

## **Commercial Line**

### **New Business Policy Checking**

#### **Jack Bradley: CL New Business – Policy Checking**

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Page No: Page 2 of 4

### Revision History

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Version	Revision Date	Description	Maker	Reviewer	Approver (Agency)
1.0	11/11/2023	CL New Business – Policy Checking	Asmita Das	Operations Excellence Team	-



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Page No: Page 3 of 4

### Overview: -

Policy checking of New Business is assigned to cross check/ verify if all the policy details and information present in the Signed Application, Declaration Page and Acord are same.

### Workflow Details: -

- TAT for task – 48 Hours
- For any query – We will reach out to Brooke Whittle via email/activity

### Steps: -

#### CL New Business Policy Checking – (MMKL/APCL)

1. The agency will assign an MMKL OR APCL activity to MB
2. Open the activity. identify the policy # and carrier
3. Now go to the attachment section and pull the policy document and signed app. For Non-Downloaded, policies will be attached by the agency and downloaded policy dec page needs to be attached by MB.
  - Description - **NB Pol# eff date and expiration date, premium amount**
  - For example - **NB pol#XXXXXX Eff 00/00/0000- 00/00/0000 \$000.00**
  - Choose Policy Folder
  - Also note – **If Signed app is not attached then MB will re-assign the activity to the Brooke Whittle without checking the policy until available**
4. In the attachment section all the signed application and declaration will be attached
5. Now as per the checklist, we need to match Epic, Signed Application & Declaration page
6. Match basic policy details and coverage as per LOB mentioned
7. Once the task is completed and no discrepancies found then close the activity
8. We will add a note mentioning all the pointers and discrepancies (in any)
9. Also, we will attach the Checklist and description will be –
  - NB Checklist – Policy#
10. If any discrepancies is found then we will reassign the task to Brooke Whittle on the same date



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Page No: Page 4 of 4

### ❖ IMPORTANT NOTES

#### Specifics as per all the Companies

- Billing method will never be mentioned on the dec page. Do not mention in the note.
- Policy #, Premium, Bill method may not be present on signed application. Do not mention in note.
- Signed accords will not have premiums and rates. Do not mention in the note.
- Some policy types do not have an accord in EPIC. For example, Builders Risk; Liquor Liability. Check the signed application and the policy. Do not mention in note.
- Windstorm/Hail deductible mismatch, there is no need to notify the CSR. Only look at the main deductible
- Equipment Floaters – The location will never be mentioned on the declaration page

#### Specifics as per - Auto Owners

- Commercial Umbrella - self-insured retention will not be mentioned on the signed app. Do not mention in note.

#### Specifics as per – Progressive Commercial Auto

- Auto Symbols will never be mentioned on dec page. Do not mention in note.

#### Specifics as per – Southern Mutual Church

- Driver's name will not be present on policy dec page. Do not mention in note.

#### Specifics as per – Utica

- Commercial Auto - Drivers names will never be on Utica Policy. Do not mention in note.
- Products and Completed Operations limit is never mentioned on the dec page. Do not mention in note.

#### Specifics as per – Berkshire Hathaway

- Driver's name will never be listed on the dec page. MB will only compare EPIC and Signed App
- Business Income deductible will not be mentioned in Declaration Page
- Products/Completed Operations Aggregate Limit will always be excluded in Signed App and Declaration page.

#### Specifics as per – State Auto

- Mortgage will not be listed on Signed App. MB will only compare EPIC and Dec page