



Connecting you to modernLINK

modernLINK Details

Basic Info Section

Location Zip Code Field

J.E. Brown & Associates has a moratorium in the Zip Codes listed below. ModernLINK does not recognize our moratorium and will allow you to quote, etc. **Please do not submit risks within the Zip Codes below. The risk will be cancelled and we will revoke your modernLINK privileges if this is abused.**

Moratorium Zip Codes: 92305, 92314, 92315, 92316, 92317, 92321, 92322, 92325, 92333, 92339, 92341, 92352, 92378, 92382, 92385, 92386, 92391, 92397.

Quote Effective Date Field

The **Quote Effective Date** is the actual **policy effective date**, not the date you are doing the quote.

- You may future date 45 days out maximum

Special Note: When you retrieve a **saved quote**, you will need to change the **Quote Effective Date** to the current date or a future date. Once you've changed the Quote Effective Date, scroll down to the bottom of the screen and click on the "Next" button; click on the "Save" button (Current Quote) at the top of the screen; click on "Eligibility" then "Coverage" at the top of the screen; scroll down to the bottom of the Coverage screen and click on the "Quote" button to update the quote with the changed date.

Notes:

Eligibility Section

Agency Code Field

The agency code field refers to J.E. Brown & Associates' agency code with American Modern. **You always want to select #014135.** You are referred to as the Sub-Producer, please provide your American Modern producer code.

Saving Your Information

The first opportunity you will have to save a quote is after you have input your Agency Information. Once you've input this information, you should:

- 1) Click on the "Next" button at the bottom of the screen.
- 2) At the top of the Basic Coverage screen, click on the "Save" button.

Notes:



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Options When Saving a Quote

- 1) Save as a **new** quote. This will generate a new quote with a new quote ID number. If you want to do more than one quote on a client and want to print and compare them, you should save each quote as a new quote. Once you submit the quote, you can go back and delete the other quote ID numbers.
- 2) Save **current** quote. When you retrieve a saved quote, make a change, and save it as a current quote, it will replace the original quote.

You **must save** the quote prior to printing the quote in order for the **quote ID number** to be printed on the quote.

Notes:

Coverage Section

Printing a Preliminary Quote

At the bottom of the Coverage screen, click on the “Quote” button then the “Next” button. It is possible to print the quote at this point, however, it is strongly suggested that you do NOT print the quote. Continue with the Valuation Request and Underwriting Sections. This will give you a more accurate quote.

Valuation Request

The program will alert you if you have requested a dwelling value (limit) which is out of range from modernLINK’s **calculated** replacement value (for H03 and DP3). If this occurs, your options are:

- 1) Return to the **Basic Information Screen** and change the dwelling value (limit) to the system generated replacement value.
- 2) If you feel the dwelling value is accurate and you wish to submit for approval, provide a complete explanation in the **memo** section. This risk cannot be bound and will be submitted to an underwriter.

Notes:



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Underwriting Section

Printing a “Complete” Quote

Once you’ve completed the Underwriting Section, click on the “Next” button. At the top of the External Underwriting Request Screen, you will be able to print the quote.

Special Note: The program will allow you to print the application at this point, however, J.E. Brown & Associates will NOT accept an application that is printed at this point, as it is an incomplete application. Only completed applications printed at the end of the submission process are acceptable. The program prints a policy number on the top right-hand corner of the final application. **Only modernLINK applications with the policy number printed on the top right-hand corner are acceptable.**

External Underwriting Requests – C.L.U.E. & Inspection (Credit is not run)

Once you have completed the **Underwriting Section** and are ready to **submit** the quote, you should complete the External Underwriting Request and click on the “Next” button at the bottom of the screen. At this point, a CLUE report will appear if applicable. The following are *validating tips* for CLUE processing:

- An “R” (risk) loss pertains to the insured dwelling.
- An “S” (subject) loss pertains to the applicant.
- The program goes back 5 years; you should validate back 3 years.
- If an applicant’s reported loss does not appear on the CLUE, validate the applicant’s loss (the previous insurer may not have reported the loss). Validate any loss within 3 years that the applicant discloses.
- If date and/or amounts of same loss are slightly different between what applicant reported and what appears on the CLUE, validate the CLUE and put “No” on applicant’s loss (CLUE will be more accurate).
- If An “R” (risk) loss appears on the CLUE and it is prior to the applicant’s owning the risk, put “No” on the CLUE.
- Do not validate a loss in amount of \$200 or less.

At this point, you will also be made aware if an inspection will be ordered – as an **American Modern** requirement (as you are aware, **J.E. Brown** orders an inspection on every submission).

Notes:



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Billing Section

Down-payment Method Field

When Money is Coming From Lender:

If Lienholder Check is in Hand:

1. Select Bill Down to the Sub-Producer.
2. Bill is sent directly to your agency.
3. After submit, you will receive a policy number.
4. Write the policy and agency code numbers on the check and mail it directly to American Modern immediately. No need to wait for the bill to be received.

If Lienholder Check is not in hand:

1. Select Bill Down to Lienholder.
2. The bill is sent to the Lienholder for 100% of the premium.

Notes:

Sub-Producer Collects Cash:

Option 1

1. Deposit the cash into agency account.
2. Select EFT Down Payment.
3. Enter EFT information for your agency account in the EFT down payment fields; Bank ABA number, account type and number.
4. American Modern will deduct this amount from your bank account for this one policy.

Option 2

1. Deposit the cash into agency account.
2. Select Bill Down to the Sub-Producer.
3. The bill is sent directly to your agency.
4. After submit, you will receive the policy number.
5. Write the policy and agency code numbers on the check and mail it directly to American Modern immediately. No need to wait for the bill to be received.

