

NEXGEN LINES OF BUSINESS

Cover-All's industry-leading capabilities are currently in production at over 45 customer sites.

Our track record includes helping customers grow their top-line, while underwriting more profitably, and reducing their expense ratios.



Cover-All's solutions are designed to help you harness the power of information. Drawing on our advanced technology, insurance industry expertise, and wealth of experience, we build solutions that give you the tools to make managing business easier than ever.

Choose from our full Inventory of Commercial ISO and NCCI Workers' Compensation products including:

COMMERCIAL AUTO

AUTO LIABILITY

GARAGE

TRUCKERS

COMMERCIAL CRIME & FIDELITY

COMMERCIAL GENERAL LIABILITY

COMMERCIAL INLAND MARINE

COMMERCIAL PACKAGE POLICY

COMMERCIAL PROPERTY

BUSINESS OWNERS POLICY

WORKERS' COMPENSATION

BOILER & MACHINERY

DIRECTORS & OFFICERS

DWELLING

HOMEOWNERS

PERSONAL AUTO

PROFESSIONAL LIABILITY

UMBRELLA

YACHT

Legend:



CUSTOM

LINES OF BUSINESS SUPPORT

Keeping up with the numerous ISO/NCCI changes for multiple program versions in all 50 states can be a daunting task. But with Cover-All at your side, you won't have to worry. We provide full support for all NCCI and ISO updates as they take place. Special care is given to accommodate each customer's timing of acceptance or rejection of changes in filings.

MY Insurance Center™ (MIC) supports the individually filed rates, loss cost modifiers and company deviations which are critical to each of our customers' unique competitive advantage.

CUSTOM PRODUCTS

Our proprietary development framework allows Cover-All to produce custom solutions such as Umbrella, EPLI, D&O, Kidnap & Ransom, and Fiduciary Liability in less time and for a fraction of the average cost. Our focus is on providing you with the products you need now so that your business can grow right away.

Depending on your needs, Cover-All can replace the ISO/NCCI rules, rates and forms with non-standard ones or provide a combination of both. In addition to the range of features and functions offered by MIC, we can implement custom products into a completely seamless environment that provides extensive client, agency and statistical information, as well as complete billing capabilities.

PROFESSIONAL SERVICES

To complement a full inventory of Commercial ISO and NCCI Workers' Compensation products, Cover-All provides a wide range of professional services to support the customization of any of those standard products. Our unique architecture, methodology, and frameworks allow us to deliver rapid development of custom lines of business conversion from existing systems and data integration with 3rd party services or reporting agencies.

Information is at the heart of the insurance business. Meeting every carrier's challenge of ongoing compliance, Cover-All provides full service support for the Bureau products with monthly releases to rates, rules, and forms – at least two months in advance of change effective dates.



Capability List for NexGen Lines of Business

COMMERCIAL AUTO

CLASSIFICATIONS

Trucks, Tractors and Trailers
 Private Passenger
 Farmers Autos
 Public Transportation
 Taxicabs
 Limousines
 School Buses
 Church Buses
 Other Buses
 Van Pools
 Special Type Vehicles
 Ambulance Services
 Amphibious
 Antique Autos
 Driver Training
 Fire Departments
 Funeral Directors
 Golf Carts and Low Speed Vehicles
 Law Enforcement
 Mobile Homes
 Motorcycles
 Snowmobiles
 Auto Dealers

POLICY LEVEL COVERAGES

Hired Auto
 Truckers/Motor Carriers
 Mobile and Farm Equipment
 Repossessed Autos
 Non-Ownership Liability
 Social Service Risks
 Other Than Social Service Risks
 Garage Service Operations
 Driver Training Programs – Non-Owned Coverages
 Drive Other Car
 Trailer Interchange Agreement
 Pollution Liability
 Garagekeepers Insurance
 Registration Plates Not issues for a Specific Auto
 Fungi or Bacteria Liability
 Autos Held for Sale by Service Operations
 Leased Workers Coverage
 Limited Mexico Coverage
 Loss Of Use Expenses – Rental Vehicles
 Fellow Employee Coverage
 Silica or Silica-Related Dust Liability
 Auto Body Manufacturers and Installers
 Drive-Away Contractors
 Gross Receipts or Mileage Basis – Public
 Gross Receipts - Truckers

