



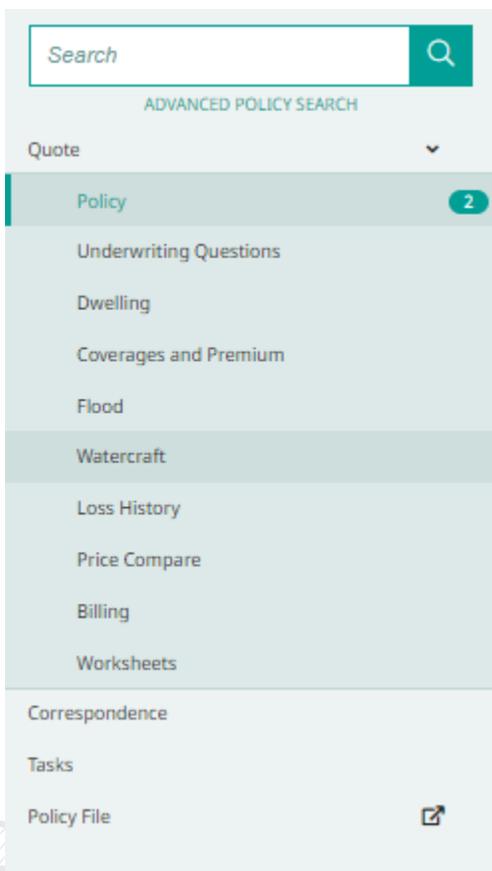
Neo Guide – Homeowners Quoting Step By Step Instructions

Navigating Neo Using Left Pane

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.



Step 1: New Customer or Existing Customer

- A. **New Customer:**
 - a. To start a completely new customer, proceed to Step 2.
- B. **Existing Customer:**
 - a. To add a quote to an existing customer, select '**Advanced Policy Search**'
 - b. Then, type the customer's last name, click '**Search**', and click on the customer you would like to quote

Customer Lookup

Policy Number Search

Search By Customer Name Text Contains smith, john

and Select... Text Starts With Max Hits 100 Search

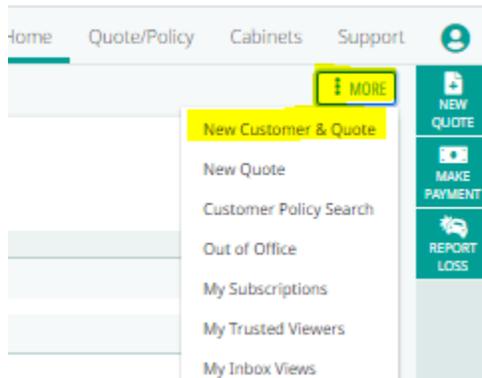
Search By Insured Name Text Contains

and Select... Text Starts With Max Hits 100 Search

- c. Then, select '**New Quote**'.
- d. Proceed to Step 5.

Step 2: New Customer & Quote

Select '**More**' from the '**Quick Actions**' Tool Bar on the right hand side of the screen when you are the home screen. Then select '**New customer and Quote**'



Step 3: Customer Information

Select the **'Named Insured Type'** from the drop down box. Select from: Individual, Joint (Married), Trust, Estate or LLC. The reporting fields below will change slightly depending on what type of Named Insured is selected.

Tip: There is the capability to have named insured be listed as a Trust, Estate, or LLC. Alternatively, they can be listed as an additional interest to fit the needs of the client.

Customer Information

Named Insured Type* Individual Account Status Not Reviewed

Individual

Individual

First* John Middle Last* Smith Suffix

DOB* 11/23/1985 Marital Status* Married

Name* Smith, John Reset

Search Name* Smith, John Reset

Tip: For **'Name'** and **'Search Name'**, press tab and the system will auto fill in the name format. This allows you to easily search by last name in the future so that a policy number is not needed to look up a client.

Step 4: Residence Address & Contact Information

Residence Address

After entering the residence address, be sure to click on the **'Verify Address'** next to the country address field. Once you click, you will see a green check mark next to it and will say Address Verified. This means the system has verified this address and will pull pertinent information regarding the home into the quote. In addition, it will populate the County area for the residence.

