



# P&C OneSource

ASSET GUIDE



# Table of Contents

Introduction .....	Page 3
AM Best Resources.....	Page 4
IRMI Resources.....	Page 5
NFIP Resources .....	Page 11
Rough Notes Resources.....	Page 12
Verisk (ISO) Resources .....	Page 13

# INTRODUCTION

P&C OneSource features roughly 250,000 items from such organizations as A.M. Best, IRMI, Verisk (ISO), NFIP, and Rough Notes. The library features resources that are commonly used across the insurance industry.

Many of the items from each organization are classified under a series of titles, or related materials. Here's a detailed list of these titles, including brief descriptions of the materials they contain.



# AM BEST RESOURCES

## Loss Control Reports

These reports provide convenient checklists of things to look for during on-site inspections of businesses, helping users evaluate potential risks to employees, patrons, and visitors.

## Underwriting Reports

These reports examine industry-specific risks from an underwriter's point of view, providing a complete description of what workplace hazards to look for and how to avoid them.



# IRMI RESOURCES

## **Classification Cross Reference Guide (CRG)**

This resource is designed to help users find a workers' compensation (NCCI or state Workers' Compensation code) or commercial general liability (CGL) class code based on a description of the risk, a known class code for the other coverage, or either of two additional standardized systems for classifying business operations: Standard Industrial Classification (SIC) and North American Industry Classification System (NAICS) codes.

## **Insurance Cancellation Guide**

This comprehensive tool helps insurance and risk management professionals keep up with state laws that pertain to the cancellation or nonrenewal of an insurance policy.



# IRMI RESOURCES (CONT.)

*The following titles require a custom quote per large agency:*

## **101 Ways to Cut Business Insurance Costs**

This how-to guide can help insurance buyers – and their agents and brokers – do a better and quicker job of auditing their insurance programs to reduce costs without giving up necessary protection.

## **Agribusiness Risk and Insurance**

This resource helps users understand the agribusiness-specific nuances of risk management, learn where standard insurance programs have unique implications for farms and agribusinesses, and stay on top of emerging strategies for managing agribusiness risks. It features everything from unique industry exposures (and how to accurately cover them) to identifying and addressing knowledge gaps.

## **Blueprint for Workers Comp Cost Containment**

This resource can assist users seeking to overhaul their own workers' compensation program or help clients fine-tune their program. It offers insight and solutions for controlling or even reducing workers' compensation costs and premiums.

## **Captives and the Management of Risk**

This resource can help users understand what captive insurance is and why it is used in the risk management process. It reveals the types of risk that can be handled by captives, why captives can be effective as a risk management tool, tax and accounting considerations, how to determine if a captive is suitable, how to choose a domicile, and how to manage and operate a captive.

## **Captive Insurance Company Reports (CICR)**

This periodical educates captive practitioners on diverse captive topics. It's packed with important news, commentary on trends and developments, and actionable recommendations for optimizing the benefits and performance of captive ownership or participation.

## **Captives Practices and Procedures**

This detailed guide explains how captive insurance is used and outlines the decisions and actions that must be made to structure and operate a captive insurance program that withstands market cycles. For the newcomer to captive insurance, there is also a new introduction that defines captive insurance and its purpose and provides an overview of the different types of captives.

## **Claims Operations: A Practical Guide**

Written for both experienced and new insurance professionals, this book provides a comprehensive overview of how the claims process is handled, controlled, and managed – along with its interrelationship with other functional departments.

## **Commercial Auto Insurance**

This resource offers information and competitive strategies for business auto, auto dealer, motor carrier, and other commercial auto insurance. It includes discussions of all countrywide Insurance Services Office (ISO) endorsements to help users tailor coverage for specific needs, updates on industry issues, and state-specific information on commercial and personal motor vehicle regulations.



# IRMI RESOURCES (CONT.)

## Commercial Liability Insurance

This resource offers comprehensive information on commercial general liability, owners' and contractors' protective liability, liquor liability, products-completed operations liability, railroad protective liability, pollution liability, and umbrella liability insurance. It includes a line-by-line interpretation of standard liability forms. Interpretation is based on court rulings, insurer claims guidelines and best risk management practices.

## Commercial Property Insurance

Access line-by-line interpretations of the most commonly used ISO commercial property, crime, inland marine, and equipment breakdown forms, plus practical advice for using countrywide endorsements and nonstandard forms. This resource also includes analysis and recommendations for treating nonstandard coverage lines, such as builders risk, inland marine, and commercial output.

