

Safeco® Package Enhancements

Safeco Personal Insurance

This Quick Reference Guide (QRG) will help you understand the Safeco Package enhancements. It contains the following sections:

- [Package Overview](#)
- [Release Schedule](#)
- [Summary of Changes](#)
- [Frequently Asked Questions](#)
- [Q&I Enhancements](#)
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Package Overview

Customers can receive significant discounts – as well as increased convenience – with a Safeco Package. And it's easy to get! Combining Auto and Home policies provides the most benefit, but customers can qualify with any number of products (may vary by state):

- Homeowners policyholders: Just add an Auto, Dwelling Fire, Umbrella, Watercraft or Motorcycle policy.
- Auto policyholders: Just add a Home, Condo, Renters or Watercraft policy.

Current and Future Benefits

And the Safeco Package is getting even better! Here are some of the current and future benefits:

- Account credits and discounts
- Combined billing options
- A single customer account number (coming in November)
- A customer account summary page (coming in November)
- Single loss deductible (coming in December)
- Combined policy output for new business (beginning in December)
- Safeco's Package will give agents an advantage when selling new business, and provide better cross-selling opportunities. And retention will improve, too!

Release Schedule

Safeco is releasing two groups of system enhancements that make it quicker and easier to quote a Safeco package.

The scheduled dates for the two releases are:

- Release 1: November 12, 2009
- Release 2: December 10, 2009

Summary of Changes

Release 1

Features		Benefits
Q&I	<ul style="list-style-type: none"> Multiple policy numbers can be more easily linked to the same customer/billing account using a dropdown that displays cross referenced policy account numbers. 	<ul style="list-style-type: none"> Supports combined billing and policy documentation. Immediate access to combine policies on the same billing account on the same day if the policies are cross referenced.
Q&I	<ul style="list-style-type: none"> Can assign an account number of a cross referenced policy to a Mortgagee Bill policy. 	<ul style="list-style-type: none"> Allows you to see Mortgagee Bill policy information on the Customer Account Summary page.
PCT	<ul style="list-style-type: none"> When changing from Mortgagee Bill to Insured Bill, the policy can more easily be linked to an existing customer/billing account using a dropdown that displays the cross referenced policies' account numbers. 	<ul style="list-style-type: none"> Supports combined billing and policy documentation. Immediate access to combine policies on the same billing account on the same day if the policies are cross referenced.
PCT	<ul style="list-style-type: none"> Can assign an account number of a cross referenced policy to a Mortgagee Bill policy. 	<ul style="list-style-type: none"> Allows you to see Mortgagee Bill policy information on the Customer Summary page.

Release 2

Features		Benefits
Q&I	<ul style="list-style-type: none"> Cross-sell links to other product lines from the Quote Summary page. Link automatically populates client information (similar to the Umbrella banner that is currently on the Auto Quote Summary screen). 	<ul style="list-style-type: none"> Easier to quote additional policies, promotes cross selling.
Q&I	<ul style="list-style-type: none"> Selection of multiple quotes to be viewed at once. Print or email of report with combined quote summary and individual policy details. 	<ul style="list-style-type: none"> Better quote presentation including billing options that will more effectively show benefits of having multiple products with Safeco.
	<ul style="list-style-type: none"> (New business only) Combination of customers Auto, Home, and Umbrella policies into a single mailing. 	<ul style="list-style-type: none"> Improved overall customer and agent experience, combining billing and policy documentation into a single mailing will provide easy access to the information.
	<ul style="list-style-type: none"> Single-Loss Deductible 	<ul style="list-style-type: none"> Ability to waive deductibles when multiple policies are affected by the same loss event.

Frequently Asked Questions

The following questions and answers will help you address inquiries that agents or customers may have about the Safeco package enhancements.

Q. When combining accounts, does it matter which is account number I use?

- A.** If possible always issue the auto policy first and then combine all other policies to the existing Auto account number. If you are not issuing an Auto policy, combine policies onto the account number that will have the most longevity with the customer.

