

EXPRESS RATER

PERSONAL LINES RATING SYSTEM



LAST UPDATED
June 2017



Abram Interstate Insurance Services, Inc. CMGA
2211 Plaza Drive, Suite 100 | Rocklin, CA 95675
P. (916) 780-7000 | F. (916) 780-7181
www.abraminterstate.com | License #0D08440

How to Register and Access EXPRESS RATER

1. Go to the EXPRESS RATER Landing Page <http://marketing.abraminterstate.com/acton/media/15547/express-rater-request-access-form>
2. Complete every field within the Registration Form and press the [Submit] Button.



NEW EXPRESS RATER
Personal Lines Rating System

Request Access Here!

Please complete the form below to request access to the EXPRESS RATER.

First Name* Last Name*

Email Address*

Title* Department*

Company*

Street*

City* State*
 ---Select---

Postal Code* Country*
 ---Select---

Company Phone* Direct Phone*

Are You Using a Comparative Rater Today? If Yes, Which One?

Submit

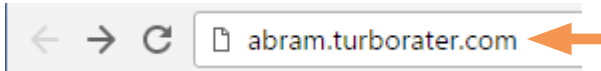
Two orange arrows point to the right from the right side of the form, one pointing to the Email Address field and the other pointing to the State dropdown menu.

3. You will receive an on-screen confirmation. Once your request is processed, you will receive an Email containing your EXPRESS RATER Credentials: Username and Password.



How to Register and Access EXPRESS RATER


1. Now that you have you have your login credentials, open your browser and enter abram.turborater.com without any preceding www or http/https.




2. Enter your Username and Password and select the [Login] button.




Login



User Name 
Required

Password 
Required

Remember Login



3. Enter your Username and Password and select the [Login] button.



End User License Agreement

You must agree to the following End User License Agreement prior to using this application:

THIS IS A BINDING LEGAL AGREEMENT BETWEEN YOU (WHICH WE WILL HEREAFTER DESCRIBE AS "LICENSEE") AND INSURANCE TECHNOLOGIES CORPORATION ("ITC") STATING THE TERMS AND CONDITIONS UNDER WHICH LICENSEE MAY USE THE SOFTWARE AND SERVICES PROVIDED BY ITC. BY CLICKING ON THE ACCEPT BUTTON OR USING OR ACCESSING THE PRODUCTS OR SERVICES OF ITC, SUBSCRIBER AS LICENSEE INDICATES THAT IT HAS READ AND UNDERSTANDS THIS AGREEMENT AND AGREES TO BE BOUND BY THE TERMS SET FORTH IN THIS AGREEMENT. IF YOU DO NOT AGREE WITH THIS AGREEMENT (AND DO NOT WANT TO BE BOUND BY THIS AGREEMENT), YOU SHOULD CLICK THE REJECT BUTTON AND NOT USE OR ACCESS THE PRODUCTS OR SERVICES OF ITC.

BY OFFERING ITS PRODUCTS AND SERVICES OVER THE INTERNET, NO SOLICITATION IS MADE BY ITC TO ANY PERSON IN JURISDICTIONS WHERE THE PROVISION OF SUCH PRODUCTS OR SERVICES ARE PROHIBITED BY LAW.

LICENSEE ACKNOWLEDGES THAT ITC MAY DISCLOSE AND TRANSFER CERTAIN INFORMATION THAT LICENSEE PROVIDES TO ITC HEREUNDER (INCLUDING SPECIFIC INFORMATION RECEIVED CONCERNING THE CUSTOMERS OR PROSPECTIVE CUSTOMERS OF LICENSEE) TO THIRD PARTIES (INCLUDING TO INSURANCE COMPANIES) FOR COMMERCIAL PURPOSES.

Software License/Service Agreement between Insurance Technologies Corporation and Licensee.

1. SERVICES RENDERED
Subject to the terms and conditions of this agreement, ITC will provide the Comparative Insurance Rating Services (the "Services") to the Licensee. In consideration of the payment of license fees and charges, and in consideration of the mutual covenants set forth in this agreement, ITC hereby grants to the Licensee, a non-exclusive, non-transferable, limited license to use those ITC software programs ("Licensed Materials") necessary for Licensee to receive the Services for its internal business operation.

