

Commercial Lines Procedures

Endorsement and Audit Procedures

Endorsements

Responsible Employee	Timeframe	Procedure
1. CSR	Upon insured request	Review account. Enter new endorsement date and coverage changes into computer and produce company change request. Enter activity and save copy of change req.
2. CSR	Immediately	Forward policy memo/change request to insurance company with a copy to insured; Suspend for receipt of endorsement
3. CSR	When end. received from company	Check endorsement and update premium in system. If incorrect, return to step 2, If correct, change to "Policy Change", then invoice and initial agency copy if the endorsement is premium-bearing.
4. CSR.	Following step #3	Make activity log record. Mail endorsement and invoice with cover letter to insured.
5. CSR	Following step #4	File per agency guidelines.

Audits

Responsible Employee	Timeframe	Procedure
1. CSR	Upon receipt of audit	Review audit. Enter audit date (ex date of policy for system continuity purposes) and coverage changes into computer.
2. CSR	Immediately	Invoice audit and mail to insured. Enter activity log record of audit input. Suspend for follow up and possible return to carrier.
3. CSR.	Following step #2	Mail audit and invoice with cover letter to insured. Suspend for 20 days to accounting.
4. CSR	Following step #3	File per agency guidelines.