

# Completing and Submitting Applications Electronically For American Mutual Insurance Association

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## Completing & Printing Applications

- A. Once you have completed a quote you are ready to complete an application for the customer to sign. On the "Quote" tab Click on the Green + button underneath the deductible option you have chosen to start the application process.

The screenshot shows the APPS web application interface. The top navigation bar includes the APPS logo, a welcome message for American Mutual, and links for Settings and Logout. Below this is a breadcrumb trail: Policy > Location > Reports > Coverage > Liability > Add. Liability > Quote. The 'Quote' tab is highlighted and circled in red. The main content area displays a table of deductible options with their corresponding total policy premiums. The green plus sign icon for the \$1,000 deductible option is also circled in red. A 'Messages' sidebar on the left provides instructions on how to print and move forward with the application.

Deductible	Total Policy Premium
\$100 Deductible - \$1,000 On Wind/Hail Perils	\$833.00
\$250 Deductible - \$1,000 On Wind/Hail Perils	\$718.00
\$500 Deductible - \$1,000 On Wind/Hail Perils	\$642.00
\$1,000 Deductible	\$527.00
\$2,500 Deductible	\$495.00
\$5,000 Deductible	\$463.00

- B. Once you have started the application process you will see several tabs at the top of the page in red that require additional information to complete the application. **Please note that even though the tab is not red, it does not mean that there isn't additional information needed.** For example the "Addl. Interest" Tab is not red below but you may have a mortgagee that needs to be added to that page. We highly recommend you go through each tab to make sure all of the information is complete.

The screenshot displays the APPS application system interface. At the top, there is a navigation bar with the APPS logo and a welcome message: "Welcome American Mutual - American Mutual Insurance Association | Settings | Logout". Below this, there are buttons for "Dashboard" and "Agent Reference". A horizontal menu contains several tabs: "Policy Summary", "Applicant", "Location", "Reports", "Coverage", "Covg. Details", "Schedules", "Liability", "Addl. Liability", "Addl. Interest", "Underwriting", and "Loss History". The "Underwriting" tab is highlighted in red. Below the navigation bar, the main content area shows a form for "Quote Name: Mark Schmidt", "Status: In Progress", and "Policy Type: Home Guard 3 Special Form". The form includes fields for "Effective Date" (07/03/2014), "Policy Type" (Home Guard 3 Special Form), "Mailing Address" (1889 280th Ave., DeWitt, IA), "Applicant Type", "Deductible" (\$1,000 Deductible), "Pay Plan", "Bill To", and "Interest in Premises". There are "Save", "Save and Continue", and "Cancel" buttons at the bottom of the form. A "NEXT" button is also visible in the top right corner of the form area.

- C. When you are on a tab that is in red you will see a yellow pencil that will allow you to edit or add information to that tab that is required.

The screenshot shows the APPS system interface. At the top, there is a navigation menu with the APPS logo and buttons for Dashboard and Agent Reference. Below the navigation menu, there is a breadcrumb trail: Policy > Applicant > **Location** > Reports > Coverage > Covg. Detail > Schedules > Liability > Addl. Liability > Addl. Interests > Underwriting > Loss History > Summary. The current page is 'Location Information | Step 3 of 13'. The quote name is 'Mark Schmidt', status is 'In Progress', and policy type is 'Home Guard 3 Special Form'. On the left, there is a 'Messages' section with 'Locations' highlighted. The 'Locations' section contains instructions: 'Depending on the amount of detail you put into the quote for the location, you may have your locations mapped already. Any locations entered on the quote screen can be edited to add additional detail or edit current detail. Use the Google Mapping feature to pinpoint the latitude and longitude of the location. Edit'. The 'Current Locations' table has one entry: 'Location 1 (1889 280th Ave. DeWitt, Iowa 52742)'. A yellow pencil icon and a red minus sign icon are visible next to the entry, indicating edit and delete options. Below the table is a map of the United States with a location pin in Iowa.

- D. The “Underwriting” tab contains all of the application questions you will need to answer in order to complete and print the application for the customer to sign.

system.com/vector/a/171522/underwriting Vector • Underwriting

Welcome American Mutual - American Mutual Insurance Association | Settings | Logout

Dashboard Agent Reference

Policy > Applicant > Location > Reports > Coverage > Covg. Detail > Schedules > Liability > Addl. Liability > Addl. Interest > **Underwriting** > Loss History > Summary

Underwriting Information | Step 11 of 13 Quote Name: Mark Schmid Status: In Progress Policy Type: Home Guard 3 Special Form

Messages Help Errors

**Underwriting Questions**

The questions that appear will be determined by the policy type that has been selected. More information may be required after you answer the question.

