

PIVOT FAQ

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PIVOT OVERVIEW

1. What is PIVOT?

PIVOT stands for Pekin Insurance Virtual Overall Transformation. The PIVOT program is an enterprise-wide initiative to transform the way Pekin Insurance conducts business with our agents, insureds, and employees.

PIVOT is multi-year program that will include implementation of a new policy administration system and other supporting systems. Agents know us to go *Beyond the expected.*® This PIVOT program is another step in setting the standard of excellence with the modernization of our technology platforms.

2. How will these changes be rolled out?

PIVOT will be rolled out in multiple releases over the next three years. The first release in Arizona includes the implementation of new core policy, claims, and billing systems for our new Deluxe BOP product and enhanced Personal Auto product. Agents will quote these two products through the new Agent Portal.

Reference the schedule below for more details!

PIVOT Full Release 1 Roll-Out Schedule

State Roll-Outs	Personal Auto (PA) & Deluxe Business Owners (DBOP)	2017						2018								
		Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov
Release 1.0 	Policy Conversion Begins – PA						1/15									
	All States: Agent Portal, Payment Center* AZ: PA and DBOP Quote Available								2/5							
	Policy Effective (new) – PA & DBOP							2/19								
	Policy Effective (renewal) – PA								3/12							
Release 1.1   	Policy Conversion Begins – PA							4/18								
	PA Quote Available								5/21							
	DBOP Quote Available									6/14						
	Policy Effective (new & renewal) – PA & DBOP									6/28						
Release 1.2  	Policy Conversion Begins - PA							5/29								
	PA Quote Available								7/23							
	DBOP Quote Available									8/15						
	Policy Effective (new & renewal) – PA & DBOP									8/29						

3. Will all agencies have access to the new system?

All agencies will have access to the new policy administration system but for different purposes and with different permissions. The divide is dependent upon your insurance state license.

Quoting & Issuing Policies:

Those seeking to write Deluxe BOP or Personal Auto in Arizona and holding a license to write business in Arizona will be guided to continue quoting these products in the new Agent Portal. Those seeking to write all other products will be directed to the appropriate current system to continue the quoting process.

Making Online Payments:

All agents will have access to Payment Center, Pekin Insurance's new online platform for automatic and one-time electronic payments. All agents are encouraged to leverage Payment Center for easier payment processing across new and existing policies.

4. If I am licensed to sell policies in Arizona but do not live there, can I sell Arizona policies after the first release?

Yes, agents with Arizona insurance licenses can sell Personal Auto or Deluxe BOP policies after the first release through the new system. As all agents will do as of February 5, you will access the Agent Portal and click on the Arizona product you wish to quote. Your access permissions will allow you to proceed with your quote in the new Agent Portal.

5. What can agents expect with PIVOT?

PIVOT will enable Pekin Insurance agents to offer more innovative products and higher quality service to insureds. Agents will see faster speed to quote, more comprehensive access to billing information, and improved Pekin Insurance products (e.g., Deluxe BOP).

Other high-level changes that agents will experience with PIVOT include:

- Quoting new business instantaneously
- Offering the new Deluxe BOP product and enhanced Personal Auto product
- Ability to quickly quote and issue policies without Underwriter referrals in eligible cases
- Automatic billing handling and processing for basic billing activities
- Communicating with Pekin Insurance Underwriters using automated tasks

High-level changes that insureds can expect include:

- Enhanced technology products and services
- Faster quoting, billing, and claims activities
- Streamlined form and document management
- Paperless options and more billing and payment options

TRAINING AND RESOURCES

6. What training and resources will be available to agents?

Pekin Insurance will be providing training and resources to agents in early 2018.

We know our agents have busy schedules, so training materials will be flexible to help you meet your daily responsibilities. The materials will be self-paced, on-the-job resources to help agencies adjust to PIVOT. Training online modules will be approximately 15-45 minutes long, and quick reference guides will include pictures and easy-to-follow directions enabling agents to find answers quickly.

Starting in mid-January 2018, Pekin Insurance representatives will be stopping by Arizona agencies to discuss questions agents may have.

