Quoting & Binding

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Setting up a Rater

Setting up a Rater

When Elephant shows on your panel of rates, you will bridge over to our quote journey to answer a few additional questions and can bind the policy. When you transfer over your agent ID will credential behind the scenes in the transfer process. No need to create or remember any passwords for this.

If Elephant does not return a rate, this is due to them not qualifying for a quote at this time. This can be based on a number of reasons including zip code.

EZ Lynx

ITC/Turbo Rater

Effective Date

Effective Date

The agent must ask/probe for and apply the correct effective date. If the customer is currently insured, the agent may probe for the effective date using an open-ended question.

- For customers who are not currently insured, select the next day as of 12:01 AM for the effective date.
- The effective date cannot be set more than 60 days in the future.
- Elephant does not backdate at new business for any reason.
- The garaging address on file must match where the NI will be keeping their vehicle when the policy goes into effect; we cannot start a policy in a new state or at a new address until they're living there.

Same Day Bind

Early Bird Discount

Quoting

Quoting

Quotes with Elephant are only guaranteed until close of business the same day. We do not honor prior quote prices.

Quote Number

The quote number is located at the bottom of the page on the left side. See below. Having the quote number is the easiest way to retrieve the quote.

	Welcome to El	ephant!						
	Please confirm the Named Insured's information.							
	First Name		Last Name		Suffix			
	Date of Birth							
<u> </u>	Gender: Choose the opt	ion that matches yo	ur driver's license.					
(3)	Male		Female		Nonbinary			
	Where do you call home	?						
	Street Address	Street Address			Apt. / Unit			
	Do you:							
	Own Home	Own Home Rent						
Quote Number: 8QFCPR9Q0	Own Condo	Own Mobile Home	Live with Parents/0	Other				

Scribe Demo

Email or Download PDF Quote

Email or Download PDF Quote

You can either download a PDF quote OR email an updated quote directly from the quote journey!

The new quote will include:

- Agent information name, phone number, email and address
- Quote number
- All payment options including monthly
- Breakdown of coverage

Example Email



1 Driver 1 Vehicle Torser Wykramy, 16 2021 HONDA Price Park Control (1990)	
Tentar Wykawangs, 86 2021 HONDA.	
	IT UTILITY VEHICLE AWD
Policy Start Date: Aug 24, 2023	
\$329 monthly State your Groom policy today for \$644.	
Coverages	
Liebility	
Beelity Injury 6 Min th Cost - \$436	\$30k per person \$90k per socident
Property Damage 6 Month Cost - \$225	\$20k per person
Uninsured/Underinsured Motorist	
Budly Injury 6 No of Cost 826	\$30k per person \$60k per socident
Proseity Damage 6 Month Cost - \$25	\$20k per person
Increased Uninsured/UnderInsured Molorist Coverage	Basic
A signed form is required by your state for Basic coverage.	
Macical Poyments	No Coverage
Income Loss	No Coverage
Other Than Collision (Comprehensive) G Month Cost - \$330	\$300 Deductible
Collision 6 North Cert - \$954	\$500 Deductible
Rental Reinitansement	No Coverage
Smert Bouchide Assistance Ngercy-qal-des-clephon com/point	
25, 200 PM View Quite (Replant loans on	
Add-ons	
Add-ons Legal Assistance	

Retrieve A Quote

Retrieve a Quote

If you need to come back and retrieve a quote at a later time, go to our<u>retrieve quote page</u> and enter your Agent ID (N# for Liberty Mutual agents and email for all other agencies) and the quote number. If you do not have the quote number you can use the customer's last name and DOB.

*Reminder: Quotes expire after 60 days and are no longer accessible. You will be required to start a new quote. *

Great to see you again.	
Agent Number or Email Address	
Customer Information:	
Quote Number	
Date of Birth Last Name	
Continue Quote Start a new quote	Hello, thank you for visiting Can I help you in any way?
Need help with an existing policy? Login here.	

