



Whether it's classifications, recommended coverages, or analysis, your business needs access to insurance information. ReferenceConnect eliminates the need to search across multiple sources and websites to find the information you need. 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 2022

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

### **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

### **Agency Module**

**IRMI:** Class Cross Reference, Insurance Cancellation Guide

**Program Markets:** Markets Lookup Tool

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

**National Underwriter:** Homeowners Coverage Guide, Home-Based Business Coverage Guide, Personal Auto Coverage Guide, Personal Umbrella Coverage Guide

**NFIP:** Flood Insurance Manual

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

**The Risk Management Training Institute:** Put The ING Back InSELLING

**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

## 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.

## 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 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.

### 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.

## 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. 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

### ISN Country Insurance Guides

Concise reports used by agents, brokers, underwriters and risk management professionals to ensure that their international programs and placements are legally compliant.

Understand local insurance requirements including compulsory coverages, legislation, supervision, non-admitted insurance, principal coverages, product information, and more assures legal compliance and avoidance of fines, penalties and the potential of considerable legal costs.

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 88 different countries.

## International Risk Management Institute (IRMI)

### 101 Ways to Cut Business Insurance Costs

A gold mine of 101 tried-and-true strategies organized by the major commercial lines of coverage: Automobile Insurance, Commercial General Liability Insurance, Umbrella Liability Insurance, Workers Compensation, Workers Compensation Experience Rating, Property Insurance, Insurance Industry Relationships, Claims, Loss Control, Risk Financing, and other general recommendations.

Do you think your organization pays too much for insurance? If you are like most business managers, your answer to that question is a resounding "Yes!" You may also feel that you are totally at the mercy of your insurance company because you just do not understand insurance jargon, complicated policies, and how premiums are determined. To many business people, insurance is a mysterious but necessary evil.

This does not have to be the case. 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.

101 Ways To Cut Business Insurance Costs does

this for you. As your personal insurance interpreter, it summarizes and explains how your premiums are calculated. More important, it tells you about the "tricks of the trade" used to calculate your organization's premiums. Knowledge of these approaches and of the important risk management techniques reviewed in this book can save your organization thousands of premium dollars. It is based on our experience over the years as consultants for numerous commercial and public entities, as insurance agents and underwriters on behalf of commercial insureds, and as researchers into insurance industry practices and procedures. We have attempted to explain in plain English how you can reduce or control your business insurance costs without exposing your organization to uninsured losses that it cannot handle. If your business, public, or nonprofit organization can benefit from just a few of these ideas, our efforts will have been worthwhile.

*101 Ways To Cut Business Insurance Costs* covers these topics:

- Managing Insurance Costs
- Automobile Insurance
- Commercial General Liability Insurance
- Umbrella Liability Insurance
- Workers Compensation
- Workers Compensation Experience Rating
- Property Insurance
- Insurance Industry Relationships
- Claims
- Risk Control
- Risk Financing
- Saving with Competitive Proposals
- General Recommendations

## **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.

*The Additional Insured Book* covers these topics:

- Named Insured Status
- Automatic Insured Status
- Additional Insured Status
- Problems with Additional Insured Status
- Separation of Insureds and Cross-Liability
- Standard Additional Insured Endorsements
- Engineers, Architects, or Surveyors as Additional Insureds
- Owners and Contractors as Additional Insureds
- OCP versus Additional Insured Status
- Real Property Lessors as Additional Insureds
- Vendors as Additional Insureds
- Blanket Additional Insured Endorsements and Provisions
- Additional Insured Status in Commercial Auto Insurance
- Additional Insured Status in Workers Compensation Insurance
- Additional Insured Status in Professional and E&O Liability Insurance

- Additional Insured Status in Commercial Property Insurance
- Additional Insured Status in Marine and Aircraft Insurance
- Additional Insured Status in Umbrella and Excess Liability Insurance
- Certificates of Insurance
- Compliance Problems

## **Agribusiness Risk & Insurance**

Your subscription to Agribusiness Risk & Insurance (ARI) will give you the ability to interpret the coverage provided by standard farm forms, identify coverage gaps, compare policy forms, and stay ahead of emerging exposures. This unique online resource includes the following:

- Provides an unbiased analysis of agribusiness exposures and insurance
- Addresses the knowledge gap(s) in this industry for agents, adjusters, and underwriters
- Provides best practices for agribusiness risk management and insurance programs
- Keeps you up-to-date on ISO and AAIS form changes and updates
- Includes discussions of crop insurance, agribusiness and farm contractual risk transfer, and agribusiness and farm pollution risks and insurance

This go-to reference will be updated quarterly, and any new content is automatically included with your subscription. Planned enhancements include expanded content addressing the following topics:

- Agribusiness Risk Management
- Agritainment
- Food Safety and Product Recall

- Use of Drones in Farming
- Winery and Brewery Exposures
- Technology in Agribusiness
- Crop Insurance
- Agribusiness and Farm Contractual Risk Transfer
- Agribusiness and Farm Pollution Risks and 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.