Q. Which Policies can I combine on the same account number?

- A.** Safeco Home, Auto, Boat, Dwelling Fire, Motorcycle, and Umbrella policies that have been properly cross referenced in Q&I. See "*Why Is It Important to Cross Reference Policies?*" for more information.

Q. What happens when I combine policies on the same account number?

A. When policies are listed on the same account number:

- There will be combined billing. The Account will have one due date and any amounts due will be combined for one minimum amount due. (Except Home and Fire policies paid by a mortgagee.)
- There will be a Customer Account Summary provided with each new business or renewal mailing from each policy listed on the Account Number.

Note: You must first cross reference each policy that you will link.

Q. Will the customer account be a new number in our system?

- A.** The Customer account number is the same as the Billing account number. This account number can be used to identify the customer in PL File or in the "Manage My Account" section of Safeco.com.

Q. Will there be one policy number for package?

- A.** Although they can be packaged together, each product will continue to have its own policy number. This provides the ability to change or endorse policies without having to cancel and rewrite.

Q. Currently agents need to wait until the second day to combine policies on one account. Will this change?

- A.** Beginning in November, policies issued can now be combined with other policies at the time of issue. Our system will check the cross-referenced policies and display the accounts in a drop-down feature for agents.

Q. What if policies have different effective dates – can these be a package?

- A.** Effective dates do not have to be aligned to qualify for the Safeco Package, but policy mailings cannot be combined if the dates are different. Policies can be endorsed to extend the renewal date to align the policies if needed.

Q. Do current policies need to be reissued to get the package?

- A. No. For existing customers with multiple policies, agents can simply combine their Customer Account numbers. That will allow customers to receive the Customer Account Summary Page in the future.

Q. Can a six-month Auto policy be part of the package?

- A. Currently we allow six-month or Annual Auto policies to be linked to a package. One benefit of packaging our new Annual Auto product is having the same renewal period and term on multiple policies. That means agents can conduct a full customer account review on an annual basis.

Q. Why is it important to cross reference policies?

- A. Properly cross referencing all policies in the package is necessary for the customer to be able to receive all applicable credits and discounts. Accurate cross referencing allows all eligible policy numbers to be available for easy and efficient account number linking using a single drop-down menu. This is important regardless of whether or not the customer is interested in combined billing or receiving the Customer Account Summary.

Note: Be sure to use a valid policy number for the named insured when cross referencing.

Q. Why doesn't the Umbrella cross sell link show with the other cross sell links?

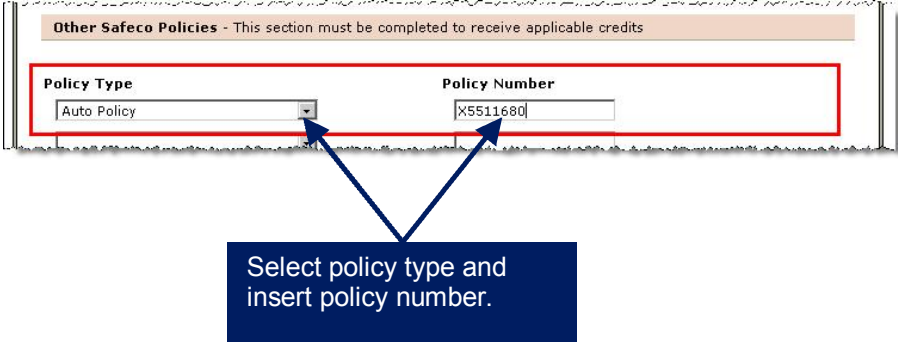
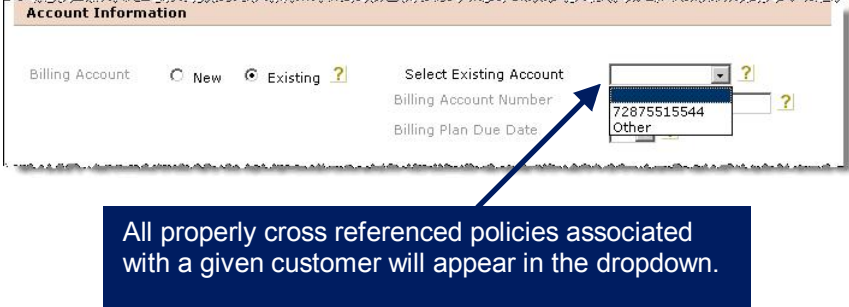
- A. Umbrella is currently different than the other lines in that it requires an auto policy to be quoted first.

