

AT A GLANCE Frequently Asked Questions

S Y S T E M	Q. Does my quote have an expiration date?
	A. Yes – 10 days after the effective date. You can clone quote and push date out. Your 10 days will start over.
	Q. Can I adjust and make updates?
	A. Yes, clone your quote and make change ie: deductibles, limits, add veh
	Q. Are there any Underwriting RUSH guidelines in place?
	A. Yes. Total revenue must be 5 million + AND \$100,000 in premium. No exceptions, unless Underwriting advises you to do so.
	Q. When should I use the Finalize button?
	A. NEVER use the Finalize button until you are ready to issue/pay for the policy. Once finalized the quote is locked for any further changes OR cloning.
	Q. Can I change between Products (ie: THREE with WC / THREE without WC)?
	A. No, once you select the Product you can only edit limits, deductibles etc. Create a new quote if a different Product is desired.
	Q. Can we add Umbrella Coverage?
	A. Yes. THREE does not provide a traditional Umbrella Policy. To satisfy the limit, we can increase the General Liability limit.
	Q. Do I have to Authorize a soft credit check?
	A. Yes. This could save up to 40%. REMEMBER: Always use correct and accurate information. This is an insurance score NOT a credit check.
Q. Can I use my agency phone number or email when quoting?	
A. No – Never use anything other than the client information.	
U W C O L L A B O R A T I O N	Q. Will I receive an email if my quote is referred or declined from underwriting?
	A. Yes, all referred submissions will receive a confirmation email with instructions on next steps. All collaboration should be within the email thread from underwriting
	Q. Does THREE have a maximum TIV?
	A. No maximum limit for TIV?
	Q. Can I talk directly with my Underwriting Team?
	A. Agent/Underwriting collaboration is within the original conformation email from THREE Partners.
	Q. How do I generate a Quote Letter?
	A. Once your quote is in “Quoted or Finalized” status, you can view/print under Documents tab.
	How do I know if my quote needs additional information or referred?
	A. Referral action items are listed in the UW Results tab.
	Q. How will I know if my quote is approved?
	A. All collaboration is within the original confirmation email sent from THREE Partners. (ie: approvals, declines or additional request)
	Q. Can I view my documents related to the Policy?
	A. All documents can be found under the documents tab



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B I L L I N G	Q. Does CA have multiple payment plan options?
	A. <i>No – You can select 12 payments</i>
	Q. Can I see the payment plan breakdown BEFORE I process the Finalize/Bind?
	A. <i>Yes – Once in a Quoted Status, you can see breakdown under Documents within the Quote Letter. Once in Finalized Status, within the Billing Tab.</i>
	Q. Are their multiple payment options?
	A. <i>Yes – cc, debit and checking account. (cc and debit are more convenient)</i>
	Q. Does THREE have premium financing?
	A. <i>No – The arrangement is between the insured and the finance company putting their payment down.</i>
	Q. Are there any instructions for processing Payments.
	A. <i>Yes – Refer to the PowerPoint starting on slide 41 for details on processing</i>
Q. Are there any guidelines on payment refunds?	
A. <i>Yes – within 24 hours. Once processed, the refund for card is 2-3 business days – ACH refund is usually 5-7 business days depending on bank accepting the refund.</i>	