COMMERCIAL AUTO VEHICLE LEVEL COVERAGES

Liability
 No-fault Coverages
 Medical Payment
 Uninsured Motorist
 Underinsured Motorist
 Comprehensive
 Specified Perils
 Collision
 Auto Loan/Lease Gap Coverage
 Audio, Visual and Data Electronic Equipment
 Rental Reimbursement
 Tapes, Records and Discs
 Towing
 Non-Trucking Operations
 Transportation of Seasonal or Migrant Farm Workers
 Loss Payees
 Additional Insured
 Trucks, Tractors and Trailers – Special Provisions
 Transporters of Liquid Products
 Amusement Devices
 Transporters Of Explosives
 Rolling Stores
 Seasonal Agricultural Produce Trailers
 Trailer and Semitrailers used as Showrooms
 Leasing and Rental Concerns

AUTO DEALER COVERAGES

Liability
 No-fault Coverages
 Medical Payments
 Auto Exposure
 Garage Operations
 Combined Garage Operations And Auto Exposure
 Proprietors And Executive Officers
 Uninsured Motorist
 Underinsured Motorist
 Comprehensive
 Specified Perils
 Blanket Collision
 Pick Up Or Delivery Of Autos
 False Pretense Coverage
 Named Driver Collision
 Drive-away Collision
 \$100 Deductible For Completed Operations
 Damage To Rented Premises Liability
 Owners Of Premises
 Personal Injury Liability
 Broad Form Products
 Broadened Coverage
 Discontinued Operations

COMMERCIAL AUTO RATE MODIFICATIONS

Automatic rating factors determination
 Financial responsibility surcharge
 *Company Rate Modification
 Schedule Rating
 Experience Rating
 Commission Reduction
 Deductible Insurance (Including Liability, PIP, and Physical Damage, where applicable)
 Actual Cash Value Rating
 Stated Amount Rating
 *Composite Rating
 *Final Audit for Composite Rated policies
 Interpolation

FEATURES

Full inventory of optional ISO Endorsements
 Full data capture support for all required data fields
 All Mandatory and Conditionally Mandatory forms automatically attached

COMMERCIAL PROPERTY**LOB FEATURES**

Multi-State Policies
 Multiple Buildings/Locations per Policy
 Standard Property Policy
 Blanket Rating
 Terrorism

PREMIUM MODIFICATION FACTORS

Package Modification Factor
 IRPM

CAUSES OF LOSS

Basic
 Broad
 Special
 Earthquake

OTHER CAUSES OF LOSS

Windstorm or Hail
 Vandalism
 Sprinkler Leakage
 Molten Material
 Pier And Wharf Additional Covered Causes Of Loss
 Radio Or Television Antennas
 Radioactive Contamination
 Sprinkler Leakage - Earthquake Extension
 Watercraft Exclusion Buyback

