

Effective immediately, agents in all states (except Florida) can quote and issue new, select Harleysville CustomPak<sup>SM</sup> business with effective dates of March 1 or later (March 15 or later in New York) via *access*Harleysville//CL<sup>®</sup>. Here's what you need to know:

## Product

- We've introduced a new lower-limit property coverage tier—called CorePak<sup>SM</sup>—that delivers more competitive pricing for your smaller commercial accounts.
- For your larger accounts, you can choose the FlexPak<sup>SM</sup> coverage tier for higher property limits at an additional premium.

## System

- Effective immediately, quote and issue select CustomPak<sup>SM</sup> business—across all market segments—via our *access*Harleysville//CL policy administration system.
- In general, this business will encompass accounts with sales of up to \$5 million, building limits of up to \$2 million, building and business personal property limits of up to \$3 million per location and \$5 million per policy, buildings with up to three stories that are less than 50 years old, and properties with up to three locations.
- For business that falls outside the parameters of a bindable quote, you can now secure a premium indication (non-bindable quote) via the system for comparison purposes.

## Training

Your agency has two convenient ways to get ready to market and process CustomPak business:

- Participate in one of numerous Webinars being held in February. To register, click on the link below, select the "Upcoming" tab, look in the "Topic" column for "AGENT CustomPak Training," and register for the dates and times most convenient to you. <u>https://harleysville.webex.com</u>.
- Use the e-learning tool available 24/7 in *access*Harleysville by clicking on the Training Link in the top navigation bar, then *access*Harleysville//CL<sup>SM</sup> system tutorials and guides. You also can access via the Marketing & Sales Support site.

# For a quick overview on the enhanced CustomPak product and how to quote and issue the business, read on:

As previously announced, Harleysville's new product wizard will guide you through the product selection process and pick the most appropriate package product for your client's needs.



**NOTE:** When selecting classification codes in New Business Setup, both primary and any additional classification codes must be CustomPak eligible for this product to be selected by the product wizard.

- In the **View Account Detail** screen, select Quote Online from the dropdown.

Policies R	leview Submissions	Billing Claims	Account Informa	ation		
Quotes & Attach	ments Account Prop	osal Submit to Un	nderwriting			
New Business (	Quotes				💌 Reuse Act	ion Window 🚺
Product	Program	Quote/Ver.#	Eff Date Exp Dat	e Act. Date	Premium Status	Action
🗋 Custom Pak	Manufacturing/Processing	SPP - 00000053811B	03/01/10 03/01/11	01/22/10	In Process	- Select - 🔽
						- Select - Quote Online

The system takes you to the **Policy Information** screen/Policy Tab within *access*Harleysville//CL.

• Complete required information then click **Next**.

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	Policy Information					
olicy Structure	POLICY - SPP00000053811B In Process Quote		Cancel 💢	Action Menu 🔶 Rake 📰	🔶 Bask Next 🔶	
Policy Information	Policy Policy Detail Miscellaneous	Insured Detail	Agent Detail			
↓ ↓ 1 - All 100 Cobble	Policy Number SPP00000053811B		Company Name	Harleysville Mutual Insurance Com	pany 🔻	
LOB Action Menu	Effective Date 03/01/2010		* Plan	Standard		
B- PA - BAKERY	Expiration Date 03/01/2011					
General Liability	Rate Level ⓒ New O Renewal					
Cpak Coverages	* Policy Type PACKAGE		Business Desc			
SP7106-CPAł	* Product Code CustomPak Manufacturing/Proce	essing	Business Type	CORPORATION		
	* PMA Description MP - MANUFACTURING/PROCES	SING 🔽	* Primary State	Pennsylvania	•	
Cpak Coverages	Insured Information			Agency Information		
PA - Loc #1	Insured Account# 104237133		* Agency Code	883833		
	Insured Account Type General	_	Agency Name	TEST AGENCY		
	* Primary Insured Hillary Test New CustomPak		Producer Code			
	FEIN Number		Producer Name			
	City Telford		City/State	HARLEYSVILLE	PA 💌	
	State/Province PA		mass merch. Code	INCINE		
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**PMA Description (Package Modification Adjustment):** The PMA Description field will default to the product information entered during the account setup.

