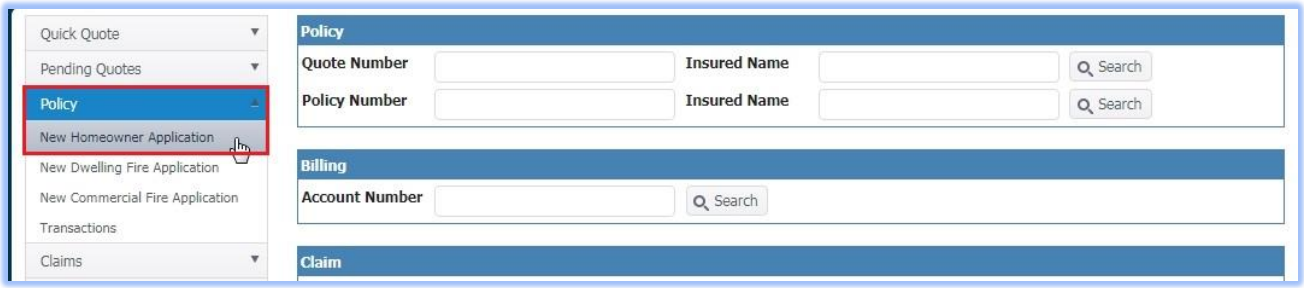
Producer Portal - Homeowners Application

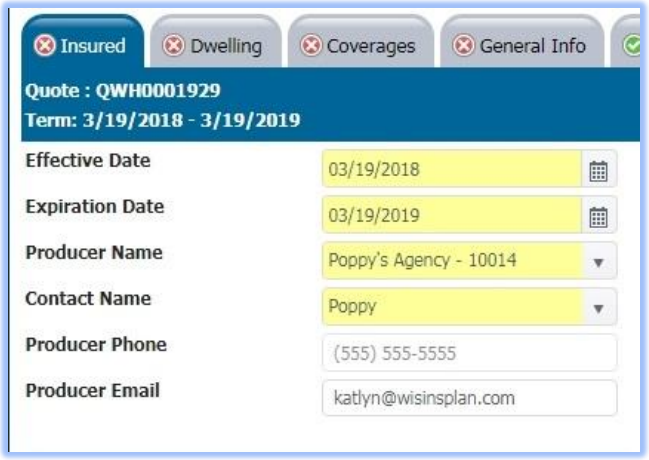
To begin the homeowner application, go to the dashboard and click Policy, then “New Homeowner Application” from the drop-down box.



- **There are multiple tabs on the application that require different information to begin a policy. The quote number and effective dates are listed at the top left. If you need to stop what you are working on and save the application for later click *“Save Quote”*. If you would like to cancel the application click “*Cancel Quote*”.**

INSURED TAB

On the Insured tab you will need to fill out information about the customer, the property location, and any additional insureds.



- Please choose the effective dates.
- Please verify that the Producer name and contact name are correct.
- The producer phone number is automatically generated based on the info for that producer number.
- The producer email is automatically generated based on the info for that producer number.

Please enter the customer information for the *Named Insured*. Any Yellow fields are mandatory.

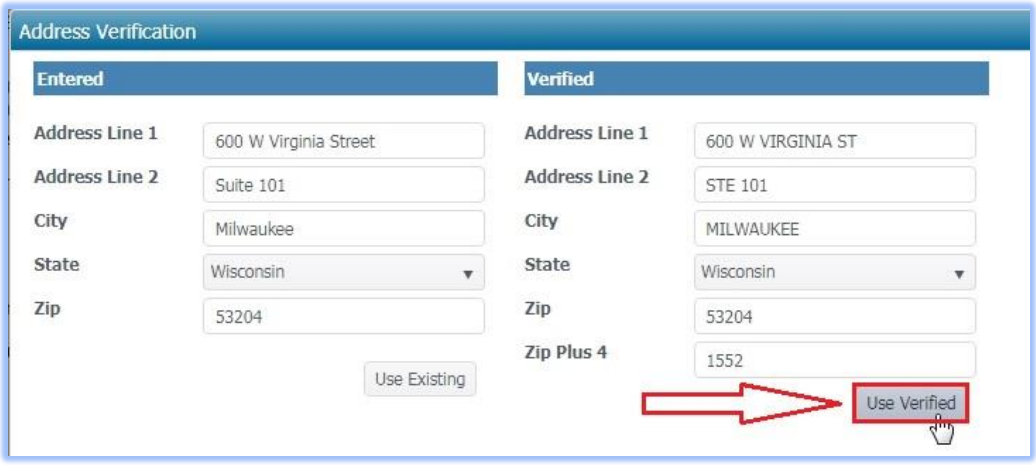
If there is anyone other than a named insured that has permission to speak about the policy on the Insured's behalf please enter them in the "Authorized Representatives" field.

