

Home and Auto Bundling

Start anywhere. Build everything together.

What is Bundling?

Bundling gives you another way to build the full household by pairing Custom360[®] Home with Personal Auto Excel.

It gives you the ability to say yes to more customers— including those with tickets or accidents, foreign licenses, or lower liability limits—by matching the auto product to the risk.

Bundling helps you deliver combined savings.

At NatGen, you have a choice in how you build the household. The Bundle path connects separate monoline policies so you can tailor the right solution for each customer while maximizing flexibility and fit. While the Package path brings Custom360 Home and Custom360 Auto together into one policy with one bill and one renewal, when a single-policy approach makes sense.

Start Your Quote

Start in your comparative rater or directly in NatGenAgency.com.

Start a new quote using the product that fits the conversation— Personal Auto Excel or Custom360 Home.

Continue through the quote, entering Named Insured and risk details. The process remains familiar.

What to know

- Start with one product, either in the comp rater or NatGen system
- The second product will be added later from our new Bundle Summary screen (more to come)
- The quote continues in one workflow

Apply Bundling Discounts

To support bundling, you need to select the correct discounts.

You need to know

- In the auto quote, bundling uses the Multi-policy Discount found on the Underwriting page
In the drop-down list, make sure you select: NatGen/Allstate Ins. Policy— Homeowners
(See Figure 1)
- In the home quote, bundling uses the Package Discount found on the Home Underwriting page
This field defaults to Yes and to take advantage of bundling, you need to change it to No
We're not removing a discount, this tells the system you're bundling, not packaging
(See Figure 2)
- If either selection is missed or conflicts, the system will prompt you to return and update before continuing to the Bundle Summary

Auto Underwriting (Figure 1)

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, including those who are "regular operators" of your vehicle whether living in your household or not? (A "regular operator" is someone who drives 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 your household's policy?

NatGen/Allstate Ins. Policy - Homeowners ▼

No

National General Ins. Policy - Motorcycle

NatGen/Allstate Ins. Policy - Homeowners

NatGen/Allstate Ins. Policy - Renters

Agency Controlled Homeowners Policy

Home Underwriting (Figure 2)

* 8: Apply Package Discount? ?

No ▼

No

Yes

Previous

Next

Building the Bundle

Continue through the quote until a premium is generated. At this point, you'll see the option to bundle.

Auto (Coverage page)

Your Rate
Unrated [Rate](#)

Do you want to bundle Products? ? Yes ▼

[Build Bundle](#)
Create or View Bundled Products

Select an Item
No
Yes

Home (Premium Summary)

Do you want to bundle products? ? Yes ▼

[Build Bundle](#)
Create or View Bundled Products

Make a Package Quote

[View Reports Page](#) [Next](#)

Select Yes under “Do you want to bundle products?”

Important to know

- In the auto quote, click on Rate to update the price and enable the Build Bundle button
- In the home quote, the system updates automatically after selecting Yes. No additional action is needed.

Select Build Bundle to continue.

Bundle Summary

Selecting Build Bundle brings you into the Bundle Summary.

From here, you can see your existing quote and add the second product.

Select New Quote (see below) to quote and add the second product to the bundle.

Bundle Summary

Products Bundle Offer

Total Bundle Premium*: \$1,283.00

Total Bundle Savings: \$0.00

i 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 Excel

Continue Quote

New Quote

Product	Bundle Savings	Quote	Policy	Term	Status	Effective Date	Premium*	Description	Down Payment	Payment Amount
Personal Auto Excel	\$0.00	59710745	—	6 months	Open	07/06/2026	\$1,283.00	Pay in Full	\$1,283.00	—

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

After completing the second quote, select Build Bundle to return to the Bundle Summary.

Your Rate

\$200.00

Continue

Do you want to bundle Products? ☒ Yes ☐ No

Build Bundle
Create or View Bundled Products

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

The bundle summary brings auto and home together - showing the full household, Total Bundle Premium, and Total Bundle Savings. And now serves as your central workspace for the full household account.

Bundle Summary

Products Bundle Offer

Total Bundle Premium*: \$1,283.00

Total Bundle Savings: \$130.00

 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 Excel	Continue Quote
Unbundle	Custom360 Home 2.0	Continue Quote

Product	Bundle Savings	Quote	Policy	Term	Status	Effective Date	Premium*	Description	Down Payment	Payment Amount
Personal Auto Excel	\$130.00	59710745	—	6 months	Open	07/06/2026	\$1,283.00	Pay in Full	\$1,283.00	—
Custom360 Home 2.0	\$0.00	60149877	—	12 Months	Open	07/06/2026	\$1,373.00	12 Mth Full Pay 100% down	\$1,373.00	—

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

Issue Policies, Complete the Bundle

Choose which quote to complete and issue first.

Each quote still follows the binding workflow you're used to, no changes there.

After binding the first policy, return to the Bundle Summary by selecting View Bundled Products.

The screenshot shows the 'Endorsement 0 loaded effective 6/3/2026' page. The 'View Bundled Products' button is highlighted in a red box. Other visible elements include the 'Find Customer' section, 'Next Amount Due: \$157.28', and a table with columns for 'NEXT AMOUNT DUE', 'AMOUNT DUE ON', 'TOTAL PREMIUM', 'REMAINING BALANCE', 'LAST PAYMENT', 'LAST PAYMENT RECEIVED', 'PAY METHOD', 'PAYMENT PLAN', and 'COLLECTION STATUS'.

The screenshot shows the 'Endorsement 0 Effective 7/6/2026 Currently Loaded' page. The 'View Bundled Products' button is highlighted in a red box. Other visible elements include the 'To Do' section with a table of tasks and a 'Cross Sell' section.

Now back on Bundle Summary, one policy shows as bound and the remaining quote is ready to be completed and bound by clicking on Continue Quote (see below) and completing binding workflow.

Bundle Summary

Products Bundle Offer

Total Bundle Premium*: \$1,283.00 **Total Bundle Savings: \$616.00**

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 Excel **Continue Quote**

Unbundle Custom360 Home 2.0 **Bound**

Product	Bundle Savings	Quote	Policy	Term	Status	Effective Date	Premium*	Description	Down Payment	Payment Amount
Personal Auto Excel	\$130.00	59710745	—	6 months	Open	07/06/2026	\$1,283.00	Pay in Full	\$1,283.00	—
Custom360 Home 2.0	\$486.00	60149877	2024155329	12 months	Active - New Business	07/06/2026	\$2,485.00	12 Mth Full Pay 100% down	—	—

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

Once both policies are bound, the Bundle Summary shows the completed household, including both policies and combined details.

Bundle Summary

Products Bundle Offer

Total Bundle Premium*: \$3,768

Total Bundle Savings: \$616.00

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 Excel

Bound

Unbundle

Custom360 Home 2.0

Bound

Product	Bundle Savings	Quote	Policy	Term	Status	Effective Date	Premium*	Description	Down Payment	Payment Amount
Personal Auto Excel	\$130.00	59710745	2024155404	6 months	Active	07/06/2026	\$1,283.00	Pay in Full	—	—
Custom360 Home 2.0	\$486.00	60149877	2024155329	12 months	Active - New Business	07/06/2026	\$2,485.00	12 Mth Full Pay 100% down	—	—

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

Important to know

- You can bind one policy and return later to complete the second
- You must issue both policies within a 30-day span in order to keep the bundle discounts
- You can return to Bundle Summary at any time using Build Bundle or View Bundled Products
- Even though each policy is bound individually, they remain connected within the household