How to Quote New Business
(using PUP App Entry)
Log in to RLI’s portal at **portal.rlicorp.com** using your registered E-mail and Password.
Welcome to the RLI Portal.

To start a new quote, click on the “Personal Umbrella” box, and then select “Start Quote” from the drop down.
Most users will be able to select a quote preference from the 2 options in the left margin. To begin a new quote, select either “PUP Quick Quote” or “PUP App Entry”.

Both options will allow you to complete a full PUP application, however the PUP Quick Quote option breaks the application into sections and allows the rating questions to be asked first in order to get a premium quote before answering additional underwriting questions.

This instruction set will use “PUP App Entry.”
Enter the applicant’s residential zip code and the effective date, and then select “Continue.”

The effective date can be typed (MMDDYYYY) or you can select a date using the calendar icon.

The system will allow you to select an effective date up to 3 days in the past and up to 60 days into the future.
Complete the questions on the Premium Options page, then click “Rate.”
(There are additional instructions for the questions on the “Premium Options” page on the following slides.)
1. Producer and SubAgent numbers will be prefilled.
2. You are allowed two named insureds. Both must live in the same residence.
3. Enter the insured’s primary residential address and contact information.

Note: To use an eSignature and Online Payment option, you must enter an email address.
Questions 1 through 15 are the rating questions. 
To see a more comprehensive description of an application question, 
hover your curser over the question.

You must answer all rating questions. You cannot leave an answer of 
zero blank. You must type the zero.

The applicant must accept or reject the optional UM/UIM coverage.

<table>
<thead>
<tr>
<th>Rating Questions</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. How many motorized vehicles licensed for road use in your household?</td>
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<tr>
<td>2. How many residential properties in your household?</td>
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<tr>
<td>3. How many residential properties are owned or rented by you or any member of your household? 1-4 house family units are eligible and should be counted as one property.</td>
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<tr>
<td>4. How many Primary residences must have liability coverage under a policy containing comprehensive personal liability (including homeowners or farmowners). Seasonal, secondary or rental properties may have liability coverage under a comprehensive personal liability or premises liability policy. Do not include residential properties that are covered under a commercial general liability policy. Residential properties that are covered under a commercial or other non-personal premises liability policy are excluded from coverage.</td>
</tr>
<tr>
<td>5. What Partial ownership of a property should be counted.</td>
</tr>
<tr>
<td>6. How Vacant lots with no structure do not need to be counted under this question, but must maintain appropriate underlying liability coverage.</td>
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<tr>
<td>7. How</td>
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<tr>
<td>7a. Are Partial ownership of a property should be counted.</td>
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<tr>
<td>8. How</td>
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<td>8a. How within</td>
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<tr>
<td>9. How many at fault accidents have all drivers had in the last 3 years?</td>
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<tr>
<td>10. How many antique, classic and/or collectible vehicles are in your household?</td>
</tr>
<tr>
<td>11. How many residential properties owned or rented by you or any member of your household are located outside U.S. (including U.S. territories and possessions), Canada, or Puerto Rico? Partial ownership of a property should be counted. Vacant lots with no structure do not need to be counted under this question, but must maintain appropriate underlying liability coverage.</td>
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<tr>
<td>12. How many acres of land owned or leased (including partial ownership)?</td>
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<td>13. How many drivers have been licensed less than one year, have a learners permit, or have a non-U.S. drivers license?</td>
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<tr>
<td>14. How many driving incidents have all drivers ages 21 and under and/or age 80 or over had within the last 3 years?</td>
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<tr>
<td>15. How many alcohol/drug related driving incidents have all drivers had in the last 5 years?</td>
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Do you elect to purchase Excess Uninsured/Underinsured Motorists coverage?  

Reject
Next you must elect the underlying auto limits that the applicant agrees to maintain.

Note:

1. The basic underlying limits, Limit B, are 250/500 or 300/300 or 300 combined single limit.
2. All risks with a DUI in the household are required to maintain limit A of 500/500/50 or 500 combined single limits.
3. Some risks have the ability to buy back limit from underlying auto limits of 100/300. However, limit C, 100/300, is not an option if there is a driver under 22 in the household, if there is a driver over 70 in the household, if the risk falls into RLI’s standard II rating tier, if the risk falls into RLI’s PUP Special rating tier, or if the insured has chosen to accept the excess uninsured/under insured motorist coverage.

All of this information is noted in the table under the question in the rater, and on the next slide.
Minimum required limits of automobile liability table.

