

FINAL



PAS Property: Premium and Coverages

(CA)
H03, DP3, H04, H06

Insurance Exchange User Experience

Last Update: 5/14/2015



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- 32 Override premium

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.
http://aaagateway/sites/IS_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

[illegible]



Save

Save and Exit

Cancel

Welcome, Joe Underwriter Logout

Search

Quote

General

Applicant

Reports

Property Info

Premiums & Coverages

Mortgagee & Additional Interests

Underwriting & Approval

Documents

Bind

Endorsements

Quote

Other Endorsements

Included and selected endorsements

Form ID	Name	Category	Number of Forms	Description	
HS 04 90	Personal Property Replacement Cost ...	Additional Interest	1/1	Description	Edit
DS 04 20	Specified Additional Amount of Insuranc	Bldg/Other Structure	1/1	Description	Edit

Filter list

Filter

View All

<< Optional endorsements

Form ID	Name	Category	Description	
HS XX XX	Lorem ipsum	Lorem ipsum	Lorem ipsum	+ Add
1 HS 04 61	Scheduled Personal Property	Additional Interest	Description	+ Add
DW 04 20	Specified Additional Amount of Insurance f	Bldg/Other Structure	Description	+ Add


Change product offering

Continue

Notes:

- 1
- Scheduled Personal Property

Shown in optional endorsement.



Save

Save and Exit

Cancel

Welcome, Joe Underwriter Logout

Search

Quote

Endorsements

Quote

Other Endorsements

Scheduled Personal Property

1

<< Included and selected endorsements

Form ID ↕	Name ↕	Category ↕	Number of Forms ↕	Description ↕	
HS 04 90	Personal Property Replacement Cost ...	Additional Interest	1/1	Description	Edit
DS 04 20	Specified Additional Amount of Insuranc Bldg/Other Structure		1/1	Description	Edit
HS 04 61	Scheduled Personal Property	Additional Interest	1/1	Description	Edit Remove

Filter list

Filter

View All

<< Optional endorsements

Form ID ↕	Name ↕	Category ↕	Description ↕	
HS XX XX	Lorem ipsum	Lorem ipsum	Lorem ipsum	+ Add

Change product offering

Continue

Notes:

- 1

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



Notes:

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 Conditional Message

5 Conditional Message

6 Conditional Message

7 Conditional Message

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

Advance Rater

H03: 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'.



Save

Save and Exit

Cancel

Welcome, Joe Underwriter Logout

Search

Quote

General

Applicant

Reports

Property Info

Premiums & Coverages

Mortgagee & Additional Interests

Underwriting & Approval

Documents

Bind

Endorsement Quote

An inspection requirement has been identified and will be confirmed at bind.

3

An inspection is needed as hazard reduction discount is applied.

Please ensure Coverage B is adequate to cover the combined value of other structures not rented to others.

4

There cannot be more than one primary home.

5

If the primary home has changed, update the companion PUP.

6

Installment Amount does not include transaction fees. A fee of \$7 per Direct Bill or of \$3 per EFT will be added to the Installment Amount

7

Payment plan

Annual

1

Recurring payment

8

Bill to at renewal

Insured

Payment plan at renewal

Premium summary

2

View Rating Details

Dwelling address	Term Premium (\$)
123 Lorem ipsum, Lorem ipsum, Lorem ipsum XXXXX	\$X,XXX.XX
Endorsement forms	\$X,XXX.XX
Total (Policy premium summary)	\$X,XXX.XX

Wireframe for this screen continued from the previous page

Coverages

1

Description	Percentage of Coverage A	Limits (\$)
Coverage A – Dwelling limit		\$X,XXX
Coverage B – Other Structures limit	10%	\$X,XXX
Coverage C – Personal Property limit		<input type="text"/>
Coverage D – Loss of Use limit		<input type="text"/>
Coverage E – Personal Liability Each Occurrence		<input type="text" value="\$X,XXX"/> ▼
Coverage F – Medical Payment to Others		\$1,000 each person / \$25,000 each accident
Deductible		<input type="text" value="\$X,XXX"/> ▼