Licensee hereby expressly acknowledges that ITC may discontinue or make changes in the Services or the Licensed Materials at any time without prior notice to the Licensee and without any

How to Register and Access EXPRESS RATER

4. You are now at the Quoting Home Page.

The screenshot displays the 'Quoting Home Page' interface. At the top, there is a navigation bar with tabs: 'Single Screen', 'Policy', 'Drivers', 'Cars', 'Exclusions', 'Company Questions', 'Rating/Scoring', 'Comparison', and 'Breakdown'. Below this, there is a secondary navigation bar with buttons: 'NEW AUTO', 'NEW HOME', 'SAVE QUOTE', 'FIND CLIENT', 'RATE QUOTE', 'NOTE/BOUND', 'BRIDGE', 'BIND', 'MEXICO', 'ROADSIDE', 'PRINT', and 'AGENCYBUZZ'. The main content area is divided into several sections: 'Client Contact Information' (with fields for name, address, zip, city, state, and phone), 'General Information/Coverages' (with dropdowns for effective date, policy term, payment option, and exclusions), 'Quote Details' (with dropdowns for contact method and lead source), 'Notes/Reminders' (with an 'Add Note' button), 'Miscellaneous Fees' (with a 'Select Fee From List' button), and 'Action Information' (with a 'Quote Number' field and a 'Dates' table). An orange arrow points to the 'Rating/Scoring' tab, which is labeled 'Quoting Home Page'.

| Dates | |
|----------------|-------------------|
| Create: | 5/31/2017 |
| Last Modified: | Not yet quoted. |
| Bridged: | Not yet exported. |

| Producer Info | |
|----------------|-----------------|
| Assigned To: | John Poucher |
| Create: | last last |
| Last Modified: | Not yet quoted. |
| Submitted: | |

| Location | |
|-----------|------|
| Location: | Test |

| Last Carrier Saved | |
|--------------------|-----------------|
| Carrier: | Not yet quoted. |
| Total Premium: | Not yet quoted. |
| Down Payment: | Not yet quoted. |
| Payment: | Not yet quoted. |
| Payment Plan: | Not yet quoted. |

Please Continue to Page 5 for 'How to Quote'

How to Quote with EXPRESS RATER

1. To initiate your quote, first select either [New Auto] or [New Home]

The screenshot displays the EXPRESS RATER software interface. At the top, there is a navigation menu with options: Quote, Forms, Options, Reports, What's New?, and Help. Below this, the user is logged in as 'Maxwell Smart' and is working on 'Untitled Quote1'. The main navigation bar includes tabs for Policy, Coverages, Company Questions, Rating/Scoring Options, Comparison, and Breakdown. A secondary bar contains buttons for NEW AUTO, NEW HOME, SAVE QUOTE, FIND CLIENT, RATE QUOTE, NOTE/BOUND, BRIDGE, BIND, PRINT, and AGENCYBUZZ. The 'Rating State' is set to California and 'Location' is set to Test. The 'Client Contact Information' section includes fields for Name, Address, City, State, and Time at Residence. The 'Client Information' section includes fields for DOB, Gender, Marital Status, SSN, Insurance Score, Industry (highlighted with arrow 3), Occupation, Employment Time, Education Level, Fire District, and Protection Class. The 'Co-Applicant' section includes fields for Name, DOB, Gender, Marital Status, SSN, and Relationship. The right sidebar contains sections for Notes/Reminders, Miscellaneous Fees, and Action Information.

2. The Rating State will Default to [California] and Location will Default to YOUR AGENCY LOCATION.

3. Required Fields are notated by the entire text box being highlighted. We recommend that you complete as much of the information as possible to help expedite processing.

How to Quote with EXPRESS RATER

- If you select [Prior Address] and realize that you do not need or have the address, the Prior Email Address text fields remain, there is no way to undo the display action.

