

"Respectfully deliver the most convenient and accessible Auto Insurance."

# **RECURRING PAYMENT PLAN**

# **AGENT'S EDITION**

1S450 Summit Ave Suite #230 Oakbrook Terrace, IL 60181 1(630)645-7750

### www.aains.com

\* Please be aware that all American Access Casualty Company material is confidential and should not be shared with anyone.

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# **RECURRING PAYMENT PLAN (R.P.P.) OVERVIEW**

American Access Casualty Company now offers the automatic payment option called the Recurring Payment Plan (R.P.P.). The objectives of this option are to decreased cancellation rate and increased convenience. The R.P.P. will be integrated into our current AAXIS system. Only credit/debit card payments with a VISA or MASTERCARD logo can be used to become a member of the R.P.P. A Policy Holder can become a member when making a payment using that card. American Access Casualty Company does not accept credit/debit cards using a PIN therefore they cannot be used to become a member of the R.P.P.

### AN ACTIVE POLICY HOLDER CAN SIGN UP FOR THE R.P.P. DURING A PAYMENT IF THEIR POLICY IS A DIRECT BILL POLICY AND THEY ARE NOT ALREADY A MEMBER OF THE R.P.P.

A Policy Holder does not have to be present at the time they become a member of the R.P.P.

### POLICY HOLDERS WILL BE NOTIFIED OF THE R.P.P.

Every bill and receipt of Policy Holders who are not members of the R.P.P. will included an ad for it.

### RENEWING A POLICY IF THE POLICY HOLDER IS A MEMBER OF THE R.P.P.

The minimum down payment to renew the policy will be debited. This will renew the policy. Renewal Bills will explain this.

Policies will automatically renew if the Policy Holder is a member of the R.P.P even when a Policy has been preprogrammed to change Broker of Record at Renewal.

### ADDITIONAL PREMIUM ENDORSEMENT PAYMENT PROCESS IF THE POLICY HOLDER IS A MEMBER OF THE R.P.P.

After an additional premium endorsement payment is posted, the subsequent minimum amounts that will be due may be more than previous minimum amounts that were due. If they the subsequent minimum amounts that will be due are more, then the bills will reflect the change.

### CANCELLING THE R.P.P.

American Access Casualty Company must receive a completed R.P.P. Cancellation Form and it must be processed by an American Access Casualty Company Representative in order cancel the R.P.P.

The minimum amounts due will continue to be debited until the R.P.P. Cancellation Form is received and processed.

# SIGNING UP A POLICY HOLDER FOR THE R.P.P.

06/01/201	0													Hele					11:41:33 AI
Policy	Applications	Claims	Billing	Underv	vriting	Produc	ers	Reports	User	Renewa	ls	Cancel P	ending	Diary	Table	s A	Admin	Att	Log Off
	Policy Number: Effective:			ins Ad	ured: dress:					Bills Lef Billed:	t:			Equity Pendir	Date: ng Cance	el:			
	Term: Producor:			Ph	one:					Bill Send	d: Due:			Cance	I Send:				
	Policy Status:			Em	ail:					Next Bill	Amt:			Adm	in Menu				
										Total Ba	lance:			Fee Ba	alance:				
	EZ-Pay	_	_		_		Ent Current B	alance & E	ayme	ent		Balanc <u>e &amp;</u>	Equity Afte	er Payme <u>nt</u>					
	Pay Pol	icy Off in Full:			\$.0	0 (\$)	Premium	Balance		\$	.00	Premium I	Balance		\$	.00			
	Minimu	m Required F	Payment (inclu	luding fees)	\$.0	0 (\$) -	Fee Balar	ice:		\$	.00	Fee Balan	ce:		\$	.00			
							Total Bala Equity	ance with Fe	ees:	\$	.00	Total Bala	nce with Fe	es:	\$	.00			
							Equity.					Equity.							
				Те	nder Type		Ref #			A	mount								
				Mas	ween VISA					\$									
				То	tal Paid:						\$0.00								
				Si	gn insured	up for Recu	Irring Pay	ments?		Yes: 🔘	No: 💿	)							
				Pr	emium Paio	d:					\$0.00								
				Pa	iyment Type	e:													
				Co	mments:														
				Ins	stallments:														
				Es	t. Monthly P	ayment:	\$.00												
							Co	ontinue	Cance	1									

The question Sign insured up for Recurring Payments? has been added to the payment screen.

If No: (•) is selected for Sign insured up for Recurring Payments? continue with the normal payment process.

If **Yes**: is selected for **Sign insured up for Recurring Payments?** the following will appear:

### (ALL FIELDS ARE REQUIRED)

Card holder Name:	
Card holder On Policy:	Yes: 💿 No: 🔘
E-Mail Address:	

If *E-Mail Address:* is left blank the following will appear:



Continue with the normal payment process after making a selection.

# SIGNING UP A POLICY HOLDER FOR THE R.P.P.

If *Card holder On Policy:* is answered *No:* (*if Card holder On Policy:* is answered *No:*) the following will appear (*ALL FIELDS ARE REQUIRED*):

If not, why?	
Card holder Address:	
Card holder City:	
Card holder State:	~
Card holder Zip:	
Card holder Phone:	
E-Mail Address:	

If *E-Mail Address:* is left blank the following will appear:

Windows Internet Explorer	×
Does the cardholder have an e-ma If so, please press cancel and ente	il? er it.
OK Cancel	

Continue with the normal payment process after making a selection.

# MANUALLY POSTING A PAYMENT WHEN A POLICY HOLDER IS A MEMBER OF THE R.P.P.

06/01/201	0												He	<u>lo</u>			2:41:28 PM
Policy	Applicat	ions (	<u>Claims</u>	Billing	<u>Under</u>	writing	Producers	Reports	<u>User</u>	Renewals	Cancel Pe	nding	Diary	Tables	<u>Admin</u>	Att	Log Off
							Di	rect Bi	ll Inqu	uiry							
Policy Number:       Insured:       Bills Left:         Effective:       Address:       Billed:         Term:       Bill Send:         Producer:       Phone:       Next Bill Due:         Policy Status:       Email:       Next Bill Amt:         Total Balance:       Total Balance:						waiting	Equity E Pending Cancel Admin Fee Bal	Date: g Cancel: Send: Menu ance: rwork.									
								POST P		Т							
							Direc	t Bill T	ransa	ctions							
Unpost	ed																
Transac Date	tion B	st Mark OR ill Due Date	D	escription	1	Premium/ Amount	Total D Fees	B Tot	al Policy Fees	Running Total	Payment Mode	Che Num Bank S	eck ber/ Status	User	NSF	Void	Memo

### Posting manual payments does not stop the R.P.P.'s scheduled payments from being debited.

When a policyholder is a member of the RPP and an attempt is made to manually post a payment (by clicking *POST PAYMENT* on the *Direct Bill Inquiry* screen) the following will appear:

Windows	s Internet Explorer 🛛 🛛 🔀
2	Policy is currently signed up for Recurring Credit Card Payments
	Do you wish to continue with this payment?
	OK Cancel

Click

Cancel to cancel the transaction and stay on the **Direct Bill Inquiry** screen.

# MANUALLY POSTING A PAYMENT WHEN A POLICY HOLDER IS A MEMBER OF THE R.P.P.



Click

ОK

to continue with the payment. The following screen will appear:

06/03/201	0									Help				11:19:22 AM
Policy	Applications	Claims	Billing	<u>Underwriting</u>	Producers	Reports	User	Renewals	Cancel Pending	Diary	Tables	Admin	Att	Log Off
	Policy Number: Effective: Term: Producer: Policy Status:			Insured: Address: Phone: Email:				Bills Left: Billed: Bill Send: Next Bill Due: Next Bill Amt:		Equity Pendin Cancel	Date: ng Cancel: I Send:			
	,							Total Balance:		Fee Ba	lance:			
	EZ-Pay Pay Poli Sugges	icy Off in Full: ted Payment (in	ncluding fees	\$.0 <b>\$): \$</b> .0	Curre 0 (\$) Premi 0 (\$) Fee B Total Equity	nt Balance & Ed ant Balance alance: Balance with Fo	aym <sup>quity</sup> ees:	ent	Balance & Equity Aft Premium Balance Fee Balance: Total Balance with Fe Equity:	er Payment	\$( \$(	00 00		
				Tender Type		Ref#		J	Amount					
				MasterCard VISA				\$						
				Total Paid:					\$0.00					
			<b>&gt;</b>	Premium Pai Payment Type Comments: Installments: Est. Monthly F Policy	d: e: Payment <b>is curent</b>	ly signed up t	for Recur	ring Credit Card I	\$0.00 Payments.					
						Continu	ie (	Cancel						

