



Sales Process

Internal ABC Company Guide

Quoting

The following steps outline the process for when brokers are looking for base rates when enrollments haven't been completed:

1. Brokers complete these required documents and send them to the ABC Company sales team:
 - ABC Company RFP Request Sheet
 - Member census
2. The ABC Company sales team reviews the documents and then submits them to ABC Company yournamehere@email.com.
3. ABC Company generates and returns a quote to the ABC Company sales team within 2 business days of receiving the completed information.

Underwriting Submission

The following steps outline the process for when enrollments have been completed:

1. Brokers complete these required documents and send them to the ABC Company sales team:
 - ABC Company RFP Request Sheet
 - Contingent Offer Transmittal Form
 - Member census
 - Completed Employee Eligibility Statements (including waivers)
 - Most recent current carrier billing statement
 - Group's renewal information, including plan design and rates
2. The ABC Company sales team reviews the documents and then submits them to ABC Company by emailing **yournamehere@email.com**.
3. ABC Company sends initial underwriting to the ABC Company sales team within 5 to 7 business days.
 - If there are no outstanding requirements to complete initial underwriting, ABC Company will provide contingent rates.
 - If there are outstanding requirements to underwriting, ABC Company will communicate those requirements to the ABC Company sales team to collect and submit to **yournamehere@email.com**.
 - Upon receipt of these initial underwriting requirements, ABC Company will provide contingent rates to the ABC Company sales team within 3 to 5 business days.

Simplified Underwriting

The following steps outline the process for groups with 35 or more enrolling employees:

1. Brokers complete these required documents and send them to the ABC Company sales team:
 - ABC Company RFP Request Sheet
 - Member census
 - Completed Simplified Underwriting Risk Review Form
 - Completed Simplified Underwriting Submission Form
 - Most recent current carrier billing statement
 - Group's renewal information, including plan design and rates
2. The ABC Company sales team reviews the documents and then submits them to ABC Company.
3. If the group meets minimum hit rates, ABC Company will send a contingent offer to the ABC Company sales team within 3 to 5 business days.
4. If group does not qualify, ABC Company will send a decline to quote notice to the ABC Company sales team within 3 to 5 business days.

Accepting Offer of Coverage (In Process)

As of the updated date of this document, the following completed documents are required when a group accepts an offer of coverage. This section will be updated as needed.

- Employer Application for Stop Loss Coverage
- HIPAA Plan Sponsor Certification
- Authorized Representative Form
- Broker Compensation Notice