

Answer your clients' questions about the risks and liabilities of e-business with this handy guide. e-risk features seven leading industry experts who address the answers and the most important concerns of electronic risk, including:

- Exposures to risk
- Global ramifications
- Emerging and traditional liabilities
- Intellectual property and personal injury exposures
- Security, internal and external
- Privacy
- Business interruption
- Physical property exposures
- Service provider reliability
- Jurisdictional issues

National Underwriter (FC&S)—Field Guide For Property & Casualty Agents & Practitioners

Get the state-specific answers to all your property & casualty questions in the industry's ultimate companion references.

- Intuitive and expanded glossary and events calendar, with names of international insurance supervisors.
- State specific licensing, countersigning, directories of insurance departments, and CE requirements
- Insurance checklists for commercial and personal lines
- Code cross-referencing charts (SIC/NAICS to WC to GL, etc.) to help you classify risks
- Immigration Status and Insurance Implications
- ISO Policy writing Support Forms
- ID Theft Prevention Information
- A Disaster Compendium
- Up-to-date directories of state insurance departments and organizations, and more!

National Underwriter (FC&S)—Field Guide to Financial Planning

The 2012 Edition of Field Guide to Financial Planning is the sales strategy tool that no financial planner should go without.

Field Guide to Financial Planning offers step-by-step solutions to hundreds of planning needs and challenges. It is the definitive guide for agents and financial planners to identify, understand, and employ the concepts and techniques used in financial and wealth management planning.

Discover targeted planning opportunities and illustrated strategies for:

- Portfolio Management
- Investment Analysis

- Alternative Minimum Tax
- Mutual Funds
- Futures
- Real Estate
- And much more!

The 2012 edition of Field Guide to Estate Planning has been completely updated to include:

- New materials on tactical asset allocation, conversion of traditional IRAs to Roth IRAs, continued coverage beyond COBRA, and TEACH grants
- Updated qualified plan contribution limitations, educational tax incentives, long-term care costs, Medicare premiums and benefits summaries, and estate tax tables
- Recalculated Social Security retirement benefits, college costs projections, risk of market timing table, and estate tax illustrations
- Expanded discussion of the complexities of insuring condominiums
- Cross referenced to the best-selling National Underwriter titles, 2012 Tax Facts on Investments and 2012 Tax Facts on Insurance & Employee Benefits, which provides added depth and information.

National Underwriter (FC&S)—Healthcare Reform Facts (NEW)

Organized in a convenient Q&A format to speed you to the information you need, Healthcare Reform Facts is the single source for answers to questions arising out of the Patient Protection and Affordable Care Act (PPACA, aka Obamacare).

Only Healthcare Reform Facts clearly explains:

- The special tax incentives that apply to small businesses
- The new W-2 reporting requirements for health benefits and who is exempt
- Tax and other benefits of a grandfathered plan
- Whether employers will want to continue to offer health insurance—why and why not. And why different employers will reach different decisions
- How the new health insurance exchanges work and who can obtain a tax subsidy for buying a policy. The potential problems that exist for those in states without their own exchanges
- What must be considered in changing employer or individual health insurance plans
- And much more!

National Underwriter (FC&S)—Homeowners Coverage Guide

Help your clients thoroughly protect their biggest investment and understand what is (and isn't) covered in common policies. Included in this guide's extensive information you'll find:

- A thorough explanation of HO-3, the most commonly used policy
- Homeowners coverage for home business
- How to use client needs assessment to prepare the appropriate homeowners program
- Information about today's hot topics; such as collapse coverage, business pursuits, replacement cost and the intentional acts exclusion and its application to unintended results, sexual molestation, and more

Note: Treats both 2001 and 1991 ISO and AAIS programs.

National Underwriter (FC&S)—Licensing & Surplus Lines Laws

All approved surplus lines companies listed by state or U.S. territory and the most current fees, pre-licensing and CE requirements. Also, includes information on:

- Updated licensing procedures that conform with the Graham-Leach-Bliley Act
- Policy countersigning requirements
- NAIC Public Adjusters Model Act
- Federal Charter initiatives
- Fraud statutes & regulations
- Introduction of surplus lines bill
- State settlements and regulations for agent compensation and disclosure of compensation
- Surplus lines laws and more!

National Underwriter (FC&S)—Personal Auto Coverage Guide

"Wheels" are crucial in today's car-dependent society. And insurance coverage information is just as crucial to your business. Get the latest information with this comprehensive resource:

- Explanation of the ISO Form
- The major coverages, including Liability, Nonowned, and Medical Payments
- The most common endorsements, including those for miscellaneous types of vehicles
- No-Fault coverage and Uninsured Motorist coverage. The hottest issues, such as "betterment," rental car coverage and the use of personal autos for commercial activities, including deliveries or livery use.
- Specimen copies of the Personal Auto Policy and commonly used endorsements
- How personal auto rates are determined

National Underwriter (FC&S)—Personal Umbrella Coverage Guide

Personal Umbrella Coverage Guide—"Drop Down"? "Following Form"? "Excess"? If you don't know the meaning of these terms, you need this guide to help you understand this important tool in the personal lines arsenal. Your clients need umbrella coverage; your competitors will happily sell it to them—and replace your homeowners and auto coverage along the way. The Personal Umbrella Coverage Guide will teach you the basics of how umbrella policies work and interact with underlying homeowners and auto insurance, so that you can advise your clients and build your personal lines book of business.

