

# Pega Underwriting for Commercial Lines & Multinational Insurance

## **PRODUCT OVERVIEW**

7.23



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This information is the property of:

Pegasystems Inc.  
One Rogers Street  
Cambridge, MA 02142-1209  
USA  
Phone: (617) 374-9600  
Fax: (617) 374-9620  
[www.pega.com](http://www.pega.com)

**Pega Underwriting for Commercial Lines & Multinational Insurance**

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# Product overview

Pega's Underwriting for Insurance (PUI) application empowers commercial lines carriers to automate underwriting processes and eliminate manual work activities at an enterprise scale.

Dynamic case management guides underwriters, ensuring compliance and providing end-to-end visibility into all facets of the underwriting process. Insurers can review the status of submissions, quotes, and renewals in real-time, as well as pinpoint the need for additional work at any point in the lifecycle. This consolidated view of work-in-process also helps insurers manage, underwrite, and price risks with greater accuracy.

Pega delivers a truly reusable underwriting solution that simplifies and streamlines submissions, accommodates unique requirements by line of business, geography, or any other business factor, and delivers the agility needed to rapidly adapt business processes to changes in market and regulatory conditions.

## Institutionalize best practices

- **Ensure underwriting discipline across operations** - Business-defined underwriting rules and decisioning models apply relevant experience and best practices to optimize performance. Automated guidance provides assistance throughout the underwriting process, reduces training time and helps drive work to completion.
- **Optimize risk selection, pricing and portfolio management** - Pega's predictive and adaptive analytics enable insurers to execute data-driven strategies in line with profitability measures and long-term growth plans.

## Simplify work to reduce costs

- **Scale efficiently by improving underwriter productivity and collaboration** - Pega's dynamic case management lets insurers automate underwriting processes and bridge operational and technical silos. You can leverage existing technology and eliminate redundancy with fast, easy, and secure integration to multiple enterprise and partner systems.
- **Streamline workflow and remove inappropriate manual steps** - Pega's combination of intelligent processes, dynamic rules, and seamless easy integration with legacy systems facilitate straight-through processing of low complexity submissions, automate key underwriting tasks, and ensure you meet the SLAs.
- **Drive underwriting to meet company strategic goals** - Pega's predictive and adaptive analytics help underwriters align underwriting decisions with risk and profitability objectives.

## Gain the power to change

- **Ensure underwriting discipline across operations** - Pega's build-once and "reuse-everywhere" capabilities allow insurers to embed underwriting in solutions leveraged by agents, call centers, and other channels, including social channels and mobile devices, without channel-specific coding.

- **Target market opportunities proactively** - Pega's flexible Build for Change<sup>®</sup> technology enables insurers to create reusable solutions components. You can deploy new products, underwriting rules, operational processes, and regulations with shorter delivery times, improved product quality, and lower development costs.

# Commercial underwriting cases

## Standard commercial cases

The following table lists the standard cases available with the Commercial Underwriting application. Based on your company's implementation, you may create additional or alternate business processes.

Case	Description
Commercial Property Submission	New business submission for monoline Commercial Property.
General Liability Submission	New business submission for monoline Commercial Property.
Commercial Auto Submission	New business submission for monoline Commercial Auto.
Commercial Package	New business submission for package policies that contain more than one line of business.
ACORD Commercial submission	New business submission for package policies that contain more than one line of business where a completed ACORD eform is uploaded to enter the application data.
Loss Control Survey	Sub-case to submission cases for loss control inspection surveys of locations on the application.
Workers Compensation Submission	New business submission for Workers Compensation coverage.
Proposal	Sub-case to submission cases where an Underwriter creates a proposal to the client for coverage as requested in the submission.
Renewal	Case to review Renewals prior to issuance in accordance with company underwriting guidelines.
Mid Term Amendment	Changes made to policies effective during the term of the policy that may or may not impact premium.

# High-end functionality

## End-to-end process

Pega's Underwriting application empowers commercial lines carriers to automate underwriting processes and eliminate manual work at an enterprise scale. Pega delivers a reusable underwriting solution that simplifies and streamlines submissions, accommodates unique requirements by the line of business, geography, or any other business factor, and delivers the agility needed to rapidly adapt business processes to changes in market and regulatory conditions.

## Underwriting case management

Case management guides underwriters, ensures compliance and provides end-to-end visibility into all facets of the underwriting process. Insurers can review the status of submissions, quotes, and renewals in real-time, as well as pinpoint the need for additional work at any point in the lifecycle.

## Quote or proposal management

Underwriters can configure multiple quote options and proposals. Underwriter can distribute options for review using directed web access. Features a "Price-o-Meter" analytics example designed to guide underwriters to the right outcome by providing likely outcomes based on prior success.

## Underwriting rules management

Business users can update and manage underwriting rules within defined parameters. Select underwriting rules can be exposed and managed based on user profile.

## Multinational submission

Pega simplifies the management of large multinational risk submissions with an application that can intake and upload risk information, set up initial program structure and manage exposures or pricing at the individual country and program levels.

## Product configuration and management

Pega's application includes the ability to rapidly define and reuse products directly within the system. User-friendly tools simplify complex product definitions and guide users through the configuration process to accelerate deployment of new products or product changes.

## Midterm Amendment

Ability to process policy changes that take effect during the policy term that may or may not impact premium. You can make policy and coverage changes in addition to Cancellations, Cancel or Rewrite and Reinstatement.



## Excel upload

Ability to upload multiple Excel files directly within the system and dynamically map headers to required data within the system.

## Direct email

Internal operators can correspond with external parties via email directly from PUI, creating new email correspondence. You can receive the replies directly in the PUI and attached to the case creating an assignment for the recipient on the case.

## Predictive or adaptive analytics

Underwriting analytics examples deployed directly within the underwriting process.

## Underwriting authority management

Cascading review, management and approval process when underwriters exceed limits of authority. You can review and respond to approvals via email, as well as assignments within a case.

## Role-based access and dashboards

Pre-built roles and dashboards for Account Managers, Underwriting Assistants, Underwriters and Underwriting Managers.

## Underwriter desktop

Pega's application provides a single, unified, familiar interface for Underwriters integrated within your existing underwriting ecosystem. The application allows for Underwriters to modify coverages and limits, adjust endorsements and exclusions, perform schedule rating, and so on.

## Submission creation

You can create submissions either manually or automatically through the upload of an application.

## Product selection

Pega can automatically select the appropriate product for submissions based on effective dates, lines of business, jurisdictions, or other configured parameters.

## Work assignment

Multiple assignment models are available. For example, you can configure assignments along dimensions such as Territory, Producer, Product Line, Authority, Underwriter Experience and/or Underwriter availability.