The screenshot displays the EXPRESS RATER software interface. At the top, there is a navigation bar with options: Quote, Forms, Options, Reports, What's New?, and Help. Below this, the user is logged in as 'Maxwell Smart' and is viewing an 'Untitled Quote1'. The interface is divided into several sections:

- Client Contact Information:** This section contains fields for 'First, M, Last Name' (Maxwell Smart), 'Property Address' (1 Get Smart Way), 'Zip, County, State' (94568- ALAMEDA CA), and 'City, Region' (DUBLIN DUBLIN). A checkbox is checked for 'Mailing address is the same as property address'. The 'Time at Residence' field is set to 25 Years and 0 Months, with a 'PRIOR ADDRESS' button next to it. Below this are fields for 'Prior Address', 'Zip, City, State', 'Cell Phone', 'Home Phone', 'Work Phone', and 'Email'. A red arrow labeled '4' points to the 'PRIOR ADDRESS' button.
- Client Information:** This section contains fields for 'Insured DOB' (//), 'Age', 'Gender' (Male), 'Marital' (Single), 'SSN' (--), 'Insurance Score' (Best), 'Industry' (Select Industry), 'Occupation' (Select Occupation), 'Employment Time (Yrs\Mths)' (0 Years 0 Months), 'Education Level' (Bachelors Degree), 'Fire District' (Select Fire District), and 'Protection Class' (2 - ALAMEDA CO FD).
- Co-Applicant:** This section contains fields for 'First, M, Last Name', 'DOB' (//), 'Age', 'Gender' (Male), 'Marital' (Single), 'SSN' (--), and 'Relationship' (Insured).
- Notes/Reminders:** A section with an 'Add Note' button.
- Miscellaneous Fees:** A section with a 'Select Fee From List' button.
- Action Information:** A section with a table of dates and producer information.

In the top right corner, there is a 'NEXT' button with a red arrow labeled '5' pointing to it. Another red arrow labeled '5' points to the 'NEXT' button in the bottom right corner.

- Once the information has been added to the first page, select the [Next] button located at both the upper right and lower right of the page. Continue completing each screen and selecting the [Next] button.

How to Quote with EXPRESS RATER

7. When you arrive to the Rate Quote Screen, either select [Rate Quote] or [Next].

Unbilled Quote | Maxwell Smart

Policy | Coverages | Company Questions | **Rating/Scoring Options** | Comparison | Breakdown

NEW AUTO | NEW HOME | SAVE QUOTE | FIND CLIENT | RATE QUOTE | NOTE/BOUND | BRIDGE | BRID | PRINT | AGENCYBUZZ

PREVIOUS NEXT

General Information

Policy Effective Date: 06/01/2017 Request Type: Single

Named Insured

First, M, Last Name: Maxwell Smart
D.O.B: 04/13/1923 Marital: Married
SSN: - -

Company Selection

Select company grouping: Default Delete Configuration
or select which companies to rate below:
Note: click an individual company name to turbo rate that company

| Company | Rate Option |
|-------------------------|---|
| Met Life | <input type="radio"/> Full Rate <input type="radio"/> Assumed Rate <input type="radio"/> Don't Rate |
| Met Life Combo Platinum | <input type="radio"/> Full Rate <input type="radio"/> Assumed Rate <input type="radio"/> Don't Rate |
| Safeco | <input type="radio"/> Full Rate <input type="radio"/> Assumed Rate <input type="radio"/> Don't Rate |
| Travelers | <input type="radio"/> Full Rate <input type="radio"/> Assumed Rate <input type="radio"/> Don't Rate |

Configuration Name: Default Save Configuration

Rate Quote

7 NEXT

ITC Home - Remote Access - FAQ/Knowledge Base - Terms & Conditions - Fair Credit Reporting Act Disclaimer
©2017 Insurance Technologies Corporation

8. Depending upon the information provided, the quote status will appear.

Unbilled Quote | Maxwell Smart

Policy | Coverages | Company Questions | **Rating/Scoring Options** | Comparison | Breakdown

NEW AUTO | NEW HOME | SAVE QUOTE | FIND CLIENT | RATE QUOTE | NOTE/BOUND | BRIDGE | BRID | PRINT | AGENCYBUZZ

PREVIOUS

| Company Name | Total Premium | Down Payment | # Payments | Payment Amount | Misc Prem |
|---------------------------------|---------------|--------------|------------|----------------|-----------|
| Select: Met Life | \$0.00 | \$0.00 | 0 | \$0.00 | \$0.00 |
| Select: Met Life Combo Platinum | \$0.00 | \$0.00 | 0 | \$0.00 | \$0.00 |
| Select: Safeco | \$0.00 | \$0.00 | 0 | \$0.00 | \$0.00 |
| Select: Travelers | \$0.00 | \$0.00 | 0 | \$0.00 | \$0.00 |