Endorsement forms

2

Description	Term Premium (\$)
F1098 Scheduled Personal Property	\$X,XXX.XX
HO 40 Other Structures Rented To Others	\$X,XXX.XX
HO 42 Office, Professional, Private School Or Studio Occupancy Residence Premises	\$X,XXX.XX
HO 43 Office, Professional, Private School Or Studio Occupancy Additional Residence Premises (Section II Only)	\$X,XXX.XX
Subtotal (Endorsement forms)	\$X,XXX.XX

Notes:

- 1

Coverages
- 2

Endorsements

Wireframe for this screen continued on the next page



Wireframe for this screen continued from the previous page

Payment plan

Plan	Premium	Minimum Down Payment	Installment Payment (w/o fees)	# of Remaining Installments
Annual	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX	X
Semi-Annual	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX	X
Quarterly	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX	X
Monthly Standard	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX	X
Mortgagee Bill	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX	X

Payment 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	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	X
Mortgagee Bill	\$X,XXX.XX	\$X,XXX.XX	MM/DD/YYYY	\$X,XXX.XX	X

Change product offering

Continue

Notes:

1

Payment plan

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

2

Payment plan at renewal

This is applicable only for Renewal transactions.



Wireframe for this screen continued from the previous page

California Earthquake Insurance (CEA) premium summary

Dwelling address

123 Lorem ipsum,
Lorem ipsum,
Lorem ipsum XXXXX

Term Premium (\$)

\$X,XXX.XX

Total (CEA premium summary)

\$X,XXX.XX

Accept CEA offer

Yes

No

CEA Product

Basic

California Earthquake Insurance (CEA) coverages

Description	Deductible	Limits (\$)
Coverage A – Dwelling limit		\$200,000
Coverage A – Deductible	15%	\$30,000
Coverage C – Personal Property limit		\$5,000
Coverage D – Loss of Use limit		\$1,500
Additional Limited Building Code Upgrade		\$10,000

Optional coverages

Description
Optional coverage - Masonry veneer
Optional coverage - Breakage of personal property

Discounts

Discounts applied

Smoke and burglar alarm, Employee, Multi-policy, AAA Membership, Secondary residence, Senior, New home

3

Override Premium

Calculate Premium

2

Continue

- Notes:
- 1

Discounts
- 2

Calculate Premium

This will (re)calculate the premium.
- 3

Override Premium

Opens a lighbox.

Wireframe for this screen continued from the previous page

California Earthquake Insurance (CEA) premium summary

Dwelling address

123 Lorem ipsum,
Lorem ipsum,
Lorem ipsum XXXXX

Term Premium (\$)

\$X,XXX.XX

Total (CEA premium summary)

\$X,XXX.XX

Accept CEA offer

Yes

No

CEA Product

Choice

California Earthquake Insurance (CEA) coverages

Description	Deductible	Limits (\$)
Coverage A – Dwelling limit		\$200,000
Coverage A – Deductible	15%	\$30,000
Coverage C - Personal Property limit		\$5,000
Coverage C – Deductible	15%	\$750
Coverage D - Loss of Use limit		\$1,500
Additional Limited Building Code Upgrade		\$10,000

Optional coverages

Description
Optional coverage - Masonry veneer
Optional coverage - Breakage of personal property

Discounts

Discounts applied

Smoke and burglar alarm, Employee, Multi-policy, AAA Membership, Secondary residence, Senior, New home

3

Override Premium

Calculate Premium

2

Continue

- Notes:
- 1

Discounts
- 2

Calculate Premium

This will (re)calculate the premium.
- 3

Override Premium

Opens a lighbox.