Enter the Location Address in this box.

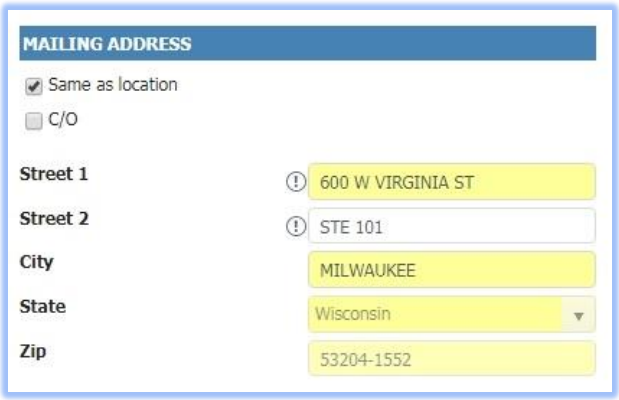
All Yellow fields are mandatory.

After entering the property address click the ***verify address*** button. This runs the address through the USPS database to make sure it is valid and then pulls the appropriate Protection Class from ISO.

When you click the ***verify address*** button, this box pops up and shows what you have entered compared to what has been found/verified by the USPS. If the USPS has verified the address click the **Use Verified** button. If no address was found to match the one you have entered, double check the typed address is correct, make any changes needed. If the address is still unable to be verified, choose the **Use Existing** button. *If the address is not verified by USPS, there is a chance the Protection Class could change upon Underwriting review.*

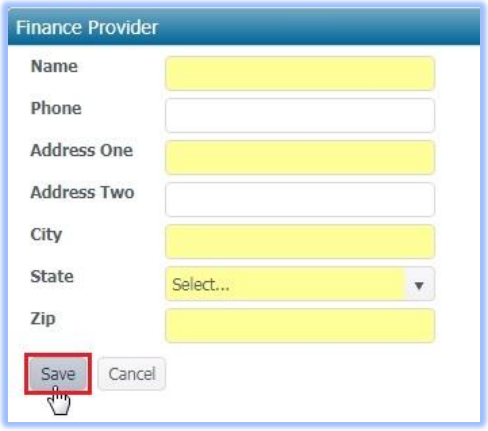


Next, enter the mailing address for the property. If someone else other than the insured handles the billing, please check the box for care of (c/o) and enter the person's name and/or address. If you have entered a different address you will need to verify it by clicking the button. After that, fill out the information for "First Inspection Contact". This field is automatically filled with the names of the Insured but, if you would like to name someone else as an inspection contact please unclick the "same as primary named insured" box and enter the new name. Same applies for "Second Inspection Contact". Any fields that are yellow are mandatory.

