

YOU DIDN'T SUBMIT A NARRATIVE WITH OUR SUBMISSION?

Submission Narrative

The most important part of a workers' compensation submission is not the Acord 130, Currently-Valued Loss Runs, or Experience MOD Worksheets - It's the Narrative that your Retail Insurance Agent, Advocate, and Trusted Advisor provides with the submission.

The Narrative tells the underwriter about the company's history, ownership, locations, and operations. It would include a summary of current exposures, highlighting any foreseen issues. A summary of the payroll, premium, claims history as well as explanations for any irregularities is provided. Finally, the narrative should also include the desired program type, premium, and commission targets.

Imagine two submissions, one with a Narrative, and one without. Which one do you think the underwriter is going to look at first? Which one does the underwriter believe to have a serious desire to obtain a quote? Which one has a Retail Agent who truly understands the account? Which one is just shopping?

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