Additional Information Rate not provided Credit Score obtained Credit Score not obtained
Total Rate Time: 2.58 seconds

PREVIOUS

8

9 Close Quote

9. Select [Close Quote] and select [Save].

Save Quotes

select which quotes to save:

Maxwell Smart (Homeowners)

Save Quote Do Not Save Cancel

How to Submit to Abram Interstate After Receiving a Rate Indication

1. Click on the [Select] button next to the desired Carrier.

| Carrier Name | Effective Date | Total Premium | Down Payment | # Payments | Payment Amount | Total |
|--|----------------|---------------|--------------|------------|----------------|------------|
| 1 Select OK Abram Interstate (Specialty) | | \$112.81 | \$141.40 | 5 | \$144.80 | \$744.00 |
| 2 Select OK Travelers | | \$587.76 | \$141.40 | 5 | \$144.80 | \$674.36 |
| 3 Select OK Allstate | | \$117.94 | \$141.40 | 5 | \$144.80 | \$744.14 |
| 4 Select OK Kemper Specialty | 01/15/2010 | \$1,135.81 | \$141.40 | 5 | \$144.80 | \$1,422.01 |
| 5 Select OK Kemper Specialty Goodwill | 01/15/2010 | \$1,175.81 | \$141.40 | 5 | \$144.80 | \$1,462.01 |
| 6 Select OK Kemper Specialty P&D | 01/15/2010 | \$1,175.81 | \$141.40 | 5 | \$144.80 | \$1,462.01 |
| 7 Select OK Kemper Specialty Goodwill P&D | 01/15/2010 | \$1,175.81 | \$141.40 | 5 | \$144.80 | \$1,462.01 |
| 8 Select OK Allstate | | \$0.00 | \$0.00 | 0 | \$0.00 | \$0.00 |
| 9 Select OK Allstate | | \$0.00 | \$0.00 | 0 | \$0.00 | \$0.00 |

2. Select [OK] to Acknowledge the Carrier Specific Alert.

Travelers - Warnings Car/Driver # 1

- 1000 Medical Payment limit shown.
- 3500 Uninsured PD limit shown.
- Days driven per week is assumed to be 5. Verify when bridging to Travelers.
- Your total premium could be \$587.76 with a paid in full discount.
- Percentage of use is assumed. Verify when bridging to Travelers.
- Uninsured BI was not rated by the company.

Ok
Cancel

3. The Carrier Specific Application will Display.

Available Payment Plans

| Payment Plan | Interest Rate | Monthly Payment | Payment Schedule | Down Payment | Payment Total |
|--|---------------|-----------------|------------------|--------------|---------------|
| 1 Select OK 100% Down (Specialty) (P&D) | 0.00% | \$0.00 | 0/0/0 | \$0.00 | \$0.00 |
| 2 Select OK 100% Down (Specialty) | 0.00% | \$0.00 | 0/0/0 | \$0.00 | \$0.00 |
| 3 Select OK 100% Down (Specialty) | 0.00% | \$0.00 | 0/0/0 | \$0.00 | \$0.00 |
| 4 Select OK 100% Down (Specialty) | 0.00% | \$0.00 | 0/0/0 | \$0.00 | \$0.00 |