*Agribusiness Risk & 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

### **The Betterly 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 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**

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 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.

*Blueprint for WC Cost Containment* covers these topics:

- Designing Your Insurance Program
- Understanding Reserves and Estimating Losses
- Integrated Disability Management
- Finding a Claims Management Partner
- Understanding Claim Service Pricing

- Managing Your Claims Adjusters
- Using Performance Measurement and Cost Allocation
- How E-Business Changes Workers Compensation
- Determining When Claims Are Covered
- Recognizing and Responding to Different Claim Types
- Effective Employee Communications
- Managing Workers Compensation Medical Care
- Making Independent Medical Evaluations More Valuable
- Avoiding Federal Liability From Absences
- Writing a Leave of Absence Policy
- Designing an Effective Return to Work Program
- The First 48 Hours After an Injury
- Managing Litigation to Win Cases
- Successfully Defending Occupational Disease Claims
- Getting Results from Vocational Rehabilitation
- Controlling the Cost of Permanent Partial Disability Awards
- Using Private Investigators to Limit Fraudulent Claims
- Negotiating Fair and Reasonable Claim Settlement
- The Eroding Exclusive Remedy: Avoiding Civil Liability
- Subrogation: Recovering from Third Parties
- Plant Closings, Layoffs, Acquisitions, and Other Special Situations
- Safety Basics

- Managing OSHA Inspections

### **Builders Risk Book**

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.

**The new edition has been updated to address changes in construction contract provisions and builders risk policy provisions and provides the latest builders risk court cases. Additional updates include the following:**

- Updated summaries of relevant state statutes
- A new builders risk coverage checklist that includes soft construction costs
- Revisions reflecting changes in builders risk policy forms and underwriting practices
- More commentary, sample policy language, and court cases related to discussion of topics such as other insurance provisions and anti-waiver provisions

**The content has also been expanded to include new topics, including the following:**

- Application of valued policy laws to builders

risk insurance

- Anti-concurrent causation (ACC) language in builders risk policies
- Alternative dispute resolution (ADR) provisions in builders risk policies
- History of the concept of insurable interest
- Requirement of direct physical damage in builders risk policies
- Builders risk policy protective safeguards conditions
- Liquidated damages coverage
- Inherent defect coverage
- Tax credits as a possible soft costs coverage item
- The need to address additional insureds for delay in completion/soft costs coverage

Helpful all the way from groundbreaking through final closeout of the project and beyond, *The Builders Risk Book* also offers a myriad of suggestions for avoiding the pitfalls experienced by others, based on the authors' analyses of well over 100 cases (cited in the book) and their own personal experience.

*The Builders Risk Book* covers these topics:

- Application of Valued Policy Laws to Builders Risk Insurance - **NEW**
- ACC Language in Builders Risk Policies - **NEW**
- ADR Provisions - **NEW**
- History of the Concept of Insurable Interest - **NEW**
- Requirement of Direct Physical Damage in Builders Risk Policies - **NEW**
- Builders Risk Policy Protective Safeguards Conditions - **NEW**
- Liquidated Damages Coverage - **NEW**
- Inherent Defect Coverage - **NEW**

- Tax Credits as Possible Soft Costs Coverage Item - **NEW**
- Addressing Additional Insureds for Delay in Completion/Soft Costs Coverage - **NEW**
- Introduction to Builders Risk Insurance
- History of Builders Risk Insurance
- State Regulations: Property versus Inland Marine Insurance
- Contractual Requirements
- Builders Risk Policy versus Other Property Insurance
- Who Is Covered: Naming the Parties Appropriately
- Covered Property, Covered Locations, and Coverage Period
- Extensions and Optional Property Coverages
- Covered and Excluded Causes of Loss
- Other Exclusions
- Subrogation Problems in Construction
- Renovation Work
- Installation Floaters and Rigging Coverage
- Other Builders-Risk-Related Coverages
- Delay in Project Completion
- Green Building and the Role of Builders Risk Insurance
- Comparison of Builders Risk Insurance Requirements

### **Captive Insurance Company Reports**

Written in association with consultants, specialists, and eminent industry professionals, this is the first and most popular periodical to focus on the alternative market.

