



Quoting a Policy in AgenTree & Rate Table Quoting

Quoting a Policy in AgenTree

From your homepage in AgenTree, click on **New** under the **Quotes** heading to obtain a quote.

The screenshot shows the AgenTree web application interface. At the top, there is a header with the company logo on the left, the text "Open Open" in the center, and "AGENTREE Help Log Out" on the right. Below the header is a navigation menu with the following items: Administration, Claims, Reports, Agent Info, Current Policies, and Training Help. The main content area is divided into three sections: Policies, Static Reports, and Quotes. The Quotes section is highlighted with a green bar and contains a "Search" button and a "New" button. A large black arrow points to the "New" button. To the right of the Quotes section is a list of static reports, including APPLICATION FORMS, RATE TABLE FORMS, SC M/H AFFIDAVIT, BANK AUTHORIZATION, OUT OF STATE AFFID..., MS - STATE PAGES, COUNTRYWIDE UNDERW..., ENDORSEMENT FORMS, ANNUAL CONTENTS RE..., KY M/H AFFIDAVIT, BILLING INTERRUPTI..., INITIAL LOSS AND F..., and TX - UNDERWRITING ... Below the main content area is a notification section with a "Notification (1)" button and a "Diary (0) Note Pad (0)" button. The notification section contains a table with the following data:

DATE	SENDER	TOPIC	MESSAGE	STATUS
06-23-2020 09:54	LOUANNE KOCHOA -	Cancelled	Policy has been cancelled effective	Open

At the bottom of the page, there is a footer with the text "HOME | PRIVACY POLICY | © Copyright 1999-2020 Property and Casualty Management Systems, Inc." and "POWERED BY: PCMS".



Quoting a Policy in AgenTree & Rate Table Quoting

Policy Changes

On the left hand side you will notice several tabs in grey. Below is the Policy Changes Screen.

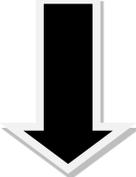
The information on this screen will be prefilled.

- The effective date will default to the current date.
- The coverage term will default to 1 month
 - You may change the coverage term to quarterly, semi-annually or annually.
- The expiration date will be one month from the effective date.
 - The expiration date will adjust to reflect the coverage term.

Click on **Save & Continue**. You will automatically be taken to the General tab.

View All Quotes

Policy Changes	Insured Name: Not Available
General	Quote Number: Not Assigned Status: NEW Premium: n/a
Insured	Effective Date: 07-15-2020
Property Address	Coverage Term: 1 month
Coverage	Expiration Date: 08-15-2020
Underwriting	


[Save & Continue](#) [Cancel Quote](#)

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Quoting a Policy in AgenTree & Rate Table Quoting

General

From the General tab you will need to select the **Billing Type** and **Payment Plan**.

There is only one option for Billing Type. Select **Insured Bill** from the drop down.

Select the appropriate Payment Plan from the drop box. The insured may select:

- Monthly
- Quarterly
- Semi-Annual
- Annual

The payment plan should correspond with the **Coverage Term** on the previous screen.

If ACH/EFT will be the mode of payment for the initial premium or any premium thereafter you should still select monthly from the drop down for **Payment Plan**. Submit a completed ACH Bank Draft Authorization form with the completed application and the Home Office will set up the ACH.

View All Quotes

Fields marked with red background are mandatory. Hold cursor over the field for explanation. [Show Details](#)

Policy Changes	Insured Name: Not Available
General	Quote Number: Not Assigned Status: NEW Premium: n/a
Insured	U/W Status Unknown U/W Suspense Date 01-01-1900
Property Address	Total Premium \$0.00 -
Coverage	Billing Type Insured Bill Payment Plan Monthly
Underwriting	Agents must remit bank authorization forms to Home Office for bank draft changes or Monthly-EFT options
	Additional Information

[Save & Continue](#) [Cancel Quote](#)

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After you have selected the Billing Type and Payment Plan, click on **Save & Continue**.

