

QUICK REFERENCE

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

Enhanced Product

Our product delivers more competitive prices to an even broader number of your customers.

- ▶ **Product features**
 - Scored products for better pricing (including international)
 - Increased vehicle base price up to \$80K
 - Refined vehicle symbols to accommodate more autos
 - Pricing based on length of vehicle ownership
 - Non-owners program
- ▶ **Enhanced ease of use at point of sale**
 - Simplified quoting form
 - Fewer underwriting questions
 - Only last 4 digits of SSN needed to assure best rate

Towing and Labor

Towing Expense		
Limit	Premium	50% Commission per vehicle
\$50	\$16	\$8.00
\$75	\$19	\$9.50
\$100	\$24	\$12.00

- ▶ 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	Max Days	Premium	50% Commission per vehicle
\$20/day	30	\$42	\$21.00
\$30/day	30	\$53	\$26.50
\$40/day	30	\$63	\$31.50

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

Coverages & Limits

Bodily Injury Liability	\$25,000 / person \$50,000 / accident
Property Damage Liability	\$25,000 / accident
Uninsured Motorist Bodily Injury	\$25,000 / person \$50,000 / accident
Uninsured Motorist Property Damage	\$25,000 / accident with \$250, \$500 or \$1,000 deductible
Medical Payments	\$500, \$1,000 or \$2,000 / person

Product Reminders

- ▶ **Click "Reports & Output" to Obtain:**
 - Agent memos for underwriting
 - Reports for new business, cancellation (current/past), renewals, daily outputs, commissions and reinstatements.
- ▶ **Reinstatements**
 - Up to 7 days from cancellation date for in-force business
 - Up to 30 days to reinstate a renewal offer on an expired policy
 - Quick rewrites up to 6 months from inception date on any policy cancelled for more than 7 days
- ▶ **Non-Owners Program- NEW!**
 - Non-owners policies are available to provide liability coverage for the Named Insured only
 - Coverage is offered only while the Named Insured is using a vehicle not regularly available for their use, and is not owned by anyone in their household
- ▶ **Advanced Quoting Discount**
 - Provides 3% discount. Applies to policy bound within 3 to 30 days prior to effective date.

Discounts

- ▶ Proof-of-Prior Insurance20%
- ▶ Agency Internal Transfer22.5%
- ▶ Multi-car discountup to 30%
- ▶ Pay in full8%
- ▶ Homeowners10%
- ▶ Safe driverup to 15%
- ▶ Renewal5% to 12.5%

Pay Plans

- ▶ Auto-pay EFT or credit card options available
- ▶ Credit/debit cards and insured check accepted for down payments
- ▶ 7.5% EFT Discount
- ▶ Unless Paid in Full is selected, an Installment Fee will apply of \$5/installment for non-EFT, \$3/installment if EFT
- ▶ 6-month pay plan options available:

Down Payment	# of payments	1 st Payment Due
20%	5	25 days
25%	5	30 days
34%	5	30 days

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

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?®

