

Hylant Group Commercial Lines Retention Policy

Documents associated with the marketing, insurance placements or coverages for clients are to be maintained and disposed of in accordance with this policy. Retention Period begins upon completion or expiration of documents.

<u>Document Description</u>	<u>Retention Period</u>
Agreements / Contracts including but not limited to:	
<ul style="list-style-type: none"> • Fee Agreements • Service Agreements (i.e. Claims) • Premium Finance Agreements • TPA's 	Term of Agreement / Contract
Applications Signed By Insured Containing A Warranty Statement That Becomes A Part Of The Policy	Attach To Policy
Applications (Other Than Those Containing Warranty Statements)	Policy Term Plus 1 Year
Appraisals	See Underwriting Information
Audits	Attach To Policy
Benefits PHI Authorization	6 Years
Binders (First Binder Issued For Policy Order And/Or Any Wholesaler/Broker Binder)	Attach To Policy
Bonds (Premium Producing Written Bonds)	5 Years
Bid Bonds	1 Year (After Bid Date)
Bonds (Indemnity Agreements)	Permanent
Brochures	5 Years
Broker of Record Letter / Agent of Record Letter	Policy Term
Cancellation Notice / Reinstatement Notice	Attach To Policy
Certificates of Insurance	Current Plus 1 Year
Claim Report/Files (Including Estimates, Suit Papers, Police Records, Etc)	5 Years (After Claim Closes)
Client Articles	2 Years
Commission Schedule / Fee Agreement / Letter of Credit / Premium Finance Agreement	See Agreements Above
Communications Received (Letters, Faxes, Emails, Voice Mails, Memos, Notes, Etc.)	5 Years
Communications Sent (Including Same As Above)	5 Years
Contracts	See Agreements Above

Coverage Verification	5 Years
Deductible Billings	1 Year
ERM-14	Keep Most Recent (If Applicable)
Endorsements	Attach To Policy
Endorsement Resumes	Attach To Policy
Evidence Of Property	Policy Term
Experience Mod Worksheets	Current Plus 3 Years
Fee Agreements	See Agreements Above
Filings (Including Auto, Truckers, etc.)	Attach To Policy
Financials (5500, 10K, 10Q)	5 Years
Indemnity Agreements	Permanent
Invoices (Received From Others)	1 Year
Letters Of Credit	2 Years After Release
Line Cards	Permanent
Loss Control Reports (Including Loss Recommendation Letters)	5 Years
Loss Runs	1 Year
Loss Summaries / Analysis (For Marketing Purposes)	3 Years
Loss Summaries (Historical)	5 Years
MVR's	Destroy
Marketing File (Including Quotes Not Taken, Carrier Request For Information, Correspondence Through Marketing Effort, Renewal Questionnaire)	3 Years
Marketing Summary / Recap (With Comments On Marketing Effort, Notes, Etc.)	3 Years
Photographs	5 Years
Policies (Including Endts, Audits, Filings, Etc.)	5 Years From Expiration Date
Presentations (i.e. Capabilities)	3 Years
Proposals (To Client)	3 Years
Prospect Information	3 Years
Quotes (Not Taken) Including Carrier Declinations	3 Years

7/25/2007

RFP's	3 Years
Rejection of Coverage (By Insured)	5 Years
Renewal Questionnaire	3 Years
Reports Received From Others (i.e. Environmental, Consulting)	5 Years
Retros	2 Years After Closed And Final
Schedules (Including Statement of Values)	5 Years
Submissions	3 Years
Summary of Coverages	5 Years
Surplus Lines (Including Affidavits, Exemption Forms, Waivers & Reports Etc)	Attach To Policy
Underwriting Information (Including Exposures, Premiums, Blue Prints Or Maps Of Locations, Tank Farms, Etc.; Fleet Safety Programs; Vehicle Maintenance Documents; Employee Safety Incentive Programs; Historical Payroll/Sales Documents, Etc.)	Term Of Account
WC Claims Service Agreement	See Agreements Above
Worksheets	Policy Term Through Audit (If Applicable)

Do not destroy any documents that may relate to pending or probable litigation. Any questions regarding the appropriate destruction of documents should be directed to legal counsel before any destruction takes place.