NAVIGATING THE CUIC WEB SITE

TABLE OF CONTENTS

GETTING STARTED

- **Agent ID** is the Producer Code.
- The **Login** and **Password** are initially assigned by CUIC. The initial sign in information will need to be changed by the Administrator in the first 7 days or the account will be locked.
- An administrator is set up from the initial information provided. It is the administrator's responsibility to manage the users in the office.

NOTE: *As agents and agency staff use and work through the various tools of this website, they will see important messages typed in* **red**. *Please be cognizant of these messages as they are very important. There is always a reason for seeing these messages. They may be disclaimers, warnings, or information to pass on to your client.*

After logging in, the **Agent Home Page** will appear.

Most of the information needed is under the **Agent Tools** drop down and the **Agency Administration** bar at the bottom of the page.

Agency Administration:

Manage Users – allows for adding & editing office staff that will need to log into the CUIC website.

This is where the administrator starts after being first appointed or, if the office has moved this is where the changes need to be made.

- Fill in all boxes that have red stars and click on the [Save] button. The new user will show up on the **Current Users** grid.
- To change information for an existing user, select the **Edit** button next to the user **Email** box in the **Current Users** grid. After changing the information click on the [Save] button.
- To exit, click on the **Agent Tools** tab.

ACH Trust/Sweep Account Setup – Administrator function to add Trust Account information for sweeping premium payments. This information is encrypted and cannot be seen by CUIC.

- If the account number changes, go to this function to complete the change.
  - ➢ Please read the information in red on this page.
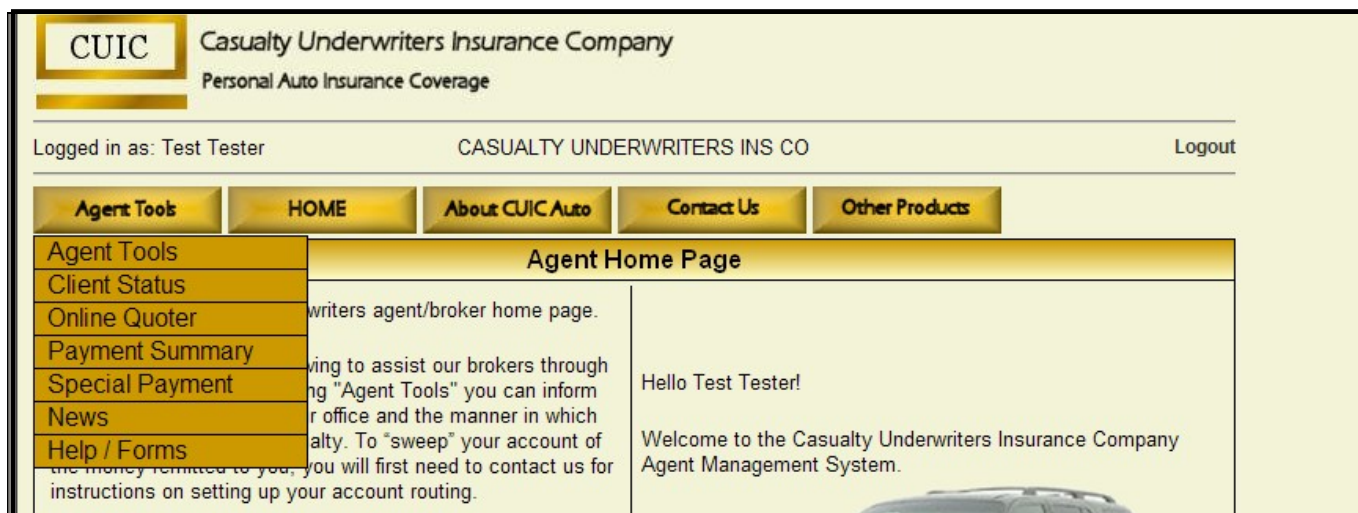
Commission Statements: The commission statements are readily available through the website.

- Commissions are paid every Tuesday and the statement is uploaded to the agency account. Click on the **View** button to review the statement. An email will be sent to inform the agency when these statements are ready for review.
- Any **MVR Charges** can also be viewed. To avoid any MVR chargebacks an agency must do the following:
  - ➢ Bind 50% of MVR pulls.
  - ➢ Bind at least 10 applications in any given month.
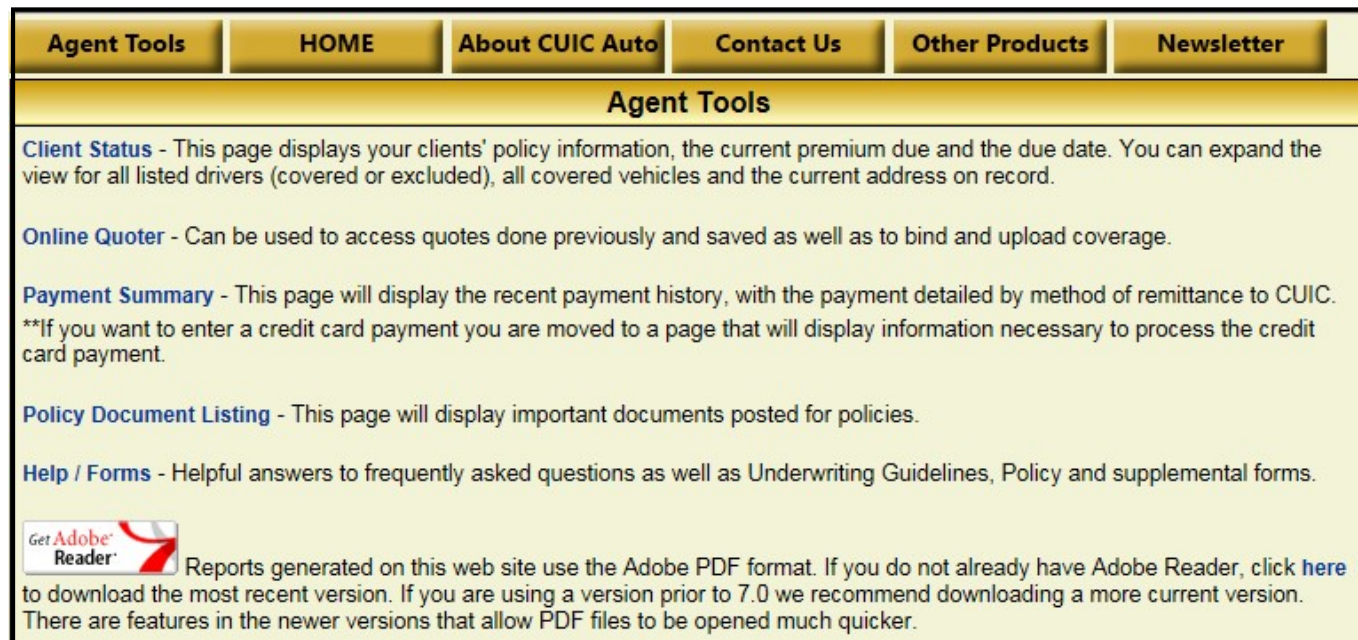
Agent Tools:

