

## **Create a Winning Personal Lines Account Submission**

Detailed and complete applications, submitted in a timely fashion, are key to helping us create a quote that best serves the insured's interests. Please continue reading to learn how to properly submit an application, review a quote packet, and submit a winning bind request that will lead to a more simplified, stress-free process dedicated to providing the insured with the best coverage possible.

### **1) Submitting An Application**

It is essential when submitting an application to Bigfoot Insurance that the agent gather all necessary information from the client beforehand. Incomplete applications lead to a lengthier quoting process where miscommunication can cause frustration as the requested effective date approaches. Please note that our underwriters are working as hard as they can to provide reliable coverage for your client but can only do so with complete information.

If this is your first time quoting with Bigfoot insurance, please be sure to review the application carefully, and follow up with the client when you are unsure how to properly fill out a field. It is also beneficial to review the application once it has been submitted to spot check for missing, incomplete, or inaccurate information. Doing so will lessen the time it takes to be provided with a quote from our underwriters.

If you have any additional commentary that cannot be included in the application, please let us know by leaving us a comment or sending a follow up email.

Please also note that your applications are at times subject to being referred to external carriers. When this happens, we routinely follow up with the carriers concerning the quote's status, but we have no control over when the quote will actually be returned. We understand the time constraints the agent and insured are under, but it is essential to note that the time to receive the quote packet increases by approximately 3-5 days when the application is sent to an external carrier.

### **2) Reviewing Our Quote Packets**

Our quote packets have everything in them necessary to bind coverage for your client. It is imperative to review subjectivities and the required binding documents to understand the coverages being offered to your client. The first few pages of the quote packet will detail coverages, subjectivities, and required items while the remainder of the quote packet consists of documents that will be submitted to the state or are required for our files.

Please analyze every page of the quote packet and contact us with any questions or concerns before submitting the bind request.

### **3) Submitting a Bind Request**

When the agent has reviewed the quote packet with the client and the client determines to bind coverage, the process is simple. The documents compiled into the quote packet need to be signed, dated, and completed by both the insured and the agent and then submitted back to Bigfoot Insure. The assistant to the account will be reviewing the documents and will follow up if additional documents, signatures, or dates are required.

We ask that you remain patient as courteous as we ensure that we are fulfilling all government, state, carrier, and underwriting guidelines. We sympathize with the time constrictions that frequently accompany the bind requests, but we are unable to bind coverage without complete documentation – thus it is in the agent’s best interests to upload documentation amply before the requested effective date to leave room for further requests from Bigfoot Insurance and our carriers.

**Additional Information**

A) Loss Runs

Loss history is crucial and we require a CLUE Report/Loss Runs in lieu of the No Loss Letter when an insured has one or more claims under his name. The CLUE Report is requested from the former carrier, and a loss history of three years up to and including the start date of the policy is required.

B) Supporting Literature

Any additional information you can provide that will support your application will help, including the following:

- Photos
- Loss Runs
- Replacement Cost Estimators
- ACORD forms