## Construction Risk Management

This resource provides details on construction risks and strategies for mitigating, transferring, and insuring those risks. Users can learn how risks are commonly allocated in a construction project and how to close gaps between a contractor's insurance coverages and the risks it assumes.

## Contractual Risk Transfer

This resource helps users draft rock-solid risk transfer and insurance clauses for construction contracts, leases, purchase orders, rental agreements, oil and gas drilling and production contracts, and many other contractual

agreements. It empowers contract drafters with updated model clauses, discussions and summaries of relevant state statutes, and advice on a breadth of relevant topics and strategies.

## COVID – State Cancellation Bulletins

This resource aggregates insurance cancellation documentation issued by states in regard to COVID-19-specific policy exclusions.

## Design-Build Risk and Insurance

Design-build construction is an increasingly popular construction approach, but it increases risks and presents new risk management challenges. This resource can help users recognize potentially devastating design-build risks and develop a plan to ensure they're covered.

## D&O MAPS

This resource provides a comprehensive analysis of more than 300 available D&O liability policies by company and category. Each analysis highlights policy provisions that are broader or more restrictive than standard, allowing for quick comparison of forms and near-instant revelations into the strengths and weaknesses of insurers' policies.

## Employment Practices Liability Consultant (EPLiC)

This resource addresses the legal, regulatory, human resources, and insurance coverage issues users must consider when developing leading-edge risk management and insurance solutions that can address daunting loss exposures.

# IRMI RESOURCES (CONT.)

## Exposure Survey Questionnaire

This questionnaire identifies and analyzes various loss exposures of individuals and families, with a primary focus on property and casualty exposures.

## Guidelines for Insurance Specifications

This resource helps users prepare clear and concise instructions for underwriters. It contains model specifications for 24 commonly purchased types of commercial lines insurance, allowing for quick preparation of accurate specifications tailored to any organization's needs.

## Glossary of Insurance Terms

This detailed glossary provides context for a wide range of commonly used terms within the insurance industry, and can help users improve acumen.

## How to Draft and Interpret Insurance Policies

This resource guides users through the process of interpreting or crafting policy language, from applying a basic coverage analysis to understanding advanced coverage issues.

## IRMI Insurance Checklists

These handy PDF checklists can help insurance buyers, risk managers, agents, consultants, and brokers develop insurance programs to respond to the unique loss exposures of any client.

## Insurance for Defective Construction

This resource provides insight into Commercial General Liability (CGL) insurance claims

involving defective workmanship, which can often be complicated and expensive. It can help protect users and their clients from the legal consequences and financial hardship of defective construction claims.

## Insurance Law Essentials

This resource is a set of mission-critical tools for insurance coverage legal research, featuring details on insurance law fundamentals, deep dives into specific court rulings, and a wide variety of legal case summaries. It includes six components: Insurance Case Finder, CGL Reporter, Insurance Law Reporter, Canadian Coverage Caselaw, Case Law Library, and Fundamentals of Insurance Law.

## IRMI Workers Comp

This resource contains strategies, tactics, solutions, and information on most aspects of workers' compensation law and insurance. It includes state-specific statutes to help users analyze exposures, determine the coverages needed to provide an adequate level of organizational protection, quickly understand the most important aspects of each state's act, place coverage in the residual marketplace or in a monopolistic state fund, and develop effective cost containment programs.

## Personal Risk Management and Insurance

This resource offers line-by-line analyses of the latest Insurance Services Office (ISO) homeowners and personal auto policies and their countrywide endorsements – including state-specific information such as uninsured/underinsured and no-fault insurance requirements. Real-life claims and loss examples are used throughout to help users understand coverage intent and loss ramifications. The guide also offers a variety of risk management



# IRMI RESOURCES (CONT.)

techniques to reduce loss exposure through contractual risk transfer, loss control, and catastrophe planning.

## Pollution Coverage Issues

With more than 800 court cases, this powerful reference provides a bird's-eye view of how all 50 states are ruling on claims covering such environmental issues as coverage triggers, the known loss doctrine, and allocation.

## Practical Risk Management

This resource is designed to help risk management and financial executives start and maintain a risk management program. The guide discusses the entire process - from exposure identification through implementation and monitoring of the program.

## Professional Liability Insurance

This reference empowers users to confidently evaluate, negotiate, and arrange almost any type of professional, errors and omissions (E&O), or management liability insurance program. It features useful insight into E&O, medical and nonmedical professional, and management liability exposures and insurance.

