

Mid Atlantic Insurance Group has partnered with Appulate to make our quoting process easy for you, our valued agents! In this document, learn about our partnership, how to setup your Appulate account and how to submit to Mid Atlantic.

Appulate Training

For Mid Atlantic Agents

Who is Appulate?

Appulate is one of the fastest growing technology companies that serves the insurance industry.

The name Appulate is a combination of two words that historically have not been associated in the insurance industry – Application and Automate. When the founders of Appulate had experienced for themselves the painful process of applying for insurance, they knew that automation was needed.

Appulate's technology bridges data from the agent's management systems into a highly automated rate-quote-bind workflow to minimize data entry and save time and resources.

This automates the entire submission process for CSRs, Retail Agents, Carriers, and MGA's, in a Rate, Quote, Request to Bind transaction, eliminating duplicate efforts & creating an audit trail.

With the largest network of independent agents in the United State, representing roughly 80% of all independent agencies, Appulate creates the ultimate platform that powers the digital aggregation of property and casualty business between independent insurance agents and insurance markets.

Why we have partnered with Appulate?

Mid Atlantic Insurance Group has partnered with Appulate to ensure we are providing our agents with quotes both quickly and efficiently. Appulate not only simplifies the quoting and binding process between your agency and ours, it also creates a convenient experience for your insured.

What is in it for me?

Submissions and quoting with Mid Atlantic Insurance Group has never been easier than they are now with the help of Appulate. As an agent, you can upload your completed ACORD data from an ACORD PDF or your agency management system into our smart questionnaire in Appulate- no rekeying of ACORD data. For those that don't have access to ACORDs, you can start in Appulate and complete our smart questionnaire. An ACORD from will populate for your records!

Bottom line, this will save us both time in the submission process, meaning that you can don't have to spend a lot of your time on your submissions and we can get quotes turned around quicker, which we know enables you to be a better agent!

This is a FREE service for you to use to submit to Mid Atlantic Insurance Group.

Agent Benefits

- Works with any agency management system
- Non-management system users have access to ACORDs
- Features available to easily gather information from insured
- Electronic signature- for agent and insured
- Reduces data entry time
- Stores the insured file with supporting documents for easy access and renewal submissions
- ELearning is available for easy training

How to start a submission (2 options):

If you have a completed ACORD form:

1. Go to your completed ACORD form (ACORD PDF or in your management system).
2. Uplink your ACORD form, meaning 'Print' the ACORD form but instead of choosing your office printer, for example, choose the Appulate Uplink printer option.
3. Print.
4. Confirm your Appulate credentials.

Appulate will then open and an insured file and Line of Business will have been created for you. All of your ACORD data gets plugged right into our smart questionnaire powered by Appulate so you won't have to rekey the data.

If you don't have a completed ACORD form:

1. Navigate to Midatlantic.Appulate.com/signin and sign in
2. Click on "Add New" at the top left-hand side of the page
3. Enter the Insured information and click the Continue button
4. Enter the Quote information and click the Continue button

How to complete a submission

5. Hover over the letter indication to help guide you through the submission process. If there are any questions that are missing and required they will be listed. Those questions are clickable and will take you directly to where they need to be answered in the smart questionnaire.
6. Fulfill the requirements by answering any missing and required questions that have a red asterisk and are listed in the letter indication next to our name.
7. Upload any documents that should be included in the submission.
 - Loss Runs
 - Navigate to the Loss Runs tab (far left-hand side of the screen).
 - If the carrier's name is not entered, click on the Edit Insurance History button and type the years and carrier name that you will be uploading loss runs for and click Save.
 - Click on the paper clip icon on the far right to browse your computer and upload the loss runs or drag and drop the loss runs.
 - Note some carriers require a complete submission in order to reserve the market and review for quote consideration
 - Additional documents
 - Navigate to the Docs tab (far left-hand side of the screen).
 - Drag and drop documents or click on Select to browse your computer and upload.
 - Choose the Type from the dropdown menu and click Save
8. Once you have fulfilled the requirements, you will see a green letter indication at the top of the page next to our name which indicates that you have fulfilled the requirements and are able to click on the Submit button.

Once you submit, the status will change to say Submitted. Your quote will be returned within 24-48 hours via Appulate. The quote will appear in the Q&A screen (same page you did your submission from). If you have any questions on the Smart Questionnaire or the status of a submission, please contact Mid Atlantic, 804.377.0578 or contact@midatlanticins.com.

Post Submission

A quote will be prepared and uploaded to Appulate. You will receive email notification.

Sharing the quote with your insured- You may share the quote with your insured right from within Appulate by clicking on the Email (envelope) icon under action (upper right-hand side of the screen, in line with the quote). You may also extract the quote from Appulate by clicking on the quote.

Changing the Status- Once you receive a quote, the status reads, Quote Prepared. You may update the status by clicking on the current status (a dropdown menu will appear) and choosing the appropriate status.

Request to Bind & Getting Appointed- Click on the Request to Bind button, in line with the quote. Follow the prompts and required actions to move forward. If you are not yet appointed it will first take you through our automated appointment process. If you are appointed it will bypass this step and take you directly through the steps to request to bind.

To complete the appointment process with Mid Atlantic we ask that your agency uploads the following documents: Copy of Producer's License, Copy of Error and Omissions Declarations page (Minimum \$1M Limit), and completed W9 form. A signed copy of our Brokerage Agreement is also required. You can find the agreement where you will upload the above requested documents. Note a voided check will be required to complete the direct deposit form within the packet. Please upload the voided check and label under "other". You will be able to complete the form and use e-signature to sign the agreement

When you request to bind two additional questions will appear under the policy tab on the second page. If an officer form is applicable for the account you are binding please check the box and upload the officer form(s) under the documents tab. If an officer form is not applicable to the account then you may leave unchecked. The second question will ask you to advise of which pay plan is preferred for your client. Any other binding requirements requested from your underwriter can be uploaded under the documents tabs as well.

