

Policies for existing Penalty-Free auto customers will automatically renew in our legacy system as usual. We recognize that our agency partners may be interested in quoting their existing customers in one of our new auto products, so we have prefilled pertinent client information from our legacy system into our new system.

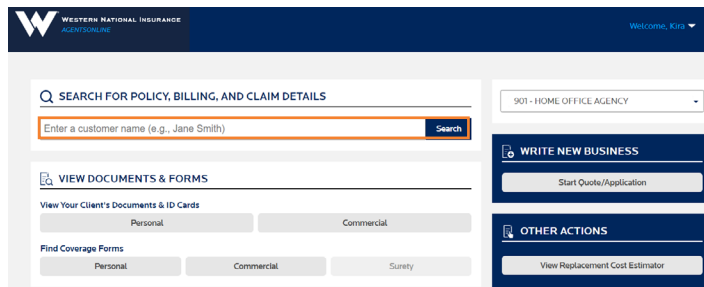
Each renewal will generate as usual in our legacy system prior to the effective date. There is a one-day lag between renewal processing in our legacy system and data prefilling the new system. After a day, this information will be available for your review to determine the best option for your customer based on eligibility.

Quoting an existing auto customer in our new system:

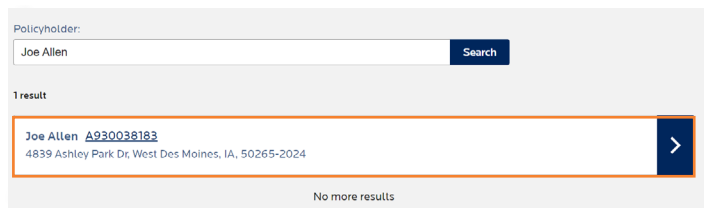
From *AgentsOnline*, you can search for existing customers by name, or you can search all existing customers who are up for a renewal and select the pre-filled quote draft you would like to review.

Please note - information from our legacy system may be several years old and could be outdated. **Agents should review all data with the customer to ensure accuracy.** Additional information may be required to produce a quote.

Search by Name

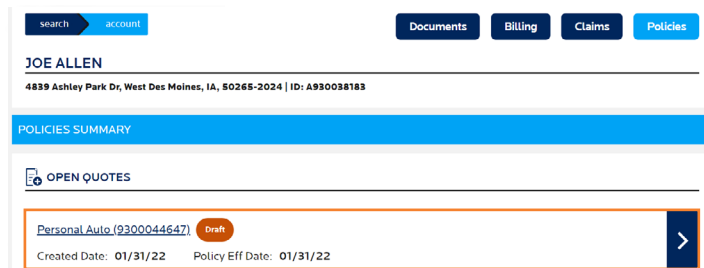


1. In the field “Search For Policy, Billing, and Claim Details”, enter the customer’s first and last name.

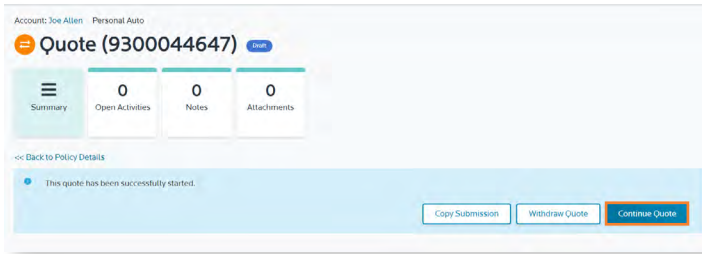


2. The results will show both the existing account and the new account that is automatically created the day after the existing quote is generated. The new account for our **Select Auto** and *Signature Auto* quote will start with the letter “A” and will display at the bottom of the screen.

Choose the account number starting with the letter “A” to access the new quote for the customer.

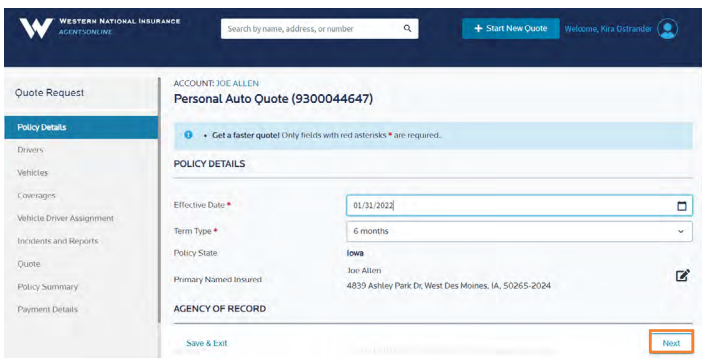


3. Choose the Personal Auto policy number from the “Open Quotes” section. This quote is pulling information from the existing Personal Auto Policy.



