

# CRIME INSURANCE

## Agent Product Guide

*for small businesses*



MEMBER OF GREAT AMERICAN  
INSURANCE GROUP

# CRIME INSURANCE

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This Crime Insurance product guide from ABA Insurance Services is a reference for the **Crime** product we offer you and your business customers, featuring specialized coverage, superior claims and customer service, competitive rates, and easy-to-use agency technology.

The Crime product is underwritten by **Great American Insurance Company**, rated AM Best “A+” (Superior). Great American Insurance Company is the leading insurer of Great American Insurance Group, a leading provider of professional and management liability coverages. The Crime product is offered through our proprietary platform, **ProCision**<sup>®</sup>. The product is serviced by **ABA Insurance Services**, a managing general agency with over 35 years of professional and management liability experience and member of Great American Insurance Group.

## Our Crime product can be a great choice for your customers

- **Ease of use**  
Quote and bind online in just minutes.
- **Experience**  
Industry recognized outstanding underwriting expertise and claims service.
- **Coverage Features**  
Comprehensive crime insurance coverage solution in comparison to limited coverage typically found within package policies. Competitive rates specific to small business exposures, limits available up to \$1 million, broad appetite with few restricted classes, ERISA coverage included.

## Easy-to-Use Technology

Use *ProCision* to easily quote and bind Crime Insurance for all your commercial customers. Features of quoting in *ProCision* include:

- 24/7 access to online quoting platform
- Quote online in minutes—No submitting an application and waiting for a quote.
- Bind coverage online. Quotes are open for up to 60 days.

**If you have any questions about our Crime program, please contact us at**

**[smallbusiness@abais.com](mailto:smallbusiness@abais.com) or 800-274-5222**

Monday – Friday  
8:30 am to 5:00 pm Eastern

***Thank you for choosing to sell  
Crime Insurance from ABA Insurance Services.***

# CRIME INSURANCE PRODUCT GUIDE

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# PRODUCT CONTACT INFORMATION

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## Accessing *ProCision*

Through Progressive's ForAgentsOnly.com (FAO)

- Go to "New Business" > Click on "New Quote" > Select "State" > Select "EPLI, NPDO, Cyber and More"

**Direct Access for Non-Progressive Agents**

- Log in to *ProCision* directly: <https://procision.abais.com/Account/Login>

**In the *ProCision* quoting platform, you can:**

- Get a quote by selecting "Crime" in the "I want to quote" dropdown
- View quotes and bound policies
- Access the Product Guide
- Access marketing materials

## Customer Service or Sales

**Email:** [smallbusiness@abais.com](mailto:smallbusiness@abais.com)

**Phone:** 800-274-5222

Monday - Friday, 8:30 a.m. – 5:00 p.m. Eastern

- Manage policy activity
- Payment information
- Agency production

## Small Business Fax

800-456-6590

## Correspondence Address

**ABA Insurance Services**

3401 Tuttle Road, Suite 300  
Shaker Heights, Ohio 44122

## Technical Support

**Email:** [smallbusiness@abais.com](mailto:smallbusiness@abais.com)

**Phone:** 800-274-5222

# COMMISSION

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12.5% for new and renewal business

# FREQUENTLY ASKED QUESTIONS

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## What is Crime Insurance?

Crime insurance is a type of insurance policy that provides coverage for losses resulting from criminal acts such as theft, fraud, forgery, and embezzlement. This insurance policy is designed to protect businesses and individuals from financial losses that may arise from criminal activity committed by their employees, and/or third-party criminals. Crime insurance policies typically cover a range of risks such as employee dishonesty and theft of money and securities. It is important to note that crime insurance does not cover intentional criminal acts committed by the policyholder.

## Is the Crime policy admitted?

Yes, our Crime policy is offered on an admitted basis.

## Who is Great American?

Great American Insurance Company is an international insurer and leading provider of specialty property and casualty and liability insurance products including Directors & Officers Liability (D&O), EPLI, MPL, Cyber Liability, and more. Great American Insurance Company has received an "A" (Excellent) or higher rating from the AM Best Company for more than 115 years.

## Who is ABA Insurance Services?

As a licensed managing general agency (MGA) and E&S broker in all 50 states, ABA Insurance Services is the program administrator of professional and management liability lines available through our proprietary platform, *ProCision*. The company was formed in 2010 after operating as a business unit of Progressive for nearly 25 years. In 2018, ABA Insurance Services became a member of Great American Insurance Group.

