



Whether it's classifications, recommended coverages, or analysis, your business needs access to insurance information. Simply log-in, search, and find what you're looking for. With over 40 different trusted sources, ReferenceConnect eliminates the need to search across multiple sources and websites to find the information you need to do business.

ReferenceConnect Publications Guide 2025

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ReferenceConnect modules provide bundles of the most popular content from a variety of publishers.

Agency module

IRMI: Class Cross Reference, Insurance Cancellation Guide

Program Markets: Markets Lookup Tool

ISO E&S: Business Insurance Exposure Abstracts, Technical Reports

NFIP: Flood Insurance Manual

PAAS: General Liability, Just the FAQs, PAAS Bulletins, PAAS Industry Guides, PAAS Rating Information, Training Manuals, Workers Comp

Rough Notes: Coverages Applicable, eMarketing, Insurance Words & Their Meanings, Rough Notes Magazine, Recommended Coverages, Risk Profiles, Risk Surveys, Trust & Dishonesty—ISO Crime Coverages & SAA Financial Institution Bonds, When a Handshake Isn't Enough—Understanding Surety Bonds

Rough Notes PF&M: Checklists, Court Cases, Coverage Analysis, Glossaries, Insurance Commissioners, Sample Proposals, Brochures & Letters

Additional Reference Content: *ACORD Forms, NAICS Codes, SIC Codes, Zip Code Directory

Carrier/MGA module

IRMI: Class Cross Reference, Insurance Cancellation Guide

National Underwriter: Circular Tracker

NFIP: Flood Insurance Manual

***PAAS:** General Liability, Just the FAQs, PAAS Bulletins, PAAS Industry Guides, PAAS Rating Information, Training Manuals, Workers Comp

Rough Notes: Coverages Applicable, eMarketing, Insurance Words & Their Meanings, Rough Notes Magazine, Recommended Coverages, Risk Profiles, Risk Surveys, Trust & Dishonesty—ISO Crime Coverages & SAA Financial Institution Bonds, When a Handshake Isn't Enough—Understanding Surety Bonds

Rough Notes PF&M: Checklists, Court Cases, Coverage Analysis, Glossaries, Insurance Commissioners, Sample Proposals, Brochures & Letters

Additional Reference Content: *ACORD Forms, NAICS Codes, SIC Codes, Zip Code Directory

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Add on publications

Vertafore

ReferenceConnect Publishing

Easily publish, manage, and share your company content in one convenient location, providing both your team and agents, with a one-stop-shop for proprietary rules, forms, analysis, and company guidelines. Primary features include sharing your proprietary information with the agents you do business with and designation which forms and rules are effective and current for your company which ensures that agents and underwriters are submitting your correct form every time.

*American Association of Insurance Services (AAIS)

AAIS is the rating bureau for inland marine, aircraft hull and package insurance fields for insurers choosing to participate. Additional lines of business content are also available from this publisher.

AM Best

Best's Loss Control Reports

Best's Loss Control Reports describe the hazards present in a wide variety of industries and municipal services. Each report includes a description of the industry, on-site inspection checklists to identify exposures and loss controls, and a Hazard Index chart that quantifies the degree of liability in relevant lines of insurance.

Best's Underwriting Reports

Best's Underwriting Reports cover hazards for nearly 600 different industries with in-depth and heavily detailed examinations of business operations — including a "heads up" list for specific areas of concern. Be prepared with accurate underwriting research to ensure you

know what to look for and the right questions to ask.

Insurance Services Network (ISN)

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.

ISN Country Insurance Guides

The Country Information pages provide everything the underwriter, broker or risk manager needs to comply with, design, plan and implement international plans and coverages for over 90 different countries.

International Risk Management Institute (IRMI)

101 Ways to Cut Business Insurance Costs

101 Ways To Cut Business Insurance Costs explains in plain English how you can reduce or control your business insurance costs without exposing your organization to uninsured losses that it cannot handle. You probably manage your taxes on a proactive basis to control your tax burden as best you can. If you take the same approach with your insurance program, you can also control your insurance premiums!

