# **FINAL**



# **PAS Property: Premium and Coverages**

(CA) H03, DP3, H04, H06

**Insurance Exchange User Experience** 

Last Update: 5/14/2015

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### Overview:

This is Premium and Coverage screen. Agent has filled in required info for quick quote on General and Property Info screen before reaching this screen.

# Design Assumptions:

Please reference Scope Assumptions for system design assumptions

### **User Interface Assumptions**

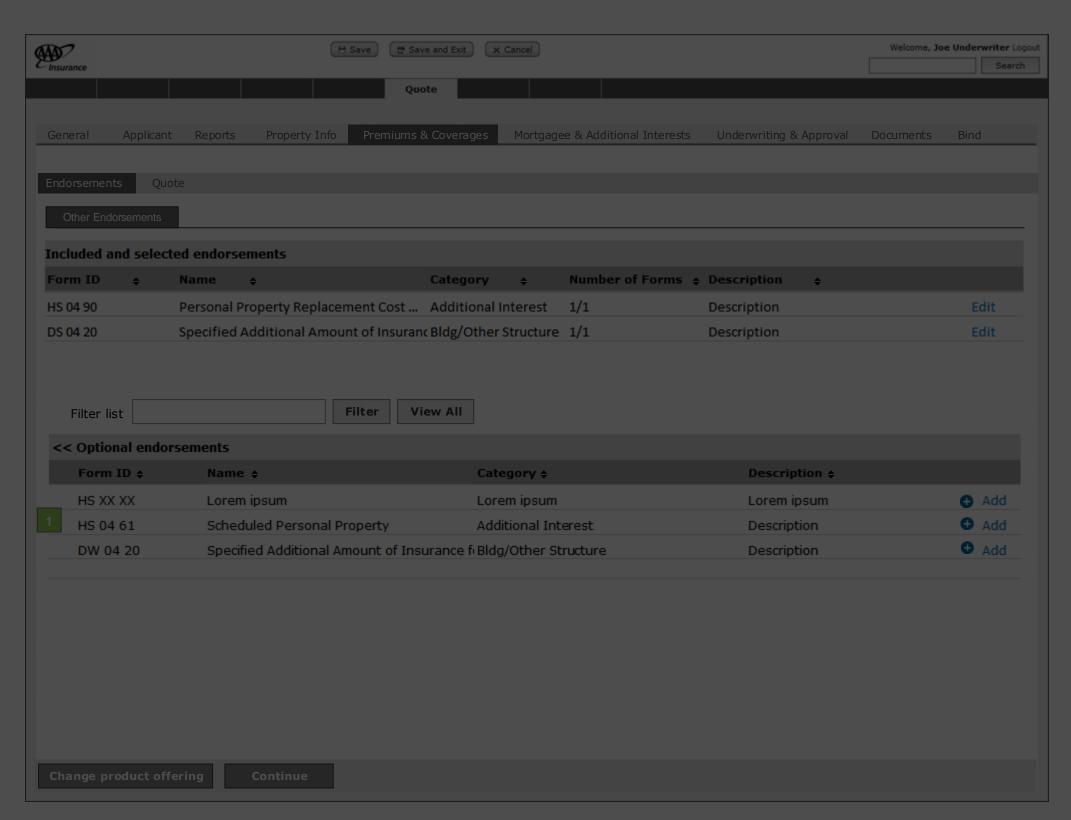
- 1. Functionality, user interface components and rendering, typography and visual design shall be based on BASE Exigen behavior.
- 2. Wireframes are presented in grey scale with the intention to modify the visual palette in a later sprint.
- 3. For string data type, and field masking we shall assume BASE Exigen data dimensions and behavior, unless otherwise specified in Data Dictionary.
- 4. The Information Architecture (IA) artifact is the definitive source for primary and secondary navigation tabs; Secondary Tabs; and the building blocks labels and order within a workspace. <a href="http://aaagateway/sites/IS">http://aaagateway/sites/IS</a> HO Exigen Project/System%20User%20Story/PAS Property IA Artifact.pdf
- 5. This wireframe depicts all fields expanded. E.g., all conditional fields, and building blocks driven by booleans are displayed. The wireframes depict logically defaulted values with booleans for context. Please reference business rules in the user stories for when these are triggered and default field values as specified in the data dictionary.
- 6. Mandatory and conditional mandatory fields are highlighted in yellow as per BASE Exigen behavior
- 7. UX team shall provide error message text for error scenarios in the Master Message List (MML); however, the actual placement of the errors shall not be shown.

# **Outstanding Issues:**

None

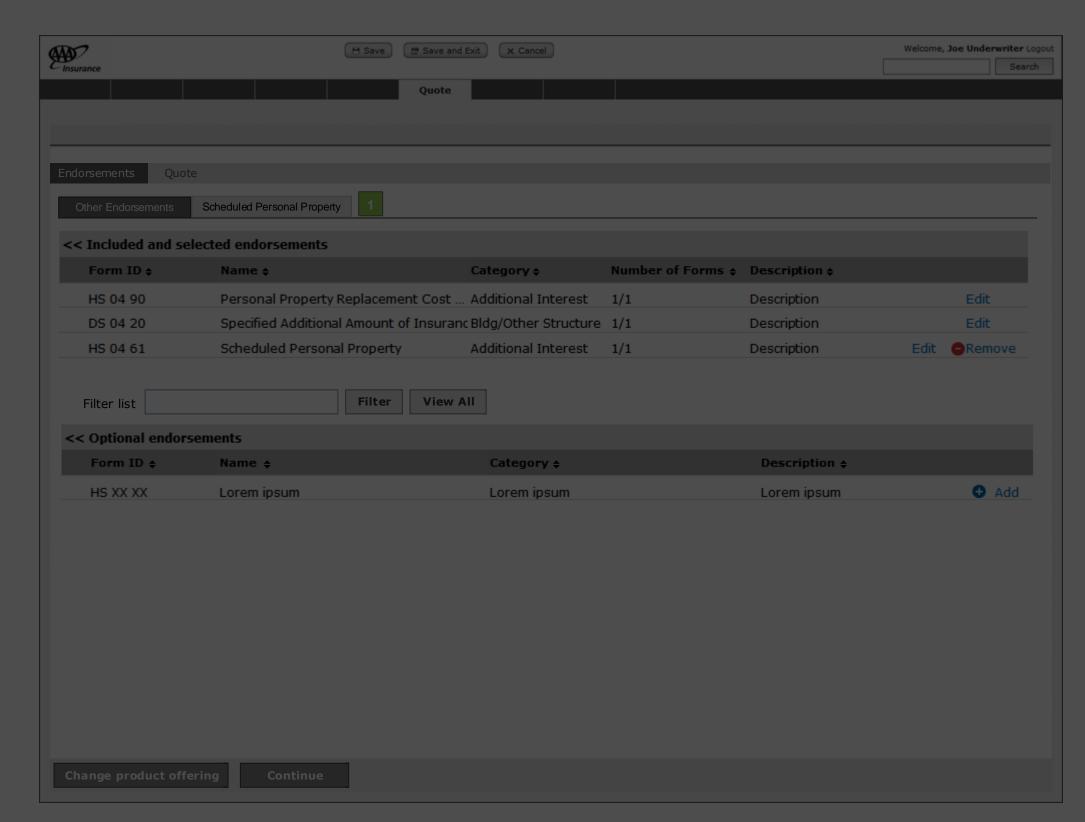
# **Change Log:**

Version	Date	Description	Created By
1.0		First version	Venkat tatituri
1.1	4/30/2015	Added Optional Coverages Section for CEA	Venkat tatituri
1.2	5/7/2015	Added HW-28 Limited Home Replacement Cost 150% under Endorsement forms	Jyoti Brahme
1.3	5/8/2015	Added Informational message on HO3-5 Page	Anirudh Natekar



