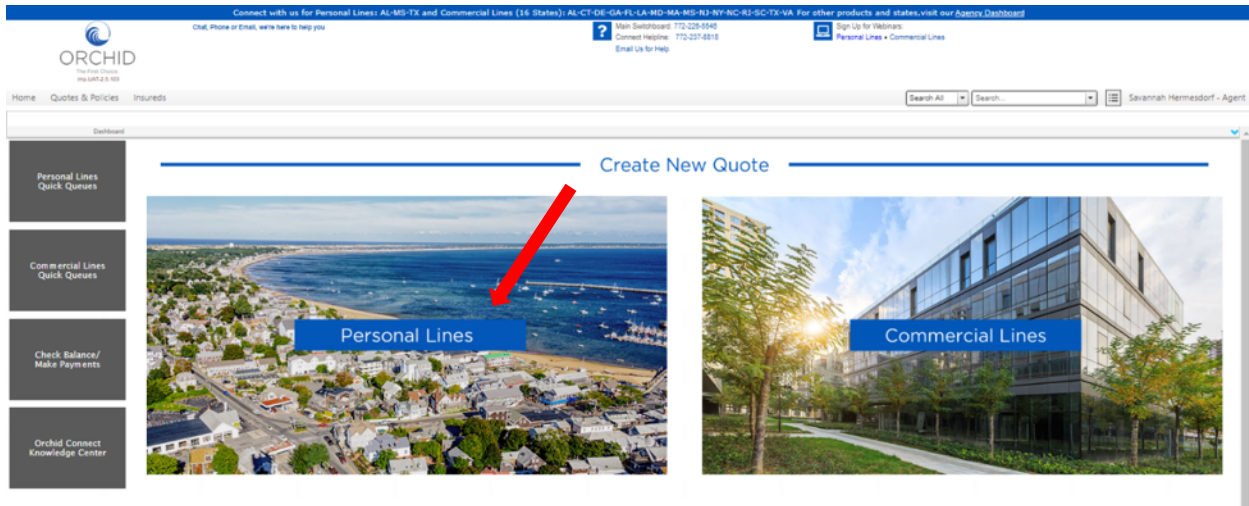


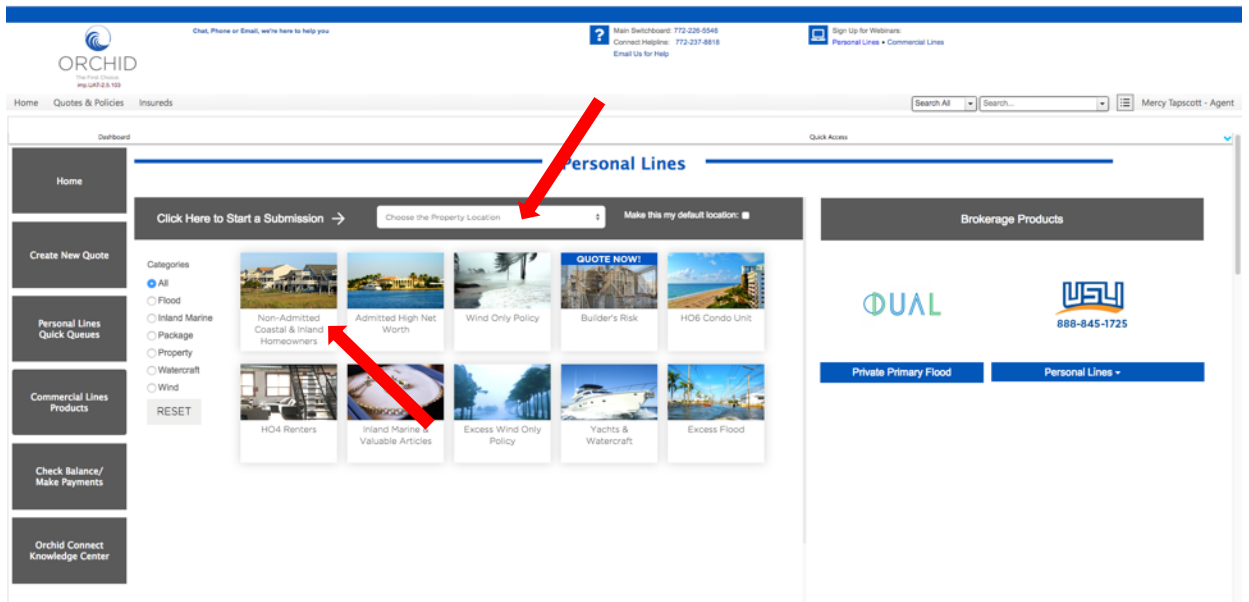
## How to Quote in Connect

There are 2 ways to access the quote application.