Once in the site, most of the information needed will be under the **Agent Tools** drop down.

This section defines the different options that are available on the drop down.

Client Status – Displays the insured's policy information. There are many filtering features that can be completed from this screen.

- **Policy ID:** Type in the 5 numbers associated with the policy number and click the Filter button. Click on the **View** button in order to go to the policy information screen.
    - ✓ This message is at the top of the web page to alert you to important documents that need to be reviewed.
      You have 67 unread document(s) marked as Important. Click here to view the documents.

- **Status:** By clicking on the drop-down arrow ▼ you can navigate the following policy information.
    - ✓ **Active**
    - ✓ **All**
    - ✓ **Cancelled**
    - ✓ **Expired**
    - ✓ **Lapsed**
    - ✓ **NOC / Non-Renewal**
- **Bill Type:** Direct or Recurring (ACH/CC)
- **Agent ID:** If there is more than one ID for your agency.
- **Named Insured:** Filter by last name.
    - ✓ A PDF report can be printed based off the filtering selections.
- **Due on or After/Before:** Filter by date ranges.
- The information can be filtered by clicking on the ⬚Filter Policies button.

View – *allows the user to see the policy information & activity by scrolling down the page; insured information, policy information, payment history, claim filing & history, document uploads, any correspondence that has been sent to the insured, and miscellaneous request forms that can be printed for that policy.*

- You will be taken to this screen after the **View** button is clicked. Additional information can be viewed as you scroll down the page. The blue links allow you to do certain tasks. Click the << Back button to return to the **Client Status Report**.

- Click on the green **Pay**, **Changes**, and **Claims** buttons to service individual policies.

Pay – *allows the agent to make a payment from this screen.*
- ✓ Make sure to *verify* the **policy number**, insured's **name** & **address** prior to processing payments.
- ✓ Verify the amount due.

Agent Tools	HOME	About CUIC Auto	Contact Us	Other Products	Newsletter

<< Back	**Payment Notification**	<< Back

The last payment was posted to the policy on 09/16/2019 for $185.18.

Payment Method: [- ▼]
Payment Amount: [_____]
Agent: [- ▼]
[Submit Payment]

Policy Information

Policy ID: CUICD-	Named Insured:
Status: ACTIVE	Payment Due Date: 10/14/2019
	Expiration: 10/15/2019
Home Phone:	Work Phone:
Physical Address:	Mailing Address:

Policy Premiums

Policy Currently Paid To: 10/15/2019

Policy Billing

Current Billing Due:

Fee: 9.00	
Late Fee: 0.00	Minimum Payment & Fee: 130.94
NSF Fee: 0.00	
SR22 Fee: 0.00	
Total Fees: 9.00	Full Payment & Fee: 740.60

- ✓ Select the **Payment Method** by clicking on the [▼] button.

Agent Tools	HOME	About CUIC Auto	Contact Us	Other Products	Newsletter

<< Back	**Payment Notification**	<< Back

The last payment was posted to the policy on 09/16/2019 for $185.18.

Payment Method: [-
ACH
Credit Card
Mail]
Payment Amount: [_____]
Agent: [NS INS AGCY INC ▼]
[Submit Payment]

The following screen will appear. Completely fill in the CC holder information and click on the Submit Payment button.

Agent Tools	HOME	About CUIC Auto	Contact Us	Other Products	Newsletter

<< Back   **Payment Notification**   << Back

The last payment was posted to the policy on 09/16/2019 for $1⁹⁵·⁴⁸

Payment Method: Credit Card ▼
Cardholder's Name: [   ]
Billing Address (Line 1): [   ]
Billing Address (Line 2): [   ]
City: [   ]
State: [   ]
Zip Code: [   ]
Payment Amount: [   ]
Agent: [▼]

Submit Payment

✓ The next screen will appear.
✓ Confirm the payment amount is correct.
✓ Click on the Confirm Payment button.

Agent Tools	HOME	About CUIC Auto	Contact Us	Other Products	Newsletter

<< Back   **Payment Notification**   << Back

Payment Method: Credit Card
Cardholder's Name:
Payment Amount:

Confirm Payment   Make Changes

When you click the [Confirm Payment] button, you will be taken to a 3rd party payment provider to confirm the transaction.