Notes:

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

Rating Details

Policy Information

Policy type	HO3	Zip code	94597
Policy effective date	4/22/2014	Homeowner Territory	08
Policy inception date	4/22/2014	Number of families	1
Policy base date	4/22/2014	Rate revision date for New Business	1/1/2011
Premium override	N	Rate revision date for Renewal	NA

Property Information

Protection class	4	Age of home	8
Replacement Cost	\$500,000	Secondary home	N
Year Built	2003	Construction type	Frame

1Claims

Prior claims	1/11/2011	2/8/2011	3/14/2012	4/19/2012	5/1/2013	5/22/2013	8/1/2014	10/2/2014
AAA claims	1/1/2011	3/9/2011	4/16/2012	6/21/2012				

2Claims

Prior claims	1/11/2011	2/8/2011	3/14/2012	4/19/2012	5/1/2013	5/22/2013	8/1/2014	10/2/2014
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				
AAA claims points	0	1	2	0				

2Coverages

Cov A Factor	0.925
Cov A Premium	\$550.00
Additional Cov C Premium	\$15.60
Additional Cov D Premium	20
Cov E Premium	15
Cov F Premium	0
Deductible Factor	-0.3

1Discounts

Employee	Yes	Senior discount	No
Membership Current AAA member indicator	Yes	Smoke and Burglar alarm	Local
AAA Auto	Yes	Home insurance persistency	4
New home discount	Yes		


Notes:

2 This will be shown to UW

Rating Details

2

Discounts			
Employee	Yes	Senior discount	No
Employee discount factor	0.9	Senior discount factor	0.0
Membership Current AAA member indicator	Yes	Smoke and Burglar alarm	Local
AAA Membership discount	5%	Smoke and Burglar alarm discount factor	0.95
AAA Auto	Yes	Home insurance persistency	4
AAA Auto discount	12.5%	Secondary residence credit	\$5
New home discount	2%		



Save

Save and Exit

Cancel

Welcome, Joe Underwriter Logout

Search

Quote

General

Applicant

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Property Info

Premiums & Coverages

Mortgagee & Additional Interests

Underwriting & Approval

Documents

Bind

Endorsement

Quote

An inspection requirement has been identified and will be confirmed at bind.

An inspection is needed as hazard reduction discount is applied.

Please ensure Coverage B is adequate to cover the combined value of other structures not rented to others.

There cannot be more than one primary home.

If the primary home has changed, update the companion PUP.

Installment Amount does not include transaction fees. A fee of \$7 per Direct Bill or of \$3 per EFT will be added to the Installment Amount

Payment plan

Annual

Recurring payment

Bill to at renewal

Insured

Payment plan at renewal

Premium summary

View Rating Details

Dwelling address

123 Lorem ipsum,
Lorem ipsum,
Lorem ipsum XXXXX

Total (Policy premium summary)

Term Premium (\$)

\$X,XXX.XX

\$X,XXX.XX

Wireframe for this screen continued on the next page

Notes:

- 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.
- 9

View Rating Details
Opens a pop up
- 9

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)



Wireframe for this screen continued from the previous page

Coverages

Description	Percentage of Coverage A	Limits (\$)
Coverage A – Dwelling limit		\$X,XXX
Coverage B – Other Structures limit	10%	\$X,XXX
Coverage C – Personal Property limit		
Coverage D – Loss of Use limit		
Coverage E – Personal Liability Each Occurrence		<div>\$X,XXX</div>
Coverage F – Medical Payments to Others		<div>\$X,XXX</div>
Deductible		<div>\$X,XXX</div>

Endorsement forms

Description	Term Premium (\$) ?
DW 04 21 Increased Limits Other Structures On Described Location	\$X,XXX.XX
DW 04 63 Loss Assessment Coverage	\$X,XXX.XX
DL 24 02 Personal Liability Additional Policy Conditions	\$X,XXX.XX
DL 24 33 Workers Compensation Residence Employees-California	\$X,XXX.XX
DL 24 82 Personal Injury	\$X,XXX.XX
DP 04 18 WINDSTORM OR HAIL Broad Form or Special Form	\$X,XXX.XX
DP 04 19 WINDSTORM OR HAIL-RADIO AND TELEVISION ANTENNAS, AWNINGS, AND SIGNS	\$X,XXX.XX
DP 04 75 Actual Cash Value Loss Settlement WINDSTORM OR HAIL LOSSES TO ROOF SURFACING	\$X,XXX.XX
DW 01 04 SPECIAL PROVISIONS – CALIFORNIA	\$X,XXX.XX
DW 09 25 Vacancy Endorsement	\$X,XXX.XX
DW 04 20 Specified Additonal Amount of Insurance for Coverage A - Dwelling	\$X,XXX.XX
Subtotal (Endorsement forms)	\$X,XXX.XX