7. Who is available to answer questions and support my agency?

The following points of contact are readily available for agents with PIVOT inquiries:

Topic	Contact
Product & Rating (Personal Lines)	Justin Cano (Extension 2071) Dallas Bogner (Extension 3084)
Product & Rating (Commercial Lines)	Andrew Hancock (Extension 2839) Christina Calvert (Extension 2695) Jennifer Samms (Extension 3044)
Billing Process (Personal Lines)	Angela Schonert (Extension 2304) Betsy Covey (Extension 3321) Jennifer Funk (Extension 2440)
Billing Process (Commercial Lines)	Rhonda Maness (Extension 2243)
Reporting	Service Desk (Extension 2757)
Passwords, Login Issues, Security Access, and Workstation Requirements	Service Desk (Extension 2757)

8. Am I able to see a demo of the system?

Yes! The PIVOT team has put together a demo of quoting and issuing policies for Personal Auto and Deluxe BOP through the new Agent Portal. Demonstration videos can be accessed through our Portal Training site.

SYSTEM FEATURES

9. What features of PIVOT are included in the first release?

Beginning in early 2018, PIVOT will introduce a new Agent Portal for conducting business with Deluxe BOP and Personal Auto products and a new payment platform called Payment Center.

Future releases will unveil enhanced functionality, system upgrades, and additional state rollouts in spring and summer 2018.

10. What are PolicyCenter, BillingCenter, and ClaimCenter?

These systems are components of the new PIVOT platform that will enable agents and Pekin Insurance to quote and issue policies, manage insured billing activities, and file and handle claims.

11. Will current systems still be used?

Yes, our current systems will still be used after the first release of PIVOT is rolled out to agencies.

The PIVOT Program is a multi-year project that will have multiple releases of the new system. Initially, the new technology platform that agents will use to sell policies and manage billing and claims activities will only be used for specific products (Personal Auto and Deluxe BOP). Since the new system won't immediately touch all products, agents will still use current systems to conduct business outside of Deluxe BOP and Personal Auto.

However, to alleviate the time spent going between our current and new system, the Agent Portal has been built to direct agents to the appropriate system based on the desired product.

12. Is this a "paperless" system?

The new system has features and functionality that can reduce the paper required to complete tasks. For example, agents will no longer have to fill out or send any application materials to Pekin Insurance. All quoting and issuing will be facilitated through the system, and agents have the option to print all applicable documents and declaration pages. Also, forms for billing and payments no longer need to be submitted to Pekin Insurance; agents and insureds can process payments online or use checks if they prefer.

In general, you will have more options with the new system. If you want to operate via email with your customers, you will have that choice. If you prefer to hand deliver, you also have that choice. Facilitating certain processes through the new system reduces the paper involved and allows agents to service customers more quickly.

13. Is there a limit on the number of administrators per agency?

In the current system, only one administrator is allowed per agency. With PIVOT, more than one person can be assigned to the new system's administrative role. Agencies will have more control over how their office functions

14. If an agent is in the system quoting Personal Auto or Deluxe BOP, can they save and return at a later time?

Saving work with PIVOT has never been easier. Work will be saved if an agent navigates away from the main quote page. The system will automatically save as the agent clicks through required pages. If the user wants to return to a quote later, they can manually save the work and exit, and it will be saved as a draft in the system.

15. Will email notifications of activities be included? If they are, can agents turn them off/on?

Yes, agents can opt into receiving email notifications when they are assigned activities in the system. If the agent prefers to not receive email notifications for activities, they can turn off this feature through the Portal's settings. If an agent doesn't want to receive email notifications, they can find activities assigned to them on the Agent Portal home page.

16. Are there specific browser requirements associated with PIVOT?

Yes. For the best user experience with PIVOT, we recommend using Microsoft Internet Explorer 11.

In order for the system's forms and other features to render correctly, agents must use Adobe Reader version 10 or greater.

PRODUCTS

and runs administrative tasks.

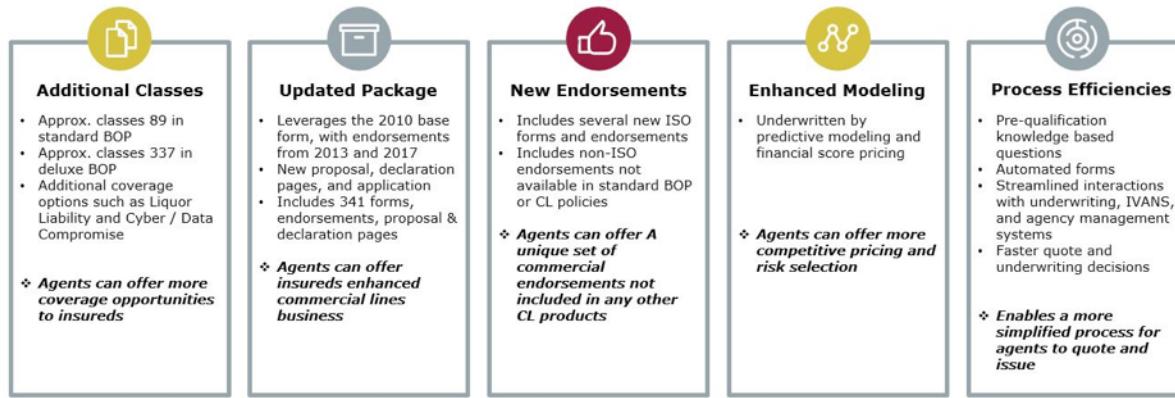
17. Which products are included in the first release?