Policy Information

Policy ID: CUICD-78524   Named Insured:
Status: Payment Due Date:
Cancel Reason: Expiration: 08/07/2019
Home Phone: Work Phone:
Physical Address: Mailing Address:

The system will connect with TSYS and the following screen will appear

✓ Confirm the card number with the insured.

✓ Type in the Expiration Date and Security Code and click on the [Submit] button.

✓ A box will appear that will say if the payment was approved.

✓ If the payment is accepted the following screen will appear.

✓ Hit the [Print Receipt] button and hand the insured a copy. If they call the payment in ask if they want the confirmation # or copy of the receipt. They may want a copy either by postal mail or email.

✓ When finished click on the [Continue >>] button.

NOTE: *If the payment has been declined, the system will default back to the **Payment Notification** screen with a message in red saying the payment was declined.*

NOTE: *To **remove** payments see the **Payment Summary** section on page 33.*

MAKING CHANGES TO ACTIVE POLICIES

Changes – Click on the green Changes button; *goes to the CUIC Quoter screen to make policy changes.*
- ✓ Click on the tab where the change will occur
- ✓ This is a good opportunity to confirm with the insured that all information is correct on the policy.

- ✓ The **Vehicles & Drivers** tabs will have blue link buttons that will allow for changes.

- ✓ If adding a new rated or excluded for suspended driver, a new **MVR** and **Claims Report** will need to be pulled.

First Name	Last Name	Number of Violations	Points	
		1	0	Violation for this Driver

Continue >>

Automatic MVR Reporting

MVR Reporting Status

First Name	Last Name	State	MVR Status

Claim Reporting Status

First Name	Last Name	Claim Report Status

Pull MVR   Pull Claims Report

NOTE: MVRs will not be pulled for existing drivers on change quotes.

First Name	Last Name	TransactionMessage	MVRTransactionCode	MVRTransactionDate

TransactionMessage	ClaimTransactionCode	ClaimTransactionDate

✓ For coverage changes, simply click on the ⌄ box and select the desired coverage.

NOTE: *If adding comprehensive, collision, or UMPD, photos of the vehicle and proof of ownership will need to accompany the change request.*

Select Coverages   CUICD-

Save and Continue >>

Bodily Injury (BI): 25/65

Property Damage (PD): 25

Personal Injury Protection (PIP): Basic

Uninsured Motorist Bodily Injury (UI): 25/65

Underinsured Motorist Bodily Injury (UIM): 25/65

Coverages for 2003 Toyota COROLLA CE/S/LE

Uninsured Motorist Property Damage (UMPD): 3500

Comprehensive (COMP): Declined

Collision (COLL): Declined

Towing / Labor (TL): No   Coverage not available on vehicle of this age.

Additional Equipment (AE): No

Coverages for 2014 Honda CIVIC LX

Uninsured Motorist Property Damage (UMPD): No

Comprehensive (COMP): 200

Collision (COLL): 500

Towing / Labor (TL): No

Additional Equipment (AE): No

Save and Continue >>

✓ As with the new quotes, the Rate tab will look similar. The differences are the **red** information and warning statements.

| Start | Vehicles | Drivers | Violations | Coverages | Rate | Exit Quote |

Policy Rating   CUICD-

This policy is on a recurring payment method. If no change payment is collected, the amount withdrawn for the next recurring transaction will be adjusted based on this change.

Make Changes Effective: 10 / 07 / 2019

Select Payment Amount to Bind Coverage: $0.00 --- No Payment Collected --- Policy expires on 10/17/2019 if outstanding bill not paid.

Please inform the Insured of the following:
The outstanding bill on this policy will still be owed based on the payment option selected. $217.32 is still owed. Policy will cancel on 10/17/2019 if additional payment is not made. No further billing notice will be sent unless additional money is collected. If no money is collected with this change, the due date of the policy may change.

Additional money may be collected after a payment option has been selected. Simply increase the payment amount on the payment screen when directed there at binding time.

For more information on Change Payments, see the Change Payments Guide.

Every effort has been made to calculate these rates accurately. We reserve the right to change this premium based on unforeseen errors and/or additional information.

Underwriting and Binding

✓ Select the payment amount option from the drop down button. This will show the payment options to be selected; what will be needed for the change to keep the policy effective and paid to date.

This policy is on a recurring payment method. If no change payment is collected, the amount withdrawn for the next recurring transaction will be adjusted based on this change.

Make Changes Effective: 10 / 07 / 2019

Select Payment Amount to Bind Coverage:
$0.00 --- No Payment Collected --- Policy expires on 10/17/2019 if outstanding bill not paid.
$217.32 --- Payment for current bill with change --- Policy expires on 11/16/2019

Please inform the insured of the following.
The outstanding bill on this policy will still be owed based on the payment option selected. $217.32 is still owed. Policy will cancel on 10/17/2019 if additional payment is not made. No further billing notice will be sent unless additional money is collected. If no money is collected with this change, the due date of the policy may change.

Additional money may be collected after a payment option has been selected. Simply increase the payment amount on the payment screen when directed there at binding time.

For more information on Change Payments, see the Change Payments Guide.

Every effort has been made to calculate these rates accurately. We reserve the right to change this premium based on unforeseen errors and/or additional information.

Underwriting and Binding

- The **Underwriting and Binding** portion of the rating page shows what the premium will be after the change.
- It will also show the **Policy Rating Detail** and any changes in coverage rates.
- After the payment has been selected proceed by clicking on the **Bind Changes** button and repeat the steps from the **Online Quoter** section (Rate Tab pg 28).
- The change will be forwarded to the CUIC system for processing.

