

THE GENERAL QUOTER TRAINING GUIDE



NEW BUSINESS QUOTING

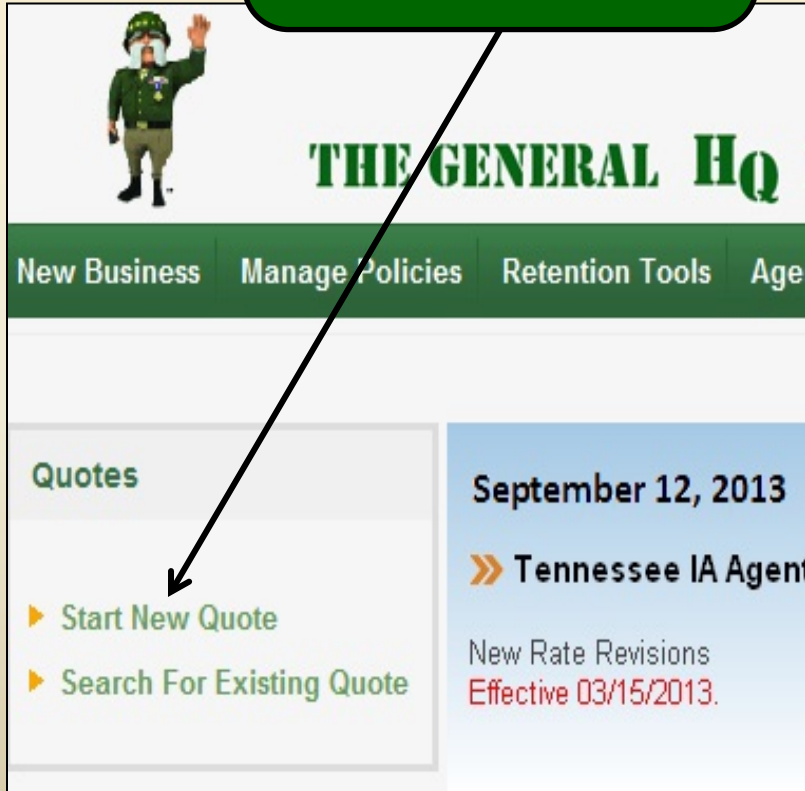
THE GENERAL QUOTER: *Start a New Quote*

To launch The General Quoter, open The General HQ and use your agent login information. There will be a section titled 'Quotes'.

Once 'New Quote' is selected it will bring up The General Quoter.

To Begin a NEW Quote:

1. Click on "New Quote"
2. Make a Selection under 'Policy Type' or 'Refill Customer information'



The screenshot shows the 'THE GENERAL QUOTER' form. At the top, there is a navigation bar with 'New Quote', 'Rating Info', 'Quote', 'Drivers', 'Vehicles', 'Consumer Reports', 'Application Questions', 'Validate', and 'Payment'. The form contains the following fields and options:

- Quote Date: 09/12/2013
- Quote Time: 9:40 AM Central Time
- Agent #: 410000
- Agent Name: CORY RASMUSSEN
- Quote State: TN
- Policy Type: [Dropdown]
- Effective Date: 10 16 2013
- Refill Customer Information?: No
- Number of Drivers to be insured: 1
- Number of Vehicles to be insured: 1
- Zip code where the vehicles are primarily garaged: [Text Field]
- Have you continually maintained liability insurance for the previous 6 months: N: 31+ days lapsed
- Homeowner Discount: [Dropdown]
- 24/7 Roadside Assistance?: [Dropdown]
- Next button

A green callout box with arrows points from the 'New Quote' button in the adjacent screenshot to the 'New Quote' button in this form.

NEW Quote Continued, Quick Quote:

3. Select the number of drivers and vehicles you will be quoting
4. Enter the garaging zip code
5. Select Proof of Prior and / or Home Owner discount and remember to add on Roadside

All information entered will prefill those items in the quote

THE GENERAL QUOTER: *Start a New Quote*

New Quote Tab

This Tab is the starting point for all new quotes unless you are using a comparative rater.

THE GENERAL® QUOTER

New Quote | Rating Info | Quote | Drivers | Vehicles | Consumer Reports | Application Questions | Validate | Payment

Quote Date: 09/12/2013 Quote Time: 9:40 AM Central Time
Agent #: 410000 Agent Name: CORY RASMUSSEN

Quote State: TN Refill Customer Information? No

Policy Type:
Personal Auto - Credit
Personal Auto - No Credit
Bond - No Credit

Effective Date: _____

Number of Drivers to be insured: 1
Number of Vehicles to be insured: 1
Zip code where the vehicles are primarily garaged: _____

Refill Customer Information:

Select 'Yes' to Enter a previous policy number and pre-fill the customer information from that policy.

Policy Type*:

The General has Multiple products to fit every risk

Personal Auto - Credit: Comp and Collision, higher credit than a star 20, Multiple cars and higher limits.

Personal Auto - Non Credit: Little-to-no / Poor credit history. Foreign Drivers Risks, liability only and no proof of prior.

Bond: Similar to a non-owners policy but with fewer restrictions. Provides minimum limits of liability to the policy owner for any vehicle that they may drive whether it be owned or borrowed.

Please Note:

** Some products may not be available in all states.*

THE GENERAL QUOTER: *Start a New Quote*

New Quote Tab – Quick Quote

THE GENERAL QUOTER

New Quote | Rating Info | Quote | Drivers | Vehicle

09/12/2013 | Quote Time: 9:40 AM Central Time
410000 | Agent Name: CORY RASMUSSEN

TN | Refill Customer Information?

Personal Auto - No Credit | ?

