



*Family Values, Independence & Innovation!*

## **Request For Appointment:**

**STEP 1:** Complete [Agency Profile](#) & [ACH Form](#)

**STEP 2:** Submit forms along with your:

- W-9
- Licenses
- E&O Dec. or Cert.

To: [GetAppointed@jimcor.com](mailto:GetAppointed@jimcor.com)

**STEP 3:** E-Sign Producer Agreement [HERE](#)

THIS PACKET INCLUDES USEFUL INFO FOR YOUR CLAIMS & ACCOUNTING TEAM. PLEASE DOWNLOAD & DISTRIBUTE.



**Applicant Information**

Agency Full Name: \_\_\_\_\_ Date: \_\_\_\_\_

Address: \_\_\_\_\_  
Street Address P.O. Box  
City State ZIP Code

Telephone: \_\_\_\_\_ Fax: \_\_\_\_\_ Website: \_\_\_\_\_

Federal Tax ID# \_\_\_\_\_ Agency  P  \_\_\_\_\_ Principal's  P  \_\_\_\_\_

E&O Carrier: \_\_\_\_\_

E&O Limits: \$ \_\_\_\_\_ E&O Deductible: \$ \_\_\_\_\_ E&O Exp Date: \_\_\_\_\_

How did you hear about Jimcor? \_\_\_\_\_ If Other  Please List

Referring Jimcor Associate (If Applicable): \_\_\_\_\_

**Primary Contact Information**

Agency Principal: \_\_\_\_\_ Email: \_\_\_\_\_ Phone: \_\_\_\_\_

Claims Contact: \_\_\_\_\_ Email: \_\_\_\_\_ Phone: \_\_\_\_\_

Accounting Contact: \_\_\_\_\_ Email: \_\_\_\_\_ Phone: \_\_\_\_\_

Marketing Contact: \_\_\_\_\_ Email: \_\_\_\_\_ Phone: \_\_\_\_\_

\*See page 3 for additional office contacts ie: complete list of producers, account representatives, etc.

Do you have multiple locations?  
If yes, please list? \_\_\_\_\_

What Agency Management System do you use? \_\_\_\_\_

What is your agency's premium volume? \$ \_\_\_\_\_

What is your agency's total number of employees? \_\_\_\_\_

What type of business classifications or lines of coverage does your agency primarily handle? Example: Restaurants, Contractors, Habitational, specific niche or program, etc:

- |          |          |
|----------|----------|
| 1. _____ | 5. _____ |
| 2. _____ | 6. _____ |
| 3. _____ | 7. _____ |
| 4. _____ | 8. _____ |



# Producer Profile

## Book of Business

What are the percentages for your mix of business? Personal \_\_\_\_\_ % Commercial \_\_\_\_\_ %

**Check the boxes for Jimcor divisions you are interested in:** \_\_\_\_\_

Professional  
 Transportation  
 Workers Compensation

## Current Carrier Partners

Name of Insurance Carriers with Direct Appointment:	Years of Representation"
1. _____	_____
2. _____	_____
3. _____	_____
4. _____	_____

What other Wholesalers do you currently use?	What type of business do you use them for?
1. _____	1. _____
2. _____	2. _____
3. _____	3. _____

Which of the following associations are you currently a member of?  
 PIA  CIB  IIA  MAIA  IIAB Other: \_\_\_\_\_

Are You Part of an Aggregator or Agency Group? Yes No If Yes, Please List: \_\_\_\_\_

**Please attach a copy of your current licenses, E&O policy DEC sheet or certificate of insurance.**

In accordance with FCC Regulations we are not allowed to send you valuable marketing information from Jimcor via fax and email without your permission. By signing below it is understood that you have given Jimcor permission to send you information via fax and email.

