

Agent Quote Training Document

Quote Home Page

The screenshot shows the Pinnacol Quote System Home Page. At the top is the Pinnacol Assurance logo and a navigation bar with links: Main Options, Pinnacol Contacts, Reports, Policies, Claims, SelectNet Providers, Quotes, and Agent Quoting. Below the navigation bar is the title "Pinnacol Quote System". Two main buttons are present: "Start a New Prospect" and "Start a New Calculation". Below these buttons are two panels: "List of Prospects" and "List of Active Manual Premium Calculations". Both panels display a message that the list is empty and provide instructions on how to create a new prospect or quote. Callouts explain the purpose of the buttons and panels.

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Agent Quoting

Main Options | Pinnacol Contacts | Reports | Policies | Claims | SelectNet Providers | Quotes

Pinnacol Quote System

To begin a full quote,

Start a New Prospect

For a quick estimate, click here

Start a New Calculation

List of Prospects

Prospect List is Empty

This is either your first time using our new Agent Quote system, or you've turned all your prior quotes into policies!

Click the 'Start a New Prospect' link above to create a new prospect!

This box will show a list of full quotes entered in the last 60 days.

List of Active Manual Premium Calculations

Manual Premium Calculations List is Empty

This is either your first time using our new Agent Quote system, or you've turned all your calculations into quotes!

Click the 'Start a New Calculation' link above to create a new quote!

This box will show a list of estimates entered in the last 60 days.

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To begin using the Agent Quote system, please choose to either create a full application quote or a manual premium estimate, using the buttons labeled 'Start a New Prospect' or 'Start a New Calculation'.

Please remember a manual premium estimate will not lock you in as agent of record.

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Manual Premium Calculator

PINNACOL ASSURANCE Agent Quoting

Main Options | Pinnacol Contacts | Reports | Policies | Claims | SelectNet Providers | Quotes

Agent Quoting - Manual Premium Calculator

Policy Name: MANUAL PREMIUM CALCULATOR EXAMPLE

Business Type: Corporation

Effective Date: 01/01/2010 **Ann. Rating Date:** **Quote EMOD:**

Tier: Standard Plus **Rate File:** 138

Estimated Premium For
"MANUAL PREMIUM CALCULATOR EXAMPLE"
\$275

[Transfer to Prospect](#)

Coverage

Class Code & Code Description	Rating Type	Annual Payroll	Number of Employees	Period Payroll	Rate	Manual Payroll	Delete
881005 Exclusively Office	Employee	\$50,000	1.0	\$50,000	0.2057	\$103	

[Add New Class Code](#) [Recalculate Premium](#)

Callouts:

- Estimated premium shows after clicking calculation button.
- Transfer estimates to full quote.
- Click here to add additional class code and payroll information.
- Click here to calculate premium.
- Add class code and payroll

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The manual premium calculator will begin by requesting the following information:

- Policy Name
- Business type/Entity type
- Effective Date
- Anniversary Rating Date
- Experience Modification

You are able to transfer manual premium estimates to full quotes using the 'Transfer to Prospect' button.

Class code field provides a search function by typing either key phrases or numbers in the class code field.

Please remember that when using the Manual Premium Calculator, you are not locked in as agent of record.

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Begin New Prospect – Full Quote

Application Details

Editing Application Details

Changing any of the dates will more than likely cause a new policy period to be created. If a new policy period is created only the scenario that you were most recently editing will be copied to the new period.

Policy Name:
Give this quote a name (e.g. "Pinnacle Assurance", or "Frontier Airlines")

Effective Date:
Must be in the future (e.g. "01/01/2010")

Expiration Date:
Must be after the effective date (e.g. "01/01/2011")

Anniversary Rating Date:
Must be equal to or before the effective date (e.g. "01/01/2010")

NCCI Risk ID:
Provided by NCCI

Update [Cancel](#)

Once you have clicked the 'Start New Prospect' button, please provide the Application Details requested.

