



**PIE INSURANCE**

**Instant Bind**



# We're continuing to make workers' comp as easy as pie

A streamlined submission process to help you better serve your clients

## NEW: Instant Bind

Get immediate coverage for your clients—eligible submissions can be instantly bound without having to wait for an underwriter.

## Submission Editing

Easily update your submissions with additional information from your client by submitting changes in the partner portal instead of emailing them to your underwriter.

## Pre-filled Emods

To save you time—and money— Emods are pre-filled in our partner portal for certain businesses in CA, DE, NC, NJ, NY, PA, WI, and all NCCI states.

## Appetite Checker

Skip the guesswork by quickly and easily checking to see whether your clients fall into our broad appetite and get underwriting requirements.

# Instant bind is good for you and your clients

Easily submit and bind business



## Streamlined process

Experience a faster, more streamlined process from checking appetite to binding coverage



## Immediate coverage

Get coverage that meets your clients' needs without waiting for an underwriter



## Faster Binds

Receive instant confirmation that a submission is bound



## Increased visibility

Know upfront if a submission is eligible for instant bind

# How it works



## Submit

- Complete the submission in our partner portal



## Get a quote

- Receive a real quote you can take to your client
- The portal will indicate if the quote is eligible for instant bind



## Bind

- Click request to bind
- Pie instantly binds the policy and provides policy details including policy number
- Coverage is in place as of the policy effective date



## Payment

- You and your client receive a secure payment link via email
- Ensure payment is made within 30 days



## Policy issued

- Receive policy documents

# Frequently asked questions

**Q: How will I know if my submission is able to be instantly bound?**

A: When requesting to bind in the partner portal, if your submission is eligible for an instant bind, you'll see a banner above the request to bind button.

**Q: What are the next steps after a submission is instantly bound?**

A: The policyholder will have coverage as of their effective date but not an issued policy. You'll need to work with the policyholder to upload any additional documents and make a payment for the policy to be issued.

**Q: Are all states eligible for instant bind?**

A: No. Arizona and Pennsylvania aren't eligible for instant bind.

# Frequently asked questions

## **Q: What submissions will be eligible for instant bind?**

A: In most cases, your submissions will be eligible for an instant bind. Some examples of submissions that will not be eligible for an instant bind include:

- submissions for businesses in Arizona and Pennsylvania
- submissions with effective dates in the past
- multi-state submissions

## **Q: What is the process after my submission is bound?**

A: Underwriting will fast track the request and notify the agent of any critical missing information or documents needed to issue the policy. If nothing is missing, underwriting will send the payment link and the policy will be issued once payment is received. If underwriting determines the submission information was changed or not presented correctly they'll work with you to determine next steps.