



What Is the Application Submission Process for Property & Casualty Insurance?

For producers and account managers, a strong submission is the difference between a fast quote and a delayed or declined opportunity.

At Berkley North Pacific, we prioritize complete, well-organized information because it allows our underwriting teams to move quickly and confidently.

The simple truth: the more you give us upfront, the faster your account rises to the top of the pile.

What Is a Submission in Insurance Underwriting?

A submission is the collection of information an agent provides to an insurance carrier to evaluate a risk.

It typically includes applications, supporting documents, and loss history that help the underwriter assess exposure, pricing, and appetite.

Think of it as your client's story. Clear, complete, and easy-to-understand submissions get attention first.

What Does the Submission Process Look Like?

The process for commercial property and casualty business is straightforward, but quality matters at every step:

1. Initial application received, usually an ACORD form
2. Supporting documentation reviewed
3. Underwriter evaluates risk and pricing
4. Follow-up questions (if needed)
5. Quote issued

Incomplete submissions create friction and slow down every step in this process.

What Is an ACORD Form?

ACORD forms are standardized applications used across the insurance industry to capture consistent risk information.

They allow agents and carriers to “speak the same language,” reducing errors and speeding up underwriting.

Common examples in property and casualty include ACORD 125 (Commercial Insurance Application), ACORD 126 (General Liability), and ACORD 140 (Property).

What We Accept to Start the Process

At Berkley North Pacific, we make it easy to get started.

We accept ACORD forms or well-structured Excel spreadsheets as a starting point for most accounts.

However, moving from *started* to *prioritized* depends on what comes next.

The Role of Supplemental Applications

Some risks require additional detail beyond standard forms.

Supplemental applications help us understand specific exposures, operations, or industry nuances.

Providing these upfront reduces back-and-forth and keeps your account moving forward. You can find many of our supplemental applications in our agency portal.

Do I Have to Have Claim Loss Runs?

Short answer: you don’t always need them to start, but you need them to finish strong.

Loss runs are reports that show a business’s claims history, typically covering the past 3–5 years, including dates, payments, and claim status.

Underwriters rely on this data to evaluate risk, set pricing, and determine coverage terms.

Without loss runs, most accounts stall or require additional underwriting scrutiny. And analyzing loss runs combined with risk services allows us to help mitigate frequency and severity which helps with business operations.

Why Loss Runs Matter So Much

Loss runs are often the single most important document in a commercial account.

They provide a factual view of frequency, severity, and trends that no application alone can fully capture.

Clean, complete loss runs can accelerate quoting, while missing or unclear ones can delay or stop the process entirely.

How to Get Your Submission to the Top of the Pile

If you want faster turnaround times, focus on completeness and clarity.

Here's what makes the difference:

1. Complete Applications

Ensure all fields are filled out accurately and consistently.

2. Include Loss Runs Early

Don't wait for underwriters to ask.

3. Add Context to Losses

Explain large or unusual claims proactively.

4. Provide Supporting Details

Building information, operations summaries, and exposures help us move faster.

5. Submit Clean, Organized Files

Clear naming and formatting make a meaningful difference.

Common Submission Gaps That Slow Things Down

Even strong accounts can get delayed due to avoidable gaps:

- Missing or outdated loss runs
- Incomplete ACORD forms
- Lack of operational detail
- No explanation for large losses
- Disorganized or scattered documentation

Every missing piece adds follow-up time and pushes the account down the queue.

Final Thought: Help Us Help You Move Faster

At Berkley North Pacific, we are committed to delivering a responsive, disciplined underwriting experience based on conversational underwriting.

The fastest path to a quote is a complete, well-documented submission that tells the full story upfront.

If you bring us the details, especially loss runs, we'll bring you speed, clarity, and decisions you can act on. Don't forget to access our agency portal for supplementals. Or reach out to your dedicated underwriter.

About Berkley North Pacific

Berkley North Pacific is a WR Berkley Company serving property and casualty insurance solutions in Washington, Oregon, Idaho, Montana, and Utah. We provide conversational underwriting and tailored insurance solutions for Small Commercial, Middle Market, Farm and Ag, and Construction markets throughout our region.

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