

New Quotes & Submitting Applications For American Mutual Insurance Association

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Important Information

- A. For more information on our underwriting visit our website at: <https://amutualinsurance.com/board-documents/>. Use the same login for our website as your IMT Navigator login.
- B. Always use the Comments Button (shown later in this document) to communicate to your Underwriter during the quoting or application process. When using the Comments Button you will get a copy of the email sent to our mailbox as well as when we respond. This can be used for:
 - a. Getting approval on claims and credit.
 - b. Requesting approval to quote homes older than 1981 on an HG3, HG5, or Commander.
 - c. Requesting Inspections – Please note we require the quote be started before requesting an inspection, so we know what we are inspecting. Please provide a contact number.
 - d. Requesting approval to submit and bind coverage after the inspection and quote is completed.
- C. If you have a general question on underwriting not specific to a quote you are working on, billing, or a claim you can send those to info@amutualins.com.
- D. If you wish to speak with someone you can call our offices in Grand Mound (563)847-2000 or Wilton (563)732-2072 and they can direct you to someone that can assist.

Quoting

- E. On the first screen complete all the information except for the Discount and Surcharges (IRPM) which will be assigned by an American Mutual (AM) underwriter after credit and loss history has been ran.
- F. Click Save and Continue

Welcome American Mutual - American Mutual Insurance Association | [Settings](#) | [Log Out](#)

[Quote/Apps](#) [New Quote](#) [Dashboard](#) [Reference](#)

Policy Status: In Progress Policy Type: Effective Date:

Messages Help Errors

The **Farmate** policy provides an insured a policy form to insure their dwellings, outbuildings, farm property, and personal property.

The base policy form provides for named peril coverage with losses settled at actual cash value.

Coverage may be broadened by endorsement subject to our underwriting guidelines.

[Edit](#)

Quote Name:
Test Quote & Application

Effective Date:
01/01/2025

Policy Type:
Farmate

Discounts and Surcharges (IRPM):

- Claim Tier 1 (For American Mutual use ONLY)
- Claim Tier 2 (For American Mutual use ONLY)
- Claim Tier 3 (For American Mutual use ONLY)

[Save](#) [Save and Continue](#) [Cancel](#)

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- G. On the Reports Tab you need to acknowledge you have provided the customer a Credit Authorization and Disclosure either verbally or in writing which can be found on our website at: <https://amutualinsurance.com/board-documents/>

The screenshot displays the American Mutual Insurance Association website interface. At the top left is the logo for American Mutual Insurance Association. The top navigation bar includes buttons for 'Quote/Apps', 'New Quote', 'Dashboard', and 'Reference'. Below this, a breadcrumb trail shows the current path: Policy > Location > Reports > Coverage > Liability > Addl. Liability > Quote. The main header area contains the following information: Quote Name: Test Quote & Application, Status: In Progress, Policy Type: Farmale, and Effective Date: Jan. 01, 2025. On the right side of the header, there are 'PREV' and 'NEXT' navigation buttons.

The main content area is divided into two columns. The left column is titled 'Messages' and contains several paragraphs of text, including instructions about providing a copy of the 'Credit Disclosure' and a note about non-weather related claims. The right column is titled 'FCRA Warning' and contains two paragraphs of text explaining the Federal Fair Credit Reporting Act. Below the FCRA Warning text, there is a checkbox labeled 'I understand and accept these terms' and a blue 'Accept' button. A red circle is drawn around the checkbox and the 'Accept' button.

- H. On the Reports Tab you will need to complete the bold information. Please use the address of the property we will insure. You will need at least Date of Birth for each applicant. Our credit scoring will give the best score of both applicants. Please note your screen will not have the ability to override the Rating. This can only be done by an AM underwriter.