10 | 16 | 2013

Number of Drivers to be insured: 1

Number of Vehicles to be insured: 1

Zip code where the vehicles are primarily garaged: []

Have you continually maintained liability insurance for the previous 6 months: N: 31+ days lapsed

Homeowner Discount: ?

24/7 Roadside Assistance? ?

Dropdown menu options:
N: 31+ days lapsed
N: 31+ days lapsed
1: 0-30 days lapsed
1: 0-30 days lapsed + Agency

Homeowner Discount:
To qualify, insured must own and reside in a house, condo, or townhouse. Mobile home owners do not qualify for the Homeowner Discount.

Number of Drivers and Vehicles to be insured and Zip Code:
This will open up the correct number of areas in the quote for drivers and vehicles as well as prefill the zip code

Proof of Prior Discount:
Insureds must have maintained continuous insurance with less than 30 days lapsed total to qualify

- + Agency is an additional discount for insureds that have maintained that insurance in your office with another carrier for a full 6 months

24/7 Roadside Assistance:
Roadside Assistance plan is administered by Nation Safe Driver (NSD). This optional program provides 24-hour assistance for towing and other emergency services and can be added to **both Full Coverage and Liability only** policies.

Please Note: 
Some discounts may not be available in all states.

THE GENERAL QUOTER: *Rating Info Tab*

Applicant Information/Garaging Address

Once you have selected a product or completed the 'Refill' information and clicked 'Next' you are taken to the 'Rating info Tab'.

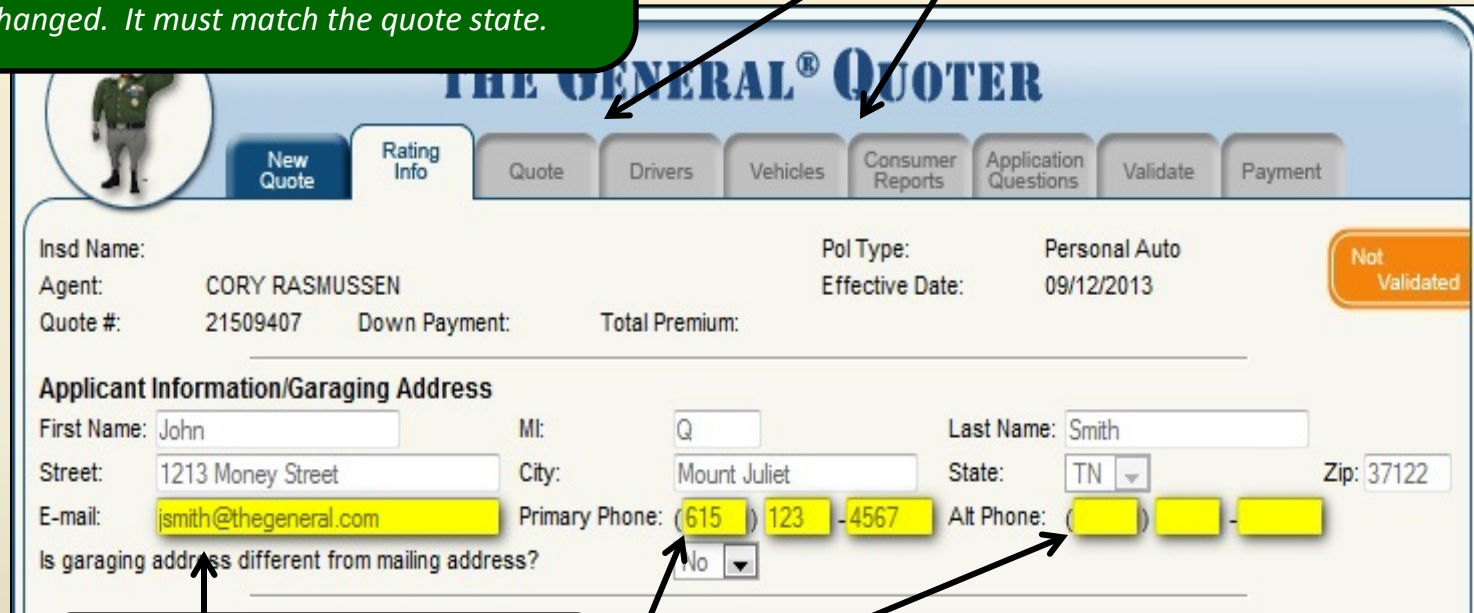
Applicant Information:

Enter the primary applicant's name and contact information here.

- *The garaging address state cannot be changed. It must match the quote state.*

Please Note:

You cannot proceed to any other tabs until the information on the Rating Info tab is completed.



The screenshot shows the 'Rating Info' tab of 'THE GENERAL QUOTER' interface. The top navigation bar includes buttons for 'New Quote', 'Rating Info', 'Quote', 'Drivers', 'Vehicles', 'Consumer Reports', 'Application Questions', 'Validate', and 'Payment'. The 'Rating Info' tab is active. Below the navigation bar, there is a header area with 'Insd Name:', 'Agent: CORY RASMUSSEN', 'Quote #: 21509407', 'Down Payment:', 'Total Premium:', 'Pol Type: Personal Auto', and 'Effective Date: 09/12/2013'. A 'Not Validated' button is visible on the right. The main section is titled 'Applicant Information/Garaging Address' and contains the following fields: 'First Name: John', 'Mt: Q', 'Last Name: Smith', 'Street: 1213 Money Street', 'City: Mount Juliet', 'State: TN', 'Zip: 37122', 'E-mail: jsmith@thegeneral.com', 'Primary Phone: (615) 123 -4567', and 'Alt Phone: () -'. A dropdown menu for 'Is garaging address different from mailing address?' is set to 'No'. The email, phone, and alt phone fields are highlighted in yellow.

