## Merchants Flexible Choice Auto



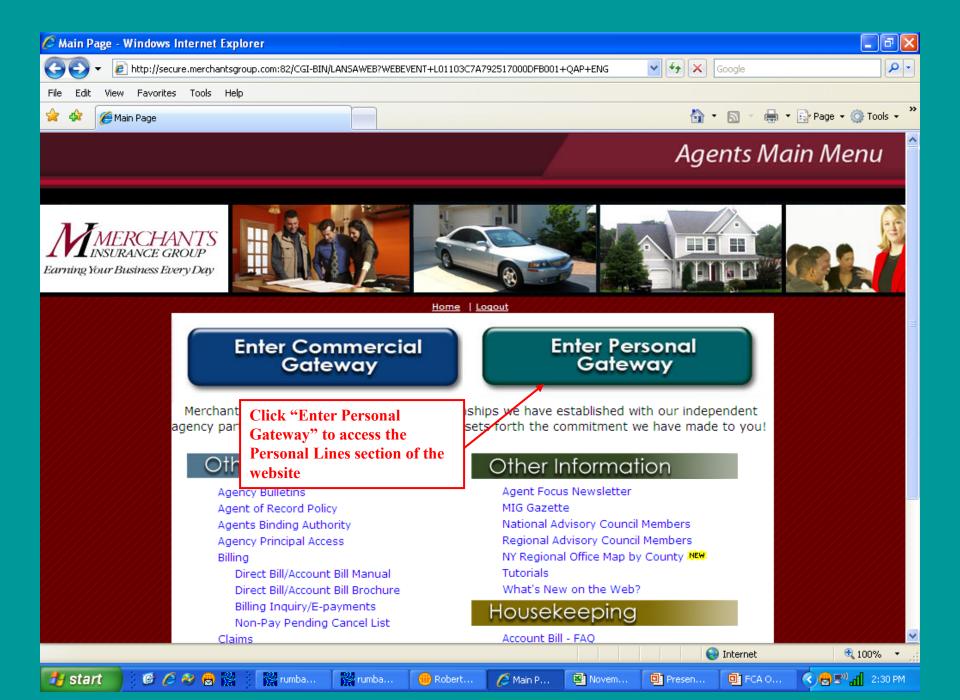
Online Endorsements

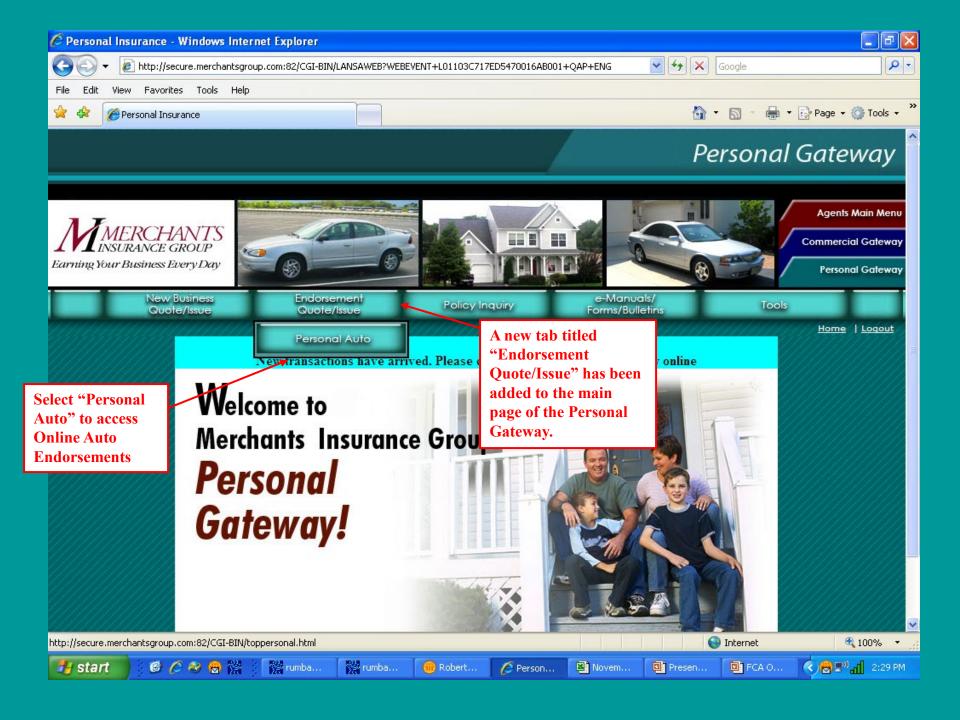
## **Table of Contents**

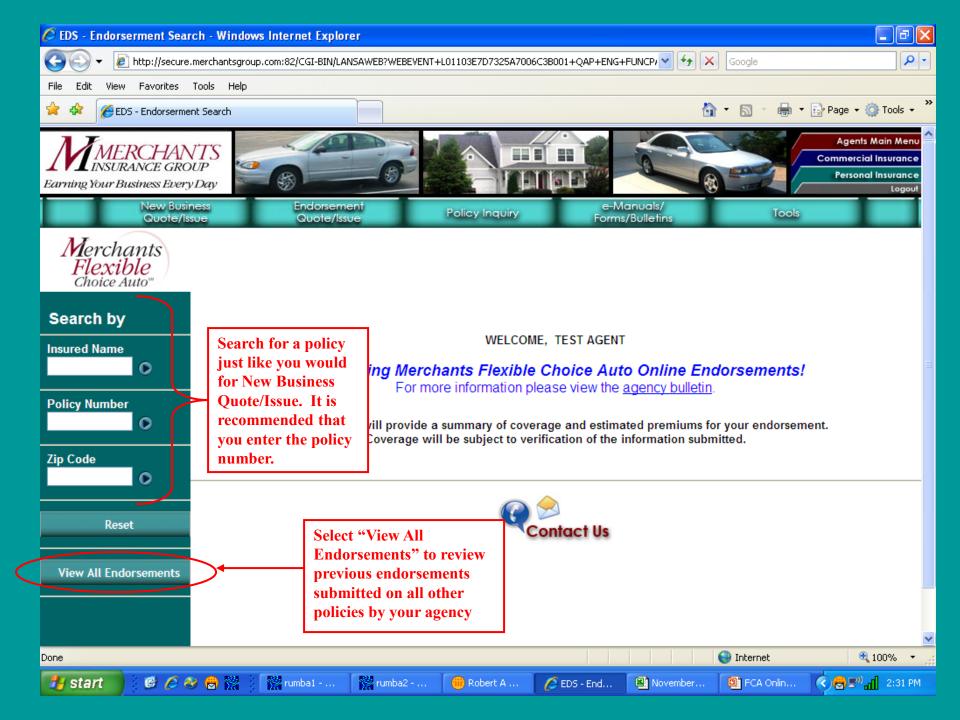
Overview of Online Endorsements	Page 3
Accessing Online Endorsements on the web	Page 4
"View all Endorsements"	Page 6
Selecting a Policy to Endorse	Page 8
Starting an Endorsement Quote	Page 9
Features	Page 10
Changing an Address	Page 12
Adding a Driver	Page 13
Ordering Choicepoint Reports	Page 15
Deleting a Driver (not a Named Insured)	Page 19
Deleting a Driver (Named Insured)	Page 22
Infraction Screen	Page 24
Changing Liability Coverages	Page 25
Deleting a Vehicle	Page 26
Adding/Substituting a Vehicle	Page 28
Changing Physical Damage Coverages	Page 31
"Get Quote Now"	Page 32
Percentage of Use	Page 33
Quoted Premium	Page 34
Saved Quote	Page 35
Client Proposal	Page 37
Submitted Endorsement	Page 39
Acord Change Form	Page 40
ID Cards	Page 41
Specialized Transactions	Page 44
Miscellaneous Items	Page 50

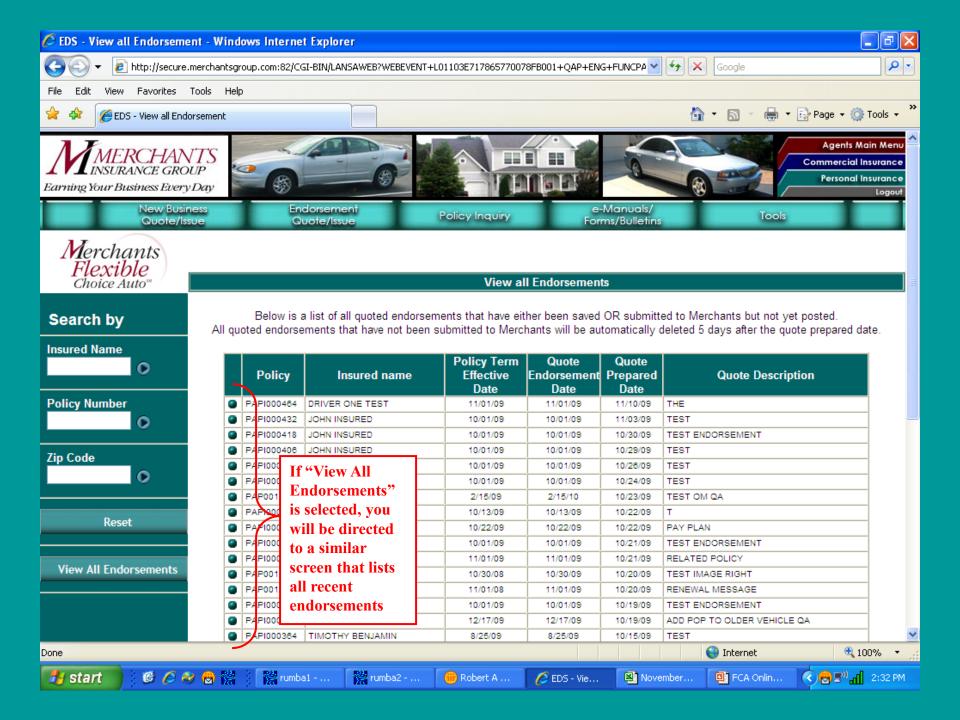
## **Overview of Online Endorsements**

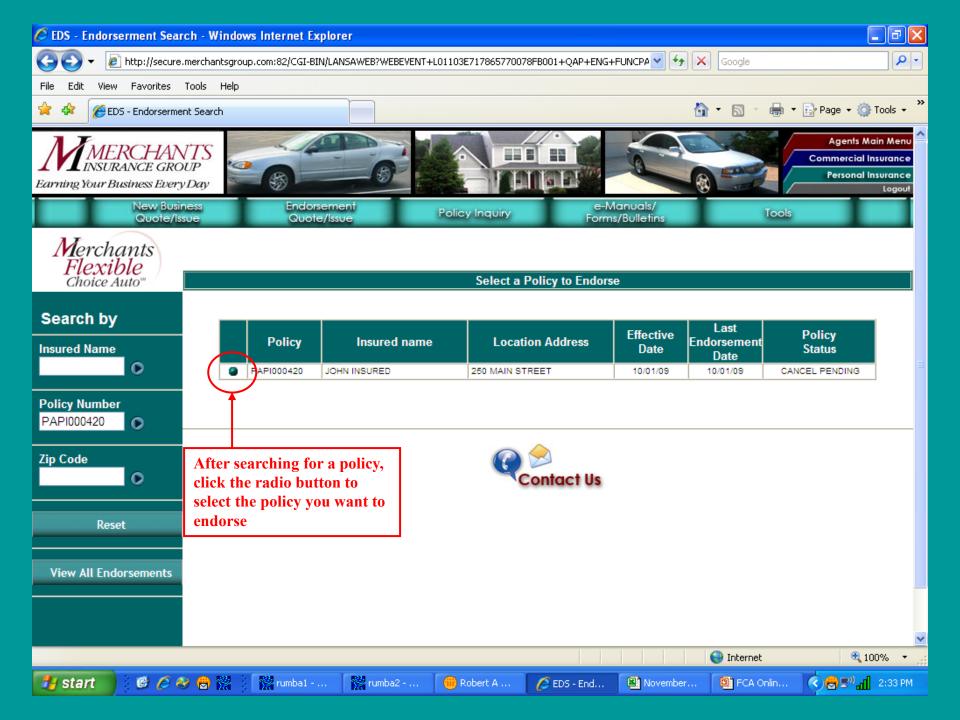
- Most endorsements will be processed within 24 hours
- Ability to provide quotes on "what-if" scenarios
- Print ID cards after an endorsement to add a vehicle has been submitted
- Print various state-specific forms
- View pro-rated and revised policy-term premiums
- View, email, print or fax a proposal, which provides a re-cap of the proposed changes

