



Creating a Quick Quote

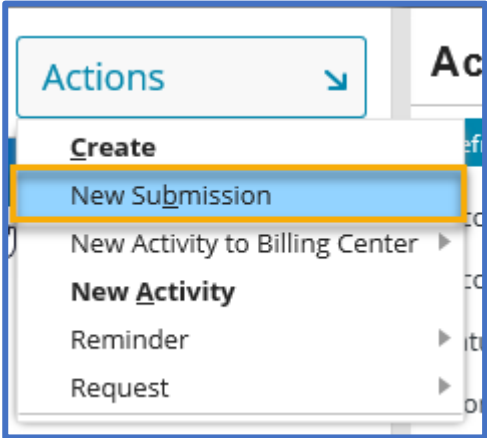
What The quick quote functionality in PolicyCenter® allows you to estimate the premium for a new submission by entering rating information associated with the property location.

- Who**
- Personal Lines agents
 - Personal Lines licensed customer representatives

When When a premium estimate is needed for a new submission

How *Note:* It is a good practice to click **Save Draft** to save the information entered before advancing to the next screen.

To complete a quick quote:

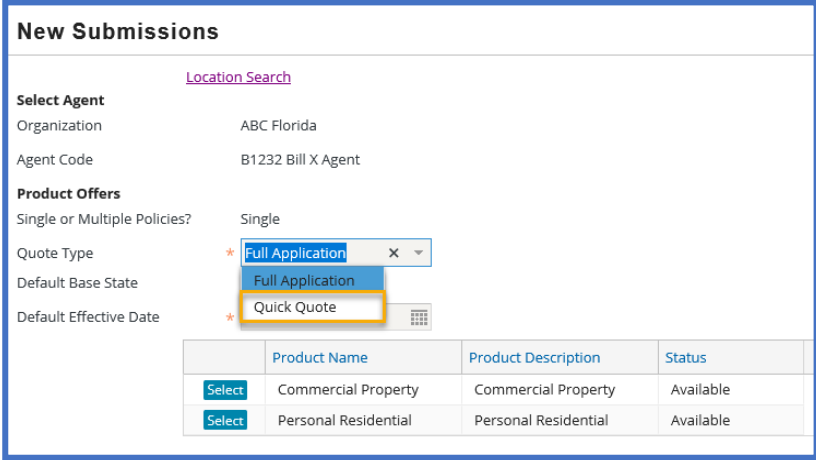
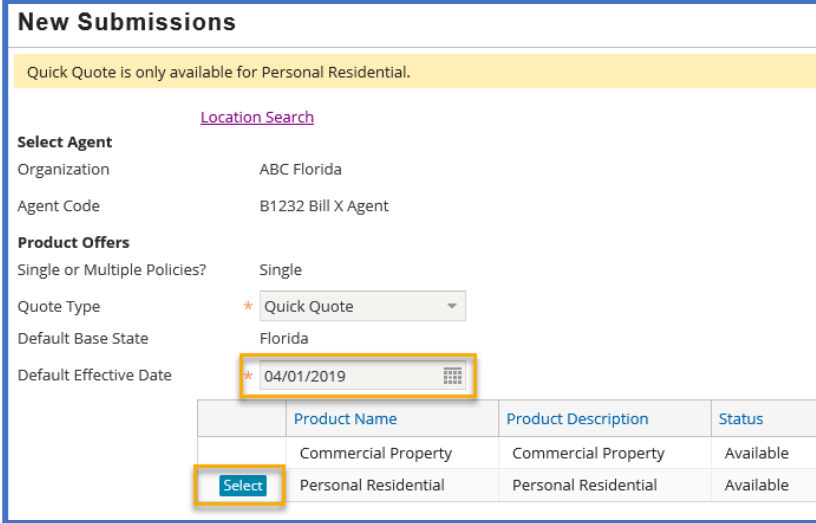
Step	Action
1	Create or access an account.
2	On the <i>Account File Summary</i> screen, select Actions , then New Submission :  Result: The <i>New Submissions</i> screen appears.

