,

Users Guide

Author: Susana Martinez – IT Department

Updated : January 26 2017

Version : 1.0

Table of Contents

ePPS INTRODUCTION 2

COMPUTER REQUIREMENTS 2

ePPS WELCOME 2

HOW TO START WORKING WITH ePPS 6

HOW TO ENTER A NEW CUSTOMER 11

NEW QUOTE 13

MODIFY QUOTE 20

APPLICATION INFORMATION 22

ISSUE POLICY 24

REPORTS 27

ePPS INTRODUCTION

The ePPS system was designed to quote and issue Compulsory Insurance business for Guardian Insurance Company. This document is created as a user guide and will provide basic explanation on how to navigate the system thru the different screens and options. The main purpose of ePPS is to provide our sales task force with a tool able to quote compulsory insurance in an application build with a user friendly interface. ePPS is easy to navigate and will store the information in one single database.

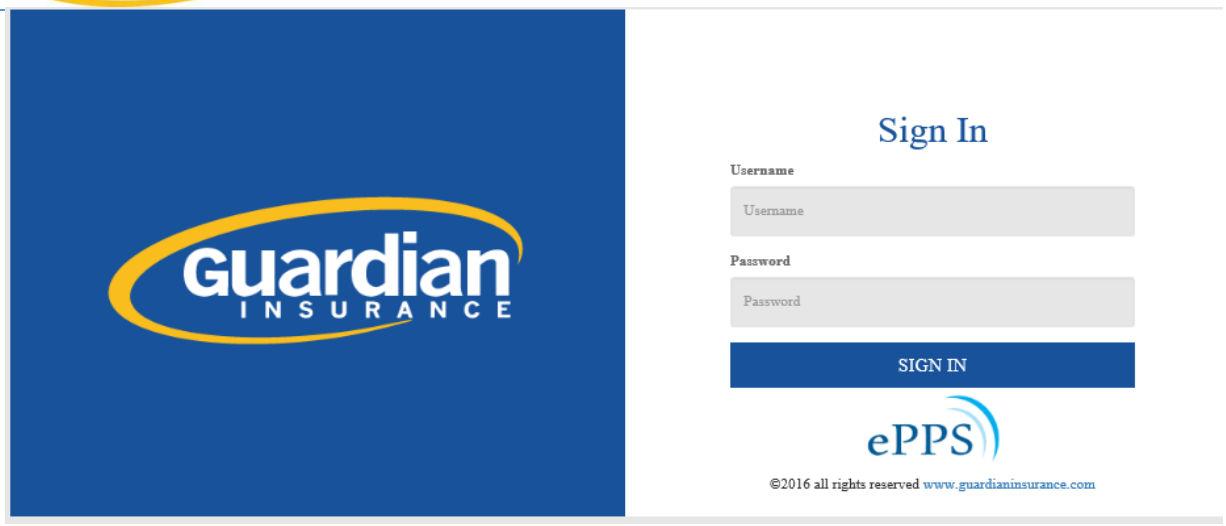
COMPUTER REQUIREMENTS

The system will need an internet connection and a browser installation. It was tested using Microsoft Explorer version 11 or above and Chrome version 55 or above. The URL to access the system is:

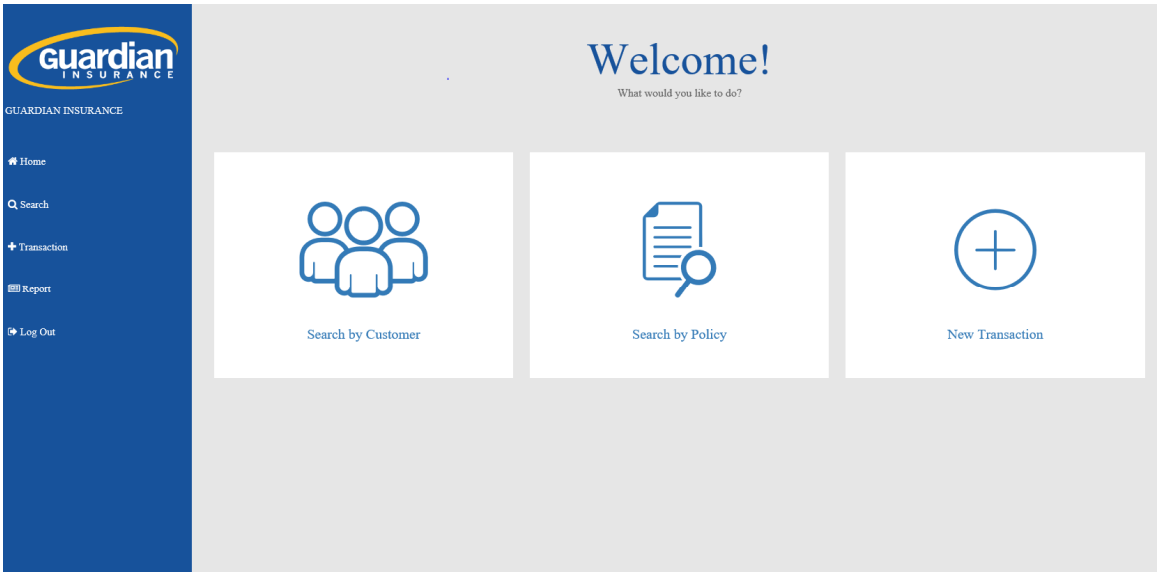
https://epps-test.guardianinsurance.com

ePPS WELCOME

Each user will be provided with an authentication login account, to access the system. The user and password will be provided during the training session.



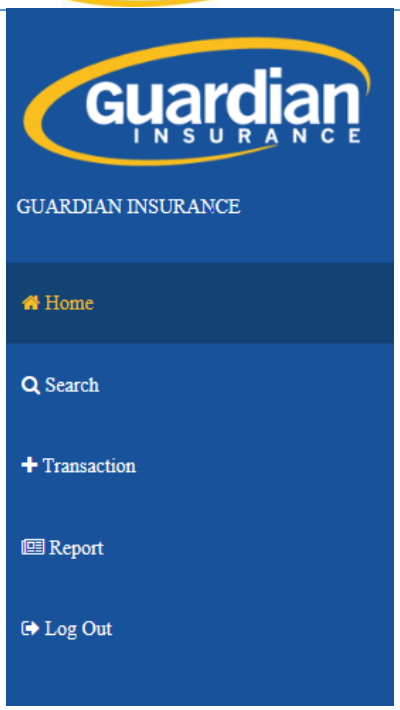
Once the user and password is entered and validated, you can access ePPS Home screen. From this screen you can select which option to work with.



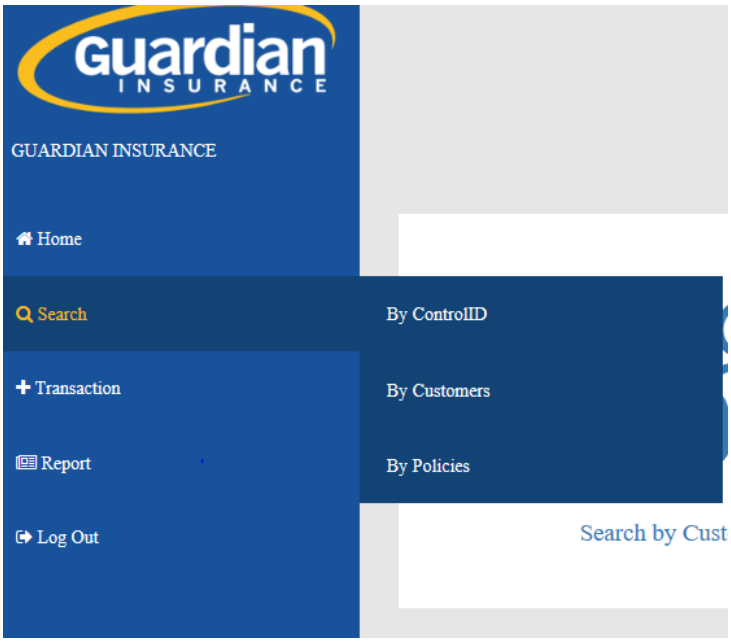
The WELCOME screen contains the fast path icons to access Customers Information, Policy Information or create a New Transaction, which in other words, is to start a New Quote.

Also the Welcome screen contains a left panel menu to navigate across the system.

The left panel Menu contains the following options:



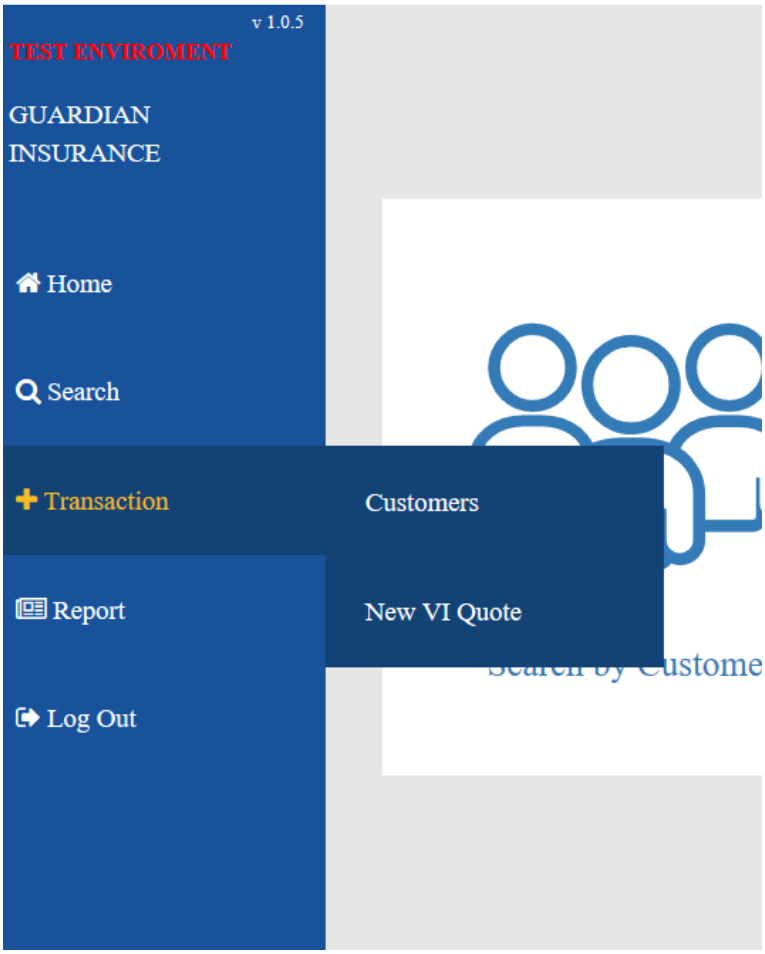
HOME : takes you back to the Welcome Screen



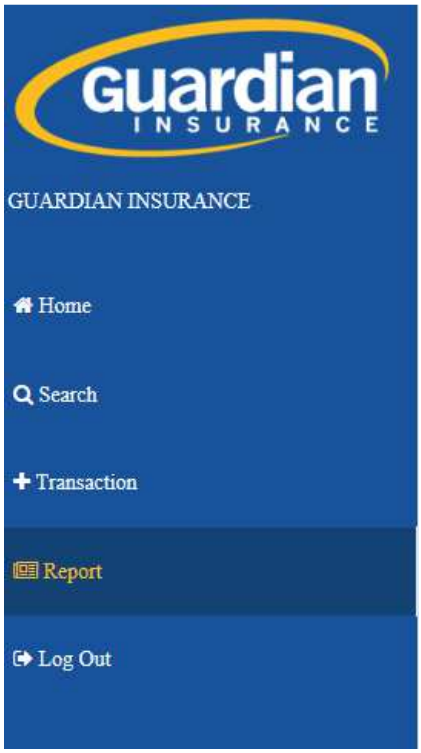
The **"SEARCH"** Option allows the user to select a field to search for by:

1. Control ID, which is the Quote Number.
2. Customer, entering the customer information.
3. Policy or line of business.

The **“Transaction Option”** allows the user to create a new transaction, it could be a new customer or a new quote for a new customer.



The **"Report Option"** allows the user to create different kinds of reports, which will be discussed in the Report Section.