## Appetite management

Business rules calculate and present risk appetite based on industry classifications allowing for routing rules.

## 360° view

Maintains a complete view and visibility into account, producer and submission as part of the evaluation process.

## Clearance

Automated clearance check automatically launches a clearance review workflow to appropriate parties.

## Underwriting guidelines

You can configure and automate underwriting checklists, rules and questions as a part of the underwriting case.

## Customer or producer management

Pre-defined customer or producer search and side-by-side customer compare.

## Task management

Users have the opportunity to define and create manual tasks. These tasks are automatically linked to the underwriting case.

## Remarketing

Mark rejected proposals on new submissions to automatically create a new Remarket case prior to expiration. This allows competing again to win business.

## Renewal management

You can configure the included renewal process based on the appropriate expiration dates.

## Reporting

Pega-provided and report configuration wizard is available.

## Insurance data model

Extensive library of insurance components, common objects, and data models based on industry standards.

## Pega Cloud

Pega's scaled, tiered environment supports the licensed Pega platform, applications and transactional use cases for customer configured Pega solutions.

# Data model

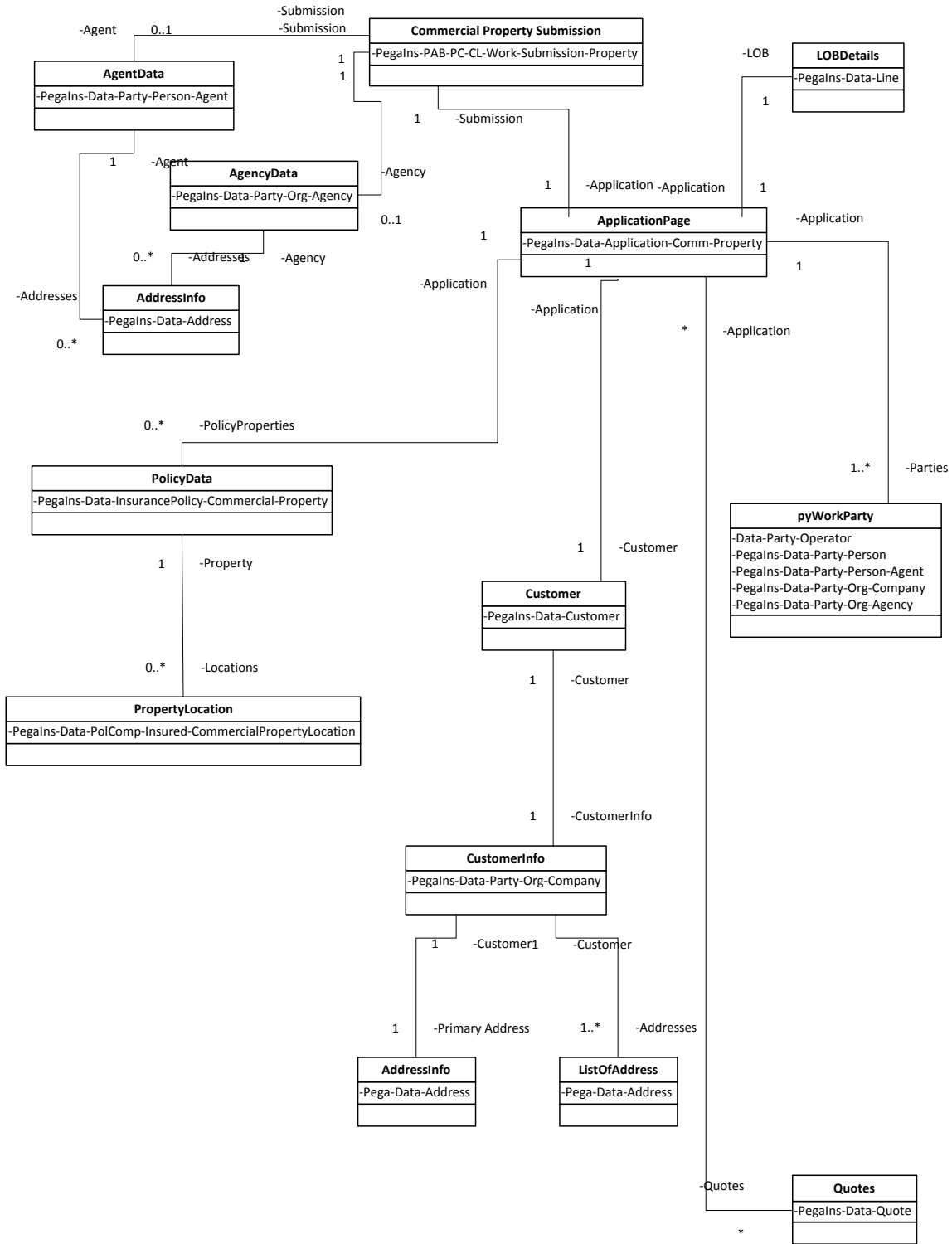
PUI provides common data objects to manage submission data. Some of the object types, such as Policy and Contract expect an external system of record to source data.

The following matrix provides the key objects used in the Underwriting application and their respective Data Classes.