National Underwriter (FC&S)—Problem Issues in CGL

Solve general liability exposures and issues before they become problems with this great new guide. Problem Issues in CGL brings these issues into focus and explains the problems that can arise when interpreting this crucial insurance coverage. This in-depth guide addresses common CGL problems, such as: advertising injury, business risk exclusions, additional insureds/contractual liability, and occurrence issues.

National Underwriter (FC&S)—Target Market Series: Auto Dealerships

A valuable asset to insurance and risk management professionals who are looking for exposure, risk management, and insurance information that is focused solely on auto dealerships.

National Underwriter (FC&S)—Target Market Series: Contractors

Market-specific insurance and risk control information on contractors. Includes industry background, market profile and key industry groups, underwriting concerns, coverage considerations, industry classification codes, applicable endorsements, glossary of common industry terms, risk control considerations, coverage checklists, and common policy provisions.

National Underwriter (FC&S)—Target Market Series: Restaurants

A valuable asset to insurance and risk management professionals who are looking for exposure, risk management, and insurance information that is focused solely on the restaurant industry. Includes information such as: industry background, market profile and key industry groups, underwriting concerns, coverage considerations, industry classification codes, applicable endorsements, glossary of common industry terms, risk control considerations, coverage checklists, common policy provisions.

National Underwriter (FC&S)—Target Market Series: Truckers

Market-specific insurance and risk control information on Truckers. Includes information such as industry background, market profile and key industry groups, underwriting concerns, coverage considerations, industry classification codes, applicable endorsements, glossary of common industry terms, risk control considerations, coverage checklists, and common policy provisions.

National Underwriter (FC&S)—2013 Tax Facts on Insurance & Employee Benefits (NEW)

A three volume set organized in a convenient Q&A format to speed you to the information you need, 2013 Tax Facts on Insurance & Employee Benefits delivers the latest guidance on:

- Estate & Gift Tax Planning
- Roth IRAs
- HSAs
- Capital Gains, Qualifying Dividends
- Non-qualified Deferred Compensation Under IRC Section 409A
- And much more!

Key updates for 2013:

- Enhanced explanation of the Disclosure Regulations for Retirement Plan Service Providers
- Expanded section on the taxation of annuities
- More than 30 new Planning Points, written by practitioners for practitioners, in the following areas:
 - Life Insurance
 - Health Insurance
 - Federal Income Taxation
 - Estate Taxation

Plus, you're kept up-to-date with online supplements for critical developments.

Written and reviewed by practicing professionals who are subject matter experts in their respective topics, Tax Facts is the practical resource you can rely on.

National Underwriter (FC&S)—The Tools & Techniques of Estate Planning (NEW)

Stephan Leimberg's Tools & Techniques of Estate Planning provides the tools (systems and products that can be used) and techniques (methods to implement the tools to be the most effective) that every estate planner, financial planner, and insurance professional needs to help their clients make the best estate planning decisions. It is the first analytical book to incorporate the Tax Relief Act of 2010 Implications into all of its planning guidance.

Time-Saving Tools and Proven Techniques from an Expert in Estate Planning

Give Yourself Access to:

- Comprehensive coverage of more than 50 estate planning tools and techniques
- In-depth explanations
- Point-by-point comparisons
- Full coverage of tax implications
- Tips on "translating" complex recommendations into terms clients can understand
- Full coverage of taxes affecting trusts and estates
- Numerous estate-planning aids—with new data gathering forms!

And Give Every Estate-Planning Client What They Want:

- Control
- Certainty
- Compassion
- Flexibility
- Assurance (that they have "done the right thing")
- Avoidance (of aggravation—and audit)

Tools and Techniques of Estate Planning combines a mastery of the technical aspects of estate planning with tested techniques for taking into account assets, objectives, age, infirmities, competence, second marriages, same-gender and unmarried couples, charitable giving, asset protection planning, mixed cultural family issues and even planning for pets.

National Underwriter (FC&S)—Tools & Techniques of Life Insurance Planning

Part of the popular Leimberg Library Series, this manual delivers expert insight and the tools needed to utilize life insurance in the most effective ways. This fully revised edition serves as a foundation for life insurance planning and is the most comprehensive resource discussing life insurance products (the "Tools")—as well as the purposes they serve (the "Techniques"), including:

On the Tools side:

- Insights into Guaranteed No-Lapse Life Insurances
- Indexed Life Insurance
- Broader discussions of new riders, including:
 - Accelerated benefits riders
 - Catastrophic illness riders
 - Long-term care riders v. long-term care policies
 - Extension of benefits riders

On the Techniques side:

- New chapter on life insurance valuation—for income, gift and estate-tax purposes
- Expanded coverage of Irrevocable Life Insurance Trusts—especially the use of flexible ILITs in an uncertain estate-tax environment
- Substantive updates to the chapter on split-dollar life insurance products
- Significantly revised and expanded chapter on Vertical and Life Settlements

In addition to providing illustrations of key concepts with charts and images, *The Tools & Techniques of Life Insurance Planning*, 5th edition, includes these new chapters:

- Disability (Living Death) Insurance
- Indexed Universal Life
- Guaranteed No-lapse Universal Life
- Life Insurance Valuation

National Underwriter (FC&S)—Umbrella Book

This expert reference presents a summary of the coverages afforded by an umbrella policy, describes how an umbrella policy functions and offers a checklist for underwriting an umbrella policy. Umbrella policy terms are made clear through concise discussions and focused analysis. Coverage analysis of the ISO and AAIS umbrella forms is provided in addition to an overview of the underlying coverages required by umbrella insurers. Comparison worksheets allow you to compare coverage features of various umbrella policies quickly and easily.

