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’

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 Assistance

All information entered will prefll 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.

**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.

**Refill Customer Information**: Select ‘Yes’ to Enter a previous policy number and pre-fill the customer information from that policy.

**Please Note**: *Some products may not be available in all states.
**THE GENERAL QUOTER**: Start a New Quote

**New Quote Tab – Quick Quote**

**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.

**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.

**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.

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 insured's 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.)

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:**
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.

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

**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.

**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.
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.

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.

**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.
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.
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.

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.

Adding a Lien Holder or Additional Interest:
Click this box to add a lien holder or additional interest.
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.
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.

Premium Change:
As explained earlier, you will notice that after each report is run what the change in premium will be, if any.
Risk Verification:
Risk Verification is a report run to ensure that all the information concerning the driver, VIN number and the address match.

- Make sure that you have a full VIN number and, if you are quoting a ‘Credit Quote’ and have not obtained a SSN, make sure that you leave that section blank. Once you have verified that click “Verify Risk”.

Please Note:
Once any report has been ordered successfully you will see a green checkmark beside it on the Consumer Reports Menu and you will be able to order the next report.
THE GENERAL QUOTER: Consumer Reports Tab

Risk Verification
Address Discrepancy

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

Address Discrepancy:
If an alternate address is returned during Risk Verification, you may receive a message like the one shown below.
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.
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 MVR
THE GENERAL QUOTER: Consumer Reports Tab

Order CLUE

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

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: **Validate Tab**

**Closing Method**

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

- **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.
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”.

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.
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.
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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.

Please Note:
With a payment by “Agency Draft”, your account will be swept in 3 days.
**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.
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.

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.