Underwriting and Binding

Payment Type	Premium	Fees	Total
6 Month Full Payment	$857.00	9.00	866.00
Monthly Installment	145.00	9.00	154.00

	1 Month	6 Month
Original Premium (No Fees):	$41.00	$246.00
Premium After Change (No Fees):	$145.00	$857.00
Current Outstanding Bill:		
Paid Thru:	04/26/2010	
Current Billed Term:	10/27/2009 - 11/26/2009	

Underwriting Information

Bind Changes   Print Quote

View / Attach Documents

Policy Rating Detail

Make	Model	First Name	Last Name	Coverage	Limit / Deductible	Rate	Monthly Rate
CHEVY	S-10			UMPD	No	0.00	0.00
				BI	25/50	77.00	13.00
				PD	15	91.00	15.00
				MP	None	0.00	0.00
				UI	25/50	25.00	4.00
				UIM	25/50	23.00	4.00
				COMP	Declined	0.00	0.00
				COLL	Declined	0.00	0.00
				TL	No	0.00	0.00
				AE	No	0.00	0.00
Dodge	NEON ES/NEON SXT			BI	25/50	73.00	12.00
				PD	15	87.00	15.00
				MP	None	0.00	0.00
				UI	25/50	25.00	4.00
				UIM	25/50	23.00	4.00
				COMP	500	110.00	19.00
				COLL	500	323.00	55.00
				TL	No	0.00	0.00
				AE	No	0.00	0.00
Total						857.00	145.00

NOTE: *Please see the **CHANGE PAYMENT GUIDE** in Agent Tools > Help / Forms for a more detailed explanation of the premium breakdown.*

Claims – *allows the agent to file a claim on behalf of the insured.*

- ✓ Click on this button and the following page appears.
- ✓ Fill out all pertinent information and click the [File Claim] button.
- ✓ The information is sent to our claims department for processing.

- ✓ Claims can also be filed by clicking on the blue **View** button from the **Client Status Report** page. Scroll down in the Client View screen until you see the **File a Claim** bar.
- ✓ Click on the blue **Click here to file a claim** link and the same page as shown above will appear.

Online Quoter – Process to start new applications and bind coverages. Can be used to access and review prior quotes. *Once a quote has been bound no updates can be performed.*

- The following page will appear.
  - ✓ Click on the "**Start a New Quote**" button to begin quoting a new application.

- The next screen will appear. Just click on each tab left to right and follow the instructions to complete the quote. The fields must be filled in before going to the next tab. Click the `Continue >>` when ready to resume to the next tab.

NOTE: *Throughout the quoting process there will be help links and information to assist you.*

Start Tab

- After putting in the Garaging Zip Code and hitting the Continue button, the following screen will appear. This will be the **Start** tab.
    - ✓ Fill out all the fields that apply. The ones with white background do not have to be completed. Click on the Save and Continue >> button.
    - ✓ This will prompt the system to go to the next tab or the **Vehicles** tab if the address is verified.

| Start | Vehicles | Drivers | Violations | Coverages | Rate | Exit Quote |

Create a Quote

Insured First Name: [ ]
Insured Middle Name: [ ]
Insured Last Name: [ ]
Attention of: [ ]

Garaging Address

Garage Address: [ ]
Place any Unit (Apt, Ste, Trlr, etc.) Numbers below. **Do not specify the Unit type.**
Apartment / Suite / Lot #: [ ]
Zip Code: [84054]
City: [NORTH SALT LAKE]   Copy Address >>
State: UT

Mailing Address

Mail Address: [ ]
Place any Unit (Apt, Ste, Trlr, etc.) Numbers below. **Do not specify the Unit type.**
Apartment / Suite / Lot #: [ ]
Zip Code: [ ]
City: [ ]
State: [- ▾]
Phone Number: ([ ]) [ ] - [ ] Ext [ ]   Save and Continue >>

- ✓ The system will give a warning message for address errors. Verify the address is correct.
- ✓ There are two options to choose from.
    - The address can be edited.
    - Or, you can override the system and save as is.

| Start | Vehicles | Drivers | Violations | Coverages | Rate | Exit Quote |

Create a Quote

Address errors may affect the accuracy and/or the availability of reports for: MVRs, Claims, Credit and Undisclosed Drivers.

Address match not found or address is undeliverable.

The Input Mailing Address was:

1234 W DISNEY LN S
NORTH SALT LAKE UT 84054

Edit Address >>   Override DPV, Save As-Is >>

Printable Help   **ADDRESS HELP**   Open Address Help

- Once the Override button has been selected, the system will be prompted to go to the **Vehicles** tab.

 Tab

- Click on the . Type in the **VIN** Number and the system will match the vehicle to that **VIN**.

| Start | Vehicles | Drivers | Violations | Coverages | Rate | Exit Quote |

MICKEY MOUSE — **Add a Vehicle**

| Year | Make | Model | AE Value | | | | |

Add Vehicle by VIN

Year: -
Make:
Model:
Body Style:
Antilock Brakes:
Airbags:
Turbo:
Own or Lease: -
Symbol: /

Save Vehicle

Mike Mouse — **Add a Vehicle**

| Year | Make | Model | AE Value | | | | |

VIN Number: 19UUA8F5XAA02402⁷ ✕

Lookup By VIN   **Cancel**

Mike Mouse — **Add a Vehicle**

| Year | Make | Model | AE Value | | | | |

VIN Number: 19UUA8F5XAA024027
Year: 2010
Make: ACUR
Model: TL
Body Style: SEDAN 4D
Antilock Brakes: Yes
Airbags: Yes
Turbo: No
Own or Lease: -
Symbol: 19

Save Vehicle

*****If the vehicle is a "LEASE" please select the Lease option*****
*****All others select "OWN" even if it has a lien holder*****

Turbo:
Own or Lease: Own
             Lease
Symbol:

NOTE: *In **1981,** the National Highway Traffic Safety Administration of the United States standardized the VIN format. It required all on-road vehicles sold to contain a 17-character VIN, which does not include the letters O (o), I (i), and Q (q) (to avoid confusion with numerals 0, 1, and 9).*

- If the vehicle is a pre-1980 model, you will not be able to decode the **VIN**. Click on the drop-down arrow on the **Year**, scroll down to the bottom of the list and select the "**Pre-1980**" option.

