



Agent Customer Market Analyzer (ACMA)

Name: Agent Customer Market Analyzer

Domain: P&C (Property and Casualty) Insurance

Type: Full stack Development

Duration: 90 days

Cloud Platform: AWS

ACMA:

ACMA Stands for Agent and Customer Property Market Analyzer designed and developed for the property and casualty insurance domain needs.

Property Quote Form

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 : <div data-bbox="303 512 951 1097" data-label="Image"> <p>A screenshot of a web application interface. It shows a dropdown menu titled 'Actions' with a blue arrow icon. The menu is open, showing several options: 'Create', 'New Submission' (highlighted with a yellow border), 'New Activity to Billing Center', 'New Activity', 'Reminder', and 'Request'. The background shows a partial view of the 'Account File Summary' screen.</p> </div> <p>Result: The <i>New Submissions</i> screen appears.</p>

Step	Action
3	Select Quick Quote from the <i>Quote Type</i> drop-down menu:

New Submissions

[Location Search](#)

Select Agent

Organization ABC Florida

Agent Code B1232 Bill X Agent

Product Offers

Single or Multiple Policies? Single

Quote Type *

Full Application X ▾

Default Base State

Full Application

Default Effective Date *

Quick Quote [Calendar Icon]

	Product Name	Product Description	Status
<div>Select</div>	Commercial Property	Commercial Property	Available
<div>Select</div>	Personal Residential	Personal Residential	Available

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Enter the effective date, and then select **Personal Residential** from the *Product Name* chart:

New Submissions

Quick Quote is only available for Personal Residential.

[Location Search](#)

Select Agent

Organization ABC Florida

Agent Code B1232 Bill X Agent

Product Offers

Single or Multiple Policies? Single

Quote Type * Quick Quote

Default Base State Florida

Default Effective Date * 04/01/2019

	Product Name	Product Description	Status
	Commercial Property	Commercial Property	Available
Select	Personal Residential	Personal Residential	Available

Note: Quick quotes are available only for Personal Residential products.

Result: The *Policy Type Questions* page appears.

Step

Action

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Select the perils, contents and policy type you are quoting, then select **Next**:

Policy Type Questions

[Next >](#) [Premium Estimate](#) [Save Draft](#) [Full App](#) [Close Options](#)

Policy Type Determination Questions:

Select the perils you want to quote: * <none>

Are you quoting Contents Only coverage? * ☐ Yes ☐ No

Policy Type: * <none>

Result: The *Policy Info* screen appears.

Note: Based on your input, additional questions may appear. All questions marked with an asterisk are mandatory.

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Review the prepopulated information on the *Policy Info* screen, and select **Yes** or **No** to the *Apply No Prior Insurance Surcharge* field:

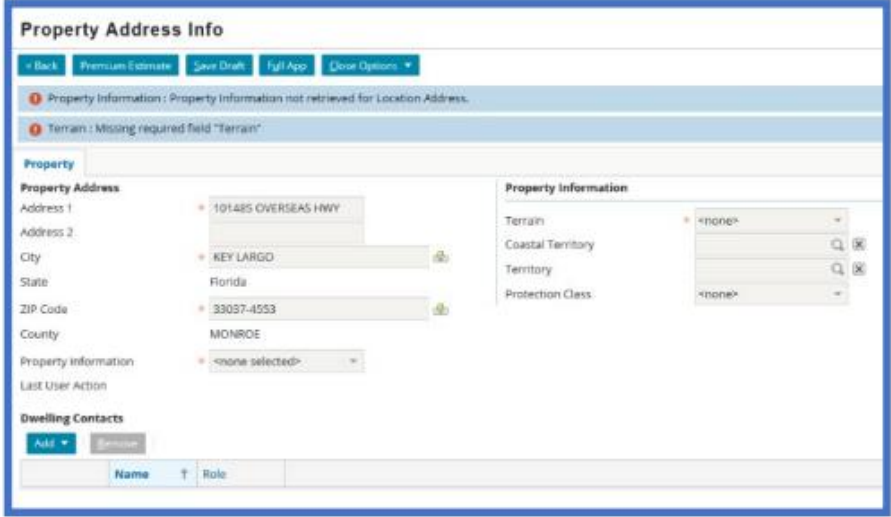
The screenshot shows the 'Policy Info' screen with the following details:

- Navigation:** < Back, Next >, Premium Estimate, Save Draft, Full App, Close Options (dropdown)
- First Named Insured:** Change To: (dropdown), Name: Training Account
- Policy Mailing Address:** Change To: (dropdown), Address: 101485 OVERSEAS HWY, KEY LARGO, FL 33037-4553, MONROE, MONROE
- Policy Details:** Policy Type: HO-3, Effective Date: 04/01/2019 (with calendar icon), Expiration Date: 04/01/2020
- Agent of Record:** Organization: ABC Florida, Agent Code: B1232 Bill X Agent
- Apply No Prior Insurance Surcharge:** * Yes (selected) No

Notes:

- The *First Named Insured* and *Policy Mailing Address* fields can be edited by selecting the corresponding **Change To** drop-downs.
- The *Effective Date* field defaults to the date entered on the *New Submissions* 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>Note: The property address has been prepopulated from the primary account location.</p>



8

In the *Property Information* field, select **Retrieve** to standardize the property address:



The screenshot shows a web form titled "Property Address Info". At the top, there are several buttons: "< Back", "Next >", "Premium Estimate", "Save Draft", "Full App", and "Close Options". Below these is a button labeled "Compare Property Information". The form is divided into sections. The "Property" section is currently selected. Under "Property Address", there are fields for "Address 1" (101485 OVERSEAS HWY), "Address 2", "City" (KEY LARGO), "State" (Florida), "ZIP Code" (33037-4553), and "County" (MONROE). The "Property Information" field is a dropdown menu that is open, showing options: "<none selected>", "<none selected>", and "Retrieve". The "Retrieve" option is highlighted with a yellow border. Below this is the "Last User Action" field, also showing "<none selected>". The "Dwelling Contacts" section has "Add" and "Remove" buttons. At the bottom, there is a table with columns "Name" and "Role".

Result: The *Property Information Results* screen appears, displaying information about the property location, including the flood zone, territory and protection class.

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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><div>Property Information Results Return to Property Address Info</div><div><div>Accept Returned AddressUse Original AddressCancel</div><div><div>Returned Address 101485 OVERSEAS HWY KEY LARGO, FL 33037 - 4553</div><div>Original Entered Address 101485 OVERSEAS HWY KEY LARGO, FL 33037-4553</div></div><div><div>Property Information<table><tr><td>Terrain</td><td>C</td></tr><tr><td>Wind-Borne Debris Region</td><td>In</td></tr><tr><td>FEMA Flood Zone</td><td>X</td></tr><tr><td>Special Flood Zone</td><td>No</td></tr><tr><td>Coastal Territory</td><td>90</td></tr><tr><td>Territory</td><td>5</td></tr><tr><td>Protection Class</td><td>5</td></tr><tr><td>Distance from Fire Station (mi.)</td><td>3</td></tr><tr><td>Responding Fire Department</td><td>KEY LARGO FS 24</td></tr><tr><td>City, Town or Fire District</td><td>KEY LARGO FD</td></tr><tr><td>Fire Tax District</td><td>999</td></tr><tr><td>Police Tax District</td><td>999</td></tr><tr><td>Coastal Construction Control Line</td><td>Out</td></tr><tr><td>Coastal Barrier Resources System</td><td>Out</td></tr></table></div><div>Report Statuses<div>AIR: Acceptable address match was found (B:COMPLETE)</div><div>WIND: Acceptable address match was found (B:COMPLETE)</div><div>PPC: Acceptable address match was found (B:COMPLETE)</div></div></div></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></div>	Terrain	C	Wind-Borne Debris Region	In	FEMA Flood Zone	X	Special Flood Zone	No	Coastal Territory	90	Territory	5	Protection Class	5	Distance from Fire Station (mi.)	3	Responding Fire Department	KEY LARGO FS 24	City, Town or Fire District	KEY LARGO FD	Fire Tax District	999	Police Tax District	999	Coastal Construction Control Line	Out	Coastal Barrier Resources System	Out
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Step	Action
10	<p><i>Optional:</i> Select Add in the <i>Dwelling Contacts</i> section to add an inspection contact.</p> <p>Select Next to continue to the <i>Coverages</i> screen:</p> <div><h3>Property Address Info</h3><div>< Back Next > Premium Estimate Save Draft Full App Close Options ▼</div><div>Compare Property Information</div><div><div>Property</div><div><h4>Property Address</h4><div><div>Address 1</div><div>★ 101485 OVERSEAS HWY</div></div><div><div>Address 2</div><div></div></div><div><div>City</div><div>★ KEY LARGO </div></div><div><div>State</div><div>Florida</div></div><div><div>ZIP Code</div><div>★ 33037-4553 </div></div><div><div>County</div><div>MONROE</div></div><div><div>Property Information</div><div>★ Completed ▼</div></div><div><div>Last User Action</div><div>Overridden</div></div></div><div><h4>Dwelling Contacts</h4><div><div>Add ▼</div><div>Remove</div></div><div><div>Inspection Contact ▶</div><div>New Person</div></div></div></div></div>