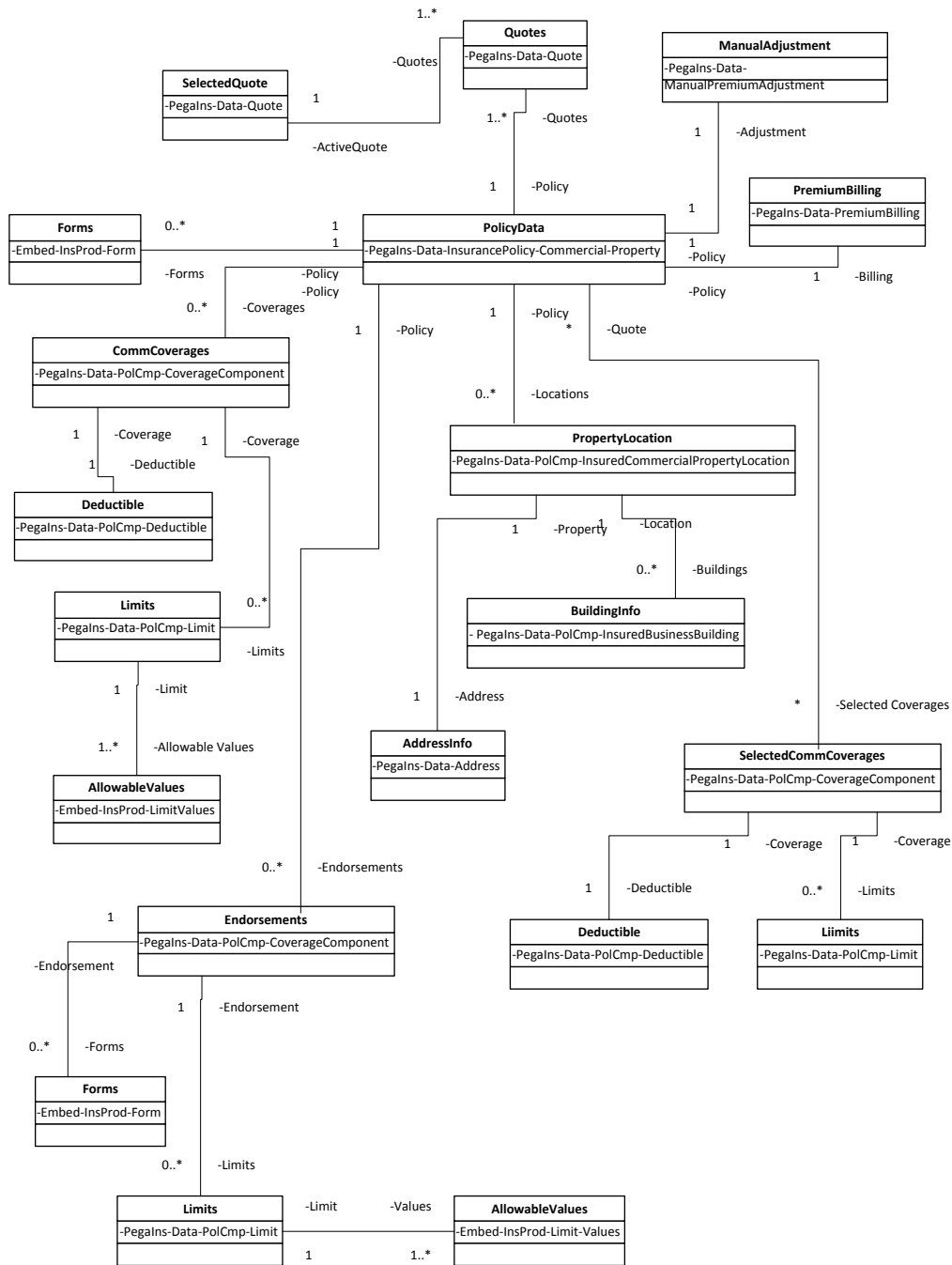
Object	Class	Description
Insurance Policy	PegaIns-Data-InsurancePolicy	Represents a general insurance policy. It is specialized by its LOB specific subclasses.
Customer	PegaIns-Data-Customer	Contains data pertaining to the Applicant.
Quote	PegaIns-Data-Quote	Pertains data pertaining to the quotes associated to the Application.
Submission	PegaIns-Data-Submission	Contains data pertaining to a Submission.
Policy Components	PegaIns-Data-PolCmp-	Contains data pertaining to the Policy components for all LOBs.
Premium Billing	PegaIns-Data-PremiumBilling	Contains data pertaining to the billing related information.
Line of Business	PegaIns-Data-Line	Contains LOB related details.
Discount Code	PegaIns-Data-DiscountCode	Contains discount codes used in commercial submission.
Hazard Code	PegaIns-Data-HazardCodes	Contains hazard codes used in commercial submission.
Surcharge Code	PegaIns-Data-SurchargeCode	Contains surcharge codes used in commercial submission pricing.
Agency	PegaIns-Data-Party-Org-Agency	Contains data about the insurance agency.
Agent	PegaIns-Data-Party-Person-Agent	Contains data about the insurance agent.
Coverage	Rule-InsProd-Coverage	Contains data on the coverage that is used to make up a product.
Coverage Component	PegaIns-Data-PolCmp-CoverageComponent	Contains data on the limits or deductibles of a coverage.
Covered Risk	Rule-InsProd-Risk	Contains data on the risks covered by products.

Note: For detailed information about objects used in the Underwriting application and their respective Data Classes refer to, Pega Underwriting for Commercial Lines Insurance User Guide available on the PDN.

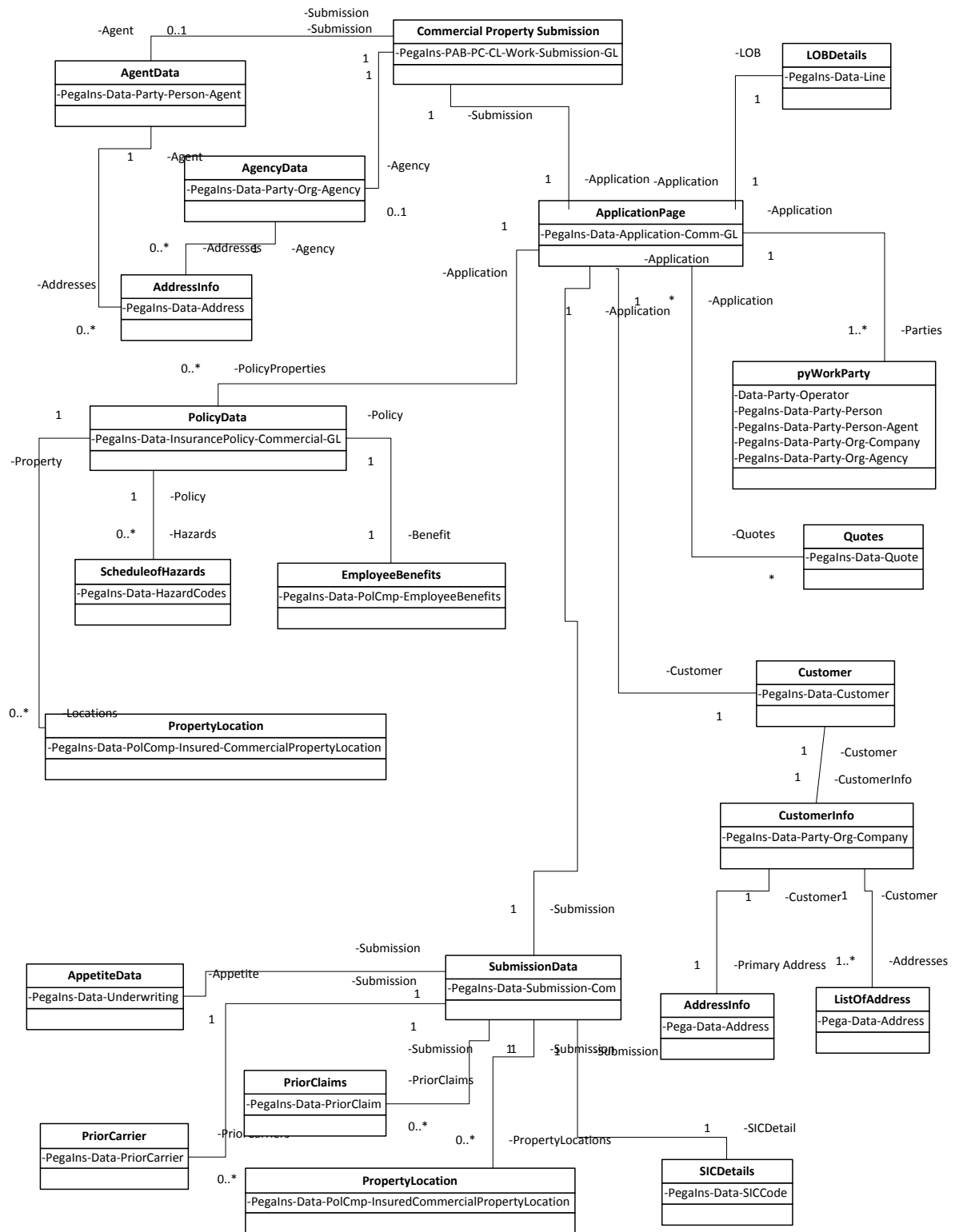
# Commercial underwriting submission object model diagram