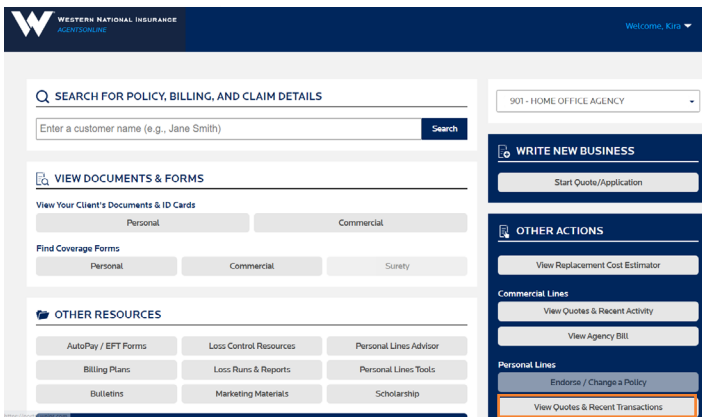
4. Click “Continue Quote” and review the information carefully to make sure any recent changes have been applied.

Note: The alert bar is a reminder that the information in the quote is based on the customer’s current Personal Auto Policy and to confirm that the information is correct and to enter the additional information needed to issue the quote.

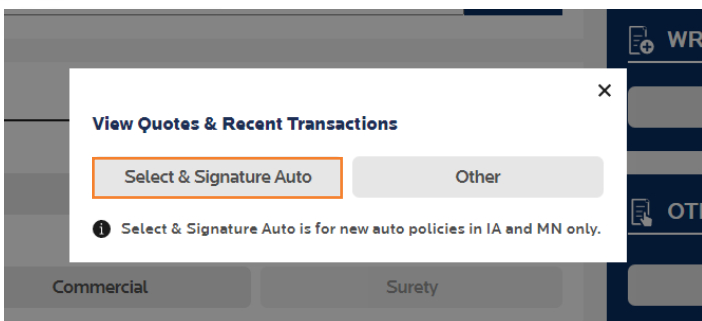


5. Select “Next” to move forward in the quote through each page. If additional information is needed, you will receive a message indicating the required information.

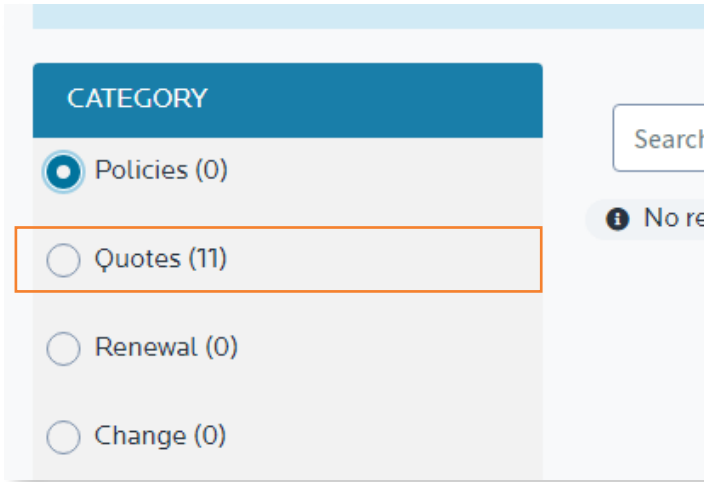
Viewing all Customers up for Renewal



1. Another way to view your customers who are up for renewal is to select “View Quotes and Recent Transactions” in *AgentsOnline*. This will show new quotes for all customers who are scheduled for renewal.



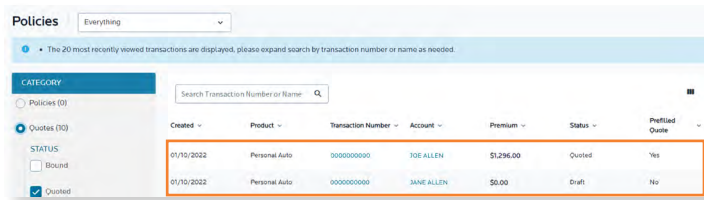
2. In the “View Quotes & Recent Transactions” pop up, choose “Select & Signature Auto”.



3. This will direct you to a new screen. On the left side of the screen under “Category”, select “Quotes”.

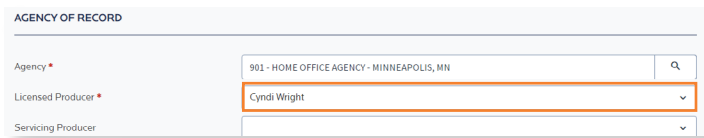
This will show all new quote offers in draft status which have been automatically created at the time of renewal. Select the Transaction Number to view the draft quote.

Remember: this quote is pulling information from the existing Personal Auto Policy and if changes have been made, they will need to be updated along with minimal additional information.



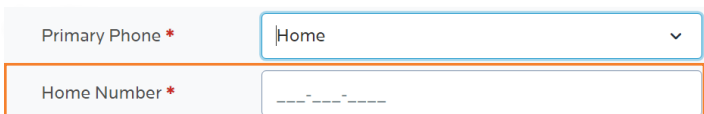
Once you select “Quotes”, use the Prefilled Quote indicator to help you determine the quote is for an existing customer.

