

# P.U.R.E

## PERSONAL LINES RATING SYSTEM

### *Registration Setup and How to Quote*



LAST UPDATED  
June 2017



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## How to Register and Access P.U.R.E

1. Go to <http://www.abraminterstate.com> and select [Instant Quote].



2. To access P.U.R.E, select either [Home], [Dwelling] or [Seasonal Dwelling].

### Personal Lines

Underwriters At Lloyd's, London



P.U.R.E. RATER

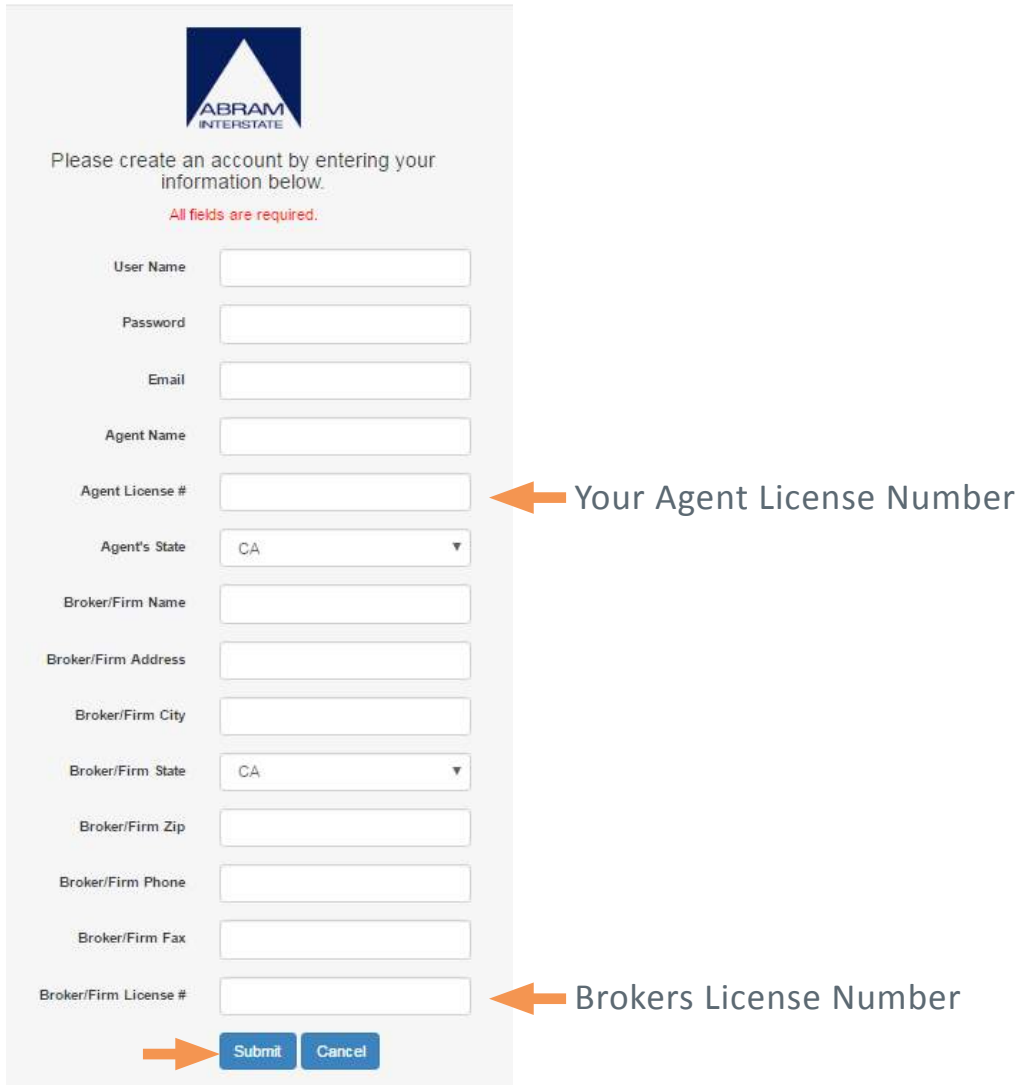
Click a product to begin quoting or to self register:

- Home
  - Dwelling Fire
  - Seasonal Dwelling
- An orange arrow points to the 'Home' link in this list.