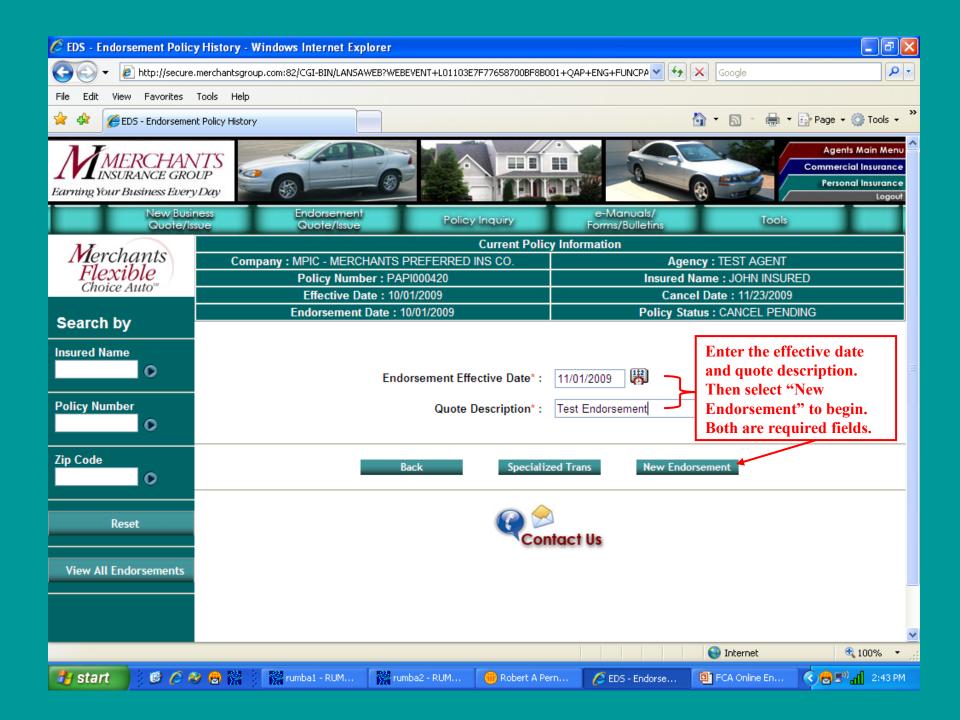


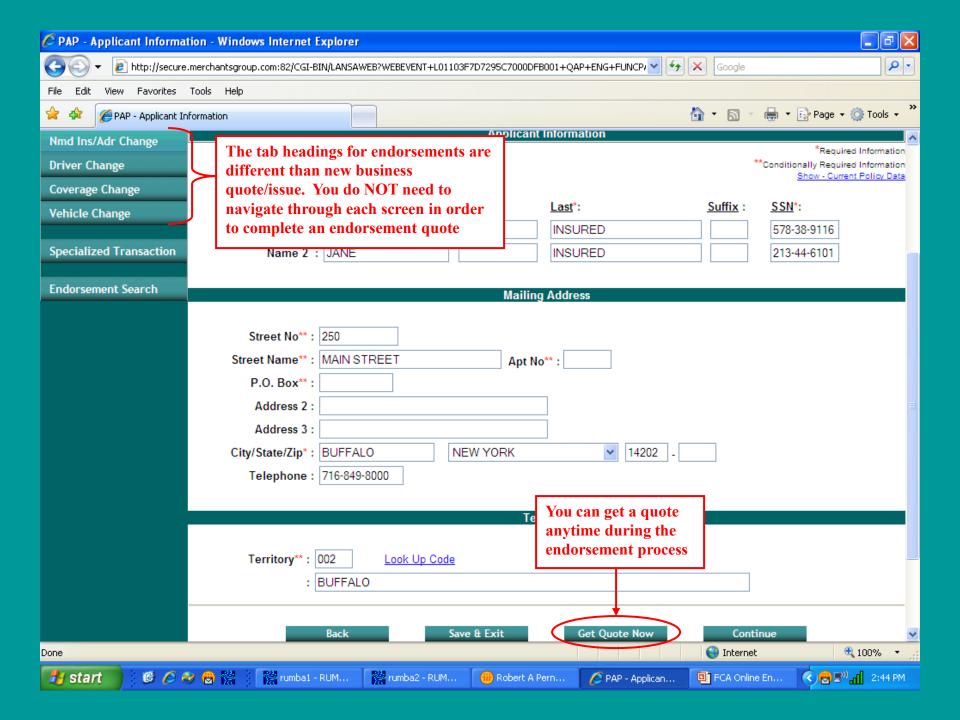


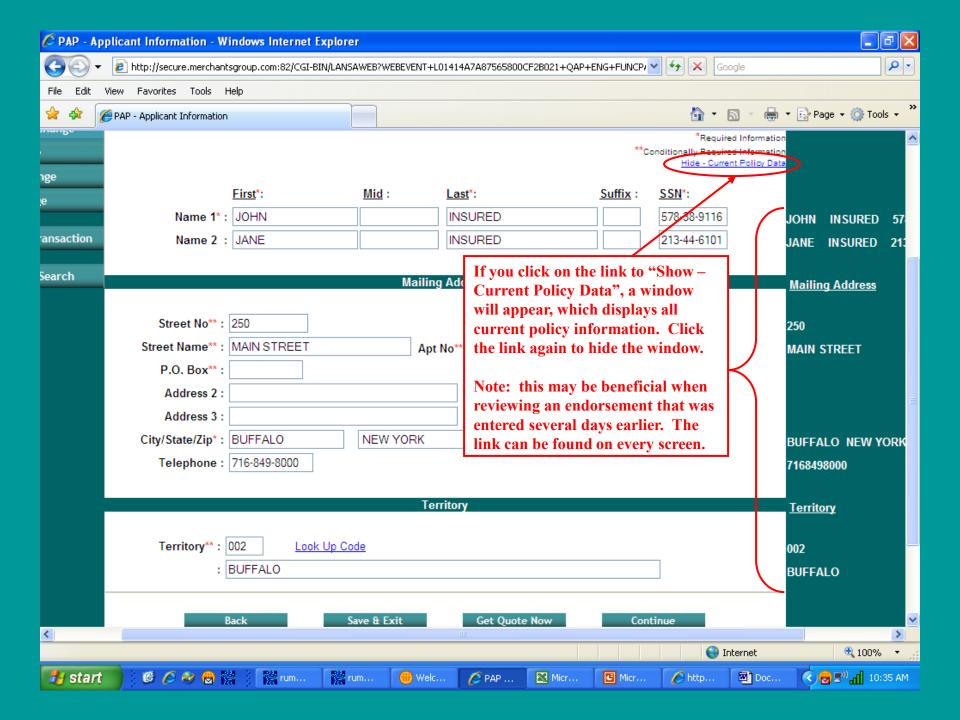


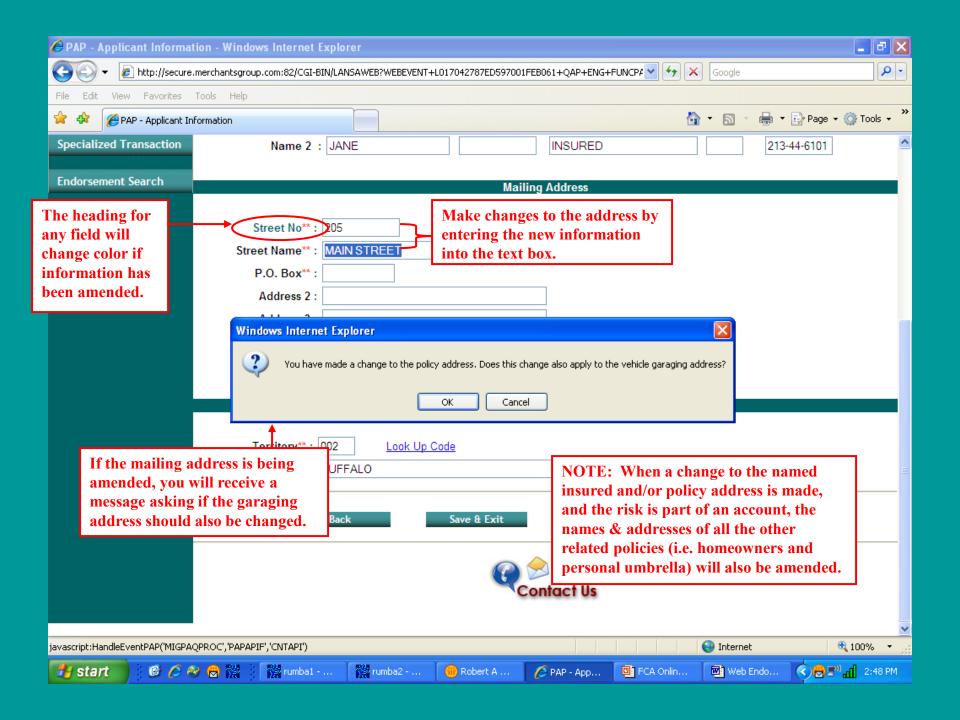


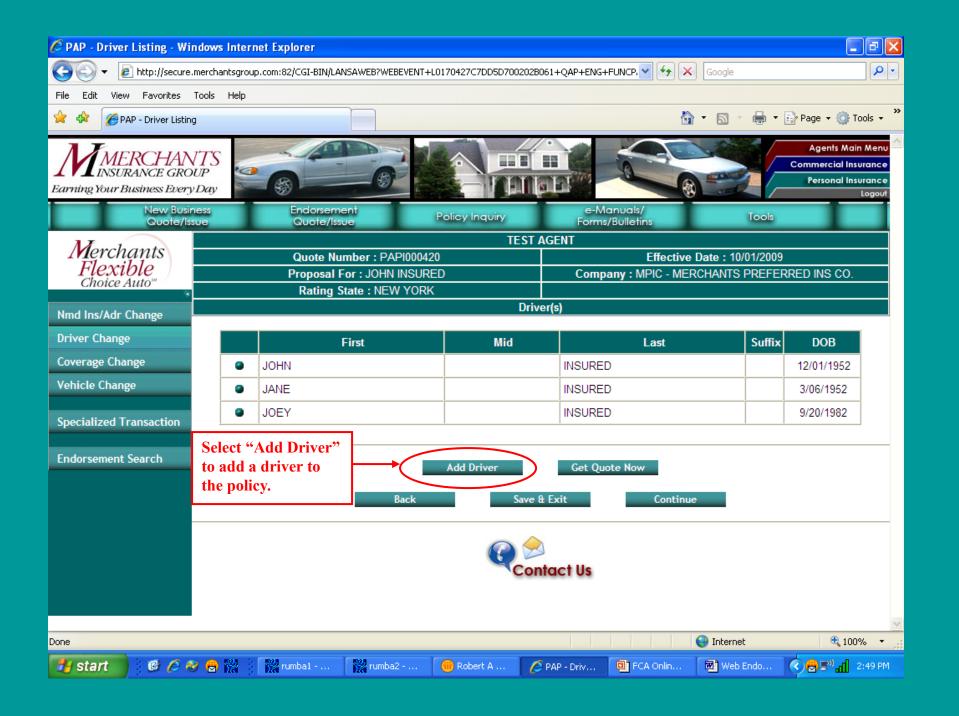


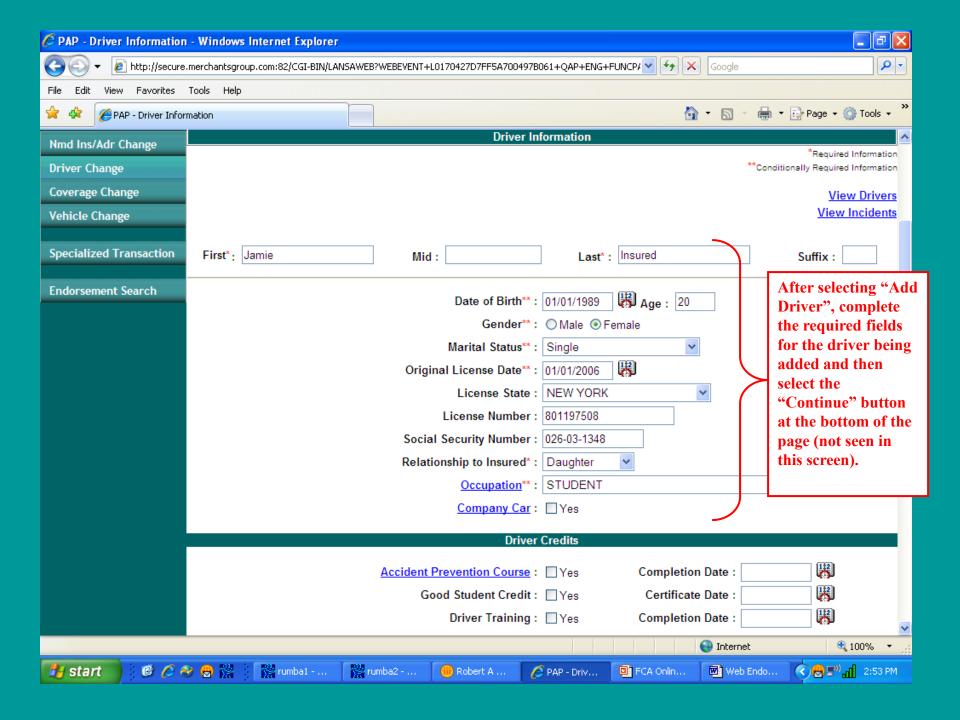


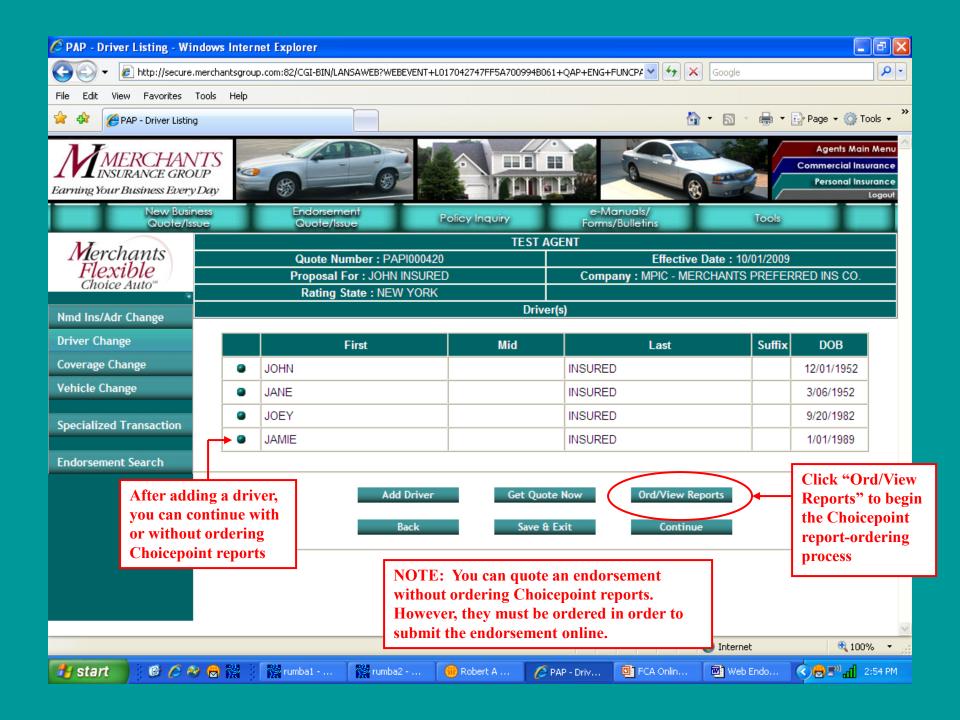


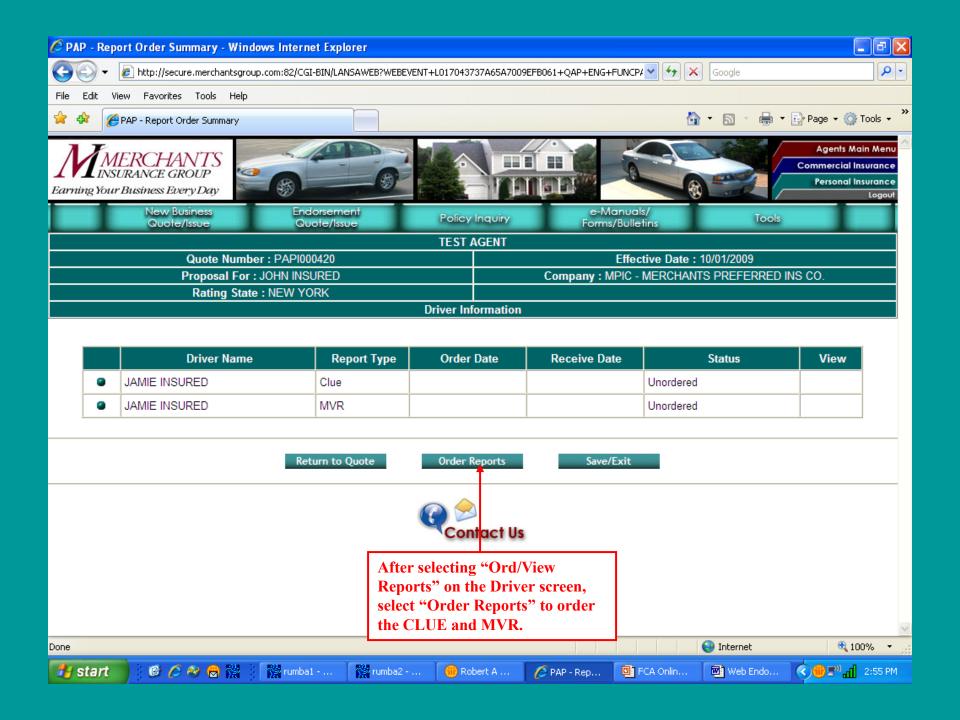


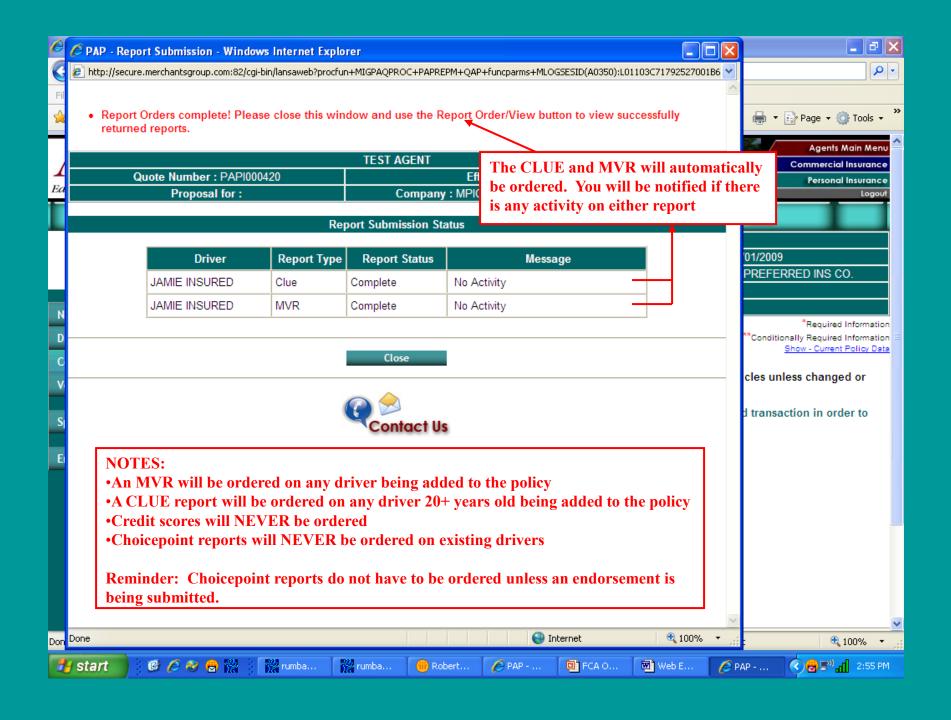


