O.P.L. Homesaver Policy Input

After inputting your id and password on the Travelers Secured System Logon screen, the Agent HQ Home Page will display.

Access ATLAS³ Customer Service Gateway. Enter either name or policy number. See instructions below to add new customer or to access existing customer.
To add a new customer

Input Last Name, State, Zip Code, and click the Search button.
Input the customer’s First Name. The middle initial and suffix can be entered if applicable.

Customer Last Name will pre-fill from the customer search and may be modified if necessary.

An additional name may be input if needed.

Input the customer’s mailing address and phone number, then click one of the action buttons labeled:

- `Process Auto/Homeowners`
- `Account List`
- `Return to Customer Selection`
If you clicked “Account List” on a new customer, or an existing customer with no issued policies, this message will appear.

From the navigation on the left side of the screen, select ATLAS³ PLUS/Homesaver to process PLUS & Homesaver.
To search for **an existing customer**

Search Criteria drop-down list defaults to “**Name**”. Input Last Name, State, Zip Code, and click the **Search** button.

From the Search Criteria drop-down list you may also select “**Policy Number**” or “**ABS Number**”. If you know the customer’s policy number or 9 digit account number, input it and click the **Account List** button.

The CCF Number search is usually only used when bridging or linking an auto or homeowner new business from a comparative rater or management system.
“Add Customer”
If this is not the customer needed, click to add a new one.

“Process Auto/Homeowners” to go right into ATLAS³

“Account List” to process Other Property Lines or Inquiries

From the navigation on the left side of the screen, select ATLAS³ PLUS/Homesaver to process Homesaver
If this is a new customer, the Travelers system will bypass the above screen and will proceed to the Online Quoting Customer Information screen.

If this is an existing customer, the Customer Name Index will appear. Input the customer number in the **SELECTION**: field and press FORWARD.
To enlarge any input screen, click **menu off**

![Click menu off to turn “on” the navigation tree](image)

To restore any input screen, click **menu on**

![Click menu on to turn “on” the navigation tree](image)
Select Homesaver from the Line Of Business drop-down box.

Agent/Sponsor, Insured First Name, Last Name, Street, City, State, Zip, Home Phone, and Occupation/Employer are all required entries. The Agent/Sponsor code, or producer code, always begins with the number zero ("0"), not the letter "O".

If the address where the property is located is different then the mailing address respond "Y" to the question and input the state the property is located in. The Travelers Residence Information screen will display to collect the location address information.

If the customer has other Travelers policies, input an "X" beside the appropriate line of business and then input a valid policy number.
If an Effective Date is not input the program will default to the date the policy is input.

The program will generate the Rate Date if applicable. For additional information on Rate Date, please contact your Travelers Business Center.

The mailing address from the previous screen displays here. The Travelers system verifies the mailing address with the U.S. Postal Service.

A response is required to “Is Property located within City Limits (Y/N)”.
It is important to choose the correct location type.

For an owner occupied dwelling, input **H** for (H)ome.
For a tenant occupied dwelling, input **R** for (R)ental Home.
For an owner occupied condominium, input **C** for (C)ondominium.
For a tenant occupied condominium, input **N** for Co(N)dominium Rental.
For a tenant occupied apartment, input **A** for (A)partment.

If the property being insured is a secondary or seasonal residence, input an “X” after the appropriate box and input the Travelers policy number of the primary residence.

Input an “X” next to the requested tier if applicable to your state.

Select a Construction Type from the drop-down listing. Input Feet to Fire Hydrant. The Travelers system will try to determine the miles to the fire station.

Click FORWARD to continue.
Select the roofing material by entering an "X" in the check box.

- Asphalt/Fiberglass/Composition
- Clay tile or slate
- Wood Shake
- Wood Shingle
- Architectural Shingles
- Tar & Gravel
- Rubber
- Foam
- Corrugated Steel/Metal
- Concrete Tile
- Other
The Policy Form will be generated by the location type selected on the Homesaver Information screen.

<table>
<thead>
<tr>
<th>Location Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>661</td>
<td>House owner occupied</td>
</tr>
<tr>
<td>662</td>
<td>Condominium owner occupied</td>
</tr>
<tr>
<td>663</td>
<td>House tenant occupied</td>
</tr>
<tr>
<td>664</td>
<td>Condominium tenant occupied</td>
</tr>
<tr>
<td>665</td>
<td>Apartment tenant occupied</td>
</tr>
</tbody>
</table>

Input an “X” next to all the Protective Devices that apply.

A Replacement Cost Estimate must be completed for homesaver. It can be calculated separately through MSB and retained at the agency. A link to MSB can be found on the Travelers Agent HQ home page.
All the questions on this screen must be answered.

If the Insurance Score, Source, and Reason Codes are mandatory in your state, input the data here. If you do not know if score information is required in your state, contact your Travelers Business Center. To display score and source code help screens, click in the Score and/or Source field and then click on the HELP button.
All the questions on this screen should be answered.

If the response to question "Any losses in the past 5 years?" is “Y”, the Loss Information Screen will be displayed and must be completed.

If a “Y” is input to any other questions, an explanation should be entered in the Notepad screen. Click the Notepad button at the bottom of the page to access this screen.
If the response to question “Any losses in the past 5 years?” on the previous screen was "Y", the Loss Information Screen will be displayed and must be completed.

To display Additional Loss Codes, position cursor in the box before MOST COMMON CAUSE OF LOSS CODES and then click on the SCROLL FORWARD button at the bottom of the screen.
If indicated on the first Underwriting Information screen that any systems had been updated, the Renovation Information screen will display and should be completed.