Signature of agency owner, principal, partner or officer \_\_\_\_\_ Date \_\_\_\_\_

Please return this document via e-mail to [GetAppointed@jimcor.com](mailto:GetAppointed@jimcor.com)

Reviewed and Approved By: _____	_____
Jimcor Representative	Date
Correspondent's Agreement Sent: <input type="checkbox"/> YES <input type="checkbox"/> NO	_____
	Date



# Producer Profile

## Policy Delivery Options

OPTION ONE:  
1. Send **All** policies to: 

<u>Name</u>	<u>Email</u>
_____	_____

OPTION TWO:  
1. Send **Personal Lines** policies to: \_\_\_\_\_  
2. Send **Commercial Lines** policies to: \_\_\_\_\_

## Accounting Statement Online Access

I hereby authorize the following agency personnel to have online agency statement access for our firm, via Jimcor's Online Agency Service and Information System, OASIS, at [www.jimcor.com](http://www.jimcor.com)

<u>Name</u>	<u>Email</u>
1. _____	_____
2. _____	_____
3. _____	_____
4. _____	_____
5. _____	_____
6. _____	_____

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Print Name and Title (**Must be Principal/Officer of Agency**)      Signature and Date

## Additional Contacts

Name	Email
_____	_____
_____	_____
_____	_____
_____	_____
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_____	_____

# ACH Request Form

## Direct Bill Commission & Refunds

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If you would like to start receiving Direct Bill Commission and agency refund checks via ACH payments from Jimcor Agencies please complete the form below and return it to [JimcorAcctStatements@jimcor.com](mailto:JimcorAcctStatements@jimcor.com).

Agency Name:

Agency AGT Code (if known):

Name of Person Submitting Request:

Complete Agency Mailing Address:

Agency Phone Number:

### Required Information:

Account Number:

Routing Number:

ACH Email contact(s):

**Authorized individual completing this form:**

Name \_\_\_\_\_ Signature \_\_\_\_\_

Title (must be principal or officer) \_\_\_\_\_ Date \_\_\_\_\_

# Retail Agency State Licensing

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Please review Jimcor's requirements for client licensing and contact us with any questions.

**Agency Licenses are required for all except four states listed below. Three additional states have specific requirements (California, Florida & New York).**

➤ **Four (4) States That DO NOT Require Agencies Be Licensed (must provide Individual licenses):**

1. RI – Rhode Island
2. TN – Tennessee
3. VT – Vermont
4. WI – Wisconsin

➤ **Three (3) States with Specific Licensing Requirements:**

1. **CALIFORNIA (CA):**

Regarding California, State law requires that a business entity shall not solicit, negotiate, or effect contracts of insurance unless the entity holds a valid California license authorizing the entity to act in that capacity. In addition, an individual producer conducting business on behalf of a California licensed business entity must be added as an endorsed agent on the business entity license in order to transact insurance business on the entity's behalf.

2. **FLORIDA (FL):**

- a. The Agency must be licensed.
- b. Filing is done under the Individual licensee and the Individual must have Assignments.
- c. To write business in the State of Florida, we must obtain both the Agency license and the Individual license.

3. **New York (NY):**

- a. The Agency must have a NY BR (Broker) license.

➤ **All Other States We Require an Agency License**

For the most up to date licensing information, go to the state websites. Click the link below for NAIC map of state resources: [https://content.naic.org/state\\_web\\_map.htm](https://content.naic.org/state_web_map.htm)

The above information was provided by an independent licensing management entity.

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# Request for Taxpayer Identification Number and Certification

**Give Form to the  
 requester. Do not  
 send to the IRS.**

▶ Go to [www.irs.gov/FormW9](http://www.irs.gov/FormW9) for instructions and the latest information.

<b>Print or type.</b>	<b>See Specific Instructions on page 3.</b>	<p><b>1</b> Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.</p> <hr/> <p><b>2</b> Business name/disregarded entity name, if different from above</p> <hr/> <p><b>3</b> Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only <b>one</b> of the following seven boxes.</p> <p><input type="checkbox"/> Individual/sole proprietor or single-member LLC      <input type="checkbox"/> C Corporation      <input type="checkbox"/> S Corporation      <input type="checkbox"/> Partnership      <input type="checkbox"/> Trust/estate</p> <p><input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ▶ _____</p> <p><b>Note:</b> Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is <b>not</b> disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.</p> <p><input type="checkbox"/> Other (see instructions) ▶ _____</p>	<p><b>4</b> Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):</p> <p>Exempt payee code (if any) _____</p> <p>Exemption from FATCA reporting code (if any) _____</p> <p style="font-size: small;">(Applies to accounts maintained outside the U.S.)</p>
		<p><b>5</b> Address (number, street, and apt. or suite no.) See instructions.</p> <hr/> <p><b>6</b> City, state, and ZIP code</p> <hr/> <p><b>7</b> List account number(s) here (optional)</p> <hr/>	<p>Requester's name and address (optional)</p> <hr/>

## Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

**Note:** If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

<b>Social security number</b>											
				-			-				
<b>or</b>											
<b>Employer identification number</b>											
				-							

## Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

**Certification instructions.** You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

<b>Sign Here</b>	Signature of U.S. person ▶	Date ▶
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## General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

**Future developments.** For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to [www.irs.gov/FormW9](http://www.irs.gov/FormW9).

### Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid)

- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

*If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, later.*

By signing the filled-out form, you:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income, and
4. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct. See *What is FATCA reporting*, later, for further information.

**Note:** If you are a U.S. person and a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

**Definition of a U.S. person.** For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien;
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States;
- An estate (other than a foreign estate); or
- A domestic trust (as defined in Regulations section 301.7701-7).

**Special rules for partnerships.** Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax under section 1446 on any foreign partners' share of effectively connected taxable income from such business. Further, in certain cases where a Form W-9 has not been received, the rules under section 1446 require a partnership to presume that a partner is a foreign person, and pay the section 1446 withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid section 1446 withholding on your share of partnership income.

In the cases below, the following person must give Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States.

- In the case of a disregarded entity with a U.S. owner, the U.S. owner of the disregarded entity and not the entity;
- In the case of a grantor trust with a U.S. grantor or other U.S. owner, generally, the U.S. grantor or other U.S. owner of the grantor trust and not the trust; and
- In the case of a U.S. trust (other than a grantor trust), the U.S. trust (other than a grantor trust) and not the beneficiaries of the trust.

**Foreign person.** If you are a foreign person or the U.S. branch of a foreign bank that has elected to be treated as a U.S. person, do not use Form W-9. Instead, use the appropriate Form W-8 or Form 8233 (see Pub. 515, *Withholding of Tax on Nonresident Aliens and Foreign Entities*).

**Nonresident alien who becomes a resident alien.** Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the payee has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items.

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
4. The type and amount of income that qualifies for the exemption from tax.
5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

**Example.** Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if his or her stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first protocol) and is relying on this exception to claim an exemption from tax on his or her scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity, give the requester the appropriate completed Form W-8 or Form 8233.

## Backup Withholding

**What is backup withholding?** Persons making certain payments to you must under certain conditions withhold and pay to the IRS 24% of such payments. This is called "backup withholding." Payments that may be subject to backup withholding include interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, payments made in settlement of payment card and third party network transactions, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

**Payments you receive will be subject to backup withholding if:**

1. You do not furnish your TIN to the requester,
2. You do not certify your TIN when required (see the instructions for Part II for details),
3. The IRS tells the requester that you furnished an incorrect TIN,
4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or
5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See *Exempt payee code*, later, and the separate Instructions for the Requester of Form W-9 for more information.

Also see *Special rules for partnerships*, earlier.

## What is FATCA Reporting?

The Foreign Account Tax Compliance Act (FATCA) requires a participating foreign financial institution to report all United States account holders that are specified United States persons. Certain payees are exempt from FATCA reporting. See *Exemption from FATCA reporting code*, later, and the Instructions for the Requester of Form W-9 for more information.

## Updating Your Information

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation that elects to be an S corporation, or if you no longer are tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account; for example, if the grantor of a grantor trust dies.

## Penalties

**Failure to furnish TIN.** If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

**Civil penalty for false information with respect to withholding.** If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.