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Step Action

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Based on the policy type, the *Valuation* section may display.

Optional: 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.

Enter the desired coverage and deductible amounts in the applicable fields:

Coverages

Back Next Premium Estimator Save Draft Full App Close Options

Valuation

Cost Estimator
Calculate

Estimated Replacement Cost:

Deductibles

All Other Perils: 1,000
Hurricane: 25%
Sinkhole: N/A

Property Coverages

Coverage A - Dwelling: 200,000
Coverage A - Loss Settlement: Replacement Cost
Coverage B - Other Structures: 25%
Coverage C - Personal Property: 50,000
Coverage C - Loss Settlement: Actual Cash Value
Coverage D - Loss of Use: 20,000

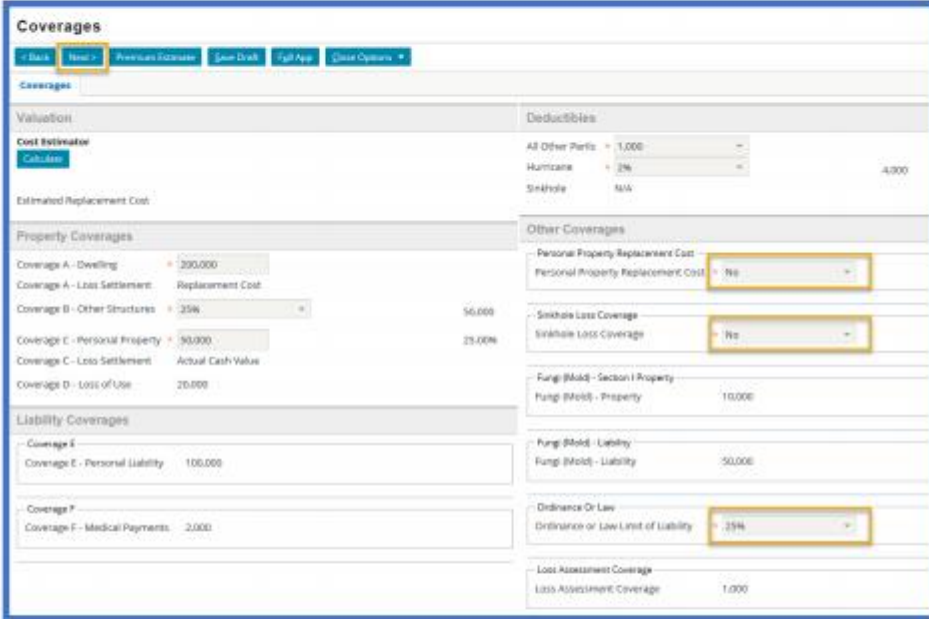
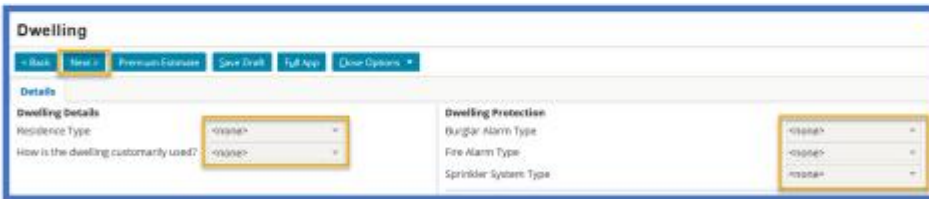
Liability Coverages

Coverage E - Personal Liability: 100,000
Coverage F - Medical Payments: 2,000

Other Coverages

Personal Property Replacement Cost: N/A
Sinkhole Loss Coverage: N/A
Fungi (Mold) - Section 1 Property: 10,000
Fungi (Mold) - Liability: 50,000
Ordinance Or Law: 25%
Loss Assessment Coverage: 1,000

Note: If necessary, edit Coverage B and Coverage C amounts to an acceptable amount based on our manual rules.