Wireframe for this screen continued from the previous page

Notes:

- 1

Coverages
- 2

Endorsements



Wireframe for this screen continued from the previous page

Payment plan

Plan	Premium	Minimum Down Payment	Installment Payment (w/o fees)	# of Remaining Installments
Annual	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX	X
Semi-Annual	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX	X
Quarterly	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX	X
Monthly Standard	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX	X
Mortgagee Bill	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX	X

Payment 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	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	X
Mortgagee Bill	\$X,XXX.XX	\$X,XXX.XX	MM/DD/YYYY	\$X,XXX.XX	X

Change product offering

Continue

Notes:

1

Payment plan

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

2

Payment plan at renewal

This is applicable only for Renewal transactions.

Wireframe for this screen continued from the previous page

California Earthquake Insurance (CEA) premium summary

Dwelling address

123 Lorem ipsum,
Lorem ipsum,
Lorem ipsum XXXXX

Term Premium (\$)

\$X,XXX.XX

Total (CEA premium summary)

\$X,XXX.XX

Accept CEA offer

Yes

No

CEA Product

Basic

California Earthquake Insurance (CEA) coverages

Description	Deductible	Limits (\$)
Coverage A – Dwelling limit		\$200,000
Coverage A – Deductible	15%	\$30,000
Coverage C – Personal Property limit		\$5,000
Coverage D – Loss of Use limit		\$1,500
Additional Limited Building Code Upgrade		\$10,000

Optional coverages

Description	
Optional coverage - Masonry veneer	<div><div></div>Yes</div> <div><div></div>No</div>
Optional coverage - Breakage of personal property	<div><div></div>Yes</div> <div><div></div>No</div>

Discounts

Discounts applied

Home protection device

3

Override Premium

Calculate Premium

2

Continue

- Notes:
- 1

Discounts
- 2

Calculate Premium

This will (re)calculate the premium.
- 3

Override Premium

Opens a lighbox.



Wireframe for this screen continued from the previous page

California Earthquake Insurance (CEA) premium summary

Dwelling address

123 Lorem ipsum,
Lorem ipsum,
Lorem ipsum XXXXX

Term Premium (\$)

\$X,XXX.XX

Total (CEA premium summary)

\$X,XXX.XX

Accept CEA offer

Yes

No

CEA Product

Choice

California Earthquake Insurance (CEA) coverages

Description	Deductible	Limits (\$)
Coverage A – Dwelling limit		\$200,000
Coverage A – Deductible	15%	\$30,000
Coverage C – Personal Property limit		\$5,000
Coverage C – Deductible	15%	\$750
Coverage D – Loss of Use limit		\$1,500
Additional Limited Building Code Upgrade		\$10,000

Optional coverages

Description	
Optional coverage - Masonry veneer	<div><div></div>Yes</div> <div><div></div>No</div>
Optional coverage - Breakage of personal property	<div><div></div>Yes</div> <div><div></div>No</div>

Discounts

Discounts applied

Home protection device

3

Override Premium

Calculate Premium

2

Continue

Notes:

- 1

Discounts
- 2

Calculate Premium
This will (re)calculate the premium.
- 3

Override Premium
Opens a lighbox.

