

## Del Rio Recommendations

### Down payment recommendations:

- Surplus lines- Minimum of 25% **plus** all fully earned fees (policy fee, inspection fee, FIGA, FHCF, fire catastrophe fee, etc.).
  - Commercial (admitted) - Minimum of 25% and any fully earned fees – (including additional insured's fees, inspection fees, etc.).
  - Commercial Auto- Minimum of 25%
  - Homeowners- Minimum of 20%\*\*
  - Trucking policies- (with 30 day filing requirements) Minimum of 35%
  - Boat Policies- Minimum of 25%
  - Additional Premiums- Additions to new policies will require a down payment – please call.
- \*\* We may be able to be more aggressive with these down payments – give us a call!**

### Unfortunately we can't finance these types of policies:

- Windstorm
- Flood
- Workers Compensation
- Trucking policies with capital cost reduction fees thru a reciprocal co.
- Event policies

Some of these policies can be financed on a case by case basis! Please give us a call.

### Submitting your Contracts:

- All contracts should be submitted within **14 days** of issuing the draft.
- Please make sure your contracts are completely filled out and have original signatures.
- Finance Agreements for Commercial policies must be signed by an authorized officer of the Corporation.
- Please submit a copy of the draft if applicable (with the exception of ACH).
- Please submit a copy of the invoice or binder along with your contract.
- You can mail your contracts to our PO Box (see below) or email to [newbiz@delriofinance.com](mailto:newbiz@delriofinance.com)

### Monthly payments process:

- Checks taken on our behalf should be made payable to - Del Rio Discount Corporation.
- Please scan and email a copy of checks you obtain to [newbiz@delriofinance.com](mailto:newbiz@delriofinance.com) for us to process.
- If you take a cash payment in your office we will make arrangements to ACH from your Agency Account unless we have made other arrangements.
- Credit Card payments can be made on our website at [Delriofinance.com](http://Delriofinance.com) (3% fee). Feel free to call our office to take a check by phone with no fee.

### Rebates:

- Rebates are paid on a monthly basis.
- Please adhere to the down payment guidelines listed above to insure we can offer the rebate.
- If an Insured has a previous bad debt with us we cannot offer a rebate.
- We may not offer a rebate on contracts where special APR's are given. Please call to discuss.