If the quoted line of business is Auto or Umbrella, the Umbrella cross-sell link will not display. The cross-sell link will appear for the other lines of business and when the Umbrella link is selected, you will be prompted to enter an auto policy number to continue with the quote.

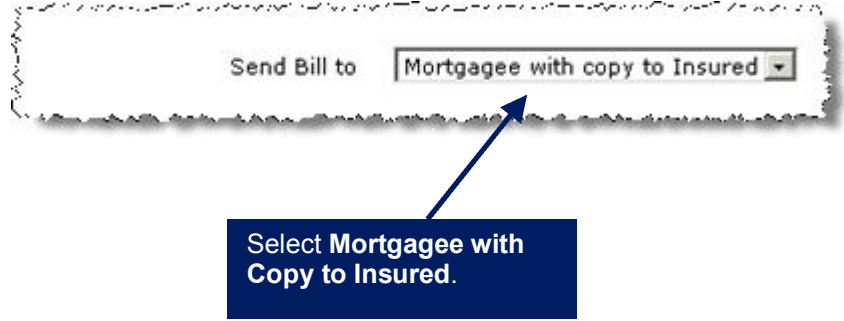
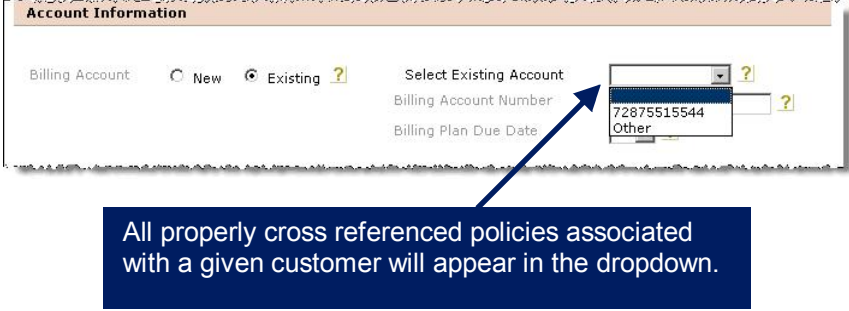
Note: If the Auto quote is eligible for Umbrella, the Umbrella banner will continue to appear as it does today.

Q&I Enhancements

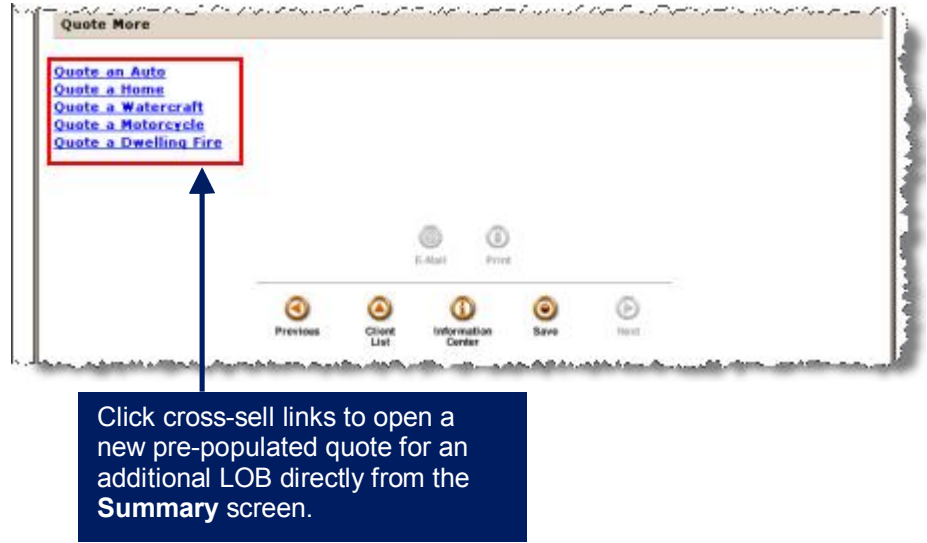
Combining Multiple Policies on a Single Account Number