Notes:

- 1

This will be shown to Agents
- 2

This will be shown to UW

Rating Details

Policy Information

Policy Type	DP3	Dwelling Territory	03
Policy Effective Date	4/22/2014	Number of families	1
Policy Inception Date	4/22/2014	Rate Revision date for New Business	1/1/2011
Policy Base Date	4/22/2014	Rate revision date for Renewal	NA
Premium Override	N	Years insured with CSAA	2
Zip code	94597	Years of prior insurance	4

1

Property Information

Protection Class	4	Livestock	3
Construction Type	Frame	Wood stove	Yes
Replacement Cost	\$750,000	Swimming Pool type	Fenced with slide
Age Of Home	8	Secondary home	No
Year Built	2006	Years Since 100% Renovation	2010
Age Of Roof	8	DP3 Tier	UP1
Roof Type	Concrete tile	Property Manager	Professional / Full-time

2

Property Information

Protection Class	4	Swimming Pool type	Fenced with slide
Construction Type	Frame	Secondary home	No
Replacement Cost	\$750,000	Years Since 100% Renovation	2010
Age Of Home	8	DP3 Tier	UP1
Year Built	2006	DP3 Tier number of exposures	3
Age Of Roof	8	DP3 Tier number of claims	2
Roof Type	Concrete tile	Landlord experience	7
Livestock	3	Property Manager	Professional / Full-time
Wood stove	Yes		

1

Claims

Prior claims	1/11/2011	2/8/2011	3/14/2012	4/19/2012	5/1/2013	5/22/2013	8/1/2014	10/2/2014
AAA claims	1/1/2011	3/9/2011	4/16/2012	6/21/2012				

2

Claims

Prior claims	1/11/2011	2/8/2011	3/14/2012	4/19/2012	5/1/2013	5/22/2013	8/1/2014	10/2/2014
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				
AAA claims points	0	1	2	0				

Notes:

- 1

This will be shown to Agents
- 2

This will be shown to UW

Rating Details

2

Coverages			
Cov A Factor	1.960		
Cov B Factor	0.928		
Cov C Factor	11.400		
Cov D Factor	1.951		
Cov E Factor	1.482		
Cov F Factor	4.000		
Deductible Factor	0.775		

1

Discounts			
Burglar alarm	Central	Sprinkler Protection	Yes
Fire alarm	Local	Gated Community	Yes

2

Discounts			
Burglar alarm	Central	Sprinkler Protection	Yes
Fire alarm	Local	AAA Membership	Yes
Gated Community	Yes	AAA Employee	Yes
Home protection device discount group	B	AAA Auto	Yes
Home protection device discount	12.50%	New loan	Yes



Notes:

Save

Save and Exit

Cancel

Welcome, Joe Underwriter Logout

Search

Quote

General

Applicant

Reports

Property Info

Premiums & Coverages

Mortgagee & Additional Interests

Underwriting & Approval

Documents

Bind

Endorsement Quote

An inspection requirement has been identified and will be confirmed at bind.

4

There cannot be more than one primary home.

6

If the primary home has changed, update the companion PUP.

7

Installment Amount does not include transaction fees. A fee of \$7 per Direct Bill or of \$3 per EFT will be added to the Installment Amount

8

Payment plan

Annual

1

Recurring payment

☐

9

Bill to at renewal

Insured

Payment plan at renewal

Premium summary

2

View Rating Details

Dwelling address	Term Premium (\$) ?
123 Lorem ipsum, Lorem ipsum, Lorem ipsum XXXXX	\$X,XXX.XX
Total (Policy premium summary)	\$X,XXX.XX

- 1 Payment plan**
Drop down has been used to indicate that 'Payment plan ' will have list of values.
- 2 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.
- 4 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.

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

- 9 Recurring payment**
This will be disabled if payment plan selected is 'Mortgagee bill'.
Recurring payment ☐



Wireframe for this screen continued from the previous page

Coverages

1

Description	Limits (\$)
Coverage C – Personal Property limit	<input type="text"/>
Coverage D – Loss of Use limit	<input type="text"/>
Coverage E – Personal Liability Each Occurrence	<input type="text" value="\$X,XXX"/> ▼
Coverage F – Medical Payment to Others	\$1,000 each person / \$25,000 each accident
Deductible	<input type="text" value="\$X,XXX"/> ▼

