

## Residential Quote & Issue: Basic Submission Process for Dwelling

This document provides the steps to guide you to successfully create a quote and then issue a residential policy for dwelling.

- Search for a New Account
- Create and Edit a Submission
- Complete the Issuance Process

### Key Benefits

AMsuite is American Modern's state-of-the-art software solution. It consolidates the policy administration, claims and data applications into one platform for all Personal Lines products.

From motorcycles to manufactured homes, users will benefit from the same functionality, flow and flexible navigation. In a nutshell, AMsuite will make it easier for you to do what you do best—serve customers.

## Create and Search for a New Account

Before you can create a quote, you'll need to set up an account. An account is the person or company that has one or more policies with American Modern.

1

Click **Account**. Select **New Account**.

Use this menu to create a new account, or search for, or select an existing account. Another way to create a new account is to click **Actions** in the top left column of your screen, then click **New Account**.

2

Enter **First** and **Last Name**. Click **Search**.

If you are uncertain about the exact spelling of a first or last name, unclick "first name is an exact match" and/or "last name is an exact match," to increase search results.

3

If the search finds no other accounts for this customer, the **Create New Account** button appears at the bottom of the screen. Click **Create New Account**.

Select **Person** from the drop-down menu, and enter the customer's information in the fields. Fields with an asterisk must be completed to continue with new account creation.

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**4**

If the Primary Named Insured (PNI) is different from the person setting up the account, enter this name into the **Attention/Care of** field.

Enter address information.

**5**

Scroll to the bottom of the screen and enter the **Producer Code**. Click **Search**.

You can search for a producer or select a pre-generated producer code. Select the appropriate producer code. Click **Return to Create Account** at the top of the page to return to the **Create Account** page.

**6**

Click **Update** to save the new account. AMsuite Policy verifies the address. If the address is not verified, check with your customer to verify. You may select one of the addresses provided, or override and add the address as entered. Click **Return to Account File Summary** and click the **Edit Account** button to edit the address.

**7**

Confirm the account information from the Account File Summary page.

## Create and Edit a Submission

**8**

The Sidebar provides quick links to contextual pages that change depending on the policy type and transaction you are performing. It also contains the Actions menu. The Actions menu gives you quick access to policy transaction steps.

To begin a submission, click **Actions** on the Sidebar menu, and select **New Submission (Quote)** from the drop down menu.

**9**

Select the **Default Rating State** and **Default Effective Date**.

Click **Select** to indicate the “Residential” **Product Type**.

**10**

Click the **Search** icon to select the “Dwelling” **Policy Type**. To help you make the appropriate selection, this page lists all dwelling types covered in the Residential product line. Review the **Product Type** column, before choosing a selection.

**11**

The **Qualification** page asks questions that, depending on your responses, will immediately let you know if a risk doesn't qualify for this policy type. However, eligibility will continue to be verified throughout the submission, including items such as the applicant's loss history (CLUE).

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The **left-hand navigation** shows all the pages that make up the submission process.

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The first three questions ask the customer whether they grant American Modern permission to obtain qualification information for the purpose of issuing the policy. If the customer agrees, click the boxes to the right of each statement.

The prequalification questions appear below the disclaimers. You'll know right away if your applicant prequalifies. If your applicant does not meet prequalification criteria, an error message will appear on your screen.

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The **Policy Info** page provides a high level summary of the customer's policy information. Review the policy information. Note that certain fields are marked with an asterisk, indicating that they are required. Review the required fields to ensure accuracy.

Scroll to the bottom of the **Policy Info** page and answer "Eligible for multi-policy discount." Also, answer "Will the applicant be paying in full for this policy?" Finally, answer "the question, "Does the applicant intend to enroll in paperless policy delivery?"

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Click **Next** to go to the Dwelling page. Then click **Create Dwelling**. Here you will enter all of the location information.

If you need to choose a location other than the policy address, click the arrow and select **New Location**. This will bring you to the Location Information page. Enter address information for the new location, and click **OK** to return to the Dwelling page.