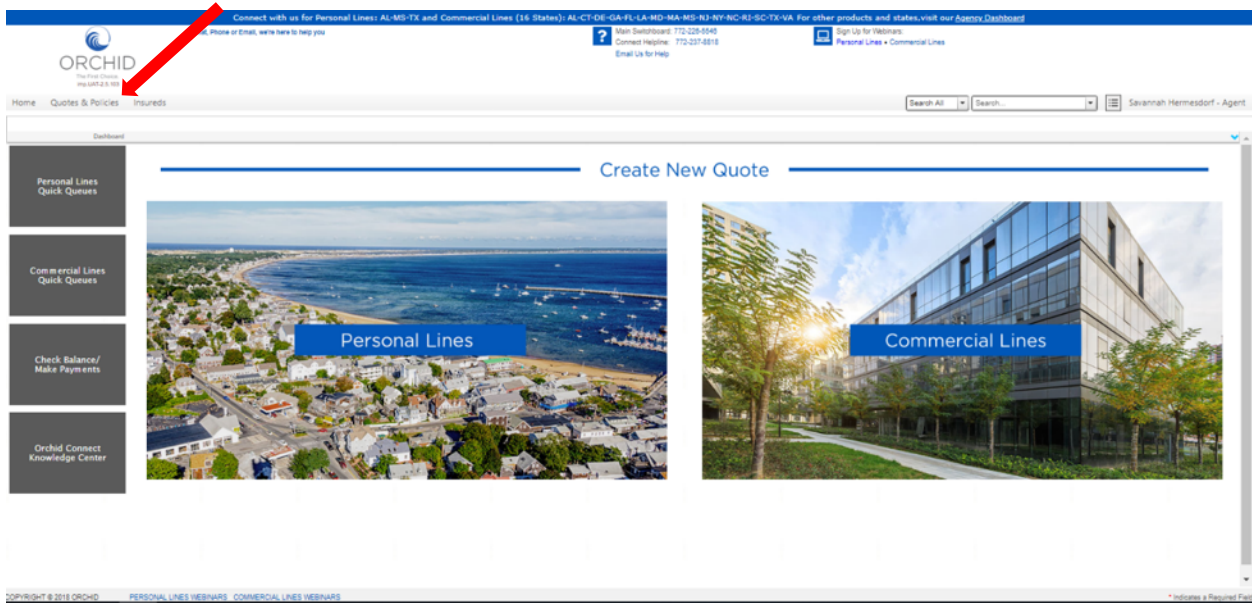
Method 1: Log into Connect and select “Personal Lines” on the homepage.



Choose the property's state and the correct product type to access the application.

