agencyservicebureau
UNIQUE INSURANCE SERVICE INC

EZLYNX GUIDE

HOW TO QUOTE USING THE ONLINE RATER

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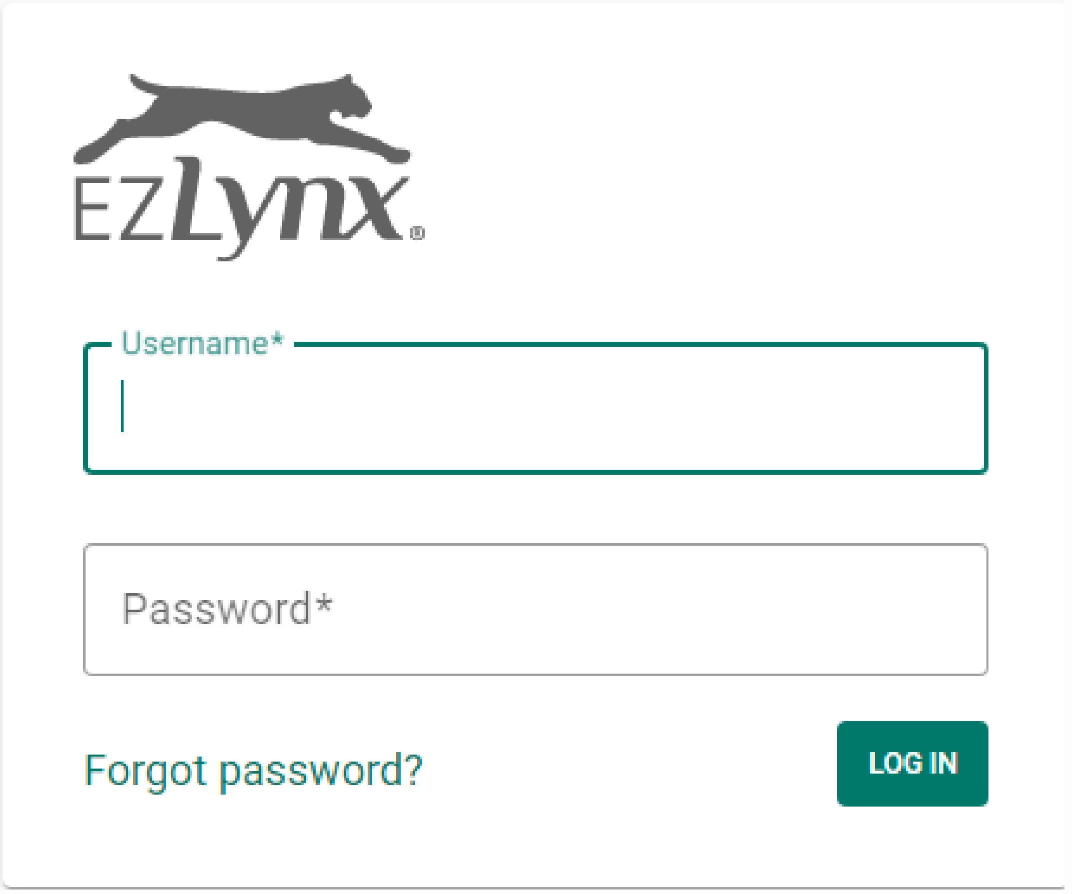
LOGGING INTO THE WEBSITE

1. Go to the EZLynx Website: https://app.ezlynx.com
2. Login using the username from your EZLynx Welcome Email and the password you created.



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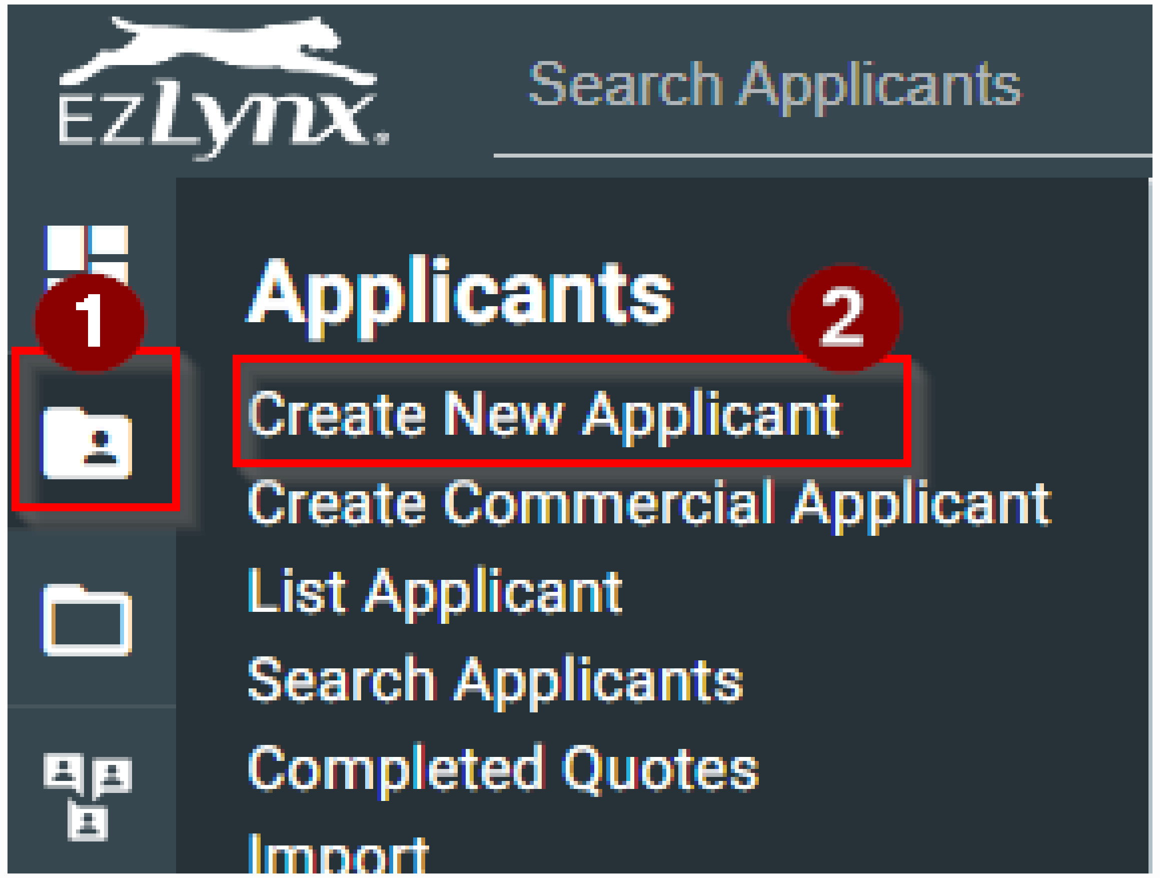
CREATE A NEW APPLICANT

1. On the left-hand side, hover over the Applicant icon
2. Click on "Create New Applicant"



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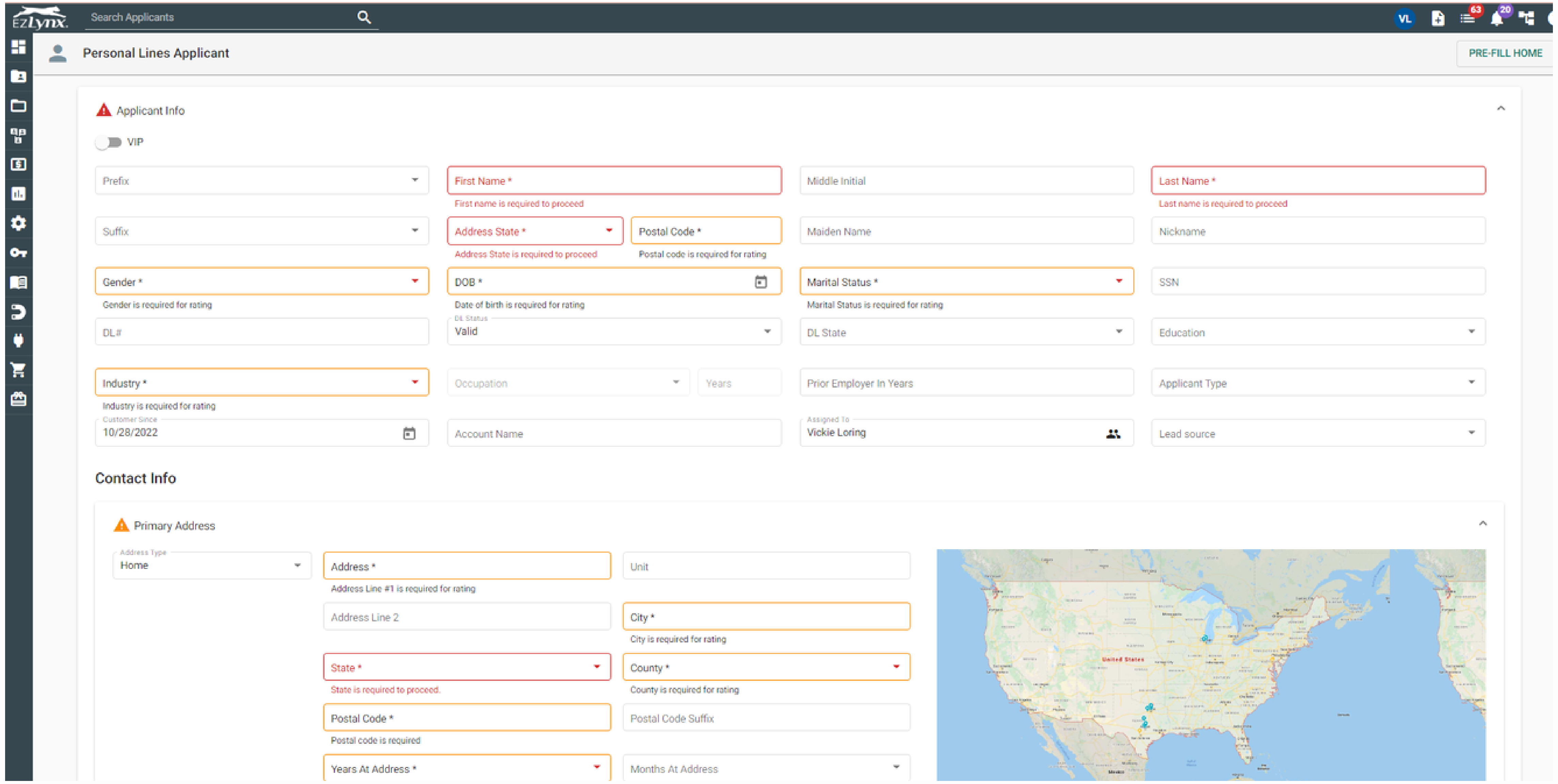
1. On the next screen, fill out the information for your client. Highlighted fields are required. Fill out as much information as you have available to you.



You are now ready to start a new quote:

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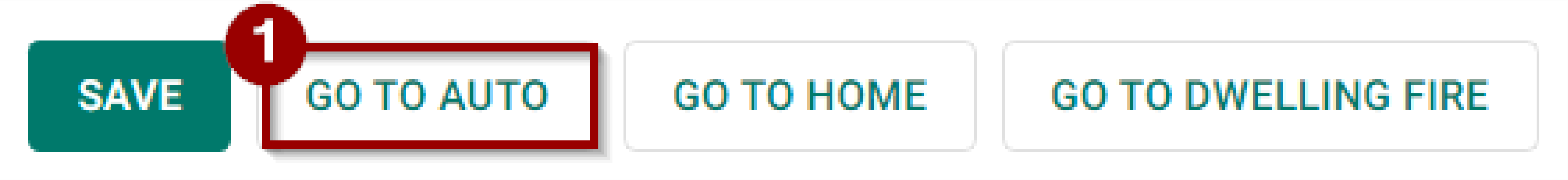
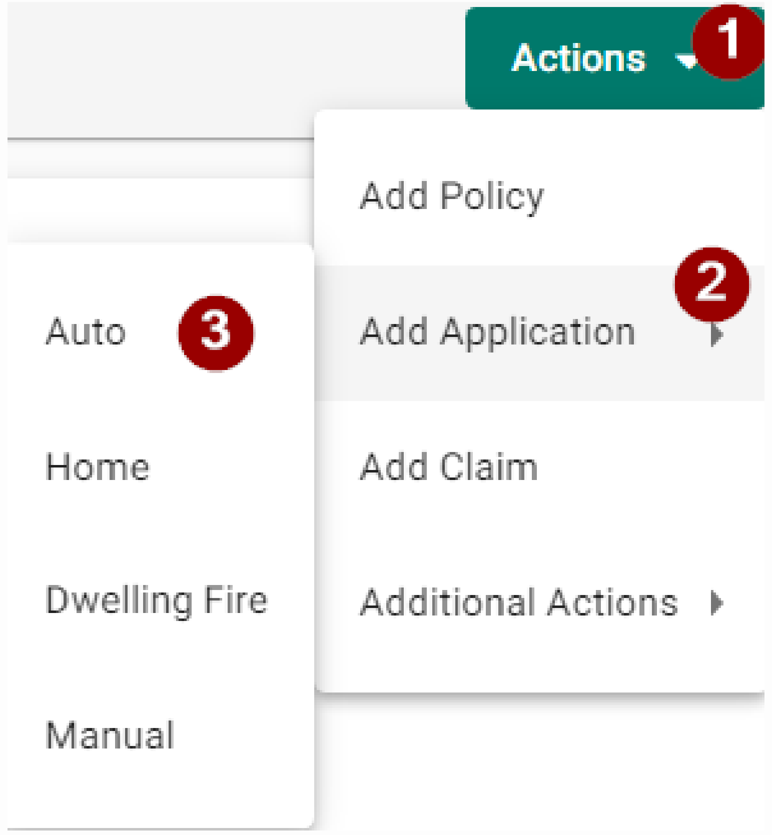
HOW TO QUOTE AN AUTO

There are two ways to start an **Auto** quote in EZLynx:

- From the **Details** tab where your Applicant information is, click on the "**GO TO AUTO**" button



- From the **Overview** tab, click on the "**Actions**" button, click "**Add Application**" then click "**Auto**".



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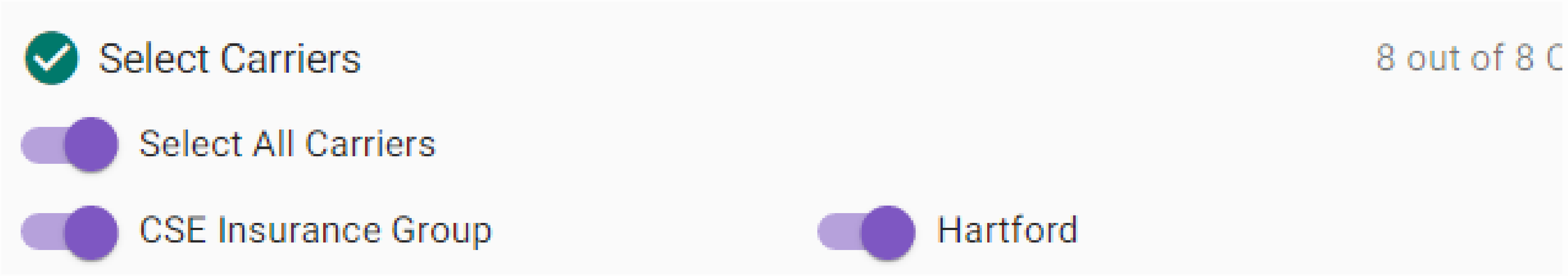
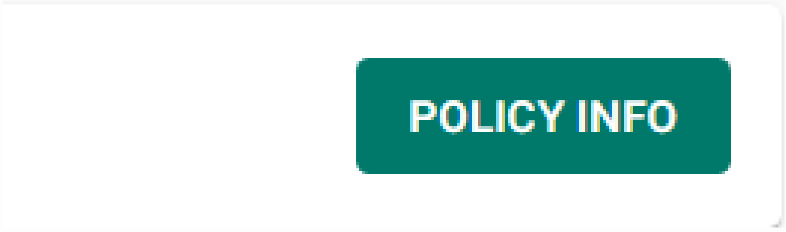
You will land on the **General Information/Rating** screen. On this screen, you will choose the carriers you would like to quote.

