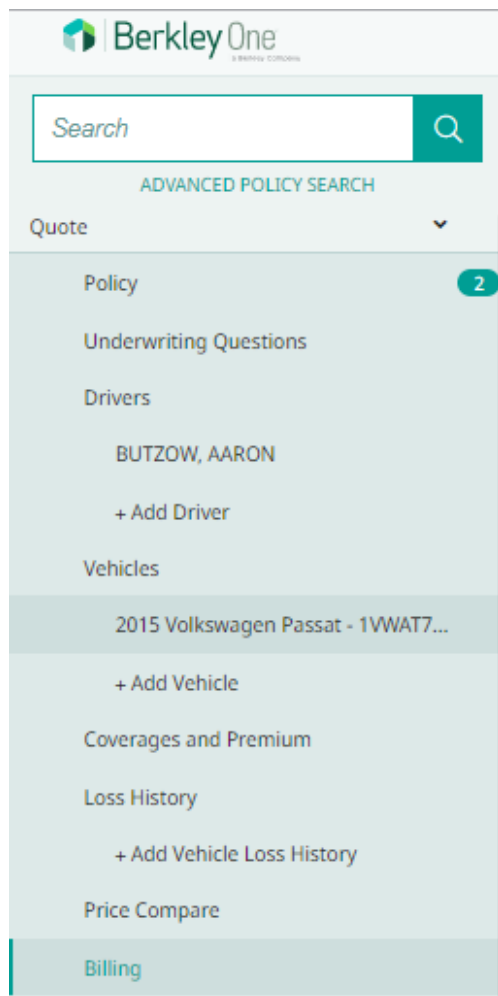




Neo Guide – Auto Quoting Step By Step Instructions

The left pane is the easiest way to move back and forth between different screens in the quote. Here are a few starter tips:



Tip: Avoid the browser back button so you don't get signed out of NEO.

Note: This is a general document, it does not capture all state specific coverages or screens. Underwriting warning messages may show on the screen at any time. For more information, refer to '**Neo Guide – Underwriting Approval**' for how the approval process works.



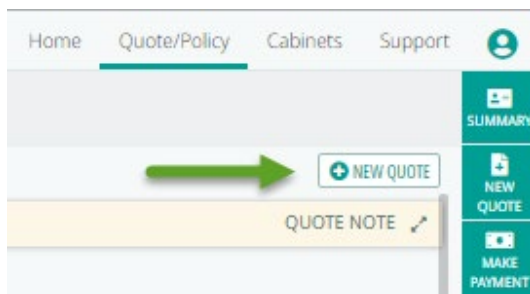
If you are creating a brand new customer, reference 'Neo Guide – Homeowners Quoting' Steps 1-3. Then, continue to Step 3 in this guide.

Step 1: Creating a New Quote for an Existing Customer or Prospect

After quoting a line of business, the easiest way to quote the next line is to click the client's name on the top of the screen – Quote Summary.

NEO							
QUOTE	Quote Number QT-00016239	Insured <u>AARON BUTZOW</u>	Effective 03/09/2020	Product Personal Auto	Sub Type Standard	Premium \$1,183.00	Status In Process
Return to Policy List							

Then, click on 'New Quote'.



Step 2: Product Selection

Enter the 'Effective Date' and choose the 'State' from the drop down menu. Then, click on 'Personal Auto'.

Tip: The 'Carrier Group' will default to Berkley Insurance Company.

A screenshot of the 'Product Selection' form in the NEO interface. It includes a '< Return' button at the top left. The form has three input fields: 'Effective Date*' with a date picker showing '03/09/2020', 'State*' with a dropdown menu showing 'Illinois', and 'Carrier Group*' with a dropdown menu showing 'Berkley Insurance Company'. At the bottom, there are 'Continue' and 'Cancel' buttons.