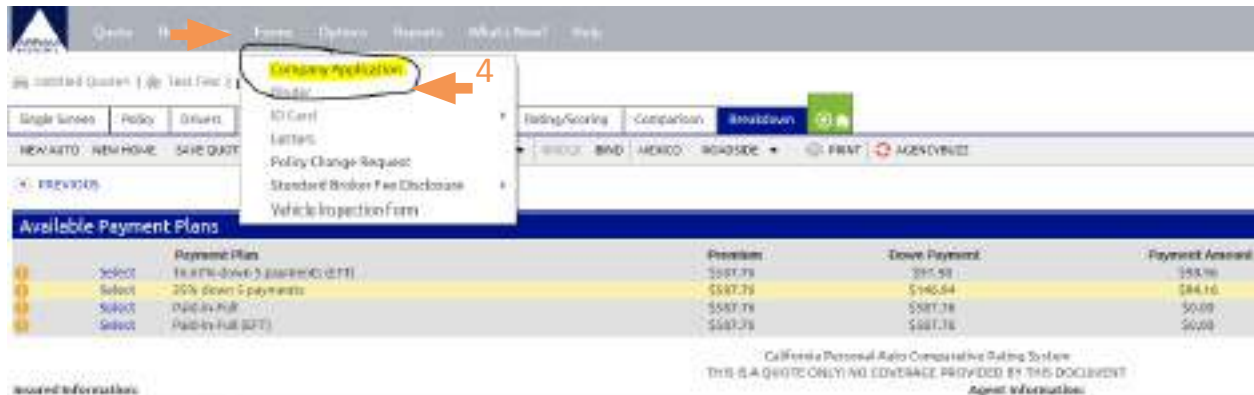
Carrier Information

Company: Travelers
Company Name: Travelers
Company Address: 1000 Lakeside Drive, Suite 1000, St. Louis, MO 63103
Company Phone: (314) 426-1000
Company Fax: (314) 426-1000
Company Website: www.travelers.com

Policy Information:
Policy Type: Personal Auto
Policy Class: Personal Auto
Policy Description: Personal Auto
Policy Status: Active
Policy Effective Date: 01/15/2010
Policy Expiration Date: 12/31/2010
Policy Term: 12 Months
Policy Renewal Date: 12/31/2010
Policy Renewal Type: Annual
Policy Renewal Rate: 0.00%

How to Submit to Abram Interstate After Receiving a Rate Indication

4. Now, select [Forms] -> [Company Application].



5. You will be taken to the Application Page. Select [Print/Preview Application].

The screenshot shows the TurboRater 'Application' page. At the top, there is a navigation bar with 'Application' highlighted. Below the navigation bar, there are three buttons: 'SAVE APPLICATION', 'PRINT/PREVIEW APPLICATION', and 'EXIT APPLICATION'. The 'PRINT/PREVIEW APPLICATION' button is highlighted in yellow, and an orange arrow labeled '5' points to it. Below the buttons, there are sections for 'Policy Information', 'Insured Information', and 'Driver Information'. The 'Insured Information' section contains fields for 'First Name', 'Middle Name', 'Last Name', 'Address', 'City', 'State', and 'Zip Code'. The 'Driver Information' section contains fields for 'First Name', 'Middle Name', 'Last Name', 'Address', 'City', 'State', and 'Zip Code'.

How to Submit to Abram Interstate After Receiving a Rate Indication

6. The Auto-Generated ACORD form will populate.

6

ACORD CALIFORNIA PERSONAL AUTO APPLICATION

DATE (MM/DD/YYYY) 5/1/2017

| | | |
|---|---|---|
| AGENCY Abram Interstate Insurance Services 40 East 10th Street Suite B Tracy, California 95376 | APPLICANT'S NAME AND MAILING ADDRESS (Include county & ZIP+4) Test Test 612 Open Range Ln ROCKLIN, California 95765 <input checked="" type="checkbox"/> Yes INDICATE IF MAILING ADDRESS IS GARAGING ADDRESS | TELEPHONE NUMBER () - |
| CONTACT NAME Sherry Neyman PHONE 209-830-2775 FAX ADDRESS CODE OVR103 SUBCODE | CARRIER Travelers PLAN POLICY# AGCT# | NAIC CODE |
| AGENCY CUSTOMER ID | EFFECTIVE DATE 5/1/2017 EXPIRATION DATE 11/1/2017 <input checked="" type="checkbox"/> DIRCT AGENCY | PAID POLICY TO AGENT <input checked="" type="checkbox"/> NO POLICY TO AGENT PAYMENT PLAN 25% down 5 payments |
| RESIDENCE <input checked="" type="checkbox"/> CURRENT RESIDENCE IS <input checked="" type="checkbox"/> OWNED <input checked="" type="checkbox"/> RENTED PREVIOUS STREET ADDRESS (if less than 3 years) 2 | CITY | STATE ZIP + 4 |
| ADDITIONAL GARAGING ADDRESS(ES) | | |
| LOC STREET | CITY | COUNTY STATE ZIP + 4 |

7. Now, select [Submit and Bind Request]. *Please note, this will NOT bind the policy! This action sends Abram Interstate the request to bind a quote, from here, we will review the risk and confirm that all of the application information is true (MVR and Clue).