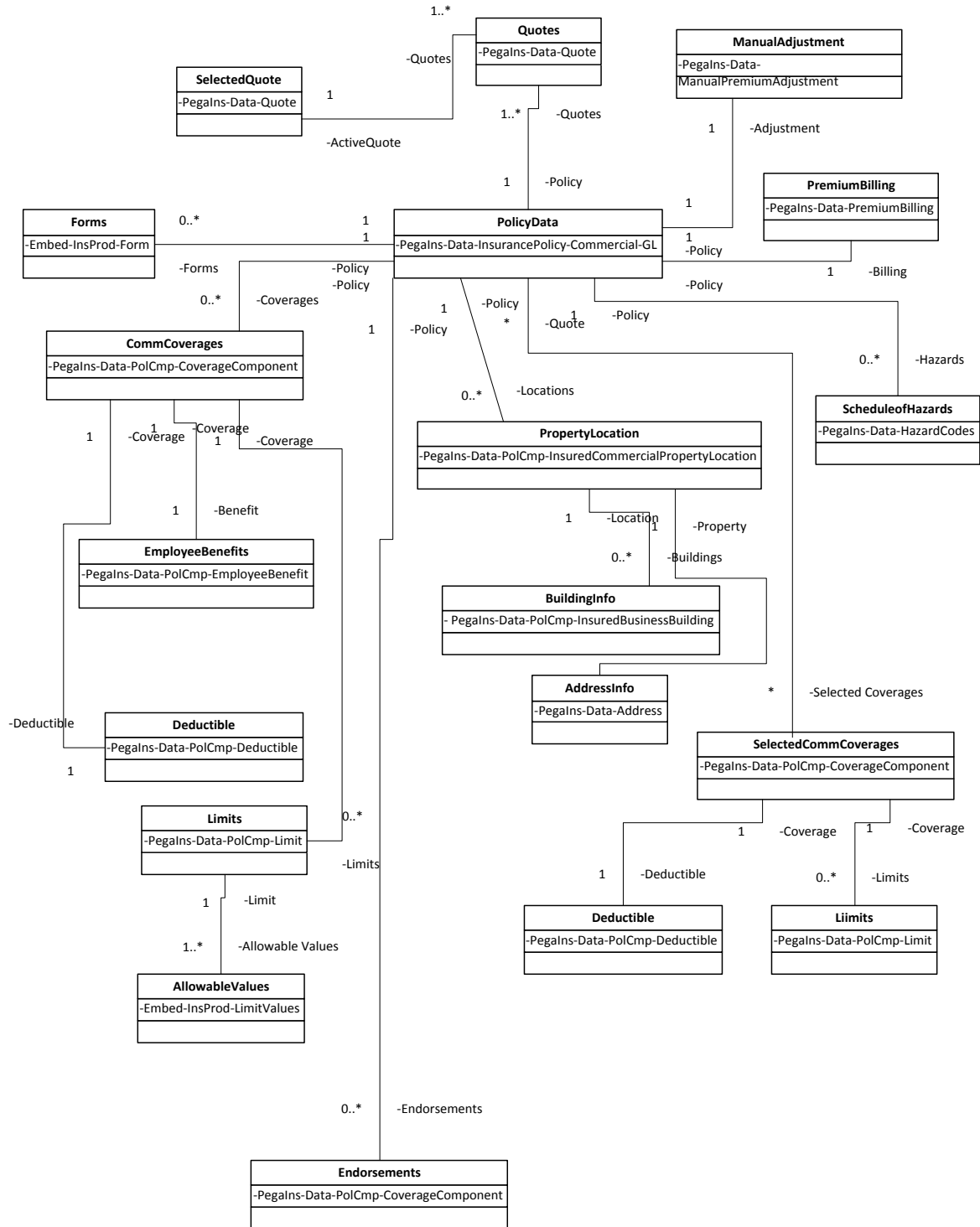
# Commercial underwriting quote object model diagram



# Commercial GL object model diagram



# Commercial GL quote object diagram





# Roles, portals, and dashboards

## Roles

Pega Underwriting for Insurance supports key roles in the insurance sales process.

The following table describes each of the roles shipped with the Commercial Underwriting application and their default portal.

Role	Description	Default Portal
CSR	CSRs handle back office data entry. They can enter new business submission data, process clearance requests, or other non-customer facing functions.	User Portal
Underwriting Assistant	Each Underwriter is matched up to an Underwriting Assistant that reviews submissions for completeness prior to presentation to the Underwriter. The UA also prepares binders for issuance.	Underwriter Portal
Underwriter	Underwriters do the heavy lifting of reviewing submissions and preparing proposals.	Underwriter Portal
Underwriting Manager	Supervisors of Underwriters that may be required to approve proposals based on Underwriters' Letters of Authority.	Underwriter Portal
Account Owner	The Account Owner is responsible for specific customer accounts assigned based on the Agency or Broker of a submission. The Account Owner is ultimately responsible for the sale.	Account Owner Portal

## Portals

PUI has four pre-configured portals available to users:

- Underwriter portal
- Account Owner portal
- Case Manager portal
- User portal

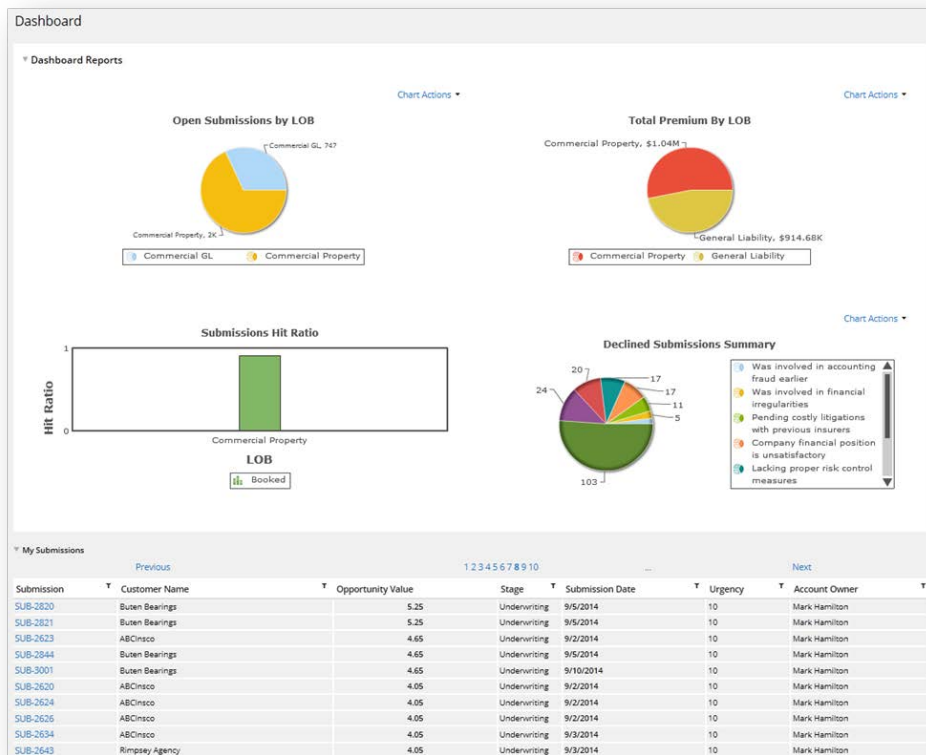
The users can customize all the portals. The following subsections describe the sample features provided for each portal:

### Underwriter portal

Key features:

- Reports/Graphs
- Worklist
- Customer Management
- Recent Cases
- Manage Change (Underwriting Managers Only)

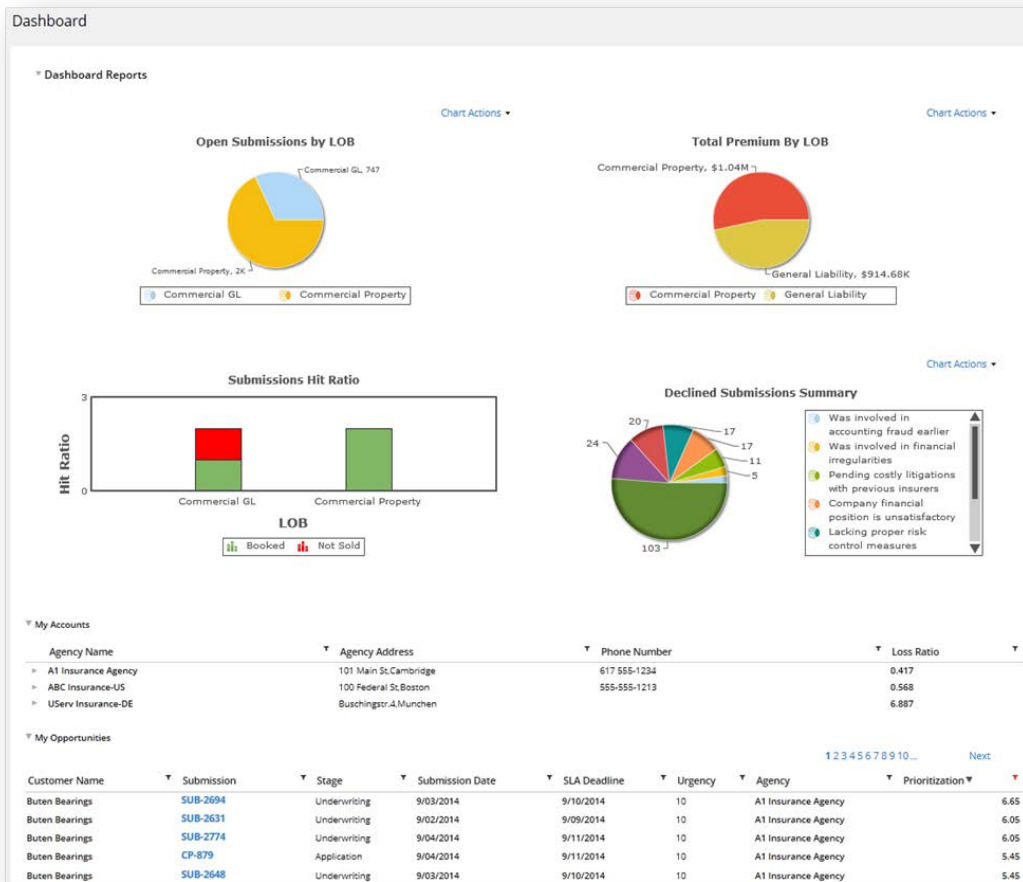
- Team Members worklists
- Workbaskets
- My Submission
- My Cases
- Followed Cases



## Account owner portal

### Key features:

- Reports/Graphs
- Worklist
- Customer Management
- Recent Cases
- Team Members work lists
- Work baskets
- My Accounts
- My Opportunities
- Followed Cases



## Case manager portal

Key features:

- Reports/Graphs
- Worklist
- Customer Management
- Recent Cases
- Manage Change (Underwriting Managers Only)
- Team Members work lists
- Work baskets
- My Submission
- My Cases
- Followed Cases

Summary for Pega Service and Underwriting for Insurance 7.11

STAGE SUMMARY FOR CASES

URGENT WORK FOR DEFAULT WORKGROUP

URGENCY	DUE	ID	DESCRIPTION	CATEGORY	OWNER
10		SUB-6	Premises Inf...	Commercial...	PAB Sys Admin
10		SUB-5	Employee Be...	Commercial...	PAB Sys Admin
10		SUB-3	Customer Int...	Personal Aut...	PAB Sys Admin
10		SUB-2	Collect Agent...	Personal Aut...	PAB Sys Admin
10		CP-1	Customer Int...	Commercial...	PAB Sys Admin
10		SUB-1	Customer Int...	Personal Aut...	Dane Sax
10	7 days ago	SUB-4	Quote	Personal Aut...	PAB Sys Admin

PEGA PULSE

TEAM MEMBERS

- PAB Sys Admin Administrator 6
- Dane Sax Commercial Property Underwriter 1
- Eric Ryan Administrator 0
- Srikanth Gade Administrator 0
- Gopi Kiran Engineer 0
- Gopi Kiran Engineer 0