- The following page will appear.
- Fill out the vehicle information on this page.

NOTE: *Do not fill in the VIN until after clicking the save vehicle button. If the vin is filled in prior you will receive an error message.*

NOTE: *There are other instances where the Pre-1980 option will need to be selected. If the VIN will not decode and the system says it is "Invalid" or some 1991 or older pickup trucks where the VIN will not decode.* **Call CUIC for assistance.**

- Click on **Save Vehicle** once the **Vehicle** information has been entered.
- Click on the **Add a Vehicle** for each additional vehicle that needs to be added.

Start	Vehicles	Drivers	Violations	Coverages	Rate	Exit Quote

Mickey Mouse   **Add a Vehicle**

Year	Make	Model	AE Value					
2010	Acura	TL	0.00	Add Additional Equipment		Loss Payee/Add Int	Edit	Remove

Add a Vehicle

Please add any Lienholders before hitting Continue.

Continue >>

- To add **Additional Equipment** click on the **Add Additional Equipment** button. This is for any added equipment that did not come standard on the truck but was added as after market parts. Modified suspension and engines or mural-type paint do not qualify for coverage.
  - ✓ Fill in the description and value boxes. The premium is calculated using this information.
    - ▪ Provide support for the value through receipts or online valuations.
  - ✓ Click on **Save Additional Equipment**; this will take you back to the vehicle screen.

Start	Vehicles	Drivers	Violations	Coverages	Rate	Exit Quote

EDUARDO GONZALEZ   **Add a Vehicle**   CUICD-84155

Year	Make	Model	AE Value				
2000	GMC	YUKON DENALI (CARRYOVER)	0.00	Add Additional Equipment	Loss Payee/Add Int	Edit	Remove

Add ons for 2000 GMC YUKON DENALI (CARRYOVER)

Description	Value	

Additional Equipment Description: [   ]

Value: [   ]

Save Additional Equipment **Cancel**

- To add a lien holder click on the **Loss Payee/Add Int** link.
  - ✓ Select the **Type**
    - ▪ Loss Payee – loan institution that the vehicle is financed through.
    - ▪ Additional Interest – select this in addition to Loss Payee if vehicle is being leased or is a rent to own.
  - ✓ Fill out remaining boxes and click on the **Save Add Interest/Loss Payee**.

Start	Vehicles	Drivers	Violations	Coverages	Rate	Exit Quote

MICHAEL MOUSER   **Add a Vehicle**

Year	Make	Model	AE Value				
1979	CHEVROLET	K1500	2,500.00	Add Additional Equipment	Loss Payee/Add Int	Edit	Remove

Additional Interest for 1979 CHEVROLET K1500

Name	Address	City	State	Zip	Type	

Type: [Loss Payee / Additional Interest]

Name: [   ]

Address: [   ]

City: [   ]

State: [   ]

Zip Code: [   ]

Save Add Interest/Loss Payee **Cancel**

- Click on the **Continue >>** button when all vehicles, additional equipment, and lien holder information have been entered. This will take you to the Drivers tab.

		Start	Vehicles	Drivers	Violations	Coverages	Rate	Exit Quote

Mickey Mouse   **Add a Vehicle**

Year	Make	Model	AE Value				
2010	Acura	TL	0.00	Add Additional Equipment	Loss Payee/Add Int	Edit	Remove

Add a Vehicle

Please add any Lienholders before hitting Continue.

Continue >>

- Fill out all boxes.
    - ✓ Check the Driver's License for effective date to determine if experience is more than 3 years or less.
    - ✓ If an SR-22 filing is needed, check this box. The proper rating will be added.
    - ✓ If the driver is to be excluded, send in a signed exclusion form.
    - ✓ Click on the **Save Driver** button to enter the driver on the quote.

Start	Vehicles	Drivers	Violations	Coverages	Rate	Exit Quote

MICHAEL MOUSER   **Add a Driver**

First Name: MICHAEL
Middle Initial:
Last Name: MOUSER
Date of Birth: 01 / 01 / 1980
SSN: 123 - 45 - 6789
State Licensed: UT
Current Drivers License: 123456789
☑ Check here if the Driver has more than 3 years driving experience:
Months of Driving Experience: N/A
Gender: Male
Marital Status: Single
SR 22 Filing Required: Yes
Excluded Driver: ☐

Save Driver

- This brings up the following page.
- You can add drivers or add other license numbers for any added driver.

- Once all drivers have been listed click on the **Continue >>** button. This will take you to the Violations Tab.

Start	Vehicles	Drivers	Violations	Coverages	Rate	Exit Quote

MICHAEL MOUSER   **Add a Driver**

First Name	Middle Name	Last Name		
MICHAEL		MOUSER	Edit	Drop Driver

Add Driver

Add Past Drivers License Numbers

Continue >>

- Click on the **Pull MVR** **Pull Claims Report** buttons.
    - ✓ Motor Vehicle Report – shows the status of the driver's license and any moving violations.
    - ✓ Claims Report – will show prior accidents that have been reported in the name and DL number of the insured.