However, there is one major stumbling block—not usually faced by tax managers—to taking control of property and liability insurance costs. While the Internal Revenue Code is a published document in the public domain, the insurance industry's "rating manuals," which govern how your premiums are calculated, are not so easily obtainable. And, like the tax laws, you would probably need an interpreter to explain how to apply them to your business if you were to obtain them.

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101 Ways To Cut Business Insurance Costs does this for you. It is based on our four decades of experience as consultants for numerous commercial and public entities, like insurance agents and underwriters on behalf of commercial insureds, and as researchers into insurance industry practices and procedures.

Additional Insured Book, The

The Additional Insured Book provides key insight and practical guidance into a number of cutting-edge areas that are barely touched by most other publications. Relying on its advice, many producers, risk managers, and underwriters have completely changed their approach to requiring or granting additional insured status.

This comprehensive guide:

- examines problems with standard endorsement forms, including those that limit coverage in compliance with state laws;
- offers suggestions for modifying coverage to correspond with contractual risk transfers;
- critiques the good and potentially troublesome areas of a number of manuscript additional insured endorsements in use;
- reflects the latest ISO endorsements;
- contains over 300 case citations and covers the hottest areas surrounding additional insured statuses, such as degree of fault, the primacy of coverage, and third-party over actions.

Agribusiness Risk & Insurance

Agribusiness Risk and Insurance is a must-have resource for agribusiness risk management and insurance professionals who want to enhance their ability to assist clients, become a more valuable employee as the "go-to" agribusiness risk expert, and increase sales and revenue by effectively managing accounts.

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Agribusiness Risk and Insurance covers these topics.

- Farm Property
- Farm Liability
- Farm Auto
- Workers Comp
- Umbrella Policies
- Agribusiness Insurance Coverage Checklists
- Access to ISO and AAIS farm forms

Betterly Report, The

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 hot specialty insurance products, providing essential information such as: 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.

Blueprint for Workers Compensation Cost Containment

Blueprint for Workers Comp Cost Containment provides insight and solutions for controlling and even reducing workers'

compensation costs and premiums. This book will pay for itself over and over again.

Whether you are seeking to overhaul your own worker's 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.

Builders Risk Book, The

Builders risk insurance is the backbone of every construction project's insurance program because it provides a means for critical funding to quickly repair damages following a loss and get the project back on track. With so much at stake, those who develop, underwrite, sell, and purchase such policies need authoritative resources to guide them in structuring builders risk policies and coverages that adequately respond to stakeholders' needs.

The Builders Risk Book delivers with an understanding of the laws governing builders risk insurance, knowledge of the risk exposures and contract requirements that must be satisfied, and specific advice for structuring the best coverage terms. It also provides key insight and practical guidance into a number of cutting-edge areas, such as delay coverage and green construction, that are barely touched by most other publications.

This resource address changes in construction contract provisions and builders risk policy provisions and provides the latest builders risk court cases.

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Businessowners Policy and Endorsement Analysis

Businessowners Policy and Endorsement Analysis provides interpretations of and insights into the Insurance Services Office, Inc. (ISO), businessowners policy (BOP) and micro-businessowners policy (micro-BOP) forms, the American Association of Insurance Services (AAIS) businessowners policy, and the many endorsements used with these policy forms.

With your subscription, you will receive the following:

- Authoritative analysis of the coverage terms of both the ISO and AAIS BOP and the ISO micro-BOP
- Discussions of each of the approximately 300 countrywide BOP and micro-BOP endorsements
- Samples of all ISO and AAIS businessowners forms and endorsements
- Insights into BOP eligibility requirements

Captive Insurance Company Reports

Written in association with consultants, specialists, and eminent industry professionals, Captive Insurance Company Reports (CICR) is the first and most popular periodical to focus on the alternative market.

With a straightforward and concise writing style (advertising is noticeably absent), CICR educates captive practitioners on diverse captive topics such as fronting and reinsurance, collateral pressures and options, tax, legal matters and claims, domicile challenges and issues, regulatory developments, actuarial and accounting topics, corporate governance, captive management practices, investments, and a myriad of statistics including captive counts, commercial market financials, and various

surveys on diverse topics. CICR is packed with important news, commentary on trends and developments, and actionable recommendations for optimizing the benefits and performance of captive ownership or participation.

