Patriot Insurance Introduces Simplified Business Entry and Screen Improvements

We are pleased to introduce additional enhancements to our Commercial Lines Policy System this week focused on simplified entry and screen modifications to make it even easier for your agency to do business with Patriot Insurance.

Businessowners (BOP) Screen Entry

Last month, we introduced a combined classification screen with location and building entry for policies effective Sept. 1 and later. For policies effective Sept. 15 and later, we have made additional improvements:

• The BOP pre-qualification and eligibility questions have been removed as we are now providing agencies with a PDF version of our BOP eligibility guidelines. The PDF provides your agency with one place to review the details of the 11 BOP programs available.

• Eligibility will be determined through field entry and specific questions for certain classes entered on the locations and classification screens. This screen will also house the annual receipt per location entry.

• Blanket entry is more intuitive by answering a question to indicate when blanket coverage is desired on the screen where building or personal property limits are added.

• A supplemental question screen geared toward the operations with defaulted responses simply requires review and acceptance of the disclaimer.

Commercial Auto and General Liability Liquor Screen Entry – Effective Sept. 15

• Qualification questions for commercial auto have been removed and replaced with a supplemental question screen providing defaulted responses based on coverage entry.

• Liquor questions have been reduced and entry streamlined to allow greater ease of requesting this coverage.

New Product – Builders Risk – Single Location

We have reduced the number of required entry fields for a Builders Risk – Single Location construction project. This option displays on the Product Line Selection and provides you with defaulted settings and streamlined entry steps for quick quoting. To obtain a final quote matching the exposures of your risk, simply modify defaults as appropriate.

In addition, we'd like to highlight some of the key enhancements that we have made to our system over the past year based on our agency partners' valuable feedback:

• Simplified new account creation, streamlined billing address entry and removed account level qualification questions.

• Simplified the quoting, referral and issuance process, as well as improved entry and underwriting referrals to obtain a quicker quote.

• Implemented a "subject to" process before or after issuance with attached supplemental applications or signed forms requiring attention.

• Implemented a Quote Summary document to provide a premium breakdown summary earlier in the quoting process for agencies. We also addressed combining the applications into one document for ease in printing and managing your accounts.

• Improved performance and screen visuals for faster navigating and quoting.

• Modified Commercial Auto symbols to provide your customers with the broadest coverage with our default Auto symbols. A question to further amend the symbols was added if agencies wanted to override a specific covered auto symbol.

• Improved ability to quote and complete policy changes, such as adding or deleting drivers or vehicles, then immediately issuing the policy after it has been updated. This was introduced to help reduce processing time and provide your agency with a quicker turnaround for policy changes.

• Introduced a printable Policy Change Request for more complex changes requiring Underwriting review. The printable document outlines the changes entered and confirms your submission has been received by Underwriting.

Thank you for your partnership and willingness to identify changes that will make it easier for you to do business with us. If you have any questions about these most recent enhancements, please feel free to contact your field manager, underwriter or Automation Support team at extension 3000.