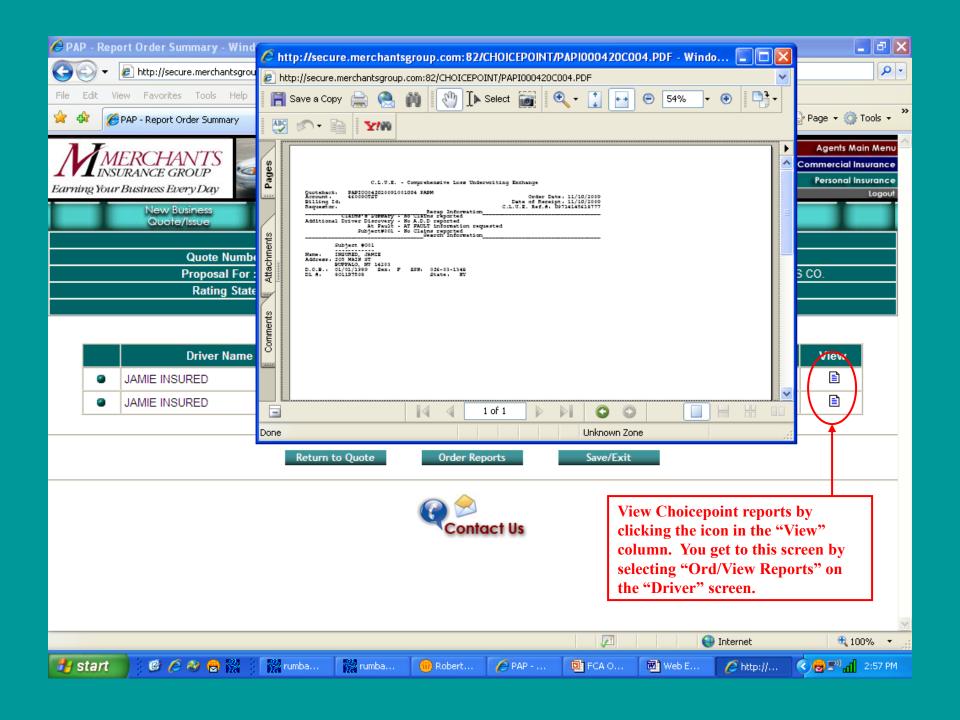




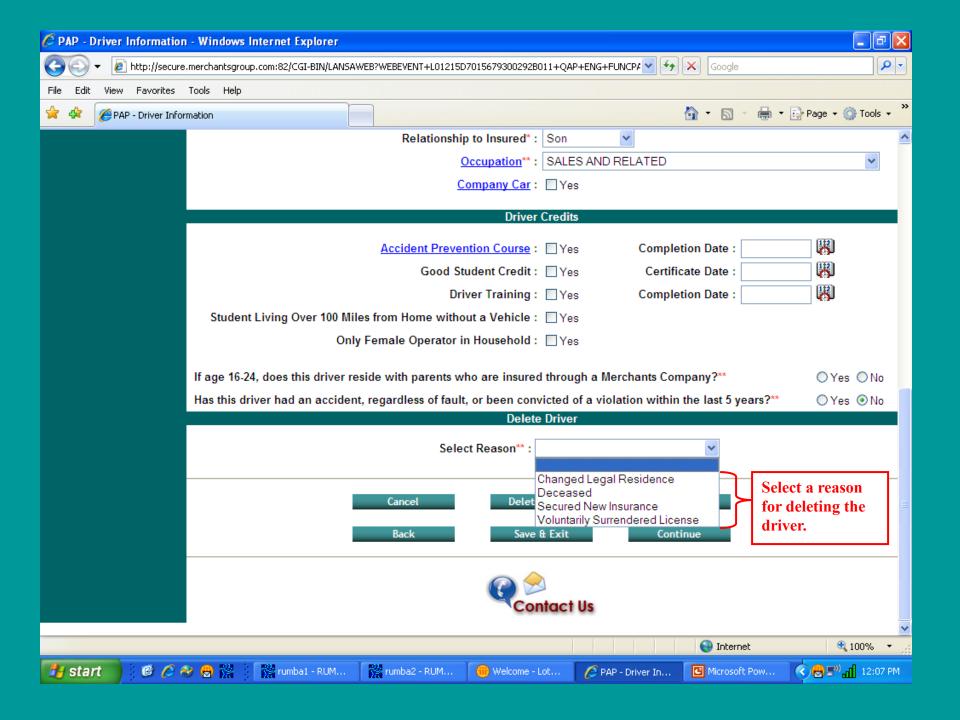


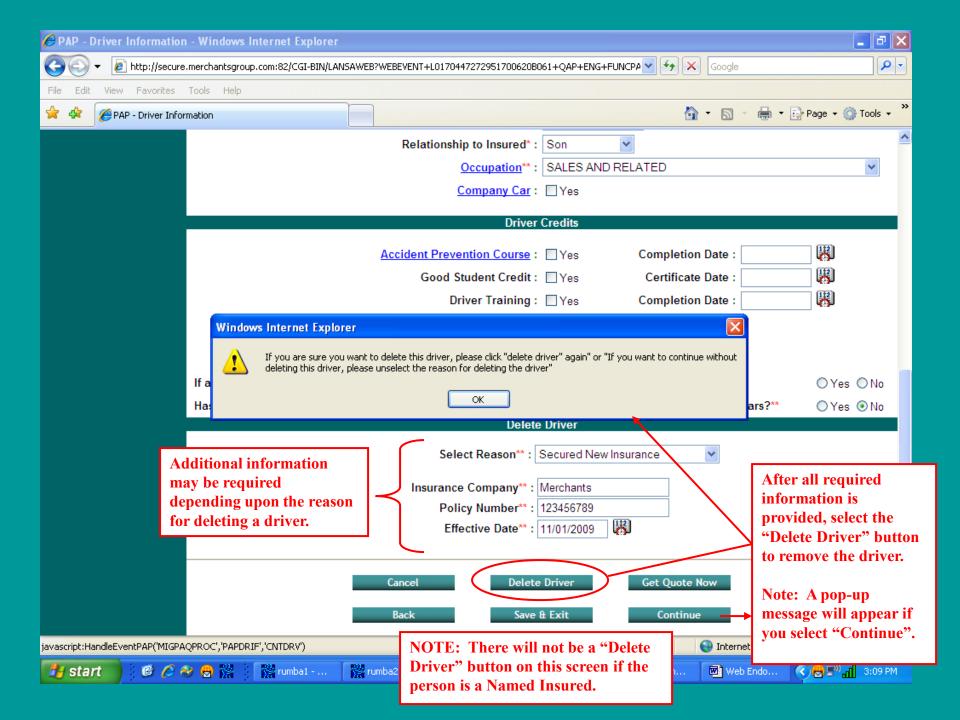


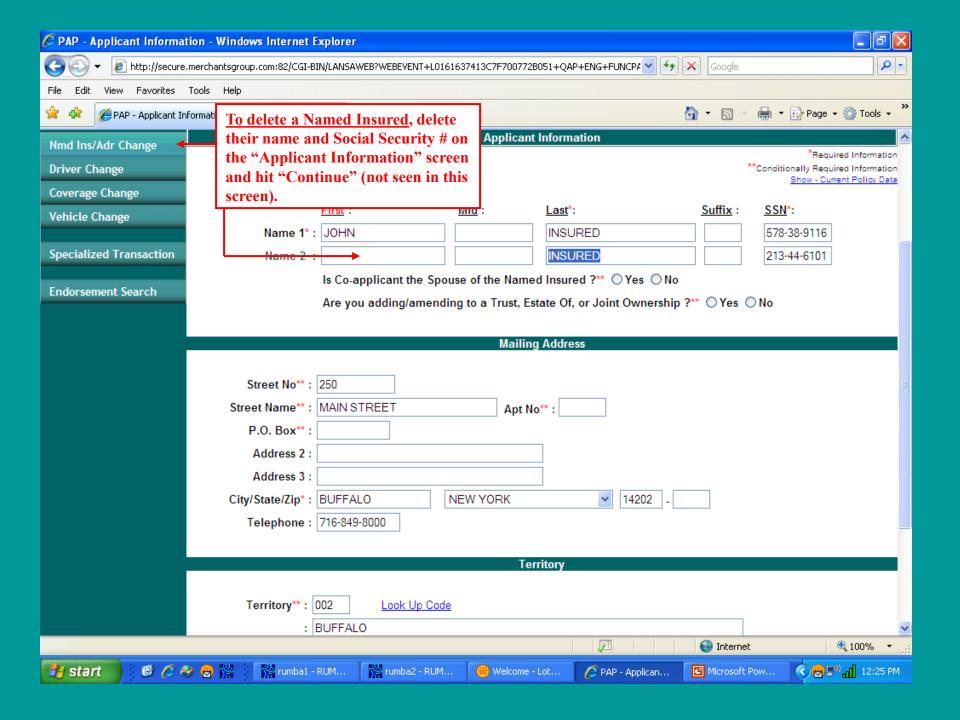


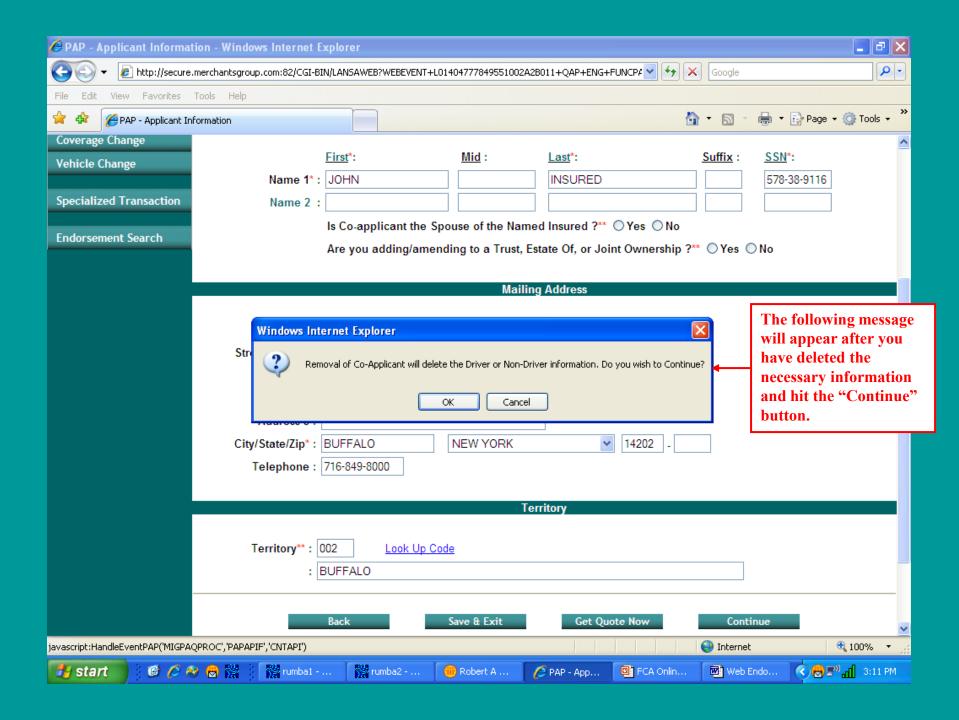


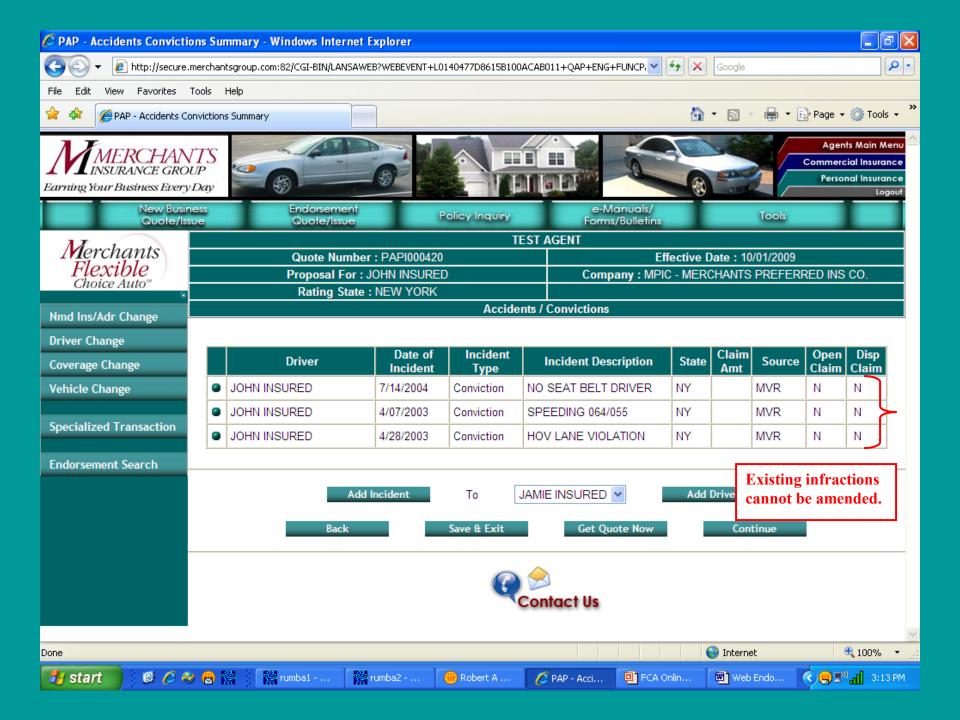


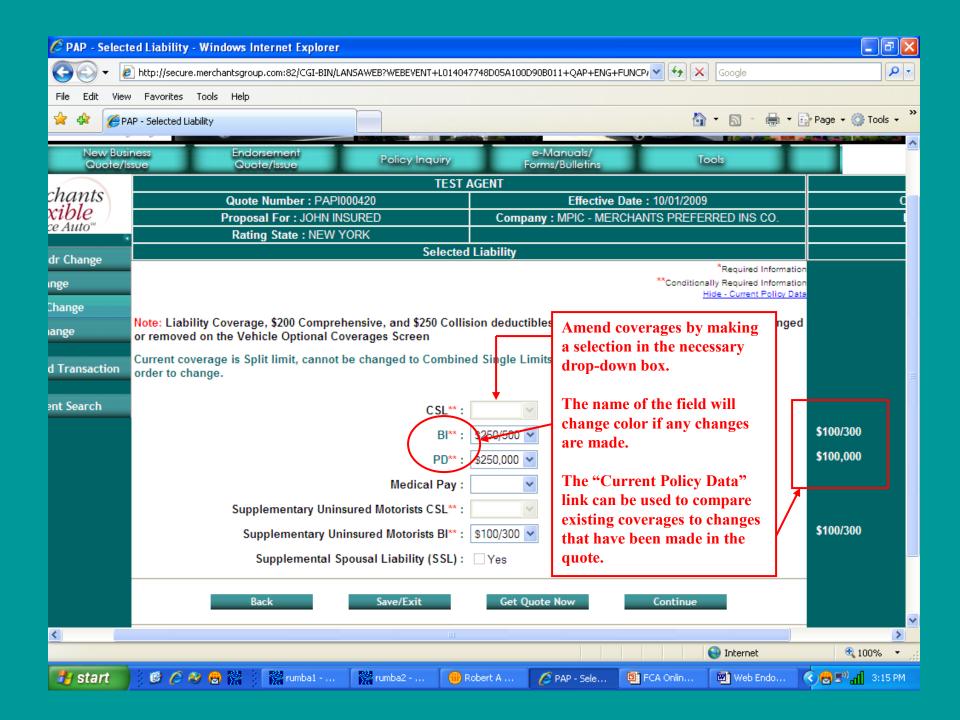




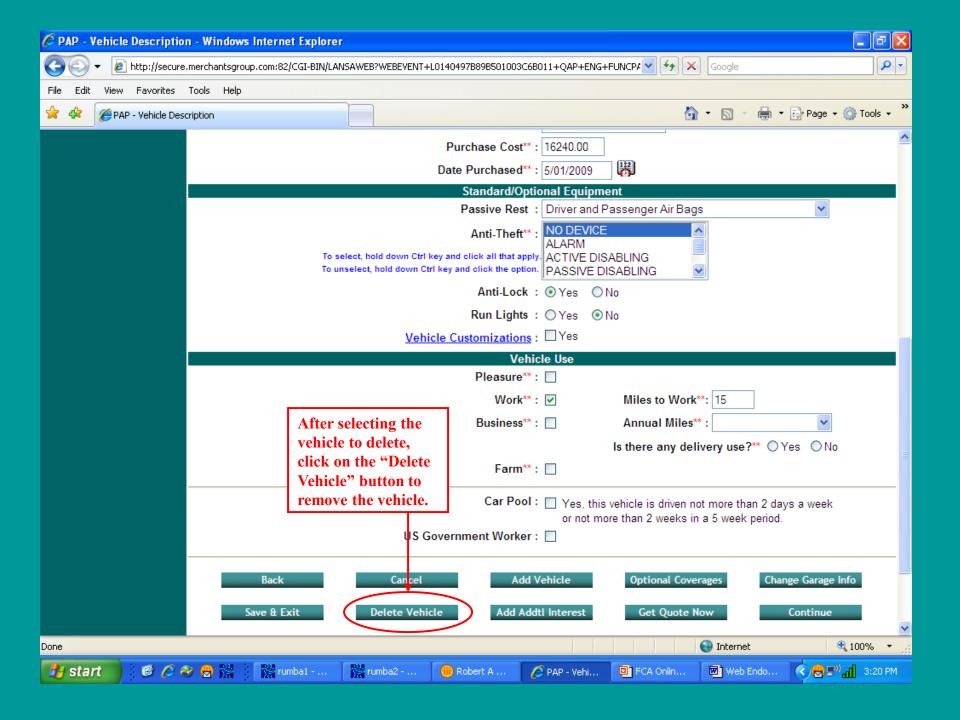


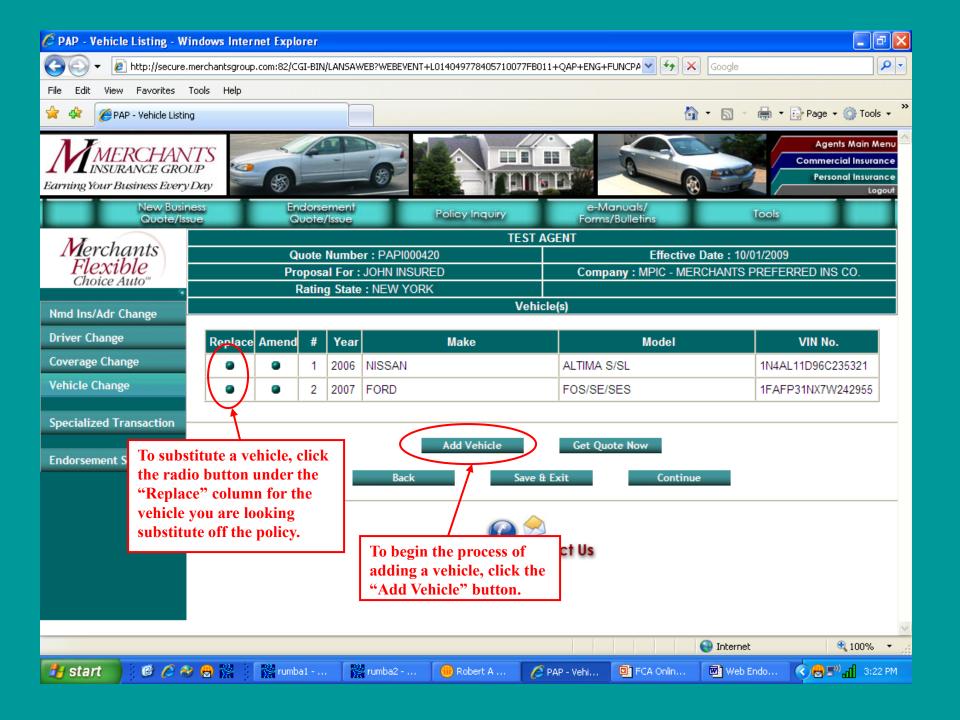