Required Business Information

Business Info Coverage Adjustments Questions Quote Summary Documents Submit

Required Business Information

Business Name:
The name of the business (e.g. "Pinnacle Assurance", or "Frontier Airlines").

FEIN or SSN:
The Federal Employer Identification Number (e.g. "XX-XXXXXXX"), or Social Security Number (e.g. "XXX-XX-XXXX").

Business Type:
Choose an item from the list that best describes the type of business.

Description of Operations:
(3996 characters remaining)
Describe what this business does. Please be as detailed as possible.

Creating New Business

The FEIN and business description will be required on this tab, all other information carries over from first page.

Please provide a detailed Description of Operations.



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Additional Business Information

Business Info	Coverage	Adjustments	Questions	Quote Summary	Documents	Submit
Additional Business Information						
Date Business Started: When was the business first started (e.g. "12/10/2009")? SIC Code: The business' Standard Industrial Classification number. You can search for a code by typing any part of a code (e.g. "7993") or a code's description (e.g. "Bowling Centers"). UITR Number: The business' Unemployment Insurance Tax Report number. State of Incorporation: If the business is incorporated, which state was it incorporated in? Date of Incorporation: If the business is incorporated, when was it incorporated? Previous Next						Creating New Business FULL QUOTE EXAMPLE

Please provide requested business information when applicable.

SIC code field provides a search function by typing either key phrases or numbers in the SIC code field.

Business Physical Address

Business Info	Coverage	Adjustments	Questions	Quote Summary	Documents	Submit
Business Physical Address						
Physical Address: 8900 Test Way (67 characters remaining) City: Denver State: Colorado Zip Code: 80216 - Location Phone Number: 303-361-4000 x Location Fax Number: Policy Contact Name: Policy Holder Policy Contact Phone: 303-361-4000 Policy Contact Email: policyholder@work.com Previous Next						Creating New Business FULL QUOTE EXAMPLE

Please provide the Colorado physical address and policyholder contact information as requested.



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Business Mailing Address

The screenshot shows the 'Business Mailing Address' form within the 'Business Info' tab. The form includes a 'Use Physical Address' checkbox (checked), a 'Mailing Address' field (8900 Test Way), a 'City' field (Denver), a 'State' dropdown (Colorado), a 'Zip Code' field (80216), a 'Phone Number' field (303-361-4000), and a 'Fax Number' field. A 'Previous' button and a 'Create Business' button are at the bottom. On the right, there is a sidebar with 'Creating New Business' and 'FULL QUOTE EXAMPLE' sections.

Select the 'Use Physical Address' checkbox if physical and mailing address are the same. Otherwise, please provide the correct mailing address.

Once this information is completed, please click on 'Create Business'. Any of the previous business information provided can be edited before business creation by using the 'Previous' button.

Business Info – Owner

The screenshot shows the 'Business Info – Owner' form. It includes a 'FULL QUOTE EXAMPLE 3' header with a phone number and an 'Edit Business' button. Below is a table with columns: Location Name, Address, Phone, and Delete. The table contains one row for 'FULL QUOTE EXAMPLE 3' with address '7501 E. Lowry Way, Denver, CO 80230' and phone '(303) 361-5000'. Below the table is an 'Add New Location' button. Another table with columns: Owner Name, Title, Identification (SSN Last 4 or FEIN), % Owned, CO Resident?, Coverage, and Delete. A yellow warning box states: 'Owner's haven't been added for this business yet. This will prevent you from completing this application. Click the "Add New Owner" button to get started.' Below this is an 'Add New Owner' button. At the bottom are 'Save Business' and 'Save & Continue' buttons. On the right, there is a 'List of Businesses' section with an 'Add a Business' button. Three yellow callout boxes provide instructions: 'To add additional locations click here.' (pointing to 'Add New Location'), 'To add owners, click on the 'New Owner' button.' (pointing to 'Add New Owner'), and 'To add another business, click here.' (pointing to 'Add a Business').

