

Home and Auto Bundling

Build and complete the household in Bundle Summary.

Overview

Bundling pairs Custom360® Home with Personal Auto while the policies remain separate. Use this guide to prepare each quote, connect the quotes in Bundle Summary, and complete both policies.

Eligible Auto Products:

Bundle functionality is available with Custom360® Home and any of these eligible auto products:

- Personal Auto
- Personal Auto Advantage, including II
- Personal Auto Excel

Agents will have one of these three auto products available in their state.

Why it Matters:

- Bundle Summary keeps the full household visible in one place.
- Agents can start with either Home or Auto and add the alternate lines as New or Existing.

Prepare Each Product for Bundling

Specific answers are required in the Personal Auto and Custom360 Home discount fields to enable the bundle functionality. Complete the applicable selection for each product as shown below. If a required discount field is not set correctly, the option to create or view the bundle will not be available.

Personal Auto:

On the underwriting page, select NatGen/Allstate Ins. Policy – Homeowners for the Multi-policy Discount, when also quoting a home, condo, and renter in the Custom360 product.

Eligible for multi-policy discount when this product is paired with another qualifying quote/policy-whether bundled or purchased separately.

4 Multi-policy Discount ?

5 Do any of the prohibited risk scenarios apply?

6 Are any listed drivers or vehicles used to drive for a Transportation Network Company? ?

7 Have all persons living in your household who are of eligible driving age or permit age been listed, in all are "regular operators" of your vehicle whether living in your household or not? (A "regular operator" is the vehicle under the Policy at least once a week or at least 30 times over the last 12 months.)

8 Are there any household members (which means anyone living with you), including any students who are attending college, persons away serving in the military, or persons living sometimes with you but subject to a separate policy?

NatGen/Allstate Ins. Policy - Homeowners

No

NatGen/Allstate Ins. Policy - Motorists

NatGen/Allstate Ins. Policy - Homeowners

NatGen/Allstate Ins. Policy - Renters

Agency Controlled Homeowners Policy

Custom360 Home:

On the Home Underwriting page, change Package Discount from Yes to No. The system will apply the appropriate discount in the background when you say Yes to bundle.

*8: Apply Package Discount? ?

No

No

Yes

Previous

Next

Create the Bundle

After a premium is generated, answer Yes to the bundle question and click Build Bundle to access Bundle Summary.

Personal Auto:

Select Yes, select Rate, and then select Build Bundle.

Your Rate
Unrated Rate

Do you want to bundle Products? Yes Select an Item
Build Bundle
Create or View Bundled Products No Yes

Custom360 Home:

Select Yes. The quote updates automatically; select Build Bundle.

Do you want to bundle products? Yes -- Select -- No Yes Build Bundle
Create or View Bundled Products

Make a Package Quote

View Reports Page Next

Add the Other Line

Build Bundle opens Bundle Summary. Select Add Product and then choose how the other quote will be added.

Open Add Product

From Bundle Summary, select Add Product.

Bundle Summary

TOTAL BUNDLE PREMIUM:
\$1,157.00

TOTAL BUNDLE SAVINGS:
\$113.00

Products Bundle Offer

Product	Bundle Savings	Quote	Policy	Term	Status	Effective Date	Premium*	Description	Down Payment	Payment Amount
Personal Auto Advantage	\$113.00	62160330	—	6 months	Open	09/30/2026	\$1,157.00	Pay in Full	\$1,157.00	—

* Includes fees and applicable Ancillary product premiums. Installment fees are not included.

At least two products must be quoted and bound to qualify for a bundle and discounts. Select "Unbundle" to remove the product from the bundle.

Unbundle

Personal Auto Advantage - 62160330

Continue Quote

Add Product

New

Start a new quote for the companion product and continue through the quote screens.

Existing

Connect a quote already available in NatGenAgency.com, including quotes just bridged from a rater.

Find and Connect an Existing Quote

Use this process when adding a quote that already exists in NatGenAgency.com, including quotes you just bridged from a rater.

Select a Search Method

Choose how you want to locate the quote. Search options include insured name, quote number, driver's license number, and phone number.

Review the Search Results

Enter the search information, review the matching quotes, and select the quote you want to connect by clicking on the blue quote number.