Start	Vehicles	Drivers	Violations	Coverages	Rate	Exit Quote

MICHAEL MOUSER — **Add Violations**

First Name	Last Name	Number of Violations	Points	
MICHAEL	MOUSER	0	2	Violation for this Driver

Continue >>

Automatic MVR Reporting

MVR Reporting Status

First Name	Last Name	State	MVR Status
MICHAEL	MOUSER	UT	Not Run

Claim Reporting Status

First Name	Last Name	Claim Report Status
MICHAEL	MOUSER	Not Run

Pull MVR **Pull Claims Report**

- Once the reports have been pulled the status boxes will show either "**Pulled**" or "**In Process**".
    - ✓ If they show pulled, any violations will be shown and points added.
    - ✓ Some states take 24hrs to pull so the status will show **In Process**.
        - ▪ Washington, Hawaii, California & Alaska.
    - ✓ There is a tracking grid below the pull buttons that will show the date/time and results of each pull made.

Automatic MVR Reporting

MVR Reporting Status

First Name	Last Name	State	MVR Status
		NC	Pulled

Claim Reporting Status

First Name	Last Name	Claim Report Status
		Pulled

Pull MVR **Pull Claims Report**

First Name	Last Name	TransactionMessage	MVR TransactionCode	MVR TransactionDate
		MVR Request Made	REQMADE	8/10/2020 3:35:01 PM
		Response Request Made -- Pulled	RESPMADE	8/10/2020 3:35:07 PM

TransactionMessage	Claim TransactionCode	Claim TransactionDate
Claim Report Request Made	REQMADE	8/10/2020 3:35:11 PM
Claim Report Pulled Successfully	RESPMADE	8/10/2020 3:35:17 PM

- Once you have pulled the reports, click on the Violation for this Driver link.
- This will list all of the violations from the reports that have been pulled including points. SR-22 points do not show up on this screen.
- The Source box will show how the Violations were added, either from the **MVR** or the **User** (if agent enters information manually)
- Violations can be added by the user but only if there is support showing they exist (**not recommended**).
  - ✓ Click on the down arrow on the Violation box and select the violation type.
  - ✓ Type in the violation date from the support.
  - ✓ Click on the Save Violation button to add violations by user.

Start	Vehicles	Drivers	Violations	Coverages	Rate	Exit Quote

MICHAEL MOUSER — **Add Violations**

First Name	Last Name	Number of Violations	Points	
MICHAEL	MOUSER	0	2	Violation for this Driver

Violations For MICHAEL MOUSER

Violation	MVR	Violation Date	Source	Points		

Violation: -

Date of Violation: ___ / ___ / ___

Save Violation   Cancel

- After all violations have been entered, click the Continue >> .
- This will send you to the Coverages tab.

Start	Vehicles	Drivers	Violations	Coverages	Rate	Exit Quote

MICHAEL MOUSER — **Add Violations**

First Name	Last Name	Number of Violations	Points	
MICHAEL	MOUSER	0	2	Violation for this Driver

Continue >>

Automatic MVR Reporting

 Tab

- Select the desired coverages.
- Full coverages; UMPD, COMP, COLL, TL, & AE are not available for vehicles over 24 years old.
- Click on the **Save and Continue >>** button.
- This will take you to the Rate tab.

NOTE: *If adding comprehensive, collision, or UMPD, photos of the vehicle and proof of ownership will need to accompany the change request.*

NOTE: *Except for North Dakota, if writing coverages without UI/UIM, a signed rejection form must accompany the new application or change request. If they are not received at the time of process, the coverages will be added pending the signed form. If the signed form is received within 30 days of request, the coverages will be removed to original effective dates.*

Policy Rating

MICHAEL MOUSER

Effective Date: ☐ / ☐ / ☐

Select a Payment Plan: -

[Save Information]

Underwriting and Binding

Payment Type	Premium	Fees	SR-22 Fees	Total
Monthly Plan Down Payment	179.59	30.00	15.00	224.59
2 Month Down Payment	359.18	30.00	15.00	404.18
6 Month Full Payment	1,077.62	30.00	15.00	1,122.62
Monthly Installment	179.59	9.00		188.59

[Underwriting Information]

[View / Attach Documents]

Policy Rating Detail

Make	Model	First Name	Last Name	Coverage	Limit / Deductible	Rate	Monthly Rate
CHEVROLET	K1500	MICHAEL	MOUSER	BI	25/65	166.17	27.69
				PD	15	177.73	29.62
				PIP	Basic	51.30	8.55
				UI	None	0.00	0.00
				UIM	No	0.00	0.00
				UMPD	No	0.00	0.00
				COMP	Declined	0.00	0.00
				COLL	Declined	0.00	0.00
				TL	No	0.00	0.00
				AE	No	0.00	0.00
Nissan/Datsun	MURANO SL/MURANO SE	MICHAEL	MOUSER	BI	25/65	157.86	26.31
				PD	15	168.85	28.14
				PIP	Basic	41.42	6.90
				UI	None	0.00	0.00
				UIM	No	0.00	0.00
				UMPD	No	0.00	0.00
				COMP	500	59.15	9.86
				COLL	500	201.14	33.52
				TL	No	0.00	0.00
				AE	Yes	54.00	9.00
Total						1,077.62	179.59

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- Click on the **Underwriting Information** button and answer the questions on the form and click the **Save Information** button.

Payment Type	Premium	Fees	SR-22 Fees	Total
Monthly Plan Down Payment	147.32	30.00	0.00	177.32
2 Month Down Payment	294.64	30.00	0.00	324.64
6 Month Full Payment	883.91	30.00	0.00	913.91
Monthly Installment	147.32	9.00		156.32

- Documents like vehicle pictures, registrations, exclusion forms, etc. can be attached at this time by clicking on the [View / Attach Documents] button.

- Click the [Browse...] button and select the document to be uploaded from your computer.

- Click the [Upload Document] once the file has been selected and click on the [Rate] to go back to the main Rate screen.

