



Abram Interstate Addendum to Producer Agreement

This agreement applies only to the companies and product lines listed below.

Abram Interstate-Topa Advantage- Signature Auto Club, Private Passenger Auto

This agreement made effective, _____, 20____, by and between Abram Interstate Insurance Services, Inc. of California, hereinafter referred to as General Agent/ or Company and _____ (licensed insurance agent(s) and or broker(s) of, _____ in the State of California hereinafter referred to as Producer.

PRODUCER AGREES TO THE FOLLOWING:

LICENSING:

The producer warrants he/she is properly licensed and will remain in compliance (according to rules and regulations set forth by the California Department of Insurance) for the class of business and coverage of insurance to be procured through the General Agent.

It is understood that the parties of this agreement be bound by California law. This agreement may not be transferred for reasons of sale or change of ownership of brokerage.

PRODUCER AUTHORITY:

General Agent gives authorization for the Producer to solicit, receive, and transmit to the Company proposals for insurance contracts for the above lines of business.

In exchange for binding authority, producer agrees to ALL of the following conditions:

1. Adhere to underwriting guidelines, bulletins or other written instruction issued by General Agent.
2. It is the responsibility of the Producer to keep all software used to quote & issue proposals updated.
3. Collect and receipt all premiums and fees paid to the Broker by applicants and insured's and to remit payment to the Company on a gross basis.
4. Submit risks only for those domiciled in the State of California.
5. Producer understands failure to comply with Company requirements may lead to applications returned unbound to the producer, denial of coverage, and possible termination of agreement to submit future business.
6. Cooperate with any Department of Insurance or any other regulatory authority's investigation and to respond to Company inquire/s regarding any investigation the Company may be involved in regarding a customer of the producer.
7. In the event of a disputed claim, Department of Insurance or other regulatory investigation or lawsuit, the producer will grant the Company access to customer files no more than 2 business days from written request.
8. Refund to customer any unearned premium as requested by Company.

COMPANY AUTHORITY:

Company reserves the right to change any term of this contract or procedure with the law with no advanced notice to the producer.

Underwriting manuals, Company forms, SR22 filings remain the property of the Company and will be surrendered at Company request.

Producer agrees to read all underwriting manuals and materials prior to submission of any business. Producer agrees to clarify any misunderstood information with the Company prior to submission of any business.

TERMINATION OF AGREEMENT:

This agreement is signed by both parties with the understanding between the Company and Producer that this contract may be terminated immediately by either party at any time, upon written notice to the other party.

Should the broker cease operations or vacate their premises without advising the Company of their new address and telephone number or new brokerage owner information, the company may assign the brokers book of business to another broker upon prior written notification from the Company to the broker's last known address of record.

Effective two years after producer's termination, renewal commission will be charged at 0%.

CANCELLATIONS:

In all cases, the policy fee, billing fee, SR22 filing fee, and other fees are fully earned.

If a customer places a stop payment on his or her check, fees are fully earned by the Company.

The Company is under no obligation to give broker advance notice of the expiration or renewal of any policies.

COMMISSIONS:

In exchange for commissions paid to the producer by the company, the producer is responsible for submitting complete applications, with full gross payment, and handling all customer service aspects of their customers account – including but not limited to forwarding all premium payments to company, quoting and taking endorsement requests, refunding unearned premium per California Insurance Code requirements.

Producer's failure to respond and service customer accounts may result in termination or reduction in commission provided.

Commissions will be paid on new and renewal business based on paid premiums, and only on carriers or programs the producer has been authorized to write by the Company. Any change in commission will be provided by 30 day written notice.

FSC Account Code# _____

AGENT/ BROKER:

Abram Interstate Insurance Services, Inc.

Signature

Date

Signature

Date



Abram Interstate Insurance Services, Inc.
2211 Plaza Drive, Suite 100, Rocklin, CA 95765
Phone **(916) 780-7000** or **(800) 955-4465**
Fax **(916) 780-7181** www.AbramInterstate.com
License # 0D08440

Agency Authorization Agreement

*Please fax completed form and a copy of your voided **agency trust check** to 916.780.7181.*

Producer Code: _____

AGENCY INFORMATION:

Agency Name:	Office #
Address:	Contact #
City:	Fax #
State: Zip:	Email:

BANK INFO:

Financial Institution:
Bank Routing #
Bank Account #
I, the undersigned, hereby authorize Abram Interstate Insurance Services, Inc. to draft from Producer's named depository variable amounts indicated by the payment and new business transmittal received by the Company from the Producer via the producer upload system. Any disputes regarding the amount drafted from the Producer's account shall be resolved as soon as practical. This agreement shall remain in full force and effect until such time as either the Producer or Company gives written notice of the intent to terminate. Termination of this agreement does not release any outstanding obligations of the Producer to the Company.
Authorized Signature: _____
Printed Name: _____
Date Signed: _____

For questions, please call our Accounting Department at 916.780.7000.
Attach Voided Check here before faxing document