

**Preferred New Appointment Agency Profile**

* Years in the industry 5+ years
* Years in the agency 2+ years – start up agency operations are not eligible
* Agency management system in place
* Active website and social media presence required
* All new business is rated and submitted electronically by the agent on the Frederick Mutual portal. Policy information is delivery electronically to the agency.
* Commitment to offering policyholders paperless policy delivery and billing support through Frederick Mutual’s customer portal or mobile app
* Profitable with current carriers
* Commitment to reach $50,000 in total inforce premium within first three years of appointment

**Target market segments for Commercial Lines:**

* + Artisan contractors
	+ Retail
	+ Service
	+ Property including Lessor’s Risk and habitational
* Contractor specific extension endorsements are available
* General extension endorsements for all other market segments are available
* Contractors E&O, Cyber, EPL, Miscellaneous Professional Liability and Equipment Breakdown coverage is available subject to eligibility

**Target market segments for Personal Lines:**

* Homes with Coverage A limits between $350,000 and $1,000,000
* Extension endorsements of various coverage levels available on homes with Coverage A of $350,000 and greater
* Incidental farming is an acceptable subject to underwriting guidelines
* Some dog breeds are ineligible subject to underwriting guidelines
* Home Cyber, Equipment Breakdown, Service Line and Inland Flood coverage is available subject to eligibility
* HO 2, HO 3, HO 4, HO 5 (MD & PA), and HO 6 are available base forms
* Trampolines, swimming pools, flat roofs, and wood stoves are eligible subject to underwriting guidelines

**General guidelines for both Commercial Lines and Personal Lines:**

* All properties are inspected and must be in average or better condition.
* Insurance To Value (ITV) calculation is completed on all new business where a building/structure is included for coverage.
* Coastal exposures are eligible subject to underwriting guidelines which vary by state.
* Agents receive electronic copies of policy documents. Policyholders will receive paper copies of policy documents and invoices if electronic delivery is not selected.
* Automated Recurring Payment options are available.
* All business is on direct bill or mortgagee bill (Homeowners)