If/when it is bound, you will receive email notification, the status will be changed accordingly (to Bound), and the quoting functionality will be hidden. Once the policy is issued, our office will send you a copy via email.

Re-submission- If any updates need to be made post submission (before binding) they may be made in the Smart Questionnaire. Your representative will be notified and you may send them a separate message on this as well. There isn't a need (or a way) to resubmit.

Re-marketing/Updating a file for submission with a new effective date- All data is securely stored in Appulate for easy re-marketing next year.

Using Uplink™- You may do this by 'printing' your updated ACORD to the Appulate Uplink printer option and following the prompts (as long as it has the same insured name and FEIN) the existing file will be updated with new effective and expiration date (the outdated quote is still stored and can be accessed, it is not replaced). You may update any additional information, fulfill requirements and submit with minimal effort and time!

Starting in Appulate- The very first page in Appulate that you get logged into is called the Insured- All Insured, screen (where all your insured files are listed). You can navigate to it by clicking on the main Insured tab at the top of the page and then selecting All Insured option. Once you locate the insured file you would like to work on, click on the arrow on the left-hand side of the insured and choose the line of business. Then you will be taken to the Q&A screen. A few tabs below on the left, click on the Options tab. Then select Renew.

Setup

If you are an existing Appulate user, Mid Atlantic Insurance Group was added to your list of selected markets.

If you have not used Appulate before, for your convenience an account has already been set up for you. To log in, go to Appulate.com and click on the “Forgot Password?” link to create credentials.

Download Uplink™- Uplink™ is the tool that enables you to bridge ACORD data from your management system or ACORD PDF into Appulate so that you don’t have to rekey the data. Uplink™ must be downloaded on to your computer first. The download is simple and takes less than a minute.

Once you are logged in, go to Tools and Appulate Uplink. Click on the dropdown menu to choose your agency management system. Click on the link to install. Once you have installed it successfully, it will show up as one of your printer options (i.e. along with your office and home printer).

Help

Please contact a Mid Atlantic representative, 804.377.0578 or contact@midatlanticins.com for more information, any questions, assistance with a submission. For status update on an existing submission, please contact the underwriter assigned to your account.

eLearning is a wonderful resource for agents learning how to use Appulate. If you are new to Appulate, you may want to start from the beginning and work through all of the lessons in order. It will take about 40 minutes for in depth training. You are welcome to skip through the lessons and navigate at your own pace, across any device.

You can access the eLearning through the help section once you are signed into Appulate by clicking on the question mark at the very top right-hand side of your screen and navigating to Training. Click on Start eLearning Course and follow the prompts.

You may email support@appulate.com for any **technical issues**.

FAQ

Q: Do I need to be appointed to submit to Mid Atlantic?

A: No, you do not need to be appointed to submit to Mid Atlantic. You will have to be appointed if you would like to bind. It is incorporated into the workflow so simply follow the prompts when you click on the request to bind button required to get appointed.

Q: How much does the service cost?

A: We have partnered with Appulate, therefore it is absolutely free for our agents to use Appulate to submit to Mid Atlantic Insurance Group.

Q: How can I reset my Appulate credentials?

A: Go to appulate.com/signin and click on the “Forgot password?” link. You will be asked to enter your email address and will receive an email to create a new password.

Q: Who is the admin on my account?

A: An Appulate Admin has control of the settings, is responsible for adding users and has other account privileges. If an Appulate account was created for your agency, the first person added to the account was named as the admin. If your agency created an account, the person to create the account is the admin.

If you do not know the admin and need to be added as a user you may go through the account setup process and the system will alert your admin to add you as a user.

There can be more than one admin and admins can be changed. The admin has the right to change the user role for any user.

Q: Can I add and deactivate users?

A: Yes, an admin can add and deactivate users in Appulate under “Setup” and “Users”.

Q: I am already using Appulate for another market. How do I access all of my markets?

A: You must be logged into Appulate.com and not a company specific URL (i.e. don't log into midatlantic.appulate.com).

Each agency has one Appulate account and from that account, you may work with all of your markets. To add or remove markets go to the “Markets” tab at the top of the page. Under “Selected” are all of the markets selected for your agency to work with in Appulate. You may remove a market simply by clicking on the unselect button on the far-right of their name. To add a market, go to the “Available” tab, locate the market and click the plus sign or select icon.

The list of selected markets applies to your entire account. Meaning that if you add a market, other users tied to your account will have it as their selected market as well.

Q: Why is Mid Atlantic Insurance Group not showing up as a market I can submit to?

A: It may have been removed. For information on how to add it, see answer above.

Q: Why is the Uplink™ download not working?

A: Microsoft Outlook should be closed during the installation process of Uplink.

Users should have admin capabilities on the pc where the installation is taking place. If not, contact someone within your organization who has admin privilege.

If you run into any issues, please contact, support@appulate.com.

Q: Why is it not taking me directly into Appulate after I Uplink™ an ACORD?

A: Appulate has 2 Uplink™ setting options. Appulate UI will take you into Appulate, which is the best setting when using Appulate for Mid Atlantic Insurance Group since our portal is within Appulate. Carrier Direct will bypass Appulate's interface and take you directly into your market's portal (best setting for markets with portals that live outside of Appulate. This is a setting that can be changed by your account admin in Appulate under Setup, Settings, Uplink™ Settings, Uplink™ Redirector.