You can click on the "Select All Carriers" switch if you want to run quotes with all available carriers.



After you have chosen your carriers, click on the **Policy Info** button to proceed.



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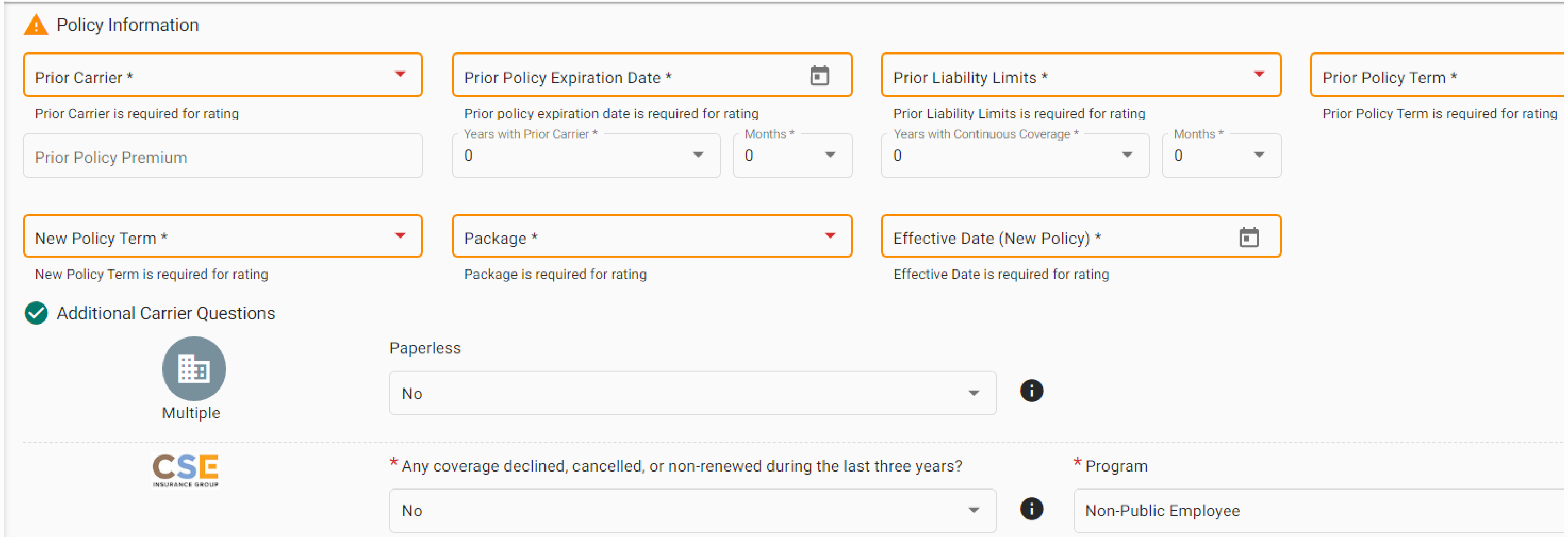
On the **Policy Info** screen, you will complete all of the highlighted fields.



Once complete, click on the **Drivers** button

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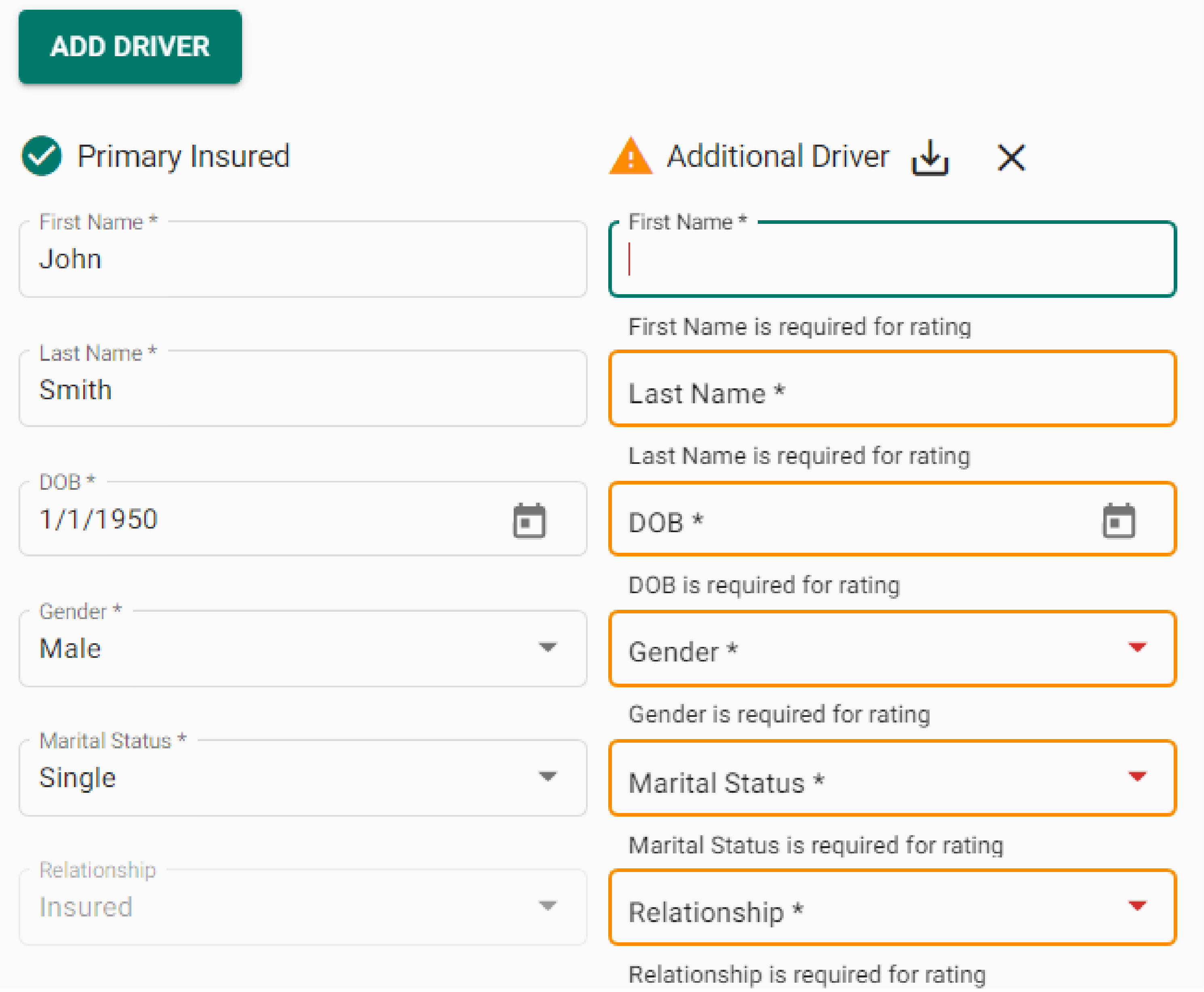
On the **Drivers** screen, you will complete all the information for each Driver that should be rated. Click on the "Add Driver" button for each additional driver.



Click the **Vehicles** button to move forward.

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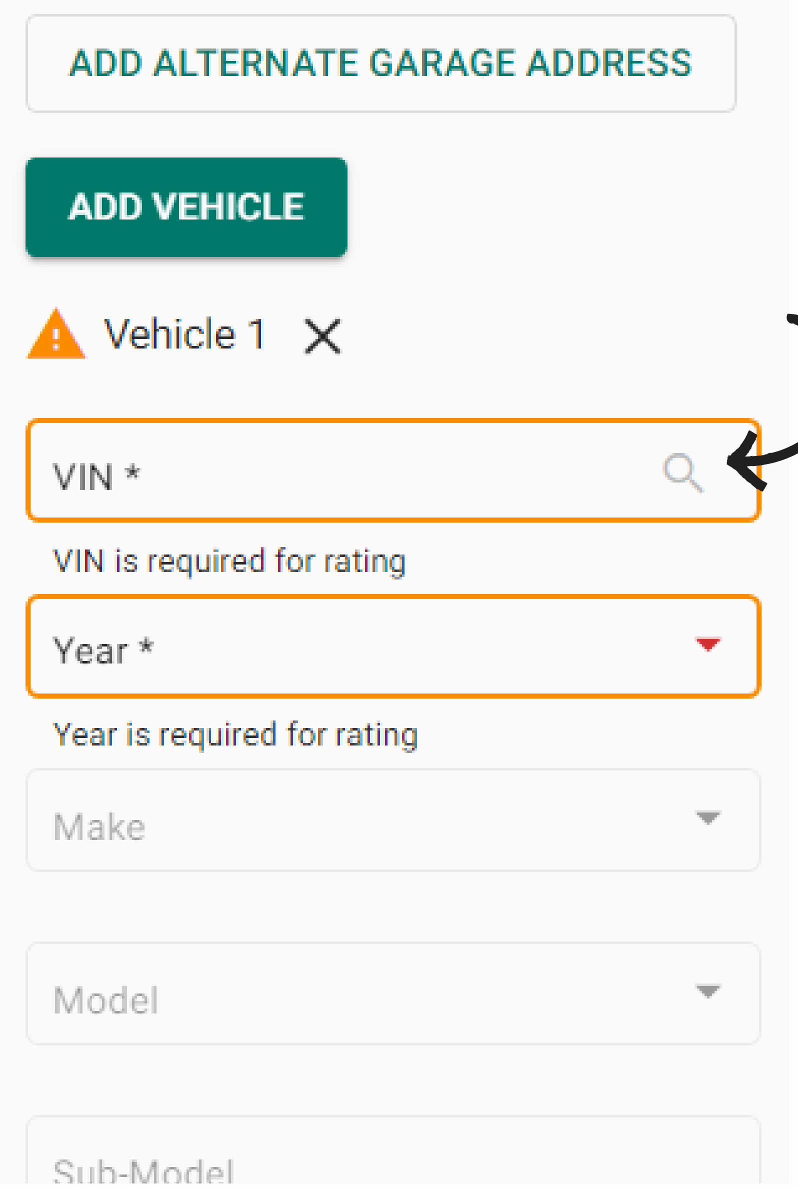
On the **Vehicles** screen, you will complete all the information for each of the client's vehicles. If there is an alternate garaging address, you will add it on this screen.

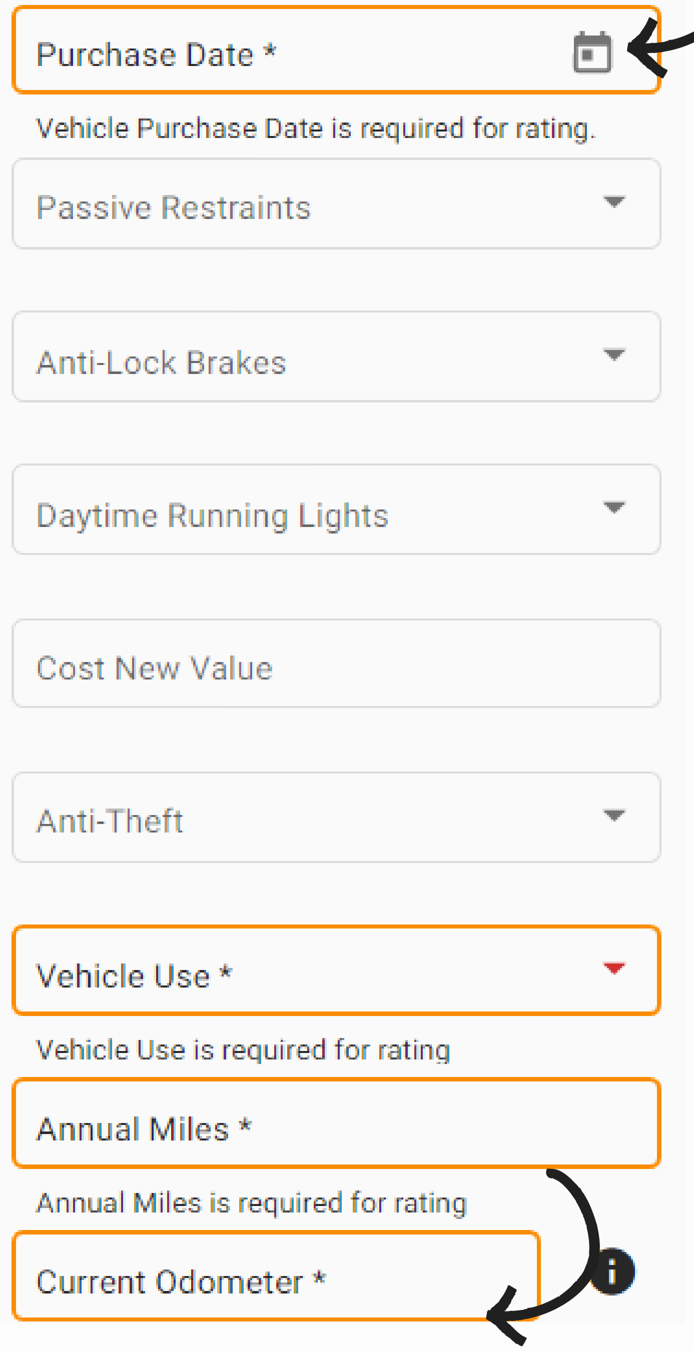
Always enter the **VIN**. Once entered, click on the search icon to prefill the vehicle info.

If the vehicle is **pre-1981**, you will need to email us the info so we can add it to the quote.

Enter a **maximum** of 4 vehicles as some carriers will not quote w/more than 4.



Make sure to include an **<u>accurate purchase date</u>** and **<u>odometer reading</u>**. This can affect the rate.