# MANUALLY POSTING A PAYMENT WHEN A POLICY HOLDER IS A MEMBER OF THE R.P.P.

Policy is curently signed up for Recurring Credit Card Payments. Continue Cancel
If all the required information is entered and <b>Continue</b> is clicked the following will appear:
Windows Internet Explorer       Image: Comparison of the second sec
Click Cancel to cancel the transaction and stay on the <i>Enter Payment</i> screen. Click OK to continue with the normal payment process. <i>Posting manual payments does not stop the R.P.P.'s scheduled payments from being debited.</i>

### **RECURRING PAYMENT MAINTENANCE**

The following screen (*Recurring Payment Maintenance*) will appear when "*This policy is currently signed up for recurring payment.*" on the *Direct Bill Inquiry* screen is clicked:

12/31/2010									Help	2:08:39 PM
Policy	Applications	Claims	Producers	Reports	User	Renewals	Diary	Tables	Admin	Log Off
			Rec	urring Paym	ent Main	tenance				
				Policy Number: Insured:	AU					
		View Alerts		View Log		Activation Form C	Cancellation For	m		
	C	Current Status:		<ul> <li>Changed by</li> </ul>	on	// i:				
	V	alidated:	Yes: by	on / /	: :					
	C	Card Holder Name:								
	Is	s card holder n the policy?	Yes: O No: O							
	E	xpiration:	*	*						
	C	CC Number:	******	####						
	E	-Mail Address:								
	E	-Mail Address Valid:								
			Submit	Cancel						

Update any information if necessary.

If *Is card holder on the policy?* is answered *No:* (•) the following will appear:

### (ALL FIELDS ARE REQUIRED)

If not on policy, please explain:	
Card Holder Address:	
Card Holder City:	
Card Holder State:	~
Card Holder Zip:	
Card Holder Phone:	
Expiration:	× ×
CC Number:	*************
E-Mail Address:	

Click *View Alerts* to view the Alerts. The following screen will appear:

Recurring Payments Changes											
Policy Number:											
	Close										
Date/Time	Created By User Description Date of Alert Resolved Resolved By Notes Processed										
	Close										

Click	Close	to return to the	e Recurring Pa	ayment Ma	i <b>ntenance</b> s	creen.
-------	-------	------------------	----------------	-----------	---------------------	--------

# **RECURRING PAYMENT MAINTENANCE**



The following will appear:



Click *View Change Log* to view the Change Logs. The following screen will appear:

Recurring Payments Chang	jes
Policy Number:	
Close Date/Time Created By User Change Close	

### **RECURRING PAYMENT MAINTENANCE**

Recurring Payments Changes									
Policy Number:									
Close Date/Time Created By User Change Close Close									

Click Close to return to the **Recurring Payment Maintenance** screen.

The following will appear:

Window	s Internet Explorer 🛛 🕅
?	The webpage you are viewing is trying to close the window. Do you want to close this window?
	Yes No

Click to stay on the *Recurring Payments Changes/View Change Log* screen.

Click Yes to return to the *Recurring Payment Maintenance* screen.

12/31/2010										2:08:39 PM
Policy	Applications	Claims	Producers	Reports	User	Renewals	Diary	Tables	Admin	Log Off
			Recur	ring Payme	ent Maint	enance				
				Policy Number: Insured:	AU					
		View Alerts		View Log		Activation Form C	ancellation For	<u>m</u>		
		Current Status:		<ul> <li>Changed by</li> </ul>	on	// ::				
		Validated:	Yes: by	on / / :	:					
		Card Holder Name:								
		Is card holder on the policy?	Yes: O No: O							
		Expiration:	<b>v</b>							
		CC Number:	*********** ##	###						
		E-Mail Address:				]				
		E-Mail Address Valid	E 🗖							
			Submit	ancel						
		E-Mail Address: E-Mail Address Valio	Submit C	ancel		]				

Click Submit

Click

to update the information and return to the *Direct Bill Inquiry* screen.

Cancel to cancel the update and return to the **Direct Bill Inquiry** screen.

# CANCELLING THE R.P.P.

An Agent and an American Access Casualty Company Representative can start the cancellation process via the *Current Status:* drop down box on the *Recurring Payment Maintenance* screen.

If **Pending De-Activation** is selected and **Submit** is clicked the following message will appear:

Window	s Internet Explorer
2	Please inform the insured that the recurring payments will continue to be made until the signed de-activation paperwork has been received by American Access.
	OK Cancel
Cancel	is clicked the user will be returned to the <i>Recurring Payment Maintenance</i> screen.

If \_\_\_\_\_\_ is clicked the system will generate the *Cancellation Form*. (see page 13)

Click *Cancellation Form* to also view the *Cancellation Form*. (see page 13).

If *Spanish* was chosen for *Language:* the form will be in Spanish.

lf

<u>\* The R.P.P. will not be de-activated/cancelled until the Cancellation Form is received and processed by an American Access Casualty Company Access Representative.</u>

# CANCELLING THE R.P.P.

If an American Access Casualty Company Representative begins the cancellation process the R.P.P. Cancellation Form will be attached to an email that is sent to the Policy Holder if they provided an email address. If they did not provide one the R.P.P. Cancellation Form will be mailed to them.

If an Agent begins the cancellation process the R.P.P. Cancellation Form will appear in a new window.

The R.P.P. Cancellation Form will then be available in <u>View All Documents</u> on the policy's homepage and in <u>Cancellation Form</u> in the **Recurring Payment Maintenance** screen.

If *Spanish* was chosen for *Language:* the form will be in Spanish.

REGURRING		Insurance."
ADDRESS1 ADDRESS2		
Date: / /		
Policy #: AU		
I,, (PRINT NAME)	would like for American Access Casualty Company to c	ancel the
Recurring Payment Plan effect	tive immediately.	
SIGNATURE OF INSURED	DATE	
* PLEASE NOTE THAT WE V	VILL CONTINUE TO DEBIT YOUR ACCOUNT UNTIL	THIS FORM IS
SIGNED, DATED AND RECE	EIVED BY AMERICAN ACCESS CASUALTY COMPAN	IY.
	MAIL TO: American Access Casualty Company 1 S 450 Summit Avenue Suite 230 Oakbrook Terrace, IL 60181	
	PHONE #: 1(630) 570-7181 (Policy Services)	00005
	FAX 1O: 1(630) 645-7788 EMAIL: policydocs@aains.com	068860

# **IMPORTANT THINGS TO REMEMBER**

A Policy Holder can become a member of the R.P.P. when making a payment if their policy is a Direct Bill policy and they use an credit/debit card to make the payment that is accepted by American Access Casualty Company.

Agents that do not have EPX, American Access Casualty Company's credit/debit system, activated cannot signup Policy Holders for the R.P.P.

A Policy Holder can only be removed from the RPP if:

1. Their Policy cancels for Non-Payment

OR

2. Their Credit Card is declined when the system tries to debit the payment.

OR

3. A completed RPP Cancellation Form is received and processed by an American Access Casualty Company Representative.

Posting manual payments does not stop the R.P.P.'s scheduled payments from being debited.

American Access Casualty Company will be working the R.P.P. Dash Board Reports and entering notes. An Agent has access to these reports but American Access Casualty Company suggests not working them in order to potentially avoid contacting the Policy Holder multiple times for the same reason. If an Agent works the reports American Access Casualty Company suggests that the Agent enter noted so that it does not work them twice.

There are 2 stages to cancelling the R.P.P.:

### **1. Starting the cancellation process (Pending De-Activation)**

An Agent and an American Access Casualty Company Representative can start the cancellation/pending de-activation process via the *Recurring Payment Maintenance* 

### 2. Cancellation (De-Activation)

Only an American Access Casualty Company Representative Access Representative can cancel/de-activate the R.P.P. when they receive and process a completed R.P.P. Cancellation Form

### An Underwriter manually reinstated a policy without a lapse and the Policy Holder is a member of the R.P.P.

Previously if an Underwriter manually reinstated a policy without a lapse the R.P.P. payment would be debited on the transaction submit date rather than the original debit date. This has been resolved.

#### EXAMPLE:

05/20/2012

06/02/2012

06/23/2012

07/03/2012

07/05/2012

06/03/2012 07/04/2012

06/23/2012 06/23/2012

06/03/2012

06/23/2012

08/03/2012

07/03/2012

Bill/Cancel Sent Update Due Date

Rescind/Bill/Cancel

Cancel

Reinstate

cind/Bill/Cance

TOTALS

Installment Payr

06/02/2012 Installment Payment

The R.P.P. payment will be debited the day before the due date on 08/02/2012. This is consistent with the original signup of R.P.P. at New business.