## What is ProCision?

*ProCision* is ABA Insurance Services' state of the art and proprietary quoting platform. ABA Insurance Services was one of the first organizations to begin quoting and binding professional and management liability policies online. Since 2006, we have fine-tuned prior platforms and incorporated best practices to develop our innovative *ProCision* platform.

## Why quote Crime from ABA Insurance Services?

Using our *ProCision* quoting platform, you can generate a bindable Crime quote for your qualifying business customers in minutes by answering a few application questions.

## What do I need contractually to write Crime from ABA Insurance Services?

After binding your first policy, you will be provided with a Producer Agreement from ABA Insurance Services, which will need to be signed and returned along with a copy of your Agents' Errors & Omissions declarations page.

## Can I use ProCision to quote and service policies?

You can use *ProCision* to quickly and easily quote and bind a policy; however, you will need to contact ABA Insurance Services at [smallbusiness@abais.com](mailto:smallbusiness@abais.com) or 800-274-5222 for policy service.

## How are Crime claims handled?

As the policy is a duty-to-defend form, Great American Fidelity & Crime claims attorneys work with the nations' largest law firms that specialize in Crime response and litigation to provide your insured with superior claims handling tailored to small business needs. Notice of claims or inquiries about a Crime event should be submitted directly to Great American by:

Email: [crimeclaims@gaig.com](mailto:crimeclaims@gaig.com)

Phone: 860-298-7330

Mail: Great American Insurance Group, Fidelity & Crime Claims Department, Five Waterside Crossing, Windsor, CT 06095

# FREQUENTLY ASKED QUESTIONS

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## **How do I quote Crime in FAO?**

Log in to FAO. Go to *New Business > New Quote > State > EPLI, NPDO, Cyber and More*.

To access an existing quote, go to *New Business > Existing Quote* and follow the *EPLI, NPDO, Cyber and More* link at the bottom of the page.

Both will send you directly to ABA Insurance Services' *ProCision* home page, where you can access existing quotes, policies, or start a new quote.

*If you are quoting Crime for the first time, you may be required to set your preferences to include the product. Your ForAgentsOnly.com administrator 4-digit PIN will be required.*

## **What if I do not see EPLI, NPDO, Cyber and More in the FAO navigation menus?**

Please contact us at [smallbusiness@abais.com](mailto:smallbusiness@abais.com) or 800-274-5222.

# QUOTING CRIME

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## Underwriting Overview

We use the following as part of the criteria for determining Crime rates. **These rating factors are necessary to receive a quote:**

- **Description of Operations**  
We take into consideration the type of business or operation of the organization.
- **Total revenue (Gross Sales) and Assets**  
An important factor we use to determine rate is the total revenue of the business. The basis for exposure is the amount of dollars that are flowing through a company.
- **Company Experience**  
Almost equally important to revenue is the organization's experience. The length of time the company has been in business correlates to a lower exposure to crime. This will also be used in determining the rate.
- **Number of Employees**  
Having at least five employees is required to obtain a quote as separation of duties within the smallest company is very important.
- **Internal Controls**  
A company that has strong internal controls and separation of duties will significantly reduce its exposure to a crime incident and thus will impact their insurance rate positively.
- **Past history**  
Past crime incidents with customers, employees, vendors, or malicious outside parties within the last 5 years are used to determine rates. If no prior insurance, it's important to document if similar insurance had been purchased would there have been any losses that would have otherwise been reported.

## Application Process

After completing the quoting process online, you can easily generate a completed but unsigned application. You'll need to have the application signed and dated by the insured in order to bind.

## Quoting without FAO

If you are not a Progressive appointed agent and do not have access to FAO, please contact ABA Insurance Services at [smallbusiness@abais.com](mailto:smallbusiness@abais.com) or 800-274-5222 for assistance.

# COVERAGES

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Fidelity and Crime offered through the *ProCision* platform is limited to the terms described in this product guide. Specialized, custom coverages or limits above \$1 million are offered through the Crime Division within Great American Insurance Group.

Crime insurance is a type of insurance policy that provides coverage for losses resulting from criminal acts such as theft, fraud, forgery, and embezzlement. This insurance policy is designed to protect businesses and individuals from financial losses that may arise from criminal activity committed by their employees, and/or third-party criminals. Crime insurance policies typically cover a range of risks such as employee dishonesty and theft of money and securities. It is important to note that crime insurance does not cover intentional criminal acts committed by the policyholder.