Since 1977, *Captive Insurance Company Reports (CICR)* has been the first and most respected

independent periodical to focus on this 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 Insurance Company Reports* covers these topics:

- Articles for a broad range of captive practitioners, from novice to expert
- Reports on new and existing captive domiciles
- Reinsurance and fronting conditions and developments
- Trends in tax regulations, legislation, and enforcement developments
- Employee benefits captive solutions
- Summaries of the proceedings from captive conference and seminars
- Captive management
- Investment strategies and tactics

### **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.

When the first edition was printed, buyers of property and casualty insurance were still dealing with the impact of a hard market. The second edition arrives at what may be the tail end of a prolonged soft market cycle.

- Which type of captives survived the last few years?
- What are the new types of captive programs that have been developed since the last hard market?
- How has the increased focus on board responsibilities for corporate governance and transparency impacted captives?

The book has been expanded to address these questions with an additional "accepted practice" specific to how captives invest their assets and a case study that shows how successful captives adapt to a changing operating environment. For the newcomer to captive insurance, there is also a new introduction that defines captive insurance and its purpose and provides an overview of the different types of captives.

If you are wondering, "Is my captive being operated in such a way as to meet my (or my client's) business objectives?" this book is for you. Learn what it takes to establish a successful captive insurance company, one that sets the standard and withstands the test of time!

*Captive Practices and Procedures* covers these topics:

- The Foundation: Structuring a Captive Insurance Program

- Ownership and Organization Choices
- Feasibility Studies
- Writing the Business Plan
- Organization
- The Framework – Building the Captive Service Team
- Protecting the Captive
- Establishing Operating Procedures
- Maintenance – Overseeing Your Captive Insurance Company Operations
- Developing Financial Savvy
- Developing Investment Savvy
- Developing Accounting Savvy
- Developing Regulatory Savvy
- Adapting to the Environment
- The Insurance Response
- The Dynamic Captive – A Case Study

### **Captives & 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 new third edition, 264-page book 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.

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?"

*Captives and the Management of Risk* covers these topics:

- Introduction: Alternative Risk Financing Mechanisms
- Understanding Risk
- Insurable Risk
- Managing Risk
- Financing Risk
- Captives as Risk Retention Mechanisms
- Reducing Risk Financing Expenses
- The Financial Impact of Captive Insurance
- Captive Retention Management Policies
- Captives as Risk Transfer Mechanisms
- Protecting the Captive
- Captive Reinsurance
- Nonconsolidated Options
- The Legal Environment of Captive Insurance
- Forming a Captive
- Operating a Captive
- Future Directions

### **Law Essentials**

Essential tools for insurance coverage legal research. Support your decision in a claims dispute and help your clients get paid.

Gain an understanding of the hottest insurance litigation topics from the expert summaries and in-depth articles on leading-edge coverage cases and legal articles.

Essential Tools for Insurance Coverage Legal Research includes:

#### **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 hundreds of business interruption lawsuits filed against commercial property insurers. Track this litigation by state with an interactive US map showing the cases filed by state. Click the state to see the names of the plaintiffs, insurers, the courts, and several of the insurance provisions involved. Read the actual pleadings, the important motions filed by each party, ultimately the court's final ruling on coverage, and see the policies involved.

### **Deep Dives**

These are legal articles written by expert insurance coverage attorneys from across the nation. The articles focus on current issues with significant implications for insurance professionals. Added regularly, articles address recent cases, issues, and trends relating to COVID-19, policy conditions, current issues, construction, claims handling, litigation trends, and other topics. If you're looking for significant legal insurance developments, look no further. Many of these articles are written by the Insurance Law Essentials board, a group of vetted experts from the American Bar Association's Tort Trial & Insurance Practice Section.

