

AMsuite®

Manufactured Home CA DIC

This Job Aid will provide the steps required to quote a Manufactured Home in California with a DIC (Difference in Condition) endorsement. If a risk does not qualify for our Manufactured Home program in CA due to Wildfire guidelines the risk could qualify for the program with the endorsement after the applicant obtains a FAIR Plan Policy.

To obtain a FAIR Plan policy visit www.cfpnet.com or call the toll-free number 1-800-339-4099

Hints and tips:

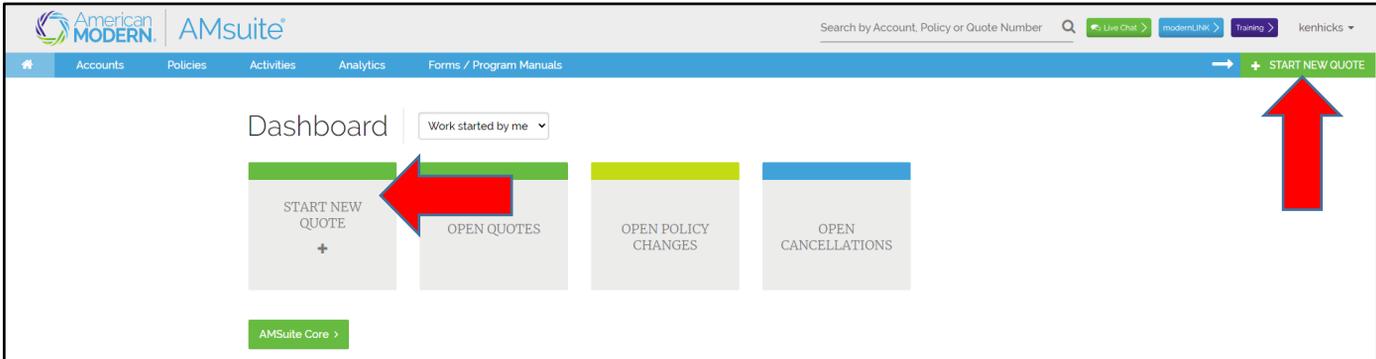
- *Effective date must be 9/1/2022 or later*
- *Currently, the FAIR Plan Companion or Wrap policy with the DIC endorsement is only available in Manufactured Home Program in CA*
- *Available for Owner, Seasonal, and Rental occupancies only*
- *All new business guidelines apply – endorsement cannot be added or removed from an existing policy*
- *The following coverages must match the FAIR Plan policy – Dwelling, Other Structures, Personal Property, Loss of Use, and Settlement*

OPTIONAL COVERAGES							
Coverages	Important Information	Included Limits	Optional Limits	Manufactured Home			
				O	S	R	T
Difference in Conditions	<p>Two options are available:</p> <p>1. Fire, Lightning, Internal Explosion and Smoke Exclusion or</p> <p>2. Fire, Extended Coverage and Vandalism Exclusion.</p> <p>Both options provide a credit. These exclusions are available for locations which return a Wildfire Risk Score that is unacceptable without Difference in Conditions Endorsement.</p> <p>When quoting a policy with a Difference in Conditions Endorsement, be sure the endorsement chosen pairs properly with the CA FAIR Plan policy:</p> <p>A. The Fire, Lightning, Internal Explosion, and Smoke Exclusion pairs with the Fire, Lightning, Internal Explosion, and Smoke CA FAIR Plan policy.</p> <p>The Fire, Extended Coverage, and Vandalism Exclusion pairs with the Fire, Extended Coverage, and Vandalism CA FAIR Plan policy.</p> <p>B. Limits for Dwelling, Other Structures, Personal Property, and Loss of Use coverage on the CA FAIR Plan policy must equal the American Modern policy limits.</p> <p>C. If the CA FAIR Plan policy has Replacement Cost loss settlement, the American Modern policy must have Dwelling loss settlement of Replacement Cost or Extended Replacement Cost. If the CA FAIR Plan policy has Actual Cash Value loss settlement, the American Modern Policy must have Dwelling loss settlement of Actual Cash Value or Full Repair Cost.</p>			X	X	X	

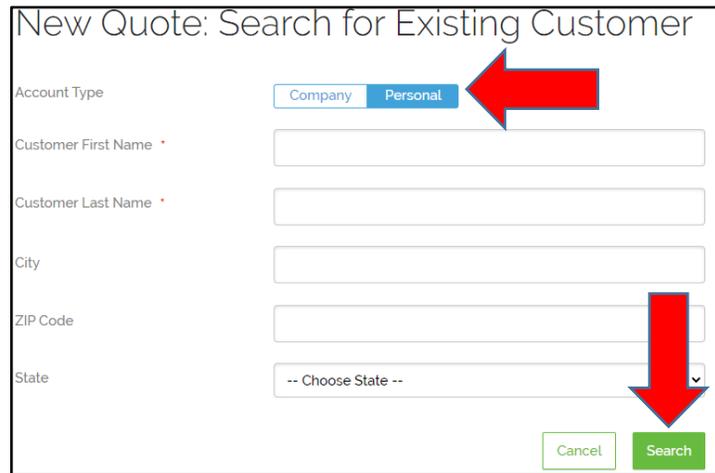
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Manufactured Home CA DIC

- 1 To determine if the risk is eligible for the Manufactured Home Program with or without the DIC endorsement begin quoting in AMsuite by selecting **Start New Quote**



- 2 If entering an individual select **Personal**. If entering a LLC, Trust, Estate select **Company**. Enter **Customer First, Last** name or the **Company** name.



The screenshot shows the 'New Quote: Search for Existing Customer' form. The 'Personal' radio button is selected, highlighted with a red arrow. The form includes fields for Customer First Name, Customer Last Name, City, ZIP Code, and State. A 'Search' button is highlighted with a red arrow.

