Create an Auto Policy – Full Application

PolicyCenter

Description:

This job aid describes the step-by-step process how to create an Auto Policy in PolicyCenter.

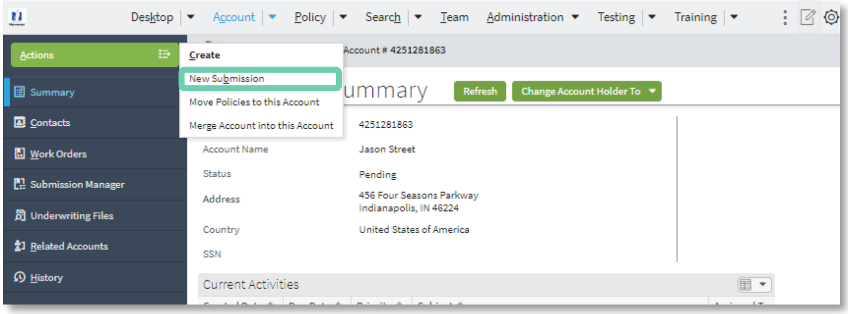
Step 1

<table>
<tr><th>Action</th><th>Screen</th></tr>
<tr><td>

On the *Account Summary* screen:

- Click the arrow to the right of the **Actions** field.
- Select “**New Submission**” from the drop-down menu.

</td><td>



</td></tr>
</table>

Step 2

<table>
<tr><th>Action</th><th>Screen</th></tr>
<tr><td>

PolicyCenter defaults the **Rate State** to the prospective member’s mailing address.

You can update the **Default Effective Date** on this screen or the *Policy Info* screen.

- Select the radio button to the left of the **Personal Auto** field.
- Click the **Select** button.

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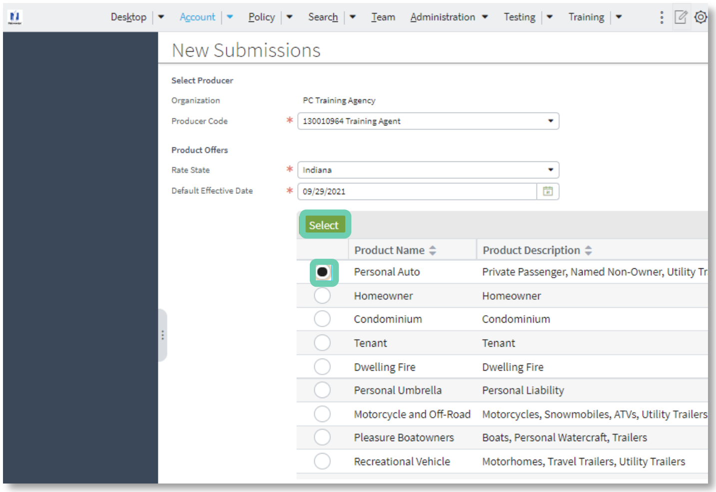
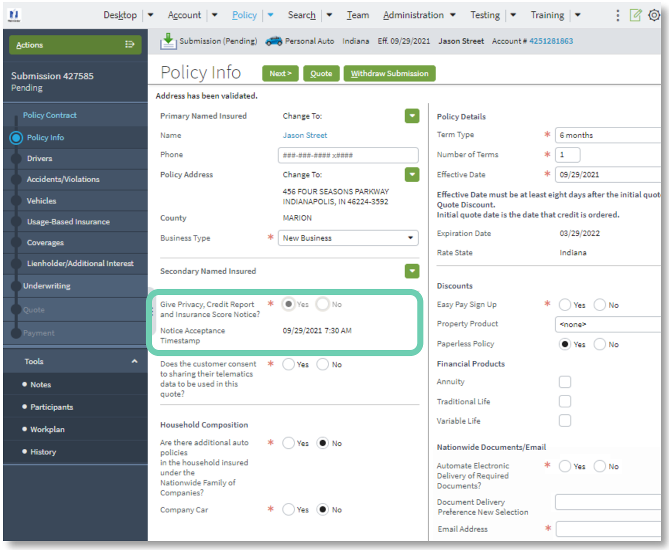


