



For Agents and Brokers

Affordable housing providers are a unique group.

**And we're uniquely positioned
to insure them.**



Our programs aren't for everyone.
That's what makes them so good.

If you're looking for coverage for your affordable housing prospects, you're in the right place. Agents and brokers across the country work with HAI Group because we've been creating insurance programs for the affordable housing industry for more than 30 years. It's our sole focus, so you can rest assured that we understand the unique challenges your customers face.

Underwritten by Housing Enterprise Insurance Company, Inc., (HEIC), an admitted carrier rated "A" by AM Best, our programs include comprehensive property and casualty coverage designed for nonprofit and for-profit providers of affordable housing, mixed-income housing, and tax-credit-financed housing.

Your customers will enjoy 24-hour in-house claims services, risk management services designed specifically for affordable housing, online training, original industry research, and more.

Our Focus

- Affordable and mixed-income housing
- HUD-financed properties
- Low-income senior housing
- Section 8
- Tax credit developments

Reach

Trusted by more than 1,500 customers nationwide, we insure more than \$65B in building values across the United States.



Looking to get appointed?

To be considered, simply complete and email the following forms to memberservices@housingcenter.com.

- Agency Certificate of Errors & Omissions Coverage (\$1M minimum limit)
- Copy of agency license
- Copy of individual agent license(s)
- [W-9 form](#)
- [Signed sub-producer agreement](#)

Once you submit this information, we'll be in touch to discuss next steps. In the meantime, feel free to reach out to us with questions.

Place an Opportunity

If you're interested in placing an opportunity now and you're not yet an appointed agent, call us at 800-873-0242, ext. 291, so that we can assist you. Note that a full submission is required with a 30-day lead time preferred. We'll need:

- Completed ACORD Apps
- [Supplemental Applications](#)
- Statement of values with COPE information (locations must be broken down by building)
- Currently valued five-year loss runs, plus current loss runs (valued within the last 60 days)
- \$50K minimum premium (combined property/GL) or > 250 units
- Maximum 3,000 units
- Minimum of 20% of the units must be affordable

Ineligible Risk

- Assisted living
- Heavily CAT exposed
- Single room occupancy (SRO)
- Group homes
- Mobile homes
- Student, transitional, short-term housing or shelters
- Vacant buildings
- Program business
- Aluminum wiring
- Commercial cooking



www.housingcenter.com

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HAI Group® is a marketing name used to refer to insurers, a producer, and related service providers affiliated through a common mission, management, and governance. Property-casualty insurance and related services are written or provided by Housing Authority Risk Retention Group, Inc.; Housing Authority Property Insurance, A Mutual Company; Housing Enterprise Insurance Company, Inc.; Housing Specialty Insurance Company, Inc.; Innovative Housing Insurance Company, Inc.; Housing Investment Group, Inc.; and Housing Insurance Services, Inc. (DBA Housing Insurance Agency Services, Inc. in NY and MI). Members of HAI Group provide commercial property and casualty insurance to affordable housing organizations, public housing authorities, and related entities. Not all products are available in all states. Coverage is subject to the terms of the policies actually issued. A risk retention group or surplus lines insurer may provide certain coverages. Risk retention groups and surplus lines insurers do not participate in state guaranty funds, and insureds are therefore not protected by such funds if insured by such entities. For a complete list of companies in the HAI Group family, visit www.housingcenter.com.