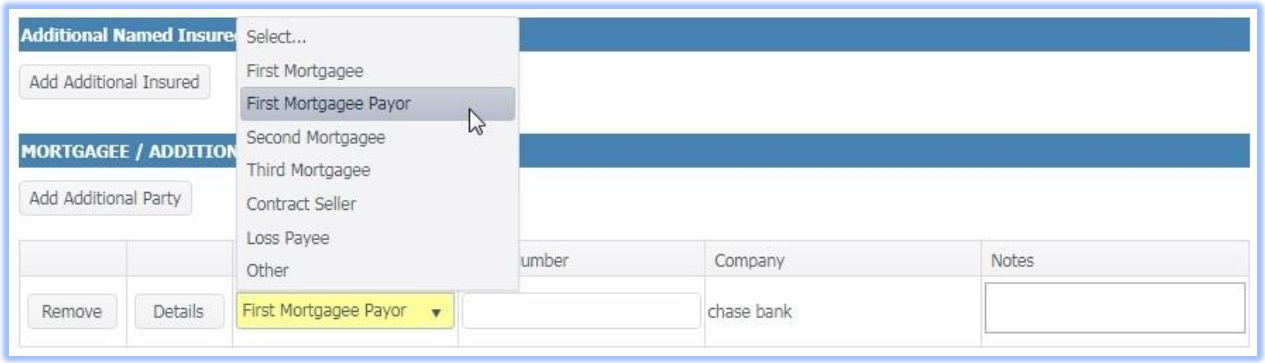


An “**Additional Name Insured**” is someone who has a financial interest in the property. To add someone else to the policy please click the “**Add Additional Insured**” button. A box will pop up that requires you to fill all the yellow mandatory fields with the information about the Additional Insured. Click save to return to the application.

To add a “Mortgagee /Additional Interest” click the “Add Additional Party” button. A box will pop up that requires you to fill all the yellow mandatory fields with the information about the Mortgagee/Additional Insured. Click save to return to the application.



After entering a mortgagee or other additional insured, choose from the dropdown box to select the type. First Mortgage Payor is what to select when the policy should be mortgage billed. Then, enter the loan number if applicable and any notes you may have in the notes box.

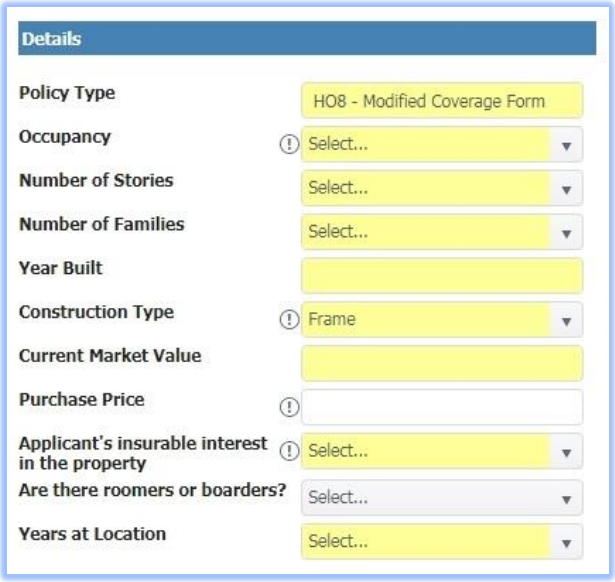


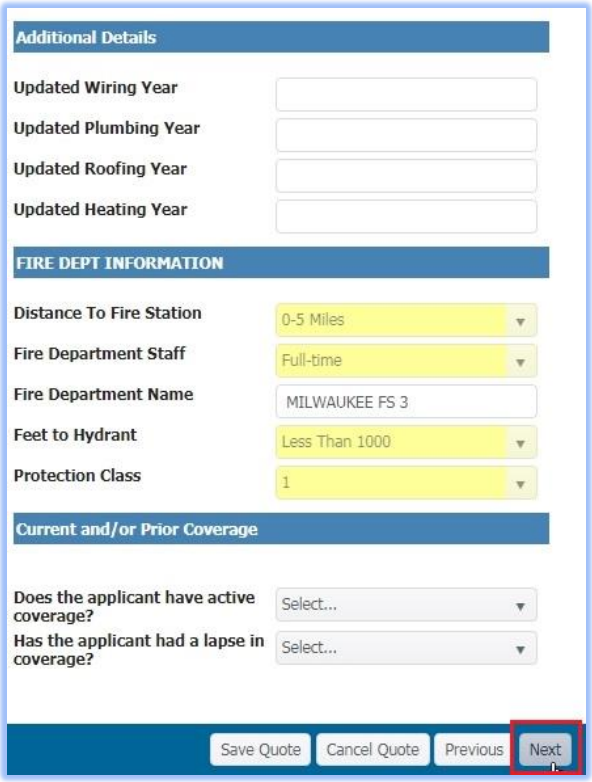
After you have completed the Insured Tab please click Next to move to the dwelling tab. If you need to stop what you are working on and save the application for later click *"Save Quote"*. If you would like to cancel the application click "*Cancel Quote*".

