

# Dwelling Quoting Tips



modernLINK® makes quoting our dwelling programs fast and easy. In case you have questions, we've compiled a series of tips to make the process even smoother.

## 1 Agent and Subproducer Number (Located on **New Quote** screen)

Your modernLINK User Name is associated with your American Modern Agent number and Subproducer number. When beginning your first quote, simply click the **Select** button next to the **Agent #** field and select the number/agent displayed from the listing (only agent number(s) associated with the User Name you used to log in to the system will display). Click the **Select** button next to the **Subproducer #** field and select from the list.

*Note: If you are a business entity working through the agent/brokerage listed in the Agent # field, you are considered a Subproducer within our system.*

## 2 Product Selection/Dropdown (Located on **New Quote** screen)

Be sure to select the appropriate Product selection for the type of policy you would like to quote. Note, for agents in states where Specialty Homeowners (HO-10) is available, select **Dwelling** as the Product.

The screenshot shows the modernLINK user interface. At the top, there is a navigation bar with the logo, a welcome message for 'John', and a 'Live Chat' button. Below this is a menu with options: Home, Quotes and Policies, Agency Management, eForms, Tools, and Reports. The main content area is titled 'New Quote' and contains several input fields. Two fields are highlighted with a yellow box and a circled '1': 'Agent #' and 'Subproducer # (if applicable)', both with 'Select...' buttons. Another field is highlighted with a yellow box and a circled '2': 'Product', which is a dropdown menu. Other fields include 'Effective Date' (05/14/2015), 'Rating Zip Code', and 'Rating State' (a dropdown menu). A 'Get A Quote' button is at the bottom. A small image collage on the right shows a boat, a house, and people outdoors. A legend at the bottom left indicates that an asterisk (\*) denotes required fields.

## 3 Protection Class (Located on **Basic Information** screen)

If you are not certain of the property's Protection Class...don't worry. Simply select any **Protection Class** in the dropdown and click **Next**. Our system will validate the risk's location and return the correct Protection Class.

## 4 Occupancy (Located on **Eligible Products** screen)

Once you select the occupancy from the dropdown on the **Eligibility Information** screen, the system will display a listing of Eligible Products for the risk/property being quoted. For example, if a risk does not qualify for a Homeowners program due to value or occupancy, the "HO- Homeowners" option would not display.

**5** **MSB Cost Estimator** (Located on the **Coverage** screen)

American Modern recommends utilizing the MSB Cost Estimator for quotes requiring replacement cost. Utilizing MSB will help assure that the home value is accurate from quote to issuance. To use MSB from our system, simply click the Go to *MSB Cost Estimator* button. When returning to modernLINK, be sure to click the *Refresh Value from MSB* button. If the MSB Dwelling Limit varies by more than 20% from the Dwelling Limit entered on the **Basic** screen, you will need to go back to the **Basic** screen to update the dwelling limit.

5 **MSB Calculated Value** (required for replacement cost policies)

[MSB Calculated Value](#)

**Want to use the MSB value?**  
Click the "Basic" link above to change the stated value on the Basic Information screen.

Value is not available until you go to MSB.

[REFRESH VALUE FROM MSB](#)

[GO TO MSB COST ESTIMATOR](#)

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**6** **Coverages** (Located on the **Coverage** Screen)

American Modern recommends for the Specialty Homeowners (HO-10) program that you build up the basic package by adding the *Optional Enhanced Coverage* endorsement for additional perils, *Theft*, and *Replacement Cost* loss settlement. This policy will then approximate an HO-2.

If Personal Property coverage is not required, leave the associated field blank. Do not enter a zero value.

6 **Miscellaneous Coverages**

	Premium
<a href="#">Additional Living Expense (20000 included)</a>	20000
<a href="#">Identity Recovery</a>	15000
<a href="#">Deductible (500 included)</a>	500
<a href="#">Replacement Cost - Personal Property</a>	
<a href="#">Animal Liability Exclusion</a>	
<a href="#">Earthquake Coverage</a>	
<a href="#">Additional Residences Rented to Others</a>	
<a href="#">Hobby Farming</a>	
<a href="#">Limited Theft Coverage Extension</a>	
<a href="#">Optional Enhanced Coverage Endorsement</a>	Yes
<a href="#">Other Structures (20000 included)</a>	20000
<a href="#">Other Structures Exclusion</a>	
<a href="#">Water Backup and Sump Overflow</a>	
<a href="#">Equipment Breakdown \$500 Deductible</a>	

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**7** **Inspection Fee** (Located on the **Coverage** screen)

For the *Inspection Fee* question, simply leave it blank. On the next screen, an inspection fee message will appear, if required, with instructions.

7 **Credits / Surcharges / Other**

	Premium
<a href="#">Inspection Fee</a>	
<a href="#">Supplemental Heating Device</a>	
<a href="#">Does the dwelling contain dead bolts, smoke alarms, and a fire extinguisher?</a>	(select one)
<a href="#">How many losses has the applicant had in the past three years?</a>	(select one)
<a href="#">Does the dwelling contain a Central Station Fire and Smoke Alarm System?</a>	(select one)
<a href="#">Does the dwelling contain a Central Station Burglar Alarm System?</a>	(select one)

[Previous](#) [Update Quote](#) [Next](#)

(Your Information will be saved upon clicking 'Previous', 'Update Quote' and 'Next' buttons.)

**8** **Uninsured Dwelling** (Located on the **Underwriting** screen)

When answering the question in modernLINK for “How many days has the dwelling gone uninsured immediately prior to the requested effective date?”, enter the number of days the dwelling has been uninsured since the customer’s closing date. To avoid an uninsured property situation, please make sure the customer has an insurance effective date that matches up with the closing date.

**9** **Multi-Unit Rental Type Property** (Located on the **Eligibility** screen)

If a customer owns a multi-unit rental property and lives in one of the units while renting out the other units, choose “*Owner*” in the Occupancy dropdown to ensure an affordable premium with appropriate coverage.

Have questions? Need help with a modernLINK quote? We're just a phone call away at 800-543-2644.

Coverage is subject to policy terms, conditions, limitations, exclusions, underwriting review and approval, and may not be available for all risks or in all states. Rates and discounts vary, are determined by many factors and are subject to change. Policies are written by one of the licensed insurers of American Modern Insurance Group, Inc., including American Modern Home Insurance Company d/b/a in CA American Modern Insurance Company (Lic. No 2222-8).