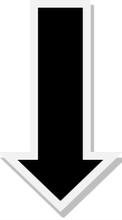


Quoting a Policy in AgenTree & Rate Table Quoting

View All Quotes

Fields marked with red background are mandatory. Hold cursor over the field for explanation. [Show Details](#)

Policy Changes	Insured Name: Not Available Quote Number: Not Assigned Status: NEW Premium: n/a
General	
Insured	U/W Status Unknown U/W Suspense Date 01-01-1900
Property Address	Total Premium \$0.00 - Billing Type <input type="text" value="Insured Bill"/> Payment Plan <input type="text" value="Monthly"/>
Coverage	Agents must remit bank authorization forms to Home Office for bank draft changes or Monthly-EFT options
Underwriting	Additional Information <input type="text"/>



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Insured

The following screen is the Insured screen. As you move through the fields use the Tab key.

- Enter a four (4) digit account number (optional)
 - Account numbers can be used to group policies that belong to the same family, that are in the same area or for any other reason you would need to group them. This can be any four digits; they are used for your reference only but are a mandatory field.
- Enter the first name of the insured.
 - Agentree will check the system for policies that match the first name of the insured. A list may or may not populate showing the matches. (see screen below)
- Enter the middle name, middle initial or leave blank.
- Enter the last name of the insured.
- Enter the Telephone number of the insured
- Enter the Email Address of the insured (if available, if the insured does not have an email address, possibly a family members email address they can provide to receive notifications from the company regarding their policy should there be any)

***Note: The system will check for other policies that match the information that you enter after each field. Be sure to Tab, and give the system a moment to run the check.**

View All Quotes

Fields marked with red background are mandatory. Hold cursor over the field for explanation. [Show Details](#)

Policy Changes	Insured Name: Not Available			
General	Quote Number: Not Assigned		Status: NEW Premium: n/a	
Insured	Client Id	0		
Property Address	District	I522	Agency	I1217
	Account	<input type="text"/>		
Coverage	First Name	<input type="text"/>	Middle	<input type="text"/>
	Last	<input type="text"/>		
Underwriting	Telephone	<input type="text"/>	Alt Phone	<input type="text"/>
	Fax	<input type="text"/>		
	Email	<input type="text"/>	Birth Year	1900
	SSN	<input type="text"/>		

ADDITIONAL INSUREDS

THERE ARE CURRENTLY NO ADDITIONAL INSUREDS

[New Insured](#)

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Quoting a Policy in AgenTree & Rate Table Quoting

Once you have entered the information for the mandatory fields if there are no policies either in force or lapsed for the current insured then you will see the message **“No Current Clients can be found for the specified criteria.”**

Click Save & Continue

View All Policies

No Current Clients can be found for the specified criteria

Policy Changes
General

Insured Name: Not Available
Policy Number: Not Assigned
Status: NEW **Premium:** n/a

Insured

Client Id	0				
District	I522	Agency	I1217	Account	<input type="text"/>
First Name	John	Middle	<input type="text"/>	Last	Doe
Telephone	(123) 456-1234	Alt Phone	<input type="text"/>	Fax	<input type="text"/>
Email	<input type="text"/>	Birth Year	1900	SSN	<input type="text"/>

ADDITIONAL INSUREDS

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Property Address

At the Property Address screen you will enter the physical and billing address of the insured.

- Enter the address.
- Select the appropriate state. You will only be able to select the state for those you are licensed and appointed in.
- Enter the zip code.
 - If there is more than city/county name for the specified zip code, a list will populate
 - From the populated listing, choose the correct city/county name, you will notice the Territory and PPC will be automatically be populated
 - The specified zip code might have multiple city/county combinations that are acceptable by the USPS. Select the appropriate combination from the list by clicking on the community name. The information for City and County will be filled into the system.
 - If the property is unprotected or inside the city limits select the appropriate check box.



Quoting a Policy in AgenTree & Rate Table Quoting

- If an alternate billing address is provided, you can select the check box for Alternate Billing and enter the address as shown below then click on **Save & Continue**. If an alternate billing address is not given, click on **Save & Continue**.

View All Quotes

Policy Changes	Insured Name: BILLY BOW				
General	Quote Number: Not Assigned		Status: NEW Premium: n/a		
Insured	Address	786 Rainbow Drive			Territory
Property Address	State	Georgia	Zip Code	30004	Place Code
	City		County		PPC Low
Coverage	Unprotected?	<input type="checkbox"/>	Inside City Limit?	<input type="checkbox"/>	PPC High
Underwriting	<small>FOLLOWING IS LIST OF COUNTIES/COMMUNITIES/ZIP CODES THAT MATCHED SPECIFIED ADDRESS, PLEASE SELECT APPROPRIATE ONE, OR CHANGE SEARCH CRITERIA (ADDRESS).</small>				PPC Assigned
					Fire / Parish
	COMMUNITY	COUNTY	ST	ZIP CODES	TERR.
	ALPHARETTA	FULTON	GA	30004 (+4)	040 / 03
	MILTON	FULTON	GA	30004 (+1)	040 / 03

↓

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Coverage

The next screen is the Coverage screen.

