

Teachers Insurance Plan of NJ

Presenter:

Deedre Schneider, Sr. Marketing Trainer

Agenda

- Product Highlights
- Eligibility
- Special Coverages & Discounts
- Agent Web: Quoting & Servicing the Business
- Exciting Changes for 2017!



Teachers' Plan Highlights

- Exclusive to employees of educational facilities
- One-year policy
- Multiple pay plans
- Roadside assistance
- Waived deductibles
- Coverage for school property carried in your car
- Get Home Safe®



Who is Eligible?

Anyone collecting a paycheck or a pension check from a licensed educational facility

- Active and retired teachers or professors
- Charter schools
- College and university employees
- Substitute teachers
- Administrators
- Guidance counselors
- School librarians
- Current school board officials
- Early childhood education professionals (day care)
- Staff members of professional education associations





Employment Verification

Collect the regular documents to retain at your office and one of the following for proof:

- Pay Stub
- Pension Statement (Retired Employee)
- Letter from School on School Letterhead
- Tax Form



No Additional Cost for these Valuable Services with Every Policy!

- \$0 deductible for vandalism if on school property
- \$0 deductible & \$1,000 coverage for school property in insured vehicle
- \$0 deductible if accident on school property
- \$0 deductible if accident while traveling to school sanctioned function in official capacity (e.g., football coach, student functions)



Discounts

- Pay in Full
- Advance Shopper
- Homeowner
- Companion Package Home
- Five Year Claims Free
- YUBI Your Usage Based Insurance

- Motor Club
- Anti-Theft
- Defensive Driver
- Away at School
- Good Student

*Affinity Group Discount is not available because Teachers' is its own Affinity





Agent Web

Quoting Teachers'

- You can quote directly in Agent Web
 - PSIA for regular auto customers
 - Teachers' for those who collect a paycheck or pension check from a licensed educational facility
- Comp Raters
 - EZLynx is available!



– PL Rating – coming soon!



Quote & Policy Prefixes

Quote:

Palisades & Teachers' Quote – Start with NJAQ

Policy:

- Palisades Policy Start with PAA
- Teachers Policy Start with TCA



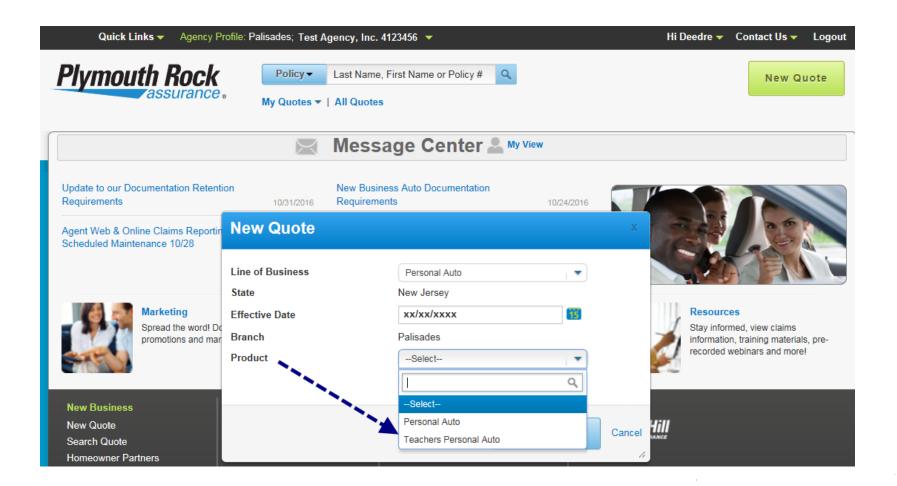
Quoting Screens are the Same!

