



Agency Appointment Process

Homebuilders Coverage is distributed through a closed Distribution Network of appointed agencies. We are looking to build relationships with brokers who have books of homebuilders business and are able to make a premium volume commitment to the program. The submission guidelines and contractual requirements between the GC and their subs are fairly stringent, so we are targeting those agents who specialize in the homebuilders industry. In return, Homebuilders Coverage agrees to only accept business from other partnership agencies, limit the number of agents with whom we partner in any given territory, and not accept BOR's on existing partnership agency business.

The type of risk that fits the program is the homebuilder with 1 - 100 single family home starts per year. We require at least 75% of all work be subcontracted and that **all subs be insured with like limits of GL**. Builders must be in business at least three years and have loss history. The minimum account premium is \$5,000. Our carrier is AIG, and we write Builders Risk, GL, Property/Inland Marine, Excess Auto, and Umbrella. We pay 9% commission on all lines. The program is currently written in the following states: AR, AZ, CA, CO, CT, DC, DE, FL, GA, IA, ID, IN, KY, KS, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WY.

We have recently expanded our eligibility to include Commercial Specialty Builders. The Commercial Specialty Builders Program targets general contractors engaged in specialty construction and remodeling of restaurant and retail chains or franchises. The above underwriting and eligibility guidelines apply.

If it sounds like your agency would fit in to the above guidelines, please complete the attached "Prospective Agency Questionnaire" and "Prospective Agency Account Detail Form, and fax them to my attention at 610-941-9889. We will review and contact you to discuss an appointment for your agency as soon as possible.

We also have a program for trade contractors, Construction Insurance Solutions. CIS targets specific classes residential and commercial trade contractors. The attached brochure outlines the eligibility and submission guidelines for this program. CIS is open to all agencies and does not require a special appointment.

Please e-mail specific questions to khziegler@nsminc.com.