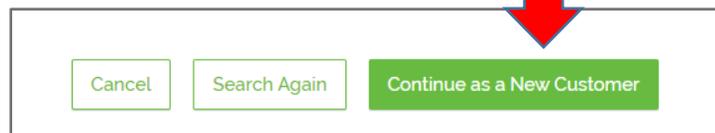
- 3 If Customers name appears verify the Account matches the applicant, then select the **Account**.

Possible Account Matches

The following existing accounts may represent this customer. Please review, and if there is a match, use the existing account as a base for this quote

USE THIS ACCOUNT	ACCOUNT NUMBER	NAME	ADDRESS

If the applicant does not have an account, then select **Continue as a New Customer**.



The screenshot shows the bottom of the search results page with three buttons: 'Cancel', 'Search Again', and 'Continue as a New Customer'. The 'Continue as a New Customer' button is highlighted with a red arrow.

Hints and Tips:

- *Using one account for each Customer makes it easier to find all the policies under the Customer.*

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Manufactured Home CA DIC

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All items with a red asterisk must be filled in to continue thru the quote.

Hints and Tips:

- *Whenever possible obtain the applicants mobile-phone number this will save time in the quote process when the information is requested later.*

5

Fill in the applicant's **Mailing Address** for the risk. Select **Continue** to move forward with the quoting process.

The **Mailing Address** can be outside of CA however the risk Location Address should be in CA.

6

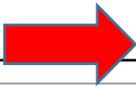
The **Rating State**, **Effective Date**, **Producer Code** will carry over from the prior information entered. Select the **Product – Residential** and the **Policy Type – Manufactured Home**. Select **Next** to continue quoting.

New Quote: New Customer Details

Account Type	Personal
Customer First Name *	<input type="text"/>
Customer Middle Name	<input type="text"/>
Customer Last Name *	<input type="text"/>
Customer Suffix	<input type="text"/>
Date Of Birth *	<input type="text" value="MM/DD/YYYY"/> 
SSN	<input type="text" value="--- --"/>
Phone Type *	<input type="text"/>
Phone Number *	<input type="text" value="--- --"/>

Mailing Address

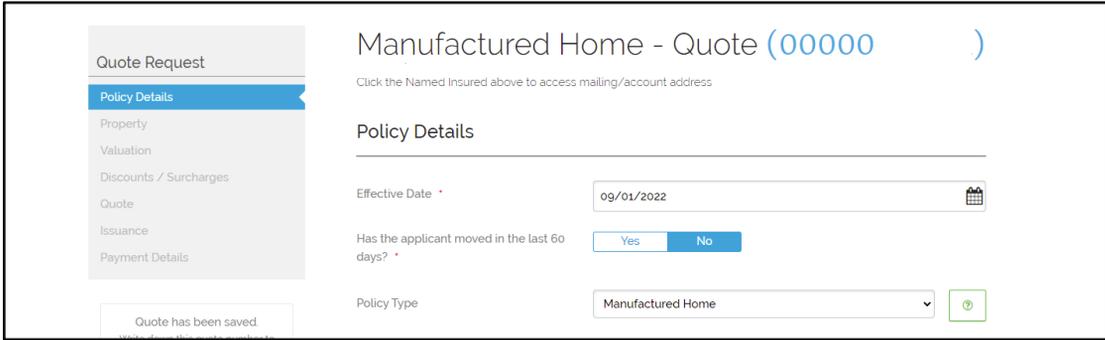
Country	<input type="text" value="United States"/>
Attention/Care Of	<input type="text"/>
Address Line 1 *	<input type="text"/>
Address Line 2	<input type="text"/>
City *	<input type="text"/>
State *	<input type="text"/>
Zip *	<input type="text"/>



Rating State *	<input type="text"/>
Effective Date *	<input type="text"/> 
Producer Code *	<input type="text"/>
Product *	<input type="text" value="Residential"/>
Policy Type *	<input type="text" value="Manufactured Home"/> 



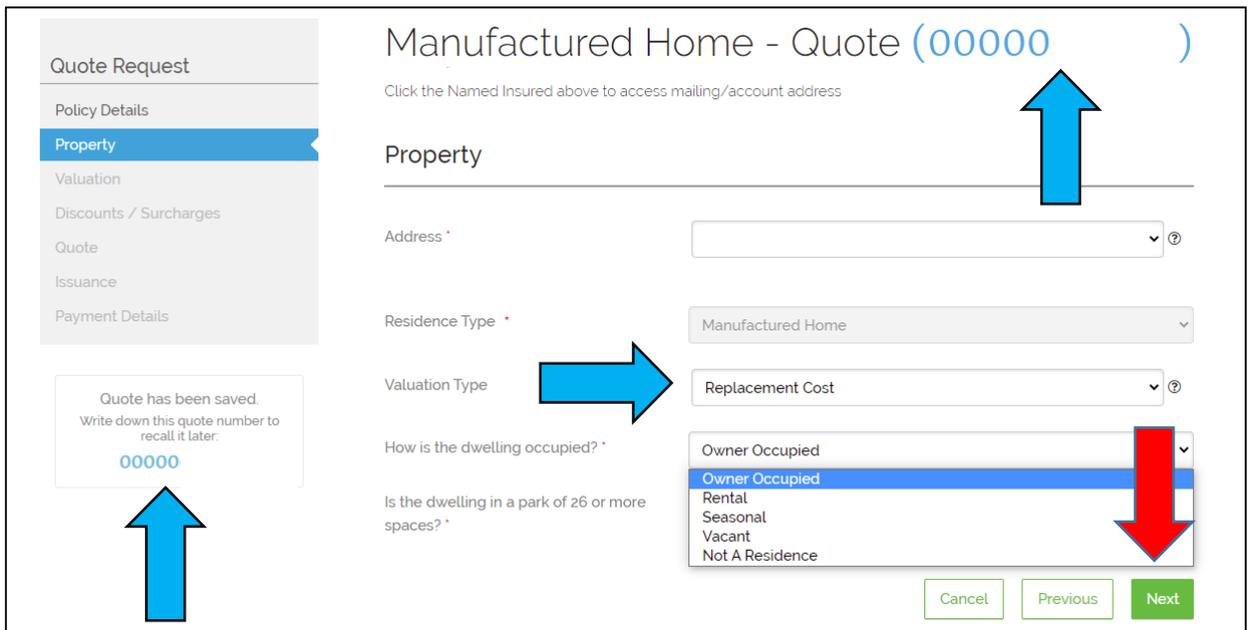
7 Answer the questions on the **Policy Details** page of the quote, select **Next** to move to the **Property Page**.