Welcome American Mutual - American Mutual Insurance Association | [Settings](#) | [Log Out](#)

Quote/Apps
New Quote
Dashboard
Reference

[Policy](#) » [Location](#) » **[Reports](#)** » [Coverage](#) » [Liability](#) » [Addl. Liability](#) » [Quote](#)

Quote Name: Test Quote & Application Status: In Progress Policy Type: Famale Effective Date: Jan. 01, 2025

Messages Help Errors

By clicking the box next to "**I understand and accept these terms**" you are certifying you have provided a copy of American Mutual's "Credit Disclosure" located in the agent area of www.amutualinsurance.com to the customer either verbally or in writing.

The customer's address should be for the property we are going to insure, so for clients purchasing a new home please enter the new home's address, not their current address.

Applicants with non-weather related claims must be approved by American Mutual. Please click on the comments button to send a message to American Mutual to request approval. You will be unable to finish the quote until we approve.

In certain circumstances we will waive a financial stability factor for a child of a current insured who is purchasing their first home or renting their first apartment and other applicants with extraordinary

Order Report

First name

Last name

SSN

Social Security Number

Date of Birth

MM/DD/YYYY

Address

City

State

Zip

Prior address

Prior city

Prior state

Prior zip

Add additional applicant (spouse, etc)

First name

- OR -

Override Rating Tier

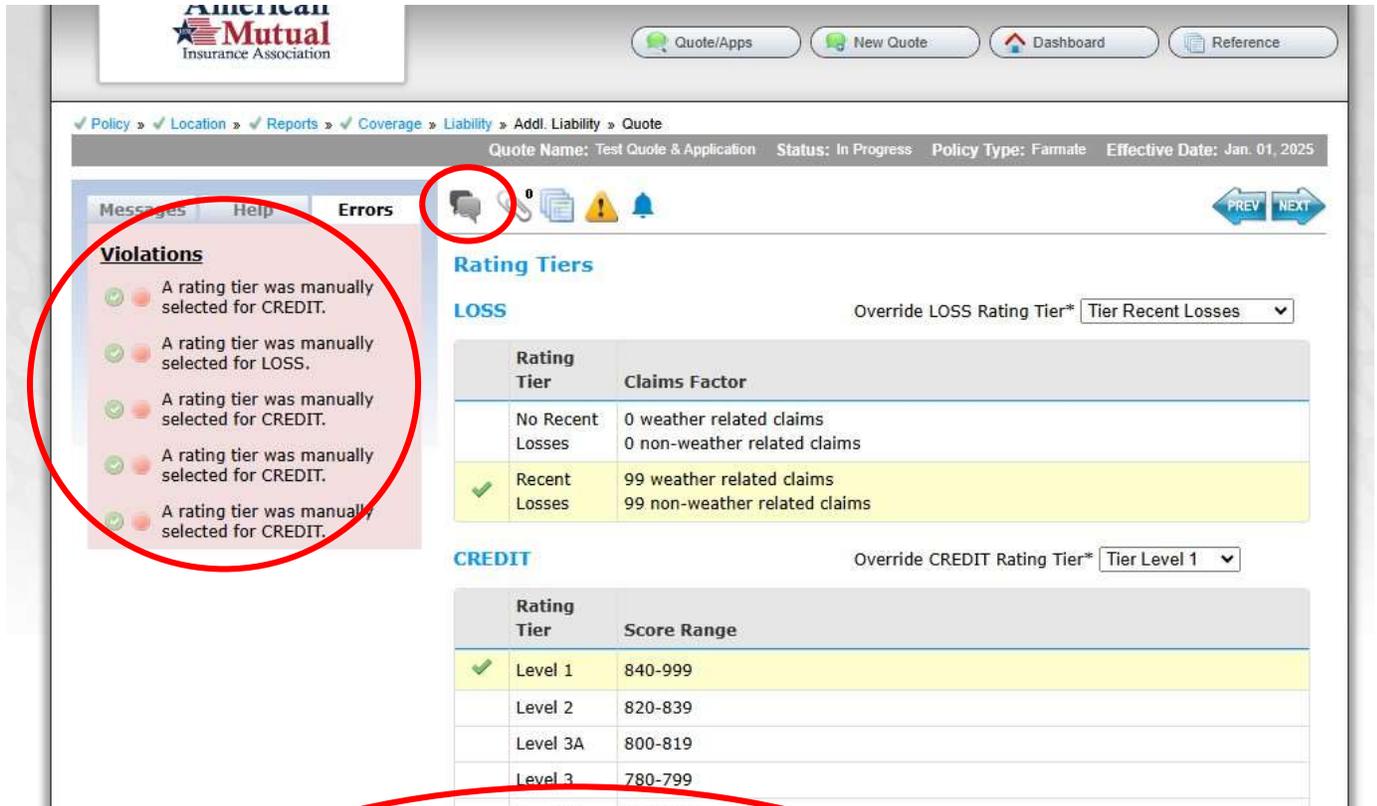
This option will require approval from American Mutual Insurance Association prior to application submission.