Residence Address

Address Number* Direction Street* Suffix Post Dir Type

550 W Jackson Blvd

City* . State* . Zip* Chicago, Illinois, 60681-5718

County Cook

Country* United States Address Verified View Map

Copy To Mailing Address

Tip: Some addresses may not verify. When you click on the magnifying glass, you will see a red exclamation mark next to it. Verify the address you entered. If it is correct, you can proceed, however the system might not pull information regarding the home.

Contact Information

1. Be sure to include a proper email address and telephone number under the contact information. Also, select their preferred contact method and document delivery.

Note: This information will be used for claims and scheduling a risk management visit as well as enabling your client to log in and access our Client Portal or Mobile App. Our billing text reminders can only be sent to mobile numbers.

2. If the Insured has been at the Residence address for less than 3 years, you will be prompted to enter the previous address.
3. If the Mailing Address is different than the Residence Address, you will be prompted to enter the Mailing Address.
4. If the named insured is an entity, you can add the contact as an additional named insured. If **'Yes'** is selected, this will add the person listed in the Contact Information as the additional insured on the policy. This allows the contact, trustee, executor, or principal to act on behalf of the insured.

Contact Information

First Name*	<input type="text" value="John"/>	Middle Name	<input type="text"/>
Last Name*	<input type="text" value="Smith"/>	Suffix	<input type="text" value="Select..."/>
Primary Phone*	<input type="text" value="Mobile (773) 569-3301"/>		
Email*	<input type="text" value="ion@sinds.com"/>		
Preferred Contact Method*	<input type="text" value="Email"/>		
Preferred Contact Time	<input type="text" value="Morning"/>		
Preferred Document Delivery*	<input type="text" value="Email"/>		
Customer Number	<input type="text" value="86"/>		

Click on **'Save'**. Now you have created the new customer file! This information will copy over to home, auto, collections and excess quotes to save time!

The next step is to click on 'Policy List' and start a 'New Quote'.

The screenshot shows the 'Customer Policy List' interface. At the top, there's a search bar and navigation tabs for 'Home', 'Quote/Policy', 'Cabinets', and 'Support'. Below the search bar, there's a 'CUSTOMER' section with details: Customer Name (Smith, John), Entity Type (Individual), Customer Number (5562), and Tax ID. A 'Return to Customer Search' button is visible. The main area is titled 'Customer Policy List' and includes a checkbox for 'Include Closed Quotes'. Below this is a table with columns: Number, Type, Product, Description, Inception Date, Expiration Date, and Status. The table is currently empty, showing 'Empty List'. On the right side, there's a vertical toolbar with icons for 'SUMMARY', 'NEW QUOTE', 'MAKE PAYMENT', 'REPORT LOSS', and 'NEW NOTE'.

Step 5: Policy General

The Policy General screen will appear. You will need to select the 'Policy Form' from the dropdown box. Select 'Homeowners', 'Condo/Co-op' or 'Renters'.

Product Selection

Effective Date* 

State* 

Carrier Group* 

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.

Tip: Make sure to choose the selection for all lines that will be quoted (home, auto, collectibles, excess) to get the best price.

For Multi-policy discounts

Please indicate if the account currently has any of the following active policies with Berkley One. 

Please indicate if any of the following policies will be added to the Berkley One account within 30 days. 

The rest of the information on the screen will pull from the client information you entered previously.

Step 6: 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?*  

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

Then, select 'Next Page'. 'Next Page' will automatically save.