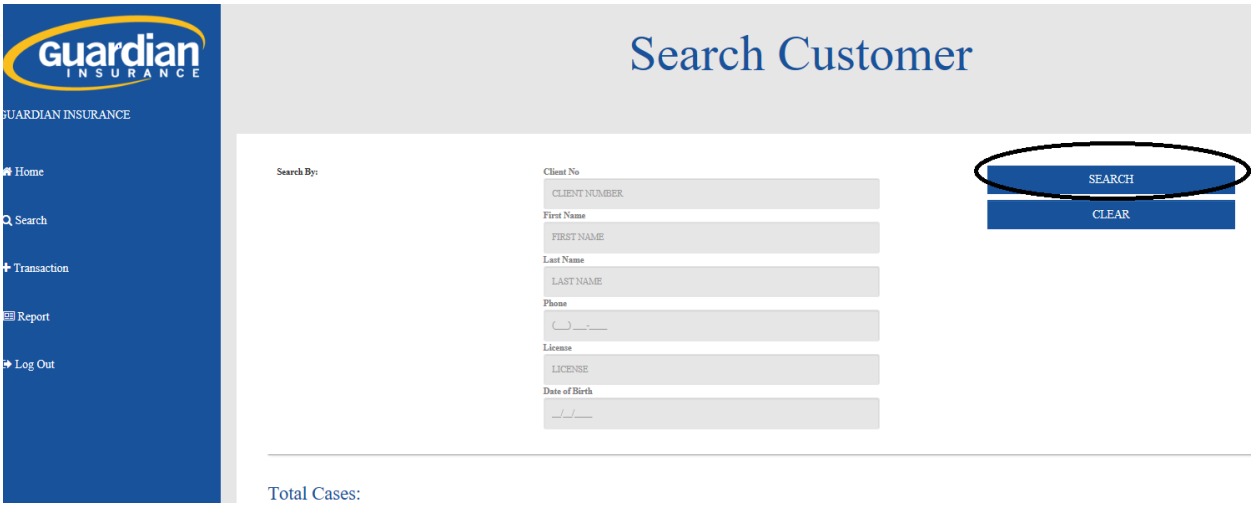


The Report option, will lead the user to the Reports screen.

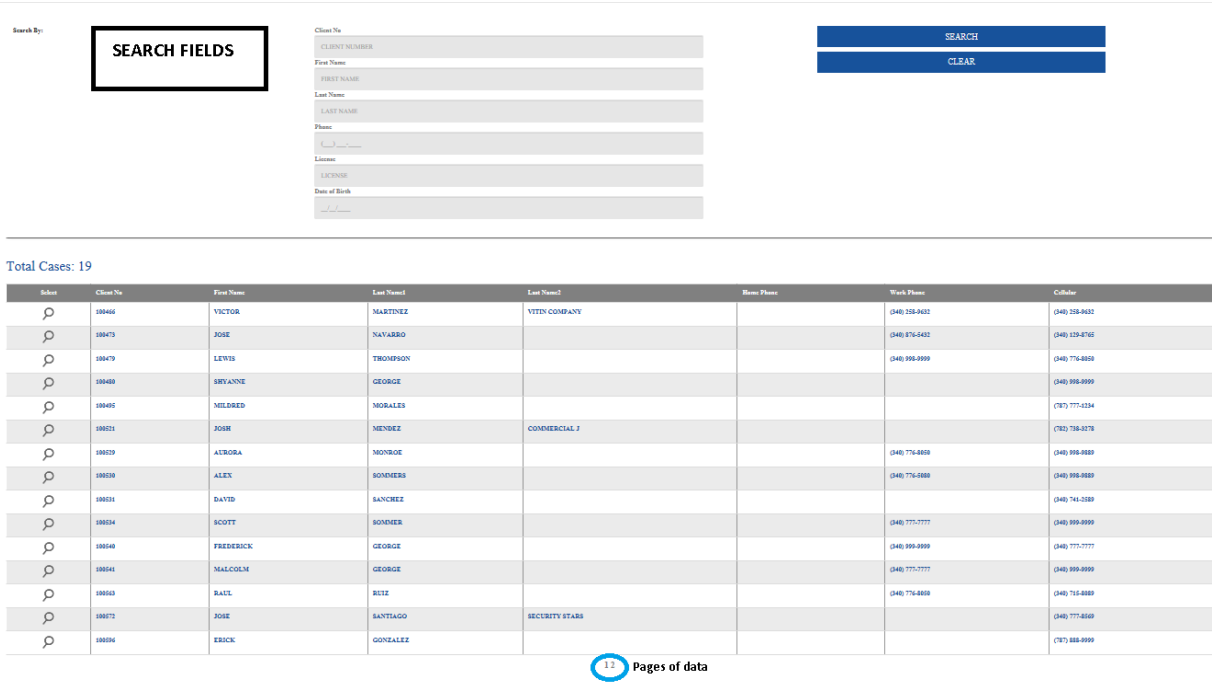
HOW TO START WORKING WITH ePPS

The best way to start working with ePPS is searching for our customer. The user will select **"Search By Customer"** in the left panel, or from the Home Screen will select **"Search By Customer"** button.

Immediately the Search Screen appears:

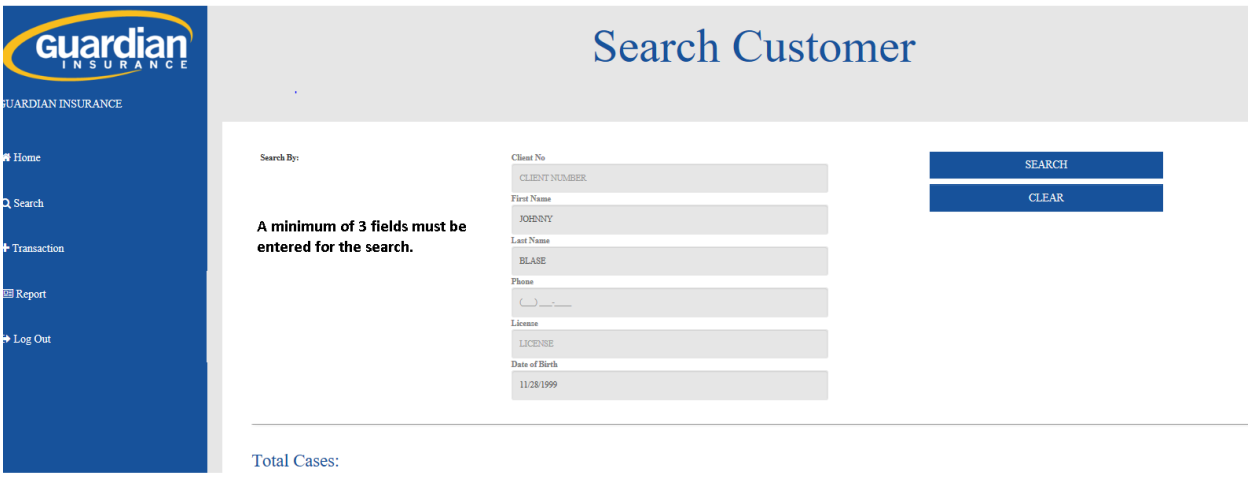


When pressing the Search button, the system will display a list of all the customers pertaining to that user from his/her specific agency or branch.

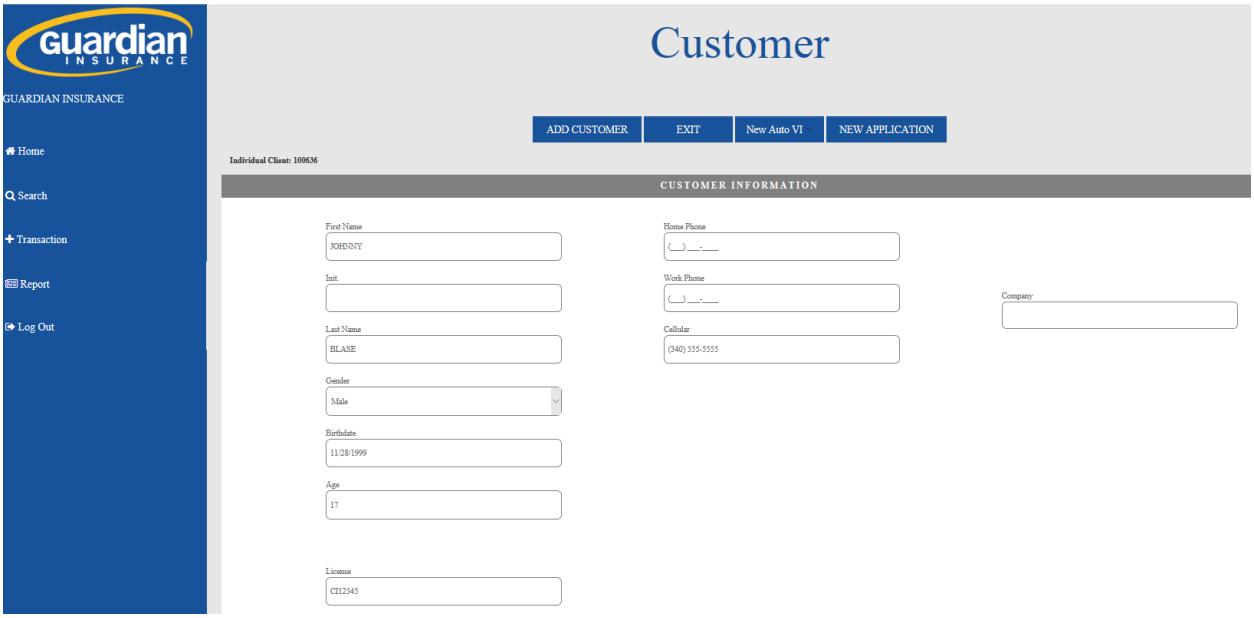


Please note the number of pages of the list at the bottom of the screen. You can move from page 1 to page 2 to any page by clicking the page number.

To search for a specific customer, a minimum of three fields have to be filled in order to get a successful result. Then press the SEARCH button.



A basic customer screen will be displayed showing basic customer information.