If there is a lapse in coverage the new date the R.P.P. payment will be debited will be based on the transaction date of the reinstatement.



Policy: Name: Term: Date: Status:	Policy:     12AU000912327     Alert:     Flag     DIRECT BILL       Name:     TEST ONEA     Diary:     None     Benefits       Term:     6 Months     Claims:     No claims       Date:     May 3, 2012 - November 3, 2012     Notifications:     None     View All Document       Status:     Reinstated Without Lapse     Home:     Email:											ents				
		Туре		Effective	Expires	Term Premiu	Original m Premium	Add/Ret Premium	Policy Fees	Total Premium	Worksheet	DEC Sheet	Output	Accou	nting	Written Premium
New But	<u>siness</u>			May 3, 2012	Jun 22, 20	12 \$6	6 \$236	\$0	\$0.00	<u>\$236</u>	View	View	Output	Paym	ents	<u>\$236</u>
Cancel Underwi Exclusio	Pending riting Reasons - on form for	Did not receive a s	signed Driver	Jun 23, 2012	Nov 3, 201	2 9	i0 \$0	\$0	\$0.00	<u>\$0</u>	View	View	Output	Paym	ents	<u>\$0</u>
Cancel Underwi Exclusio	riting Reasons - on form for	Did not receive a s	signed Driver	Jun 23, 2012	Jun 23, 20	12 9	0 \$0	\$-170	\$0.00	<u>- \$170</u>	<u>View</u>	<u>View</u>	<u>Output</u>	<u>Paym</u>	ents	<u>- \$170</u>
Reinsta	Reinstated no lapse Jun 23, 2012 Nov 3, 2012 \$170 \$236 \$170 \$0.00 \$170 View View Output Pay										Paym	ents	<u>\$170</u>			
													Total T	erm Pre	mium:	\$236
07/10/201	2				Endo	rsement	cancel   Re	instate			11-1-				11-30	55 AM
Policy	Applications	Claims Billi	ng Underv	vriting Pro	ducers	Reports	User Rei	ewals	Cance	l Pending	Diary	Tables	Admin	Att	Loc	Off
					Dire	ct Bill	Inquiry									
	Policy Number:         12AU000912327         Insured:         TEST ONEA           Effective:         05/03/2012 - 11/03/2012         Address:         123 BOB SMITH DRIVE CHICAGO IL 60612           Term:         6 Month         CHICAGO IL 60612           Producer:         0904-0000-IL         Home:           Policy Status:         Reinstated Without Lapse         Mobile:           New         Email:         Email:						Bills Bills Bill Nex Nex Tota	a Left: ed: Send: t Bill Due: t Bill Amt: il Balance:	3 of 5 Yes 08/20 09/03 \$49.7 \$116.	/2012 //2012 //6 27	Equity Da Pending ( Cancel Se Admin M Fee Balar	te: Cancel: ent: Menu nce:	08/04 08/04 07/05	/2012 /2012 /2012		
			<u>This</u>	policy is c	urrently P	signed	<mark>up for re</mark> MENT	curring	paym	<u>ents.</u>						
					Direct	Bill Tra	nsactio	ons								
Transacti Date	on Post Mark OR Bill Due	Description	Premium/ Amount	Total DB Fees F	Total Policy Fees	inning Pay Total M	ment Cl Nu Bank	neck mber/ Status			User			NSF	Void	Memo
05/02/201	12 05/03/2012	New Business	236.00		0.00	236.00					test il					
05/02/201		NB Down Payment	- 40.20		0.00	195.80 Rec	eipts FPX-	112013			test il			X	×	

Inst \$10.00

Inst \$10.00

Total: 10.00

Total: 10.00

> Total: 10.00

Total: 10.00

> Total: 10.00

> > 20.00

Inst \$10.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

0.00

195.80

156.03

156.03

13.97

156.03

116.27

116.27

Receipts 3390287

49.77

49.77

49.76

170.00

170.00

49.76

49.76

116.27

0

Receipts RPP EPX: 012818

0

Receipts RPP EPX: 004326

0

test il

ALLSAFE INSURANCE GROUP OF COMPANIES, INC RPP

Batch Processing

Christine Dickman

Christine Dickman

ALLSAFE INSURANCE GROUP OF COMPANIES, INC RPP

Batch Processing

×

×

x x

### When a Policy Holder becomes a member of the R.P.P. midterm - All states except Nevada

If an Insured becomes a member of the R.P.P. midterm the date the R.P.P. payment will be debited will be based on the date of the sign up. This is true for all states except Nevada.

#### EXAMPLE (all states except Nevada):

The sign up date is 07/02 and the next pull date is 08/02 (the day before the due date)

F	Policy Number: 12A Effective: 06/0 Term: 6 M Producer: 090 Policy Status: In-F		<u>0912335</u> 012 - 12/04/2012	Insured: Address:	BOB TW 123 BOE	O 3 SMITH DRIVE	Bills Bille	Left: d:	4 of 5 Yes	Equity Date: Pending Car	( ncel: (	08/05/20 08/05/20	)12 )12		
1 F			000-IL	Home:	CHICAG	O IL 60612	Bill S Next	end: Bill Due:	08/20/2012 09/03/2012	Cancel Sent	: (	07/02/20	012		
F			•	Mobile: Email:			Next	Bill Amt:	\$49.76	Admin Men	u				
ľ	vew			Email.			Iotai	Balance:	\$106.03	Fee Balance	: !	\$0.00			
			I	his polic	cy is cu	urrently sign	ed up for red	curring p	<u>ayments.</u>						
						POST F	PAYMENT								
					г	)irect Bill 1	Fransactio	ns							
							laneaotio								
Unposte	d														
Transacti Date	ion OR Bill Du Date	ark Ie	Description	Prei Am	mium/ ount	Total DB Fees	Total Policy Fees	Running Total	Payment Mode	Check Number/ Bank Status	User	NSF	Void	Men	
06/03/201	12 06/04/20	012	New Business		236.00		0.00	236.00			test il				
06/03/201	12		NB Down Payment		- 40.20		0.00	195.80	Receipts 3390291		test il	X	X		
06/21/201	12 07/05/20	)12	Bill/Cancel Sent		49.77	Inst \$10.00 Total: 10.00	0.00	195.80		0	test il				
07/02/201		sign up date	Installment Paymen	t	- 49.77	Inst \$10.00 Total: 10.00	0.00	156.03	Receipts 3390298	Receipts EPX: 012835	test il	X	X		
			Rescind/Bill/Cance		40.76	Inst \$10.00	0.00	156.03		0	tort il				
07/02/201	12 08/03/20	012	Update Due Date		49.76	Total: 10.00	0.00	100.00		0	test ii				

### When a Policy Holder becomes a member of the R.P.P. midterm – Nevada only

If an Insured becomes a member of the R.P.P. midterm in Nevada, the first R.P.P. payment will be debited will be the day before the equity runs out. The subsequent dates that will the R.P.P. payment will be debited will be based on whatever date the R.P.P. was originally debited. (see page 18)

#### Example (Nevada only):

The sign up date is 7/23 and the first pull after sign up is 08/31 (the day before equity)

Policy Numb Effective: Term: Producer: Policy Statu New	<b>27AU000</b> 07/01/20 6 Month 0772-000 <b>s:</b> In-Force	27AU000057872     Insured:     JOHN SMITH     Bills Left:       07/01/2012 - 01/01/2013     Address:     151 MAIN STREET     Billed:       6 Month     LAS VEGAS NV 89121     Bill Send:       0772-0000-NV     Home:     888-555-1212     Next Bill An       In-Force     Mobile:     Next Bill An       Email:     Total Balan		eft: nd: Bill Due: Bill Amt: Balance:	4 of 5 Yes 09/01/2012 09/15/2012 \$115.97 \$415.89	Equity Date: Pending Cancel Cancel Send: RPP Pull Date Admin Menu Fee Balance:	)12 )12 )12					
		<u>Th</u>	is policy	<u>is currently</u> PC	signed up	for rec ENT	urring p	<u>ayments.</u>				
				Direct I	Bill Trans	sactior	IS					
Unposted Transaction Date	Post Mark OR Bill Due Date	Description	Premium Amount	/ Total DB Fees	Total Policy Fees	Running Total	Payment Mode	Check Number/ Bank Status	User	NSF	Void	Memo
06/30/2012	07/01/2012	New Business	629.0	0	0.00	629.00			test nv			
06/30/2012		Policy Fee	0.0	0	20.00	649.00		0	test nv			
06/30/2012		Policy Fee Paid	0.0	0	- 20.00	629.00	Receipts 3390512		test nv			
06/30/2012		NB Down Payment	- 107.1	4	0.00	521.86	Receipts 3390512		test nv		X	
06/30/2012	07/16/2012	Bill Sent Update Due Date	115.9	7 Inst \$10 Total: 10.00	0.00	521.86		0	test nv			
07/18/2012	08/01/2012	Cancel Sent Update Due Date	115.9	7 Inst \$10 Total: 10.00	0.00	521.86		0	Christine Dickman			
07/23/2012		Installment Paymen	t - 115.9	7 Inst \$10 Total: 10.00	0.00	415.89	Receipts 3390513	Receipts EPX: 044534	test nv		X	
07/23/2012	08/16/2012	Rescind Bill Update Due Date	115.9	7 Inst \$10 Total: 10.00	0.00	415.89		0	Christine Dickman			
		TOTALS	415.8	9 10.00	0.00							

### The subsequent dates that will the R.P.P. payment will be debited - Nevada only

In Nevada the first RPP pull date used to be the day before the bill due date. The first pull date has been changed to the day before equity.