### **Insurance Law Reporter**

The reporter delivers important insurance coverage decisions straight to your inbox twice a month. It alerts you to breaking coverage decisions, organized by coverage line and jurisdiction, so you can quickly find the cases that are important to you. Also learn about new legal articles published as Deep Dives in Insurance Law Essentials. With the insight of the most respected insurance coverage minds in the country at your fingertips, you will be made aware of key trends and insights—no law degree required. Currently available only to *IRMI*

*Online subscribers.*

### **Insurance Case Finder**

Updated weekly, Insurance Case Finder is an enhancement to the IRMI.com search experience consisting of a large database of over 10,000 insurance case summaries and a set of unique filters that make legal research much simpler and faster. Use this search functionality to find relevant case authority law to support an insurance claim, justify enhanced coverage enhancements, and/or resolve insurance coverage disputes. Attorneys doing insurance coverage work will appreciate how fast and easy it is to find relevant case law. But you don't need to be a lawyer to use it. Court cases are organized by type of insurance policy, policy provision, and coverage issue, so that anyone with a basic understanding of the insurance industry can easily locate needed information.

### **CGL Reporter/Insurance Coverage Cases**

This reference, published every other month, identifies the most important insurance-related coverage decisions handed down each year and provides concise and insightful commentary on each case and its implications. Written by prominent coverage litigation experts, these summaries can keep you apprised of current US litigation primarily in property and casualty insurance, but also in other commercial and personal lines areas. Current issues, such as COVID-19 cases and class action cases, are also provided.

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.

### **Case Law Library**

This library is a PDF collection of over 6,500 slip opinions that have been selected by the IRMI

research analysts and referred to in IRMI publications as being particularly important to the insurance industry. Go to the source and read the pleadings yourself. The cases can be used for general information, coverage analysis, drafting manuscript policy language, analyzing exposures, and resolving specific coverage disputes.

### **Fundamentals of Insurance Law**

A comprehensive, 150-page overview of legal principles for risk and insurance professionals. Fundamentals of Insurance Law has 13 chapters addressing topics such as insurance regulation, characteristics of contracts, the anatomy of an insurance policy, property law, legal liability, the legal environment for underwriting and claims adjusting, and consumer laws affecting insurance.

### **Canadian Coverage Caselaw**

Written by experienced, practicing Canadian coverage attorneys, this is the best source for important Canadian insurance coverage court decisions. Complete with articles relating to the Canadian legal system and other relevant issues, this resource will help you keep up with what's new and important in Canada.

### **Free White Paper**

Additionally, you can now see details of some decisions and a list of cases citing IRMI reference services, expert commentary, and glossary definitions in the new white paper, IRMI's Influence in the Courts—Shaping Insurance Law.

### **Claims Operations: A Practical Guide**

A book for everyone, 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.

**Who Should Buy This Book:** Adjusters, claim managers, TPAs, risk managers, underwriters, program managers, insurance agents, captive owners, captive managers, and attorneys.

*Claims Operations: a Practical Guide* covers these topics:

- Introduction
- Claims Operations Overview
- Types of Claims Operations
- Core Operational Issues
- Claims Management Overview
- Management Controls
- Recruitment and Retention
- Financing and Banking
- Technology
- Claims Process Overview
- Investigation and Adjustment
- Statements and Interviews
- Coverage Issues
- Evaluation and Resolution
- Going to Court

- Reserve Management
- Recovery
- Third-Party Administrators Overview
- Operations
- Legal and Regulatory Compliance
- Claims Handling Guidelines Overview
- Auto Physical Damage
- Auto Liability
- PIP/No-Fault
- First-Party Property and Inland Marine
- Cargo
- General Liability
- Professional Liability and Management Liability
- Public Entity
- Workers Compensation

### **Commercial Auto Insurance**

Discussions of all countrywide ISO endorsements help you tailor coverage for specific needs.

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.

Includes samples of all the ISO countrywide and most state business auto, garage, truckers, and motor carrier forms (current editions and some past editions).

*Commercial Auto Insurance* covers these topics:

- State Motor Vehicle Laws
- State UM/UIM Laws

- State No-Fault Laws
- Auto Self-Insurance Statutes
- Business Auto Policies
- Auto Dealers Coverage Form
- Truckers/Motor Carrier Coverage Form
- Interline Forms
- Endorsements
- Hired, Borrow, and Non-Owned Auto Coverage Issues
- Rental Car Contracts and Coverage Issues
- Dealing with the Auto/Mobile Equipment Dilemma
- Coverage Checklists

### **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 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.

You get a “two-for-one” deal because Commercial Liability Insurance includes CGL treatment and umbrella policy analysis. Plus, the related summaries of supportive court cases are extensive and up to date.