Step 7: Underwriting Questions

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

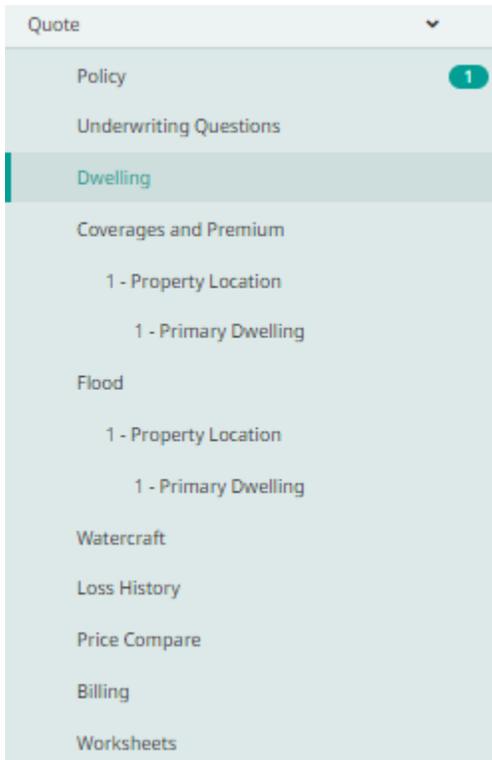
Tip: The system will automatically perform an OFAC search which is a government requirement.

Named Insured	
Named Insured	
Is any individual seeking coverage a politician, professional athlete/coach/team owner, professional musician or professional actor/reality star/director/producer? *	No
Has any individual seeking coverage been convicted of any felonies?*	No
Has any individual seeking coverage had a bankruptcy, foreclosure, or vehicle repossession in the last 3 years?*	No
Has any individual seeking coverage had any losses involving fraud, misrepresentation, or intentional acts?*	No
Were any Insured(s) Non-renewed or was coverage for this Premises cancelled by any Carrier in the last 12 months?*	No
Are any Named Insured(s) on the OFAC List?*	No
Underwriting	
Is there an outdoor swimming pool on this location?*	No
Prior Insurance	
Is this a new purchase or new rental?*	No
Current Carrier, or Most Recent Prior Carrier*	Carrier Not Listed
Current Insured Value	

You will need to enter **'Current or Most Recent Prior Carrier'** and **'Policy Expiration Date'**. Then select **'Next Page'**.

Step 8: Dwelling

The next section is the Dwelling portion of the homeowner quote.



Under the **'Valuation'** section, the information here will self-populate from E2Value.

Tip: The data pulls from public records and is pre-filled to minimize input. Please ensure the highlighted fields below are correct as they affect rating.

If you know the age of the roof, you can answer **'Yes'** to **'Is the Roof Year known?'**

Valuation			
Architect Style	Ranch	Construction Quality	Expensive / Custom
Construction Type*	Frame	Primary Exterior	Vinyl Siding
Physical Shape	Rectangular	Basement	Yes
Square Footage	5,000	Locale	Suburban
Garage	Yes	Roof Renovation Year*	2004
Year Built*	2000		
Roof Type*	Architectural Shingle		

Step 9: Dwelling Attributes & Usage

A few things to note in the attributes screen are:

1. **Green Certified:** Select **'Yes'** if the home has been certified by the U.S. Green Building Council LEED for Homes Rating System, or meets the requirements of the National Association of Home Builders Green Building Guidelines. Proof of certification is required.
2. **Usage Type:** Select **'Home-sharing'** if the residence premises is, in whole or in part, being held as a rental through the use of a home-sharing network platform, an online-enabled application, website or digital network that is used to facilitate the rental in exchange for money, services or other compensation. Other options include **'Owner Occupied'** and **'Rented to Others'**. If **'Home-sharing'** or **'Rented to Others'** are selected, additional questions will be asked about how often the home is rented.
3. **Full-Time Live-in Caretaker:** Select **'Yes'** if a full-time caretaker resides on the property and has responsibility for maintenance.
4. **Residence Type:** Select **'Primary Residence'**, **'Seasonal'**, **'Secondary'** or **'Vacant'** from the dropdown box. Be aware that, depending on your selection, there may be additional changes in excess insurance requirements.