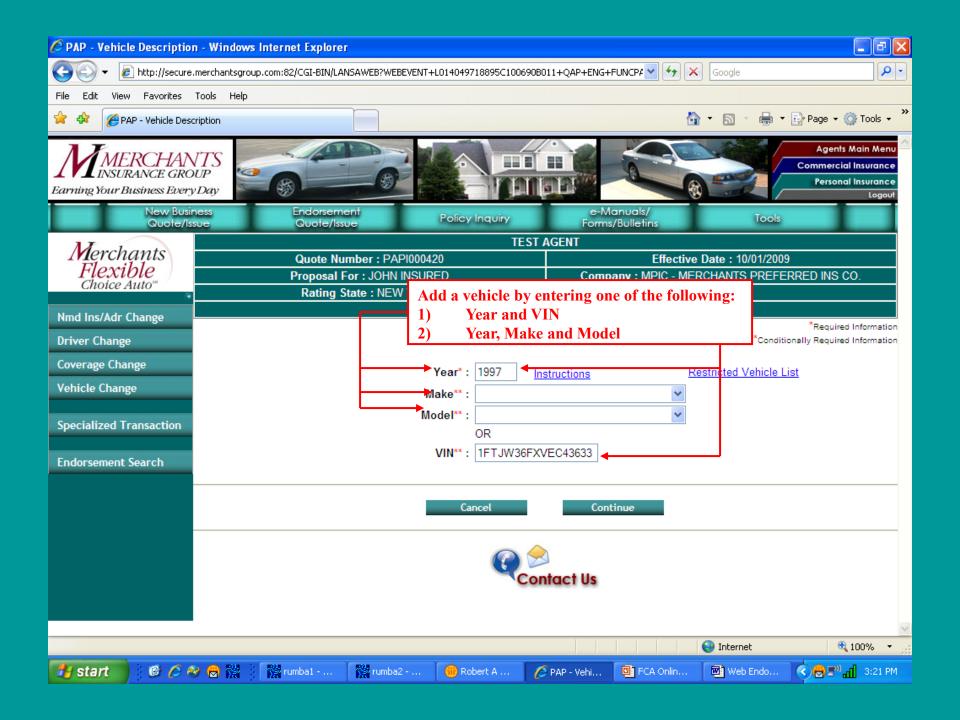


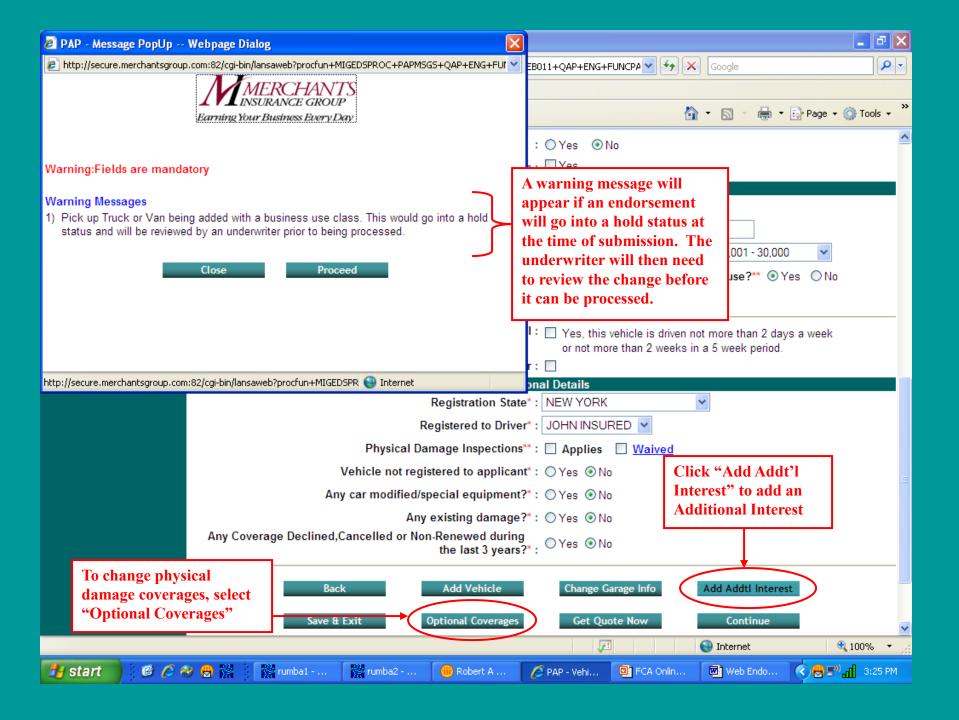


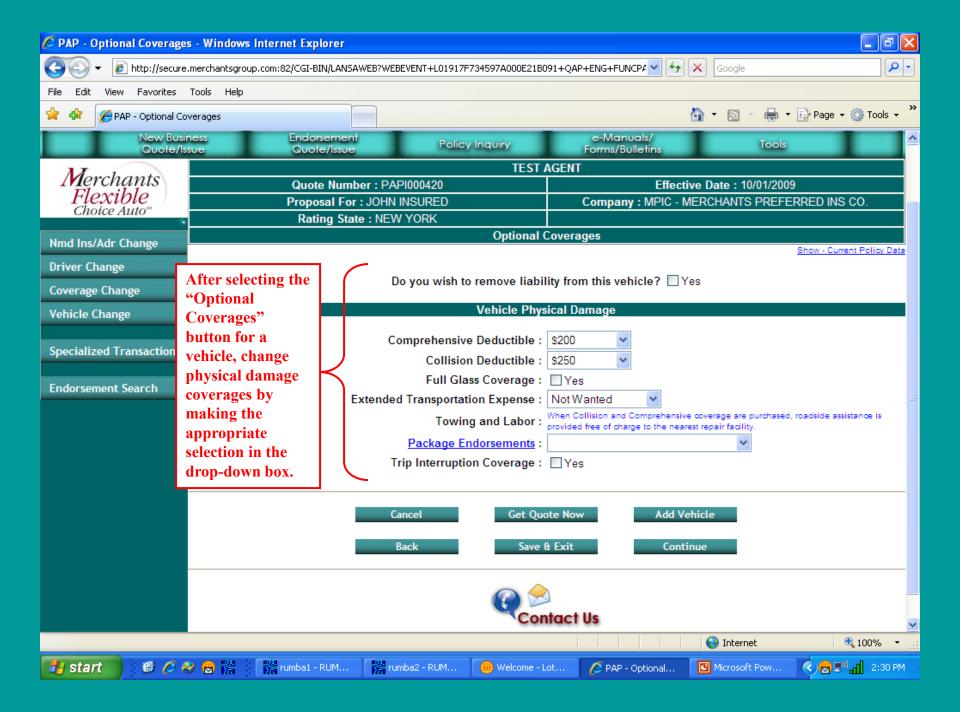


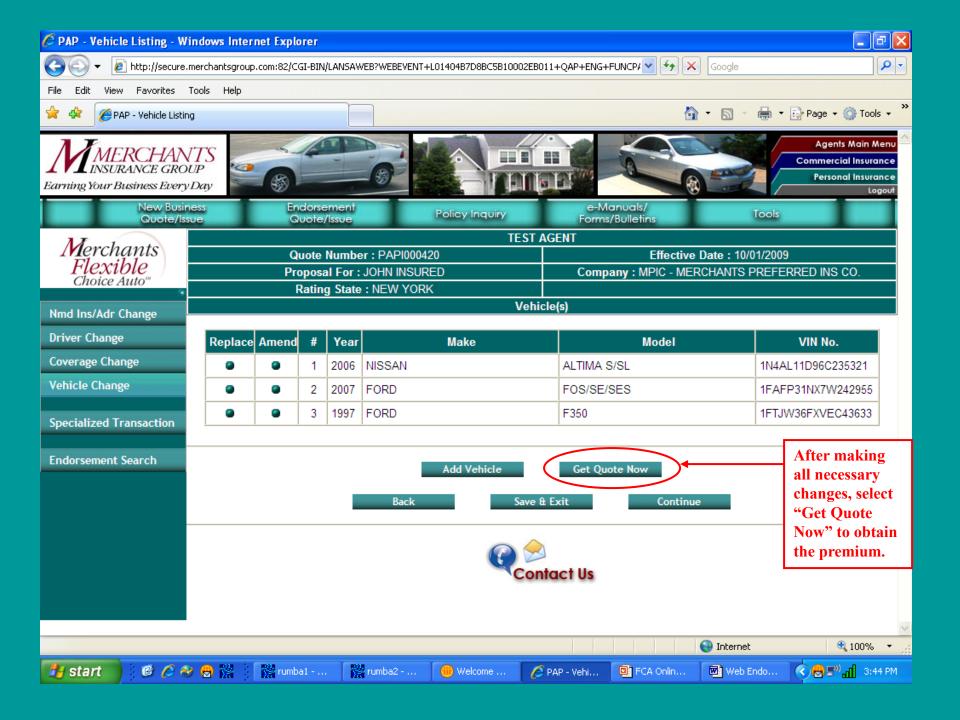


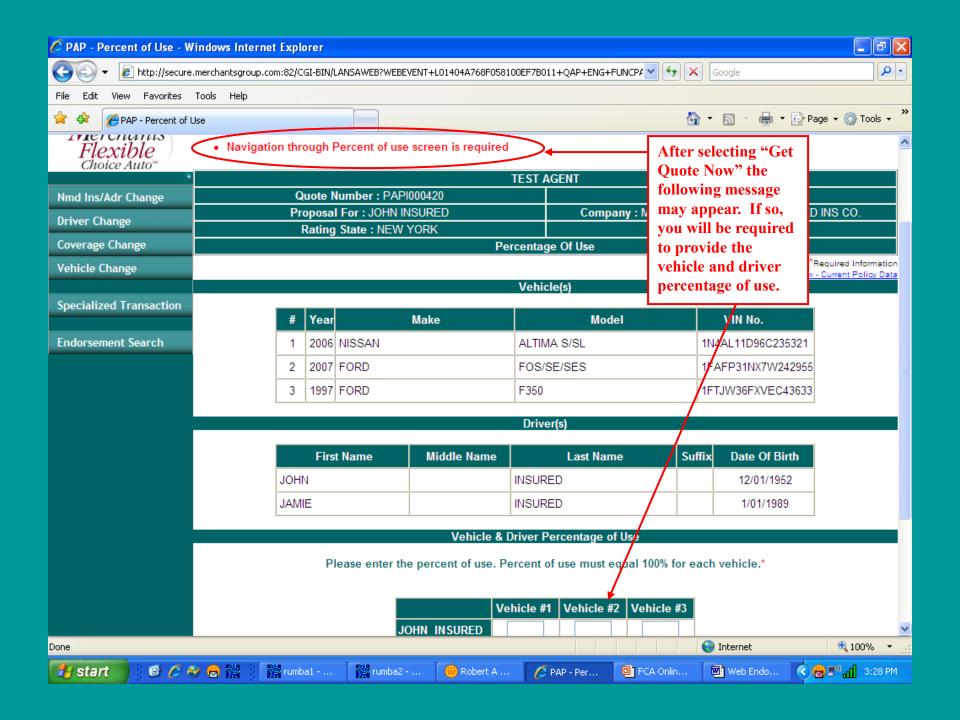


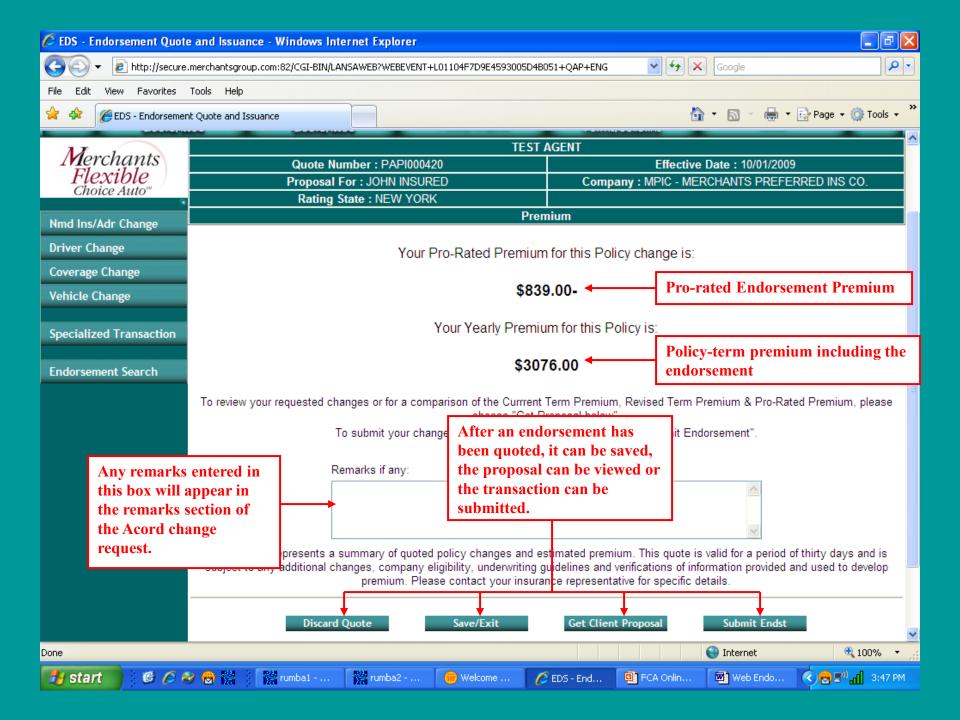


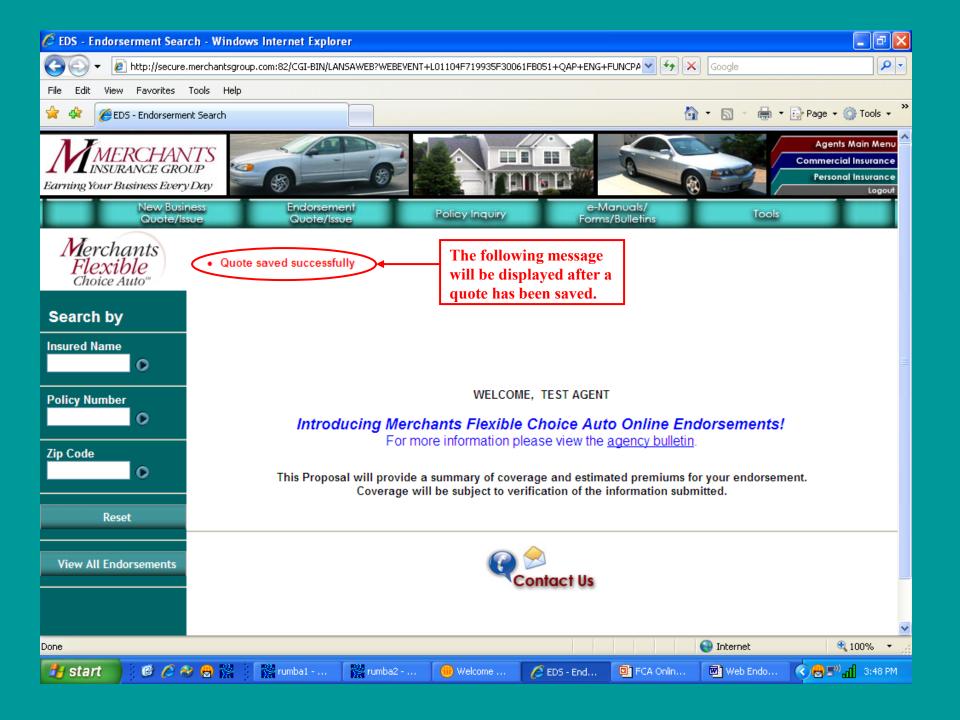


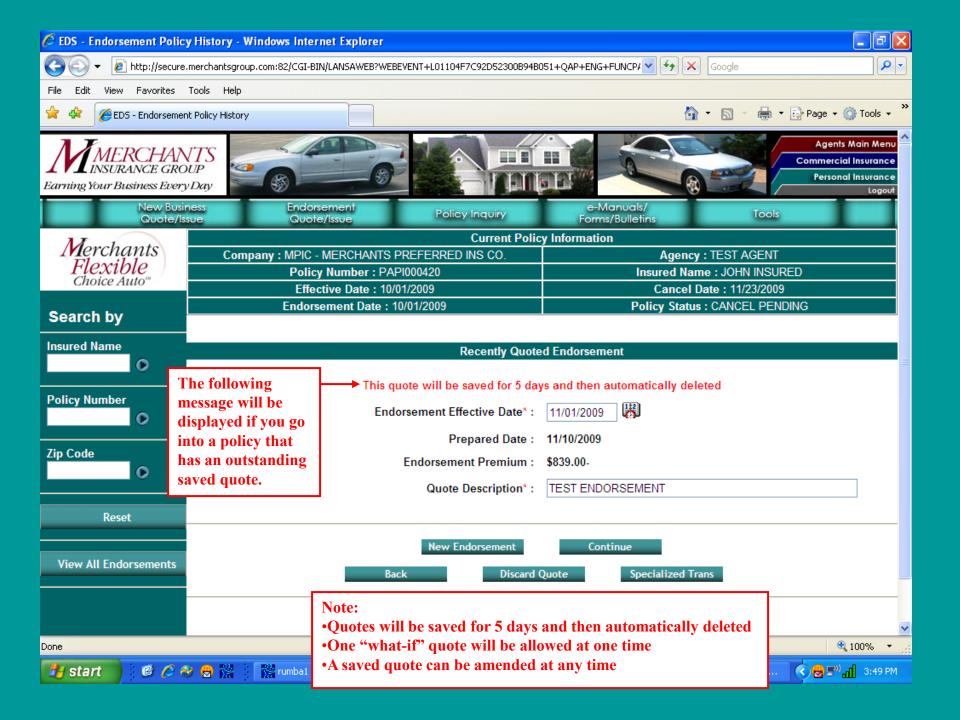


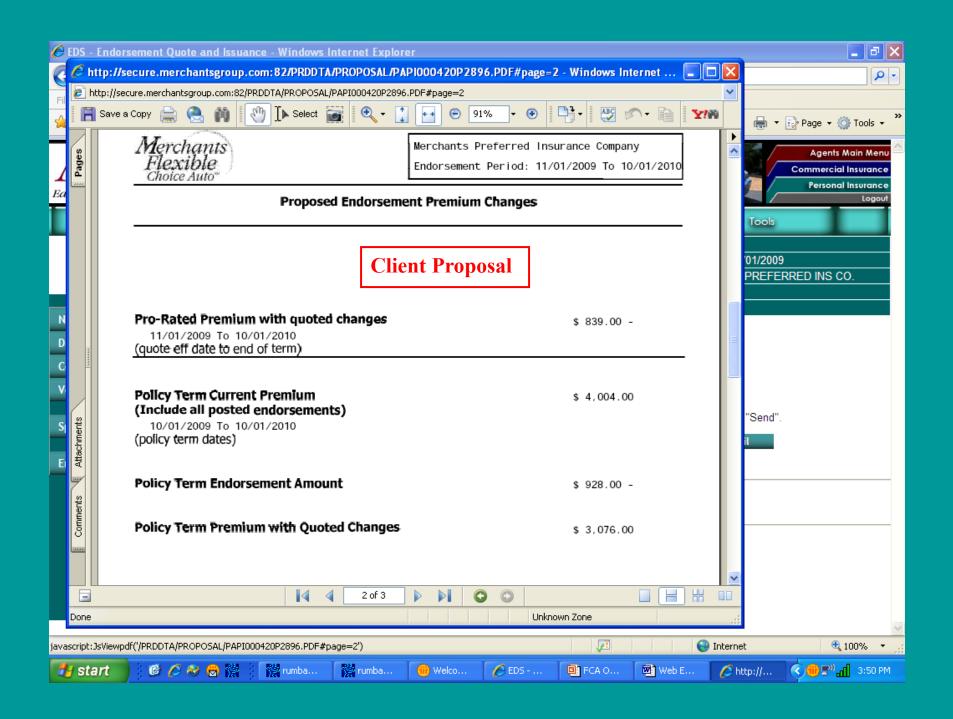


