

## Residential Quote & Issue: Basic Submission for Homeowners and Condo

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

- Create and 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 nut shell, 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 **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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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.

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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 Edit Account** to edit the address.

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Confirm the account information from the Account File Summary page.

## Create and Edit a Submission

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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.

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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 **Homeowners** or **Condo Policy Type**. To help you make the appropriate selection, this page lists all product types within the Residential products to help you make the appropriate selection.

If quoting a Condo policy, take Care to select Condo not Homeowners.

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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, so some things will come later.

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.

**12**

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.

Select **Yes** or **No** to **Has the applicant moved in the last 60 days?**

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Scroll to the bottom of the **Policy Info** page and answer the following questions:

**Does the applicant intend to enroll in paperless policy delivery?**

**Will the Applicant be paying in full for this policy?**

**Eligible for multi-policy discount?**

**Is the applicant a member of any of the following organizations?**

**Does the applicant currently have an automobile policy written through your agency?**

**Has the applicant had any losses above \$500 in the past 3 years?**

**Has the applicant had similar insurance declined, cancelled, or non-renewed?**

Click **Next** at the top of the page.

**14**

To enter the dwelling information, click **Create Dwelling**. Select the policy address as the location name.

If you needed to choose a location other than the policy address, click the arrow next to the **Location Name** drop-down menu.

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Click get **Territory Details**.

This must be done in order to get a rate for the quote. It will pull the territory code, a number assigned to a geographic region designated to a specific category for rating purposes, along with other details about the dwelling.

**16**

Confirm the residence type in the **Residence Type** field.  
If you are quoting a condo, **Condominium** will automatically prefill.

Select whether or not the dwelling is a Townhome or Row Home?  
This field will not be applicable or available when quoting a condo policy type.

Confirm **How is the dwelling occupied?**

Answer all additional questions near the bottom of the screen.

Click the **Protection Details** tab.

**17**

Answer all the protection detail questions.

Click the **Underwriting** tab.

**18**

All of these questions must be answered to proceed to issuance. However, **Currently have working utilities** must be answered to quote a policy.

When quoting a condo, there will be only be six of these questions for underwriting.

If you do not know all the answers, you can come back and answer the remaining questions before the issuance process.

Click **Next**

**19**

Confirm the selection from the **Valuation Type** drop-down menu.

Enter the remaining Dwelling Construction information.

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Click **Next** to continue.

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Enter the **Estimated Valuation**.

The Estimated Valuation field is the only required field for quoting a policy. However, the other fields will be required for issuance.

Enter additional information that is required for issuance. If you do not know all the answers, you can come back and answer the remaining questions before the issuance process.

Click **Next** to continue.

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Confirm the limits from the Limit drop-down menus from **Personal Liability** and **Medical Payments**.

When quoting a condo, the fields position and titles vary slightly . You can also add their property manager on the Additional Interest tab if needed.

Scroll down the page to enter the **Dwelling Limit**. The Dwelling Limit has defaulted to the value of the dwelling.

Confirm the selections for **Settlement Option** and **All other Peril Deductible** .

The system will automatically adjust the Limit for Other Structures. Confirm the Limit for **Other Structures**.

Confirm the options under **Personal Property**.

You can adjust the **Loss of Use** field and the **Water Damage Percentage** if needed.

Click **Next** at the top of the page to continue

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Review the Risk analysis, then click **Next**.

Review the policy information with the Applicant .

## Residential Quote & Issue: Basic Submission for Homeowners and Condo

Click Quote at the top of the page to Continue.

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If your quote needs Underwriting approval prior to issuance, you will hand off your quote to underwriting and resume once they have approved the issues.

Click **Next** to continue to the **Forms** page.

24

Confirm that all forms needed are present.

To proceed to issuance, click **Bind Options**

## Complete the Issuance Process

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Enter required billing information. The system generates available payment plans. Select a payment option.

26

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?**

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

Click **Verify**.

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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.

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

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.