



## **Broker of Record Procedure (BOR)**

Quotes: We do not require any BOR for multiple quote submissions received by us, assuming the applicant does not have an existing policy in effect. Quotes will be given for any request received and will be based on respective producer's web input.

Existing Policies: An applicant signed BOR letter will be necessary to supply a quote to anyone else except the incumbent producer. When received by us, we will notify the incumbent producer and grant them a 96 business hour period (4 days) to get a later dated BOR. If not received by us within the 96 business hour period (4 days), we will release the quote to new producer. All changes must be done prior to the renewal date. No mid-term producer changes will be granted.

There will be no exceptions to this rule.