Step 3: Policy General

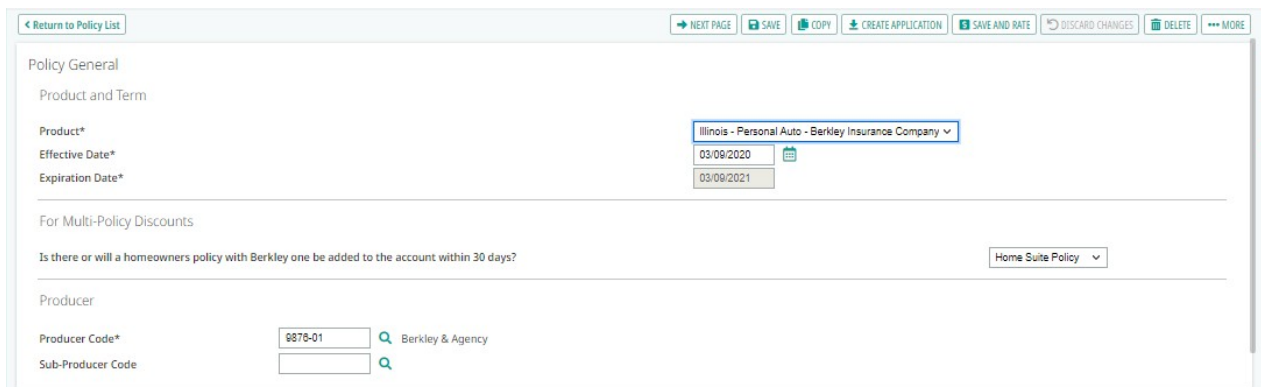
In the **'Policy General'** section, you will edit **Multi-Policy Discounts** and **Named Non-Owner Coverage**.

Multi-policy Discounts

Berkley One offers multi-policy discounts. If you indicate additional policies will be added within 30 days, the discount will immediately apply.

Complete the following:

1. If the insured will have a Home, Condo or Renters policy with Berkley One, select the appropriate option. If not, select **'None'**.
2. Select whether the insured is purchasing **'Named Non-Owner Coverage'**. This option can only be selected if the insured does not own a vehicle (not available in all states).
 - In states where it is available, Named Non-Owner Coverage may be purchased for an individual who does not own an auto but drives borrowed or rented autos. Coverage may be extended to the spouse and resident relatives of that named individual.



The screenshot shows the 'Policy General' form in the Berkley One system. At the top, there is a navigation bar with buttons: '< Return to Policy List', 'NEXT PAGE', 'SAVE', 'COPY', 'CREATE APPLICATION', 'SAVE AND RATE', 'DISCARD CHANGES', 'DELETE', and 'MORE'. The form is divided into sections. The 'Product and Term' section includes a dropdown for 'Product*' (set to 'Illinois - Personal Auto - Berkley Insurance Company'), and date pickers for 'Effective Date*' (03/09/2020) and 'Expiration Date*' (03/09/2021). The 'For Multi-Policy Discounts' section has a question 'Is there or will a homeowners policy with Berkley one be added to the account within 30 days?' with a dropdown menu set to 'Home Suite Policy'. The 'Producer' section includes input fields for 'Producer Code*' (9875-01) and 'Sub-Producer Code', each with a search icon and the text 'Berkley & Agency'.

Tip: The first **'Multi-Policy Discount'** field is automatically pre-filled. Do not attempt to add anything in that field.

Step 4: Named Insured

Verify the Client Information is correct if you built a new quote from an existing client. If this is the first quote for a client, see **Step 3** of the '**Neo Guide – Homeowners Quoting**'.

Tip: Verify the **Green Check**. If not, click on 'Verify Address. If you click on the **Green Check**, Neo will take you to Google Maps to verify the home and address is correct.

Residence Address (P.O. Box Not Permitted - U.S. Address Only)

Address* 927 Little Falls Ct # A

City* , State* , Zip* Elk Grove Village , Illinois 48363-2305

County* Oakland

Country* United States

Has the Risk been at this address less than 3 years?*

Is the Mailing Address the same as the Residence Address?*

Verify Address

No

Yes

Step 5: Use of Credit and the Electronic Application Process

It is important to confirm that the applicant is aware and consents to the electronic application process.

Use of Credit and the Electronic Application Process

Does the applicant consent to conduct the application process electronically?*

Yes

Next Page

Tip: Berkley One runs the insurance score on the first named insured.

Then, '**Save**' and/or select '**Next Page**'. '**Next Page**' will automatically save.

