



Making Your BHHC Experience

*easy as pie*



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Berkshire Hathaway  
HOMESTATE COMPANIES



### What is your best advice on auto submission entry?

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| <ol style="list-style-type: none"> <li>1. Understand the insured risk prior to entry so all information can be entered accurately</li> <li>2. Reach out to your marketing rep for more information about Hired and Non-Owned Auto Coverage.</li> <li>3. Double check before binding: <ul style="list-style-type: none"> <li>—Is the classification accurate? Start specific, then go broad if your operation is not available.</li> <li>—Were MVRs run? (not available in CA or WA)</li> </ul> </li> </ol> | <ul style="list-style-type: none"> <li>—Years of experience? (TIP: We care about this in terms of continuous insurance in the current business name, not personal auto insurance)</li> <li>—Is the liability loss count accurate?</li> <li>—Was insurance score pulled?</li> <li>—Are all vehicles and drivers included?</li> <li>—Were underwriting concerns addressed with the insured?</li> <li>—Are loss runs prepared to send to underwriting?</li> </ul> |
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### When an account is bind eligible, what is the protocol for underwriting upon bind?

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| <ol style="list-style-type: none"> <li>1. Underwriting review typically takes place within 24 hours of binding (1 business day)</li> <li>2. Loss runs will likely be requested</li> <li>3. May request additional information,</li> </ol> | <p>especially in the event of an unresolved underwriting concern from the summary page.</p> <ol style="list-style-type: none"> <li>4. Uprates and coverage changes will be presented to agent prior to implementation</li> </ol> |
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### What action can be taken, as an agent, to improve the bind process?

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| <ol style="list-style-type: none"> <li>1. Remember, the bindable quote is only as accurate as the information provided</li> <li>2. Bind before the account effective date</li> <li>3. Provide requested documentation ASAP:</li> </ol> | <p>policy issuance does not move forward until all required documentation is received.</p> <ol style="list-style-type: none"> <li>4. Always review and adhere to terms and conditions in quote packet (for new business and renewals)</li> </ol> |
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### What services are available via the portal?

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| <ol style="list-style-type: none"> <li>1. Online Raters</li> <li>2. Manage your Policy <ul style="list-style-type: none"> <li>—Policy documents</li> <li>—Billing information</li> <li>—Endorsement requests</li> </ul> </li> <li>3. Loss Runs (for the agency of record)</li> </ol> | <ol style="list-style-type: none"> <li>4. Forms Library</li> <li>5. Commissions Statements for appointed accounting contact</li> <li>6. Online Admin Portal for appointed IT/Web Admin</li> </ol> |
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**Your main contact is your marketing rep.**