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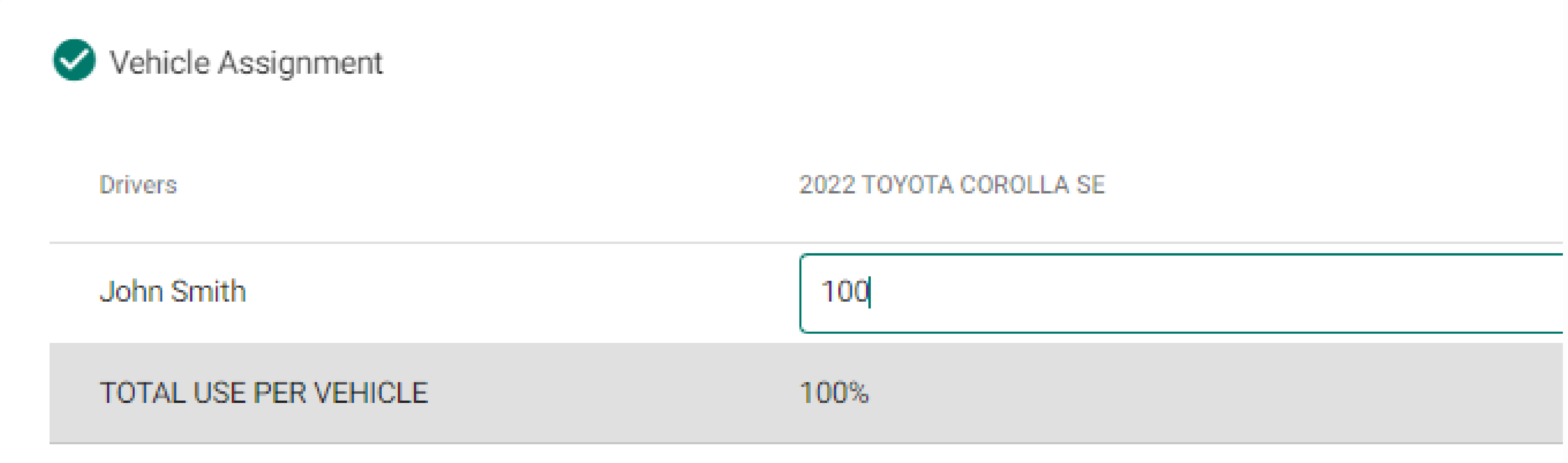
At the bottom of the **Vehicles** screen is the **Vehicle Assignment** section. Driver/Vehicle assignments are required for every auto quote in EZLynx.

Vehicles are listed across the top of the section, and **drivers** are listed down the left side. The assignments must total 100% under each vehicle and there always must be a primary driver. If you have two drivers, please enter at least 51/49 instead of 50/50 so that one driver is primary.



Click the **Incidents** button to move forward.

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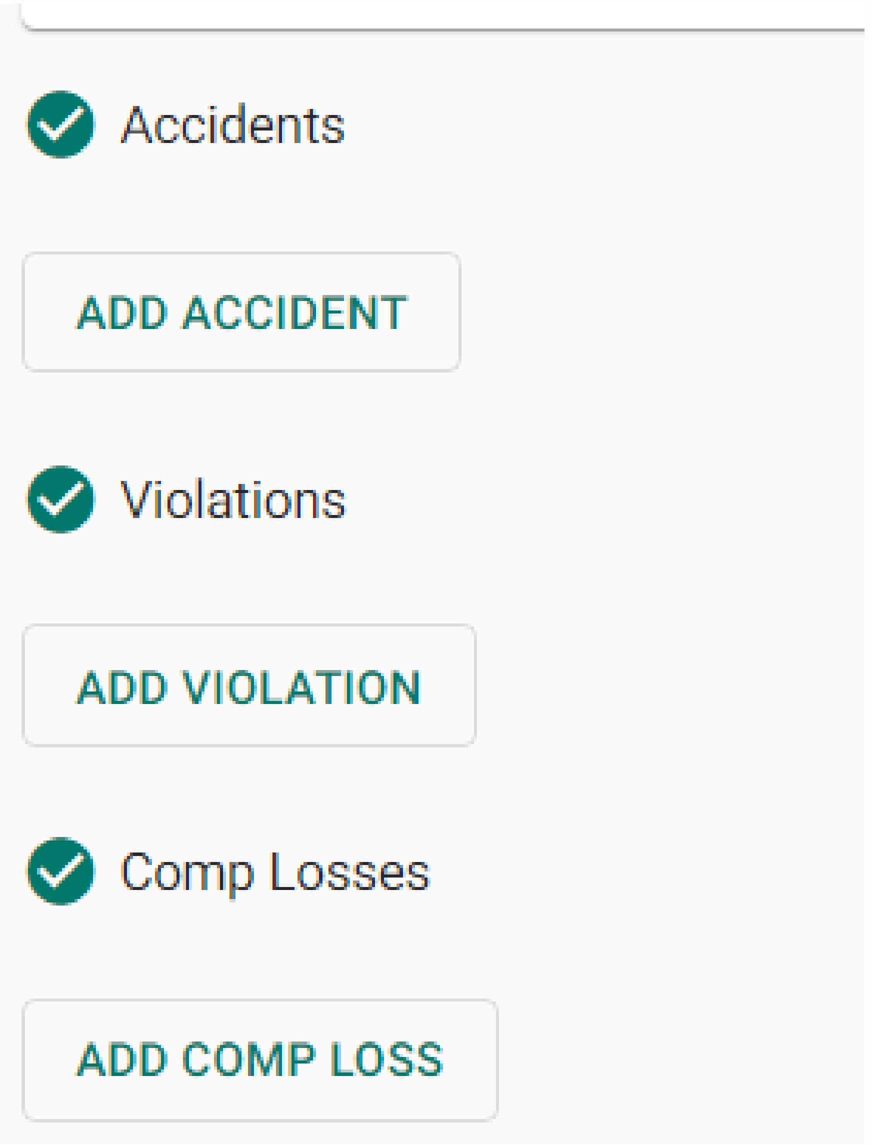
If there are any known **incidents**, please add them on this page.



Click the **Coverage** button to move forward.

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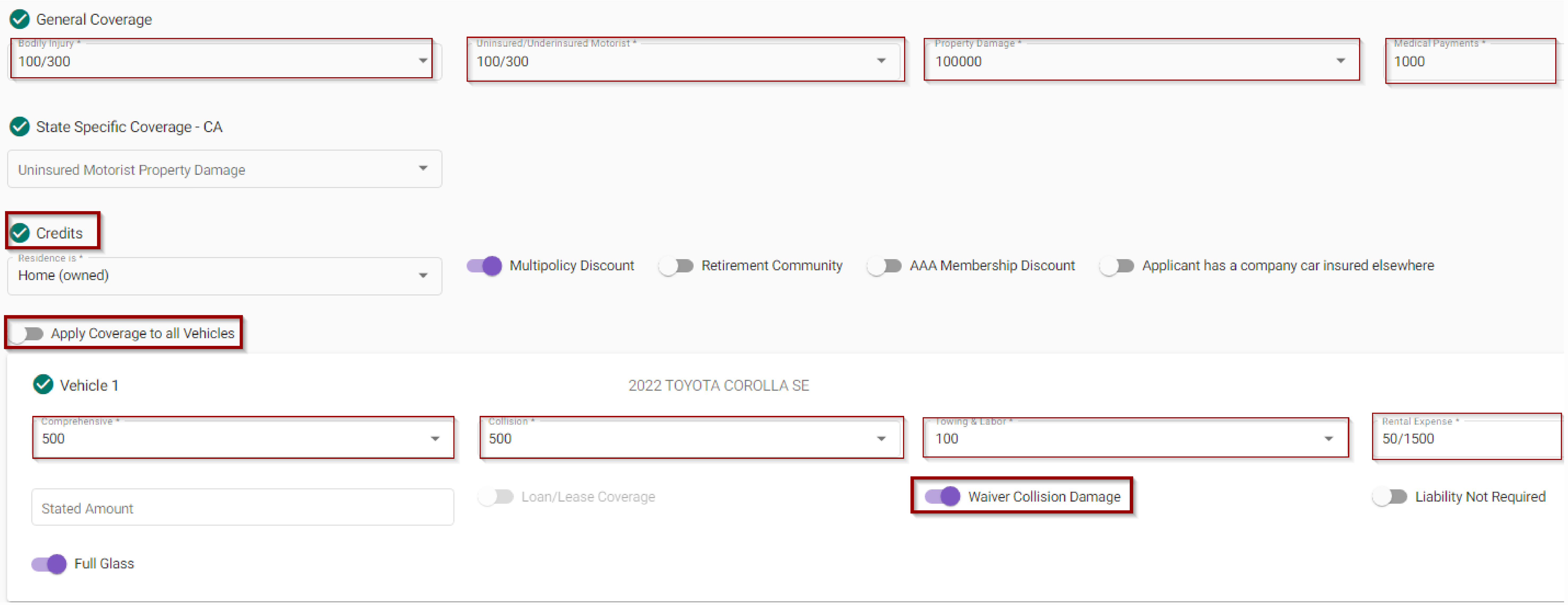
Complete the requested coverage on this screen. Our **office minimums** are **$100/300/100**. Include any credits your client may be entitled to and fill out the coverages for each vehicle. If all vehicles will have the same coverage, click on the "**Apply Coverage to all Vehicles**" button to save time.



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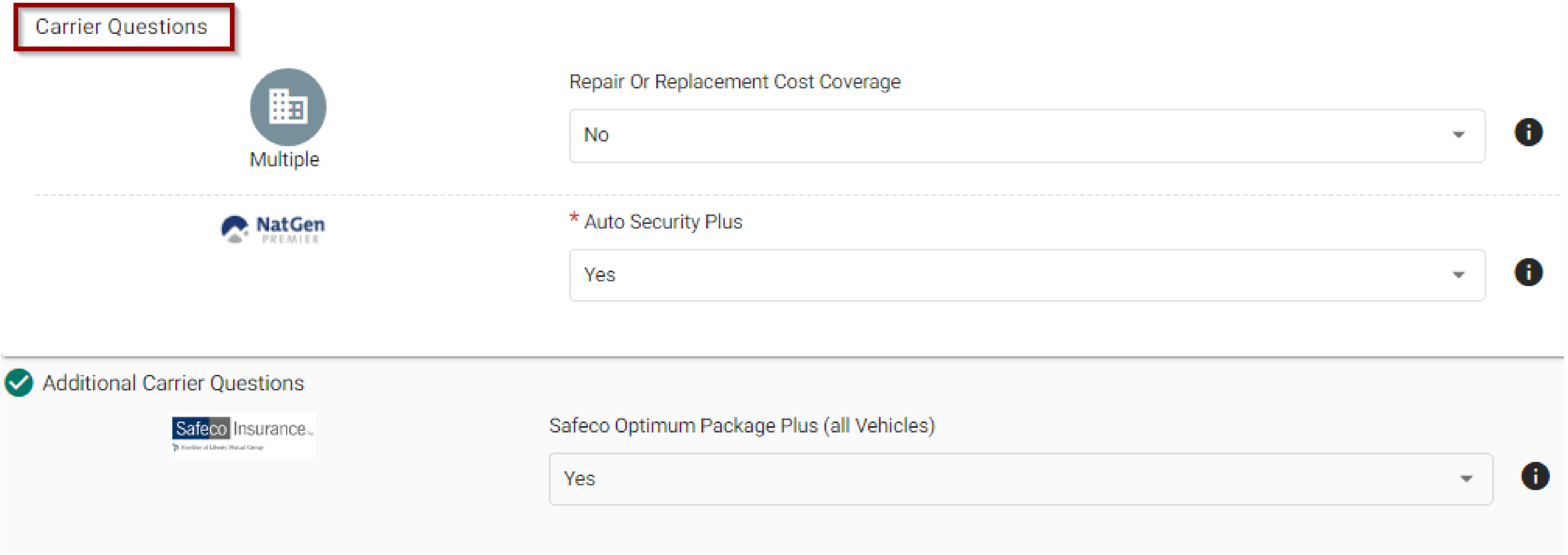
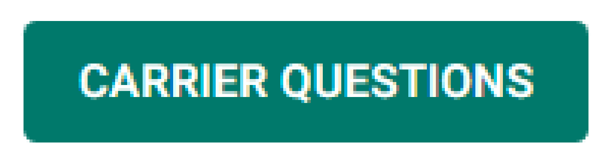
Make sure to answer any **carrier questions** that appear on each screen.



Click the **Carrier Questions** button to move forward.



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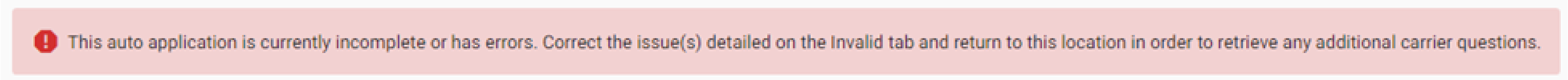
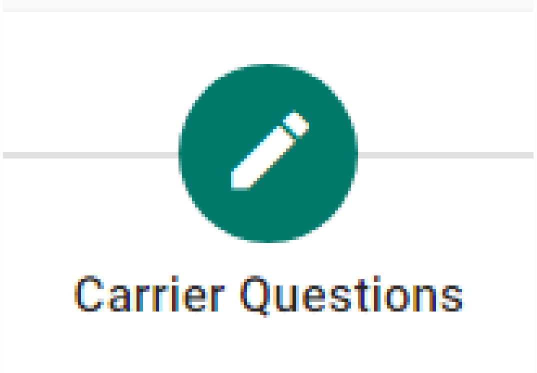
If you get an error message that says you cannot move forward due to missing information, look across the top, if any prior sections do not have a green checkmark, go back to that sections, and complete the missing information.



Once you have completed the missing information and have green checkmarks, you can move forward.

Click the **Carrier Questions** icon from across the top to go back to that section.



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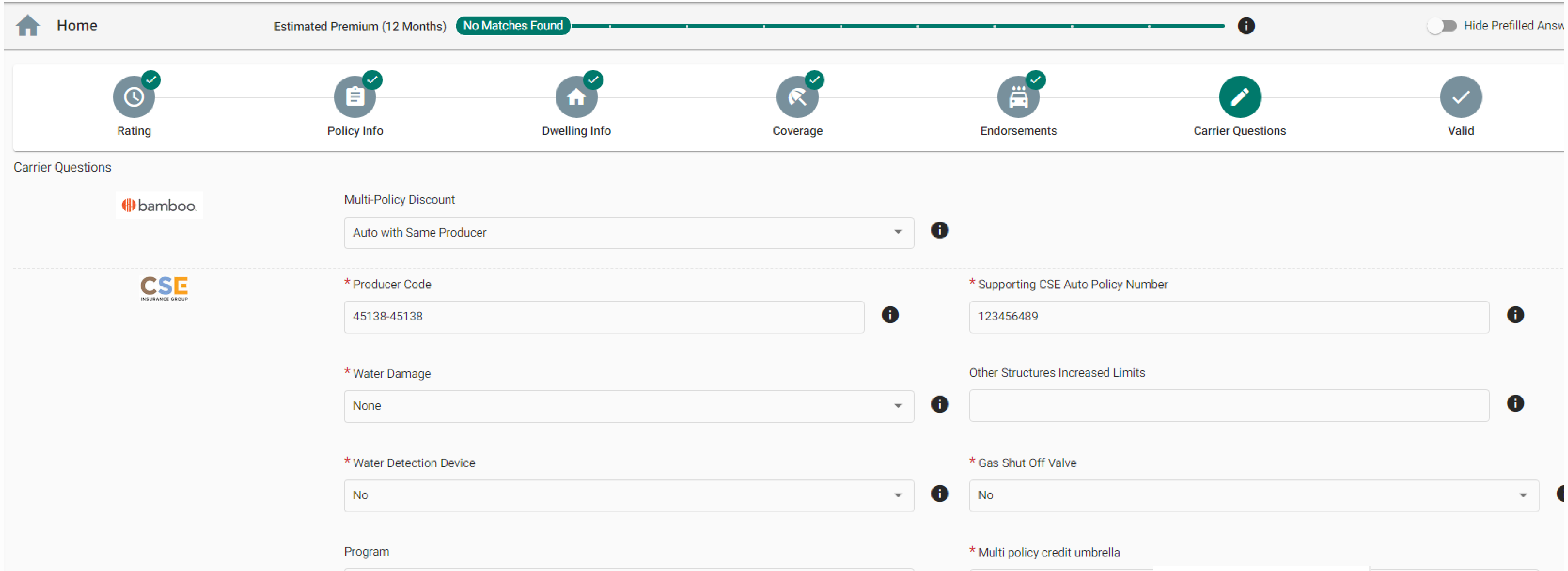
On the **Carrier Questions** page, you will need to answer the highlighted questions as well as make sure that the prefilled answers are correct. If the carrier is asking for a supporting policy number (if quoting w/MPD) and they don't have one already, you can enter a *fake* number. See the tips page of this guide for numbers you can use.