## Coverage Highlights Include:

- Employee Dishonesty
- Forgery or Alteration
- Inside the Premises
- Outside the Premises
- Computer Hacking
- Money Orders & Counterfeit Currency
- Clients' Property Coverage
- Funds Transfer Fraud
- ERISA Dishonesty Coverage

## Coverage Enhancements Available:

- Credit, Debit or Charge Card Forgery
- Definition of Employee to include:
  - Non-Compensated Officers
  - Directors or Trustees on Committees
  - Volunteer Workers other than Fund Solicitors
  - Retired Employees Retained as Consultants

## Limit Options Available by Coverage

\$ 1,000,000  
\$ 500,000  
\$ 250,000  
\$ 150,000  
\$ 50,000  
\$ 25,000  
\$ 10,000

## Per Claim Deductible Options Available

\$ 30,000  
\$ 25,000  
\$ 20,000  
\$ 15,000  
\$ 10,000  
\$ 5,000  
\$ 2,500  
\$ 1,500  
\$ 1,000  
\$ 750



# BUSINESS TYPE GUIDE

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A key piece of information used in the rating of risks is the type of business. Be sure to choose the most appropriate business type in order to accurately rate your customer. **Please refer to the *Unacceptable Risks section of this Product Guide for exceptions.*** The list of business categories and sub types in *ProCision* is intuitive and easy to use; however, **please contact us at [smallbusiness@abais.com](mailto:smallbusiness@abais.com) or 800-274-5222 for help categorizing unusual business types.**

## Preferred Classes of Business *(not all inclusive)*

### Retail

- Apparel/Footwear Stores
- Gift/Souvenir Stores
- Salons/Spas

### Entertainment

- Experience Marketing
- Hotels/Lodging
- Performing Arts Organizations

### Professional Services

- Advertising/Marketing/PR Firms
- Management Consulting Firms
- Professional Associations
- Trade Groups

### Technology

- Computer Programming
- IT Firms/Consulting
- Software Developers
- Website Developers

### Sports & Recreation

- Dance/Gymnastics Studios
- Golf Clubs/Courses
- Gym/Fitness/Wellness Centers
- Outdoor Recreation Providers
- Sports Leagues/Clubs
- Yoga Studios

### Food & Drink

- Catering/Food Service Operators
- Coffee Shops
- Craft Breweries/Distilleries
- Confection/Novelty Shops
- Restaurants

### Construction

- Architect/Engineering Firms
- Construction Consultants
- Environmental Consultants
- Janitorial/Maintenance Services
- Landscaping Services
- Plumbing/HVAC/Elec Contractors

# UNACCEPTABLE RISKS

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The following are unacceptable risks and may not be bound.

## Business Categories

- Hospitals/Healthcare Providers
- Jewelry Stores
- Law/Escrow Firms
- Mining/Metals
- Pawn/Resale Shops
- Payroll Processors
- Auction/Asset Disposal
- Auto Dealers/Repair Shops
- Cannabis/CBD Shops
- Casinos/Gaming
- Check Cashers/Couriers
- Financial Institutions
- Home Health/Assisted Living
- Public Entities
- Third Party Administrators
- Transportation Providers
- Trucking/Logistics
- Warehouse/Storage
- Waste Management/Recycling

## Company Size

Risks with greater than \$35 million in revenue cannot be quoted through *ProCision*. However, we can consider submissions with greater than \$35 million in revenue through referral. You will need to send a completed application to ABA Insurance Services at [smallbusiness@abais.com](mailto:smallbusiness@abais.com) or call 800-274-5222.

## BILLING AND PAYMENT INFORMATION

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ABA Insurance Services will bill your customers directly or your agency. At the time of purchasing coverage, the agent is prompted to select a billing option. Invoices are sent within 2 business days of binding, with a copy provided to the agent if direct billing is chosen. Customers have 20 business days to pay in full. If payment is not received by that date, we will send a cancellation notice and notify you.

### Payment Methods

- **Online**

A link to our online payment system will be emailed along with the invoice. The online payment system can also be accessed through *ProCision*.

- **Check or Money Order**

We accept checks and money orders. Please make sure to include the policy number with any correspondence. Customers can submit their payment to:

**ABA Insurance Services**  
3401 Tuttle Road, Suite 300  
Shaker Heights, Ohio 44122

Payments made to other addresses may result in a delay in processing.

