

Prior Coverage Discount

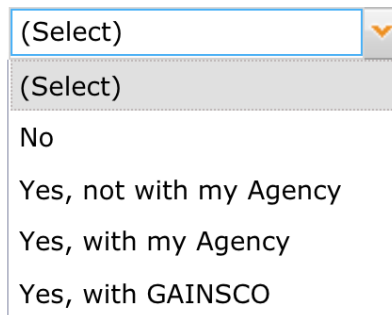
Learn more in help topics on GAINSCOconnect 

Prior Coverage must have been in effect for at least 120 days during the 6 months preceding the policy effective date. Lapse totalling up to 60 days during the 6 month time period is allowed.

Prior Coverage Process

1 Select Prior Coverage

Select prior coverage information from drop down menu when quoting, and correct discount will be applied



No Customer did not have qualifying prior coverage

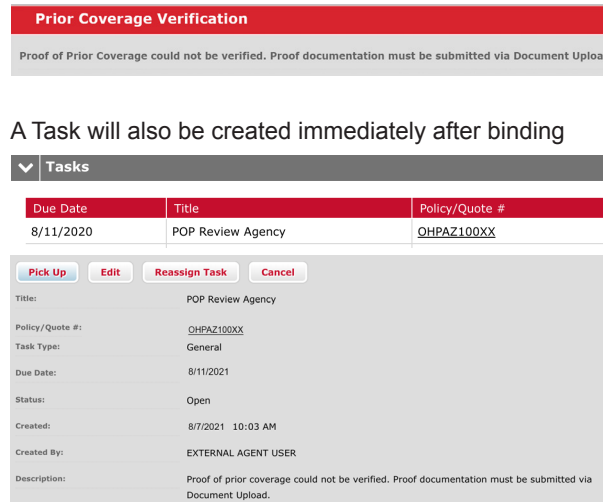
Yes, not with my Agency Customer had qualifying prior coverage, not through your agency

Yes, with my Agency Customer had qualifying prior coverage bound by your agency

Yes, with GAINSCO Customer had prior coverage with GAINSCO

2 Bind Policy

If prior coverage was selected and could **not** be verified automatically, a message will appear



A Task will also be created immediately after binding

INSIDER SCOOP

If message and Task do not appear after binding, then prior coverage was verified automatically. You do not need to submit proof in this case.

3 Submit Proof

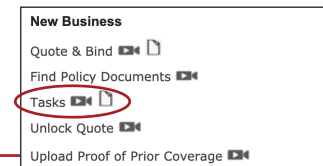
Submit proof of prior coverage to GAINSCO within 3 days to avoid policy uprate

Acceptable Proof

- ▶ Prior company ID Card
 - ▶ Letter of Experience
 - ▶ Declarations Page
 - ▶ Renewal Offer
- Named insured or spouse must be listed*

2 Options to Submit Prior Coverage

- ▶ Follow instructions for completing tasks, available on [GAINSCOconnect.com > Help Topics](https://www.gainscoconnect.com/help-topics).



- ▶ Or, you can submit prior coverage proof via **Notes/Document Upload**. Remember to mark the Task as complete.

