



**NEW AGENCY QUALIFICATION QUESTIONNAIRE**

Name: \_\_\_\_\_ Date: \_\_\_\_\_  
Address: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
Telephone: \_\_\_\_\_ Fax: \_\_\_\_\_  
Email: \_\_\_\_\_ Website: \_\_\_\_\_

Do you have any branch offices or locations?  Yes;  No  
If yes, locations: \_\_\_\_\_  
\_\_\_\_\_

Will branch offices submit business directly to us?  Yes;  No

What is the primary geographic territory you operate (market) in? \_\_\_\_\_  
\_\_\_\_\_

When was your agency established? \_\_\_\_\_ How long has current mgmt been in place? \_\_\_\_\_

How did you hear about Creative Underwriters? \_\_\_\_\_  
Source: \_\_\_\_\_  
References: \_\_\_\_\_

Are you a member of any agent or insurance organizations or associations?  Yes;  No  
If yes, which ones? \_\_\_\_\_

Does your agency specialize in any particular class(es) of business or line(s) of business?  Yes;  No  
If yes, describe: \_\_\_\_\_

What classes or lines could we expect to assist you with? \_\_\_\_\_  
\_\_\_\_\_

Please list your main standard lines companies:  
1. \_\_\_\_\_  
2. \_\_\_\_\_  
3. \_\_\_\_\_

Do you use other brokers or wholesalers?  Yes;  No  
If yes, who do you use and for what type / kind of business?  
1. \_\_\_\_\_  
2. \_\_\_\_\_  
3. \_\_\_\_\_

Total premium volume of your agency: \_\_\_\_\_  
\_\_\_\_\_ % personal lines      \_\_\_\_\_ % property      \_\_\_\_\_ % casualty (x auto)      \_\_\_\_\_ % auto  
\_\_\_\_\_ % commercial lines      \_\_\_\_\_ % property      \_\_\_\_\_ % casualty (x WC)      \_\_\_\_\_ % WC

Do you have a new, renewal or policy change follow-up system or procedure?  Yes;  No  
If yes, describe: \_\_\_\_\_

How many days do you allow before a second request is sent? \_\_\_\_\_

Your state license number: \_\_\_\_\_ State: \_\_\_\_\_  
*Include copies of your licenses*

Name of your E&O carrier: \_\_\_\_\_ E&O limits: \_\_\_\_\_ Policy dates: \_\_\_\_\_  
*Include a copy of your E&O policy or a certificate of insurance*

**We do not have minimum production requirements, but a business relationship between us will not be financially successful if our markets and underwriting facilities are not regularly and fully utilized.**

\_\_\_\_\_  
Signature of agency owner, principal, partner or officer      Date

**NEW AGENCY QUALIFICATION QUESTIONNAIRE  
 SUPPLEMENTAL INFORMATION**

**I / We acknowledge a credit report may be access in order to obtain a credit history.**

_____ Signature of agency owner, principal, partner, officer or individual		_____ Date	
_____ Social Security Number		_____ Date of birth	
_____ Home address	_____ City	_____ State	_____ Zip
_____ Former address	_____ City	_____ State	_____ Zip

**I / We acknowledge a credit report may be access in order to obtain a credit history.**

_____ Signature of agency owner, principal, partner, officer or individual		_____ Date	
_____ Social Security Number		_____ Date of birth	
_____ Home address	_____ City	_____ State	_____ Zip
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_____ Home address	_____ City	_____ State	_____ Zip
_____ Former address	_____ City	_____ State	_____ Zip

<b>Federal Tax ID:</b> _____
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## General Producer Guidelines & Rules

### **PREMIUM INDICATIONS, QUOTES AND BINDERS**

Premium indications or quotes may be provided following review and rating based on applications and materials you submit. Please contact your underwriter for instructions as to what information is needed, such as appropriate applications etc. We are a paperless company and we encourage the use of digital documents. You can send paperless digital documents and other materials as needed for quote submissions to [AutoQuotes@Creativeunderwriters.com](mailto:AutoQuotes@Creativeunderwriters.com), [GarageQuotes@CreativeUnderwriters.com](mailto:GarageQuotes@CreativeUnderwriters.com), or [P&C@CreativeUnderwriters.com](mailto:P&C@CreativeUnderwriters.com). As an alternative you can provide submission materials by Fax, Mail or other special delivery service.

### **APPLICATION FORMS**

In many Commercial Lines cases, a properly / fully completed "ACORD" Application is acceptable. Depending upon the line of insurance, we have some program applications and/or supplemental applications required by our markets. You may obtain applications from our website, [www.CreativeUnderwriters.com](http://www.CreativeUnderwriters.com), or an underwriter can fax, e-mail or mail the appropriate form to your office.

### **BINDERS**

Only Creative Underwriters is authorized by its Companies to bind or amend coverage according to our Authority with the market concerned. Our underwriters and underwriter assistants are available to help you in this regard.

Many quotations released by our office will require signed applications, special forms or additional information be returned with your orders to bind. If no stipulation is made on the Quotation sheet, please provide properly completed and signed applications, along with any additional information requested by the underwriter, at the time of binding.

All applications on bound risks must be fully and truthfully completed or coverage is considered null and void.

You must retain a duplicate of all submissions in an appropriate suspense system awaiting receipt of the issued policy. Upon receipt of policies or endorsements review with your client and advise your underwriter at Creative immediately regarding corrections or changes required.

## **RENEWALS**

Your office will be provided a Renewal Solicitation approximately 35 days in advance of expiration. If updated information is required, it is considered a renewal condition that must be satisfied in order to obtain a quote for continued coverage. If Non-Renewal is necessary, it will be provided in accordance with State Law. Your renewal request must be received by Creative Underwriters prior to expiration to avoid a lapse in coverage.