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Step	Action
3	<p>Select Quick Quote from the <i>Quote Type</i> drop-down menu:</p> 
4	<p>Enter the effective date, and then select Personal Residential from the <i>Product Name</i> chart:</p>  <p><i>Note:</i> Quick quotes are available only for Personal Residential products.</p> <p>Result: The <i>Policy Type Questions</i> page appears.</p>

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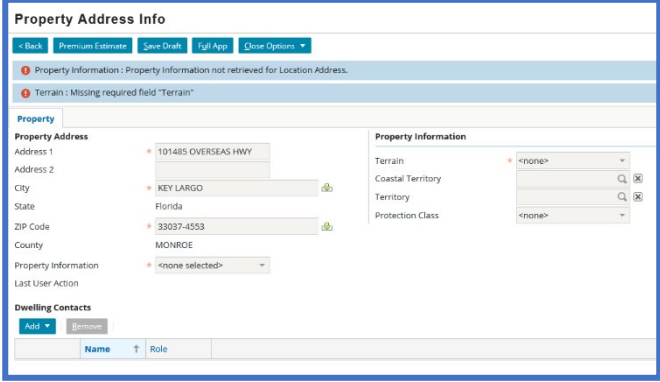
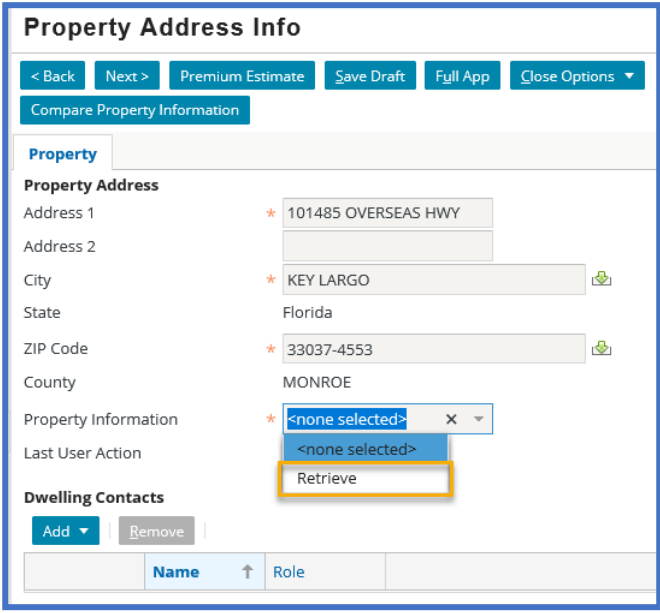
Step	Action
5	<p>Select the perils, contents and policy type you are quoting, then select Next:</p> <div data-bbox="581 533 1404 840"> </div> <p>Result: The <i>Policy Info</i> screen appears.</p> <p><i>Note:</i> Based on your input, additional questions may appear. All questions marked with an asterisk are mandatory.</p>
6	<p>Review the prepopulated information on the <i>Policy Info</i> screen, and select Yes or No to the <i>Apply No Prior Insurance Surcharge</i> field:</p> <div data-bbox="581 1152 1404 1509"> </div> <p>Notes:</p> <ul style="list-style-type: none"> • The <i>First Named Insured</i> and <i>Policy Mailing Address</i> fields can be edited by selecting the corresponding Change To drop-downs. • The <i>Effective Date</i> field defaults to the date entered on the <i>New Submissions</i> screen. If needed, select a future effective date from the calendar icon.

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Step	Action
7	<p>Select Next to continue to the <i>Property Address Info</i> screen, then review, and if needed, edit the <i>Property Address</i> field:</p>  <p><i>Note:</i> The property address has been prepopulated from the primary account location.</p>
8	<p>In the <i>Property Information</i> field, select Retrieve to standardize the property address:</p>  <p>Result: The <i>Property Information Results</i> screen appears, displaying information about the property location, including the flood zone, territory and protection class.</p>