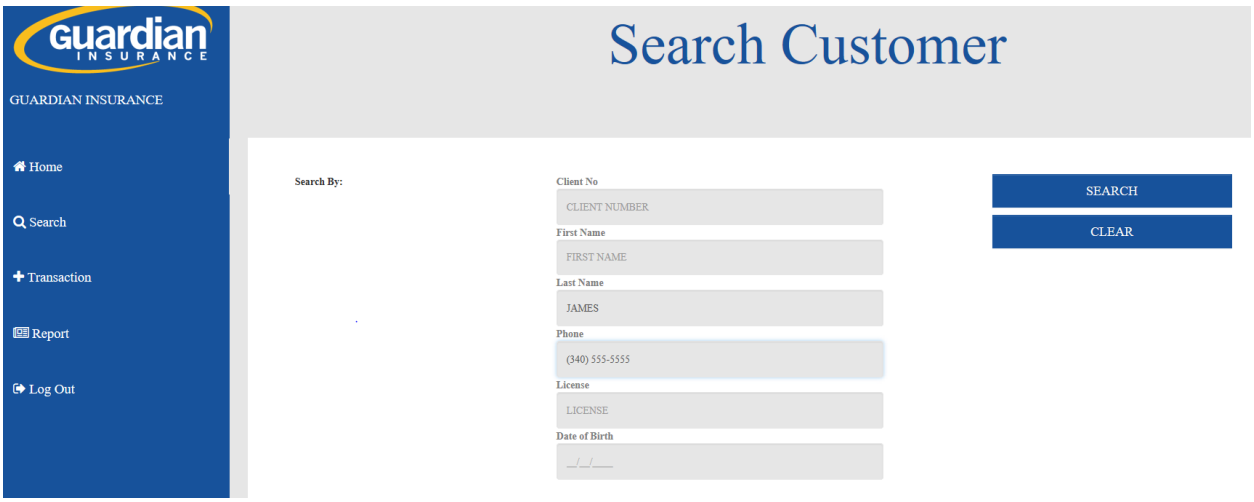
ADD CUSTOMER

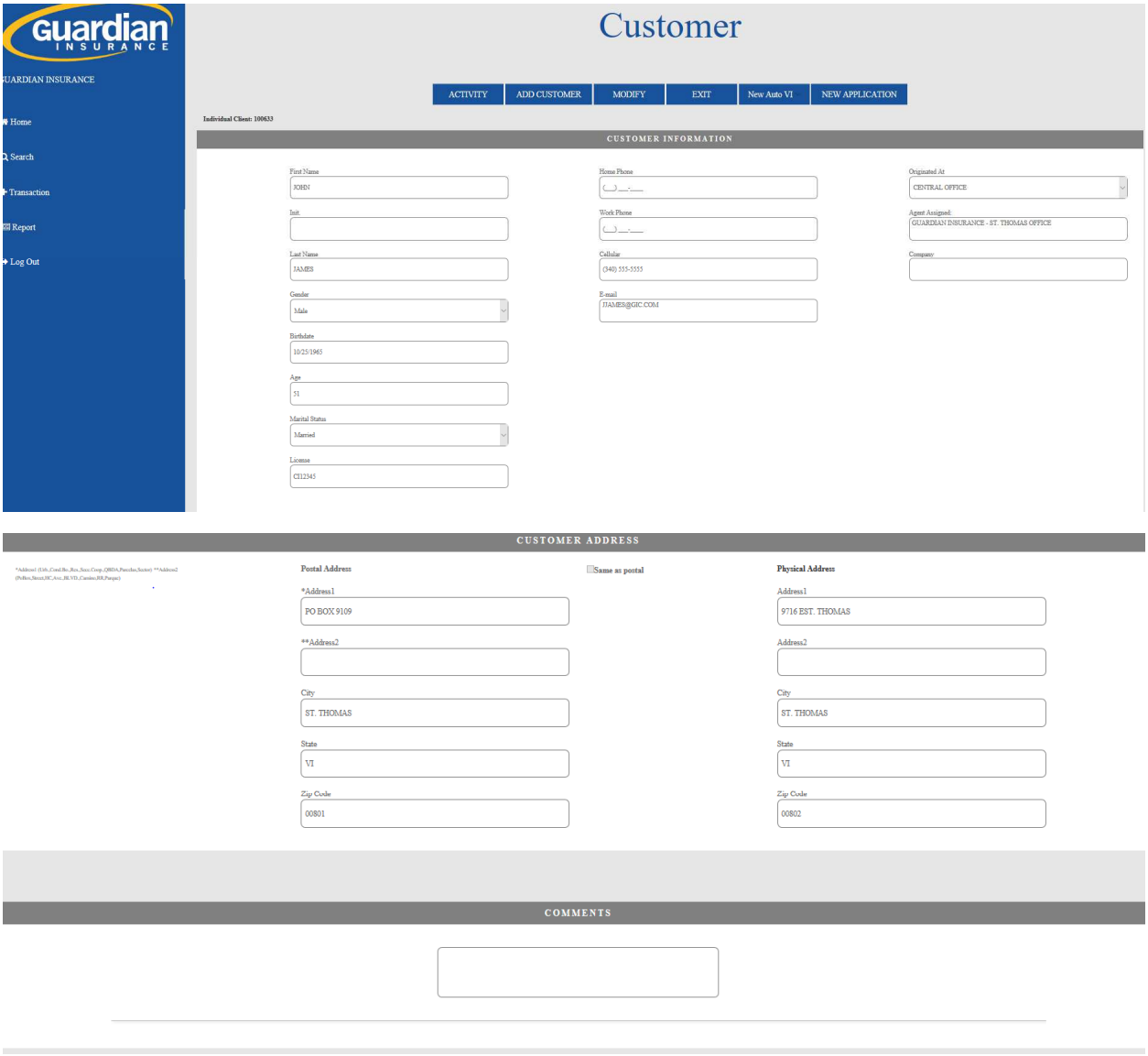
This button allows us to add a new and different customer to our database.

This button shows the line of business we are working with. For now it's only Auto VI.

If you select New Application, the system will display the New Quote screen, to start working a new quote with this customer.

To search for a customer for whom the user had previously prepare a quote, application or issued a policy , a minimum of three fields have to be filled and again press the SEARCH button. This time a complete customer screen will be displayed, with more information and more options.



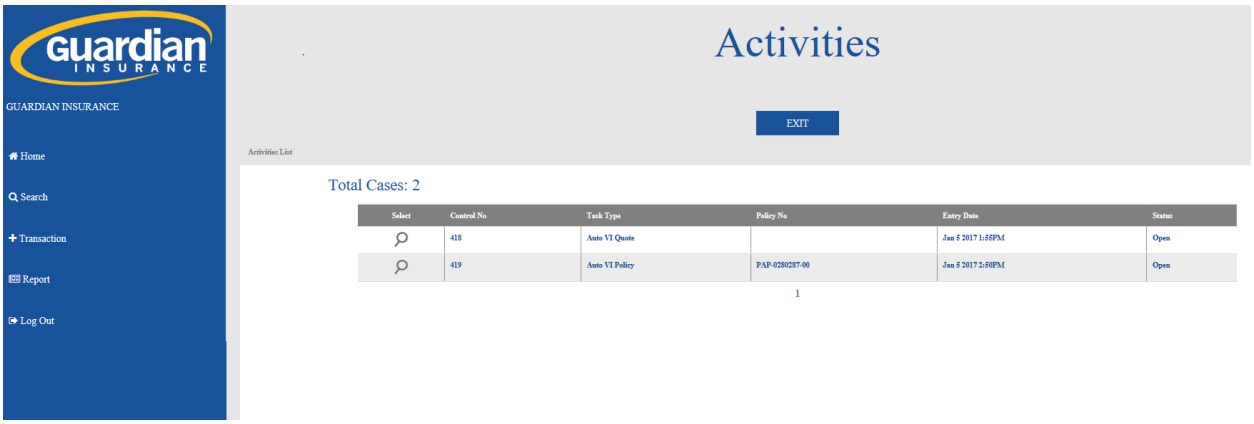


This customer screen contains the same functionalities of the basic screen and more. For instance,

The Activity Button, leads you to all the quotes and policies issued to this customer by the agency.

The Modify button, let you modify any field in the screen that was entered incorrectly or has to be modified.

When you press the **“Activity”** option the screen shown below is displayed.

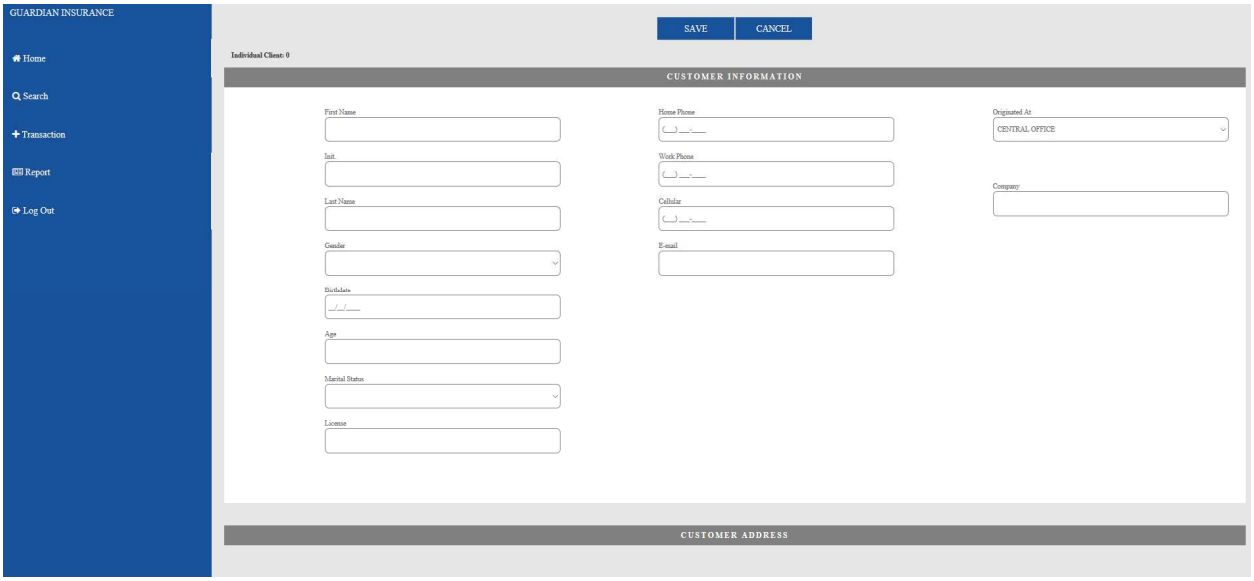


In this screen is where you can access a quote information or the policy information for this customer.

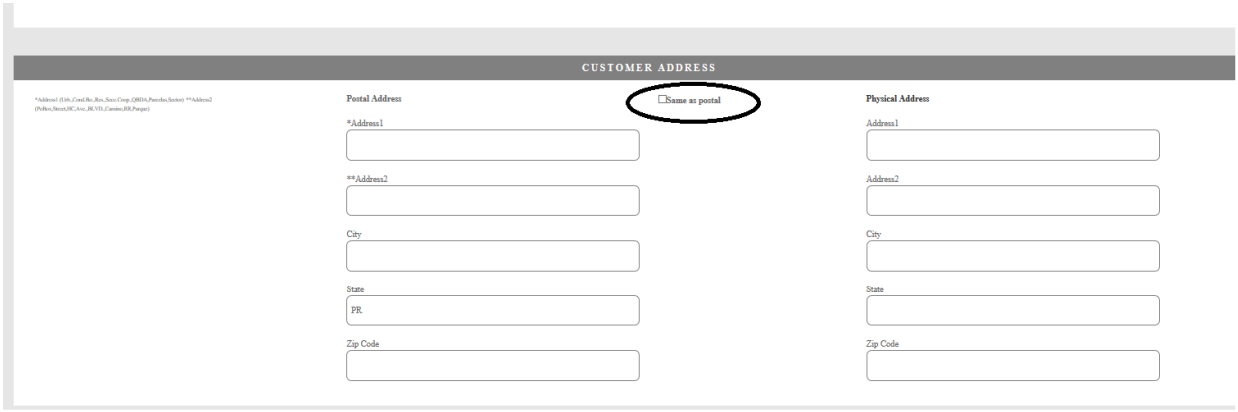
HOW TO ENTER A NEW CUSTOMER

Customer information will be stored in the system at all times. It is important to enter all the fields of information available in order to create a complete record of the customer.

A new customer will be entered by pressing **“Transaction”** at the left panel menu, and selecting **“Customer”**. The following screen will appear.



To enter the customer's address just click on the Customer Address bar and the information within that section will be displayed. To hide the information, just press the bar again. Once the information is displayed, the user can start filling the fields. If the physical and postal address are the same just click in the box, **"Same as Postal"**, in the middle of the section.

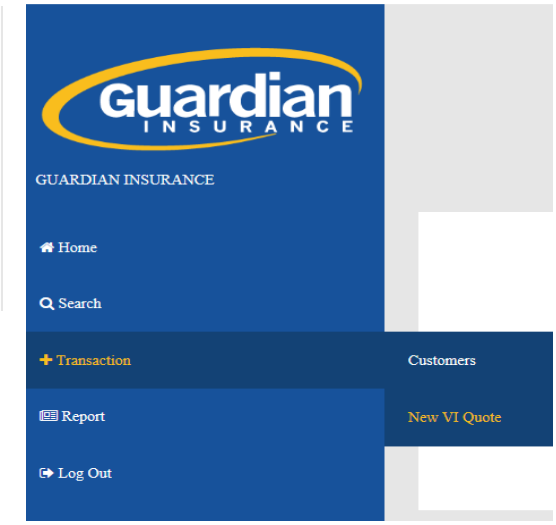


After entering the customer information, press SAVE.

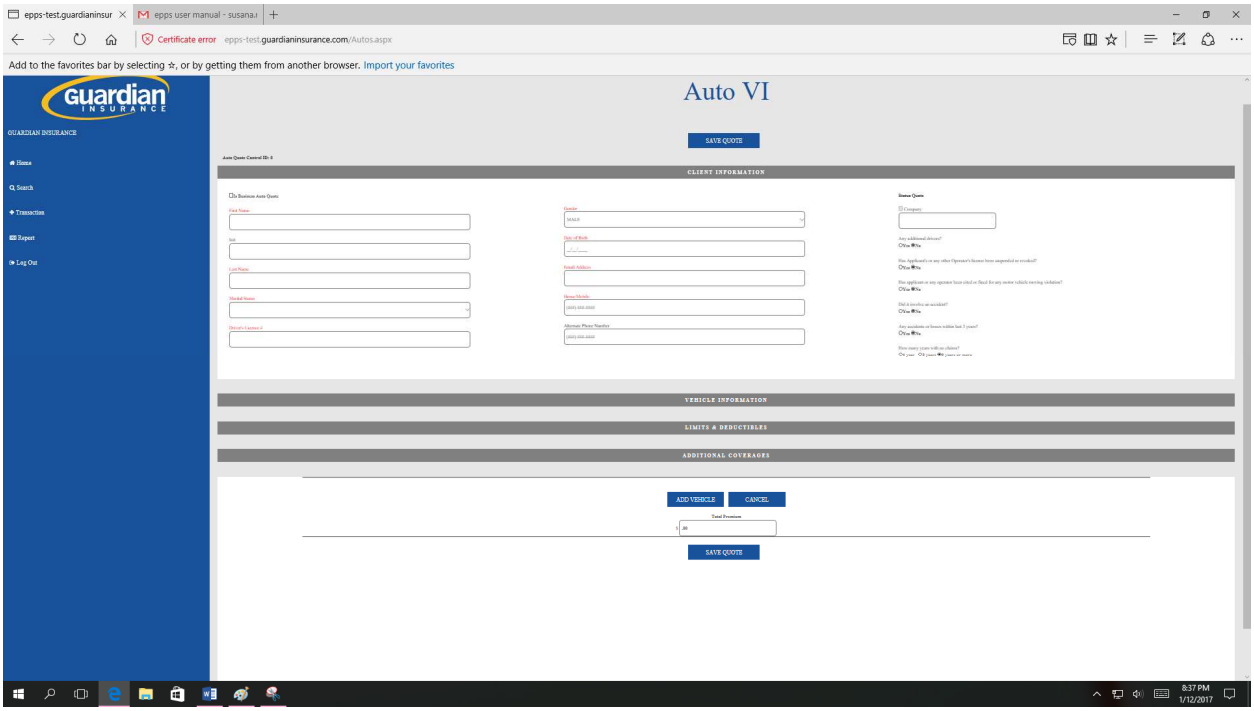
SAVE	Saves the customer information entered, so it can become available immediately.