- Year Built. This is especially important if the risk is a mobile home and will be specifically asked on the mobile home affidavit but not necessarily on the application itself.
- Construction Type
 - Frame
 - Masonry
- Type of Residence
 - Single family
 - Multi Family
 - Mobile Home
 - Mobile Home in a Park
- Number of Rooms (excluding bathrooms)
- Entrances
 - Front and/or Rear for single family homes.



Quoting a Policy in AgenTree & Rate Table Quoting

- Left or Right for multi family homes that share a common entrance. (Is the apartment on the left or right hand side of the hall?)
- Level Floor: What floor is the apartment on?
- In Basement: Is it an in basement apartment?
- If there is any other insurance on Household Contents mark the check box and enter the name of the other insurance company in the box to the right.
- Household Contents is automatically selected by default. Select the amount of insurance from the drop down.
- If the policy is going to have Emergency Expense Benefit or Jewelry, Firearms and Furs added as an endorsement to the policy select the appropriate check box.
- If adding burglary, select the check box and the amount from the drop down.

Once you have completed all mandatory fields and selected the coverage details, click on **Save & Continue**.

View All Quotes

Policy Changes	Insured Name: BILLY BOW Quote Number: Not Assigned Status: NEW Premium: n/a				
General					
Insured	Year Built	1980	Construction Type	FRAME	
Property Address	Type of Residence	Single Family	Residence Code		
Coverage	# Rooms	6	Entrances	<input checked="" type="checkbox"/> Front <input type="checkbox"/> Rear <input type="checkbox"/> Right <input type="checkbox"/> Left	
Underwriting	Assignment	<input type="checkbox"/>	Level Floor#	0	
	Other Insurance	<input type="checkbox"/>	Other Company		

Active?	Description	Amount	Inception Date	Rate	Premium
<input checked="" type="checkbox"/>	Household Contents	15,000.00	n/a	0.0000	0.00
<input checked="" type="checkbox"/>	Emergency Expense Benefit		n/a	0.0000	0.00
<input checked="" type="checkbox"/>	Jewelry, Firearms and Furs		n/a	0.0000	0.00
<input checked="" type="checkbox"/>	Burglary	3,000.00	n/a	0.0000	0.00
<input checked="" type="checkbox"/>	Refrigerated Food Spoilage		n/a	0.0000	0.00
<input type="checkbox"/>	City Tax	Code:		0.0000	0.00
	County Tax	Code:		0.0000	0.00
	State Tax			0.0000	0.00
			Total		0.00

Save & Continue

Cancel Quote

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Underwriting

- This is the underwriting screen. Please answer each question as “Yes” or “No” as appropriate.
- Click on **Save & Continue**.



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Note: Not all states have underwriting questions on the application.

View All Quotes

Successfully Inserted Personal Property Quote

Summary	Insured Name: BILLY BOW	Status: Quoting Premium: \$27.60
Policy Changes	Quote Number: GAQ_900080913-20-07-00	
General	Have there been any losses in the last 3 (three) years?	No
Insured	Is the Personal Property owned by someone other than the Applicant(s)?	No
Property Address	Does the Applicant reside at an address other than the Insured Address?	No
Coverage	Is Business Conducted at Insured Address?	No
	Is this a Seasonal or Part-Time Residence?	No
Underwriting	AGENT OBSERVATIONS	
	Any evidence of Bad Wiring?	No
	Are there any Lights Flickering?	No
	Is there Excessive use of Extension Cords?	No
	Are Extension Cords running under Rugs Or Carpet?	No
	Is the property without Electricity, Gas or Water	No
	Is there Excessive rubbish, oil, kerosene or gas cans on the property?	No
	Does the Insured Address contain a Wood Or Coal Burning Stove?	No
	Are there any Non U.L. Approved space or kerosene heaters?	No
	<input type="button" value="Save & Continue"/> <input type="button" value="Cancel Quote"/>	

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After clicking on **Save & Continue**, you should see the message **“Successfully Inserted Personal Property Quote”** in the upper left-hand corner. You will also see that the insured name, quote number and quoted premium have all been filled in and that the status shows as **Quoting**.

