
FSC INStream Business Auto

» [User Guide](#)

Contents

Overview	2
Getting Started.....	2
Setup	5
Carrier Setup Tab.....	6
CBA Coverages	9
Users Tab	11
To Add a New User	12
To Delete a User	14
Basic Info Tab	15
CBA Driver Info Tab.....	16
CBA Vehicle Info Tab.....	19
Details Button.....	22
CBA Coverages Tab	24
Questions Tab.....	26
Carriers Tab.....	27
Rate Tab	29
FAQs	30
Obtaining Support.....	31

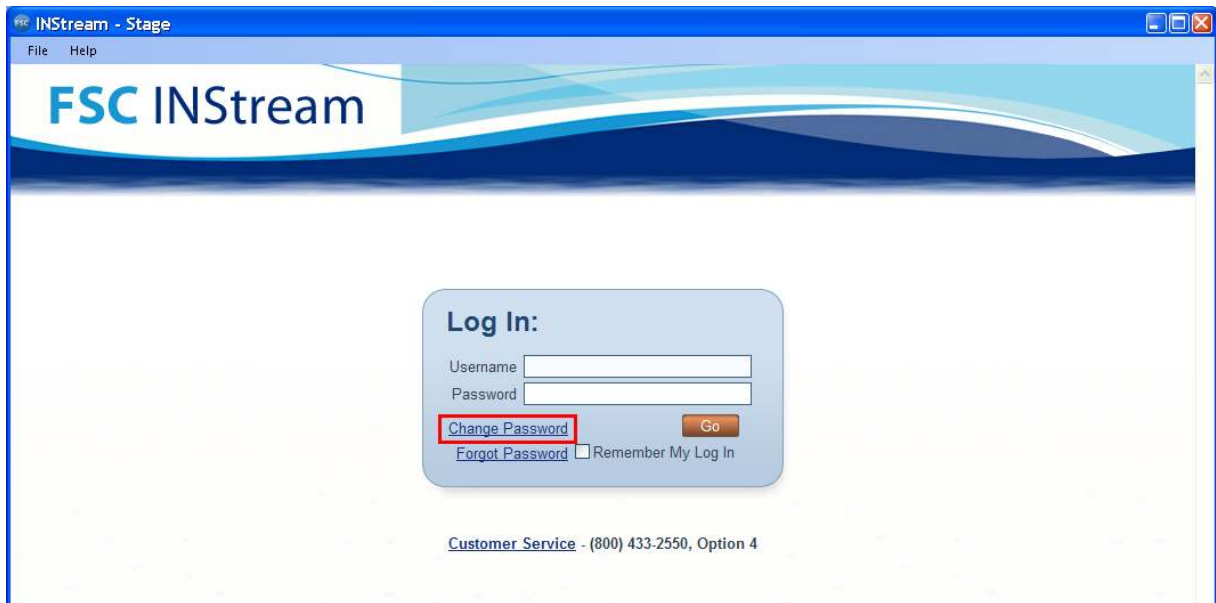
Overview

Welcome to the FSC INStream overview. FSC INStream is the newest innovation in the FSC product line. FSC INStream is a single entry multi-carrier interface that collects the common risk characteristics needed to help streamline commercial business auto (CBA) quoting. Once all the common risk characteristics are collected, FSC INStream then logs the agent into the carrier website. An accurate comparative commercial auto rate is returned when each quote is completed on the carrier website.

Getting Started

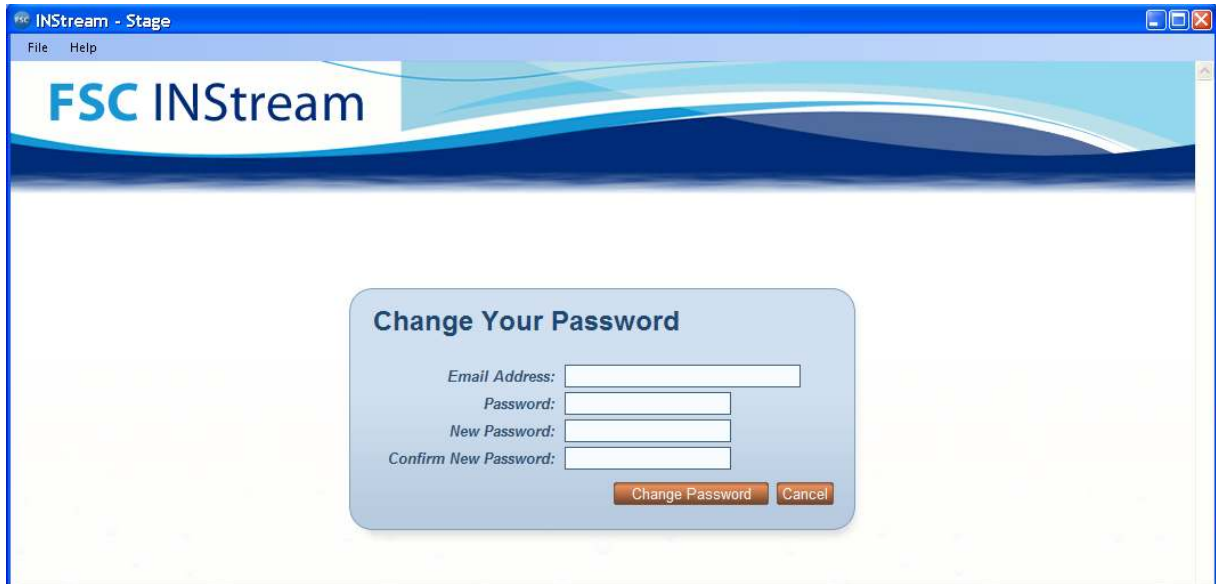
FSC sets up an administrator account in FSC INStream. The administrator in turn sets up the additional users.