This resource includes a detailed, line-by-line interpretation of standard liability forms, annotated word for word. Interpretation is based on court rulings, insurer claims guidelines, and best risk management practices.

CLI covers hot topics such as additional insured coverage, construction defects, cyber and privacy issues, and differences in editions of the CGL policy.

Read a comprehensive analysis of all CGL coverages to put together the best insurance program, including an examination of endorsements and potential exposures.

*Commercial Liability Insurance* covers these topics:

- Coverage Triggers
- Commercial General Liability Insurance Overview
- Historic Development of the CGL Policy
- Terrorism and the CGL Policy
- Annotations of all ISO CGL policy provisions
- CGL Endorsements
- Nonstandard GL Endorsements
- Manuscript Additional Insured Endorsements
- Surplus Lines Endorsements
- Umbrella/Excess Liability
- The Umbrella Policy
- Umbrella/Excess Form Comparisons
- Commercial Liability Insurance Tips

### **Commercial Property Insurance**

Provides line-by-line interpretations of the most commonly used ISO forms, plus practical advice for using nonstandard and manuscript forms.

Complete, detailed, and authoritative analysis of the coverage terms of virtually every type of first-party coverage available.

Features 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.

Includes 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.

*Commercial Property Insurance* includes the following:

- Direct Damage Overview
- Time Element Coverage Overview
- Selecting Property Insurance Limits
- Protecting Additional Insureds, Loss Payees, Mortgagees, and Builders Risk Insureds
- Proximate Cause Analysis
- Commercial Property Checklists
- Annotations
  - ▶ Building and Personal Property Coverage Form
  - ▶ Business Income and Extra Expense Coverage Form
  - ▶ Causes of Loss Forms – Basic, Broad, and Special
- ISO Forms and Endorsements
- Other Property Forms
- Inland Marine
- Equipment Breakdown
- Crime
- Package Policies
- Commercial Property Insurance Tips

### **Construction Risk Management**

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.

*Construction Risk Management* covers these topics:

- Introduction to Risk Management
- Insurance Program Administration
- Loss Exposures and Underwriting Considerations
- Loss Control
- Risk Financing
- Insurance
- Construction Defects Coverage
- Contractors Equipment Coverage
- Contractors Pollution Coverage
- Contractors Professional Liability
- Subcontractor Default Insurance
- Builders Risk Insurance
- Professional Liability

- Wrap-Ups/OCIPs & CCIPs
- Contractual Risk Transfer Techniques
- Contract Claims Litigation
- Surety
- Construct Insurance Checklists
- Construction Risk Management Tips

### **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 other types of insurance to cover contractually assumed risks.

*Contractual Risk Transfer* covers these topics:

- Contractual Risk Transfer as a Risk Management Technique
- Basics of Contract Law
- Employee Leasing Exposure
- Overview of Contractual Risk

## Transfer Strategies

- Types of Indemnity Provisions
- Waivers of Subrogation
- Limitation of Liability Clauses
- Contractual Liability Insurance
- Additional Insured Status
- Nonstandard Additional Insured Endorsements
- Protective Liability Insurance
- Model Insurance Requirements
- Insurance Certifications
- Certificate Administration
- Construction Contracts
- Real Estate Contracts
- Personal Property Contracts
- Energy Industry Contracts

## 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 part sets 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 type of policies offered, the names of principle 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 director's and officer's 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.

## **Design-Build Risk & Insurance**

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.

- Get 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.

*Design-Build Risk and Insurance* covers these topics:

- Design-Build Construction
- Design-Build Risks
- Indemnity, Insurance Requirements, and Limitations of Liability
- Design-Build Claims – Caselaw
- Coverage for Professional Services in Traditional Policies
- Contractors Professional Liability Insurance
- Architects and Engineers Professional Liability Insurance
- Project Professional Liability Insurance
- Bonding Design-Build Projects

## **Employment Practices Liability Consultant**

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.

*Employment Practices Liability Consultant* covers these topics:

- Employment Practices Liability Risk Control
- Employment Practices Liability Exposures
- Employment Practices Liability Legal Analysis and Trends
- Employment Practices Liability Market Profiles
- Employment Practices Liability Underwriting Topics
- Reviews of Employment-Related Books

## **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.

It is designed to be both comprehensive and user-friendly. Since it is a useful tool for day-to-day application, the Exposure Survey Questionnaire has been placed in a three-ring binder for quick and easy photocopying. The questionnaires are also available for download on the Web via IRMI Online.