NEW QUOTE

As mentioned earlier, there are 2 ways to access the new transaction screen; through the New Transaction button in the Welcome Screen or using the left panel menu, and hovering across the word transaction and selecting New VI Quote.

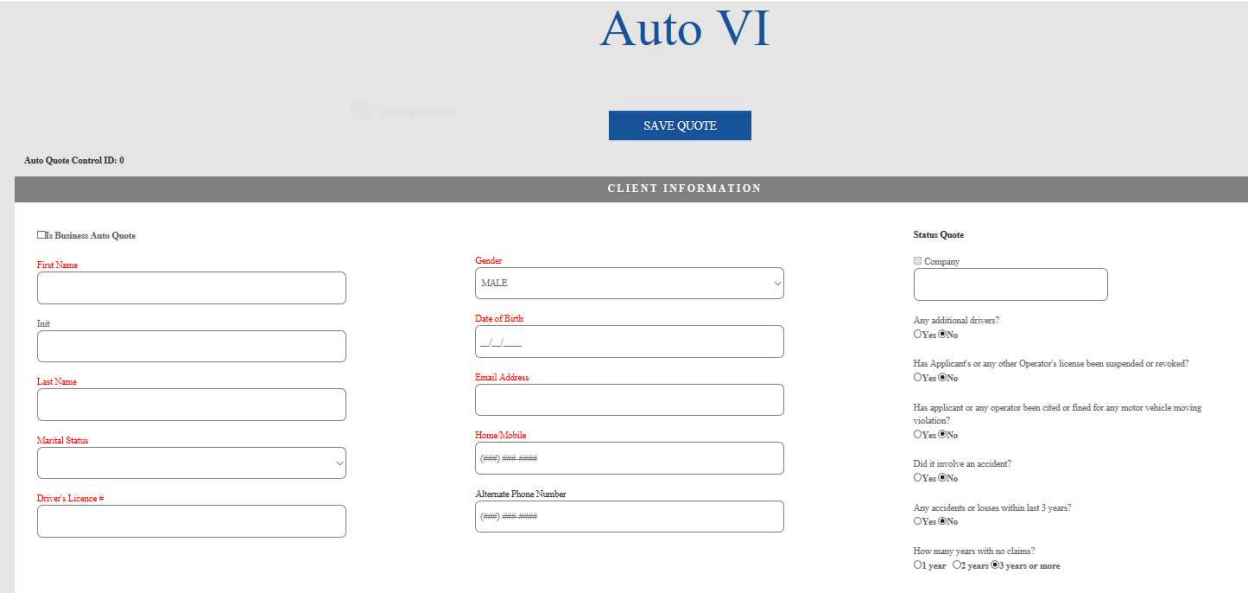


The new quote screen follows:



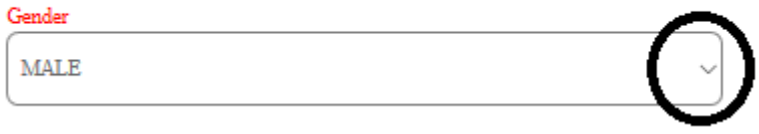
First of all, the screens contains 4 sections that are defined with gray bars**: Client Information, Vehicle Information, Limits and Deductibles and Additional Coverages.** The information appears when pressing the bar of each section.

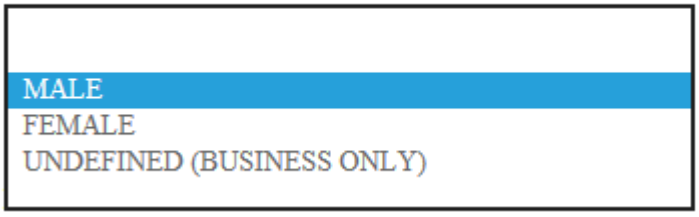
Client Information:



The user can start entering the customer information. Fields that are labeled in RED are **Required Fields** and **MUST** be entered. If the user fails to enter a required field, the system will display an error.

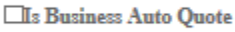
Fields that have a data box symbol, contains predefined values for that field. The user must select a value from the list provided.





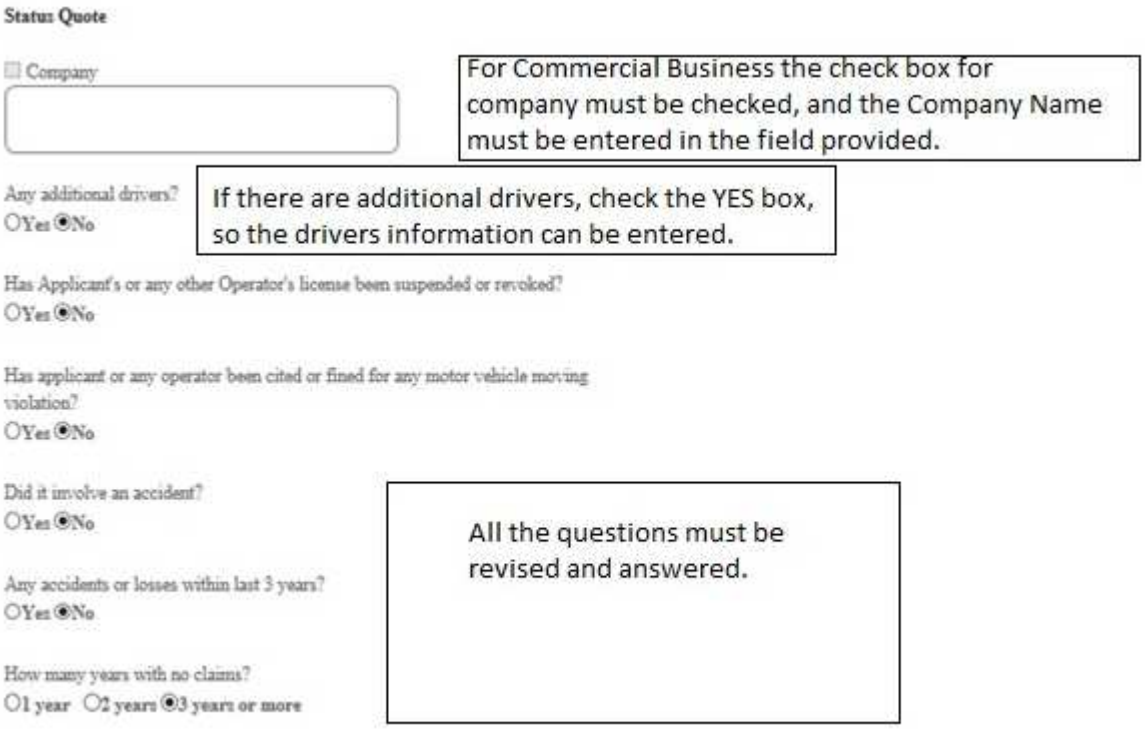
Note this screen contains at the upper left side an Auto Quote Control : 0. This field will be updated with the Quote number after saving the quote.

Below there is an important check box :

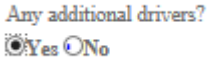


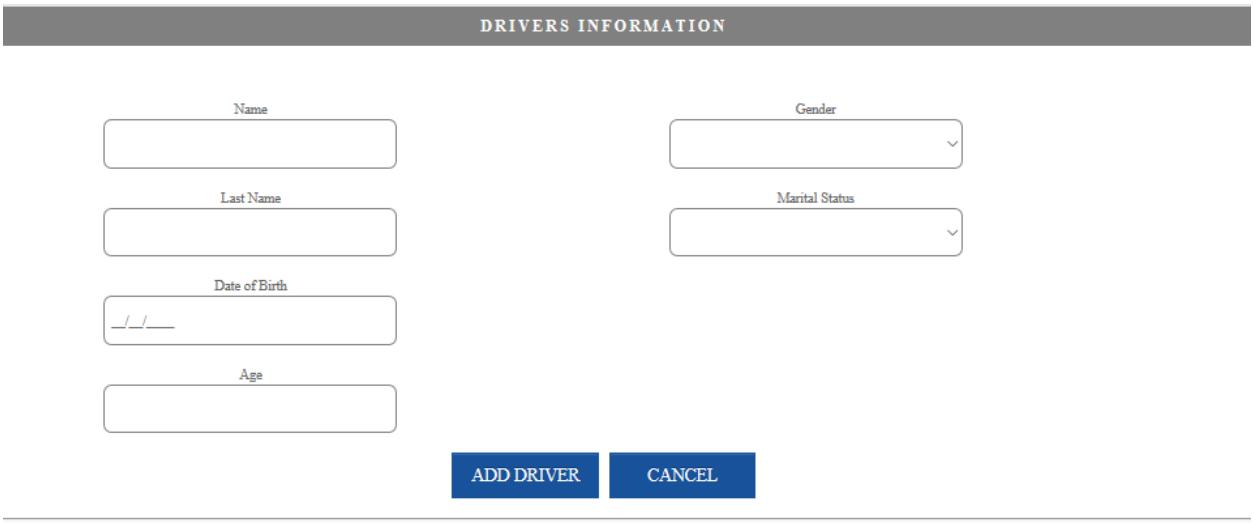
This box has to be checked for Commercial Policies and also for Motorcycles and Scooters.

Also the right column of the screen contains important questions that must be answered before proceeding working with the quote.

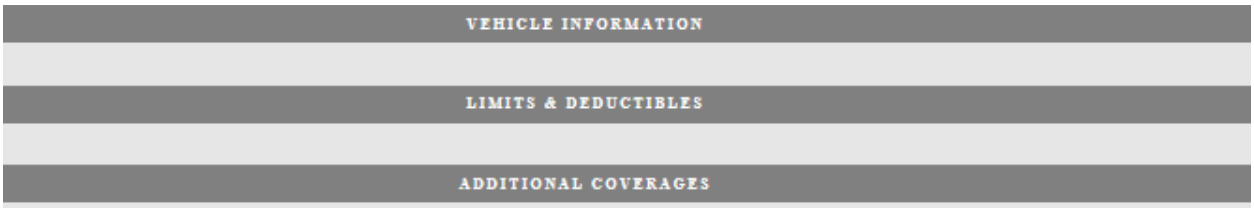


Additional Driver:

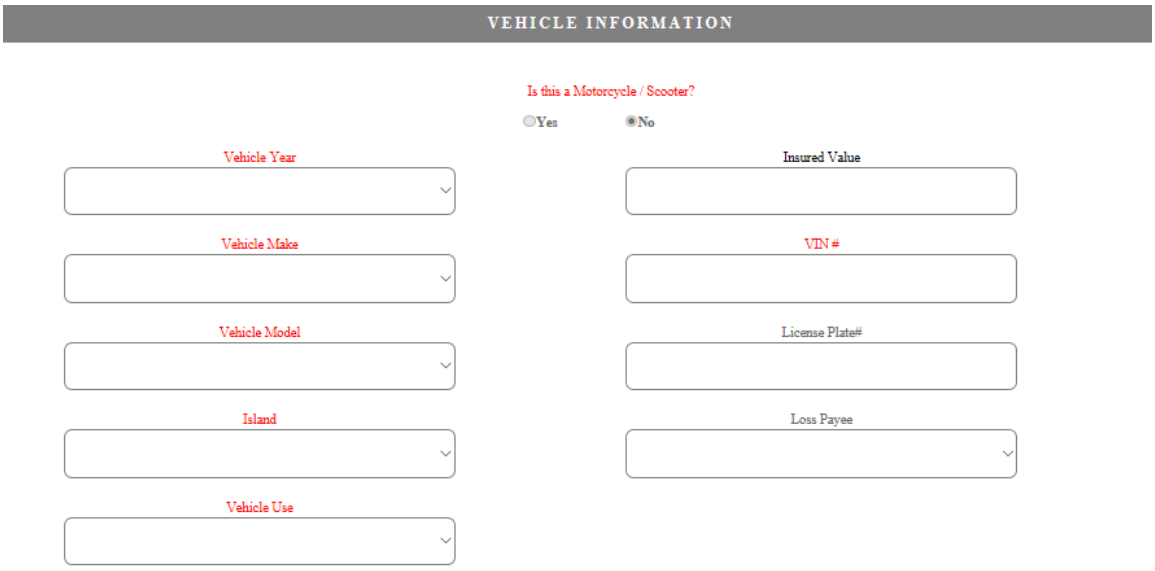




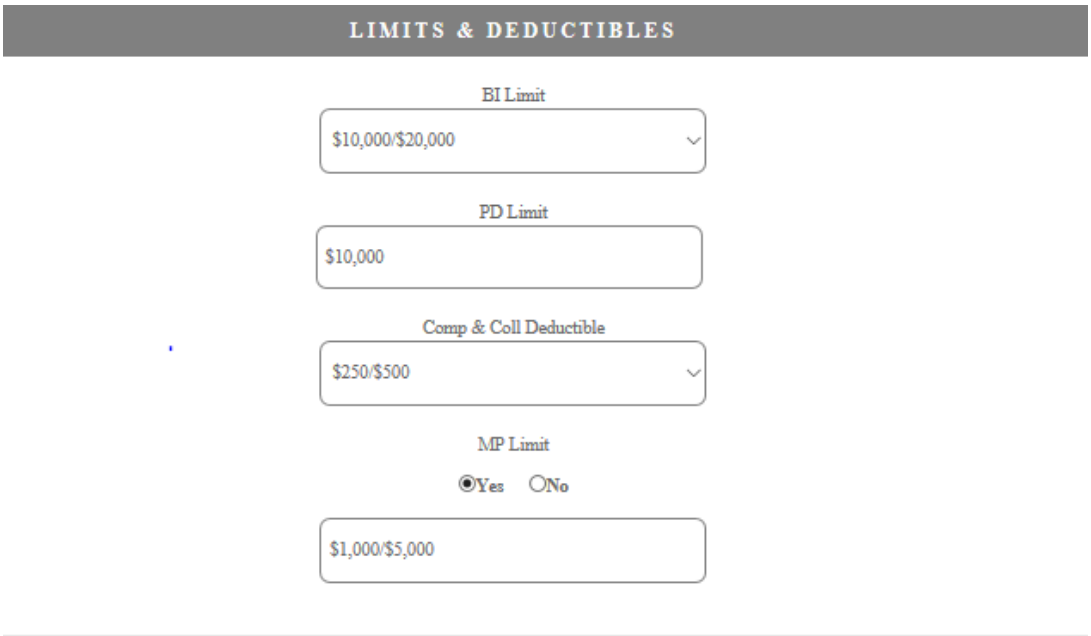
In this screen the user must enter the drivers information, then click the "**ADD DRIVER"** button. The system will store this information in the quote.