- You will be taken back to the Policy Rating screen with a message showing there are Documents attached.

Underwriting and Binding

Payment Type	Premium	Fees	SR-22 Fees	Total
Monthly Plan Down Payment	179.59	30.00	15.00	224.59
2 Month Down Payment	359.18	30.00	15.00	404.18
6 Month Full Payment	1,077.62	30.00	15.00	1,122.62
Monthly Installment	179.59	9.00		188.59

Underwriting Information

Print Quote   Bind Policy

View / Attach Documents   **1 File(s) currently attached to Quote.**

- After completing the Underwriting Information and attaching any documents, the quote is ready for payment.
  - ✓ Click the drop-down arrow ☑ to see the different payment selections.
  - ✓ Click on the Payment method the insured wishes to pay then click the [Save Information] button to lock in the payment after the selection has been made
    - ▪ This payment method will be locked and no changes can be made after the quote is bound.

Start	Vehicles	Drivers	Violations	Coverages	Rate	Exit Quote

Byron Mouse   Policy R...

Effective Date:

Select a Payment Plan:
6 Month Payment: $576.00 + 30.00 Policy Fee = $606.00.
2 Month Payment: $196.00 + 30.00 Policy Fee = $226.00.
1 Month Payment: $98.00 + 30.00 Policy Fee = $128.00.

Underwriting and Binding

Start	Vehicles	Drivers	Violations	Coverages	Rate	Exit Quote

MICHAEL MOUSER   **Policy Rating**

Effective Date: 08 / 20 / 2020

Select a Payment Plan: 1 Month Payment: $179.59 + 45.00 Policy/SR22 Fees = $224.59.   ☑

Save Information

Underwriting and Binding

- You can click on the `Print Quote` button to give a copy of the quote to the client.
- If the client wishes to continue with the purchase, click on the `Bind Policy` button.
- This box will pop up, select OK if ready to bind.

- If there is any information missing or the quote needs an override, the system automatically lets the user know. You will be able to click the **here** button to go back and complete the missing information.
- Email or call the CUIC office if an **Override** is needed.

Once all of the tabs have been fixed and any overrides taken care of, you will be taken to the payment screen. (*see payments procedure*)

- After the payment has been uploaded, and the policy bound, you will be able to print the forms.

- Check the boxes for the documents you wish to print, or just click the **Select All** button and the click on the **Print Documents** button.
- All docs are printed in PDF format.

Payment Summary – displays the recent payment history with the payment detailed by method of remittance to CUIC.

- Click on the **Agent Tools** tab and scroll down to the **Payment Summary** button.

- There are several ways the summary can be used.
  - ✓ Fill in any one or a combination of fields to view what you want to see.
  - ✓ A report can be generated to see present or historical data.
  - ✓ A dollar value of receipts can be viewed from any date range.
  - ✓ Same day ACH payments can be deleted.

NOTE: *ACH Payments can only be deleted same day the payment was submitted. If the payment needs to be deleted but the date of submission has passed, you will need to contact the CUIC office.*

- To delete an ACH Payment click on the **Edit** button.
- Click on the **Delete Payment** button. This will remove the payment that was just processed.

Documents Listing – This will show all the documents printed and posted for all policies. For a listing of documents for a specific policy, go to the Client Status screen.

News - On this screen you will get any of the news flashes we have sent out in the past which we feel are still pertinent. The day that we send out a newsflash, you will be sent directly to this screen when you sign into the system. Please make sure you read the latest posting if you are automatically brought to the screen.

<u>Help / Forms Screen</u> - The last drop-down option is the Help / Forms option shown above.

This is where you will find all forms that you might need to use sometime in writing with CUIC. (You are given the option of printing off all needed forms when you bind an application or change if you click on select all).

We also include on this screen the printable views of the change payments guide, Underwriting Guidelines, a copy of the policy and a billing example. Also include are forms for both the agency to set-up a direct deposit for commissions in the **Reference Tools** section and a form for the insured to set up a direct withdrawal for payments in the **Agent Forms** section.

This also includes the Electronic Signature Disclosure which should be shown to clients, prior to electronically binding them with CUIC. The rest of the forms shown are for your convenience that might be requested.

ABOUT CUIC AUTO

Under the **About Us** bar you will see the coverage limits that are currently available through CUIC as well as other information about our products.

CUIC

Casualty Underwriters Insurance Company
Personal Auto Insurance Coverage

Logged in as: Test Tester   CASUALTY UNDERWRITERS INS CO   Logout

Agent Tools | HOME | About CUIC Auto | Contact Us | Other Products

About Us

Casualty Underwriters Insurance Company provides the independent insurance agent with a complete line of personal auto insurance for your clients.

Our auto insurance is a six month policy, payable monthly with a true 1 month down plus policy fees. These policies are direct billed from our offices. The policy term is determined by the submitted premium.

Casualty Underwriters policies are administered by Inter-Americas Insurance at their location in Wichita, Kansas. Our Customer Service Representatives are available from 8-5pm CST Monday - Friday to assist you in servicing your clients needs.

They can be contacted at 316-794-2200 ext. 192.

Casualty Underwriters Coverage Limits:

BI – 25/50 (25/65 UT), 50/100, 100/100 and 100/300

PD – 15, 25, 50

Med Pay - 1,000, 2,000 and 5,000 (ID)

PIP – Statutory Limits (UT)

Uninsured Motorist Limits – 25/50 (25/65 UT) and 50/100 (cannot exceed BI limits)

Underinsured Motorist Limits – 25/50 (25/65 UT)

Uninsured Motorist Property Damage – 3,500 (UT)

Physical Damage Coverage Deductibles – 100, 200, 250, 350, 500, 1000, and 2500

CONTACT US SCREEN

Under the Contact Us tab you will see the information for all the different departments which deal with the Auto Policies, Claims, and Accounting. It also lists our mailing and physical address, fax, and general e-mail addresses. At the bottom of the page is the **Customer Payment Portal** link.