Once all questions are complete, click on the **Finish** button.

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On this screen, it will tell you if your application is complete or if you are missing information. If information is required, you will need to fix it.
The SSN for an applicant in California is not required. Other states may require it.

If everything is complete, **you can either** request a finalized Auto quote or you can continue on to quoting the home.

If you want to quote the Home, click on the "**GO TO HOME**" button

If you want to finalize your Auto quote, click on the "**SUBMIT TO CARRIERS**" button

For instructions on **submitting to the carriers**, click here: Submit to Carriers

For instructions on **quoting the Home**, click here: Quote a Home

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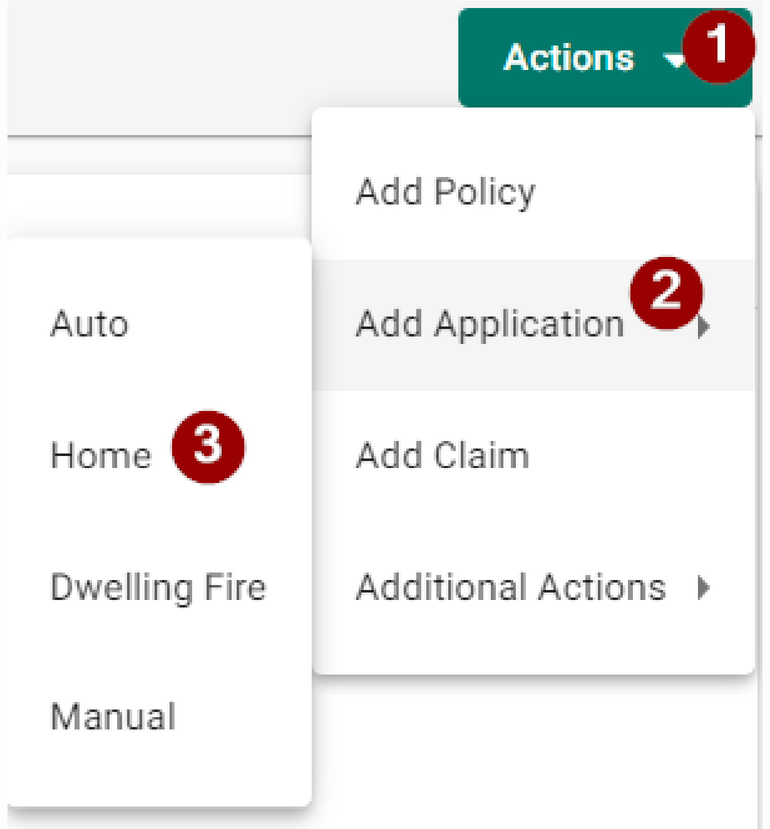
HOW TO QUOTE A HOME

There are two ways to start a **Home** quote in EZLynx:

- From the **Details** tab where your Applicant information is, click on the "**GO TO HOME**" button

- From the **Overview** tab, click on the "**Actions**" button, click "**Add Application**" then click "**Home**".



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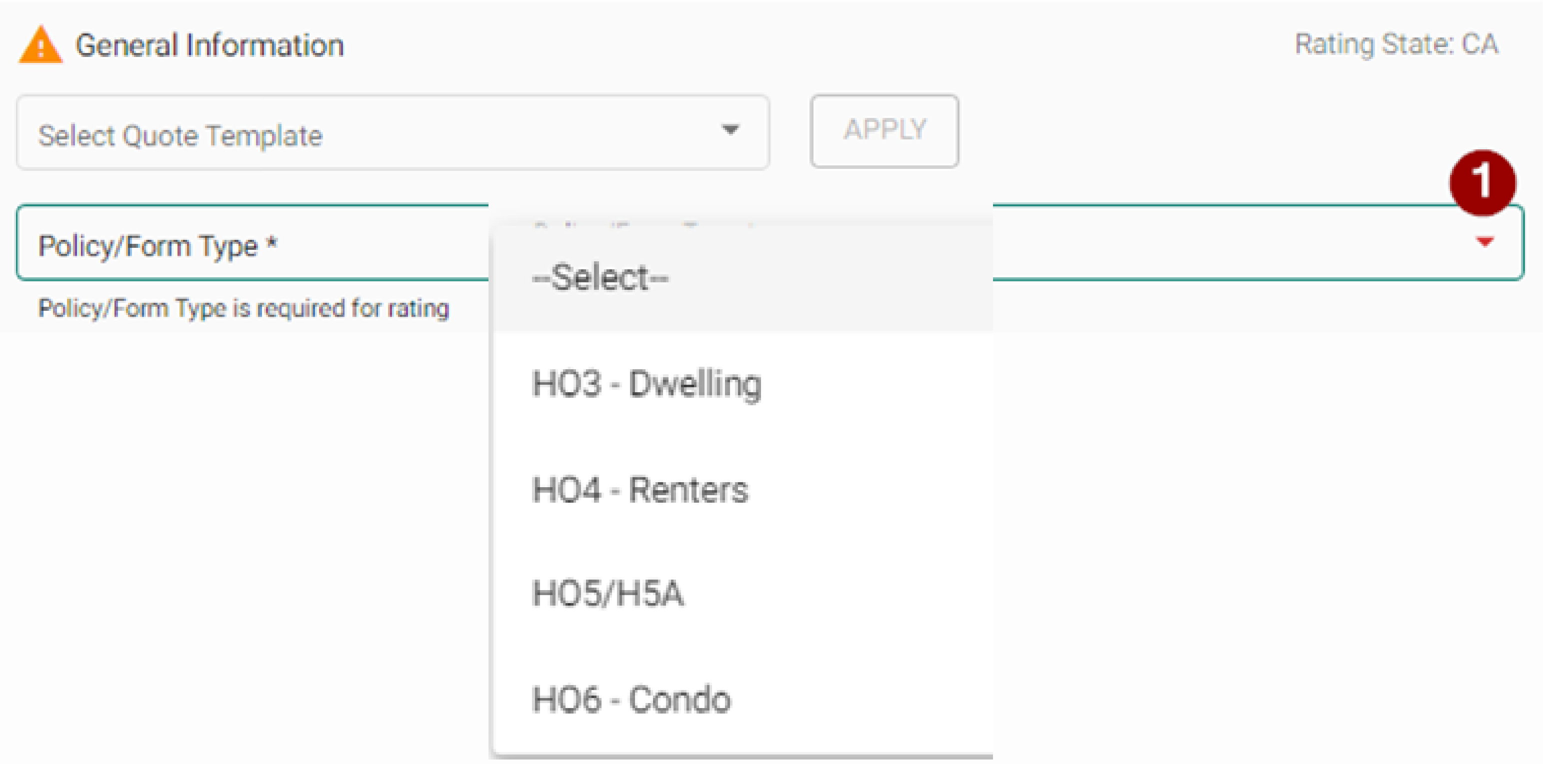
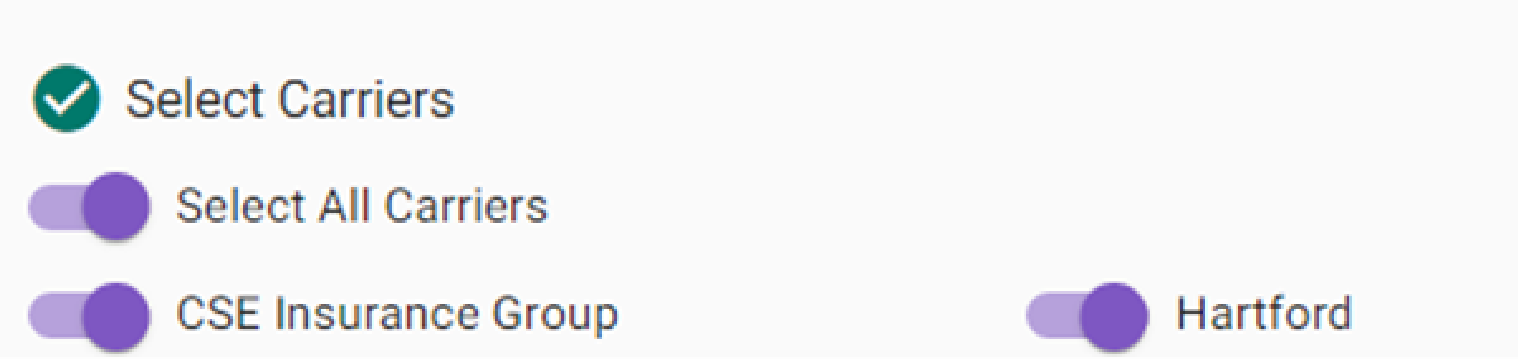
On the **General Information/Rating** screen, select the policy type you are quoting:



You will then select the carriers you would like to quote.



Once all questions are complete, click on the **Policy Info** button. 

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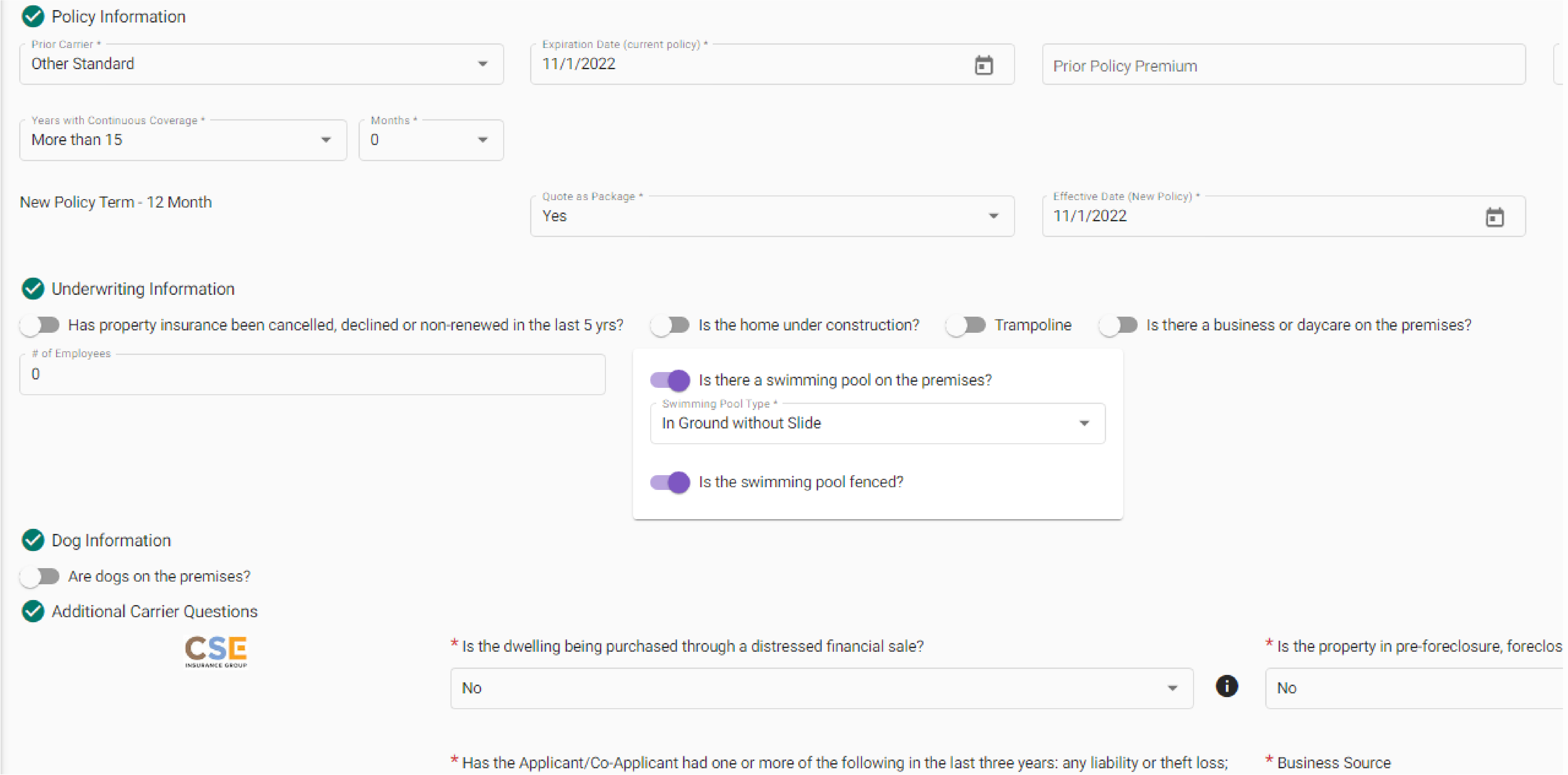
Complete all the **required information** including the multiple carrier questions. Some answers will open additional questions. Make sure you answer each question.



Once all questions are complete, click on the **Dwelling Info** button. 

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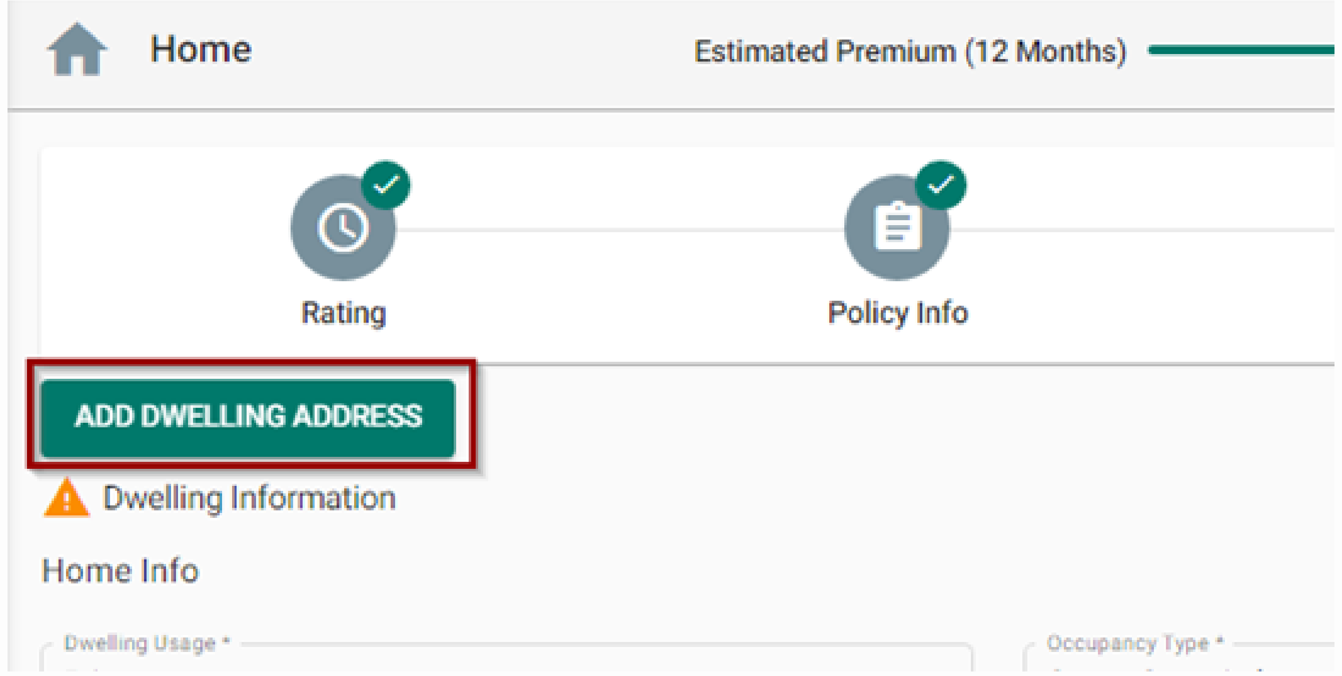
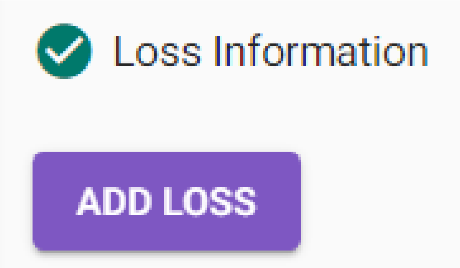
Answer all **highlighted** questions. Completing all of the fields will provide a more accurate quote.