**Business Description:** The Business Description is an optional field, however *entry of this information is recommended* in order to clarify the actual business conducted. This will assist your underwriter if review of the account is required.

## Location Address Summary Page

File Action Menu Tools P	olicy Management	lelp							
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LOB Action Menu	Loc # Bid #	Address			City		State	Zip	
	1 .	ALL 6300 Towpath	n Road		East Syracus	•	NY	13057	^

The location pre-fills from information entered during the account setup process when the primary location is checked; otherwise *you must add at least one* location in order to rate the policy.

**NOTE:** When there are multiple locations, **Add** them at this time before clicking Next.

• Click **Next** and proceed to the **Line of Business Action Menu**.





The **Line of Business Action Menu** lists the Coverage Parts that may be added in any order for you to construct your CustomPak quote/policy:

- Crime and Fidelity
- General Liability
- Inland Marine
- Property

#### NOTE:

- For all CustomPak policies, except those insuring contractors, the following coverage parts are mandatory: Commercial General Liability and Commercial Property.
- For small contractors *not requiring property coverage*, General Liability and Inland Marine are the required coverage parts.

Select the coverage part (in any order) and click **Add** to proceed. As an example, we will highlight General Liability and Property Coverage Parts.

## General Liability - CustomPak Coverages

## **Optional Coverages**

The Optional Coverages column lists the optional coverages that will be generated (added) for specific Market Segments and Industry Groups.

## Selected Coverages

The Selected Coverages column lists all coverages that have been selected and/or automatically included.





# Symbol/informational icons

Roll your mouse over the symbol/informational icon next to the coverages for more information, including a description of coverage and/or the included limit and available limits.

The Key at bottom of the **Policy Coverages** and **Unit Coverages** pages indicates what each icon symbolizes.

- **Details Window** Click on to see additional coverage description/limit
- Info Hover Mouse over to see coverage description
- **Buy Up Available** Click on to see what higher limits are available for purchase





• Click the Summary button to review selected coverages at a glance.

			Agency Code: 883833	
LIABILITY				
Primary Insured: Hillary Tes Policy Number: SPP0000006	t New CustomPak 3811 B		Effective Date: 03/01/2010 Expiration Date: 03/01/2011	
Policy Each Occurrence	1 000 000			
Each Occurrence	1,000,000			
Damage To Premises Renied	5 000			
Dare (Adu Iniuru	1,000,000			
General Aggregate	2 000 000			
Products Aggregate	2,000,000			
Exclusions:				
Other Limited Cov	NO	Liability Type	OCCURRENCE	
Pers/Adv Iniury Cov	NO	Claims Made Date	00/00/0000	
Limited Contract Cov	NO	Primary State	Pennsylvania	
Damage To Prem Cov	NO			
New Entities	NO			
Employees as Insured	NO			

**NOTE:** The functionality outlined above exists also for the **Additional Coverages** and **Unit Coverages** screens.

## **Property - CustomPak Coverages**

The system will default to CorePak in the Selected Coverages column.



## If FlexPak is desired for a new business quote:

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• Click the CPAK Property Amendatory SP-7100 (or desired form) and click **Select**.



• Enter the **Description of Covered E-Commerce Activity** as this is a required field. Suggested default wording: "Commerce you conduct via the internet."