## User portal

Key features:

- Reports/Graphs
- Worklist
- Customer Management
- Recent Cases
- Team Members work lists
- Work baskets
- Followed Cases

Summary for Pega Underwriting for Insurance

STAGE SUMMARY FOR CASES

URGENT WORK FOR DEFAULT WORKGROUP

URGENCY	DUE	ID	DESCRIPTION	CATEGORY	OWNER
10	15 days ago	SUB-9641	Wait for prop...	Commercial ...	John Henderson
60	19 days ago	PL-171	Payee	Policy Loan R...	Vidya Menon
60	19 days ago	PL-168	Payee	Policy Loan R...	Rakesh Vemula
60	19 days ago	PL-167	Disburse Loan	Policy Loan R...	Morritaka Kanai
60	18 days ago	PL-172	Payee	Policy Loan R...	Mike Apap
60	14 days ago	PL-207	Payee	Policy Loan R...	Kavitha Dampunu
60	14 days ago	PL-206	Payment Str...	Policy Loan R...	Kavitha Dampunu
60	14 days ago	PL-202	Payee	Policy Loan R...	Kavitha Dampunu
60	14 days ago	PL-201	Payment Str...	Policy Loan R...	PAB Sys Admin
60	14 days ago	PL-200	Payee	Policy Loan R...	Kavitha Dampunu
60	14 days ago	PL-199	Polices	Policy Loan R...	Vidya Menon
60	14 days ago	PL-211	Payee	Policy Loan R...	Vidya Menon
60	14 days ago	PL-215	Payee	Policy Loan R...	Insurance Manager
60	14 days ago	PL-216	Payee	Policy Loan R...	Insurance Manager

PEGA PULSE

WORK BASKETS

- AccountException
- AccountMaintenance
- AwaitingExternalResp...
- BestMessageQueue
- Binders
- CPMAccelBasket
- CheckinCandidates
- CheckinCandidates@pe...
- ClaimCaliforniaInves...
- ClaimCaliforniaRese...

# Sample screen shots

## Submissions

### Company profile

Customer intake > Account data > Application > Underwriting > IssuePolicy

**Find customer and agency**  
Find the customer and agency for this submission

PM Phil Monahan Due in 7 days from now

Policy effective date\*  Policy expiration date 11/30/2017

**Agent details**

Agency\*  Producer\*

**Search for customer**

Business name  Phone number  Zip/postal code  Find

Business name  Tax ID  Address  Phone number

Search for a company above

Cancel Save Submit

### SIC wizard

Customer intake > Account data > Application > Underwriting > IssuePolicy

**Initial risk determination**  
Determine risk based on industry code

PM Phil Monahan Due in 6 days from now

**SIC code**  **Description**

**SIC** 3562 - Ball and Roller Bearings  
**NAICS** 332991 - Ball and Roller Bearing Manufacturing

Cancel Save Submit

## Add locations

1 Property details   2 General information   3 Prior carrier information   4 Loss history

Enter or edit location and building details

Attach a file or manually enter rows  
 Upload    Manually enter

**Property location**

ID	Address	Description
Location 1	246 McAllister St. Boston, MA 02114	

[Add Location](#)

Location ID: Location 1   Description:

Address line 1: 246 McAllister St.

Address line 2:

City: Boston

State/ province/ region: MA

Zip/ postal code: 02114

Country: USA

**Buildings**

ID	Building area	Construction code	Year built	EQ building code
No Items				

[Add Building](#)

## Quote

1 Premises Information   2 Additional Information   3 Quotes

Select desired coverages and limits. Click the '+' to create additional options. Select the desired option by clicking 'Accept Quote' below.

Quote 1 +

Policy Level Coverages	Limit	Premium
Newly Acquired or Constructed Buildings	Select ▼	\$0.00
Newly Acquired Business Personal Property	Select ▼	\$0.00
Personal Effects of Employees	Select ▼	\$0.00
Valuable Papers and Records	Select ▼	\$0.00
Property in Transit	Select ▼	\$0.00
Fine Arts	Select ▼	\$0.00
Computer , Media, Data and Programs	Select ▼	\$0.00
Covered Property Not On Premises	Select ▼	\$0.00
Money and Securities On Premises	Select ▼	\$0.00
Money and Securities Off Premises	Select ▼	\$0.00

**Risk Info**

Location ID	Description	Location Address
Location 1	Office	<a href="#">246 McAllister St., Boston, MA, 02114</a>

**Building Details**

Building ID	Building Area	Construction Code	Year Built	EQ Building Code	Total insured value
110	35,000	SRC	2010	3C	\$3,250,000.00

Building ID: 110  
 Building area: 35000  
 Number of floors: 1  
 Year built: 2010  
 Building construction code: SRC  
 Earthquake building code: 3C  
 Total Insured Value: \$3,250,000  
 Date electric upgraded: —

Coverage	Limits	Premium
Building Coverage	<input type="text" value="3250000"/>	\$16,250.00
Content Coverage	<input type="text" value="125000"/>	\$6,250.00
Earthquake Coverage	<input type="text" value="Select"/>	\$0.00

▶ Risk Endorsements

**Add/Remove Endorsements** ✕

Find endorsement form:

Endorsement name	form id	Type	remove
Personal Property of Others	CP-PPO-1213	Standard Form	<a href="#">Remove</a>
Joint or Disputed Loss Agreement	CP-1270	Standard Form	<a href="#">Remove</a>

# Submission dashboard

If submission is acceptable, generate a proposal to be issued to the customer, otherwise decline submission from Other actions above.

## Customer summary

### Customer

Customer name  
Chunky's Cheeseburgers

### Address

1 Rogers, St  
Cambridge  
MA  
02142

### Agency

Agency name  
A1 Insurance Agency

### Address

101 Main St  
Cambridge  
MA  
USA  
12345

### SIC class code

SIC code  
1041  
  
Division  
Mining  
  
Group  
Metal mining  
  
Industry code  
Gold Ores

### Policy

Policy effective date  
09/18/2015  
  
Total premium  
\$39,002.58

## Risk summary

Location ID	Description	Address	Hazard code	Classification	Premium basis	Exposure
Location 1		<a href="#">1 Rogers, St, Cambridge, MA, 02142</a>			Revenue	

## Underwriting rules

### Description

Surcharge added based on the Premium Basis, the sum of all Exposure Values, and number of claims.

Pollution Endorsement is attached based on the storage Tanks Size, Age, Usage.

"Exclusion - External Contractors" is applied as the external contractors are used as part of operations.