Captive Practice & Procedures

Learn what it takes to establish a successful captive insurance company—one that sets the standard and withstands the test of time.

Author Kathryn Westover has set up and managed more than 50 successful captives during her 20-plus years of experience. This book explains how captive insurance is used and outlines the decisions and actions that must be made to structure and operate a captive insurance program that withstands market cycles.

Captives & The Management of Risk

Captives and the Management of Risk reveals the types of risk a captive can handle, how to determine if a captive is viable, how to manage and operate a captive, and more! This resource will help you understand what captive insurance is and why it is used in the risk management process.

It reveals 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 suitable, how to choose a domicile, and how to manage and operate a captive.

Author Kathryn Westover will guide you to answer the question every risk manager should be able to answer (or every broker should be able to explain for their client): "If I have a captive, why? If I don't have a captive, why not?"

Claims Operations: A Practical Guide

Claims Operations: A Practical Guide will help you navigate the complexities of claims

operations, whether you are a risk manager trying to evaluate a TPA, an agent trying to set up an in-house claims advisory service, an experienced P&C claims executive, or a newcomer to the claims side of the business.

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.

Nonclaim 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.

Commercial Auto Insurance

Commercial Auto Insurance provides line-by-line interpretations of policies and countrywide endorsements, plus manuscript wording recommendations for tailoring coverage. In-depth discussions covering business auto, garage, truckers, and motor carrier insurance are also featured.

This resource also includes discussions of all countrywide ISO endorsements to help you tailor coverage for specific needs.

With your subscription, you'll also have access to samples of all the ISO countrywide and most state business auto, garage, truckers, and motor carrier forms (current editions and some past editions).

Commercial Liability Insurance

Commercial Liability Insurance (CLI) is the most detailed resource available on commercial general liability, owners and contractors' protective liability, liquor liability, products

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completed operations liability, railroad protective liability, pollution liability, and umbrella liability insurance.

The subscription includes samples of all the ISO countrywide CGL and miscellaneous general liability forms, employment practices forms (current editions and some past editions), and a selection of AAIS forms.

Commercial Liability Insurance also includes CGL treatment and umbrella policy analysis. Plus, the related summaries of supportive court cases are extensive and up to date.

Commercial Property Insurance

Commercial Property Insurance provides line-by-line interpretations of the most commonly used ISO forms, plus practical advice for using non-standard and manuscript forms.

With your subscription, you will receive:

- Complete, detailed, and authoritative analysis of the coverage terms of virtually every type of first-party coverage available.
- Line-by-line interpretations of the most commonly used ISO commercial property, crime, inland marine, and equipment breakdown forms, plus practical advice for using country-wide endorsements and nonstandard forms.
- Samples of all the ISO countrywide (and most state) property, inland marine, equipment breakdown, and crime forms (current editions and some past editions), a selection of AAIS forms, and the NFIP flood insurance manual.

Construction Risk Management

Construction Risk Management will help you understand the construction-specific nuances of risk management, learn where standard insurance programs have unique implications for contractors, and stay on top of emerging strategies for managing construction risks.

Viewed through the lens of the construction risk or insurance professional, *Construction Risk Management* provides you with a better understanding of construction risks and strategies for mitigating, transferring, and insuring those risks. Learn how risks are commonly allocated in a construction project and how to identify and close gaps between a contractor's insurance coverages and the risks it assumes.

Stay on top of statutory changes and judicial rulings that impact contractor's liabilities as well as the coverage they are counting on to respond to such liabilities. As a risk management or insurance adviser, you will be better equipped to answer questions and provide informed recommendations that will gain your client's trust.

Contractual Risk Transfer

Contractual Risk Transfer is a one-of-a-kind resource to help you draft rock solid risk transfer and insurance clauses for construction contracts, leases, purchase orders, rental agreements, oil and gas drilling and production contracts, and many other contractual agreements.

It empowers contract drafters with model clauses using up-to-date insurance terminology rather than the ambiguous and archaic language so often seen in agreements copied from work done many years ago. Discussions and summaries of state statutes affecting contractual indemnity help you ensure that hold harmless clauses will be enforceable.