Please Note:

Email, Phone and Alt Phone are not required for a quote.

THE GENERAL QUOTER: *Rating Info Tab*

Policy Info/Coverages

Policy Information:

Select the policy term, policy level coverages and policy level limits.

The General also has many pay plans to meet all of your insureds needs.

Discounts:

- **Proof Of Prior** - up to 30 days lapse
- **In Agency Transfer**
 - *Additional discount for existing clients in your agency with 6 months prior insurance.*
- **Homeowners**
- **Companion Discount**
 - *Select this discount when the customer has a 2nd policy within the agency. (Home Owner, Mobile Homes, Renters, Life etc.)*

Policy Info/Coverages

Effective Date:	9 12 2013	Term:	6 months	Pay Plan:	16.67% down, 5 monthly payments
Tier:	Pinnacle	Type:	Base	Companion Disc:	No
Roadside Ast:	Yes	Prior Insurance:	1: 0 days lapsed + Agency	Homeowner Disc:	No
Liability BVPD:	25,000/50,000/15,000	UMPD:	No Coverage	UMBI:	No Coverage
Medical Payments:	No Coverage	UMPD Ded:	No Coverage		
		Rental Reimbursement:	No coverage		

Roadside Assistance:

- **Earn More \$\$** selling **NSD Roadside** and **HIP** Products.
 - *Low down payment, BIG commission and we do all the billing.*
- **Roadside Assistance** is available for **LIABILITY ONLY** as well as Full Coverage policies.

Please Note:

Available discounts vary by state. 

THE GENERAL QUOTER: *Rating Info Tab*

Driver Information

Driver Information:

The Named Insured's full name will copy down to this area as driver 1.
To Add an additional Driver simply click the "Add Driver" button.

Driver Information - Driver 1

First Name:	<input type="text" value="John"/>	MI:	<input type="text" value="Q"/>	Rating Status:	Rated	<input type="button" value="Add Driver"/>	
Date of Birth:	<input type="text" value="09"/> <input type="text" value="22"/> <input type="text" value="1974"/>	Gender:	<input type="text" value="Male"/> ▼	Last Name:	<input type="text" value="Smith"/>		
Date Licensed:	<input type="text" value="09"/> <input type="text" value="22"/> <input type="text" value="1990"/>	Lic Status:	<input type="text" value="Active"/> ▼	Marital Status:	<input type="text" value="Single"/> ▼	SR22:	<input type="text" value="No"/> ▼
Accidents/Violations:	<input type="button" value="Add Violation"/>			HIP:	<input type="text" value="No"/> ▼	Sr. Drvr:	<input type="text" value="No"/> ▼

Driver Information:

You will need to add Date of Birth, Gender and Marital Status.



- If you have a married driver their spouse **must** be listed on the policy as Rated or Excluded.

Hospital Indemnity Plan:

Additional NSD product that offers additional coverage at a low price.

Benefits Include:

- In Hospital Indemnity up to 365 days
- Excess Accident Medical Expenses
- Accidental Death & Dismemberment

THE GENERAL QUOTER: *Rating Info Tab*

Vehicle Information

Please Note:

You will need to have a full VIN to run our 'Risk Verification' in the consumer reports tab.



VIN Number:

In order to run a quick quote you will only need year make and model which will give you a stub VIN.

- *If you have the full VIN, enter it and select 'Get Vehicle' to auto populate the year make and model.*

Add Vehicle:

Click here to add an additional vehicle to the quote.

Vehicle Information - Vehicle 1 Rating Status: [Add Vehicle](#)

Vin #: [Get Vehicle](#) Symbols:

- OR -

Year: Make: Model:

Type: [Vehicle not listed?](#)

Comp Ded: Coll Ded: Bus Use: Dbl Ded:

Towing and Labor: Custom Equip:

[Save](#) [Show Messages](#) [Get Quote](#)

Additional Coverages:

- Towing and Labor
- Custom Equipment
 - *Amount varies by state.*
- Business Use
 - *Limited business use. (see UW guidelines)*

Get Quote:

Once you have completed all of the needed information on the Rating Info tab simply click the Get Quote button to advance to the next page.

Double Deductible :

Additional discount offered; however, if a claim occurs within the first 45 days of inception the deductible on the vehicle will be doubled.

THE GENERAL QUOTER: *Quote Tab*

Quick Quote:

At this point you have a quote based on the pay plan selected as well as driver, vehicle and violation information that you entered on the Rating info page.

- You are able to give the customer the down payment and monthly payment amount.

The screenshot shows the 'Quote Tab' interface. At the top, there are buttons for 'New Quote', 'Rating Info', and 'Quote'. Below these, a profile picture of a person in a uniform is visible. The main content area displays quote details: 'Insd Name: John Q Smith', 'Agent: CORY RASMUSSEN', 'Quote #: 21509407', 'Down Payment: \$57.68', 'Total Premium: \$306.00', and 'Effective Date: 09/12/2013'. A 'Payments: \$57.66' field is also present. A 'Quote Summary' section includes 'Term: 6 months', 'Pay Plan: 16.67% down, 5 monthly payments', and 'Due Date: 12'. Below this is a 'Standard Payment Schedule' table with columns for dates and amounts: 09/12/2013 - \$57.68, 10/12/2013 - \$57.68, 11/12/2013 - \$57.68, 12/12/2013 - \$57.68, 01/12/2014 - \$57.66, and 02/12/2014 - \$57.66. The 'Policy Coverages' section includes dropdowns for 'Liability BI/PD: 25,000/50,000/15,000', 'UMBI: No Coverage', 'UMPD: No Coverage', 'UMPD Ded: No Coverage', 'Medical Payments: No Coverage', 'Rental Reimbursement: No coverage', and 'Roadside Ast: No'. The 'Vehicle Coverages' section lists 'Veh 1: 2009 GMC SIERRA 1500 EXTENDED CAB' with dropdowns for 'Comp Ded', 'Coll Ded', 'Towing and Labor', 'Custom Equip', 'Bus. Use', and 'Dbl. Ded'. At the bottom, there are buttons for 'Rating Info', 'Show Messages', 'Email Quote', 'Recalculate', and 'Save'. A 'validated' stamp is visible in the top right corner.