Additional Information Required for New Quote



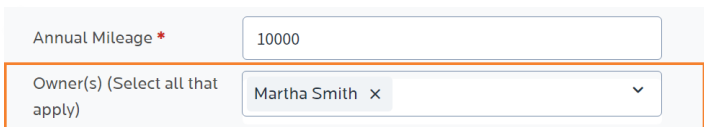
Policy Details Page

Enter the Licensed Producer.



Driver Page

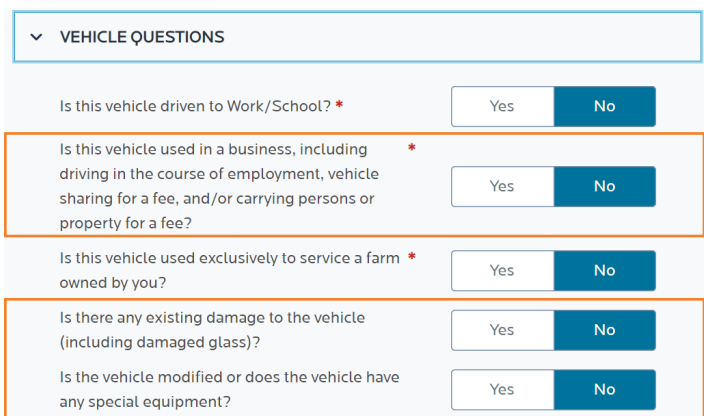
Verify all information is accurate, including Home Number.



Vehicle Page

Owner of Vehicle

Verify or add the owner of the vehicle.



Vehicle Questions

An answer for business use is required for each vehicle, as well as two underwriting questions on each vehicle.

▼ **ADDITIONAL INTERESTS**

+
 Add Additional Interest

▼ **GARAGED AT**

Garaged At *

Address Line 1 *

Address Line 2

ZIP Code *

County *

City *

State *

Original address 4700 Grand Ave, Des Moines, Polk, IA, 50312

Suggested address 4700 Grand Ave, Des Moines, Polk, IA, 50312-2002

Cancel

ASSIGN DRIVERS TO VEHICLES

Vehicle ▼	Primary Driver ▼	Occasional Driver ▼	
2007 ISUZU NPR 2142	Martha Smith	Sammy Smith	<input type="button" value="Edit"/>

INCIDENTS AND REPORTS

- Policy premium is calculated in part based on information obtained from consumer reports. Agents are required to inform customers that they will be requesting information from consumer reports as part of the quoting process.
- Please note that reports will not be ordered until issuance. For a more accurate quote, please enter all incident information from the last 5 years below:

▼ **USER ENTERED INFORMATION**

- > PRIOR LOSSES 0 RECORD
- > VIOLATION 0 RECORD
- > PRIOR CARRIER 0 RECORD

Additional Interests

Review Additional Interests.

Garaged At

Review by verifying that the address is valid and if a new address needs to be entered, click on the drop-down arrow and select “New”.

Note: It is important that you select “Save & Next Vehicle” or “Save & Close” to validate the address.

During validation it is possible an alternative address will be an option. Select the most appropriate address and select “Ok”.

Vehicle Driver Assignment

Review driver assignments, and assign drivers when the number of drivers is greater than the number of vehicles.

Incidents and Reports Page

Prior Losses

All losses paid by Western National will be prefilled on the Incidents and Reports page. To ensure accurate quoting, you **must** add all losses occurring prior to policy inception if the customer has been insured with Western National less than three years. You must confirm that all losses for the three years preceding the new policy effective date are included.

Add Prior Loss Entry

Driver *

Category *

Description *

Incident Date *

Status *

Amount Paid *

VIOLATION 1 RECORD

[+ Add](#)

Driver Name	Incident Date	Description	Other Than	Surchargeable	Surcharge Applied	
Sammy Smith	Jan 1, 2021	Minor Violation Speed	Yes	Yes		

PRIOR CARRIER 0 RECORD

Prior Violations

Violations on record with Western National will be prefilled. **You must add all violations occurring in the preceding three years.** If a MVR was ordered for the existing renewal, a new MVR will not be ordered. All other policies, except those written in Minnesota, will have a new MVR run when you are ready to bind coverage.

Add MVR Entry

Driver Name *

Incident Date *

Description *

PRIOR CARRIER 1 RECORD

Carrier	Cancelled/Expiration Date	Status	Time with Prior Carrier	
Progressive Insurance	Feb 24, 2022	In-Force	5 Years	

Prior Carrier

Your customer will receive a discount based on their number of years with Western National and will not lose their Loyalty Discount.

Policy Issuance

Review and update any changes needed for the customer's pay plan. If your customer wants to change how they pay, make the change in the quote. For example: the customer currently has a monthly payment and now wants the Full Pay Discount. Make this change in the quote. All applications will require a down payment.

One more reminder: if the customer chooses a **Select Auto** or *Signature Auto* policy, a **signed application must be sent to Western National with a signed request to cancel the existing policy.**

Some coverages, conditions, and exclusions may have changed. Refer to the [Reference Hub](#) for additional details.