Also Available for Teachers'

- Assurance Packages
 - Essential Assurance, Assurance Plus, Preferred
 & Premier
- Accident Forgiveness
- New Car Replacement
- Loan/Lease Gap Coverage
- Full Glass or \$100 Glass Deductible

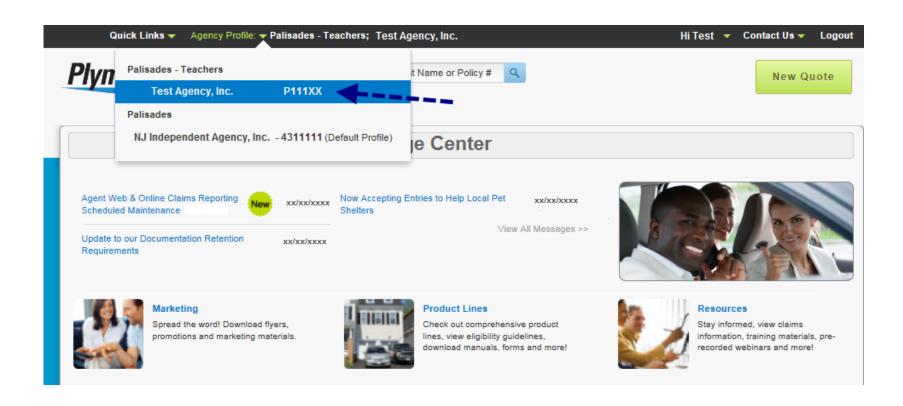


Click NEW QUOTE & Select TEACHERS for Product

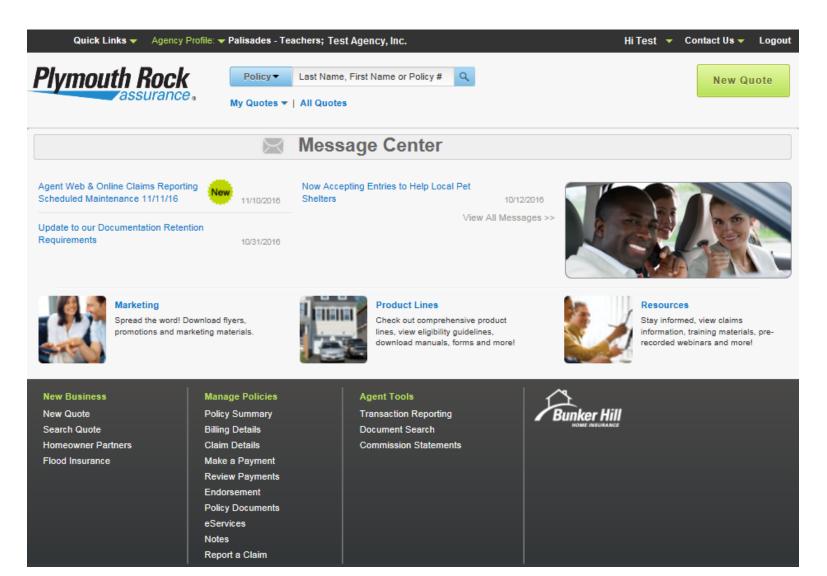


Viewing Existing Teachers' Policies

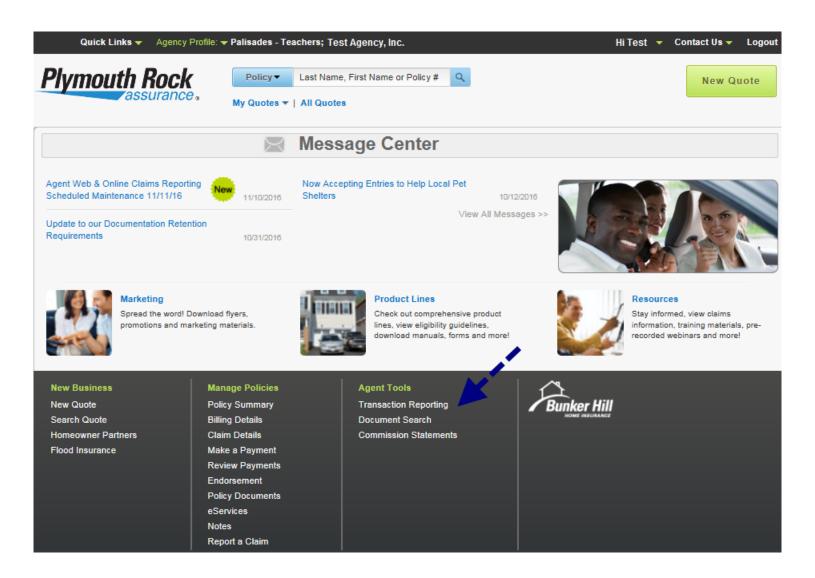
Change your agency profile from the Palisades default to Teachers' by clicking the Agency Profile drop down arrow



Search policies, make payments, submit Prime 2.0 endorsements, etc.