If you click in the **"Vehicle Information"** gray bar; the fields regarding this section will be displayed. Again fields that are labeled in RED are required fields and must be entered, in order to go on with the process. In this screen you will be selecting the vehicle year, vehicle make, vehicle model, island, vehicle use, insured value (if applies) and VIN number. License plate and Loss payee must be entered if the data is available. (See screenshot below).

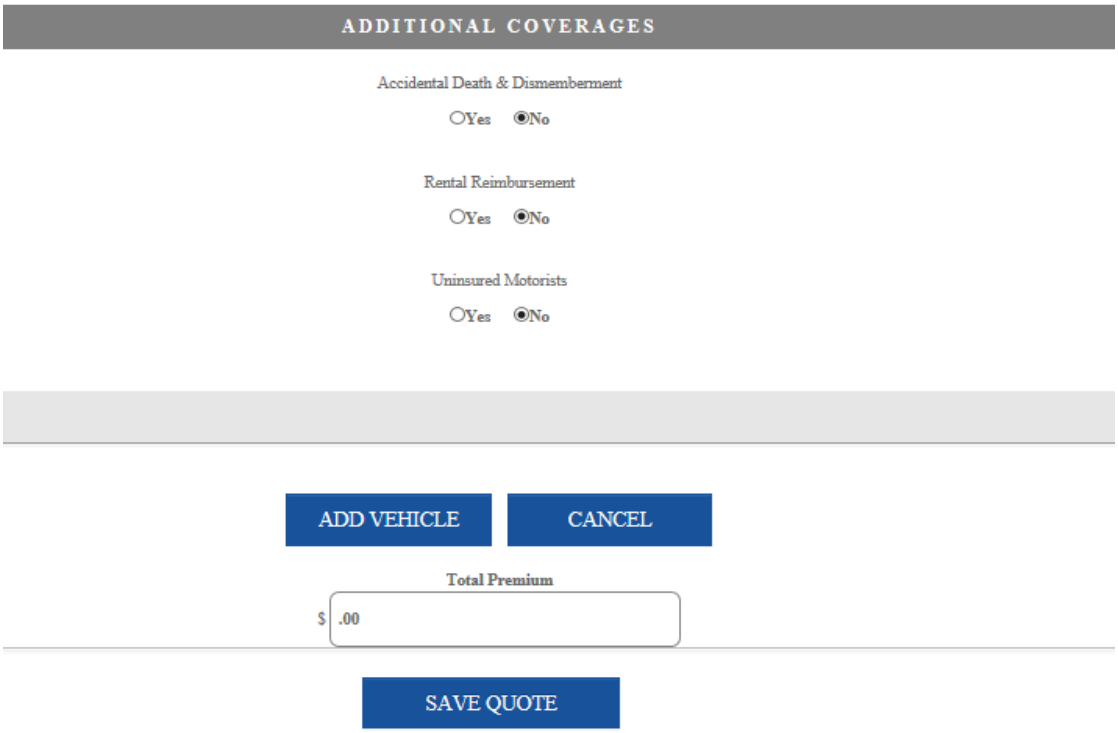


Our next section is **"Limits & Deductibles"** that corresponds to that vehicle just entered. Click on the "**Limits and Deductibles"**gray bar and the information will be displayed. The user can select if the vehicle will include Medical Payment Coverage.



Our last section belongs to **"Additional Coverages"**. Click on the gray bar to open it and then select

between the available additional coverages. Among them are Accidental Death & Dismemberment, Rental Reinbursement and Uninsured Motorist.



Once the vehicle information is entered, the user can Add the vehicle by pressing the Add Vehicle Button.

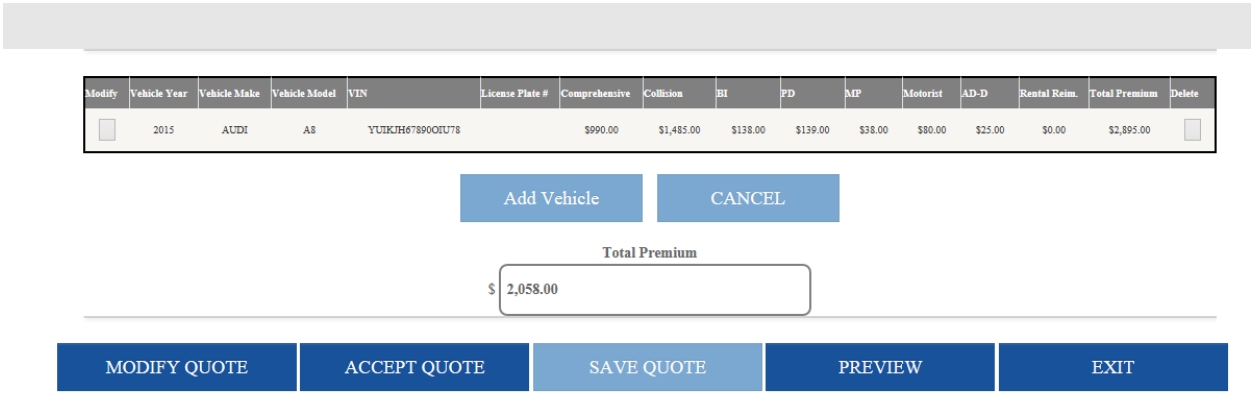
ADD VEHICLE

Add the vehicle to the quote. After pressing this button, premium is calculated and you can proceed to add another vehicle or save the quote.

SAVE QUOTE

This button will save the quote, an Auto Quote control number will be assigned for future references. This number will be displayed at the top left corner of the screen.

After saving the quote, a list of the vehicles entered for this quote will be displayed at the bottom of the screen. Also, new icons will appear for new options. For instance, a PREVIEW button will generate a PDF of the policy quote.



Modify	Vehicle Year	Vehicle Make	Vehicle Model	VIN	License Plate #	Comprehensive	Collision	BI	PD	MP	Motorist	AD-D	Rental Reim.	Total Premium	Delete
☐	2015	AUDI	A8	YUIKJH67890IU78		$990.00	$1,485.00	$138.00	$139.00	$38.00	$80.00	$25.00	$0.00	$2,895.00	☐

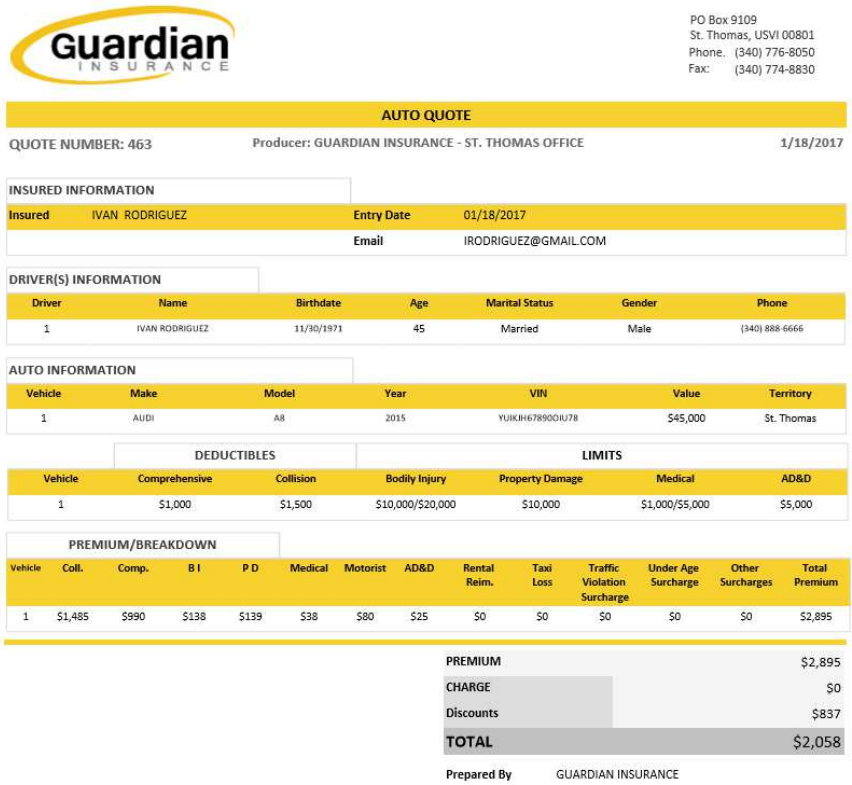
Add Vehicle CANCEL

Total Premium

$ 2,058.00

MODIFY QUOTE ACCEPT QUOTE SAVE QUOTE PREVIEW EXIT

QUOTE PREVIEW



Guardian INSURANCE

PO Box 9109
St. Thomas, USVI 00801
Phone. (340) 776-8050
Fax: (340) 774-8830

AUTO QUOTE

QUOTE NUMBER: 463 Producer: GUARDIAN INSURANCE - ST. THOMAS OFFICE 1/18/2017

INSURED INFORMATION

Insured	IVAN RODRIGUEZ	Entry Date	01/18/2017
		Email	IRODRIGUEZ@GMAIL.COM

DRIVER(S) INFORMATION

Driver	Name	Birthdate	Age	Marital Status	Gender	Phone
1	IVAN RODRIGUEZ	11/30/1971	45	Married	Male	(340) 888-6666

AUTO INFORMATION

Vehicle	Make	Model	Year	VIN	Value	Territory
1	AUDI	A8	2015	YUIKJH67890IU78	$45,000	St. Thomas

	DEDUCTIBLES		LIMITS			
Vehicle	Comprehensive	Collision	Bodily Injury	Property Damage	Medical	AD&D
1	$1,000	$1,500	$10,000/$20,000	$10,000	$1,000/$5,000	$5,000

PREMIUM/BREAKDOWN

Vehicle	Coll.	Comp.	B I	P D	Medical	Motorist	AD&D	Rental Reim.	Taxi Loss	Traffic Violation Surcharge	Under Age Surcharge	Other Surcharges	Total Premium
1	$1,485	$990	$138	$139	$38	$80	$25	$0	$0	$0	$0	$0	$2,895

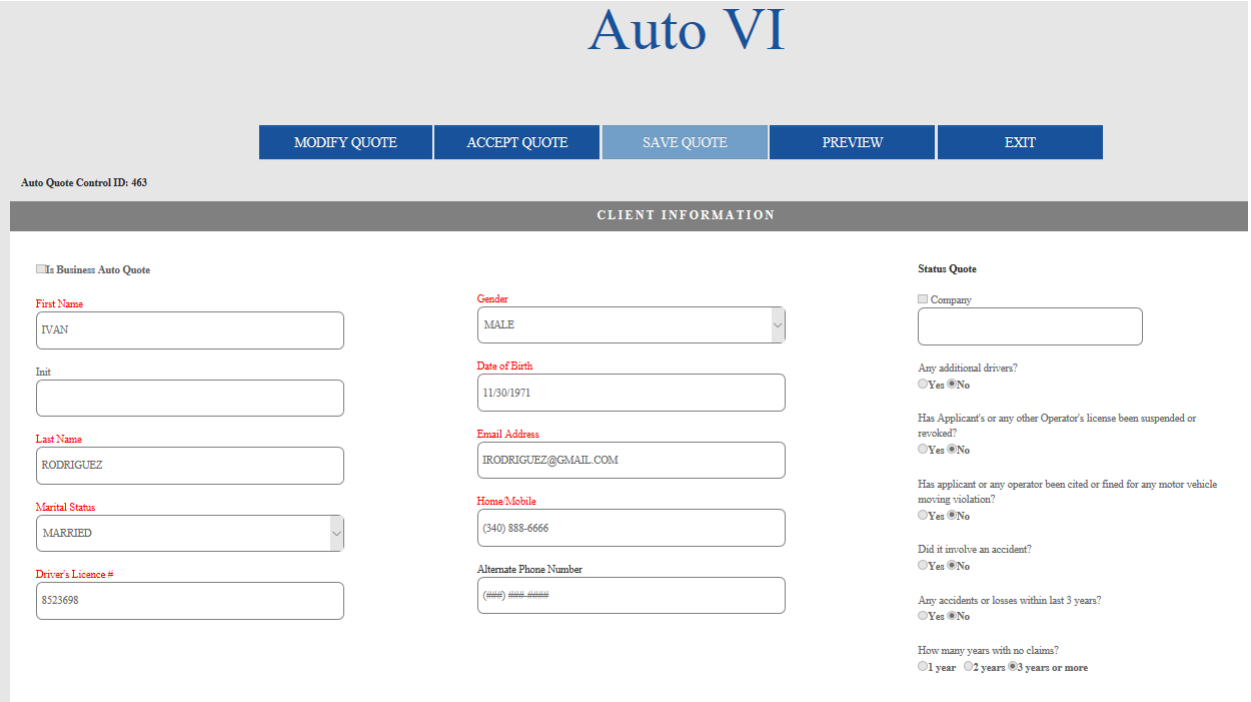
PREMIUM	$2,895
CHARGE	$0
Discounts	$837
TOTAL	$2,058

Prepared By GUARDIAN INSURANCE

MODIFY QUOTE

Before accepting a quote, the user should verify it and if any change is needed, it has to be modified.