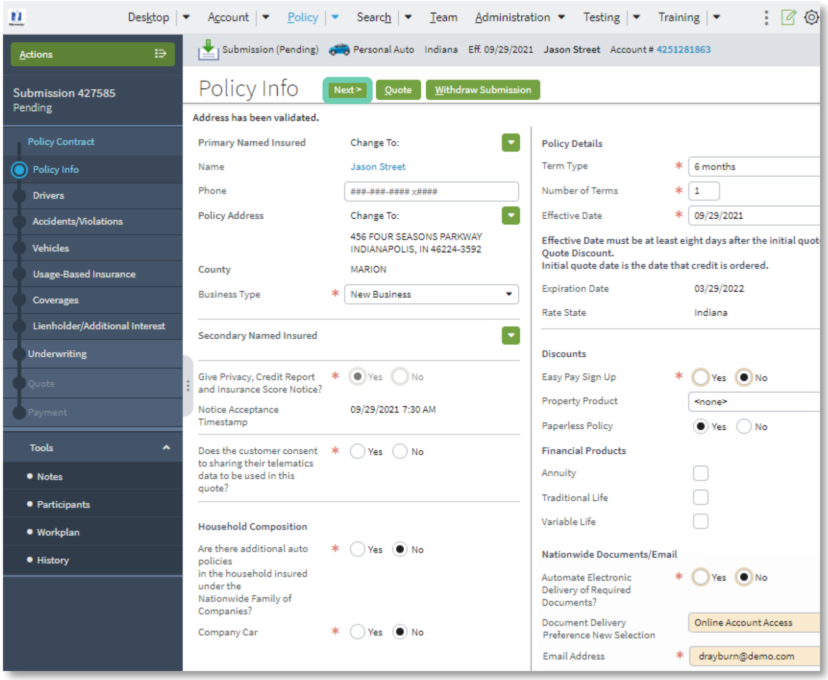
</td></tr>
</table>

Job Aid Process (Cont.) :

Step 3

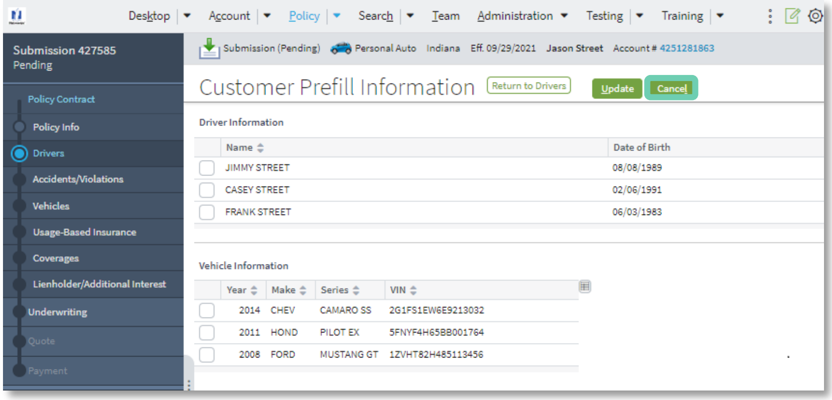
Action	Screen
On the *Policy Info* screen: • Select the **Yes** radio button to select the **Give Privacy, Credit Report and Insurance Score Notice?** option. • Select the **Yes** radio button to select the **Does the customer consent to sharing their telematics data to be used in this quote?** option. • Click the **OK** button on the *Give Privacy, Credit Report and Insurance Score Notice* pop-up window after reviewing the disclosure statement.	

Step 4

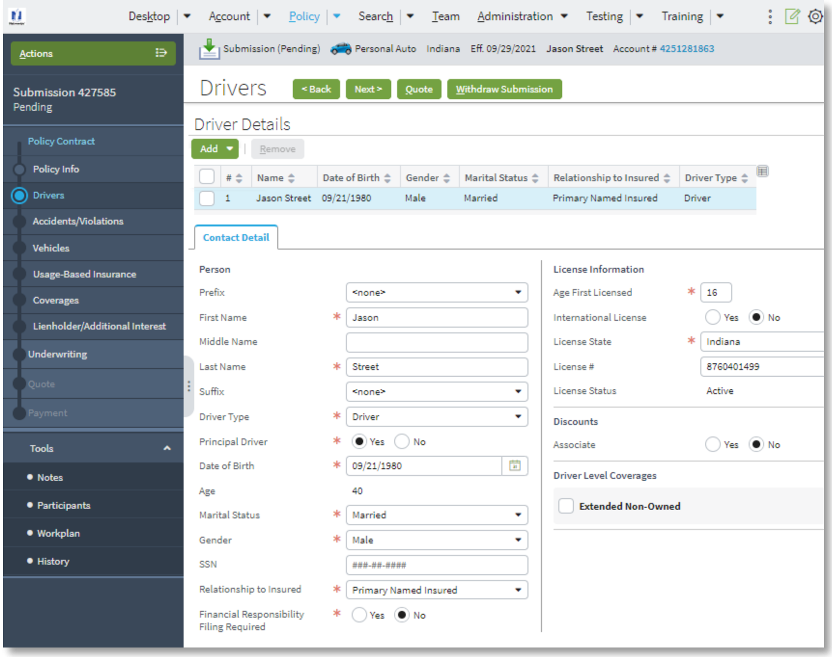
Action	Screen
The *Policy Info* screen is where you change the **Effective Date** and add policy level discounts to the policy submission. • Complete all *required* (*) fields. **Note**: If you answer "**Yes**" to the **Automate Electronic Delivery of Required Documents** question, PolicyCenter will automatically send any required documents to the policyholder. To use this option, you MUST specify "**Online Account Access**" for **Designated Delivery Preference New Selection** and enter the policyholder's email address. **Note:** The default **Document Delivery Preference New Selection** field is "**Online Account Access (email)**". If this default value is accepted, then an **Email Address** is *required*. • Click **Next >** button.	