Pekin Insurance is rolling out a new Deluxe BOP product and a modernized Personal Auto product for PIVOT. Agents who are licensed to sell policies in Arizona will use the new system to quote and issue policies, file claims, and manage billing activities for Deluxe BOP and Personal Auto.

Reference

Pekin Insurance Deluxe BOP Product

Key Highlights & Benefits



18. Will Liquor and Cyber coverages be included in Deluxe BOP?

At a high level, liquor liability coverage will be available to restaurants meeting liquor liability and restaurant eligibility guidelines of having sales of alcoholic beverages up to 50%. Liquor liability coverage will also be available to grocery stores that meet liquor liability and eligibility guidelines.

For eligible classes, Data Compromise Coverage will automatically be included on all Deluxe BOP policies written in the Deluxe BOP program with a \$50,000 Response Expense Coverage Limit and \$50,000 Defense and Liability Limit. Increased data compromise coverage limits are available for qualifying risks. Identity Recovery Coverage will also automatically be provided for all policies with Data Compromise Coverage. Optional Cyber One Coverage is also available.

In addition, over 250 Deluxe BOP forms and additional coverage endorsements will be available in the Deluxe BOP program. Agents will learn more about these product details through web-based training, a quick reference guide, and further training from Commercial Lines in the coming months.

19. Am I still limited to 6 vehicles and 4 drivers for any given Personal Auto policy?

No! We are very pleased to announce that there are no limits to the number of vehicles and drivers on a Personal Auto policy.

20. Will an odometer number be required to complete a Personal Auto quote?

Yes, odometer readings are part of the new Personal Auto product enhancements. Agents will need to ask customers for their odometer number while quoting a Personal Auto policy. Pekin Insurance is using a predictive model which takes the odometer number into consideration before providing a final quote.

POLICY QUOTE AND ISSUE

21. Where do I go to quote and issue policies?

Agents will access the new Agent Portal, which provides agencies with a simplified, unified way to access Pekin Insurance systems, important data, and billing details across all product lines. After agents login to the portal and select the product they'd like to quote, they will be routed to the appropriate system—current or new. The portal is available to all agents across all states beginning February 5, but only Arizona agents will be able to quote policies for Personal Auto and Deluxe BOP through the new raters.

Key benefits of the Agent Portal include:

- Integrates with other systems enabling underwriting, claims, and billing activities to be carried out in a central location
- Connects with other systems to pull producer and insured data into readily available dashboards
- Conducts comprehensive unified searches of information across current and new systems
- Directs users to current or new systems based on chosen product in portal landing page
- Automatically connects with underwriters via “activities” for policy referrals

See the ph

The screenshot shows the Pekin Insurance Agent Portal interface. At the top, there's a navigation bar with links for Alerts, Applications, News & Notes, Issued vs Declined, and Rewards. On the right side of the header, there's a user profile for "Josh Brienen" and a search bar. The main content area has a "Quick Links" section with icons for LOOKUP TOOL (PROPERTY/CASUALTY and LIFE), PAY A BILL (PAY ONLINE and PAY BY PHONE: 800-322-0160), and FILE A PROPERTY/CASUALTY CLAIM (ONLINE CLAIM and PHONE: 888-PEKIN-11 (735-4611)). Below this is an "Activities" section showing 22 PERSONAL AUTO & BUSINESS OWNERS policies since Jan 1, 2018, and a DAILY ACTIVITY REGISTER. To the right, there's a banner for the "FOCUS TO THE FINISH" driver safety app. On the far right, there's a "Agency Production Snapshot" panel displaying CURRENT LOSS RATIO (36.69%), P/C WRITTEN PREMIUM (\$4,905,872), and PAID LIFE (\$60,414) with a "VIEW FULL REPORT" button.

