

ALLIANCE INFORMATIONAL FLYER

Below is a summary of highlights of things to know about the Alliance E&O program.

- The form is written on Swiss Re non admitted paper and is part of the Big I RPG
- Specimen policy documents are housed on EO Program Manager's [Groupsite](#) under the Swiss Re Alliance program folder
- Membership in the state association where the agency is located is required to bind coverage
- **State Licensing:**
 - Non- resident licensing for any multi-state alliance is needed if your state is having direct contact with members in states **other than your own**
- **Prospecting – New Alliances**
 - The State Association confirms the Alliance Master entity is domiciled in your state
 - Marketing materials can be found on SMAC and can be customized – see attached and below comment regarding the overview flyer
 - Peers in other state Associations are available and willing to assist with questions regarding how they have written an alliance – a few are:
 - Ashley Riley in Ohio
 - Denise Miller in North Carolina
 - Joni Fairbrother in Arizona
 - Cari Senefsky in Texas
- **Multi-State Alliances**
 - Early communication with the other states involved – let them know you are working on an alliance prospect which has members in their state
 - Establish a plan of action as to their level of involvement
 - If you are interacting with out of state members you will need to obtain a non resident license in those other states
- **Quoting**
 - Entire program will be quoted; you will receive a quote letter from AAS
 - Surplus lines taxes/fee disclaimers will be included on the quote letter. This is critical due to the non-admitted nature of the program and making sure the SL taxes/fees are disclosed to all parties when you deliver the quote
 - An excel roster listing members and limits/deductibles will be provided
 - The master entity will make the final determination on premium allocations – AAS can assist with suggested allocations if needed

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- **To Bind**
 - Applications for the master and each member agency, a copy of the current policy with all endorsements and currently valued loss runs for the last 5 years for each entity
 - Digital application links specific for each alliance are created for prospects and bound alliances. We encourage the use of the digital application however a paper application is available
 - When a digital application is completed, the application is sent electronically to the member completing it and to the state program manager. The state program manager emails the application to AAS
 - A written request from the Master entity and any subjectivities is needed to bind
 - A Written request to bind from at least one member with the same effective date as the master, fulfilling all subjectivities
- **Invoicing and Surplus Lines Taxes**
 - Surplus lines tax is based on the state where the member agency is located
 - Filing of SL taxes is handled by AAS
 - The state will invoice members using the invoiced figures provided by AAS
- **Delivery of Master and Member Policies**
 - A complete copy of the Master and Member policies will be delivered to the State Association for delivery to the Master Entity only (these versions are not to be shared with members due to confidentiality).
 - The State sends all COCs to the Master when delivering the COCs to the members
 - You will receive a “stripped down” member policy containing endorsements which are applicable to all members (i.e., OFAC, policy form, SLN notice, etc.)
 - For multi-state alliances you will receive multiple state specific “stripped down” versions of the member policy, same as above, but each version will contain the state specific SLN notices for that state
 - You will deliver to each member their COC and any member specific endorsements along with a copy of their state specific “stripped down” member policy.
 - A copy of all policy documents is to be delivered to the Master entity at the same time
- **COI Self-issuance authorization:**
 - State Association has authorization to issue Acord COIs & L&H Manuscript certificates
 - Copies are NOT to be sent to AAS or Swiss Re – they are to remain on file in your office
 - A template is provided which outlines the parameters of certificate issuance authority
 - If you have questions regarding the authority, please contact Marianna Wilson at 703-706-5381 or marianna.wilson@iiaba.net
 - Authorization is found in the Program Managers [Groupsites](#), File, Swiss Re Alliance Program
- **How renewals are handled:**
 - Streamlined renewals with applications are required every 4th year- example below
 - 2020 - new business year – application required
 - 2021 – year one renewal – roster with production updates – no application



- 2022- year two renewal – roster with production updates – no application
- 2023 - year three renewal – roster with production updates – no application
- 2024 – year four renewal – application needed
- For years one, two and three a roster requesting updated production will be required
 - This roster will be provided to the state by AAS approximately 90 days prior to expiration
 - Additional items, as needed, may be requested by the Swiss Re underwriter