Job Aid Process (Cont.) :

Step 5

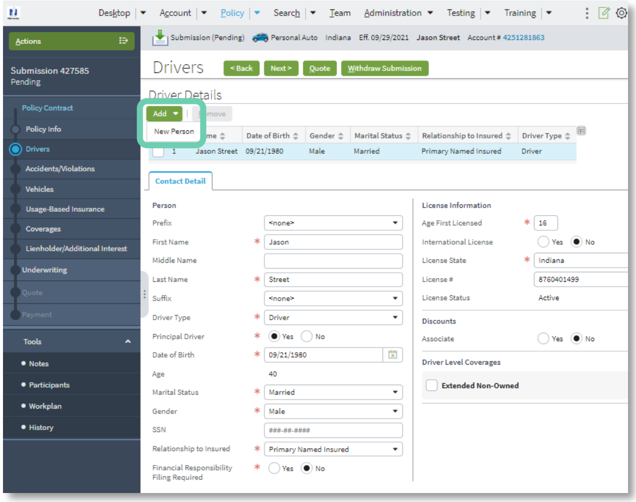
Action	Screen
PolicyCenter will make a call to Customer Prefill. The *Customer Prefill Information* screen displays any known household members and vehicles associated with the name and address of the primary named insured. You may select drivers and vehicles to be included in a new quote. For training purposes *only*, you <u>will</u> <u>not</u> select any drivers/vehicles. • Click the **Cancel** button.	

Step 6

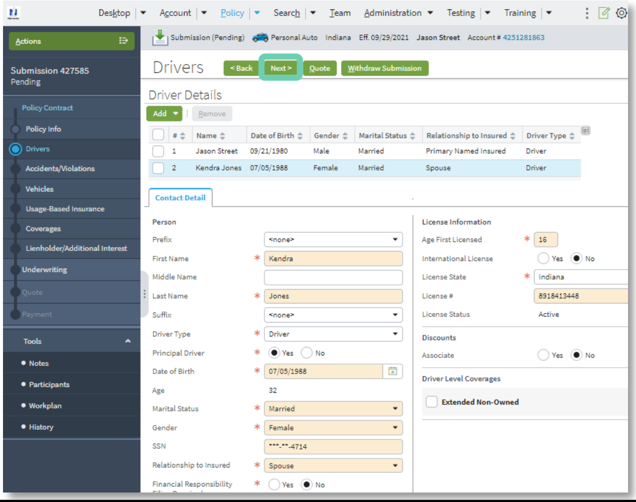
Action	Screen
On the *Drivers* screen, the account holder information defaults in as the Primary Named Insured. • Review the defaulted information on the **Contact Details** tab. Required fields include: o **First Name** o **Last Name** o **Driver Type** (defaults to Driver) o **Principal Driver** (defaults to Yes) o **Date of Birth** o **Marital Status** o **Gender** o **Relationship to the Insured** o **Financial Responsibility Filing Required** (defaults to No) o **Age First Licensed** (defaults to 16) o **License State** (defaults to State entered for Account address)	

Job Aid Process (Cont.) :

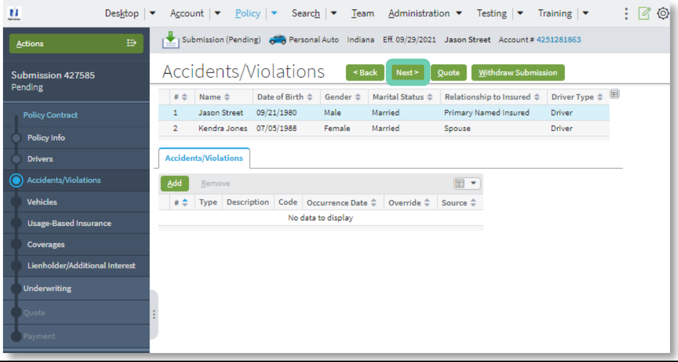
Step 7

Action	Screen
You may add additional drivers to the policy. • Click the **Add** button. • Select **New Person.**	

Step 8

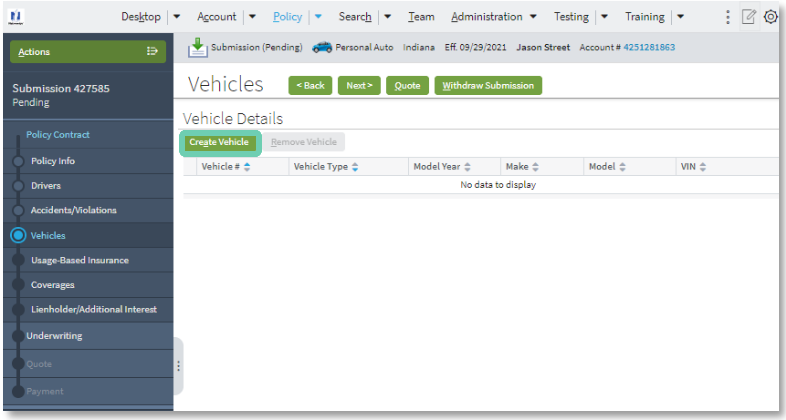
Action	Screen
Complete the required fields, as listed in [Step 6](#). • Click the **Next** > button.	