Transaction Reporting



View Policy Transactions Download Coming Soon!

Transaction Reporting SUMMARY PLEASE ENTER THE SEARCH CRITERIA LOB: UW Comp: ALL Transaction Source: ALL Act Type: ALL From: xx/xx/xxxx To: XX/XX/XXXX START SEARCH New Business Submissions 2 1 Endorsements 0 Reinstatements 0 Reinstatement with Lapse Cancellations 0 Renewals 0 Billing Billing 0 Premium 0 Claims Claims Setup 0 *Click on the Transaction Type for more details.



Exciting Changes for 2017!

- Profit Sharing included in:
 - Subject Premium
 - Experience
 - Growth Component
- Included in Profitable Growth Bonus
- Underwriting Questions: Contact your Palisades Underwriter!
- System:
 - Download
 - Comp Raters
 - Up on EZLynx now
 - PL Rating 2017





Who to Contact with Questions

Underwriting: New business questions contact your Palisades Personal Lines Underwriter!

- Dial 877-PAL-NICE (725-6423)
- Fax: 908-790-7867
- Hours 8:00 AM-5:30 PM, Monday through Friday

Customer Solutions: Endorsements or billing questions

- Dial 866-658-3224 Prompt #3
- Fax: 866-239-6102
- eMail: <u>Teachers@plymouthrock.com</u>
- Hours 8:00 AM-7:00 PM, Monday through Friday
- *Remember, you can submit Prime 2.0 Endorsements



Teachers' Highlighter

Prime Highlighter



Product Highlights

- One-year policy
- Exclusive to employees of educational facilities
- Multiple pay plans
- Roadside Assistance
- · Waived deductibles (see special coverages)
- Coverage for school property carried in your car
 Get Home Safe®

Who Is Eligible?

Anyone collecting a paycheck or a pension check from a licensed educational facility.

- · Active and retired teachers or professors
- · College, university and charter school employees
- Substitute teachers
- Administrators
- Guidance counselors
- School librarians
- School medical staff
- Support staff employed by a state-licensed educational institution
- · Current school board officials
- Early childhood education professionals (day care)
- Staff members of professional education associations

Employment Verification

Must collect one of these:

- Pay stub
- · Pension statement (retired employee)
- · Letter from school on school letterhead
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Special Coverages

- \$0 deductible for vandalism if on school property
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Discounts

- Advance Shopper Discount: From 2% to 6% if the policy was quoted 2 days or more before the policy effective date, the primary named insured is at least 19, and the primary named insured had continuous insurance for 6 months. The discount amount diminishes over time.
- Away at School Discount: Applies if a student under the age of 22 lives at school over 100 miles from home and does not have a vehicle at school.
- Homeowner Discount: Around 8% discount if the policyholder owns a home and it is their primary residence.
- Companion Package Home Discount: Applies if the named insured is also the named insured on a homeowners (home, condo, renters) policy purchased through Plymouth Rock.
- Defensive Driver Discount
- 5% discount on all coverages except comprehensive and uninsured/underinsured.
- Must have been completed within the past three years from an approved school.
- Five Year Claims Free Discount: Applies if there is no claim activity with payment that exceeds \$1,000 over the past 5 years, at least one named insured is at least 22 and the named insured had prior insurance with no lapse.
- Pay in Full Discount: Around a 9% discount if the annual premium is paid in full prior to the due date. Available at new business (NBS) and renewals.

CONTACT

- Underwriting: 877-725-6423
- Select prompt #6

Contact your Palisades Underwriter for new business questions.