The second portion of the Business Info tab requires the addition of all owners/officers/members. To begin, please click the 'Add New Owner' button.



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Business Info Coverage Adjustments Questions Quote Summary Documents Submit

FULL QUOTE EXAMPLE 3 — 21-9988778 [Edit Business](#)

A Corporation.

Location Name	Address	Phone	Delete
FULL QUOTE EXAMPLE 3	7501 E. Lowry Way Denver, CO 80230	(303) 361-5000	

[Add New Location](#)

Owner Name	Title	Identification (SSN Last 4 or FEIN)	% Owned	CO Resident?	Coverage	Delete
		XXX-XX-		Yes	Include	

[Add New Owner](#)

[Save Business](#) [Save & Continue](#)

List of Businesses
You can use the "Add a Business" button to add another business to this quote.

[Add a Business](#)

FULL QUOTE EXAMPLE 3

Owner Name requires first and last name or business name (if business is owned by another business)

Last 4 digits of the owners SSN or the complete 9 digit FEIN.

Ownership must total 100% for each business entity.

When owned by another business, the owner identification field will increase to fit the complete 9 digit FEIN.

Please note that reject will be available only if the business is a corporation or LLC and the owner has at least 10% ownership.



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Agent Quote Training Document

Coverage

Agent Quoting - Full Quote

Application #: 9235185 Edit Quote Details

Policy Name: FULL QUOTE EXAMPLE 3 NCCI Risk ID: 50111111

Effective Date: 01/01/2010 - 01/01/2011 Ann. Rating Date: 01/01/2010

Tier: Standard Plus

Messages: [Show](#) Bindable? true

Estimated Premium For "Scenario #1" **\$380**

« Bus. Info Adjustments »

Business Info Coverage Adjustments Questions Quote Summary Documents Submit or Bind

Class Code & Code Description	Rating Type & Location	Annual Payroll	Number of Employees	Period Payroll	Rate	Manual Premium	Delete
881005 Exclusively Office The Owner	Corporate Officer Full Quote Example 3	\$47,000	1.0	\$47,000	0.2057	\$97	
881005 Exclusively Office	Employee Full Quote Example 3	\$50,000	1.0	\$50,000	0.2057	\$103	

List of Scenarios
You can use the "Add a Scenario" button to add another scenario to this quote.

Scenario #1

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Callouts:

- Officers added with 'Include' status will transfer to coverage tab.
- Enter class code information here.
- Enter rating type and location information here.
- Once class coverage added and calculated, premium estimates automatically.
- To create a new scenario, click this button.

Class code field provides a search function by typing either key phrases or numbers in the class code field.

Rating type will default to 'Employee' and there is a drop down list provided for all locations entered on the application.

When changes or additions are made to this page after initial calculation, you must click 'Save Coverage' or 'Save & Continue' to recalculate.



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Creating a New Scenario

Create a Scenario

You can attach meaningful names to your scenarios. This will help out when comparing like scenarios on the "Quote Summary" tab or when you get to the point where the scenario is going to be bound.

Scenarios can be named – will default to Scenario numbers.

Scenario Name:

Scenario #2

(e.g. "With Increased Limits", or "Without Class Code")

Saves the new scenario once created.

 Create Scenario

[Cancel](#)

To create a new scenario, the 'Add a Scenario' button must be clicked on the Adjustments tab. It is important to note that changes to coverage will no longer automatically create new scenarios.



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Agent Quote Training Document

Adjustments

Agent Quoting - Full Quote

Application #: 9235185
Policy Name: FULL QUOTE EXAMPLE 3
Effective Date: 01/01/2010 - 01/01/2011
Tier: Standard Plus
Messages: [Show](#)

NCCI Risk ID: 50111111
Ann. Rating Date: 01/01/2010
Bindable? true

[Edit Quote Details](#)

Estimated Premium For
"Scenario #1"
\$493

[Business Info](#) [Coverage](#) [Adjustments](#) [Questions](#) [Quote Summary](#) [Documents](#) [Submit or Bind](#)

Default Pinnacol Adjustments
The adjustments listed below were automatically added to the "Scenario #1" scenario and cannot be edited or removed from this quote.