3. Click on [Self Register]

## How to Register and Access P.U.R.E

4. Complete all form fields and click on the [Submit] button.



The image shows a registration form for ABRAM INTERSTATE. At the top is the ABRAM INTERSTATE logo. Below it, the text reads: "Please create an account by entering your information below." and "All fields are required." The form contains the following fields: User Name, Password, Email, Agent Name, Agent License #, Agent's State (dropdown menu with CA selected), Broker/Firm Name, Broker/Firm Address, Broker/Firm City, Broker/Firm State (dropdown menu with CA selected), Broker/Firm Zip, Broker/Firm Phone, Broker/Firm Fax, and Broker/Firm License #. At the bottom are "Submit" and "Cancel" buttons. Three orange arrows point to the "Agent License #" field (labeled "Your Agent License Number"), the "Broker/Firm License #" field (labeled "Brokers License Number"), and the "Submit" button.

**Your Registration is now complete  
and your are Ready to Rate.**

## How to Quote With P.U.R.E?

1. Go to <http://www.abraminterstate.com> and select [Instant Quote].



2. Select one of the three options, [Home], [Dwelling] or [Seasonal Dwelling].

### Personal Lines

Underwriters At Lloyd's, London

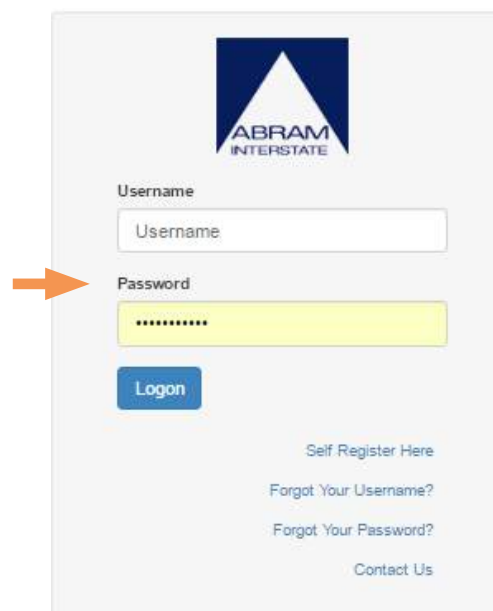


P.U.R.E. RATER

Click a product to begin quoting or to self register:

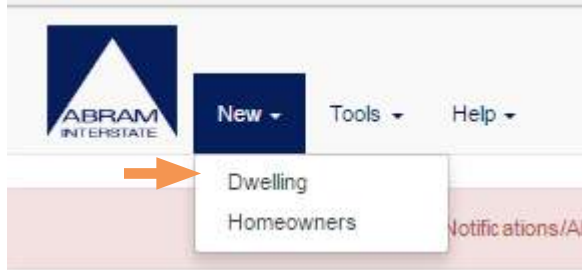
- Home
- Dwelling Fire
- Seasonal Dwelling

3. Login to the P.U.R.E Rater with your Username and Password and select [Logon].

The image shows the login form for the P.U.R.E Rater. It features the Abram Interstate logo at the top. Below the logo are two input fields: "Username" and "Password". The "Password" field is highlighted in yellow. Below the input fields is a blue "Logon" button. At the bottom of the form, there are four links: "Self Register Here", "Forgot Your Username?", "Forgot Your Password?", and "Contact Us". An orange arrow points to the "Password" field.