Making Changes:

At this point you can make any changes to coverages or deductibles and simply hit "Recalculate" to show the payment difference.

Pick Your Due Date:

The General now offers your insureds the ability to pick their due date. (explained on the next page)

THE GENERAL QUOTER: Quote Tab

Pick Your Due Date

Pick Your Due Date:

After you have selected the appropriate coverage and pay plan for your insureds you can then select a due date that works best for their financial needs. Here is how:

- Click on the "Due Date" drop down, select the due date that works best for them and hit "Recalculate" at the bottom of the page.

Quote Summary
Term: 6 months Pay Plan: 16.67% down, 5 monthly payments Due Date: 12

Standard Payment Schedule:
09/12/2013 - \$57.68 10/12/2013 - \$57.68 11/12/2013 - \$57.66 12/12/2013 - \$57.66 01/12/2014 - \$57.66 02/12/2014 - \$57.66

Due Date: 12

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Please Note:

Once recalculated, you will be given a second payment schedule showing the new payment date and amounts with a breakdown of the difference on their payments.

Quote Summary
Term: 6 months Pay Plan: 16.67% down, 5 monthly payments Due Date: 18

Standard Payment Schedule:
09/12/2013 - \$57.68 10/12/2013 - \$57.68 11/12/2013 - \$57.66 12/12/2013 - \$57.66 01/12/2014 - \$57.66 02/12/2014 - \$57.66

Flexible Payment Schedule:
09/12/2013 - \$67.16 10/18/2013 - \$55.80 11/18/2013 - \$55.76 12/18/2013 - \$55.76 01/18/2014 - \$55.76 02/18/2014 - \$55.76

Difference: Down Payment: + 9.48 Installment Payments: -1.88 No. of Installments: None

THE GENERAL QUOTER: Drivers Tab

THE GENERAL QUOTER

New Quote Rating Info Quote **Drivers** Vehicles Consumer Reports Application Questions Validate Payment

Insd Name: John Q Smith Pol Type: Personal Auto
Agent: CORY RASMUSSEN Effective Date: 09/12/2013
Quote #: 21509407 Down Payment: \$57.68 Total Premium: \$306.00
Payments: \$57.66

Driver 1 Information

First Name: John MI: Q Last Name: Smith
Date of Birth: 9 22 1974 Gender: Male Marital Status: Single
Date Licensed: 9 22 1990 Lic Status: Active SR22: No
State Licensed: TN SS#: DL#: Sr. Dvr.: No
Relationship: Named Insured HIP: No

Back Show Messages Recalculate Save Next

Not Validated

Drivers Tab:

You will need to add the drivers license state, Social Security # and Drivers License #.

Please Note:

Even in the "Credit Program" it is not required that you use a Social Security #, but it will bring the best possible rate.

THE GENERAL QUOTER: *Vehicles Tab*

Ownership Type:

This must be answered to let us know if the vehicle is Owned, Financed or Leased.

- *If you choose Financed or Leased you will be given another area to enter the lien holder information.*

GENERAL® QUOTER

Drivers

Vehicles

Consumer Reports

Application Questions

Validate

Payment

Pol Type: Personal Auto
Effective Date: 09/12/2013

Not Validated

Quote #: 21509407 Down Payment: \$57.68 Total Premium: \$306.00
Payments: \$57.66

Vehicle #1: 2009 GMC SIERRA 1500 EXTENDED CAB

Vin #: 1GT&C19089

Symbols:

Comp Ded: No coverage

Coll Ded: No coverage

Bus Use: No

Dbt Ded: No

Towing and Labor: No Coverage

Custom Equip: 0

Additional Interest

Ownership Type: Owned

Prior Damage: No

Adding a Lien Holder or Additional Interest:

Click this box to add a lien holder or additional interest.

Prior Damage:

You will need to answer if there is any prior damage.

- *If there is prior damage a separate box will open to detail the damage.*
- *The General will still allow you to bind coverage if there is existing damage.*

Save

Next

THE GENERAL QUOTER: *Consumer Reports Tab*

Address Verification

Consumer Reports:

You are now ready to run the consumer reports, make sure that you have full Vin Numbers and correct license and Social Security numbers then select "Verify Address".

- *Each report is run separately so that if there is any pricing difference you will know exactly what caused it.*

The screenshot shows the 'GENERAL QUOTER' website interface. At the top, there are navigation tabs: 'Vehicles', 'Consumer Reports' (which is active), 'Application Questions', 'Validate', and 'Payment'. Below the tabs, the policy details are displayed: 'Pol Type: Personal Auto', 'Effective Date: 09/12/2013', and 'Premium: \$306.00'. A 'Not Validated' status is shown in an orange box. The main content area is divided into sections: 'Consumer reports status: Not Completed' with a list of tasks (Address Verification to be ordered, Risk Verification pending, MVR to be evaluated, CLUE to be ordered); 'Address Verification: Address verification will be attempted now'; and 'Garaging Address' with input fields for Street (1213 Money Street), City (Mount Juliet), State (TN), and Zip (37122). A checkbox asks 'Is mailing address different from garaging address?' with a 'No' dropdown. Below this is a box titled 'PLEASE READ THE FOLLOWING TO THE CUSTOMER' containing text about address verification and a 'Verify Address' button. At the bottom, there are 'Back', 'Save', 'Next', and 'Show Messages' buttons.