Step 9

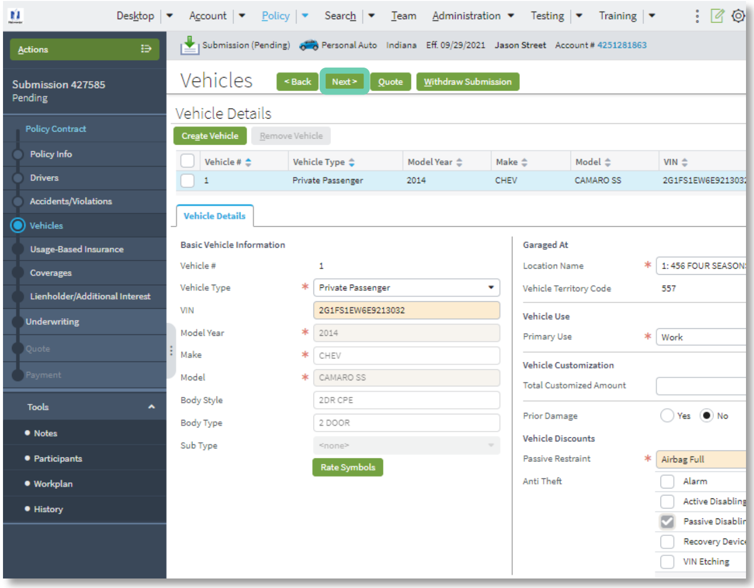
Action	Screen
If the driver has any previous accidents or violations, you may enter them on the *Accidents/Violations* screen. Any additional accidents/violations reported by the Department of Motor Vehicles are added automatically when the submission is bound. • Click the **Next** > button.	

Job Aid Process (Cont.) :

Step 10

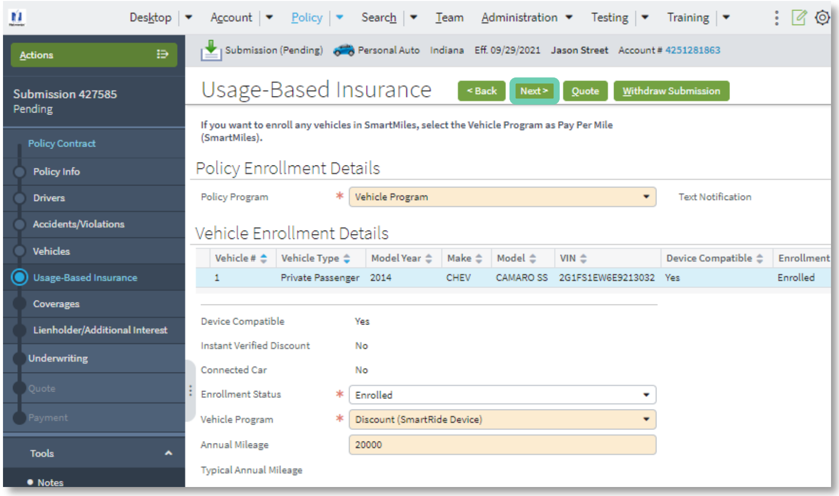
Action	Screen
On the *Vehicles* screen, add all the appropriate vehicles to the policy. • Click the **Create Vehicle** button.	

Step 11

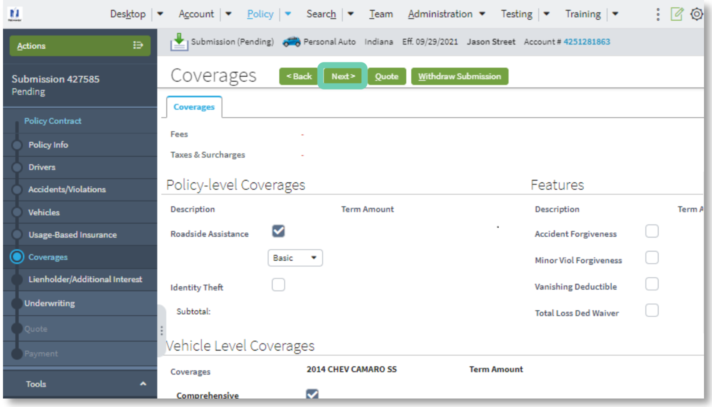
Action	Screen
On the **Vehicle Details** tab: Enter the appropriate information into the **VIN** field. Press the **Tab** key to call VIN Services. **Note:** Entering the VIN auto populates the vehicle's Model Year, Make, Model, Body Style, and Body Type. Complete the **Purchased New** and **Purchase Date** fields, if applicable. Click the **Next >** button.	