Hints and Tips:

- *Be sure to write down the quote number for future use in a search, if necessary.*

8 Answer the questions on the **Property** page of the quote. Select **Next** to continue with the quote.



Hints and Tips:

- *If returning to the quote after obtaining a FAIR Plan Policy be sure to verify the valuation type matches the FAIR Plan Policy settlement.*

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9 Answer the questions on the **Valuation** page, visiting **MSB** to make any adjustments necessary. Select **Next** to proceed in the quote.

Quote Request

Policy Details

Property

Valuation

Discounts / Surcharges

Quote

Issuance

Payment Details

Manufactured Home - Quote (00000)

Click the Named Insured above to access mailing/account address

Valuation

Dwelling 1
✓

Year Built 2022

Model Year

Style

Finished Living Area (Sq Ft) 2720

Attached Structures

Valuation Type Replacement Cost

Quote has been saved.
Write down this quote number to recall it later.

00000

10 On the **Discounts/Surcharges** page answer the questions. Select **Next** to proceed.

Quote Request

Policy Details

Property

Valuation

Discounts / Surcharges

Quote

Issuance

Payment Details

Manufactured Home - Quote (00000)

Click the Named Insured above to access mailing/account address

Discounts / Surcharges

Does the applicant intend to enroll in paperless policy delivery?

Will the applicant be paying in full for this policy? (Not eligible if Lienholder billed)

Eligible for multi-policy discount?

Does the applicant currently have an automobile policy written through your agency?

Has the applicant had any losses above \$500 in the past 3 years?

Has the applicant had similar insurance declined, cancelled, or non-renewed?

Quote has been saved.
Write down this quote number to recall it later.

00000

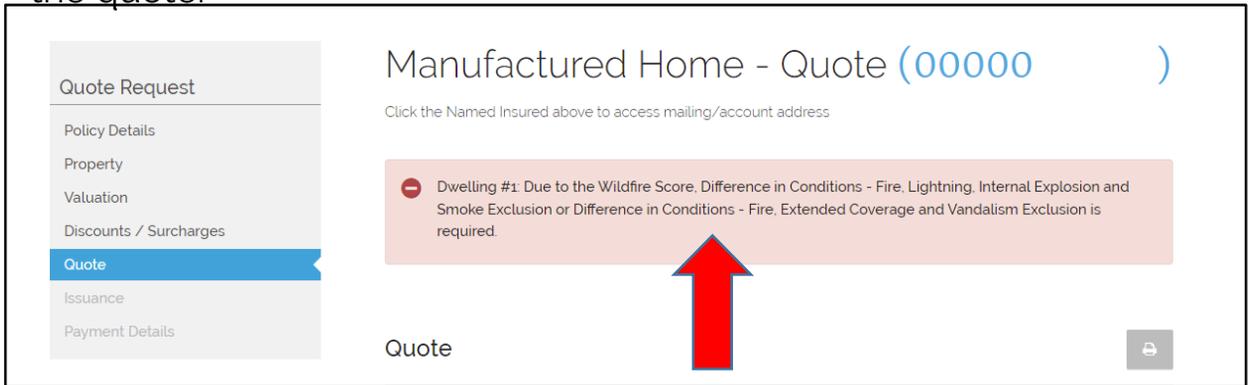
Hints and Tips:

- "Will applicant be paying in full" can be changed once applicant decides on payment plan later in the quote.

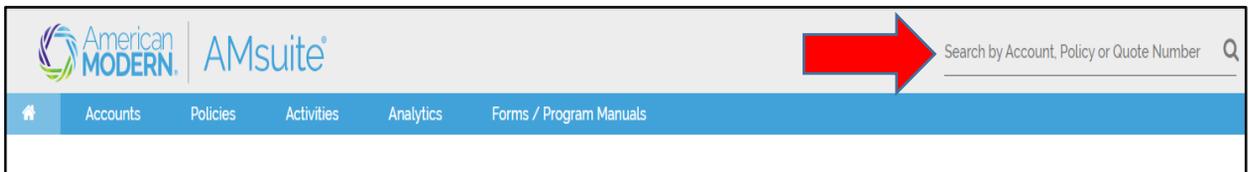
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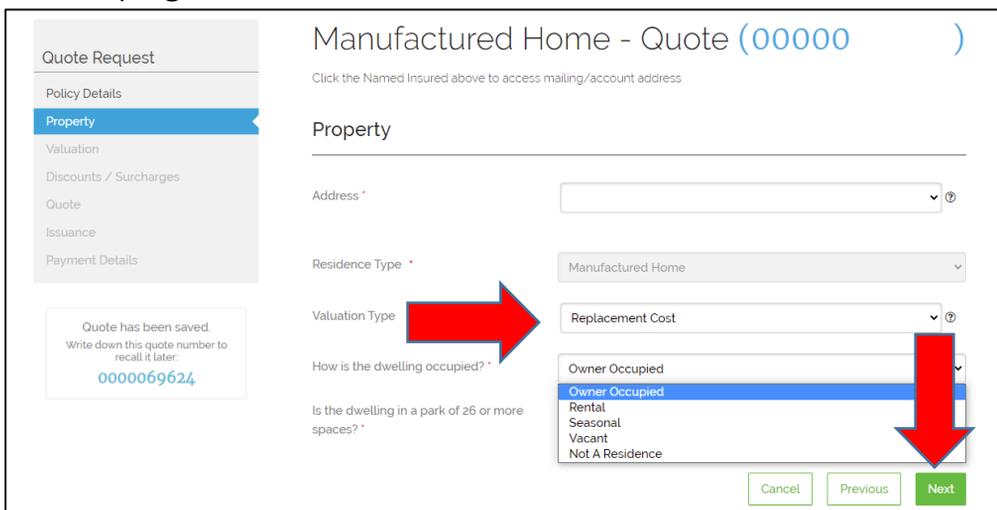
- 11** When this message is received a **FAIR Plan Policy** is required. Write down the quote number once a **FAIR Plan Policy** is obtained return to the quote.

