

Texas Underwriting Quick Reference Guide

The following is not the entire list of underwriting rules and guidelines. Our Underwriting Manual for Trexis can be obtained at: www.trexis.com.

Signatures

New Business – All applications and rejections must be signed by the Named Insured (**No Exceptions**)

Signatures can be obtained 2 ways.

- 1) E – Signature (tutorial on the website).
- 2) Named Insured in the office to sign application in person.

E-Signature applications require your acknowledgement the email address entered is a valid email address for the Named Insured.

If Trexis E-Signature is utilized but signatures are not completed within 15 days of issue, the policy will be cancelled.

If Trexis E-Signature is not utilized, we must be notified within 15 days of the effective date of any unsigned application. These policies will also be cancelled.

*The first Named Insured is required to sign the application including any coverage rejections and/or any named driver exclusions.

Endorsements – It is recommended that the Named Insured sign all endorsement requests. Please retain signatures in the agency file and provide upon request. Endorsements that exclude a driver or include coverage rejection require a signature. Policy cancellations and EFT/RCC authorizations also require a signature.

Pending Items

Make sure to review Pending Items every day for all underwriting follow ups.

Payments

E Check: Use E Check when processing monthly installments and new business down payments. Never take an insured's check for agency sweep.

Once a bill is issued that bill must be paid regardless of any changes that have been made to the policy that alters the premium. The premium credit and or increase incurred by a change will be applied to the remaining installments.

Discount

Transfer Discount – Proof of prior insurance must be submitted via document upload or faxed at time of upload. If not received within 30 days, the discount will be removed, and policy will be rerated without the discount. If received after 30 days, the discount will be added effective date of receipt.

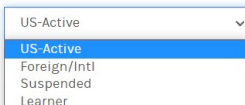
Prior Insurance must be at least 6 months of continuous private passenger automobile coverage.

Trexis Insurance is not acceptable prior insurance if you are rewriting the policy back to Trexis. Trexis One is not acceptable prior insurance if you are rewriting the policy back to Trexis One. However, you may utilize Trexis when writing a client to Trexis One or vice versa - a Trexis One client to Trexis.

Driver Type

Drivers who have held a US license are not eligible to be rated as Foreign/Intl.

License Status



A dropdown menu showing license status options: US-Active, US-Active, Foreign/Intl, Suspended, and Learner. The first two 'US-Active' entries are highlighted in blue.

File Retention

Policy documents must be maintained in the insured's file for a **minimum of 4 years after policy expiration or cancellation.**

Claims

Police must be notified within 24 hours of all hit and run, theft and vandalism claims.

Drivers

All household residents 15 years of age and older and any regular operators, whether they live in the household or not, should be listed on application and be rated or excluded. There are no exceptions to this rule. Failure to rate all drivers, including permitted (learners permit) drivers, on policy could result in a claim being denied.

Helpful Hint – Rewrite Feature

Please check all pre-filled information prior to binding to ensure accuracy as some coverages, limits and other data may not be transferred when writing this policy. Be sure to review each field closely to verify all information before completing the quote and binding coverage.