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Step	Action				
9	<p>Review the property information results, then:</p> <ul style="list-style-type: none"> • Select Accept Returned Address to use the standardized address • Select Use Original Address to manually enter the property information. <i>Note:</i> This may result in incorrect rating and/or eligibility information being entered, and should be avoided: <div data-bbox="581 737 1393 1272" style="border: 1px solid black; padding: 5px;"> <p>Property Information Results Return to Property Address Info</p> <p>Accept Returned Address Use Original Address Cancel</p> <table border="0"> <tr> <td> <p>Returned Address 101485 OVERSEAS HWY KEY LARGO, FL 33037 - 4553</p> </td> <td> <p>Original Entered Address 101485 OVERSEAS HWY KEY LARGO, FL 33037-4553</p> </td> </tr> </table> <table border="0"> <tr> <td> <p>Property Information</p> <p>Terrain C</p> <p>Wind-Borne Debris Region In</p> <p>FEMA Flood Zone X</p> <p>Special Flood Zone No</p> <p>Coastal Territory 90</p> <p>Territory 5</p> <p>Protection Class 5</p> <p>Distance from Fire Station (mi.) 3</p> <p>Responding Fire Department KEY LARGO FS 24</p> <p>City, Town or Fire District KEY LARGO FD</p> <p>Fire Tax District 999</p> <p>Police Tax District 999</p> <p>Coastal Construction Control Line Out</p> <p>Coastal Barrier Resources System Out</p> </td> <td> <p>Report Statuses</p> <p>AIR: Acceptable address match was found (8:COMPLETE)</p> <p>WIND: Acceptable address match was found (8:COMPLETE)</p> <p>PPC: Acceptable address match was found (8:COMPLETE)</p> </td> </tr> </table> </div> <p>Result: The <i>Property Address Info</i> screen reappears. If <i>Accept Return Address</i> was selected, the <i>Property Information</i> fields are prefilled.</p>	<p>Returned Address 101485 OVERSEAS HWY KEY LARGO, FL 33037 - 4553</p>	<p>Original Entered Address 101485 OVERSEAS HWY KEY LARGO, FL 33037-4553</p>	<p>Property Information</p> <p>Terrain C</p> <p>Wind-Borne Debris Region In</p> <p>FEMA Flood Zone X</p> <p>Special Flood Zone No</p> <p>Coastal Territory 90</p> <p>Territory 5</p> <p>Protection Class 5</p> <p>Distance from Fire Station (mi.) 3</p> <p>Responding Fire Department KEY LARGO FS 24</p> <p>City, Town or Fire District KEY LARGO FD</p> <p>Fire Tax District 999</p> <p>Police Tax District 999</p> <p>Coastal Construction Control Line Out</p> <p>Coastal Barrier Resources System Out</p>	<p>Report Statuses</p> <p>AIR: Acceptable address match was found (8:COMPLETE)</p> <p>WIND: Acceptable address match was found (8:COMPLETE)</p> <p>PPC: Acceptable address match was found (8:COMPLETE)</p>
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Step	Action
10	<p data-bbox="581 436 1396 499"><i>Optional:</i> Select Add in the <i>Dwelling Contacts</i> section to add an inspection contact.</p> <p data-bbox="581 531 1218 562">Select Next to continue to the <i>Coverages</i> screen:</p> <div data-bbox="581 598 1404 1365" style="border: 1px solid blue; padding: 10px;"> <p data-bbox="609 625 954 657">Property Address Info</p> <div data-bbox="609 682 1380 714"> < Back Next > Premium Estimate Save Draft Full App Close Options ▾ </div> <div data-bbox="609 730 885 762"> Compare Property Information </div> <div data-bbox="609 787 706 819"> <p>Property</p> </div> <div data-bbox="609 829 779 856"> <p>Property Address</p> </div> <div data-bbox="609 861 1347 1186"> <p>Address 1 * 101485 OVERSEAS HWY</p> <p>Address 2 <input type="text"/></p> <p>City * KEY LARGO ↓</p> <p>State Florida</p> <p>ZIP Code * 33037-4553 ↓</p> <p>County MONROE</p> <p>Property Information * Completed ▾</p> <p>Last User Action Overridden</p> </div> <div data-bbox="609 1218 787 1245"> <p>Dwelling Contacts</p> </div> <div data-bbox="609 1249 1055 1344" style="border: 2px solid orange; padding: 5px;"> <div data-bbox="625 1260 820 1291"> Add ▾ Remove </div> <div data-bbox="625 1291 1039 1333" style="border: 1px solid #ccc; padding: 2px;"> Inspection Contact ▶ New Person </div> </div> </div>

