

## What is the FTZ?

New York Insurance Law Article 63 and Regulation 86 provides rate and coverage flexibility for qualifying special risks when written by an authorized admitted carrier in the "Free Trade Zone" (FTZ).

As an admitted and licensed FTZ carrier, EmPRO is authorized to rate risks and tailor policy language to accommodate the specific needs of your insureds.

Although filing is not required, except as specified in § 6303, rates and policy forms applied to special risks must still satisfy governing standards set forth in NY Insurance Law and regulations.

## Are policies written in the FTZ covered by the Guaranty Fund?

Yes. Policies written in the Free Trade Zone are covered by the NY State Guaranty Fund.

## Are policies written in the FTZ eligible for Section 18 Excess Coverage?

Individual physician policies that qualify as Class 1 Risks (those generating > \$100k in annual premium) are eligible for Section 18 Excess Coverage. *Please ask your EmPRO underwriter about EmPRO's excess coverage.*

## What is EmPRO commission split for target FTZ premium?

Until further notice, EmPRO is offering 12/10 commission to select brokers on qualifying new physician policies > \$250k in Upstate NY. *The following counties excluded: Sullivan, Orange, Rockland, Westchester, New York, Nassau, and Suffolk.*

## Ready to grow? We're here to help!

Get started by sending the following info to our Underwriting experts:

- Loss runs/claims history (10 years)
- Name of practice, address, locations
- Visits by location (facilities)
- Provider roster, limits & specialties
- Retro/effective & employment dates
- Policy/entity limits & type of coverage
- Policy documents (dec page, etc.)
- Terms requested



[submissions@medmal.com](mailto:submissions@medmal.com)



833-774-6625