XpressRAMP.com

Powered by Appalachian Underwriters and Century Surety

# USER'S GUIDE

# GETTING STARTED

## About XpressRamp.com

XpressRamp.com is a rating and quoting tool. It is being provided to you by Appalachian Underwriters, Inc. via RAMP (Retail Agency Management Process). XpressRamp.com will provide quotes on a non-admitted basis using Century Surety Company.

XpressRamp.com is not a complete underwriting tool. While it will do limited underwriting based on the rating information you have entered, it does not provide a final underwriting decision. Users are encouraged to review the Electronic Underwriting Manual (EUM) for applicable rules. The EUM can be found on the EUM tab of the left navigation bar.

## How to Log In

Logging in to XpressRamp requires a user name and password.

1. Open a **Web browser**, preferably, Internet Explorer 7.0.

   **Note:** To find the version of your browser, click the browser's **Help** menu, and then click **About Internet Explorer.**

2. Go to your General Agent's website and locate the link to XpressRamp.com.

3. In the **User Name** text box, type your **user name.**

4. In the **Password** text box, type you **password**.

## How to Prepare a Quote

1. On the navigation pane located on the left side of XpressRamp, click **Quoting**, and then click **Create Quote** to display the New Quote Setup screen.

2. In the **Insured Name** text box, type the name of the applicant, and then enter the applicant's address.

3. In the **Zip Code** text box, type the zip code in which the applicant resides.

   **Note:** Click the Lookup link to view the Postal Zip Code Web site. You also enter the Zip Code and press the **Tab** key to auto-fill the city and state.

4. In the **Effective Date** text box, enter the anticipated effective date of the coverage.

5. In the **Expiration Date** text box, enter the anticipated expiration date of the coverage. The default date is one year from the effective date.

6. Use the lines of business section to specify the type of business to quote.
   **Note:** You must select a line of business to continue. Garage is not currently available.

6. Answer the **Qualifying Questions** at the bottom of the screen.

7. Click the **Continue** button to save the information entered, and to further define the selected line(s) of Business.

## Lines of Business

Identifying Lines of Business enable you to select which lines that you would like to quote.

Selecting both General Liability and Property will enable you to take advantage of the lower minimum premiums associated with a package.

Lines of Business in XpressRamp include

**General Liability -** Quote General Liability coverages.

> **Owners and Contractors Protective -** Quote OCP coverage. Non-annual terms are available.
>
> **Special Events -** Quote GL coverages for Special Events. Non-annual terms are available.

**Property -** Quote Property coverages.

> **Vacant Buildings -** Quote Property for Vacant Buildings with terms up to six months.
>
> **Builder's Risk -** Quote Builder's Risk coverage. Non-annual terms are available.

**Crime -** Quote crime coverages. Crime coverages require supporting Property coverages.

**Inland Marine -** Quote various Inland Marine coverages. Inland Marine coverages currently require supporting Property coverages.

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# GENERAL LIABILITY

## To add a General Liability quote

1. Click the General Liability tab.

Effective Date: 10/20/2009
Expiration Date: 10/20/2010
Line(s) of Business: General Liability

2. Search for a classification.

Zip : 37830 Lookup Zip Code State : Tennessee
Territory : 005 - Remainder of State
Find Class : Search

3. Review the Electronic Underwriting Manual (EUM) if a link is shown.

EUM Details : Program Description

4. Add the exposure.

Exposure : 150000 Sales

5. Add optional coverages (if applicable).

Coverages : Premises Ops. Authority Products & Completed Ops. Prohibited

6. Modify the limits.

| | | | |
|---|---|---|---|
| Each Occurrence : | $1,000,000 | Damage to Premises Rented to You : | $100,000 |
| General Aggregate : | $2,000,000 | Medical Expense : | $5,000 |
| Prod. and Completed Ops Aggregate : | Excluded | Deductible Per Claim : | $500 |
| Personal and Advertising Injury : | $1,000,000 | | |

7. Calculate the premium.

Calculate

| | | |
|---|---|---|
| Coverage Subtotals: | $253 | $0 |
| General Liability Subtotal: | | $750 MP |
| Line of Business Subtotal: | | $750 |
| TRIA Premium: | | $15 |
| General Liability Total: | | $765 |

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# PROPERTY

## To add a Property quote

1. Click the Property tab.

☑ Property
☐ Vacant Building
☐ Builder's Risk

2. Verify and/or enter an Address.

Address: 123 Main Street
Zip Code: 37830 Lookup Zip Code Map Location
City: Oak Ridge
State: Tennessee

3. Verify the Territory. Note that territories are based on the metropolitan population.

Territory: Major Metro - populations over 500,000 including suburbs

4. Select a Protection Class.

Protection Class: Select

5. Search for the Occupancy Class and Click Continue.

Find Occupancy: Search Continue

6. Search for the Occupancy Class and Click Continue.

Construction Type: Frame

7. Enter the years for construction and updates.

Year Built:
Year of last complete update:
Heating:
Plumbing:
Roofing:
Wiring:

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# PROPERTY (CONT.)