National Underwriter (FC&S)—The Wedge: How To Stop Selling & Start Winning

The Wedge offers a powerful, proven technique to distinguish you from the incumbent agent and help you win new business. You will dramatically increase your “win ratio” and add satisfied clients to your book of business by researching a potential client, building rapport, and discovering the client’s inner dissatisfaction in the current relationship.

- Learn Why Traditional Selling Doesn’t Work
- Learn What You Need To Know To Win—Rapport, Discovery, Differentiation
- The Six Steps of The Wedge
- Wedge Scripting Aids

National Underwriter (FC&S)—Workers Compensation Guide-- Coverage & Financing

Provides a complete examination of this coverage area. It begins with an in-depth description and explanation of how the coverage works: exclusions, limits of liability, state insurance and how it applies, endorsements, policy wording, etc. Further, it provides comprehensive information on setting up and monitoring Workers Compensation programs: premiums, experience modifiers, financial plans and more. This valuable guide has more than 200 pages of forms and information.

National Underwriter (FC&S)—2013 ERISA Facts (NEW)

Stay up-to-date with ERISA changes and easily resolve hundreds of ERISA-related issues with 2013 ERISA Facts.

Organized in a logical Q & A format—with hundreds of questions asked and answered—2013 ERISA Facts is a practical, highly focused resource supplying practical guidance on every key area of ERISA, including:

- HIPAA and COBRA
- Investment Issues
- Prohibited Transactions
- Statutory, Class and Individual Exemption
- Fiduciary Duties, Liabilities, and Bonding
- Fiduciary Responsibility
- Multi-Employer Plans (Taft-Hartley Plans)
- Multiple Welfare Benefit Arrangements
- Compliance and Enforcement Issues

The 2013 Edition has been updated to include:

- New information on Brokerage Windows, as it relates to Fiduciary Requirements for Disclosure
- Updated information on HH’s proposed regulations requiring health plans to obtain a unique health plan identifier
- Recent Court rulings on Fiduciary Duties related to Employee Health Plan Summary Plan Descriptions (SPD interpretations and requirements)
- Recently issued information regarding DOL’s subsequent guidance on the fee disclosure regulations related to covered plans
- An enhanced index to speed you to the information you need

National Underwriter (FC&S)—2013 Field Guide to Estate Planning, Business Planning & Employee Benefits (NEW)

2012 Field Guide to Estate Planning is the resource no agent, producer, manager, or financial planner should go without. It supplies the concepts, techniques, analysis, illustrations and authoritative guidance used in estate planning, business planning and employee benefits planning.

- Make the clearest presentations to clients—based on current data, laws and policies
- Engage and educate clients with easy-to-understand illustrations that present concepts simply and understandably
- Speed your own research and preparation using handy checklists, cross references and summaries

The 2012 edition of Field Guide to Estate Planning, Business Planning & Employee Benefits is updated with these key updates and enhancements:

- New terms and concepts: “Decanting,” “Incentive Stock Option,” “Minors and IRAs,” and “See-Through Trusts.”
- Further revised to reflect the major estate planning implications of the Tax Relief Act, to include the 2012 increase in the estate tax unified credit.
- Updated summary of state laws on intestate succession, employee benefits checklist, qualified plans checklist, summary of education tax incentives, and recalculated life insurance “inflation adjuster.”
- Updated 2012 retirement plan contribution limitations, recalculated Medicare premium and benefit summaries, and Social Security retirement and survivor benefit examples.

- Updated long-term care costs, current facts about the cost of raising a child to age 18, the cost of childcare, the cost of college, the value of a homemaker, and the value of an education.
- Plus, it's fully cross referenced to the 2012 editions of Tax Facts on Insurance & Employee Benefits and Tax Facts on Investments.

Authored by Donald Cady, J.D., LL.M., CLU, Field Guide to Estate Planning, Business Planning & Employee Benefits reflects his expertise and ease in communicating planning concepts and techniques to final professionals of all levels.

National Underwriter (FC&S)—2013 Social Security & Medicare Facts (NEW)

The constantly changing regulatory and legislative environment, coupled with millions of Baby Boomers reaching retirement age, means that practitioners must have up-to-date information at their fingertips. 2013 Social Security & Medicare Facts will enable you to give your clients the best possible Social Security and Medicare guidance.

This essential resource delivers completely up-to-date answers to over 600 Social Security & Medicare benefits questions—all in a convenient Q & A format, fully indexed and filled with time-saving charts and tables.