#### EXAMPLE:

RPP did not pull on 06/20 which is the day before the bill due date

RPP did pull on 07/06 which is the day before equity

Policy Number:	27AU000057813	Insured:	BOB SMITH	Bills Left:	10 of 11	Equity Date:	08/07/2012
Effective:	06/06/2012 - 06/06/2013	Address:	123 BOB SMITH DRIVE	Billed:	Yes	Pending Cancel:	
Term:	12 Month		Henderson NV 89002	Bill Send:	08/07/2012	Cancel Send:	07/24/2012
Producer:	0772-0000-NV	Home:		Next Bill Due:	08/21/2012	RPP Pull Date	08/06/2012
Policy Status:	In-Force	Mobile:		Next Bill Amt:	\$116.93		
New		Email:		Total Balance:	\$1,045.14	Admin Menu	
						Fee Balance:	\$0.00

This policy is currently signed up for recurring payments.
POST PAYMENT

					Direct B	ill Trai	nsactio	ons				
Unposted												
Transaction Date	Post Mark OR Bill Due Date	Description	Premium/ Amount	Total DB Fees	Total Policy Fees	Running Total	Payment Mode	Check Number/ Bank Status	User	NSF	Void	Memo
06/05/2012	06/06/2012	New Business	1,259.00		0.00	1,259.00			test nv			
06/05/2012		Policy Fee	0.00		20.00	1,279.00		0	test nv			
06/05/2012		NB Down Payment	- 106.93		0.00	1,172.07	Receipts 3390036	EPX: 003767	test nv	X	X	
06/05/2012		Policy Fee Paid	0.00		- 20.00	1,152.07	Receipts 3390036		test nv			
06/05/2012	06/21/2012	<u>Bill Sent</u> Update Due Date	116.93	Inst \$10 Total: 10.00	0.00	1,152.07		0	test nv			
06/22/2012	07/07/2012	Cancel Sent Update Due Date	116.93	Inst \$10 Total: 10.00	0.00	1,152.07		0	Batch Processing			
07/06/2012	07/06/2012	Installment Payment	- 116.93	Inst \$10 Total: 10.00	0.00	1,045.14	Receipts 3390377	Receipts RPP EPX: 016456	L.A. INSURANCE AGENCY NV13, LLC RPP	X	X	

### The subsequent dates that will the R.P.P. payment will be debited - Nevada only

The Next RPP pull date will be 8/3, holding the date of the month  $(3^{rd})$  from the previous month.

At any time equity is in the past that causes a revised cancellation to generate with an earlier due date RPP will pull the day before the cancel date

07/23/2012				QA1 SE	RVER (Chi	ristine D	ickman	)		Help		9:1	0:38 AM
Policy Ar	oplications	Claims Billing	<u>Underwrit</u>	ting <u>Produ</u>	icers <u>Re</u> j	ports Use	er <u>Renev</u>	wals Cano	el Pending	Diary Tables	Admin _A	tt Lo	og Off
					Direct	Bill Ir	nquiry						
Policy Num Effective: Term: Producer: Policy State New	ber: 27AU0 06/04/ 6 Mon 0772-( us: In-For	00057840 2012 - 12/04/2012 th 0000-NV :e	Insured: Address Home: Mobile: Email:	TEST THRE : 123 WEST Henderson	EE NV 89002		Bills Bille Bill S Next Next Tota	Left: d: Send: t Bill Due: t Bill Amt: I Balance:	3 of 5 Yes 08/05/2012 08/19/2012 \$109.40 \$390.10	Equity Date: Pending Can Cancel Sent: RPP Pull Date Admin Menu Fee Balance:	08 cel: 08 07 e 08	/05/20 /05/20 /20/20 /03/20	12 12 12 12
			This poli	cy is curi	rently si POS	gned u T PAYN	o for re <u>1ENT</u>	curring p	ayments.				
	1			Diı	rect Bil	ll Tran	sactio	ons					
Transaction Date	Post Mark OR Bill Due Date	Description	Premium/ Amount	Total DB Fees	Total Policy Fees	Running Total	Payment Mode	Check Number/ Bank Status	5	User	NSF	Void	Memo
06/03/2012	06/04/2012	New Business	590.00		0.00	590.00				test nv		_	
06/03/2012	1.757	Policy Fee	0.00		20.00	610.00		0		test nv			
06/03/2012	0.000	NB Down Payment	- 100.50		0.00	509.50	Receipts 3390322	EPX: 004011	f	test nv		X	
06/03/2012	2.000	Policy Fee Paid	0.00		- 20.00	489.50	Receipts 3390322			test nv			
06/03/2012	06/19/2012	Bill Sent Update Due Date	109.40	Inst \$10 Total: 10.00	0.00	489.50		0		test nv			
07/03/2012	07/03/2012	Installment Payment	- 109.40	Inst \$10 Total: 10.00	0.00	390.10	Receipts 3390335	Receipts RPP EPX: 004323	L.A. INSU	RANCE AGENCY NV	13,	X	
07/05/2012	07/19/2012	<u>Bill Sent</u> Update Due Date	109.40	Inst \$10 Total: 10.00	0.00	390.10		0	B	atch Processing			
07/20/2012	08/05/2012	Cancel Sent Update Due Date	109.40	Inst \$10 Total: 10.00	0.00	390.10		0	В	atch Processing			
		TOTALS	390.10	10.00	0.00								

### IL SR-22

For an Illinois policy with an SR22, the first RPP pull will be day before the bill due date, which is 26 days. Subsequent pull days will be the same date of the month.

### EXAMPLE:

The RPP pull date is the 23<sup>rd</sup> of each month.

1123/2012			QA1 S	SERVER (Chris	tine Dickma	in)		H	elp		9:	43:33 A
Policy App	lications Cla	ims <u>Billing Un</u>	erwriting Pro	ducers <u>Repor</u>	<u>ts User Rer</u>	newals <u>C</u>	ancel Pendin	<u>g Diary Ta</u>	bles A	<u>dmin</u>	<u>Att</u>	<u>og Off</u>
				Direct E	Bill Inquir	У						
Policy Numb Effective: Term: Producer: Policy Status New	er: <u>12AU00091</u> 06/28/2012 12 Month 0904-0000 : In-Force	2392 Ins - 06/28/2013 Ad SR-22 IL Ho Mo En	ured: GEORGE dress: 123 RIVE CHICAGO me: bile: ail:	E SMITH RSIDE DIL 60612	Bi Bi Ne Ne To	lls Left: lled: II Send: ext Bill Due: ext Bill Amt: otal Balance:	10 of 11 Yes 08/05/201 08/24/201 \$50.00 \$412.93	Equity Pendi 2 Cance 2 Adn Fee B	Date: ng Cano I Send: nin Menu alance:	:el:	08/12/2 07/25/2 \$0.00	012 012
		This	policy is cu	rrently sigr POST	<u>ied up for i</u> PAYMENT	recurring	paymen	ts.				
			D	irect Bill	Transact	ions						
Unposted			D	irect Bill	Transact	ions						
Unposted Transaction Date	Post Mark OR Bill Due Date	Description	Premium/ Amount	Total DB Fees	Transact	Running Total	Payment Mode	Check Number/ Bank Status	User	NSF	Void	Memo
Unposted Transaction Date 06/27/2012	Post Mark OR Bill Due Date 06/28/2012	Description New Business	Premium/ Amount 471.00	Total DB Fees	Transact	Running Total 471.00	Payment Mode	Check Number/ Bank Status	User test il	NSF	Void	Memo
Unposted Transaction Date 06/27/2012 06/27/2012	Post Mark OR Bill Due Date 06/28/2012	Description New Business NB Down Paymen	Premium/ Amount 471.00 - 58.07	Total DB Fees	Transact	Running Total 471.00 412.93	Payment Mode Receipts 3390511	Check Number/ Bank Status EPX: 044533	User test il test il	NSF	Void	Memo
Unposted Transaction Date 06/27/2012 06/27/2012	Post Mark OR Bill Due Date 06/28/2012  07/24/2012	Description New Business NB Down Paymen Bill Sent Update Due Date	Premium/ Amount 471.00 - 58.07 50.00	Total DB Fees	Transacti Total Policy Fees 0.00 0.00 0.00	Running Total           471.00           412.93           412.93	Payment Mode Receipts 3390511	Check Number/ Bank Status EPX: 044533 0	User test il test il	NSF	Void	Memo