Dwelling General			
Ownership/Lienholder			
Is there a mortgage or lien on the property?*			Yes
Dwelling Attributes			
Number of Stories*	2	Is there a Wood Burning Stove?*	No
Green Certified*	No		
Residence and Usage			
Occupancy Type*	Single Family	Residence Type*	Primary Residence
Usage Type*	Owner Occupied		
Full-Time Live-in Caretaker?*	No		
Are more than 2 Residential Staff Families on the Location?*	No		

9a: Renovations

1. You will be asked if the Dwelling is currently under renovation or construction. If it is not, select
 - a. **'None'** and proceed to Step 9b.
2. If it is **'Under Renovation'**, select from the drop down box choices: **'Minor'**, **'Major'**, or **'Course of Construction'**.
3. If any major systems have been renovated (Electrical, Plumbing, Heating, Cooling), the renovation year will need to be populated.

Tip: The insured does not need all systems to be renovated in order to get a credit with Berkley One. If only electrical has been updated, a credit will vary depending on the year completed.

Renovations				
Is the Dwelling currently under Renovation or Construction?*	None			
Have any of the following been renovated? ⓘ	<input type="checkbox"/> Electrical	<input type="checkbox"/> Plumbing	<input type="checkbox"/> Heating	<input type="checkbox"/> Cooling

9b: Protective Devices

Select the **'Protective Devices'** that apply. Some states also require wind mitigation information.

Protective Devices			
Burglar Alarm*	Central	Fire Alarm*	Central
Water Monitoring System*	None ?		
Gated Community*	No ?	Sprinkler System*	No Sprinkler System
Extended Perimeter Protection*	No ?	Gas Leakage Detection System*	No
Temperature Monitoring System*	No ?	Whole House Backup Generator*	No
Lightning Protection*	No ?	Seismic Gas Shut-off Valve*	No
Alarm Signal Continuity System*	No ?		

Select 'Next Page'.

Step 10: Deductible and Coverage Information

The Coverages and Premium page may show you a recommended value. This value is based on public records, however you have the option to change it.

1. You can select policy deductible from the dropdown box.
2. **Requested Value:** If the insured would like to request a value that is different from the Recommended Value, enter it here. The Recommended Value is based on public records and it is intended to be a guide. You may input any appropriate number in the Requested Value boxes.
3. **Prior Inspection Report:** If the insured has a prior inspection report from Chubb, AIG, or PURE within the past 3 years, Berkley One will apply a policy credit in lieu of a new inspection and the client will receive a one-time \$100 policy credit.

Note: The Prior Inspection Report must be uploaded to the attachments before issuing the policy to maintain this credit. Berkley One's inspection process will start immediately (within 24 hours) if there is no prior inspection report available.

Base Coverages:				
Coverage Information:	Recommended Value	Requested Value ?	PSF*	\$0
Dwelling*		\$800,000		
Other Structures*		\$160,000		
Personal Property*		\$400,000		
Loss of Use*	Included			
Total Insured Value*		<input type="text" value="\$1,380,000"/>		
Personal Liability*		\$300,000		
Medical Payments*		\$10,000		
Does the Insured have a Prior Inspection Report from Chubb, AIG, or PURE within the past 3 years?		No ?		

Recommended Endorsements (These coverages default to 'Yes'):

Recommended Coverages	
Home Suite One Endorsement	Yes ?
Home Suite Cyber Endorsement	\$50,000
Equipment Breakdown Coverage	\$100,000 ?
Service Line Coverage	\$15,000 ?

Optional Endorsements:

Optional Coverages			
Home Suite Secure Endorsement	No	Fungi or Bacteria Limit	\$20,000
Credit Card, EFT, Forgery Liability Limit	\$10,000	Loss Assessment - Residence Premises	50,000
Earthquake Coverage Extension	No	Loss Assessment - Association Deductible	5000
Green Rebuilding Enhancement	Select...	Mine Subsidence Coverage	None
Incidental Business Property	\$10,000		

Other Optional Endorsements:

Here you can extend Liability to other locations not insured by Berkley One or add some additional endorsements such as **'Home Suite Student'**, **'Home Suite Assist'**, **'Specific Structures Away from the Residence Premises'**

Available	Landscaping Increased Limit - Per Tree, Shrub, or Plant	Add
Available	Home Suite Student Endorsement	Add
Available	Home Suite Assist Endorsement	Add
Available	Specific Structures Away From the Residence Premises	Add
Available	Additional Residence or Insured Location Occupied by Named Insured	Add
Available	Additional Residences Rented to Others	Add
In Force	Home Suite Cyber Endorsement	50,000 250 124.00

When you have completed all your coverages, click **'Next Page'**

Step 11: Add Flood

If B, C and X flood is available in the state, a Flood Section will be available.