[Edit](#)

**Underwriting Questions**

#	Question	Response
1	Who is your previous Insurance Carrier? <b>Explain:</b> American Mutual	
2	Do you have any other insurance with this company? (List policy Numbers).	No
3	Has insurance been transferred within the agency?	No
4	Has similar insurance been canceled or refused by another company?	No
5	Has applicant had a foreclosure, repossession, bankruptcy, judgment or lien during the past 5 years?	No
6	During the last 5 years, has any applicant been convicted of any degree of the crime of arson?	No
7	Do any of the named insureds or additional insureds carry any other personal liability insurance policies? (If so, please list the individual(s).)	No
8	Is there any other residence owned, occupied or rented? <b>Explain:</b> no	Yes

- E. Once you have reached the “Summary” tab you are ready to print the application for the customer to sign. **American Mutual no longer requires a signed application be sent to us, however, when you submit an electronic application you are verifying you have a signed application from the customer in the agency file.** The red down arrow allows you to print the application for signature.

system.com/vector/a/171522/summary

Vector • Quote

Welcome American Mutual - American Mutual Insurance Association | Settings | Logout

Dashboard Agent Reference

Policy > Applicant > Location > Reports > Coverage > Covg. Detail > Schedules > Liability > Add. Liability > Add. Interests > Underwriting > Loss History > Summary

Summary Information | Step 13 of 13 Quote Name: Mark Schmidt Status: In Progress Policy Type: Home Guard 3 Special Form

Messages Help Errors

**Application**

The application is now ready to be reviewed, printed, or submitted to the Mutual.

**By submitting the application you agree that you have obtained the policyholders signature on the application and will keep a copy of the signed application in your Agency file.**

To Download the Application: The button with the red arrow will bring you to a PDF copy of the application.

Submit to the Mutual: The button with a blue arrow will submit the application to the Mutual.

Please be sure that you have your contact information entered in the 'Settings' link in the upper left corner. This is how you will receive any communications about the status of your Application.

[Edit](#)

**Deductible**  
\$1,000 Deductible  
[Show More Deductibles](#)

**Total Policy Premium**  
\$527.00  
[\(show details\)](#)

APPS

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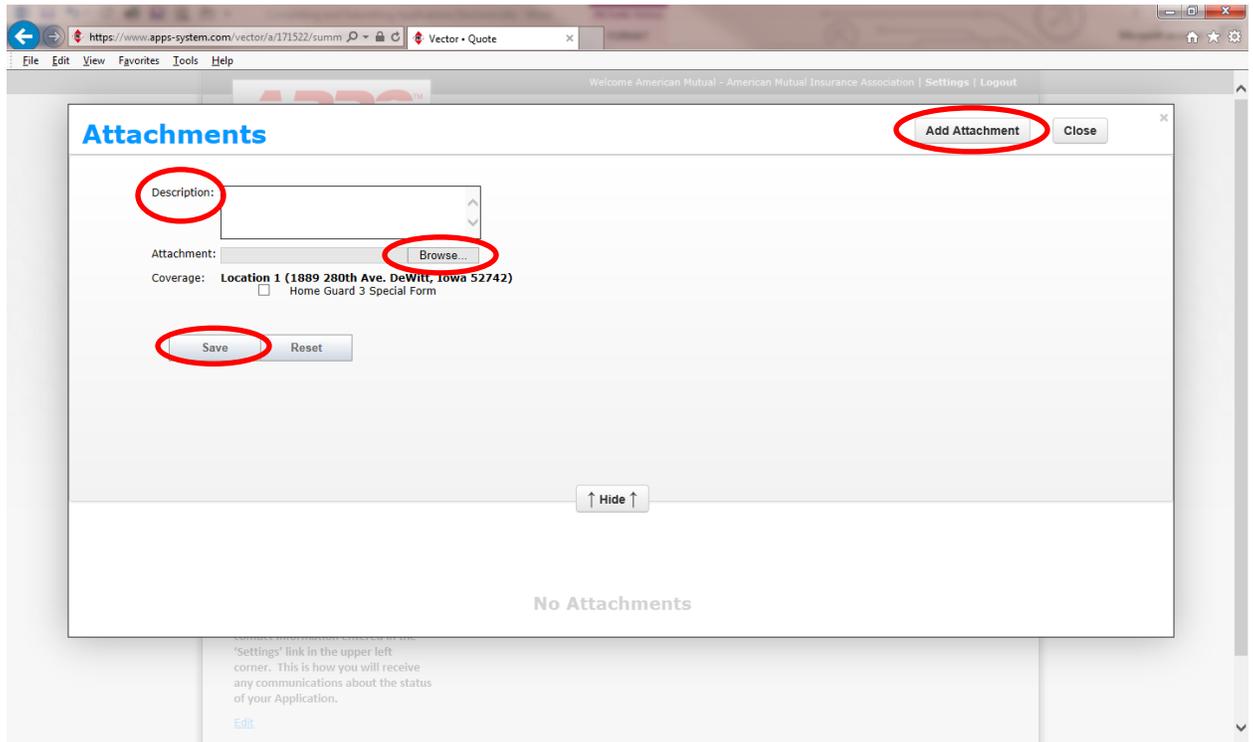
## Attaching Documents to the Application