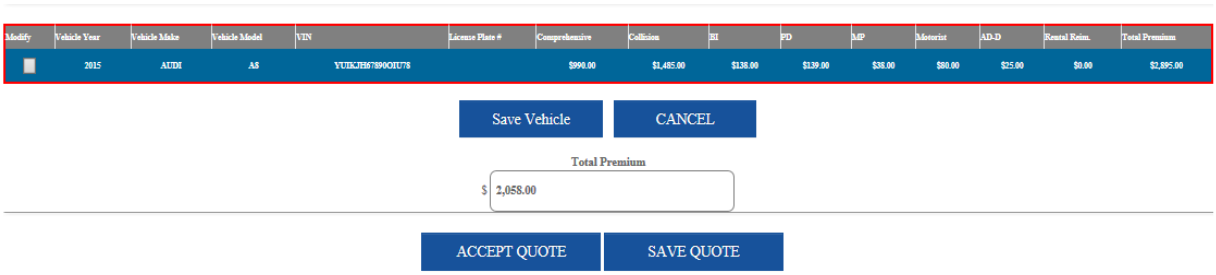
So we search for the quote (Control Id), and when the quote is displayed in the screen, we have different options that we can work with. For instance,



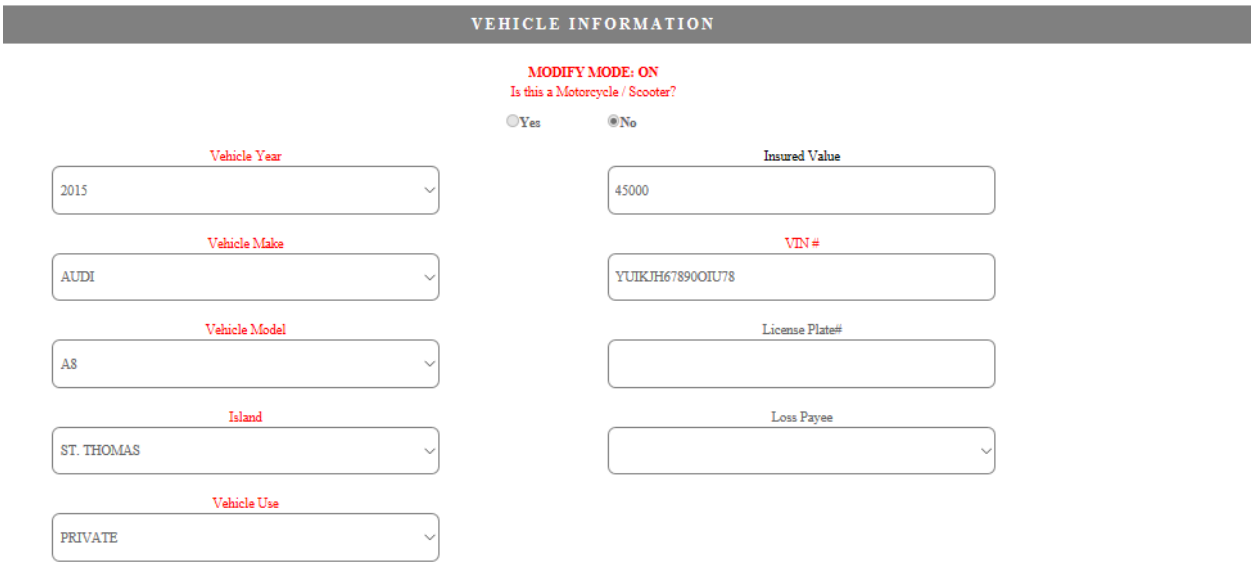
When pressing this button, any field in the client information can be updated.

If the user wants to update any field or coverage regarding any vehicle entered, please follow these steps:

1. Search for the quote
2. Press the **" Modify"** quote option
3. Scroll the screen to select a vehicle and check on the **"Modify Box"** of that vehicle we want to modify. When the Modify mode is ON, the borders turn **RED.**



Then you can "**Open the Vehicle Information Section**" of that Vehicle and update the information. You can open any section pertaining to that vehicle and update it as well. Note that in the screen below the **Modify Mode is ON.**



Once you finish updating the vehicle information you can Save the work in **TWO STEPS:**

Save Vehicle	First SAVE the Vehicle Information that has been updated.
SAVE QUOTE	SECOND STEP is to SAVE the Quote.

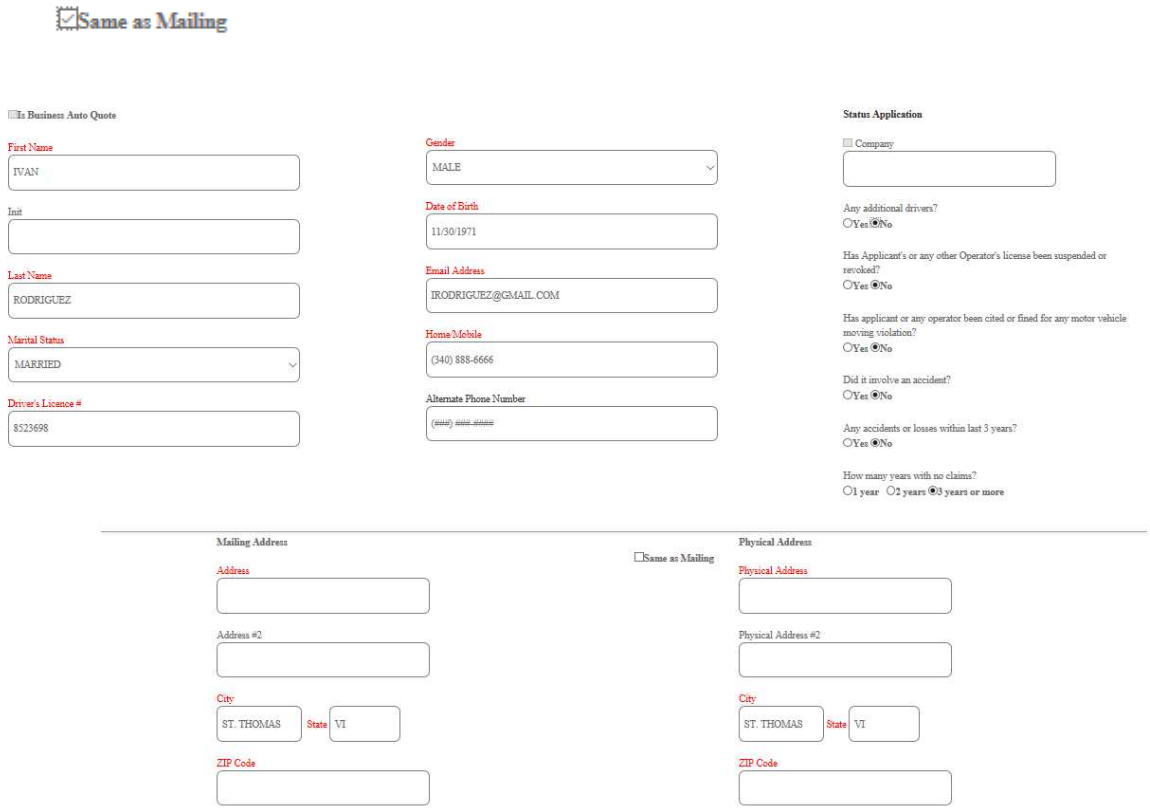
If the information entered in the quote is completed, we can move forward and "**Accept the Quote**".

ACCEPT QUOTE	The next step after the quote is accepted is to complete the application information.

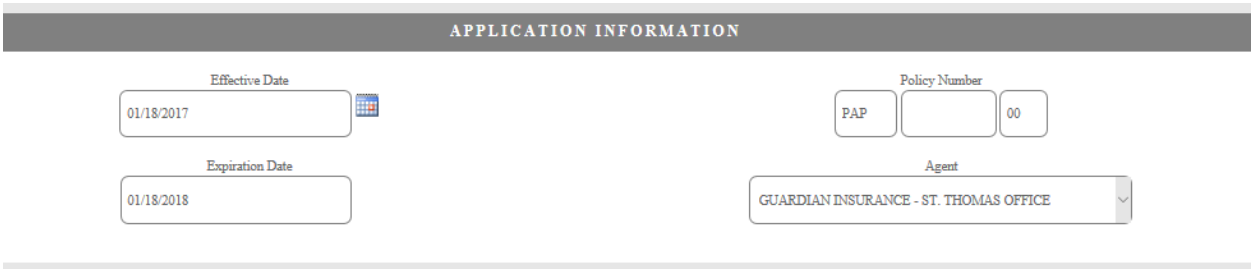
APPLICATION INFORMATION

The user starts completing the application information by entering the insured mailing and physical address. The fields will be displayed in the Client Information section. See the screenshot below.

Please note that between the mailing adress and the physical address there is a checkbox that must be checked if both addresses are the same:



For the Application there's also a new section "**Application Information**". The user must verify the effective date of the policy. Backdates will not be accepted.



Also note that the Policy Number field is empty. This field will be updated once the Dec Page is issued.

After entering the insured address and effective date, the application has to be SAVE and a PDF will be generated. This can be accomplish by pressing the **SAVE APPLICATION** and **PRINT APPLICATION** options.

The Guardian Building
P.O. Box 9109
St. Thomas, U.S. Virgin Islands 00801
Telephone (340) 776-8050 • Facsimile (340) 774-8830

Application For Insurance

Name of Applicant	Mailing Address	Residence Address
IVAN RODRIGUEZ	9716 ESTATE THOMAS STE 200 ST. THOMAS, VI 00802	9716 ESTATE THOMAS STE 200 ST. THOMAS, VI 00802

Policy Effective: 01/18/2017 Policy Expiration: 01/18/2018 At 12:01 AM	Work Phone:	Email: IRODRIGUEZ@GMAIL.COM	Cell Phone: (340) 888-6666

Vehicle Description and VIN Additional Interest/Loss Payee(if any)		Limits: BI Per Pers/BI Per Acc/PD Per Acc Ded: Comp/Coll Additional Coverages	Value	Premium
2015 - AUDI - A8	YUIKJH67890IU78	$10,000/$20,000/$10,000 Ded: $1,000/$1,500 Uninsured Motorist/Accidental Death & Dismemberment	$45,000	$2,895
		Premium Including Schedule of Vehicles	Total Discounts	Total Premium
		$2,895	($837)	$2,058.00

ANSWER EACH OF THE FOLLOWING QUESTIONS	YES	NO
1. A. Has applicant or any operator been cited or fined for any motor vehicle moving violation? If "Yes", Give Full Details		X
B. Did it involve an accident? If "Yes", Give Full Details		X
2. Has applicant's or any other operator's license been suspended or revoked? If "Yes", Give Full Details		X

ADDITIONAL COVERAGES ("X" MEANS INCLUDED)

	Rental Reimbursement Coverage: (Insured only) This coverage will provide Rental Cost Reimbursement that you incur in the event of damage or loss to a "Covered Vehicle" that is not drivable. This coverage will pay $40 per day for a maximum of 30 days not to exceed $1,200 for rental expenses incurred by the insured. Additional cost: $75 per vehicle
X	Uninsured Motorist Coverage: This covers an insured involved in a collision with a driver who does not have liability insurance. The limits are $10,000/20,000 per person per accident for Bodily Injury. No Physical Damage. Additional Cost: $80 per vehicle.

