

Underwriting Services

Superior underwriting service begins with an experienced staff that has in-depth knowledge of the types of risks clients will encounter. We consider our greatest strength to be our experienced management and staff. We are automobile experts with over 23 years of handling both personal and commercial automobile policies. Our management team averages over 20 year's experience.

The underwriting services provided by Pilgrim are exemplary. We work in accordance with our customer's underwriting standards, state regulations and federal law, including federal privacy standards to provide quality service to our clients, agents and policyholders.

Strictly adhering to our client's underwriting standards, our experienced underwriting staff classifies each vehicle and rates each policy in accordance with approved rules and rating plans, applying client guidelines when making decisions. To control costs and ensure rating accuracy, Pilgrim's underwriters use every tool available including applications, inspections, state motor vehicle department records, communication with prior carriers and the resources of our Special Investigative Unit (SIU).

We aggressively pursue premium, educate distribution sources, adapt to the changing market and generate quality statistical reporting. We have highly configurable automated systems to support all of these endeavors. Additionally, members of the Underwriting Unit participate on a loss prevention/loss control team with Claims.

Policy Services

Pilgrim provides the following policy services:

- Policy issuance & delivery
- Endorsements
- Cancellations
- Reinstatements
- Renewals
- SIU Referrals
- Driver Deferral Research & Documentation
- Enforcement of MA Licensing & Standards
- Quality Control