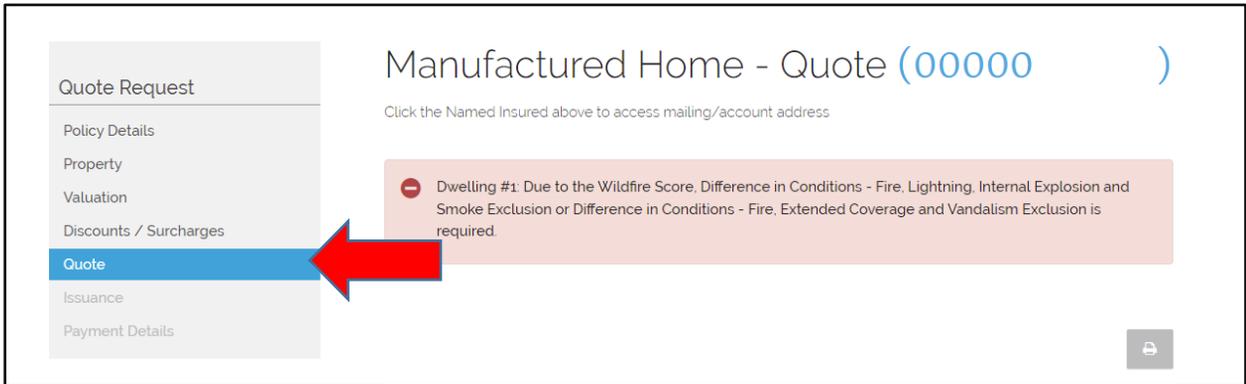


- 12** When returning after obtaining a FAIR Plan Policy search the **Submission/Quote** number



- 13** Once back into the quote, select **Next** until arriving at the **Property** page. On the **Property** page verify the valuation type matches the settlement on the **FAIR Plan Policy**, then select **Next** until reaching the **Quote** page.





Quote Request

Policy Details

Property

Valuation

Discounts / Surcharges

Quote

Issuance

Payment Details

Manufactured Home - Quote (00000)

Click the Named Insured above to access mailing/account address

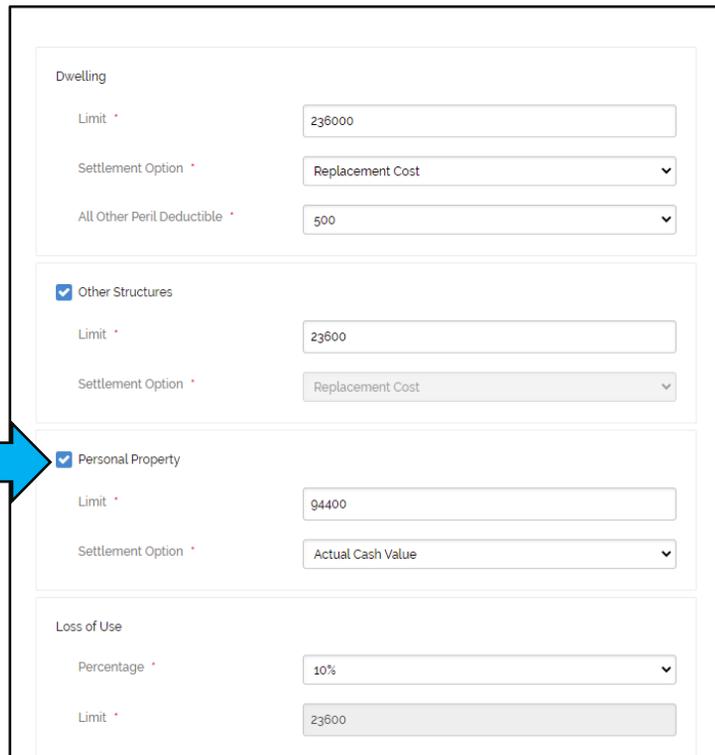
Dwelling #1: Due to the Wildfire Score, Difference in Conditions - Fire, Lightning, Internal Explosion and Smoke Exclusion or Difference in Conditions - Fire, Extended Coverage and Vandalism Exclusion is required.

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Once on the **Quote** page, scroll down to review the coverages. Be sure the **Dwelling Limit, Dwelling Settlement, Other Structures, Personal Property, and Loss of Use** coverages match the **Fair Plan Policy**.

Hints and Tips:

- Any coverage with a white checkmark in a blue box is an optional coverage.



