



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 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

**Program Markets:** Markets Lookup Tool

### 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 In Selling

**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

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

**HR360:** Employee Benefits, Forms and Policies , Health Care Reform, Human Resources, Newsletters, Recruitment and Hiring, Resource Center, Safety & Wellness, State Laws, Termination, Tools

## Additional Content Available in ReferenceConnect

### 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 is also available from this publisher.

### A.M. Best

**Key Rating Guide (KRG):** Provides five years of key financial figures and Best's Credit Ratings for thousands of insurance companies plus personalized reports that display information on individual companies in a format ideal for client presentations and proposals.

#### **Become an instant expert:**

- Review a company's five most recent rating events.
- Determine an insurer's state of domicile and where it's licensed to do business.
- See a dashboard of key financial indicators for each insurer.
- Check a company's organization type and specialty lines.
- Dig deeper with the online version:
- Analyze performance trends over time.
- Compare companies' financial results and ratios for peer analysis.
- Create customized reports displaying your choice of data for client presentation or research purposes.
- View five years of key financial figures for property/casualty and life/health insurers in the US and Canada.
- Set alerts to remain updated on companies you care about

### Loss Control Engineering Manual

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

### 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.

### e-Pal Licensing

This producer licensing reference provides you with state-specific insurance regulations and forms, including: easy-to-use QuickGuides; current 50-state licensing forms, fees, and payment options; instructions for obtaining or filing changes to a license; pre-license education and exam requirements; continuing education information; due dates and mailing addresses for submitting documents; and renewal information.

### Florida Association of Insurance Agents (FAIA) *(Must be FAIA members)*

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

## 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

This "how to" guide provides cost-cutting strategies for every major line of coverage, organized by line of coverage to help you find information easily.

Designed to help insurance buyers, their agents and brokers do a better job of auditing their insurance programs more quickly to reduce insurance costs without giving up necessary protection - a gold mine of 101 tried-and-true strategies!

### 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 Betterley Report

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

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

Each report exhaustively reviews 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**

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. Author Martin F. McGavin gives practical, real-world advice that risk managers, HR managers, insurance buyers, insurance producers, and consultants can put to immediate use.

## **Builders Risk Book**

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

## **Captive Insurance Company Reports**

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

- CICR covers reinsurance, tax, and regulatory

development in the captive industry

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

## **Captive Practices & Procedures**

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

## **Learn How To Make Sure Your Captive is Built to Last**

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

## **Captives & The Management of Risk**

This book breaks down the complex topic of captives, revealing the types of risk that can be

handled by captives, why captives can be effective as a risk management tool, tax and accounting considerations, how to determine if a captive is feasible, how to choose a domicile, and how to manage and operate a captive.

### **Caselaw Library**

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

### **CGL Reporter (also includes Canadian Coverage Caselaw)**

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

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

Provides a comprehensive overview of how the claims process is handled, controlled, and managed, and its interrelationship with other functional departments. Non-claim professionals will gain a better understanding

of how to improve profitability through effective technical claims handling and claim management (including proper caseloads), and recognize when and why a claims operation is not meeting industry quality standards.

### **Commercial Auto Insurance**

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

### **Commercial Liability Insurance**

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

### **Commercial Property Insurance**

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

complete, detailed, or authoritative information on property and related lines of insurance from any other source.

### **Construction Risk Management**

Detailed book about construction insurance, bonding, and risk management. It provides you with a better understanding of construction loss exposures and applicable coverages, enables you to provide practical feedback on contract insurance and indemnity requirements/provisions, and helps you control insurance costs and properly structure a more comprehensive risk management and insurance program.

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

### **Contractual Risk Transfer**

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

- "Boilerplate" insurance clauses will save you hours of drafting time
- State-by-state discussion and summary of anti-indemnity statutes for oil and gas and construction contracts
- State-by-state analyses of how the courts interpret hold harmless and indemnity clauses
- A thorough explanation of what contractual liability insurance does and does not cover
- A detailed discussion of additional insured

status with respect to general liability, auto liability, umbrella liability, workers compensation, and property insurance

- Strategies for structuring contract insurance requirements, including model language
- An explanation of the pitfalls and problems encountered with standard and manuscript certificates of insurance
- Strategies for designing and advising on construction contracts, real estate contracts, and personal property contracts
- Handy checklists will help you expertly review contracts

### **D&O Maps**

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

- **Part One:** A guide to D&O markets. It lists, by category, all of the insurers offering coverage in particular categories, such as primary general D&O, nonprofit organizations, private companies, etc.
- **Part Two:** The second is a part setting forth the standard provisions contained in D&O policies. This section, which functions as a D&O Primer, consists of several chapters, dealing with: Application forms, , Declarations Pages, Coverage Agreements, Claim Provisions, Coverage Limitations, Exclusions, Definitions, Other Conditions, and Excess Policies.
- **Part Three:** The third and largest of the major parts of D&O MAPS contains specific information for each insurer to help you compare policies. This insurer information is divided into three categories.
  - **Category 1:** Detailed information about the



market. This information includes the types of policies offered, the names of principal contacts, addresses, telephone and fax numbers, historical information and present capacity, how the market accepts new business, its account preferences as well as what accounts it will not entertain, and the availability of coverage extensions such as entity coverage, fiduciary liability coverage, employment practices liability coverage, etc.