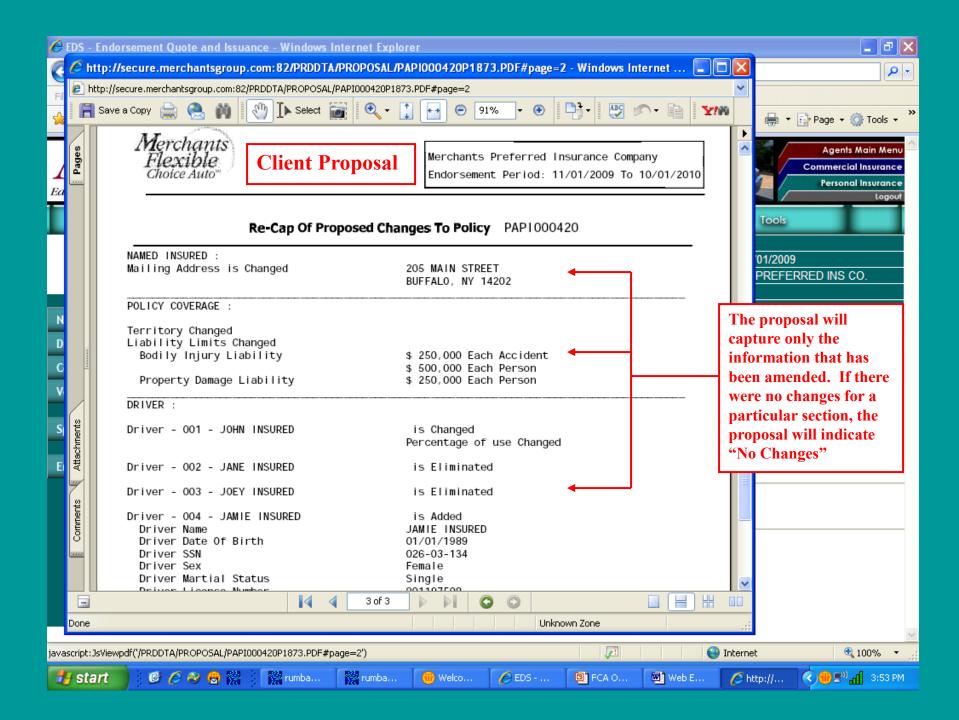


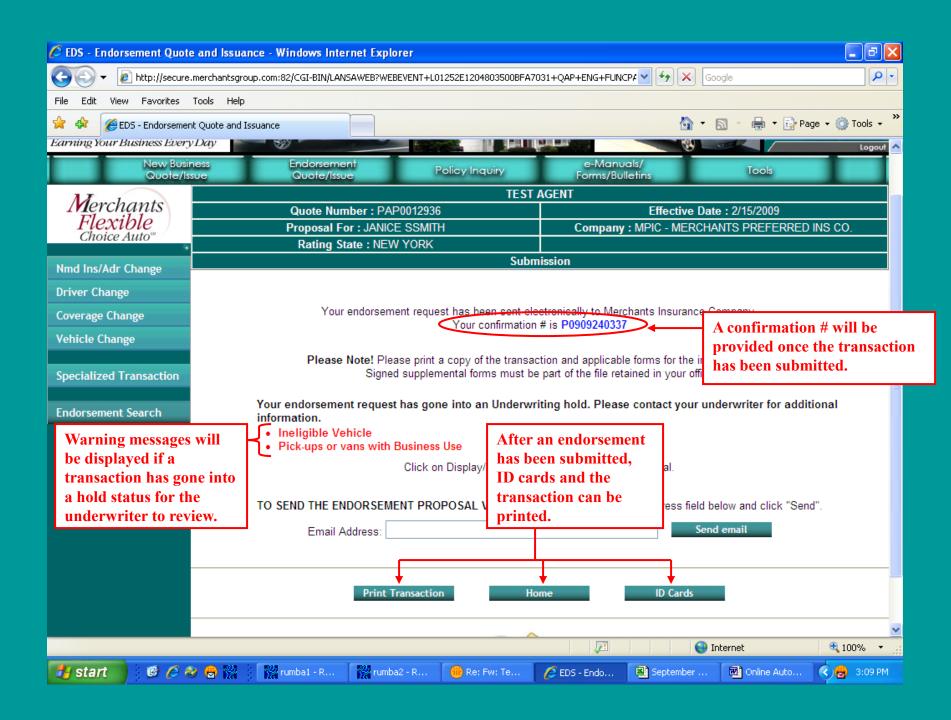


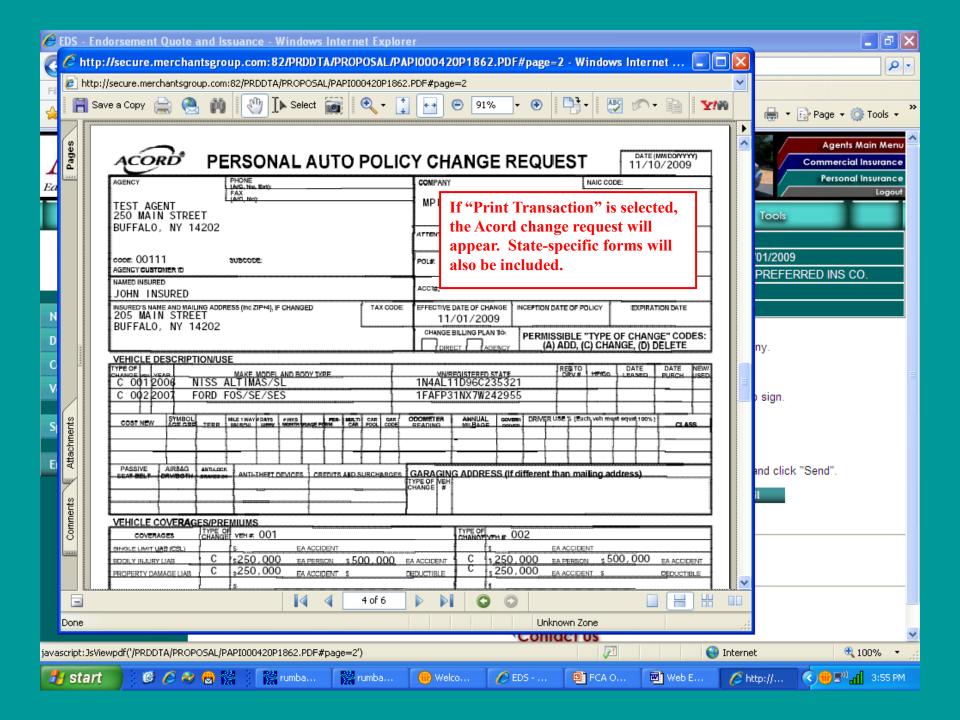


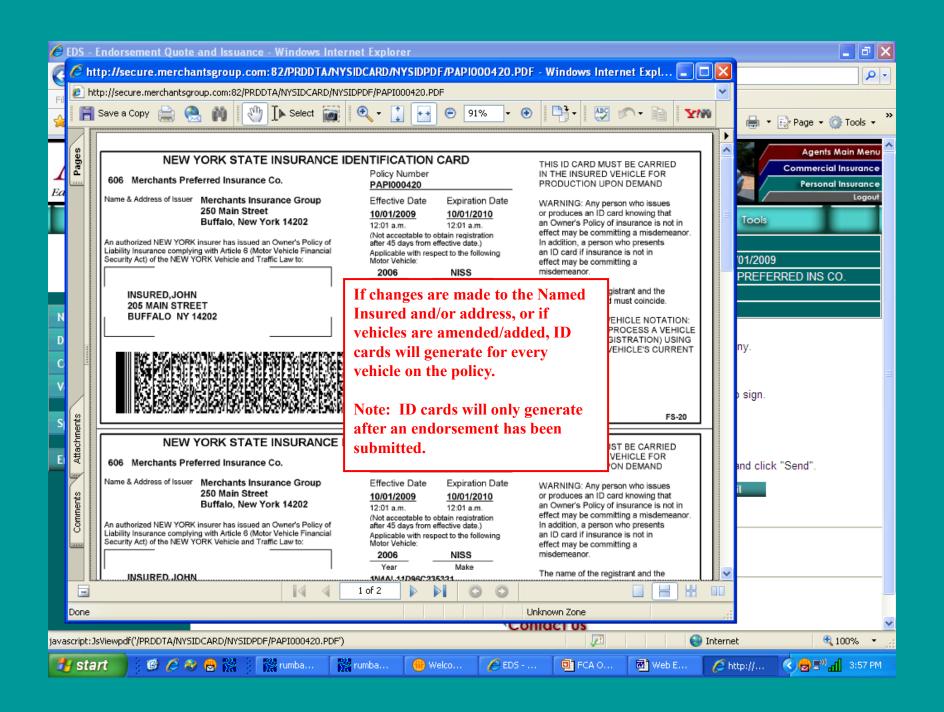


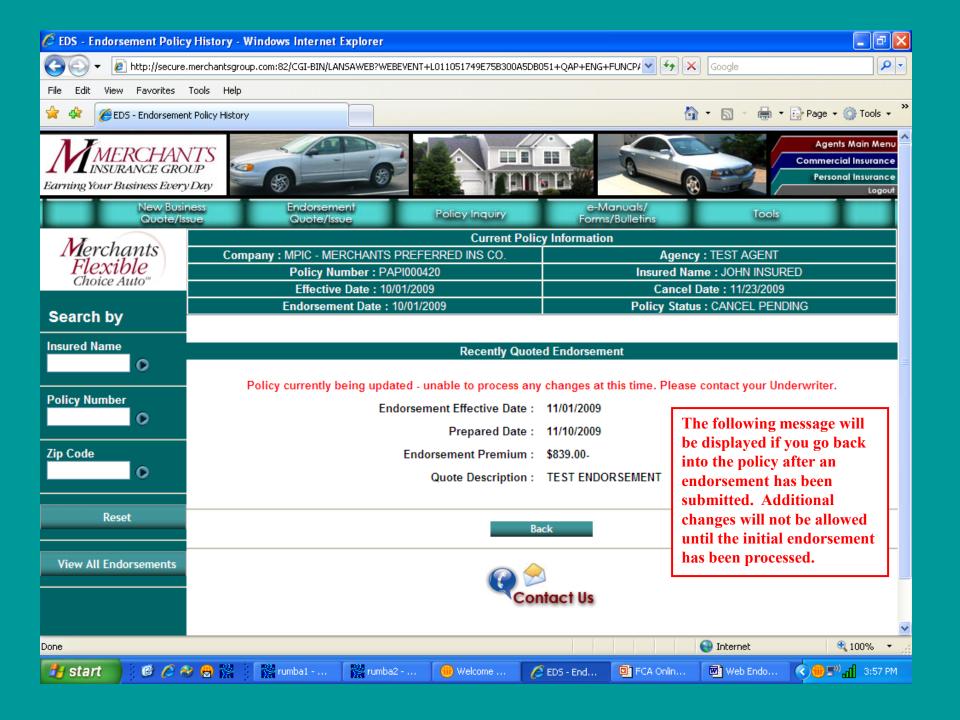


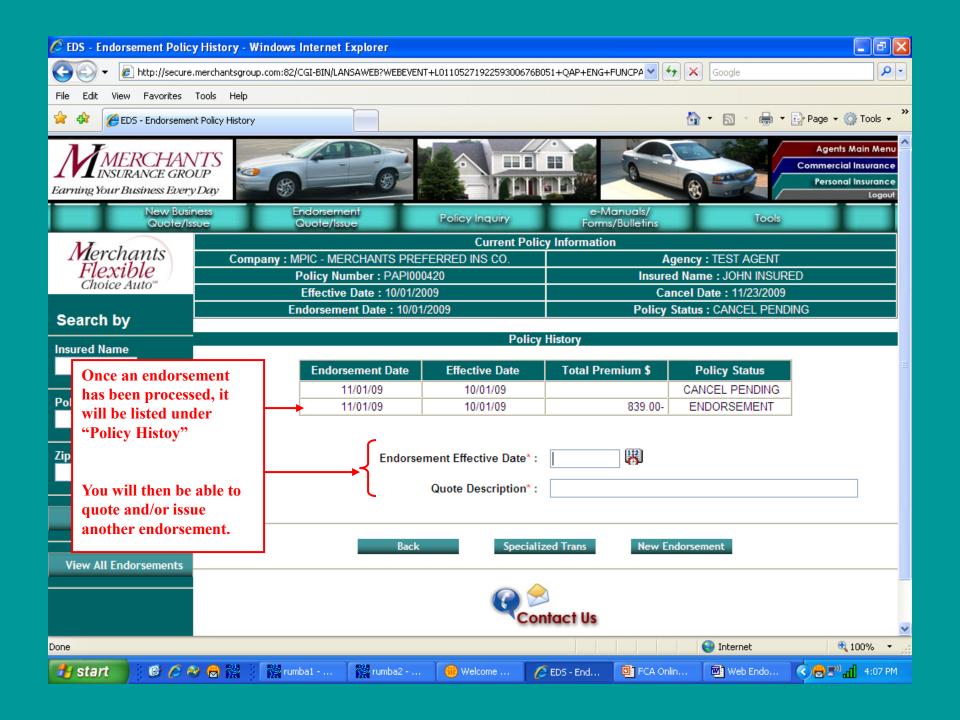












## **Specialized Transactions**

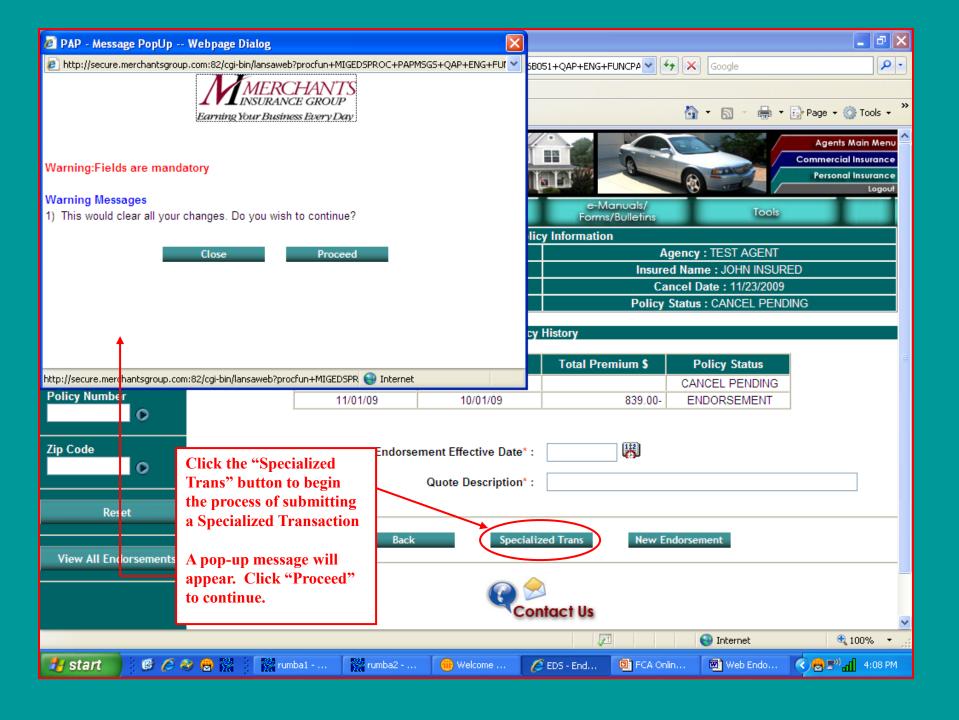