The first time you access the Log In screen, you must immediately change your password.



- Click Change Password.
The Change Your Password screen appears.

Getting Started (continued)



The screenshot shows a window titled "INStream - Stage" with a menu bar containing "File" and "Help". The main content area features the "FSC INStream" logo at the top. Below the logo is a large, light blue dialog box titled "Change Your Password". This dialog box contains four text input fields labeled "Email Address:", "Password:", "New Password:", and "Confirm New Password:". At the bottom of the dialog box are two buttons: "Change Password" and "Cancel".

Email Address

- Your email auto fills.
- Press Tab.

Password

- Enter the password found in your installation email.
- Press Tab.

New Password

- Enter your new password. It requires a minimum of six characters including one upper case, one lower case, and one numeric value.
- Press Tab.

Confirm New Password

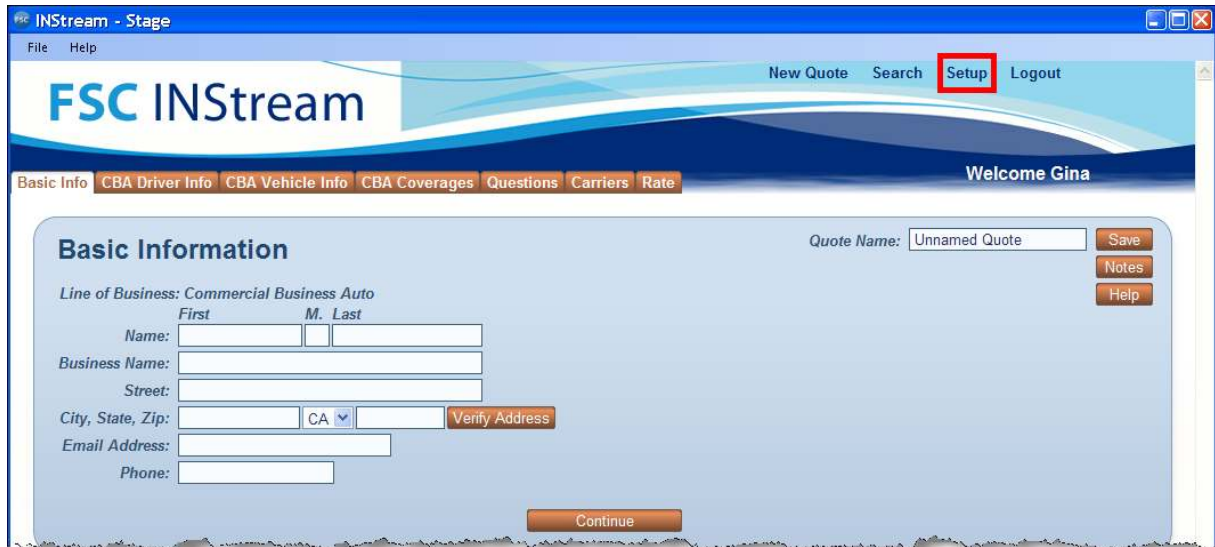
- Re-enter your new password.
- Click Change Password.
Password Change Complete appears.
- Click OK.

FSC INStream Business Auto User Guide

You are logged in and on the Basic Information screen. Remember to use your new password the next time you log into the system.

Setup

Configure the system with your personal settings for carriers, coverages, and users.



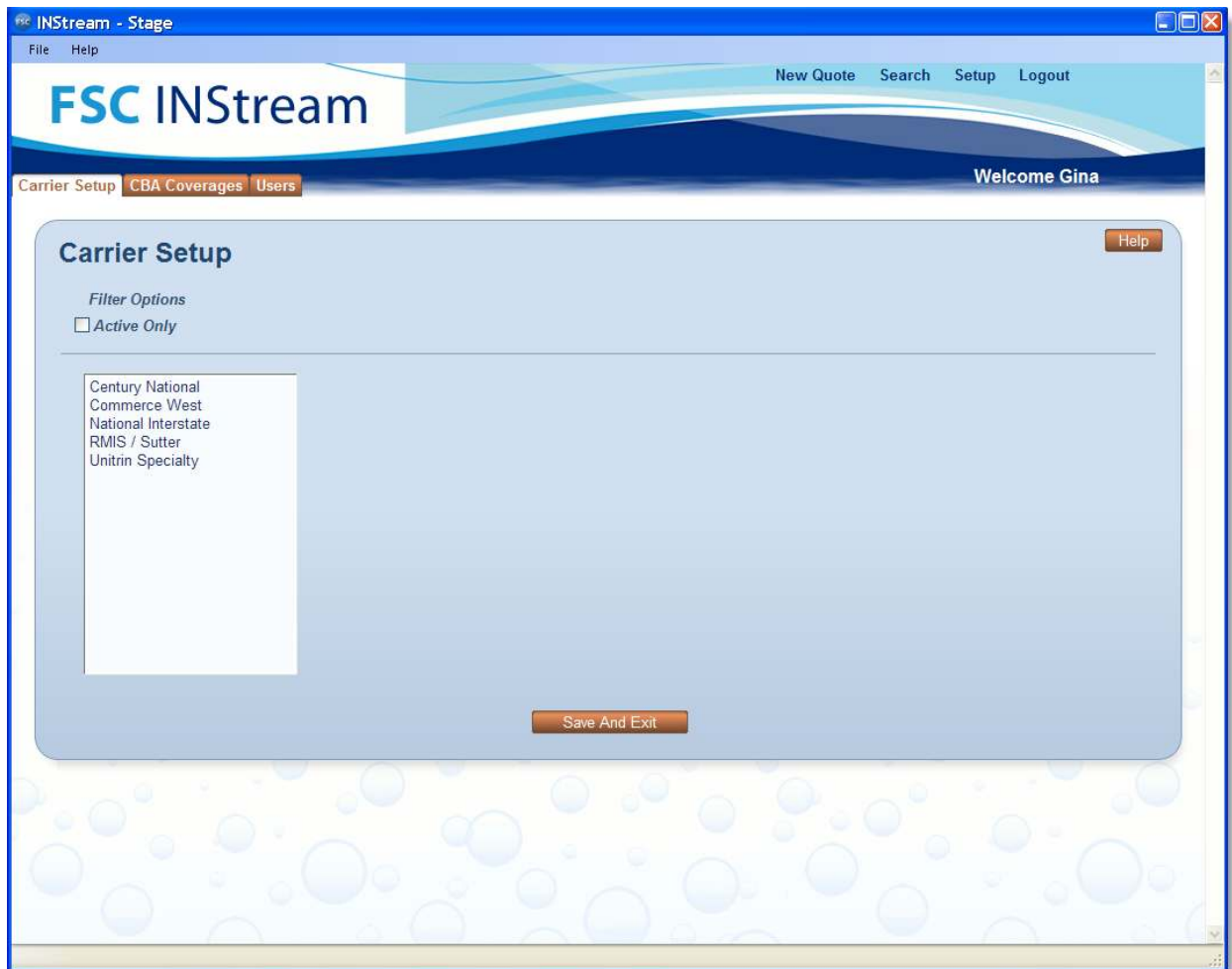
The screenshot shows the FSC INStream web application interface. The browser window title is "INStream - Stage". The top navigation bar includes "File", "Help", "New Quote", "Search", "Setup" (highlighted with a red box), and "Logout". Below the navigation bar is the "FSC INStream" logo and a "Welcome Gina" message. A secondary navigation bar contains tabs for "Basic Info", "CBA Driver Info", "CBA Vehicle Info", "CBA Coverages", "Questions", "Carriers", and "Rate". The main content area is titled "Basic Information" and contains a form for entering user details. The form includes fields for "Name" (split into "First" and "M. Last"), "Business Name", "Street", "City, State, Zip" (with a dropdown menu set to "CA" and a "Verify Address" button), "Email Address", and "Phone". There are also buttons for "Save", "Notes", "Help", and "Continue".