If the **Dwelling Address** is different then the address that was listed on the **Applicant Details** screen, you can click on the "**Add Dwelling Address**" button to quote a different address.



Make sure to add any known **losses** from w/in the last 5 yrs.



Once all questions are complete, click on the **Coverage** button.

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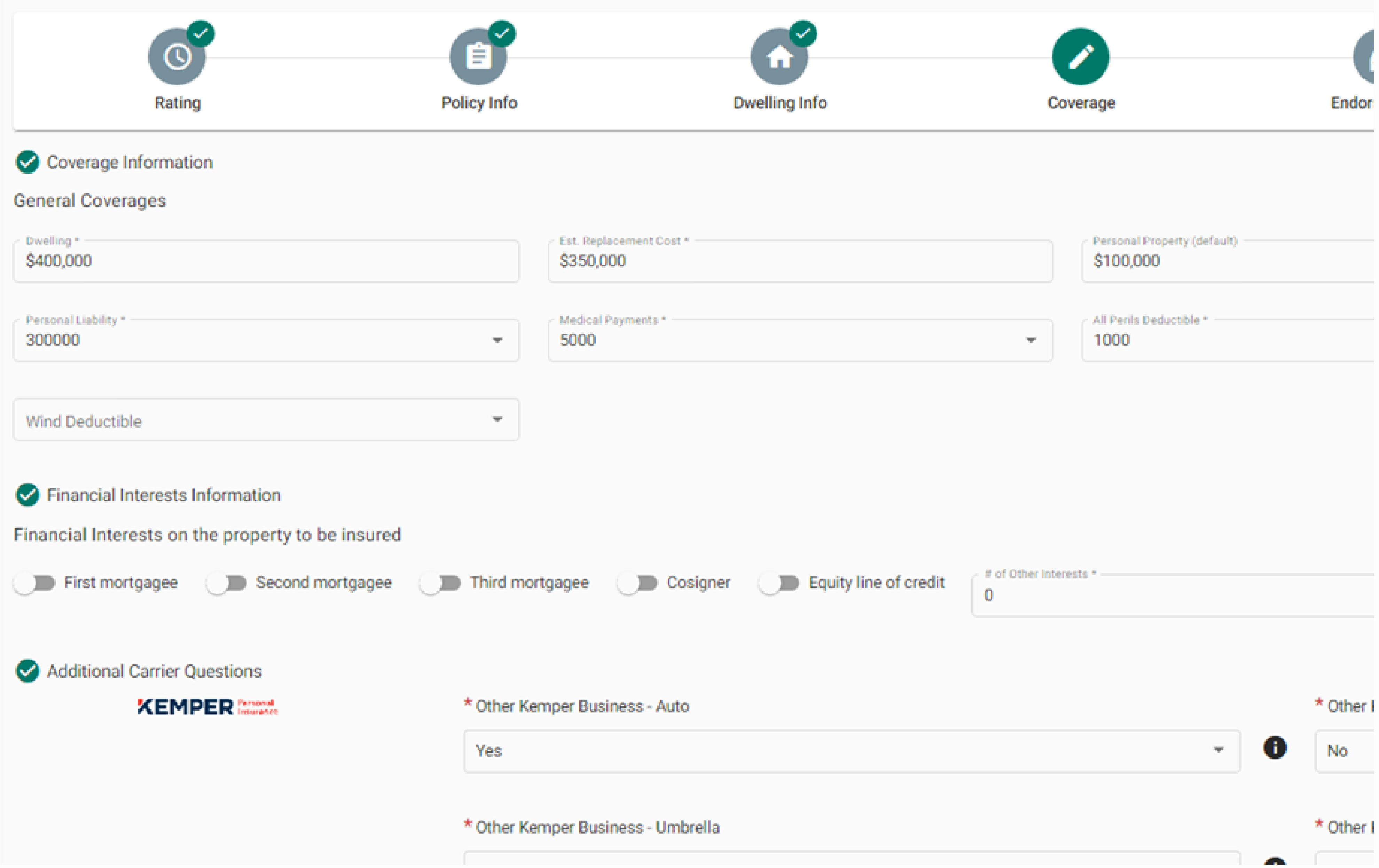
Complete all the requested **coverage options** and answer all the **carrier questions**. Our office **minimum** for Personal Liability is **$300,000**.



Once all questions are complete, click on the **Endorsements** button.

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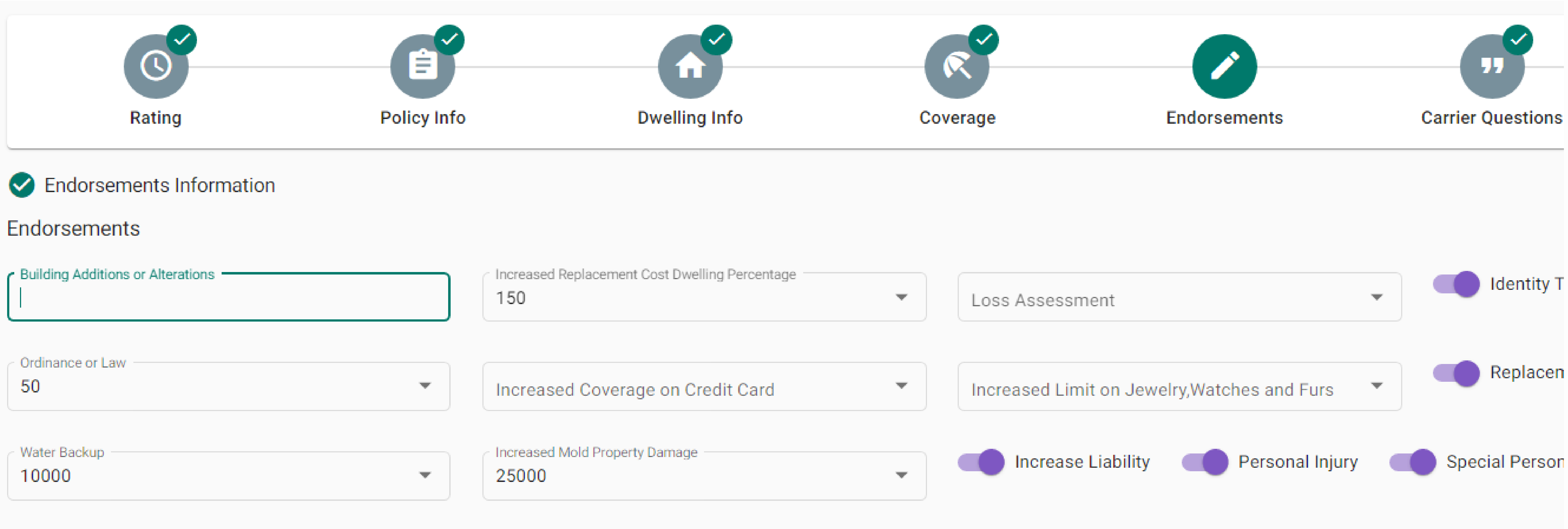
On the **Endorsements** screen, you will enter any **additional coverages** that you would like included with your quote.



Once all questions are complete, click on the **Carrier Questions** button.

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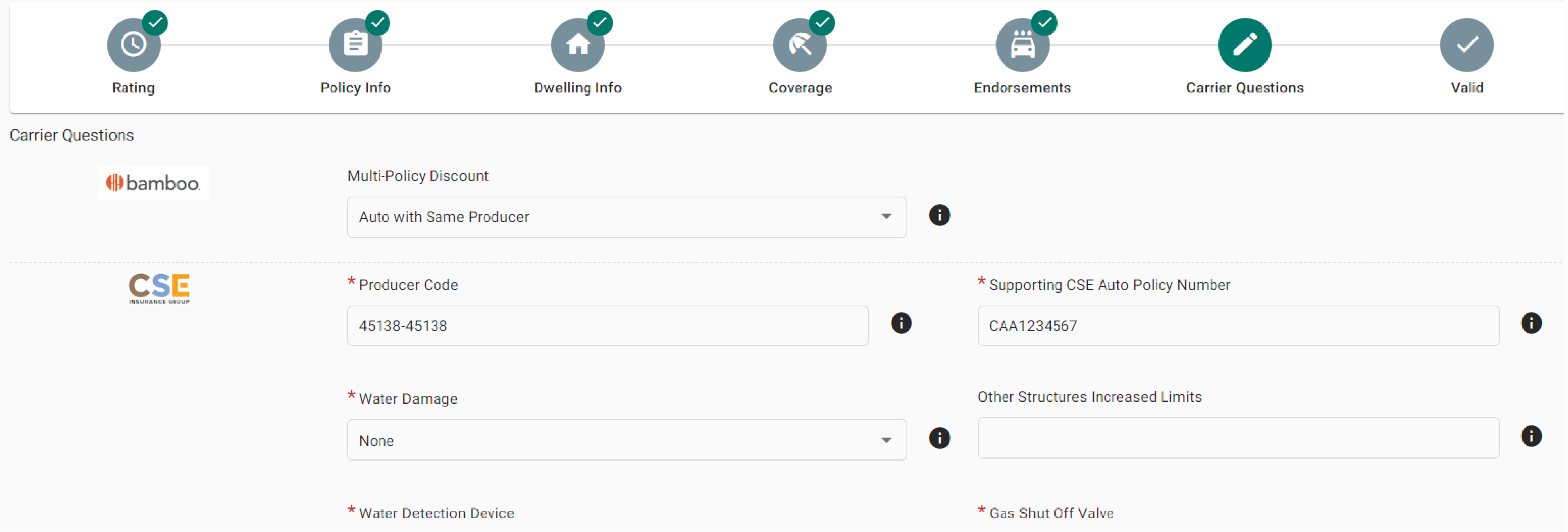
On the **Carrier Questions** page, you will need to answer the highlighted questions as well as make sure that the prefilled answers are correct. If the carrier is asking for a supporting policy number (if quoting w/MPD) and they don't have one already, you can enter a *fake* number. See the <u>tips page</u> of this guide for numbers you can use.



Once all questions are complete, click on the **Finish** button.

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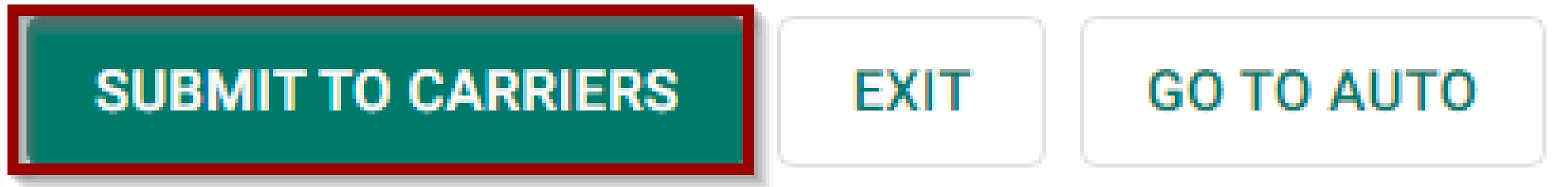
On this screen, it will tell you if your application is complete or if you are missing information. If information is required, you will need to fix it.
The SSN for an applicant in California is not required. Other states may require it.

If everything is complete, **you can either** request a finalized Home quote or you can continue on to quoting the Auto (if you haven't already).

If you want to quote the Auto, click on the "**GO TO AUTO**" button 

If you want to finalize your Home quote, click on the "**SUBMIT TO CARRIERS**" button



For instructions on **submitting to the carriers**, click here: **Submit to Carriers**

For instructions on **quoting the Auto**, click here: **Quote an Auto**

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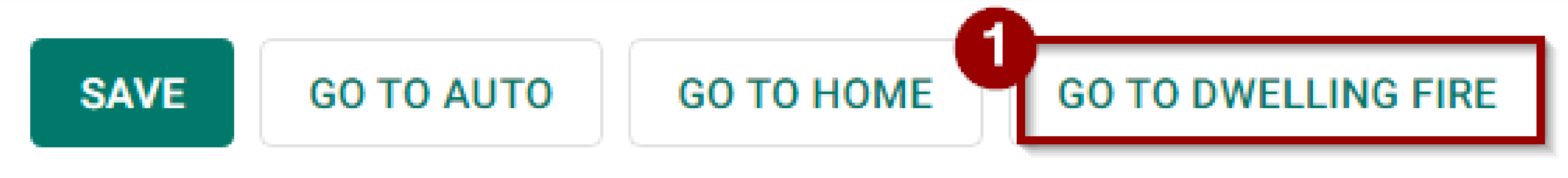
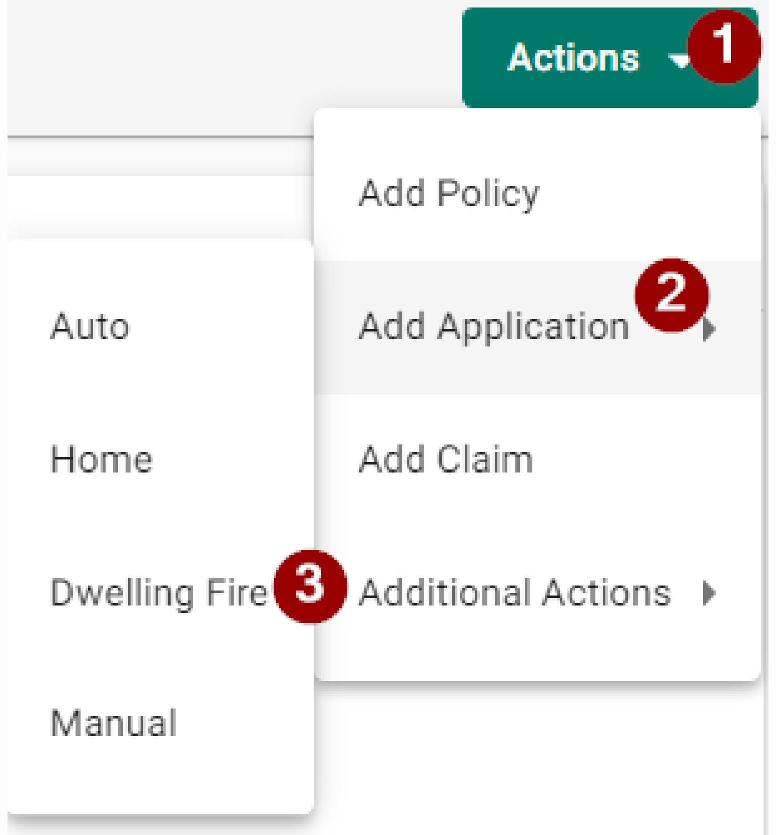
HOW TO QUOTE A DWELLING FIRE

There are two ways to start a **Dwelling Fire** quote in EZLynx:

- From the **Details** tab where your Applicant information is, click on the "**GO TO DWELLING FIRE**" button



- From the **Overview** tab, click on the "**Actions**" button, click "**Add Application**" then click "**Dwelling Fire**".



