



bhhc.com 800.488.2930
 pcmarketing@bhomestate.com

Berkshire Hathaway
 HOMESTATE COMPANIES



Making Your BHHC Experience

easy as pie



What is your best advice on property submission entry?

1. Understand the insured risk prior to entry so all information can be entered accurately.
 - Is all pre-filled information accurate?
2. Include years of updates for all buildings especially for RC coverage or special form.
 - Are detached structures scheduled if coverage is desired?
3. Double check before binding:
 - Is the building class accurate?
 - Are loss history and loss runs included?
 - Is coverage history accurate? (TIP: New purchase option for a new purchase for the insured)
4. —Is the valuation in line with insured's needs? (TIP: The value shown in Express is not an official replacement cost estimator.)

When an account is bind eligible, what is the protocol for underwriting upon bind?

1. Underwriting review typically takes place within 24 hours of binding (1 business day) especially in the event of an unresolved underwriting concern from the summary page.
2. Loss runs will likely be requested
3. May request additional information,
4. Uprates and coverage changes will be presented to agent prior to implementation

What action can be taken, as an agent, to improve the bind process?

1. Remember, the bindable quote is only as accurate as the information provided policy issuance does not move forward until all required documentation is received.
2. Bind before the account effective date
3. Provide requested documentation ASAP:
4. Always review and adhere to terms and conditions in quote packet (for new business and renewals)

What services are available via the portal?

1. Online Raters
2. Manage your Policy
 - Policy documents
 - Billing information
 - Endorsement requests
3. Loss Runs (for the agency of record)
4. Forms Library
5. Commissions Statements for appointed accounting contact
6. Online Admin Portal for appointed IT/Web Admin

Your main contact is your marketing rep.

Berkshire Hathaway Homestate Insurance Company • BHHC Special Risks Insurance Company • Continental Divide Insurance Company
 Cypress Insurance Company • Oak River Insurance Company • Redwood Fire and Casualty Insurance Company

PO Box 31145, Omaha, NE, 68131

Not all products available in all states.

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