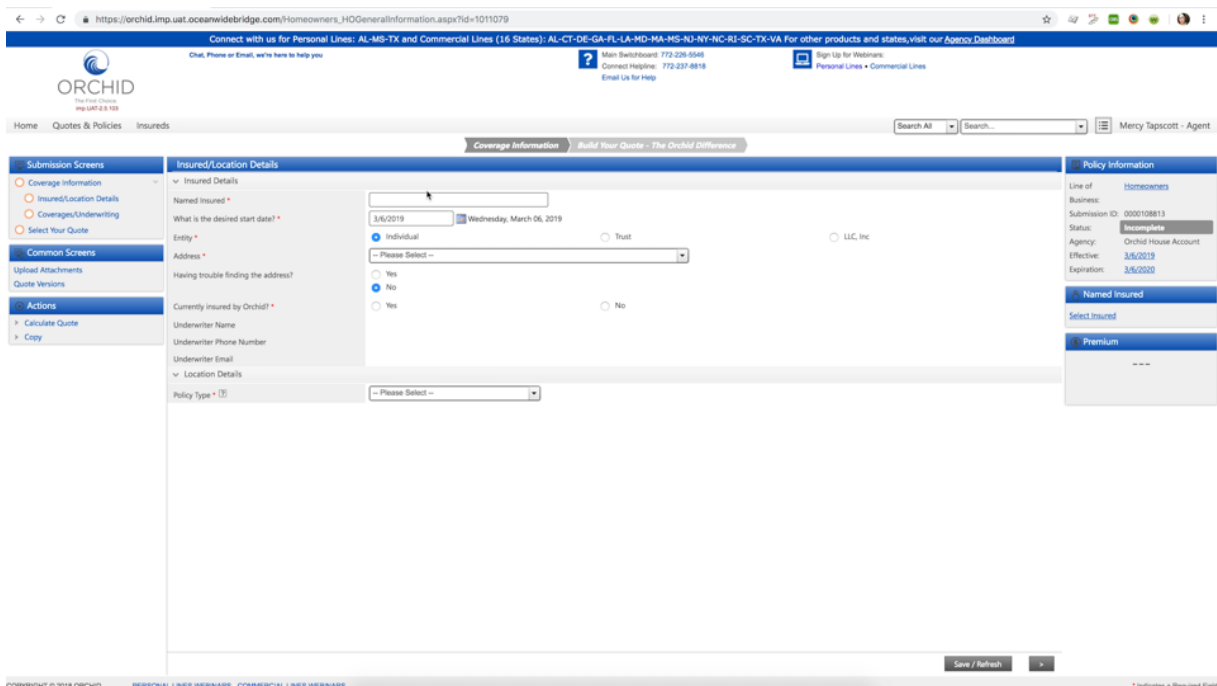


Method 2: Click on “Quotes & Policies” in the top navigation menu and click “Create New Quote”.



If you have the option to choose between Commercial Lines and Personal Lines, click on “Personal Lines” for a Personal Lines quote.

The application should now be on the screen. Fill out all of the information and click the > button to proceed to the next screen.



On the “Coverages/Underwriting” screen, enter in the target premium. After the risk is submitted, the target premium is automatically compared against the real time quote premiums. If the target premium is within a certain percentage, the submission is sent to an underwriter to see if they can get closer to the target premium.

The screenshot shows the 'Coverages/Underwriting' screen in the ORCHID system. The left sidebar contains navigation options like 'Submission Screens', 'Common Screens', and 'Actions'. The main area is divided into 'Coverages/Underwriting' and 'Underwriter Questions'. The 'Coverages/Underwriting' section includes fields for 'Target Premium', 'Coverage A - Dwelling \$', 'Coverage B - Other Structures \$', 'Coverage C - Personal Property \$', 'Coverage D - Loss of Use \$', 'Coverage E - Personal Liability \$', 'Coverage F - Medical Payments \$', 'Wind Deductible Amount', 'All Other Peril Deductible \$', 'Extended Replacement Value', 'Ordinance or Law', 'Loss Assessment \$', 'Mold - Property/Liability \$', 'Water Backup \$', 'Identity Fraud', 'Personal Injury', 'Golf Cart Physical Damage', 'Extended Liability for Secondary Homes (Rental Properties Not Available)', and 'Broadened Home Share Coverage (Airtel, VRBO etc)'. The 'Underwriter Questions' section asks if the user agrees to certain conditions. The right-hand panel shows 'Policy Information' including 'Line of Business: Homeowners', 'Submission ID: 0000108813', 'Status: Incomplete', 'Agency: Orchid House Account', 'Effective: 3/6/2019', and 'Expiration: 3/6/2020'. A red arrow points to the 'Target Premium' input field.

On the “Select Your Quote” screen, you will find the Best Value premium and carrier at the top, along with the assigned underwriter.

The screenshot shows the 'Select Your Quote' screen in the ORCHID system. The left sidebar contains navigation options like 'Submission Screens', 'Common Screens', and 'Actions'. The main area is divided into 'Select Your Quote' and 'Information Required to Bind Coverage'. The 'Select Your Quote' section shows a 'Best value based on requested coverages' with a 'Carrier' of DBE and a 'Premium' of \$1,598.10. Below this, there are 'Adjust Your Price' options for 'Wind Deductible Amount' (3%), 'All Other Peril Deductible \$' (2,500), 'Coverage B - Other Structures \$' (40,000), 'Coverage C - Personal Property \$' (40,000), 'Coverage D - Loss of Use \$' (10,000), and 'Distance to Coast \$' (More than 31 miles). The 'Information Required to Bind Coverage' section shows 'Orchid's Market' quotes from various carriers. The right-hand panel shows 'Policy Information' including 'Line of Business: Homeowners', 'Submission ID: 0000108813', 'Status: Quote', 'Agency: Orchid House Account', 'Effective: 3/6/2019', and 'Expiration: 3/6/2020'. The 'Premium (USD)' is \$1,598.10.

