



Clearance Procedure

1) New Business

- a) AmRisc will clear the first complete submission received from appointed producers. If a submission is incomplete, AmRisc will advise the producer that the submission is not sufficiently complete and is not reserved. Producer must resubmit entire package once missing information has been provided.
- b) Clearance is reserved a maximum of 90 days prior to the account effective date, subject to the Elite Producer Program guidelines.
 - i) TBA, ASAP, unknown and mid-term effective dates are not cleared.
 - ii) Inaccurate inception dates may disqualify a submission at any time. The next received complete submission will then be reserved.
- c) First in clears new business for all AmRisc capacity. AmRisc capacity does not duplicate AmRisc Carriers' capacity and is not cleared against AmRisc Carriers' capacity. AmRisc does not split AmRisc Carriers between brokers and BOR's will not be accepted for individual Company capacity.

2) Renewal Business

- a) Incumbent markets with AmRisc Carriers are considered cleared automatically for renewal for all AmRisc Programs.
- b) AmRisc will accept BOR's on incumbent, AmRisc, accounts even if the retailer does not change.
- c) We will not split the AmRisc capacity to work with separate producers on the same account.
- d) Binders and Policies will warrant that the incumbent lead market is not an AmRisc Carrier (Currently Lloyd's, Lantana, PESLIC, National Fire & Marine, QBE Americas & Steadfast).
- e) Binders and Policies will warrant no other AmRisc Carriers' capacity on the property program, unless an exception is made prior to binding.

3) All Submissions – General

- a) Our AmRisc Application/SOV excel format notes mandatory information needed on the submission. Other formats may be used; however, submissions on our AmRisc App/SOV are given priority when quoting.
- b) We require our AmRisc App/SOV or other electronic format for all accounts over 5 locations.
- c) EIFS construction may be entertained under certain circumstances in AmRisc programs.
- d) Binders and Policies will warrant no expiring AmRisc Carriers' capacity.
- e) Binders and Policies will warrant no other AmRisc Carriers' capacity on the property program, unless exception prior to binding.

The above guidelines may be updated from time to time. The most current update (even if not yet posted) will prevail.