

PRODUCER'S UNDERWRITING CHECKLIST

- _____ 1. Verify all limits, coverage's and deductibles on the proposal for accuracy.
- _____ 2. All requested information sent with the proposal filled out and signed by you and/or the insured.
- _____ 3. Application filled out completely to match the proposal.
- _____ 4. All mistakes/corrections whited out and initialed.
- _____ 5. All applicable pages of the application initialed and signed by you and the insured.
- _____ 6. All questions on page 3 of the application or on the Acord supplement answered by you and the insured.
- _____ 7. Prior carrier information filled in complete with policy numbers and premiums for the last 4 years.
- _____ 8. State UM/PIP form signed by you and the insured and attached to the application for all dealers and non-dealers with scheduled vehicles.
- _____ 9. All employees listed with complete names, dates of birth and driver's license numbers.
- _____ 10. If crime or inland marine coverage is requested, attach the appropriate completed and signed Acord applications.

THINGS TO LOOK FOR ON THE QUESTIONNAIRE PAGE:

(Applicant's Questionnaire)

- #15. Is the insured married? If yes and this is a dealer policy and the spouse is not rated for we will need a copy of his/her personal auto policy or a signed driver exclusion for him/her.
- #16. Any children over 15? If yes, and they are still in the household, we will need signed driver exclusions for them. If they are not still in the household, write in on the line next to the question "not in household" Reminder no one under 18 is eligible for coverage.
- #19. If the insured has a tow truck/car hauler/car trailer or a tow dollie, we will need the make, model vin# and a picture of it. A truck or trailer hauling 3 or more vehicles requires company approval before we can quote coverage on it. We will also need a completed trailer/hauler questionnaire.
- #20. Does the insured tow for hire? If yes, the risk is unacceptable. *Exception: Very small percentage of receipts.* We will need prior company approval to quote in this instance.
- #21. Does the insured allow unaccompanied test drives? If yes, we will need an unaccompanied test drive statement signed by the insured. (If false pretense coverage is quoted there can be NO unaccompanied test drives.
- #22. Does the insured loan, lease or rent autos? If yes, the risk is unacceptable.
- #23. Is the insured involved in any other business activities? If yes, we will need signed business exclusion(s) with the complete business name(s) filled in.
- #29. Does the insured do their own repossessions. If yes, must sign statement, and sub out repossessions.

(Agent/Broker Questionnaire)

- #2. Does the insured share the premises with any other business? If yes, we will need a signed business exclusion with the business(s) names filled in. If the insured shares a premises with another dealership and there is no physical separation on the lot and in the office, the risk is not acceptable unless both businesses are written. *Exception: Wholesaler with no employees.*

We will be able to quote risks without all of the information completed. Sometimes it is not possible to obtain all information required prior to quoting. But before we can bind a risk the application, must be complete with all questions answered following the guidelines above. The application is a legal document and as such must be complete. Blank spaces and omitted answers can be construed in different ways by a court of law. Completed applications will result in less paperwork and less follow up by our underwriting department. These procedures were instituted for your protection as well as the insured's. If you have any suggestions regarding our application process, please don't hesitate to let us know. If possible we can include it in the next revision.