Loss:

Credit:

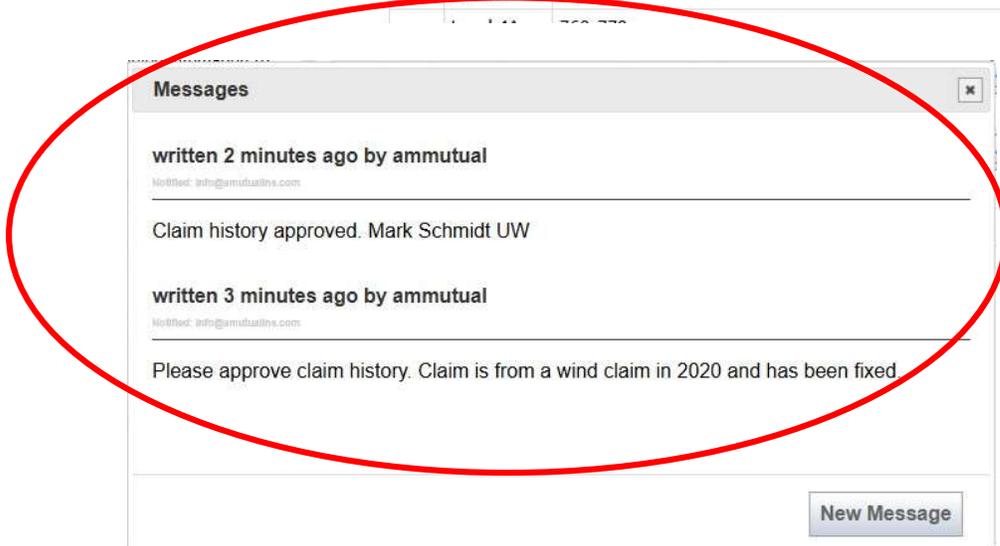
PREV NEXT

- I. If you get any Violations you will not be able to proceed until it has been approved by an AM Underwriter. Please select the Comment Button  and send a message to request approval. This will generate an email to info@amutualins.com which is monitored by our staff. Once it is approved, we will add our approval in Comments, and it will generate another email back to you letting you know. If we need more information, we will let you know and you can respond using the Comments Button again.



The screenshot shows the American Mutual Insurance Association web interface. At the top, there is a navigation bar with buttons for "Quote/Apps", "New Quote", "Dashboard", and "Reference". Below this is a breadcrumb trail: "Policy > Location > Reports > Coverage > Liability > Addl. Liability > Quote". The main content area is divided into several sections:

- Messages:** A tabbed interface with "Messages", "Help", and "Errors". The "Messages" tab is active, showing a list of messages. A red circle highlights the "Messages" tab and the "Errors" tab.
- Violations:** A section with a red background and a red border, containing five entries. Each entry has a green checkmark and a red circle icon, followed by the text: "A rating tier was manually selected for CREDIT." or "A rating tier was manually selected for LOSS." A red circle highlights this entire section.
- Rating Tiers:** A section with a blue header. It includes a "LOSS" table and a "CREDIT" table. The "LOSS" table has columns for "Rating Tier" and "Claims Factor". The "CREDIT" table has columns for "Rating Tier" and "Score Range".