7

ACORD CALIFORNIA PERSONAL AUTO APPLICATION

DATE (MM/DD/YYYY) 5/1/2017

| | | |
|--|---|----------------------------------|
| AGENCY Abram Interstate Insurance Services 40 East 10th Street Suite B Tracy, California 95376 | APPLICANT'S NAME AND MAILING ADDRESS (Include county & ZIP+4) Test Test 612 Open Range Ln ROCKLIN, California 95765 <input checked="" type="checkbox"/> Yes INDICATE IF MAILING ADDRESS IS GARAGING ADDRESS | TELEPHONE NUMBER () - |
| CONTACT NAME Sherry Neyman | CARRIER | NAIC CODE |

The [Submit and Bind Request] will launch the Email client, the [To:] Email address will auto fill to **apps@abraminterstate.com**.

-> Add in a [CC:] and send a copy to your Email

-> Change the [Subject Line] if needed.

-> Please add any remarks to the [Body] of the Email.

-> Please attach any additional files/photos.

Our Account Managers will review the risk detail and follow-up with you.

How to Locate a Quote/Client

1. Select the [Find Client] tab, located to the right of the [Save Quote] tab.

The screenshot shows the 'Untitled Quote1' interface. The 'Find Client' tab is highlighted in blue and selected. An orange arrow labeled '1' points to the 'Find Client' tab. The interface includes a navigation bar with tabs like 'Single Screen', 'Policy', 'Drivers', 'Cars', 'Exclusions', 'Company Questions', 'Rating/Scoring', 'Comparison', and 'Breakdown'. Below the navigation bar, there are buttons for 'NEW AUTO', 'NEW HOME', 'SAVE QUOTE', 'FIND CLIENT', 'RATE QUOTE', 'NOTE/BOUND', 'BRIDGE', 'BND', 'MEXCO', 'ROADSIDE', 'PRINT', and 'AGENCYBUZ'. The 'Rating State' is set to 'California' and 'Location' is 'Test'. The 'Client Contact Information' section includes fields for 'First, M, Last Name', 'Address', 'Zip, Country', 'City, Region, State', 'Time at Residence', 'Cell Phone', and 'Home Phone'. The 'Notes/Reminders' section has an 'Add Note' button. The 'Miscellaneous Fees' section has a 'Select Fee From List' button. The 'Action Information' section shows 'Quote Number', 'Dates', 'Created: 6/1/2017', and 'Last Modified: Not yet quoted'.

2. Select the appropriate search options and select [Search Now]

The screenshot shows the 'Find Client' search criteria form. The 'Rating State' is 'California'. The 'Insured Last Name' is 'Starts With' and 'Sma'. The 'Insured First Name' is 'Starts With'. The 'Insured Phone' is '()-'. The 'Search Now' button is highlighted in green. The 'Line of Business' is 'All'. The 'Advanced Search Criteria' checkbox is checked. The form includes a message: 'Enter your search criteria above and click "Search Now" to find quotes.'

3. The search results will appear. The [Select] option will display the quote.

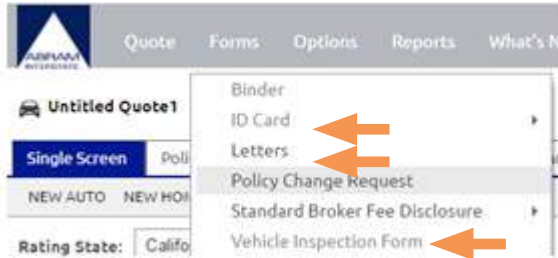
The screenshot shows the 'Find Client' search results table. The 'Select' button is highlighted in green. The table has columns: 'Last Name', 'First Name', 'Address', 'City', 'State', 'Home Phone', 'Work Phone', 'Email', and 'Date Last Modified'. The first row shows: 'Smart', 'Maxwell', '1 Get Smart Way', 'DUBLIN', 'CA', '()-', '()-', 'New Quote', '6/1/2017'.


