

# PRODUCER INFORMATION

## Quoting guide

To ensure that your clients do not have a gap in coverage or an inaccurately rated policy, please consider the following items when quoting in ePCG or submitting applications.<sup>1</sup> With the exception of the four items listed below, AIG Private Client Group will no longer update quotes beyond the information you provide to us. These changes are being made to standardize our processes and improve new business processing time.

- 1) Deductible waiver for large losses endorsement will be added.
- 2) Companion credits (applicable to both homeowners and automobile) will be added, when eligible.
- 3) Alarm credits: central station fire alarm, automatic water shut off valve and low temperature monitoring system credits. If the presence of alarms is a homeowners minimum entry underwriting requirement<sup>1</sup>, the minimum credit(s) will be added to the quote. Written confirmation that these alarms are in place will be required prior to binding the home and validated during inspection.
- 4) Seasonal/secondary surcharge will be added if the risk is noted as such on the application, or in ePCG.

### Homeowners

#### Location – Coverages tab

- Guaranteed Rebuilding Cost is the broadest payment basis and is available in all states except FL, HI and SC. In these states the broadest payment basis is Extended Rebuilding Cost. For CA locations, please contact your local broker resource team to have Guaranteed Rebuilding Cost added.

#### Location – Endorsements tab

- Common optional endorsements
  - Deductible waiver for large losses
  - Equipment breakdown
  - Earthquake
  - Increased ensuing fungi (mold)
  - Household safeguard
  - Flood
  - Fraud safeguard

#### Location – Credits tab

- Common superior protection credits
  - Central station burglar alarm
  - Central station fire alarm
  - Residential sprinkler system
  - Sprinkler system water flow alarm
  - Automatic water shut-off valve
  - Back-up generator
  - Gas leakage detector
  - Guard gated community credit
  - Full-time caretaker
  - 24 hour signal continuity
  - Automatic seismic shut-off valve
  - Lightning protection system
  - Low temperature monitoring system
  - Perimeter gate protection

#### Location – Credits tab (continued)

- Companion credits
  - Personal Automobile
  - Personal Excess Liability
  - Private Collections
  - Excess Flood
- Texas homes with roofs that are not wood shake are eligible for the non-combustible roof credit.
- Surcharges
  - Seasonal/secondary
  - Rented to others

#### Location – Add. Interest tab

- Validate number of mortgages, as this impacts premium and Quality Score.

## PRODUCER INFORMATION

### Location – Risk Address tab

- Enter the unit number on condos. Otherwise, all losses for the building will be returned and used in rating.

### Location – Add Res Liability tab

- Liability for secondary residences can be extended from the primary location. Exceptions are as follows:
  - Extending liability to any NC location, due to DOI restrictions.
  - Extending liability from a non-California home to a California home, as the addition of workers' comp coverage would be restricted.

### Location – Rating Info tab

- Florida condos that are six stories and higher should be quoted as follows:
  - Fire-resistive construction
  - Roof type: built-up composition on concrete deck
  - Double wraps
- Florida risks that are built prior to 2003 and have an FBC roof and wraps and hurricane window protection should include the year of the renovations.

### RMS – Inspection Results tab

- Remember to "Calc Premium" on home as the very last step to ensure that Quality Score and premiums are updated.

### Miscellaneous information

- Florida with wind risks should be quoted separately from other non-FL with wind locations.
- Remember to "Propose" all quotes if quoting on your own in ePCG.

### Private Collections

California: If quoting the categories of fine art, wine or collectibles, ePCG will prompt you to select one of three earthquake deductible endorsements. Select the form designated as "PCP-EQPC" in ePCG; a value of 10% should be entered.