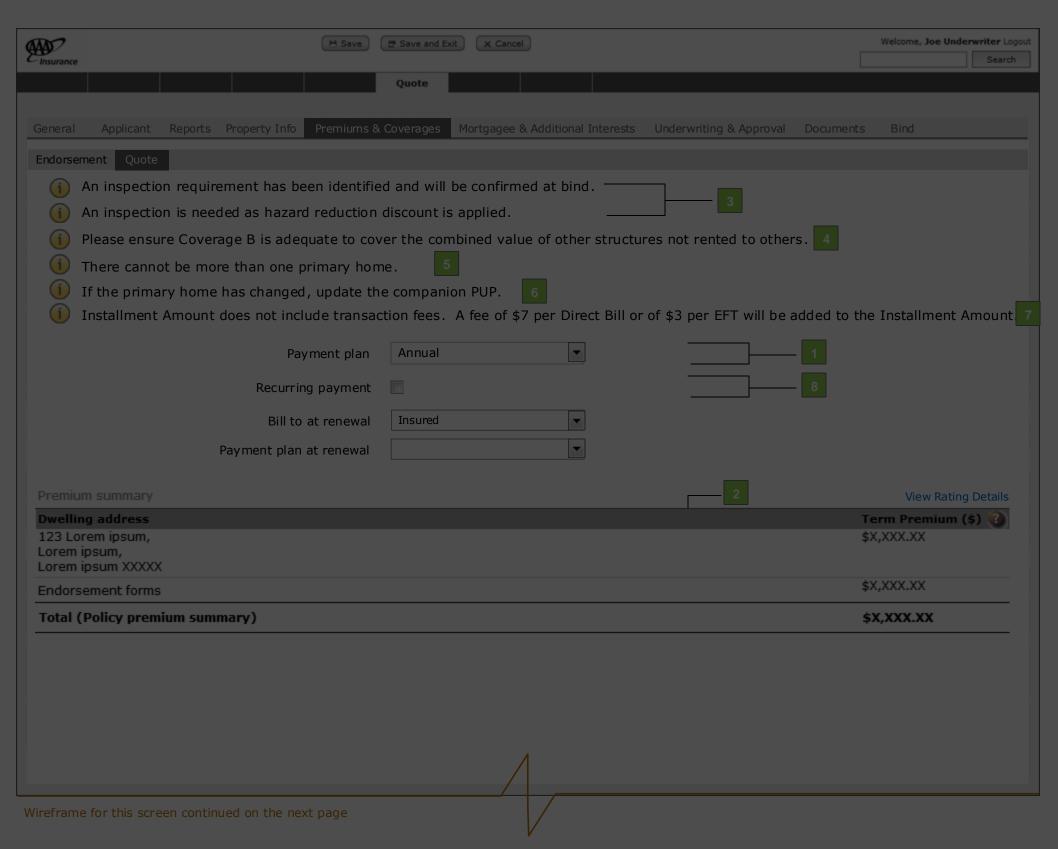
**FINAL** 

**Scheduled Personal Property** Shown in optional endorsement.



Scheduled Personal Property

When it is added to included endorsement, a separate Scheduled Personal Property tab is shown.



1 Payment plan

Drop down has been used to indicate that 'Payment plan' will have list of values.

- 2 Premium summary
- Conditional Message

  Message will display, for all users, based on inspection rule(s). If an inspection has not been triggered the system will not show the
- 4 Conditional Message

inspection message.

- 5 Conditional Message
- 6 Conditional Message
  - Conditional Message
    This message will display all the time, except when Payment plan is Mortgagee Bill or Annual.

### **Advance Rater**

HO3: Coverage B %, Coverage D %

XX% (+\$X.XX)	~
XX% (-\$X.XX) XX% (+\$X.XX)	
XX% (+\$X.XX)	
XX% (+\$XX.XX) XX% (+\$XX.XX)	

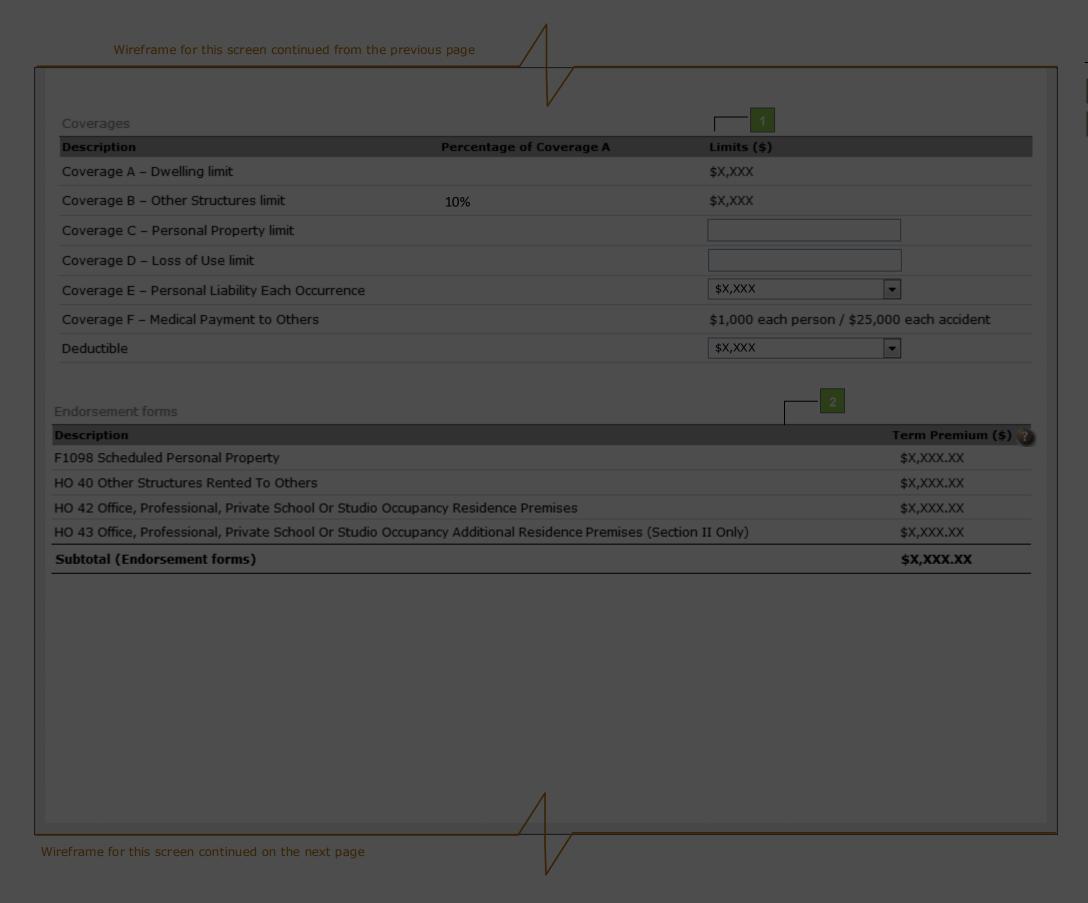
Coverage E limit, Coverage F limit, and Deductible.

\$X,XXX (+\$X.XX)	¥
\$X,XXX (-\$X.XX) \$X,XXX (+\$X.XX)	
\$X,XXX (+\$X.XX)	
\$X,XXXX (+\$XX.XX) \$X,XXXX (+\$XX.XX)	

8 Recurring payment

This will be disabled if payment plan selected is 'Mortgagee bill'.

Recurring navment



1 Coverages



**Endorsements** 

ı				·	
l	Payment plan			Г	-1
ı	Plan	Premium	Minimum Down Payment	Installment Payment (w/o fees)	# of Remaining Installments
ı	Annual	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX	Х
ı	Semi-Annual	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX	х
ı	Quarterly	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX	Х
	Monthly Standard	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX	Х
	Mortgagee Bill	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX	Х

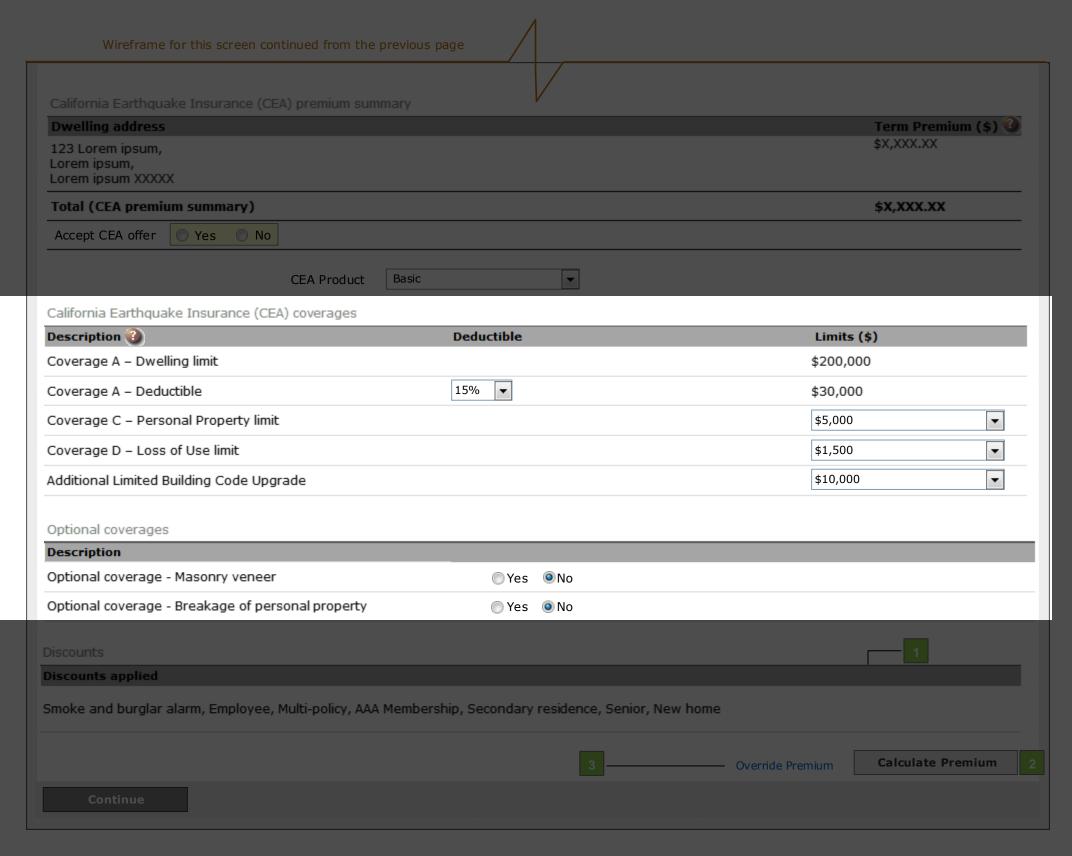
			 E CO		
				10011	

Plan	Premium	Renewal Payment	Due on	Installment Payment (w/o fees)	# of Remaining Installments
Annual	\$X,XXX.XX	\$X,XXX.XX	MM/DD/YYYY	\$X,XXX.XX	Х
Quarterly	\$X,XXX.XX	\$X,XXX.XX	MM/DD/YYYY	\$X,XXX.XX	X
Semi-Annual	\$X,XXX.XX	\$X,XXX.XX	MM/DD/YYYY	\$X,XXX.XX	X
Monthly Standard	\$X,XXX.XX	\$X,XXX.XX	MM/DD/YYYY	\$X,XXX.XX	X
Mortgagee Bill	\$X,XXX.XX	\$X,XXX.XX	MM/DD/YYYY	\$X,XXX.XX	Х

Payment plan
Show the different payment plans available to the customer and calculate payments for each payment plan.