The screenshot shows a "Messages" window with two messages. A red circle highlights the entire message window.

Message 1:
 written 2 minutes ago by ammutual
 Notified: info@amutualins.com
 Claim history approved. Mark Schmidt UW

Message 2:
 written 3 minutes ago by ammutual
 Notified: info@amutualins.com
 Please approve claim history. Claim is from a wind claim in 2020 and has been fixed

At the bottom right of the message window is a "New Message" button.

Completing & Printing Applications

- J. 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. 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 navigation tabs: "Dashboard" and "Agent Reference". The main content area is titled "Quote" and shows a breadcrumb trail: "Policy > Location > Reports > Coverage > Liability > Addl. Liability > Quote". The "Quote" tab is selected and circled in red. Below the breadcrumb trail, there is a "Quote Information" section with "Step 7 of 7" and "Quote Name: Mark Schmidt | Status: In Progress | Policy Type: Home Guard 3 Special Form".

The main content area is divided into two columns. The left column is titled "Deductibles" and contains instructions: "Deductibles shown on this screen will be determined by the policy type chosen. To print a quote hit the ' ' button. You will need to print/view your Formal Quote Presentation prior to moving to the application. To move forward with the application, click on the icon with the green plus sign to move forward with that deductible." Below this is an "Edit" link. The right column is titled "Deductible" and "Total Policy Premium" and contains a table of deductible options.

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

The \$1,000 Deductible row is highlighted with a red circle, and the green plus button next to it is also circled in red. Each row in the table has a "(show details)" link.

At the bottom of the page, there is a footer with the APPS logo and the text: "Powered by IMT Computer Services Co. | © 2014".

- K. 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.

ips-system.com/vector/a/171522/policy

Vector • Policy

Tools Help

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

Quote Name: Mark Schmidt Status: In Progress Policy Type: Home Guard 3 Special Form

Messages Help Errors

Welcome to the Vector-Application System!

This system is designed to guide you through your application process. Please use the help text throughout the program to assist you with your questions.

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

[Edit](#)

Quote Name: Mark Schmidt

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: -----

Interest in Premises: -----

Save Save and Continue Cancel

APPS

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- L. 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 displays the APPS web application interface. At the top, the URL is `apps-system.com/vector/a/171522/location`. The header includes the APPS logo, a welcome message for American Mutual, and navigation links for Dashboard and Agent Reference. A breadcrumb trail shows the current path: Policy > Applicant > Location > Reports > Coverage > Covg. Detail > Schedules > Liability > Addl. Liability > Addl. Interests > Underwriting > Loss History > Summary. The current step 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'. The 'Messages' section on the left contains instructions for adding and editing locations. The 'Current Locations' table lists 'Location 1 (1889 280th Ave. DeWitt, Iowa 52742)' with a yellow pencil icon and a red minus sign icon next to it, both circled in red. Below the table is a Google Map of the United States with a location pin in Iowa.

M. 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 Schmidl 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?	
	Explain:	
	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?	Yes
	Explain:	
	no	