Fax: 908-790-7867 | NOTE: Policy Number on Documents! Hours: 8:00 am to 5:30 pm, Monday through Friday

- Customer Solutions: 866-658-3224
- Select prompt #3

Contact the customer solutions department for endorsements or billing questions.

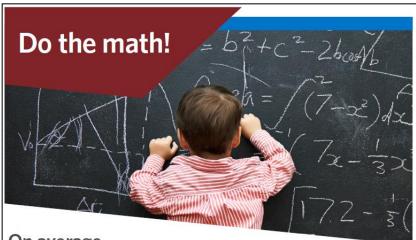
Endorsement processing handled by call center

Agents can call the customer solutions number above, email Teachers@plymouthrock.com or fax 866-239-6102. Hours: 8:00 am to 7:00 pm, Monday through Friday

REMEMBER: Agents can submit endorsements on Prime 2.0 policies! Help Desk: 908-219-5373 | Agent Web log in or system issues

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Co-Branded Flyers



On average, drivers who switch save \$687* per year!

Teachers' Insurance Plan of NJ features:

At School Zero Deductibles

First Class Roadside Assistance

Get Home Safe® taxi reimbursement

Auto and home companion discounts

Get your free quote today!



[Name]

[Title/Agency]

[email@email.com]

[tel: xxx-xxx-xxxx]

Pyrmouth Rock Management Company of New Jersey on behalf of Teaches Auto Insurance Company of New Jersey and East and Statistics and East of the Person of New Jersey on behalf of Teaches Auto Insurance Company of New Jersey and Statistics Each company is financially responsible only for its own insupproducts. Certain restrictions and limitations apply. For a full description of the programs, features, and coverages, please visit plymouthrock.com/teachers. Annual average savings based on customers who switched to Teachers Auto from January 2015 to March 2016. Your prentium may vary due to available discounts, eligibility requirer econd, and other factors. We recently introduced a new rating system which is expected to create even greater average savings.

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Features and benefits:

At School Zero Deductibles

First Class Roadside Assistance

Get Home Safe® taxi reimbursement

Teachers' Insurance Plan of NJ!

Auto and home companion discounts

Plus, drivers who switch save an average of **\$687*** per year on car insurance!

[Name] [Title, Agency]

Ttel: xxx-xxx-xxxx1

[email@email.com]

Get your free quote today!



Interested in a Teachers' Flyer?

Please email Deedre Schneider at: Deschneider@plymouthrock.com

Please provide the following information in your email:

The flyer you'd like - Do the Math or Teachers Matter

We'll email a Flyer in PDF format for you to print

Agency information to have printed on the flyer:

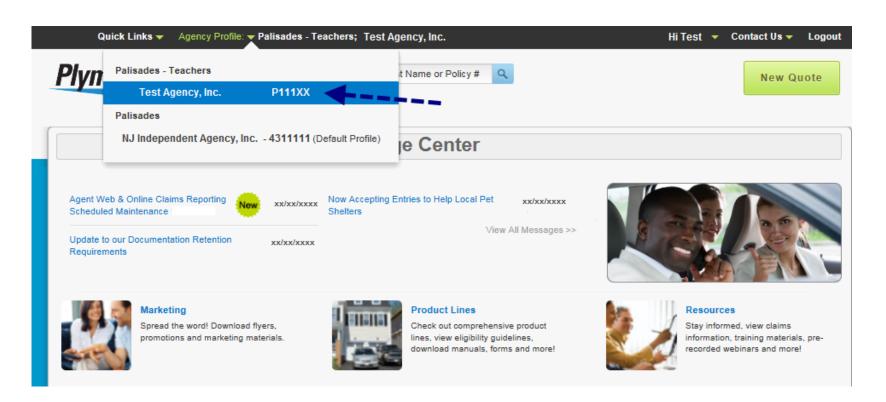
- Contact name & Job Title
- Agency Address
- Agency Phone Number
- Email Address