### American Access Casualty Company will no longer send immediate bill/cancels once a policy is issued.

We will no longer send immediate bill/cancels once a policy is issued. The system will wait approximately 16-18 days after policy issuance. This rule is excluded for all of the following types of policies:

- Nevada
- Arizona
- Illinois SR-2 policies

### EXAMPLE:

Policy issued effective 06/05. The bill/cancel did not generate till 06/23/12 with a 07/07 due date.

Transaction Date	Post Mark OR Bill Due Date	Description	Premium/ Amount	Total DB Fees	Total Policy Fees	Running Total	Payment Mode	Check Number/ Bank Status	User	NSF	Void	Memo
06/05/2012	06/06/2012	New Business	693.00		0.00	693.00			Farrah Sayeed			
06/05/2012		Policy Fee	0.00		10.00	703.00		0	Farrah Sayeed			
06/05/2012		Theft Prevention Fee	0.00		2.00	705.00		0	Farrah Sayeed			
06/05/2012		NB Down Payment	- 118.04		0.00	586.96	CreditCard	EPX: 012397	Farrah Sayeed	X		
06/05/2012		Theft Prevention Fee Paid	0.00		- 2.00	584.96	CreditCard	0	Farrah Sayeed			
06/05/2012		Policy Fee Paid	0.00		- 10.00	574.96	CreditCard	0	Farrah Sayeed			
06/06/2012	06/09/2012	Cancel	- 680.00		0.00	- 105.04			Farrah Sayeed			
06/06/2012	06/15/2012	Reinstate	659.00		0.00	553.96			Farrah Sayeed			
06/23/2012	07/07/2012	Bill/Cancel Sent Update Due Date	130.03	Inst \$13 Total: 13.00	0.00	553.96		0	Farrah Sayeed			
	1	1		1	1			1				1

# The system use to ask for a minimum of \$5 for an endorsement down payment even if the total amount of the endorsement was less than \$5.00.

The system use to ask for a minimum of \$5 for an endorsement down payment even if the total amount of the endorsement was less than \$5.00. This has been changed for the actual amount to be collected if the amount is less than \$5.00.

### EXAMPLE:

In this scenario Towing was added for a paid in full policy which caused an additional premium of \$3.00. The system is only asking for the \$3.00.

Policy Number:	13AU000117383	Insured:	TEST NUMBERSIX	Bills Left:	1 of 5	Equity Date:	09/07/2012
Effective:	03/07/2012 - 09/07/2012	Address:	123 ONLINE PLAZA	Billed:	No	Pending Cancel:	
Term:	6 Month		GARY IN 46403	Bill Send:	03/24/2012	Cancel Send:	
Producer:	0235-0003-IN	Home:		Next Bill Due:	04/07/2012		
Policy Status:	In-Force	Mobile:		Next Bill Amt:	\$0.00	Admin Menu	
New		Email:		Total Balance:	\$0.00	Fee Balance:	\$0.00

		_			
EZ-Pay		Current Balance & Equity		Balance & Equity After Payme	ent
Pay Policy Off in Full:	\$3.00 (\$)	Premium Balance	\$3.00	Premium Balance	\$3.00
Suggested Payment (including feas):	\$3.00 (\$)	Fee Balance:	\$0.00	Fee Balance:	\$0.00
EN Deum Dius Neut Dill Ameunt (with fee	\$2.00 (E)	Total Balance with Fees:	\$3.00	Total Balance with Fees:	\$3.00
EN Down Plus Next Bill Amount (with fee	s): \$3.00 ④	Equity:	Sep 07, 2012	Equity:	Sep 4, 2012
	Tender Type	Ref#	Amount		
		~	\$	$\odot$	
	Total Paid:		\$0.00		
	Sign insured up for Red Payments?	curring	Yes: 🔿 No: 🔿		
	Premium Paid:		\$0.00		
	Payment Type:	EN Down Payment			
	Comments:				
	Installments:	1 of 5			
	Est. Monthly Payment:	\$10.00			
		Continue	Cancel		

### Enter Payment

### Alleviating the Bill/Cancel SR/22/26 scenario

In order to alleviate the Bill/Cancel SR/22/26 scenario we are collecting an installment payment minus the installment fee at the time of endorsing an SR/22.

### EXAMPLE:

SR-22 was endorsed on 07/08. The system will take a payment equal to the installment payment minus the fee. The initial revised bill will be in a 22/26 scenario however as soon as the current bill is paid it will no longer be in a 22/26 scenario.

Please keep in mind the following:

- We do not allow RPP signup mid-term on an SR-22 policy
- If an endorsement is processed midterm on a non-sr22 policy it is possible that the system will be in a 22/26 scenario if the current bill has not been paid. To avoid this collect the current bill plus the Endorsement payment to add the SR-22
- A bill/cancel will generate if a policy is pending cancel for uw reasons however a cancel bill will not. Cancel bill will generate only after the policy has been reinstated for uw reasons.
- If the particular state has an sr-22 fee this will be collected at the time the endorsement to add SR-22 has been
  processed.

Transaction Date	OR OR Bill Due Date	Description	Premium/ Amount	Total DB Fees	Total Policy Fees	Running Total	Payment Mode	Check Number/ Bank Status	User	NSF	Void	Memo
06/07/2012	06/08/2012	New Business	582.00		0.00	582.00			test tx			
06/07/2012		Policy Fee	0.00		10.00	592.00		0	test tx			
06/07/2012		Theft Prevention Fee	0.00		2.00	594.00		0	test tx			
06/07/2012		NB Down Payment	- 49.44		0.00	544.56	Receipts 3390482		test tx	X	X	
06/07/2012		Theft Prevention Fee Paid	0.00		- 2.00	542.56	Receipts 3390482		test tx			
06/07/2012		Policy Fee Paid	0.00		- 10.00	532.56	Receipts 3390482		test tx			
06/25/2012	07/09/2012	Bill/Cancel Sent Update Due Date	62.43	Inst \$13 Total: 13.00	0.00	532.56		0	test tx			
07/08/2012		EN Down Payment	- 49.43		0.00	483.13	Receipts 3390483		test tx	X	X	
07/08/2012		SR-22 Fee	0.00		25.00	508.13		0	test tx			
07/08/2012		SR-22 Fee Paid	0.00		- 25.00	483.13	Receipts 3390483		test tx			
07/08/2012	07/18/2012	Bill/Cancel Sent Update Due Date SR26 Resend	62.43	Inst \$13 Total: 13.00	0.00	483.13		0	test tx			
07/16/2012		Installment Payment	- 62.43	Inst \$13 Total: 13.00	0.00	433.70	Receipts 3390484	Receipts	test tx	X	X	
07/16/2012	08/16/2012	Rescind Bill Update Due Date SR22 Resend	62.43	Inst \$13 Total: 13.00	0.00	433.70		0	test tx			

#### 42-56073

Calculating Endorsement Suggested Payment (including fees):

### EXAMPLE:

Days left in term = 136

Days left till bill due date = 14

832/136 = 6.11 per day

6.11 \*14 = 86 Suggested Payment (including fees):

(also see page 25)