Endorsement forms

2

Description	Term Premium (\$) ?
F1098 Scheduled Personal Property	\$X,XXX.XX
HARI Additional Residence Premises - Occupied by Insured	\$X,XXX.XX
HO-164 Snowmobile (Section II Only)	\$X,XXX.XX
HO-42 Office, Professional, Private School Or Studio Occupancy Residence Premises	\$X,XXX.XX
HO-43 Office, Professional, Private School Or Studio Occupancy Additional Residence Premises (Section II Only)	\$X,XXX.XX
Subtotal (Endorsement forms)	\$X,XXX.XX

Notes:

- 1 Coverage's
- 2 Endorsements

Wireframe for this screen continued on the next page



Wireframe for this screen continued from the previous page

Payment plan

Plan	Premium	Minimum Down Payment	Installment Payment (w/o fees)	# of Remaining Installments
Annual	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX	X
Semi-Annual	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX	X
Quarterly	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX	X
Monthly Standard	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX	X

Payment 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	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	X

Change product offering

Continue

Notes:

1

Payment plan

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

2

Payment plan at renewal

This is applicable only for Renewal transactions.

Wireframe for this screen continued from the previous page

California Earthquake Insurance (CEA) premium summary

Dwelling address	Term Premium (\$)
123 Lorem ipsum, Lorem ipsum, Lorem ipsum XXXXX	\$X,XXX.XX
Total (CEA premium summary)	\$X,XXX.XX
Accept CEA offer	<input type="radio"/> Yes <input type="radio"/> No

California Earthquake Insurance (CEA) coverages

Description	Deductible	Limits (\$)
Coverage C - Personal Property limit		<input type="text" value="\$5,000"/>
Coverage C - Deductible	<input type="text" value="15%"/>	\$3,750
Coverage D - Loss of Use limit		<input type="text" value="\$1,500"/>

Optional coverages

Description
Optional coverage - Breakage of personal property <input type="radio"/> Yes <input checked="" type="radio"/> No

Discounts

Discounts applied
Employee, Secondary residence, Senior, AAA Membership
<div><div>3</div><div>Override Premium</div><div>Calculate Premium</div><div>2</div></div>

Continue

Notes:

- 1

Discounts
- 2

Calculate Premium
This will (re)calculate the premium.
- 3

Override Premium
Opens a lighbox.

Notes:

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

Rating Details

Policy Information

Policy Type	HO4	Zip code	94597-0000
Policy Effective Date	7/1/2015	Number of families	2
Policy Inception Date	7/1/2015	Rate Revision date for New Business	1/1/2011
Policy Base Date	7/1/2015	Rate revision date for Renewal	NA
Premium Override	Yes	Secondary residence	No

Property Information

Protection Class	4	Construction occupany group	1
Dwelling Usage	Primary	Own / rent	Rent
Occupancy Status	Tenant occupied		

1Claims

Prior claims	1/11/2011	2/8/2011	3/14/2012	4/19/2012	5/1/2013	5/22/2013	8/1/2014	10/2/2014
AAA claims	1/1/2011	3/9/2011	4/16/2012	6/21/2012				

2Claims

Prior claims	1/11/2011	2/8/2011	3/14/2012	4/19/2012	5/1/2013	5/22/2013	8/1/2014	10/2/2014
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	1/11/2011	2/8/2011		3/14/2012
AAA claims points	0	1	2	0	1	1	2	1

Coverages

Cov C Limit	\$10,000
Cov D Limit	\$5,000
Cov E / F Limit	\$20,000
Deductible	\$500

2Values

Homeowner Territory	22.0	AAA Insurance Persistency	4
Cov C Limit Curve	9.0		

Discounts

Employee Discount	No	AAA Member	Yes
Senior discount	No	AAA Insurance Persistency	4
Secondary residence credit	\$5		

Notes:

Save

Save and Exit

Cancel

Welcome, Joe Underwriter Logout

Search

Quote

General

Applicant

Reports

Property Info

Premiums & Coverages

Mortgagee & Additional Interests

Underwriting & Approval

Documents

Bind

Endorsement

Quote

An inspection requirement has been identified and will be confirmed at bind.

