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Commercial Lines Submission Best Practice

Getting the Named Insured Right the First Time

Why It Matters

The **Named Insured** is the legal entity to whom the insurance policy is issued. An inaccurate Named Insured can delay quoting, require policy corrections, create certificate issues, and may impact claims handling.

A few extra moments spent verifying this information helps ensure a smoother underwriting process and better service for our mutual customers.

5 Step Process Before You Submit a Commercial Lines Quote

I. Verify the Legal Business Name

Use the business's **legal name**, not just its operating or trade name.

Example:

- ✗ ABC Plumbing
- ✓ ABC Plumbing, LLC
- ✓ ABC Plumbing, Inc.

II. Confirm the Business Entity

Verify the correct legal entity:

- Individual / Sole Proprietorship
- Partnership
- LLC
- Corporation (Inc.)
- Trust (when applicable)

III. Include DBA Information (If Applicable)

If the business operates under a trade name, include both the legal entity and the DBA.

Example:

John Smith Construction, LLC d/b/a Smith Home Improvements

IV. Verify Ownership

Ask:

- Who legally owns the business?
- Has the business recently incorporated or formed an LLC?
- Does the legal entity match the applicant?

V. Cross-Check Documentation

Whenever possible, compare the Named Insured with:

- Secretary of State business records
- Existing insurance policy
- Business license
- Tax documents
- Articles of Organization/Incorporation

Common Submission Errors

- Missing "LLC," "Inc.," or other entity designation
- Using only the DBA instead of the legal business name
- Insuring an individual rather than the business entity
- Misspelled or outdated business names
- Failing to update the entity following a change in ownership

Final Submission Checklist

- [ ] Legal business name is accurate
- [ ] Entity type is correct (LLC, Inc., Sole Proprietor, etc.)
- [ ] DBA included, if applicable
- [ ] Ownership has been verified
- [ ] If multiple insureds then provide insurable interest for each

Agency & Company Working Together

Accurate submissions result in:

- Faster quote turnaround
- Fewer underwriting questions
- Reduced policy corrections
- More efficient service for our mutual customers

Thank you for helping us deliver a more accurate and efficient underwriting experience.