*Exposure Survey Questionnaire* covers these topics:

- Basic Insurance/Risk Management Systems and Procedures
- Real and Personal Property Exposures
- Time Element Exposures
- Time Element Work Sheets
- Mobile Equipment Exposures
- Transportation/Cargo Exposures
- Premises-Operations Liability Exposures
- Completed Operations Liability Exposures
- Products Liability Exposures
- Aviation Products Liability Exposures
- Contractual Liability Exposures
- Workers Compensation and Personnel Exposures
- Automobile Liability and Physical Damage
- Truckers/Motor Carriers Exposures
- Garage and Dealers Exposures
- Crime Exposures
- D&O Liability Exposures
- Employment Practices Liability Exposures
- Fiduciary Liability Exposures
- Professional Liability/E&O Exposures
- Information Technology
- Additional Insureds and Certificate Holders
- Property Schedules
- Personal Risk Management Exposure Survey Questionnaire

### **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.

### **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.

*Guidelines for Insurance Specifications* covers these topics:

- Insurance Bidding
- Service Provider Selection and Evaluation Checklist
- Model Request for Proposal
- Model Specifications
- Business Auto Coverage Specifications
- Workers Compensation Coverage Specifications
- Commercial General Liability

## Coverage Specifications

- Umbrella Liability Coverage Specifications
- Direct Damage and Time Element Property Coverage Specifications
- Builders Risk/Installation Coverage Specifications
- Contractors Equipment Coverage Specifications
- Boiler and Machinery Coverage Specifications
- Crime Coverage Specifications
- Aircraft Liability and Hull Coverage Specifications
- Nonowned Aircraft Liability Coverage Specifications
- Professional/Errors and Omissions Liability Coverage Specifications
- Directors and Officers Liability Coverage Specifications
- Employment Practices Liability Coverage Specifications
- Fiduciary Liability Coverage Specifications

## **How to Draft & Interpret Insurance Policies**

Most insurance, risk management, 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 a new edition of *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.

*How To Draft & Interpret Insurance Policies* covers these topics:

- Fundamental Principles of Policy Interpretation
- Basic Coverage Analysis
- Overriding Concerns
- Advanced Coverage Issues
- Statutes and Administrative Law
- Public Policy
- Promises, Conditions, and Representations
- Insuring Agreements and Exclusions
- Endorsements and Other Customized Provisions
- Semantic Ambiguity
- Syntactic Ambiguity
- Contextual Ambiguity
- Style

## **Insurance for Defective Construction**

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. 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 the past 20 years.

Guarantee that the right construction risk management decisions are being made by referring to the most up-to-date analysis of these crucial topics:

- Right to repair proceedings as "suits" under the commercial general liability policy
- Allocation, noncumulation, and preexisting damage endorsements
- Rip and tear as property damage
- Breach of contract endorsements
- Latest rulings on the never-ending "occurrence" debate, including the rejection of the widely misunderstood *Weedo v. Stone-E-Brick* opinion
- Prevailing construction defect case law in each state (online exclusive)

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 finally the business risk exclusions.

*Insurance for Defective Construction* saves you time and money because the author, a practicing attorney, has done the work for you, analyzing the latest legal trends, approaches, and theories in this area. He 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.

*Insurance for Defective Construction* covers these topics:

- Development of Insurance Coverage for Defective Work
- The CGL Insuring Agreement, Legal Obligation, and Breach of Contract
- Defective Work as Occurrence
- Time, Number, and Trigger of Occurrence
- Defective Work as Property Damage
- Contractual Liability: The Coverage and the Exclusion
- Owned, Rented, or Occupied Property Exclusion
- Care, Custody, or Control Exclusion
- The Operations Exclusion
- Incorrect Work Exclusion
- Your Work Exclusion, Its Predecessors, and Completed Operations Coverage
- Alienated Premises Exclusion
- Damage to Products Exclusion
- The Impaired Property Exclusion and Its Predecessors
- Product Withdrawal and Recall (Sistership) Exclusions
- The Role of Business Risk and Insurance for Defective Construction
- The Interaction between CGL Coverage and Surety Bonding
- Umbrella Insurance Issues in Defective Construction
- Interrelationship of Builders Risk Insurance, CGL Insurance, and Subrogation

## **MCS-90**

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.