The 2013 Edition includes updated coverage of:

- Social Security Coverage
- Medicare/Medicaid
- Social Security Taxes
- Retirement & Disability
- Service Members' and Veterans' Benefits
- Benefits for Federal Government Employees
- 2013 Social Security & Medicare Facts will enable you to:
- Quickly settle significant planning issues for your clients
- Provide reliable guidance and clear insights in these changing areas
- Get ahead of the curve and handle vital issues, including special needs trusts and spousal impoverishment
- Save time with the handy Q & A format

National Underwriter (FC&S)—2013 Facts on Investments (NEW)

Organized in a convenient Q&A format to speed you to the information you need, 2013 Tax Facts on Investments delivers the latest guidance on:

- Mutual Funds, Unit Trusts, REITs
- Incentive Stock Options
- Options & Futures
- Real Estate
- Stocks, Bonds
- Oil & Gas
- Precious Metals & Collectibles
- And much more!

Key updates for 2013:

- New section on captive insurance
- New section on reverse mortgages
- Expanded section on ETFs
- Expanded section on precious metals & collectibles

- More than 30 new Planning Points, written by practitioners for practitioners, in the following areas:
 - Real Estate
 - Limited Partnerships
 - Stocks
 - Interest and Expenses
 - Options
 - Mutual Funds

National Underwriter (FC&S)—Advisor's Guide to Long-Term Care (NEW)

We are entering a new era in which those with the means will need to rely on their own financial planning for their future security. This includes many, if not most, of your clients. The Advisor's Guide to Long-Term Care is literally guaranteed to make you better able to understand and address the long-term care insurance needs of your clients.

Part of the breakthrough Advisor's Guide Series, The Advisor's Guide to Long-Term Care delivers:

- Strategies for approaching clients on the topic of long-term care
- Guidance so you can take advantage of a highly receptive workplace market
- Information on LTC public-private partnerships
- State-specific long-term care insurance training requirements for financial advisors
- And much more!

National Underwriter (FC&S)—Building a Financial Services Clientele (NEW)

The 11th edition of Building a Financial Services Clientele is the essential guide to mastering the One Card System. Master the science and the art of financial services sales success with the book that has made the One Card System a proven winner for over 50 years!

This edition provides step-by-step instructions on how to:

- Understand the client-building philosophy
- Use Social Media for improved prospecting
- Conduct an effective fact-finding interview
- Use Activity and Efficiency Points to Stay on Track
- Use the CAM System
- Understand the consultative sales cycle

Whether you're a beginner or an established professional, there is only one proven system that will bring you true success...that's the One Card System, and this is the book that will help you master these proven techniques.

National Underwriter (FC&S)—The Tools & Techniques of Financial Planning (NEW)

The Tools & Techniques of Financial Planning, 10th edition, is part of the popular Leimberg Library. It continues to provide complete coverage of the principles, processes, and practice of financial planning. This book is a must-have resource for any planner who desires a well-organized approach for explaining financial planning strategies to clients and is concerned with the suitability of the products offered.

In addition to providing charts, checklists, and case studies, The Tools & Techniques of Financial Planning features:

- One of the most comprehensive overviews of financial planning, from the introductory “What is Financial Planning?” to income tax, investment, retirement, charitable, and estate planning
- The Tools & Techniques format, which makes the book easy to use and comprehensive
- Input from the developer of the book, Stephan Leimberg, a well-recognized authority in estate planning
- Seven case studies to provide practical insight into handling specific real-world financial planning cases
- • A chapter on financial goals in the context of current lifestyle
- Valuable information needed by all financial planners in understanding their role and providing added value to their clients
- The Tools & Techniques of Financial Planning has been fully updated to reflect state-of-the-art thinking in this critical subject area including:
 - Updated information on professional financial planning education and credentials, including information about state and federal registration and regulations related to assets under management and fiduciary duty
 - New and expanded material on financial services industry regulations and financial institutions resulting from the Dodd-Frank Wall Street Reform and Consumer Protection Act
 - New information related to the Certified Financial Planner Board of Standards, Inc. (CFP) disciplinary rules and procedures, as well as professional standards
 - Updated content on nontraditional couples
 - Current information about Long-Term Care costs and options, as well as Medicare
 - Significant new and updated material related to the impact of the Great Recession on financial and estate planning
 - Implications of the investment planning process and related fundamental concepts as well as a thorough discussion on an investment planning concept of paramount importance: the issue of active versus passive (indexed) investment management

National Underwriter (FC&S)—The Tools & Techniques of Employee Benefit and Retirement Planning (NEW)

Written by experts Stephan Leimberg and John McFadden, The Tools & Techniques of Employee Benefit and Retirement Planning, 12th edition, applies the trusted “Tools and Techniques” approach to this complex area, making it simple for you to confidently guide your clients through even the most complex employee benefit and retirement planning processes.

This new edition remains the practical, time-saving resource filled with up-to-date guidance you need for successful employee benefit and retirement planning, including:

- Guidance that takes into account the current and upcoming implications of the Patient Protection and Affordable Care Act
- Current insights into retirement plans, including government benefits, IRA, ERISA and Tax Rules for Qualified Plans, Defined Benefit Plans, Defined Contribution Plans, and other Employer Retirement Plans
- Practical analysis of the entire range of employee benefit planning, including Cash Compensation, Equity Options, Cafeteria Plans, Life Insurance Plans, Health Coverage, Disability, and Fringe Benefits

- Valuable appendices providing primary source material along with exclusive, time-saving tools

In addition to providing clear and practical guidance on key questions, The Tools & Techniques of Employee Benefit and Retirement Planning has been fully updated to include current information:

- All salary limitations are updated to 2011 numbers
- Deduction limits for defined benefit plans have been fully clarified
- Estate tax coverage is current for 2011
- Roth IRA limitations are updated to reflect all recent changes
- Money purchase pension plan analysis has been updated to reflect retirement in a down economy, as well as the trend for less rapid increases in long service rank-and-file salaries

National Underwriter (FC&S)—Life & Health Onboarding Bundle (COMING SOON)

Perfect for new producers and those wanting to extend their knowledge into new lines of business! Available in sets of three or more of the following L&H titles:

- Introduction to Life Insurance—Using real-life scenarios, the Introduction to Life Insurance course addresses the characteristics, features, and taxation of the various types of life insurance. It begins with a discussion of two basic categories of life insurance, and a brief overview of the various types of insurance including term insurance, whole life, universal life, variable life, group life, survivorship life, joint life, and life insurance in qualified retirement plans. It also discusses the specific differences between types of life insurance policies; taxation issues of life insurance; and the requirements of Internal Revenue Code section 7702, the modified endowment contract (MEC) rules and policy exchanges.
- Introduction to Health Insurance—The Introduction to Health Insurance course takes a comprehensive, yet foundational look at the topic of health insurance. After completion of this course, the student will be able to:
 - Explain the differences between indemnity and managed care plans and the types of plans available under each.
 - Discuss the providers of health insurance, including the role served by commercial insurance companies, Blue Cross and Blue Shield, Self-Funded Employer Health Benefits, and Government programs.
 - Describe the common services covered by health plans.
 - Explain common policy provisions and limitations for various benefits.
 - Understand related topics including Health Savings Accounts, Health Reimbursement Arrangements, Salary Continuation Plans, and Long-Term Care Insurance.
- Introduction to Annuities—The Introduction to Annuities course addresses most aspects of the nonqualified annuity including the definition of an annuity, the parties to an annuity contract and the standard provisions found in a nonqualified annuity contract. The course moves on to consider the differences and similarities among the various types of annuities. Included in this discussion are single premium annuities, flexible premium annuities, fixed annuities, equity-indexed annuities, variable annuities, immediate annuities, and deferred annuities. Throughout the material, the student learns the appropriate uses for annuities in meeting client needs.

- Introduction to Long Term Care Insurance—The Introduction to Long Term Care Insurance course guides you through the issues, dilemmas and solutions to elder care and long term care. It addresses the growing demographic need for such care, the historical development of long term care coverages, and current regulatory atmosphere. In addition, the course defines the availability of long term care services and providers and improvements to long-term care services over time to familiarize agents with the information necessary to help their clients assess their future needs and determine the suitability of available coverages. Descriptions of state and federal government programs, alternatives to the purchase of private long-term care insurance, the importance of inflation protection, and insurance product design are also covered to supplement the needs analysis approach to determine the suitability of coverage for clients.
 - This course is not state specific and is not intended to meet Partnership or suitability training requirements.
- Introduction to Medicare—Through the Introduction to Medicare course, you will learn the fundamentals of Medicare and Medicaid, critical information in today's financial planning environment when working with clients of all ages. The course begins with an overview of Medicare and then moves into detailed information on Medicare Hospital Insurance (Part A); Medical Insurance (Part B); Medicare Advantage Programs (Part C); Prescription Drug Coverage (Part D); Medicare Supplement Insurance (Medigap) and the ten standard policies; and a thorough explanation of the Medicaid program.
- Medigap Policies Explained

NCCI—Basic Manual

The Basic Manual for Workers Compensation and Employers Liability Insurance is a guide for writing policies, 1996 and 2001 editions. Contains rules, classifications with descriptions, rates/loss costs for each classification, and state-specific exceptions for writing workers compensation insurance in the voluntary market. Also covers the state assigned risk plan with rates/loss costs for each classification, and state special deviations from the voluntary market rules and rating plans.

The basic manual includes:

- Phraseologies for the more than 600-plus workers compensation classifications—NCCI's official categorization of workers by occupation and industry.
- State pages include rates or loss costs for each of the classifications in a state, along with applicable state special rules, classifications, and state special rating plans and programs.
- Updated rates, state special rules, rating plans, and programs are provided upon approval by the states.

NCCI—Classification & Statistical Codes Manual

A resource for class code numbers, corresponding phraseology, and state special codes. Use it as a cross-reference when researching classification codes for policies or statistical codes for data reporting purposes. Discontinued classification codes are also shown with termination dates and replacement codes, if applicable. The publication includes three cross-referencing options: numeric class code order, schedule and industry, and group.

NCCI—Experience Rating Plan Manual

Your comprehensive guide to the Experience Rating Plan. Contains the rules that govern the operation and administration of experience rating for workers compensation insurance, as well as state rating

values. 1984 and 2003 editions. It helps you calculate your own test mods and preliminary mods. Provides the formula and the rating values underlying the experience rating calculation, including expected loss ratios (ELRs), discount ratios (D ratios), and weighting and ballast values. It covers premium eligibility, ownership changes, employee leasing arrangements, loss limitation provisions, and more.

NCCI—Forms Manual

Forms Manual of Workers Compensation and Employers Liability Insurance is an indexed compilation of all the workers compensation policy forms and endorsements. Includes general endorsements, state-specific endorsements, and federal coverages and exclusions. It also contains footnotes that clarify when and how to use specific forms and endorsements. This publication -

- Advises you of national and state-specific rules related to the use of policy forms and endorsements.
- Covers premium, retrospective premium, and all state special endorsements (excluding California).
- Gives filing departments a guide to forms that they can file with their state regulators.