- Click Setup located at the top right of the window. The Setup link contains three tabs where you can set your system defaults. The three tabs are Carrier Setup, CBA Coverages, and Users.

Setup (continued)

Carrier Setup Tab

This is the Carrier Setup tab.



- Click the carrier you want to activate.
The Activate Carrier box appears.

Setup (continued)

- Check the Activate Carrier box.
This activates the screen.

The screenshot shows the 'Carrier Setup' interface. A red arrow points to the 'Activate Carrier' checkbox, which is checked. The 'User ID', 'Password', and 'Confirm Password' fields are visible, along with a 'Save' button. The 'Producer Codes/Subcodes' section includes a table with columns for 'Producer Code' and 'Producer Subcode', and an 'Add New' button. The 'Save And Exit' button is located at the bottom of the form.

User ID

- Enter your user identification for this carrier.
- Press Tab.

Password

- Enter your password

FSC INStream Business Auto User Guide

- Press Tab.

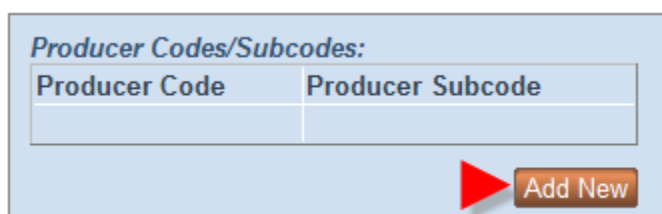
Setup (continued)

Confirm Password

- Re-enter your password.
- Press Tab.
- Click Save.

Producer Codes/Subcodes


Use either of these fields only when a carrier requires it.



The screenshot shows a table titled "Producer Codes/Subcodes:" with two columns: "Producer Code" and "Producer Subcode". The table is currently empty. Below the table is a red arrow pointing to a button labeled "Add New".

- Click the Add New button.

The Add New Producer Code/Subcode table displays.



The screenshot shows the "Add New Producer Code/Subcode:" form. It has two input fields: "Producer Code" and "Producer Subcode". Below the fields are "Save" and "Cancel" buttons. A red arrow points to the "Add New" button from the previous screenshot.

- Enter the producer code and/or subcode as required.
- Click Save.

Note: This procedure is required for each user.