Dwelling

Limit * 236000

Settlement Option * Replacement Cost

All Other Peril Deductible * 500

Other Structures

Limit * 23600

Settlement Option * Replacement Cost

Personal Property

Limit * 94400

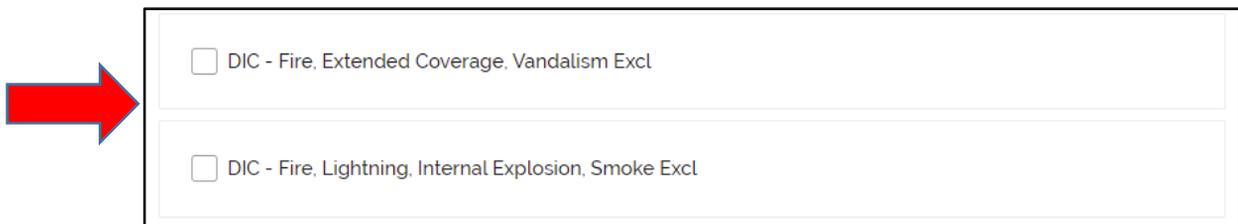
Settlement Option * Actual Cash Value

Loss of Use

Percentage * 10%

Limit * 23600

15



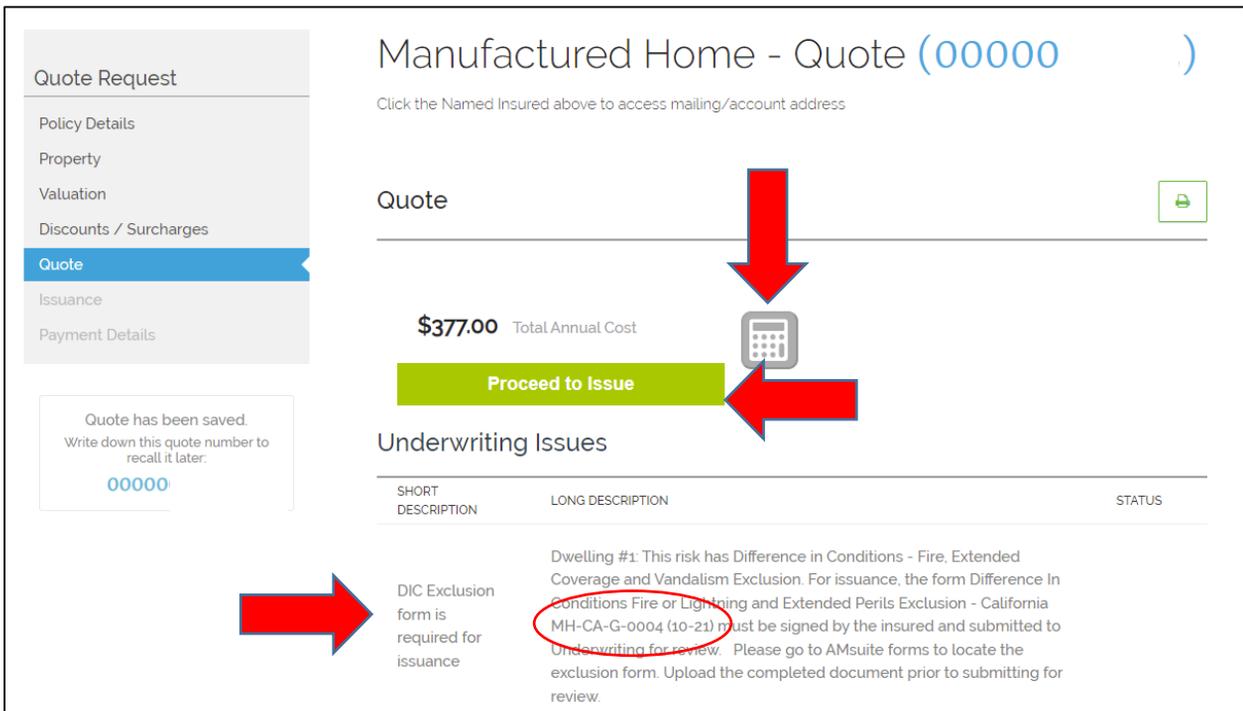
DIC - Fire, Extended Coverage, Vandalism Excl

DIC - Fire, Lightning, Internal Explosion, Smoke Excl

Select the DIC endorsement (exclusion) that matches the FAIR Plan Policy by selecting the box.

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Once you have selected the **DIC Endorsement**, scroll to the top of the page calculate the premium, then select **Proceed to Issuance**. An **Underwriting Issue** will appear advising of the **Attestation Form** that is required to be signed by the applicant and the agent based on the **DIC Endorsement** chosen.



Quote Request

- Policy Details
- Property
- Valuation
- Discounts / Surcharges
- Quote**
- Issuance
- Payment Details

Quote has been saved.
Write down this quote number to recall it later:
00000

Manufactured Home - Quote (00000)

Click the Named Insured above to access mailing/account address

Quote

\$377.00 Total Annual Cost

Proceed to Issue

Underwriting Issues

SHORT DESCRIPTION	LONG DESCRIPTION	STATUS
DIC Exclusion form is required for issuance	Dwelling #1: This risk has Difference in Conditions - Fire, Extended Coverage and Vandalism Exclusion. For issuance, the form Difference In Conditions Fire or Lightning and Extended Perils Exclusion - California MH-CA-G-0004 (10-21) must be signed by the insured and submitted to Underwriting for review. Please go to AMsuite forms to locate the exclusion form. Upload the completed document prior to submitting for review.	

On the next page you will find the endorsements and the attestation form required for each endorsement.

Each endorsement has a specific form number that is required. This will be found in the UW message.

Hints and Tips:

- *If you choose a DIC ENDORSEMENT AND CALCULATE THE PREMIUM YOU WILL GET THE UW ISSUE - if you edit the quote and choose the other DIC endorsement you MUST CALCULATE THE PREMIUM TO GET THE CORRECT FORM*

DIC - Fire, Extended Coverage, Vandalism Excl

Underwriting Issues

SHORT DESCRIPTION	LONG DESCRIPTION	STATUS
DIC Exclusion form is required for issuance	Dwelling #1: This risk has Difference in Conditions - Fire, Extended Coverage and Vandalism Exclusion. For issuance, the form Difference In Conditions Fire or Lightning and Extended Perils Exclusion - California MH-CA-G-0004 (10-21) must be signed by the insured and submitted to Underwriting for review. Please go to AMsuite forms to locate the exclusion form. Upload the completed document prior to submitting for review.	Blocks Issuance