22. What is “unified search?”

The Agent Portal will have an improved search feature that allows agents to search for a desired policy or other information by using name, account, policy, quote, or claim numbers. The record numbers will provide exact matches, while the name search will return similar names listed within that agency. A key benefit of this search feature is how “unified” it truly is. The search engine is fed by information spanning current and new systems. It is linked to all new and old policy administrative platforms, enabling the information returned to be very comprehensive.

Agents will be able to spend less time searching for needed information and have the ability to provide details to insureds quickly.

Note that this feature does not extend to Life customers at this time.

23. Will my insureds' information already be in the new system when I access it?

Yes, Pekin Insurance will transfer existing agency data into the new systems (e.g., Personal Auto policies). If you want to quote an existing insured on a new Personal Auto or Deluxe BOP product, you will be able to search for that insured. If you want to quote a new customer, you will have to create a new account for them; creating an account in the Agent Portal is simple and requires basic information.

24. Will the Agent Portal communicate with my comparative rater?

Yes, the Agent Portal will simplify using comparative raters across product lines.

25. Are there new discounts?

We are always trying to find new ways to reward our insureds through discounts. We will be rewarding those who pay in full or use EFT (credit card or direct banking) with discounts. The current Multiple-Auto and Auto/Home discounts will also remain.

26. Do agents have to wait for companion files to be created, if applicable?

No, companion files will no longer be created internally. Agents will be able to apply a discount on a policy (e.g., Auto/Home Discount) since accounts across products will be linked in the Agent Portal for any given insured.

27. When and where are the MVR and CLUE reports pulled during the Personal Auto process?

When entering driver details, if it is indicated that a driver has had a violation or accident, MVR and/or CLUE reports will be run as part of the quote process to provide the quote with the most accurate information available at this time. If no violations or accidents were noted, these reports will be run at the point of policy issuance.

28. What is the difference between a quick quote and a full application?

Agents will have the option to perform a quick quote or full quote when quoting a customer for Deluxe BOP only. A quick quote will allow agents to quickly provide a preliminary price to the customer through a series of basic questions. In order to issue the policy, agents will have to proceed to completing a full quote application, which requires additional questions.

29. Can we quote and issue in real-time?

Yes, Arizona agents have the ability to quote and issue Personal Auto and Deluxe BOP policies in real-time through the Agent Portal, if there are no Underwriter referrals applied. This will allow agents to service customers faster and reduce the number of handoffs between agents and Pekin Insurance Underwriters.

30. If we miss a required field while quoting, will the system alert us?

Yes, the system will alert agents when mandatory fields have not been completed. For mandatory fields that are incomplete, you will need to complete these fields in order to proceed to the next quoting step in the online process.

31. I received an "account lock" on my screen. What is an account lock?

An "account lock" alert will notify agents when they are attempting to quote a customer who has existing business for Deluxe BOP or who has sought out a Deluxe BOP quote with another agency. The account lock feature has been built into Pekin Insurance's new system but can also appear on your agency's AMS. Agencies will be notified about duplicate Deluxe BOP business through two channels:

- 1) New Agent Portal: The account lock will appear when an agent attempts to create an account for the customer.
- 2) Agency AMS: The account lock will appear after the agent has completed the entire quote process.

To avoid getting an account lock after completing the quote process, we encourage agencies to quote new Deluxe BOP business through the Agent Portal. If agents use the Agent Portal, they will be notified about duplicate Deluxe BOP business before they begin the quote process. Pekin Insurance is working to notify agents of duplicate Deluxe BOP business in the AMS before beginning a quote and will complete the update after the first release of PIVOT.

32. If a quote is generated but not issued, does it remain in the system?

Yes, it remains in the system for 30 days.

33. Can I still print the application, declaration, and ID card once the policy is issued?

Yes! Agents will have the ability to immediately print the needed documents after the policy has been issued. For Deluxe BOP, agents can also print a quote proposal and application after it is quoted.

34. Will there be pre-qualification fields?

Yes, pre-qualification questions have been built into the beginning stages of quoting a customer for Personal Auto and Deluxe BOP policies. There are multiple "Yes"/"No" pre-qualification questions included.

Using pre-qualification questions will reduce the amount of time agents spend quoting ineligible customers. The agent will be notified immediately if the customer cannot be issued a Personal Auto or Deluxe BOP quote.

35. What is "pre-fill data" and how is it used?

Pre-fill data is information that is pre-populated in the Agent Portal fields, either based on a previous screen you have filled out or an external data source (such as LexisNexis or BUR).

