Agent User Manual

On-line Quote and Endorsement Processing System
Introducing The General's on-line endorsement quoting and endorsement processing system.

On the PGAC.com website, our agents are able to quote and submit endorsements for immediate processing. In addition to quoting and submitting requests on-line, the system will also save prior quotes for future reference.

A unique feature of the new endorsement system is its ability to underwrite the request as it is being entered. The user will answer questions to help assure that we have a full understanding of the risk being entered. Additionally, the system may ask additional questions or present edits for information that is unclear or when additional documentation is required for the type of endorsement being submitted.

When used properly, the user will find that the on-line experience is quick and easy and will result in timely processing for most endorsement requests.
Upon entering the policy number, you will be on the Policy Information Screen. This screen has a new option under the Policy Maintenance section: “Submit online endorsement request (new).”

Select this option in order to develop quotes and process on-line policy changes.
This screen is used to determine the effective date for the change. The first decision you will make is if the change you’re requesting is a reply to an underwriting diary letter sent by The General, or is to request a general policy change.

Select the appropriate button and select the appropriate boxes associated with the changes to be quoted/processed on the policy.
Based on the endorsement selections you make, you may be presented with new questions to answer in order to help determine the appropriate effective date for the change.

In this case, after selecting “Add a vehicle” the system displays new data boxes for the vehicle purchase date.

Tell us what you would like to do and we'll walk you through the rest:

- **Reply to Underwriting Diary Letter Request for Information** - obtain quote and/or submit policy change for processing. Select this option if you received a letter from us requesting additional information about the policy which will result in making a change to the policy.

- **Make a Policy Change** - obtain quote and/or submit to underwriting for processing

**Vehicle Changes**

- [ ] Replacement vehicle (add and delete vehicles on the same date)
- [X] Add a vehicle

**Vehicle purchase date:** 03/12/2009

**Note:** Proof of sales contract must be submitted to underwriting to make vehicle addition effective on the purchase date.

- [ ] I have a proof of sales contract and will submit it to underwriting.

- [ ] Delete a vehicle
- [ ] Change year, make, or model of existing vehicle(s)
- [ ] Add new lienholder to existing vehicle(s)
- [ ] Correct details of existing lienholder(s)
- [ ] Other vehicle changes

**Driver changes**

- [ ] Add/modify/exclude driver(s)
Similarly, changes to existing policy information will result in the display of current policy information. In this example, the user needs to indicate which vehicle is being corrected.

Tell us what you would like to do and we'll walk you through the rest:

- **Reply to Underwriting Diary Letter Request for Information** - obtain quote and/or submit policy change for processing. Select this option if you received a letter from us requesting additional information about the policy which will result in making a change to the policy.
- **Make a Policy Change** - obtain quote and/or submit to underwriting for processing

What changes need to be made? Check all that apply:

**Vehicle Changes**
- Replacement vehicle (add and delete vehicles on the same date)
- Add a vehicle
- Delete a vehicle

- Change year, make, or model of existing vehicle(s)
  - 2001 HONDA CIVIC vin = 3HGAZ176X1A104609
  - 2001 SUBARU IMPREZA WRX STI 4WD TURBO vin = JF1GD760731607782

- Add new lienholder to existing vehicle(s)
- Correct details of existing lienholder(s)
- Other vehicle changes

**Driver changes**
- Add / delete / exclude driver(s)
- Add financial responsibility (SR22) filing to existing driver(s)

During the quote process the system may display edits (to be discussed later in this document) indicating proof documents that may be required or indicate processing limitations associated with the request being made. Reviewing and responding to these edits will help assure a smooth and accurate quote and timely processing of the endorsement. Failure to comply with requests for information may result in delays in processing, change in effective date, or follow-up letters from the underwriting department.

Underwriting Notes

**Underwriting Issues and instructions**
The following issues must be resolved before your request can be submitted for processing and they may affect the accuracy of the quote presented:
- Vehicle 3 inspected. This question must be answered.
- Vehicle 3 garaged at garaging address: This question must be answered.
- Vehicle 3 used for business: This question must be answered.
- Vehicle 3 other drivers needed: This question must be answered.