Contractual Risk Transfer also provides detailed discussions and advice with respect to using or requiring an additional insured endorsement, waiver of subrogation, contractual liability coverage, cross-liability coverage provision, mortgagee or loss payee clause, owners and contractors protective liability insurance, and

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other types of insurance to cover contractually assumed risks.

D&O Maps

With *D&O MAPS* you can easily compare the leading insurers' policies with detailed analyses of more than 300 D&O forms.

D&O MAPS provides a comprehensive analysis of more than 300 available directors and officers (D&O) liability policies by company and category. Each analysis highlights policy provisions that are broader than standard, in blue and provisions that are more restrictive than standard, in red. This unique system allows for fast, easy comparison of forms and quickly reveals both strengths and weaknesses in every insurer's policy. The analyses encompass more than 20 different lines of D&O coverage.

These policy analyses are supported by copies of the policy forms and insurers' applications as well as the most comprehensive discussion of D&O coverage terms available. The *D&O Coverage Guide* contains a comprehensive, user-friendly analysis of the major and minor provisions found within D&O policy forms and is packed with numerous, practical tips on how to negotiate broader versions of these provisions.

Design-Build Risk & Insurance

Design-Build Risk and Insurance will help you recognize potentially devastating design-build risks—then develop a plan to ensure you have them covered.

Design-build construction is an increasingly popular construction approach, but it does increase risks and present new risk management challenges. In addition to taking on greater design liability, contractors who act as design-builders must be on top of issues such as performance guarantees, licensing requirements, ownership of design documents,

indemnification, and a variety of other potential risks.

Failure to recognize and plan for these risks can be devastating. This resource will give you in-depth, focused briefings on:

- Design-build construction and its risks.
- Indemnity provisions and insurance requirements in design-build contracts.
- Design-build claims caselaw.
- Application of coverage under traditional policies and professional liability insurance.

Employment Practices Liability Consultant

Employment Practices Liability Consultant provides the tools you need to develop leading-edge risk management and insurance solutions for these daunting loss exposures.

Employment practices liability is a complex and multidisciplinary exposure that requires comprehensive risk management solutions. *Employment Practices Liability Consultant* (EPLiC) addresses the legal, regulatory, human resources, and insurance coverage issues you need to develop leading-edge risk management and insurance solutions for these daunting loss exposures.

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.

The Exposure Survey Questionnaire contains more than 750 key questions and 25 schedules in a step-by-step format to help you thoroughly identify major risks for any organization through interviews with management and operating personnel.

Designed to be both comprehensive and user-friendly, it is a useful tool for

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day-to-day application.

Guidelines for Insurance Specifications

Guidelines for Insurance Specifications has been prepared to aid insurance buyers, risk managers, agents, and brokers in the preparation of insurance specifications and related requests for proposals.

Once an insurance program is designed, the desired and required coverage terms must be communicated to underwriters, and this handy guide helps you prepare clear and concise instructions. It contains model specifications for 24 commonly purchased types of commercial lines insurance.

Allows you to quickly prepare detailed and accurate specifications tailored to any organization's needs. This thorough guide explains how to properly bid insurance programs, clearly communicating the insured's coverage requirements.

How to Draft and Interpret Insurance Policies

How To Draft and Interpret Insurance Policies guides legal and risk professionals step by step through the process of interpreting existing policy language, from applying a basic coverage analysis, to looking for overriding concerns, to understanding advanced coverage issues like the reasonable expectations doctrine.

Most insurance, risk, and legal professionals are never taught the proper way to read and interpret an insurance policy, discover drafting errors, or correct poorly worded policy language. Unfortunately, this lack of training results in surprise coverage denials, missed opportunities when reviewing competitors' policies, damage to professional reputation, lost clients, and bad faith or other legal claims that could have been avoided with accurate insight.

Recognizing that you, your team, and the

industry need some help on this front, IRMI has responded with *How To Draft and Interpret Insurance Policies*. This working tool guides legal and risk professionals step by step through the process of interpreting existing policy language, from applying a basic coverage analysis, to looking for overriding concerns, to understanding advanced coverage issues like the reasonable expectations doctrine. *How To Draft* explains what to look out for in terms of words, phrases, punctuation, and formatting, along with the negative and positive implications of specific wording. The knowledge and insights in this powerful book will improve the ability of any legal or risk professional to quickly and correctly determine how a policy does or does not apply to a claim scenario or to draft bulletproof policy language that clearly conveys coverage intent.

