

**KODIAK COMMERCIAL LINES MANUAL
WEB RATING INSTRUCTIONS**



QUICK START PAGE

- Access www.aric.cc via your web browser and click on Agent Login
- Enter your ID and password and select “Quick Quote”
- Complete the following pages in order:
- Common Info
- Policy Level Coverages
 - The policy level rates for the selected state will be used
 - The number of location level screens generated is based upon the number entered here
- Location Level
 - The number of building level screens generated is based upon the number entered here
- Building Level
 - Once all buildings are entered, the quote is produced and you are returned to the quote summary screen
- Quote summary screen options are:
 - Return to Rating main page (quote is saved)
 - Edit individual quote screens
 - Print quote
 - Print proposal
 - Complete application
- Application
 - May be submitted bound or submitted for approval (page one option)
 - Once submitted, application is immediately placed into underwriter’s electronic in-box

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Access the BOP and Artisan BOP rating program via the “Agent Login” tab on our web-site: www.aric.cc.

Logins and Passwords

One individual in each agency has been granted “administrator” rights for that agency. Under the “My Account” tab, the administrator may add new users and edit or delete existing users. Rights for access to claims and billing functions (future availability) may also be granted or restricted.

IMPORTANT: The administrator is responsible for deleting a user ID once a user is no longer employed by the agency.

General Information

The quick quote program is configured with a series of screens: Common Info; Policy Level; Location Level; and Building Level. Once information is entered into each of these screens a quick quote is produced and your client information is saved.

Once the quick quote is produced you may print the quote or you may print a proposal suitable for presentation to your client.

If the quotation is accepted by your client, the Application function is used to submit the account to Kodiak Insurance Company. The application prefills with all of the data previously entered - you need only to fill in the additional underwriting or policywriting information.

Applications may be sent either bound (requesting policy issuance) or submitted for approval (in instances where the account is outside of the agent’s binding authority).

Once the application is submitted to Kodiak Insurance Company, it is instantaneously routed to the underwriting department through our imaging system. For accounts submitted bound, you will receive a receipt and, if direct billing is chosen, a completed direct bill transmittal form to mail with the down payment check.

Please note the following when utilizing the program:

- All print functions produce an Adobe PDF document. It may be printed, saved or placed into your agency management system.
- Certain fields are mandatory in the quote. These will be highlighted and you will not be allowed to continue until completed.
- Do not use the "Back" and "Forward" buttons in your browser to navigate the pages while working on a quote or application. Doing so will create an error. Instead, use the links on each screen to navigate pages.
- Do not leave an uncompleted quote or application idle for 20 minutes. The browser will automatically expire after 20 minutes and the data you entered will not be saved.
- Do not enter the ","(comma) or "\$" (dollar sign) into the coverage amount. These textboxes only accept numeric input.

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Rating Program (Quick Quote)

Common Info Screen

The first screen, Common Info, contains the applicant's name and mailing address. On this screen you must also choose if this is a regular BOP or Artisan Contractor quote. Links are provided for eligibility criteria for both policy types and another link is given to agent's binding authority. If your agency has multiple agency codes, you must choose the code associated with this quote. Once complete, click the "Continue" button.

Policy Level Coverages Screen

This screen contains coverages rated only once and which apply to the entire policy. Examples are: hired and non-owned auto; employee dishonesty; and, for contractors, various marine coverages. This screen is also where the deductibles and liability limits are chosen. Please note the following:

- Since our program will rate multi-state risks, you must choose the state with the majority of exposure on this page. Policy level coverages will be rated based on the rates for the state chosen.
- Kentucky risks – The program automatically rates the 1.5% state tax. You must enter the appropriate municipal tax rates based on the main location address.
- On this screen you must enter the number of locations for this risk. This will determine how many location level screens are generated.

Location Level Screen

This screen contains the basic address, protection class and territory information for the location. Also, you must input the number of separate buildings at this location. This will determine how many building level screens are generated.

- Kentucky risks – the tax rates must be entered here as well (since each location may have different rates from each other as well as being different from the policy level rates).

Building Level Screen

Click on "Click here to select class" and choose the appropriate class from a list of all eligible classes. For the Artisan BOP, you must first choose if this building is a shop or an office. The regular BOP will ask if the building is lessor's risk (insured owns building and leases 25% or more to another) or owner occupied (otherwise). On this screen, all of the pertinent values and other rating information for the building are input. Once all buildings are input, you are returned to the quote screen and the quick quote is displayed. The total policy premium is displayed at the top and individual premiums are itemized. Your quote is also now saved.

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Quote Summary Screen

Once the quote is generated and saved you may print the quote form and/or the proposal using the links at the top left of the screen. Each section may be edited and locations added or deleted using the links directly under the pertinent section. The application may be completed by clicking on the “Fill Application” button at the top. Finally, you may return to the main page and log out (saving your quote for future use) by clicking on the “Back to: Rating > Quote List” link at the top.

Application

The application program consists of a series of screens which must be accessed in order. Any data previously entered in the quick quote will be transferred to the application.

Please note:

- The policy effective date may not be changed in the application screen. To modify the effective date, edit the common info section of the quick quote. This may generate new rates if there has been a rate change for the new effective date.
- On page one of the application, you must mark if the app is being submitted bound (a request for policy issuance) or is being submitted for approval. If being submitted for approval, there is a remarks section to complete with your comments to the underwriter.
- Also on page one, the billing method must be selected. Select either agency or direct bill as well as the number of billings.
- When the application is complete, you have the options of saving the application for later editing or submitting to the company. Once the application is completed and saved, an option to print the application is listed on the top of the quote summary screen. If you submit the application, you will see a confirmation screen giving the quote ID and, if direct billing was chosen, a link to print the billing transmittal as well as the down payment amount needed. This screen may be printed and used as a cover letter to mail the billing transmittal, down payment check and loss runs to Kodiak Insurance Company. Once submitted, the application is immediately placed in the underwriters “in-box” in our paperless file system.