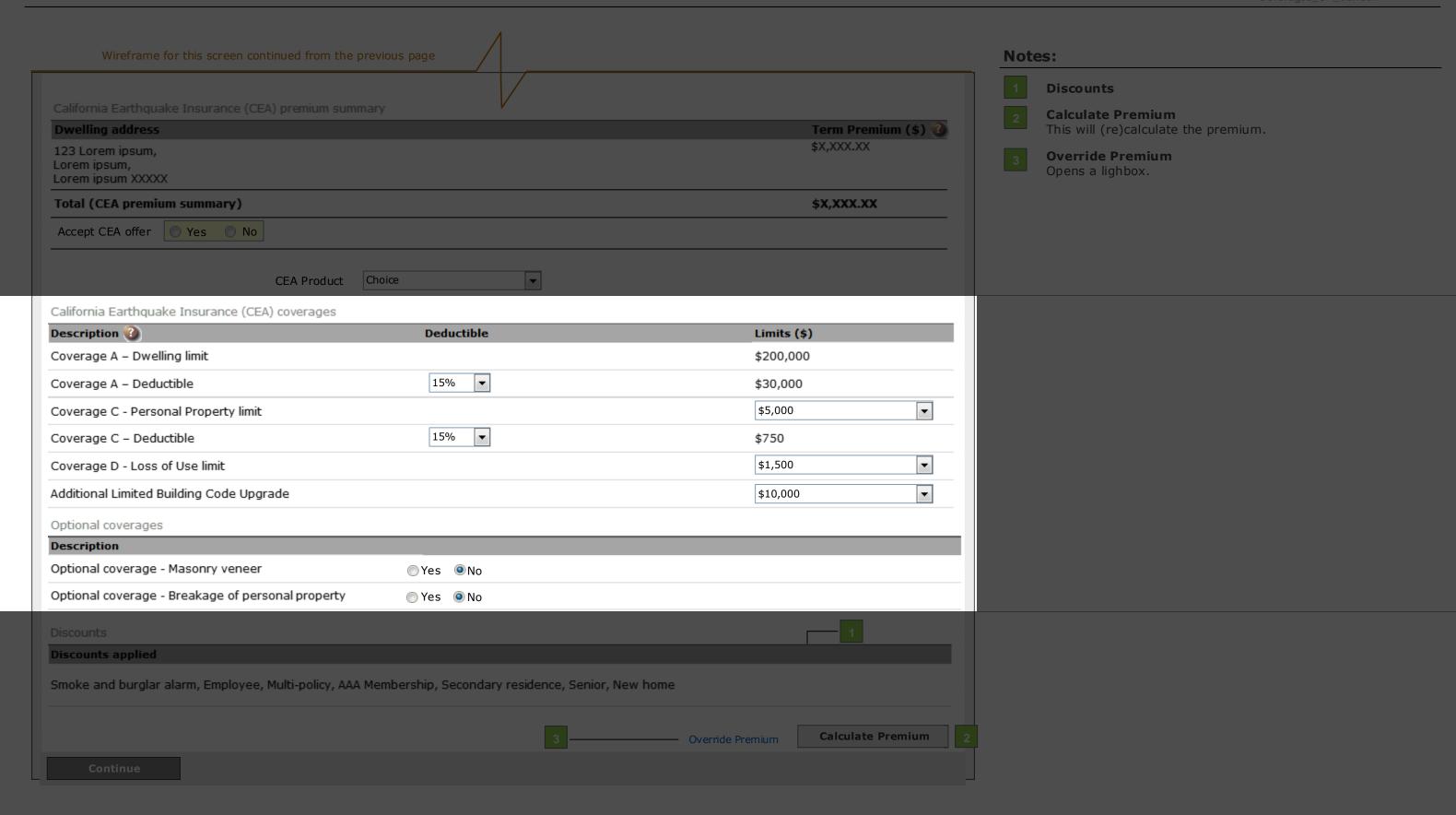
Payment plan at renewal
This is applicable only for Renewal transactions.





- 1 Discounts
- Calculate Premium
  This will (re)calculate the premium.
- Override Premium
  Opens a lighbox.



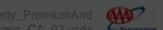






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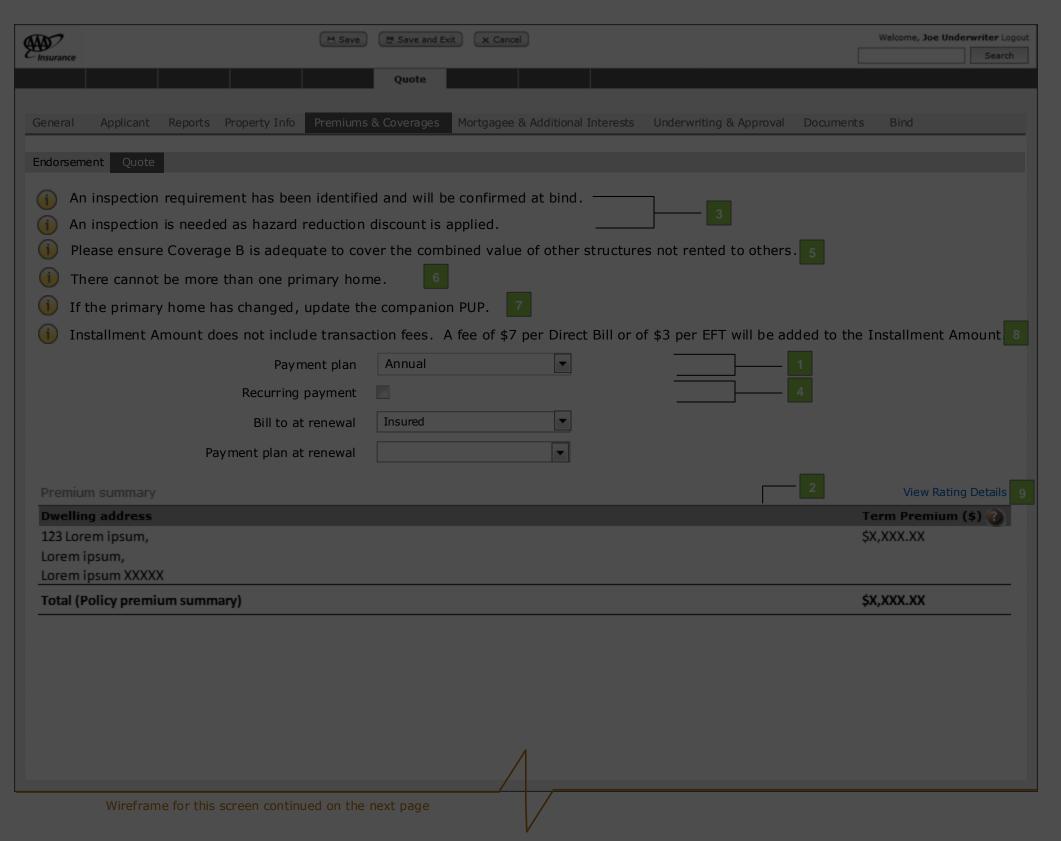
- This will be shown to Agents
- This will be shown to UW





**FINAL** 

2 This will be shown to UW



**FINAL** 

Payment plan

Drop down has been used to indicate that 'Payment plan' will have list of values.

- **Premium summary**
- **Conditional Message**

Message will display, for all users, based on inspection rule(s). If an inspection has not been triggered the system will not show the inspection message.

Recurring payment

This will be disabled if payment plan selected is 'Mortgagee bill'.

- **Conditional Message**
- **Conditional Message**
- **Conditional Message** 
  - **Conditional Message**
- This message will display all the time, except when Payment plan is Mortgagee Bill or Annual.