Insurance for Defective Construction

Commercial General Liability (CGL) insurance claims involving defective workmanship are complicated and expensive. They involve a complex scheme of coverage, from the insuring agreement, through the definitions, particularly occurrence and property damage, and business risk exclusions.

Insurance for Defective Construction is regarded as the authoritative source of reliable information and guidance for construction risk management and insurance professionals and has held that position for decades. Protect yourself or your clients from the legal consequences and financial hardship of defective construction claims with the extensively revised and expanded edition of this respected guide.

The most recent updates content includes the following enhancements:

- Expanded analysis of "occurrence" and "property damage," in the CGL policy based

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on recent court rulings

- Deeper exploration of the issues of timing of loss and number of occurrences, as well as allocation of property damage among multiple policies
- Extended treatment of the pros and cons of wrap-up programs with respect to defective work claims
- A deeper dive into how other types of insurance respond to faulty workmanship and design claims, including builders risk and subrogation, contractor default insurance and surety bonding, contractors professional liability, and pollution legal liability coverages.

Insurance Law Essentials

Insurance Law Essentials provides you with valuable tools for insurance coverage legal research. With the insight of the most respected insurance coverage minds in the country at your fingertips, Insurance Law Essentials will keep you informed of key legal trends from across the country—no law degree required.

You will be able to:

- Support your decision in a claims dispute and help your clients get paid.
- Gain an understanding of the hottest insurance litigation topics from expert summaries
- Access in-depth articles on leading-edge coverage cases and legal articles.

Your subscription to *Insurance Law Essentials* includes access to the following content:

Case Summaries

Quickly search over 10,000 insurance case summaries to find relevant case law to support an insurance claim, negotiate coverage enhancements, and/or resolve insurance coverage disputes.

COVID Coverage Issues

Never before has the United States encountered a nationwide catastrophe like the coronavirus, resulting in billions, possibly, trillions of dollars of lost business income. The result has been thousands of business interruption lawsuits filed against commercial property insurers. Know the significant appellate rulings with an interactive US map showing the status of the litigation in each state. Also, stay up to date with breaking news of important developments.

Deep Dives

In addition, you will receive deep dive legal articles written by expert insurance coverage attorneys from across the nation. The articles focus on current issues and trends with significant implications for insurance professionals.

Fundamentals of Insurance Law

A must-read for every insurance professional, this resource will help you make informed decisions, navigate claims successfully, and uphold your rights. You will gain an understanding of basic legal principles that insurance and risk professionals need to understand to excel at their jobs including contract interpretation, property law, civil liability, and agency law.

Insurance Law Reporter

Our experts comb through the mountains of case law to deliver the most important decisions on insurance coverage decisions straight to your inbox twice a month. We alert you to breaking coverage decisions, organized by coverage line and jurisdiction, so you can quickly find the cases that are important to you.

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

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insurance programs are well structured.

Development and use of standards, such as insurance checklists, is one way to achieve these goals. IRMI Insurance Checklists has been assembled by IRMI experts 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.

MCS-90 Book, The

The MCS-90 Book will open your eyes to the many potential pitfalls, coverage traps, underwriting concerns, and claims issues lurking under the surface of the seemingly innocuous MCS-90 endorsement. If you buy insurance for, sell insurance to, or underwrite insurance on commercial vehicles, you need this must-read reference to master the nuances and application of the MCS-90 endorsement.

The MCS-90 endorsement is an often misunderstood and litigated one-page endorsement mandated by the Motor Carrier Act of 1980. The MCS-90 is attached to auto insurance policies for the purpose of certifying that the insured maintains the required minimum level of financial responsibility in order to compensate others for public liability, including pollution, arising from an auto or motor carrier (trucking) accident. Strictly speaking, the MCS-90 is not a traditional endorsement that enhances or restricts coverage, but more akin to a surety agreement guaranteeing payment. The most obvious category of businesses that need this endorsement is motor carriers (truckers) of all types. Additionally, however, it is often needed by others with vehicle fleets such as private carriers.

