



The Atlas Group of Companies



**AMERICAN COUNTRY INSURANCE COMPANY
AMERICAN SERVICE INSURANCE COMPANY**

150 Northwest Point Blvd., Suite 500
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**FREQUENTLY ASKED QUESTIONS
Online Illinois Light Commercial Business Auto Program**

What do I do if my Login or password does not work?

Please contact our main number at (847) 472-6700 prompt #3

Why is the Commercial Auto link grayed out or not showing?

Please contact our main number at (847) 472-6700 prompt #3. There is a problem with the access security.

What do I do if the applicant does not meet the criteria for the Underwriting Guidelines?

This risk would not be eligible for the Business Auto Program.
Please call your underwriter if you think an exception is warranted.

What goes in the "Applicant" box Owner Name or Business Name?

This would be the name of the company. If there is not a "Business" name then the owners name would go in this box.

What are the definitions for Business Type?

"Business Type" refers to the type of company you have. "Individual" is a type of business entity which legally has no separate existence from its owner. "Corporation" is a business organization which is chartered by a state and given many legal rights as an entity separate from its owners this includes Incorporated, LLC and Corporations. "Partnership" is a type of unincorporated business organization in which multiple individuals called general partners, manage the business and are equally liable for its debts.

What is the Credit/Debit button for?

This area is for an agent to add any schedule credit or debits to the risk. This will become a submit item and underwriting will need to approve. Underwriting may request additional information.

What does the number under "IL" and "USA" represent?

The "IL" refers to number of driving months for "Illinois" and "USA" refers total number of months driving in all states. These fields will default to 36 months. The fields should be updated with the correct data.

What do I do if my "Family" member is my "Employee"?

This driver would be listed as "Family".

Where do I note a driver with an international driver's license?

In the "State" box there is the category at the bottom of the list "INT'L". You do not need to enter anything into the "Driver License #" box.

What does the "Driver Info" box do?

This box contains a number of different items- this box would be used if an agent would like to quote without a MVR but would like to get a more accurate quote by entering violations. Also this is where an excluded driver, expired license, restricted license, less than two years driving experience and not licensed would be identified.

What is the definition of "Use"?

All definitions are located in the Underwriting Guidelines: Service - Automobile used for transporting the insured's personnel, tools, equipment, and incidental supplies to/from a job location. This classification is confined to autos principally parked at job locations for the majority of the working day and/or used to transport supervisory personnel between job locations (maximum of 3 Stops per day). Retail - Automobile used to pick up property to/from or deliver property to/from individual households. Commercial - Automobile used for transporting property other than those autos defined as service or retail.

What if I do not see my "Industry"?

There is a category called "Not Otherwise Classified", this would be your choice. Choosing this category will trigger the rule to submit to underwriting. Underwriting may require additional information.

Why are there limits that I cannot choose?

The Business Auto Program will only allow limits up to 300CSL if you need higher limits, please contact your underwriter.

What is the definition of "Actual Cash Value" and "Stated Amount"?

Actual Cash Value - is a method of determining value of a vehicle by taking its Original Cost New (OCN) value less depreciation. Stated Amount - is the value that you place on your vehicle. If you sold your vehicle today, the stated amount is the price you would ask the buyer to pay. So it's important to be as accurate as possible when estimating the value of your vehicle.

What is the "Exceptions" button for located by each vehicle?

This button will allow you to define the use of each vehicle if it is different from the section above.

What is the Definition of "Fleet"?

"Fleet" is defined as a risk containing 5 or more vehicles.

What do I do if don't see my "Model"?

There is a category called "Not Listed", this would be your choice. A button will appear "Enter Model "and you need to click and complete the requested information.

For "Non-Owned" What do I enter for "Employees"?

You would enter the number of employees including yourself.

For Hired Auto, what do I enter for "Hired Cost"?

Estimate the total cost for the hire of autos. Do not include charges for services performed by common or contract motor carriers subject to the insurance requirement of any public authority regulating motor carriers.

I chose 12 month policy why does it show Semi-Annual?

This will always show both.

What is the "Financing" button for?

This is a tool that helps calculate different payment scenarios. Payment terms will be entered after you bind the policy.

What is the difference between "Quoted" versus "Actual"?

Quoted is the premium that was presented before bind. Actual is the premium calculated after bind. This might change if you quoted without MVR and the system had different violation points than those that were entered during the quote process.

What is "Radius of Operation Routes"?

This is a place to provide information about vehicle routes.

Do you offer Cargo coverage?

We do not offer Cargo coverage. This space is for informational purposes only and is not mandatory.

What is the difference between "Garaging Address" and "Physical Address"?

Physical Address is the same as the Mailing Address. Only enter an address if your vehicles are garaged at a different address than the mailing address.

What do I put in the remarks section for question 1?

If question 1 is answered "Yes" this does not require an explanation.

I see "Credit Card" at the bottom but I cannot choose that payment method.

This is functionality that will be available shortly.

Why am I getting a message when I hit "Process Application" on the Payment Processing page?

If the insured is giving you a down payment you need to enter the amount received from the insured in the appropriate box.

Do I have to print all of these policy forms out?

If your customer would like a copy of the policy now you can a copy from your printer. A complete policy will be printed and mailed to the policy holder by the company for Direct Bill Agents. For Agency Bill Agents, the Insured's policy will be mailed to your main office. The system will allow you to print just the declaration page and the ID cards. You MUST print the application and have the insured initial the UM/UIM selection-rejection section in the correct places and the insured must sign and date the application in all appropriate places.