

Frequently Asked Questions

Electronic Policy Delivery – (E-policy)

How does it work?

Policy output that has been printed and mailed to your office will now be sent to you electronically via email. The policy pages will be stored in a PDF file, which can be read and printed using Adobe Acrobat Reader. Once you receive the email, you can forward the file to your client via email, eliminating the need to print paper copies.

What about our file copy?

You can take the PDF file from the email we send and drop that into your agency management system, providing you with an electronic copy of the policy. This again eliminates the need to maintain a paper file. If you don't maintain your agency files electronically, you can save the policy files to a separate directory on your computer, which will serve as an electronic filing cabinet.

What do I tell my customer?

Inform them at the time of binding that you will be sending the policy to their email address. They can then save the file on their computer, rather than putting a paper copy in a file drawer. The carrier will still be sending them a hard copy claims kit and posting notice, as well as direct bills. For many customers, this will be a welcome change as many insureds simply file the policy in a drawer and then replace it with the following year's copy.

How do I keep a record of what I sent to the customer?

Your email program does this for you. Your outbox will have a copy of the email you sent to the customer, along with the file attachment.

How can we administer this at our agency?

We recommend that you develop a general delivery email address at your agency. For example, you may want to set up the email address, policyoutput@youragency.com. This should be a separate e-mailbox that many people in your office have access to. Think of it along the same lines as your post office mail delivery. The postman brings your mail to the office, where one or more of your staff sort it and direct it to the appropriate person for action.

Why are you doing this?

Our carriers are eliminating delivery of printed policies to us, and that requires us to find new ways to adapt. This change will allow us to provide you with your client's policy output faster, enabling you to better serve your customer. The elimination of paper also will bring about reductions in mailing and handling costs both for us and for your agency.

Is this an optional system?

Our carriers have eliminated the delivery of hard-copy policies, so this is the method we will be using to deliver policies from this point on.

Commission Direct Deposit

How does it work?

Rather than print a physical check and mail it to your office for commissions, we will deposit the funds directly to your agency bank account. You can specify the account where the funds should be sent.

How do we know what funds have been deposited?

We will send a commission statement like you receive today with your check, to an email address that you specify, detailing the amounts deposited on a policy basis.

Should I be uncomfortable about giving you my bank information?

No, the information you provide will only allow us to deposit funds into your account. We will not have the ability to withdraw funds, even if we deposit them in error. Should this occur, we will contact you to arrange for resolution.

Why are you doing this?

Two reasons; first we want to get your commission dollars to you as quickly as possible, to allow you the benefit of your income. Second, we can eliminate handling and postage costs by taking advantage of technology. We can even save you a trip to the bank!

Is this an optional system?

For the reasons outlined above we prefer to handle commission in this manner moving forward. We see this as a significant benefit to your agency and are sure that you will be pleased with the speed of this new program.