

The Top Of Stack Submission Process™

- The majority of submissions to carriers have inaccurate or incomplete information.
- When that happens, a business may not look as attractive to the Insurance Marketplace as they could if the right story were told properly
- Part of our job is to insure that your story is complete and accurate and that we make you look attractive to the insurance marketplace

OUR PROCESS

- Submission Strategy Meeting
 - Meet with business owner to:
 - Discuss market options
 - Create a clear and accurate story
 - Build the right narrative
 - Agree on strategy
- Carrier Submission
 - Between 45 and 60 days from renewal:
 - Finalize our top of stack submission
 - Get agreement from business owner on submission, coverages and deductibles
 - Submit to agreed upon carrier(s)
- Negotiate and Bind
 - After receiving pricing and details from carrier(s):
 - Identify opportunities for negotiation
 - Make recommendations to business owner
 - Finalize coverage and pricing
 - Placement and binding of insurance

Top of Stack Submission Process™

Client Name:

Date:

Required Items:	Completion Date
Copy of As We Agreed Letter	
Market Assignment Letter	
FULLY completed Acord Applications	
Including all Building updates, dimensions & values	
All VIN's, drivers, DOB, license #, SS # Use of vehicle, Radius, GVW	
Cover Letter	
A good history of risk	
Need by Date	
Target Premium	
Three Year Company Loss Runs	
Large Loss Analysis	
Completed Supplementals (if needed)	
Optional Items:	
Photos (inside and out where applicable)	
Marketing materials (brochures, website, etc.)	
Site Plan if Applicable	
Financials	
Safety Practices	

Items	Concerns	Recommendations
Picture Review		
Claims & Promises Review		
Content & Verbiage Review		