Dwelling Tab

The dwelling tab is for details about the dwelling and Fire Department Info.

All yellow fields are mandatory. Hover your mouse over the exclamation points for more info.





Enter Information for Additional Details and Current and/or Prior Coverage.

The information for Fire Department is automatically generated from the verified address on the Insured Tab. The protection class is also automatically generated. *If the address is not verified by USPS, there is a chance the Protection Class could change upon Underwriting review and a change in premium could occur.*

After you have completed the Dwelling Tab, please click next to move on to the Coverages Tab.

Coverages Tab

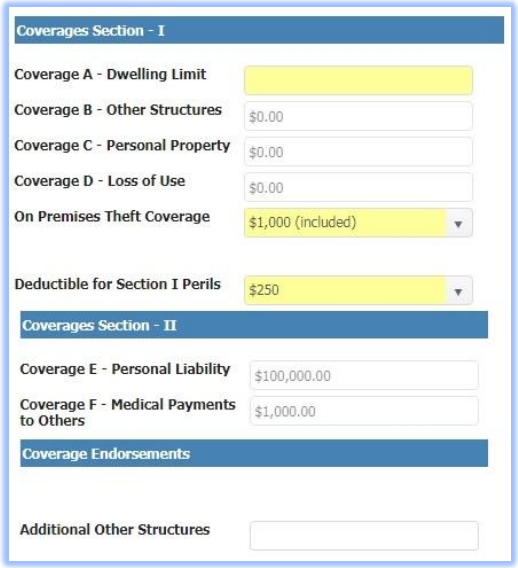
The Information on the Coverages Tab will transfer to the Dec Page, if the application is approved to become a policy.

To complete this tab, fill out the yellow fields. Coverages B, C, D, E, and F are automatically generated from the amount you enter into the field for Coverage A.

Homeowners automatically receives $1,000 in theft coverage. But, you can increase that by $1,000 increments up to $5,000. Choose from the drop-down box.

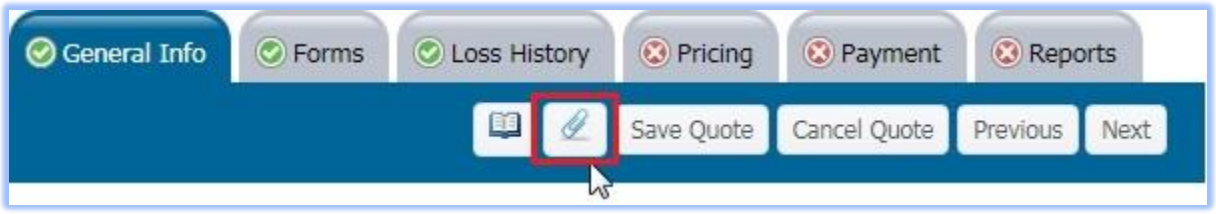
If you require additional other structure coverage, please enter it in the box.

After you have completed the Coverages Tab, please click next to move on to the General Info tab.