Coverage Premiu	m Information (Calculation	Factor: 1.000	Calc Premium	
Coverages	Limits	Vehicle 1	Vehicle 2	
Bodily Injury	✓ 15/30 □ 25/50	<b>\$</b> 74	<b>\$</b> 68	
Property Damage	☑ 10 □ 15 □ 25	\$ 77	<b>\$</b> 71	
Medical Payments	<b>✓</b> 500 <b>□</b> 1000 <b>□</b> 2000 <b>□</b> 5000	\$7	<b>\$</b> 7	
Uninsured Motorist - Bl	✓ 15/30 □ 25/50	<b>\$</b> 27	<b>\$</b> 27	
Underinsured Motorist	☑ 15/30 □ 25/50	<b>\$</b> 17	<b>\$</b> 17	
Comp/Collision		500/500 💌	500/500 🐱	
		<b>\$</b> 343	<b>\$</b> 319	
Roadside Assistance		None 🛩	None 🔽	
		50	50	
Rental Reimbursement		None 💙	None 🚩	
		50	30	
Safety Equipment		s 0	s 0	
	Premium Subtotal by vehicle:	\$545	\$509	
		Premium Total:	\$1054	
	Pre	mium Change:	\$832	

07/16/2012	07/31/2012	<u>Bill Sent</u> <u>Update Due Date</u>	58.38	Inst \$8 Total: 8.00	0.00	197.69	0	test az	
		TOTALS	197 69	8.00	0.00				

Calculating Endorsement EN Down Plus Next Bill Amount (with fees)::

EN Down Plus Next Bill Amount (with fees): = original bill + dollars per day \*31 + dollars per day \*14

EXAMPLE:

832/136 = 6.1176 new dollars per day

6.1176\*14 = 85.64

6.1176\*31 = 189.64

Original bill = 58.38

85.64+ 189.64+58.38 = 334 EN Down Plus Next Bill Amount (with fees):

(also see page 24)

05/31/2012 - 11/30/2012 6 Month 0446-0000-AZ In-Force	Address: 123 FIR PHOENI Home: Mobile: Email:	ST STREET X AZ 85033	Billed: Bill Send: Next Bill Due: Next Bill Amt: Total Balance:	Yes 08/15/2012 08/31/2012 \$205.69 \$197.69	Grace Days: Pending Cancel: Cancel Send: Admin Menu Fee Balance:	8 days 08/09/2012 \$0.00
		Enter Paym	ent			
		Current Balance & Equity		Balance & Equity After	r Payment	
licy Off in Full:	\$1,037.69 (\$)	Premium Balance	\$1,029.69	Premium Balance	\$1,029.69	
sted Payment (including fees):	\$85.92 (\$)	Fee Balance:	\$0.00	Fee Balance:	\$0.00	
un Dius Noxt Bill Amount (with fo	\$224.22 (S)	Total Balance with Fees:	\$1,029.69	Total Balance with Fee	es: \$1,029.69	
In Plus Next bill Aniount (with le	esj. \$334.22 @	Equity:	Aug 01, 2012	Equity:	Jul 20, 2012	
	Tondor Typo	Dof#	٨	mount		
	Tender Type	iver #	A	anount		
		×	\$	V		
	Total Paid:			\$0.00		
	Installment Fee			\$0.00		
	Premium Paid:			\$0.00		
	Payment Type:	EN Down Payment				
	Comments:					
	05/31/2012 - 11/30/2012 6 Month 0446-0000-AZ In-Force licy Off in Full: sted Payment (including fees): vn Plus Next Bill Amount (with fe	05/31/2012 - 11/30/2012 6 Month 0446-0000-AZ In-Force Home: In-Force Mobile: Email: 1037.69 (\$ \$1.037.69 (\$ \$1.037.69 (\$ \$46.92 (\$) \$2.92 (\$) \$334.22 (\$) Tender Type Total Paid: Installment Fee Premium Paid: Payment Tyne:	05/31/2012 - 11/30/2012 6 Month 0446-0000-AZ In-Force Home: Mobile: Email:	05/31/2012 - 11/30/2012       Address: 123 FIRST STREET PHOENIX AZ 85033       Billed: Billed: Bill Send: Next Bill Due: Next Bill Amt: Total Balance:         0446-0000-AZ In-Force       Home: Mobile: Email:       Next Bill Due: Next Bill Amt: Total Balance:         icy Off in Full: icy Off in Full: sted Payment (including fees): m Plus Next Bill Amount (with fees):       \$1,037.69 (\$) \$334.22 (\$)       Current Balance & Equity Premium Balance         1029.69 Fee Balance:       \$1,029.69 Fee Balance:       \$1,029.69 Fee Balance:         1037.69 (\$) rotal Balance with Fees:       \$1,029.69 Fee Balance:         1037.69 (\$) rotal Balance with Fees:       \$1,029.69 Fee Balance:         104 Dealance with Fees:       \$1,029.69 Fee Balance:         105 Total Paid: Installment Fee Premium Paid:       \$1,029.69 Fee Premium Paid:         105 Payment Type:       EN Down Payment	05/31/2012 - 11/30/2012       Address: 123 FIRST STREET PHOENIX AZ 85033       Billed:       Yes         0446-0000-AZ In-Force       Home: Mobile:       Next Bill Send:       08/15/2012         Mobile:       Next Bill Send:       08/15/2012         Mobile:       Next Bill Amt:       \$205.69         Email:       Total Balance:       \$197.69         Current Balance & Equity         Premium Balance       \$1,029.69         Fee Balance:       \$0.00         Sted Payment (including fees):       \$334.22 \$         m Plus Next Bill Amount (with fees):       \$334.22 \$         Total Paid:       \$0.00         Installment Fee       \$0.00         Premium Paid:       \$0.00         Premium Paid:       \$0.00	06/31/2012 - 11/30/2012 6 Month 0446-0000-AZ       Address: 123 FIRST STREET PHOENIX AZ 85033       Billed: Bill Send: Next Bill Due: Next Bill Due: 08/31/2012       Yes       Grace Days: Pending Cancel: 08/15/2012         In-Force       Mobile: Email:       Next Bill Amt: S205.69       S205.69         Total Balance:       S197.69       Admin Menu Fee Balance:         Fer Balance: S1029.69         for Full:       S1.037.69       Premium Balance S1.029.69         Sted Payment (including fees): m Plus Next Bill Amount (with fees):         S34.22       S1.334.22       S1.334.22         Inter the fees: S1.029.69         Total Balance with Fees: S1.029.69         Total Balance with Fees: S1.029.69       S0.00         Total Balance with Fees: S1.029.69         Total Paid: S0.00

### **Receipt Bill Due Dates**

Policy was endorsed on 07/16 with an additional premium. A revised bill was sent with the higher amount with the due date of 07/30/2012. When the endorsement was processed the receipt due date matches the bill due date.

				Direct E	Bill Inquiry							
Policy Effect Term: Produ Policy	/ Number: tive: ucer: / Status:	12AU000912390 06/29/2012 - 12/29/2012 6 Month 0904-0000-IL In-Force	Insured: Address: Home: Mobile:	TEST RPP 123 FIRST STREET CHICAGO IL 60612	Bills Bills Bill Nex Nex	e Left: ed: Send: t Bill Due: t Bill Amt:	5 of 5 Yes 08/16/2012 08/30/2012 \$257.40	Equity Date: Pending Can Cancel Sent: Admin Menu	( cel: ( (	)7/30/20 )7/30/20 )7/16/20	012 012 012	
14644			This policy	<u>y is currently sign</u> POST Direct Bill	ned up for re PAYMENT Transactic		ayments.	Fee Balance		\$0.00		
nposted	8			Direct Bill	Tansaone	///3						
insaction Date	Post Ma OR Bill Due Date	rk Description	Premiu Amou	ım/ Total DB nt Fees	Total Policy Fees	Running Total	Payment Mode	Check Number/ Bank Status	User	NSF	Void	Memo
/28/2012	06/29/20	12 New Business	3 23	36.00	0.00	236.00	)		test il			
/28/2012		NB Down Paym	ent - 4	40.20	0.00	195.80	Receipts 3390487	EPX: 004679	test il	X	X	
/16/2012	07/17/20	12 Endorsemen	t 1,10	04.00	0.00	1,299.80			test il			
/16/2012	07/30/20	12 Bill/Cancel Ser Update Due Da	nt ite	19.77 Inst \$10.00 Total: 10.00	0.00	1,299.80		0	test il			
/16/2012		EN Down Paym	ent - 8	37.51	0.00	1,212.29	Receipts 3390488		test il	X	X	
/16/2012	07/30/20	12 Bill/Cancel Ser Update Due Da	nt 25	57.40 Inst \$10.00 Total: 10.00	0.00	1,212.29		0	test il			
		TOTALS	1.21	0.00	0.00							

Insurance Company:	American Access Casualty Company
Receipt Number:	3390488
Store:	ALLSAFE INSURANCE GROUP OF COMPANIES, INC
Phone:	773-628-7336
Address:	5207 N HARLEM AVENUE
	CHICAGO, IL 60656
Agent:	test
Date/Time :	07/16/2012 3:05PM CT
Name:	TEST RPP
Address:	123 FIRST STREET
OP	CHICAGO, IL 60612
Policy 12AU000912390 Pre	mium \$87.51
Total EN Down Payment:	\$87.51
Cash:	\$87.51
Total:	\$87.51
_	

### Prevent debiting the R.P.P. payment twice in one month

In order to prevent the R.P.P. payment from debiting twice in one month a report will now be generated with a list of policies that had RPP pulled less than 28 days of the current pull date. Underwriting will review this report and approve the pull of the RPP in these scenarios.