### **View Rating Details**

Opens a pop up

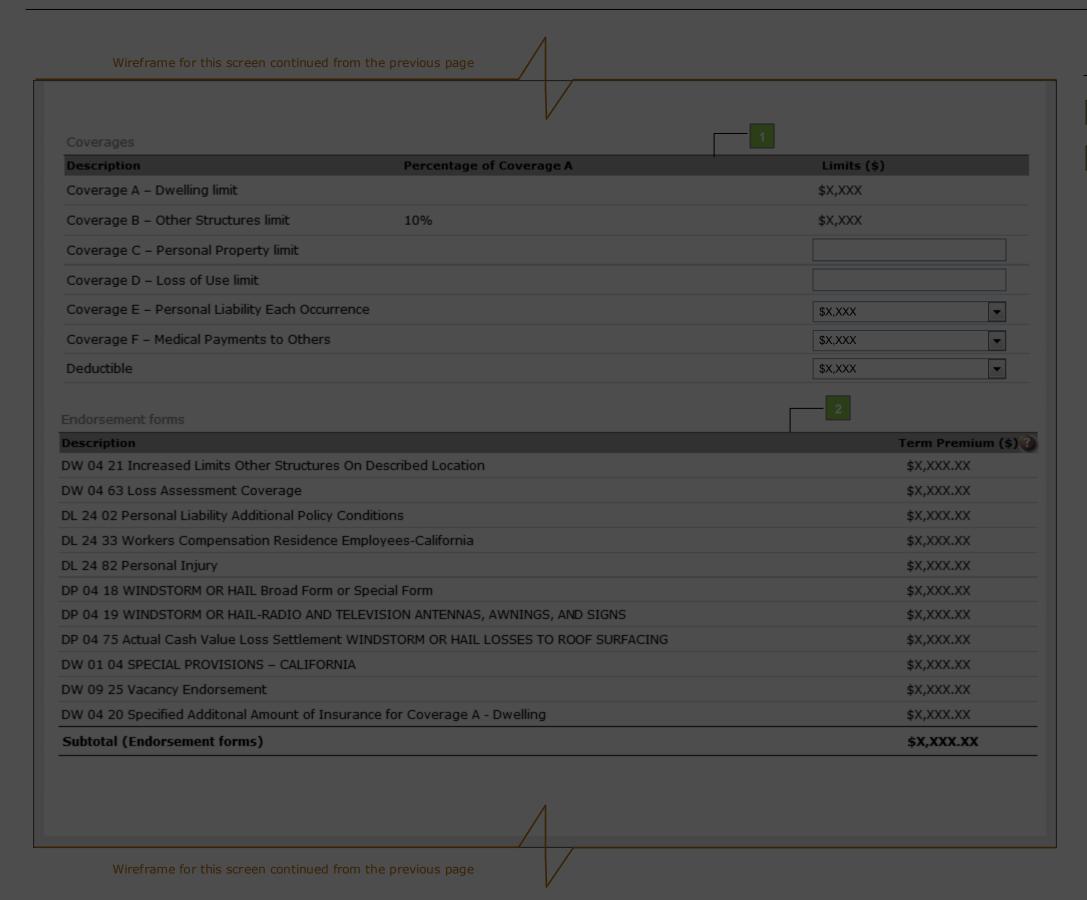
Advance rater

DP3: Coverage B %, Coverage D %

XX% (+\$X.XX)	_
XX% (-\$X.XX)	
XX% (+\$X.XX) XX% (+\$X.XX)	
XX% (+\$XX.XX)	
XX% (+\$XX.XX)	

Coverage E limit, Coverage F limit, and Deductible

\$X,XXX (+\$X.XX)	•
\$X,XXX (-\$X.XX)	
\$X,XXX (+\$X.XX)	
\$X,XXX (+\$X.XX) \$X,XXXX (+\$XX.XX)	
\$X,XXXX (+\$XX.XX)	



- 1 Coverages
- 2 Endorsements

Pian	Premium	minimum Down Payment	Installment Payment (W/ o rees)	# of Remaining Installments
Annual	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX	Х
Semi-Annual	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX	x
Quarterly	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX	Х
Monthly Standard	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX	Х
Mortgagee Bill	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX	Х

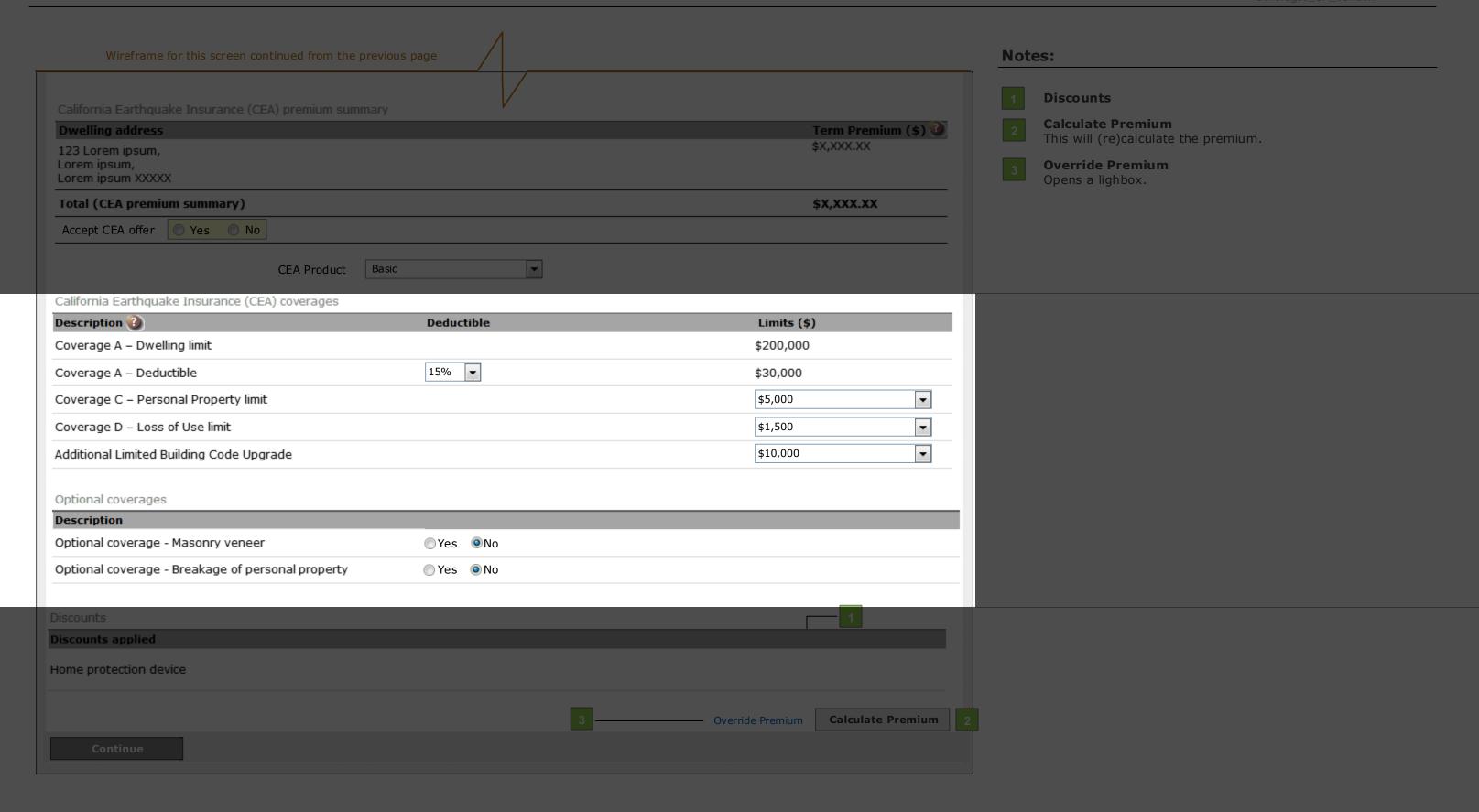
Payment plan at ren		2			
Plan	Premium	Renewal Payment	Due on	Installment Payment (w/o fees)	# of Remaining Installments
Annual	\$X,XXX.XX	\$X,XXX.XX	MM/DD/YYYY	\$X,XXX.XX	X
Quarterly	\$X,XXX.XX	\$X,XXX.XX	MM/DD/YYYY	\$X,XXX.XX	Х
Semi-Annual	\$X,XXX.XX	\$X,XXX.XX	MM/DD/YYYY	\$X,XXX.XX	X
Monthly Standard	\$X,XXX.XX	\$X,XXX.XX	MM/DD/YYYY	\$X,XXX.XX	X
Mortgagee Bill	\$X,XXX.XX	\$X,XXX.XX	MM/DD/YYYY	\$X,XXX.XX	х