Step 6: Underwriting Questions

Berkley One

Search

ADVANCED POLICY SEARCH

Quote

Policy 2

Underwriting Questions

Drivers

The second section is the Underwriting Questions. The **Named Insured** questions will default to 'No', but please review for accuracy.

Tip: The system will automatically perform an OFAC search which is a government requirement.

Then, enter the following information:

1. The current carrier
2. How long they have been with that carrier
3. Expiration Date of current policy
4. Number of cancellations the customer has had with that carrier in the last 3 years
5. Number of days coverage lapsed in the last 3 years

The screenshot shows a form titled "Named Insured" with several questions and dropdown menus. The questions are: "Is any individual seeking coverage a politician, professional athlete/coach/team owner, professional musician or professional actor/reality star/director/producer?*", "Has any individual seeking coverage been convicted of any felonies?*", "Has any individual seeking coverage had a bankruptcy, foreclosure, or vehicle repossession in the last 3 years?*", "Has any individual seeking coverage had any losses involving fraud, misrepresentation, or intentional acts?*", "Have any Insured(s) been Non-Renewed by any carrier in the last 12 months?*", and "Are any Named Insured(s) on the OFAC List?*" Each question has a "No" dropdown menu. Below these are sections for "Prior Insurance" with fields for "Current Carrier, or Most Recent Prior Carrier*", "Duration with Current Carrier, or With Most Recent Prior Carrier*", "Current Policy Expiration Date, or Most Recent Prior Policy Expiration Date*", and "Number of Cancellations for the Policy in the Last 3 Years*". The dropdowns for these fields are "Carrier Not Listed", "Less than 3", "12/25/2019", and "1" respectively.

Then, click '**Next Page**'.

Step 7: Drivers

The screenshot shows the Berkley One system interface. At the top is the "Berkley One" logo. Below it is a "Search" bar. Underneath is the "ADVANCED POLICY SEARCH" section. A "Quote" dropdown menu is visible. Below that is a list of items: "Policy" (with a "1" in a blue circle), "Underwriting Questions", "Drivers" (with a green arrow pointing to it), "BUTZOW, AARON" (with a "1" in a blue circle), and "+ Add Driver".

If we were able to pre-fill the information from the prior insurance policy, the drivers will automatically pre-fill. You will be required to go into each driver and confirm their information.

7a. Verify Pre-filled Drivers

To verify a driver, click **'Edit'** and verify the information is correct.

Driver List

[Add Driver](#) Show Deleted Items

Number	Driver Name	Marital Status	Age	Date of Birth	License State	Type
1	BUTZOW, AARON	Divorced		XX/XX/1977	MI	Principal Edit Delete

uat-neo.berkleyone.com says

By proceeding you acknowledge that the driver you are about to view is a confirmed member of the household you are quoting, otherwise select Delete.

OK

Cancel

Driver Detail

Driver Number	1	Driver Type*	Principal
First Name*	AARON	Middle Initial	
Last Name*	BUTZOW	Suffix	
Relationship to Insured*	Self	Driver Requires Financial Responsibility Filing	No
Marital Status*	Divorced	Gender*	Male
Date of Birth*	07/11/1977	Age	42
Date Licensed*	07/11/1993	Years Licensed*	
License State*	Michigan	License Number*	

Credits and Additional Questions

Has the driver's license been suspended or revoked in the last 3 years? No

When complete, click **'Next Driver'** or **'Previous Driver'** to see other drivers. You may also add another driver from this screen by selecting **'New Driver'**. If you are done with all drivers, click **'Next Page'** at the bottom of the page or click **'Return to Drivers'** at the top right of the page to see the driver list again.

7b. Add Non-Pre-filled Drivers

To add a driver who did not pull in from pre-fill, click **'Add Driver'**:

Driver List

[Add Driver](#) Show Deleted Items

Number	Driver Name	Marital Status	Age	Date of Birth	License State	Type
1	BUTZOW, AARON	Divorced		XX/XX/1977	MI	Principal Edit Delete

Then, complete the Driver Detail and answer the question(s).