3 pages

DIC - Fire, Lightning, Internal Explosion, Smoke Excl

Underwriting Issues

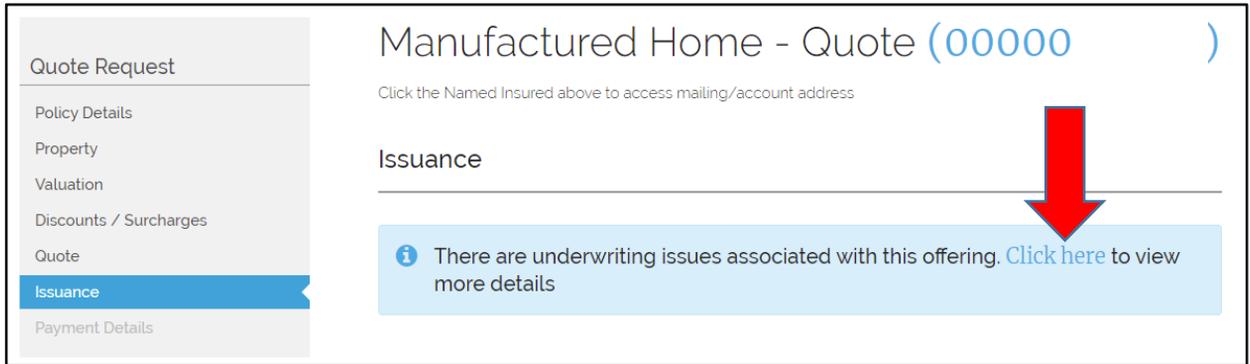
SHORT DESCRIPTION	LONG DESCRIPTION	STATUS
DIC Exclusion form required for issuance	Dwelling #1: This risk has Difference in Conditions - Fire, Lightning, Internal Explosion and Smoke Exclusion. For issuance, the form Difference In Conditions Fire or Lightning, Smoke, and Internal Explosion Exclusion - California MH-CA-G-0003 (10-21) must be signed by the insured and submitted to Underwriting for review. Please go to AMsuite forms to locate the exclusion form. Upload the completed document prior to submitting for review.	Blocks Issuance

2 pages

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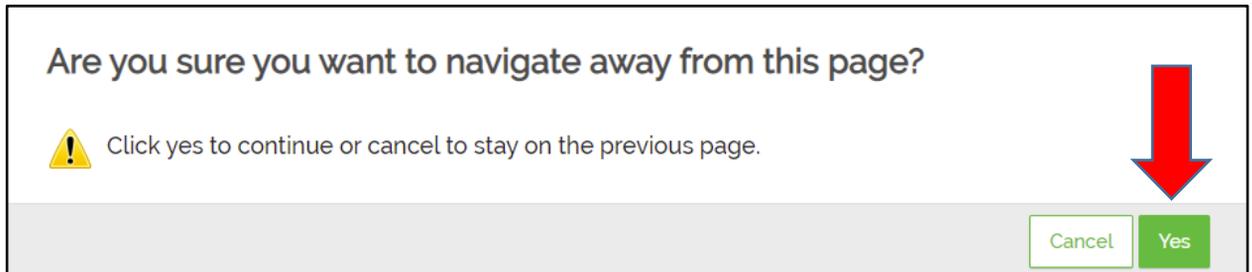
Manufactured Home CA DIC

- 17 After **Proceeding to Issuance** an **Underwriting Issues** message will appear. Select **Click here** to proceed with the quote.



The screenshot shows the 'Issuance' section of the AMsuite interface. On the left is a navigation menu with options: Quote Request, Policy Details, Property, Valuation, Discounts / Surcharges, Quote, Issuance (highlighted), and Payment Details. The main content area is titled 'Manufactured Home - Quote (00000)'. Below the title is a link: 'Click the Named Insured above to access mailing/account address'. The 'Issuance' section contains a light blue information box with a red arrow pointing to it. The message in the box reads: 'There are underwriting issues associated with this offering. [Click here](#) to view more details'.

- 18 Select **Yes** to continue with submitting the quote for review.



The screenshot shows a confirmation dialog box with the title 'Are you sure you want to navigate away from this page?'. Below the title is a warning icon and the text: 'Click yes to continue or cancel to stay on the previous page.' At the bottom right of the dialog are two buttons: 'Cancel' and 'Yes'. A red arrow points to the 'Yes' button.

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Account: Manufactured Home

Quote (00000) Quoted

SUMMARY
☰

VIEW/ADD
ACTIVITIES
0

VIEW/ADD
NOTES
0

VIEW/UPLOAD
DOCUMENTS
0

Created Date August 2, 2022	Effective Date September 1, 2022	Producer of Record	Total Premium	\$431.00
Status Quoted	Producer of Service		Total Additional Costs	\$0.00
			TOTAL COST	\$431.00

⚠ Underwriting issues have been raised for this quote
 You cannot complete this quote until these issues have been resolved. You can:

- Edit the quote if the customer is willing to accept the changes
- Refer the quote to an underwriter for review

Edit quote
Refer to Underwriter

Refer to Underwriter

Assign to:

Note for the underwriter *

Signed form attached, please review and approve.

Once referred, a high priority activity will be created for the Underwriter. You will not be able to edit the quote until the Underwriter releases it back to you.

Are you sure you want to refer this quote to the Underwriter?

Cancel
Confirm

You are now on the **Summary** page. Select **Refer to Underwriter**. In the **Note for the Underwriter**, you can add a short note, then select **Confirm**. This will submit the quote to Underwriting for review. The attestation form must be attached to the quote for Underwriting consideration. Please see following page for how to upload a document.

⚠ This quote has been referred to an Underwriter for review
 An activity will be created to inform you when the Underwriter has completed the review.

Once the quote has been submitted for review this message will appear.