1. Select **'Yes'** if you want to add flood coverage.
2. Select the limits and deductibles you wish to include.
3. Click **'Save'**. This will run the flood reports to determine eligibility. Once flood reports have been run, a warning will tell you that you need to **'Save'** again to apply the reports and determine flood eligibility.

Flood Coverage	
Would you like to add Flood Coverage?	Yes
Is the location partially or fully constructed over water?	No
Is the location waterfront to any source?*	Select...
Homeowners - Optional Coverages	
Flood Coverage Limit	\$250,000 Dwelling/\$100,000 Contents
Basement	Yes
Improvements in a Basement or Enclosure	\$250,000
Contents in a Basement or Enclosure	\$100,000
Flood Coverage Deductible*	\$5,000
Rebuilding to Code	\$30,000

Step 12: Save & Rate

If no watercraft is being added, you can **'Save and Rate'** this quote and the quote is complete! If you get a premium of \$300, you may have hit **'Save'**. Selecting **'Save and Rate'** will calculate the premium.

Tip: Berkley One will automatically run a CLUE report and fill in the loss information for the quote. To review the information, select the **'Loss History'** chevron at the top of the screen.

If there is a watercraft, proceed to Step 13 and enter the watercraft prior to rating the quote.

Select **'Save and Rate'** from the **'Quick Actions'** Tool Bar on the left-hand side of the screen.



Step 13: Watercraft

Note: Currently, Berkley One will write watercraft less than 26 feet and less than 250hp. In the future, there will be options for larger boat and yachts.

1. You will need to enter the **'Operator Detail'**.
2. Once you complete the 3 prompts, you will select **'Add Watercraft'** to enter the details pertaining to each watercraft. (All prompts need responses.)
3. The **'Additional Policy Information'**, **'Tier'** and **'Territory Code'** will self-populate

Watercraft Detail			
Watercraft Detail			
Vehicle Number	1	Watercraft Length:*	Select... v
Watercraft Model Year*	<input type="text"/>	Watercraft Model*	<input type="text"/>
Watercraft Manufacturer*	<input type="text"/>	Territory/Navigational Area*	Select... v
Hull Identification Number (HIN)*	<input type="text"/>	Boat Type*	Select... v
Engine Type*	Select... v	Description	<input type="text"/>
Watercraft Horsepower:*	Select... v		
Watercraft Coverage Detail			
Watercraft Physical Damage Coverage*	Select... v	Watercraft Liability Coverage	\$300,000

Step 14: 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'**. For mortgagee bill, lien holder must be added during the application process prior to finalizing the transaction. You may select to have the mortgagee pay.

1. The Customer's existing Statement Account Bill plan comes up first on new lines of business.
2. You can select a single policy bill.
3. You should select **'Direct Bill 4 Pay'** or **'Direct Bill Full Pay'** to obtain initial quote.

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.

Payment Options	Down /1st Payment	Number of Installments	Amount per Installment	Svc Chg per Pmt	Total # of Pmts	Total Paid
Pay Plans						
Mortgagee Direct Bill Full Pay	<input type="radio"/> \$0.00	-	-	-	1	\$0.00
New Statement Accounts						
Direct Bill Full Pay	<input checked="" type="radio"/> \$0.00	-	-	-	1	\$0.00
Direct Bill 2 Pay	<input type="radio"/> -	-	-	-	-	-
Direct Bill 4 Pay	<input type="radio"/> -	-	-	-	-	-
Automated 2 Pay	<input type="radio"/> -	-	-	-	-	-
Automated 4 Pay	<input type="radio"/> -	-	-	-	-	-
Automated Monthly	<input type="radio"/> -	-	-	-	-	-

Step 15: Application

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



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