Cancel

Save

Generate proposal



# Proposal

Create Proposal
Review Proposal
Customer Response

## Quotes for Proposal

The customer's requested coverage appears as Quote 1 below, please adjust accordingly to provide options to customer for Proposal.

Quote 1 Copy to new quote

Pricing analysis 90% chance of acceptance

Total premium <b>\$35,000.00</b>	Profit <b>\$3,500.00</b>	Breakeven premium <b>\$31,500.00</b>
Projected loss ratio <b>84%</b>	Target premium <b>\$1,664,183.00</b>	

Enter a description for this quote

Commercial GL Premium \$30,000.00

### Coverage level navigator

- Policy level coverage
- Browse by Location
  - Location 1 Office
    - 246 McAllister St., Boston, MA, 02114

Manage coverages Add/Remove coverages

Coverages	Limit	Premium
General Aggregate Limit	\$1,000,000	\$20,000.00
Products and Completed Operations	\$1,000,000	\$10,000.00

Manage endorsements Add/Remove endorsements

Endorsement name	Form ID	Type	Data status
No items			

Forms [View forms](#)

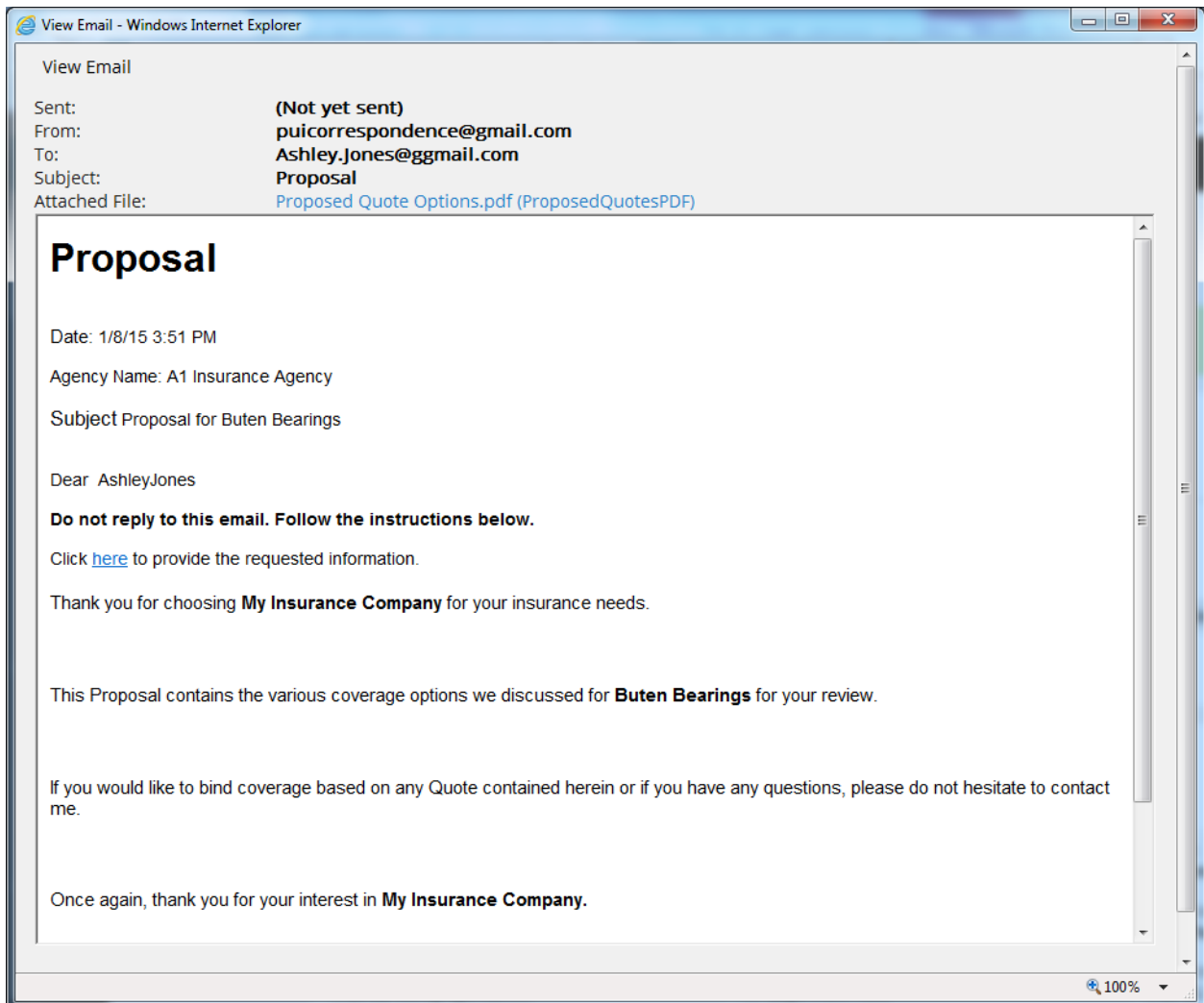
Terms and Conditions

**View forms** ✕

Name	ID	Type
Additional Insured - Managers Or Lessors Of Premises	CG 20 11 01 96	
Additional Insured - Owners, Lessees Or Contractors - Completed	CG 20 37 07 04	
Amendment Of Section V - Extended Reporting Periods For Specific	CG 27 03 01 96	Standard Form
Calculation Of Premium	IL 00 03 09 08	Standard Form
Commercial General Liability Coverage Form - Occurrence	CG 00 01 12 07	Standard Form
Designated Location General Aggregate Limit	CG 25 04 05 09	
Excl - Explosion, Collapse And Undergrd Property Damage Spec Ops	CG 21 42 12 04	
Excln - Damage To Work Performed By Subcont On Behalf Desig Site	CG 22 95 10 01	
Exclusion - Designated Ongoing Operations	CG 21 53 01 96	Exclusion
Exclusion - Personal And Advertising Injury	CG 21 38 11 85	Standard Form
Exclusion Of Certified Acts Of Terrorism	CG 21 73 01 08	Exclusion
Fungi Or Bacteria Exclusion	CG 21 67 12 04	
Hazardous Material (Contractors)	CG 22 78 07 98	Standard Form
Total Pollution Exclusion Endorsement	CG 21 49 09 99	Exclusion

OK Cancel

## Proposal email



# Midterm Amendment

## Policy selection

Add Locations to Commercial Property Policy (MTA-2941) New Other actions

**Find policy**

**Amendment request**

Monahan, Phil (Phil.Monahan@pega.com)

1

Please add the attached list of locations to the Commercial Property policy for True Electric effective 5/29/16.

The location values and construction information have been included. If you require any additional information, please don't hesitate to contact me.