3

There cannot be more than one primary home.

6

If the primary home has changed, update the companion PUP.

7

Installment Amount does not include transaction fees. A fee of \$7 per Direct Bill or of \$3 per EFT will be added to the Installment Amount.

8

Payment plan

Annual

1

Recurring payment

☐

4

Bill to at renewal

Insured

Payment plan at renewal

Premium summary

2

View Rating Details

Dwelling address	Term Premium (\$) ?
123 Lorem ipsum, Lorem ipsum, Lorem ipsum XXXXX	\$X,XXX.XX
Total (Policy premium summary)	\$X,XXX.XX

- 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 %

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)



Wireframe for this screen continued from the previous page

Coverages

1

Description	Limits (\$)
Coverage A – Dwelling limit	\$X,XXX
Coverage C – Personal Property limit	<input type="text"/>
Coverage D – Loss of Use limit	<input type="text"/>
Coverage E – Personal Liability Each Occurrence	<input type="text" value="\$X,XXX"/> ▼
Coverage F – Medical Payment to Others	<input type="text" value="\$X,XXX"/> ▼
Deductible	<input type="text" value="\$X,XXX"/> ▼

Endorsement forms

2

Description	Term Premium (\$) ?
HW 00 08 Assurance Bundle Endorsement	\$X,XXX.XX
HO 04 55 Identity Fraud Expense Coverage	\$X,XXX.XX
HW 09 06 Mortgage Payment Protection	\$X,XXX.XX
HO 29 06 Replacement Value Endorsement Personal Property	\$X,XXX.XX
HW 04 35 Loss Assessment Coverage - Increased Limits	\$X,XXX.XX
HO 17 32 Unit Owners Coverage A Special Coverage	\$X,XXX.XX
HO 01 04 Special Provisions - California	\$X,XXX.XX
HARI Additional Residence Premises - Occupied by Insured	\$X,XXX.XX
HO 04 10 Additional Interest – Residence Premises	\$X,XXX.XX
HW-28 Limited Home Replacement Cost 150%	\$X,XXX.XX
Subtotal (Endorsement forms)	\$X,XXX.XX

Notes:

- 1Coverages
- 2Endorsements

Wireframe for this screen continued on the next page



Wireframe for this screen continued from the previous page

Payment plan

Plan	Premium	Minimum Down Payment	Installment Payment (w/o fees)	# of Remaining Installments
Annual	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX	X
Semi-Annual	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX	X
Quarterly	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX	X
Monthly Standard	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX	X
Mortgagee Bill	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX	X

Payment 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	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	X
Mortgagee Bill	\$X,XXX.XX	\$X,XXX.XX	MM/DD/YYYY	\$X,XXX.XX	X

Change product offering

Continue

Notes:

1

Payment plan

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

2

Payment plan at renewal

This is applicable only for Renewal transactions.



Wireframe for this screen continued from the previous page

California Earthquake Insurance (CEA) premium summary

Dwelling address	Term Premium (\$)
123 Lorem ipsum, Lorem ipsum, Lorem ipsum XXXXX	\$X,XXX.XX
Total (CEA premium summary)	\$X,XXX.XX
Accept CEA offer <input type="radio"/> Yes <input type="radio"/> No	

California Earthquake Insurance (CEA) coverages

Description	Deductible	Limits (\$)
Coverage A – Building Property limit		\$25,000
Coverage A – Deductible	15%	\$3,750
Coverage C - Personal Property limit		\$5,000
Coverage C – Deductible	15%	\$750
Coverage D - Loss of Use limit		\$1,500
Coverage E – Loss Assessment limit		\$25,000
Coverage E – Deductible	15%	\$3,750

Optional coverages

Description
Optional coverage - Breakage of personal property <input type="radio"/> Yes <input checked="" type="radio"/> No

Discounts

Discounts applied
Home protective device, Employee, Multi-policy, AAA Membership, New policy, Mature policyholder, Rented with HO4, Professional designation
<div>3</div> <div>Override Premium</div> <div>Calculate Premium</div> <div>2</div>

Continue

Notes:

- 1

Discounts
- 2

Calculate Premium

This will (re)calculate the premium.
- 3

Override Premium

Opens a lighbox.

