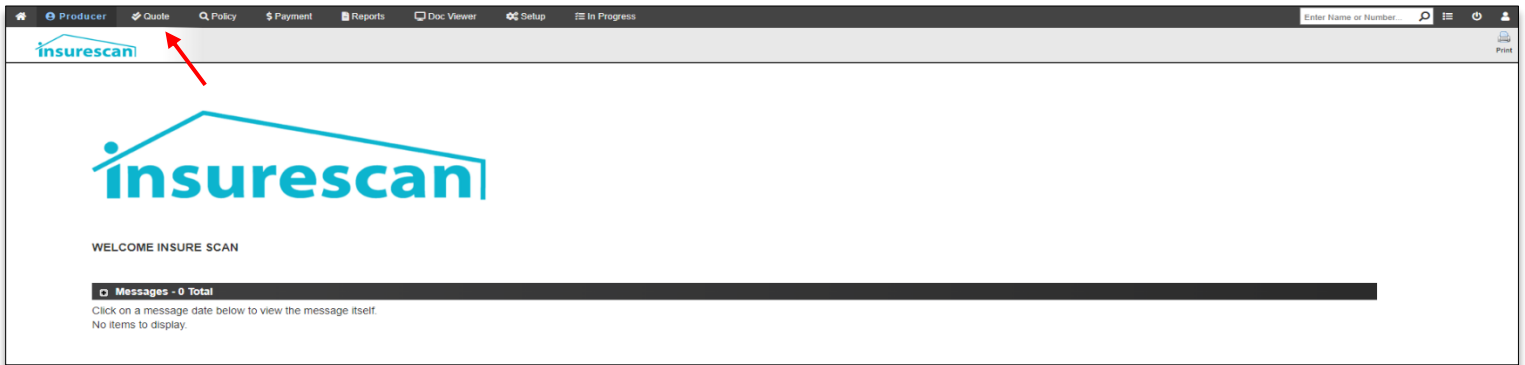# _How To Quote and Bind a Policy in InsureScan's Policy Admin System_

Beginning the Quote

Access the system and log in using the link and credentials given to you in the Welcome Pack. You will be directed to the above screen. To start a new quote, simply click on Quote at the top of the screen. Click the green +New Quote button at the top right on the next screen. On the Product Selection screen, chose the effective date for the policy – this cannot be backdated – then click Start Quote.

Quoting Process

Fill in the required information (highlighted yellow) on each section. For example, on the General Info screen, the required info is First and Last name. Note that the phone number and email sections are not required at this stage, but will be required later, so you may choose to go ahead and fill those in as well. Click the 'Continue' button.

On the Location screen, fill in the Insured's garaging address. Validate the address. If the Insured's mailing address is different than the garaging address, input that as well. The 'Use Garaging Location' box will always be checked until you uncheck it. Once you do, you will get a second section that looks exactly like the first. Fill in the mailing address and validate. Click Continue.

On the Coverages section, the Insured may choose to add Uninsured Motorists and/or Med Pay coverage. Med Pay has multiple options. Select any discounts that may apply on the right of the screen. Checking Transfer Discount or Homeowner will prompt a new section to appear, asking for more information for each discount. Click Continue. If the Insured wants to Pay in Full for the policy, you MUST check it on this screen.

On the Drivers section, you will input the rest of the Insured's information and add other Rated or Excluded drivers, if any. If you list Driver 1 as married, you MUST add the spouse, whether they are rated or excluded. To add a driver, click the green Add Driver button at the top right. Note that the License Number box is not highlighted at this stage, but will be required later. You may chose to add if a driver requires an SR22, or if they have taken an accident prevention course (both have secondary dropdowns). There is also a section to add violations if the specific date and type of violation are known. If so, click New Violation and fill out. Click continue.

In the 'Vehicles' tab, you may input the vehicle's description, or you may input the VIN number. You can toggle the views for these by clicking the Input VIN / Vehicle Lookup button at the top of the box. When inputting the vehicles's description, a drop down will show with a generated VIN. You must choose one of these VINs to be able to proceed.