Job Aid Process (Cont.) :

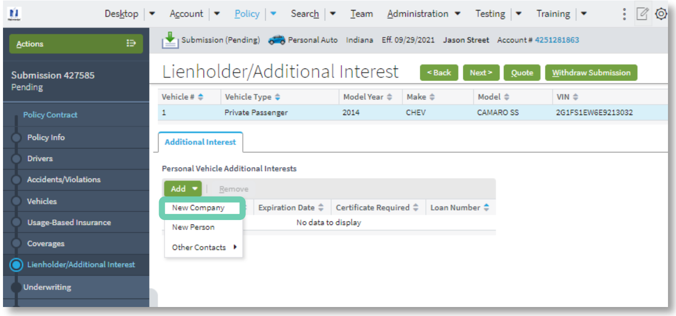
Step 12

Action	Screen
SmartRide (either vehicle program or mobile app) or SmartMiles (if available in your state) participation is selected on the *Usage-Based Insurance* screen. You must enroll each vehicle on the policy. • Select the appropriate vehicle(s) to be enrolled and enter all required information (**Enrollment Status**, **Vehicle Program**, , and **Annual Miles**). **Annual Mileage** is optional but may be entered, if known. • Click the **Next** > button. • Repeat as needed for additional vehicles.	

Step 13

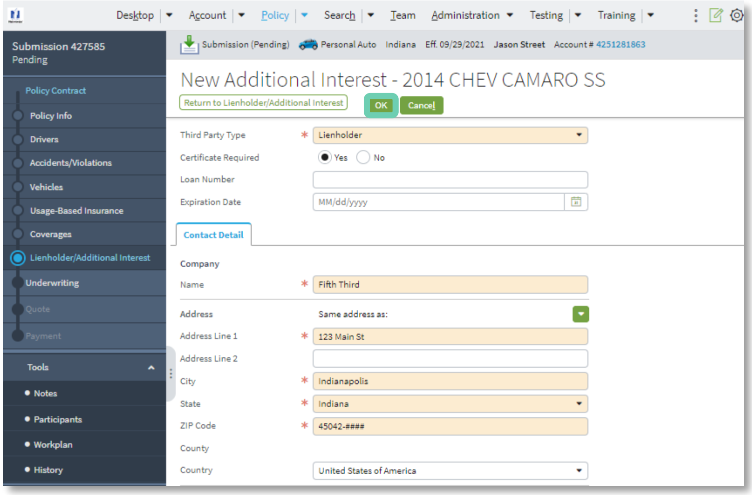
Action	Screen
On the *Coverages* screen, the Policy-level Coverages display on the top half of the screen with the **Vehicle Level Coverages** on the bottom half: • Select the appropriate policy and vehicle-level coverages. • Click the **Next** > button.	

Step 14

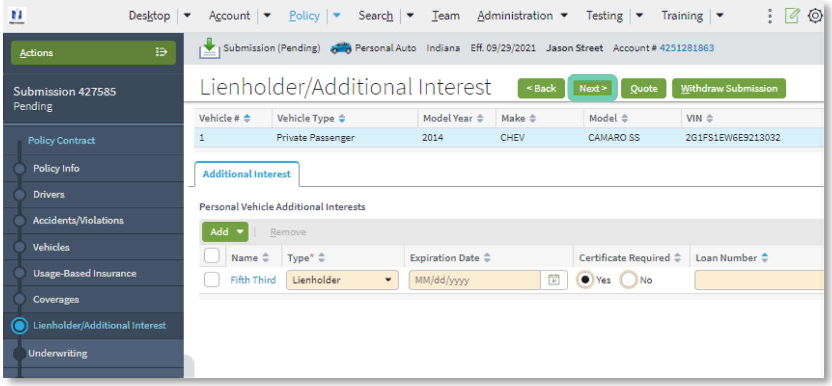
Action	Screen
On the *Lienholder/Additional Interest* screen, enter any car loan or lease details for the vehicle. • Click the **Add** button to display additional interests' options. • Select **New Company** from the drop-down list.	

Job Aid Process (Cont.) :

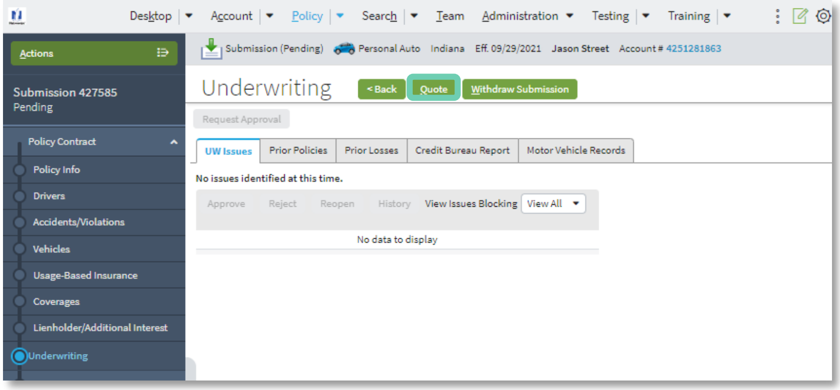
Step 15

Action	Screen
On the *New Additional Interest* screen: • Complete all required fields. • Click the **OK** button.	