- F. Before you can submit an application to us you first need to attach all of the necessary documents to the application. **Please note that American Mutual now requires all documents to be attached to the application as opposed to faxing or e-mails us.** Examples of documents that should be attached to applications include but are not limited to:
- Estimators for the dwelling and buildings
  - Farm Blanket Inventory
  - Solid Fuel Burner Questionnaire
  - Mobile Home Questionnaire
  - Jewelry Appraisals
  - Endorsements Requiring Signatures such as HG 333 (Other Structures Exclusion), HG 307 (Restrictive Roofing Limitations)

To attach a document to the application simply click on the paper clip on the “Summary” tab which will all you to attach a saved file on your computer.

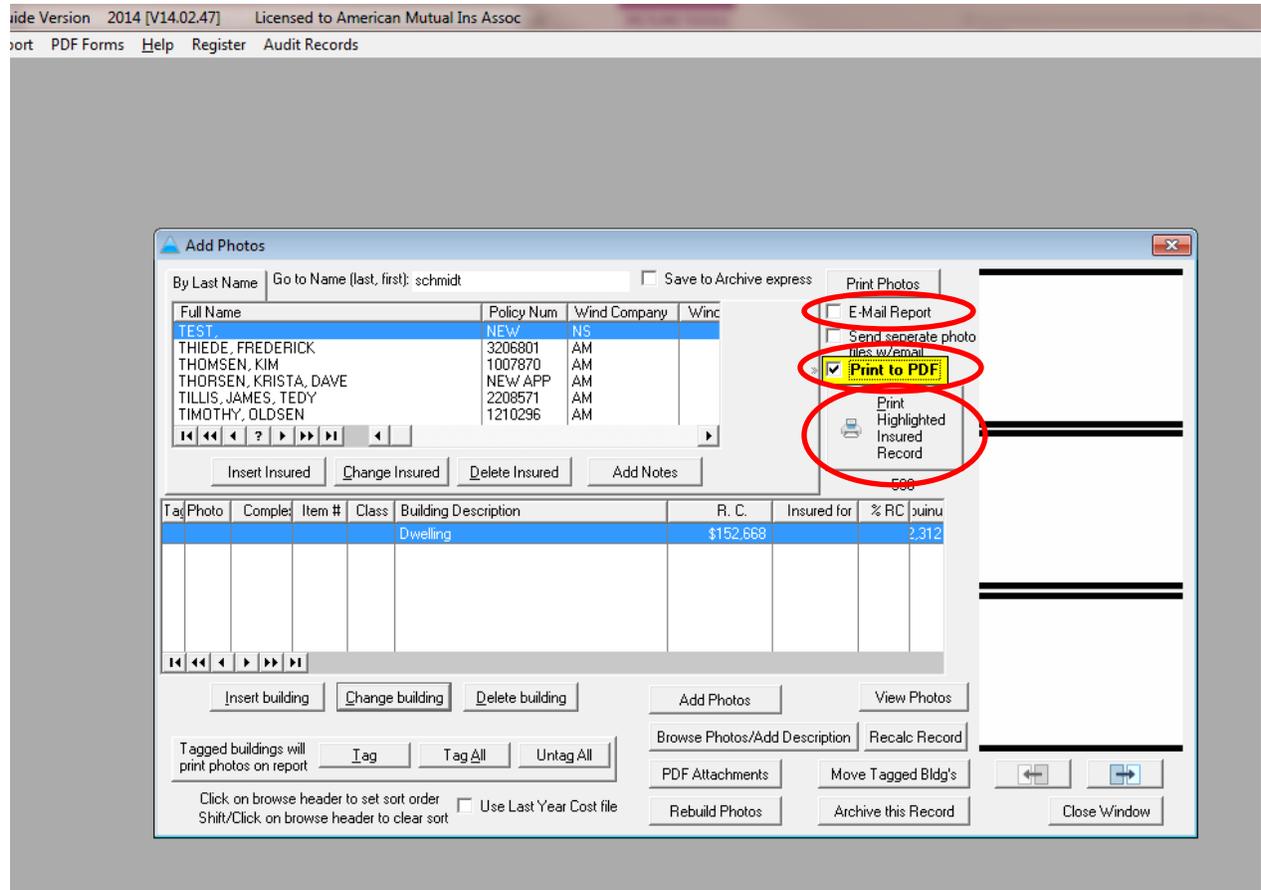
The screenshot displays the American Mutual APPS web application interface. The browser address bar shows the URL `system.com/vector/a/171522/summary`. The page header includes the APPS logo, a navigation menu with links for Dashboard and Agent Reference, and a breadcrumb trail: `Applicant > Location > Reports > Coverage > Covg. Detail > Schedules > Liability > Addl. Liability > Addl. Interests > Underwriting > Loss History`. The 'Summary' tab is highlighted with a red circle. Below the breadcrumb trail, the 'Summary' section is titled 'Summary Information | Step 13 of 13' and includes 'Quote Name: Mark Schmidt', 'Status: In Progress', and 'Policy Type: Home Guard 3 Special Form'. A 'Messages' sidebar on the left contains an 'Application' message: 'The application is now ready to be reviewed, printed, or