



CARRIER CHECKS REFERENCE GUIDE

The purpose of carrier checks is to find 3 things: billing notices, claims notices, and policy changes/alerts.

Each carrier varies widely on how you obtain this information but after doing a carrier check for a carrier on their website, you should be able to confirm that there are no billing alerts, pending cancellations, no new claims, no new policy changes / alerts / underwriting memos. It isn't enough to say you navigated to the website, you should be able to confirm these things. If you check a carrier website and go to leave the website but can't confirm these things then keep digging, they are somewhere on that website. Keep in mind someone had to do the first carrier check and that is how they found the info.

When doing a carrier check first note all activity from each carrier, then navigate back to each carrier and address the activity. Share the activity you find with everyone so that you find out if something has already been handled, another producer may have additional/helpful info on the policy, or if another producer would prefer to handle an activity. If you are handling an activity do some digging and go to the customer prepared. For example if you see someone is canceling don't just send them the text. Find out the exact policy, when it will be canceled, what was the previous pay method, why didn't that method work again, and what the minimum payment required to prevent cancellation will be so when they respond to the text you sent, you are ready. Each activity that you handle should be followed up on 3 times with full follow ups call, text, and email. If you have done 3 full follow ups (text, call or leave voicemail, and email = 1 full follow up) and if you have not gotten a response, speak to Majda before giving up on the activity.

For companies like **Personal Umbrella, Seacoast, Hiscox, US Assure, RLI, RPS, Bond Exchange, and ANY Excess and Surplus**, they will email us any policy activity.

Feel free to add to this list where you see fit to do so. We are always acquiring new carriers and carriers often update their websites. Just make sure we find out the billing, policy and claims activity for each carrier. We want to stay ahead of things to provide good customer experience. We don't want a customer asking about a change to their policy before we've had a chance to address it. We don't want a customer to think we don't care that they had a claim. Lastly, we don't want our clients canceling and going without insurance. By doing all of this we maintain happy customers and create the opportunity to obtain referrals for new customers. If you have a question about a carrier check don't hesitate to ask, we all want happy customers.



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Safeco

- From the main page scroll down to Policy notifications
- Navigate to the notification center and view the last 7 days (this gives policy activity and claims activity)
- In the notification center on the left hand side there is an electronic list link, navigate to the electronic list screen
- Once on the electronic list enter a 1 next to cancel non- pay and hit enter (this gives you the billing activity)

Stillwater

- From the main screen navigate to the reports screen
- From the reports screen navigate to the policy activity report and make the date field the last 7 days (this give you the Policy activity and claims activity)
- Navigate back to the reports screen and select the Cancel or Non-renew link (this will give the billing activity)

Dairyland:

- Very simple check each tab under the Policies, Retention, and Claims tabs on the main screen (Policy activity, Billing Activity, and Claims Activity are all found in these tabs)
- For example click on the policies tab and check the active, inactive, pending cancel, follow ups, and bill alerts tabs.

Progressive

- From the main screen navigate to the Manage Policies Tab, First select Policies need service.
- Under policies need service view each notification (this has some Policy, billing, and claims activity but not all)
- Navigate to the Manage Policies tab again and select policy activity
- Under Processed Date by Progressive select last 7 days and the click get policy activity
- Check the cancels, policy changes, and underwriting memos tabs, under those tab check the notes and memos with each policy under that tab (this has the rest of the Policy and Billing activity)
- Lastly navigate back to the Manage Policies tab and select claims activity,select all activity and click submit (this is the rest of the Claims activity)

Nationwide

- Very simple, the main screen has a billing, claims, and policy activities tab. Check all tabs under each of these tabs and open and view all messages under each tab.

Liberty Mutual

- Very simple, the main screen has a billing, claims, and policy tab. Check all tabs and select any policy number that shows up.



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Metlife

- From the main screen navigate to the daily activity report
- Select all activity and all lines for the last 7 days and click continue This will have all claims, billing, and policy activity for your ID.
- Navigate back to the main screen and change your id to another id under work as another id in the top left corner, repeat step one for each user id in the office. This will provide all billing, claims, and policy activity for the office.