Change product offering	

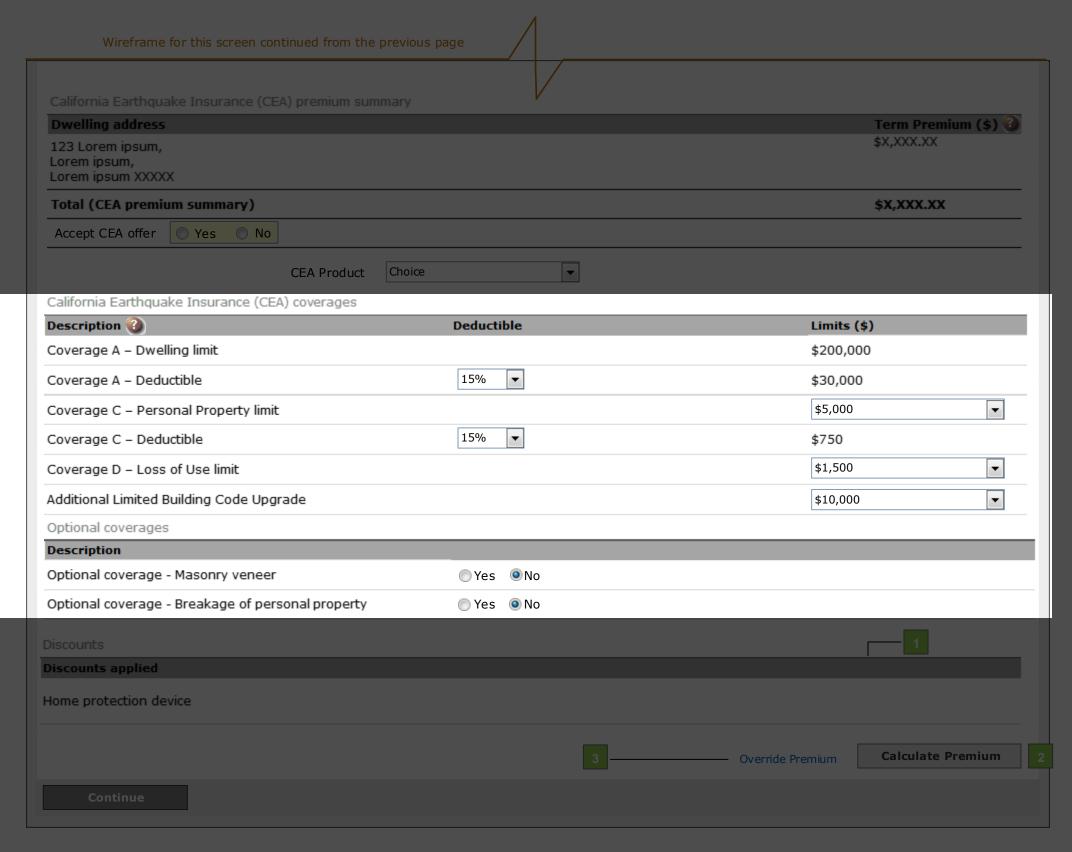
Payment plan
Show the different payment plans available to the customer and calculate payments for each payment plan.

Payment plan at renewal
This is applicable only for Renewal transactions.









**FINAL** 

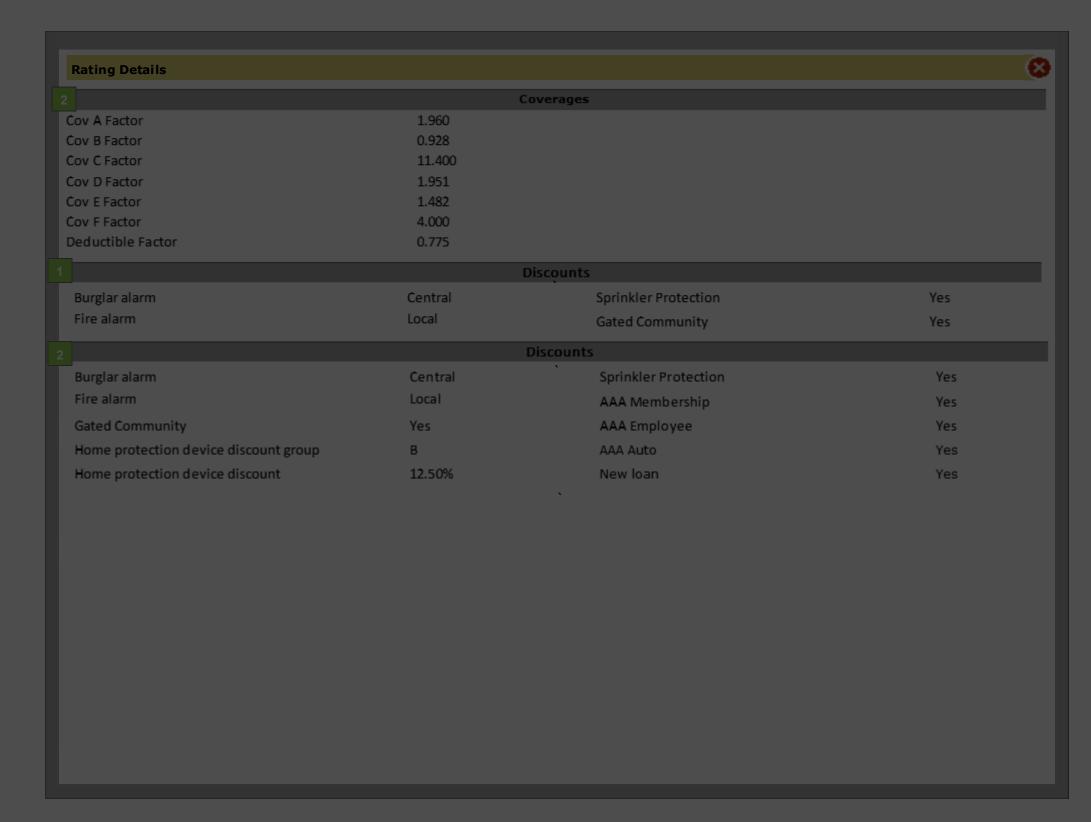
- 1 Discounts
- Calculate Premium
  This will (re)calculate the premium.
- Override Premium
  Opens a lighbox.

Rating Details										
			Policy	y Information						
Policy Type		DP3		Dwelling 1			03			
Policy Effective Date 4/22/201				Number o			1			
Policy Inception Date	2	4/22/2014			ion date for New		1/1/2011			
Policy Base Date		4/22/2014			ion date for Rene	wal	NA			
Premium Override		N			red with CSAA		2			
Zip code		94597		Years of p	rior insurance		4			
1 Property Information										
Protection Class		4		Livestock			3			
Construction Type		Frame		Wood stov	re		Yes			
Replacement Cost		\$750,000	8 Secondary home 2006 Years Since 100% Renovation 8 DP3 Tier			Fenced with slide No 2010				
Age Of Home		-								
Year Built		2006								
Age Of Roof		-				UP1				
Roof Type		Concrete tile	Property Manager				Professional / Full-time			
			Proj	perty Informatio						
Protection Class		4		Swimming Pool type			Fenced with	n slide		
Construction Type		Frame	·				No			
Replacement Cost		\$750,000		Years Sinc	e 100% Renovatio	n	2010			
Age Of Home		8		DP3 Tier			UP1			
Year Built		2006			umber of exposul	res	3			
Age Of Roof		8			umber of claims		2			
Roof Type		Concrete tile			xperience		7			
Livestock		3		Property N	/lanager		Professiona	l / Full-time		
Wood stove		Yes								
				Claims						
Prior claims AAA claims	1/11/2011 1/1/2011	2/8/2011 3/9/2011	3/14/2012 4/16/2012	4/19/2012 6/21/2012	5/1/2013	5/22/2013	8/1/2014	10/2/20		
				Claims						
Prior claims	1/11/2011	2/8/2011	3/14/2012	4/19/2012	5/1/2013	5/22/2013	8/1/2014	10/2/201		
Prior claims points	1	1	1	1	1	1	1	1		
AAA claims	1/1/2011	3/9/2011	4/16/2012	6/21/2012						

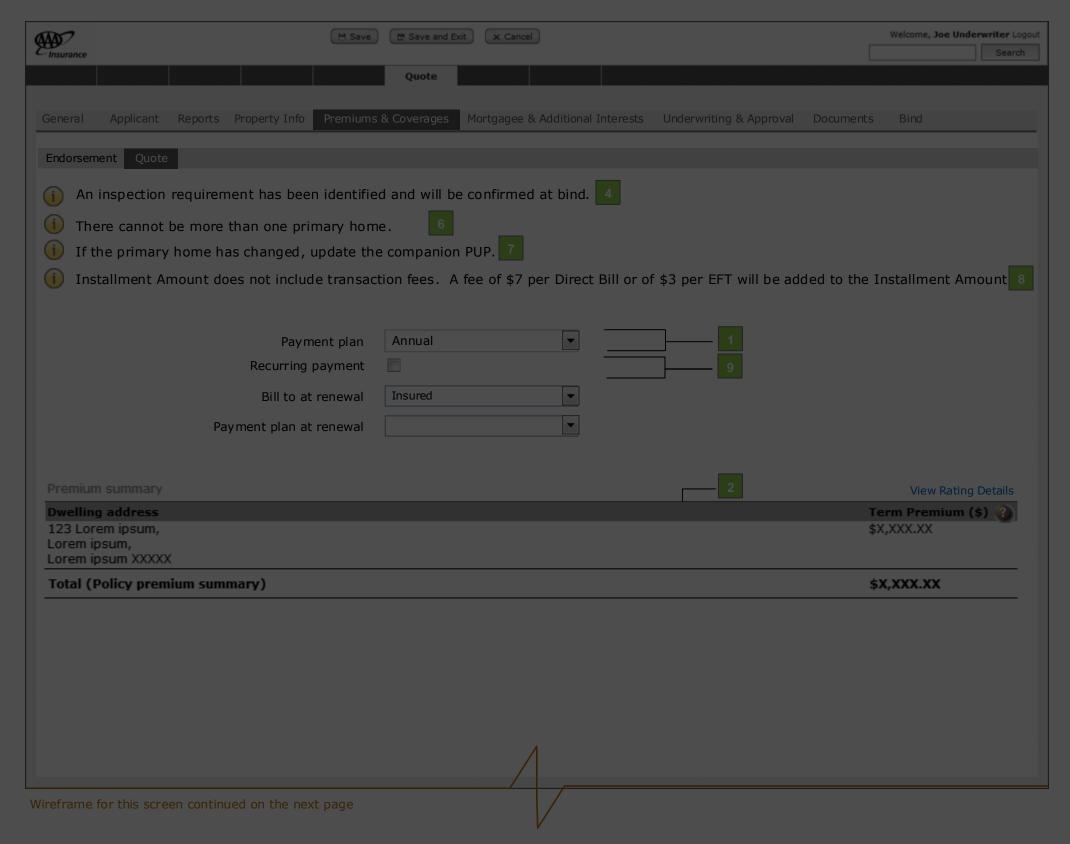
1 This will be shown to Agents

2 This will be shown to UW

**FINAL** 



- 1 This will be shown to Agents
- This will be shown to UW



1 Payment plan

Drop down has been used to indicate that 'Payment plan' will have list of values.