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	Property - CPAK Property Amen	datory Coverage		Î
Policy Structure	POLICY - SPP0000053011B In Process Guide Cpair Coverages - SP7100-CPAIR PROPERTY AMENDATIO	RY	OK 🛄 Can	tel 🛄
1 - All 100 Cobble			Property Amendatory Endorsement Coverages	1
B-G LOB Action Menu	Coverage	Included Limit Desired Limit	Limitations	
Crime	Accounts Receivable - Each Premises	\$50,000	-	^
	Accounts Receivable - Off Premises	\$25,000	-	
General Liability	Building Ordinance/Law-Demolition Costs (Cov B)	\$50,000	-	
SP7108-CPAP	Building Ordinance/Law-Incr Cost of Const (Cov C)	\$50,000		
B	Building Ordinance/Law-Combined Coverage B & C	\$50,000	(Cannot be increased if Cov B or C increased)	
Property PA - Loc #1	Computer Equipment and Media	\$50,000	-	
Karak Coverses	Computer Equipment and Media-Duplicate Media	\$5,000	-	
- SP7200-CPAP	Computer Fraud	\$10,000	(\$250,000 Maximum Limit)	
SP7100-CPA	Confusion of Customers' Prop-Each Premises	\$10,000	(\$50,000 Maximum Limit)	
	Debris Removal	\$50,000		
	E-Commerce Limited Coverage	\$25,000	-	
	* Description of Covered E-Commerce Activity	Buying-selling goods and service 1	-	
	E-Commerce Ltd Coverage-Anti-Virus Weiver	🗖 🗓		~
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Enter any other increase limit of coverage as applicable within dialog. Click OK.

FlexPak will display under **Selected Coverages** and CorePak will display under **Optional Coverages**.

Not sure whether you want the CorePak or FlexPak coverage tier? Click on the Compare Paks information icon i above Selected Coverages for a detailed comparison chart.



CustomPak Coverage Comparison:

🗿 http://ac	qsssoe2e.harleysvillegroup.	com - CorePak/FlexPak Compariso	on Chart - Microsoft Interne	
i Cust	tomPak Coverage Comp	arison	Close	
Cus Exp	tomPak Time Element co ense) Coverage Form is	overages apply only if the Bus included in the policy.	iness Income (and Extra	
		CorePak <sup>s</sup> ■ Coverages	FlexPak <sup>s</sup> Coverages	
L	IABILITY COVERAGES	Liability Enhancement, SP-7103 & SP-7151 SP-7154 & SP-7156 in MN SP-7173 & SP-7174 in NY AUTOWATIC - NO ADDITIONAL CHARGE	Liability Enhancement, SP-7103 & SP-7151 SP-7154 & SP-7155 in MN SP-7173 & SP-7174 in NY AUTOMATIC - NO ADDITIONAL CHARGE	
Bre Pre Co	oadened Damage To emises Rented To You werage	\$100,000	\$100,000	
Me	edical Payments	Contractors - \$15,000 All Others - \$10,000	Contractors - \$15,000 All Others - \$10,000	
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## Basic CorePak Information

- The Property Enhancement SP-7200 will be automatically generated; form number may vary based on location state.
- Property limits cannot be adjusted.
- Co-insurance is not required.
- No required minimum deductible; however \$500 is recommended.
- Designed for smaller, less complex accounts.
- BI/EE Enhancement SP-7197 is automatically included (NY form #SP-7198)

## **Basic FlexPak Information**

- The Property Amendatory Endorsement SP-7100 is included; form number may vary based on state location.
- Many limits increasable
- Commercial property co-insurance must be 80% or higher
- Deductible must be \$500 or higher
- This is the *same* product initially introduced in all states except New York.
- Designed for larger, more complex accounts
- BI/EE Broad Expansion SP-7102 (NY form #SP-7180)
- Click the Summary button to review selected coverages at-a-glance.