Rate Table Quoting

Learning how to use your Rate Table to quote policies is easy. As a new Agent or an existing Agent you should have received a Welcome Email with the Welcome letter, Agents 1st Application Packet, State Pages/ Underwriting Manual that pertains to your state. In the Agents 1st Application Packet you will notice in the back of the packet are Rate Tables for your state. These Rate Tables are used to price the Fire Insurance and the Endorsements. Below is a brief explanation on how to quote a policy using the Rate Tables provided for you.



Quoting a Policy in AgenTree & Rate Table Quoting

You will notice that some states have a Territory/Protection Class Register. If your state has a Territory/Protection Class Register you will need to know how to read it to determine the quote for the policyholder. There are 2 different types of Territory/Protection Class Register.

1. How to review the PPC Low / PPC High coding to determine the premium amount

TERRITORY/PROTECTION CLASS REGISTER

State	County	Community	Territory Code	PPC Low	PPC High
GA	WASHINGTON	TENNILLE	042	08	08
GA	WASHINGTON	WARTHEN	042	09	09
GA	WAYNE	JESUP	042	04	04
GA	WAYNE	ODUM	042	07	07
GA	WAYNE	SCREVEN	042	07	07
GA	WEBSTER	PRESTON	041	08	08
GA	WEBSTER	WESTON	041	08	08
GA	WHEELER	ALAMO	042	08	08
GA	WHEELER	GLENWOOD	042	08	08
GA	WHITE	CLEVELAND	041	06	06
GA	WHITE	HELEN	041	04	04
GA	WHITE	SAUTE NACOCHE	041	07	09
GA	WHITE	SAUTEE NACOOCHEE	041	07	09
GA	WHITE	SAUTE-NACOCHE	041	07	09

- Consult the Territory/Protection Class Register located in your Agents 1st Application Packet
- Find the County in which the property is located
- Find the Community Name in which the property is located
- Follow the table to the right to find the Territory Code
- To determine what PPC Code to use, the following rule must be applied:
 - If the property location is located 0 – 4.9 road miles to the nearest responding fire station – use the lower code
 - If the property location is located 5 road miles or more from the nearest responding fire station – use the higher code
- You have now determined how to code the Territory Code & PPC Low/High Codes

2. County/Band Code coding to determine the Premium Amount

- Not too many states use a County/Bank Coding, however in case your state does have this step in quoting a policy, you will know how to use it.
- It is simple, just look up the County and Community to determine your County/Band Code

TERRITORY/PROTECTION CLASS REGISTER

ILLINOIS

State	County	Community	County/Band Code
IL	MCHENRY	HARVARD	1
IL	MCHENRY	HEBRON	1
IL	MCHENRY	HOLIDAY HILLS	1
IL	MCHENRY	HUNTLEY	1
IL	MCHENRY	JOHNSBURG	1
IL	MCHENRY	LAKE IN THE HILLS	1
IL	MCHENRY	LAKEMOOR	1
IL	MCHENRY	LAKEMOOR	1
IL	MCHENRY	LK IN THE HILLS	1
IL	MCHENRY	LK IN THE HLS	1
IL	MCHENRY	MARENGO	1
IL	MCHENRY	MCCULLOM LAKE	1



Quoting a Policy in AgenTree & Rate Table Quoting

3. Rate Table to Determine the Premium Amount

- Below is a basic Rate Table to determine the Premium Amount to Quote a Policyholder
- To determine the premium amount, you must use the Rate Tables located in the Agents 1st Application Packet, if you are not using AgenTree to quote policies
- First Step – Determine the Insurance Amount the policyholder needs
- Second Step – Using the Insurance Amount and the proper Territory Protection Class as shown in Step 1, to determine the price amount
- If adding EEB and/or JFF Endorsement, the Insurance Amount chosen in the First Step is price you will quote. Example, the policyholder wants \$5,000 of Insurance Amount Coverage you would quote the \$5,000 price for EEB/JFF
- For Example, Protection Class 1-6 Insurance Amount is \$5,000 = \$9.80, adding in EEB & JFF Endorsement for \$5,000 the quote would be **\$9.80 + \$1.15 + .75 = \$11.70**
- Using this particular Rate Table, we also offer Food Spoilage and Personal Liability Endorsement. These both are not calculated using the Insurance Amount. They are a flat fee to add on to the policy.
- If the policyholder is adding in the Food Spoilage and Personal Liability the new quoted coverage amount is **\$11.70 + \$2.50 + \$13.50 = \$27.70**