- **Category 2:** An impartial and unbiased analysis of the major policy forms for the insurer in question, identifying the positive features of the policy, the negative features, other features worthy of note, and a list of the items that appear to be negotiable. Each type of policy is treated separately.
- **Category 3:** Copy of the declarations pages, policy forms, and some significant endorsements.
- **Part Four:** The last section contains articles by legal and insurance experts on important directors and 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**

To help you deal with the challenges associated with design-build construction, Design-Build Risk and Insurance provides a focused briefing on design-build construction and its risks, indemnity provisions and insurance requirements in design-build contracts, design-build claims case law, application of coverage under traditional policies and professional liability insurance. Because of the multiple

facets of risk related to design-build, it is important to enlist the most knowledgeable practitioners in the industry, and we did so. Design-Build Risk and Insurance offers you the expertise and insights of thirteen construction, insurance and legal professionals in one handy, well-organized guide.

### **Employment Practices Liability Consultant**

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

### **Exposure Survey Questionnaire**

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

### **Fundamentals of Insurance Law**

This analysis provides an overview of legal principles as they apply to property and casualty insurance. Legal issues affect nearly

every aspect of the insurance transaction, and a solid grounding in these concepts and an understanding of legal nomenclature assist the insurance professional in numerous ways, whether that person is an agent, broker, adjuster, or underwriter. The target audience of this book is insurance professionals (rather than attorneys) with a variety of experience who want to learn more about the legal aspects of property and casualty insurance.

### **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 4th Edition**

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

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

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

### **Guidelines for Insurance Specifications**

#### **2006 Edition**

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

### **Insurance for Defective Construction**

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

risk" exclusions. This book saves you time and money because the author has analyzed the latest legal trends, approaches and theories in this area. The author, a practicing attorney, includes an explanation of the drafting history behind the provisions governing the CGL policy's coverage for construction defect claims and carefully analyzes and comments on the cases that have interpreted them. Use this book to give you a leg up on coverage for defective construction and don't leave money on the table.

### **MCS-90 Book**

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

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

Witness (CLEW) Section of the CPCU Society.

### **Personal Risk Management Insurance**

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

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

### **Pollution Coverage Issues**

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

### **Practical Risk Management & Insurance**

Since 1974, Practical Risk Management has been one of the world's most widely used risk

management references. Known in the industry as "The Green Book," this two-volume reference manual covers all aspects of risk management including:

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

### **Professional Liability Insurance**

Provides insight into the exposures and needed coverages that most people miss. With its market directory, easy-to-read policy analyses, and policy comparisons, you will be able to quickly scan available markets, determine which policies are best, and work as a team (agent/underwriter/risk manager) at designing the broadest coverage for a given firm.

Professional Liability Insurance gives you the power to write more coverage (producer), respond to your top producers' needs (underwriter), and protect your corporate officers and staff professionals (risk manager). This reference is so complete, its information is used in the textbooks for the Registered Professional Liability Underwriter (RPLU) curriculum sponsored by the Professional Liability Underwriting Society (PLUS)!

### **Risk Financing**

Easy-to-use -and-understand reference explaining the various funding options for your organization's liability and workers compensation risks. It gives cutting-edge analyses and explanations of traditional insurance rating plans and alternative market options, including experience rating, dividend plans, retrospective rating, deductible plans, self-insurance, pooling arrangements, risk

retention groups, captive insurance, fronting, reinsurance, and risk securitization. It also provides details on loss forecasting techniques and on understanding actuarial analyses. Because we keep it current for you, it can eliminate any uncertainty you may feel about which of the many alternative plans is best for your client or how to modify and improve your company's current plan.

### **Risk Report**

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

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

### **Workers Comp**

A Complete Guide to Coverage, Laws and Cost Containment will lead you through proven strategies and guidelines to help you realize effective cost control. This 1,500-page reference was designed, researched, and written specifically to address the problems of agents, brokers, CSRs, risk managers, TPAs, adjusters, and underwriters. It will help you analyze exposures, determine the policy forms needed to provide the level of protection your firm or

your customers need, interpret each state's act, place coverage in the residual marketplace or in a monopolistic state fund, and develop effective cost containment programs.