Notes:

- 1

This will be shown to Agents
- 2

This will be shown to UW

Rating Details

Policy Information

Policy type	HO6	Zip code	94597
Policy effective date	4/22/2014	Condo Territory	08
Policy inception date	4/22/2014	Rate revision date for New Business	1/1/2011
Policy base date	4/22/2014	Rate revision date for Renewal	NA
Premium override	N	Years insured with CSAA	10

Property Information

Construction type	Frame	Year Built	1950
Protection class	4	Age of home	64
Replacement cost	\$550,000	Home type	Condo
Roof type	Concrete Tile		

1

Claims

Prior claims	1/11/2011	2/8/2011	3/14/2012	4/19/2012	5/1/2013	5/22/2013	8/1/2014	10/2/2014
AAA claims	1/1/2011	3/9/2011	4/16/2012	6/21/2012				

2

Claims

Prior claims	1/11/2011	2/8/2011	3/14/2012	4/19/2012	5/1/2013	5/22/2013	8/1/2014	10/2/2014
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				
AAA claims points	0	1	2	0				

2

Coverages

Coverage A Limit	\$200,000
Coverage C Limit	\$25,000
Coverage D Limit	\$10,000
Coverage E Limit	\$10,000
Coverage F Limit	\$5,000
Deductible	\$1,000

Wireframe for this screen continued on the next page

Notes:

- 1

This will be shown to Agents
- 2

This will be shown to UW

Rating Details			
1	Discounts		
Employee	No	Burglar Alarm (Central, Local, None)	Central
Membership Current AAA member indicator	Yes	Smoke/Fire Alarm (Central, Local, None)	Central
AAA Auto Policy Holder	Yes	Sprinkler Protection	No
AAA CEA Policy Holder	Yes	Mature Policy Holder	yes
Underlying Renter Policy	No	Gated Community/On-site security	Yes
2	Discounts		
Employee	No	Burglar Alarm (Central, Local, None)	Central
Employee Discount	0.0%	Burglar Alarm Device Discount	5.0%
Membership Current AAA member indicator	Yes	Smoke/Fire Alarm (Central, Local, None)	Central
AAA membership Discount	5.0%	Fire Protective Device Discount	2.99%
AAA Auto Policy Holder	Yes	Sprinkler Protection	No
AAA Auto Policy Discount	15.0%	Sprinkler Protective Device Discount	2.0%
AAA CEA Policy Holder	Yes	Mature policyholder	yes
AAA CEA Policy Discount	3.0%	Mature policyholder Discount	10.0%
Underlying Renter Policy	No	Gated Community/On-site security	Yes
Insured Tenant Policy Discount	3.0%	Gated Community/On-site security discount	2.0%
Personal Injury	0.3%	Age of Oldest Named Insured	68
Protective Devices Discount	5.0%	Total Multi-policy Discount	18.0%
New Policy	Yes	Professional Designation	Computer Professional
New Policy Discount	1.0%	Professional Designation Discount	10.0%

Notes:

AAA Insurance

Save

Save and Exit

Cancel

Welcome, Joe Underwriter Logout

Search

Quote

General

Application

Discount Information

Discount Categories

Claims

Affinity

Multi-Policy

Policyholder

Safe Home

Payment Plan

Documents

Bind

Override Premium

Original term premium (not including endorsements)

\$0.00

Override Premium by Flat Amount (\$)

0.00

Percentage (%)

0.00

Final term premium (not including endorsements)

\$0.00

Reason for override

Other

Remarks

Original term premium

\$000.00

Total premium adjustment

\$0.00 (0%)

Final term premium

\$0.00

Obtain management approval to complete this premium override transaction.

OK

Cancel

Return to previous offering

Continue

Wireframe for this screen continued on the next page

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