



**Vertafore™**

Unleash your potential

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## **INStream Business Auto**

» [QuickStart Guide](#)

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## Overview

**W**elcome to the Vertafore INStream QuickStart Guide! Use this guide to quickly set up and use Vertafore INStream.

Vertafore INStream is a web-based quoting tool that allows you to input client information one time and submit the information to a multiple participating commercial carrier websites for a rate. Once the basic risk information has been collected, Vertafore INStream logs you into each of the carrier websites. When you have generated a rate, you are transferred back to Vertafore INStream to view, compare rates, print, and store the quote information.

## Setup

Before you begin be sure that you have each carrier's website login credentials (username and password) available. You will not be able to generate a rate for carriers unless you are appointed with them and have access to their websites. If you are appointed with a carrier but do not have login credential to the website, please contact your carrier marketing representative.

### Changing Your Password

The first time you access Vertafore INStream, you need to change your password. Your new password must contain a minimum of six characters consisting of one upper case letter, one lower case letter, and one numeric value.

### Carrier Setup

Complete the following steps on each user's machine.

**Step 1:** Log into Vertafore INStream.

**Step 2:** Click the Setup link located in the top right corner of the screen.

**Step 3:** Select your appointed carrier from the menu.

**Step 4:** Click Activate Carrier.

**Step 5:** Input the UserID, Password, and Producer Code supplied by your carrier.

**Step 6:** Click Save.

Repeat steps 3, 4, 5, and 6 for each additional carrier.

### Setting Coverage Defaults

Complete the following steps on each user's machine.

**Step 1:** Click the CBA Coverages tab.

**Step 2:** Select the coverages you want as the defaults.

**Step 3:** Click Save And Exit.

## Setup (continued)

### Setting Up Additional Users

**Step 1:** Click the Setup link located in the right corner of the screen.

**Step 2:** Click the Users tab.

**Step 3:** Click Create New.

**Step 4:** Input Name, Email Address, and User settings for each user.

#### Active User

- Select this box to activate the user's account.
- Deselect this box to disable the user's account.

#### View All Clients

- Select this box to allow the user to view quotes from all users.
- Deselect this box to display only the quotes generated from that user.

#### Admin Level

Use this field to indicate whether the user is allowed to setup carriers only or setup carriers and other users.

**Step 5:** Click Create User.

**Step 6:** Click Continue.

Vertafore INStream mails the user a password.

**Step 7:** Repeat steps 2 and 3 for each additional user.

**Step 8:** Click Save And Exit when you have finished adding users.

## Using Vertafore INStream

### Before You Begin

The Quote Name field and the Save, Notes, and Help buttons can be accessed on any tab.

#### Quote Name

Use this field to name your quote so that you can recall it at a later date.

#### Save

Use this button to save your quote.

#### Notes

Use this button to attach notes to the quote file.

#### Help

Use this button to access a copy of the Vertafore INStream Business Auto User Guide.

### Collecting Information

#### Basic Info

Use this tab to input policy holder information. Use the Verify Address button to verify the physical address of the risk. The News field list the latest changes in Vertafore INStream and other company announcements. Click Continue when you complete the basic information.

#### CAB Driver Info

Use this tab to input driver information. Use the Add button to add other drivers. Use the Delete button to remove drivers. Click Continue when you are finished.

#### CBA Vehicle Info

Use this tab to input vehicle information. If you do not have a VIN, you need to manually select the vehicle. If you have a VIN, then input it and click the Lookup button. This automatically populates the year, make, and model fields. Click the Details button to display the attributes of the selected vehicle. Use the Add button to add more vehicles. Use the Delete button to remove vehicles. Click Continue when you are finished.

#### CBA Coverage Info

Use this tab to input coverage information. Select each vehicle and modify the physical damage coverages individually. If the selected coverages are not offered by the carrier, Vertafore INStream automatically adjusts the limits to the next best coverage. Select company-specific coverages on the carrier's website. Click Continue when you are finished.

## Using Vertafore INStream (continued)

### Questions

Use this tab to input additional information about the risk. Click Continue when you are finished.


### Generating a Rate


#### Carriers


Use this tab to select which carriers you want to obtain, modify, or view a rate. If you are generating a quote for the first time select the carriers you wish to rate and click Go.

#### Rate

Use this tab to obtain a rate from each carrier's website. The open carrier website displays as a button just below the Rate tab. Click on each carrier website button and complete the information in the website to complete each quote.

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.

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 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.

You return to the Carriers tab when you exit out of all the carrier websites. The premium, term, last quoted date, and effective date automatically display on this tab after you generate a rate. Clicking in the View column allows you to return to the carrier website and view the quote. Clicking Print allows you to print the quote information.

### Recalling or Deleting a Stored Quote

**Step 1:** Click the Search link located in the top right corner.

**Step 2:** Enter a quote name, first name, last name, city, state, ZIP, or phone number.

**Step 3:** Click Search.


**Step 4:** Click the link under Quote Name to recall the quote.

—OR—

Click Delete to remove the quote.

**Note:** Deleted quotes cannot be restored.

### Frequently Asked Questions

- Q.** What if I forgot my password?
- A.** Open Vertafore INStream and click the Forgot Password link to reset the password.
- Q.** Why are there no carriers to select on the Carriers tab?
- A.** You need to setup and activate you carriers. Follow the instructions for Carrier Setup outlined on page 3 of this document.
- Q.** Why won't Vertafore INStream accept any changes made to the quote if I access the quote through the View button?
- A.** Vertafore INStream does not store modifications. To make a modification you need to select the carrier on the Carriers tab and then click Go.
- 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.
- Q.** Do I have to let everyone in the office view all quotes?
- A.** No. 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.** Each carrier handles the transfer of information in a unique way. Some carriers transfer all previous quote information without any agency interaction. Other carriers require you to click Add Driver or Add Vehicle before populating the information. Therefore, rating tips appear to help you transfer previously collected information and navigate through the carrier website.

## Obtaining Support

If you have any questions about Vertafore INStream, please use the links below. Thank you and enjoy using Vertafore INStream.

INStream Business Auto User Guide: [www.Vertaforerating.com/content/Vertaforeinstream](http://www.Vertaforerating.com/content/Vertaforeinstream)

Email: [BetaSupport@StoneRiver.com](mailto:BetaSupport@StoneRiver.com)

Hours of Operation: 8:30 AM to 5:30 PM Pacific Standard Time