Premium summary

Table style is as per Exigen 4.1.10 build.

3 Coverage's

Table style is as per Exigen 4.1.10 build.

**Conditional Message** 

Message will display, for all users, based on inspection rule(s). If an inspection has not been triggered the system will not show the inspection message.

- 5 Conditional Message
- 6 Conditional Message
- 7 Conditional Message
- 8 Conditional Message

This message will display all the time, except when Payment plan is Mortgagee Bill or Annual.

### Advance rater

Coverage C - BA&A %, Coverage D %

XX% (+\$X.XX)	_
XX% (-\$X.XX) XX% (+\$X.XX)	
XX% (+\$X.XX)	
XX% (+\$XX.XX) XX% (+\$XX.XX)	

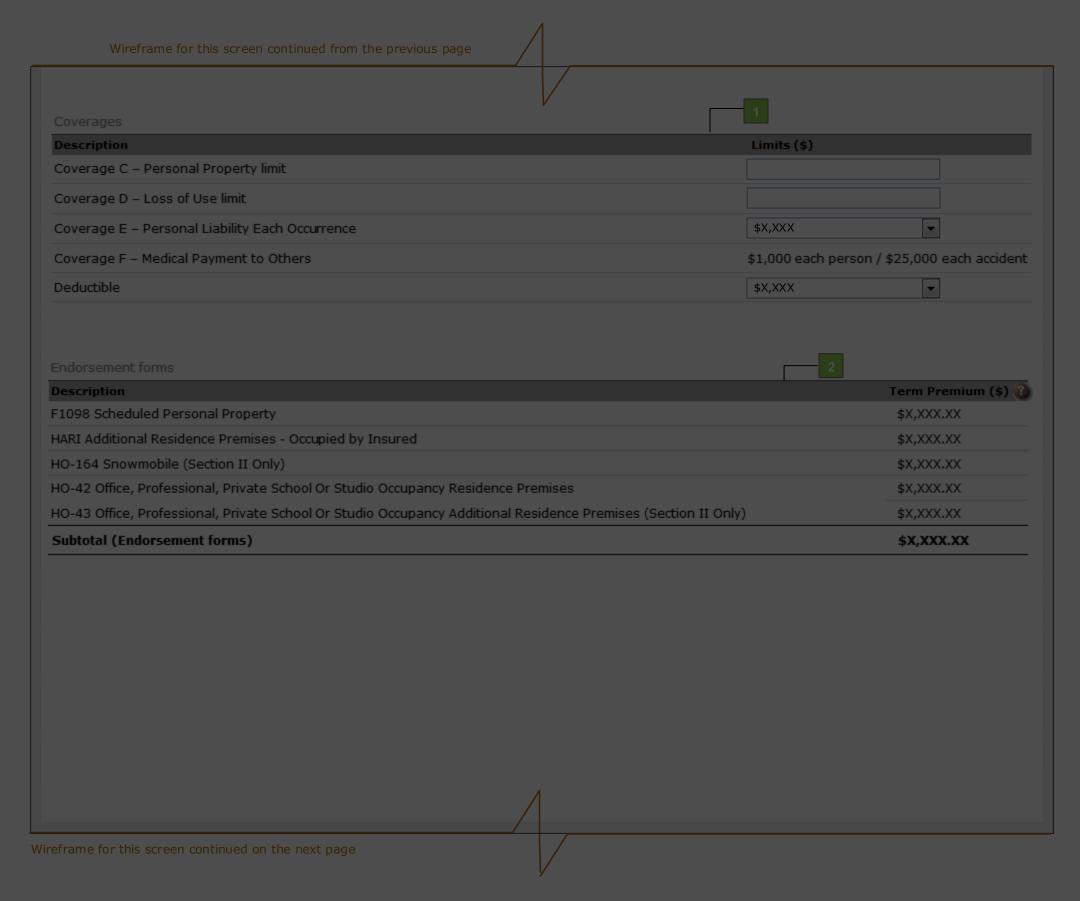
Coverage E limit, Coverage F limit, and Deductible.

**Recurring payment** 

This will be disabled if payment plan selected is 'Mortgagee bill'.

Recurring payment

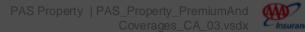


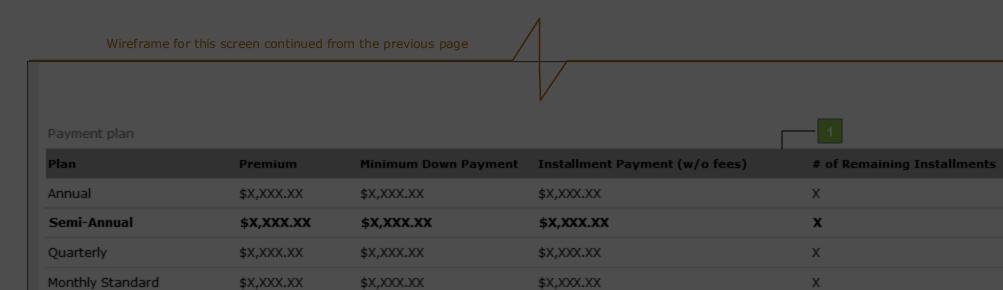


- 1 Coverage's
- **2** Endorsements



**FINAL** 





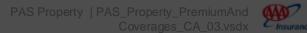
Payment plan at rene	ayment plan at renewal				
Plan	Premium	Renewal Payment	Due on	Installment Payment (w/o fees)	# of Remaining Installments
Annual	\$X,XXX.XX	\$X,XXX.XX	MM/DD/YYYY	\$X,XXX.XX	Х
Quarterly	\$X,XXX.XX	\$X,XXX.XX	MM/DD/YYYY	\$X,XXX.XX	Х
Semi-Annual	\$X,XXX.XX	\$X,XXX.XX	MM/DD/YYYY	\$X,XXX.XX	Х
Monthly Standard	\$X,XXX.XX	\$X,XXX.XX	MM/DD/YYYY	\$x,xxx.xx	Х

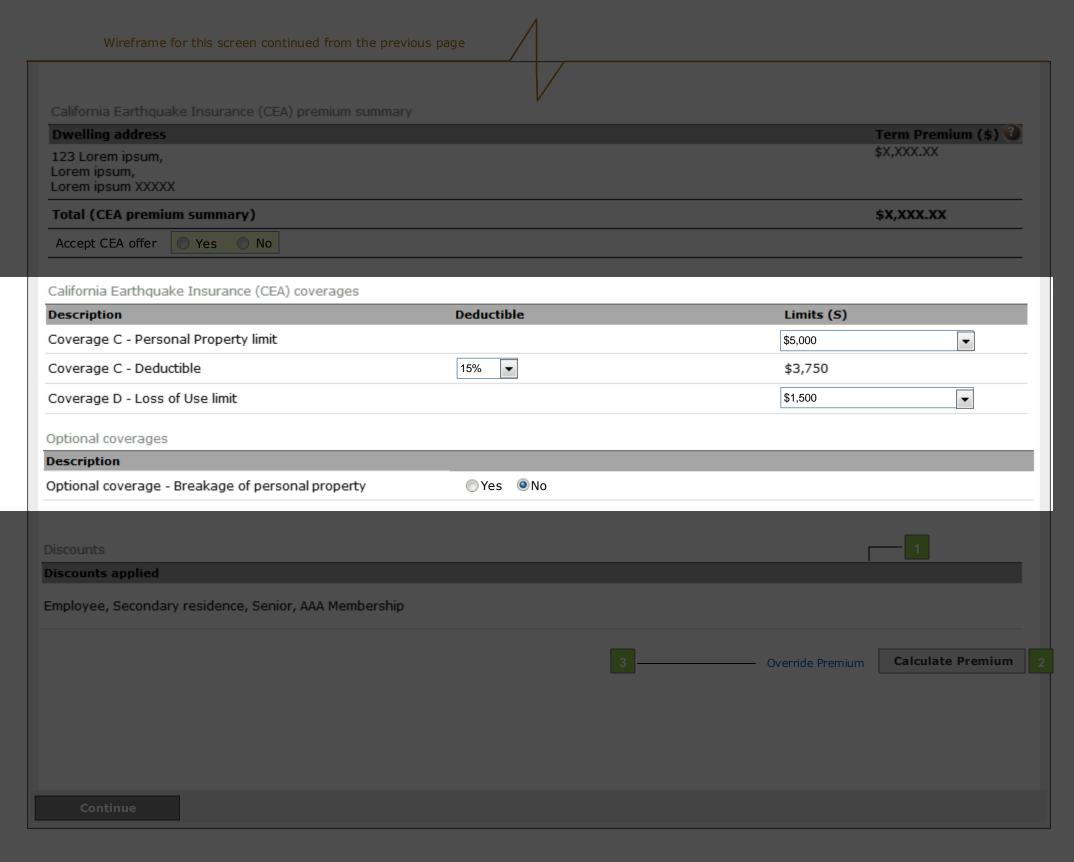
Notes:

Payment plan
Show the different payment plans available to the customer and calculate payments for each payment plan.