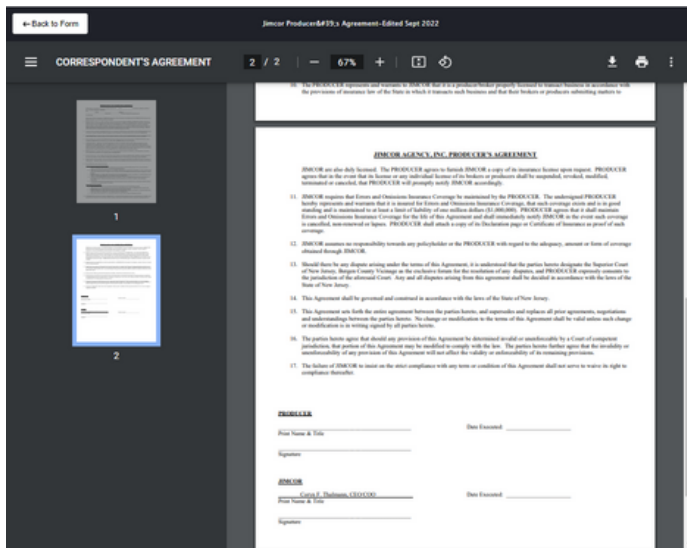


# Preview & Sign Jimcor's Producer Agreement!

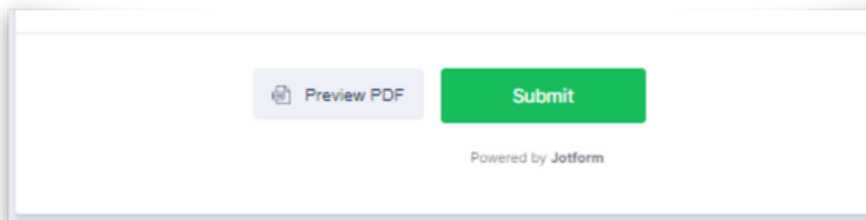
**E-SIGN PRODUCER AGREEMENT [HERE!](#)**

INSTRUCTIONS: New window will open with JotForm to enter the information on your sample Producer Agreement. Please select "Preview PDF" at the bottom to review the agreement & save a copy for your files.

*Sample of Preview PDF:*



Once you have reviewed, submit the agreement signed by your agency Principal/Officer electronically. Example below of the preview & submit options:





# MESSAGE FROM ACCOUNTING



## Statements are available online on OASIS to view, print & download

- View your open items online on OASIS.
- Once payment is processed, the system sends an email to you & our Accounting Team with payment remittance for E-Check, Credit Card & ACH payments.
- Please be mindful of due dates: Most are due the 30th of the month.
  - Brokered policies have special payment terms & may be due prior to the 30th. **IMPORTANT:** Check the due dates on invoices.

## Returned Premiums

***Returned to the party that paid Jimcor (Exception of Northfield/ Northland policies).***

- Cancellation return premium listed under the "Premium Finance Only" portion of your statement, will be sent to the finance company.
  - PLEASE NOTE: Endorsement return premiums are not sent without a written request from your agency.
- Remainder of returns on your statement, Jimcor does not automatically send credits to your office, you can apply them on a balance owed.
  - Requesting a Return Premium Check? Please request through OASIS at [www.jimcor.com](http://www.jimcor.com)
  - ACH/Checks are issued weekly



Please contact your Jimcor Underwriter/Broker to request a Citation Finance estimate. Citation can finance any of your policies, not only those written through Jimcor.

## ACH Instructions

Bank Name: Bank of America  
Bank Address: 222 Broadway, New York, NY 10038  
Bank ABA#: 021200339  
Acct Name: Jimcor Agency  
Beneficiary Address: Jimcor Agencies 60 Craig Road  
Montvale, NJ 07645  
Acct# 381032821293

## Check Remittance

Jimcor Agencies  
60 Craig Road, Montvale, NJ 07645

## Contact Information

### Accounting Manager

Phyllis Murphy / Ext. 1137

### Accounts Receivable

Kristen Pappas / Ext. 1149  
Fatima Matari / Ext. 1165  
Nicholas Moore / Ext. 1157  
Julie Fiondella / Ext. 1159  
Michelle O'Connor / Ext. 1139

### Accounts Payable

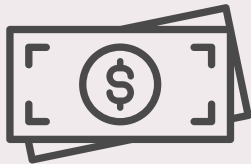
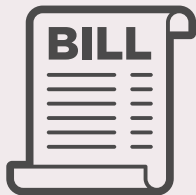
Andre Stief / Ext. 1104