THE GENERAL QUOTER:

Address Verification

Address Verification:

Once you have clicked "Verify Address" you will be given other possible matches to the address. Verify that you have the correct address or select one from the choices given.

- *Once you have done this OR are sure that you have the correct address, click on the bottom link.*

The screenshot displays the 'THE GENERAL QUOTER' interface. At the top, there is a navigation bar with buttons for 'New Quote', 'Rating Info', 'Quote', 'Drivers', 'Vehicles', 'Reports', 'Questions', 'Validate', and 'Payment'. Below this, the user information is shown: 'Insd Name: John Q Smith', 'Agent: CORY RASMUSSEN', 'Quote #: 21509407', 'Down Payment: \$57.68', 'Total Premium: \$306.00', and 'Payments: \$57.66'. To the right, 'Pol Type: Personal Auto' and 'Effective Date: 09/12/2013' are displayed, along with a 'Not Validated' status indicator. A message box states 'Premium of \$306.00 unchanged.' Below this, the 'Consumer reports status' is 'Not Completed', with a list of reports: '1 Address Verification follow-up attention', '1 Risk Verification pending', '1 MVR to be evaluated', and '1 CLUE to be ordered'. The 'Address Verification' section shows 'Address verification' in progress. A yellow box titled 'Garaging Address' contains the text: 'Multiple matches were found for the address you entered. Please pick the correct match from the list below'. It lists '3 matches for: 1213 Money Street, Mount Juliet, TN 37122' with three options: '1213 N [redacted], Mount Juliet TN 37122-3314', '1213 S [redacted], Mount Juliet TN 37122-6320', and '2491 N [redacted], Mount Juliet TN 37121-0238'. Below this, it says 'If you do not see a matching entry, please review the address you entered and choose one of the following options:'. Two options are listed: 'Corrections needed - start search over' and 'I am sure the address is correct as entered'. At the bottom, there are buttons for 'Back', 'Save', 'Next', and 'Show Messages'.

Premium Change:

As explained earlier, you will notice that after each report is run what the change in premium will be, if any.

THE GENERAL QUOTER: Consumer Reports

Risk Verification

Address Discrepancy

Address Discrepancy:

If an alternate address is returned during Risk Verification, you may receive a message like the one shown below.

Risk Verification: Address Discrepancy

Action: Keep garaging address as provided - requires proof of garaging address prior to accepting payment.
 Change to garaging address returned from Consumer Reports file.

Garaging Address Provided: [Redacted]

Garaging Address Returned from Consumer Reports file: [Redacted]

[Update Address](#)

Please Note:



There are two options for this edit:

- Keep garaging address as provided – requires proof of garaging address.
- Change to garaging address returned from Consumer Reports file.

If you choose to keep the garaging address that was originally provided, the customer will need to provide at least one of the following documents as proof of garaging address. The document must have been issued within the past 60 days to be acceptable.

- Homeowners/Renters Insurance
- Property Tax Bill
- Mortgage Coupon
- Pay Stub
- Property Tax Bill
- Utility Bill (Cable Bill, Home Phone, etc)
- Registration
- Drivers License

THE GENERAL QUOTER: *Consumer Reports Tab*

Risk Verification

Declined Quote

Declined Quote:

Certain scenarios or situations will automatically stop (decline) the quote. If this happens, you will receive the message below and proof documents should not be requested from the customer. At this point, you will not be able to continue with the quote.

Quote #:	10080008	Down Payment:	\$136.10	Total Premium:	\$1,361.00	Sales Price:	\$1,449.00
Payments:	\$119.34						
This Quote has been declined due to Risk Verification							
<hr/>							
Consumer reports status: Not Completed							
<small>✓ 1. Address Verification is complete</small>							

THE GENERAL QUOTER: *Consumer Reports Tab*

Order MVR

THE GENERAL® QUOTER

New Quote | Rating Info | Quote | Drivers | Vehicles | **Consumer Reports** | Application Questions | Validate | Payment

Insd Name: JOHN Q SMITH | Pol Type: Personal Auto | Not Validated
Agent: CORY RASMUSSEN | Effective Date: 09/12/2013
Quote #: 21509407 | Down Payment: \$67.68 | Total Premium: \$306.00
Payments: \$67.66

Consumer reports status: Not Completed

- ✓ 1 Address Verification is complete
- ✓ 1 Risk Verification is complete
- 🕒 1 MVR to be evaluated
- 🕒 1 CLUE to be ordered

✓ **Address Verification:** Address verification is complete

✓ **Risk Verification:** Risk Verification ordered successfully

🕒 **Driver 1:** MVR for JOHN SMITH will be ordered now

First Name: JOHN | MI: Q | Last Name: SMITH
Date of Birth: 9 22 1974 | SS#: | License#: 12345678 | St Lic'd: TN

PLEASE READ THE FOLLOWING TO THE CUSTOMER

In order to ensure an accurate quote, we will now verify:

- The driving record of John Rambo by obtaining an MVR

This information will only be available to The General®.
Is it okay to order this information?

Order MVR

Back | Save | Next | Show Messages

Running an MVR:
Once "Risk Verification" is complete you will be prompted to run the MVR. Make sure that you have all the correct driver information and click "Order MVR".

THE GENERAL QUOTER: *Consumer Reports Tab*

Order CLUE

THE GENERAL® QUOTER

New Quote | Rating Info | Quote | Drivers | Vehicles | **Consumer Reports** | Application Questions | Validate | Payment

Insd Name: JOHN Q SMITH | Pol Type: Personal Auto | Not Validated
Agent: CORY RASMUSSEN | Effective Date: 09/12/2013
Quote #: 21509407 | Down Payment: \$67.68 | Total Premium: \$306.00
Payments: \$67.66

• Premium of \$306.00 unchanged.