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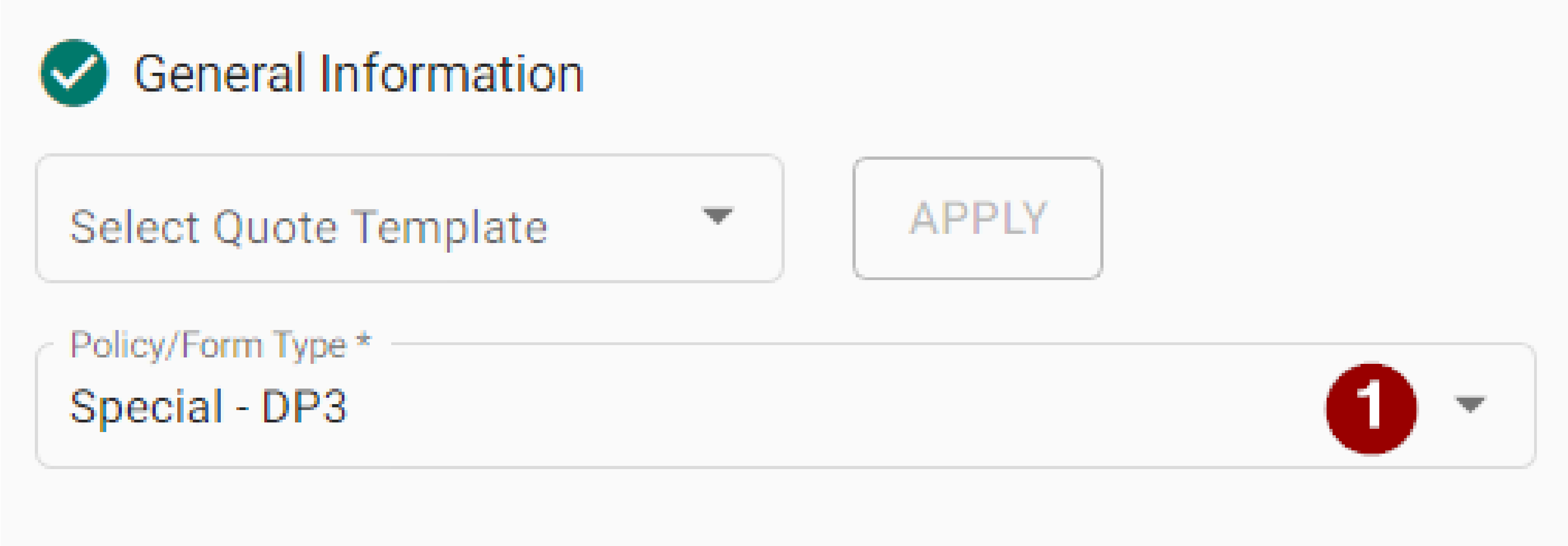
On the **General Information/Rating** screen, EZLynx should default the policy form type as a Special - DP3. If not, you will pick it from the drop down.



You will then select the carriers you would like to quote. Not all carriers are in EZLynx, you can contact us to see if we have additional options available.

Once complete, click on the **Policy Info** button.

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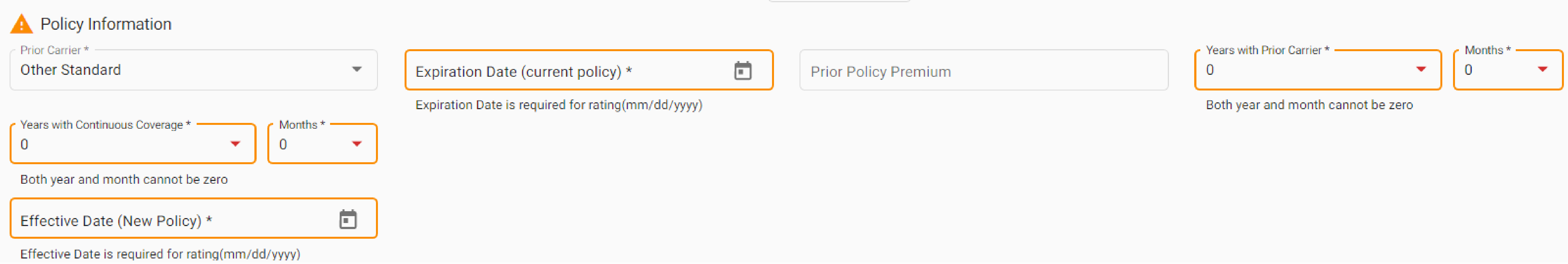
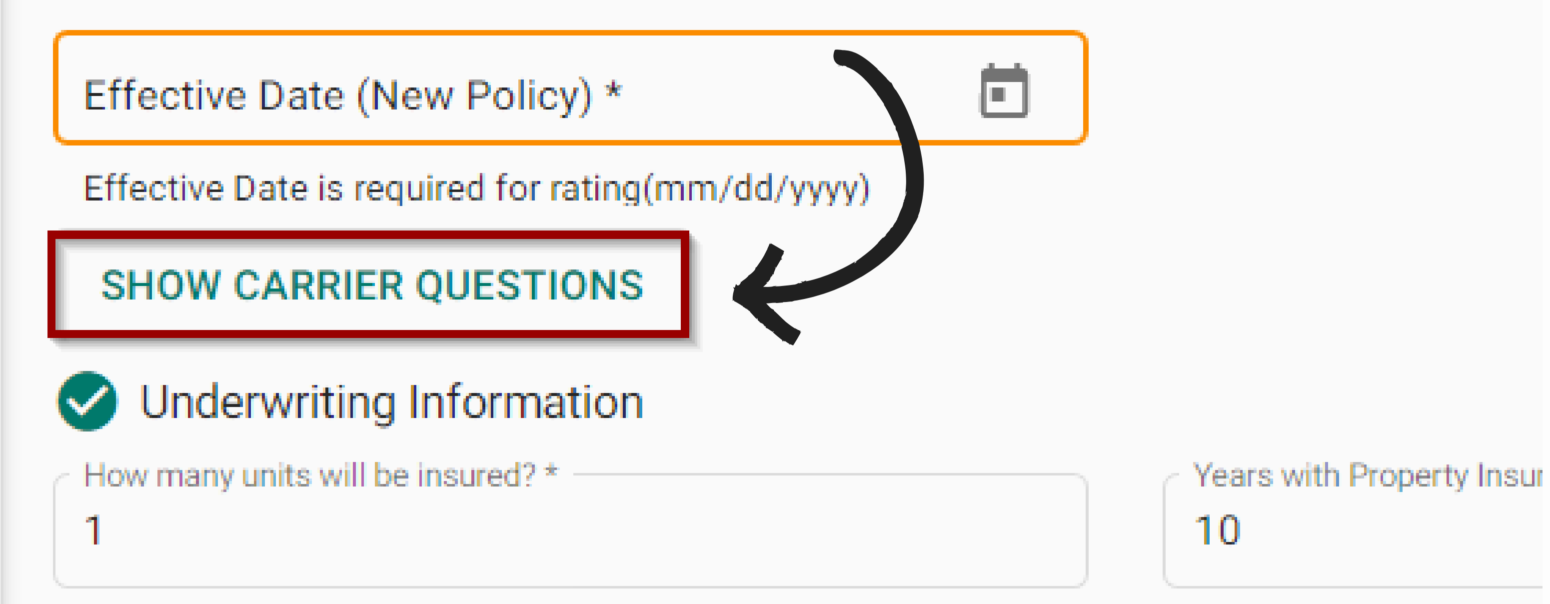
Complete all the required information including the multiple carrier questions & underwriting information.



There are additional carrier questions that require you to click on the "Show Carrier Questions" button. It is easy to miss and must be completed to get a rate.



Once complete, click on the **Dwelling Info** button.

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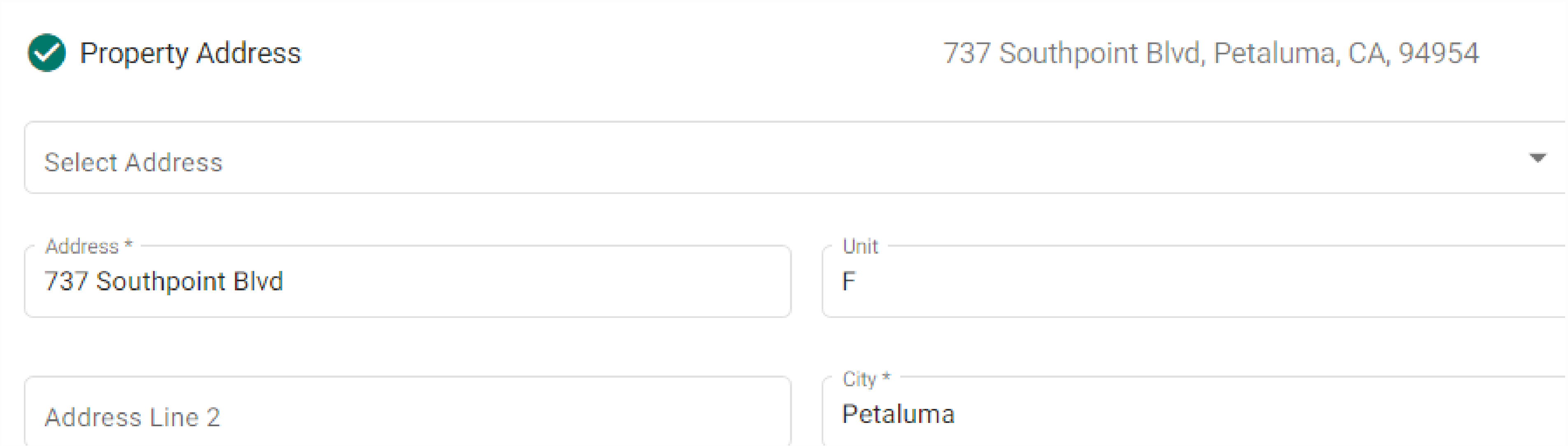
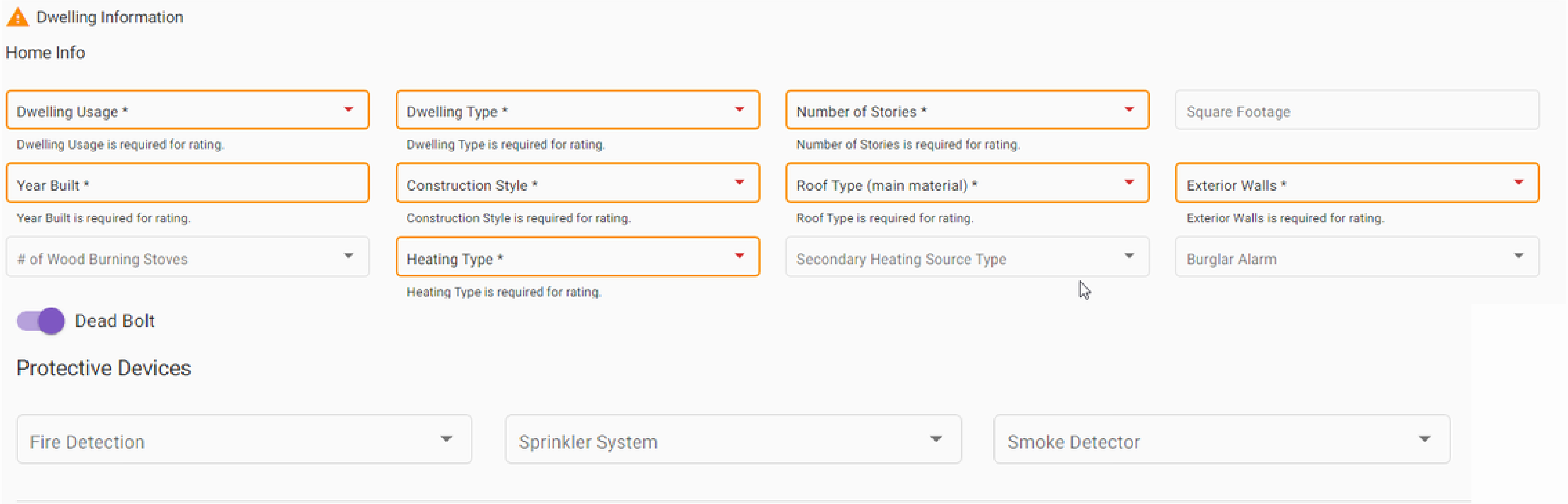
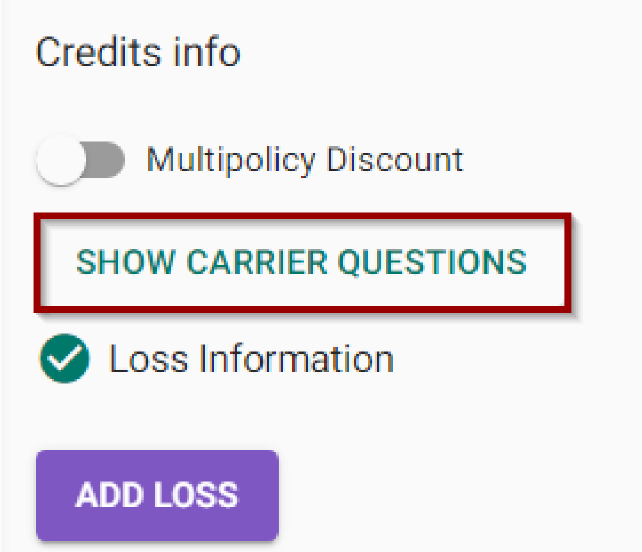
Complete the **Property Address** section w/the rental property address.



Complete the **Dwelling Information** section. Make sure to click on the "**Show Carrier Questions**" button again. Include any discounts & losses on this page.





Once all questions are complete, click on the **Coverage** button.