NCCI—Retrospective Rating Plan Manual

National and state-specific rules for writing retrospective policies. Helps you accurately write large deductible and retro policies. Contains excess loss factors (ELFs) for each loss limit needed to calculate the policy. You'll find:

- Retrospective Rating Plan rules
- Calculation methods and procedures
- Premium computation tables
- State special rules and rating values
- Endorsements

NCCI—Scopes Manual

An aid to understanding and assigning workers compensation insurance classifications. Gives you instant access to NCCI's vast experience in defining classifications for hundreds of thousands of U.S. businesses. Offers comprehensive descriptions of class codes, cross references, and state special classifications. This information is drawn from NCCI manuals, classification files, Underwriting Committee decision papers, and expert NCCI underwriting interpretations. The scope manual includes the following:

- Indexes to help you find information quickly:
 - An Alphabetical Index listing individual business descriptions known as classification phraseology
 - An Industrial Reference Index contains an alphabetical listing of industries
 - A Numerical Index of all codes contained in the manual
 - National Scopes, which includes both national and individual state phraseologies that apply to these codes
 - State Special Scopes, which are applicable to an individual state or to a limited number of states.
- Explanations of the range of businesses and occupations, including state-specific classifications that apply to each class code.
- Information to help you resolve disputed classification issues.

NCCI —Statistical Plan

This industry standard for unit statistical reporting guidelines helps you understand reporting requirements for all NCCI states. Detailed reporting instructions for each data element in the unit report expanded (URE) format (as well as pre-URE) are provided. NCCI also distributes separate manuals for MI, NY, and VA. This publication includes the following:

- General guidelines for data quality, with complete reporting instructions and requirements.
- Codes for your internal systems for submitting consistently accurate unit reports to NCCI and other statistical rating organizations.

New Jersey—Workers Compensation and Rating Bureau

New Jersey workers compensation publications include:

- New Jersey Bureau Workers Comp Basic Manual
- New Jersey Bureau Workers Comp Bulletins
- New Jersey Bureau Workers Comp Forms
- New Jersey Bureau Workers Comp Insurance Plan
- New Jersey Bureau Workers Comp Experience Rating Plan
- New Jersey Bureau Workers Comp Retrospective Rating Plan
- New Jersey Bureau Workers Comp Statistical Rating Plan

New York—Workers Compensation & Rating Bureau

New York workers compensation publications include:

- New York Bureau Workers Comp Basic Manual
- New York Bureau Workers Comp Experience Rating Plan
- New York Bureau Workers Comp Retrospective Rating Plan
- New York Bureau Workers Comp Statistical Plan
- New York Bureau Workers Comp Master Alphabetical Classification Index

ODEN—Group Life and Annuities

This publication delivers concise, easy-to-understand summaries of statutes, regulations, bulletins, and other regulatory sources.

- Federal life and annuity topics include anti-money laundering, fair credit reporting, HIPAA privacy rights, HIPAA security, privacy rights and violent crime control act.
- Group life and annuities topics include accelerated benefits, annuities, approved types of policies, claims settlement, conversion, extraterritoriality, for your information, individual insured's rights, other group-type products, pending laws and regulations, record retention, replacement of group policy and standard policy provisions.
- Other topics include agent compensation and finances, anti-terrorism compliance issues, complaint handling, insurance commissioner's office personnel, resident and non-resident licensing requirements, privacy rights, telephone solicitation and more!

ODEN—State Rules and Regulations

A compilation of the most used state insurance rules and regulations. For carriers that purchase the SR&R manual through SilverPlume and the Policy Terminator through ODEN, they will also receive online access through ODEN for SR&R at no additional charge to allow the links between the products to work correctly.

- Countersigning, non-renewal, and cancellation laws for all 50 states
- Cancellation & Non Renewal Statutes
- Countersigning requirements
- Non Resident Licensing requirements
- Surplus lines licenses and premium tax
- Insurance Commissioners office personnel
- Auto Insurance verification form/proof of coverage
- Uninsured motorist personal injury protection summary & Statutes
- Motor carrier Insurance & filing requirements—intrastate & Federal
- Approved Non-admitted companies
- Workers comp. Self insurance requirements
- United States longshore & Harbor workers act—self insurance
- Assigned risk auto insurance information
- Workers comp assigned risk plans/state fund
- Joint underwriting authority/fair plans/market assistance plans
- Auto self insurance requirements

Premium Audit Advisory Service (PAAS)—Bulletins

Bulletins contain Board and Bureau Bulletins and Educational Bulletins covering topics from 1984 to present.

Premium Audit Advisory Service (PAAS)—General Liability Classification Guide

Offers analysis of the contemplated operations relating to specific ISO GL classification codes. The analysis defines business categories and operations as covered under the classification as well as those not covered. Also referenced in manual pages are codes for analogous and related business categories that might be considered as alternative classifications.

Premium Audit Advisory Service (PAAS) —Industry Classification Guides

Currently there are 3 publications available—Contractors-Executive Supervisor, Basis of Premium and Standard Exception/Executive Officers.