Upon receipt of our Renewal Solicitation you must advise your client accordingly, obtain their wishes regarding coverage renewal, and respond to Creative Underwriters prior to renewal date.

You are to collect Premium due and remit net amounts as shown on your monthly statement. You will retain your earned commission. If your client wishes to finance the premium, note that dispersal of financed premiums from the finance company must arrive at Creative Underwriters by your agency bill due date (15<sup>th</sup> of the month for prior months transactions).

## **CERTIFICATES OF INSURANCE, CERTIFICATES TO STATE AUTHORITIES AND TRANSPORTATION FILINGS**

Only Creative Underwriters may provide or arrange for Filings, Certificates of Insurance, or Certificates to State Authorities.

## **ACCOUNTING**

### **AGENCY BILL**

All Agency Bill transactions are shown on your monthly statement. We will display New Business, Renewal Business, Endorsements, Cancellations, and Commission per transaction, Amount Received and Net Amount Due. All payments are to be provided to Creative Underwriters by the 15<sup>th</sup> of the month following the month in which the transaction occurred. On accounts which have been premium financed, disbursements must arrive at Creative Underwriters by the 15<sup>th</sup> and are applied "Policy Specific" to your account when received. All policies over 15 days in the course of collection are subject to Cancellation for Non-Payment of Premium. Your agency is responsible for all amounts due and must maintain a good payment record.

If you have a Credit Balance due, we disperse these funds to your office shortly after the 15<sup>th</sup> of the month.

To reduce the necessity for unproductive administration activity, we strongly recommend that on New and Renewal Business, you obtain either full premium in advance or properly executed premium finance contract with down payment before you order the coverage bound. Policies for which full net premium is not received are subject to Cancellation for Non-Payment of Premium.

**OUR POLICY CONCERNING NSF (NON- SUFFICIENT FUNDS) CHECKS** Any NSF check will subject the policy for which it was submitted to cancellation. NFS checks received by Creative may subject the writer of the check to criminal action.

## **CANCELLATIONS AND NON-RENEWALS**

In the event of cancellation, please refer to the individual account for a listing of Non-Refundable Fees. These fees may include Inspection Fees or Policy Service Fees and are considered Fully Earned at time of binding.

### **CANCELLATION METHOD**

Customarily, Insured requested cancellations are calculated on a Short-Rate basis. Other circumstances require Pro-Rata Calculation basis.

Some policies are subject to a 25% MEP (Minimum Earned Premium). The Minimum Earned Premium requirement of 25% will be taken into consideration if the policy is cancelled.

Short Term, Vacant, or other policies specified as Fully Earned can be cancelled, but only on a Fully Earned basis.

Flat Cancellations are not normally allowed. Individual cases may be considered when documentation is provided such as: showing coverage placed with another carrier on or before our policy inception date; when property is sold prior to inception; or when there was some other circumstance causing lack of insurable interest on the part of our Insured.

### **PROPER CANCELLATION EVIDENCE REQUIRED**

We must receive the surrendered policy or lost policy release signed and dated by the Named Insured along with signatures of any other Additional Insured(s) or Mortgage Holder(s) shown on the policy. If the Lost Policy Release is not properly executed, we must provide legal notice to any other known interest holder accordingly.

### **CANCELLATION FOR NON-PAYMENT OF PREMIUM TO FINANCE COMPANY**

As Insured provides Power-of-Attorney to the Premium Finance Facility upon execution of the Premium Finance Contract, we must cancel with the date required on their Notice. In the case of Federal or State Financial Responsibility filings, cancellations will be dated when such filings are closed.

### **REQUESTS OR REINSTATEMENT**

All amounts to be remitted to Creative by any Premium Finance Facility must be received by Creative on or before the due date of the statement. Failure of any Premium Finance Facility to provide funds when due will subject the policy concerned to a non-pay cancellation. Creative will honor cancellation requests of Premium Finance Facilities. Creative will not be held responsible by Premium Finance Facilities reinstatement requests; such requests are subject to Creative Underwriter approval if received before the effective date of cancellation. If

a reinstatement request is received after cancellation becomes effective, such request can only be considered for approval by an underwriter of the insurer company for the policy concerned.

## **CLAIMS**

All claims should be submitted to us on the appropriate Accord form. Your claim report must be fully and properly completed. Any additional information you can provide will help us in our reporting to the company concerned. Please note some of our Transportation Markets require the claim be reported directly to a 24 Claim Reporting Number (as provided by the Insurance Company). In these instances, please instruct your customer to report directly to the Insurance Carrier and then notify your agency at their earliest opportunity. We in turn would appreciate notification that the claim has been reported.

We would appreciate receiving immediate notice of a total loss property claim or any accident or circumstance which would lead to a bodily injury liability claim. Lawsuits, summons, and correspondence received from an attorney should be forwarded immediately using Certified / Return Receipt Mail.

Prompt reporting of loss incidents is a must in getting the great claims service your client wants.

## **DIGITAL POLICIES AND ENDORSEMENTS**

We are a paperless company and encourage the use of paperless correspondence. We prefer sending all documentation to [AutoQuotes@CreativeUnderwriters.com](mailto:AutoQuotes@CreativeUnderwriters.com), [GarageQuotes@creativeunderwriters.com](mailto:GarageQuotes@creativeunderwriters.com), [P&C@CreativeUnderwriters.com](mailto:P&C@CreativeUnderwriters.com) or directly to your underwriter by email.

We also offer policies and endorsements be sent digitally to you via email in .PDF format. This will allow for a much faster turnaround time that both you and your clients will come to appreciate. If you have any questions about our Digital Delivery process you can contact your Underwriter or our Information Systems Specialist.