BASE RATING TABLES SINGLE/MULTI-FAMILY			EMERGENCY EXPENSE BENEFIT RATING TABLES		JEWELRY, FIREARMS & FURS RATING TABLES	
Insurance Amount	PROTECTION CLASS 1-6 7-10		Base Coverage Amount	Premium	Base Coverage Amount	Premium
3,000.00*	6.90	9.00	3,000.00*	0.70	3,000.00*	0.45
4,000.00*	8.40	11.00	4,000.00*	0.90	4,000.00*	0.60
5,000.00	9.80	12.80	5,000.00	1.15	5,000.00	0.75
6,000.00	11.20	14.60	6,000.00	1.40	6,000.00	0.90
7,000.00	12.60	16.40	7,000.00	1.60	7,000.00	1.05
8,000.00	13.90	18.20	8,000.00	1.80	8,000.00	1.20
9,000.00	15.30	20.00	9,000.00	2.05	9,000.00	1.40
10,000.00	16.80	21.80	10,000.00	2.25	10,000.00	1.50
11,000.00	17.70	23.00	11,000.00	2.45	11,000.00	1.70
12,000.00	18.60	24.20	12,000.00	2.65	12,000.00	1.80
13,000.00	19.50	25.40	13,000.00	2.90	13,000.00	2.00
14,000.00	20.40	26.60	14,000.00	3.10	14,000.00	2.15
15,000.00	21.30	27.80	15,000.00	3.35	15,000.00	2.30
16,000.00	22.20	29.00	16,000.00	3.55	16,000.00	2.45
17,000.00	23.10	30.20	17,000.00	3.75	17,000.00	2.60
18,000.00	24.00	31.40	18,000.00	4.00	18,000.00	2.75
19,000.00	24.90	32.60	19,000.00	4.20	19,000.00	2.90
20,000.00	25.80	33.80	20,000.00	4.40	20,000.00	3.05
21,000.00	26.70	35.00	21,000.00	4.60	21,000.00	3.20
22,000.00	27.60	36.20	22,000.00	4.80	22,000.00	3.35
23,000.00	28.50	37.40	23,000.00	5.00	23,000.00	3.50
24,000.00	29.40	38.60	24,000.00	5.20	24,000.00	3.65
25,000.00	30.30	39.80	25,000.00	5.40	25,000.00	3.80

BASE RATING TABLES MOBILE HOME			BURGLARY RATING TABLES		
Insurance Amount	PROTECTION CLASS 1-6 1-7		Insurance Amount	Single Family	Multi-Family
3,000.00*	9.00	15.00	2,000.00*	9.6	11.1
4,000.00*	11.00	18.30	3,000.00	10.80	12.30
5,000.00	12.80	21.30	4,000.00	12.00	13.50
6,000.00	14.60	24.30	5,000.00	13.20	14.70
7,000.00	16.10	26.80	6,000.00	14.40	15.90
8,000.00	17.60	29.30	7,000.00	15.40	16.90
9,000.00	19.10	31.80	8,000.00	16.40	17.90
10,000.00	20.60	34.30	9,000.00	17.40	18.90
			10,000.00	18.40	19.90

Food Spoilage Rate		Personal Liability Endorsement Coverage Amount - \$100,000	
Monthly Billed	2.50	Monthly Billed	13.50

Coverage amounts and premiums in RED are no longer available for new sales. However, there are a number of inforce policies for these lower coverage amounts.

*This coverage amount no longer available for new sales. OK to allow policy to be endorsed up to the minimum coverage amounts per Underwriting Limits, attachment #6

Using a Rate Table is simple and easy to determine the quoted price to the policyholder. If your state requires additional Territory /Protection Class Registers or additional Rate Tables, please refer to your Regional Manager for further discussion.

Note: Not all states offer Food Spoilage and Personal Liability at this time. Please refer to Agents 1st Application to determine if these endorsements are available in your state.