8. Select Coverage options.

- ☐ Building
- ☐ Business Personal Property
- ☐ Business Income
- ☐ Personal Property of Others
- ☐ Limited Property Extensions
- ☐ Signs

9. Enter data in fields as appropriate.

☑ Building

| | |
|---|---|
| Limit: | |
| Valuation: | Select |
| Cause Of Loss: | Select |
| Co-Insurance: | Select |
| AOP Deductible: | $1,000 |

10. Review and/or add Protective Safeguards based on underwriting guidelines. Click Continue.

**Protective Safeguards**

| Included | Form | Symbol | Requirements |
|---|---|---|---|
| ☑ | IL 0415 | P-1 | Automatic Sprinkler System |

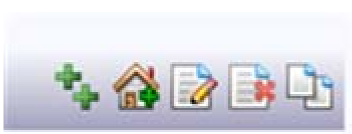
**Continue**

10. Review the coverages and premium.

| | |
|---|---|
| **Subtotal Line of Business Premium:** | **$1,463** |
| **TRIA Premium:** | **$29** |
| **Total Line of Business Premium:** | **$1,492** |

**Modify Rate/Minimum Premium**

10. Add, Edit, Delete, or Copy the Location and/or Structure using icons desired.



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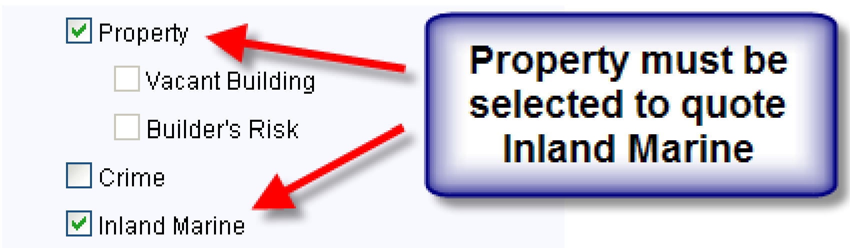
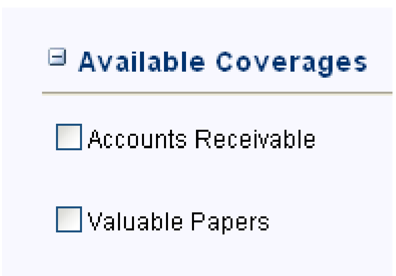
# INLAND MARINE

## To add an Inland Marine quote

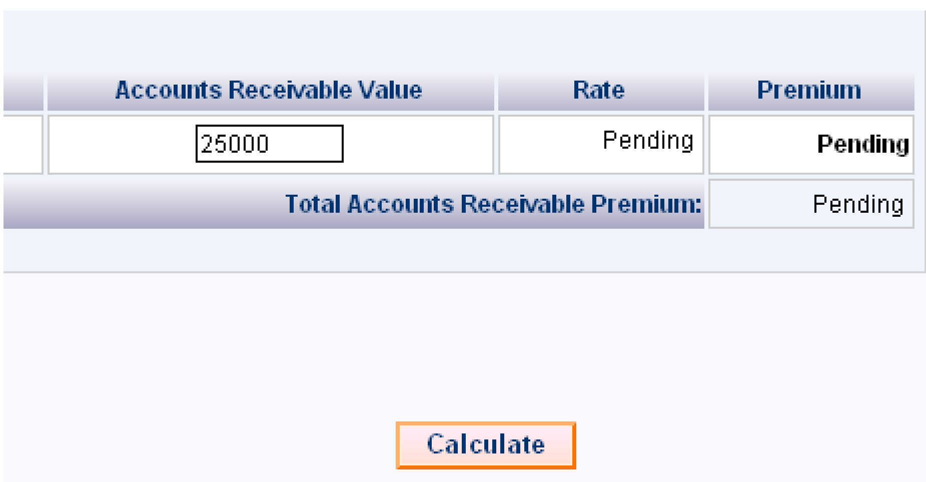
1. Click the Inland Marine tab.