Personal Risk Management and Insurance

Personal Risk Management and Insurance is

the practitioner's authoritative reference for homeowners, personal auto, and numerous other personal lines insurance policies.

Personal Risk Management and Insurance is the most comprehensive source of information and competitive strategies for homeowners, personal auto, and numerous other personal lines insurance policies. This practitioner's reference annotates the latest ISO 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.

Pollution Coverage Issues

If you paid a coverage lawyer to reproduce even a fraction of this information, the cost would reach \$50,000 or more in legal fees!

Pollution Coverage Issues will save you untold hours scouring treatises, law review articles, and caselaw to determine the status of coverage for long tail environmental claims under the 1973 and post-1986 editions of the ISO CGL. With more than 800 court cases, this powerful reference gives you a bird's eye view of how all 50 states are ruling on issues such as coverage triggers, the known loss doctrine, and allocation. *Pollution Coverage Issues* includes reports on trends and developments in environmental coverage with an emphasis on coverage caselaw.

Practical Risk Management

Designed to help risk management and financial executives start and maintain a risk management program, *Practical Risk Management* discusses the entire process from exposure identification through implementation and monitoring of the program.

It suggests risk management practices to implement and provides concise and understandable explanations of most types

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of insurance coverage along with tips on the best coverage options. Includes discussions on employment practices liability exposures and insurance coverage, insuring small businesses, coverage triggers, private company D&O, and nonprofit D&O.

Professional Liability Insurance

Professional Liability Insurance provides actionable recommendations and useful insight into errors and omissions (E&O), medical and non-medical professional, and management liability exposures and insurance. It gives a helpful overview of the exposures that lead to the need of various types of insurance and follows with detailed analyses of how various policies cover or don't cover them.

Using its market directory, thorough policy descriptions and analyses, discussions of common problems and pitfalls, and summaries of underwriting considerations, any insurance professional can confidently evaluate, negotiate, and arrange almost any type of professional, E&O, or management liability insurance program.

Risk Financing

Risk Financing is an easy-to-use-and-understand reference explaining the various risk finance options for any organization's liability and workers compensation risks. It covers all the alternatives with cutting-edge analyses and explanations of traditional insurance rating plans and alternative market options. This includes experience rating, dividend plans, retrospective rating, deductible plans, self-insurance, pooling arrangements, risk retention groups, captive insurance, fronting, reinsurance, and even risk securitization. It is the best online resource available for state-specific regulations.

Risk Financing lays out all the steps necessary to perform a systematic evaluation of risk

finance options from loss forecasting to net present value analysis of the alternatives. It includes many useful factors and formulas to help, including loss development factors and claims cost (Masterson) indexes, which are updated annually. 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 organization or client. It will also provide invaluable insight for fine-tuning any existing program.

Risk Report, The

The Risk Report provides you with analysis and interpretation of the latest innovations in insurance coverage and discussions of risk management best practices.

For more than 30 years, The Risk Report has provided risk and insurance professionals with an in-depth and well-written report on 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, handpicks leading industry experts to write definitive articles on these topics, and then works with each author to ensure that he or she clearly communicates the information you need.

Workers Comp, IRMI

IRMI Workers Comp contains strategies, tactics, solutions, and information on most aspects of workers compensation law and insurance.

This one-stop source for state specific statutes will help you analyze exposures, determine the coverages needed to provide the level of protection any type of organization needs, quickly understand the most important aspects of each state's act, place coverage in the residual marketplace or in a monopolistic state fund, and develop effective cost containment programs.

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Wrap-Up Guide, The

Implementing a wrap-up or controlled insurance program (CIP) for construction projects is now a common approach for improving project safety, reducing the cost of risk, and ensuring all contractors are covered under a broad liability insurance program.

The Wrap-Up Guide is your go-to resource and will walk you through everything you need to know about designing, implementing, and administering a CIP. This resource gives you a practical, step-by-step road map for sponsoring a CIP. Formatted as a "how-to" guide, the format now follows the chronological order of a CIP implementation timeline making it even easier for you to use.

In addition, CIP participants will find valuable insight that addresses how to make sure the program is structured with a partnership approach that emphasizes fairness to all parties. Fifteen construction risk and insurance professionals contributed to the guide, providing a balanced treatment of the perspectives of both wrap-up sponsors and contractor participants.