### Excess Liability

- UIM/UM coverage; limits cannot be higher than liability limits
- EPLI coverage
- Enter applicable auto accidents and infractions as well as non-auto liability losses
- Not-for-Profit Board Liability coverage endorsement

### Automobile

#### Policy Underwriting – Rating Info tab:

- Companion credits<sup>3</sup>: Home, Collections, Excess

#### Vehicle – Vehicle Info tab

- VIN style (will not appear for all vehicles)
- Anti-theft device discount
- Advanced safety feature discounts<sup>3</sup>: lane departure, automatic braking, blind spot, driver alert
- Guard gated discount<sup>3</sup>

#### Vehicle – Coverages tab

- Annual mileage
- Cash settlement option
- Collision damage waiver<sup>3</sup>
- Garaged<sup>3</sup>

#### Vehicle – Garaging tab

- Garaged at secondary residence discount<sup>3</sup> (only visible if the garaging zip differs from the mailing zip)

## PRODUCER INFORMATION

### Resident Driver – Driver Info – Misc tab<sup>3</sup>

- Defensive driving discount /senior defensive driving discount (varies by state)
- Student away at school discount<sup>3</sup> – must be at school over 100 miles from home without a vehicle

### Other tips and info

**CLUE Ordering** (Driver, Reports tab) – CLUE should be ordered on all drivers at the same time (check CLUE box next to all drivers before hitting order reports button). Otherwise the same claim may be returned for multiple drivers.

Additionally, claims listed in the CLUE report without a vehicle operator and claims with a different driver's license number than entered in ePCG will not import automatically and must be evaluated and added manually to the appropriate driver.

**VIN Style** (Vehicle, Veh. Info tab) – Be sure to select a VIN Style if the field appears BEFORE completing the Vehicle Coverages tab. This ensures the market value populates from NADA. It will appear below the Vehicle Make drop-down when applicable.

**Valid VIN** (Vehicle, Veh. Info tab) – Before submitting quotes for issuance, ensure the full VIN is entered and there are no VIN errors.

**Annual Mileage** (Vehicle, Coverages tab) – If the vehicle has no assigned driver and you don't have any other information on its usage, a recommended mileage would be 4,000.

Note: in most states the system will attempt to verify the entered mileage via third party reports once the 17 digit VIN is entered.

**Agreed Value** (Vehicle, Coverages tab) – Provided the VIN style was selected on the Vehicle Info tab, the market value and agreed value will pre-populate with the current NADA average retail value of the vehicle including a provision for taxes and fees. This value is based on the trim of the vehicle which takes into account many of the additional packages that can increase the value of the vehicle. Other optional features can be selected in the Vehicle, NADA tab to reflect the value of those options in the market value shown.

If you have any questions, please contact your broker resource team:

- Eastern Zone: 866-856-6858; option 5
- Central Zone: 800-613-5207; option 2
- Western Zone: 866-304-5047; option 2



<sup>1</sup> Please note that certain coverages and credits may not be available in all states.

<sup>2</sup> Underwriting requirements for alarms (limits listed are Coverage A for homes and Coverage C for condo/tenant):

Central station fire alarm:

- Primary homes: \$2M or greater if protected; \$1.5M or greater if unprotected
- Secondary homes with a live-in caretaker: \$2M or greater if protected; \$1.5M or greater if unprotected
- Secondary homes without a live-in caretaker: \$1M or greater if protected; \$750k or greater if unprotected

Automatic water shut-off valve:

- Primary and secondary homes \$2M or greater if the home is unoccupied or unattended for more than 1 month and there has been prior water damage caused by an internal leak system.

Low temperature monitoring system connected to central station alarm in the following states: CO, CT, DE, IA, IL, IN, KS, MA, ME, MI, MN, MO, MT, ND, NE, NH, NJ, NY, OH, PA, RI, SD, UT, VT, WI, WY:

- Primary homes: \$2M or greater and is unoccupied or unattended for more than 1 month
- Secondary homes with no live-in caretaker: \$1M or greater
- Any home with previous water damage due to ruptured pipes as a result of freezing

<sup>3</sup> Not applicable in all states.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. AIG Private Client Group is a division of the member companies of American International Group, Inc. For additional information, please visit our website at [www.aig.com](http://www.aig.com). Products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Not all products and services are available in every jurisdiction, and insurance coverage is governed by actual policy language. Certain products and services may be provided by independent third parties. Insurance products may be distributed through affiliated or unaffiliated entities. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

PCG\_579 REV111815