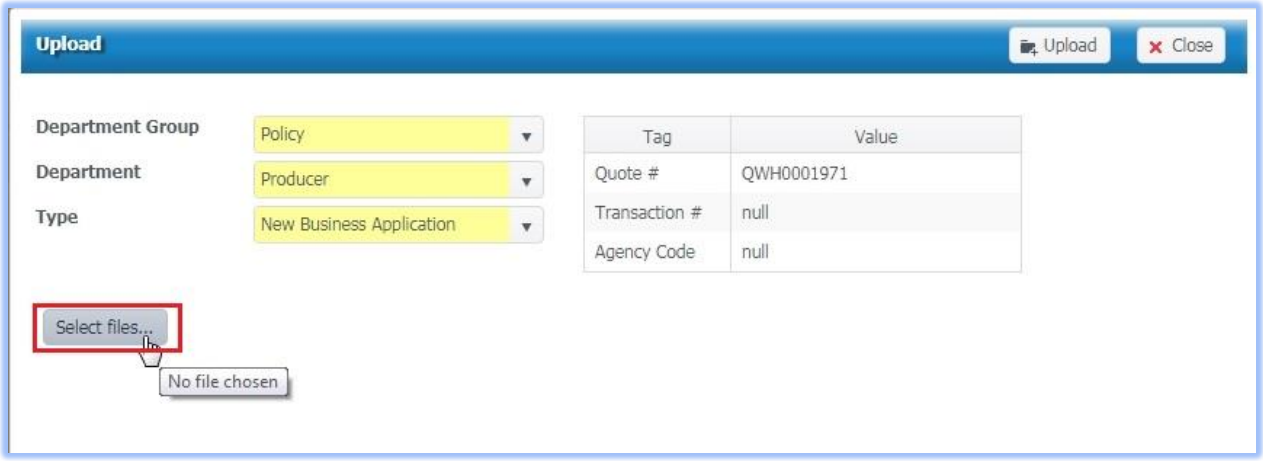


General Info Tab

This tab will require you to answer 27 questions. Please use the dropdown boxes to answer the questions. Some have boxes to explain your answers. Number 28 is reserved as a box for any additional remarks you might have about the property or customer. If you are required to add any documents to the application, please click the paperclip icon to upload. Once you click the paperclip icon, click upload to upload the document and also view any other documents you have attached to the application.

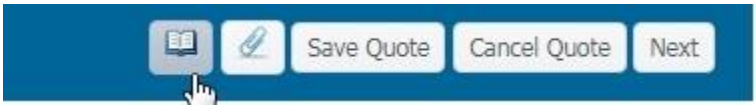


Once you have clicked upload, a box will pop up that will ask you to organize the document into the department and type. Most likely you will choose New Business Application. Choose the most appropriate type. Then, click select files to choose the file from your computer.



If you have any notes or tasks to add to the application click the book icon to open a diary box.

(see complete directions for diary & tasks) This will send your note or task to the Underwriters.



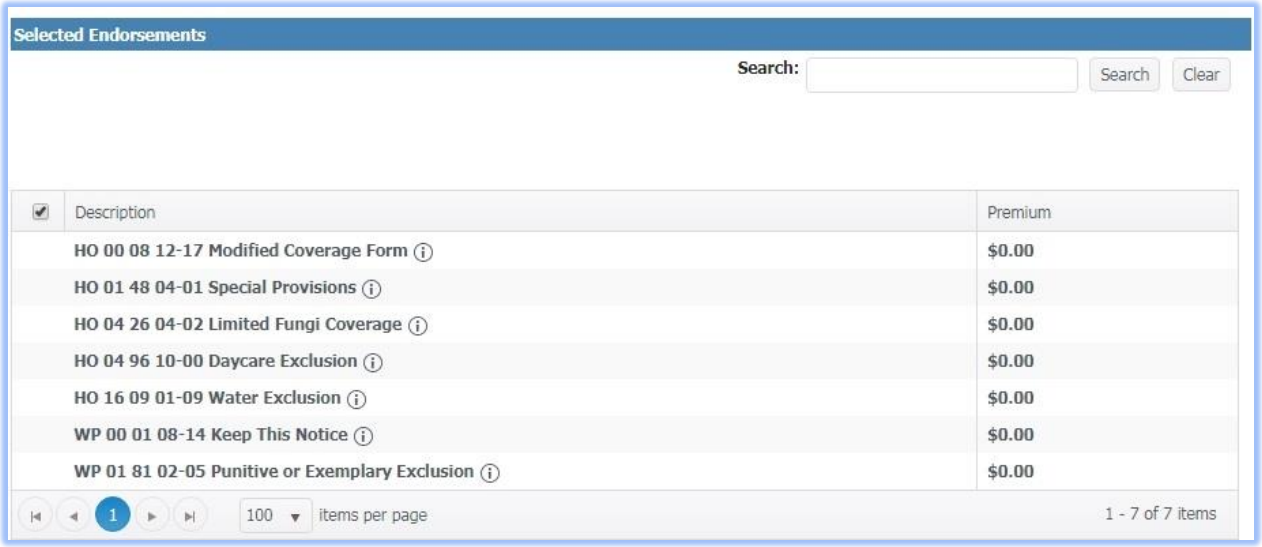
After you have completed the General Info Tab, please click next to move on to the Forms Tab.