***Please provide the email address of the person you want to receive the completed flyer if different from above.



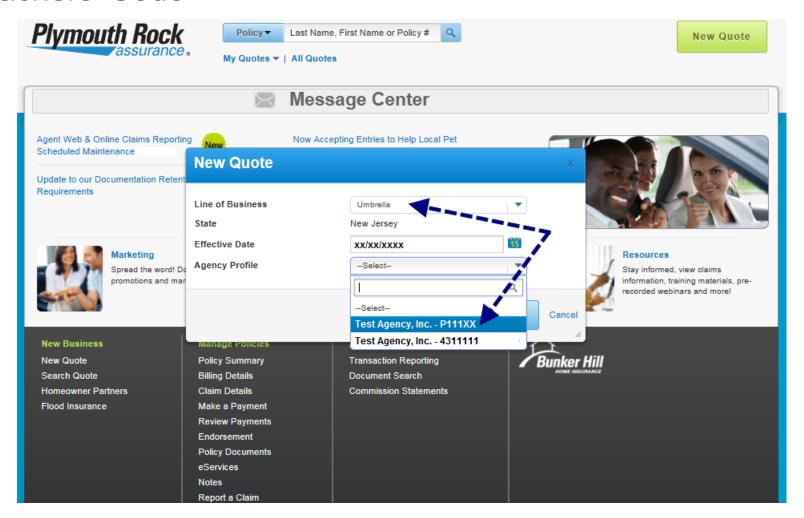
Package with the High Point Umbrella!

To quote, change your profile from Palisades to Teachers'

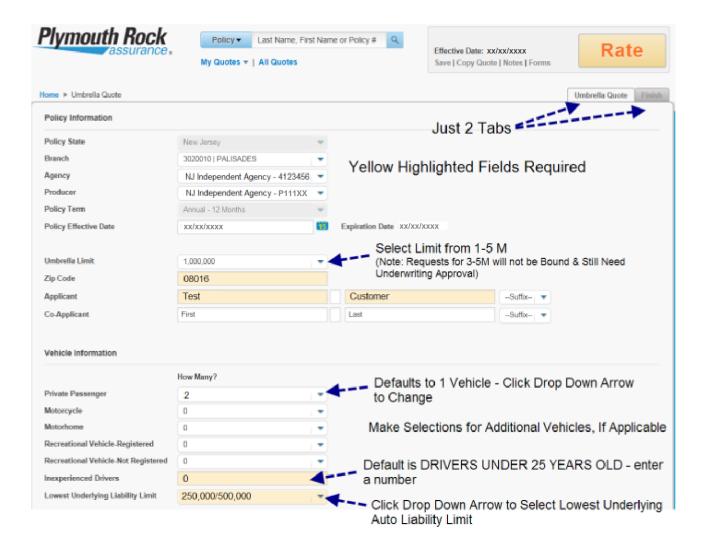


Package with the High Point Umbrella!

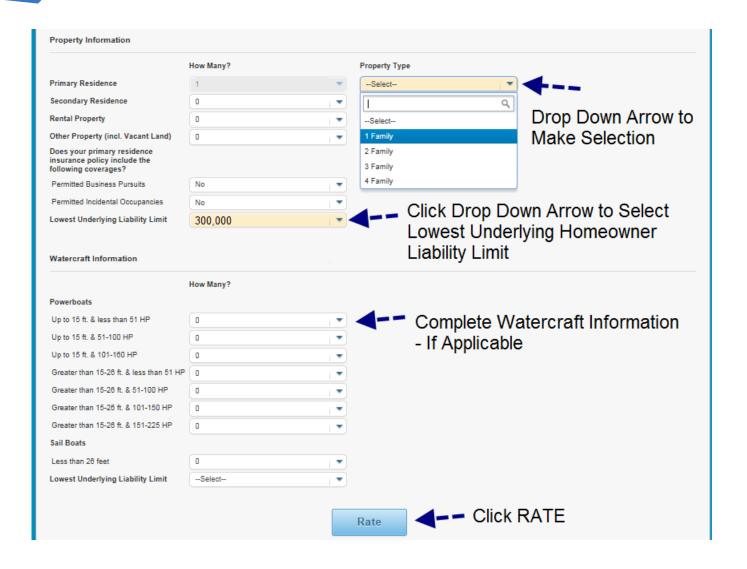
Select Umbrella for Line of Business then click on your Teachers' Code