CBA Coverages Tab

FSC INStream Business Auto User Guide

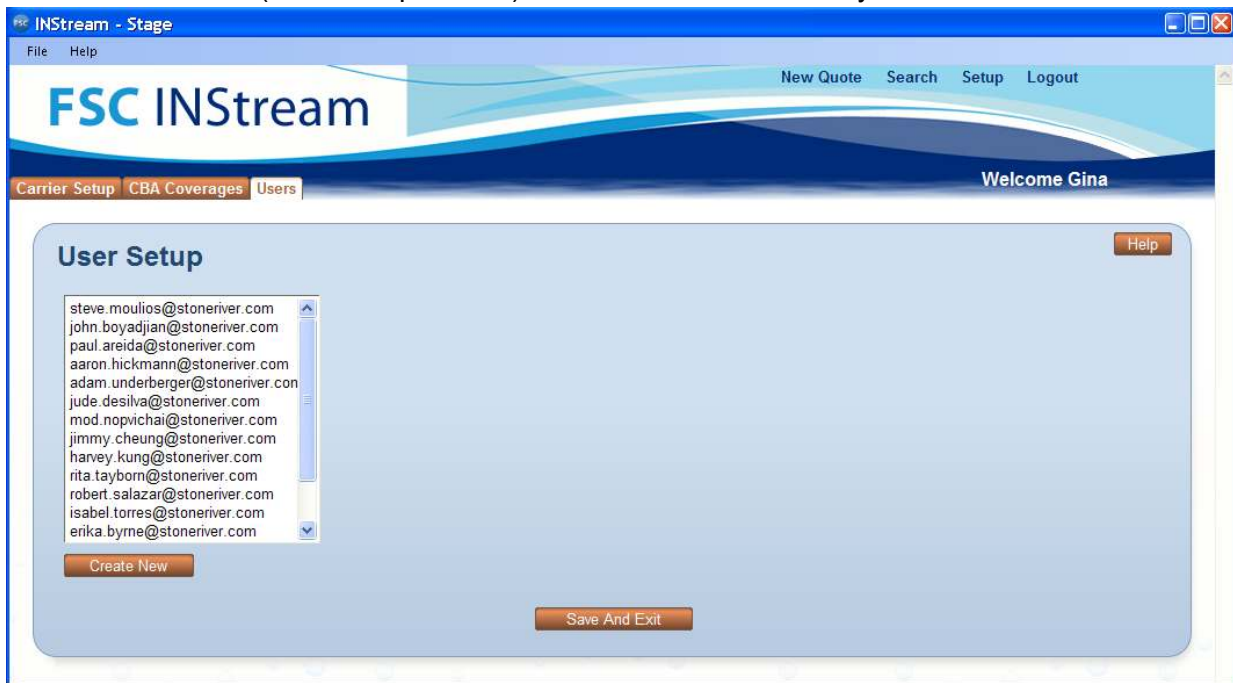
Use this tab to create your CBA coverage defaults. Each coverage limit you select here becomes the default for each new quote. Each user selects his or her own default settings.

Setup (continued)

Users Tab

This tab is for administrators only. If you do not have the Users tab, you do not have administrator rights.

Use the Users Tab (User Setup screen) to add new users to the system.



The left side of the screen displays the user(s) currently setup in FSC INStream.

Setup (continued)

To Add a New User

- Click the Create New button.

The next screen appears.

The screenshot shows the 'User Setup' form in the FSC INStream application. The form is titled 'User Setup' and includes a 'Help' button. On the left, there is a list of email addresses, with 'robert.salazar@stoneriver.com' selected. The form fields are: 'Name' (split into 'First' and 'Last'), 'Email Address', 'Active' (checked), 'View All Clients' (unchecked), and 'Admin. Level' (set to 'Carrier Setup'). There are three buttons: 'Create User', 'Cancel', and 'Save And Exit'.

Name

- Enter the first and last names of the new user.
- Press Tab.

Email Address

- Enter the email address of the new user.
- Press Tab.

Active


This is checked by default.

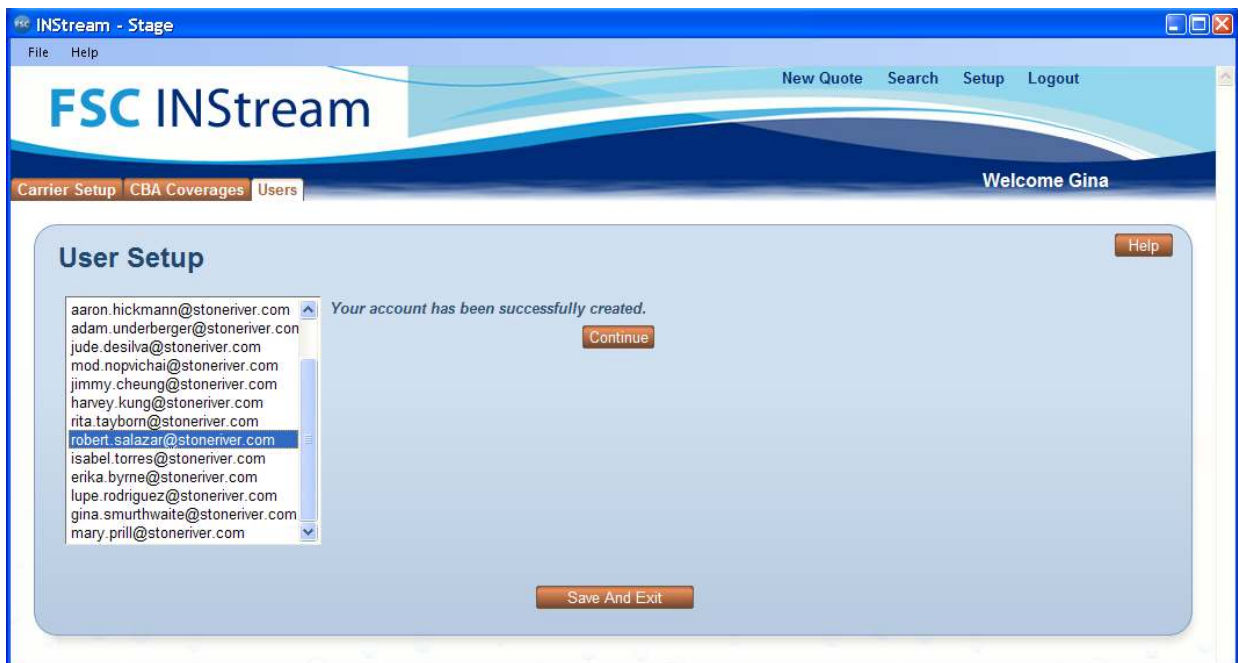
View All Clients

- Click the box if you want the new user to be able to view all clients.
- Press Tab.

Setup (continued)

Admin Level

- Click the .
- Select the appropriate setup.
- Click the Create User button.
This creates the next screen.

