

BiBerk Policy Binding

- **No Same-Day Coverage Binding:**

Remember that BiBerk does not offer same-day coverage binding. Inform our insureds that policies bound today will be effective tomorrow.

Quote Management

- **Quote Validity Check:** Verify the validity of your quotes before selling to avoid premium changes upon binding.
- **Premium Changes:** Coordinate with the Quoting Team regarding any changes in effective date, payment options, or applicant details, as these may impact premiums.



ISC

No Backdating in SC: ISC has announced that they no longer backdate policies in South Carolina, even for renewals.

MANAGE MY RISK POLICY IN COTERIE

For the Manage My Risk Program, add the program if it will save the insured some money. Going forward, all Coterie quotes will apply the MMR program if the premium differs.



CS Coverage Guidelines

According to CS, their policy does not exclude work performed for a house of worship. However, please ensure:

- The insured is not performing exterior work above 35 feet.
- The insured has commercial work included in their policy operations breakdown.
- All work being performed is within the policy's rated class codes.

Loss Runs Requirements

We ask for loss runs if:

- It will be submitted to CS.
- The account is large.
- It needs to be submitted to Mid-Markets.
- It is required for Other Product Submission.
- Initially, the insured mentioned they have losses upon application.