Enter Quote Information (Top Screen)

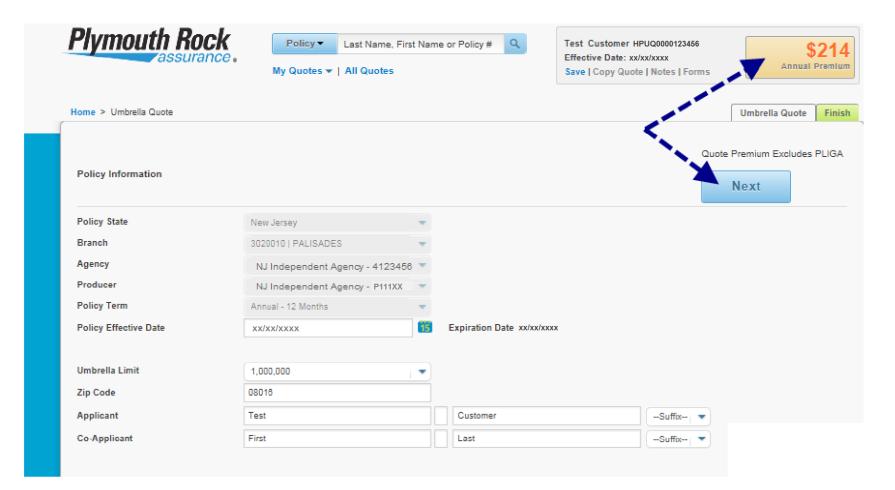


Finish Quote & Rate (Bottom Screen)

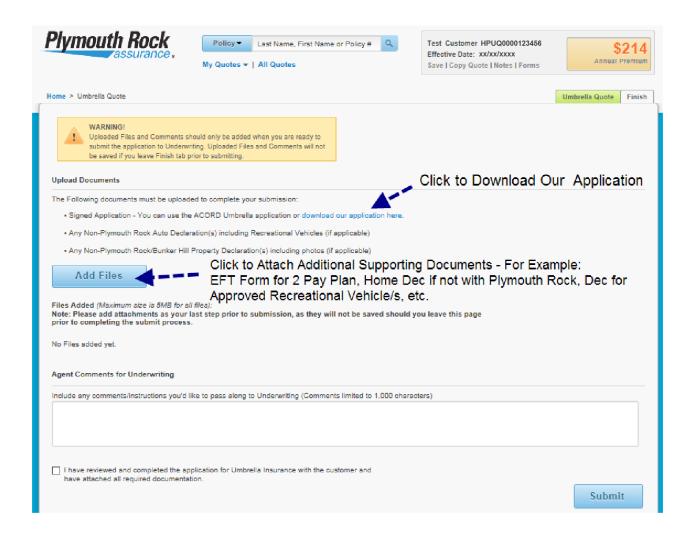


Rate Displays – Click NEXT

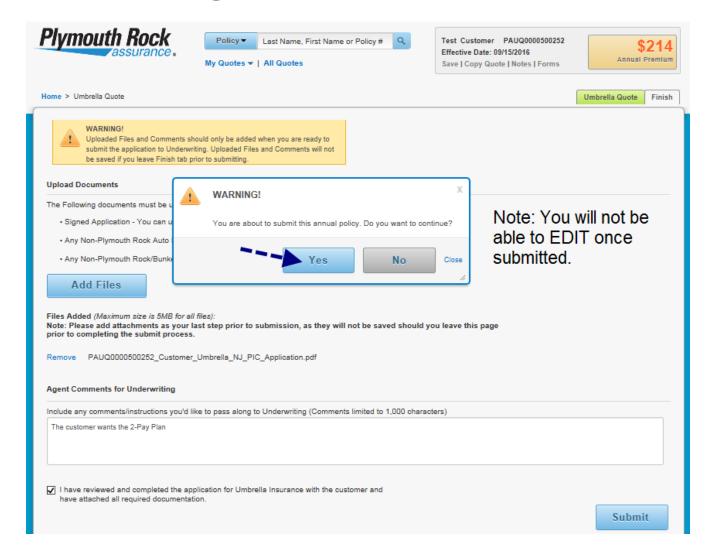
- Defaults to Full Pay
- Quote Premium Excludes PLIGA



