

The Art of a Fabulous Submission

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**As your insurance agent, it is my duty to inform you that
it is not important that you
understand what I'm doing or why you're paying me so much money.
What's important is that you continue to do so.**

**-- misquoted from Hunter S. Thompson's
Samoan Attorney**



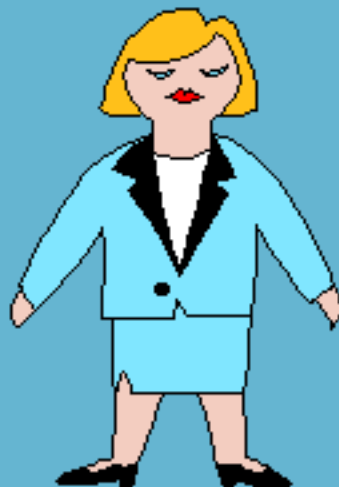
The Perils of Incomplete Package Submissions

Incomplete submissions are frustrating and painful for everyone - the clients - who don't receive good services and competitive quotes...



The Perils of Incomplete Package Submissions

the underwriter -
who can't and
shouldn't provide a
quote because the
right information
isn't available. . .



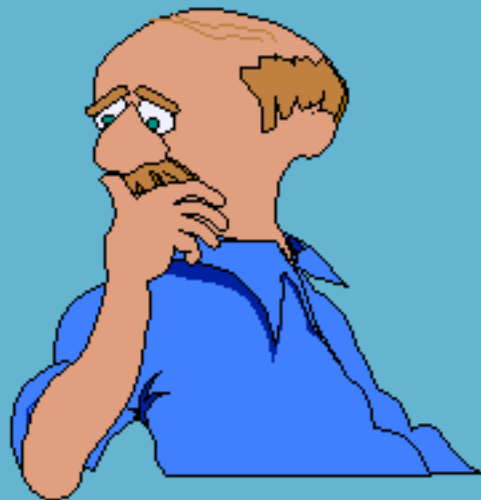
The Perils of Incomplete Package Submissions

- the insurance company - which would probably approve the quote but can't because the underwriter can't submit a quote for approval. . .



The Perils of Incomplete Package Submissions

**AND MOST
IMPORTANTLY -
THE PRODUCER -**
who loses the sale,
the client, and
possibly even the
underwriter!



Package Submission Requirements: The Key To Fabulous Success

Producer Narrative

Covering the history and profile of the dealership and its' principals, any changes in operations during the past several years and any changes contemplated in the near future.



AND

because our
underwriters don't
have crystal balls. . .



Package Submission Requirements: The Key To Fabulous Success

Completed Applications

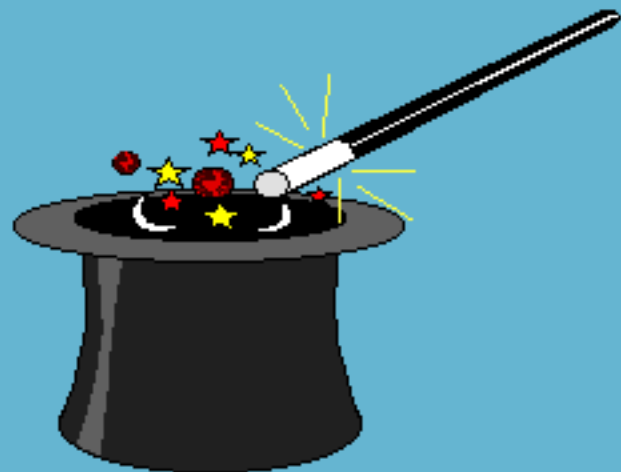
Signed by the producer and the applicant! Our underwriters can't provide a competitive quote without information on:

- Dealership operations
- Employee Information
- Garage Control and Protection
- Premises Information - Including the number of locations and buildings, security systems, and cash handling procedures.



AND

because our
underwriters are
great, but they
aren't magicians. . .



Package Submission Requirements: The Key To Fabulous Success

Loss Runs

Currently valued previous carrier hard copy loss runs for a minimum of the first six months of experience for the current year and the three prior years.

- Previous carrier policy numbers are necessary to allow for confirmation of this information.
- Experience Rating is subject to verification of losses by the former and/or current insurance carrier.

AND

Package Submission Requirements: The Key To Fabulous Success

Furnished Auto List

A list of all employees (including owners, and officers) and any non-employees (i.e. family members) who are furnished with a dealership auto or anyone to be provided with Broad Form Driver Other Car Coverage. This list should include:

- Full Name
- Demo Provided?
- Job position or relationship to applicant if not an employee
- Drivers License Number, State of Issue
- Garage Location of furnished auto if different from dealership

AND

because our
underwriters
can't see
into the far
distance. . .



Package Submission Requirements: The Key To Fabulous Success

Photographs and Site Plan

Photographs of all buildings and a site plan indicating:

- Building and occupancies.
- Adjacent exposures within 100 feet.
- Lot Protection.
- Location and Use of any UNDERGROUND or ABOVE GROUND STORAGE TANKS.
- Gasoline Pumps and Propane Tanks, including description of protection for propane tanks from collision
- Fire Hydrants
- Street Names

Just so we have everything covered.

A

N

D



**Package Submission Requirements:
The Key To Fabulous Success**

Copy of Customer Rental Agreement

Copy of Long Term Lease Agreement

If Contingent Coverage is requested.

Copy of Demo Agreement

Operations providing demos to staff must have a written agreement for such provision to be eligible for coverage.

**You're kidding!
There can't be more.**



**Package Submission Requirements:
The Key To Fabulous Success**

Supplemental Applications

Supplemental Insurance Agents E&O

Supplemental Daily Rental Liability Coverage

ACORD Applications

Finally !

A FEW TIPS FOR
BETTER
PREMIUMS



Don't ask
for coverage
you don't
need.

Call if
you need
help.



Work with
insureds to
improve loss
control
efforts.



It's a lot of **WORK**,
and there can be
PAIN,
but the rewards are
FABULOUS!