The Agent Portal is integrated with LexisNexis and Carfax, which will populate driver and vehicle information for a given Personal Auto policy if the agent has provided the system with a VIN. The Portal is also integrated with BUR

36. Can agents make changes to policies online?

Yes, in the new system, agents can make changes directly to the policy instead of contacting the Underwriter to make a change. If a change you attempt to make creates an “Underwriting issue,” you will have to request approval from the Underwriter to complete the change. The Underwriter will receive an activity immediately to review the relevant change request and materials.

This will decrease the amount of time agents spend communicating with Underwriters to edit the policy.

37. Can insureds make changes to their own policies online?

No, for the first release of PIVOT, insureds will not have access to the new system to make changes to their own policies online. Insureds will still need to contact their agent. However, insureds can manage their payment preferences by creating an account in the Payment Center where they can make payments via credit card. Additional functionality to set up recurring credit card payments is coming soon.

38. In the case of an Underwriting issue, how quick is the turnaround time?

If there is an issue with the policy that an Underwriter needs to assess, the agent will get a notification on the screen. In order to send the work to an Underwriter, the agent will need to “request approval” within the Agent Portal. By requesting approval, an “activity” will be immediately sent to the appropriate Underwriter. The Agent can also manually use the actions tab to create an activity for themselves or specific people.

Since the new platform utilizes “activities” that go directly to the appropriate user in real-time, the time it takes to handle an Underwriting issue significantly decreases. An Underwriter will be able to see the activity notification and address the issue on the spot, if it is submitted during business hours

39. If the insured changes their mind within a few hours of policy issue, can a policy be withdrawn?

No, at this time agents cannot withdraw an issued policy. If an insured wants to cancel the issued policy, the agent will have to go through the policy cancellation process.

CLAIMS

and MSB to pull applicable data for Deluxe BOP quotes. Pre-fill data reduces the manual data entry required of the agent in the current state.

40. How will an agent or insured file a claim?

Insureds and agents will report a claim the same way they have in the past. Insureds can file claims by calling Pekin Insurance's Claims Call Center, submitting the claim online, or contacting their agent. Agents will file claims by calling the Claims Call Center, submitting the claim online, or emailing the Claim Department.

41. Is the claims handling process changing?

Pekin Insurance's new system will improve the claims process for new business with Deluxe BOP and Personal Auto policies. While the process to handle a claim will remain similar, it will be more efficient and effective for these two products, delivering service to insureds in a timelier manner. Key drivers of these improvements include automated triaging of claims to the appropriate handlers, quick and targeted task notifications, and automatic communications to agents and insureds.

42. Will agents have access to claim information?

Yes, agents will now have access to view claim information through the claims dashboard on the Agent Portal. Agents will be able to see the number of claims, their status, payment details, and a summary of the claim file for Deluxe BOP and Personal Auto claims.

See the photo reference

The screenshots show the Agent Portal's Claims dashboard for user Shawna Webber (005001033). The top screenshot is in English, and the bottom screenshot is in Spanish. Both screens feature a navigation bar with links for Activities, Agency Billing, Summary, Contacts, Open Activities, Open Quotes, Open Transactions, Claims (highlighted in green), Documents, Billing, and Recurring Payments. Below the navigation is a call-to-action button labeled "File a Claim". A dropdown menu shows "All Lines of Business" and a search bar. The main content area displays a table of open claims with columns for Product, Claim Number, Date of Loss, Status, Paid, Net Incurred, and Policy Number. The bottom screenshot shows the same interface but with Spanish labels for the navigation links and the call-to-action button.

PRODUCT	CLAIM NUMBER	DATE OF LOSS	STATUS	PAID	NET INCURRED	POLICY NUMBER
Personal Auto	AA00162	9/14/17	Open	\$3,200.00	\$12,200.00	005001034
Personal Auto	BB00027	9/20/17	Open	\$2,500.00	\$10,000.00	005001034
Personal Auto	BB00056	9/22/17	Open	\$1,765.00	\$1,765.00	005001034

43. Will everyone in the Agency have access to all filed claims?

Yes. All agency users will be able to access all claim information for their respective agency. However, the agency will have the ability to control user's viewing capabilities through unique permissions.

