

### Underwriting Eligibility

- Agency should be in business for at least three years, or owners/principals must have at least three years of prior agency management experience.
- Majority of agency revenue must be from P&C commission income. Majority LA&H agents are not eligible for this program.

### Minimum Underlying Limit Requirements

**A Primary CGL or BOP Liability policy and Agent's Errors and Omissions coverages are required.  
Primary commercial auto policy is optional.**

<b>Commercial General Liability</b>	\$1,000,000 ea. occ. /\$2,000,000 aggregate / \$1,000,000 products agg.
<b>Business Owners (BOP) Liability</b>	\$1,000,000 ea. occurrence / \$2,000,000 aggregate
<b>Commercial Auto or Hired and Non-owned Auto</b>	\$1,000,000 CSL
<b>Employers Liability (N/A in New York)</b>	\$100,000 / \$500,000 / \$100,000

For Agents' Umbrella Limits Up To \$5M	Agency Commissions (Including P&C + Life A&H)	Underlying E&O Limit Required **
	<b>Errors &amp; Omissions</b>	\$ 0 - \$500,000
	\$500,001 - \$1,000,000	\$1,000,000 per claim / \$2,000,000 agg.
	\$1,000,001 - \$1,500,000	\$1,000,000 per claim / \$3,000,000 agg.
	\$1,500,001 - \$8,000,000	\$2,000,000 per claim / \$4,000,000 agg.
	\$8,000,001 – \$12,000,000	\$3,000,000 per claim / \$5,000,000 agg
	\$12,000,001 - \$20,000,000	\$5,000,000 per claim / \$6,000,000 agg
	\$20,000,001 +	\$10,000,000 per claim / \$11,000,000 agg
For Agents' Umbrella Limits \$6M+	Agency Commissions (Including P&C + Life A&H)	Underlying E&O Limit Required **
	<b>Errors &amp; Omissions</b>	\$ 0 - \$12,000,000
	\$12,000,001 - \$20,000,000	\$5,000,000 per claim / \$6,000,000 agg.
	\$20,000,001 +	\$10,000,000 per claim / \$11,000,000 agg

\*\* Higher Limits may be required if Defense is within Limits – Refer to Underwriting

### Optional Coverages Minimum Underlying Limit Requirements

**Only applicable if Optional Coverages are being requested.**

**Please contact your state association for optional coverages and information requirements.**

<b>Employee Benefits Liability</b>	\$250,000 per employee / \$750,000 aggregate
<b>Employment Practices Liability</b>	<ul style="list-style-type: none"> <li>• Primary EPLI limits required: \$1,000,000 Each Claim / \$1,000,000 Aggregate.</li> <li>• Acceptable Primary EPLI Carrier, policy form and endorsements.</li> <li>• Acceptable Full Primary EPLI carrier application.</li> <li>• Primary EPLI Each Claim <u>and</u> Aggregate limits cannot be shared by any other coverages.</li> <li>• Acceptable 5 year currently valued EPLI loss runs.</li> </ul>