You may submit your request with the following issues outstanding, but they may affect the accuracy of the present quote as well as the underwriting acceptability of your request:
- Unit 3 number of vin digits of 1981 or newer vehicles must equal 17. (UNIT0010)
- VIN check digit for unit 3 is in error. Premium is subject to change. (UNIT0012)

**Signatures and proofs (Required upon Submission of Endorsement)**
- Unable to verify VIN, which could result in suspension of your license. Please submit a copy of the title/registration. (UNIT0012)
Once you’ve indicated the type of policy change, you will be directed to the Policy Change Details screen.

On this screen you will find policy information grouped by coverage, drivers, vehicles, etc. On the right hand side you will find blue link/buttons corresponding to the various endorsement activities you can process.

In order to add a new vehicle, for example, select the “Add new vehicle” button to the right of the “Vehicles” heading.
Once selected, the endorsement process information box will be displayed with the appropriate underwriting questions for the type of risk being quoted or processed. Based on the answers to some questions you may be presented with new questions to answer. All questions must be answered for the quote to be submitted to underwriting for processing. In order to add a vehicle, the user will have to select the “Select a vehicle by type or VIN” button.

Enter the year, then select the make, and then select the model, and then select the type. Or if you have the complete VIN, enter it in the VIN field and we'll determine the year/make/model.
After you have selected the correct sub-model (type), or after entering the complete VIN, you must select “Use this vehicle” in order for that particular vehicle to be rated on the quote.

The system will then display the Year/Make/Model on the quote screen and you may proceed with the quote by answering the underwriting questions.

If this is not the correct vehicle, just select “Select a vehicle by type or VIN” to re-enter the vehicle information.
As the questions are being answered, you may have to address specific underwriting issues. These questions will allow the system to underwrite the request and tell you if the request is acceptable and if it can be processed as submitted.

### Physical Damage Coverage
- **Comprehensive Deductible:** [No Coverage](#)  
- **Collision Deductible:** [No Coverage](#)  
- **Additional Equipment ($):**

Who is the registered owner?  
Who is the registered Co-owner?  
Will this vehicle be garaged at the garaging address? **6736 TORY WAY DUBLIN CA 94568-2145**  
Has the vehicle been inspected by an agent?  
Is the vehicle used in business?  
Have all household members over age 14 been rated or excluded on the policy?  

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There are currently no Lien Holders/Additional Interests listed for this vehicle.
Upon completion of the underwriting questions, you will have the opportunity to enter comments about the request being made. You can use up to 275 characters to make your note. These comments will assist the underwriter in evaluating the request and will allow you to describe any special circumstances that affect or explain the endorsement being requested.

When you have entered all the information for the quote or endorsement request being made, you can select either “Get updates premium quote” or “Back to quote overview without saving changes”.

The first option will rate the quote and will display any relevant edits and display a quote for the change if the information is sufficient to complete the rating process. The second option will take you back to the policy screen where you can begin the quote from scratch without saving the recently entered changes.
Submission of additional driver request

Upon the submission of an additional driver, the system will automatically run a motor vehicle report (MVR). If we are able to obtain an instant MVR the results of the record will be displayed and the quote will reflect any new driving activity.

The user will have the opportunity to delete any manually entered violations in the event the violation dates were not accurate. Select the red “X” associated with the violation you want to correct and when finished editing, select “Apply changes and update quote.” Otherwise, the request may be submitted as quoted (with the updated MVR information) by selecting “Submit this request for processing.”
When you select “Get Updated Premium Quote” you are returned to this instruction page (below) where you will see a variety of information. Each section of this screen will be described below.

<table>
<thead>
<tr>
<th>Effect on Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full term premium: $695.00 increase ($1100.00 to $1795.00)</td>
</tr>
<tr>
<td>CA Fraud Fee: $0.00</td>
</tr>
<tr>
<td>Next payment due: 12/24/2008</td>
</tr>
</tbody>
</table>

Endorsement status and instructions

After looking at the changes you have requested we have provided an estimated premium quote. If you have described all of your desired changes, you may now submit your request for processing. You may also continue to make further changes to your request.