## Risk Financing

This resource explains various risk finance options for any organization's liability and workers' compensation risks. It covers all the alternatives with cutting-edge analyses and explanations of traditional insurance rating plans and alternative market options. It can guide users through all the steps necessary to perform a systematic evaluation of risk finance options - from loss forecasting to a net present value analysis of the alternatives.

## The Additional Insured Book

This resource can enhance the use of the additional insured status as a risk transfer strategy in connection with a project or business relationship. It provides key insight and practical guidance on problems with standard endorsement forms, offers suggestions for modifying coverage to correspond with contractual risk transfers, and critiques the good and potentially troublesome areas of several manuscript additional insured endorsements in use.

## The Betterley Report

This resource provides a series of highly acclaimed market survey reports on six specialty insurance products, including technology E&O and cyber and privacy liability. Each report features exhibits of the critical differences in insurers' coverage, market appetite, capacity, and many other product features.

## The Builders Risk Book

This resource delivers an understanding of the laws governing builders risk insurance, knowledge of the risk exposures and contract requirements that must be satisfied, and specific advice for structuring the best coverage terms.

## The MCS-90 Book

The MCS-90 is a unique endorsement applicable to motor carriers. Anyone who buys insurance for, sells insurance to, or underwrites insurance on commercial vehicles requires this reference to master the nuances and application of the federally mandated MCS-90 form.

# IRMI RESOURCES (CONT.)

## The Risk Report

This resource provides analysis and interpretation of the latest innovations in insurance coverage and risk management practices, coverage and risk management strategies, and updates on emerging loss exposures.

## The Wrap-Up Guide

This resource covers details on designing, implementing, and administering a wrap-up or controlled insurance program (CIP). CIPs represent common coverage approaches for construction projects, as they can improve project safety, reduce the cost of risk, and ensure all contractors are covered under a broad liability insurance program.





# NFIP RESOURCES

## Flood Insurance Manual

This document represents the current Federal Emergency Management Administration (FEMA) guidance on the covered topics and may assist National Flood Insurance Program (NFIP) insurers, adjusters, vendors, insurance agents, and policyholders to apply applicable statutory and regulatory requirements, as well as the terms and conditions of Standard Flood Insurance.



# ROUGH NOTES RESOURCES

## Commercial Risk Survey

This series of integrated materials provides comprehensive summaries of businesses in more than 700 industrial categories, including the categories of risk they commonly face and steps that can be taken to mitigate those risks.

## Policy, Form, and Manual Analysis (PF&M)

These materials provide a detailed analysis of ISO, AAIS, and specialty forms. They also include specific, concrete examples of scenarios that businesses have experienced – including over 2,000 reader-friendly court case summaries – along with details on how these events were resolved.



# VERISK (ISO) RESOURCES

## CMC Manuals Plus (PPC Codes)

This resource from the Insurance Services Office (ISO) provides classification ratings for fire protection systems. Users can look up the ratings for the communities where a business' properties are located. These ratings can impact the underwriting and pricing of commercial insurance coverage on a localized level.

## Engineering & Safety (E&S)

This resource from the Insurance Services Office (ISO) provides comprehensive, concise analyses of specific hazards, processes, business operations, and products – including appropriate guidelines for intervention. This resource can impact the underwriting and pricing of commercial insurance coverage.

## Forms, Rules, and Loss Costs (CLM)

This manual, spanning 31 commercial and personal lines, empowers users to confidently underwrite and price diverse risks. It can assist with calculating loss costs, determining applicable rules, and highlighting required forms based on the state in which a business is operating.

## Premium Audit Advisory Services (PAAS)

These guides feature detailed descriptions of all state-specific and national workers' compensation and general liability classifications. They are searchable by keyword or by a known class code and can be further refined by state.

## VINMASTER® Personal Auto Physical Damage Symbols

## VINMASTER® Personal Auto Liability and PIP/MedPay Symbols

## VINMASTER® Risk Analyzer Personal Auto Physical Damage Symbols

## VINMASTER® Risk Analyzer Personal Auto Liability and PIP/MedPay Symbols

These resources allow users to unlock granular vehicle details, even without the Vehicle Identification Number (VIN). VINMASTER® users only need the vehicle's year, make, and model to find the latest Insurance Services Office (ISO) Vehicle Series Rating Symbol.



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