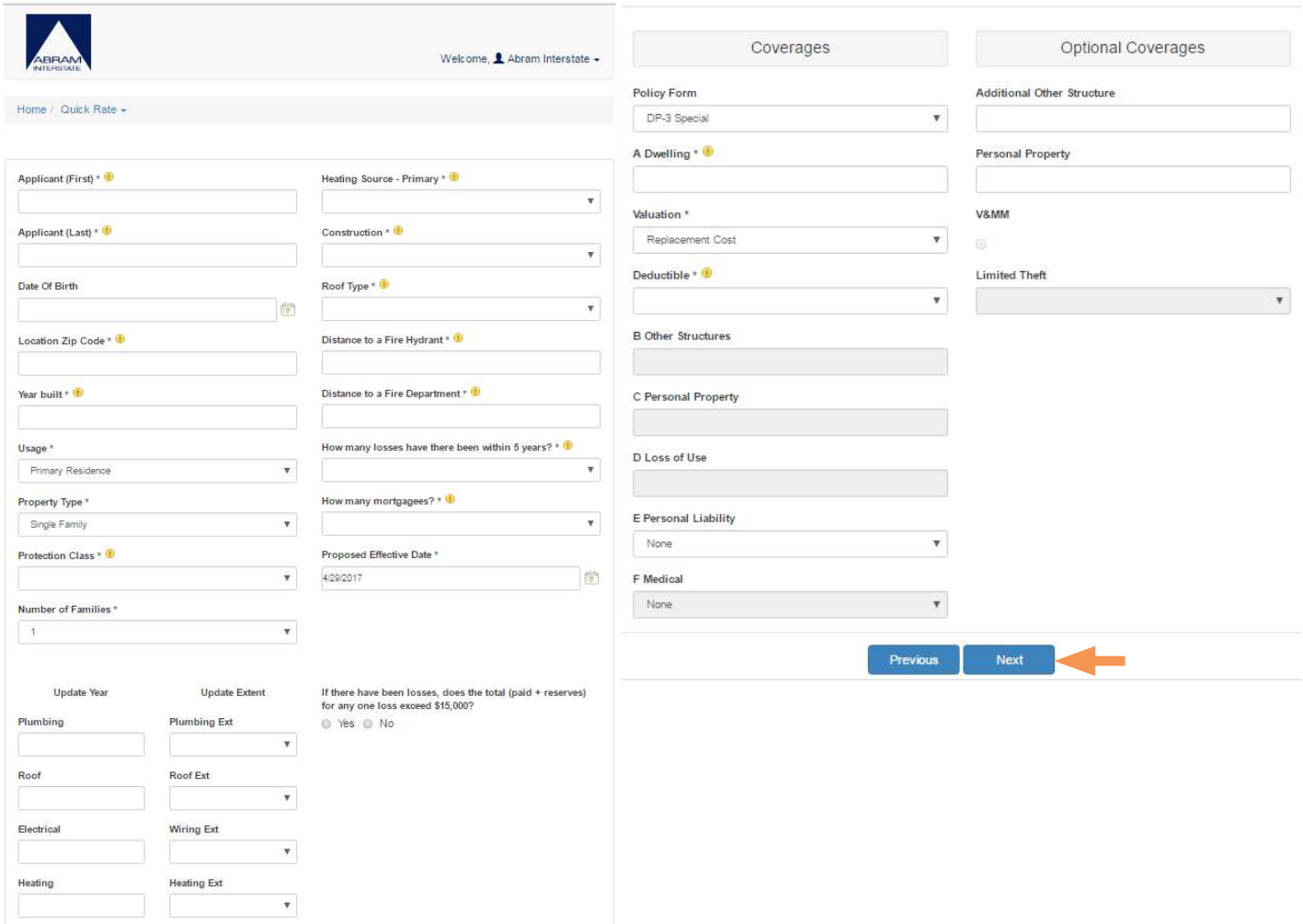
## How to Quote With P.U.R.E

4. Once logged into P.U.R.E, select [New->Dwelling] or [New->Homeowners].



5. Complete the form as fully as possible. The more information the better. Press [Next] to continue.

 = Required Fields



**Applicant Information:** Applicant (First) \*, Applicant (Last) \*, Date of Birth, Location Zip Code \*, Year built \*, Usage \* (Primary Residence), Property Type \* (Single Family), Protection Class \*, Number of Families \* (1).

**Heating Source - Primary \*:** Heating Source - Primary \*, Construction \*, Roof Type \*, Distance to a Fire Hydrant \*, Distance to a Fire Department \*, How many losses have there been within 5 years? \*, How many mortgagees? \*, Proposed Effective Date \* (4/29/2017).

**Update Year:** Plumbing, Roof, Electrical, Heating.

**Update Extent:** Plumbing Ext., Roof Ext., Wiring Ext., Heating Ext.

**Coverages:** Policy Form (DP-3 Special), A Dwelling \* (Replacement Cost), Valuation \* (Replacement Cost), Deductible \* (None), B Other Structures, C Personal Property, D Loss of Use, E Personal Liability (None), F Medical (None).