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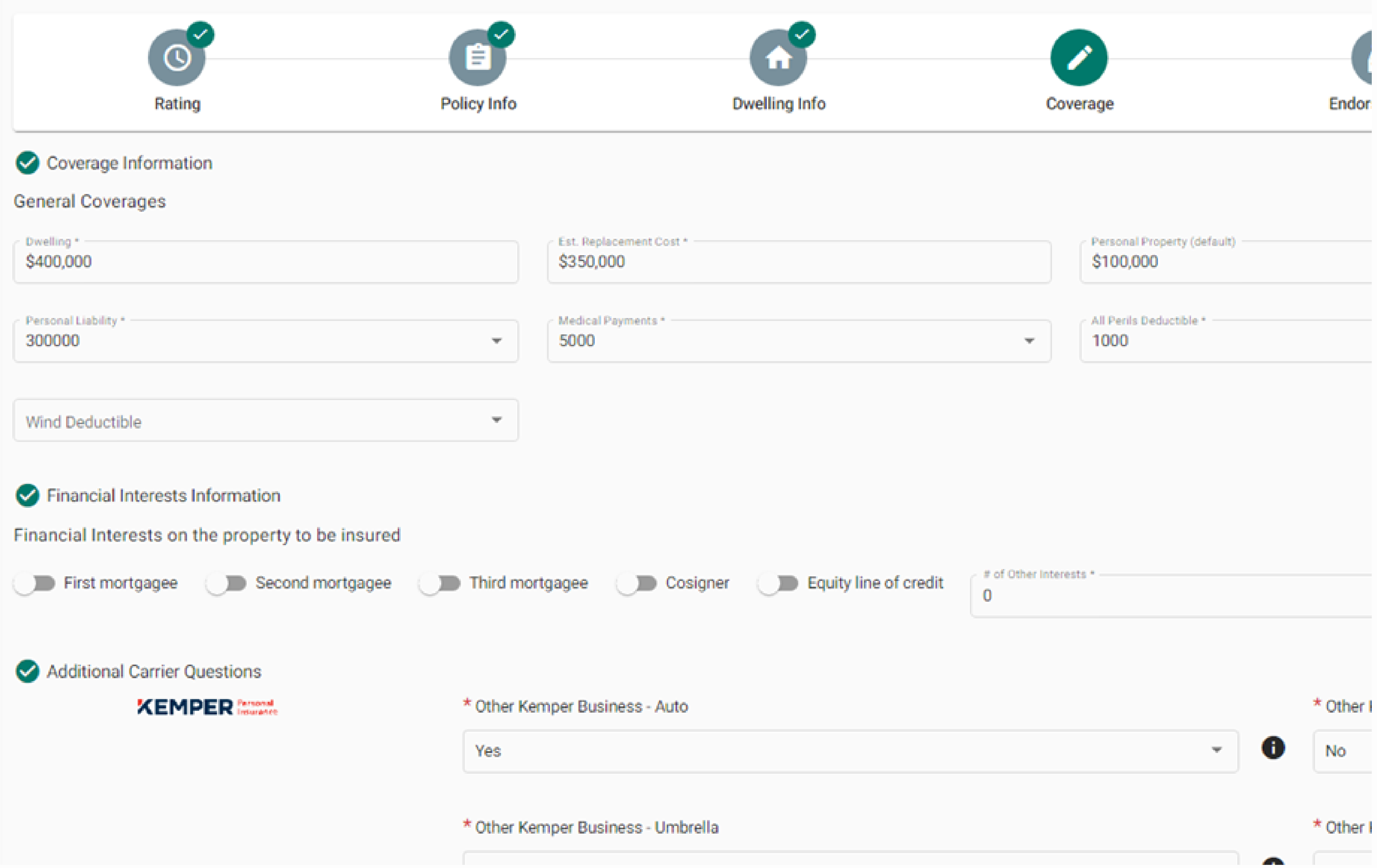
Complete all the requested **coverage options** and answer all the **carrier questions**. Our office **minimum** for Personal Liability is **$300,000**.



Once all questions are complete, click on the **Endorsements** button. ENDORSEMENTS

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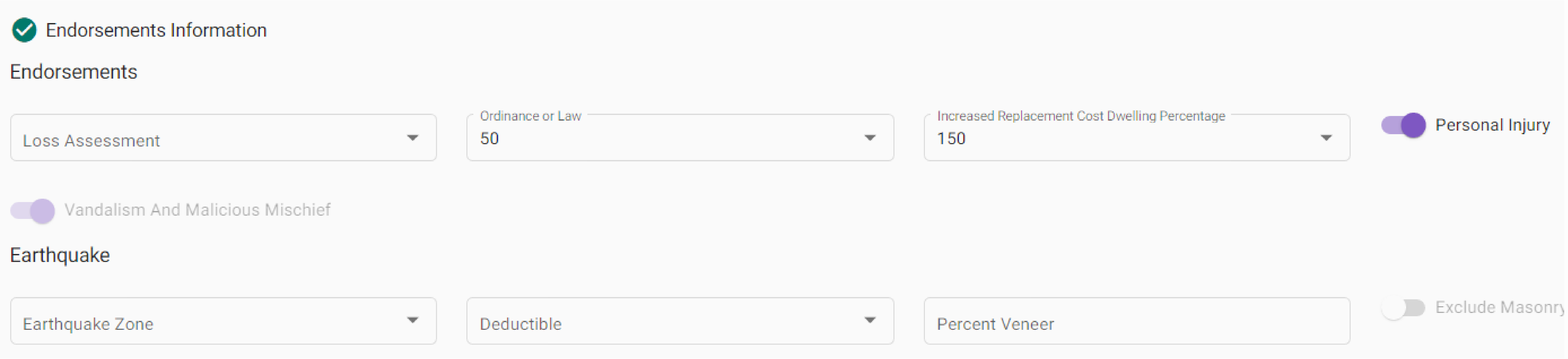
On the **Endorsements** screen, you will enter any **additional coverages** that you would like included with your quote.



Once all questions are complete, click on the **Carrier Questions** button. CARRIER QUESTIONS

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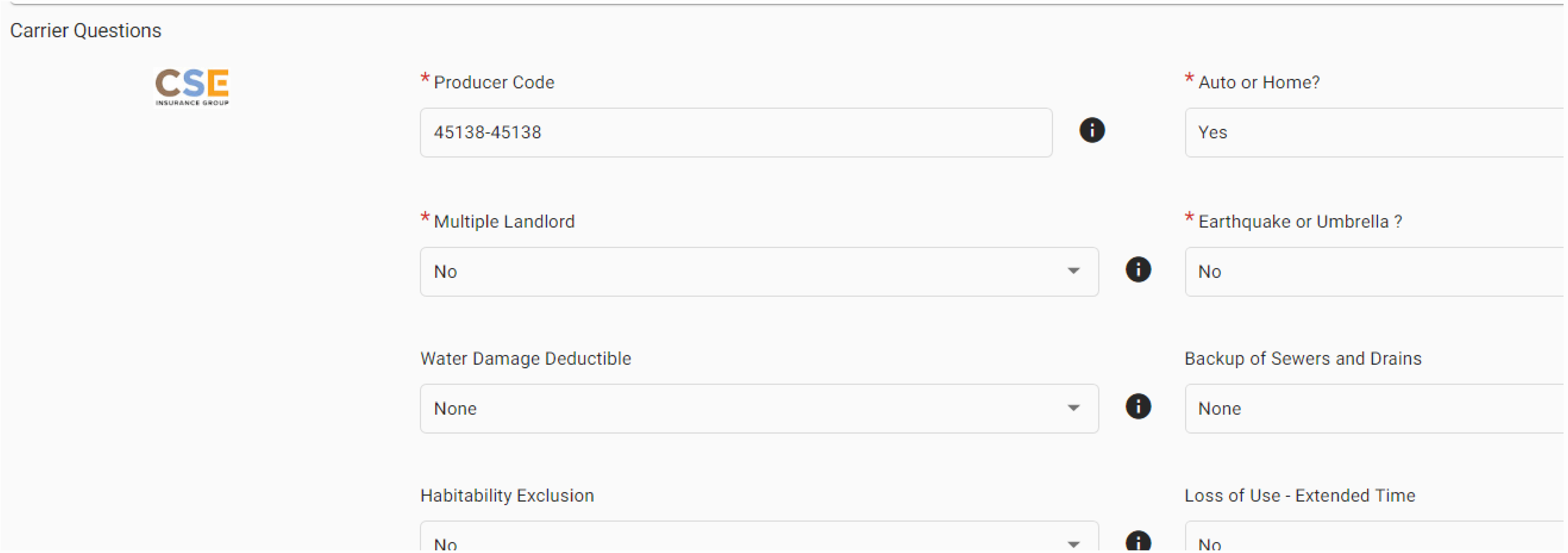
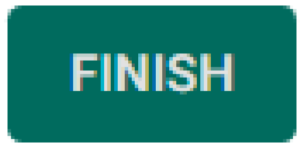
On the **Carrier Questions** page, you will need to answer the highlighted questions as well as make sure that the prefilled answers are correct. If the carrier is asking for a supporting policy number (if quoting w/MPD) and they don't have one already, you can enter a *fake* number. See the tips page of this guide for numbers you can use.



Once all questions are complete, click on the **Finish** button.



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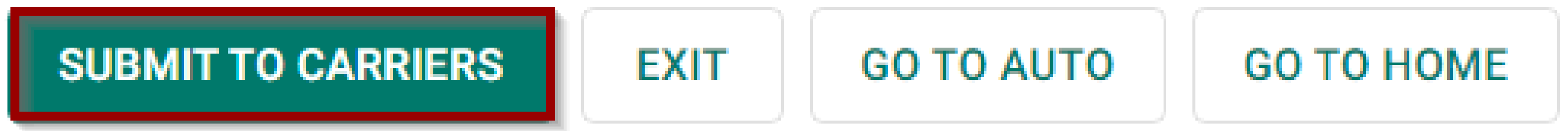
On this screen, it will tell you if your application is complete or if you are missing information. If information is required, you will need to fix it.
The SSN for an applicant in California is not required. Other states may require it.

If everything is complete, **you can either** request a finalized Dwelling Fire quote or you can continue on to quoting the Auto or Home (if you haven't already).

If you want to quote the Auto, click on the "**GO TO AUTO**" button. If you want to quote the Home, click on the "**GO TO HOME**" button.

If you want to finalize your DP3 quote, click on the "**SUBMIT TO CARRIERS**" button



For instructions on **submitting to the carriers**, click here: **Submit to Carriers**

For instructions on **quoting the Auto**, click here: **Quote an Auto**

For instructions on **quoting the Home**, click here: **Quote a Home**

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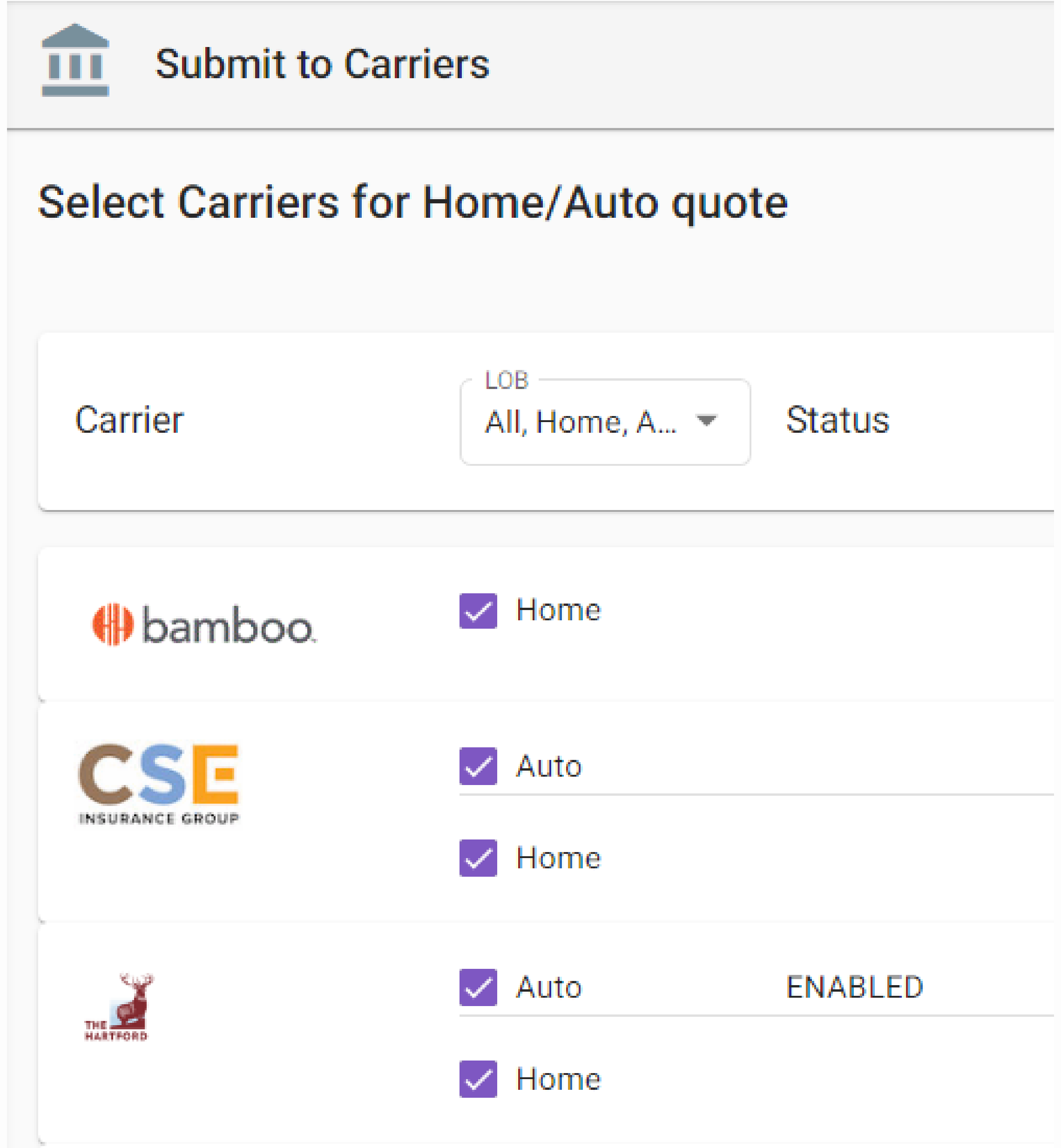
SUBMIT TO CARRIERS

You will see a list of the available carriers on this screen. Make sure the check boxes are selected for the carriers you would like to run quotes with.



Click the **Submit** button to move forward.

The rater will begin submitting to the carriers

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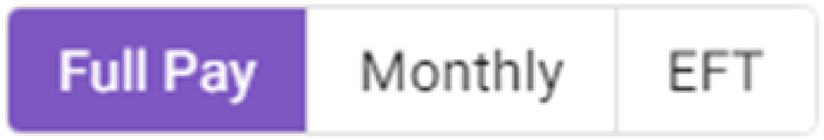
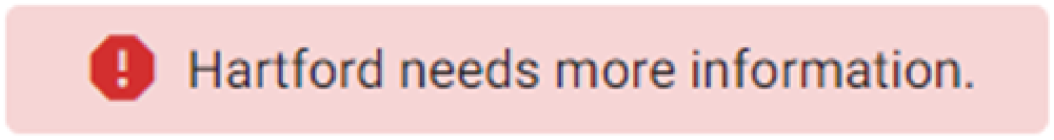
On the next screen, you will see the rater start coming back with responses from the carriers.

At this point, I recommend picking the **Full Pay** payment plan option at the top of the screen to get more quotes back. Not all carriers offer Monthly pay.



Some carriers will come back with rates, others may need more information.

If the carrier needs more information, it will give you an error:



You will need to click on the **Answer Questions** button to see what info is needed.

Answer any questions and then click the **Submit** button to submit the answers to the carrier. The rater will then try to obtain a rate for that carrier.

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Some carriers will not provide rates for various reasons. The carrier may decline the risk or they may need us to manually quote it outside of the rater.

