



## One more reason to do business with Interstate Insurance Mgmt.

### THE TRAVELERS INCENTIVE PROGRAMS

Many of our retail producers are also selling Travelers insurance to their customers. Travelers has incentive programs for these retail producers which reward them for obtaining certain premium volumes and loss ratios on commercial business. These programs are called Performance Plus and Fixed Value-Based (FVB).

One of the benefits these retail producers enjoy by being a part of this program is that the commercial premium volume they generate by writing business through a Northfield general agent contributes to their Travelers Enterprise premium totals. This additional volume has the potential to move them into a higher premium tier and potentially a higher payout.

This is yet another reason that a retail producer, who has a choice between carriers or general agents, should choose Northfield.

#### Eligibility

In general, any retail producer who is currently participating in the Travelers Performance Plus or FVB incentive programs and does NOT have a profit sharing agreement with Northfield is eligible.

Other eligibility and program requirements exist and are a part of the Commercial Lines Performance Plus and FVB agreements, which the retail producer should have through Travelers.

#### For retail producers who currently work with Travelers

1. The eligible premiums they write through our agency can contribute to their Enterprise premium totals for Performance Plus or FVB.
2. To participate, the retail producer must do the following:
  - a. Go to [northfieldins.com](http://northfieldins.com) and select "For Agents" in the upper right-hand corner.
  - b. Select "Travelers incentive" to connect to Travelers Performance Plus/FVB.
  - c. On this page are two forms, an online form for single or few policy submissions and an Excel spreadsheet for several policy submissions. The producer must complete one of these forms for the policies they submit through a Northland/Northfield general agent.
  - d. Once the form is completed, the producer should print and save a copy for their records, and then click on "submit."

**In order to have policies entered be counted toward the current year, retail producers must submit by Dec. 31, which is the cut-off date.**

Please contact us with any questions regarding how the business you place with us can benefit you.



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## Classes of Business

### Adult day care



Sometimes we cannot be there for our aging loved ones, due to work, school or daily life. When this happens, it's comforting to know that there are others who can lend a hand. If your customers are in the business of caring, they can rest assured that their insurer will be there for them.

### Artisan/Trade contractors



For many small- to medium-sized contractors, their trade is their passion. They can be residential or commercial, and can include carpenters, electricians, plumbers, masons, painters and other trades.

### Child day care centers



The people who care for little ones take on a great deal of responsibility when these children are in their charge. Regardless of how conscientious they may be, accidents can happen. When they do, your customers need an insurer who cares for them as much as they care for the children in their charge.

### Habitational



Habitational risks come in all shapes and sizes from apartments, whether they're multi-level or garden style, to condominiums, single-family rental dwellings, to student housing and more. Because there is such a broad array of habitational classes, it is important that you

have a knowledgeable and experienced market to provide your customers the protection they need.

### Manufacturing



Northfield is your market for low-to-moderate hazard manufacturing risks. We wish to avoid manufacturing processes and the finished product that have potential pollution exposure. We wish to avoid risks which require extensive loss control services, generally present

hazardous exposures, which have inherent frequency or severity issues, operations which have exposures so hazardous that effective controls are unlikely, or accounts with products which are considered "long-tail" exposures.

### Residential home builders



Residential home builders offer custom homes to suit the needs of their clients. Likewise, we are a market that is able to offer customized protection to those builders so that they can continue to build their business. Residential contractors include, but are not limited to,

general contractors and artisan/trade contractors such as carpenters, plumbers, electrical, etc. We provide coverage for new construction or remodeling, projects up to 14 single-family homes/units and has receipts up to \$3 million.

### Restaurant/Bars/Taverns



We can provide comprehensive coverages for an array of businesses, including neighborhood taverns, white-cloth restaurants, local eateries, bars with entertainment, café houses, cafeterias and seasonal businesses. Keep your customers focused on running their business by helping

ensure they have the "right ingredients" for their insurance coverage.

### Roofing contractors



When people want to get out of the elements, they seek shelter with a good roof over their heads. The contractors providing cover for us also need shelter that covers them and their businesses from risks associated with their job.

We are an insurer that understands the challenges and risks your customers are exposed to, and can provide coverage that keeps them protected and dry.

### Shelters/Rehabilitation housing



Across the country there is a growing need for facilities that house, protect and/or work with individuals with limited means and options. These facilities include battered women's shelters, homes or sheltered workshops for the mentally or physically challenged, occupational or physical rehabilitation outpatient centers, abused-children shelters, criminal-release programs (non-violent), boys homes, orphanages and teen runaway shelters. The risks are unique and so are the coverages they need.

### Special events



There are many short-term events taking place throughout the seasons. These events include: art and craft shows, auctions, auto shows, boat shows, exhibitions, fund raisers, ice cream socials, meetings (conventions), picnics, social gatherings, community carnivals, concerts, Easter egg hunts, festivals, parades, reunions, Santa sleigh visits, street dances and wedding receptions. The nature and duration of special events requires an insurer with the experience to help keep these events special.

### Vacant building/vacant land



Vacant land includes land with no development, no existing building, no events held on the property and no operations being conducted, contemplated or completed on the land. Likewise, vacant buildings include any unoccupied structures, such as newly completed or recently vacated buildings where an entity has moved or gone out of business. Either way, your customers need comprehensive coverage for both general liability and property for their unoccupied assets.