Carrier	Premium	Selected Carrier
DBE	\$ 1,598.10	<input checked="" type="checkbox"/>
Lloyds BA	\$ 3,951.15	<input type="checkbox"/>
Lloyds XI	Can be Submitted for Underwriter Review	<input type="checkbox"/>
Starstone	Ineligible - Starstone is temporarily unavailable in TX	<input type="checkbox"/>
Beasley	Submitted for Underwriter Review	<input type="checkbox"/>
Lexington	Submitted for Underwriter Review	<input type="checkbox"/>
Lloyds - Brit	Submitted for Underwriter Review	<input type="checkbox"/>

- You can adjust your coverages in the “Adjust Your Price” section and click “Save/Refresh” to receive updated premiums.
- Choose the desired carrier in the “Orchid’s Market” table. You can choose a carrier with a real time quote or you can choose a carrier with “Can be Submitted for Underwriter Review” to receive a quote from an underwriter.
- If you would like to refer the submission to an underwriter, choose “Yes” for “Would you like to submit this risk for Underwriting Review?”. This will open a text box for you to ask questions or to provide additional information for the underwriter. Click “Save/Refresh” or the right arrow button to refer the risk to the underwriter.

**For real time quote selections:** If you are happy with the premium and carrier selected and are ready to print the quote package, click on the “Print Document” button in Actions.

The screenshot displays the Orchid Connect web application interface. The top navigation bar includes the Orchid logo, contact information, and a search bar. The main content area is divided into several sections:

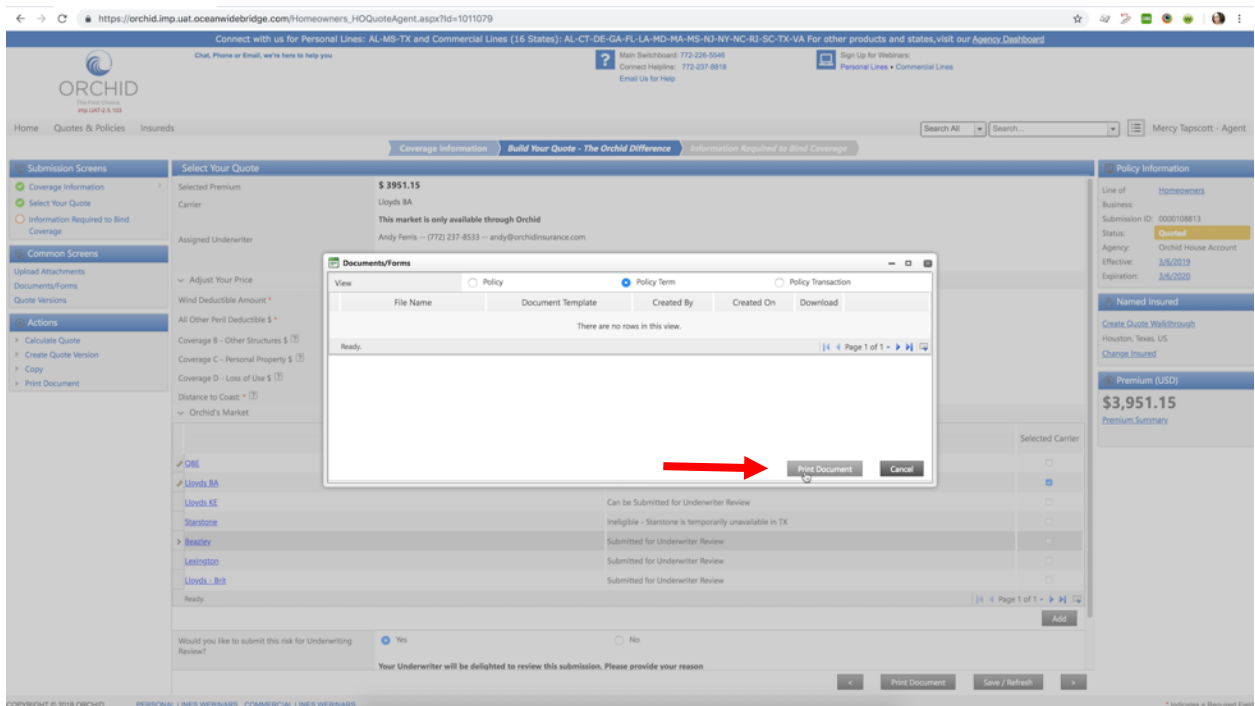
- Submission Screens:** Includes Coverage Information, Select Your Quote, and Information Required to Bind Coverage.
- Common Screens:** Includes Upload Attachments, Documents/Forms, and Quote Versions.
- Actions:** Includes Calculate Quote, Create Quote Version, Copy, and Print Document (highlighted with a red arrow).