COMMERCIAL PROPERTY COVERAGES

Building Coverage
 Personal Property Coverage
 Building Coverage and Personal Property Coverage Option
 Agreed Value
 Alcoholic Beverages Tax Exclusion
 Brands And Labels
 Ordinance Or Law Coverage
 Pollutant Clean Up And Removal Additional Aggregate Limit Of Insurance
 Debris Removal Additional Insurance
 Inflation Guard
 Loss Assessment
 Manufacturers' Consequential Loss Assumption
 Miscellaneous Real Property
 Newly Acquired Property - Increased Limit
 Utility Services
 Peak Season Limit Of Insurance
 Replacement Cost
 Trees, Shrubs And Plants
 Vacancy
 Value Clauses
 Functional Building Valuation
 Functional Personal Property Valuation (Other Than Stock)
 Spoilage Coverage
 Loss Adjustment Endorsement
 Broken Or Cracked Glass Exclusion
 Limited International Coverage - Property Endorsements
 Fire Department Service Charge Coverage - Increased Limit
 Tenants Improvements & Betterments Coverage
 Blanket Rating (Average and Highest Rating)
 Building
 Contents
 Building and Contents Combined
 Tenants Improvements and Betterment
 Builders' Risk
 Builders' Risk Coverage
 Builders' Risk Coverage Options
 Building Renovations
 Builders' Risk Reporting Form
 Separate Or Sub-Contractor's Interests
 Theft Of Building Materials, Fixtures, Machinery, Equipment
 Building Materials And Supplies Of Others
 Business Income Coverage
 Business Income Coverage Options
 Business Income Agreed Value Optional Coverage
 Business Income From Dependent Properties
 Limited International Coverage
 Extended Period Of Indemnity
 Maximum Period Of Indemnity
 Monthly Limit Of Indemnity
 Mining Properties
 Ordinary Payroll Exclusion And Limitation
 Power, Heat And Refrigeration Deduction - Manufacturing

COMMERCIAL PROPERTY COVERAGES CONT'D

Or Mining Risks

Seasonal Leases - Monthly Limits On Loss Payment
 Business Income Changes - Educational Institutions
 Business Income - Landlord As Additional Insured (Rental Value)

Extra Expense Coverage

Extra Expense Coverage Options

Expanded Limits On Loss Payment
 Extra Expense From Dependent Properties

Time Element Options

Civil Authority Changes
 Business Income Changes - Beginning Of The Period Of

Restoration

Ordinance Or Law - Increased Period Of Restoration
 Utility Services
 Loss Adjustment Endorsement

Leasehold Interest Coverage

Legal Liability Coverage

Mortgageholders Errors & Omissions Coverage

Tobacco Sales Warehouses Coverage

Standard Property Policy

OTHERS

Multiple Location Average Rating (ISO Dispersion Credit)
 Value Reporting (Multiple Average Method, Periodical Adjustments)
 Earthquake and Volcanic Eruption Endorsement (Sub-Limit Form)
 Electronic Commerce Endorsement
 Deductible Insurance Plan
 Windstorm or Hail Percentage

COVERAGE FORM & ENDORSEMENTS

All related ISO Coverage Forms and Endorsements

GENERAL LIABILITY**LOB FEATURES**

Multi-State Policies
 Multiple Locations per Policy
 Terrorism

PREMIUM MODIFICATION FACTORS

Package Modification Factor
 Experience Modification Factor
 Schedule Modification Factor

COVERAGES

Premises/Operations Liability
 Products/Completed Operations Liability
 Electronic Data Liability
 Employee Benefits Liability
 Product Withdrawal Liability
 Product Withdrawal Expense

GENERAL LIABILITY COVERAGES CONT'D

Liquor Liability

Owners and Contractors Protective Liability

Principals Protective Liability

Pollution Liability

Railroad Protective Liability

Underground Storage Tanks Liability

Sports Participants

Elevator or Escalator Inspection

Injury To Leased Workers

Stop Gap Employers Liability

Protective and Highway Liability

Lead Liability

COVERAGE FORM & ENDORSEMENTS

Occurrence Form

Claims Made Form

Additional Interests Endorsements

Termination and Suspension Endorsements

Exclusion Endorsements

Special Provisions Endorsements

Coverage Amendment Endorsements

All related ISO Coverage Forms and Endorsements

RATING FEATURES

Deductible Insurance

'A' Rates (ELPs)