Binding

Binding

- Skip to step 15 in the demo to see the Binding Process (scroll down in the demo).
- Click "Ready to Buy" when the customer is ready to proceed.
- Add the driver's license number if it was not already entered.
- Verify some details about the vehicles, like if there are any hands-free features or the lienholder information.
- Incidents will show on the next page. Assign any missing drivers.
- Click whichever policy plan interests the customer. You can choose from Monthly, 2-Pay, or Pay in Full. If a
 payment plan does not show here, the customer may not qualify.
- Click the check mark towards the bottom of the box with the pay plans to save an extra \$5 per payment by using a bank account on future installments.
- Enter the customers payment details. They can have a different payment method for future payments. The first payment must be made with a credit or debit card.
- At the bottom of the page after entering the payment details, you will choose to receive the policy documents and certify the information on the quote was true.

Binding Restrictions

Binding Restrictions

Binding restrictions are temporary guidelines often placed ahead of major weather events intended to help minimize Elephant's loss ratio in the impacted areas.

They may prohibit policyholders from adding certain types of coverage or increasing their limits, and they may bar new policies from being bound until after the adverse weather has passed. For new business, there will be a hard stop in place so no need to keep up with zip codes etc.

While binding restrictions are active

First-party coverages are often among those that are restricted. Comprehensive, Collision, Emergency Roadside Assistance, and Rental Reimbursement all pay out to the named insured and are considered firstparty.

Policyholders MAY:

Add new vehicles eff 12:01 AM next day with liability coverage ONLY* liability coverage ONLY*

Add new drivers eff 12:01 AM next day

Policyholders MAY NOT:

Add new vehicles eff 12:01 AM next day with comp/coll, ERS, or RR Bind new policy eff 12:01 AM next day with Bind new policy eff 12:01 AM next day with comp/coll, ERS, or RR Add comp/coll, ERS, or RR to any existing vehs on the policy Lower deductibles for comp/coll on existing vehicles Increase liability limits on existing policy

Free Look

Free Look

Free Look is the period Underwriting can review new business policies for risks that were missed during the application process.

- UW runs additional reports, and then reviews previous limits, lapses/years with last insurer, and other information provided on the application.
- We can cancel a policy during the Free Look period.
- The free look period 45 days in MD, 90 days in OH, and 60 days in every other state.

If UW decides that we need to increase the premium due to information discovered during Free Look, we sent the customer an Adverse Underwriting Warning. The AUW letter is mailed as a courtesy and gives the customer a 7days warning before the premium is increased. Once the 7 days are over, and the policyholder does not provide any proof of information against what was discovered, then an Adverse Underwriting Decision is made, and the policy is amended.

Adverse Underwriting Warning (AUW)

- Sent via email in all states
- This document is a courtesy warning emailed to policyholders to advise that there will be a change in their premium based on new information discovered by Underwriting. It will be information that conflicts with what was provided on the auto application. These are sent to the customer seven days before the change is made. Reasons for AUW:
- A policyholder's insurance history shows a lapse in coverage for any period during the past three years.
- Previous coverage limits are different than what is reported on the insurance application.
- Length of time with prior insurance is different than what was reported on the insurance application.
- Unacceptable risk.

Please note: With notice, the premium may be recalculated from the effective date of the policy as a result of

an Underwriting decision, or coverage under the policy may be canceled during the free look period if your risk does not meet our Underwriting standards.

Adverse Underwriting Decision (AUD)

- Sent via mail in all states
- Mailed to the policyholder after the AUW once a change has been made to the policy based on new information discovered by Underwriting that conflicts with the information provided on the auto application.
- If a policyholder calls to correct the issue after the change has been made, their total premium can be returned to the original agreed-upon amount.
 - However, if there was a down payment associated with the change, it will still apply to their next invoice, and all future invoices will be prorated to make up for the difference. Underwriting can send requests to redistribute the refund, as well as the Customer Care team leads or managers.
- In the event we need to reverse an Underwriting decision, agents do not have access to edit the previous insurance information on the Applicant page of the work order. Contact agencytechsupport@elephant.com to have the page unlocked so the information can be updated.