FINISH Tab - Documents



You Will Not be able to Submit – Erroring Out



Email Anabela Amado the Application - AAmado@PlymouthRock.com

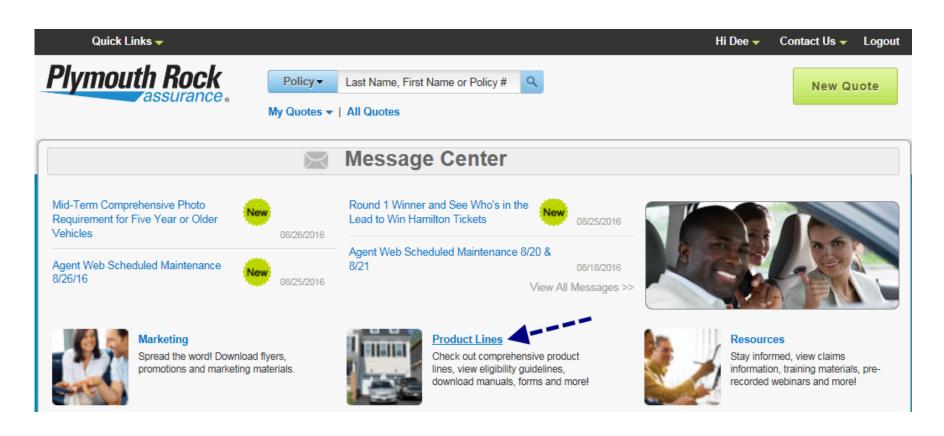
Complete the Application Available on Agent Web

Or

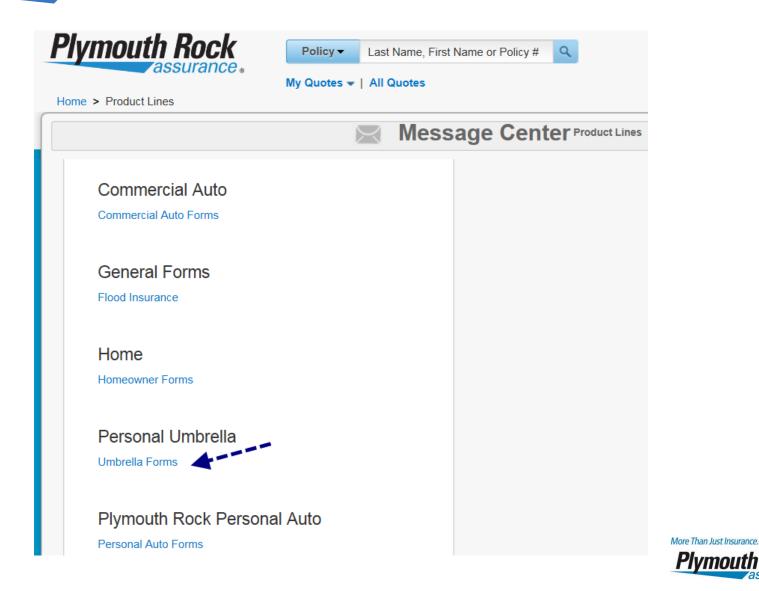
- Submit a Completed ACORD Personal Umbrella Application from your Agency Management System
 - You will also need to Submit a Completed Supplemental Application Form Available in: Product Lines>Umbrella Forms