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>  <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>  <p>Select Next to continue to the <i>Dwelling Construction</i> screen.</p>

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><div>Dwelling Construction</div><div><div>< Back</div><div>Premium Estimate</div><div>Save Draft</div><div>Full App</div><div>Close Options ▾</div></div><div>If an inspection is required, you must provide the inspector information on the "External Inspections" tab.</div><div><div>Details</div><div>WLM</div></div><div><div>Building Information</div><div>Number of Stories</div><div>Number of Units in Building</div></div><div><div>Construction</div><div>Year Built</div><div>Construction Type</div><div>Number of Units in Fire Division</div><div>BCEGS Grade</div></div></div> <div><div><div><div>*</div><div></div></div><div><div>*</div><div></div></div><div><div>*</div><div></div></div><div><div><none></div><div>▾</div></div><div><div><none></div><div>▾</div></div><div><div><none></div><div>▾</div></div></div></div> <p>Note: 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> <div> Dwelling Construction <div> < Back Premium Estimate Save Draft Full App Close Options ▾ </div> <div> If an inspection is required, you must provide the inspector information on the "External Inspections" tab. </div> <div> Details WLM </div> <div> Wind Mitigation Info <table> <tr> <td>Terrain</td><td>B</td></tr> <tr> <td>County</td><td>MONROE</td></tr> <tr> <td>Location</td><td><none></td></tr> <tr> <td>Year Built</td><td>2005</td></tr> <tr> <td>Number of Stories</td><td>1</td></tr> <tr> <td>Number of Units in Building</td><td>1</td></tr> <tr> <td></td><td>Reset</td></tr> <tr> <td>WLM Building Type</td><td>1-4 Units</td></tr> <tr> <td>Roof Cover</td><td><none></td></tr> <tr> <td>Roof Shape</td><td><none></td></tr> <tr> <td>Roof Deck Attachment</td><td><none></td></tr> <tr> <td>Roof Wall Connection</td><td><none></td></tr> <tr> <td>Secondary Water Resistance</td><td><none></td></tr> <tr> <td>Opening Protection</td><td><none></td></tr> <tr> <td>Class C Type</td><td><none></td></tr> <tr> <td>FBC Wind Speed</td><td><none></td></tr> <tr> <td>FBC Wind Design</td><td><none></td></tr> </table> </div> </div> </div> <p>Note: The <i>Reset</i> button allows you to clear all WLM fields to make changes.</p>	Terrain	B	County	MONROE	Location	<none>	Year Built	2005	Number of Stories	1	Number of Units in Building	1		Reset	WLM Building Type	1-4 Units	Roof Cover	<none>	Roof Shape	<none>	Roof Deck Attachment	<none>	Roof Wall Connection	<none>	Secondary Water Resistance	<none>	Opening Protection	<none>	Class C Type	<none>	FBC Wind Speed	<none>	FBC Wind Design	<none>
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Step	Action
16	<p>Select Premium Estimate to obtain the quoted premium amount:</p>  <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:  <ul style="list-style-type: none"> <i>Versions:</i> Creates another version of the quote.  <ul style="list-style-type: none"> <i>Close Options:</i> Select Withdraw Transaction to withdraw the quick quote:  <ul style="list-style-type: none"> <i>Print Options:</i> Offers print versions of the premium estimate and the worksheet: 

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Step	Action
17	<p>If applicable, select Full App to convert the quote to a full application:</p> <div><p>Premium Estimate</p><p>< Back Edit Transaction Save Draft Full App Versions ▾ Close Options ▾ Print Options ▾</p></div> <p>Note: Refer to the New Business Submission guide to complete the full application.</p>

Note:

All the Soft Copy of the Project Implementation Guides, Materials and class recordings will be uploaded to [TechhubVault](#) app.

