




Agent
Quick Start Guide
Secure BOP

Agent Dashboard

Frederick Mutual Insurance Company [Test Site](#)

A message to our Agents









Frederick Mutual
INSURANCE COMPANY

Providing Peace of Mind Since 1843 | Celebrating 177 Years!

Consistently earning high rankings from our rating agencies for financial stability and maintaining a premium-to-surplus ratio that far exceeds industry standards.

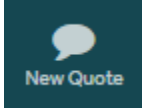
[Legacy Agent Portal Login](#)

Navigation Icons

	Return to BriteCore Home Dashboard
	New Quote: Create new quote
	Policies: Create a quote or review existing policies
	Claims: Review or manage claims
	Payments: Add a payment
	Reports: View reports available for policies

New Quote

1. Select New Quote from the left-hand navigation bar



2. Select State

The states displayed are driven by where an agent can write business

Please select the type of policy you want to quote

Policy Effective Date *

State *

- Delaware
- District of Columbia
- Maryland
- North Carolina
- Pennsylvania
- Virginia

3. Select **policy type**

Please select the type of policy you want to quote

Policy Effective Date *

State *

Setup

4. Review your selections then select **Continue Quoting**

1. Setup 2. Contacts 3. Risks 4. Rating 5. Questions 6. Billing 7. Application

Policy Setup

Policy Effective Date *

State *

Policy Type *

Secure BOP

Policy Term *

Contacts

5. Type the *Name Insured* and hit enter. If the *Named Insured* has been added before, there will be a display of the existing contact information, for example;

Similar Contacts Found

The contacts below had a similar name, and have already been added to the system.

Which contact do you want to use?

Keep adding "Monsters, Inc." as a new Contact.	Monster's Inc. 1 Memorial Ave Arlington, VA 22211	Monsters, Inc. 212 Sheridan Ave Arlington, VA 22211
--	---	---

Use one of the Contacts provided or select ***Keep adding as a new Contact***

Otherwise, fill in the required fields as shown in the screenshot below:

- Select **individual** or **organization**
- Name
- Street Address
- Zip Code
- Phone Number (if unknown, use a non-working number, i.e., 555-555-5555)

Select ***Save Contact*** when complete

1. Setup 2. Contacts 3. Risks 4. Rating 5

Named Insured

Contact is an individual

Contact is an organization

Organization Name *

Monsters, Inc.

Federal EIN/Tax ID (optional)

12-3456789

Phone

Phone Number * Type (optional)

+ Add Another Phone Number

Email


+ Add an Email Address

[Save Contact](#)

6. Select **Continue Quoting**

Insureds

+ Add another Named Insured

Monsters, Inc. Options 

212 Sheridan Ave
Arlington, VA 22211
555-555-5555

★ Primary Insured

Premium Finance Company

+ Add a Premium Finance Company

[Continue Quoting](#)

7. Select **+ Add an Address** link on the **Location 1 Building 1** line

1. Setup 2. Contacts 3. Risks 4. Rating 5. Questions 6. Billing 7. Application

Locations

Add a Location

Location 1 Add a Building

Location Name	Street Address	Premium
Location 1 Building 1	+ Add an Address	More Information Needed to Rate Add Location Information

Complete Policy Coverages & Items

8. Select **Copy Address from** pull down <or> enter Address and Zip Code

Add an Address

Copy Address from

Street Address *

Apt., Suite or Unit Number, etc. (optional)

Zip Code *

Please enter a zipcode to find the matching city and state.

Scroll down to **Construction Year** and enter a value

The construction year is required for all properties to retrieve the protection class and BCEGS factor. If construction year is unknown, estimate it. The protection class is used in rating to determine the distance of the property from a firehouse and the nearest fire hydrant. The BCEGS code provides a general rating of the building effectiveness in an area that is also used in rating

City *
Arlington

County *
Arlington

State *
VA

Construction Year *

9. Select **Get Protection Class**

Construction Year *

Protection class

10. Select **Save Property Details** or **Save Address**

(button displayed next depends on whether Add New or Copy From was selected)

or

11. Select **Rate Location**

1. Setup 2. Contacts 3. Risks 4. Rating 5. Questions 6. Billing 7. Application

Locations

Location 1

Location Name	Street Address	Premium
<input type="text" value="Location 1 Building 1"/>	212 Sheridan Ave, Arlington, VA 22211 <input type="button" value="Edit Location Address"/>	More Information Needed to Rate Rate Location

Rating

The highlighted fields are required to get a rate.