- N. 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 » Addl. Liability » Addl. 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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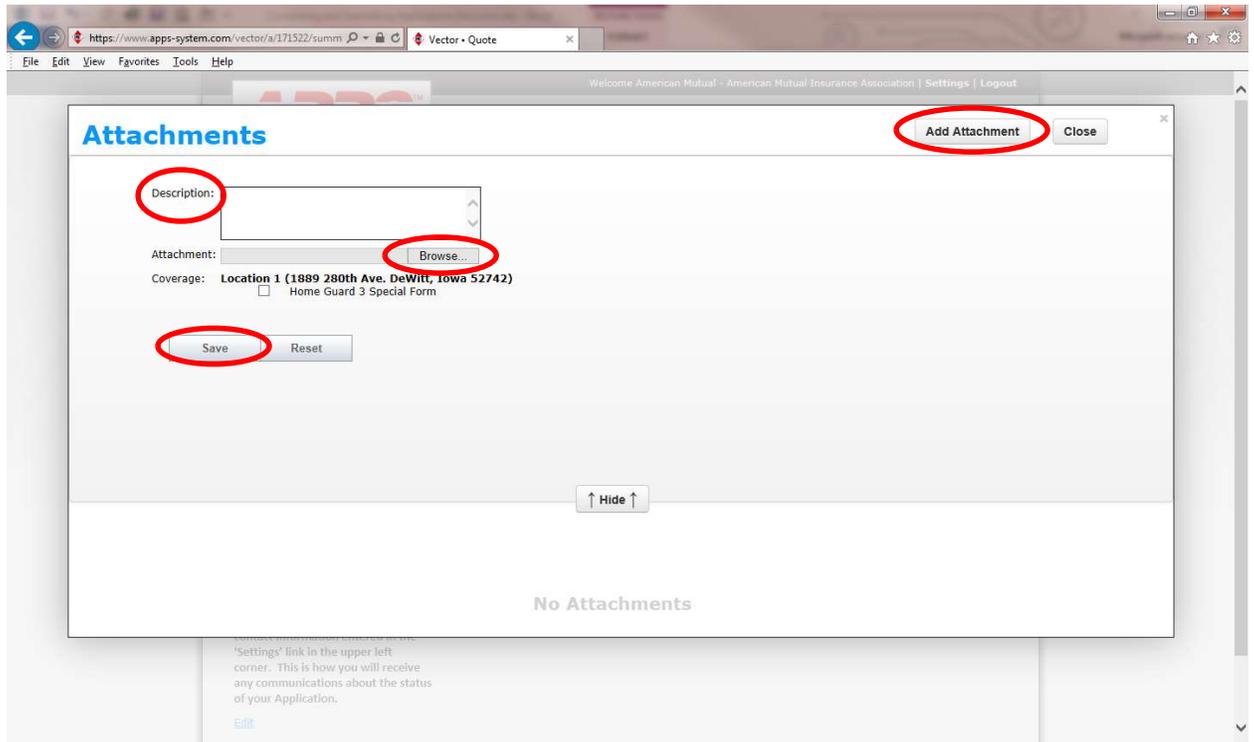
Attaching Documents to the Application

- O. 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 if you are using something other than E2Value in IMT Navigator
 - Farm Blanket Inventory
 - 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 shows the American Mutual APCS application interface. The browser address bar displays 'system.com/vector/a/171522/summary'. The page header includes 'Welcome American Mutual - American Mutual Insurance Association | Settings | Logout'. The main navigation bar features the APCS logo and buttons for 'Dashboard' and 'Agent Reference'. A breadcrumb trail shows the current step: 'Summary' (circled in red), followed by 'Applicant', 'Location', 'Reports', 'Coverage', 'Covg. Detail', 'Schedules', 'Liability', 'Addl. Liability', 'Addl. Interests', 'Underwriting', and 'Loss History'. The 'Summary' tab is active, and a paperclip icon (circled in red) is visible in the top right of the content area. The page displays 'Quote Name: Mark Schmidt', 'Status: In Progress', and 'Policy Type: Home Guard 3 Special Form'. A sidebar on the left contains 'Messages', 'Help', and 'Errors' sections. The main content area shows 'Application' status, 'Deductible' of \$1,000, and 'Total Policy Premium' of \$527.00. A 'PREV' button is located in the top right corner of the content area. The footer includes the APCS logo and 'Powered by IMT Computer Services Co. | © 2014'.

- P. 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.