Step 16

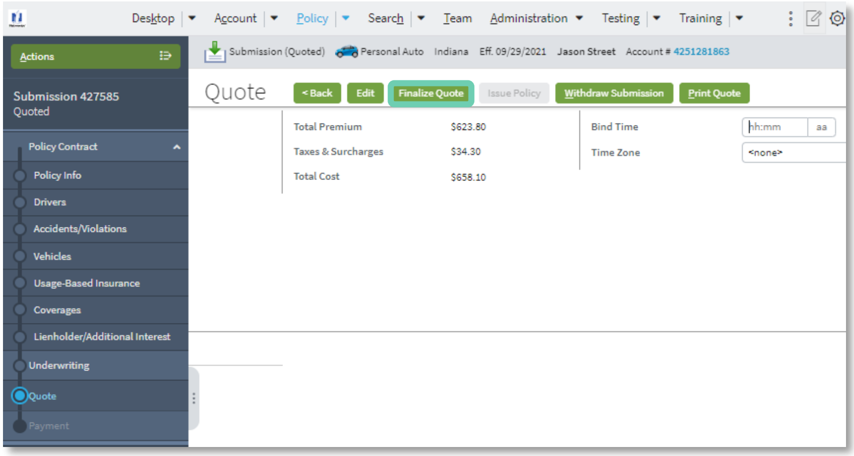
Action	Screen
Verify the Additional Interest information you entered appears on the **Additional Interest** tab. • Click the **Next >** button.	

Step 17

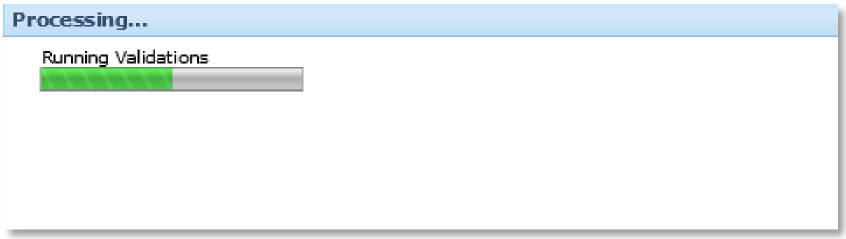
Action	Screen
On the *Underwriting* screen, you may review additional details on the following tabs: o **UW Issues** o **Prior Policies** o **Prior Losses** o **Credit Bureau Report** o **Motor Vehicle Records** • Click the **Quote** button.	

Job Aid Process (Cont.) :

Step 18

Action	Screen
On the *Quote* screen: • Click the **Finalize Quote** button. • Click the **OK** button on the **Finalize Quote** pop-up window after reviewing the disclosure statement.	

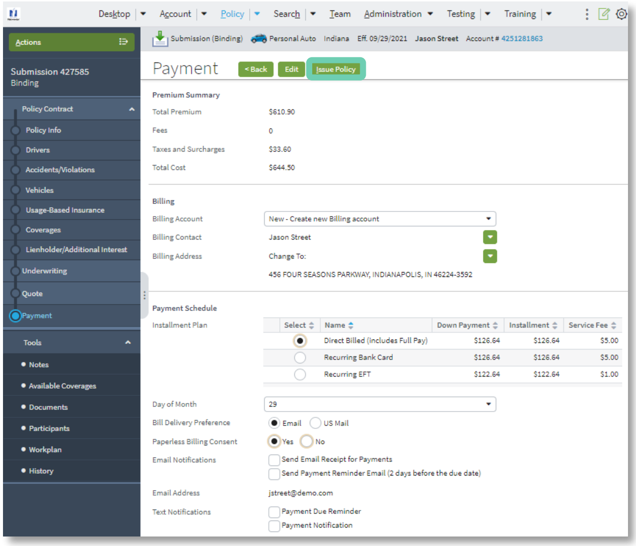
Step 19

Action	Screen
Clicking the **Finalize Quote** button orders the MVR report for Auto submissions and places the submission in *Binding* status. After binding the policy, if no incidents are found on the report, you can advance to the *Payment* screen, enter the billing information, and issue the policy. If discrepancies are found in the reports, the bind process stops, and a review of the report is required, allowing you to take the appropriate action. After resolving any discrepancies, you must quote and finalize the quote again, before moving to the *Payment* screen and issuing the policy. The system displays a progress bar as a visual cue of running validations report ordering. Once validations are complete, the system automatically displays the *Payment* screen. **Note:** If a validation or report fails, PolicyCenter continues to display a validation message, warning, or Underwriting rule on the impacted screen.	