Payment plan at renewal
This is applicable only for Renewal transactions.







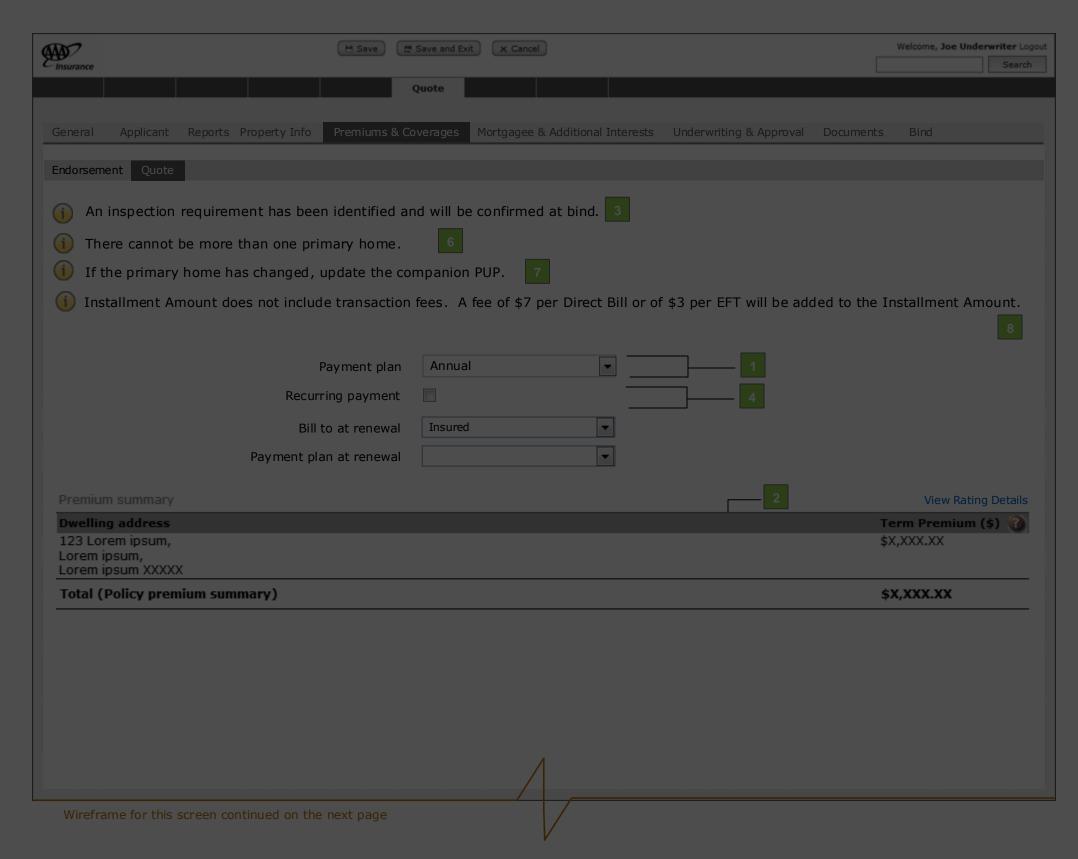
FINAL

- 1 Discounts
- Calculate Premium
  This will (re)calculate the premium.
- Override Premium
  Opens a lighbox.

**FINAL** 



- 1 This will be shown to Agents
- 2 This will be shown to UW



1 Payment plan

Drop down has been used to indicate that 'Payment plan' will have list of values.

- 2 Premium summary
- 3 Conditional Message

Message will display, for all users, based on inspection rule(s). If an inspection has not been triggered the system will not show the inspection message.

4 Recurring payment

This will be disabled if payment plan selected is 'Mortgagee bill'.

Recurring payment

- 5 Conditional Message
- 6 Conditional Message
- 7 Conditional Message
- 8 Conditional Message

This message will display all the time, except when Payment plan is Mortgagee Bill or Annual.

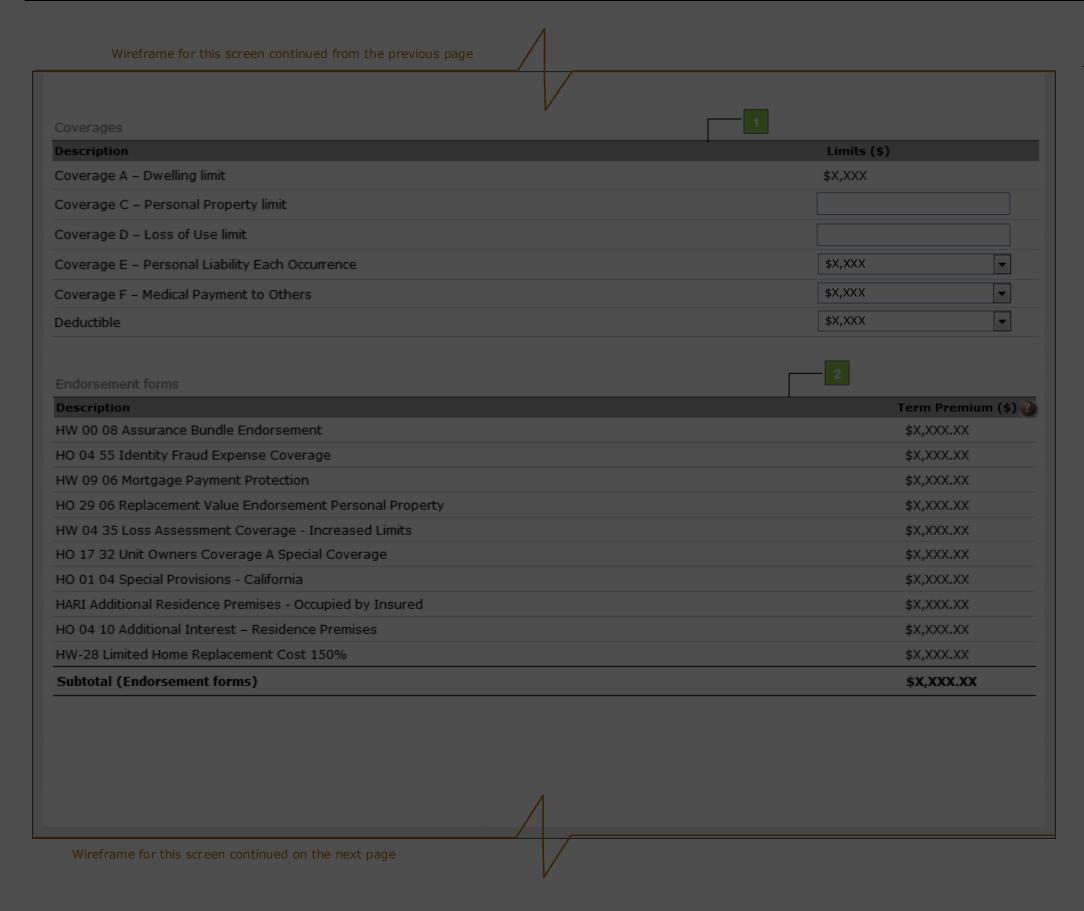
# Advance rater

Coverage D %

O O V O L AGO D 70	
XX% (+\$X.XX)	¥
XX% (-\$X.XX) XX% (+\$X.XX)	
XX% (+\$X.XX)	
XX% (+\$XX.XX) XX% (+\$XX.XX)	

Coverage E limit, Coverage F limit, and Deductible

\$X,XXX (+\$X.XX)	~
\$X,XXX (-\$X.XX)	
\$X,XXX (+\$X.XX)	
\$X,XXX (+\$X.XX) \$X,XXXX (+\$XX.XX)	
\$X,XXXX (+\$XX.XX)	



- 1 Coverages
- 2 Endorsements

			V		
Payment plan			Γ	1	
Plan	Premium	Minimum Down Payment	Installment Payment (w/o fees)	# of Remaining Installments	
Annual	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX	Х	
Semi-Annual	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX	х	
Quarterly	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX	X	
Monthly Standard	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX	Х	
Mortgagee Bill	\$X,XXX.XX	\$X,XXX.XX	\$x,xxx.xx	Х	

