

AI Risk® Personal Lines Workflow

NEW BUSINESS

HOMEOWNERS (ALL Property Lines: HO-3, 4, 6 & Dwelling Fire)

- Lex Application or Acord application with Lex Supplemental
- Supplemental Applications:
 - Unprotected Q (PC 9-10)
 - Builders' Risk Q
 - Corporate Owned Properties Q
 - Log Home Supplemental
 - Supplemental Heat

EXCESS FLOOD

- Excess Flood application
- Underlying NFIP declarations page or application
- Elevation Cert (A or V zones)

PERSONAL ARTICLE FLOATERS

- PAF application
- Detailed schedule of all items insured
- No Blanket coverages
- At binding appraisals will be required (3 years old or less)
 - Jewelry items \$5K and higher
 - Fine Arts \$10k and higher

UMBRELLA/EXCESS LIABILITY

- Fully completed Lexington Umbrella application with detailed underlying exposures
- Hardcopy motor vehicle records (MVR's)

SERVICE STANDARDS

Qualifying quotes should be next day; risks needing home office approval may take longer, if so the assigned underwriter should notify you when to expect a quote

PAYMENT

Agency Bill-full premium due within 30 days of binding.

Please collect minimum earned premium at binding.

BINDING REQUIREMENTS

All forms as required when quote released

- If you are unable to obtain a signed document, let your underwriter know and we may accommodate with signed applications and/or other required documents to follow no later than 10 days of binding
- Contact name/number for inspection (all property risks)
- Any other required forms or information as noted on quote release
- All Surplus lines forms
- If broker handling the tax filing then remit SLF-1

INSPECTIONS

Inspections are ordered on all new property business (N/A for HO-6 and HO-4) and reviewed within 60 days of effective date

- Coverages may need to be amended if under 90% insured to value or appear excessive for the area
- Underwriter will notify you of any changes/requirements and provide you a copy of the inspection

RENEWALS

All Renewals are processed in Baton Rouge processing center; terms released 30 -45 days prior to renewal.

ENDORSEMENTS

Fax all endorsement requests to our processing center in Baton Rouge at (225) 910-6576.

CANCELLATION PROCEDURES/REFUNDING OF PREMIUM

You may take a credit if applicable on an existing or new account by notifying accounting, or; request a refund in writing on company letterhead (include FEIN number). Fax directly to Baton Rouge who will forward to accounting for processing of refund check

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