

**Any State Bar
Professional Liability Insurance Program**

**Proposal and Underwriting Submission to
XYZ Insurance Company**

Submitted by
ABC Broker-Administrators

Contents:

- A. Background and rationale for submission [including relationship between the State Bar and ABC Broker-Administrators, and, if a new program, why it is needed and why it will succeed, and if it is an existing program, why a carrier change is needed]
- B. Coverage and application forms [current (if applicable) and proposed policy, endorsements and application forms]
- C. Program profile, territoriality, seasonality and subproduction [if the program exists and a “takeover” is being proposed describe demographics, limits, deductibles and other relevant factors, otherwise state the broker-administrator’s projections and expectations based on analysis of the local market]
- D. Program financial results [if an existing program, provide all available premium and loss history together with any actuarial analyses available]
- E. Rates and rating methodology; current filing [if a new program, collect and analyze rate filings and results of relevant competitors]
- F. Administrative systems [explain how ABC Broker-Administrators will provide the services to the carrier necessary for effective program administration]
- G. Broker-administrator’s personnel responsible for the Program [individual biographies demonstrating the experience and qualifications of specific personnel]
- H. Current and proposed terms and relationships [outline the proposed terms of the contract between carrier and ABC Broker Administrator, including duties of the respective parties and commission and other compensation arrangements]
- I. Underwriting guidelines and authorities [describe the scope of underwriting authority to be delegated by carrier and the underwriting guidelines to be applied]
- J. Competition and marketing [provide data on relevant competitors, market shares, distribution channels and financial results]

NOTICE

The material contained herein is confidential and proprietary, and is subject to the terms of a written Confidentiality Agreement between ABC Broker-Administrators Inc., and XYZ Insurance Company.