*The MCS-90 Book* covers these topics:

- Historical and statutory developments of the MCS-90 endorsement
- The Motor Carrier Act of 1980
- The scope of the MCS-90
- What triggers the MCS-90 versus when it is not triggered?
- When is the endorsement primary versus excess?
- Environment restoration
- Cancellation of the MCS-90 versus cancellation of the supporting insurance policy
- Use of the MCS-90B
- State Forms E and F
- Underwriting pitfalls and guidance

## **Personal Risk Management and Insurance**

The practitioner's 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.

*Personal Risk Management & Insurance* covers these topics:

- Survey and Checklists
- Risk Management Techniques and Issues
- ISO Personal Auto Policy
- ISO Personal Auto Endorsements
- Non-ISO Pap Forms
- Personal Auto Practical Concerns
- Personal Auto State Laws
- ISO Homeowners 3—Property
- ISO Homeowners 3—Liability
- Other ISO Homeowners Forms
- ISO Homeowners Endorsements
- Non-ISO HO Forms
- Miscellaneous Coverages
- HO Practical Concerns
- Claims

## **Pollution Coverage Issues**

Includes IRMI Environmental Insurance Reporter for updates in the law, exposures, and coverages.

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.

*Pollution Coverage Issues* covers these topics:

- Definition of "Suit"
- Definition of "Damages"
- Coverage Triggers
- Known Loss Doctrine
- Allocation
- "Sudden and Accidental" Exception
- "Owned Property" Exclusion
- Post-1986 Pollution Exclusions
- Pollution as "Personal Injury"
- Coverage for Successor Liability
- Lost Policies
- Newsletter: *IRMI Environmental Reporter*

## **Practical Risk Management & Insurance**

Helps you make appropriate decisions and implement best practices in all aspects of

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 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.

*Practical Risk Management* covers these topics:

- Risk Management Activities
- Risk Finance & Self-Insurance
- Insurers
- Loss Control/Claims Management
- Legal & Political Aspects
- Property Risks and Insurance
- Liability Risks and Insurance
- Risk Manager's Resources
- Specific Industries

## **Professional Liability Insurance**

The policy analyses and comparisons will help you determine which policies are best and design the broadest coverage.

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.

*Professional Liability Insurance* covers these topics:

- Legal Aspects
- Practical Concerns
- Markets
- Common Features
- Coverage Triggers
- Directors & Officers
- Governmental and Nonprofit
- Fiduciary
- Accountants
- Lawyers
- Insurance
- Medical
- Architects and Engineers
- Media
- Miscellaneous
- Other
- Employment Practices Liability
- Medical Professions

### **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 Financing* covers these topics and more!

- Risk Quantification
- Basic Loss Forecasting Methods
- Measuring Loss Development
- Risk Assessment Using Probability and Statistics
- Risk Retention
- Maximum Possible Loss and Probable Maximum Loss
- Cost of Capital and the Time Value of Money
- Loss Sensitive Insurance Plans
- Retrospective Premium Factors
- The Alternative Market
- Basics of Reinsurance

- Tax and Accounting Implications of Risk Financing
- Plan Evaluation
- General Liability and Auto Liability Loss Development Factors
- Workers Compensation Loss Development Factors

### **Risk Report**

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 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, 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.

*The Risk Report* covers these topics:

- General Liability and Umbrella Liability Topics
- Specialty Liability Topics
- Professional and E&O Liability Topics
- Directors and Officers Liability Topics
- Employment Practices Liability Topics
- Property Insurance Topics
- Crime and Fidelity Topics
- Automobile Topics
- Workers Compensation Topics
- Claims Topics
- Risk management Topics
- International Topics

- Environmental Topics
- Aviation Topics
- Contractual Risk Transfer Topics
- Insurance Marketplace and Industry Issues

### **Workers Comp**

*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.

*IRMI Workers Comp* covers these topics:

- The WC System
- Residual Market Plans
- State Funds
- Insurance Coverage
- Federal Laws
- State Workers Compensation Laws
- Risk Management Concerns
- Rating and Risk Financing
- Employee Leasing
- Loss Control Management
- Claims Management
- Medical Cost Management
- Current Issues

### **Wrap-Up Guide – 4th Edition**

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.