- **Outside Premium Finance Company**

We can accept outside premium financing provided we receive a signed copy of the finance agreement, including the power of attorney, and the premium finance company draft for the entire policy premium. When financing, please include ABA Insurance Services as the general agent on the finance agreement. The agent is responsible for any earned premium if the finance company stops payment on the draft because of improper handling by the agent or non-sufficient funds.

Commission payment will be remitted on a monthly basis and payment will be made only for paid-in-full policies.

Extended billing options and payment plans are not available for Crime Insurance policies.

# TRANSACTION GUIDELINES

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## General Binding Guidelines

Below are guidelines for any type of transaction, whether new business, endorsement or cancellation. No agent may bind risks, limits or coverages outside the guidelines stated in this guide or on ForAgentsOnly.com.

- Appropriate signatures must be obtained when binding coverage.
- Competitor applications may be accepted for rating purposes only. A Great American application must be completed for each new account.
- You may not backdate coverage.
- You may not permit a broker, subproducer, or solicitor to bind Great American on any risk.
- You may not bind coverage except through *ProCision* or by obtaining a binder letter from us. Some risks you submit on *ProCision* will be referred for underwriting approval prior to providing a quote. *ProCision* will indicate when underwriting approval is needed.
- Include your 5-digit agency code on all faxed, emailed or mailed correspondence.

## Mid-Term Change Requests

Requests for endorsement changes or modifications can be made as follows:

- Email to [smallbusiness@abais.com](mailto:smallbusiness@abais.com)

Please make sure to include the name of the insured and policy number in all correspondence.

*Please contact ABA Insurance Services for all matters relating to Great American Crime Insurance. Please use these numbers for your Crime Insurance endorsement and other requests to avoid a possible delay in service.*

## Cancellation Requests

To request cancellation, please contact us at [smallbusiness@abais.com](mailto:smallbusiness@abais.com) or 800-274-5222 after obtaining the signed request from the insured.

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<b>Customer's Request</b>	The policy's cancel effective date may not be earlier than the date of the phone call or the date of the postmark of the request.	Fully earned where allowable
<b>Company's Request</b>	We will provide the required notice of cancellation.	Fully earned where allowable
<b>Nonpayment of Premium</b>	Nonpayment cancel requests from outside premium finance companies will be honored if we have received a copy of the outside premium finance agreement, including power of attorney.	Fully earned where allowable

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We will provide cancel notices to the first named insured on the policy. Upon request, we will also provide cancel notices to outside premium finance companies. We do not send notices to parties other than as described above.

## Acquired Business

If you acquire a Great American Insurance Company policy, either through an agent of record change or through the transfer or purchase of another agency's book of business, you must immediately obtain, from the prior agent or agency, all original signed applications and all other records relating to that policy. Such records must be maintained in accordance with the terms of your ABA Insurance Services Producer's Agreement and all applicable laws. If attempts to obtain records from the prior agency prove unsuccessful, then you must obtain signed forms directly from the policy holder.

BORs/AORs are accepted on a case-by-case basis. Send your BOR/AOR to [smallbusiness@abais.com](mailto:smallbusiness@abais.com) for review. Progressive appointed agents should include their agency code in the email.

# CLAIM SERVICES

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## Claims

As the policy is a duty-to-defend form, Great American Fidelity & Crime claims attorneys work with the nations' largest law firms that specialize in Crime response and litigation to provide your insured with superior claims handling tailored to small business needs. Notice of claims or inquiries about a Crime event should be submitted directly to Great American by:

- Email: [crimeclaims@gaig.com](mailto:crimeclaims@gaig.com)
- Phone: 860-298-7330
- Mail: Great American Insurance Group, Fidelity & Crime Claims Department, Five Waterside Crossing, Windsor, CT 06095

Online portal may not be available at all times. Coverage description is summarized. All coverage descriptions and data are provided for informational and educational purposes only and are not a representation as to coverage. For details on the coverage provided by your specific contract of insurance, please refer to your policy. Policies are underwritten by Great American Insurance Company, an authorized insurer in all 50 states and DC, 301 E. Fourth St., Cincinnati, OH 45202. ABA Insurance Services Inc. is an OH domiciled agency with its principal place of business at 3401 Tuttle Rd., Suite 300, Shaker Heights, OH 44122. © 2024 ABA Insurance Services Inc., dba Cabins Insurance Services in CA (CA license # 0G63200), ABA Insurance Services of Kentucky Inc. in KY, and ABA Insurance Agency Inc. in MI. 102024.SBM47