

Personal Lines

New Business

Get the underwriting information from the client (we have quote form for different type of risks)

Check if the client is setup in Applied Rater, if not create new client otherwise open the existing client in Applied Rater.

Click in Property Rater and enter property's information

Fill the additional customer information screen for Credit Consent

Fill information in Insured, General, Additional tab of Locations Screen and click on Quote to get the quote summary for all insurance companies

Choose the company with the lowest premium, check all coverages are included and after that we need to proceed with that company.

All the companies have different rules and procedures to submit new business.

For Wawanesa, Aviva and Gore Mutual, a submission number is generated on the quote from the Applied Rater, go to the company's portal, enter that submission number, check every screen to make sure the coverages are there. send submission from portal directly.

Go to applied rater and print the Application to be sent to the client for signatures (Select the company from the Summary screen, , click on Hab App from the menu bar and hit Print)

For Family Insurance, we always go to Family portal, enter the underwriting information as per the quote form filled with client to get underwriting info. No info is transferred from Applied Rater.

For Mutual Fire we generate the Application from applied rater and send it manually to Insurance company for binding along with ITV & premium rates sheet, dwelling photos.

Approval needs to be obtained for occupancy of more than 1 family.

For Intact we do company integration straight from Applied rater. Select Intact from

Quote Summary screen, click on Integration dropdown option on menu bar and select Company Integration. You will be routed to the intact portal. On portal again check all the info that is transferred and enter if any information is missing while transferring the data.

For Optimum West, Travelers & Peace hills we calculate the rates on Applied rater, then do the integration from Applied Rater to Epic. click on Integration dropdown option on menu bar and select "Save and Export to Applied EPIC". You will be routed to the Applied EPIC. Then from Epic we do real time and transfer info to the Insurance Company portal. Check the information, coverages on each screen of the company's portal, if client accepts the quote, click on bind option, but make sure before clicking on bind, get the Applied Rater application signed from the client

Collect the full premium from client

After binding the policy, go to EPIC, create new account if not created (For Optimum West, Travelers and Peace Hills account will be created when doing Real Time) add the CSR and Producer code

Create the policy shell (For Optimum West, Travelers and Peace Hills, policy shell is created when doing Real Time). Add Premium, commission percentage, commission amount, CSR name, Producer name and Producer commission percentage in the policy shell and leave the policy in process.

For MGA's, Boat Insurance, Farm Policies, manually post the new business transaction by going to Transaction screen. Attach the policy document, underwriting information in the account.

We receive the EDI and eDocs from the Insurance companies for Wawanesa, Peace Hills, Intact, Gore, Aviva, Optimum West, Family Insurance and Travelers so the policy document will be automatically attached to the client account and the new business transaction will be auto generated. If the policy number was unknown at the time of binding and the team leave the policy number field blank, the EDI received will be

pending in Interface management Suspense queue. The CSR needs to go the interface management suspense queue to manually clear the suspense item. Transactions will be generated automatically after clearing the suspense queue.

For Mutual Fire, we only receive the eDocs from the company, the transaction needs to be done manually.

Send Thank You letter to the client along with new policy documents

For Renewals, once EDI and eDocs received, the policy will be renewed from the policy shell automatically and the transaction will be generated. Policy Renewal doc will be auto attached in Epic Attachments.

For MGA's the renewal document are received by email, manually renew the policy by going to EPIC policy shell. Manually generate the renewal transaction

Generate the invoice

Send the Renewal Letter, Invoice to the client. For Agency Billing, send the policy document after receiving the full payment. For Direct Billing, send the policy document along with the renewal letter

Add activities in EPIC for setting up your reminder for any pending task for the client

Endorsement :

If client request for any changes in existing policy (Endorsement) then go to companies portal for Wawanesa, Aviva, Family Insurance, Gore Mutual, Optimum, Peace Hills, Travelers, Forward Insurance and make the required changes and submit on the portal. Endorsement will be downloaded in EPIC for all above companies, except Forward Insurance. Forward Insurance send the endorsement document by email.

For MGA's send email request for the endorsement to the underwriter. Once approved they will send confirmation with the endorsement document by email

Add the endorsement in EPIC policy shell

Transact the endorsement in EPIC

Send the amended policy to the client

Collect the additional premium/refund the balance amount as applicable.

Cancellation:

Get the cancellation form signed from the client

For regular markets (Wawanesa, Aviva, Family Insurance, Gore Mutual, Optimum, Peace Hills, Travelers,), submit the cancellation on the portal. Next day the cancellation EDI & eDocs will be downloaded, cancellation transaction posted automatically, and policy document will be auto attached

For MGA's send the cancellation email and the signed form to the underwriter. Once we receive the cancellation confirmation and the cancellation document, post the cancellation on policy shell manually

Post the Cancellation transaction in EPIC

Send the cancellation document to the client

Attach the correspondence in EPIC

For Agency Billing, refund the return premium to the client

Make the account inactive in EPIC

Cancellation for Non Payment (Agency Billing) : Broker issue a Cancellation Notice to the insured for Non-payment and process flat cancellation within 30 days from the effective date of the policy, Subject to the declaration was not released to the insured (electronically or hard copy)/ Also broker may call insurance company to process flat cancellation explaining the above situation. The dedicated underwriter team will help the broker.

Cancellation (Direct Billing)

As this contract is between the insured and the insurer, broker is not allowed to cancel the policy without signed release of interest (ROI).

For non-payment- insurer issues a Registered Cancellation Notice to the insured and cancel the policy after giving appropriate time window.

Broker is not allowed to lapse policy on renewal, broker must get signed ROI to process

cancellation if renewal is not required by the insured.