For Agent Use Only - Not for Distribution

August 2022
Version: 1.0

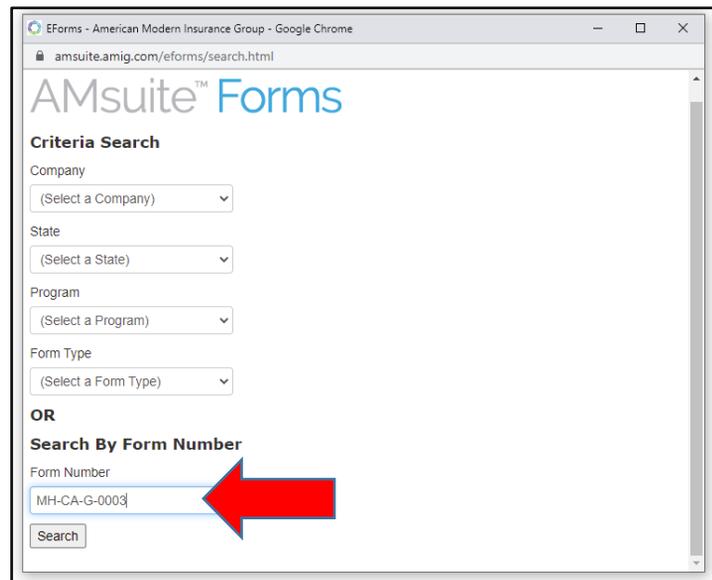
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Manufactured Home CA DIC

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To pull the **Attestation Form** scroll to the top of the page select **Forms/Program Manuals**. Another box will open, scroll to the bottom and enter the appropriate **Attestation Form** number. The form will open in a separate window.

The form must be signed by both the Agent and the Applicant. The applicant's signature must match the **First, Last Name** in the quote exactly to be approved. ALL pages of the **Attestation Form** must be attached to the quote.



MH-CA-X-0001 DIC – FIRE LIGHTING SMOKE & INTERNAL EXP EXCLUSION
MH-CA-X-0002 DIC – FIRE OR LIGHTING AND EXTENDED PERISL EXCLUSION

MH-CA-G-0003 SIGNATURE FORM FOR DIC ENDT – FIRE OR LIGHTING SMOKE AND INTERNAL EXPLOSION EXCLUSION

MH-CA-G-0004 SIGNATURE FORM FOR DIC ENDT ...FIRE OR LIGHTING AND EXTENDED PERISL EXCLUSION

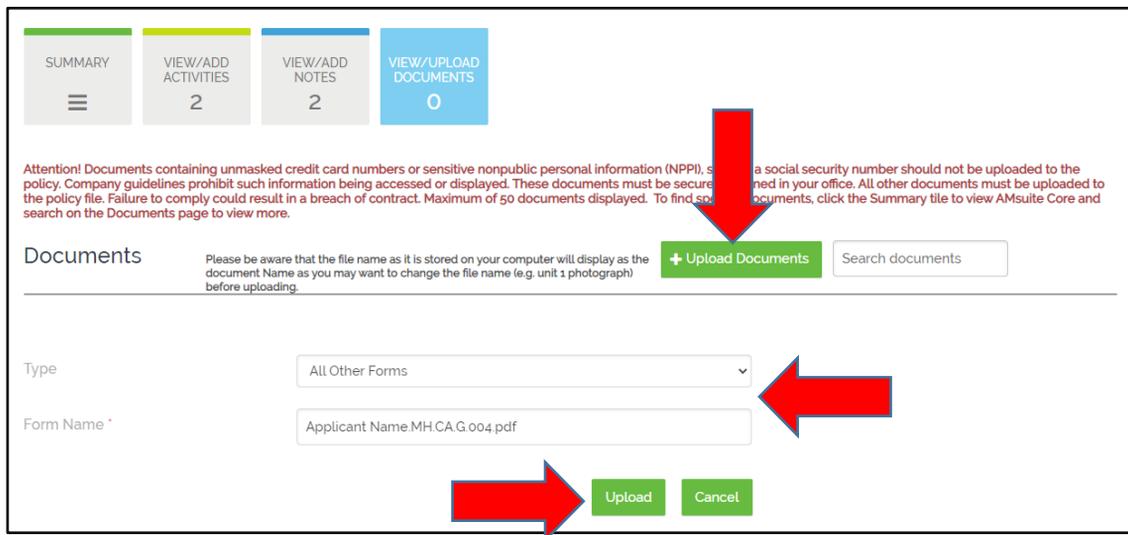
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Manufactured Home CA DIC

21 To upload an **Attestation Form** (or any document) select **View/Upload Documents** from the **Summary** page. Then select **+Upload Documents**. Under Type, select **All Other Forms**. Under **Form Name** select the form from your desktop. Be sure to name the form so the Underwriter knows it is the **Attestation Form**.

Example: Applicant Name.MH.CA.G.004 or Applicants Name Attestation form.

Select **Upload** to complete the document upload.



SUMMARY | VIEW/ADD ACTIVITIES (2) | VIEW/ADD NOTES (2) | **VIEW/UPLOAD DOCUMENTS (0)**

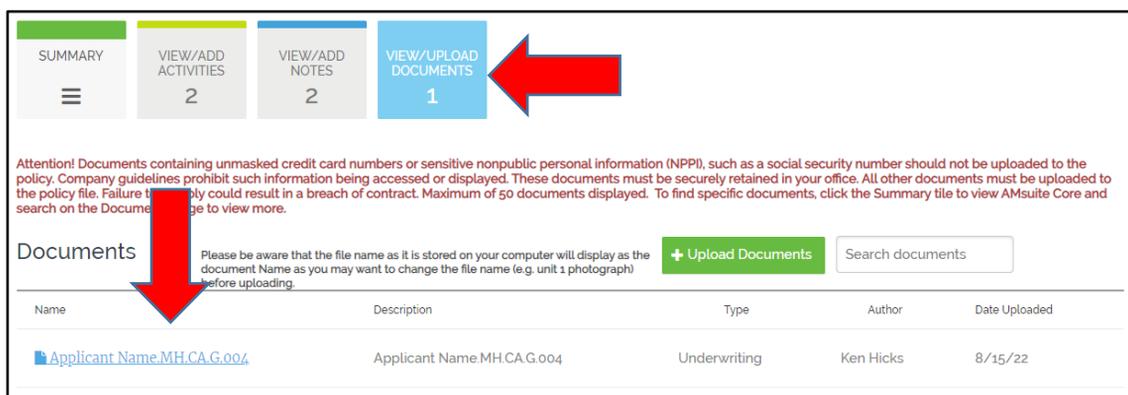
Attention! Documents containing unmasked credit card numbers or sensitive nonpublic personal information (NPPI), such as a social security number should not be uploaded to the policy. Company guidelines prohibit such information being accessed or displayed. These documents must be securely retained in your office. All other documents must be uploaded to the policy file. Failure to comply could result in a breach of contract. Maximum of 50 documents displayed. To find specific documents, click the Summary tile to view AMsuite Core and search on the Documents page to view more.