4. You may either open the existing quote or create a new quote.

The screenshot shows the 'Client Information' and 'Quotes' sections. The 'Client Information' section includes fields for 'First, M, Last Name', 'Mailing Address', and 'City, State Zip'. The 'Quotes' section has a table with columns: 'LOB', 'Description', 'Date Quoted', 'Quoted By', 'Policy Bound', and 'Bound By'. The first row shows: 'Open Quote', 'Home', 'New Business', '2/23/2017', 'Rhonda Donaldson', 'Breakdown', 'Unlock'. There are two buttons: 'New Auto Quote' and 'New Home Quote'. An orange arrow labeled '4' points to the 'New Auto Quote' button. Another orange arrow labeled '4' points to the 'Open Quote' button in the 'Quotes' table.

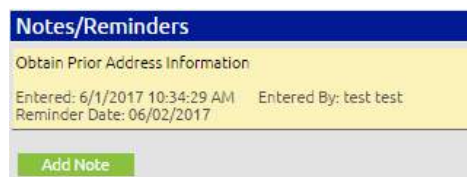
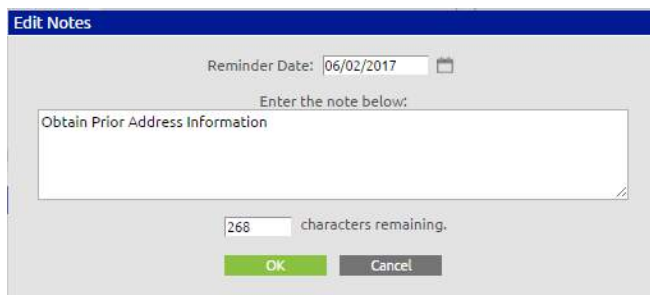
Appendix: Tips and Tricks

1. Light Gray Text indicates that the Option is not available for use

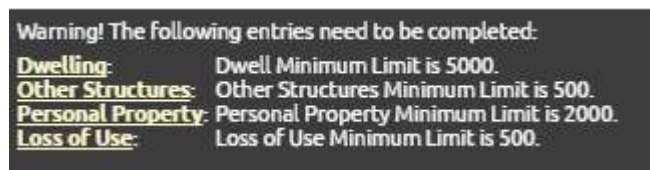


2. Once a Quote for your individual customers is created/stored, you will be able to use the Green Button () at the top right of your ITC screen will automatically populate the other lines of business so you do not have to process a new quote from scratch.

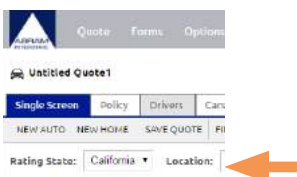
3. There is a [Notes/Reminders] option that is convenient for scheduling information gathering reminders. Once the Note/Reminder is added, it will display in highlighted text.



4. For Quote/Coverage Specific Mandatory Fields, there will be completion hints located in the lower left corner of the screen.



5. You may save a quote at any time by selecting the [Save Quote] tab located at the top of the page, to the right of the [New Home] tab.



Appendix: Mapfre FAQs

Q. What is the Protection Economy Endorsement?

A. It Gives the Insured a Triple Deductible for the First 60 Days in Exchange for a Lower Premium.

Q. What is the Named Drive Buy Back?

A. It gives the Insured Permissive User Coverage in Exchange for a Higher Premium.

Q. What is the Rebuilt/Used Parts Option?

A. It gives the Insured a Lower Premium in Exchange for Using Rebuilt or Used Parts in a Claim.

Q. What is the Named Vehicle Buy Back Option?

A. It Extends Liability Coverage to Vehicles Not Listed on the Declaration Page in Exchange for a Higher Premium.

Q. What does the Physical Damage Total Loss Only cover?

A. The Lower Premium Will Only Pay Physical Damage Claims for a Total Loss.

Q. What is the No Transportation Expense?

A. It Removes Any Automatic Rental Car Reimbursement in Exchange for a Lower Premium

Appendix - Video Support

Video times have been rounded up or down to the closest minute.

1. How to do an Auto Quote using the Single Screen (CA)
<https://vimeo.com/groups/turboratertraining/videos/73812821> (12 Min. Video)
2. Selecting Carriers from the Quote Screen
<https://vimeo.com/groups/turboratertraining/videos/201338520> (2 Min. Video)
3. How to use the Find Client Screen
<https://vimeo.com/groups/turboratertraining/videos/75336749> (4 Min. Video)
4. Quoting a Mexico or International License
<https://vimeo.com/groups/turboratertraining/videos/73868051> (1 Min. Video)