

FARMERS SPECIALTY AUTO

Submit for Approval

Frequently Asked Questions

Q: Why is Farmers doing this? Don't we want to write business in Farmers Specialty Auto?

A: Farmers is making these changes to ensure we honor our commitment to our current customers as well as contribute to a more profitable book of business moving forward. Keep in mind that customers can skip the Submit for Approval process by choosing to pay in full. If there is at least one driver in the household who qualifies as a Good Driver, the policy may also be written in Farmers Auto.

Q: The only reason I am quoting this customer in Farmers Specialty Auto is because he would like to purchase the optional rideshare endorsement. Are rideshare customers exempt from the new Submit for Approval rules?

A: No. All quotes, including those that include rideshare coverage, are subject to the new Submit for Approval rules. Customers can bypass the Submit for Approval requirements by choosing to pay in full.

Q: I have a customer who is 22 years old, single, and lives at home with his parents. He would like his own auto policy, but he does not have any bills or other qualifying proof of residence in his own name. Will we make an exception for a driver in this situation?

A: No. No exceptions will be made for drivers who are unable to provide a qualifying document from the list of acceptable proof of residence.

Our position is that all drivers in a household should be either rated or excluded. Since members of a household commonly share vehicles, it is important that we capture all exposures in a household on one policy.

Q: I have a customer who needs to purchase insurance right away. Can we rush the underwriting review in situations like this?

A: No. Submissions will be reviewed in the order received. The SLA for the underwriting review is within 10 business days. If there is at least one driver in the household who qualifies as a Good Driver, the policy may be written in Farmers Auto instead.

Q: My customer has chosen to pay in full. Does she have to provide the additional documentation to the agent?

A: Yes. All new business customers in the Farmers Specialty Auto program must provide the additional supporting documentation to the agent. However, only quotes for installment pay plan customers will require the additional step of submitting the documentation to Service Operations for approval before binding the quote.

Q: May I change a customer's pay plan from paid-in-full to monthly after a policy is bound?

A: No. Service Operations will no longer be processing midterm pay plan changes for any reason. This means that once a policy is bound, the customer may not switch to a different pay plan until their next policy renewal.

Q: Will I be able to see the final premium in BWProducers before I am required to submit supporting documentation to Service Operations?

A: No. The submit for approval process occurs before reports are ordered. The quoted premium you see on the "Rate" page in BWProducers may change due to the ordered reports, due to the updated effective date, or due to any other changes that are made to the quote after the underwriting review is completed and your submission is approved. If you have included all known violations and accidents in your quote, the premium you see at this stage is more likely to match or be closer to the ultimate premium.

Q: The quoted premium I am seeing is different than what it was before the underwriting review. Will we honor the previous premium?

A: No. The quoted premium at the time you are prompted to start the submit for approval process does not represent the final premium, as it does not yet include the results of ordered reports or any other changes that may be made to the quote before binding.

Q: My customer is not able to bring her vehicle(s) to my office. Can she send me photos that I can forward to Service Operations?

A: No. Vehicle photographs must be taken and submitted by the agent.

Q: I scanned all the required documents to my email, with each document attached to its own individual email message. Can I forward all the email messages to Service Operations?

A: No. All documentation must be attached and submitted in one single email message.

Q: May I submit a document as proof of residence if it has been altered?

A: No. Any submission that contains a document that has been altered is not acceptable. A customer may cover over personal information she wishes to keep confidential, but no information may be altered. At a minimum, the following information must be visible: name, service address, dates, and company/agency letterhead or logo.

Q: I prefer fax over email. Why can't I fax documents to Service Operations?

A: Email enables us to standardize and expedite the review process. It gives us a means of tracking your submission and it allows us to provide you with email confirmation that your submission has been received. If you email a submission to Service Operations and you do not receive an automated email confirmation, please check that you sent your email to **caquotes@farmersinsurance.com**.

Q: The file sizes of my photographs are too large to send over email. How can I include them in my submission?