submitted to the Mutual. By submitting the application you agree that you have obtained the policyholders signature on the application and will keep a copy of the signed application in your Agency file.' Below this message are instructions for downloading the application and submitting it to the Mutual. A 'Deductible' section shows '\$1,000 Deductible' with a 'Show More Deductibles' link. A 'Total Policy Premium' section shows '\$527.00' with a '(show details)' link. A paperclip icon for document attachment is circled in red. The footer includes the APPS logo and 'Powered by IMT Computer Services Co. | © 2014'.

- G. The Attachment screen will appear where you will click on “Add Attachment” and then enter a “Description” of the document you are attaching such as estimator, jewelry appraisal, etc. Click on the “Browse” button which will then allow you to find the document saved to your computer. Double click on the document and the Press “Save” to attach it to the application.



## Creating a PDF of the MSABVG Estimator

- H. Since the estimator will be the most common attachment we will show you how to save a PDF file from the MSABVG Outbuilding Guide. You have two options to create a PDF to save to a file. You can either “E-Mail Report” to yourself in which case an e-mail will be generated with a PDF attachment or you can “Print to PDF”. These instructions will show how to “Print to PDF”. First click on Print to PDF above the print button and then print. This will generate a Report Preview.



- I. Next you will see a Report Preview similar to below. Click on the print button in the upper left hand corner.

