

Jeffrey R. McIntosh. *Insurance Genius: The Commercial Insurance Detective*. Pittsburgh, PA: Dorrance Publishing Co., 2019, 269 pages.

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Subject Area: Insurance.

Author Jeff McIntosh, a financially successful property/casualty insurance agent in Lexington, Kentucky for more than 30 years, set out to write a “how to” book about the practice of being a property/casualty agent in Insurance Genius: The Commercial Insurance Detective. The book’s subtitle, “A Training Manual for Agents, Agency Account Servicing Personnel, and New Underwriters” describes well his purpose. Jeff walks the reader through what he thinks one should know and do to be successful as an agent seeking to place risks with reputable insurers.

The author’s writing style is conversational, explaining industry jargon in understandable terms. It is easy to read, and the illustrations included are helpful. The book can serve as the foundation for a full training course, or, as a desktop reference, where the reader picks and chooses what they want to read.

The book begins with a chapter on the General Applicant Information form, a form that must be completed accurately and completely. Jeff places a lot of importance on careful completion of the form, as evidenced by this comment in his preface: “If the application is wrong or incomplete so, too, will the policies be wrong and incomplete.” Thus, it makes sense that he devotes his first chapter to the subject of completing the General Applicant Information Form.

In this chapter, Mr. McIntosh takes the readers step-by-step through the form and what is needed to complete it, beginning with the essential question of “Who is the insured?” and ending with prior insurance information, including claims information, loss runs, and other useful facts that help determine the loss-control and safety needs of the insured. Along the way, he explains well the importance of topics like Named Insured, Type of Business Entity, Additional Insureds, Premises Description, Effective Date of Coverage, with examples provided to help illustrate key points.

His next chapter focuses specifically on The Property Insurance Application. Here, Mr. McIntosh talks about Building, Building Personal Property or Contents, Business Personal Property – Stock, Personal Property of Others/Contents, and Time Element Coverages. He also addresses the question of “What Are Not Contents” and devotes a section to Limits or Amount of Insurance. Discovering the Information That We Need is not a section usually found in a property/liability insurance chapter, but it is very helpful to know if you are an agent trying to write commercial property coverage.

The second chapter also covers Valuation, Causes of Loss Forms, Exclusions, Other Limitations on commonly used property forms, a host of endorsements, a well-illustrated discussion of building construction, and a discussion of protection class or local fire ratings. It concludes with a sample Commercial Property Application.

Inland Marine Applications, a subject often addressed lightly in many insurance books, gets a more thorough treatment in the book’s third chapter. Inland Marine Insurance concerns specialized property that is sometimes movable. A variety of risks not addressed by Property Coverage forms may be insured through various Inland Marine forms. Rather than cover all possible Inland Marine risks, Mr. McIntosh addresses these eight: Builders Risk, Installation Floater, Equipment Floater, Bailee’s, Cargo and Transit, Electronic Data Processing, Crime, and Cyber Liability. The writer walks the reader through the information needed to complete applications to insure these risks, providing helpful pointers along the way. The information in this chapter might be especially helpful to a new agent, as they likely do not have the specialized knowledge needed to gather this information unless they have worked previously in a related industry (e.g. construction for Builders Risk).

In the fourth chapter, the author turns his attention to Commercial General Liability (CGL). The CGL risks can be complicated; Mr. McIntosh effectively manages that complexity by focusing on what needs to be done to complete an application for CGL coverage. Included are discussions about some topics that often only command a few sentences in other property/liability textbooks, like the premium basis on the application (i.e., area, total cost, payroll, sales, units, or admissions). Using the wrong basis can be costly; knowing how to determine the right basis is an important skill for an agent. This chapter also includes several

examples of supplemental applications as a handy reference, and useful discussions about when supplemental coverage might be needed.

The Business/Commercial Auto Application, addressing business or commercial auto risks is the subject of the fifth chapter. Here, the author addresses elements of the application needed for the following coverages: Liability, Personal Injury Protection, Medical Payments, Uninsured Motorist Coverage, Underinsured Motorist Coverage, Hired/Borrowed Liability, Non-Owned Liability, and Physical Damage (comprehensive, collision, hired car).

The final chapter concerns The Workers Compensation Application. Not only does he cover application basics (Who is the employer? Where are they located? What are the dates of coverage? What are the limits for employer liability? What is the contact information for the employer? Who is included/excluded?), he also addresses in detail how to complete the classification and rating section, highlighting problematic class codes, and how to deal with overtime pay in an exposure base. Mr. McIntosh also discusses hiring practices including subcontractors, safety training/supervision, claims reporting/investigation, and post-injury follow-up and return to work considerations, all topics often missing from property/liability textbooks.

New commercial property/liability agents, new customer service representatives, and those seeking to brush-up their knowledge about commercial risks will find Insurance Genius to be a worthwhile resource. Knowing what information to include in applications and how to get it helps make agents and those who support them more successful. Incomplete applications may get set aside, costing the agent time and possibly, money. Any inaccuracies in an application discovered by an underwriter can create mistrust. Underwriters need accurate and complete information on applications to make their best decisions.

New commercial risk underwriters can also benefit from reading the book, as they seek to learn about the exposures they may be underwriting. Those of us who teach courses that include commercial property/liability topics can use the book as a primary textbook or learning resource. The author's approach is unique and helpful in preparing students for careers as commercial agents, underwriters, and customer service representatives.