When complete, click **'Next Driver'** or **'Previous Driver'** to see other drivers. You may also add another driver from this screen by selecting **'New Driver'**. If you are done with all drivers, click **'Next Page'** at the bottom of the page or click **'Return to Drivers'** at the top right of the page to see the driver list again.

Step 8: Vehicles

8a. Verify Pre-filled Vehicles

If we were able to pre-fill the information from the prior insurance policy, the vehicles will automatically pre-fill. Please verify the information is correct. Click **'Edit'** on each vehicle to ensure the coverage provided matches what you would like to present to your client.

Vehicle Number	Vehicle Type	Year	Make	Model	VIN	Vehicle Value	Garaging Type	Garaging Zip	
1	Private Passenger Auto	2015	Volkswagen	Passat	1VWAT7A34FC007616	14500	Private-Indoor	60504-5393	Edit Delete

Once the screen opens, **'Agreed Value'** will be the default. If you would like, you may change to **'Actual Cash Value'**:

Vehicle Detail

Vehicle Number: 1

Vehicle Type: Private Passenger Auto

VIN: 1VWAT7A34FC007616 ⓘ

Model Year*: 2015

Make*: Volkswagen

Model*: Passat

Series: Limited Edition

Body Style: 4D Sedan 1.8T

Vehicle Value:

Vehicle Value Basis*: Agreed Value

Market Value*: Agreed Value

Agreed Value*: Actual Cash Value

Cost New*: 24815

Vehicle Characteristics:

Anti-Theft Device*: Passive

Electronic Stability Control*: Yes

Passive Restraint System: Yes

Does the vehicle have VIN etching?: No ⓘ

Engine Horse Power: 170

Age of Vehicle: 5

Number of Wheels:

Gross Vehicle Weight: 3230

Continue to 8c. below.

8b. Add non-Pre-Filled Vehicles

To add a vehicle that is not on the Vehicles screen, click **'Add Vehicle Detail'**.

Vehicles Summary

Type*: Private Passenger Auto

Add Vehicle Detail

Vehicle Number	Vehicle Type	Year	Make	Model	VIN	Vehicle Value	Garaging Type	Garaging Zip
1	Private Passenger Auto	2015	Volkswagen	Passat	1VWAT7A34FC007616	14000	Private-Indoor	60504-5293

Show Deleted Items

Enter the VIN number first to allow the system to pre-fill information. Then, complete the rest of the entries on the screen as noted.

8c. Complete the following information:

1. Choose the registered owner from the list of operators (Note: If the state requires electronic reporting, this field will be used to transmit information to the state. The other items will pre-fill based on your selection.
2. Select if the vehicle is **'Owned'**, **'Leased'** or **'Financed'**.
3. Select the vehicle usage.
4. Enter Mileage if required.
5. Confirm the vehicle is garaged at the risk address (defaults to 'Yes').
6. Select the deductibles.
7. Confirm that the vehicle has not been modified (defaults to 'No').

Vehicle Ownership	
Registered Owner Name:	
Vehicle Registration Status	Select...
Registered Owner Name*	BUTZOW,AARON
Gender*	Male
License State*	Michigan
Registered Owner Name Classification	Owned
Registration Expiration Date	
Date of Birth*	07/11/1977
Driver License #*	
Vehicle Usage	
Primary Vehicle Use*	Pleasure
Estimated Annual Mileage*	3,001-4,999 miles
Garaging and Protection Information	
Is the vehicle garaged at the risk address?*	Yes
Vehicle Coverage Selection	
Comprehensive Deductible	\$1,000
Collision Deductible	\$1,000
Uninsured Motorist Property Damage	No Coverage
Roadside Assistance*	Yes
Comp Only?	No
Full Glass	Yes

To complete this step on other vehicles, click **'Next Vehicle'** or **'Previous Vehicle'**. If you are done, click **'Next Page'** or to return to the Vehicles screen, click **'Return to Vehicles'** in the top right of the screen.