Notes	Example
<p>1. In the Underwriting screen for each policy to be combined, be sure to add cross references to the other combined policies.</p> <p>For instance, the example to the right shows a cross reference from the Homeowners policy to the Auto policy.</p>	
<p>2. In the Billing screen, select Existing, and then choose the account number from the Select Existing Account dropdown.</p>	

Linking Mortgage-Bill Policies to a Customer Account

Notes	Example
<p>1. On the Billing screen in the Billing Plan Options section, select Mortgagee with Copy to Insured from the Send Bill to dropdown.</p>	 <p>Select Mortgagee with Copy to Insured.</p>
<p>2. In the Account Selection section, select the account number to combine from the Select Existing Account dropdown.</p>	 <p>All properly cross referenced policies associated with a given customer will appear in the dropdown.</p>

Cross-Sell Links

Notes	Example
<p>1. In the Summary screen, click any cross-sell link, and a new Q&I window opens for the associated line with the client information populated in to the new quote.</p>	 <p>Click cross-sell links to open a new pre-populated quote for an additional LOB directly from the Summary screen.</p>

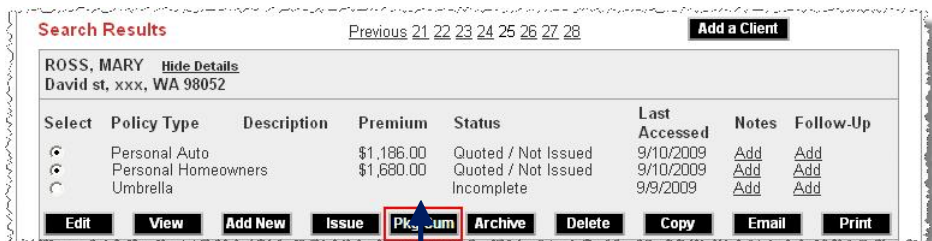
Quote Summary Reports

Notes

After you successfully complete at least one quote for a given customer (the quote status must be "Quoted/Not Issued"), the **Pkg Sum** button will display when you return to the **Client** screen.