Nearly double in size, this expanded resource is a top-to-bottom rewrite that gives you a practical, step-by-step road map for sponsoring a CIP. Formatted as "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.

The retooled Wrap Up Guide also addresses dramatic changes in the world of CIPs, such as accelerated use of general liability only programs in commercial and residential projects. You'll also get insight into the use of CIPs for workers compensation only, pricing of coverage, and market availability.

Exclusively with the online version, you'll receive an additional appendix with state-specific wrap-up information. This summary of current state-specific statutory and regulatory information will be updated annually and you'll automatically receive the new content with your subscription.

Additional updated content includes numerous activity checklists, videos, helpful diagrams, and expanded exhibits. You'll find new chapters addressing contractor insurance costs, structuring a CIP and marketing the project to underwriters, and the process of setting up a CIP, as well as an expanded discussion of potential pitfalls and problems with CIPs.

*The Wrap-Up Guide* covers these topics

and more!

- **Online Exclusive:** State-Specific Wrap-Up Information
- Wrap-Up Usage and Terminology
- Benefits of a CIP
- OCIP vs. CCIP Issues
- Wrap-Up Dos and Don'ts
- Issues Important to CIP Participants
- Feasibility Study of Wrap-Ups
- Qualification and Selection of Service Providers
- Bid Documents
- Insurance Cost Tracking
- Insurance Program Design
- Rating and Risk Financing Structures
- CIP Insurance Manual
- Risk Control
- Administration
- Maintenance of Wrap-Ups

## **\*Insurance Services Office (ISO)**

### **Manuals – Forms, Rules, & Loss Costs**

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

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. 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**

#### **Filing 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**

### **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

### **Businessowners 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 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.

### **Cancellation & Nonrenewal Handbook**

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/non renewal/ 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!

### **Circular Tracker – \*Carriers only**

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.

### **Commercial Auto Program Coverage Guide**

Helps you interpret the standard policy most often used to insure commercial automobile risks and provides all the answers you'll need. Includes 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

### **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.

### **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

### **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 book 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 buyer's 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.

### **Directors & Officers Liability Guide**

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

### **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.

### **FC&S Bulletins**

National Underwriter Company premier publication that addresses explaining coverages, forms, underwriting and rating procedures for the various property, casualty and surety lines of insurance. Detailed coverage and underwriting for various types of policies within the categories of insurance.

### **Home-Based Business Coverage Guide**

The Home-Based Business Coverage Guide provides detailed information on coverage from the ISO and AAIS forms for home-based businesses. These endorsements to a main homeowner's policy are vital for those who operate a small business out of their homes.

### **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

*\*Treats both 2001 and 1991 ISO and AAIS programs*

## 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

## 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, non-owned, 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

## 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.

## 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.

## 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.

## 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.

### **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.

### **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.

### **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.

### **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

### **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 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.

### **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 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® of Basic Manual Classifications (Scopes® Manual) offers comprehensive descriptions of classification codes contained in NCCI's Basic Manual for Workers Compensation and Employers Liability Insurance (Basic Manual). NCCI's Scopes® Manual is an aid to understanding and assigning workers compensation classifications and is split out by individual state. The manual is updated several times a year to include new interpretations or amendments as required.

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
- 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

## 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

## 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 & 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

### **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.
- 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)

- Uniform Stat Reporting Plan - Contains 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 available.
- Experience Rating Plan - Includes 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 available.
- Retrospective Rating Plan - The Advisory Retrospective Rating Plan includes all pertinent rules and rating values. Multiple years available.
- Large Risk Deductible Plan - Includes all pertinent rules and rating values. Multiple years available.
- Small Risk Deductible Plan - Includes all

pertinent rules and rating values. Multiple years available.

- Basic Underwriting Manual - 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 available.

### Delaware Compensation Rating Bureau (DCRB)

- 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.

### Minnesota Workers Compensation Insurers Association, Inc. (MWCIA)

The Minnesota Workers' Compensation Insurers Association is a non-profit corporation licensed by the State of Minnesota Department of Commerce as a DSO. Minnesota law requires that workers' compensation insurers doing business in the state belong to a DSO. MWCIA collects policy, claims and financial data from their member insurers licensed to sell workers' compensation insurance in Minnesota.

Publications Include:

- 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 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 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

## **Pennsylvania Compensation Rating Bureau (PCRB)**

- 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



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