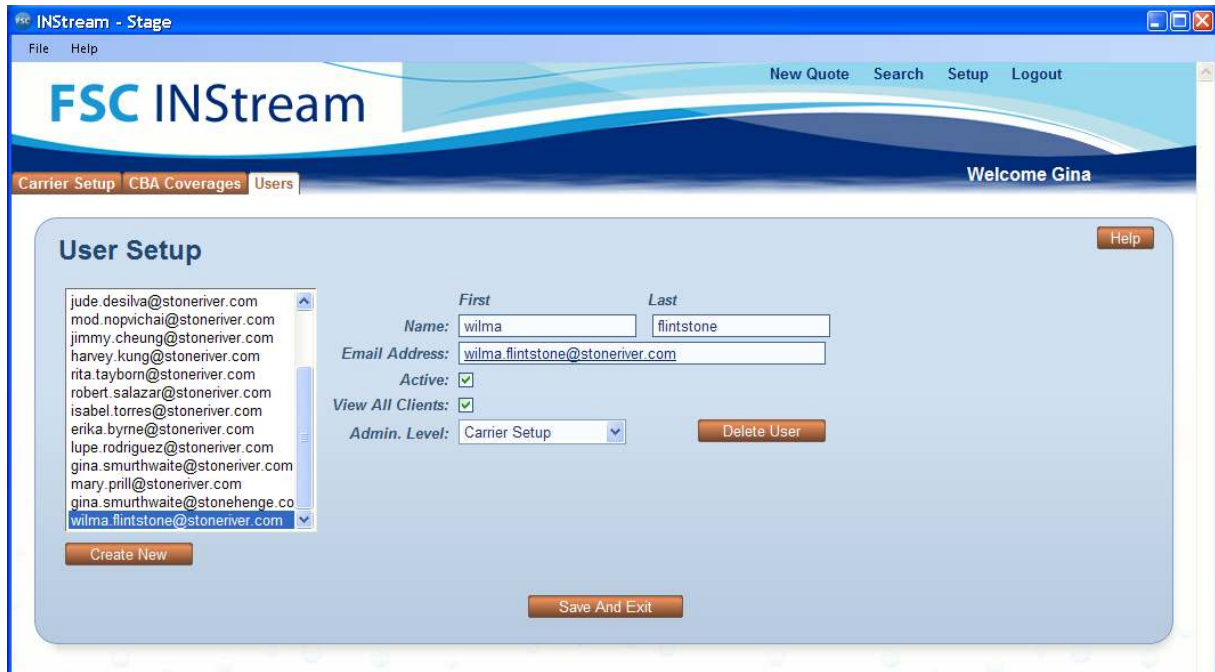


- Click Continue to create another user.
- Click Save And Exit to return to your previous tab.

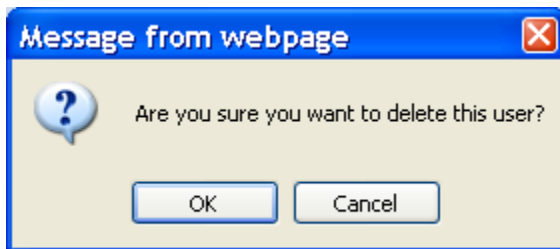
Setup (continued)

To Delete a User

- Highlight the user you want to delete.



The Message from webpage box appears.



- Click OK.

The user is deleted and you are returned to the User Setup screen.

Note: Deleting a user does not delete the user's quotes.

Basic Info Tab

Use this tab to enter the name, address, email address, phone, etc. of the client.

The screenshot shows the FSC INStream web application interface. At the top, there is a navigation bar with the FSC INStream logo and menu items: File, Help, New Quote, Search, Setup, and Logout. Below the navigation bar, a breadcrumb trail shows the current location: Basic Info > CBA Driver Info > CBA Vehicle Info > CBA Coverages > Questions > Carriers > Rate. A welcome message "Welcome Gina" is displayed on the right. The main content area is titled "Basic Information" and contains several input fields: "Name" (with sub-fields for First and Last), "Business Name", "Street", "City, State, Zip" (with a dropdown menu for State, currently showing "CA"), "Email Address", and "Phone". A "Verify Address" button is located next to the City, State, Zip field. To the right of the form, there are buttons for "Quote Name: Unnamed Quote", "Save", "Notes", and "Help". A "Continue" button is located at the bottom of the form. Below the form is a "News" section with a scrollable text area containing a welcome message and contact information for FSC Customer Service.

- Click the Verify Address button to confirm that the address you entered is a valid mailing address.
- Click Continue.

CBA Driver Info Tab

This is the Commercial Driver Information screen. The CBA Driver Info tab is the area to enter drivers to be listed on the policy. If the insured you entered on the Basic Info tab is an insured driver, you must re-enter him as a driver on this tab. There is no limit to the number of drivers that may be added.

The screenshot shows the 'Commercial Driver Information' form in the FSC INStream application. The form is titled 'Commercial Driver Information' and is part of a 'Quote' named 'Unnamed Quote'. The form includes the following fields and controls:

- Name:** First and Last name fields.
- DOB:** Date of Birth field.
- Date Licensed:** Date field.
- Gender:** Dropdown menu with 'Female' selected.
- Marital Status:** Dropdown menu with 'Divorced' selected.
- Driver's License Number:** Text field.
- Social Security Number:** Text field.
- Relation to Applicant:** Includes a checkbox for 'SR22 Filing' and a dropdown menu with 'Employee' selected.
- Drivers on this quote:** A list area with a 'New' button and 'Add' and 'Delete' buttons.
- Buttons:** 'Save', 'Notes', 'Help', and 'Continue' buttons.

Name

- Enter the first and last name of the driver.
- Press Tab.

DOB

- Enter the birth date of the insured in mmddyy format.
- Press Tab.

The Date Licensed field auto fills with the driver's 16th birthday and goes directly to the Gender field.

Gender


- Click the .
- Select either Male or Female.

FSC INStream Business Auto User Guide


- Press Tab.