1. Click **Pkg Sum** to and you will be able to choose **Email** or **Print**.

Example

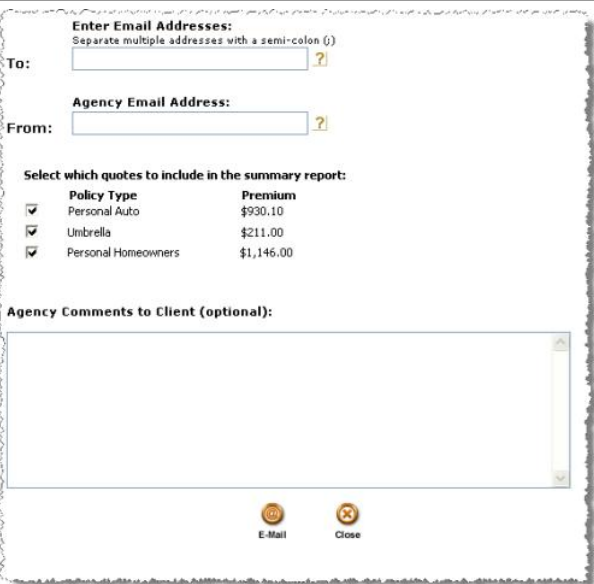


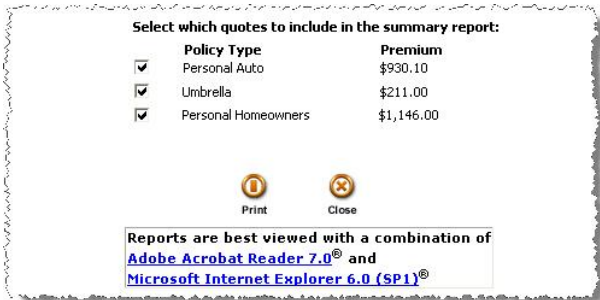
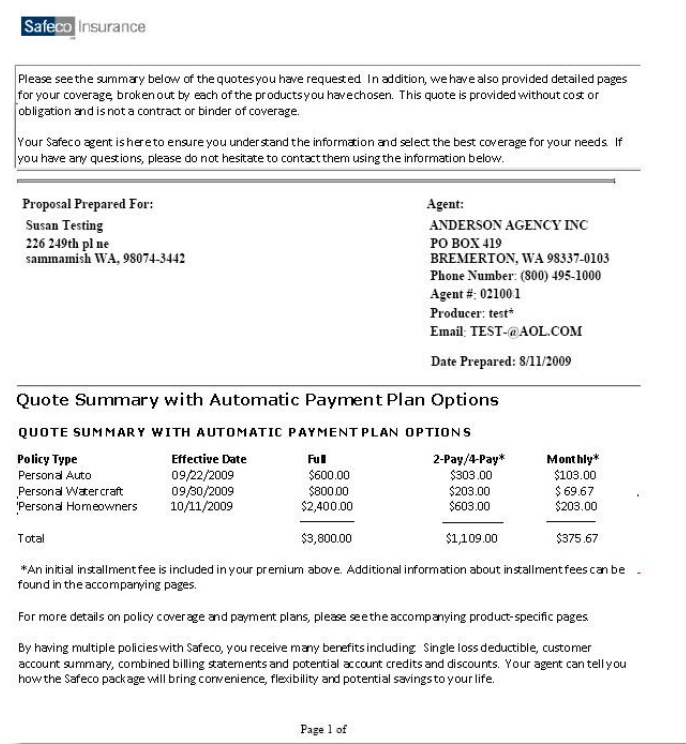
Click **Pkg Sum** to and choose **Email** or **Print**.

Notes

If you click **Email** in the **Pkg Sum** popup, a new screen displays that allows you to select the Personal Lines policies/activities that should be included in the report. All policies that have been successfully quoted will be included in the selection list. All others will not display (e.g., Incomplete quotes will not be displayed).