Consumer reports status: Not Completed

- ✓ 1 Address Verification is complete
- ✓ 1 Risk Verification is complete
- ✓ 1 MVR is complete
- 🕒 1 CLUE to be ordered

✓ **Address Verification:** Address verification is complete

✓ **Risk Verification:** Risk Verification ordered successfully

✓ **Driver 1:** MVR ordered successfully for JOHN SMITH

🕒 **CLUE Drivers / Vehicles:** CLUE report will be ordered.

Garaging Address
Street: 1213 Money Street | State: TN | Zip: 37122
City: Mount Juliet
Have you moved in the last 6 months? No

Driver 1
First Name: JOHN | MI: Q | Last Name: SMITH
Date of Birth: 9 22 1974 | SS#: | License#: 12345678 | St Lic'd: TN

Vehicle 1
Vin #: 1GTEC29C09Z228787
Year: 2009 | Make: GMC | Model: SIERRA 1500 EXTENDED CAB SLE

PLEASE READ THE FOLLOWING TO THE CUSTOMER
In order to ensure an accurate quote, we will now verify:
• The loss history on the above listed drivers and vehicles by obtaining a CLUE report
This information will only be available to The General®.
Is it okay to order this information?

Order CLUE

Back | Save | Next | Show Messages

Ordering a CLUE Report:
Make sure that you have all the correct driver information and VIN number and click "Order CLUE".

THE GENERAL QUOTER: *Consumer Reports Tab*

Completed Reports

Completed Reports:

You will have all Green Checkmarks once all reports have been completed.

THE GENERAL QUOTER

Navigation: New Quote | Rating Info | Quote | Drivers | Vehicles | **Consumer Reports** | Application Questions | Validate | Payment

Insd Name: JOHN Q. SMITH Pol Type: Personal Auto
Agent: CORY RASMUSSEN Effective Date: 09/12/2013
Quote #: 21507407 Down Payment: \$67.68 Total Premium: \$306.00
Payments: \$67.66

• Premium of \$306.00 unchanged.

Consumer reports status: Not Completed

- ✓ 1 Address Verification is complete
- ✓ 1 Risk Verification is complete
- ✓ 1 MVR is complete
- ✓ 1 CLUE is complete

✓ **Address Verification:** Address verification is complete

✓ **Risk Verification:** Risk Verification ordered successfully

✓ **Driver 1:** MVR ordered successfully for JOHN SMITH

✓ **CLUE Drivers / Vehicles:** CLUE ordered successfully.

Buttons: Back | Save | Next | Show Messages

Not Validated

Please Note:

You will not be able to "Validate" the quote and take payment unless ALL reports have been run.

THE GENERAL QUOTER: *Application Questions Tab*

Application Questions:

The Application Questions tab gives us an additional method of ensuring underwriting acceptability. Ask the questions provided and use the drop down boxes to document the customer's responses.

THE GENERAL QUOTER

New Quote Rating Info Quote Drivers Vehicles Consumer Reports **Application Questions** Validate Payment

Insured Name: JOHN Q SMITH Pol Type: Personal Auto
Agent: CORY RASMUSSEN Effective Date: 09/12/2013
Quote #: 21509407 Down Payment: \$67.68 Total Premium: \$306.00
Payments: \$67.66

Auto Policy Underwriting Questions

1. Are any vehicles garaged outside the State for more than 60 days a year? No

2. Are any vehicles owned by anyone other than a listed or excluded driver? No

3. Are any listed vehicles used to conduct business, or to perform work or occupational requirements?
Unacceptable business use for any listed vehicle includes but is not limited to:

- Operation by or transportation of clients or employees.
- Delivery of products or services.
- Titled in a company name or provided by an employer.
- Display of a company logo.

4. Has the Applicant or Applicant's spouse been previously cancelled by the Company for loss experience, convicted of Insurance fraud/felony in the last 10 years, and/or employed in illegal enterprise/occupations? No

5. Are all household residents age 14 and older, whether licensed or unlicensed, listed or excluded on this application? Yes

6. Are all persons that may regularly or occasionally drive a vehicle listed or excluded on this application? (Example: military, college students, etc.) Yes

Back Show Messages Recalculate Save Next

THE GENERAL QUOTER: *Validate Tab*

Closing Method

Closing Method refers to how the insured will complete their application signatures after payment is uploaded.

The screenshot displays the 'THE GENERAL QUOTER' interface. At the top, there is a navigation bar with tabs: New Quote, Rating Info, Quote, Drivers, Vehicles, Consumer Reports, Application Questions, **Validate**, and Payment. Below the navigation bar, the insured's name is listed as 'Insd Name: JOHN Q SMITH'. To the right, 'Pol Type: Personal Auto' and 'Effective Date: 09/12/2013' are shown. A 'Total Premium: \$306.00' is also displayed. A 'Not Validated' status is indicated in an orange box with a printer icon. The 'Closing Method' dropdown menu is open, showing options: Office, eSign, and Office. Two green callout boxes provide details: one for 'Office' (printing documents for in-office signing) and one for 'eSign' (emailing a link to MyPolicy for electronic signing). The 'Validation Status' is 'Not Validated' with a red prohibition sign. Other fields include 'Sign-up for Paperless: No' and a 'Back' button.

Office:
By selecting this method, you will simply print the application documents and have the customer sign in your office.

eSign:
By selecting this method, an email will be sent to the customer upon payment upload with a link to register on The General's customer website, MyPolicy. From there, they will be directed to electronically sign their policy application.

