

# 6 STEPS TO ACCURATE LARGE GROUP QUOTES

These steps identify the information needed to help expedite your large group quoting needs and ensure swifter turnaround times.

## 1 About You

- Your company name, address, phone/fax numbers/agent name, and license number.
- Your deadline to receive the proposal so we can be realistic with time frames and keep you up to date (ASAP is not accepted by carriers).
- Are you the broker of record?

## 2 About the Group

- Company name, city, and zip code.
- Headquarters location, if different.
- Industry classification and/or SIC code.
- Reason the group is out to bid (rates, service plan design, etc.).

## 3 About the Plan

- Proposed effective date.
- Employer contribution toward employee/dependent costs.
- Current carrier and carrier history for the last five years.
- Requested benefits or indicate to match current benefits.
- If Life is requested, please give schedules (flat, job-classed or salary-based; if salary-based, include salaries).
- If LTD/STD is requested, please give occupations and salaries.
- Current benefit outlines or plan descriptions.
- Current invoices and/or renewal.

## 4 Additional Underwriting Information

- Disclosure of any known large claims (over \$25,000) with prognosis and diagnosis (Claims: We only need to know about claims over \$25K within the past year).
- Known pregnancies and due dates.
- Information on any known disabilities (employee or dependent).

## 5 Census Data

- Full name, gender, date of birth, dependent status (i.e., employee, employee + spouse, employee + child(ren), family).
- Identify COBRA participants
- Indicate coverage (HMO, PPO, POS, or Kaiser) for each employee.
- Home zip codes for each employee.
- Aetna, Blue Shield, Cigna, & UnitedHealthcare require a Member Level Census (ENROLLED Dependent Full Names, Genders, and DOB).

## 6 Time Guidelines

- Carrier response time can vary from 7 to 10 business days.

[Click to access our Large Group RFP](#)

Contact one of our large group specialists with your completed 6 steps!  
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