

AgentPak® Training Guide - MA Commercial Auto

AgentPak® is our state of the art and easy to use online system for:

- Agency Manuals, Billing Inquiry, Claims Inquiry, Company Bulletins
- Policy Rating, Quoting, Issuance, and Policy Changes

Login www.agentpak.com For login credentials, contact your agency administrator

- For questions, please contact the AgentPak Help Desk at 800-688-1825 x 6284

Quoting, Issuing and Policy Changes for Commercial Auto

- Click **POLICY RATING**, click **COMMERCIAL AUTO** for your state
- For new quotes, select **CREATE** (select **CHANGE** for existing quotes or policy changes)
- Name the quote for future reference

Policy Info

- Select Fleet or Non Fleet - Fleet has 5 or more self-propelled autos
- Select Business Group/SIC Industry
- Target Risks are Private Passenger Auto, Light & Medium Trucks

Insured Info

- Enter Name, select Ownership Type, enter Phone Number & Address, click **VALIDATE ADDRESS**
- Select Additional Address if different than mailing, click **POLICY SUMMARY** to proceed

Add a Driver

- Driver Info- enter License # and State, press **NEXT**, enter Relationship to Insured, press **PREFILL** to enter Name, DOB, Gender from license number

Add a Vehicle

- Enter Vehicle Info Vehicle Type (Private Passenger Auto, Trucks, Tractors, Trailers only- Submit other vehicles types on Accord Form, GVW Select from the following:
 - Service - Used to transport employees, tools, equipment, supplies to and from job location and parked most of day at job site
 - Retail - Pick up and deliver property to individual households
 - Commercial - Transporting property other than Service or Retail
- Radius - how far from the business does the vehicle travel?
- Industry Category - select Industry
- Enter VIN or plate # to search RMV to auto fill the lower section
- Enter cost new, enter Any Alteration, Enter Any Dumping Operations, enter Sell Food From Truck

Finance Info

- Indicate if vehicle has a loan or lease associated with it

Coverages

- Optional Bodily Injury:
 - Split Limits options from \$20,000/\$40,000 to \$1,500,000/\$1,500,000
 - Combined Single Limits from \$100,000 to \$2,000,000
- Med Pay from \$5,000 to \$25,000
- Uninsured Bodily Injury limits from \$20,000/\$40,000 to \$1,000,000/\$1,000,000
- Underinsured Bodily Injury limits from \$20,000/\$40,000 to \$1,000,000/\$1,000,000

Physical Damage Insurance

- Comprehensive:
 - Choose deductible amount \$300 to \$5,000
 - Choose ACV or Stated Amount
 - Choose Glass Deductible \$100 or none
- Collision:
 - Choose deductible amount \$300 to \$5,000 or Limited Collision deductible amount \$0 to \$5,000
 - Select ACV or Stated Amount
- Substitute Transportation \$0 to \$100 per day/\$3,000 Max

Endorsement Info

- Auto Enhancement Endorsement- for \$100 Premium the following is included on all vehicles:

Bail Bonds	\$2,500
Blanket Waiver of Subrogation	Included
Electronic Equipment	\$500
Glass Deductible Repair Waiver	Included
Hired Auto Coverage Area	Worldwide
Hired Auto - Physical Damage	\$50,000
Hired Auto - Lessor Loss of Use	\$1,000
Personal Effects	\$400
Reasonable Expenses	\$500
Rental Reimbursement - Materials Transfer	\$3,000
Sign/Customization Coverage	\$2,000
Transportation Expense (Theft)	\$50/Day (\$1,500 Maximum)

Answer Underwriting Questions and Press Policy Summary to Rate & Quote

Credits:

- Add Scheduled Credit or Debit - 15% Max Authority (20% for 1825 Club® Agents)
- Account Credit - 5% if insured has ComPak®, CPP, Commercial Umbrella or WorkPak® policy inforce with N&D®
- Click on **EDIT POLICY INFO** and enter the active policy # inforce with N&D

Edit Billing:

- Select Full Pay, 4 Pay, 10 Pay, EFT 10 Pay or Payroll Deduction

Issue or Refer Policy:

- Click on **ISSUE**
- Messages in red will show the Policy Status, ask for missing information and let you know if it is eligible or needs to be referred to your underwriter

Target Risks:

- Private Passenger Auto, Light & Medium Trucks less than 20 years old with Radius of Operation less than 200 Miles and Loss Ratio less than 50%
- Drivers should be licensed at least 5 years with no Major Violations or multiple Minor violations or Accidents
- Underwriting Criteria are available on AgentPak® in Agency Manual, Underwriting Commercial Lines, Commercial Automobile