Documents Please be aware that the file name as it is stored on your computer will display as the document Name as you may want to change the file name (e.g. unit 1 photograph) before uploading. **+ Upload Documents** Search documents

Type: All Other Forms

Form Name: Applicant Name.MH.CA.G.004.pdf

Upload Cancel



SUMMARY | VIEW/ADD ACTIVITIES (2) | VIEW/ADD NOTES (2) | **VIEW/UPLOAD DOCUMENTS (1)**

Attention! Documents containing unmasked credit card numbers or sensitive nonpublic personal information (NPPI), such as a social security number should not be uploaded to the policy. Company guidelines prohibit such information being accessed or displayed. These documents must be securely retained in your office. All other documents must be uploaded to the policy file. Failure to comply could result in a breach of contract. Maximum of 50 documents displayed. To find specific documents, click the Summary tile to view AMsuite Core and search on the Documents page to view more.

Documents Please be aware that the file name as it is stored on your computer will display as the document Name as you may want to change the file name (e.g. unit 1 photograph) before uploading. **+ Upload Documents** Search documents

Name	Description	Type	Author	Date Uploaded
Applicant Name.MH.CA.G.004	Applicant Name.MH.CA.G.004	Underwriting	Ken Hicks	8/15/22

Once the document is uploaded it will immediately show under **View/Upload Documents**.

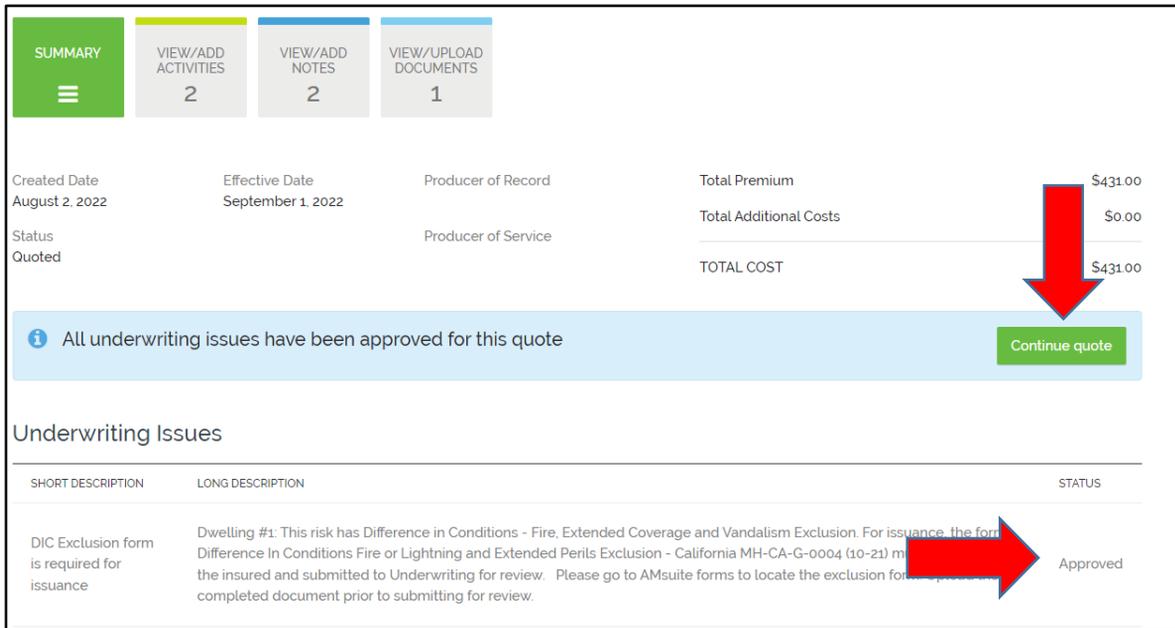
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Manufactured Home CA DIC

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Once the Underwriter has reviewed the quote, an email will be sent to the submitting agent advising there is an activity to view. Once on the **Summary** page of the quote, if approved, the message **“All underwriting issues have been approved....”** will appear in blue. Select **Continue Quote**. Continue through the quote to the **Payment Details** page and issue the policy.

If the quote is not approved Underwriting will include a note advising of what additional information is required.



Created Date	Effective Date	Producer of Record	Total Premium	\$431.00
August 2, 2022	September 1, 2022		Total Additional Costs	\$0.00
Status	Producer of Service		TOTAL COST	\$431.00
Quoted				

All underwriting issues have been approved for this quote [Continue quote](#)

SHORT DESCRIPTION	LONG DESCRIPTION	STATUS
DIC Exclusion form is required for issuance	Dwelling #1: This risk has Difference in Conditions - Fire, Extended Coverage and Vandalism Exclusion. For issuance, the form Difference In Conditions Fire or Lightning and Extended Perils Exclusion - California MH-CA-G-0004 (10-21) must be completed and submitted to Underwriting for review. Please go to AMsuite forms to locate the exclusion form and complete the document prior to submitting for review.	Approved

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August 2022
Version: 1.0

Coverage is subject to policy terms, conditions, limitations, exclusions, underwriting review and approval, and may not be available for all risks or in all states. Rates and discounts vary, are determined by many factors and are subject to change. Policies are written by one of the licensed insurers of American Modern Insurance Group, Inc., including but not limited to American Modern Property and Casualty Insurance Company (CA Lic. No. 6129-1).

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