Agent Tools	HOME	About CUIC Auto	Contact Us	Other Products	Newsletter

Contact Us

Customer Service/Underwriting

(800) 333-2525 Ext 7080
auto@iai-online.com

Curtis Hedrick - Auto Director - Underwriting
chedrick@iai-online.com
(800) 333-2525 Ext 156

Cindy Cummings
ccummings@iai-online.com
(800) 333-2525 Ext 164

Lupe Amparan
lamparan@iai-online.com
(800) 333-2525 Ext 178

FAX Number
(316) 794-8470

Claims

(800) 333-2525 Ext 7081
autoclaims@iai-online.com

Renee Bockover – Claims Manager
rbockover@iai-online.com
(800) 333-2525 Ext 143

Karyle Nicholson – Claims Examiner
knicholson@iai-online.com
(800) 333-2525 Ext 172

Kerri Newlon – Claims Examiner
knewlon@iai-online.com
(800) 333-2525 Ext 134

Casey Coble – Claims Examiner
ccoble@iai-online.com
(800) 333-2525 Ext 122

Premium Accounting and Commissions

Kristi Griffith
kgriffith@iai-online.com
(800) 333-2525 Ext 118

Address
Casualty Underwriters Insurance Company
2118 N Tyler, Bldg A
Wichita, KS 67212

Mailing Address
Casualty Underwriters Insurance Company
PO Box 9510
Wichita, KS 67277

Customer Payment Portal

OTHER PRODUCTS

Clicking this tab will take you to the IAI website for agents. There you will find various forms and important information regarding IAI and CUIC.

NEWSLETTER

This will take you to an informational brochure that is put together by the IAI staff which will give agents important information regarding CUIC and other news and fun facts.

FREQUENTLY ASKED QUESTIONS

What are the fees CUIC charges? We charge a one-time $30.00 policy fee, a $9.00 handling fee for each regular premium payment, and a $12.00 late fee to reinstate a policy. A $15 SR-22 fee is added for each filing. If a policy lapses, an SR-26 (cancellation) will be sent to the corresponding state. If the policy is reinstated, a new SR-22 must be re-filed causing a new fee.

Do you offer automatic withdrawals for premium payment? Yes, we offer automatic withdrawals from a checking account or from VISA MasterCard or Discovery credit cards. Policyholders electing to use a checking account for automatic withdrawals will pay a $2.00 handling fee, a savings of $7.00 per month or $84.00 per year.

Does CUIC have a grace period? No. Once a policy goes into a Lapse Status, they have 30 days in which to make a payment before the policy hard cancels.

Why can't we bind towing to a vehicle? The vehicle is outside the 5 model years allowed. You will see an error message in red on the web page.

Why can't I put comprehensive and collision coverage on a vehicle? The ACV (Actual Cash Value) of a vehicle more than 24 model years is not cost effective for comprehensive and collision coverage and therefore CUIC does not offer this coverage.

The website will not let me move off the violations page and bind the coverage. Why? You have quoted a person which is unacceptable to CUIC. You should be seeing a message in red that they are unacceptable. You can click on the "violations for this driver" to see what has made them unacceptable.

What do I do if the web site says the MVR is not found? This means that the information given on the driver is incorrect; verify with the insured that the name, date of birth, and driver's license number are correct and retry.

What do I do if the web site says the MVR shows as in process, but it never completes? The MVR is trying to be pulled from the service but there is a delay in the process. There are several reasons this happens; the state is not a participating entity with our service and will take 24 hrs. to receive. States that may take 24 hrs. include California, Washington, Hawaii, & Alaska. Or the state site may be down. This may cause an error message of; "*iiX failed to contact State, Request again later*" which means the state website is down. You can bind the policy without getting the MVR, but please ask the client about any violations they may have to get as accurate of a quote as possible.

Can I exclude a driver that has a driver's license that is not valid, but does not have other coverage? Yes, if they are not the policy holder. All licensed drivers must have a valid driver's license to be a rated driver, but can be excluded if they are suspended, revoked, or denied. Expired licenses cannot be excluded.

Can I exclude someone who has other coverage? Yes, enter the other policy carrier if available.

The web site shows this client is cancelled; can I take a payment? Usually if the web site says the client is cancelled and it shows as rewrite in the due date, you must rewrite the policy. If you think something is wrong with this information or if you forgot to upload a payment which would change this information, call CUIC.

The web site shows this client is lapsed; can I take a payment? YES! When you go to the pay option, it will give you the exact amount which will need to be collected to reinstate the policy. This will be a 30-day amount and the excess premium for the time the policy was lapsed will be shown as a credit on the next months billing.

When will a policy renew? How will it renew?   Policies are sent a renewal quote approximately 35 days prior to the anniversary date of the policy. The policy will renew automatically when the policy premium is paid.

What timeframe does a client have for vehicle changes on the policy?
Coverage for a newly acquired car is provided at the broadest coverage currently on the policy. If adding a newly acquired vehicle, they have four days from the date of purchase to notify us of the need for coverage. If they are replacing a covered vehicle with a newly acquired vehicle, they have 30 days from the date of purchase to notify CUIC.

Why did the policy due date change? This periodically happens when the insured makes a change on the policy but does not make a payment. The system will show you how much to collect if there is an amount due. To eliminate billing issues, it is best to take a payment at the time of the change. Other factors are additional violations on an MVR that could not be pulled at the time of the change. If violations are added, this raises the premium which can cause the policy period to be shortened.