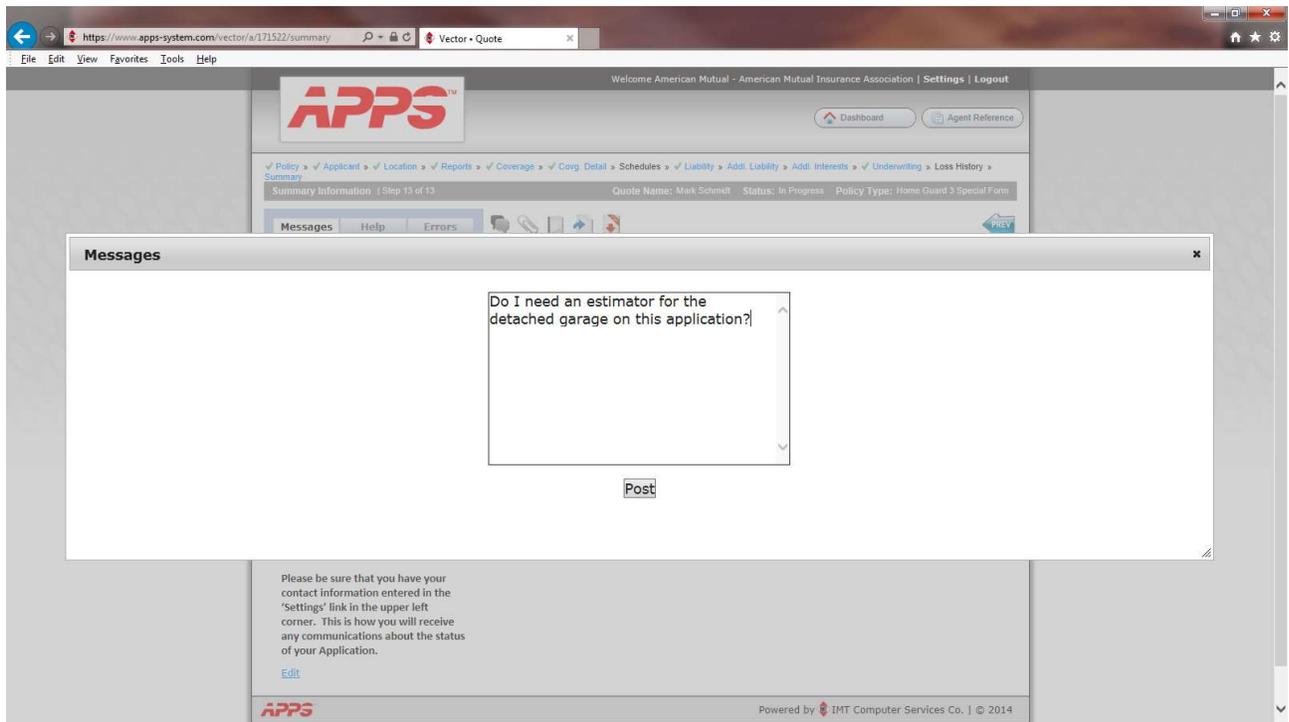


Sending Questions, Comments & Correspondence on Applications

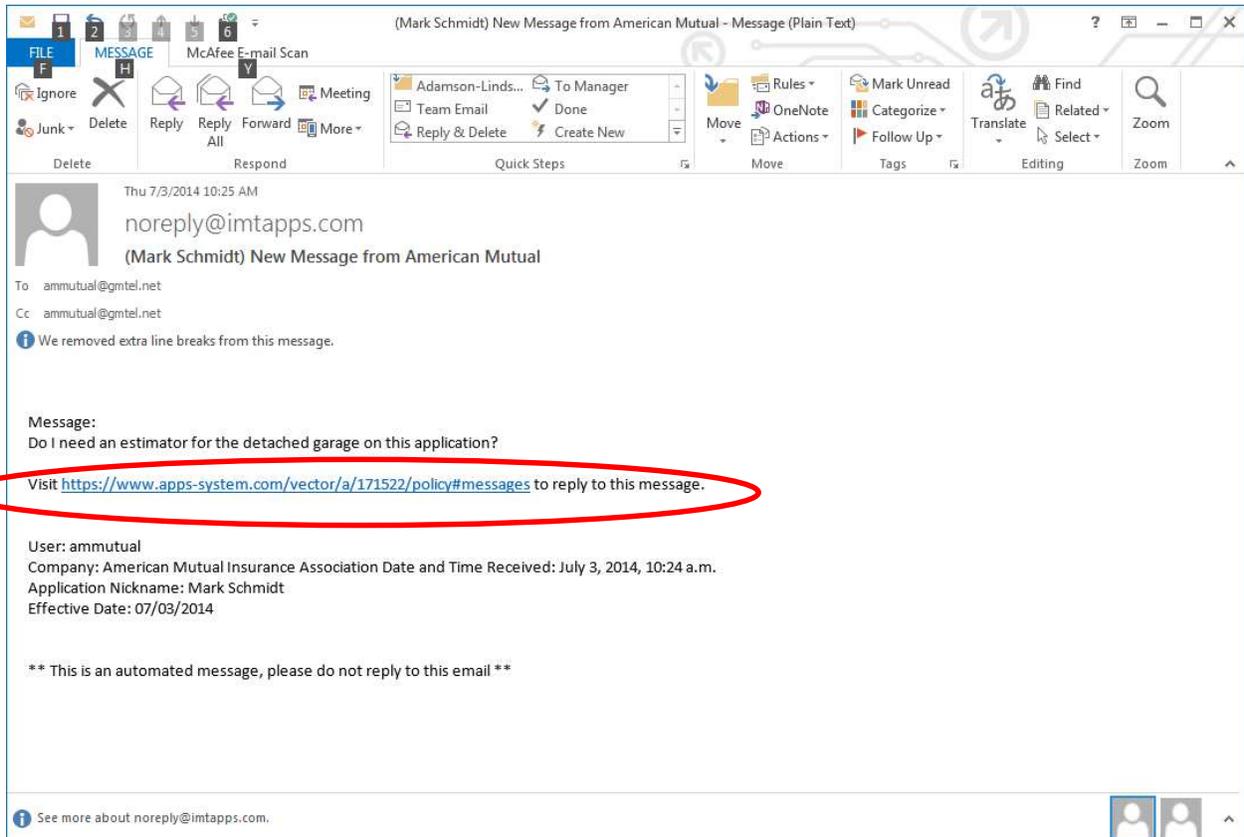
- Q. If you have any questions or need to provide us with instructions or comments, you are able to do that on the application as well. This can be done at any time during the application process. Once again you must be on the Summary Tab. Click on the Comments Button to the left of the Paper Clip.

The screenshot displays the APPS web application interface. At the top, the URL is `-system.com/vector/a/171522/summary` and the page title is "Vector • Quote". The navigation bar includes "Tools", "Help", and "Welcome American Mutual - American Mutual Insurance Association | Settings | Logout". The APPS logo is prominently displayed. Below the logo, there are buttons for "Dashboard" and "Agent Reference". A breadcrumb trail shows the current location: "Policy Summary" (circled in red), "Applicant", "Location", "Reports", "Coverage", "Covg. Detail", "Schedules", "Liability", "Addl. Liability", "Addl. Interests", "Underwriting", and "Loss History". The main content area is titled "Summary Information | Step 13 of 13" and shows "Quote Name: Mark Schmidt", "Status: In Progress", and "Policy Type: Home Guard 3 Special Form". A "Messages" tab is active, and a "Comments" button (circled in red) is visible next to it. The "Application" section contains a message: "The application is now ready to be reviewed, printed, or submitted to the Mutual." Below this, a red warning states: "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." Further instructions describe how to download the application (using a red arrow button) and how to submit it to the Mutual (using a blue arrow button). A footer note asks users to ensure their contact information is correct in the "Settings" link. The footer also includes the APPS logo and the text "Powered by IMT Computer Services Co. | © 2014".

- R. 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.