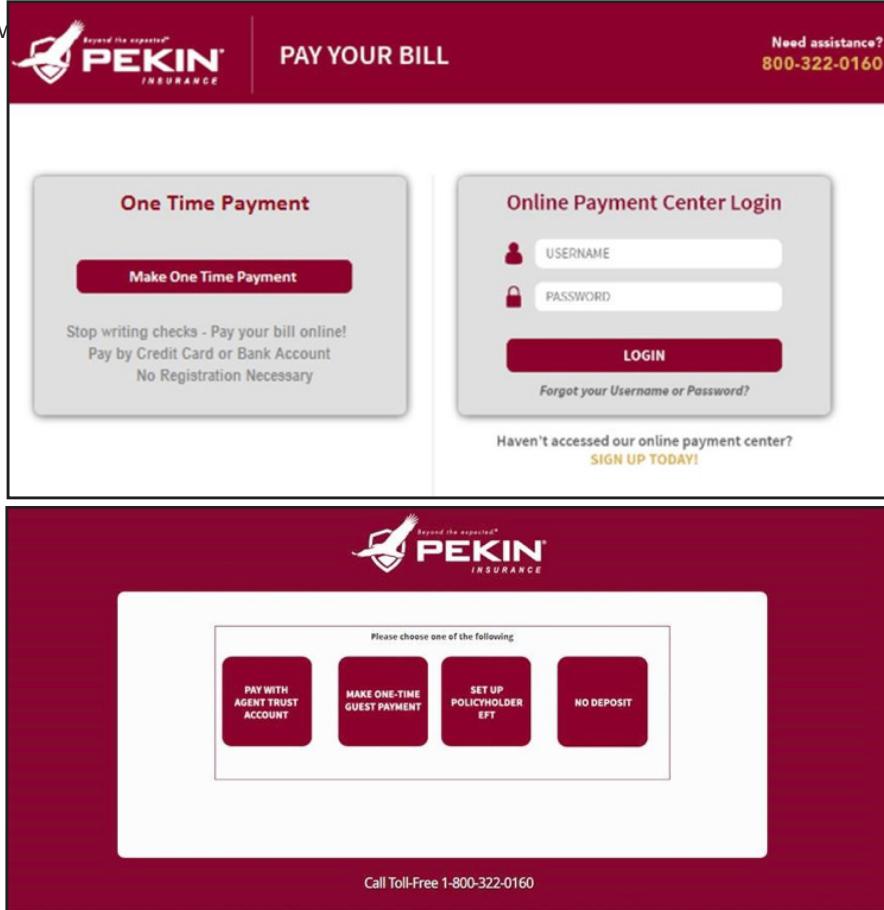
BILLING AND PAYMENTS

44. What is Payment Center?

Pekin Insurance's new payment solutions platform, Payment Center, is powered by FirsTech Busey Bank and integrates with current and new systems to manage insureds' payments. Both agents and insureds have access to Payment Center to manage an insured's payment preferences and view billing details.

Users will have the option to pay bills as a guest or create an account to easily manage future payments. Agents and insureds can pay by using a credit card or set up recurring direct withdraw (which requires an account to be created).

See the photo below:



45. Will I have separate billing and payment processes?

Yes, agents have separate billing processes for current products and products included with PIVOT. Agents will still access billing statement information for all current products through Pekin Partners. Agents will access billing statement information for all new products through the Agent Portal. To access these systems, all agents, regardless of state and product, will be directed to the Payment Center automatically through the Agent Portal landing page.

While billing may be different depending on the product, making payments will not be. The Payment Center platform will be the only system used for making and processing payments, regardless of state and product. All agents will make payments or advise their insureds to make payments through Payment Center.

46. What billing options will be available to insureds?

For Personal Auto, agents will select whether the policy has an annual or semiannual term and from there, can choose monthly, quarterly, annual, or semiannual payments. All new Personal Auto policies will still require down payments.

For Deluxe BOP, agents can choose monthly, quarterly, annual, semiannual, or 20% down payments. Agents will select whether they want account or individual policy-based invoicing. Agents can make payments after the policy is issued in the portal.

47. Will the insured be able to make payments? How?

Yes. Insureds are encouraged to use the new Payment Center to make a payment via credit card or recurring direct withdrawal. In the future, insureds will be able to set up accounts in Payment Center and set up recurring credit card payments.

Any of the current payment options are still available for those who prefer to make a payment in another form.

48. Can agents and insureds make a combined payment for an account that has multiple policies?

Yes! Agents and insureds can now make payments on an account that has multiple policies associated with it. If the insured is invoiced on an account level, the insured will pay a lump sum on the account. If the insured is invoiced on a policy level, the insured can pay a specific percentage on each policy.

When a user sets up an account in Payment Center, the user can add policies to his or her account to streamline payments.