CBA Driver Info Tab (continued)

Marital Status

- Click the .
- Select the appropriate status.
- Press Tab.

Relation to Applicant

- Click the .
- Select the appropriate relationship.
- Press Tab.

Driver's License Number

- Enter the driver's license number.
- Press Tab.

Social Security Number

- Enter the driver's social security number.
- Press Tab.

SR22 Filing

- Check if appropriate.
- Click the Add button.
The driver's name appears in the Driver's on this quote box.

Quote Name

This field auto fills with the business name when you leave the Basic Information screen. However, you can also enter your own unique name here if you'd like.

- Enter the name of the quote.
- Click Save.
- Click Continue.

CBA Vehicle Info Tab


Use the CBA Vehicle Info tab (the Commercial Vehicle Information screen) to input the vehicles you are quoting.

If you enter a VIN, FSC INStream loads the vehicle for quoting. However, if FSC INStream is unable to find the vehicle, you must manually input the vehicle year, make, and VIN **WITHOUT** clicking the Lookup button. The VIN is passed to the carrier website. There is no limit to the number of vehicles that may be added.

The screenshot shows the 'Commercial Vehicle Information' form in the FSC INStream application. The form is titled 'Commercial Vehicle Information' and is part of a 'Quote' session. The 'Quote Name' is 'Unnamed Quote'. The form includes the following fields and controls:

- Year:** A dropdown menu.
- Make:** A dropdown menu.
- Model:** A dropdown menu.
- VIN:** A text input field with 'Lookup' and 'Details...' buttons.
- Vehicle Class:** A dropdown menu.
- Actual Cash Value:** A text input field.
- Annual Miles:** A text input field.
- Mile Radius:** A text input field.
- Vehicles on this quote:** A list box containing 'New' with 'Add' and 'Delete' buttons below it.
- Quote Name:** A text input field with 'Save', 'Notes', and 'Help' buttons.
- Continue:** A large button at the bottom of the form.

Year

- Click the .
- Select the year of the vehicle.
- Press Tab.

Make

- Click the .
- Select the make of the vehicle.

The vehicle auto fills in the Vehicles on this quote box.

FSC INStream Business Auto User Guide

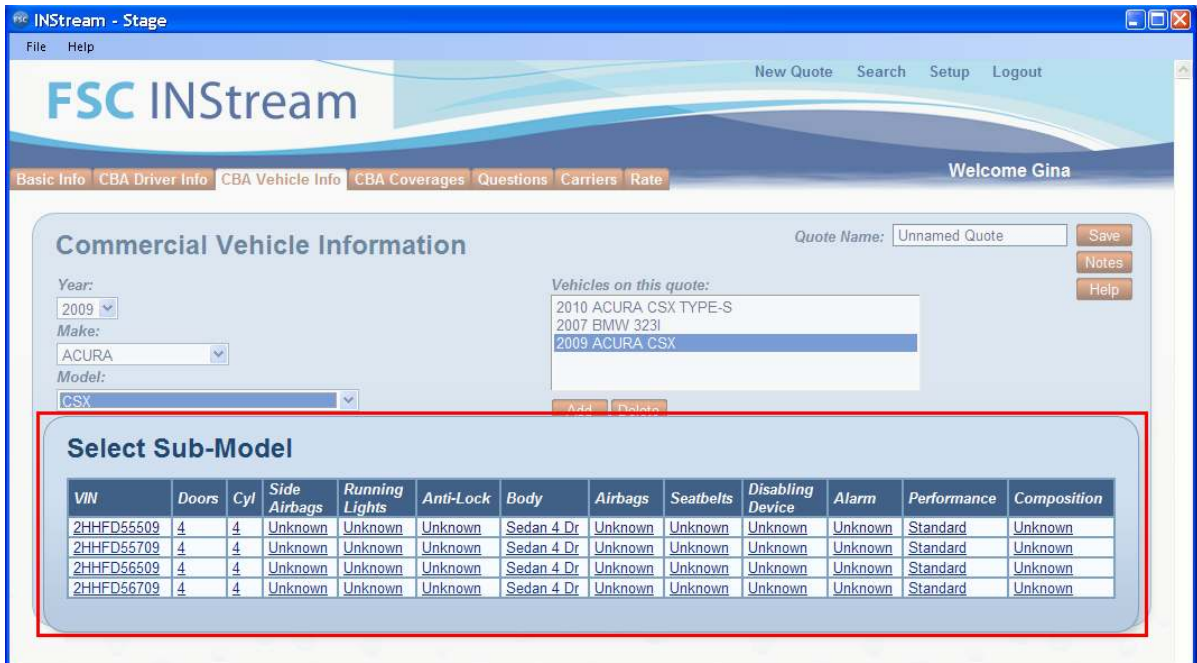
- Press Tab.

CBA Vehicle Info Tab (continued)

Model

- Click the .
- Select the model of the vehicle.

Note: The Select Sub-Model table may appear. If it does, then click on the selection that matches the vehicles attributes. This fills in the VIN.




- Press Tab.

VIN

The VIN auto fills from the year, make, and model fields.

- Press Tab three times.

Vehicle Class

- Click the .
- Select the appropriate class of the vehicle.
- Press Tab.

CBA Vehicle Info Tab (continued)

Annual Miles

- Enter the number of miles the vehicle is driven annually.
- Press Enter.

Mile Radius

- Enter the number of radial miles the user drives the vehicle each day.

Actual Cash Value

- Enter the value of the vehicle.
- Click Add to add the vehicle to the list of vehicles.
Note: You may click the Save button to save your quote information. You may also click the Notes button to open the Quote Notes box where you may enter any notes. Click OK to return to the CBA Vehicle tab.
- Click Continue.

Details Button

This information is for reference use only. It provides a view of each vehicle's attributes. Any unavailable details are marked as unknown.

