



Why You Should Use the IRMI Reference Library

www.IRMI-Online.com

Information Age

This industry was founded upon, and the *Baby Boomer* generation grew up, memorizing information and processes in order to perform required job functions. Memorization is futile in the Information Age because there simply is too much information to memorize and the information changes so quickly. To succeed in this age and in the future, you need information resources at your fingertips—reference materials that are constantly keeping track of and updating those changes. This is precisely what the IRMI Reference Library can do for you.

- Workers Compensation/ CGL/NAICS/SIC classification cross-referencing with state exceptions save staff time and help prevent embarrassing and costly classification errors
- Clear explanations of commercial lines and personal lines policy language and countrywide endorsements help identify and close serious coverage gaps
- Risk management strategies and risk funding plan comparisons help strengthen programs and support recommendations
- Archive of insurance and risk management articles, organized by topic, help you become knowledgeable on nearly any subject within a few minutes
- Referring to IRMI discussion points in your proposals will help earn instant credibility with the circle of players with whom you work

The Most Powerful Information Available is at Your Fingertips

Since it was founded in 1978, IRMI has published the most comprehensive library (45,000+ pages) of practical manuals, books, and newsletters available.

Here is a list of the complete IRMI Reference Library, covering the **critical commercial insurance and risk management topics** and personal auto and homeowners topics you encounter on a daily basis.

Commercial Liability

- *Commercial Liability Insurance*
- *Liability Sample Forms*
- *The Additional Insured Book*
- *CGL Reporter*
- *Canadian Coverage Caselaw*
- *Pollution Coverage Issues*

Commercial Property

- *Commercial Property Insurance*
- *NFIP Flood Insurance Manual*
- *Property Forms Samples*

Commercial Auto

- *Commercial Auto Insurance*
- *The MCS-90 Book*
- *Auto Forms Samples*

Risk Management and Multiline

- *Contractual Risk Transfer*
- *Practical Risk Management*
- *The Risk Report*
- *Guidelines for Insurance Specifications*

- *Exposure Survey Questionnaire*
- *Insurance Checklists*
- *101 Ways to Cut Business Insurance Costs*
- *Insurance Cancellation Guide*
- *Acord Forms*
- *Interline Form Specimens*

Workers Compensation

- *IRMI Workers Comp*
- *Blueprint for Workers Comp Cost Containment*

Construction

- *Construction Risk Management*
- *Insurance for Defective Construction*
- *Contractors Guide to OCIPs*
- *Design-Build Risk and Insurance*
- *The Wrap-up Guide*

D&O, E&O, PL, EPLI

- *Professional Liability Insurance*
- *Employment Practices Liability Consultant*
- *D&O MAPS*

Classifications and Cross References

- *Classification Cross Reference*
- *NAICS manual*

Personal Lines

- *Personal Risk Management and Insurance*
- *Personal Lines Forms Samples*

Risk Finance

- *Risk Financing*
- *Captive Insurance Company Reports*
- *Captives and the Management of Risk*
- *Captive Practices and Procedures*



The IRMI Reference Library
Dependable ... Up to Date ... Unequaled

Mission Statement

At IRMI, our mission is to be the premier authority in providing expert advice and practical strategies for risk management, insurance, and legal professionals. We will continuously earn our customers' trust and confidence by empowering them with the most reliable and accurate information, maintaining the highest levels of integrity in all that we do, and quickly responding to their needs.

Largest and Most Experienced Research Analyst Staff in the Industry

An experienced and well-educated team of risk management and insurance professionals is continuously developing answers to your toughest questions.

At ten research analysts and a research editor, the IRMI editorial team is likely the largest in the U.S. property casualty insurance and risk management reference publishing field. It is also probably the most experienced team, having spent a combined 277 years working as underwriters, risk managers, consultants, agents, brokers, attorneys and, of course, IRMI research analysts. Collectively, the IRMI editorial team holds eleven undergraduate college degrees (many with honors), nine graduate level degrees, and thirty-two CPCU and

other insurance designations. Additionally, the team members have received many accolades, honors, and awards.

Credibility and Integrity

To maintain objectivity and avoid conflicts of interest in its research, IRMI does not offer insurance sales, consulting, expert witness, underwriting, or similar services. The overriding IRMI editorial philosophy is to stay out of the ivory tower and give you practical information you can use. For this reason, our editors and contributing authors are well-known industry practitioners who take great pride in their meticulously detailed approach to each topic they tackle. For example, they don't just paraphrase policy language; they interpret and explain it. And they don't stop with the standard policy forms; they summarize, analyze, and compare the many variations included in company-developed forms as well as manuscript forms and endorsements. IRMI analyses are so reliable and complete that its publications have been cited as authorities by many appellate courts.

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Instant Coverage Expertise!



"I use the IRMI Library for the numerous illustrations and examples. It makes complex coverage applications easy to understand."



"The IRMI manual helped me win my biggest account by finding a problem with their coverage."



"Our staff confidently impresses clients with fast and accurate answers to tough questions using the IRMI® reference library."

