Aspera

Retail Commercial FAQ

In order to best serve the growing personal E&S insurance market, **Aspera will no longer broker commercial business, effective July 1, 2024.** We are devoting all our resources to our Coastal Manufactured Housing product and innovating additional personal lines coverage.

How does this impact my *personal* insurance accounts with Aspera?

It doesn't! Aspera will continue to service coastal manufactured housing accounts located along the Atlantic and Gulf coasts. We plan to expand our personal insurance offerings and territory in Q4 2024. Stay tuned for updates later this year.

Can I bind the new business or renewal quotes that you previously sent me for a *commercial* account?

Yes. You can request binding through Aspera for coverage effective prior to 7/1/2024, and we will service the account through the expiration date. When the commercial policy comes up for renewal, you will need to submit through a different wholesale brokerage in order to receive a Kinsale quote.

What is going to happen to the *commercial* policy that I recently bound with you?

Aspera will continue to service in-force policies, including audits that may occur. You will need to submit through a different brokerage when renewing the account through Kinsale.

I have multiple *commercial* policies with Aspera, will you continue to service those policies?

Aspera will continue to service in-force commercial policies, including any audits that may occur.

What do I do with *commercial* policies at renewal?

As commercial policies come up for renewal on 7/1/2024 or later, you will need to submit through a different wholesale brokerage in order to get a quote from Kinsale.

Will my *commercial* accounts with Aspera be non-renewed?

Aspera cannot bind any account with an effective date on 7/1/2024 or later, and you will receive a non-renewal notice for all commercial accounts controlled by us. You will need to submit the account with a different wholesale brokerage to receive a renewal quote from Kinsale.

Can Aspera rewrite a policy that gets cancelled?

No. Effective 7/1/2024, Aspera will not be able to bind any new commercial business, including re-written policies. You will need to submit through a different wholesale brokerage to rewrite a commercial policy with Kinsale.

What do I do if I don't have an appointment with another wholesale brokerage for my *commercial* business?

Contact us for information on finding another broker at <u>marketing@asperains.com</u>.

Who do I contact for a balance owed or commission for a *commercial* insurance policy?

Direct any questions regarding premium payments or commissions to Natalie Cortes at <u>natalie.cortes@kinsaleins.com</u>.

How do I make a change to an in-force *commercial* policy?

Direct any endorsement or policy servicing requests to <u>asperacommercial@asperains.com</u>.

How do I file a claim on in-force *commercial* policies?

You should contact Kinsale for all claims activity related to an Aspera account.

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Claims Department Kinsale Insurance Company P.O. Box 17008 Richmond, Virginia 23226 <u>newclaimnotices@kinsaleins.com</u>