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	Harleysville Mutual In	surance Compa	ny		
				Agency Code: 883833	
	LIABILITY Primary Insured: Hillary Test Policy Number: SPP00000053	New CustomPak 3811B		Effective Date: 03/01/2010 Expiration Date: 03/01/2011	
	Policy				
	Each Occurrence	1,000,000			
	Damage To Premises Rented	100,000			
	Medical Expense	5,000			
	Pers/Adv Injury	1,000,000			
	General Aggregate	2,000,000			
	Products Aggregate	2,000,000			
	Exclusions:				
	Other Limited Cov	NO	Liability Type	OCCURRENCE	
	Pers/Adv Injury Cov	NO	Claims Made Date	00/00/0000	
	Limited Contract Cov	NO	Primary State	Pennsylvania	
	Damage To Prem Cov	NO			
	New Entities	NO			
	Employees as Insured	NO			
	PA - Loc #1 - BAKERIES 100 Cobbler Court, Telford,	PA 18969			
	Class Code	10100	Class Excludes	None	~
e	Done			🥶 Internet	

 Click Next, and the system takes you to the Property - Unit Coverages page.



# **Property - Unit Coverages/Property – Additional Coverages**

The functionality outlined above exists also for the **Property – Unit Coverages** and Property - **Additional Coverages** screens.



Coverage Summary

SPOLAGE POWER OUTAGE (2) SPOLAGE BREAKDOWN & POWER OUTAGE WIMAN (2) SPOLAGE BREAKDOWN CONTAM & POWER OUTAGE (2)

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After you have entered all rating information, click Rate.

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	Line of Bu	usiness Actior	n Menu						Â
Policy Structure	POLICY - SPP0000	00053811B In Process (	Quote		ue 🌠 Cani	icel 💥 Action Menu	🔶 Rate 📑		<b></b>
Policy - SPP000005381 Policy Information Costion Addresses 	Add 🔲 Edi	it 🔲 Delete 🔲			S	erviceAccount 🔲		Start Wizar	a <b>2</b>
B- LOB Action Menu	Line of Busine	88				Units	Premium		
Crime and Fidelity	Crime and Fidelity					1		\$.00	
E PA - DANERT	General Liability					1		\$.00	
🖶 🗸 General Liability	Inland Marine					0		\$.00	
Gran Core ages SP7103-CPA SP7105-CPA → SP7105-CPA → BALCOS # → BALCOS # → Cook Coverages → Coverages → Cook Coverages → Cove	ropery							4.00	
						Total		\$.00	
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The Rating in progress status window will display.

ø	Progress Indicator	Web Page Dialog	?	×
	Rating in progress.			

**NOTE:** Certain accounts may require specific rating. If that is the case, you will receive the following message after hitting the **Rate** button: "This risk requires specific rates. Please enter specific rates or call 1-888-547-8547 press "7"." Our call center is prepared to assist you at the above number.

When the rating process is finished, and if no errors, the system takes you to the **Line of Business Action Menu** with the premium.

**NOTE:** The following premium message is displayed under the premium:

This is a premium indication only. Use the Proceed to UW Quote button to submit the information needed to finalize your quote. Via the system, you'll either receive a bindable quote or be notified that further review by your underwriter is required.



This preliminary premium is *not guaranteed* and *should not* be presented to the insured.

me Rate Worksheets	QuickView LOB Action Menu S	Status Page Note Pac	Policy Numberi	ng Override Summary	Pricing	Factor
	Line of Business Action N	<i>l</i> lenu				
olicy Structure	POLICY - SPP00000043778B In Process Quo	te Proceed to UVV 👔	📄 Issue 🌠 O	ancel 💥 Action Menu	👆 Rate 📑 🛛 🦛 Back	Next =
Policy - SPP0000004377						_
<ul> <li>Policy Information</li> <li>Location Addresses</li> <li>1 - All 6300 Towp</li> </ul>	Add 📃 Edit 🔲 Delete 🛄				Start Wizard	T
LOB Action Menu	Line of Business			Units	Premium	
🖶 🗸 General Liability	Crime and Fidelity			0	\$.00	
Cpak Coverages	General Liability			1	\$22151.00	
SP7102-CPA	Inland Marine			0	\$.00	
	Property			1	\$2830.11	
Property     Cpak Coverages     S7203-CPAF     VY - Loc #1     S- Øld #1 - HOUS     UILDING     Øld #1 - HOUS						
						_
				Total	\$24981.11	
	This is a premium indication to finalize your quote. Via th	ı only. Use the Pro e system, you'll ei	ceed to UW Qu ther receive a b	ote button to subm indable quote or be	it the information neede notified that further	d

• Click **Proceed to UW** (button); system displays the Underwrite Quote dialog window.