***Insurance Services Office (ISO)**

Manuals – Forms, Rules, & Loss Costs

ISO publications currently available in ReferenceConnect for participating ISO insurers and their agents, claims adjusters, 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

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.

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 these coverage forms are compatible with the forms for other lines of business, the handbook also benefits those who write package policies.

Statistical Plan – *Carriers Only

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.

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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

Martin & Company

Filings Direct

The leading provider of 50-state rate, rule, and form filings, now available with Reference Connect. For carriers, MGAs, brokers, & program administrators, having the competitive intelligence to understand what the incumbent is doing is a crucial asset in today's market.

Martin & Company is the leading provider of approved state rate, rule and form filings that gives you the competitive information you need when you need it.

California Insurance ADVISOR (CAIA)

Up-to-date rate, rule and form filing information in the Property & Casualty Industry. Contains rich snippets of information across all P&C lines of business and products in the CA marketplace. It's designed to keep you close to the changes occurring regularly within the CA market. Be in the know about things that can affect your book of business.

New York Insurance ADVISOR (NYIA)

Up-to-date rate, rule and form filing information in the Property & Casualty Industry. Contains rich snippets of information across all P&C lines of business and products in the NY marketplace. It's designed to keep you close to the changes occurring regularly within the NY market. Be in the know about things that can affect your book of business.

Pennsylvania Insurance ADVISOR (PAIA)

Up-to-date rate, rule and form filing information in the Property & Casualty Industry. Contains rich snippets of information across all P&C lines of business and products in the PA marketplace. It's designed to keep you close to the changes occurring regularly within the PA market. Be in the know about things that can affect your book of business.

National Underwriter Company (NUCO)/FC&S

FC&S Expert Coverage Interpretation

Designed for professionals who demand quality, highly complex and hard-to-find information for unique claim needs and interests, this continually updated, subscriber-based resource provides current and immediate answers to specific policy questions.

National Underwriter Commercial Lines Package Businessowners Policy Coverage Guide

Better understand the businessowners coverages available in the small-to-medium-size business market with this authoritative but quick reference—now covering ISO's newly implemented Micro-Businessowners Program.

The Businessowners Policy Coverage Guide is an authoritative but quick reference for coverage questions on complex BOP policies helping insurance professionals better understand the coverages available in the

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small-to-medium-size business market. This title enables you to:

- Decide when the form may be used—and why it may be the best choice
- Follow clear examples from real life situations to gain direct insight into important topics
- Instantly access a full copy of the form for easy reference

Cancellation & Nonrenewal For the 50 States, District of Columbia, Territories and Possessions

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:

- Provides specific guidelines regarding the cancellation and nonrenewal of insurance policies for both commercial and personal lines of business, including cancellation by a premium finance company
- Gives permissible reasons for cancellation and nonrenewal
- Lists definitions of and penalties for insurance fraud
- Tells insurers whether or not a fraud warning is required on policies issued
- Defines unfair claims settlement practices and penalties for violation of those practices

Commercial Auto Program Coverage Guide

From this single, clear, convenient resource, you receive a straightforward, annotated walkthrough of all three 2013 ISO Commercial Auto Program policy forms:

- Business Auto Coverage Form
- Motor Carrier Coverage Form
- Auto Dealers Coverage Form

- And Analysis of the important endorsements to all three forms

Commercial General Liability Coverage Guide

The ISO Commercial General Liability form is the backbone of most commercial insurance programs. That's why virtually every insurance professional must be able to navigate it confidently. Commercial General Liability Coverage Guide is the only professional resource that traces the coverage provisions of the ISO CLG form from the 1986 (in some cases earlier editions) to the mostly recently released form.

Commercial Property Coverage Guide

This newest edition of the Commercial Property Coverage Guide includes expert coverage analyses of ISO and AAIS commercial property forms.

This unique resource also addresses MSO commercial property programs, as well as certain provisions commonly offered by individual insurance carriers.

Critical Issues in CGL

Critical Issues in CGL, a part of the Commercial Lines Series, is the comprehensive, go-to source for information regarding several issues that commonly arise in the use of the Commercial General Liability form. The book provides the reader with awareness of some rather obscure, yet critical coverage issues, such as additional insureds and contract liability, what is an occurrence, business risk exclusions, cyber liability, cannabis, and violent events.

