FREE GUIDE FOR BUSINESS OWNERS

THE 3 THINGS YOU MUST DO BEFORE REQUESTING ANY COMMERCIAL INSURANCE QUOTE

Most business owners shop insurance the wrong way — and it costs them access to the best rates. This guide shows you the exact process that gets you better coverage, better pricing, and zero wasted time.

Use this before you request your next quote.

Shop smarter. Get better rates. Stop leaving money on the table.

GET A FREE INSURANCE REVIEW

@bryangrossi | Fortified Insurance Group
North Miami, Florida

Why most business owners get burned when shopping insurance

The instinct is logical: call multiple brokers, let them compete, get the best price. The problem is that commercial insurance doesn't work that way. The market has rules — and if you don't know them, you lose before you even start.

⛔ **INSTEAD OF DOING THIS**

Blasting your information to 3, 4, or 5 different brokers at the same time and telling them all to "go get you a quote."

✅ **DO THIS INSTEAD**

Follow the 3-step process in this guide. One agent first. Same information to all. A clear target to beat. That's how you win.

⛔ **INSTEAD OF DOING THIS**

Letting each agent fill out their own application with different questions, different answers, and different information going to the same carriers.

✅ **DO THIS INSTEAD**

Send the competing agent the exact same quote AND all applications you already filled out. Same data, same playing field, real competition.

⛔ **INSTEAD OF DOING THIS**

Hiding your current premium from the competing broker because you think secrecy gives you leverage.

✅ **DO THIS INSTEAD**

Give the competing agent the target to beat. Carriers get aggressive when they know exactly what they're up against. That's how you get their best offer.

⚡ **The bottom line:** Shopping commercial insurance incorrectly doesn't just waste your time — it gets you blocked by carriers, flags your business as a risk, and results in declined quotes. Follow the 3 steps on the next page.

The 3 things you must do before requesting any quote

01 Get a price from ONE agent first — do not blast the market

THE MISTAKE

Calling multiple brokers simultaneously and telling them all to go quote you.

WHY IT HURTS YOU

The first agent who submits your name to a carrier blocks that carrier for everyone else. When multiple agents submit different applications with conflicting answers, underwriters see it as a red flag — and decline to quote entirely.

THE FIX

Pick one agent you trust. Let them go to market, do their job, and bring back their best price. Then move to Step 2.

02 Hand the competing agent the exact same playbook

THE MISTAKE

Asking a second agent to "beat the price" without giving them the same information.

WHY IT HURTS YOU

If Agent #2 uses different data, you get an apples-to-oranges comparison. They might come back cheaper — only because they left out a critical coverage.

THE FIX

Send Agent #2 the quote from Agent #1 AND all the applications and questionnaires you filled out. Same data. Real competition.

03 Sit back and let the target do the work

THE MISTAKE

Hiding your current premium thinking secrecy gives you leverage.

WHY IT HURTS YOU

Without a target, underwriters put your file at the bottom of the pile. No urgency, no aggression, no best offer.

THE FIX

Give the competing agent the number to beat. When carriers know exactly what they're up against from the start, they come in aggressively — better rates, better terms, to win your business.

Stop guessing. Let's get it right the first time.

If your renewal is coming up — or you just received a quote you're not sure about — don't blast the market and ruin your chances at a great rate. Send it to me. I'll review it, tell you if it's a solid deal, and show you exactly how I can beat it if it's not.

Ready for a free 15-minute policy review?

Send me your current policies or the quote you just received. No pressure. No sales pitch. Just a straight answer on whether you're getting the best deal available — or leaving money on the table.

REQUEST YOUR FREE REVIEW

Bryan G.
Commercial Insurance Growth Advisor
Fortified Insurance Group
📍 1937 Sans Souci Blvd, North Miami, FL 33181
@bryangrossi | fortifiedinsurancegroup.com

This material is educational and does not replace professional insurance advice. Actual pricing depends on underwriting, claims history, coverage needs, and carrier appetite.

FOLLOW US FOR DAILY INSURANCE TIPS & INSIGHTS

fortifiedinsurancegroup-fig
Bryan Grossi
Bryan Grossi