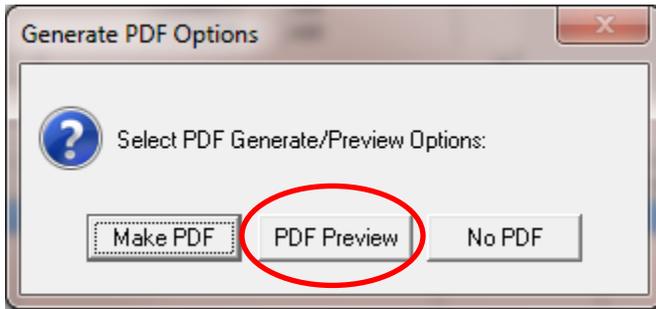
Report Preview

File View Zoom

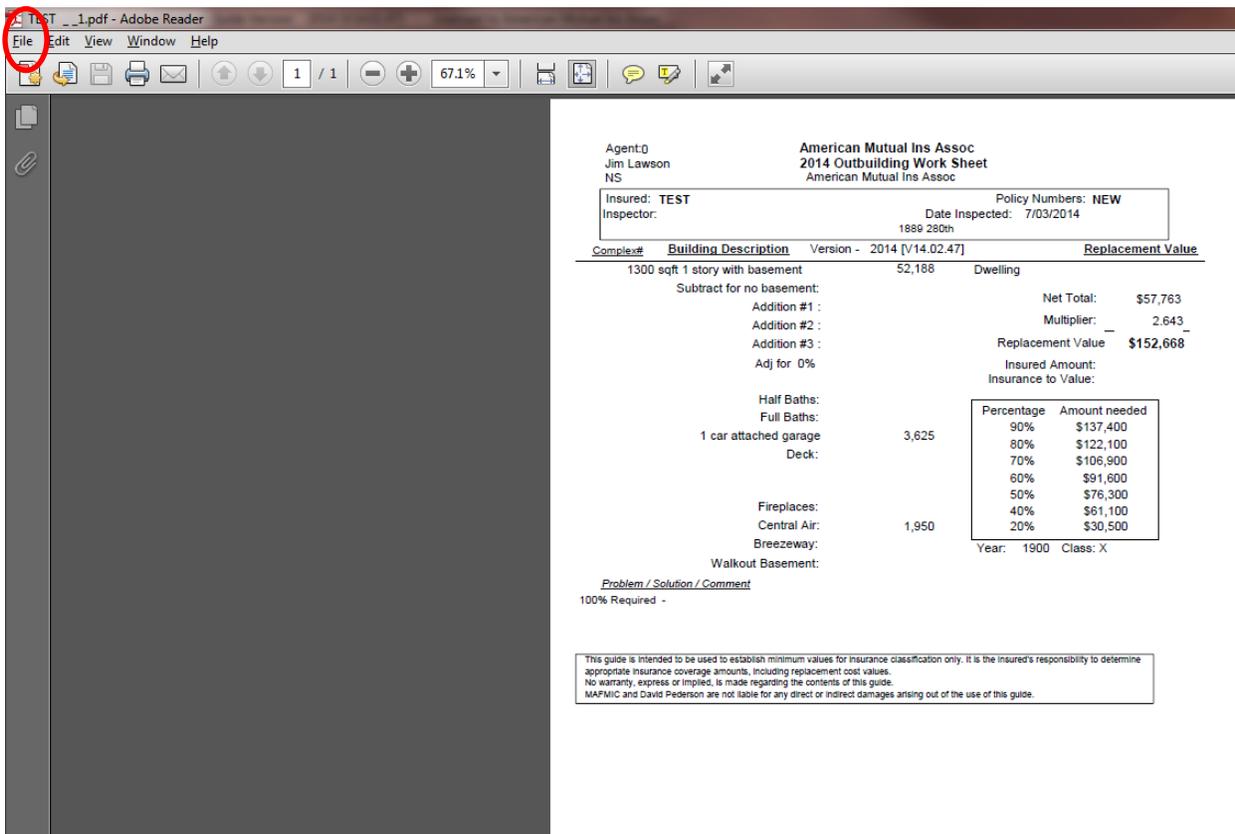

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Agent: Jim Lawson NS	<b>American Mutual Ins Assoc</b> <b>2014 Outbuilding Work Sheet</b> American Mutual Ins Assoc																																																																											
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<small>This guide is intended to be used to establish minimum values for insurance classification only. It is the insured's responsibility to determine appropriate insurance coverage amounts, including replacement cost values. No warranty, express or implied, is made regarding the contents of this guide. MAFMIC and David Pederson are not liable for any direct or indirect damages arising out of the use of this guide.</small>																																																																												
Page 1 of 1 <span style="margin-left: 100px;">Printed:</span>																																																																												

J. The Report Preview will disappear and a box will appear below. Select PDF Preview.



K. This will generate a PDF document below in which you can select File in the upper left hand corner and Save in a folder on your computer. **From there you can attach it to the application using the instructions in #6 above.**

