



What is the Producer required to have in their file?

The Producer must maintain documentation for every bound account with the following content. There must be a clear separation of information applicable to each policy period. Complete documentation is required for every policy period. Supporting documentation must be maintained for all responses provided in the platform.

The documentation must contain, at a minimum:

- General application. The ACE Express Umbrella application is preferred but not required if all responses in the platform are shown in the general application.
- Supplemental Application for each applicable SIC code. Producer developed, industry specific applications are acceptable if all questions from the supplemental application are included.
- 3 years of liability loss runs (5 years preferred) valued within 4 months of policy effective date. Less than 3 years is acceptable if the Insured is in business for less than 3 years. Loss runs are not required for Workers Compensation.
- Dec Page and list of endorsements for all scheduled underlying policies. Copies of binders are acceptable substitutes for Employers Liability or Auto Liability policies.
- Copies of all Loss Control, Quality Control and Training Programs. Only required for documentation of affirmative responses to questions on the platform.
- Signed TRIA acceptance/rejection form.
- Signed Underinsured/Uninsured Motorist acceptance/rejection forms for all states in which the insured has autos, employees or locations.

When are underwriting audits?

The Company may audit the producer's file(s) at our discretion and schedule upon reasonable notice as provided in the Producer Agreement. Typically the first Company audit will be conducted approximately 6 to 12 months after sign-up and training. Subsequent audits will be conducted on a varying schedule with a targeted frequency of approximately every other year if previous audits have been acceptable.