

Appendix B
Client General Information

(Firm Name)

(Mailing Address) (Telephone)

(Information Received From)

(Information Taken From)

(Interview Date) (Action Date)

- Date business established
- Legal Status: Proprietorship, partners, or corporation
- Number of potential entities
- Ownership (public or private)
- Description of business operations, trade, or industry
- Trade area definition
- Number of locations
- Number of persons employed
- Size of automotive fleet
- The approximate annual property/casualty budget
- The approximate annual group life/health insurance budget
- The Name of the persons responsible for insurance and risk management, risk manager/insurance buyer
- History of any large or unique claims, either insured or uninsured
- Term and relationship with current and insurers

Client's perception of unresolved problem areas with current insurance risk management programs (safety-loss-control-loss adjustment-price-coverage, etc.)
Operations outside the U.S.
Client's commitment to safety and loss control - (actual, not conceptual)
The worst loss potential - liability risk (describe activity or source of loss and possible consequences)
Client's attitude or experience toward large deductibles and self-insurance
The availability of formal property records to adequately support a property damage claim
Operating locations that can accumulate more than \$1,000 of cash or negotiable securities
Accounts receivable records risk
Description - raw, in-process, finished inventories
Mode of shipment: incoming inventories and outgoing shipments to customers
Leased machinery or equipment
Leased buildings
Utilization of aircraft or watercraft either owned or non-owned
Special values - records, patterns, other proprietary data
The client's commitment and dependency on data processing
Attitude toward insuring real and personal property on a replacement cost basis vs. ACV
Possibility of off-site or temporary locations exposures for personal property
Consequential effects or property damage - shutdown and loss of earnings or continuous and extra expense or both
Contingent impact on operations if a major supplier or customer should be shut down
Property of others in care, custody, and control of client
Incident of contracts and other written agreements
Employment of independent contractors
Employees aboard ship or alongside navigable waters
Employees working in other states or out of the country

Appendix C

New/Renewal Information Checklist

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INSTRUCTIONS

To be completed:

- a) On all new commercial accounts;
- b) Annually at renewal on all commercial accounts equal or over \$1500 commission; and
- c) At least once every three (3) years on all commercial accounts under \$1500 commission.

Account Name _____ Date: _____

Interview With _____

Producer/Account Executive _____

CSR/AS _____

Yes	No	Unknown	Not Applicable
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1. General

(1) Named insured(s) and addresses correct	___	___	_____	_____
(2) Broadened named insured definition	___	___	_____	_____
(3) Policies countersigned	___	___	_____	_____
(4) Written binders in hand for unissued policies	___	___	_____	_____
(5) Financial rating of carriers acceptable	___	___	_____	_____
(6) Expanded cancellation terms	___	___	_____	_____
(7) Loss reporting conditions modified	___	___	_____	_____
(8) Package employed where eligible and appropriate	___	___	_____	_____
(9) Lease analyzed	___	___	_____	_____
(10) Appraisals/rate analysis	___	___	_____	_____
(11) Builders risk exposure	___	___	_____	_____
(12) Business structure - corporation	___	___	_____	_____
partnership				
individual				
(13) Good payment history	___	___	_____	_____
(14) Financing needed	___	___	_____	_____
(15) Credit policy explained	___	___	_____	_____