

Agency Service Bureau's Realtime Frequently Asked Questions

- ❖ **Why is my prospects classification not showing in the “Classification Lookup”?**
 - The Realtime system has a very specific way of classifying risks, they use “trigger” words to help pull up the classifications. For risks that are more unique it may be difficult to find the correct fit. If you need assistance classifying your prospect please contact Mollie, Mollie@asbagent.com or Susannah, Susannah@asbagent.com or at (707) 773-3601. They will provide the correct class code or a workaround within a 2 hour time frame.

- ❖ **Can I bind coverage through the Realtime System, even if I hit the “Submit for Approval” button?**
 - No, our agents do not have binding authority through our Realtime system. If you wish to bind please make sure that you have received a quote proposal and have been in communication with Mollie or Susannah. They can further assist you in the binding process and will issue a binder once coverage is bound for your assurance.

- ❖ **I quoted a risk and submitted for approval, why I haven't heard back?**
 - Please make sure that the “Submit for Final Approval” button was clicked and you received the Realtime generated quote. If all of these steps have taken place and the 24-hour turnaround time has been met please contact our office at (707)-773-3601, as there may have been a problem with the submission process.

- ❖ **I am interested in the final quote I received from the Commercial team at Agency Service Bureau, what do I need in order to bind?**
 - Please follow the instructions on your Realtime quote coversheet, also called the “Producer Checklist” and make sure the necessary items have been sent with the bind order. Please make sure the acord application or quote proposal is signed by the named insured as well.

- ❖ **Why can't I quote with Fireman's Fund or Travelers online even though it says you are appointed with them?**
 - Unfortunately we are not able to quote these carriers online per their guidelines. If you would like to explore these markets please send over an acord application to Susannah or Mollie and they will be happy to assist you with manually quoting these markets.