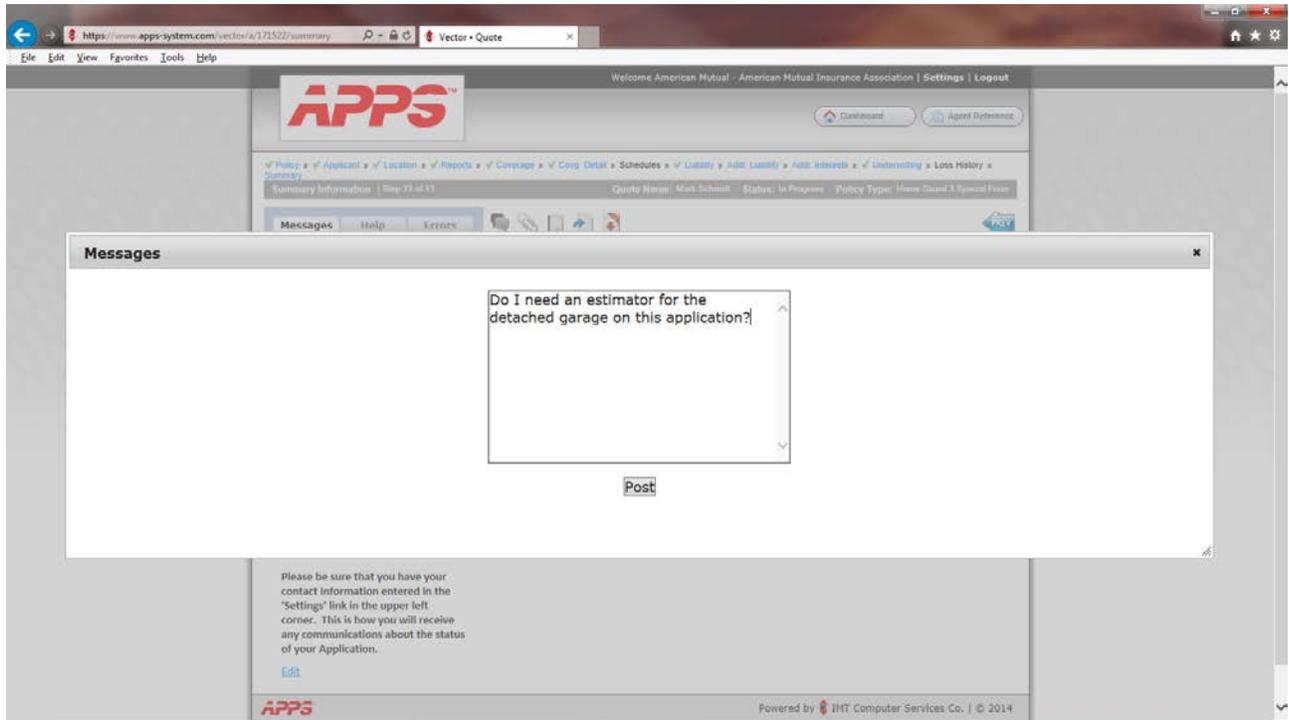


## Sending Questions, Comments & Correspondence on Applications

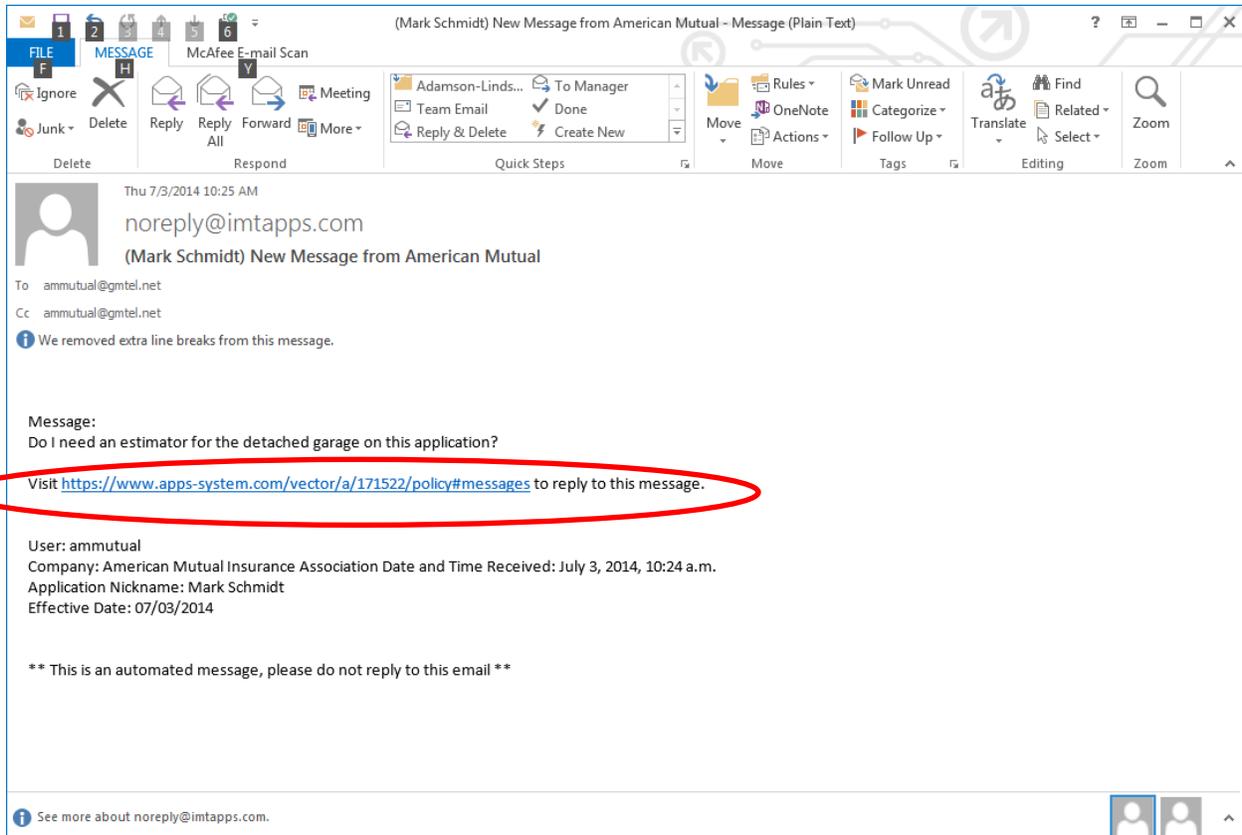
- L. If you have any questions or need to provide us with instructions or comments, you are able to do that on the application as well. This can be done at any time during the application process. Once again you must be on the Summary Tab. Click on the Comments Button to the left of the Paper Clip.

The screenshot shows a web browser window with the URL `-system.com/vector/a/171522/summary`. The page is titled "Welcome American Mutual - American Mutual Insurance Association | Settings | Logout". The APPS logo is prominently displayed at the top left. A navigation breadcrumb trail includes "Policy Summary", "Applicant", "Location", "Reports", "Coverage", "Covg. Detail", "Schedules", "Liability", "Addl. Liability", "Addl. Interests", "Underwriting", and "Loss History". The "Policy Summary" link is circled in red. Below the breadcrumb, the quote name is "Mark Schmidt", status is "In Progress", and policy type is "Home Guard 3 Special Form". A toolbar contains "Messages", "Help", "Errors", and a "Comments" button (a speech bubble icon) which is also circled in red. To the right of the toolbar are icons for a paperclip, a document, and a red arrow. The main content area is divided into two columns. The left column, titled "Application", contains a message: "The application is now ready to be reviewed, printed, or submitted to the Mutual." followed by a red warning: "By submitting the application you agree that you have obtained the policyholders signature on the application and will keep a copy of the signed application in your Agency file." Below this is a section for downloading the application and submitting it to the Mutual. The right column displays "Deductible \$1,000 Deductible" and "Total Policy Premium \$527.00" with a "(show details)" link. The footer includes the APPS logo and "Powered by IMT Computer Services Co. | © 2014".

M. Below is a message box that will appear in which you can correspond with us regarding the application. All messages will be electronically attached to the file.



- N. An e-mail will be generated and sent to [ammutual@gmtel.net](mailto:ammutual@gmtel.net) similar to the one below. We can then click on the link in the e-mail which will take us to the electronic application and respond back to the question using the comment button in #11 above, which will generate an e-mail to you and post the comments to the application.