A: Try pasting the photographs into a Word file and include the Word file in your submission, rather than the individual photograph files. We have found this to be an effective alternative in most cases.

Q: It has been more than 10 business days since I submitted supporting documentation to Service Operations, but I have not received word that the underwriting review has been completed. Why?

A: In anticipation of this new requirement, Service Operations has taken steps to be able to target completion of underwriting reviews within the SLA of 10 business days. However, depending on the volume of submissions at any given time, some reviews may require more than 10 business days to complete.

Please check the email you sent to Service Operations. If it was sent to any email address other than **caquotes@farmersinsurance.com**, your submission will not be reviewed. If this is the case, please send a new email to the correct email address. The new submission will be subject to a new SLA of 10 business days.

Q: Should I start using caquotes@farmersinsurance.com every time I contact Service Operations for any reason?

A: No. Use **caquotes@farmersinsurance** only for quotes that are required to go through the submit for approval process. The email address for submissions related to existing policies continues to be **capolicyservice@farmersinsurance.com**.

Q: An honest mistake was made by me or my customer, and I would like to backdate the effective date of a policy in order to make things right. Can an exception to the new backdating rule be made in this case?

A: No. No exceptions will be made to this rule for any reason. This will help us in our efforts to make this process as straightforward and unambiguous as possible.

Q: What if my customer gets in an accident while waiting for approval from Service Operations? Will he be covered?

A: No. There is no coverage until the policy is bound by the agency and is in-force. We recommend the customer maintain coverage with his current insurance company until the inception date of his Farmers Specialty Auto policy.

Q: Service operations has notified me that my submission was incomplete, and it turns out I was only missing one photograph. Can I just submit the one photograph now in order to get approval?

A: No. You will need to send Service Operations a new, complete submission that contains all required documentation in a single email. This will be considered a first-time submission and will be subject to a new SLA within 10 business days.

Q: If I make changes to a quote after supporting documentation has been reviewed and approved by Service Operations, will I have to re-start the submit for approval process?

A: Yes. Any changes you make to the quote (e.g. add vehicle, add driver, change address, change name, etc.) will trigger a new message instructing you to submit your supporting documentation to Service Operations again. You will need to send Service Operations a new, complete submission that contains all required documentation in a single email. This will be considered a first-time submission and will be subject to a new SLA within 10 business days.

The exception to this rule is the effective date. If the effective date is the only item you change in the quote after Service Operations has reviewed and approved your submission, you will not be required to go through the submit for approval process again.

Q: The photographs I submitted show that the vehicle has a cracked windshield. Will my submission be approved?

A: If the photographs show that the vehicle is not roadworthy or is unsafe, we cannot approve your submission. Minor chips, dings, and dents that do not affect the safety or roadworthiness of the vehicle will not be grounds for rejection of your submission. However, things that do affect the safety or roadworthiness of the vehicle (e.g. cracked windshield, broken headlights, bumper that is duct taped to the vehicle) will be grounds for rejection of your submission.

Q: Do I have to enter the VIN on the Underwriting Questionnaire?

A: Yes. The VIN must be entered in the designated spaces on the Underwriting Questionnaire. It must be the actual VIN of the vehicle. Placeholders and any other invalid VINs are not acceptable.

All questions on the Underwriting Questionnaire must be answered, unless otherwise noted. If any items are left blank, the questionnaire will be deemed incomplete, and your submission will not be approved.

Q: I would like a special exception to these new rules. Can my request be accommodated?

A: No. No exceptions will be made to any of the rules related to the submit for approval process. Uniform standards and consistent expectations will help make the process as smooth as possible.

Q: Who should I call with questions?

A: Service Operations supporting Farmers Specialty Auto may be contacted at (800) 493-9488, Monday through Friday, 8am – 5pm local time. However, please bear in mind that these new underwriting changes will add a significant amount of work to the Service Operations team. In the interest of helping to expedite your underwriting reviews, please consider communicating through your District Manager where possible.