THE GENERAL QUOTE

Validating Your Quote

Validating:

Validating a quote ensures that all of the information has been input properly and that edits have been addressed prior to binding a policy. Once all the previously discussed steps have been completed, simply click "Validate".

The screenshot shows the 'Validate' step in the quote process. The top navigation bar includes buttons for 'New Quote', 'Rating Info', 'Quote', 'Drivers', 'Vehicles', 'Consumer Reports', 'Application Questions', 'Validate', and 'Payment'. The main form area displays the following information:

Insd Name:	JOHN Q SMITH	Pol Type:	Personal Auto		
Agent:	CORY RASMUSSEN	Effective Date:	09/12/2013		
Quote #:	21509407	Down Payment:	\$67.68	Total Premium:	\$306.00
Payments:	\$67.66				

Address: 1213 Money Street Mount Juliet, Tennessee 37122
DOB: 09/22/1974 Primary Phone: (615)123-4567

Validation Status: **Not Validated** (with a red 'X' icon) Validate

Sign-up for Paperless:

Closing Method:

At the bottom, there are buttons for 'Back', 'Show Messages', 'Recalculate', 'Save', and 'Next'. A 'Not Validated' status box with a printer icon is visible on the right side.

Please Note:

By going through this step, you will be notified if a piece of information is missing or if something provided has been determined to be unacceptable.

- *If this occurs you will be given an error message indicating the item that needs to be corrected.*

Validation Message(s) - Make Adjustments then Press Validate Again

- **Prior Damage Description is required for vehicle 1 (Vehicles tab).**

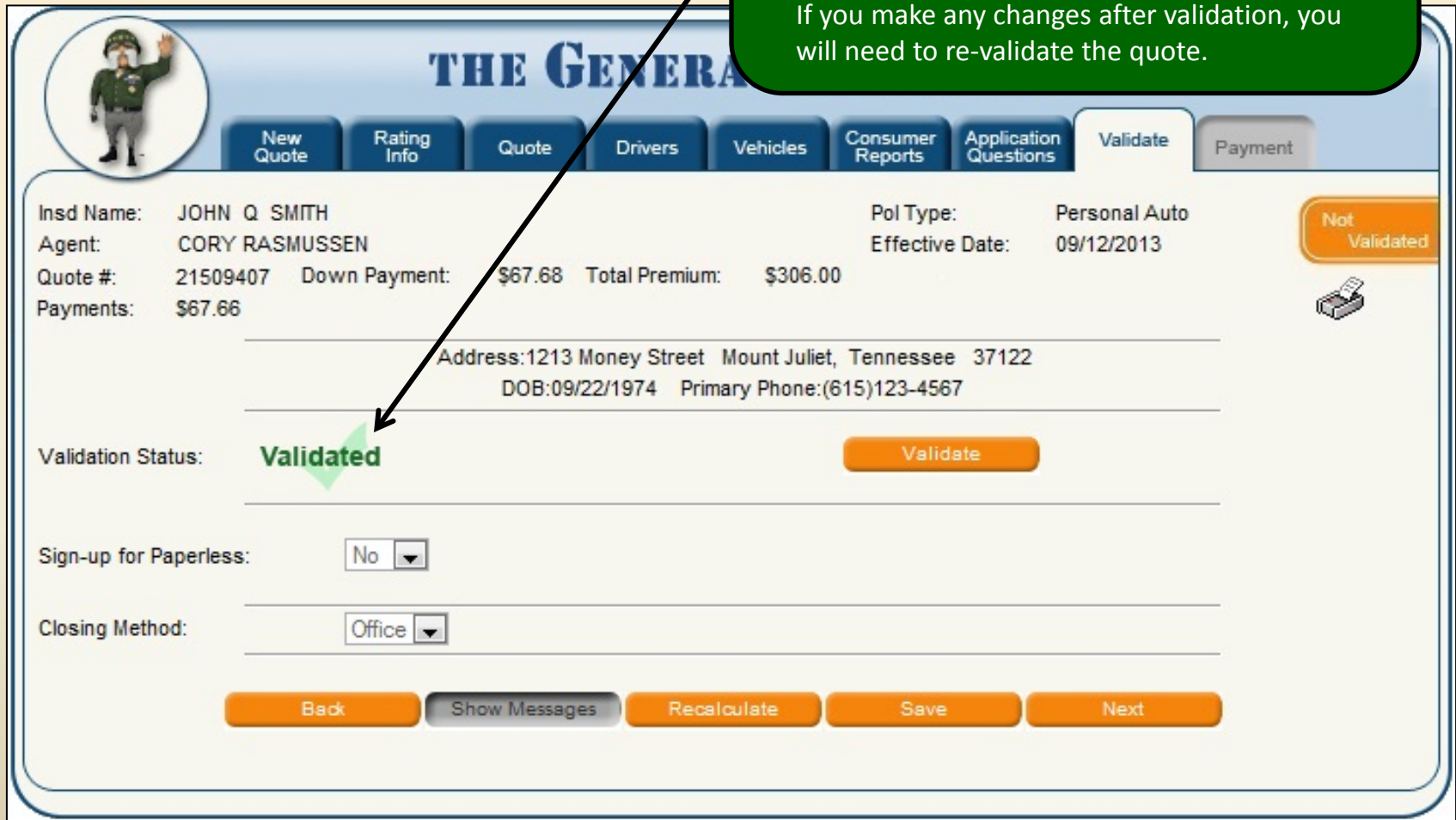
THE GENERAL QUOTER:

Validated Quote

Validated Quote:

When validated, the Validation Status will be updated with a green Checkmark.

- Remember, a quote must be validated in order to proceed with the sale and accept a payment. If you make any changes after validation, you will need to re-validate the quote.



