* The majority of submissions to carriers have inaccurate or incomplete information
* When that happens, a business may not look as attractive to the Insurance Marketplace as they could if the right story were told properly
* Part of our job is to ensure that your story is complete and accurate and that we make you look attractive to the Insurance Marketplace

**Our Process:**

**Submission Strategy Meeting**

* Meet with business owner to:
  + Discuss market options
  + Create a clear and accurate story
  + Build the right narrative
  + Agree on strategy

**Carrier Submission**

* Between 45 and 60 days from renewal:
  + Finalize our top of stack submission
  + Get agreement from business owner on submission, coverages and deductibles
  + Submit to agreed upon carrier(s)

**Negotiate and Bind**

* After receiving pricing and details from carrier(s):
  + Identify opportunities for negotiation
  + Make recommendations to business owner
  + Finalize coverage and pricing
  + Placement and binding of insurance

**Client Name:**

**Date:**

|  |  |
| --- | --- |
| **Required Items:** | **Completion Date** |
| **Copy of As We Agreed Letter** |  |
| **Market Assignment Letter** |  |
| **FULLY Completed Acord Applications** |  |
| **Including All Building Updates, Dimensions & Values** |  |
| **All VIN’s, Drivers, DOB, License #, SS # Use of Vehicle, Radius, GVW** |  |
| **Cover Letter** |  |
| **A Good History of Risk** |  |
| **Need by Date** |  |
| **Target Premium** |  |
| **Three Year Company Loss Runs** |  |
| **Large Loss Analysis** |  |
| **Completed Supplementals (if needed)** |  |
|  |  |
| **Optional Items:** |  |
| **Photos (inside and out where applicable)** |  |
| **Marketing Materials (brochures, website, etc.)** |  |
| **Site Plan if Applicable** |  |
| **Financials** |  |
| **Safety Practices** |  |
|  |  |
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| --- | --- | --- |
| **Items** | **Concerns** | **Recommendations** |
| Picture Review |  |  |
| Claims & Promises Review |  |  |
| Content & Verbiage Review |  |  |