The central area shows the "Select Your Quote" section with a total premium of \$1,598.10. Below this is the "Adjust Your Price" section with dropdown menus for Wind Deductible Amount (3%), All Other Peril Deductible (\$2,500), and Coverage B, C, and D. The "Orchid's Market" table lists various carriers and their status:

Carrier	Premium	Selected Carrier
ORL	\$ 1598.10	<input checked="" type="checkbox"/>
Lloyds_Bk	\$ 3951.15	<input type="checkbox"/>
Lloyds_KL	Can be Submitted for Underwriter Review	<input type="checkbox"/>
Starstone	Ineligible - Starstone is temporarily unavailable in TX	<input type="checkbox"/>
Ready	Submitted for Underwriter Review	<input type="checkbox"/>
Lexington	Submitted for Underwriter Review	<input type="checkbox"/>
Lloyds_Bit	Submitted for Underwriter Review	<input type="checkbox"/>

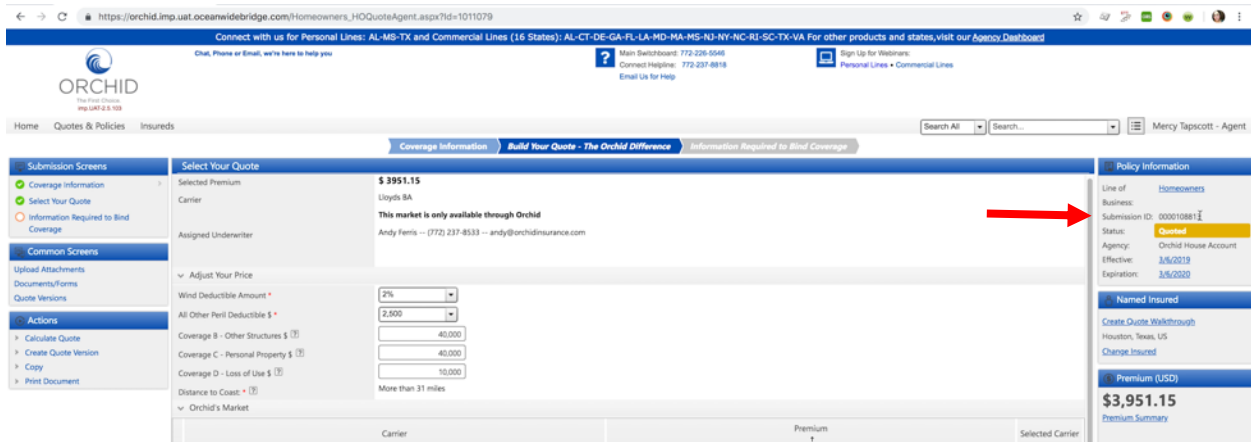
At the bottom of the page, there is a footer with copyright information and a "Print Document" button.

A pop-up will show with all generated documents and forms. Click on “Print Document” to create a new quote package.



Choose “Quote Package” as the Document Template and input a filename. Then press “Print”. This will download the file to your computer for e-mailing or printing. You will also be able to download it again by clicking “Documents/Forms” under Common Screens.

Take note of the submission ID so you can return to the submission more easily when you need to quote different coverages or request a bind.



**For Referred Submissions:** Ensure that your e-mail is listed on this screen under “Agency Contact Email”. Referred submissions take up to 24 hours for a quote to be sent back. If you need a rush, directly contact the underwriter by using the contact information on this screen.

The screenshot displays the ORCHID web application interface for a referral submission. The page title is "HO/PL Underwriter Referral". The left sidebar contains navigation options: Submission Screens, Coverage Information, Referral, Common Screens, Upload Attachments, Quote Versions, and Actions (Submit Referral, Calculate Quote, Create Quote Version, Copy). The main content area is divided into sections: Referral (with a warning), Referral Messages, Additional Carrier Eligibility Questions, and Contact Information. The Contact Information section includes fields for Agency Contact Name (Mercy Tapscoff - Agent), Agency Contact Email (with a red arrow pointing to it), Alternative Agency Contact, Underwriter Name (Andy Ferris), Underwriter Phone Number (772-237-8533), and Underwriter Email (andy@orchidinsurance.com). The right sidebar shows Policy Information (Line of Business: Homeowners, Submission ID: 0000108809, Status: Underwriting Required, Agency: Orchard House Account, Effective: 3/6/2019, Expiration: 3/6/2020) and Named Insured (Contact Quote Process, Houston, Texas, US, Change Insured). The bottom of the page features a footer with copyright information and a "Submit Referral" button.