

# Tague Alliance – Submission Guidelines

## New Business – Personal Lines Preferred Auto

*Applies to Allied, Hartford, Kemper, MAPFRE, MetLife, Oregon Mutual, Safeco, Travelers*

1. Liability and Un-Insured Motorist must be at least 100/300/50, no rejection of UMBI coverage
2. Full Coverage – deductibles of at least \$500 comprehensive & \$500 collision , higher if possible
3. Medical Pay – at least \$1000, higher if possible
4. Collision Deductible Waiver or UMPD must be on policy
5. Operators under age 21 must be clean (violation and claims free, including no-fault)
6. Operators under age 25 no more than one incident (violation or claim, including non-chargeable)
7. No more than two chargeable incidents per household
8. No more than one incident per driver (chargeable)
9. Annual mileage must be accurate (average 12000 or more per year). If mileage on any policy vehicle is less than 10000, the member must retain the Tague Alliance Mileage Verification form in the client file.
10. All drivers in household disclosed (rated or excluded)
11. Must have current insurance validated by carrier name, policy #, and expiration date. Member must retain proof in the client file such as a copy of the prior period declarations page.
12. Prior insurance limits must be a minimum of \$50,000/\$100,000 or higher.
13. Adhere to all carrier underwriting requirements at time of submission

## New Business Personal Lines Preferred - Home, Condo, Renter, Dwelling Fire

*Applies to Allied, Hartford, Kemper, MetLife, Oregon Mutual, Safeco, Travelers*

1. Member must utilize carrier reconstruction estimate tool to determine proper structure coverage amounts to fully reflect all attributes of the property being insured.
2. 150% Extended Dwelling Coverage on Home and Dwelling Fire (if offered by the carrier)
3. Replacement Cost Contents – all policy forms
4. Include Personal Injury and Identity Theft coverage (if offered by the carrier)
5. Claims free for past 5 years
6. Prior insurance is a must, unless first-time home owner. This does not apply to Renter's.
7. No cancellation for non-pay or underwriting reasons
8. No lapse of coverage
9. Liability limits of \$300k or higher, Renter's can have \$100k Liability limits
10. Higher deductible: \$1000 or \$2500, Renter's may have \$500 deductible.
11. Newer homes, if older all updates must be completed. This does not apply to Renter's.
12. No brush within 1200 ft, preferably further. Member must follow carrier brush underwriting rules
13. Homes older than 20 years must have plumbing, heating, electrical, and roof updates or replaced.
14. All properties must show pride of ownership, no maintenance issues. Carriers inspect the properties and the homes must be in good condition. This applies to all policy types.
15. Adhere to all carrier underwriting requirements at time of submission

**All policies that do not fit within the guidelines above may be placed with our standard and non-standard carriers. Tague Alliance will try to provide our members with access to carriers and wholesalers who can accommodate clients of various risk profiles. The absolute most important element is placing the appropriate risks with the appropriate insurance carriers.**

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ISM Signature

Date

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Tague Alliance Signature

Date