Clear Cover

- Very simple, from the mains screen select the shield on the left hand side. the policy screen will populate and show the status for all policies. The status will indicate if there is any activity on the policy.

Hippo

- Similar to Clearcover. The main screen will show the status for all policies in the office.
- Also select the pending tab, this will have any pending policy activity.

NatGen

- Main screen has a policy to do tab, daily transactions tab, and claims tab. Check all 3 tabs.

Encompass

- Main screen has an agency alerts tab that will show all claims, billing, and policy activity.

American Modern

- From the main screen select AMsuite on the top right
- From the dashboard view the open policy changes tab and open cancellations tab
- From the amsuite dashboard select the amsuite core link and view the my activities, my renewal, and my other policy transactions tabs
- Also select the policies tab from the amsuite dashboard and view the individual status of all policies

American Collectors

- From the mains screen select search and view the status of each policy

Hagerty

- From the main screen you will select policy management and check the status of each policy, if anything other then active select the policy to find out why
- From the main screen select payments, this will show any pending cancellation
- From the main screen select documents, this ill show any underwriting memos

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Allstate

- On the mains screen under policy alerts there are tabs for claims, renewals, cancellations, inspections, email failures. if there is a number next to the tab then open the tab and find out what is going on with the policy.

Foremost

- On the left side of the main screen you will see a tab "view agent reports" select that tab select all document types
- Select all document descriptions
- Leave document period blank
- Select "reset" next to "ending date", select "month" next to "retrieve documents for", click search
- Click one each report and review, there is a key at the top of the report that describes the transaction type

Bristol West

- Select policy activity reports under the reports tab under the manage my customers tab from the main screen
- Select the date range for the last 30 days, then select "all reports" under the select reports tab, click view reports
- Once you are on the policy activity reports screen select each tab and address any report accordingly

TypTap

- Select reports on the left side of the main screen
- Download and view each report
- Select the policies tab on the left side of the main screen
- Check the status of all policies

Go Auto

- Check the renewals tab for expiring renewals
- Check the bound policies tab for policy status

California Fair Plan

- Select active policy listing under reports at the bottom of the main screen
- View the status of each policy and address accordingly

Next Ins (through NBS - we do not use the First Connect Access)

- From the main screen select all clients and active
- Check the status for each client by hovering your mouse over their policy



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Aegis

- Select policy tab and view status

PL Rater

- Check the top right corner for an alert, this is a new lead that puts in all of their info on their own. We don't want this to sit too long, that's why it's a part of carrier checks.

First Connect

- This is a carrier “bridge” or “connector”. Many companies are inside of First Connect. If you log into First Connect it will give you links to other companies as follows:
 1. RLI - Umbrella
 2. Hippo- Home only
 3. Attune - Biz and WC
 4. ClearCover - Auto
 5. Coterie - Biz
 6. Cover - Auto CA
 7. Elephant - Auto TX, GA
 8. Go Auto - CA auto
 9. Hippo Flood - flood only
 10. Kelly Klee - high network
 11. Neptune Flood- flood
 12. Next - we do not use this next access we use NBS Next because it pays higher commission but has same exact products
 13. Palomar - Earthquake only
 14. Sterlin Surplus - Flood only

NBS **MTI Headquarter Accounting only access *****

This is a carrier “bridge” or “connector”. Many companies are inside of NBS.

- Log into NBS
- Locate “ Agency HUB” (top right corner after you are logged in)
- Click Agency Hub and NBS will give you a view of any outstanding invoices or policy issues for the entire agency

All Risk **MTI Headquarter Accounting only access *****

Click the hyperlink name above (click on All Risk) and it will take you to any outstanding bills due

RPS **MTI Headquarter Accounting only access *****

- Click the hyperlink name above (click on RPS) and it will take you to any outstanding bills due
- Our Broker code is A0082063

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Amwins *MTI Headquarter Accounting only access ****

- We are invoiced and informed per each issued policy/endorsement via email

Burns & Wilcox *MTI Headquarter Accounting only access ****

- Click the hyperlink name above (click on Amwins) and it will take you to any outstanding bills due