Notes:



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Billing Section – Continued

Sub-Producer Collects Money Order:

1. Select Bill Down to the Sub-Producer.
2. The bill is sent directly to your agency.
3. After submit, you will receive a policy number.
4. Write the policy and agency code numbers on the money order and mail it directly to American Modern immediately. No need to wait for the bill to be received.

Notes:

Sub-Producer Collects Check and Insured Does not opt for EFT Down Payment:

1. Select Bill Down to the Sub-Producer.
2. The bill is sent directly to your agency.
3. After submit, you will receive a policy number.
4. Write the policy and agency code numbers on the check and mail it directly to American Modern immediately. No need to wait for the bill to be received.

Notes:

Insured Chooses EZPay (EFT) Monthly:

1. Print an EZPay Authorization Form from modernLINK and have the insured sign the form, attach a VOID check (or deposit slip) to the form, print the policy number on either the form or VOID check (or deposit slip), and send the form directly to American Modern.
2. Select EZPay (EFT) Monthly; enter the banking information for insured's account: Bank ABA number, account type and number, and EFT Day of Month (1-28) on which the insured wants the premium withdrawn.
3. Remind insured that 2 1/2 months' down payment is required for EZPay. A check may be sent to American Modern for the down payment OR the down payment may be EFT'd. The account is immediately swept for down payment and remaining payments will be swept from account. Service charges are waived for EZPay.

Notes:

Insured Chooses Credit Card:

1. Select Credit Card.
2. Enter credit card type, credit card number, and expiration date.
3. Advise insured his/her credit card will not be charged until the policy is issued. Insured then receives bills based on the payment plan selected.

Notes:



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Billing Section-Continued

Billing Details – Applications that need J.E. Brown & Associates’ Approval

- When a quote/application has been submitted for approval and money has been entered into the application, American Modern will not deduct any premium from the insured’s account until a policy is actually issued.
- If you select any of the “Bill the Down” options and the application is awaiting approval, you cannot mail in the check/money order until the you receive the policy number.
- Once the policy has been approved, a policy number will be assigned. You can then write the policy number on the check/money order and mail it directly to American Modern for processing.

Notes:

The “Submit” Button & Summary Section

At the bottom of the Billing Info Section you will have an opportunity to “Submit” the quote. You should **NOT** click on this button. You should click on the “**Next**” button. This will bring you to a **Summary Section**. You should check the data for accuracy – misspelled names, birth-dates, the effective date, etc. If you need to change something, you can go back and make a correction. Once you are sure your data is correct, then, you should click on the “**Submit**” button.

Notes:



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Post Submission Details

Supplemental Info Worksheet

Once you have submitted the quote and you have a bound policy number, you need to print the “**Supplemental Info Worksheet**” to identify additional information required by American Modern. J.E. Brown specific requirements will not appear on this worksheet. **You must remember that J.E. Brown requires front, rear, and roof photos on all risks that are vacant and that are a protection class 8, 9, or 10 . We also require full modal premium payment for vacant risks.**

Submitted Quote Stages and Statuses

- **Submitted to GA.** The quote has been submitted for review by a J.E. Brown Underwriter.
- **In Process GA.** The quote is currently being reviewed by a J.E. Brown Underwriter.
- **Pending Issuance.** The application has been approved for issuance and staged for final processing.
- **Processed.** The application has been processed for issuance. Applications are processed at 5:00 p.m. EST.
- **Declined Risk.** The application has been declined.

Submitted Quote Stages and Statuses

- A **rated** quote can be saved indefinitely.
- A **processed (issued)** quote can be viewed for 30 days in Rate, Quote & Submit system; after a couple days, view in Policy Inquiry.
- A **declined** submitted quote can be viewed for 6 months; can be updated and re-submitted.
- A **deleted** quote is immediately purged.

Notes:

Review Follow Up Items

You should check your “Review Follow Up Items” report periodically for status on your **pending risks**. You will be able to determine whether or not our Underwriters have received requirements by viewing this report. You may access this report under the “**Others**” section on the modernLINK Home Page.

Submitted/Unbound Risks

- An **unbound risk** will be electronically directed to J.E. Brown & Associates’ Underwriters for review. You should input additional information that you may want our Underwriters to consider in the “**memo**” boxes throughout the screens.
- You may access the Underwriter’s decision on an unbound risk within 48 hours by clicking on “**Review Submitted Quotes**” in the Site Built section of the modernLINK Home Page. Once the risk has been approved, you will need to print the application, Race, National Origin & Gender form, and the Supplemental Info Worksheet.

Notes:



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Post Submission Details-Continued

What Goes to J.E. Brown & Associates?

- A copy of the signed application and signed Earth Quake Disclosure.
- Completed and signed copy of the Race, National Origin & Gender form.
- A check for the down payment (at least 25% of the annual premium) made payable to American Modern must be sent directly to American Modern. **It is strongly recommended that you EFT the down payment.**

Agents are Expected to Keep on File:

- Original of signed application and signed Earth Quake Disclosure. **Copies should be sent to J.E. Brown & Associates immediately.**
- Original of signed EFT authorization form and/or Credit Card authorization form.
- Documentation for any underwriting issues requiring approval.

Notes:

Important Addresses:

J.E. Brown & Associates
303 Lennon Lane 2nd Fl.
Walnut Creek, CA 94598

American Modern Insurance
P.O. Box 5323
Cincinnati, OH 45201-5323