### EXAMPLE:

An endorsement was processed by an I-user that moved equity back due to no down payment. Equity moved back to 07/16 therefore the new RPP pull date is 07/15.

07/15 is less than 28 days from the previous RPP pull date of 06/27 therefore this policy will appear on the report. Since no down payment was collected from the insured, underwriting will approve the payment to be pulled on 07/15.

In the event that equity and the RPP pull date is in the past RPP will pull the day before the cancel due date.

P E T P P N	olicy Number ffective: erm: roducer: olicy Status: ew	27AU000057861 05/29/2012 - 11/29/ 6 Month 0772-0000-NV In-Force	TAU000057861         Insured:         TESR RPP         Bills Left:         3 of 5         Equity Date:         07/16/201           5/29/2012 - 11/29/2012         Address:         123 FIRST STREET         Billed:         Yes         Pending Cancel:         07/16/201           Month         LAS VEGAS NV 89123         Bill Send:         07/30/2012         Cancel Sent:         07/16/201           Force         Mobile:         Next Bill Amet:         \$160.77         RPP Pull Date:         07/15/201           Force         Mobile:         Next Bill Amet:         \$654.53         Admin Menu           Fee Balance:         \$0.00         S0.00         S0.00         S0.00		2012 2012 2012 2012	>							
			<u>This</u>	policy is c	urrently s POS	i <mark>gned u</mark> ST PAYI	i <mark>p for re</mark> MENT	ecurring pa	ayments.				
					Direct B	ill Trai	nsactio	ons					
Jnposted													
ansaction Date	Post Mark OR Bill Due Date	Description	Premium/ Amount	Total DB Fees	Total Policy Fees	Running Total	Payment Mode	Check Number/ Bank Status	User		NSF	Void	Memo
5/28/2012	05/29/2012	New Business	695.00		0.00	695.00			test nv				
5/28/2012		Policy Fee	0.00		20.00	715.00		0	test nv				
5/28/2012		NB Down Payment	- 118.38		0.00	596.62	Receipts 3390451	EPX: 000403	test nv		X	X	
5/28/2012		Policy Fee Paid	0.00		- 20.00	576.62	Receipts 3390451		test nv				
5/28/2012	06/13/2012	<u>Bill Sent</u> <u>Update Due Date</u>	127.09	Inst \$10 Total: 10.00	0.00	576.62		0	test nv				
6/27/2012	06/27/2012	Installment Payment	- 127.09	Inst \$10	0.00	459.53	Receipts	Receipts RPF EPX: 000021	L.A. INSURANCE AGENCY NV13, LL	C RPP	X	X	
6/29/2012	05/29/2012	Endorsement	195.00		0.00	654.53			Christine Dickman				
6/29/2012	07/13/2012	<u>Bill Sent</u> <u>Update Due Date</u>	127.09	Inst \$10 Total: 10.00	0.00	654.53		0	Christine Dickman				
7/16/2012	07/30/2012	Cancel Sent Update Due Date	227.67	Inst \$10 Total: 10.00	0.00	654.53		0	Batch Processing				

# **PRODUCER DASHBOARD REPORTS OVERVIEW**

#### Producer Dashboard – Credit Card Declined (PRXXX)

- Displays the policies whose RPP credits cards were declined when the attempt was made by the system to take payment. The policies will appear on the report the same day the payment is declined.

#### Producer Dashboard – Credit Card Expiration (PRXXX)

- Displays the policies whose RPP credits cards will or have expired. The policies will appear on the report 30 days prior to the card's expiration date.

#### Producer Dashboard – Pending RPP Cancellation Request Form (PRXXX)

- Displays the policies that are missing the RPP cancellation request form. The policies will appear on the report 10 days after "Pending Cancellation" has been selected in the Recurring Payment Maintenance screen if the Cancellation form has not been received and processed by AACC.

# **CREDIT CARD DECLINED REPORT**

Producer Dashboard – Credit Card Declined (PRXXX)

12/31/2010									Help	12:34:58 PM		
Policy	Applications	Claims	Producers	Reports	User	Renewals	Diary	Tables	Admin	Log Off		
			Cr	edit Car	d Decline	d						
	Producer:											
				submit								
		Credit Card Decli	ned (All 4 records)									
		Policy #	Insured Name		Date Decline	ed	<b>Dashboard Status</b>					
		+ <u>AU</u>	_		12/27/2010 (4 days ago)		N/A					
	C	+ <u>AU</u>	_		12/28/2010 (3 days ago)		N/A					
	[	+ <u>AU</u>	_		12/28/2010 (3 days ago)		N/A					
	C	+ <u>AU</u>	_		12/28/2010 (3 days ago)		N/A					
Ĺ												

- The Credit Card Declined report consists of the following sections:
  - Policy #
  - Insured Name
  - Date Declined
  - Dashboard Status
- Click the *Policy #* 's hyperlink to enter the policy's main page (click the web browser's *Back* button to return to the *Credit Card Declined* report).
- Click the <u><--- Return to Reports</u> hyperlink to view return to the Reports page.

# **CREDIT CARD DECLINED REPORT**

Producer Dashboard – Credit Card Declined (PRXXX)

- Determine which policy to work and click the corresponding +.
- The following will appear:

12/31/2010										12:41:51 PM
Policy	Applications	<u>Claims</u>	Producers	Reports	User	Renewals	Diary	Tables	Admin	Log Off
				Credit Ca	rd Declin	ed				
			Produc	cer:		~				
		Credit Card Decli	ned (All 4 records)		Data Daali					
	l	Policy #	Insured Name	01.0	Date Decin	ied L	ashboard Statu	s		
		D.F. N. I		CLU ATT	SE		F 1	/1 1		
		Policy Number	_	AU	Status		viev	v/cnangej		
		Insured Name			Date Decline	d	12	/2//2010		
		Address			Payments		Make a	Payment]		
		Phone Number Language		Fnglish	Credit Card I Notes	Info	Update Credit (	Card Info [view]		
		Dungange		211.94011	Cardholder F	'hone				

- The following information is provided:
  - Policy Number
  - Insured Name
  - Address
  - Phone Number
  - Language
  - Status
  - Date Declined
  - Payments
  - Credit Card Info
  - Notes
  - Cardholder Name
  - Cardholder Phone
- Click the CLOSE bar to close the window and return to the entire Credit Card Declined report.
- Click the *Policy #* 's hyperlink to enter the policy's main page (click the web browser's *Back* button to return to the *Credit Card Declined* report).
- Click the *[view/change]* hyperlink to view or change the policy's dashboard status.
- The following will appear:

	[close]
Status:	*
Date/Time:	
User:	
	save

### **CREDIT CARD DECLINED REPORT**

Producer Dashboard – Credit Card Declined (PRXXX)

• Use the *Status:* drop down box to select the dashboard status from the list provided:

		[close]
Status:		~
Date/Ti User:	Left message Contact - Expecting action from customer Do not contact again - Insured elsewhere Do not contact again - Other No activity Phone disconnected or incorrect	5

- Click the [ <u>close</u> ] hyperlink to close the window or click save to save any changes.
- Saved entries can be viewed by clicking the <u>View/Create Note</u> hyperlink found on the policy's main screen and in the Dashboard Status column of the Credit Card Declined report.
- Click the <u>Make a Payment</u> hyperlink to make a payment.
- Clicking the <u>Update Credit Card Info</u> hyperlink will open the Recurring Payment Maintenance screen where the credit card's information can be updated (see page 9).
- Click [view] to view the policy's notes screen.
- The following screen will appear:

										Hale	
Policy	_A	plications	Producers	Reports	User	Renewals	Cancel Pending	Diary	Tables	Admin	Log Off
Policy N	Notes	- ous 5   Next 5		- AU						E	eturn to Policy
Date	Туре	User		Note							
New Not	e   Previ	ous 5   Next 5								E	eturn to Policy

- Click <u>New Note</u> to enter a new policy note.
- Click <u>Return to Policy</u> to enter the policy's main page.
- Click the web browser's *Back* button to return to the *Credit Card Declined* report.