Step 9: Select Coverages

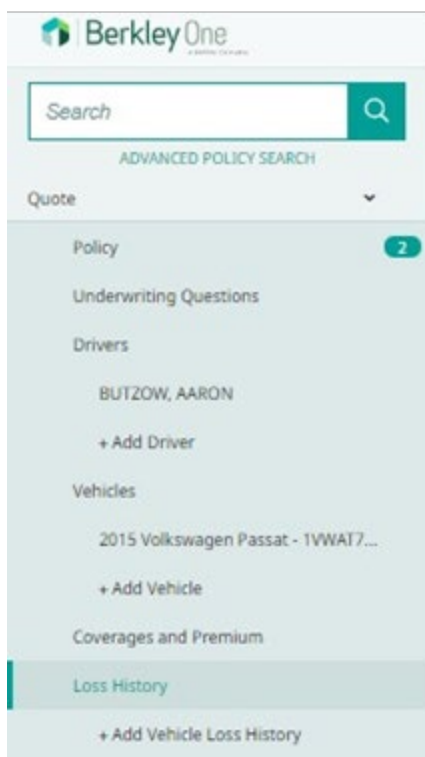
In this section, you will enter information regarding the limits of coverage you would like to quote.

Note: these selections will vary by state.

Policy Level Coverage Selection	
Bodily Injury Limit	\$250,000/\$500,000 ▼
Property Damage	\$100,000 ▼
Medical Payments	\$10,000 ▼
Uninsured Motorist Bodily Injury Coverage*	\$250,000/\$500,000 ▼
Underinsured Motorists BI Coverage*	\$250,000/\$500,000 ▼

When you are back on the **'Coverages and Premiums'** page, click **'Next Page'**. **'Next Page'** will automatically save.

Step 10: Loss History/CLUE/MVR Reports



The image shows the Berkley One 'Advanced Policy Search' interface. At the top is a search bar with a magnifying glass icon. Below it is a dropdown menu currently set to 'Quote'. The main content area lists several sections: 'Policy' (with a red badge showing '2'), 'Underwriting Questions', 'Drivers' (listing 'BUTZOW, AARON' and a '+ Add Driver' button), 'Vehicles' (listing '2015 Volkswagen Passat - 1VWAT7...' and a '+ Add Vehicle' button), 'Coverages and Premium', and 'Loss History' (which is highlighted with a teal bar and includes a '+ Add Vehicle Loss History' button). The Berkley One logo is in the top left corner.

If you proceed to the **'Loss History Chevron'**, you may run the reports. Each button must be separately pressed.

Loss History List

Order CLUE Personal Auto Report Order MVR Data Report Add Loss History

Number	Loss Date	Loss Amount	Loss Cause	Driver Name	Claim Status	Source
Empty List						

Clicking **'Save'** or **'Save and Rate'** after each button is pushed will apply the results of the reports.

CLUE Personal Auto Data Report Ordered - Click Save to Refresh

QUOTE Quote Number Q1-00016239 Insured Action Buttons Effective 03/09/2020 Product Personal Auto Sub Type Standard Premium \$1,183.00 Status In Process

Return to Policy List NEXT PAGE SAVE ADD LOSS HISTORY COPY CREATE APPLICATION SAVE AND RATE DECLARED CHARGES DELETE MORE

Loss History List

Order CLUE Personal Auto Report Order MVR Data Report Add Loss History

Number	Loss Date	Loss Amount	Loss Cause	Driver Name	Claim Status	Source
Empty List						

Tip: Once you have clicked these **'Order'** buttons, if you forgot to add a driver or vehicle, NEO will automatically order the reports for any drivers or vehicles you add after that point, including at any endorsements.

A loss can be added manually via the **'Add Loss History'** option in the **'Actions'** menu on the left side of the screen.

CLUE Personal Auto Data Report Ordered - Click Save to Refresh

QUOTE Quote Number Q1-00016239 Insured Action Buttons Effective 03/09/2020 Product Personal Auto Sub Type Standard Premium \$1,183.00 Status In Process

Return to Policy List NEXT PAGE SAVE ADD LOSS HISTORY COPY CREATE APPLICATION SAVE AND RATE DECLARED CHARGES DELETE MORE

Loss History List

Order CLUE Personal Auto Report Order MVR Data Report Add Loss History

Number	Loss Date	Loss Amount	Loss Cause	Driver Name	Claim Status	Source
Empty List						

Add the pertinent loss information. Then, click on **'Return to Loss History'** on the upper right of the page.