THE GENERAL QUOTER

New Quote Rating Info Quote Drivers Vehicles Consumer Reports Application Questions **Validate** Payment

Insd Name: JOHN Q SMITH Pol Type: Personal Auto
Agent: CORY RASMUSSEN Effective Date: 09/12/2013
Quote #: 21509407 Down Payment: \$67.68 Total Premium: \$306.00
Payments: \$67.66

Address: 1213 Money Street Mount Juliet, Tennessee 37122
DOB: 09/22/1974 Primary Phone: (615)123-4567

Validation Status: **Validated** Validate

Sign-up for Paperless: No

Closing Method: Office

Back Show Messages Recalculate Save Next

Not Validated

THE GENERAL QUOTE

Taking a Payment

Making a Payment:

Enter the Down Payment amount in the "Amount Paid" column next to the desired payment type. Verify that you are entering the Down Payment amount and not one of the other figures on the screen. Click "Process Payment" to take the down payment and upload the policy.

THE GENERAL

New Quote | Rating Info | Quote | Drivers | Vehicles | Consumer Reports | Application Questions | Validate | Payment

Insd Name: JOHN Q SMITH Pol Type: Personal Auto
Agent: CORY RASMUSSEN Effective Date: 09/12/2013
Quote #: 21509407 Down Payment: **\$67.68** Total Premium: \$306.00
Payments: \$67.66

Payment Type:

	Amount Paid
Agency Draft	67.68
Ins Bank Draft	0.00
Ins Credit Card	0.00

Act Type: Routing #: Account #:
Card #:
Name on Card:
Expiration: /

Future Payments are due before the 12th. Your first payment is due before 09/12/2013

Would you like to Autodebit/EFT future installment payments?

Back Show Messages Process Payment

Please Note:

With a payment by "Agency Draft", your account will be swept in 3 days.

THE GENERAL QUOTER: *Payment Tab*

Selecting Auto Debit/EFT For Future Installments

Auto Debit:

From the payment tab, you also have the option to enroll a customer in the Auto debit program. Once an Auto debit option is selected, additional fields below will appear. Click on "Autofill from Above" to use the same account information as entered for the down payment. If an alternate account is needed, you can enter it here.

The screenshot displays the 'QUOTER' interface with the 'Payment' tab selected. The 'Validated' status is shown in a blue box. The 'Pol Type' is 'Personal Auto' and the 'Effective Date' is '09/12/2013'. A printer icon is visible on the right. The 'Payments' section shows a total of \$67.66. The 'Payment Type' section includes 'Agency Draft' (Amount Paid: 67.68), 'Ins Bank Draft' (0.00), and 'Ins Credit Card' (0.00). The 'Act Type' dropdown is open, showing options: 'Autodebit/EFT Bank Account', 'No', 'Autodebit/EFT Bank Account', and 'Autodebit/EFT Credit Card'. The 'Autodebit/EFT Bank Account' option is highlighted. Below this, the 'Autodebit/EFT Detail' section shows 'Autofill from Above' as a link. The 'Ins Bank Draft' section is partially visible. At the bottom, there are three buttons: 'Back', 'Show Messages', and 'Process Payment'.

Payments: \$67.66

Payment Type:

Agency Draft Amount Paid

Ins Bank Draft Act Type Routing # Account #

Ins Credit Card Card # Name on Card

Expiration /

Future Payments are due before the 12th. Your first payment is due before 09/12/2013

Would you like to Autodebit/EFT future installment payments?

Autodebit/EFT Detail: [Autofill from Above](#)

Ins Bank Draft Act Type Routing # Account #

THE GENERAL QUOTER:

Printing The New Policy

Printing Forms:

After payment has been accepted, you can print the Application, ID Cards, Monthly Payment Schedule and the Fax Cover sheet. In order to access these forms click on the Printer icon.

The screenshot shows the 'THE GENERAL QUOTER' website interface. At the top, there is a navigation bar with buttons for 'New Quote', 'Rating Info', 'Quote', 'Drivers', 'Vehicles', 'Consumer Reports', 'Application Questions', 'Validate', and 'Payment'. Below this, a quote summary is displayed for 'JOHN Q SMITH' with agent 'CORY RASMUSSEN'. The quote number is 21509407, with a down payment of \$67.68 and a total premium of \$306.00. The policy type is 'Personal Auto' and the effective date is '09/12/2013'. A 'Validated' button is visible on the right. A printer icon is located below the quote summary. A dialog box titled 'Confirmation of Policy Upload - Policy has been successfully transmitted to The General' is open, showing a 'View Forms' window. This window contains a list of forms to be printed: 'Fax Cover Sheet', 'Policy Contract', 'Automobile Insurance Application', 'ID Cards', and 'Payment Schedule'. The 'View Forms' button is highlighted.

Insd Name: JOHN Q SMITH
Agent: CORY RASMUSSEN
Quote #: 21509407 Down Payment: \$67.68 Total Premium: \$306.00
Payments: \$67.66

Pol Type: Personal Auto
Effective Date: 09/12/2013

Validated

Confirmation of Policy Upload - Policy has been successfully transmitted to The General

Policy Information
Policy Number
Payment Information
Date
Time
Amount

Payment Type:
Agency Draft

Print Quote Print Receipt View MVR

Please check box to select forms. Only selected forms will be printed

- Fax Cover Sheet
- Policy Contract
- Automobile Insurance Application
- ID Cards
- Payment Schedule

View Forms

Close Window

Printing Forms:

An additional box will appear once the printer icon is clicked with all available forms. To print click "View Forms" and print

- *When faxing an application to The General, always include the **Fax Cover Sheet** as the first document. This will ensure that the application gets routed properly.*