# **CREDIT CARD EXPIRATION REPORT**

Producer Dashboard – Credit Card Expiration (PRXXX)

12/31/2010									Help	12:34:58 PM
Policy	Applications	Claims	Producers	Reports	User	Renewals	Diary	Tables	Admin	Log Off
			Ст	edit Car	d Expiratio	n				
			Producer:			~				
				submit						
		Credit Card Expir	ration Form (All 1 records)							
		Policy #	Insured Name		CC Expiration I	Date I	Dashboard Status			
		+ _AU	_		12/27/2010 (4 days ago)		N/A			
		+ <u>AU</u>	_		12/28/2010 (3 days ago)		N/A			
		+ <u>AU</u>	_		12/28/2010 (3 days ago)		N/A			
		+ <u>AU</u>	_		12/28/2010 (3 days ago)		N/A			

- The Credit Card Expiration report consists of the following sections:
  - Policy #
  - Insured Name
  - CC Expiration Report
  - Dashboard Status
- Click the *Policy #* 's hyperlink to enter the policy's main page (click the web browser's *Back* button to return to the *Credit Card Expiration* report).
- Click the <u>*<--- Return to Reports*</u> hyperlink to view return to the *Reports* page.

# **CREDIT CARD EXPIRATION REPORT**

Producer Dashboard – Credit Card Expiration (PRXXX)

- The following will appear:

12/31/2010								Help	12:55:24 PM
Policy Applicati	ons <u>Claims</u>	Producers	Reports	User	Renewals	Diary	Tables	Admin	Log Off
		Cr	edit Car	d Expira	tion				
		Producer	:		*				
			submit	)					
	Credit Card Expi	ration Form (All 1 records)	)						
	Policy #	Insured Name		CC Expira	tion Date 🛛 🛛	Dashboard Status			
			CLO	SE					
	Policy Number	A	U	Status		[view/	[change]		
	Insured Name			CC Expiration	on Date	12/3	31/2010		
	Address			Credit Card	Info	Update Credit C	ard Info		
				Notes			[view]		
	Phone Number			Cardholder ]	Name				
	Language		English	Cardholder ]	Phone				

- The following information is provided:
  - Policy Number
  - Insured Name
  - Address
  - Phone Number
  - Language
  - Status
  - CC Expiration Date
  - Credit Card Info
  - Notes
  - Cardholder Name
  - Cardholder Phone
- Click the CLOSE bar to close the window and return to the entire Credit Card Expiration report.
- Click the *Policy #* 's hyperlink to enter the policy's main page (click the web browser's *Back* button to return to the *Credit Card Expiration* report).
- Click the *[view/change]* hyperlink to view or change the policy's dashboard status.
- The following will appear:

		[close]
Status:		*
Date/Ti User:	ime:	
		save

## **CREDIT CARD EXPIRATION REPORT**

Producer Dashboard – Credit Card Expiration (PRXXX)

• Use the Status: drop down box to select the dashboard status from the list provided:

		[close]
Status:		~
Date/Ti User:	Left message Contact - Expecting action from customer Do not contact again - Insured elsewhere Do not contact again - Other No activity Phone disconnected or incorrect	5

- Click the [ <u>close</u> ] hyperlink to close the window or click save to save any changes.
- Saved entries can be viewed by clicking the <u>View/Create Note</u> hyperlink found on the policy's main screen and in the Dashboard Status column of the Credit Card Expiration report
- Clicking the <u>Update Credit Card Info</u> hyperlink will open the Recurring Payment Maintenance screen where the credit card's information can be updated (see page 9).
- Click [view] to view the policy's notes screen.
- The following screen will appear:

									Hele	
Policy	Applications	Producers	Reports	User	Renewals	Cancel Pending	Diary	Tables	Admin	Log Off
Policy N	lotes -		- AU							
New Not	e   Previous 5   Next 5								B	eturn to Policy
Date	Type User	N	lote							
New Not	e   Previous 5   Next 5								B	eturn to Policy

- Click <u>New Note</u> to enter a new policy note.
- Click <u>Return to Policy</u> to enter the policy's main page.
- Click the web browser's Back button to return to the Credit Card Expiration report.

# PENDING RPP CANCELLATION FORM

Producer Dashboard – Pending RPP Cancellation Request Form (PRXXX)

12/31/2010									Help	1:07:38 PM
Policy	Applications	<u>Claims</u>	Producers	Reports	User	Renewals	Diary	Tables	Admin	Log Off
		P	ending RPP (	Cancellation	Form					
			Producer: submit	]	~					
	Pending RPP Ca	ncellation Form	(All 1 records)							
	Policy #	Insured Nam	e	RPP Cancella Request Date	tion	Dashboard Status				
	+ <u>AU</u>			12/22/2010 (9 days ago)		N/A.				
	+ <u>AU</u>			12/22/2010 (9 days ago)		N/A				
	+ <u>AU</u>			12/22/2010 (9 days ago)		N/A				
	+ <u>AU</u>			12/27/2010 (4 days ago)		N/A				
	+ <u>AU</u>			12/27/2010 (4 days ago)		N/A				
	+ <u>AU</u>			12/27/2010 (4 days ago)		N/A				

- The *Pending RPP Cancellation Form* report consists of the following sections:
  - Policy #
  - Insured Name
  - RPP Cancellation Request Date
  - Dashboard Status
- Click the *Policy #* 's hyperlink to enter the policy's main page (click the web browser's *Back* button to return to the *Pending RPP Cancellation Form* report).
- Click the <u>*<--- Return to Reports*</u> hyperlink to view return to the *Reports* page.

# **PENDING RPP CANCELLATION FORM**

Producer Dashboard – Pending RPP Cancellation Request Form (PRXXX)

12/31/2010									Help	1:18:22 PM
Policy	Applications	Claims	Producers	Reports	User	Renewals	Diary	Tables	Admin	Log Off
Pending RPP Cancellation Form										
	Producer:									
				submit						
		Pending RPP Can	cellation Form (All 1 reco	ords)						
		Policy #	Insured Name		RPP Cance Request D	ellation ate	Dashboard Stat	us		
			CLOSE							
		Policy Number	A	U	Status		[vie	w/change]		
		Insured Name			RPP Cancel	lation Request 1	Date 1	2/31/2010		
		Address			RPP Cancel	lation Form		[view]		
					Notes			[view]		
		Phone Number			Cardholder 1	Name				
		Language		English	Cardholder ]	Phone				

- The following information is provided:
  - Policy Number
  - Insured Name
  - Address
  - Phone Number
  - Language
  - Status
  - RPP Cancellation Request Date
  - RPP Cancellation Form
  - Notes

 Click the CLOSE bar to close the window and return to the entire Pending RPP Cancellation Form report.

- Click the *Policy #* 's hyperlink to enter the policy's main page (click the web browser's *Back* button to return to the *Pending RPP Cancellation Form* report).
- Click the *[view/change]* hyperlink to view or change the policy's dashboard status.
- The following will appear:

	[close]
Status:	<b>*</b>
Date/Time:	
User:	
	save

# **PENDING RPP CANCELLATION FORM**

Producer Dashboard – Pending RPP Cancellation Request Form (PRXXX)

• Use the *Status:* drop down box to select the dashboard status from the list provided:

		[close]
Status:		~
Date/Ti User:	Left message Contact - Expecting action from customer Do not contact again - Insured elsewhere Do not contact again - Other No activity Phone disconnected or incorrect	5

- Click the [ close ] hyperlink to close the window or click save to save any changes.
- Saved entries can be viewed by clicking the <u>View/Create Note</u> hyperlink found on the policy's main screen and in the Dashboard Status column of the Pending RPP Cancellation Form report.
- Clicking the <u>[view]</u> across from *RPP Cancellation Form* will generate the RPP Cancellation Request Form which then can be printed. (see page 13)
- Click [view] to view the policy's notes screen.
- The following screen will appear:

										Hele	
Pelicy	Applicati	ons.	Producers	Reports	User	Renewals	Cancel Pending	Diary	Tables	Admin	Log Off
Policy Notes -				- AU							
New Note	Previous 5	Next 5								B	eturn to Policy
Date	Type Use	r		Note							
New Note   Previous 5   Next 5								eturn to Policy			

- Click <u>New Note</u> to enter a new policy note.
- Click <u>Return to Policy</u> to enter the policy's main page.
- Click the web browser's **Back** button to return to the **Pending RPP Cancellation Form** report.