This is also where the Insured can chose to accept or reject OTC and Collision coverage, Towing coverage, and Rental Reimbursement. These all have more than one option. If either OTC and Collision is selected, the Insured then has access to add a Special Equipment surcharge. If there is a lienholder on the car, add the lienholder here. To add more vehicles, click the green 'Add Vehicle' button at the top right of the screen. Check Acknowledge and click Rate.

This is the screen that shows when bridging from TurboRater. Follow the rest of these steps after bridging. You will receive an initial rating for the quote. This does not include an MVR. You may click the Details button for a full list of the details of the quote. To edit the quote, click the Requote button at the top of the screen. You will go through all the previous screens again. All information will still be recorded. To continue to the Application, click the Submit button at the top of of the screen.

Application Review

You will go through all previous screens once more and confirm all information with the Insured, and input any required information that you could previously skip during the quote. Although not required, we highly recommend providing the Insured's contact information, as we will send them reminders about their policy, as well as an invite to sign up for our Insured Web portal where they can view their policy, make payments, and access their ID cards.

There will be a new 'App Questions' screen after the vehicles sections. Answer all questions and add any comments that you may be prompted for. Check Acknowledge, and then click Rate.

On the next screen, there will be another break down of the quote. You may Re-work the Policy if needed with the button at the bottom left of the screen. All information will still be recorded. Once the Insured is ready to continue, click Order Consumer Reports at the bottom right of the screen to pull the MVR. The screen will update with the MVR results calculated into the quote. Once you arrive at this screen, or any after, you may leave the quote and return to it at a later time.

There will now be a drop down box on the bottom middle of the screen. Chose whether the Insured wants to be charged by Direct Bill, or pay by a Recurring Draft. If the Insured decides they want to Pay in Full at this point, you will need to rework the policy and click the Pay in Full discount so it can be calculated into the premium (if Pay in Full was checked previously, this will be your only option). Click Bind Policy.

Binding the Policy

On the next screen, you will be asked to input card information for those who chose Recurring Draft. Fill this out as you normally would and click Store Payment Information. If Direct Billing or Pay in Full was chosen, this will be skipped.

Now you will get the down payment screen. Choose the method in the drop down box; you may chose card or agency sweep. If card is chosen, there will be another payment window to fill out. Add any Agency fees you may have. Click Next.

Choose how the insured wants to sign the documents. A drop down will appear for either option. Make sure the email addresses are correct and hit Next.

Policy Q00000016 has documents requiring your signature

Hello **INSURE SCAN**,

Your signature is requested on the following documents:

🗎 ALABAMA APPLICATION
🗎 NON_BUSINESS USE STATEMENT
🗎 MEDICAL PAYMENTS SELECTION/REJECTION
🗎 ALABAMA UNINSURED MOTORIST COVERAGE SELECTION/REJECTION

> Please review the included documents and sign where requested.

ⓘ By choosing "Continue to signing" or "Decline to sign documents" I certify that I am **INSURE SCAN** and that I am the intended recipient of these documents.

✔ Continue to signing   🚫 Decline to sign documents

A pop up will appear with documents needing e-signatures. The agent signs, then, depending on the method chosen, the Insured will sign in the popup, or through the link sent in an email. Once the signing is done, exit the popup screen. The page will reload.

INSURESCAN MGA, LLC   **Application and Issuance**
                                                                  Document Printing

View the PDF Package
Contains all of your documents in one PDF package.

Please enable popups for this site!

Batch Print All Forms   Print All ID Cards   Continue

Adobe Reader

You will need Adobe Reader to view and print these forms.
Click here to download latest version of ADOBE reader

Now you will be able to see all of the documents that are associated with the policy, including the forms that were just signed as well as ID cards and Medical Statements. Print any or all forms as needed. Click Continue. The quote and bind process is now over, and the Insured's new policy breakdown is on the next screen.