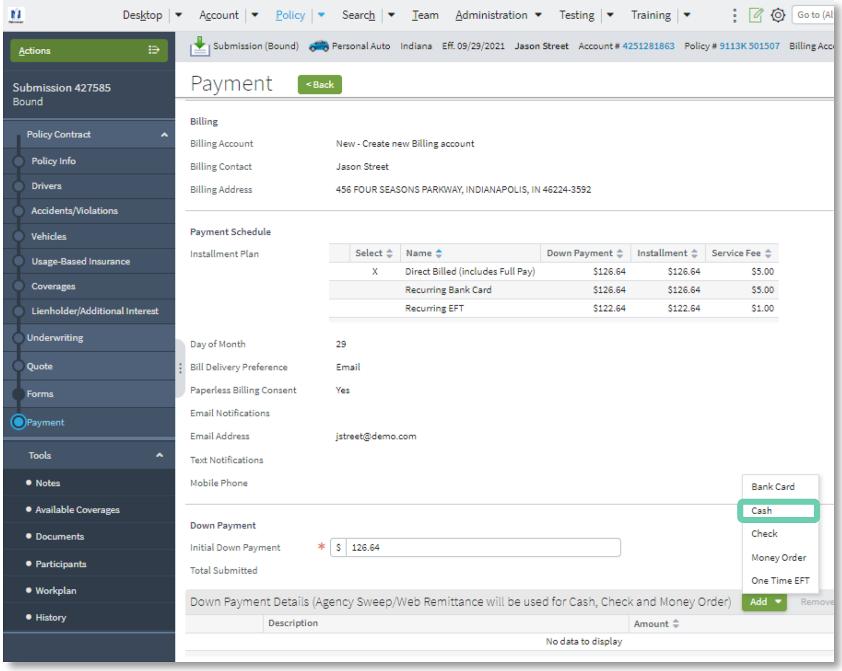
Job Aid Process (Cont.) :

Step 20

Action	Screen

On the *Payment* screen:
 	
• Complete the required billing information. Required fields include:
  o **Day of the Month** (defaults to the Effective Date of the submission)
  o **Bill Delivery Preference**
  o **Paperless Billing Consent**
  o **Email Address** (if **Paperless Billing Consent** is chosen)
 	
• Click the **Issue Policy** button.
 	
• Click the **OK** button on the confirmation pop-up window.
	

Step 21

Action	Screen
Next, complete the *Down Payment Details* information. The Initial Down Payment is the amount which must be submitted for down payment. You may need to scroll down to the bottom of the *Payment* screen to locate the *Down Payment* section. • Click the **Add** button. **Note**: You may add up to four down-payment methods. • Select **Cash** from the drop-down list. **Note:** In certain circumstances, like Billing to a 3rd Party Mortgagee or adding the policy to an existing billing account, a down payment is not required. However, it is recommended to accept a down payment when possible.	

Job Aid Process (Cont.) :

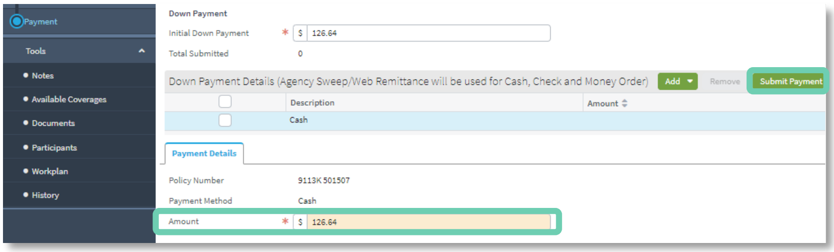
Step 22

Action

In the *Payments Details* section:

- Review the down payment details and adjust as necessary.
- Enter the down payment amount in the **Amount** field.
- Click the **Submit Payment** button.

Screen



Step 23

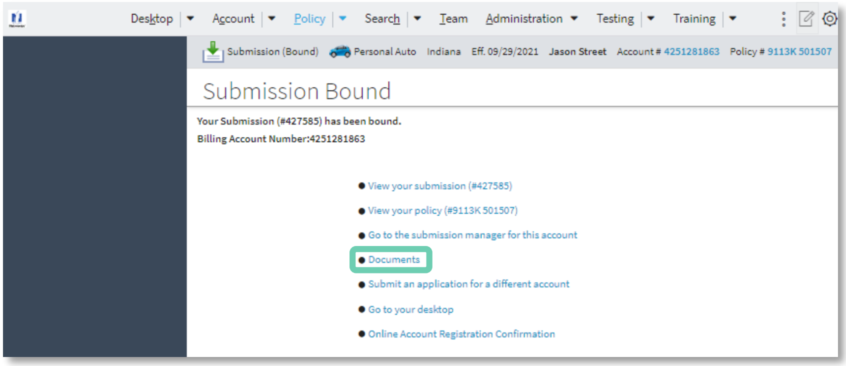
Action

The *Submission Bound* screen displays. This indicates the submission is bound, the Billing Account successfully created, and the down payment accepted.