DEPRECIATION ("X" MEANS UNDERSTOOD AND AGREED)

X	You have purchased an insurance policy that insures your vehicle for its Actual Cash Value (defined as Replacement Cost less Depreciation). This means that at the time of loss your claimed loss will be evaluated on the basis of the cost of new parts, less reasonable depreciation, and less deductible.

EXCLUSION OF DRIVERS UNDER TWENTY-SIX YEARS OF AGE

This endorsement, effective 01/18/2017 forms a part of the attached Application for Insurance issued to by Guardian Insurance Company, Inc. It is agreed that the insurance afforded by this policy shall not apply with respect to any claim or loss arising from accidents which occur while any automobile is being operated by any person who has not attained the age of twenty-six years.

It is agreed, however, that this exclusion shall not apply to the following persons, who are expressly covered under this policy:

Driver Name	Date Of Birth

READ BEFORE SIGNING

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE CONTAINING ANY FALSE INFORMATION, OR CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRADULENT INSURANCE ACT, WHICH IS A CRIME.

THE INFORMATION GIVEN IN THIS APPLICATION FOR INSURANCE IS THE BASIS UPON WHICH THE COMPANY WILL ISSUE THE POLICY, AND WILL BE AN I NTEGRAL PART OF THE POLICY AS A WARRANTY TO THE EXTENT THAT IF ANY OF THE QUESTIONS ARE ANSWERED FRAUDULENTLY, OR IN SUCH A WAY AS TO CONCEAL OR MISREPRESENT ANY MATERIAL FACT THEREOF, THE ENTIRE POLICY SHALL BE VOID IN ALL ITS PARTS. THE INSURANCE AFFORDED HEREIN DOES NOT COVER ANY ACCIDENTS OR CLAIMS THAT OCCURRED ON OR BEFORE THE SIGNING OF THIS DOCUMENT.

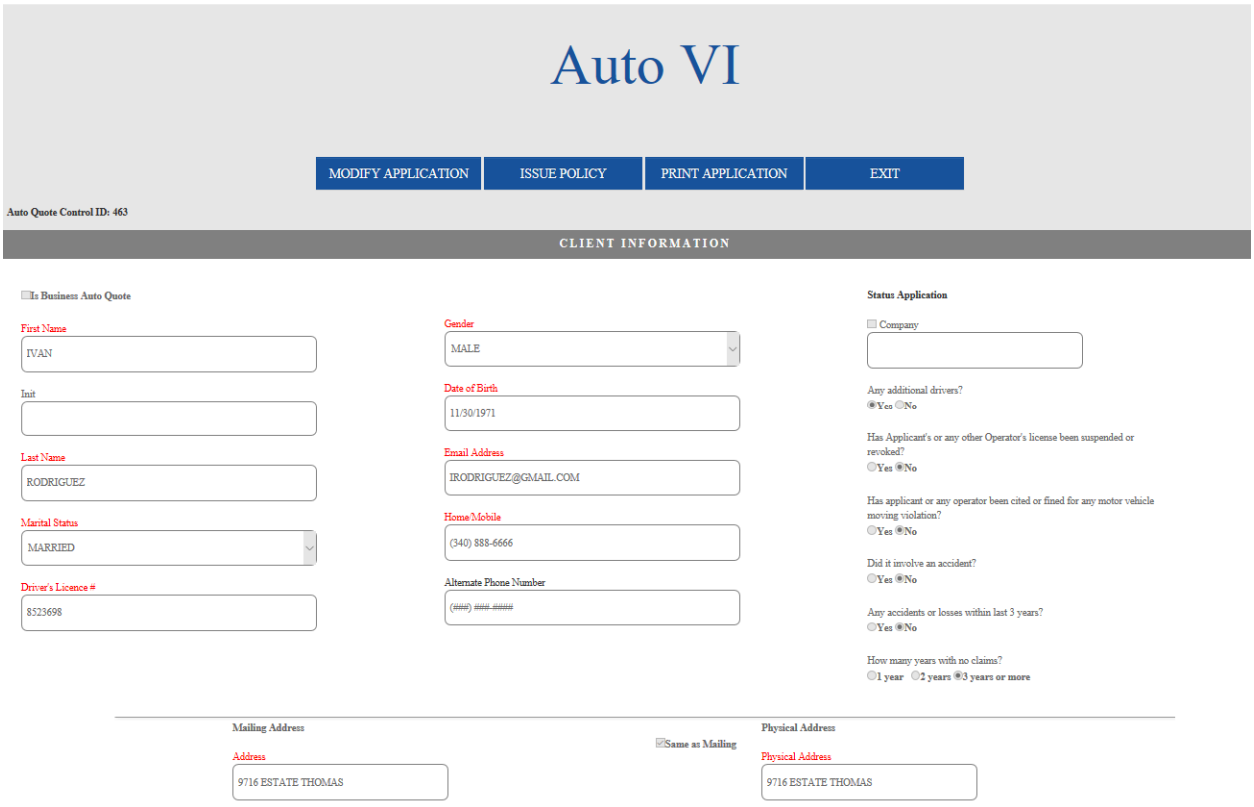
I HEREBY WARRANT THAT I AM A DULY AUTHORIZED MOTOR VEHICLE OPERATOR AND THAT THE ABOVE DECLARED STATEMENTS ARE TRUE AND THAT I HAVE NOT WITHHELD ANY INFORMATION REQUIRED IN THIS APPLICATION.

ISSUE POLICY

It is important to understand that the application can be modified before issuing the policy.

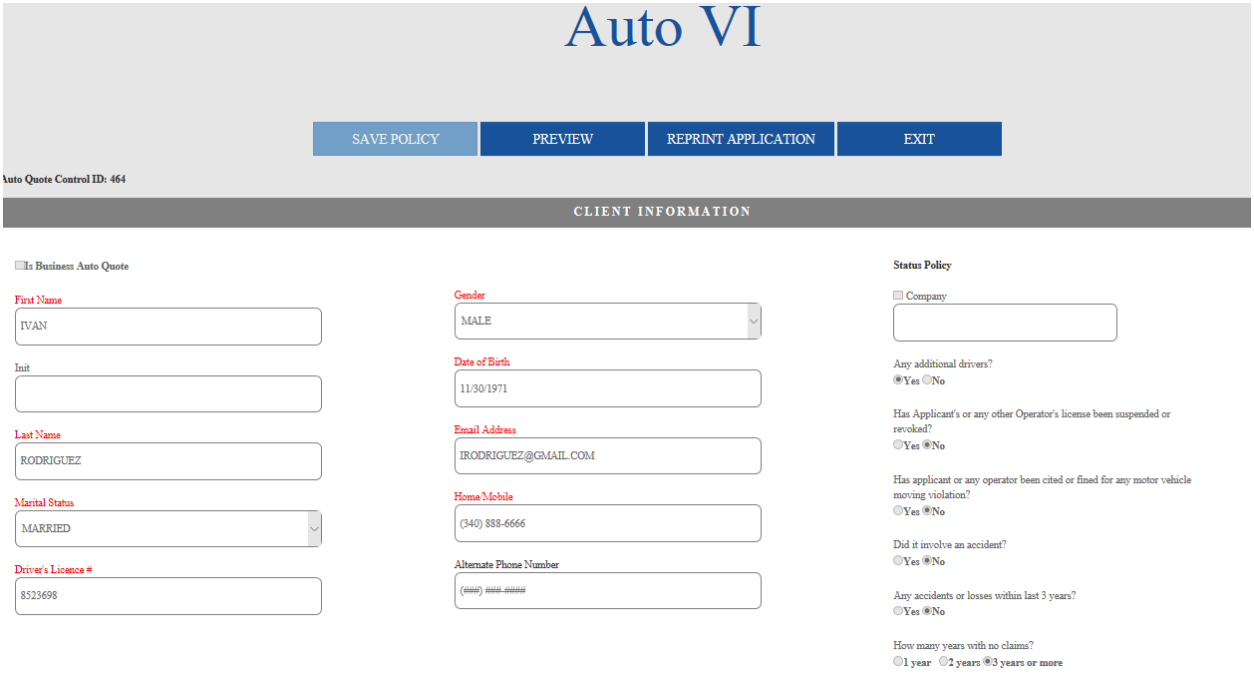
Once the policy is issued, the system will not allow any modifications to that record.

In the same screen, once the Application is saved and printed the ISSUE POLICY option is displayed.



This option will generate a Declaration Page for the policy. Also a policy number will be assigned and the insured data will be send to PPS among all the vehicles and coverages information.

The ISSUE POLICY Option will be replaced with a **"PREVIEW"** button, to be able to create the Dec page in PDF Format.



The Guardian Building
P.O. Box 9109
St. Thomas, U.S. Virgin Islands 00801
Telephone (340) 776-8050 • Facsimile (340) 774-8830

Personal Auto Policy
Declarations

Policy No.: PAP-0280295-00

Mailing Address	Physical Address	Customer:	Broker:
IVAN RODRIGUEZ 9716 ESTATE THOMAS STE 200 ST. THOMAS, VI 00802	9716 ESTATE THOMAS STE 200 ST. THOMAS, VI00802	100662	GUARDIAN INSURANCE - ST. THOMAS OFFICE
		Policy Period From 1/18/2017 To: 1/18/2018 at 12:01 a.m.	

Description of Auto(s) or Trailer(s)

AUTO	YEAR / MAKE / MODEL	VIN	SYMBOL	AGE
1	2015 / AUDI / A8	YUIKJH67890OIU78	PVT	2
The Auto(s) or Trailer(s) described in this policy is principally garaged at the above address unless otherwise stated.				

Coverage is provided where a premium and a limit are shown for the coverage.

Coverages		A. Liability			B. Medical Payments		C. Uninsured Motorist		D. Damage to your Auto		Total Premium Per Auto
		Bodily Injury		Property Damage					Collision Loss	Other Than Collision	
Limit of Liability		each person	each accident	each accident	each person	each accident	each person	each accident	Actual Cash Value minus Deductible	Actual Cash Value minus Deductible	
1	Limits	$10,000	$20,000	$10,000	$1,000	$5,000	$10,000	$20,000	$1,500	$1,000	
	Premium	$138		$139	$38		$80		$1,485	$990	$2,870

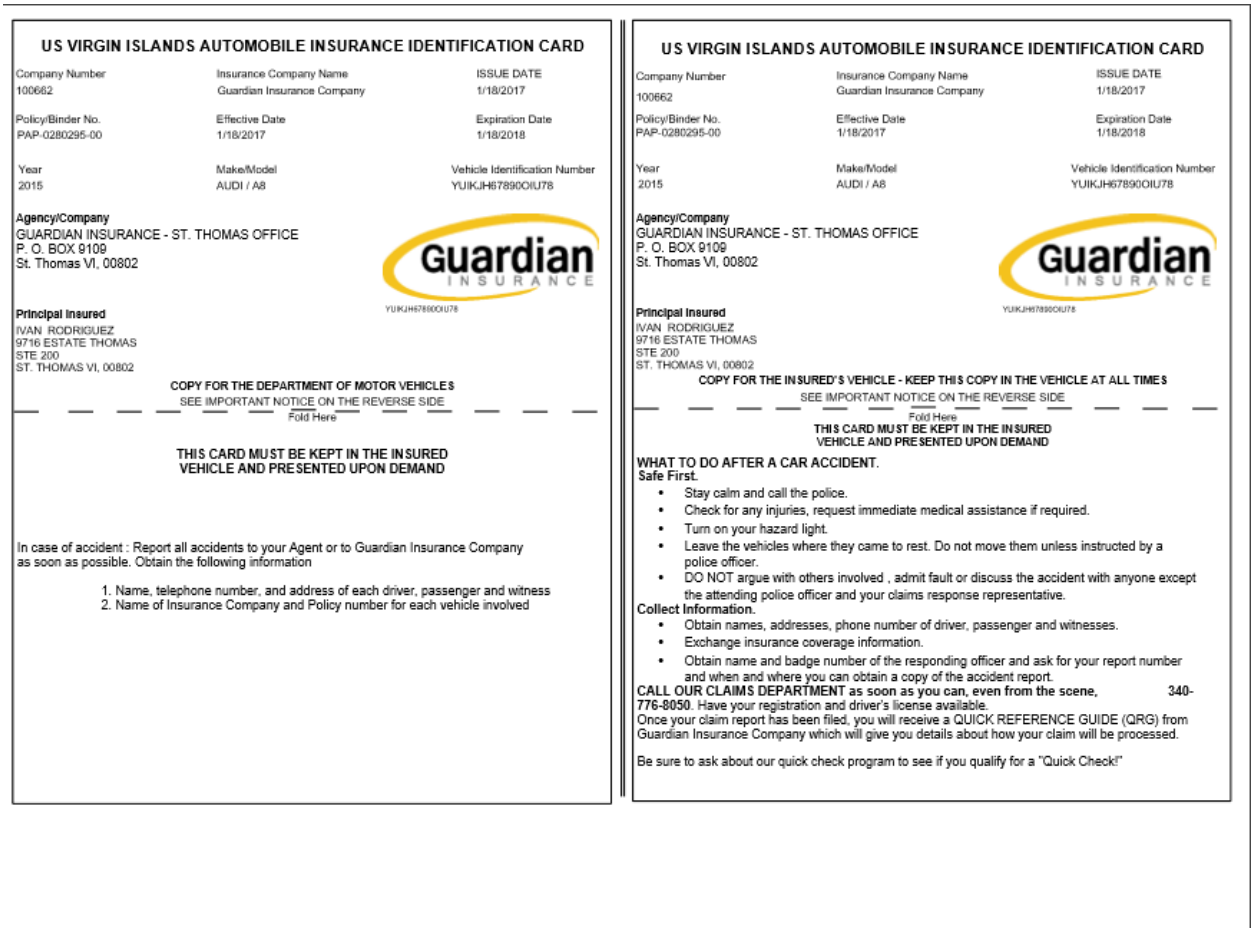
Total Premium Auto	Other Coverages	Total Surcharges	Total Discounts	Total Premium
$2,870	$25	$0	($837)	$2,058