What’s the next step?
- Submit Changes (By choosing “Submit Changes” you are accepting the changes requested on this quote.)
- Make changes/corrections to this request
- View/Print Endorsement Request Forms
- View Endorsement Summary
- Copy this Quote for Customer Comparison
- Edit F6 Notes
- Cancel Quote
The first section is “What’s the next step?” These are the options the user may select during the quote/endorsement submission process:

The first option is for the request to be submitted to The General’s underwriting department for review and processing.

The second option allows the user to edit the quote and make changes or additions to the request.

The third option displays the endorsement in an Adobe formatted document that can be printed. The document will include all signature boxes that may be required for particular types of endorsements as well as any special forms.

The fourth option is to view the endorsement summary.

The fifth option is to Copy this Quote for Customer Comparison.

The sixth option is to edit F6 notes.

The seventh option is to cancel the quote you just entered. That particular quote number will no longer be accessible.

What’s the next step?

- Submit Changes (By choosing “Submit Changes” you are accepting the changes requested on this quote.)
- Make changes/corrections to this request
- View/Print Endorsement Request Forms
- View Endorsement Summary
- Copy this Quote for Customer Comparison
- Edit F6 Notes
- Cancel Quote
The “Underwriting issues and instructions” section of the instruction page includes edits and special requirements for the rated quote. In this example, there are answers to questions that have prompted underwriting concerns. Based on the information provided, this risk may not be acceptable or may require additional information.

Also, this screen may indicate other changes to the policy that resulted from the quote/request. In this example, when we answered, “yes” the vehicle being added is used in business, the result was the addition of a business-use surcharge.

Lastly, the issues and instruction page will indicate if there are signatures and supporting proof documents that are being required to complete the endorsement transaction. If so, select a printable version of the quote and the forms will be ready for printing, faxing, or emailing to your customer for signature or for attaching with any necessary proof documents.
Occasionally the system will not be able to generate a quote and you will receive a “red” edit which means that a quote is not possible given the information we have on file. The problem must be resolved before the quote process can be resumed.

In working with our edits, remember that they operate like a traffic light. **Red** are hard edits that must be resolved. **Yellow** are caution edits that you need to try to resolve in order to ensure your request processes timely and accurately. **Green** edits are typically information only.

**Underwriting issues and instructions**

The following issues must be resolved before your request can be submitted for processing and they may affect the accuracy of the quote presented:

- Vehicle 3 inspected: This question must be answered.
- Vehicle 3 garaged at garaging address: This question must be answered.
- Vehicle 3 used for business: This question must be answered.
- Vehicle 3 other drivers needed: This question must be answered.

You may submit your request with the following issues outstanding, but they may affect the accuracy of the present quote as well as the underwriting acceptability of your request:

- Unit 3 number of vin digits of 1981 or newer vehicles must equal 17. (UNIT0010)
- VIN checkdigit for unit 3 is in error. Premium is subject to change. (UNIT0012)

**Signatures and proofs (Required upon Submission of Endorsement)**

- Unable to verify VIN, which could result in suspension of your license. Please submit a copy of the title/registration. (UNIT0012)
This last section of the instruction page is the premium quote for the change. The quote presents the full term premium, and just below it displays the pro-rated premium. At the bottom of the quote box is the estimated monthly payment after the endorsement is processed.

If the quote is unable to be generated, the box will indicate this as shown in the second example below. Once the edits have been resolved, the system will develop a quote.

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### Policy Change Overview

<table>
<thead>
<tr>
<th>Policy Number:</th>
<th>22-CA-5766749</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quote number:</td>
<td>7931</td>
</tr>
<tr>
<td>Change requested by:</td>
<td>PG User - ntuwls01</td>
</tr>
<tr>
<td>Endorsement effective date:</td>
<td>03/14/2009</td>
</tr>
<tr>
<td>Term effective:</td>
<td>06/09/2008</td>
</tr>
<tr>
<td>Term expires:</td>
<td>08/09/2009</td>
</tr>
</tbody>
</table>