2. Click **Email** to send a PDF copy of the summary report.



Notes	Example																									
<p>If you select Print in the Pkg Sum popup, a new screen displays that allows you to select the Personal Lines policies/activities that should be included in the report.</p> <p>All policies that have been successfully quoted will be included in the selection list. All others will not display (e.g., Incomplete quotes will not be displayed).</p> <p>3. Click Print to create a PDF report combining information from all of the quotes selected. This report gives you a single combined view of all of the policies quoted for the customer.</p>																										
<p>The summary report combines information from all of the quotes selected. This report gives you a single combined view of all of the policies quoted for the customer.</p> <p>The specific quote proposal pages for each policy would follow after the Quote Summary page(s).</p>	 <p>Proposal Prepared For: Susan Testing 226 249th pl ne sammamish WA, 98074-3442</p> <p>Agent: ANDERSON AGENCY INC PO BOX 419 BREMERTON, WA 98337-0103 Phone Number: (800) 495-1000 Agent #: 021001 Producer: test* Email: TEST-@AOL.COM</p> <p>Date Prepared: 8/11/2009</p> <p>Quote Summary with Automatic Payment Plan Options</p> <p>QUOTE SUMMARY WITH AUTOMATIC PAYMENT PLAN OPTIONS</p> <table border="1"> <thead> <tr> <th>Policy Type</th> <th>Effective Date</th> <th>Full</th> <th>2-Pay/4-Pay*</th> <th>Monthly*</th> </tr> </thead> <tbody> <tr> <td>Personal Auto</td> <td>09/22/2009</td> <td>\$600.00</td> <td>\$303.00</td> <td>\$103.00</td> </tr> <tr> <td>Personal Watercraft</td> <td>09/30/2009</td> <td>\$800.00</td> <td>\$203.00</td> <td>\$69.67</td> </tr> <tr> <td>Personal Homeowners</td> <td>10/11/2009</td> <td>\$2,400.00</td> <td>\$603.00</td> <td>\$203.00</td> </tr> <tr> <td>Total</td> <td></td> <td>\$3,800.00</td> <td>\$1,109.00</td> <td>\$375.67</td> </tr> </tbody> </table> <p>*An initial installment fee is included in your premium above. Additional information about installment fees can be found in the accompanying pages.</p> <p>For more details on policy coverage and payment plans, please see the accompanying product-specific pages.</p> <p>By having multiple policies with Safeco, you receive many benefits including: Single loss deductible, customer account summary, combined billing statements and potential account credits and discounts. Your agent can tell you how the Safeco package will bring convenience, flexibility and potential savings to your life.</p> <p>Page 1 of</p>	Policy Type	Effective Date	Full	2-Pay/4-Pay*	Monthly*	Personal Auto	09/22/2009	\$600.00	\$303.00	\$103.00	Personal Watercraft	09/30/2009	\$800.00	\$203.00	\$69.67	Personal Homeowners	10/11/2009	\$2,400.00	\$603.00	\$203.00	Total		\$3,800.00	\$1,109.00	\$375.67
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Personal Watercraft	09/30/2009	\$800.00	\$203.00	\$69.67																						
Personal Homeowners	10/11/2009	\$2,400.00	\$603.00	\$203.00																						
Total		\$3,800.00	\$1,109.00	\$375.67																						

New Customer Account Summary

Notes

The summary page will show customer account information and display policy details, such as policy type, policy number, effective date, premium and discounts.

Having this valuable information on a one page makes it easy for customers to refer to their policy information when discussing policy discounts or options with their agent or accessing online account services (e.g., **Manage my Account** on Safeco.com).

Example



CUSTOMER ACCOUNT SUMMARY

JULY 27, 2009

AGENT: BOBBI CHEESMAN AGENCY SAFECO PLAZA SEATTLE WA 12345-0000 (770) 674-3000 MY AGENCY WEB ADDRESS	CUSTOMER: A GREAT CUSTOMER 123 LOVE SAFECO SEATTLE WA 12345-0000 Account Number 1237235000		
QUESTIONS?	Policy Services: (206) 678-3000	24-Hour Claims: 1-800-332-3226	Online Account Services: WWW.SAFECO.COM/MYACCOUNT

You've got the Safeco package!

On behalf of your independent agent and Safeco, we thank you for being a valued customer. We appreciate your business and the confidence your Agent has placed in recommending our product to you.

Learn more about saving money through qualified discounts and consolidation of your customer/billing accounts. Do all your policies show under the detail section below? If not, contact your agent to review your account information.

Benefits & Savings

By packaging your policies with Safeco, you will receive the following benefits:

- Single Deductible
- Customer Account Summary
- Combined Billing Options
- Policy documents delivered in a single mailing

Flexibility in how you pay your bill.

- Go Green with our Paperless billing option
- Automatic Deduction, Recurring Debit or Credit Card Payments allow you to say goodbye to late payments, checks and stamps.