5. An e-mail will be generated and sent to 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.

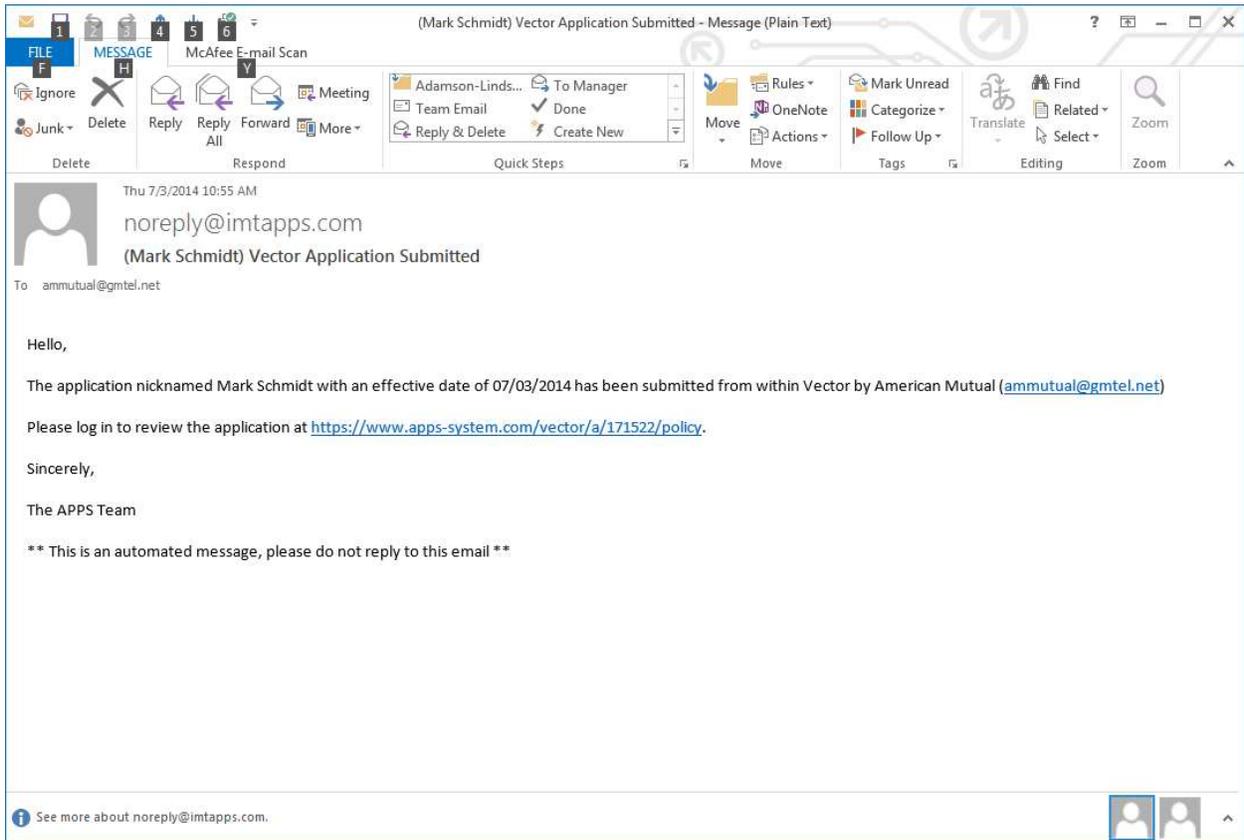


Submitting Applications Electronically

- T. 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. At the top, there's a navigation bar with the APPS logo and links for Dashboard and Agent Reference. Below that, a breadcrumb trail shows the current path: Summary > Applicant > Location > Reports > Coverage > Covg. Detail > Schedules > Liability > Addl. Liability > Addl. Interests > Underwriting > Loss History. The 'Summary' tab is highlighted and circled in red. Below the breadcrumb, there's a message box with the title 'Application' and the text: 'The application is now ready to be reviewed, printed, or submitted to the Mutual.' A red circle highlights a bolded message: '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 the right of the message box, there's a table with two columns: 'Deductible' and 'Total Policy Premium'. The 'Deductible' row shows '\$1,000 Deductible' with a link 'Show More Deductibles'. The 'Total Policy Premium' row shows '\$527.00' with a link '(show details)'. At the bottom right of the message box, there's a blue forward arrow button, which is also circled in red. The footer of the page includes the APPS logo and the text 'Powered by IMT Computer Services Co. | © 2014'.

- U. 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.



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