Adjustment Type	Amount
Designated Provider Discount	\$-8.00

Custom Adjustments
Below are a list of adjustments available for the "Scenario #1" scenario.

Adjustment Type	Amount
Experience Modification Adjustment: 0.95	\$-18.00
Deductible Adjustment: A deductible adjustment cannot be added to this application because the current estimated premium is not above the minimum premium level.	
Increased Limits Adjustment: Liability limits default to: 1,000,000 - 1,000,000 - : \$100,000 per accident - Bodily Injury by Accident \$100,000 per employee - Bodily Injury by Disease \$500,000 policy limit - Bodily Injury by Disease <i>These limits can be increased for additional premium using the drop down to the right.</i>	\$6.00
Cost Containment Adjustment: Does the policyholder have a Cost Containment Certificate? ☐ No ☒ Yes	\$-16.00
Adjustment Amount: 5%	
Certification Type: ONE YEAR RENEWAL	
Certified Date: 01/01/2009	
Certificate Number: 4564564	

[Save Adjustments](#) [Save & Continue](#)

List of Scenarios
Below is a list of the scenarios attached to this quote. If you would like to change the active scenario, click the scenario's name to make it active. You can use the "Add a Scenario" button to add another scenario to this quote.

[Add a Scenario](#)

Scenario #1
[Scenario #2](#)

Designated provider discount will be added automatically.

Custom Adjustments are adjustments that are added dependent on specific policyholder needs and are not required or automatic.

New scenarios can be added on the adjustment page as well.

This tab will allow the addition of the experience modifier, increased limits and the cost containment discount if applicable. The designated provider discount is added on automatically.



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Questions

Pinnacol Questions inquire whether or not the policy is affiliated with a PEO.

Application Questions match the questions found on the Accord application.

Details box

Answered questions must be saved before continuing.

Business Info	Coverage	Adjustments	Questions	Quote Summary	Documents	Submit or Bind
Pinnacol Questions				Yes	No	
Is this business a Professional Employer Organization (PEO) or employee leasing company?				☐	☒	
Does this business contract their insurance needs through a Professional Employer Organization (PEO) or an employee leasing company?				☐	☒	
Application Questions				Yes	No	
Has this Applicant or any of the managers or owners of this Applicant ever had a workers' compensation policy through Pinnacol Assurance or CCIA or been a partner, owner, manager or officer in another business or entity that has carried a workers' compensation policy through Pinnacol Assurance or CCIA?				☐	☒	
Does Applicant own, operate or lease aircraft/watercraft?				☐	☒	
Any work performed underground or above 15 feet?				☐	☒	
Is Applicant engaged in any other type of business?				☐	☒	
Are Sub-Contractors used? Provide additional details for this question...				☒	☐	
Any work subcontracted without certificates of insurance?				☐	☒	
Is a formal safety program in operation? Hide detail box for this question...				☒	☐	
 (4000 characters remaining)						
Any group transportation provided?				☐	☒	
Any part time or seasonal employees?				☐	☒	
Is there any volunteer or donated labor?				☐	☒	
Do employees travel out of state?				☐	☒	
Have any of the owners of this business ever filed bankruptcy?				☐	☒	
Has the bankruptcy been discharged?				☐	☒	
Save Questions Save & Continue						

When a question is given a 'yes' answer, a link is provided for additional details.