Endorsements made part of this Policy at this time of issue :
A117, GIC3, GIC17, GIC21, GIC30, PP03260886, Under26excl, GIC12, A4555, GIC20, GIC25, UIP248

Vehicle Number	Loss Payee Name

Countersigned: January 18 2017 By _____
Authorized Signature

THIS DECLARATION PAGE WITH PERSONAL AUTO POLICY PROVISIONS OR POLICY JACKET AND PERSONAL AUTO POLICY FORM, TOGETHER WITH ENDORSEMENTS, IF ANY, ISSUED TO FORM A PART THEREOF, COMPLETES THE ABOVE NUMBERD POLICY.



US VIRGIN ISLANDS AUTOMOBILE INSURANCE IDENTIFICATION CARD

Company Number	Insurance Company Name	ISSUE DATE
100662	Guardian Insurance Company	1/18/2017
Policy/Binder No.	**Effective Date**	**Expiration Date**
PAP-0280295-00	1/18/2017	1/18/2018
Year	**Make/Model**	**Vehicle Identification Number**
2015	AUDI / A8	YUIKJH67890IU78

Agency/Company
GUARDIAN INSURANCE - ST. THOMAS OFFICE
P. O. BOX 9109
St. Thomas VI, 00802

YUIKJH67890IU78

Principal Insured
IVAN RODRIGUEZ
9716 ESTATE THOMAS
STE 200
ST. THOMAS VI, 00802

COPY FOR THE DEPARTMENT OF MOTOR VEHICLES
SEE IMPORTANT NOTICE ON THE REVERSE SIDE
Fold Here

THIS CARD MUST BE KEPT IN THE INSURED VEHICLE AND PRESENTED UPON DEMAND

In case of accident : Report all accidents to your Agent or to Guardian Insurance Company as soon as possible. Obtain the following information

1. Name, telephone number, and address of each driver, passenger and witness
2. Name of Insurance Company and Policy number for each vehicle involved

US VIRGIN ISLANDS AUTOMOBILE INSURANCE IDENTIFICATION CARD

Company Number	Insurance Company Name	ISSUE DATE
100662	Guardian Insurance Company	1/18/2017
Policy/Binder No.	**Effective Date**	**Expiration Date**
PAP-0280295-00	1/18/2017	1/18/2018
Year	**Make/Model**	**Vehicle Identification Number**
2015	AUDI / A8	YUIKJH67890IU78

Agency/Company
GUARDIAN INSURANCE - ST. THOMAS OFFICE
P. O. BOX 9109
St. Thomas VI, 00802

YUIKJH67890IU78

Principal Insured
IVAN RODRIGUEZ
9716 ESTATE THOMAS
STE 200
ST. THOMAS VI, 00802

COPY FOR THE INSURED'S VEHICLE - KEEP THIS COPY IN THE VEHICLE AT ALL TIMES
SEE IMPORTANT NOTICE ON THE REVERSE SIDE
Fold Here

THIS CARD MUST BE KEPT IN THE INSURED VEHICLE AND PRESENTED UPON DEMAND

WHAT TO DO AFTER A CAR ACCIDENT.
Safe First.

- Stay calm and call the police.
- Check for any injuries, request immediate medical assistance if required.
- Turn on your hazard light.
- Leave the vehicles where they came to rest. Do not move them unless instructed by a police officer.
- DO NOT argue with others involved , admit fault or discuss the accident with anyone except the attending police officer and your claims response representative.

Collect Information.

- Obtain names, addresses, phone number of driver, passenger and witnesses.
- Exchange insurance coverage information.
- Obtain name and badge number of the responding officer and ask for your report number and when and where you can obtain a copy of the accident report.

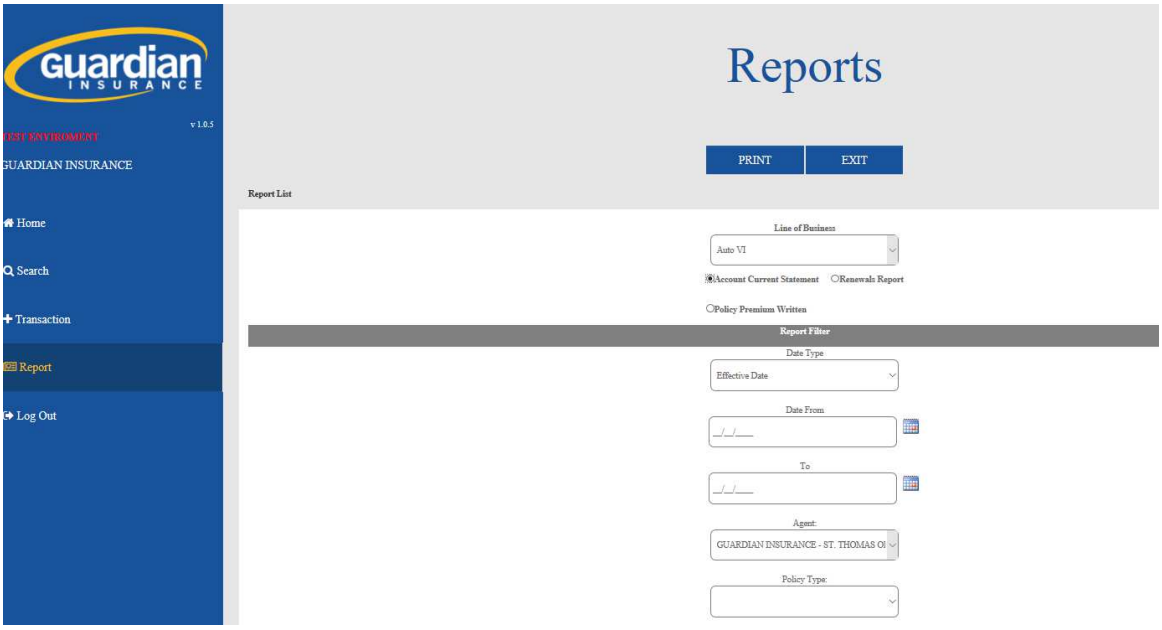
CALL OUR CLAIMS DEPARTMENT as soon as you can, even from the scene, 340-776-8050. Have your registration and driver's license available.
Once your claim report has been filed, you will receive a QUICK REFERENCE GUIDE (QRG) from Guardian Insurance Company which will give you details about how your claim will be processed.

Be sure to ask about our quick check program to see if you qualify for a "Quick Check!"

REPORTS

The user can generate different reports. The data included in the reports belong to the agency assigned to that user.

Just select **"Reports"** from the left panel Menu:

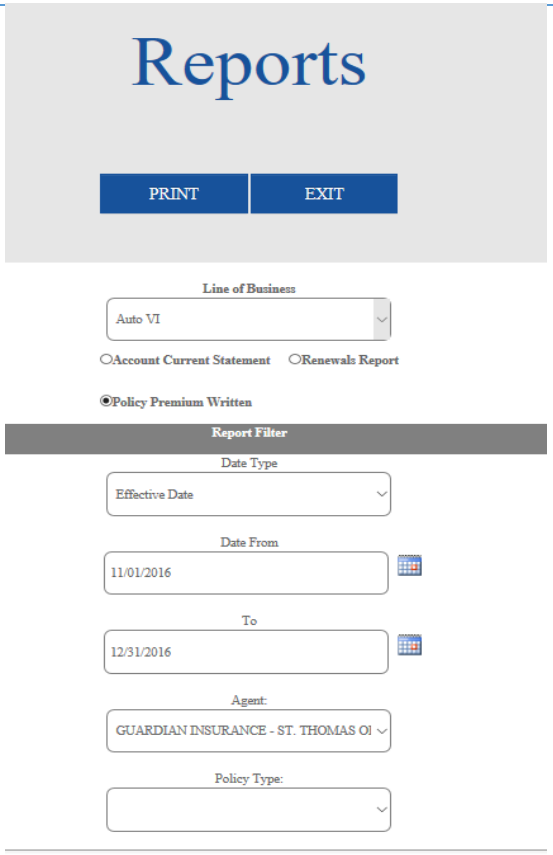


From this screen, the user wil be able to select from three different reports, by filling the data in the screen to select by:

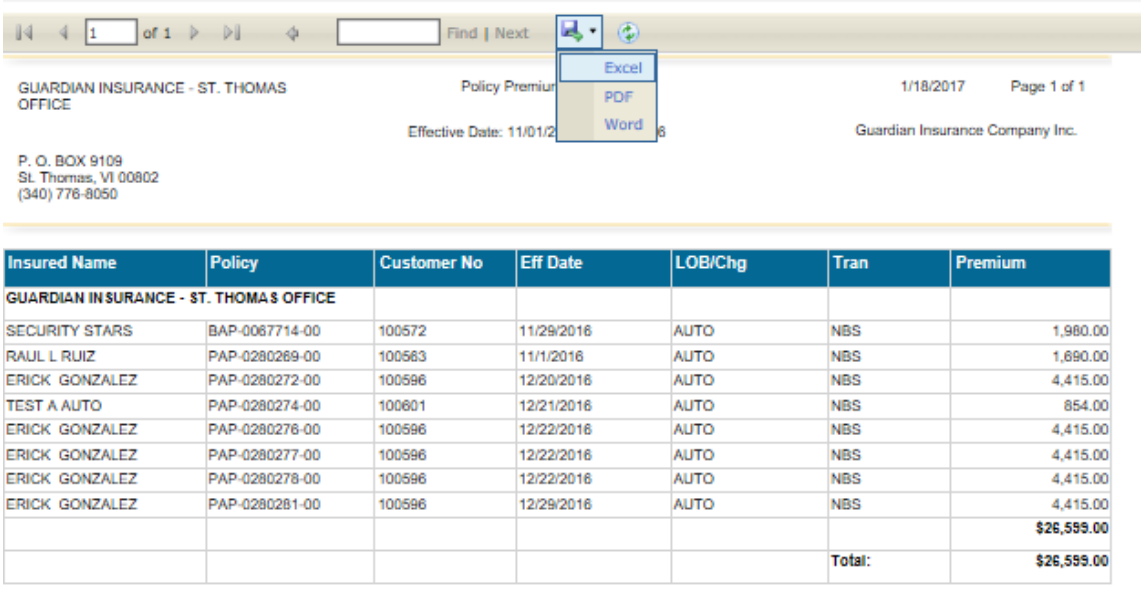
1.Line of Business

2. Entry date or

3. Effective date



When selecting the PRINT option the report will be generated.



Insured Name	Policy	Customer No	Eff Date	LOB/Chg	Tran	Premium
GUARDIAN INSURANCE - ST. THOMAS OFFICE						
SECURITY STARS	BAP-0067714-00	100572	11/29/2016	AUTO	NBS	1,980.00
RAUL L RUIZ	PAP-0280269-00	100563	11/1/2016	AUTO	NBS	1,690.00
ERICK GONZALEZ	PAP-0280272-00	100596	12/20/2016	AUTO	NBS	4,415.00
TEST A AUTO	PAP-0280274-00	100601	12/21/2016	AUTO	NBS	854.00
ERICK GONZALEZ	PAP-0280276-00	100596	12/22/2016	AUTO	NBS	4,415.00
ERICK GONZALEZ	PAP-0280277-00	100596	12/22/2016	AUTO	NBS	4,415.00
ERICK GONZALEZ	PAP-0280278-00	100596	12/22/2016	AUTO	NBS	4,415.00
ERICK GONZALEZ	PAP-0280281-00	100596	12/29/2016	AUTO	NBS	4,415.00
						$26,599.00
					Total:	$26,599.00

This report can be Export into an Excel, Word or PDF file format.