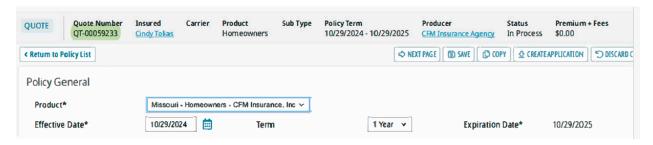
Good Afternoon Awesome Agents!

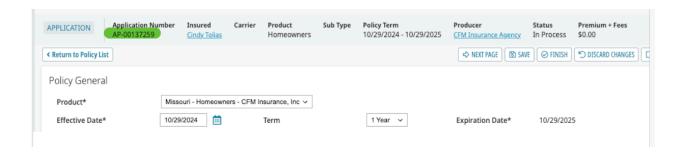
Now that it's been several months of quoting and processing policies and changes on the GO system, we hope that you are settling into the new routine.

We have questions from time to time about differences between Britecore and GO. One pertains to binding authority. **Coverage is not bound on GO until a Policy Number is issued.**

In the GO system, when a quote is started for a new policy, a Quote Number will be created beginning with QT. **Coverage is not bound.**



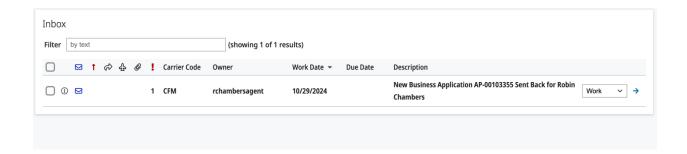
When all information has been entered, and an application is created, the Quote Number becomes an Application Number beginning with AP. **Coverage is not bound.**



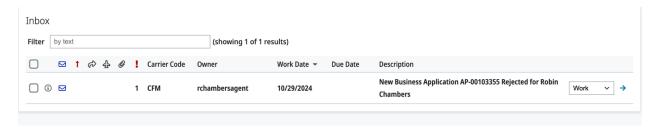
At this point, the system looks for any underwriting "triggers" which may prompt an approval before it can be processed as a policy. If there is an issue requiring underwriter approval, the reason will be shown at the top of the Policy page, and it will be necessary to click the Submit for Approval button. **Coverage is not bound.**

The underwriter has three options after reviewing the application:

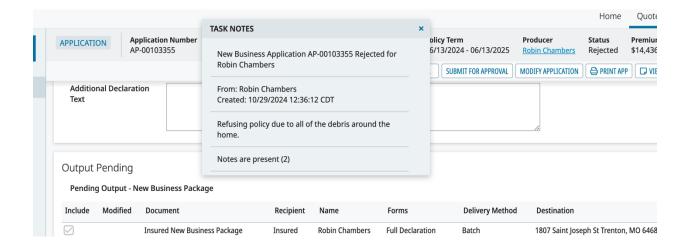
1. The underwriter may request further information from the agent for consideration. The agent would need to re-submit for approval. **Coverage is not bound.**



2. The underwriter rejects the application. Coverage is not bound and has never been in effect. Agent is notified in their Inbox, but no correspondence is sent to the applicant. It is the agent's responsibility to notify applicant.



Click on arrow to the right of the Work box. This will bring up more information.



The underwriter approves. The agent is now able to click Process and a Policy Number is created. Coverage IS bound. If there are no underwriting "triggers", click Process and you will now see the Policy Number beginning with HO (Homeowners), FO (Farmowners), or PA (Personal Auto). **Coverage IS bound.**



Policies that process automatically without needing approval are reviewed by underwriting after they are in effect. Any policy that doesn't meet underwriting guidelines may be set to a 30-day cancel. Both the agent and insured will be notified of a cancellation.

It is important that your customer understands that there is no coverage until a Policy Number is issued. If you have submitted an application for approval and have not heard from an underwriter within one week, please let us know. We are doing our best to expedite processing of those submissions.

I also wanted to send a friendly reminder that to qualify for a replacement cost farm policy, there must be at least 40 acres with more than \$75,000 Coverage E and F. We will continue to accept ACV policies with less than those minimums.

Thank you for your patience as we, together, navigate this challenging insurance market.

Cindy Tolias