<table>
<thead>
<tr>
<th>Automobile Liability</th>
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<tbody>
<tr>
<td>Which of the following MINIMUM REQUIRED LIMITS OF AUTOMOBILE LIABILITY do all drivers agree to maintain as a condition of coverage for all licensed vehicles, that are owned (titled or registered to), leased, rented, operated or acquired during the policy period by you or any member of your household? If you elect to purchase Excess Uninsured/Underinsured Motorist (UM/UIM) coverage the Required Basic UM/UIM policy limits must be equal to the liability limits for the required Basic Automobile Liability Policy. You agree that this condition applies equally to personal use of a vehicle covered under a Commercial Automobile Liability Policy.</td>
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<table>
<thead>
<tr>
<th>LIMIT A</th>
<th>LIMIT B</th>
<th>LIMIT C</th>
</tr>
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<tbody>
<tr>
<td>$500,000 Bodily Injury per person/ $500,000 Bodily Injury per occurrence/ $50,000 Property Damage per occurrence OR $500,000 Combined Single Limit per occurrence</td>
<td>$250,000 Bodily Injury per person/ $500,000 Bodily Injury per occurrence/ $50,000 Property Damage per occurrence OR $300,000 Bodily Injury per person/ $300,000 Bodily Injury per occurrence/ $50,000 Property Damage per occurrence OR $300,000 Combined Single Limit per occurrence ($325,000 in Texas)</td>
<td>$100,000 Bodily Injury per person/ $300,000 Bodily Injury per occurrence/ $50,000 Property Damage per occurrence</td>
</tr>
</tbody>
</table>

Note: Limit A is ALWAYS REQUIRED if any driver has an alcohol related incident.

Note: Limit C is available ONLY if all drivers in the household are age 22 and over. Limit C is NOT available if there are any drivers age 70 or over; and/or if any response makes the risk Standard II (N/A in Hawaii); and/or if any response makes the risk PUP Special. Excess UM/UIM is not available if you maintain Limit C. The choice of Limit C results in a higher premium.

If you are unsure what underlying coverage limits you are carrying, OR are required to carry, we suggest contacting your local brokering agent.
Next answer RLI’s underwriting questions.

An answer of “yes” to any one of the underwriting questions would make the applicant ineligible.
Next the applicant must agree to maintain the minimum required limits of liability. Then select the signature option and select “Rate.”

Your Signature/Payment Options May Include:

- **Application contains original signature**  The Administrator submits a completed, signed application to RLI. The Administrator is billed for total premium, less commission on a monthly account current statement.

- **No signature on application**  This option informs the user that an application cannot be bound without being completed in full and signed by the applicant.

- **Send a secure email to the insured to eSign and Pay Online**  The insured receives a secure email, then clicks the link in the email and is taken into the RLI system. Here the insured signs the application and makes the premium payment. The Administrator is notified and binds the policy in the RLI system.

- **Verbally provide login information to the insured to eSign and Pay Online**  - The Administrator / Agent provides the insured with a User Name and Password for the RLI system. Here the insured signs the application and makes the premium payment. The Administrator is notified and binds the policy in the RLI system.
Next you will enter each member of the household’s information.

Date of Birth entry format is MMDDYYYY.

Always click “Save Member” once you have finished entering a member of household’s information before you select another option to avoid losing the information you have entered.

RLI is asking for all members of the household over the age of 14 to be entered.
After selecting “Save Member,” you can choose to add another member of the household, or click on “Premium Options” in the left margin to review and select a coverage option.
The available limits and their corresponding premiums will be displayed at the bottom of the “Premium Options” page.

From here you have the ability to:

1. Generate a quote letter for your applicant.
2. Print the application (it will only include application answers that have completed at the time you click this option).
3. You may save and close the quote.
4. Or select a limit and click “Continue” to submit the quote.
**Note:**
If you need to correct or change the application, this needs to be done prior to binding the application. Navigate the application using the page names in the left margin. Make the changes and then click on “Rate” again to update coverage options and premiums.

If you add drivers, be sure to go back into the Members of Household section to enter their details prior to submitting the application.
Selecting “Application Contains Original Signature”:

Once you click “Continue” to submit the application, next screen will notify you of the next steps required to complete your submission.

You will need to send the premium payment and a copy of the completed and signed application to your program administrator so that they can bind the policy.

From here you may now close PUP Access, direct yourself to another section of PUP Access using the blue tabs across the top, or you can continue to the Quote-Policy Repository by clicking “Continue to Quote-Policies”.

This is not finished until you have submitted your Complete, Signed, and Dated application and payment to your program administrator.
Selecting an eSignature and Online Payment Option:

1. Send a secure email to the insured to eSign and Pay Online

2. Verbally provide login information to the insured to eSign and Pay Online

Please refer to RLI’s electronic signature and online payment handout for further information and instructions on eSign and Pay Online options.

This document can be obtained on the RLI Portal or from your Program Administrator.