**NOTE:** The *Issue* (button) will not be enabled until you have completed the Proceed to UW step and receive binding authority.

If you do not receive binding authority after completing the Proceed to UW step, you must submit to underwriting.

**Questions?** If you have any questions regarding Harleysville's enhanced CustomPak product or how to rate/quote in *access*Harleysville, contact customer support at 888.547.8547.



In conjunction with the rollout of the new CustomPak, we have made several changes to the BOP **Policy Coverage** and **Unit Coverage** screens to improve your user experience:

- We've added a symbol/informational icon next to most coverages. Mouseover for more coverage information, including description of a coverage and/or included limit and available limits.
- We've added a listing of coverages that are included in the standard StarAdvantage BOP.
- Do an at-a-glance review of the coverages you have selected by clicking on the new **Coverage Summary** button.

## New symbol/informational icon

Roll your mouse over the symbol/informational icon next to the coverages for more information, including description of a coverage and/or included limit and available limits. The Key at bottom of the **Policy Coverages** and **Unit Coverages** pages indicates what each icon symbolizes.

- **Details Window** Click on to see additional coverage description/limit
- Info Hover Mouse-over to see coverage description
- **Buy Up Available** Click on to see what higher limits are available for purchase



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## StarAdvantage BOP included coverages readily available

We've added a listing of coverages that are included in the standard StarAdvantage BOP under **Selected Coverages**. Click on the i icon to see what coverages are included.

SELECTED COVERAGES
Click below to edit or remove selected coverages
StarAdvantage BOP 🧻

Pop-up will show StarAdvantage BOP included coverages.

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i StarAdvantage Businessowne	rs Program		^
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Coverage description	Coverage features	Coverage descriptio	n
	4070WA110-110 AL	DINUNAL UNARGE	
Accounts Receivable	On Premises–Up to \$25,000 Off Premises–Up to \$10,000	Furs	
Additional Insurade Liability			
Lessors of Leased Equipment	Covered	Glass	
<ul> <li>Managers or Lessors of Premises</li> </ul>			
Animals	Covered as business personal property	Glass Expenses	
Building Limit—Automatic Increase	8%	Host Liquor Liability	~
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To print a copy, click on the Printable PDF 🖄 link at the top right side of the page.



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## We've added a Coverage Summary button.



Click the **Coverage Summary** button to review selected coverages at-a-glance.

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				<u>^</u>
	Harleysville Preferred Insurance Company			
			Agency Code: 883833	
	Businessowners			
	Primary Insured: ABC Deli Roliau Humber: BOD00000051734B		Effective Date: 03/15/2010 Expiration Date: 03/15/2011	
	Liability Limit: 1 000/2 000/2 000		Expiration bace. 03/13/2011	
	Policy Coverages			
	Coverage	Deductible	Limit	
	EMPLOYEE DISHONESTY-HIGHER LIMITS		50,000	
	ELECTRONIC COMMERCE	5000	100,000	
	COVERAGE FOR INJURY TO LEASED WORKERS			
	EMPLOYMENT PRACTICES LIABILITY		0	
	PA - Loc #1 - BId #1 - DELICATESSENS			
	301 Main Street, Harleysville, PA 19438			
	Coverage	Deductible	Limit	
	BUILDING	500	500,000	
	LIABILITY AND MEDICAL EXPENSE		0	
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**NOTE:** The functionality outlined above exists also for the **Unit Coverages** screen.

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