# Understanding Your Billing Statement



*The format of our statement is designed to be user friendly! We are including helpful information on the Statements from Jimcor Agencies and are here to help with any questions!*

## **Statements are available online through OASIS to view, print & download**



## **Remit Payments using OASIS Platform at Jimcor.com**

### **Payment Address:**

Jimcor Agencies  
Attn: Accounting Department  
60 Craig Road  
Montvale, NJ 07645

- PAST DUE ITEMS: Premium due the previous month or prior.
  - Cancellation Notices could be sent on these items.
- CURRENT DUE THE 30TH OF THIS MONTH: Premiums due the current month. Brokered policies may have due dates other than the 30th, please check the due dates of all items currently due.
- FUTURE ITEMS: Premiums due after the 30th of the current month.
- PREMIUM FINANCE CREDITS ONLY: To be remitted to the finance company, return premiums are listed here for review only. Jimcor Agencies remits these credits to the appropriate finance companies.

## **Policy and Premium Information Type Codes & Brief Description of Charges:**

- NSB: New Business
- REN: Renewal
- ADD: Additional Premium Endorsement
- RET: Return Premium
- CXL: Cancellation
- ABF: Fees
- SLT: Surplus Lines Tax
- SOF: Stamping Office Fee
- AUD: Audit
- PAID: Paid (Monies were received by Jimcor & applied)



## NEW, Competitive Rates

with financing options in: **NJ, NY, PA, FL, GA, WV\***

\*WV limited to commercial lines only. Additional states considered upon request.

### What is Citation Finance?

Financing premiums can improve cash flow & preserve your customers' working capital. Using a finance company allows your client to spread the payment throughout the year; use additional working capital for business growth or income producing purposes. In return, freeing you of the burden of tracking & managing premium payments. Easily add to Jimcor quotes without going to another website!

### We Offer Arrangers Fees!

Contact your regional Jimcor Sales manager to learn about writing more & earning more!

### Advantages

- No minimum premium to finance.
- Flexibility on number of monthly installments and down payment.
- Financing available on Agency Billed Commercial lines and Personal lines policies.
- User friendly website allows you to quote accounts.
- Payment peace-of-mind with EFT options available.
- Ability to pay online, EFT or by phone, fax, or mail.



### Benefits

#### Agent Benefits Include:

- Access to insureds' premium finance account information.
- Effortless EFT payment options for payment peace of mind.
- Make an insured payment from agency's trust account or with insured payment information.
- Access to quoting portal for new premium finance quotes.
- Run reports and detail inquiries from your account online.

#### Insured Benefits Include:

- Account access and general account maintenance activities.
- One-time payment available with your checking account or debit/credit card.
- Future payment scheduling capabilities.
- Online enrollment for automatic payment deduction from your checking account or debit/credit card if available.



JIMCOR.COM | 877.9JIMCOR | e: marketing@jimcor.com

# Get Started!

Contact Your Regional Jimcor Sales Manager To Find Out More!

# Claims



## MEET OUR IN-HOUSE TEAM

Our in-house Claims Team takes pride in providing excellent service to our clients. Almost 50 years of combined in-house experience, we are here to assist you & your clients during difficult times.



### Advantages of Jimcor's Claims Department

- **London Losses:** We issue payments directly & quickly to insureds upon completion of the loss investigation. We can get funds promptly into the hands of the insured in cases of urgent matters.
- **Domestic Losses:** We gain access to updated information via company websites or through our many contacts & help to facilitate communication between our clients & companies.
- We have state of the art technology to ensure claims are handled with the utmost efficiency.
- Recognized by many of our clients for superior claims handling & commended for our dedication to servicing your claims needs.
- Professionally & efficiently handled almost 5,000 Superstorm Sandy claims.

### Contact Us:

Tammy Malizia, AIC, ASLI: *Claims Manager* ext. 1179

Robin Psztur: *Senior Claims Examiner* ext. 1154

Danielle Siedlecki: *Claims Assistant* ext. 1188

**For immediate attention send all first notices of loss directly to [claims@jimcor.com](mailto:claims@jimcor.com)**