---

Ashley Jones  
Broker  
A1 Insurance

---

Attachments: locations.xlsx

Effective date \*

**Customer details**

Business name  or Policy number  Find

Business name	Policy number	Line of business	Status	Status date	Effective dates
True Electric Corp	CP1418774343	Commercial Property	InForce	5/7/2016	03/15/2016 - 03/15/17

Cancel Save Submit

**Summary**

Customer	MTA effective date
Line of business	Policy #
Policy effective dates	Policy status
Agent	Agency

**Amendment request**

Monahan, Phil (Phil.Monahan@pega.com)

1

Please add the attached list of locations to the Commercial Property policy for True Electric effective 5/29/16. The location v...

[Open request](#)

---

**Attachments** (2)

Original-email.eml  
MTA-2941 | File | PUI CL Verify Sys Admin

locations.xlsx  
MTA-2941 | Email attachment | PUI CL Verify Sys Admin

[+ Attach new](#)

---

**Notes**

Write your note here...

## Policy level data

**Locations** Company

**Location details** PM Phil Monahan Due in 6 days from now

**Insured locations**

Search for a location

ID	City	State	TIV	Buildings	Premium
100	Gaithersburg	MD	\$12,750,000.00	1	\$0.00
1	Philadephia	PA	\$0.00	1	\$0.00
2	yonkers	NY	\$0.00	1	\$0.00
3	Hartford	ct	\$0.00	1	\$0.00

[Add location](#)

Save Next >>

**Summary**

Customer	MTA effective date
True Electric Corp	05/29/16
Line of business	Policy #
Commercial Property	CP1418774343
Policy effective dates	Policy status
03/15/16 - 03/15/17	InForce
Agent	Agency
CarlJohnson	A1 Insurance Agency

**Amendment request**

Monahan, Phil (Phil.Monahan@pega.com)

1

Please add the attached list of locations to the Commercial Property policy for True Electric effective 5/29/16. The location v...

[Open request](#)

## Coverages

**Coverage**

**Coverage and limits**  
Configure the coverages, limits and deductibles for this policy

PM Phil Monahan ⌚ Due in 6 days from now

Policy

Coverages Endorsements

Add coverage

Name	Limit	Deductible	Premium	
Newly Acquired or Constructed Buildings*	\$1,000,000	--	\$10,000.00	
Newly acquired business personal property	\$500,000	--	\$5,000.00	
Personal Effects of Employees	\$50,000	--	\$500.00	
Valuable Papers and Records	\$100,000	--	\$1,000.00	
Covered Property Not On Premises	\$50,000	--	\$500.00	

Risks

Search for a location

ID	City	State	TIV	Buildings	Premium	
100	Gaithersburg	MD	\$12,750,000.00	1	\$66,006.25	
1	Philadelphia	PA	\$0.00	1	\$123,731.25	
2	yonkers	NY	\$0.00	1	\$60,099.75	
3	Hartford	ct	\$0.00	1	\$1,003,956.25	

## Confirmation

Review changes	PM Phil Monahan	🕒 Due in 6 days from now
----------------	-----------------	--------------------------

Select underwriter review from other actions to send the MTA case to the underwriter to review prior to issuance

### Premium change

New annual premium	Annual difference	Pro-rated difference
\$1,270,793.50	\$1,270,793.50	\$1,232,669.70

### Summary of changes

#### ∨ Additions

#### New locations added

Location ID	Location address	# of buildings	Location TIV	Coverage amount
1	54 City Street, Philadelphia, PA, 19144	1	\$0.00	--
2	11 ridge hill rd, yonkers, NY, 10710	1	\$0.00	--
3	246 Farmington Rd, Hartford, ct, 6105	1	\$0.00	--

#### New buildings added to existing locations

Location ID	Building ID	Construction type	Coverage amount
-------------	-------------	-------------------	-----------------

No new buildings added to existing locations in this amendment request

#### ∨ Other additions

Location ID	Building ID	Coverage/Endorsement	Field	Limit	Deductible	Premium Value
100	110	--	BuildingLevelCurrentPremium	--	--	-- \$66,006.25
100	--	--	LocationLevelPremium	--	--	-- \$66,006.25
100	--	--	BuildingCount	--	--	-- 1
100	--	--	LocationTIV	--	--	-- \$12,750,000.00

# Email

## Create new email correspondence

Create email

Create email

PM Phil Monahan

Due in 6 days from now

To whom would you like to send your email?

Work parties from case

Email address

Select a work party from the list\*

Agency

Cc

philip.monahan@pega.com

Subject\*

Financial Records

Body\*

**B** **I** **U** Font - Size - **A** **A**

Hi Ashley,

Could you please forward copies of company Financial Records for the past 3 years to help us to evaluate your submission.

Just reply to this message with the attachment and I will receive them immediately on the case.

Thanks very much for your help.]

Attachments

Please select the required file(s) to send as attachments with the email

Select	File name	File type	Received at
<input type="checkbox"/>	Original-email.eml	eml	5/16/16 1:44 PM
<input type="checkbox"/>	locations.xlsx	xlsx	5/16/16 1:44 PM

Cancel email

Send email

# Read reply email

Bill  
Commercial Property Submission (SUB-12279) Pending-Underwriting Submission type: New business Other actions

Issue Complete stage

**Email received**  
Email received PA PUI CL Verify Sys Admin Due in 6 days from now

[Reply](#) | [Reply all](#) | [Forward](#) | [Transfer](#)

**Subject**  
RE: Any other locations: Request for Information - Bill [SUB-12279-74855a8c-d713-4e5a-9449-803be4a7413e]

**From**  
William.Cutting@pega.com

**Body**  
Hi Dane,  
Yes I did, no other buildings per agent.  
Terry

---

**From:** Missing info request [mailto:puimissinginfo@gmail.com]  
**Sent:** Tuesday, May 17, 2016 12:52 PM  
**To:** Cutting, William <William.Cutting@pega.com>  
**Cc:** civerificationsysadmin@userve.com  
**Subject:** Any other locations: Request for Information - Bill [SUB-12279-74855a8c-d713-4e5a-9449-803be4a7413e]

**Hi Terry,**  
Did you confirm no other buildings

Dane

**Open assignments**

- Review application for completeness Terry Johnson
- Email received (Current) PUI CL Verify Sys Admin

**Attachments (7)**

- RE: Any other locations: Request for Information - Bill [SUB-12279-74855a8c-d713-4e5a-9449-803be4a7413e]
- Any other locations: Request for Information - Bill [SUB-12279-74855a8c-d713-4e5a-9449-803be4a7413e]
- SUB-12279 for Bill: Case underwriting [SUB-12279-74855a8c-d713-4e5a-9449-803be4a7413e]
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