Premium Audit Advisory Service (PAAS) —Just The FAQs

This is a useful compilation of questions and answers from the PAAS consultation service provided to carriers. PAAS receives more than 3,000 technical consultations each year. As a result of those questions, PAAS has compiled a group of the most frequently added FAQs. Approximately 6 to 10 new questions and answers will be added each month.

Premium Audit Advisory Service (PAAS) —Training Manuals

These three comprehensive training manuals are designed for the beginning CSR, reviewer, processor, underwriting, and agent or for those who need a refresher course in workers compensation, general liability, and commercial automobile. The user will learn about classification procedures, rating techniques, application of manual rules, and policy forms and coverages. Each chapter for each manual has review questions and answers.

Premium Audit Advisory Service (PAAS) —Workers Comp Classification Guide

Provides detailed descriptions for each NCCI workers comp classification, state deviations to NCCI classifications and cross reference to a general liability classification.

Premium Audit Advisory Service (PAAS) —PAAS Audit, Rate, & State Exceptions Reference Cards

PAAS Audit, Rate, & State Exceptions Reference Cards—To help premium auditors and reviewers in their day-to-day work, PAAS reference cards summarize important information state by state. Updated quarterly, available information includes:

- Audit Information Summary—current and past payroll limitations for executive officers, sole proprietors, and partners for workers compensation and general liability.
- Summary of Outstanding Rate Changes—a thorough summary of rate changes that affect outstanding workers compensation policies, including those written under assigned-risk plans and those mandated by the U.S. Longshore and Harbor Workers' Compensation Act.
- State of Exceptions Reference Cards—The product provides the current state exceptions for workers compensation with a comparison to NCCI rules in the categories of standard exceptions, general inclusions, general exclusions, interchange of labor, basis of premium, uninsured subcontractors, executive officers, and vehicles under contract. The user can now look at the actual rules that may affect an account in a state they may not be familiar with and also get a PAAS interpretation.

PCRB—Pennsylvania Compensation Rating Bureau

Pennsylvania Manual of Rules, Classification and Rating values for Workers Compensation and for Employers Liability Insurance (PCRB) includes:

- PA Basic manual
- PA retrospective manual
- PA statistical plan
- PA experience rating manual

Risk Retention Reporter—Risk Retention Reporter

Risk Retention Reporter includes the following:

Comprehensive coverage of industry news: The latest legislative, judicial & regulatory developments

Risk Retention Monthly Roundup: Monitoring of more than 850 risk retention & purchasing groups

Forum for Industry experts: Articles by industry experts

Profile of RRGs, PGs and other entities: In-depth articles on RRGs, PGs and captives

Special reports and surveys: Market surveys revealing industry trends

Risk Retention Reporter—RRR's Special Reports On Demand

Special Reports on Demand includes the following:

- Risk Retention Groups by Business Area: A breakdown of risk retention groups formed under the 1986 Risk Retention Act by business area.
- Risk Retention Group Survey of Premium: A survey of premium generated by RRGs.

- Risk Retention Groups by State of Domicile: A breakdown of risk retention groups formed under the 1986 Risk Retention Act by state of domicile.
- State-by-State Survey of Risk Retention Regulation: A state-by-state survey of risk retention regulation.
- A Guide to the 1986 Risk Retention Act: An overview of the 1986 Risk Retention Act, discussing RRGs, PGs, and related issues (includes full text of 1986 Federal Liability Risk Retention Act).
- Purchasing Groups by Business Area: A breakdown of PGs formed under the 1986 Risk Retention Act by business area.
- Purchasing Group Survey of Premium: A comprehensive review of PG formations, retirements and premium from 1987-1993.
- Purchasing Groups by State of Domicile: A breakdown of purchasing groups formed under the 1986 Risk Retention Act by state of domicile.
- Purchasing Groups by Insurer: A breakdown of more than 600 purchasing groups formed under the 1986 Risk Retention Act by insurer providing coverage.
- Purchasing Group Basics: An overview of formation and operation of PGs under the 1986 Risk Retention Act.
- State-by-State Survey of Purchasing Group Regulation: A state-by-state survey of purchasing group regulation.
- Comprehensive List of Risk Retention Groups & Purchasing Groups: Lists more than 60 RRGs & 600 PGs (updated quarterly).

Rough Notes—Contractor's Financial Statement

This book, authored by Richard C. Lewis and updated in 2002, introduces basic construction accounting and analytical disciplines. Geared specifically for the bond underwriter or agent who specializes in large contractors, it contains a case study that is evaluated step by step throughout the book. Plenty of examples, definitions and worksheets for the novice bond underwriter. Required reading if you insure contractors.

Rough Notes—Trust & Dishonesty—ISO Crime Coverages & SAA Financial

Criminal activity is a betrayal of trust. The ISO Crime Coverages and the SAA Financial Institution Bonds provide protection for the loss of money, securities and property due to many types of criminal activity. This book explores the forms and analyzes the coverages offered. It also explores the underwriting and rating while providing some guidance on prevention. While all of the ISO Crime and SAA Financial Institution Forms are reviewed, a particular emphasis is placed on Employee Theft coverages since the largest losses normally come from the most trusted employees.

