



## General Bulletin #20 Referrals from the Illinois FAIR Plan

To: All Illinois Surplus Line Producers & Interested Parties

From: David L. Ocasek

The Illinois FAIR Plan is seeking to create a database of surplus line producers to whom it may refer business that it is unable to write. Please read the information below and, if you wish to be included, email the proper information as directed.

The Illinois FAIR Plan Association has been providing property insurance for responsible property owners who do not qualify for the standard market for reasons beyond their control for almost 35 years. They offer a full range of Homeowners products plus Dwelling Fire and Commercial Fire. Their book is 95% Dwelling Fire and Homeowners. While they have shrunk by over 85% since their biggest years in the late seventies, lately submission activity has increased. At the same time an increasing number of the properties submitted have exceeded their capacity. The FAIR Plan writes up to \$500,000 Coverage A on habitational properties and \$1,000,000 for each applicant on any commercial property with a total limit of \$3,000,000 at said location.

The Plan would like to refer producers to members of the Surplus Line Association when, due to values, the properties submitted can better be handled in the surplus line market. Examples of recent submissions include dwellings well over \$500,000 in value and shopping centers and apartments over \$1,00,000. Most of this business came to the FAIR Plan due to loss frequency. They would not refer business declined for underwriting reasons.

At this point, they are not sure how much business will be referred, but they had roughly 3,000 total submissions last year, which was a 15% increase from the prior year, and are up about 20% this year. Their producers would be given the names of 2 or 3 randomly selected surplus line producers from which to choose.

Those members that are willing to accept referrals should provide the following information by email to [djensen@illinoisfairplan.com](mailto:djensen@illinoisfairplan.com).

Name of Organization:  
Contact Person:  
Street:  
City:  
State:  
ZIP Code:  
Phone Number:  
E-Mail Address:  
Any Conditions (i.e., commercial only):

Should you have any questions, please contact Doug Jensen at the FAIR Plan directly via email, or call him at (312) 861-0385 x206.

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