

REQUIRED WHEN SUBMITTING APPLICATIONS

In addition to the basic information necessary to obtain a quote on the BriteCore system, it is necessary that each producer provide their underwriter the following information along with a submitted application:

Required With a Submitted Application

- **Financial Responsibility Report** – We obtain information ("*Fair Isaac Insurance Risk Score*") through our partnership with ISO and TransUnion. This requires each producer to obtain and enter the social security number and date of birth from each individual customer listed on the application. Once a producer selects "**Get Credit Score**", he or she will receive a message immediately indicating whether or not it is alright to proceed with the rest of the application. *Please keep in mind a submit bound does not confirm acceptance.*
- **Loss History** – Once a producer selects "**Get Current Loss History**" a loss history for both the applicant and the property are pulled from the ISO A-PLUS Property database. This is required in addition to the applicant's own claims disclosures.
- **Billing Information** – The best time to set the billing schedule is during the application process. A producer should select the "Billing Schedule" from one of these options: Annual, Semi-Annual, Quarterly, or 10-Pay EFT.. The "Billing Method" for both the initial and future invoices must be selected. Payment options include cash, check, electronic check, EFT (ACH), credit or debit, agency sweep and escrow bill.
- **Structure Valuation Report** – Although we no longer require the use of the E2Value Report, if you wish to use E2Value as a part of the process to determine an accurate 'market value', please continue to do so. Your underwriter, however, will be requiring information from either <http://www.tnrealestate.com>, <http://www.assessment.state.tn.us>, or the sale or contract price (minus land) on a recent purchase. The most accurate valuation will be the new purchase or recent build price. The property report you choose should be saved as a PDF and uploaded in "Attachments" in an appropriately named folder (i.e. "Structure Valuation").

All mobile home valuation reports must be obtained through *The Manufactured Housing Guide of the National Automobile Dealers Association (N.A.D.A)* located at www.nadaguidesconnect.com. We can help with mobile home valuation, if needed.

Required Within 10 Business Days After An Application Has Been Submitted

- **Photographs** – Upload all photographs in the "Risk" section of the quoting system. A minimum of front, back, sides, close up of the roof and any outbuildings are required. Images of the property from real estate websites or websites like Trulia or Zillow are not acceptable. A recent appraiser report including photographs is acceptable and, if used, should be uploaded in "Attachments" in an appropriately named folder.
- **Signed application page** – Upload a copy of the signed application page to the "Application" folder located in the "Attachments" section.

Other Requirements

- **Phone & Email** – At least one valid phone number (home or cell) is required with a new application.
- **Insured Information** - Names and addresses must be entered in "upper and lower" case letters. Neither all "CAPS" nor all "lower" case letters is acceptable.

A "Submitted" policy application that does not contain the above information after 10 business days may be "Rejected" by the underwriter.