

# ACCOUNT SUBMISSION GUIDELINES

In order to help us better serve you we are asking for your assistance in the underwriting process. Please be sure that your submissions to our office contain the following necessary information for underwriting your account. Our markets are requiring these items as well.

- Complete application including detailed descriptions of operations for each named insured.
- Prior loss experience with detailed description of all losses. Please include any specific details and prevention measures that may be helpful in underwriting the account. Many classes of business may require the submission of hard copy loss runs.
- Prior carrier information
- Commercial Auto submissions need to include complete driver info, filing requirements, radius requirements, any maintenance or safety programs in effect and complete loss information.
- Target Pricing is also helpful if available.
- Personal residential submissions for Homeowners and Dwelling Fire Policies need complete applications containing all the following info: Age of dwelling, update info on heat, electric, roof and plumbing, square footage of dwelling, occupation of the applicant.

We will accept submissions in our office not more than 120 days prior to the expiration date. The first submission received in our office will be logged into our system and reserved. If two submissions are received on the same date from different agencies we will review the submission for complete information such as fully completed applications, loss information etc. The submission that contains all information will be accepted and logged into our system.