Forms Tab

This tab is form all of the forms and endorsements that will be included in the policy once approved.

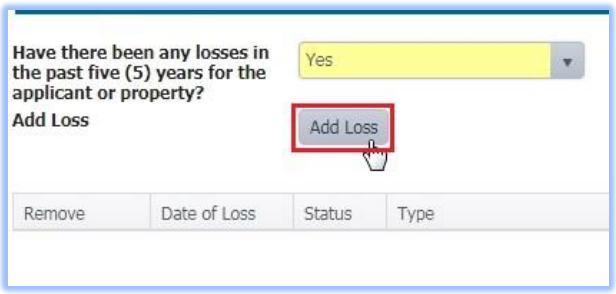
This tab shows the name of the form and the premium for the endorsement if applicable.

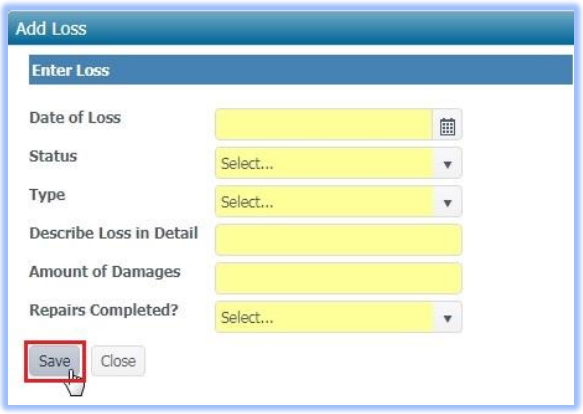
After you have reviewed this tab, please click next to move on to the Loss History Tab.



Loss History Tab

This tab is to disclose any information about any open or closed claims that have occurred in the past five years. If there has not been a claim then choose No from the dropdown box. If there has been a claim/s please choose yes from the dropdown box. Then, click the “Add Loss” button.





After clicking the “Add Loss” button, enter information in all yellow, mandatory fields. Click the Save button to go back to the Loss History Tab.

After you have completed the Loss History Tab, please click next to move on to the Pricing Tab.

Pricing Tab

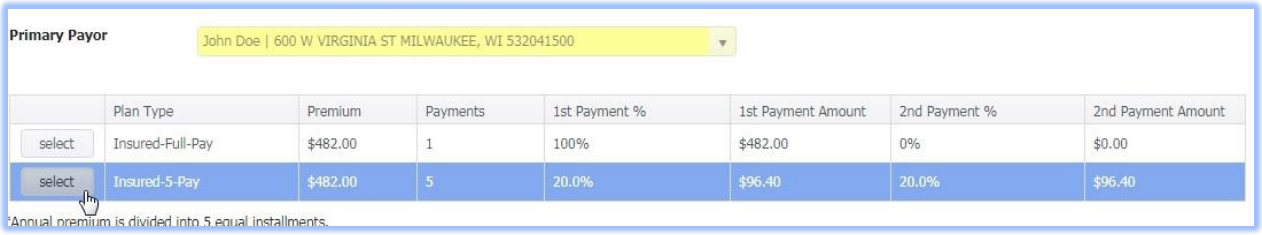
This tab is to show how much the premium will be based on all the information entered. If there are any endorsements added to the policy, this screen will show the exact price added to the premium. It may change pending Underwriting review**. From this tab you can stop and save the quote/application by clicking the save quote button. Otherwise, click the next button to move to the Payment Tab.**