Rough Notes—When a Handshake Isn't Enough—Understanding Surety Bonds

Buildings would never be built and important projects could never be considered without the financial guarantee of a surety bond. This new book by Richard Lewis looks at both the large and the small surety bonds, providing guidance on how they operate, are underwritten and priced. Written by a surety expert in terms a novice can understand.

Rough Notes—Rough Notes Coverages Applicable and PF&M

Provides analysis of coverage, forms, limitations, and exclusions along with relevant court cases.

- PF&M includes:
- Description and overview of policy forms—ISO, AAIS and more
- Eligibility criteria
- Detailed coverage analysis
- Comparison to previous forms and other policies
- Endorsements and their uses
- Quizzes, complete with answers
- Discussion of important insurance topics

Standard Publishing —Bank Insurance & Risk Management

If financial institutions are your clients, or you'd like them to be, then you need the authoritative guide to Bank Insurance and Risk Management. This information service takes you inside the risk management process for financial institutions of all kinds, leading you through all of the coverage options and policy language. Written by two leaders in the financial risk management field, "Bank Insurance" brings you unsurpassed analysis of the unique exposures shared by banks and financial institutions today. Updated quarterly to keep you up-to-date with the many changes in this volatile field.

Standard Publishing —CSR Advisor

The CSR Advisor is a monthly newsletter that was created to provide insurance agency CSRs with the information that they need to improve customer relations, increase sales, and add to their technical knowledge.

Standard Publishing —John Liner Letter

Since 1963, The John Liner Letter has provided agents, brokers, and risk managers practical advice on how to improve their business insurance and risk management programs. Each issue zeroes in on one important topic each month, bringing you information that you can put to use right away to improve coverages, cut costs, and manage risks more efficiently.

Standard Publishing —Risk Management & Insurance Audit Techniques

Designed to help agents, brokers, and risk managers analyze and manage corporate insurance programs more efficiently, Risk Management and Insurance Audit Techniques is the most complete and accurate guide to coverages, rating plans, risk management and alternatives to insurance on the market today. Here's what you get the following:

- Guidelines for establishing and managing a risk management department
- Practice-tested forms and checklists for analyzing risks
- A sample audit report
- Technical discussions of key commercial policies and endorsement

Standard Publishing —Workers Compensation

Contains all the information you need to structure and maintain an effective workers compensation program. This encyclopedic work takes you through identification of exposures, comprehensive analysis of coverages, explanations of alternatives, and a step-by-step rating guide. It also includes a special section detailing the workers compensation laws in all 50 states.

Standard Publishing —Workers Compensation Outlook

This monthly newsletter is for the manager who wants to cut workers compensation costs, while maintaining a high-quality program in today's uncertain market. From deductible programs and retrospective rating plans to effective claims management, you'll get practical information that can make a difference for any employer.

Standard Publishing —Your Guide to ISO Commercial Lines Policies

Don't let recent ISO revisions get by unnoticed! Stay up-to-date with all you need to know about ISO's latest revisions and endorsements and what they mean for your clients.

Surety & Fidelity Association of America (SAA)— Fidelity and Surety Manuals (Subscribers must be members)

Fidelity Loss Cost Information includes:

- Mercantile & Governmental Entities—General rules, commercial crime policy structure, coverage forms and coverage plans, extended table of exposure units-blanket and schedule, alphabetical list of classes and codes, and statistical code tables
- Financial Institutions—General rules, eligibility, forms, individual or schedule fidelity bonds, combination safe depository policy, computer crime policy, table of basic units, table of exposure units, extended table of exposure units, statistical code tables
- State exception pages for Alaska, Arizona, Georgia, Kansas, Nebraska, New York, Ohio, Virginia, and Washington.
- Fidelity and forgery loss cost addendums for mercantile and governmental entities, financial institutions, and state exception pages.
- Individual risk modification rating plans for financial institutions, mercantile and governmental entities and labor organization bonds. Includes a jurisdictional applicability chart.

Surety Loss Cost Information includes:

- Scope of coverage, procedures, general rules, statistical codes, and risk classifications for contract bonds, court and fiduciary bonds, miscellaneous and U.S. immigrant bonds, license and permit bonds including government excise/customs, and official bonds: federal and public official bonds.
- Includes state exception pages for Arkansas, Florida, Indiana, Kansas, Michigan, Ohio, and West Virginia. Also surety loss cost addendums for all listed bonds.

TAAR—The Anderson Agency Report

The Anderson Agency Report -A monthly publication that contains practical, up-to-date information for maximizing your insurance technology investment. Current issues plus four years of archived issues are provided for TAAR subscribers. Each month The Anderson Agency Report provides 24 information-packed pages of:

- Objective reporting, commentary, and analysis of important industry issues, trends, and developments.
- Informative reviews on hardware, software, and agency management systems.
- Helpful articles on managing automation, how to benefit from new technology, marketing, customer service, agency management, sales management and more.
- Plus concrete suggestions for getting more use and productivity out of your automation resources

Texas Department of Insurance—Texas Workers Compensation Manuals

Texas workers compensation manuals include:

- Workers Compensation Basic Manual
- Bulletins (Property & Casualty)
- Bulletins (Workers Compensation) (WCTX)
- Commercial Lines Statistical Plan (SBTXCOMP)
- Workers Compensation Statistical Plan
- Workers Compensation Detailed Claim Information Statistical Plan
- Workers Compensation Rate Guide—assists you in comparison shopping for your workers' compensation coverage