Underwriting Guidelines, Pay Plans, & Coverages 1-5M

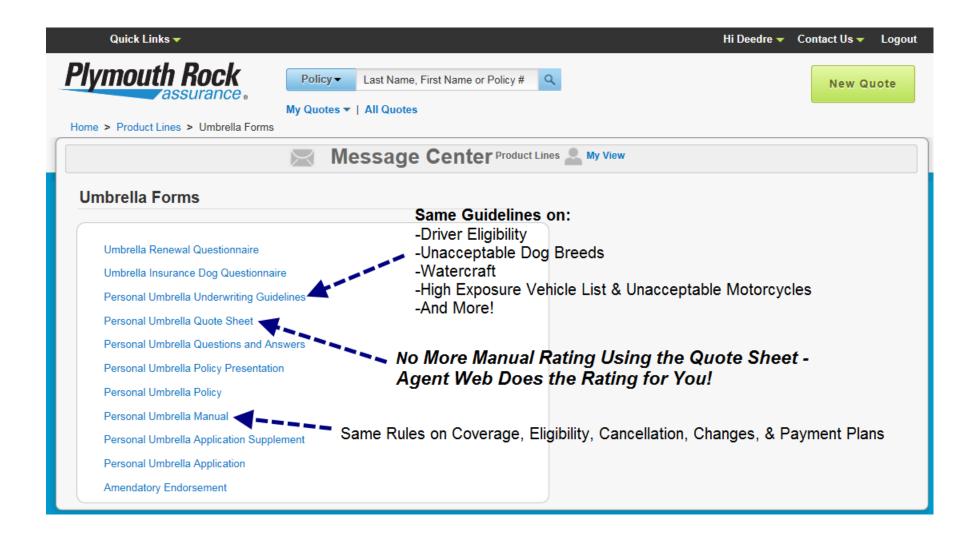
Go to Product Lines>Umbrella Forms



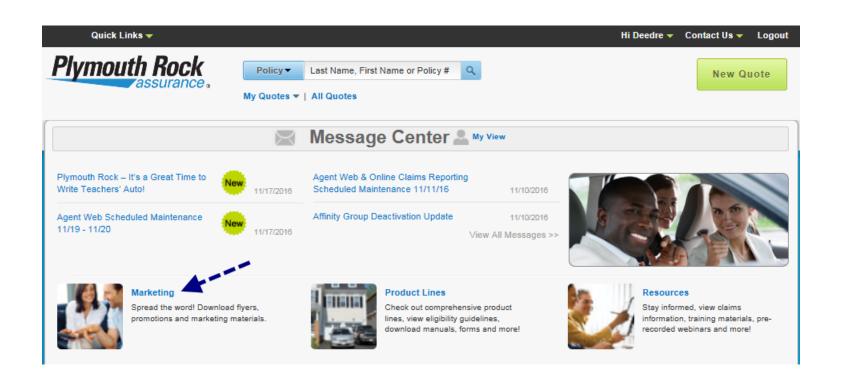
Personal Umbrella Forms



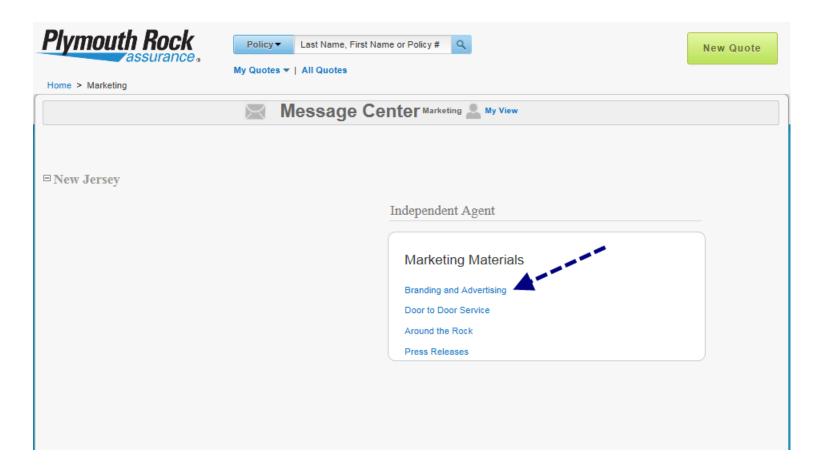
Personal Umbrella Documents



Teachers' PowerPoint Presentation & Handouts



Teachers' PowerPoint Presentation & Handouts







Questions?



Thank You!