Next, you must collect the documents required to complete the bind process.

- Click on the **Documents** link.

Screen



Documents defaulting on the *Documents* screen are those required to finish the issuing process. This includes documents needing signatures or additional documentation from the Customer. An example of this would be the Central Alarm Certificate.

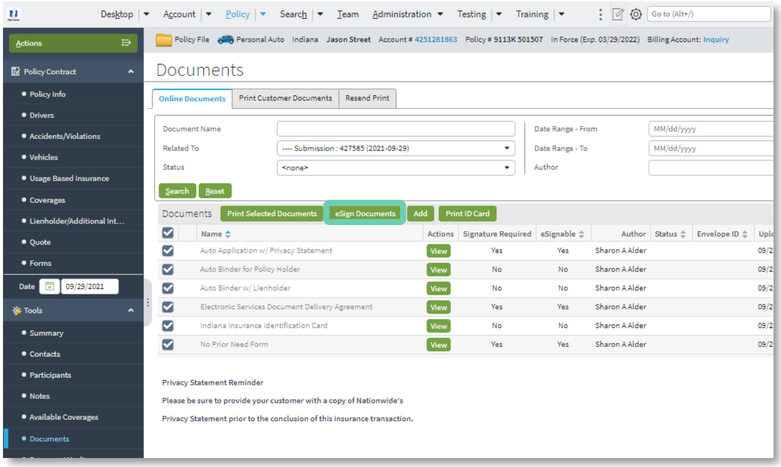
Additional documents can be found by clicking on the **Add** button. These documents are optional but are available for the Customer. An example of this would be a down payment receipt.

There are two ways to obtain the customer's signature. The member can physically sign printed documents (click the **View** button to generate a PDF) or electronically sign documents online using eSignature.

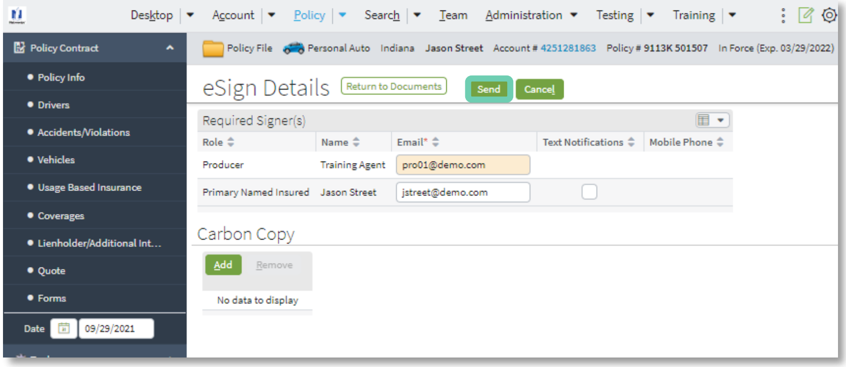
If you selected **"Yes"** for the **Automate Electronic Delivery of Required Documents** question on the *Policy Info* screen, required documents will show as already sent for eSignature when you display the *Documents* screen. If this is the case, you will only need to eSign any optional or added documents.

Job Aid Process (Cont.) :

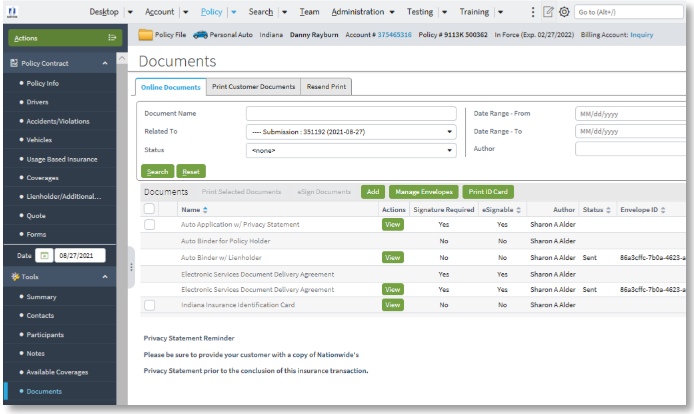
Step 24

Action	Screen
To create an eSignature envelope, at least one document selected must have a *“Yes”* status in the eSignable column. • Select all the documents to provide to the member. The documents selected create an envelope to be emailed to the required signers. • Click the **eSign Documents** button.	

Step 25

Action	Screen
On the *eSign Details* screen: • Enter or verify the email address for required signers. You can add Carbon Copy recipients not requiring a signature. • Click the **Send** button. An email is sent to all recipients to take appropriate action using the eSignature functionality.	

Step 26

Action	Screen
PolicyCenter produces a second set of documents during the eSignature envelope creation process. The second set of documents includes signatures once the process completes. The second set of documents display a “*Created*” Status until all documents are created by the system; this is about a 10-minute process. At that point, the documents are emailed and the Status changes to “*Sent*”. The Status column will update to “*Completed*” after the envelope is signed and returned.	

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