# Not all transactions can be processed online. A Specialized Transaction would then be required.

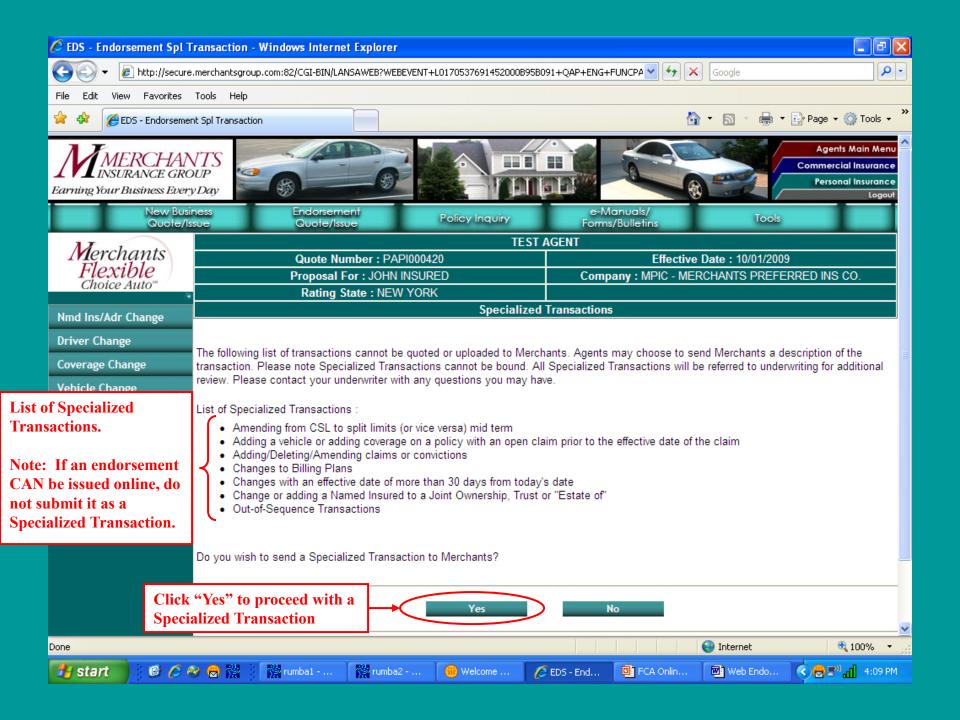
#### **Examples of Specialized transactions include:**

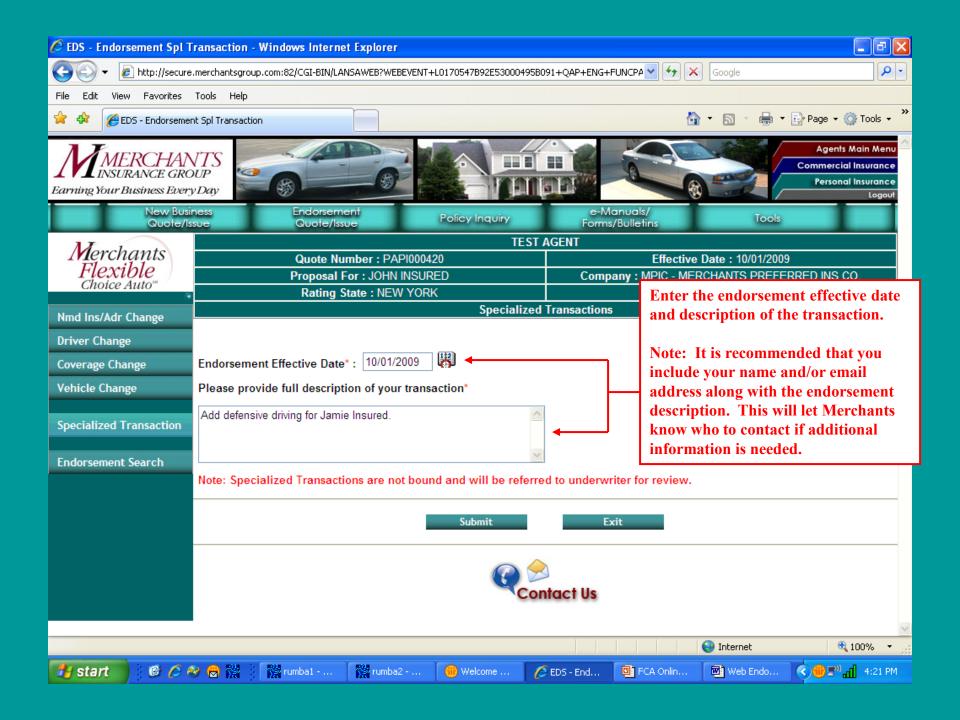
- Changes to billing plans
- Adding a vehicle/coverage to a policy with an open claim prior to the date of loss
- Changes backdated over 30 days
- Out of sequence transactions

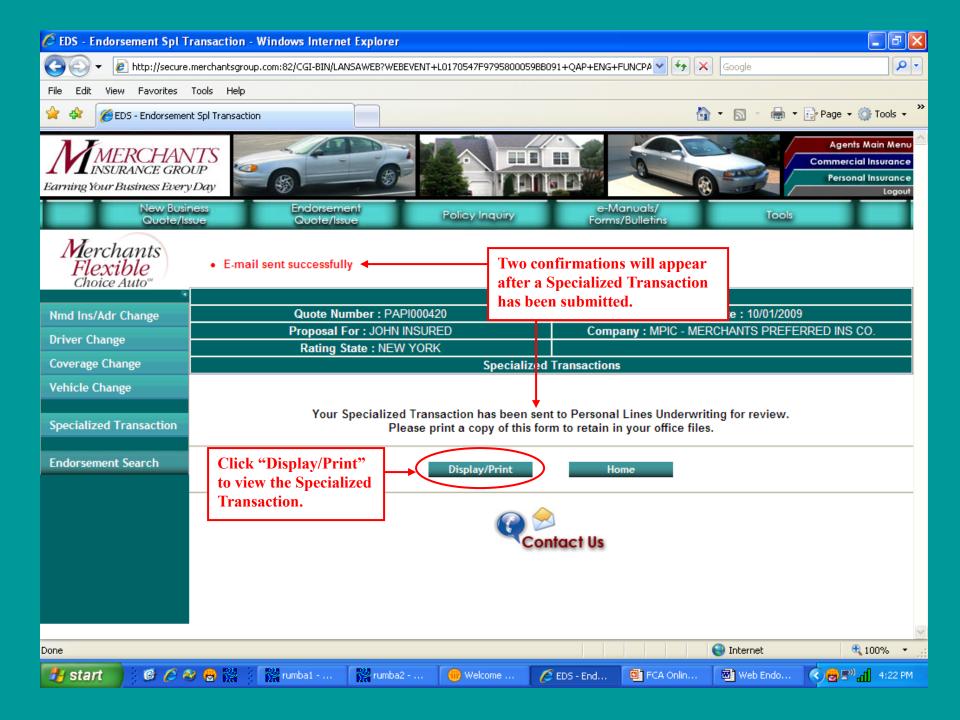