**FINAL** 

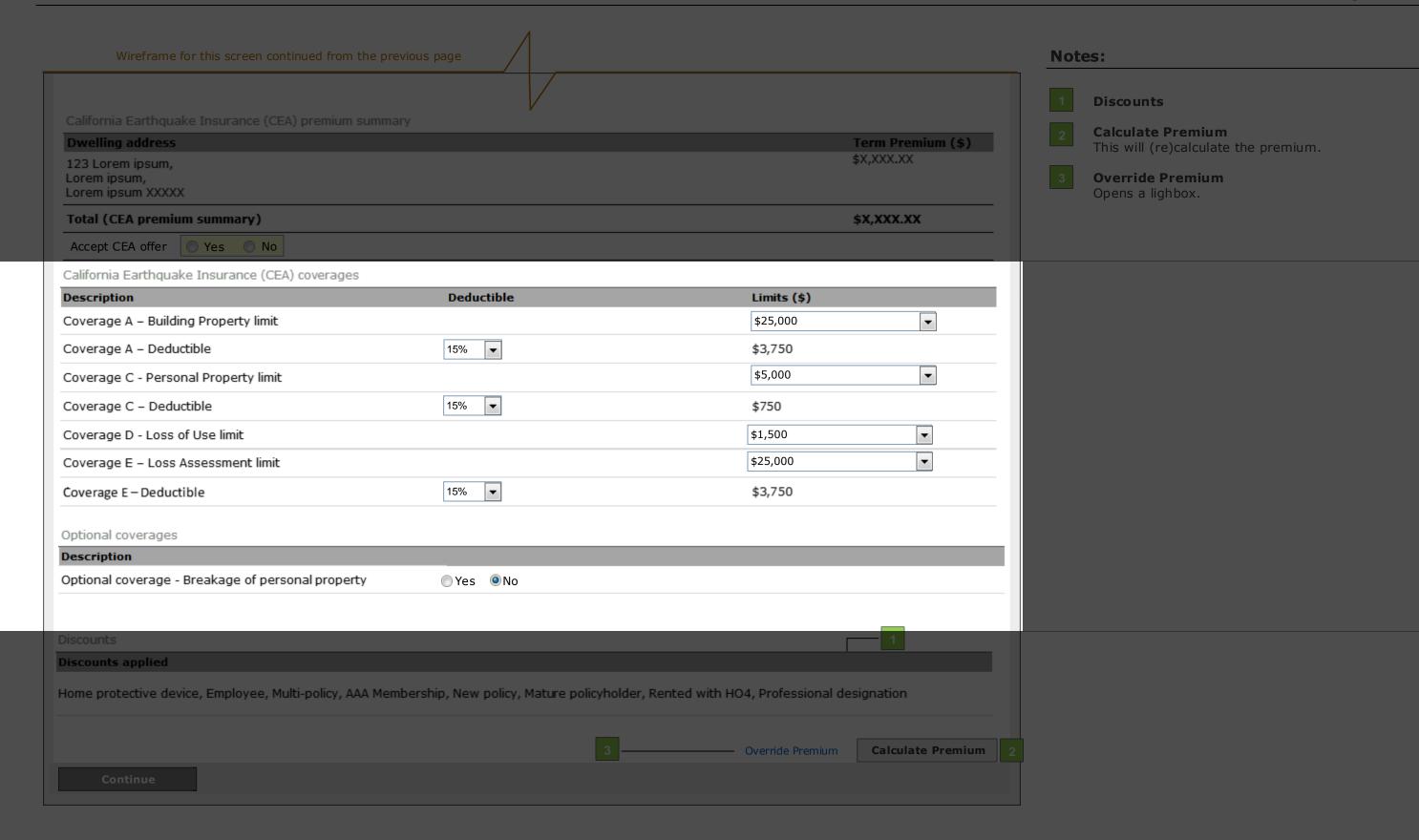
Plan	Premium	Renewal Payment	Due on	Installment Payment (w/o fees)	# of Remaining Installments
Annual	\$X,XXX.XX	\$X,XXX.XX	MM/DD/YYYY	\$X,XXX.XX	X
Quarterly	\$X,XXX.XX	\$X,XXX.XX	MM/DD/YYYY	\$X,XXX.XX	X
Semi-Annual	\$X,XXX.XX	\$X,XXX.XX	MM/DD/YYYY	\$X,XXX.XX	X
Monthly Standard	\$X,XXX.XX	\$X,XXX.XX	MM/DD/YYYY	\$X,XXX.XX	Х
Mortgagee Bill	\$X,XXX.XX	\$X,XXX.XX	MM/DD/YYYY	\$X,XXX.XX	Х

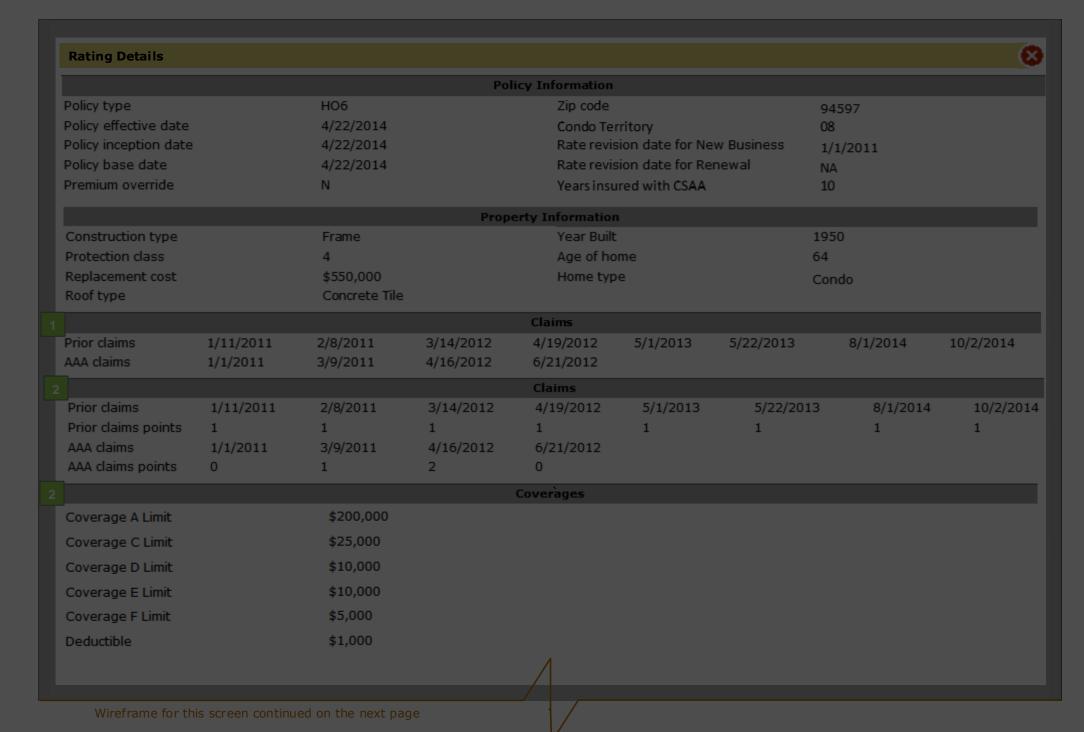
# Notes:

Payment plan
Show the different payment plans available to the customer and calculate payments for each payment plan.

Payment plan at renewal
This is applicable only for Renewal transactions.

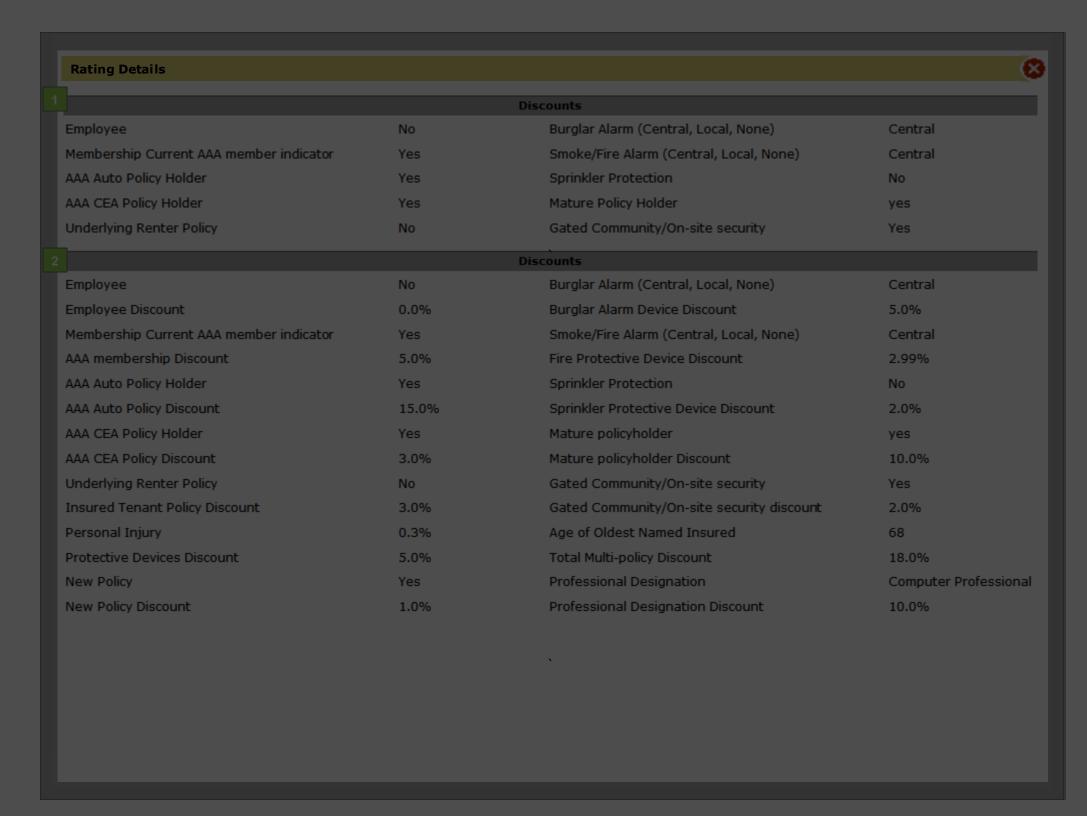






1 This will be shown to Agents

This will be shown to UW



**FINAL** 

This will be shown to Agents

This will be shown to UW