If the carrier comes back with an error, simply contact our new business team and let us know that you received an error in EZLynx and would like us to assist with the quote. Examples of possible errors are below:

Carrier Message : Nationwide is not returning a rate for this risk via this interface . This is not a determination of eligibility. Msg No. 664 [14431].

Error : EZLynx waiting for input timeout. Please run the application again and input prompted values. Please contact EZLynx support for further assistance.

Carrier Error: GeneralFailure: Please quote this risk directly in the SafecoNow portal. If you have questions, please contact Safeco Agency Support at 877-566-6001. (81)

If the message tells you to contact the carrier, you need to contact us, not the carrier. If you are not satisfied with the premiums or there were no available carriers, please contact us so we can check our other markets.

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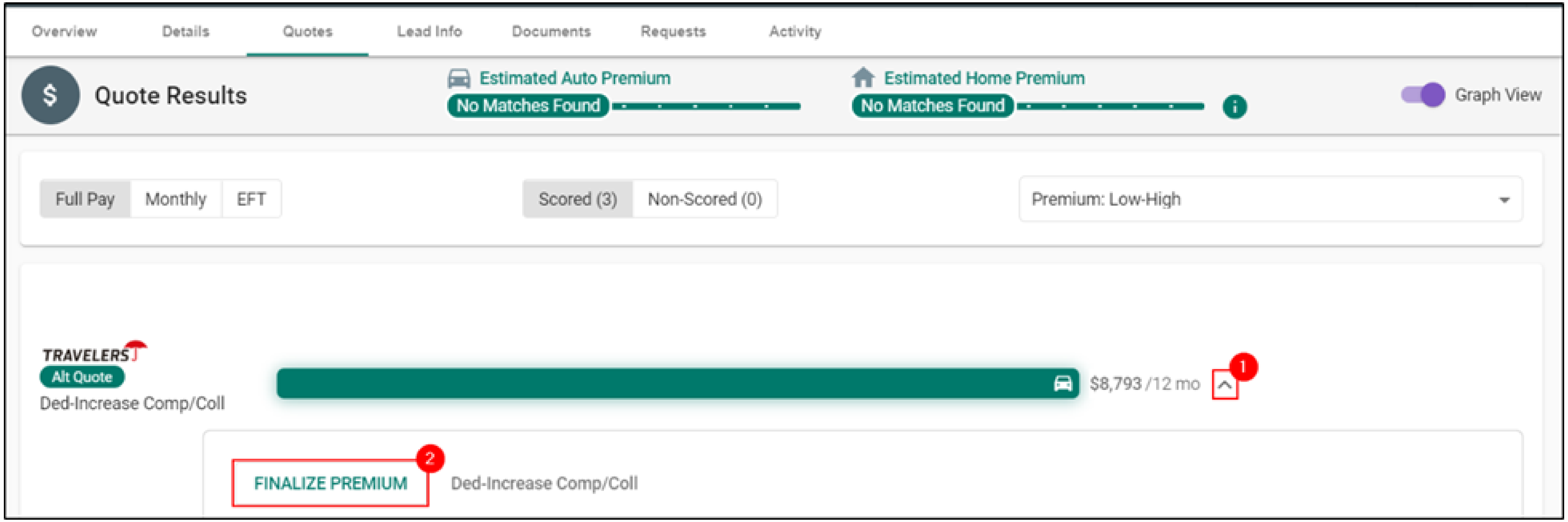
HOW TO REQUEST A FIRM QUOTE

Once you have decided on a quote, expand the quote information and click on the **Finalize Premium** button.



A pop-up window will appear.

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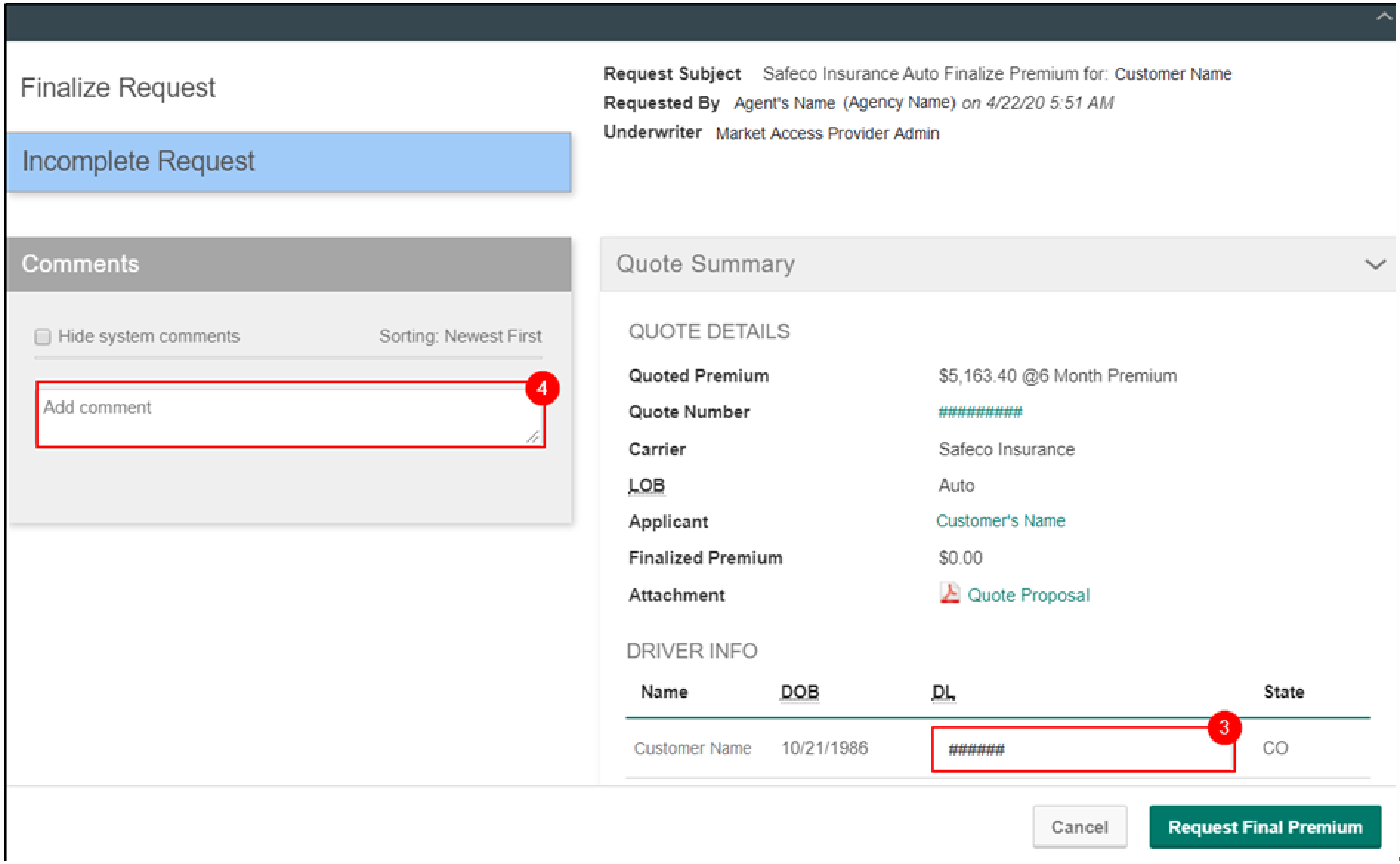
Input any required information. At the bottom of the window, you can add any attachments you want to include with your submission.



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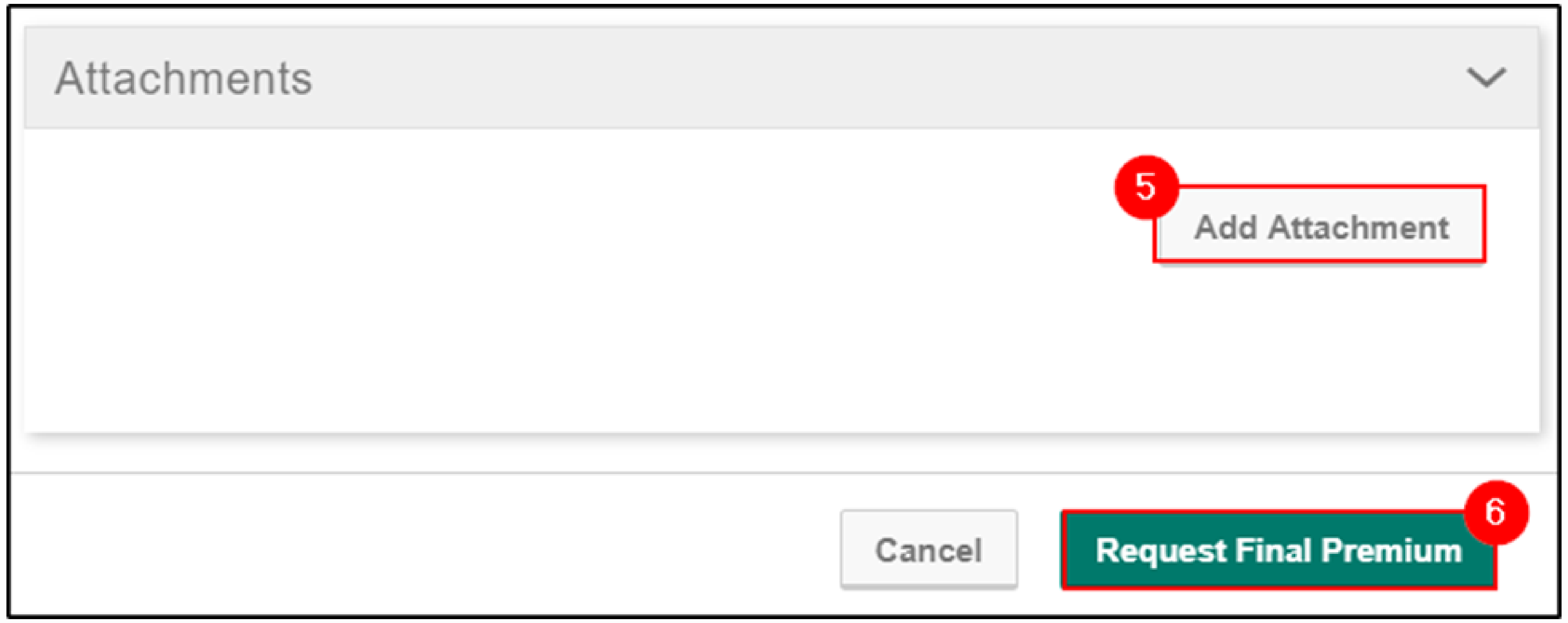
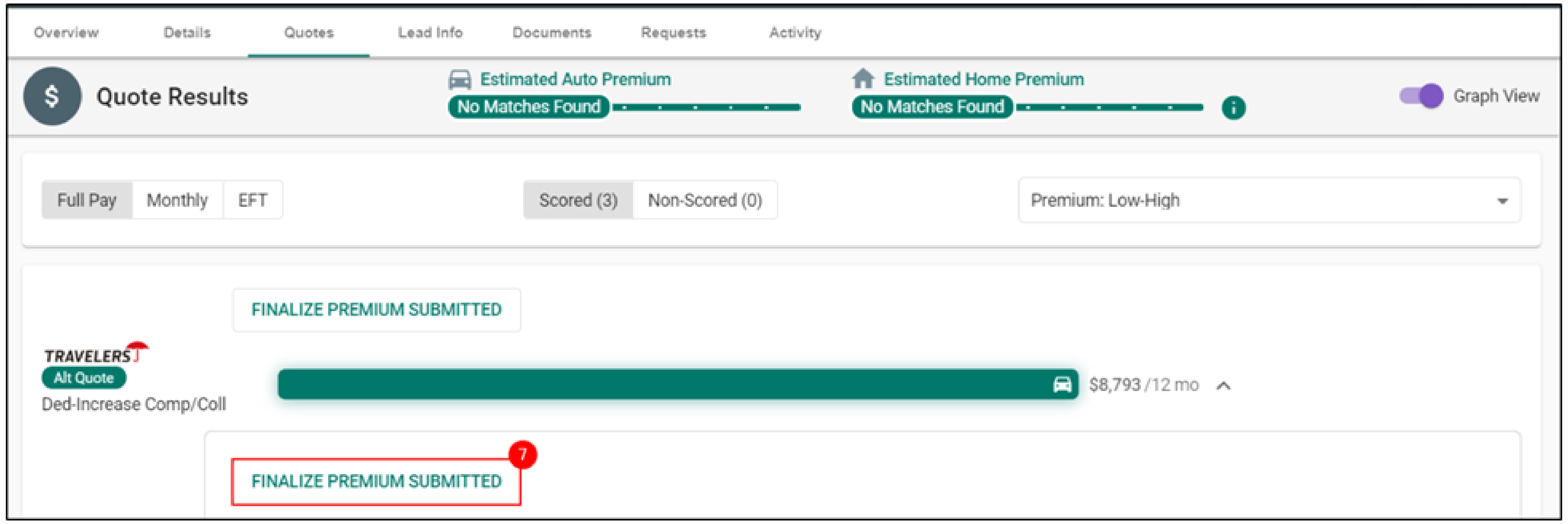
Once all of the information is inputted, click the **Request Final Premium** button.



To confirm the request was submitted to the underwriter at ASB, EZLynx will update the quote to display "**Finalize Premium Submitted**".



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Once you submit the request for the final premium, the designated underwriter at Agency Service Bureau will receive an email notification. They will handle the communication on their end such as running all required reports and confirming carrier eligibility. You should be on the lookout for an email from the underwriter.

Once a quote has been finalized in EZLynx, all communication will be through email, **not EZLynx**. We will email you directly to request any additional information as well as to send you the firm quote with binding instructions.

Any **revisions** must be sent to the underwriter, **not updated in EZLynx**.

If you have any questions or want to check on the status of your quote, you can send an email to plnewbusiness@asbagent.com or call 800-232-3622 option 1.

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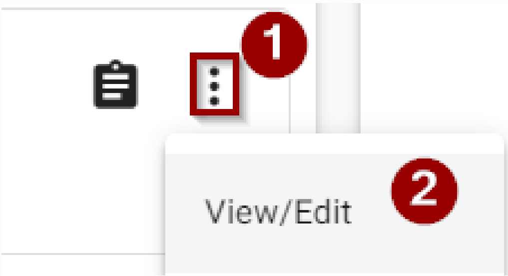
TIPS / TRICKS

Additional Lines
To quote additional lines of business that is not in EZLynx such as an Umbrella, Motorcycle or RV, send us an email and we will be able to assist you with obtaining a quote.

Temporary Policy Numbers for quoting purposes:
CSE: Auto: CAA1234567, Home: CAH1234567
Safeco: Auto: A1234567, Home: OA1234567

Editing Applications
You can edit applications you have already completed or that you saved for later. From the Overview screen, click on the Applications tab, then click on the dots & View/Edit.



Additional Home or Auto Quotes
You can only quote one Home and Auto under an applicant. If you want to quote an additional Home and/or Auto, you will need to create a 2nd Applicant.

Excluded Drivers
If you need to **Exclude** a driver, do not enter them in EZLynx. Instead, send us an email after you have finalized the quote so we can list them.

Additional Carriers
If you want to quote with another carrier that is not in EZLynx, email our new business team.

Error Messages
Contact our new business dept. for any errors you may receive.

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CONTACT US

E-mail	plnewbusiness@asbagent.com
Website	www.asbagent.com
Phone	800-232-3622

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