15

In order to get a rate for the quote, you must now pull the **Territory Code**. This is a number assigned to a geographic region designated to a specific category for rating purposes, along with other details about the dwelling. To obtain this code, click **Get Territory Details**.

The **auto-fill** feature will now pre-fill the majority of the fields for you. One click and the system does it for you! Confirm that the pre-filled information is correct. Then answer all mandatory questions before clicking on the **Protection Details tab**.

16

Answer any questions here, and then click on the **Underwriting tab**. All of these questions are mandatory for issuance. If you do not know all of the answer, you can come back and complete them before the issuance process.

Click **Next** at the top of the page. This takes you to the Dwelling Construction page.

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**17**

Now confirm the **construction and valuation** details about the risk and any new required fields. AMsuite Policy was designed with efficiency in mind. You enter information as it becomes necessary to complete the transaction, rather than entering unnecessary information up front.

While the remaining questions after Estimated Valuation are not required to quote a policy, they are a requirement for issuing a policy. If you do not know all the answers now, you can come back and answer the remaining questions before the issuance process.

**18**

**Please note** that if you are quoting a Dwelling Special, click **Go to MSB** from the Dwelling Construction page. This will open the **MSB pop-up**.

The MSB page shows you information it pre-filled based on common features found in the home's geographical location as well as information about the home that is stored by the homeowner's county.

**19**

The **Pre-fill Overall Confidence Score** shows you how accurate the information that MSB is able to find. The higher the pre-fill score, the more accurate the information.

Verify the information the MSB pre-filled. Click **Edit** to modify the information if needed. Then click **Finish**. In the popup box click **Save**. Then click the **X** in the upper right hand corner to return to the Dwelling Construction page.

**20**

Click **Retrieve from MSB**. MSB will pre-fill all the fields it can below. Click **Next** at the top of the page. This will take you to the Coverages page. Enter or edit any required fields. Then click **Next** to go to the Risk Analysis page.

You may receive a message at the top of the screen telling you Limited Liability coverage is included for Property Managers. If applicable, enter the **Property Manager** as an additional interest under the **Additional Interests** tab.

**21**

Click **Next** for the Policy Review page. Review all of the policy information and confirm that it is correct. Click **Quote**.

**22**

The Risk Analysis page will show you what issues need to be approved. Confirm that the information on this page has pre-filled correctly. Add any additional information, and click **Send Request**. Underwriting needs to approve your policy before you can move on. You will be notified once your policy has been approved.

## Residential Quote & Issue: Basic Submission Process for Dwelling

### Complete the Issuance Process

Once you receive notification that your policy has been approved by underwriting, click **Forms** on the sidebar menu. This brings up a list of forms that will be needed. Check to see that the list is complete.

**23**

To proceed to issuance, click **Bind Options**. Then click **Proceed To Issuance**. This will bring you to the Issuance Checklist page. If you need to review Payment Info and Signatures, click the **Return to Payment & Signatures** link.

**24**

Collect the payment information and select **Billing Type**, **Billing Method**, and then choose a **Payment Plan**. To add a credit card, click the arrow next to **Payment Instrument** and click **New**. This will take you to the Payment Instrument page.

Enter all required information and click **Verify**. You will receive an error if the credit card information is not valid. Click **OK** to return to the Payment & Signatures page.

**25**

Click the arrow next to the **Payment Instrument** drop-down menu to select the **Payment Instrument**.

Select 'Yes' or 'No' to **Save for future use?**

**26**

Select **Payment Method**. Enter required information. If you are entering credit card information, the customer's address will prefill from the account. Verify the correct billing address. Click **Verify**.

**27**

Click **OK** at the top of the page to return to the **Payment & Signatures** page. If the credit card information is not valid, an error displays at the top of the page.

Scroll down to select **Electronic Signature** and consent to **Electronic Signature**.

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Select **Issue Policy** from the **Bind Options** drop-down menu. Click **OK** to bind the submission. Inform the customer that an inspector will be coming to inspect the property.

For questions about using AMsuite, contact American Modern's Customer Service Team @ 1-800-543-2644.