



Welcome to MJ Kelly! We look forward to offering practical solutions for your unique needs. MJ Kelly partners with the nation's premier insurance carriers to provide industry leading coverage at competitive prices. Regardless of the account size, loss history or class of business, our motto is always "we'll take that risk." We offer in-house premium financing options and several automated quoting tools to ensure your experience is easy and speedy!

#### **SUBMISSION REQUIREMENTS:**

- Send fully completed submissions to [newbusiness@mjkelly.com](mailto:newbusiness@mjkelly.com) – Acord and supplemental applications can be found on our website
- Provide 3-5 year loss history. If the insured has any losses, we require the currently valued loss runs to offer a firm quote (they must have been run within the past 30 days)
  - Garage submissions: do not send the Acord garage application for auto service or dealer operations. Please visit our website and send the 'Colony Garage Application' – supplemental applications may be required depending on the work and vehicle type.

#### **PREMIUM PAYMENT PLAN (MJ Kelly in-house finance option):**

- Payment Methods: mail, online e-check, ACH, credit card or phone
- Down payment includes minimum earned premium, earned fees and set up fee (as shown on finance agreement). This portion is non-refundable. Down payments are to be collected from the insured by your agency and then paid to MJ Kelly by your agency.
- Additional Premiums may be added to the payment plan with an additional down payment to be collected by your agency. All return premiums are applied toward the insured's finance balance.
- Reinstatements are not guaranteed and at the discretion of the carrier. If carrier approves, PPP will reinstate after past due payments received.

#### **ACCOUNTING:**

- Account current statements are generated the first business day of the month and sent by email. The full balance is due on or before the 15<sup>th</sup> of the same month (exceptions may be shown in the due date column of the statement).
- Acceptable payment methods for balances due on your agency statements are agency check, cashier's check, money order, agent EFT, or check from an outside finance company. Checks from the insured are not accepted.

#### **CANCELLATIONS:**

- An LPR signed by your agency and the insured are required in order to cancel a policy. All 3<sup>rd</sup> parties listed on the policy must also sign the LPR. Flat cancellations are not allowed. Cancellations cannot be backdated. Any reinstatement request is not a guarantee and eligibility varies by carrier.
- Cancellation premium returns: If a policy is premium financed through MJ Kelly, we may bill your agency for the unearned commission balance. Once the commission balance is paid to us, we will forward the gross returns to the finance company.

[www.mjkelly.com](http://www.mjkelly.com)

**P: 800-725-7211**

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