**Optional Coverages:** Additional Other Structure, Personal Property, V&MM, Limited Theft.

**Navigation:** Previous, Next (highlighted with orange arrow).

## How to View/Print the Quote

6. Based on the information provided, the rough indication of your rate is displayed.

The screenshot shows the ABRAM INTERSTATE logo in the top left and a user greeting "Welcome, Abram Interstate" in the top right. Below the logo is a breadcrumb trail: "Home / Quick Rate / Dwelling / Premium Ind". The main content area is divided into two columns. The left column contains a table of costs:

Base Premium	
Premium	\$1500.00
<b>SubTotal</b>	<b>\$1500.00</b>
Taxes and Fees	
Inspection Fee	\$75.00
Surplus Line Stamp Fee	\$3.15
Surplus Line Tax	\$47.25
Broker Fee	\$100.00
<b>SubTotal</b>	<b>\$225.40</b>
<b>Total Premium</b>	<b>\$1725.40</b>

The right column contains a red warning message: "This is not a firm quote; binding cannot be requested at this point. \*\*Rate subject to change\*\*". Below the warning is a paragraph of text: "To receive a valid premium quote, please complete the application online by clicking the 'Next' button at the bottom of this page. No Binding Authority is granted based upon a Premium Indication. Attempting to bind based upon a premium indication only, may result in the loss of online underwriting systems availability in your office." At the bottom right of the main content area are two blue buttons: "Previous" and "Next".

7. Select the [Next] button to continue.

You will be prompted to fill out the remaining pages, please provide as much detail as possible.

The screenshot shows a page titled "The Application Process Is Now Finished". Below the title is a table of application details:

Applicant Name:	Last, First
Quote ID:	38112
Proposed Effective Date:	04/29/2017 12:01 AM
Quote Status:	Under Review
Total Premium:	\$1,725.40
Comments:	This is a test to obtain screen Shots for the user guide.
Promotional Code:	

Below the table are three bullet points:

- You may click the **Quote** button below to View/Print all the completed forms in PDF format for this application.
- You may click on the **Application** button to see a detailed summary of the underwriting data.
- You may also click the **Home** button to return to the Home page, where you may View/Print this data as well.

At the bottom of the page are three blue buttons: "Quote", "Application", and "Home".

## How to View/Print the Quote

8. You will be prompted to select your Agent Name. Please enter in any comments or applicable promotional code. Then select the [Submit to Underwriter] button.

**Validation Messages**  
(Please make corrections before continuing)

**Applicant Info** [\(click here to go to this page\)](#)

All risks submitted on this site must be reviewed by an account manager; quotes are subject to declination or revision. Binding prior to approval may result in corrective action with your agency:

- All quotes must be submitted for review

**This is not a premium quote.**

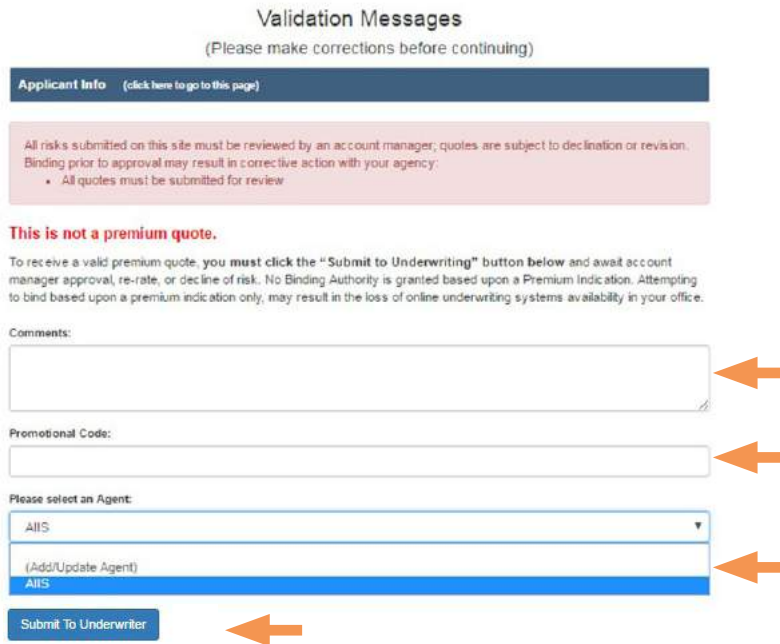
To receive a valid premium quote, you **must** click the "Submit to Underwriting" button below and await account manager approval, re-rate, or decline of risk. No Binding Authority is granted based upon a Premium Indication. Attempting to bind based upon a premium indication only, may result in the loss of online underwriting systems availability in your office.