### Effect on Premium

| Full term premium: | $635.30 Increase ($1190.00 to $1795.00) | Pro-rata term premium: | $281.75 Increase ($445.94 to $727.59) | Revised payment estimate: | 7 pymnts of $101.30 | CA Fraud Fee: | $0.00 | Current payment due: | 11/24/2006 | Current Amount due: | $399.59 | Next payment due: | 12/24/2008 |

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### Underwriting Issues and Instructions

The following issues must be resolved before a quote can be provided:

- Vehicle 1 unacceptable for comprehensive/collision coverage. You may remove comprehensive and collision and resubmit for liability coverage only. (IEQ0044)
Completing the endorsement submission

After entering the change information and addressing all relevant edits, the quote may be submitted to underwriting for review and processing. To submit to underwriting, select the first option “Submit Request.” Note: there is a signature requirement edit displayed for this particular example.

If the I/E is submitted by the broker on the insured’s behalf and a signature is required to process the endorsement the following signature and proof edit will be received: “Please obtain and keep this signature in the agency file”. This signature is to be collected and retained by the broker. These do not need to be faxed/mailed/submitted to Underwriting for review. This exception will apply only to I/E signatures. If additional proof documents are required (ie. photos, bill of sale, etc) those documents will still need to be forwarded to Underwriting prior to the endorsement being processed.

The request has been submitted for review but proof documents are required before the submission is complete. See page 24 for an example of a quote which was processed online without underwriter intervention.
Insured signature required for ANY reduction and/or deletion of coverage
### ADDRESS CHANGES

**New Address:**

**City:** [Enter City]
**State:** [Enter State]
**Zip Code:** [Enter Zip Code]

**Home telephone number:** [Enter Home phone number]
**Work telephone number:** [Enter Work phone number]

### DRIVER CHANGES

<table>
<thead>
<tr>
<th>Driver Transaction</th>
<th>Driver Name (as shown on license)</th>
<th>Relation</th>
<th>Date of Birth</th>
<th>Drivers License #</th>
<th>State</th>
<th>Gender</th>
<th>Marital Status</th>
<th>SR-22</th>
<th>Social Security #</th>
</tr>
</thead>
</table>

### VEHICLE CHANGES

<table>
<thead>
<tr>
<th>Vehicle Transaction</th>
<th>Year</th>
<th>Make/Model</th>
<th>Vehicle Identification Number</th>
<th>Deductibles</th>
<th>Rental Reimbursement</th>
<th>Custom Equipment</th>
<th>Towing and Labor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Delete (1)</td>
<td>1984</td>
<td>FORD EXPLORER</td>
<td>1FMDU32X0RUC15199</td>
<td>No Cov</td>
<td>No Cov</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Add (2)</td>
<td>1999</td>
<td>LINCOLN CONTINENTAL</td>
<td>1FTZF1726WKC20145</td>
<td>500</td>
<td>500</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>

### COVERAGE CHANGES

<table>
<thead>
<tr>
<th>Liability Bodily Injury &amp; Property Damage</th>
<th>Medical Payments</th>
<th>Uninsured Motorist Bodily Injury</th>
<th>Uninsured Motorist Property Damage</th>
</tr>
</thead>
</table>

### LIENHOLDER / ADDITIONAL INTEREST CHANGES

<table>
<thead>
<tr>
<th>Lienholder Transaction</th>
<th>Year</th>
<th>Make/Model</th>
<th>LP</th>
<th>AI</th>
<th>Name</th>
<th>Address</th>
<th>City, State, Zip</th>
</tr>
</thead>
</table>

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**Signature not required**

**Signature of Named Insured**

**Date**

*Insured signature required for ANY reduction and/or deletion of coverage*
### REJECTION / SELECTION OF UNINSURED / UNDERINSURED MOTORIST

I UNDERSTAND THAT THE STATE REQUIRES THAT UNINSURED/UNDERINSURED MOTORIST INSURANCE BE OFFERED TO ME UNDER MY MOTOR VEHICLE COVERAGE.

- [ ] I HEREBY REJECT UNINSURED / UNDERINSURED MOTORIST (UM/UIM BI/PD) IN ITS ENTIRETY.
- [ ] I HEREBY REJECT ONLY THE UNINSURED / UNDERINSURED MOTORIST PROPERTY DAMAGE (UM/UIM PD) COVERAGE.
- [ ] I SELECT UNINSURED / UNDERINSURED MOTORIST AT LIMITS LOWER THAN LIABILITY BI/PD LIMITS AS INDICATED ON THE FRONT OF THIS FORM.