2. Select the checkbox for desired coverages.



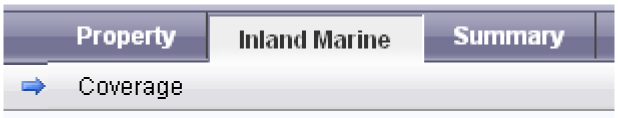

3. Enter the appropriate values, and then click Calculate to calculate and save.



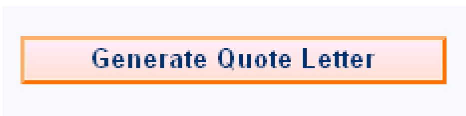
# QUOTE LETTER

## To generate a quote letter

1. Click the Summary tab and review information for accuracy.




2. Click the Generate Quote Letter button to display the quote letter in PDF format.




3. Check the finalize letter checkbox located near the top of the quote letter.


4. Click the save to COL button to finalize the quote, save the quote letter, and make the quote available for printing.

**Note:** You must finalize the quote letter before requesting your General Agent to bind.

## Submit for Underwriting

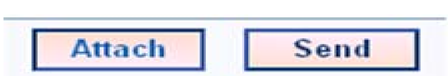
1. If the risk is Submit or Brokerage, you need to submit for underwriting review.


2. Click Quote Authority link for Submit reason(s) if applicable.

3. Open and complete any Supplemental Applications listed at the bottom. Do “Save As” to your local computer.

4. Click the Submit to Appalachian Underwriters button to create an email for underwriting.


5. Attach application(s), any Supplemental Application(s), loss runs, etc., and then click the Send button.



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# NEW USER ACCOUNT

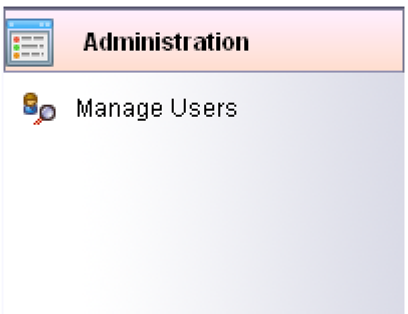
## To Create a New User Account

Retail Agency Administrators and Retail Branch Administrators use the Create New User screen to add a new user, assign a username and password to the new user's account.

When you add a user to XpressRamp, you are enabling that individual to perform business transactions according to their assigned role within XpressRamp.

Users can be assigned a role such as Retail Agency Administrator, Retail Agency Branch Administrator, and Retail Agency User.

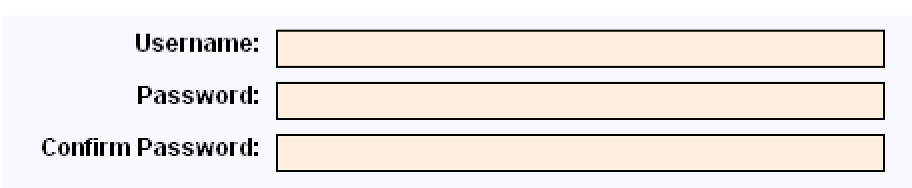
1. On the Navigation pane located on the left side of XpressRamp, click **Administration**, and then click **Manage Users.**




2. On the **Retail Agency** offices dropdown menu, click the office name in which the new user works.


3. Click the **Add User** button.

4. In the **Username** text box, type a name to assign to the new user. This should be their email address.




5. In the **Password** text box, type a password. Good Passwords

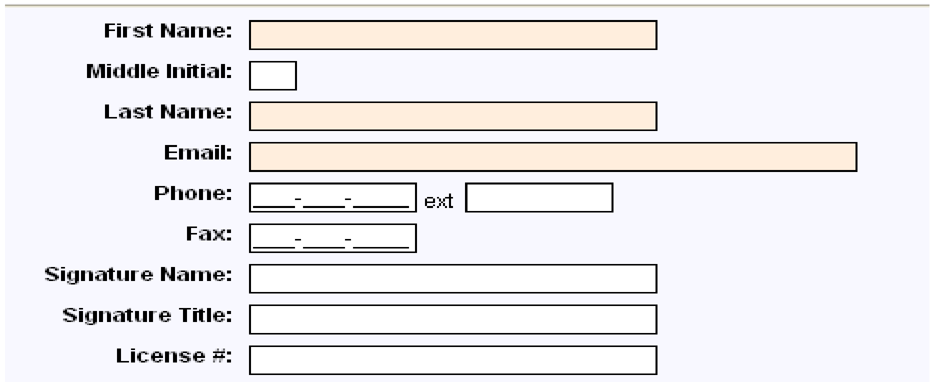
- Have at least eight characters
- Begin with a letter
- Contain upper and lower case
- Contain letters, numbers, and symbols

# NEW USER ACCOUNT (CONT.)

6. In the **Confirm Password** text box, type the password.

7. In the **Personal Information** section, type the new user's

- First Name (required)
- Middle Initial
- Last Name (required)
- Phone Number
- Extension
- Fax Number
- Signature Name
- Signature Title
- License Number




8. Click one or all of the following user roles:

- Retail Agency User
- Retail Agency Branch Administrator
- Retail Agency Administrator


9. Click the **Save** button.

**Result:** Displays "User successfully created."

**Please keep checking back with us on the Commercial Specialty Page of our website www.appund.com for online training.**