Quote Number	Vendor Quote	Quote Status	MVR Ordered	Claims History Ordered	Named Insured	City	State	Product	DIV
60287772		Open	Yes	Yes	Steve Ben Austin	Charlotte	MI	HOProtect2	HO
62128526	8193860	Open	Yes	Yes	Steve Austin	Macomb	MI	HOProtect2	HO
62158562		Open	Yes	Yes	Steve Austin	Fraser	MI	HOProtect2	HO
62158677		Open	Yes	Yes	Steve Austin	Fraser	MI	HOProtect2	HO
62158881		Open	Yes	Yes	Steve Austin	Fraser	MI	HOProtect2	HO

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Review and Connect the Quote

Selecting a quote opens a quote details window. Confirm the applicable quote and click Select to add it to the bundle.

Product Info
Quote ID: 62158562

Named Insured
First Name: Steve
Last Name: Austin
Middle Name:
Suffix:

Contact
Email: testing@gmail.com
Phone: (505) 444-8888

Address Information
Address:
23785 Farmview Ln
Fraser, MI 48029

Driver Information
First Name: Steve
Last Name: Austin
Middle Name:
Suffix:

Premium Information
—

Buttons: Close, **Select**

Before You Search:

- Keep the Named Insured, address, and email address aligned.
- The quote must not already be connected to another bundle.
- One Personal Auto quote connects to one Custom360 Home quote.

Complete the Other Quote

Whether the companion quote is New or Existing, complete the quote, and say yes for the bundle question. Then click the Build Bundle button to return to the Bundle Summary and see pricing and total bundle savings.

Quote Checkpoint:

- Confirm the correct multi-policy/package discount answers have been selected.
- Select Yes for “Do you want to bundle products?”
- For Personal Auto, select Rate to update the premium.
- Select Build Bundle to return to Bundle Summary.

Return to the Household View

Confirm both quotes are connected in Bundle Summary.

Bundle Summary

TOTAL BUNDLE PREMIUM:
\$3,232.00

TOTAL BUNDLE SAVINGS:
\$346.00

Products Bundle Offer

Product	Bundle Savings	Quote	Policy	Term	Status	Effective Date	Premium*	Description	Down Payment	Payment Amount
Personal Auto Advantage	\$113.00	62160330	—	6 months	Open	09/30/2026	\$1,157.00	Pay in Full	\$1,157.00	—
Custom360 Home 2.0	\$233.00	62158562	—	12 months	Open	09/30/2026	\$2,075.00	12 Mth Full Pay 100% down	\$2,075.00	—

* Includes fees and applicable Ancillary product premiums. Installation fees are not included.

At least two products must be quoted and bound to qualify for a bundle and discounts. Select "Unbundle" to remove the product from the bundle.

Unbundle

Personal Auto Advantage - 62160330

Continue Quote

Unbundle

Custom360 Home 2.0 - 62158562

Continue Quote

Previous

Wrap Up:

Once the customer agrees to purchase, issue each policy using the regular binding workflow. The policies remain separate but are linked together, and they may be issued at different times as long as they are issued within 30 days of each other. The new policies include a link to Bundle Summary, where the agent can review the customer's total savings if needed.

Common Questions

Can I start with home or auto?

Yes. Start with the product that fits the customer conversation.

What if both quotes came from a comparative rater?

Complete and bridge both quotes. Open one and then use the bundle process outlined above to connect the other quote.

Is there a discount for bundling?

Yes. For Personal Auto, select NatGen/Allstate Ins. Policy - Homeowners for the Multi-policy Discount (use this selection for home, condo or renters) . For Custom360 Home, change Package Discount from Yes to No (the appropriate discount will be applied in the background).

What if my quote already exists?

On Bundle Summary, select Existing and use the search process to locate and connect the quote.

Can I bundle older unsold quotes?

Yes! Access the quote and refresh it. For Custom360 homes quotes, use the Create Copy button to get a new copy which will have bundle functionality enable. Remember, this only applies to Personal Auto, Personal Auto Advantage (including Advantage II), and Personal Auto Excel quotes.

How do I return to Bundle Summary?

Use the Build Bundle button on quotes or View Bundle on policies.