**NOTE:** UNINSURED/UNDERINSURED MOTORIST LIMITS ARE NOT AVAILABLE IN EXCESS OF LIABILITY INSURANCE LIMITS. IN THE ABSENCE OF A SIGNATURE BELOW OR ELECTION ABOVE, COVERAGE WILL BE ISSUED AT THE LIABILITY LIMITS SELECTED IN THE COVERAGE SECTION.

![Signature not required](image)

**SIGNATURE OF NAMED INSURED**

**DATE**

### DRIVER EXCLUSIONS

"WE" AGREE WITH "YOU" THAT SUCH INSURANCE AS IS AFFORDED BY THE POLICY SHALL NOT APPLY WITH RESPECT TO ANY AUTOMOBILE OR ITS USE WHILE SUCH AUTOMOBILE IS IN THE CARE, CUSTODY, OR CONTROL OF; OR IS BEING OPERATED BY AN INDIVIDUAL DESIGNATED BELOW.

<table>
<thead>
<tr>
<th>EXCLUDED DRIVER</th>
<th>RELATION/GENDER</th>
<th>DATE OF BIRTH</th>
</tr>
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<tbody>
<tr>
<td></td>
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</tbody>
</table>

![Signature not required](image)
### Additional Policy Details

**Email address:** address@gmail.com
**Mailing address:** Same as garaging

#### Vehicle 1 - 2001 SATN SW2
- **Registered owner:** ROBINSON,ERICA,A (Driver 1)
- **Vehicle Symbol:** 290~500~011~011
- **Vin Stub:** 1G8ZN827&1
- **Deletion date:** 06/10/2014

#### Vehicle 2 - 1998 FORD F-150
- **Registered owner:** ROBINSON,ERICA,A (Driver 1)
- **Vehicle Symbol:** 310~480~008~008
- **Vin Stub:** 1FTF182&W
- **Purchase date:** 06/10/2014

<table>
<thead>
<tr>
<th>Question</th>
<th>Answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Will this vehicle be garaged at the garaging address?</td>
<td>Yes</td>
</tr>
<tr>
<td>Has the vehicle been inspected by an agent?</td>
<td>No</td>
</tr>
<tr>
<td>Is the vehicle used in business?</td>
<td>No</td>
</tr>
<tr>
<td>Have all household members age 14 and older and regular operators been rated or excluded on the policy?</td>
<td>Yes</td>
</tr>
</tbody>
</table>
Viewing the printable endorsement form.

If the endorsement needs to be signed by the insured, you can fax, email or mail the request. The printable version has a fax cover page included for the customer to use in sending it back to the company. Below is a sample of a completed endorsement document.

The cover page will indicate what is included with the request. The “X” indicates the pages that must return back to underwriting. The underwriting fax is printed, and this page should be used as the “fax cover page” when returning to The General for processing.
Checking the status of an endorsement request.

In order to inquire about the status of an existing endorsement, from the “Overview” screen (shown below), select any of the endorsement quotes/requests labeled “Released for processing”.

The system will inform you of the time and date the request was transmitted to the underwriting department for processing.

This request was approved and released into our policy processing system at 1:14:06 PM CST on Tue Mar 3, 2009. The changes should be applied during our next processing cycle. Once the endorsement has been applied, an endorsement declaration page and new id cards will be sent reflecting the exact details of the change(s) and the impact on the policy.

No further changes to this request can be made at this time, but you may view a printable version of the request:

- View/Print Endorsement Request Forms
- View Endorsement Summary

Thank you for using Permanent General’s online policy maintenance system.
"Under review by underwriting". This means that the request could not be processed without underwriting intervention. Select the quote in order to see the specific issues about this request:

After selecting this request (Quote 811033) you will receive a message that the endorsement is being reviewed and you will also see a reminder at the bottom of the page of the issues that will need to be resolved prior to underwriting being able to process the request. In this example, underwriting will have to verify the VIN number.