**Includes useful information you will not find in other books:**

- How the use of a waiver of subrogation affects a workers compensation claims
- How to arrange coverage in the assigned risk plans and pools
- The potential dangers of placing coverage in a self-insurance trust or another "alternative market"
- State-specific summaries of WC laws and benefits
- State-specific requirements to qualify and maintain self-insurance
- Methods for managing workers compensation claims
- How to arrange coverage in the monopolistic fund states
- Which endorsements you simply must have on any policy you write or purchase
- How to cover the risks of employee leasing
- When you need to be concerned about one of the federal workers compensation or employers liability acts applying to your firm or your client
- How to design a cost allocation plan that will motivate managers to take loss control seriously
- Which state workers compensation acts specifically address the use of PPOs and HMOs
- How to cover exposures from incidental travel to other states or other countries
- The key elements of an effective substance abuse program
- How to set up a back-to-work program that will save substantial claims dollars

- A state-by-state listing of endorsements that may be added to the workers compensation policy
- How to manage certificates of insurance
- What risks are associated with telecommuting

**Wrap-Up Guide – 4th Edition**

Provides a basic understanding of controlled insurance programs, commonly referred to as wrap-ups. It discusses feasibility, contracts, insurance program design, administration and safety management issues from the perspective of sponsors and participating contractors. This "how to" book provides a general guide to the implementation of wrap-ups and tools that may be useful to someone who must evaluate or administer a wrap-up program.

**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 that 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**

### **Filings Direct**

The leading provider of 50-state rate, rule, and form filings, now available with ReferenceConnect. 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/nonrenewal/premium changes/etc. for insureds in the Armed Forces.
- Credit Scoring Regulations by state where applicable.
- Type of notice and the number of days to give the insured and more!

### **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, Nonowned, and Medical Payments

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

### **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**

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

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

### **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

Risk Retention Reporter includes the following:

- Comprehensive coverage of industry news: The latest legislative, judicial & regulatory developments
- Risk Retention Monthly Roundup: Monitoring of more than 850 risk retention & purchasing groups
- Forum for Industry experts: Articles by industry experts
- Profile of RRGs, PGs and other entities: In-depth articles on RRGs, PGs and captives
- Special reports and surveys: Market surveys revealing industry trends

### RRR's Special Reports On Demand

Special Reports on Demand includes the following:

- Risk Retention Groups by Business Area: A breakdown of risk retention groups formed under the 1986 Risk Retention Act by business area.
- Risk Retention Group Survey of Premium: A survey of premium generated by RRGs.
- Risk Retention Groups by State of Domicile: A breakdown of risk retention groups formed under the 1986 Risk Retention Act by state of domicile.
- State-by-State Survey of Risk Retention Regulation: A state-by-state survey of risk retention regulation.
- A Guide to the 1986 Risk Retention Act: An overview of the 1986 Risk Retention Act, discussing RRGs, PGs, and related issues (includes full text of 1986 Federal Liability Risk Retention Act).
- Purchasing Groups by Business Area: A breakdown of PGs formed under the 1986 Risk Retention Act by business area.
- Purchasing Group Survey of Premium:

A comprehensive review of PG formations, retirements and premium from 1987-1993.

- **Purchasing Groups by State of Domicile:** A breakdown of purchasing groups formed under the 1986 Risk Retention Act by state of domicile.
- **Purchasing Groups by Insurer:** A breakdown of more than 600 purchasing groups formed under the 1986 Risk Retention Act by insurer providing coverage.
- **Purchasing Group Basics:** An overview of formation and operation of PGs under the 1986 Risk Retention Act.
- **State-by-State Survey of Purchasing Group Regulation:** A state-by-state survey of purchasing group regulation.
- **Comprehensive List of Risk Retention Groups & Purchasing Groups:** Lists more than 60 RRGs & 600 PGs (updated quarterly).

## 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 put to use right away to improve coverages, cut costs, and manage risks more efficiently.

## Surety & Fidelity Association of America (SAA)

### Fidelity and Surety Manuals (Subscribers must be members)

Includes:

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

### Surety Loss Cost Information includes:

Scope of coverage, procedures, general rules, statistical codes, and risk classifications for

contract bonds, court and fiduciary bonds, miscellaneous and U.S. immigrant bonds, license and permit bonds including government excise/customs, and official bonds: federal and public official bonds.

Includes state exception pages for Arkansas, Florida, Indiana, Kansas, Michigan, Ohio, and West Virginia. Also surety loss cost addendums for all listed bonds.

## 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.

### New Jersey Compensation Rating & Inspection Bureau (NJCRIB)

Includes:

- 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**

Includes:

- 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)**

Includes:

- 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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