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Quote Summary

Agent Quoting - Full Quote

Application #: 9235185

Edit Quote
Details

Policy Name: FULL QUOTE EXAMPLE 3

NCCI Risk ID: 50111111

Effective Date: 01/01/2010 - 01/01/2011

Ann. Rating
Date: 01/01/2010

Tier: Standard Plus

Messages: [Show](#)

Bindable? true

Estimated Premium For

"Scenario #1"

\$493

Business Info Coverage Adjustments Questions Quote Summary Documents Submit or Bind

Scenario #1

Exclusively Office (881005) The Owner	\$97.00
Exclusively Office (881005)	\$103.00
Ratable Manual Premium	\$200.00
Increased Limits	\$6.00
Increased Limits Minim...	\$144.00
Experience Modification	\$-18.00
Designated Provider Discount	\$-8.00
Cost Containment Deviation	\$-16.00
Annual Policy Fee	\$165.00
Terrorism Insurance Coverage	\$10.00
Catastrophe Insurance Coverage	\$10.00
Net Estimated Annual Premium	\$493.00

Continue With This Scenario ▶

List of Scenarios

This quote currently only has one scenario. A summary is being displayed for your review.

Scenario #1

List of classifications and the premium associated by class.

Shows adjustments to premium to demonstrate how we get from manual premium to NEAP.

'Continue with this Scenario' allows you to choose which Scenario you will bind with.

List of scenarios that have been quoted.

'Compare' will allow two comparisons to be reviewed together.



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Agent Quote Training Document

Documents

Agent Quoting - Full Quote

Application #: 9235185 [Edit Quote Details](#)
Policy Name: FULL QUOTE EXAMPLE 3 **NCCI Risk ID:** 050111111
Effective Date: 01/01/2010 - 01/01/2011 **Ann. Rating Date:** 01/01/2010
Tier: Standard Plus
Messages: [Show](#) **Bindable?** true

Estimated Premium For
"Scenario #1"
\$509

[Business Info](#) [Coverage](#) [Adjustments](#) [Questions](#) [Quote Summary](#) [Documents](#) [Submit or Bind](#)

Documents for Scenario: Scenario #1 *(eSignature Not Needed)*

	Document
Application Form	
Quotation	

Documents for The Owner *(resident at FULL QUOTE EXAMPLE 3)*

Email: [E-Mail Link](#)

E-Sign	Document	Status
☐	Application Supplement	unsigned
Sign:		

[Continue to Submit/Bind](#)

Scenario Documents
The individual form links can be used to view/print the specific form (printable version). The forms will open in a new window and will be in PDF format.

Scenario #1

Documents are created dynamically dependent on application information.

E-signature available. See E-signature document in the help section.

If E-signature is not being used, please remember to send in all signed paperwork. The links on the document tab will provide PDF copies of all necessary and required documents.



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Submit or Bind

The screenshot shows a web form titled "Submit or Bind" with several tabs: Business Info, Coverage, Adjustments, Questions, Quote Summary, Documents, and Submit or Bind. The form contains the following fields and options:

- Agent E-Signature:** A text input field. Callout: "Agent e-signature information, required."
- Agent E-Mail Address:** A text input field.
- Remember Me:** A checkbox.
- Comments for Underwriter:** A large text area. Callout: "Comments can be sent to the Underwriter if desired."
- Submit to Underwriter:** A button with a green checkmark.
- Payment Amount:** A text input field with the value "509.00".
- Payment Date:** A text input field with a calendar icon.
- Payment Type:** Radio buttons for "Bill", "Check", and "Credit Card". Callout: "When binding, select payment type."
- Bind Application:** A button with a green checkmark.

On the right side of the form, there is a section titled "Binding a Scenario" with the text: "By filling out the form, you will be binding the selected scenario with Pinnacle. If this is not submit, you can select a new active scenario from the list below:". Below this are two links: "Scenario #1" and "Scenario #2".

Callout: "If you cannot bind, this allows you to submit to underwriter." points to the "Submit to Underwriter" button.

Callout: "Date payment has been received by agency." points to the "Payment Date" field.

Once an application has been bound, no scenarios within that application are available for updates or changes.



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