

QUICK REFERENCE

Questions? Go to www.GAINSCOconnect.com for answers and more.

Why Choose GAINSCO?

- ▶ Among the Top 15 non-standard insurance companies in the US
- ▶ A.M. Best rated B++

Increase Rating Accuracy

- ▶ On your rater or after you bridge onto GAINSCOconnect.com
 - Enter full VIN for all vehicles
 - Answer the length of ownership section for all vehicles
 - Enter last 4 digits of insured's social security number

Product Reminders

- ▶ Non-owners covers only named insured
- ▶ International Risks
 - Mexican Matricula accepted
 - Requires copy of international license or license from country of origin be kept in agent's file
 - List state field as "Non-USA"
- ▶ SR-22s
 - Available only to insured and spouse
 - Policy must contain BI coverage
 - Non-cancellable SR-22; if case# begins with "2", must be paid-in-full
 - Filed only in state of Florida
 - Cannot be endorsed

Underwriting Reminders

- ▶ e-Signature is the preferred method for signing documents both In-Office and Not In-Office
 - Non-owners requires physical signature
- ▶ No more than 1 excess vehicle over the number of drivers (up to 3 vehicles max)
- ▶ Business and Artisan risks accepted
 - Must be in name of insured
 - No more than 10 stops/day within 100-mile radius
 - Logo on vehicle accepted (see p.14 of agent manual)
- ▶ Agent of Record (AOR) changes
 - Protect your E&O
 - MUST obtain copy of original application to process AOR
 - If app is unavailable, write a new policy
- ▶ Dependent relatives
 - List students, deployed Armed services, and children/dependents ages 14-21 who do not reside with insured
 - Must list all persons age 14+, licensed or not, residing with applicant(s)

Discounts

- ▶ Shop In Advance3%
Must be bound between 3 & 30 days from expiration
- ▶ Proof-of-prior insurance.....up to 28.5%
- ▶ Homeowners7%
Mobile Homes and Condos accepted for discount. Discount only applies if no Proof of Prior is available.
- ▶ Multi-car discountup to 30%
- ▶ Safe driverup to 15%
- ▶ Renewal discountup to 2.5%
Provided on renewal term 01 through 05
- ▶ Paid in full8%

Towing and Labor

Towing Expense		
Limit	Premium	50% Commission/Veh
\$50	\$10	\$5.00
\$75	\$13	\$6.50
\$100	\$16	\$8.00

- ▶ Pays up to limits for towing to nearest repair facility due to mechanical breakdown (does not include running out of fuel).
- ▶ Reimbursed for disablement

Rental Reimbursement

Rental Expense		
Limit	Premium	50% Commission
\$20/day \$400 max	\$40	\$20
\$30/day \$900 max	\$50	\$25
\$40/day \$1,600 max	\$60	\$30

- ▶ Physical damage required
- ▶ Direct-billed through Enterprise

Coverages & Limits

Personal Injury Protection	Deductibles of \$250, \$500 \$1,000 or \$0 available
Bodily Injury Liability	\$10,000 / person \$20,000 / accident
Property Damage Liability	\$10,000 / accident \$15,000 / accident \$20,000 / accident \$25,000 / accident
Uninsured Motorist <i>(Requires prior Underwriting approval to receive rate)</i>	\$10,000 / person \$20,000 / accident
Medical Payments	\$500 / person
Comprehensive & Collision <i>(Must be written together and deductibles must match)</i>	Deductibles of \$250, \$500, \$750 or \$1000 available
Additional Equipment	Up to \$2,500 limit at \$6.00 per every \$100 of coverage

Introducing e-Signature

Start using it today



Use e-Signature for all transactions that require signatures for both customers in your office and not in your office.

- ▶ Transactions:
 - New business
 - Online rewrites
 - Endorsements
 - Reinstatements
 - Managing Auto-Pay

Save money, time, work, and risk for your agency!

Contact Us



Agent Website
www.GAINSCOconnect.com

Customer Service/Claims
866.GAINSCO (866.424.6726)
800.532.3522 fax
gainsco.services@gainsco.com

Important: Supporting documents and Proof of Prior must be submitted the same day as binding.

24x7 Customer Payments by Phone
866.GAINSCO (866.424.6726)

GAINSCO Help Desk
800.995.0568

Mailing Address
P.O. Box 199023
Dallas, Texas 75219-9023

Always refer to the GAINSCO Underwriting Manual for complete rules and guidelines. Insurance policies are underwritten by MGA Insurance Company, Inc.

ARE YOU DRIVEN?®