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Step	Action
11	<p data-bbox="581 436 1357 468">Based on the policy type, the <i>Valuation</i> section may display.</p> <p data-bbox="581 499 1390 594"><i>Optional:</i> For a more accurate estimate based on specific characteristics of the risk, calculate the estimated replacement cost or actual cash value using the 360Value cost estimator.</p> <p data-bbox="581 636 1333 699">Enter the desired coverage and deductible amounts in the applicable fields:</p> <div data-bbox="581 737 1412 1287" style="border: 1px solid black; padding: 5px;"> </div> <p data-bbox="581 1329 1390 1402"><i>Note:</i> If necessary, edit Coverage B and Coverage C amounts to an acceptable amount based on our manual rules.</p>

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Step	Action
12	<p>Complete the <i>Other Coverages</i> section:</p> <p>A. Select a <i>Personal Property Replacement Cost</i> option. B. Indicate if Sinkhole Loss coverage is desired. C. Confirm the Ordinance or Law Limit of Liability.</p> <div data-bbox="581 619 1406 1165" style="border: 1px solid black; padding: 5px;"> <p>Coverages</p> <p>< Back Next > Premium Estimate Save Draft Full App Close Options</p> <hr/> <p>Valuation Deductibles</p> <p>Cost Estimator All Other Perils + 1,000 Calculate Hurricane + 2% 4,000 Sinkhole N/A</p> <p>Estimated Replacement Cost</p> <p>Property Coverages Other Coverages</p> <p>Coverage A - Dwelling + 200,000 Personal Property Replacement Cost + No Coverage A - Loss Settlement Replacement Cost Personal Property Replacement Cost + No Coverage B - Other Structures + 25% 50,000 Sinkhole Loss Coverage Coverage C - Personal Property + 50,000 25.00% Sinkhole Loss Coverage + No Coverage C - Loss Settlement Actual Cash Value Coverage D - Loss of Use 20,000 Fungi (Mold) - Section I Property Fungi (Mold) - Property 10,000</p> <p>Liability Coverages</p> <p>Coverage E Fungi (Mold) - Liability Coverage E - Personal Liability 100,000 Fungi (Mold) - Liability 50,000</p> <p>Coverage F Ordinance Or Law Coverage F - Medical Payments 2,000 Ordinance or Law Limit of Liability + 25%</p> <p>Loss Assessment Coverage Loss Assessment Coverage 1,000</p> </div> <p>Select Next to continue to the <i>Dwelling</i> screen.</p>
13	<p>Enter the required information in the <i>Dwelling Details</i> and <i>Dwelling Protection</i> sections:</p> <div data-bbox="581 1365 1406 1543" style="border: 1px solid black; padding: 5px;"> <p>Dwelling</p> <p>< Back Next > Premium Estimate Save Draft Full App Close Options</p> <hr/> <p>Details</p> <p>Dwelling Details Dwelling Protection</p> <p>Residence Type <none> Burglar Alarm Type <none> How is the dwelling customarily used? <none> Fire Alarm Type <none> Sprinkler System Type <none></p> </div> <p>Select Next to continue to the <i>Dwelling Construction</i> screen.</p>

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Step	Action
14	<p>The <i>Dwelling Construction</i> screen displays two tabs that allow you to enter detailed construction information for the property.</p> <p>Complete building and construction information on the <i>Details</i> tab.</p> <div data-bbox="581 604 1404 1073" style="border: 1px solid #0070C0; padding: 5px;"> <p>Dwelling Construction</p> <p>< Back Premium Estimate Save Draft Full App Close Options ▾</p> <p>If an inspection is required, you must provide the inspector information on the "External Inspections" tab.</p> <p>Details WLM</p> <p>Building Information</p> <p>Number of Stories <input type="text"/></p> <p>Number of Units in Building <input type="text"/></p> <hr/> <p>Construction</p> <p>Year Built <input type="text"/></p> <p>Construction Type <input type="text" value="<none>"/></p> <p>Number of Units in Fire Division <input type="text" value="<none>"/></p> <p>BCEGS Grade <input type="text" value="<none>"/></p> </div> <p><i>Note:</i> If a cost estimate was completed, some fields will prepopulate with information previously entered in estimator.</p>

