

## Running HOMEOWNERS in the PL RATER

- After logging in select NEW under Clients
- Input information about your Prospect

Wesley Brinson Insurance / Wesley Brinson - Windows Internet Explorer  
https://rating.silverplume.com/UserInterface/Main/clientEdit.aspx

File Edit View Favorites Tools Help

Google Search More >>

Wesley Brinson Insurance / Wesley Brinson

**Client Information**

Save Client Information [Update]  
Cancel

Client Type:  Prospect  Client Management System # \_\_\_\_\_

Client's Name Prefix \* First Name Middle Name \* Last Name Suffix  
Wesley Brinson

\* Date Of Birth SSN \* Marital Status Education Level  
Married Bachelor's Degree

**Current Address** ✓ - Verified Map

\* Address Line 1 2063 Keene Cir  
Address Line 2 \_\_\_\_\_  
\* ZIP Code 37174-2694 County Williamson  
\* City/State Spring Hill TN  
\* Residence Type Single Family Dwe Owned  
\* Time at Address 5 Years 0 Months

**Contact Information**

\* Home Phone (615)545-0947  
Email Address \_\_\_\_\_  
Cell Phone \_\_\_\_\_  
Work Phone \_\_\_\_\_  
Fax Number \_\_\_\_\_

Mailing Address (Check if different than Current Address)

**Additional Insured**

Name First Name Middle Name Last Name Suffix  
Stacy Brinson  Co-Applicant Additional Insureds

\* Date Of Birth SSN \* Marital Status \* Relationship to Client  
Married Spouse

Check if address information is different from the Client's current address.

Required Fields are noted with a highlight and \*

**Agency/Producer Information**

Agency Wesley Brinson Insurance Last Activity 8/17/2011 12:55:22 PM  
Producer Wesley Brinson Date Entered 7/21/2011

Wednesday, August 17, 2011

Trusted site

\*\*\*Keys to this page\*\*\*

-On TIME at ADDRESS you most likely will not know their previous address and if you list anything under than 4 years down it will ask for the previous address. I just input 4 years and it will not bring it up.

-After inputting information, including the additional insured if needed, select NEW HOME QUOTE on the left side

## NEXT PAGE – Select the companies you would like to quote Next Page- Input General Information

Wesley Brinson Insurance / Wesley Brinson - Windows Internet Explorer

https://rating.silverplume.com/UserInterface/USA/HO/GeneralEdit.aspx?PreventReRate=True&ChildPage=MenuClick

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**PL Rating™** PL Reference

Clients Quotes Quick Links Admin Supp

**Tennessee Homeowners** Client: [Brinson, Wesley](#) / (615)545-0947  
Quote: Quote dated 7/21/2011 at 9:52 AM

Select Companies **General Information...**

General Info \* Quote Description **Quote dated 7/21/2011 at 9:52 AM**

Property Info \* Effective Date **08/01/2011** Today

Coverage Info \* Credit Check Authorized **Yes**

Coverage Options Coverage Form **H03**

Loss Info Dwelling Type **Primary**

Co. Questions

**Prior Carrier**

\* Company **Travelers**

Length of Continuous Coverage **5 Years**

**Insured Information...**

\* Insured Date of Birth **9/8/1975** \* Age **35** \* Gender **Male**

Insured or Spouse **Yes** Social Security #

Employed Full Time **Yes** Occupation **Agent/Broker**

\* Industry **Insurance - Agent, Broker**

Check if different than Client Address

\* Protection Class **4** **PC Lookup**

\* Fire Protection Community **SPRING HILL** \* Distance to Fire Department **5 road miles or less**

\* Fire Protection County **WILLIAMSON** \* Distance to Hydrant **Within 1000 feet**

Protected Suburban

Fire Station PC **N/A**

**Rate** **Cancel** Required Fields are noted with a highlight and \*

Done

Inbox - ... Start | Sa... Google T... Untitled ... Wesley B... VERY IM... Docume...

### \*\*\*Keys to this Page\*\*\*

HO3 – Normal Homeowners Policy

HO4 – Renters Policy

HO6 – Condo Owners Policy

-Prior coverage is not important like it is with Auto Insurance

-PC (can not be over 6 to insure with Travelers)

**NEXT PAGE – input Property information. If older home most carriers will want Heating, Plumbing and/or Roofing update**

**NEXT PAGE – input Coverage information. Once you input the dwelling cost, other structures, personal property and loss of use will automatically fill in.**

**NEXT PAGE- input additional coverage options such as Earthquake, Schedule Personal Property (jewelry, collectables, etc..) and also input Protective Devices for Credit.**

The screenshot shows a web browser window displaying the 'PL Rating' website. The browser's address bar shows the URL: <https://rating.silverplume.com/UserInterface/USA/HO/OptionsEdit.aspx?PreventReRate=True&ChildPage=MenuClick>. The website header includes the 'PL Rating' logo and navigation links for 'Clients', 'Quotes', 'PL Reference', and 'CLICK HERE FOR LIVE CHAT'. Below the header, the user is identified as 'Tennessee Homeowners' and 'Client: Brinson, Wesley / (615)545-0947'. The main content area is divided into two sections: 'Coverage Options...' and 'Protective Devices'. The 'Coverage Options...' section contains a table with columns for 'Coverage Option' and 'Premium'. The 'Protective Devices' section contains a list of checkboxes for various security features. At the bottom of the page, there is a date stamp: 'Wednesday, August 17, 2011'. The Windows taskbar at the bottom shows several open applications, including 'Inbox...', 'Start | ...', 'Googl...', 'Untitled...', 'Wesley...', 'VERY I...', 'Docu...', and 'Tier S3...'. A 'Trusted site' icon is visible in the bottom right corner of the browser window.