12. Based on the *Property Type* selected, additional fields will be presented.

Apartments is used for the *Property Type* in the following example

1. Setup 2. Contacts 3. Risks 4. Rating 5. Questions 6. Billing 7. Application

212 Sheridan Ave

The highlighted fields are required to get a rate. [Go to Next Blank Field](#)

Property Coverages

Rating Information		
Year Business Started *	Gross Receipts *	Percentage Owner Occupied *
<input type="text" value="2000"/>	<input type="text" value="250000"/>	<input checked="" type="radio"/> 10% or Less <input type="radio"/> Over 10%
Deductible *	Windstorm or Hail Deductible *	Business Type *
<input type="radio"/> \$500 <input type="radio"/> \$1,000 <input type="radio"/> \$2,500 <input checked="" type="radio"/> \$5,000 <input type="radio"/> \$7,500 <input type="radio"/> \$10,000	<input checked="" type="radio"/> Not Applicable <input type="radio"/> 1% <input type="radio"/> 2% <input type="radio"/> 5%	<input type="text" value="Apartment"/>
<input checked="" type="checkbox"/> Frederick Mutual Enhancement Endorsement *	County	Zip Codes
<input type="text" value="Secure Advantage"/>	<input type="text" value="Arlington (013)"/>	<input type="text" value="22211"/>
Territory *	Protection Class	BCEGS
<input type="text" value="001"/>	<input type="text" value="5"/>	<input type="text" value="03"/>

Damage to Premises Rented to You Coverage Limit

Apartments

Apartments Classes *

BOP - Basic Property Coverages + Add coverages or items

Rating Information, Property

Year Built *	Year of Last Roof Replacement *	Building Square Footage (optional)
1999	1999	3000
Construction Type *	Roof Type *	Is building within 10 miles of tidal/coastal water? *
Frame	Shingle	No Yes
Automatic Sprinkler System (P-1) *	Automatic Fire Alarm (P-2) *	Security Service (P-3) *
No Yes	No Yes	No Yes
Service Contract (P-4) *	Other Protective System (P-5) *	Swimming Pool(s) *
No Yes	No Yes	No Yes
Building Coverage *	Business Personal Property Coverage *	
No Yes	No Yes	

Risk Questions

Heating Year *	Plumbing Year *	Wiring Year *
2005	2005	2005

Building

Limit

Automatic Increase Percentage *

4%

Loss Settlement, Building *

Replacement Cost

Business Personal Property

Limit

BOP - Additional Property Coverages + Add coverages or items

✘ FM_BP-EBC 08 2016 - Equipment Breakdown Coverage (Including Electric Circuitry Impairment)

BP 14 78 07 13 - Exclusion of Loss Due to By-Products of Production or Processing Operations (Rental Properties)

Description of Rental Unit (optional)

13. To add endorsements or additional property level coverages, select **+ Add Coverage or Items**

BOP - Additional Property Coverages + Add coverages or items

✘ FM_BP-EBC 08 2016 - Equipment Breakdown Coverage (Including Electric Circuitry Impairment)

BP 14 78 07 13 - Exclusion of Loss Due to By-Products of Production or Processing Operations (Rental Properties)

Description of Rental Unit (optional)



14. Select **Save Information**

15. For multiple properties, Select **Add a Location** or **Add a Building**

16. When all property level information is complete, select **Complete Policy Coverages & Items**

Policy-Wide Coverages

17. Fill in the highlighted required fields. Based on selections, additional fields will open for you to complete.

Policy-Wide Coverages [+ Add coverages or items](#)

Liability Coverages

Liability and Medical Expenses per Occurrence Limit

Are any of the following classes on the policy? *

Are any of the apartment business classes (65144, 65145, 65146, 65147) on the policy? *

Are any of the referenced classes on the policy? *

Please select an endorsement *

Add BP 04 38 01 06 - Medical Expenses - Exclusion *

Is a contractors' painting operation on the policy? *

Property Damage Liability Deductible *

Medical Payments per Person Limit

Additional - Liability Coverages

Cyber Suite

Would you like to accept or reject Cyber Suite *

BP 05 15 12 20 - Disclosure Pursuant to Terrorism Risk Insurance Act

Would you like to accept or reject Terrorism Coverage *

BP 15 04 05 14 - Exclusion - Access or Disclosure of Confidential or Personal Information and E-mail or Text Messages

Additional Insureds

Minimum Premium Adjustment
\$500

Save Information

18. Select the **Save Information** button

19. Select **Calculate Premium** button

Location Name	Street Address	Premium
<input type="text" value="Location 1 Building 1"/>	212 Sheridan Ave, Arlington, VA 22211 Edit Location Address	<i>More Information Needed to Rate</i> Rate Location

[Complete Policy Coverages & Items](#)

[Calculate Premium](#) ←

20. You have two options on this screen:

1) Select **View Quote Summary** link

Wait a few seconds and look for a **PDF in the lower-left corner** of your window;
Select the file to open it.

Rating Information

Policy Total Premium \$574

[Turn Quote into Application](#)

[View Quote summary](#)

Quote Summary.pdf

2) **Turn Quote into Application** button

Rating Information

Policy Total Premium \$574

[Turn Quote into Application](#) ←

[View Quote summary](#)

this option will take you through the remaining screens, 5 through 7;

1. Setup 2. Contacts 3. Risks 4. Rating 5. Questions 6. Billing 7. Application