If the ELECTRIC system has been updated, make sure to input the Number of Amps. If left blank, the program will make the assumption the number of amps are less than 100, thereby requiring an underwriter referral.
The questions on the State Specific Underwriting Information screen will vary by state. The questions that display on the screen for your state should be answered.
Input the desired limits and deductible amounts. If you need additional information on coverages and deductibles for your state, refer to the state-specific Homesaver Rate Manual (available from Agent HQ), or contact your Travelers Business Center.
For Additional Coverages, input the amount of coverage requested or input an “X” after the coverage name as displayed on the screen above.

To obtain additional information on coverages, refer to the state-specific Homesaver Rate Manual (available from Agent HQ), or contact your Travelers Business Center.
The Price Selection screen will indicate if the policy qualifies for issuance without underwriter approval.

If the policy does not qualify, the program will state the reason(s) for a referral on the top portion of the screen. Input an “X” next to **Refer/Issue** and then click **NOTEPAD** to make a notepad entry to the underwriter regarding the referral condition. Click **FORWARD** from the Notepad screen to return to the Price Selection screen. When it is time to issue the policy, it will be electronically submitted to the Travelers Business Center and reviewed there before issuance.

Click **FORWARD** on the Price Selection screen to continue on to the premium display and policy issue screens.
The premium displays. The screen can be printed by selecting File from the toolbar, then Print, or right clicking on the screen and selecting Print.

Click FORWARD to continue on to the policy issuance screens and issue the policy. If quoting only, click the PAGE BACK button, and click the END button on the Price Selection screen. If the message “Key invalid with refer/issue” displays, remove the “X” from the Refer/Issue field, then click END again to exit the quote. Do not “X” out of the quote or your information may not be saved.

The SCROLL FORWARD button will allow you to view the second page of the quote screen.
The EFT pop-up window will display the premium with installment charges.

Enter the policy downpayment amount. If your agency participates in the Sweep Program, input a “Y” in Sweep Ind. field to have the downpayment swept from the agency’s account. Questions on the Sweep Program should be directed to your Travelers Business Center.

The Policy Effective Date and First Name and Last Name fields can be reviewed and changed if necessary.

Input an “X” next to the requested Payment Type.

If policy is to be account billed, input the 9-digit billing account number in the field provided. When a policy is account billed, its billing cycle is linked to other Travelers policies held by the insured. This will produce only 1 bill for all policies on the account.
If EFT or Recurring Credit Card billing was selected, the Additional Billing Information screen will display for entering the customer's banking information.
Click FORWARD to continue.
If the presence of a mortgagee, additional insured or additional interest was indicated on the second Underwriting Information screen, or if there is an alternate payor for billing, the Mortgagee Information or Additional Insured screens will display for entering this information.
The Policy Number will be generated by the Travelers system and displays in the Policy Number field.

If the policy qualifies for issuance without underwriter approval, the prompt “Do you want to issue this policy now? (Y/N)” will display. If you wish to issue the policy input “Y”.

If your agency receives download from Travelers, fill in the Agency ID for Insured with your client id.

If the policy requires referral and you have not already made a Notepad entry to the underwriter, click on NOTEPAD.

Click FORWARD from the Policy Issuance screen to complete the issue process or to send the Homesaver policy to the underwriter for approval and issuance.
If the policy must be referred to the underwriter the question will read, “Is this policy ready for issue after Analyst approval?” If REFER/ISSUE was checked on the Price Selection screen, this question will default to “Y”. Remember to enter a note in the Notepad screen for underwriting review.

Click FORWARD from the Policy Issuance screen to complete the issue process or to send the Homesaver policy to the underwriter for approval and issuance.

The confirmation message **MAIL NOTIFICATION SENT** will be displayed and the policy status will change to **REFER UND**. The policy should be issued within 24-48 hours, unless the underwriter has questions and contacts the agency for additional information.

If the policy did not require referral, the status will change to **PEND ISSUE**, and the policy will issue overnight.
The policy number does not display on the Quote Status information screen. To view the policy number, select H – View Quote History from the Activity field on the Quote Status Information screen. Enter the quote number in the Quote # field and click the FORWARD button.

The policy number displays just under the word "INFORMATION" at the middle top of the screen. Click the FORWARD button to return to the Quote Status Information screen.
One way to verify the Homesaver policy was issued is to access the customer through Agent HQ. The policy will appear on the **Account List** for the customer.

Or click on **Other Property Lines** and re-access the customer as detailed on pages 1 and 2 of this document.

If the policy was approved by the underwriter the policy status on the Quote Status screen will display a status of **ISSUED**.
If the underwriter declines the policy, the status of the policy will be **DECL UND**.

An "**N**" after the OPERATOR indicates the presence of a notepad entry.

To view the entry, select **N-Notepad** from the Activity drop-down, input the Quote #, then click FORWARD.
The notepad entry will display the reasons the policy was declined or will request additional information be provided.

To make a change to the policy, select R – Requote/Err Correct, enter the Quote #, and click the FORWARD button.

To begin the policy again, select Q – New Quote and click the FORWARD button.
After revising the policy information, select N – Notepad from the quote status and input a message to the underwriter.

Click FORWARD to return to the Quote Status screen.

Select U – Refer to Underwriter, input the Quote Number, then click FORWARD.
To verify later that the Homesaver policy has been issued, please refer to the procedures detailed on page 28 of this document.

If the policy is not accepted, your underwriter will contact you directly.