Comments:



Promotional Code:

Please select an Agent:

AIS
(Add/Update Agent)
<b>AIS</b>



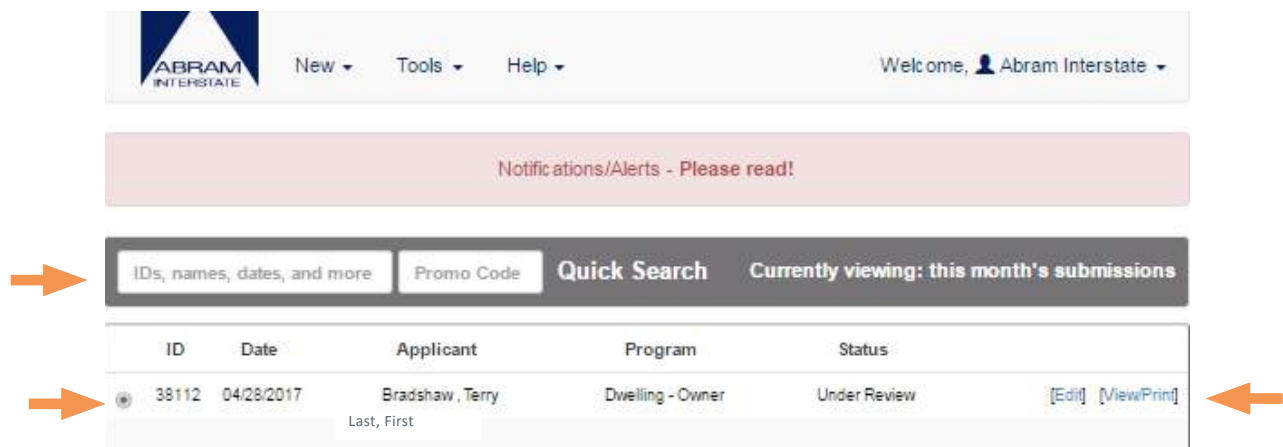
9. Once the forms have been completed, you may return to the P.U.R.E Home Screen. Use the [Search Window] to locate complete or incomplete Quotes. Once located, click on the correct [Radio Button] and select [View/Print].

 New ▾ Tools ▾ Help ▾ Welcome,  Abram Interstate ▾

Notifications/Alerts - Please read!

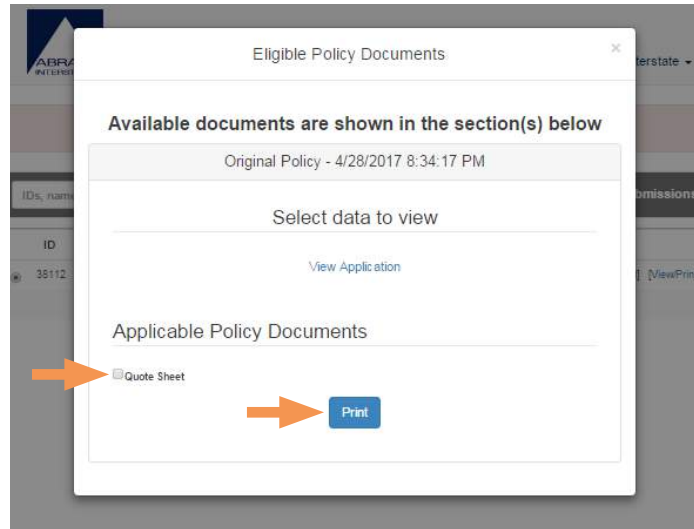
**Quick Search** Currently viewing: this month's submissions

ID	Date	Applicant	Program	Status	
<input type="radio"/> 38112	04/28/2017	Bradshaw, Terry Last, First	Dwelling - Owner	Under Review	<a href="#">[Edit]</a> <a href="#">[View/Print]</a>



## How to View/Print the Quote

9. Check the [Quote Sheet] box and select [Print].



## SUMMARY

### Completing the Application to Quote

When you are on the last page of the application, you will see a validation message section at the top of the screen. The message may indicate an action that is required on another page or it may simply indicate that all quotes must be submitted for review. You may enter additional information in the comments section and if applicable, a promotional code in the promo field. Select an agent from the drop down list. Then select the [Submit to Underwriter] button.

### The Quote is With an Underwriter

After you submit the application you can view a copy of the application as well as a copy of the indication.

**\*Note - Please do not release these terms to your client until you have received approval from underwriting.**

Abram Interstate Underwriters review the submissions throughout the day. If you have an urgent need, such as an escrow closing, you may contact us to request and expedited review. (916) 780-7000 or use our iHelp online Chat.

### Quote Approval Notification

Once an account manager/underwriter approves the submission, you will receive an email from the system notifying you that the quote is approved. You will want to ensure that you provided us with your most current email address.

Remember, you may also check the quote status via the P.U.R.E Rater Home screen, as referenced on page 6. The status will reflect if it has been approved.