Vehicle Details 

<i>Body Type:</i> Sedan 4 Dr	<i>Daytime Running Lights:</i> Yes
<i>Cylinders:</i> 4	<i>Seatbelts:</i> Manual
<i>Performance:</i> Standard	<i>Airbags:</i> Front
<i>Number of Doors:</i> 4	<i>Side Airbags:</i> No
<i>Body Composition:</i> Plastic	<i>Disabling Device:</i> Passive
<i>Anti-Lock Brakes:</i> None	<i>Hoodlock:</i> Yes
	<i>Alarm:</i> No

CBA Coverages Tab


Use the CBA Coverages tab (Commercial Coverages screen) to add coverages to each insured vehicle. The coverages that appear on this screen are the ones you set as the default coverages during the system configuration.

If the coverages you selected are not offered by the carrier, FSC INStream automatically adjusts the limit to the next best coverage. Any additional company-specific coverages and/or endorsements may be selected on the carrier website at the time of quoting.

Note the blue horizontal line across the middle of the screen.

- The coverage limits above the line are per policy limits; all vehicles on the policy have the same BI, PD, UM, and medical limits.
- The coverages below the line are per vehicle limits; each vehicle can have different comp, collision, UMPD, and rental limits.

Use the following procedure to change the comprehensive, collision, UMPD, and rental limits.

- Highlight the vehicle for which you want the limits changed.
- Click the  in the appropriate coverage (comp, collision, etc.).
- Select the requested limit.
- Click Save.

FSC INStream Business Auto User Guide

- Click Continue when you have finished this process for each vehicle.

Questions Tab

Use the Questions tab to enter additional information.

Policy Effective Date

This is the effective date of the policy being quoted.


- Enter the date in mmddyy format.

—OR—

- Click the  to select the date.

Paid in Full?

Many carriers offer a discount if the policy premium is paid in full.

- Click the .
- Select either Yes or No.

Term

The system default is 12 months. FSC INStream also offers selections of 3 and 6 months.

- Click the .
- Select the appropriate term.

Entity Type

This is the type of business requesting the quote.

- Click the .
- Select the appropriate type of business.

Non Owned Auto

- Enter the number of employees who need non-owned auto coverage.

Additional Insured

- Enter the number of additional insureds needed on the policy.

MCP65 Filing

- Check the box if an MCP65 filing is required.
- Click Continue to Carriers.

Carriers Tab

Use this tab to choose the carriers you want to quote. The Carrier tab provides an area to select which carriers you wish to quote and also displays the comparative rates.

Commercial Business Auto Grid

- Click the box to the left of the carrier you want to quote.
- Click Go.

This takes you to the Rate tab and begins the rating process on each carrier website. When you open a saved quote, all originally quoted carrier information is available.

INStream - Stage

File Help

New Quote Search Setup Logout

FSC INStream

Welcome Gina

Basic Info CBA Driver Info CBA Vehicle Info CBA Coverages Questions Carriers Rate

Quote Name: Flintstone Save Notes Help

Select All/Select None

Carrier	Premium	Term	Last Quoted	Eff Date	View
<input checked="" type="checkbox"/> Century National					
<input checked="" type="checkbox"/> Commerce West					
<input checked="" type="checkbox"/> National Interstate					
<input checked="" type="checkbox"/> RMIS / Sutter					
<input checked="" type="checkbox"/> Unitrin Specialty					

Select All/Select None


Print Go

Carriers Tab (continued)

Producer Code

The Producer Code column only appears when the carrier utilizes more than one producer code and at least two of them have been entered into the carrier setup. Select which producer code to use per quote. If only one producer code is entered, it does not show up on the Carriers tab.

Carrier	Producer Code	Premium	Term	Last Quoted	Eff Date	View
<input checked="" type="checkbox"/> Century National	Moulinos90					
<input checked="" type="checkbox"/> Commerce West						
<input type="checkbox"/> National Interstate						
<input type="checkbox"/> RMIS / Sutter						
<input type="checkbox"/> Unitrin Specialty						

- Click the  to display the list of producers.
- Select the appropriate producer code for the quote.

Premium, Term, Last Quoted, and Effective Date

The premium, term, last quoted date, and effective date only display on this tab after you have completed the quoting process. In other words, you must click Go which takes you to the Rate tab where you enter the company websites. After you complete the required information on each website, the quote information is transferred back to the Carriers tab where you can view the comparisons.

View

When you open a saved quote, the View button takes you to that quote within the carrier website. If changes are made to the quote on the carrier website, the new premium does not map back to FSC INStream.