If Any Rating

Minimum Premiums

COMMERCIAL CRIME & FIDELITY**LOB FEATURES**

Terrorism

PREMIUM MODIFICATION FACTORS

Package Modification Factor

Experience Modification Factor

Schedule Modification Factor

IRPM

POLICY TYPES

Commercial Crime and Fidelity

Employee Theft and Forgery

Kidnap/Ransom and Extortion

Government Crime and Fidelity

COVERAGE FORM

Loss Sustained Form

Discovery Form

COMMERCIAL CRIME & FIDELITY INSURING AGREEMENTS

Employee Theft (Blanket)
 Forgery or Alteration
 Inside the Premises – Theft of Money and Securities
 Inside the Premises – Robbery or Safe Burglary of Other Property
 Outside the Premises
 Computer Fraud
 Funds Transfer Fraud
 Money Orders and Counterfeit Money
 Clients' Property
 Destruction of Electronic Data or Computer Programs
 Unauthorized Reproduction of Computer Software by Employees
 Extortion (Commercial)
 Inside the Premises – Theft of Other Property
 Inside The Premises – Robbery Of A Watchperson Or Burglary Of Other Property
 Inside the Premises – Robbery Of A Custodian Or Safe Burglary Of Money and Securities
 Employee Theft – Name or Position Schedule
 Lessees of Safe Deposit Boxes
 Securities Deposited with Others
 Guests' Property
 Safe Depository
 Employee Theft – Per Loss
 Employee Theft – Per Employee
 Extortion (Government)
 Kidnap/Ransom and Extortion – Direct Loss
 Kidnap/Ransom and Extortion – Expenses Incurred
 Detention or Hijack
 In-Transit Delivery of Property
 Death and Dismemberment
 Products Recall Expense
 Business Income and Extra Expense

COMMERCIAL FORM & ENDORSEMENTS

All related ISO Coverage Forms and Endorsements

INLAND MARINE**LOB FEATURES**

Multi-State Policies
 Multiple Locations per Policy
 Terrorism

PREMIUM MODIFICATION FACTORS

Package Modification Factor
 IRPM

COVERAGES

Section II : Accounts Receivable
 Section III: Camera and Musical Instrument Dealers
 Section IV: Commercial Articles
 Section V: Equipment Dealers
 Section VI: Film

INLAND MARINE COVERAGES CONT'D

Section VII: Floor Plan
 Section VIII: Jewelers Block
 Section IX: Mail
 Section X: Physicians and Surgeons
 Section XI: Signs
 Section XII: Theatrical Property
 Section XIII: Valuable Papers and Records

COVERAGE FORMS & ENDORSEMENTS

All related ISO Coverage Forms and Endorsements

WORKERS' COMPENSATION**RATING FEATURES**

Incidental Longshore Coverage (Classification Level)
 Deductible (Including Hazard Rating) / Co-Insurance reduction, where applicable
 Increased Limits Premium (Including Minimum Premium charge)
 Experience (or Merit) Modification
 Multiple state support (on single policy)
 Manual entry of 'A' rate classes at the class level
 State surcharges (i.e., MO 2nd Injury Fund)
 State Rating Options (i.e., Contractors Credit, Drug Free Workplace, etc.)
 Waiver of subrogation premiums for adopted states
 Aircraft Surcharge
 Minimum Premium (with Manual Override)
 Tier Premium Discount
 Expense Constant
 Anniversary Rating
 Automatically calculates rate effective date
 Ability to override the rate effective date
 Split Rating
 Other workplaces - captured and printed on location schedule
 Extended named insureds
 *Experience Modification Factor feeds
 Safety Group Association
 Standard Industry Classification table support
 North American Industry Classification System (NAICS) table support
 Ability to specify specific values for class rates, minimum premium, surcharge, expense constant
 Pending Rate Change Form
 Outstanding Rate Change
 Massachusetts ARAP
 Loss Constant
 *Assigned Risk Coverages - Currently supported as a customization.
 Aggregate Deductibles (where applicable)
 Large Deductible Programs (Company-Specific)
 Stop Gap Coverage for Monopolistic states
 *Wrap-Up Policies for General Contractors
 *Rule XIII (Admiralty Law, FELA & Migrant Workers, Etc.)
 *Retrospective Rating