Coverage Option	Premium
<input type="checkbox"/> Personal Injury	
<input type="checkbox"/> Scheduled Personal Property	
<input type="checkbox"/> Special Personal Property	
<input type="checkbox"/> Computer Equipment	
<input type="checkbox"/> Credit Card/Forgery	
<input checked="" type="checkbox"/> Earthquake	\$0
<input type="checkbox"/> Increased Loss Assessment	
<input type="checkbox"/> Additional Residence Liability	
<input checked="" type="checkbox"/> Windstorm/Hail Options	\$0
<input type="checkbox"/> Increased Special Limits	
<input type="checkbox"/> Town/Row House	
<input type="checkbox"/> Ordinance or Law	

- Smoke Detector
- Dead Bolt Locks
- Fire Extinguisher
- Non Smoker
- Burglar Alarm - Central Station Reporting
- Burglar Alarm - Police Station Reporting
- Burglar Alarm - Local
- Fire Alarm - Central Station Reporting
- Fire Alarm - Fire Department Reporting
- Fire Alarm - Local
- Automatic Sprinkler - All Areas
- Automatic Sprinkler - Excluding Attic, Bath

**NEXT PAGE – Input any losses or claims filed under previous homeowners policies.**

**NEXTPAGE – Answer additional questions per individual company request.**

**\*\*\* IF looking for AUTO/HOME discount quote please select:**

**MetLife: YES for Home Policy Plus Auto**

**Travelers: Yes Account Credit Auto**

**SafeCo: Yes for Other Safeco Policy - Auto**

The screenshot shows the PL Rating website interface. The browser address bar displays the URL: <https://rating.silverplume.com/UserInterface/USA/HO/CompanyQuestions.aspx?PreventReRate=True&ChildPage=MenuClick>. The page title is "PL Rating". The main content area is titled "Company Questions..." and is for a "MetLife - Real-Time Rate" quote. The client is identified as "Brimson, Wesley / (615)545-0947". The quote is dated 7/21/2011 at 9:52 AM. The form includes a sidebar with navigation options: "Select Companies", "General Info", "Property Info", "Coverage Info", "Coverage Options", "Loss Info", "Co. Questions", "Rate", "3rd Party Reports", and "Create Package". The "Rate" option is currently selected. The main form fields include: "Product Type" (Homeowners), "# of Weeks Owner Unoccupied" (0), "Build Property Loss Settlement" (Cov A Plus), "Home Policy Plus Auto" (Yes), "Homeowner Extra" (Yes), "Inflation Protection" (Yes), "Perils" (No), "Personal Property Loss Settlement" (Repl Cost Cont), "SPP Jewelry (Blanket)" (0), and several safety questions (e.g., "Solid Fuel Appliance on premises?", "Trampoline or skateboard ramp on premises?") all set to "No". At the bottom of the form, there are buttons for "Rate", "Page 2 >>", and "Cancel". The page is labeled "Page 1 of 2". The date "Wednesday, August 17, 2011" is shown in the bottom right corner of the page.

**THEN CLICK ON RATE**

**TO BIND COVERAGE simply click on the Carrier Logo from that Page**

# \*\*\*IMPORTANT HOMEOWNERS BINDING INFORMATION\*\*\*

You Must FOLLOW BINDING instructions listed below or your binding authority will be removed.

## TRAVELERS

1. Business will be issued on a no exception basis, according to the Travelers individual state underwriting guidelines.
2. NO mono-line property or renters will be submitted.
3. ONLY property located in PC 1-6.
4. ONLY homes with Coverage A greater than \$100,000.
5. A vast majority of business will include:
  - a) Loss free for the past 3 years.
  - b) Homes Age 20 years or less and well maintained.
  - c) Gold or Platinum coverage package.
  - d) Companion automobile policy

## Safeco

1. Do not issue Homeowners Policy with Homeowners TIER 53 or HIGHER

The screenshot shows the Safeco Insurance website interface. At the top, there is a navigation menu with tabs for Policy Information, Address, Underwriting, Applicant, Dwelling Information, Coverage Selection, Summary, Cost Guide Features, Cost Guide Summary, Order Reports, Billing, and Issuance. Below the menu, the page title is "Line of Business: Home Client Name:". The main content area contains a message: "We are able to place this risk in a Safeco market; however we cannot offer the most favorable prices and terms. Information from consumer reports impacted the price and terms offered. You must provide the applicant with a post notification/privacy disclosure form. Please click [OK] then click [Print] to print the Post Notification/Privacy Act Notice forms." Below this message is a "Summary" section with the following details:

<b>Total Annual Premium</b>	\$962.00	<a href="#">Billing Options</a>	<b>Effective Date</b>	08/16/2011
<b>Insured Name</b>			<b>Quote Date</b>	06/27/2011
<b>Address</b>			<b>Policy Form/Market</b>	Quality Plus Home / 4
<b>Primary Phone Number</b>		<b>*System Modified* ?</b>	<b>Agent Name/Number</b>	
<b>Quote More</b>			<b>Rating State</b>	

At the bottom of the summary section, there are links for "Quote an Auto", "Quote a Home", "Quote a Watercraft", "Quote a Motorcycle", and "Quote a Dwelling Fire". A red box highlights the "Policy Form/Market" field, and a yellow callout bubble with the text "This is the tier." and the number "4" points to it.