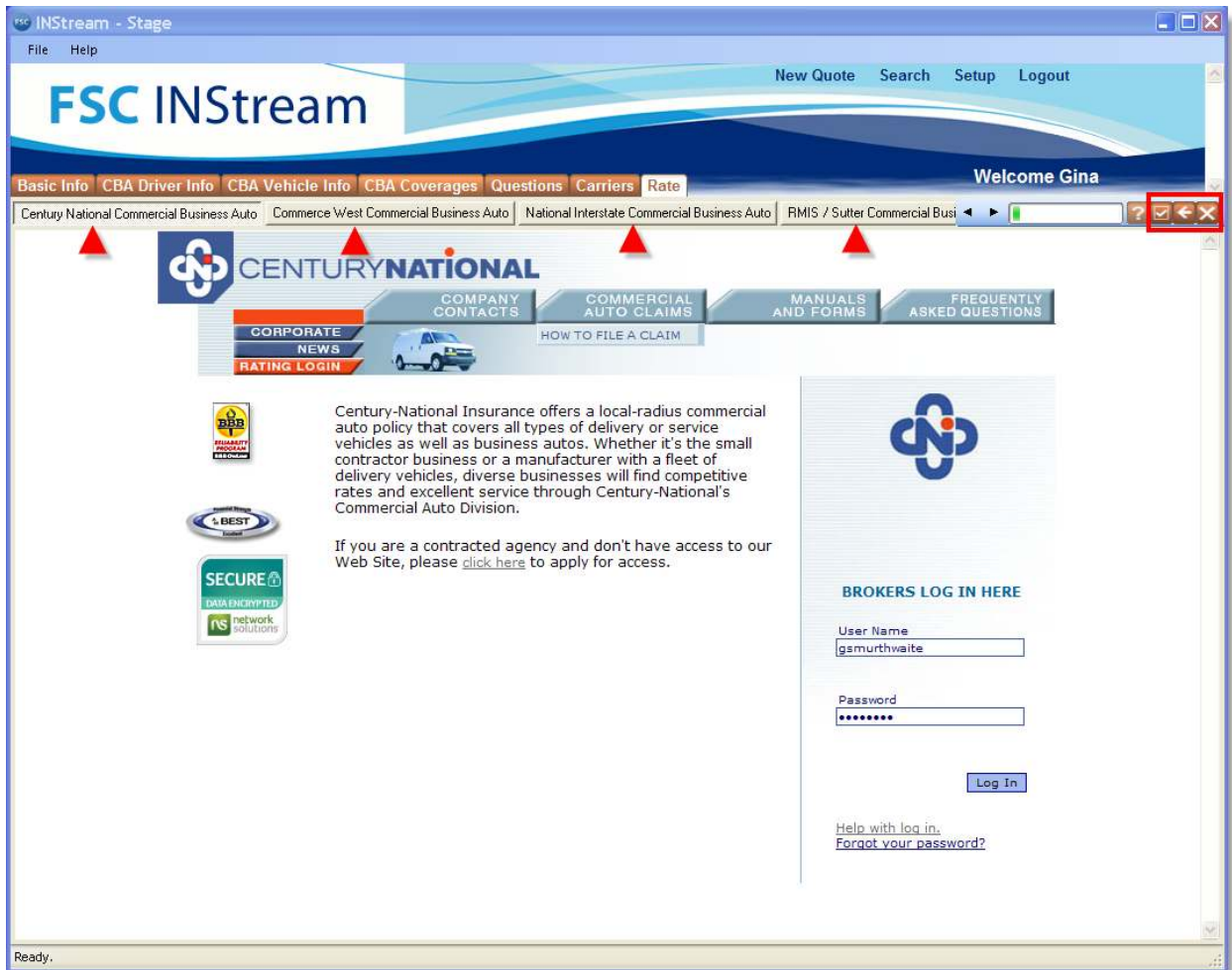
Carriers Tab (continued)

Print


- Click to print the comparison rates to give to the client.


Rate Tab


The Rate tab takes you into the website of the company you chose in the Carrier tab. This tab is only active during the rating process. The open carrier websites are displayed at the top of the page and can be accessed in any order. It is best to complete each quote before moving on to the next carrier.



Rate Tab (continued)

The Exit button  is in the upper right corner of the screen. When exiting the carrier website, use the standard exit method used by the carrier. Use the INStream exit button to close the browsing session before rating any other quotes.

The Back button  is between the Fill button and the Exit button. Use it to navigate backwards in the carrier website. Not all carriers allow you to do this.

The Fill button  is in the upper right corner of the screen to the left of the Back button. Use this to fill in the information on the carrier website. A help tip notifies you when this is needed.

- Log in to each website separately.
- Complete each quote per the individual company requirements.

Note: Please contact the individual company with any questions about its application.

FAQs

Q. How do I change my password?

A. Open FSC INStream before logging in and select the change password link.

Q. What if I forget my password?

A. Open FSC INStream and click the link to reset the password.

Q. How do I set up additional users?

A. Log into FSC INStream and select the Setup link on the top right. Select the Users tab to add the additional users.

Q. Why are there no carriers to select on the Carriers tab?

A. Carriers must be activated first. Log into FSC INStream and select the Setup link on the top right. Select the Carriers tab. Then for each carrier you want to add, highlight the carrier, check the Activate Carrier box, and enter the user ID and password you use to access the carrier's rating website.


Q. When accessing the quote through the view button and rerating the quote after making changes, why is the new premium not mapping back to INStream?

A. FSC INStream only records the rates received when the rating session is still open.

Q. Can I add and remove carriers at any time?

A. Yes. Go to Setup and select active carriers to see who you have activated. You can add and delete as necessary.

FAQs (continued)

- Q.** Do I have to let everyone in the office share all quotes?
- A.** No, that is completely up to you. You can change this by going into the setup of each user and removing the check box next to View All Clients.
- Q.** What information is required when entering a new client?
- A.** Nothing is required to be entered into INStream. However, the more information you enter into INStream, the fewer questions you will need to answer on the carrier site.
- Q.** When I select the “Remember My Log In,” why do I still need to type in my username and password?
- A.** The system remembers your login when you click the  to exit the program. However, if you time out or log off, the login information does not auto fill.
- Q.** How do I know when a new carrier is released?
- A.** The latest releases are shown in the message window on the Basic Info tab of INStream. You can also go to Setup then Carrier Setup to view the list of available carriers.
- Q.** Why do I have to add drivers and vehicles for some programs and not others?
- A.** We try to post all information with as little agent interaction as possible. Therefore, when drivers and vehicles are not viewed on the same page, we need to stop filling in information in order to allow the agent to verify what has been entered. Because each website is unique, rating tips appear to help you navigate through the quoting process.

Obtaining Support

If you have any questions about INStream, please contact FSC Customer Support. Contact information is below. Thank you and enjoy using INStream!

Customer Support: www.fscrating.com/content/fscinstream

Email: BetaSupport@StoneRiver.com