

# Quick Guide - How to Quote ACA

1. Website: [www.coastaladvantageins.com](http://www.coastaladvantageins.com)
2. Login using your agency email address and the password is your agency zip code (same as Direct Select)
3. Click **Start New Quote**
4. Customer Information screen
  - a. Ensure customer information is entered accurately. A valid insured telephone number is required, this will be used to coordinating the inspection post issuance. Use the Google and Zillow links to review the type of property you're quoting. **This program is not suitable for the distressed market.**
5. Basic Eligibility screen
  - a. These are your knockout questions. If any question is answered yes, or there are over 2 claims totaling over \$20,000 then the risk does not qualify for this program, you'll need to look into our other markets.
6. Property Details screen
  - a. Please ensure that the Coverage-A amount accurately reflects the replacement value of the home that you're quoting. We must insure at 100% ITV. The rates for this program are highly competitive, it is not necessary to try to short the Coverage-A to get a lower premium. With that said, all properties will be inspected post issuance and we would prefer not to raise Coverage-A via endorsement on the backend. Doing so will result in additional premium that will need to be collected from the insured.
7. Underwriting Questions screen
  - a. This page details the underwriting conditions that we will require further information on. Please complete this accurately, if an underwriting condition is raised then you will need to submit this as a referral to our underwriters. Click the **Submit Referral** button and a window will pop up for you to describe the conditions of the referral. Please complete the reason for the referral as accurately as possible, see screenshot below. Within 24 hours an underwriter will review the referral and either **Approve** or **Decline** the risk. Please call in if you require a quicker turnaround. Once the review has been completed an update will display on the **Notifications** box on your **Dashboard**. If the risk was approved you can now go back into the quote and print the **Quote Proposal** or **Create Binder** from the **Billing** screen.

CSR Referral			
Question	Answer	Flag	Agent Comment
Has there been a lapse of coverage in the last 30 days?	True	Refer to UW: Lapse of coverage	<input type="text" value="client was self-insuring"/>
Is the house on wooden stilts?	True	Refer to UW: Wooden stilts	<input type="text" value="raised piers, 8ft"/>

# Quick Guide - How to Request Bind ACA

The ACA program offers 2 methods to request that coverage is bound, either with the **Quote Package** or **Binder Package**.

## REQUESTING BIND

### 1. Quote Package

- a. The first method is to print the **Quote Package**. Completed and signed documents should be submitted to [p submissions@appund.com](mailto:p submissions@appund.com). With this method coverage can only be bound effective on the date that we receive all the relevant completed and signed forms. To generate the **Quote Package**, click the **Show Quote Proposal** button on the **Billing** screen. A message will pop up stating the **Quote Proposal** is being generated. Click back to the **Dashboard**. Click on the Quote number under the **Notifications** box to print the package.

### 2. Binder Package

- a. The second and preferred method is to move forward with the **Binder Package**. Once you know the insured is interested, with a confirmed effective date, click the **Create Binder** button to submit to underwriting. **This locks the quote, billing plan and effective date.** Payment and documentation need to be remitted within 30 days from the effective date. If payment is not received in this time, the **Binder** will expire and no coverage was afforded.

## BILLING OPTIONS

### 1. Agency Bill

- a. Remit **full gross payment** with a check or completed ACH form, from the Agency or Insured within 30 days of policy effective date.

### 2. Mortgagee Bill

- a. Ensure that the mortgage company has been accurately entered. You will need to click on the "Bill To" check box to generate the Mortgagee Invoice as part of the Binder Package, see screenshot below. Payment will need to be remitted within 30 days of the effective date. So with Mortgagee Billed policies it is preferable to use a future effective. However, with this billing plan we are able to over-ride the 30 day Binder expiration if payment is received within 60 days of the policy effective date.

Name	Type	Bill To	Address	Phone	Loan Number
GREEN TREE SERVICING LLC ISADA	Mortgagee 1	<input checked="" type="checkbox"/>	PO BOX 976282 MIAMI FL , 33197		0424960425

### 3. Premium Finance

- a. Remit the 25% down payment that is printed on the Premium Finance Agreement within 30 days of the policy effective date. The finance company will fund the balance and mail a payment booklet to the insured.

**WHICHEVER BILLING PLAN YOU SELECT WILL AUTOMATICALLY GENERATE THE CORRECT FORMS IN THE BINDER PACKAGE.**

Once you click on **Create Binder** the quote is now locked and in **Submitted** status. An underwriter will review the quote, once reviewed and **Approved** the underwriter will email the **Binder Package** to you. You will also see that the **Binder** has been **Approved** under the **Notifications** box on the **Dashboard**. The file is now **Binder Approved** status. Once the signed documents and payment have been received the full Policy will generate and will be emailed to you. It is your responsibility to ensure that the insured and, if applicable, the mortgage company receive a copy.