Evaluating & Choosing Your Adventure Insurance Program

GRANITE INSURANCE

Discovery Meeting: This is your first meeting with your potential new risk consultant to discuss your business and see if you could be a good fit for each other.	**At least 4 Months before your current policy's expirationg date.**
Analysis of your Current Program: You send us your current program, and we'll dig into the details and find where (or if) you have room for improvement	**3.5 Months prior to your expiration date.**
Report of Findings: We meet with you to discuss your current policies and where we see room for improvement.	**3 Months prior to your expiration date.**
Collection of Details: Applications filled out, loss runs obtained, questions asked and answered over a series of phone calls and emails.	**2.5 Months prior to your effec-tive date.**
Submission to Carriers & Waiting: We send your submission paperwork to the carriers we think are the best fit for your business. They have a big pile of submissions on their desk and may take a bit to get to yours.	**2 Months prior to your effective date.**
Conversation with Carriers: The carriers may come back to us with more questions, and we finish giving them all of the information they need to make their decision.	**1-1.5 Months prior to your effective date.**
Carriers Send us their Response: They let us know if they would like to work with your business, and if so , what the premium and binding subjectives would be.	**1 Month prior to your effective date.**
Creation of your Proposal: We work to combine carrier responses in a document that allows us to easily compare to your previous policies and help you make the best decision for your business.	**3 Weeks prior to your effective date.**
Proposal Meeting: We talk the proposal through with you. We need this meeting to be far enough out where we can make any needed changes in time for your expiration date.	**2-3 Weeks prior to your effective date.**
You Confirm: You confirm that you would like to move forward with the proposed program.	**1-2 Weeks prior to your effective date.**
Binding Documents are Created & Sent to You: Documents are sent to you for your signature.	**1-2 Weeks prior to your effective date.**
Binding: Once your signed documents are received, we'll send you your binding email. In the weeks after your effective date, we'll work on invoicing and getting you your policy documents.	**Week of effective date.**