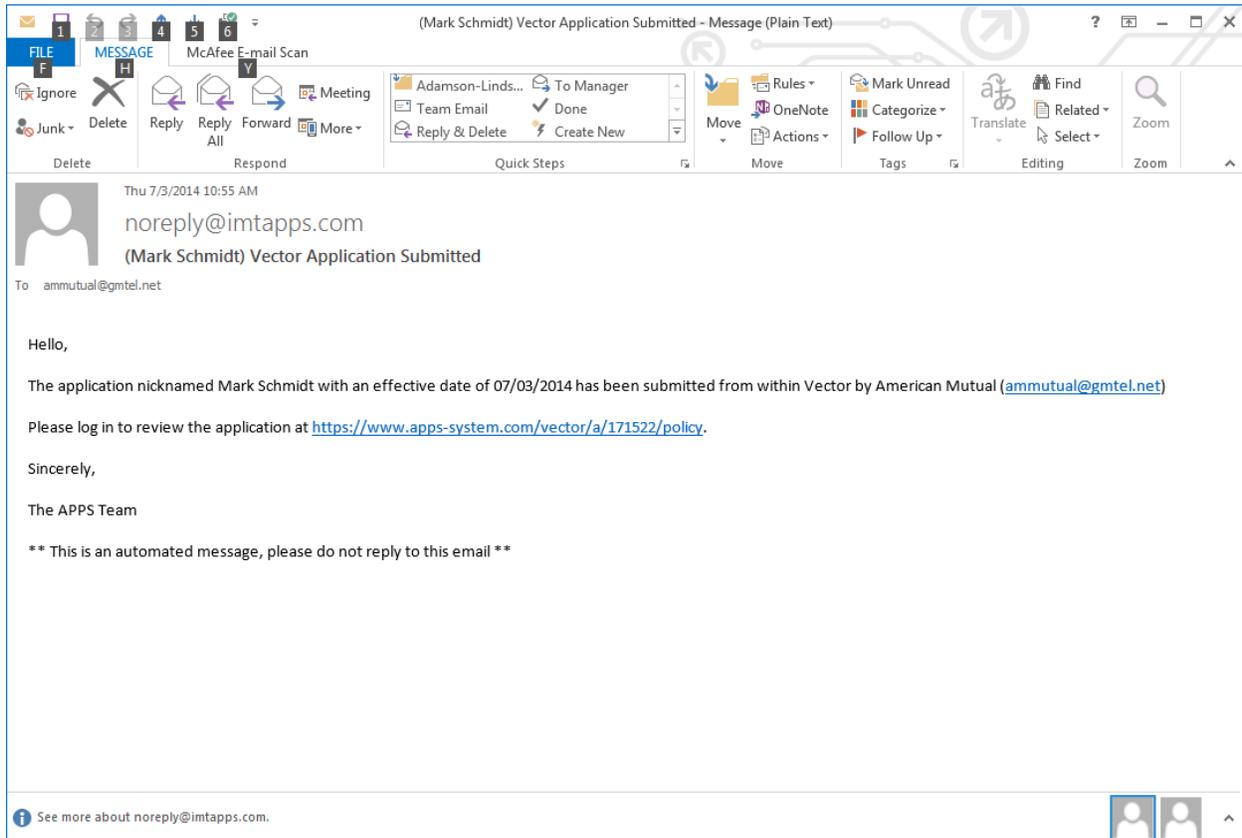


## Submitting Applications Electronically

- O. At this point you are ready to submit the application. Again you must be on the “Summary” tab in order to submit the application. **American Mutual now requires all applications to be submitted electronically. Again we want to remind you we no longer require a signed application to be sent to us but when you submit the application electronically you are verifying you have a signed application from the policyholder in the Agency file.** To submit the application simply click on the Blue Forward Arrow.

The screenshot shows the American Mutual APPS interface. The breadcrumb trail includes: Summary, Applicant, Location, Reports, Coverage, Covg. Detail, Schedules, Liability, Addl. Liability, Addl. Interests, Underwriting, and Loss History. The 'Summary' tab is circled in red. Below the breadcrumb trail, the quote name is 'Mark Schmidt', status is 'In Progress', and policy type is 'Home Guard 3 Special Form'. A toolbar contains icons for messages, help, errors, and a blue forward arrow, which is circled in red. The main content area displays 'Deductible' as '\$1,000 Deductible' and 'Total Policy Premium' as '\$527.00'. A red circle highlights a red text box with the following text: 'By submitting the application you agree that you have obtained the policyholders signature on the application and will keep a copy of the signed application in your Agency file.' Below this, instructions are provided for downloading the application and submitting it to the Mutual. The footer includes the APPS logo and 'Powered by IMT Computer Services Co. | © 2014'.

- P. Once you have submitted the application American Mutual will receive an e-mail that the application has been submitted similar to the one below. We will then review the application for all the required documents and if everything is ok we will submit it for processing and you will receive an e-mail notifying you it is completed.



Q. That's it! Thank you for your business!!