#### **Specialized Transactions:**

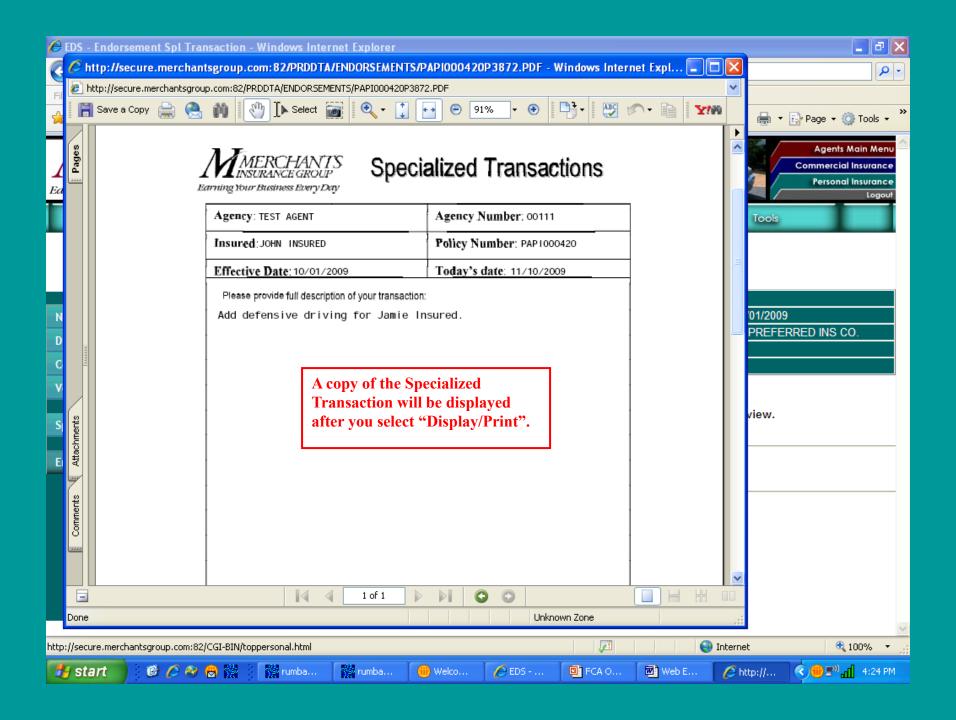
- Cannot be quoted or uploaded
- Cannot be bound
- Will not have a Confirmation #
- Will probably not be processed within 24 hours
- An Underwriter will review to see if the transaction can be processed











### Miscellaneous Items

- Online Endorsements can only be completed on Flexible Choice Auto policies
- Renewals will automatically be updated
  - The agent will not be required to process a 2<sup>nd</sup> endorsement
- Agents must keep all state-specific forms on file for audit purposes
- The agent and Merchants Underwriter will be able to view an endorsement simultaneously
- Specialized Transactions will be classified as highpriority once received by Merchants