

COMMERCIAL INSURANCE

SERVICE TIMELINE

Your insurance policy is a priority to us all year round. Below is a summary of our annual policy service cycle.

Our Core Values:



**GIVE
GUIDANCE**



BE PROACTIVE



KEEP PROMISES



BE HONEST



SOLVE PROBLEMS

Policy Inception	<u>CERTIFICATES ISSUED:</u> All renewal certificates will be sent to all certificate holders at (or preferably before) policy inception via email or fax.
Month 1	
Month 2	<u>POLICY REVIEW:</u> We review your policy to make sure all limits, coverages, and endorsement forms have been included as requested and proposed.
Month 3	<u>POLICY DELIVERY:</u> Our goal is to get your policy to you within 2 months of inception. (Some surplus lines policies will be later as we do not receive from carrier immediately)
Month 4	<u>EXPERIENCE MOD PROJECTED:</u> Four months from policy inception (assuming policy term and XMOD term are the same), we will review all open claims and payroll to project what your experience modification % should be in order to advise you of any changes that may affect your premium.
Month 5	
Month 6	<u>MIDTERM CONTACT:</u> We will make a proactive check-in 6 months into your policy period to confirm operations have not changed and to see how we may be able to provide additional services to increase your businesses profitability. <u>MIDTERM TEST AUDIT:</u> We will reach out on all auditable policies to confirm sales/payroll is on pace with what was anticipated for the policy term. If there are any discrepancies, we will address now to remove any surprises at final audit.
Month 7	
Month 8	<u>MARKETING MEETING:</u> Four months prior to your policy renewal we meet with our entire commercial department to plan a strategy for your upcoming policy renewal.
Month 9	<u>RENEWAL UPDATE REQUEST:</u> We will reach out to obtain updated underwriting information in order to adequately protect your business on your renewal policy.
Month 10	<u>MARKETING PROCESS:</u> If we decide it's in your best interest to shop your policy we will aggressively approach the most competitive insurance companies during the final 90 days of your policy period. We may periodically reach out for additional underwriting information as underwriters come back with questions.
Month 11	<u>CONTINUATION PLAN FINALIZED:</u> The 90 days prior to policy expiration is used to review and negotiate renewal options and propose a plan for policy continuation that suits the best needs of your business.
Month 12	<u>RENEWAL PROPOSED:</u> Our goal is to get all quotes in and propose the best option to you at least 5 days before policy expiration.
Policy Expiration	<u>NEW POLICY BOUND:</u> Your renewal policy will become effective on the expiration date of your current policy and the service cycle starts over again!
CLAIMS	Our in-house claims liaison continually follows up on open claims throughout the policy term. Our goal is to keep you updated on claim status and to work on your behalf with the claims adjuster to get claims closed quickly. For workers compensation claims, we constantly working to lower reserves and work with the adjuster to get the claim closed.