

What Makes a Strong TreePro Submission?



Tree care risks are rarely one-size-fits-all. The more clarity we have at submission, the faster we can evaluate eligibility and provide you with a quote.

Understand the scope of operations

Tree care operations can vary, and even small details can impact appetite, pricing, and coverage structure.

- ☐ Residential vs. commercial work
- ☐ Utility line clearance exposure
- ☐ Percentage of climbing operations
- ☐ Crane or boom usage
- ☐ Stump grinding or plant healthcare services
- ☐ Snow removal or other off-season work
- ☐ Years in business
- ☐ Website or social media presence

Include complete submission materials

Starting with complete underwriting information helps reduce back-and-forth and speeds up review.

- ☐ Completed ACORD applications
- ☐ Supplemental applications
- ☐ Currently valued loss runs
- ☐ Driver lists and MVR information
- ☐ Equipment schedules
- ☐ Payroll and subcontractor breakdowns

Share current coverage details

Understanding the current account structure helps us evaluate the risk and find opportunities.

- ☐ Current carrier(s)
- ☐ Lines in place
- ☐ Limits and deductibles
- ☐ Mono-line vs. package structure
- ☐ Upcoming renewal date
- ☐ Target effective date

Highlight specialized exposures

Some of the most important underwriting details are also the easiest to miss during submission.

- ☐ Arborist consulting or Arborist E&O exposure
- ☐ Herbicide or pesticide application
- ☐ CDL fleets and heavy equipment
- ☐ Municipal contracts
- ☐ Emergency storm work
- ☐ Wildfire or CAT exposure

Include risk management information

Strong operational controls can help differentiate a risk in today's market.

- ☐ Training programs
- ☐ ISA certifications
- ☐ Driver monitoring programs
- ☐ Fleet management practices
- ☐ Equipment inspection protocols
- ☐ Formal safety manuals or procedures

Commonly Missed Submission Details

Some of the most important underwriting details are also the easiest to miss during submission.

- ☐ Storm work exposure
- ☐ Percent subcontracted labor
- ☐ Crane ownership vs. hired
- ☐ Multi-state operations
- ☐ DOT exposure
- ☐ Consulting/advisory services



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