

# Quoting & Binding Best Practices



ICAT Makes  
Placing Quake  
and Wind  
Coverage  
Easy!

We offer best-in-class coverage through A-rated carrier partners and industry-leading expertise in our service and underwriting.

## Before You Start

- > **We are here to help you!** Please chat us from 7:30 AM MST to 5:30 PM MST—we can answer your questions in real time.
- > **Transcripts of chats** can be automatically emailed to you—make sure the option box is checked before you start the chat.
- > **Chat or call** us for the fastest response.
- > **Do you know who your ICAT team is?** Ask for your ICAT Contact Card.

## ICAT Online Homepage Resources

- > ICAT Online homepage banners—breaking news is released here first!
- > Underwriting Guidelines including the inspection and policy fee schedule
- > *Occupancy Guide* by peril
- > Webinars
- > Specimen forms
- > ICAT Statement of Values (SOV) template and SOV upload
- > Recent Enhancements
- > Brochures, flyers and how-to guides
- > Utilize the different account tabs. Check out the Last Year's Misses tab-ICAT requotes every risk you have quoted with us that didn't bind 11 months after you quoted it.

## Let's Start Quoting!

- > Use the **zip code eligibility tool** on ICAT Online's homepage. It's accurate for both ICAT Online and Middle Market.
- > Use the provided **Google Maps Street View and bird's eye view** to help verify the risk characteristics.
- > **Hover over the blue words** for detailed information, including sample pictures—such as, roof shapes and parking types.
- > ICAT provides interactive knowledge bites as you navigate the system that is tailored to your submission. **Click the pop ups** for helpful tips and tricks throughout the website.
- > Only **eligible coverage** options are displayed.
- > If the website stops you for any reason, you'll receive a notification explaining why. **Chat us with any questions.**
- > **For premium adjustment requests** use the tool on the Quote Summary page and submit a request.
- > The **Edit Deductible and Limits** button will carry over selections from your existing quote. The **Create Another Quote** button will reset all selections to default.



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**We are here to help**  
in real-time with chat,  
phone or email.

## ICAT Online

producer.icat.com

### Wind:

303-327-1872

windonline@icat.com

### Earthquake:

303-327-1871

## Middle Market Wind

(account TIVs >\$5 million)

### Submit to:

middlemarket@icat.com

## Middle Market Earthquake

(account TIVs >\$10 million)

### Submit to:

camiddlemarket@icat.com

## Boulder Claims

Claims may be reported 24  
hours a day, 7 days a week.

icat.com/claims/report-a-claim

### Phone:

866-789-4228

### Email:

newclaims@icat.com

### Fax:

866-325-2142

## Unique Quoting Situations You May Encounter

- > **Quoting something unusual:** Speak with an ICAT team member to prequalify the submission prior to binding.
- > **Mixed Construction:** Use the most vulnerable construction class.
- > **Gut Rehab for wind accounts:** We want to write them; however, we have strict guidelines and require specific documentation. Please contact us for approval prior to presenting the quote.
- > **Additional Property Coverages (APC):** Any outdoor structure that isn't a building should be scheduled separately as an APC.

## Before You Bind, Keep in Mind

- > **ICAT retains binding authority.** We will review the account for accuracy and contact you with any questions or requests for additional information.
- > **Please request bind in ICAT Online on or prior to the effective date.** Backdated requests will need to be reviewed for approval.
- > **We require the signed quote page upon binding.** Additional account-specific documentation may be required.
- > **Once your binder is approved,** your policy documents are available on the Policy Summary page under View Documents.
- > **ICAT inspects every risk.** Any changes may require additional underwriting actions.

## Important Quote Dates

- > **New business quotes are valid for 30 days.** ICAT does not honor bind requests on expired quotes. The expiration date can be found at the top of the quote. Creating a new quote option does not reset the 30 days.
- > **Renewal quotes are released a month at a time on the 25th,** 35 days before the effective month begins. **Example:** Renewal Release Date: 4/25 Expiration month: June

## Endorsements

- > You can endorse your policy in ICAT Online.
- > Non-premium-bearing endorsements will be processed immediately.
- > Premium-bearing endorsements will be reviewed.
- > For more information, refer to the *Self-Service Endorsements How-To Guide*.