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Step	Action
15	<p>Select the WLM tab and enter the any applicable wind-loss mitigation (WLM) information:</p> <div data-bbox="581 533 1404 1377" style="border: 1px solid black; padding: 10px;"> <p>Dwelling Construction</p> <p>< Back Premium Estimate Save Draft Full App Close Options ▾</p> <p>If an inspection is required, you must provide the inspector information on the "External Inspections" tab.</p> <p>Details WLM</p> <p>Wind Mitigation Info</p> <p>Terrain B</p> <p>County MONROE</p> <p>Location <none></p> <p>Year Built 2005</p> <p>Number of Stories 1</p> <p>Number of Units in Building 1</p> <p style="text-align: center;">Reset</p> <p>WLM Building Type 1-4 Units</p> <p>Roof Cover <none></p> <p>Roof Shape <none></p> <p>Roof Deck Attachment <none></p> <p>Roof Wall Connection <none></p> <p>Secondary Water Resistance <none></p> <p>Opening Protection <none></p> <p>Class C Type <none></p> <p>FBC Wind Speed <none></p> <p>FBC Wind Design <none></p> </div> <p><i>Note:</i> The <i>Reset</i> button allows you to clear all WLM fields to make changes.</p>

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continued

Step	Action
16	<p>Select Premium Estimate to obtain the quoted premium amount:</p> <div data-bbox="581 499 1414 625"> <p>Dwelling Construction</p> <p>< Back Premium Estimate Save Draft Full App Close Options ▾</p> </div> <p>Optional Actions:</p> <ul style="list-style-type: none"> <i>Edit Transaction:</i> Changes the status from <i>Quick Quote (Premium Estimated)</i> to <i>Quick Quote (Draft)</i> to allow changes: <div data-bbox="581 800 1414 915"> <p>Premium Estimate</p> <p>< Back Edit Transaction Save Draft Full App Versions ▾ Close Options ▾ Print Options ▾</p> </div> <ul style="list-style-type: none"> <i>Versions:</i> Creates another version of the quote. <div data-bbox="581 989 1414 1129"> <p>Premium Estimate</p> <p>< Back Edit Transaction Save Draft Full App Versions ▾ Close Options ▾ Print Options ▾</p> <p>Submission Number 12031521 Start Multi-Version Grand Subtotal</p> </div> <ul style="list-style-type: none"> <i>Close Options:</i> Select Withdraw Transaction to withdraw the quick quote: <div data-bbox="581 1234 1414 1375"> <p>Premium Estimate</p> <p>< Back Edit Transaction Save Draft Full App Versions ▾ Close Options ▾ Print Options ▾</p> <p>Submission Number 12031521 Withdraw Transaction ...and Subtotal</p> </div> <ul style="list-style-type: none"> <i>Print Options:</i> Offers print versions of the premium estimate and the worksheet: <div data-bbox="581 1486 1414 1669"> <p>Premium Estimate</p> <p>< Back Edit Transaction Save Draft Full App Versions ▾ Close Options ▾ Print Options ▾</p> <p>Submission Number 12031521</p> <p>Policy Period 04/01/2019 - 04/01/2020</p> <p>Print Estimate Worksheet</p> </div>

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Step	Action
17	<p>If applicable, select Full App to convert the quote to a full application:</p> <div data-bbox="581 569 1412 688" data-label="Image"><p>The screenshot shows a 'Premium Estimate' interface with a navigation bar containing buttons for '< Back', 'Edit Transaction', 'Save Draft', 'Full App', 'Versions', 'Close Options', and 'Print Options'. The 'Full App' button is highlighted with a yellow border.</p></div> <p><i>Note:</i> Refer to the New Business Submission guide to complete the full application.</p>

End of Procedure