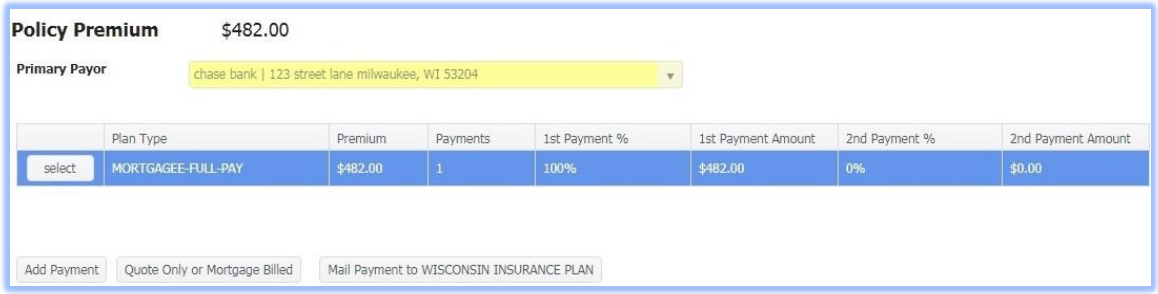
Coverage	Limit	Premium
Dwelling Limit	$75,000	$482.00
Other Structures	$7,500	$0.00
Personal Property	$37,500	$0.00
Loss Of Use	$7,500	$0.00
Personal Liability	$100,000	$0.00
Medical Payment to Others	$1,000	$0.00
Surcharges (25% per condition. Limited to 50% of base premium)		$0.00
Deductible	$500	$0.00
TOTAL POLICY PREMIUM		**$482.00**

Payment Tab

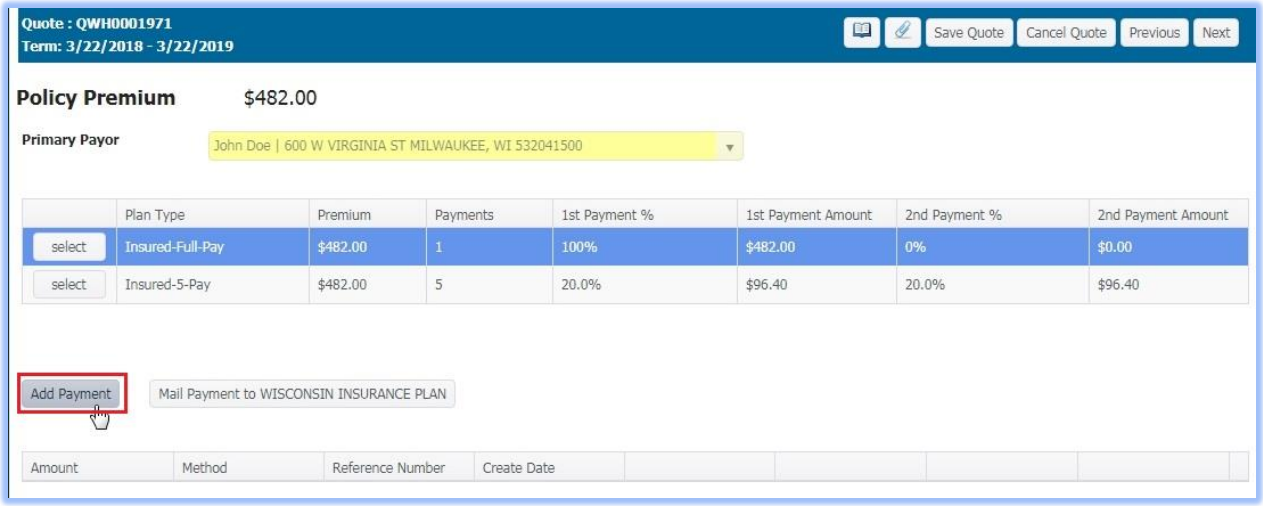
This tab is for entering a payment on the application. Right now, this application has a quote number with an effective date of the day you are entering it. It cannot become a policy even after underwriter review, unless a payment is added to the account.