Some of these issues are tried and true and have been long tested in the courts. Other issues are newly arising, have not yet had the opportunity to be fully examined by the courts, may not completely be covered by the CGL policy, or could render CGL policy holders severely underinsured.

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Licensing & Surplus Lines Laws For the 50 States, District of Columbia, Territories and Possessions

This resource reviews the latest licensing and surplus lines laws for the 50 states and U.S. territories to help professionals successfully operate within the legal boundaries of each state.

Also includes information on:

- Initial and renewal license fees for various license types within each state
- Prelicensing education and examination requirements, including applicable exemptions, within each state
- List of continuing education requirements, including available exemptions, within each state
- Diligent effort requirements regarding surplus lines placement
- Surplus lines tax rates for each state
- Report and record-keeping requirements for surplus lines agents

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 Council on Compensation Insurance (NCCI)**

Basic Manual

The Basic Manual for Workers Compensation and Employers Liability Insurance contains rules, classifications with contains rules, classification descriptions, and state-specific exceptions for writing workers compensation insurance.

The manual includes:

- Phraseologies for the more than 600-plus workers compensation classifications—NCCI's official categorization of workers by occupation and industry
- State exceptions which include state special rules and classifications and state special rating plans and programs

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.

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

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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.

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 will:

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

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

Scopes Manual

NCCI's Scopes® Manual provides you with 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 US businesses. Offers comprehensive descriptions and detail around the operations and exposure anticipated for a class code by state. This state specific information is drawn from NCCI manuals, classification files, Underwriting Committee decision papers, and expert NCCI underwriting interpretations.

It includes several indexes to help you find information quickly:

- Alpha
- Operation Type
- Numeric
- Class Group
- Hazard Group

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

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ODEN Insurance Services

State Rules and Regulations

A compilation of the most used state insurance rules and regulations.

- 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

Risk Retention Reporter

Risk Retention Reporter

- Comprehensive coverage of industry news
- The latest legislative, judicial, and regulatory developments
- Monitoring of more than 1000 RRGs and PGs
- Articles by industry experts

- In-depth articles on RRGs and PGs
- Market surveys revealing industry trends by sector
- In-depth articles on risk management for RRGs

RRR's Special Reports on Demand

- 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.

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- **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).

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.

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.

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 use right away to improve coverages, cut

costs, and manage risks more efficiently.

Workers Compensation State Bureaus

California Workers Compensation Insurance Rating Bureau (WCIRB)

- Workers Comp Basic Underwriting Manual
- Workers Comp Bulletins
- Workers Comp Experience Rating Plan
- Workers Comp Forms
- Workers Comp Insolvent Insurer Rating Adjustment Plan
- Workers Comp Large Risk Deductible Plan
- Workers Comp Retrospective Rating Plan
- Workers Comp Small Deductible Plan
- Workers Comp Uniform Statistical Reporting Plan

Delaware Compensation Rating Bureau (DCRB)

- Workers Comp Basic Manual
- Workers Comp Statistical Plan

Minnesota Workers Compensation Insurers Association, Inc. (MWCIA)

- Minnesota Basic Manual
- Minnesota Experience Rating Plan Manual
- Minnesota Statistical Plan Manual
- Minnesota Workers Comp Forms

New Jersey Compensation Rating & Inspection Bureau (NJCRIB)

- New Jersey Bureau Workers Comp Basic Manual
- New Jersey Bureau Workers Comp Bulletins
- New Jersey Bureau Workers Comp Experience

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Rating Plan

- New Jersey Bureau Workers Comp Forms
- New Jersey Bureau Workers Comp Insurance Plan
- New Jersey Bureau Workers Comp Retrospective Rating Plan
- New Jersey Bureau Workers Comp Statistical Rating Plan

New York—Workers Compensation & Rating Bureau (NYCIRB)

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

Pennsylvania Compensation Rating Bureau (PCRB)

- Pennsylvania Bureau Workers Comp Basic Manual
- Pennsylvania Bureau Workers Comp Statistical Plan

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