



Personal Lines Underwriting & Processing Tips

Helpful hints to ensure efficient processing and handling of your policies.

What requires an explanation or notes to my underwriter?

- Pre-dating a change more than 30 days
- Adding co-titled vehicles
- Adding additional insureds or additional interests
- Making a change to address on a homeowners policy
- Any time there is an underwriting referral

These are examples and list is not all-inclusive.

Getting an underwriting referral?

- Clicking on the **APP** tab in the left corner of your screen will reveal the reason for the referral
- View **Guides** tab to ensure eligibility
- Enter an explanation in Notes to Underwriting to avoid a delay in processing
- When required, attach photos at new business submission within PennPlus

e2Value reminder

"Other Defined Areas" should always include **all** areas such as basements, porches, attached garages, decks, and attics (with full set of stairs and floor structure). This will ensure accurate RC calculations and help to reduce discrepancies between your RCE and the inspector's RCE.

Living area should not be the only calculated space.

What should be sent to PLDIMAGE?

- Dwelling Fire apps
- Broker of Record letters
- Good student certificates
- All manual endorsements
- Cancellation requests
- Umbrella renewal questionnaires including all underlying decs
- Physical Damage Inspections (NJ only)
- Colored photos – must be jpeg file **

***If the only way the agent can send in photos is in a PDF file, then the email should be sent to pldvndr@pnat.com*

These are examples and list is not all-inclusive. Unless otherwise directed by UW, always send items to PLDIMAGE.

Prior approval items - examples

Contact your UW for items such as:

- Any vehicle that is owned jointly
- Vehicles garaged out of state
- Physical Damage coverage for vehicles 20+ years
- Prior Cancellation for non-payment or canceled/non-renewed for underwriting reasons
- 10 or more acres of land N/A in MD – prohibited risk
- Ponds, recreational vehicles, homes under renovation or construction
- Supplemental heating systems

This list is not all-inclusive. Refer to UW guidelines for prior approval list.

Policy Processing

- All automatic policy changes should be uploaded on PennConnect
- All manual changes should go to pldimage@pnat.com
- All follow-up requests should go to plstatus@pnat.com
- Dwelling Fire Quotes
 - Tenant occupied: Use the rating tool on PennConnect
 - Owner occupied: Contact your underwriter

Other Inquiries

- Manual Policy Premium breakdown: Contact your underwriter
- Quoting questions for automatic policies: Contact your underwriter
- PennConnect training assistance: Contact your territory manager

All other inquiries, contact the Customer Contact Center:

Email: CustomerContactCenter@pnat.com

Phone: **800-766-2245**, Option 4, follow the prompts for:

- Billing inquiries
- Claims reporting & status
- Phone payment for Direct Bill
- Policy management
- System support for website, PennConnect & PennPlus

Email all correspondence to pldimage@pnat.com or fax to 866-239-3682.

PLD Image is an automated workflow email address. Continue to contact your underwriter directly with underwriting questions.

Please send secure emails when sensitive information is being provided. Examples include: SSN, access/security codes, financial account numbers, etc.



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