Please visit www.safeco.com/myaccount or contact your Agent to discover ways to make your life easier.

POLICY DETAILS

POLICY	POLICY NUMBER	POLICY IS EFFECTIVE FROM	TO	CURRENT PREMIUM
Automobile	F1923820	2009-08-24	2010-02-24	\$473.20
Discounts applied to this policy: Account, Anti-theft				
Quality Crest Homeowners	F1785215	2009-08-25	2010-08-25	\$569.00
Discounts applied to this policy: Package Auto Discount, Renewal Discount				


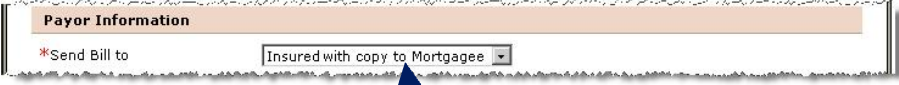
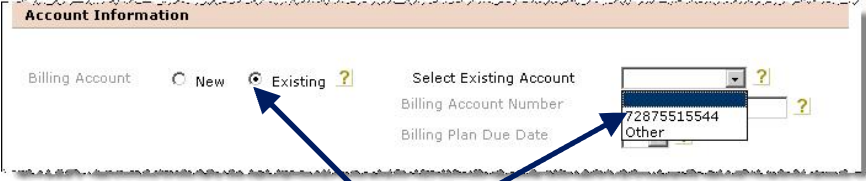
- CONTINUED ON NEXT PAGE -

THIS IS NOT A BILL. Please do not send payment now. You will be receiving a separate invoice statement(s) based on the payment schedule you selected. Thank you for selecting us to service your insurance needs.



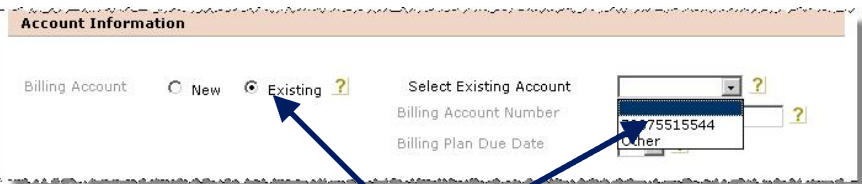
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PCT Enhancements

Select Existing Account Dropdown

Notes	Example
<p>When changing a policy from Mortgagee Billed to Insured Billed, you can easily linked the policy to an existing customer/billing account using a dropdown that displays the cross referenced policies' account numbers.</p> <ol style="list-style-type: none"> At the Home Policy Change screen, select Additional Interests and Link Customer Account. 	 <p>Select Additional Interests and Link Customer Account.</p>
<ol style="list-style-type: none"> In the Additional Interests screen, in the Payor Information section, select Insured with copy to Mortgagee. 	 <p>Select Insured with copy to Mortgagee.</p>
<ol style="list-style-type: none"> Select Existing, and then choose the account number from the Select Existing Account dropdown. 	 <p>Select Existing. Choose the account number from the Select Existing Account dropdown.</p>

Add an Existing Account Number to a Mortgagee Billed Policy

Notes	Example
<p>You can assign an account number of a cross referenced policy to a Mortgagee Bill policy.</p> <p>1. At the Home Policy Change screen, select Additional Interests and Link Customer Account.</p>	 <p data-bbox="597 541 1166 646">Select Additional Interests and Link Customer Account.</p>
<p>2. In the Additional Interests screen, select Yes for Select account number of a cross referenced policy for this mortgagee billed policy?</p>	 <p data-bbox="797 932 1365 1058">Select Yes for Select account number of a cross referenced policy for this mortgagee billed policy?</p>
<p>3. Select Existing, and then choose the account number from the Select Existing Account dropdown.</p>	 <p data-bbox="773 1381 1414 1478">Select Existing. Choose the account number from the Select Existing Account dropdown.</p>