WORKERS' COMPENSATION RATING FEATURES CONT'D

Non-Standard Rating Basis Classifications (Other than Payroll, Per Capita)
 *Federal Coal Mine Health & Safety Supplemental Disease Loading (Specific and Supplemental)
 Various state transition programs for previously 'A' rated classes
 *Voluntary Disease Coverage
 *Combined Policy Discount
 *Manuscript Coverage (Premium and Non-Premium Bearing)
 Consent to rate
 Rate deviations

FORMS AND ENDORSEMENTS

All Mandatory and Conditionally Mandatory forms automatically attached.
 Full inventory of optional NCCI Endorsements
 Company/Program-Specific Forms and Endorsements
 Full data capture support for all required data fields
 Produce Multiple Declarations for multistate policy with CA, NJ and others

SYSTEM CONTROLS

*Warning message if rate effective date has been changed at renewal convert.

BUSINESS OWNERS POLICY**SUMMARY OF FEATURES**

ISO based rating and issuance
 Multi-State Policies
 Multiple Locations per Policy

COVERAGE FORMS

Special

RISK CLASSIFICATIONS

Mercantile
 Offices
 Condominiums
 Apartments
 Restaurants
 Self-Storage Facilities
 Convenience Food/Gasoline Stores
 Motels
 Contractors

PREMIUM MODIFICATION FACTORS

Company Deviation
 Individual Risk
 Manual Surcharge

BOP COVERAGE BASIS

Actual Cash Value
 Replacement Value

BOP BASIC COVERAGES

Liability
 Building Property
 Personal Property

OPTIONAL COVERAGES

Property Coverages
 Business Income – Ordinary Payroll
 Business Income – Extended Period of Indemnity
 Forgery and Alteration
 Employee Dishonesty
 Outdoor Signs
 Mechanical Breakdown
 Money and Securities
 Miscellaneous
 Accounts Receivable
 Valuable Papers and Records
 Flood
 Business Income & Extra Expense
 Business Income – Revised Period of Indemnity
 Brand & Labels
 Windstorm or Hail Losses to Roof Surfacing
 Equipment Breakdown Protection
 Outdoor Property
 Identity Fraud Expense
 Debris Removal Additional
 Theft of Client's Property
 Flood
 Liability Coverages
 Tenants Fire Liability
 Tenants Liability

OPTIONAL ENDORSEMENTS

Property Endorsements
 Business Income Changes – Time Period
 Condominium Commercial Unit- Owners
 Earthquake
 Food Contamination
 Functional Valuation
 Named Perils
 Ordinance or Law
 Spoilage
 Utility Services
 Vacancy Permit
 Vacancy Changes
 Water Back-Up and Sump Overflow
 Fire Department Service Contract
 Seed Merchants
 Discretionary Payroll Expense
 Abuse Molestation Exclusion
 Exclusion – Personal & Advertising Injury - Lawyers
 Seed Merchants
 Liability Endorsements
 Additional Insured
 Hired Auto
 Medical Expenses – Exclusion

BOP OPTIONAL ENDORSEMENTS CONT'D

Newly Acquired Organizations – Businessowners Liability

Other Endorsements

Contractors Installation
 Contractors Tools and Equipment
 Motels
 Professional Liability

STATISTICAL CODING

Statistical codes are generated by the system and are available for statistical reporting.

RATES, RULES AND FORMS

The 7/02 ISO Businessowners Coverage Forms, Loss Costs, Rules and Forms are available. Multiple rate levels for each state are maintained and are available at the option of the issuing company.

POLICY OUTPUT

Printed Forms

Quote Summary
 Declaration Page
 General Information
 Coverages' limits and premiums
 Form numbers to be attached

Change Endorsements
 Worksheet
 Notice of Cancellation
 Notice of Reinstatement

Endorsement Forms

Mandatory

Per policy, coverage or state are automatically determined and the form numbers, along with the edition dates, are printed on the Declaration Page.

Optional

Can be selected by the operator using a help screen.

Electronic Forms

The electronic forms option will print and collate all endorsement forms to be attached to the policy.

NOTE: *Can be created upon request at additional cost.



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