Loss History Detail

Number 1

Loss Date* 1

At Fault Select...

Claim Number

Driver Name* Select...

Driver License State Select...

Paid Amount*

Carrier Name

Comments

Loss Description

Source

Claim Type* Select...

Catastrophe Number

Claim Status Select...

Driver Date of Birth

Driver License Number

VIN

Policy Type

Application Select...

Loss Amount

Policy Number

Step 11: View Premium

Once you have entered information above and clicked **'Save and Rate'**, the premium will show in the **'Quote Summary'** Box. If you need the breakout of individual vehicle premium, you can navigate back to the **'Coverages and Premium'** chevron.

QUOTE	Quote Number	Insured	Effective	Product	Sub Type	Premium	Status
	QT-00016239	AARON BUTZOW	03/09/2020	Personal Auto	Standard	\$1,183.00	In Process
Return to Policy List							

Premium Summary			
Risk 1 - 2015 Volkswagen Passat - 1VWAT7A34FC007616 Change Physical Damage Change Liability			
Assigned Driver:		Extra Vehicle	Class Code:
Bodily Injury		\$250,000/\$500,000	\$222.00
Property Damage		\$100,000	\$162.00
Medical Payments		\$10,000	\$45.00
Uninsured Motorist Bodily Injury		\$250,000/\$500,000	\$21.00
Underinsured Motorist Bodily Injury		\$250,000/\$500,000	\$20.00
Comprehensive			\$219.00
Collision			\$474.00
Roadside Assistance			\$20.00
Full Glass			included
Transportation Expenses and Temporary Limits Expenses			included
Coverage for Accidental Deployment of Airbag			included
Towing			included
Auto Lock Coverage			included
Child Safety Restraint System Replacement			included
Pet Injury			included
Basic Policy Premium			\$1,183.00
Additional Premium & Credits			\$0.00
Total Policy Premium			\$1,183.00

Step 12: Billing

Payment Schedule is found below the Payment Plan. There is the ability to bill on one statement account, all policies on one bill using the **'New Statement Accounts'**.

1. You can select a single policy bill.
2. Select **'Direct Bill 4 Pay'** to obtain initial quote

Payment Plan						
Payment Options	Down /1st Payment	Number of Installments	Amount per Installment	Svc Chg per Pmt	Total # of Pmts	Total Paid
Statement Accounts						
SA00002207 - Direct Bill Full Pay	● -	-	-	-	-	-
New Statement Accounts						
Direct Bill Full Pay	● -	-	-	-	-	-
Direct Bill 2 Pay	● -	-	-	-	-	-
Direct Bill 4 Pay	● -	-	-	-	-	-
Automated 2 Pay	● -	-	-	-	-	-
Automated 4 Pay	● -	-	-	-	-	-
Automated Monthly	● -	-	-	-	-	-

#	Bill Date	Due Date	Down /1st Payment	Premium	Bill Amount
01	01/21/2020	03/30/2020		366.73	371.73
02	04/30/2020	05/21/2020		272.09	277.09
03	07/31/2020	08/21/2020		272.09	277.09
04	10/31/2020	11/21/2020		272.09	277.09

Note: Payment options should be discussed with the insured and selected at the time of application. There are discounts associated with specific payment plans that could impact quoted premium.

Step 13: Application

To **'Create Application'**, you will select the option from the Quick Actions Tool Bar to the left of the screen. Once you create an application, the quote will move from a QT (quote) number to an AP (application)

QUOTE	Quote Number QT-00016239	Insured AARON BUTZOW	Effective 03/09/2020	Product Personal Auto	Sub Type Standard	Premium \$1,183.00	Status In Process
Return to Policy List		NEXT PAGE SAVE COPY CREATE APPLICATION SAVE AND RATE DISCARD CHANGES DELETE MORE					

© Copyright 2020 Berkley One. All rights reserved. Berkley One is a member company of W. R. Berkley Corporation. Products and services are provided by one or more insurance company subsidiaries of W. R. Berkley Corporation. Not all products and services are available in every jurisdiction, and the precise coverage afforded by any insurer is subject to the actual terms and conditions of the policies as issued.