To choose a payment plan click select to highlight the desired plan. Choose from Insured full pay or 5 pay, or if there is a mortgagee payor choose mortgagee full pay. Choosing mortgage full pay and clicking the button for "quote only or mortgage billed" will send a copy of the formal quote to all parties listed on the policy.





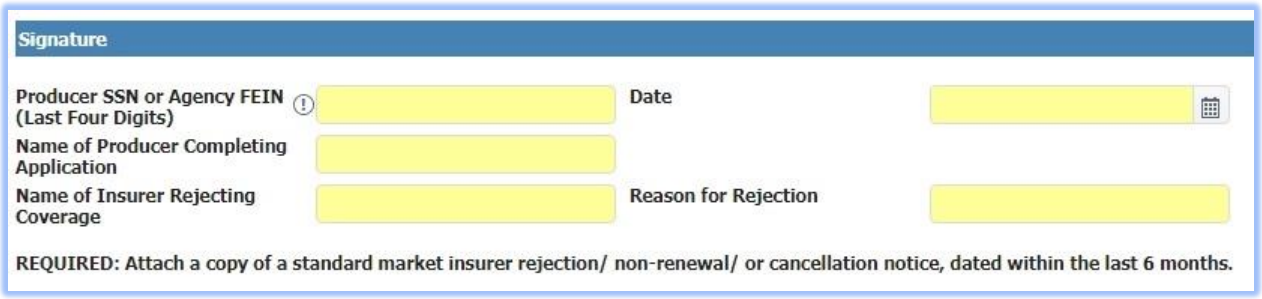
Click the add payment button to immediately add a debit or credit payment. If you would prefer to mail a check or money or to us please click the "Mail Payment to WISCONSIN INSURANCE PLAN" button. If you decide to mail the payment the quote will not become a policy until we receive the payment in our office. Once a payment has been made, the policy will have an effective date of the next day.



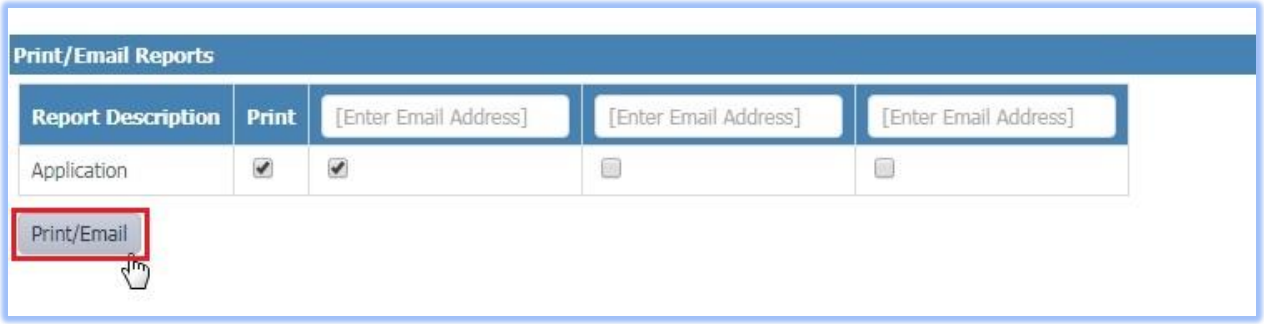
After you have completed the Payment Tab, please click next to move on to the Reports Tab.

Reports Tab

Please read the Responsibilities and Statements portion of this tab. Fill in the signature section. All yellow fields are mandatory. Then, attach a copy of a standard marker insurer rejection/ non-renewal/ or cancellation notice, dated within the last 6 months. **(click the paperclip icon to attach)**



If you would like a copy of the application right away this is where you can access it. If you want to print a copy check the box under print and click the Print/Email button. If you would like to email a copy of the application, enter the email address/es into the white box and check the box under that email then, click the Print/Email button.



After you have made sure all required information is included with the application and you have signed it, click the Submit Referral button. This will send the application the Underwriting Department for review.

If you are not ready to submit the application please click “Save Quote” to exit the application and be able to load it at a later time. If you have changed your mind and no longer wish to submit the application please click “Cancel Quote” to delete I from the system.