AMERICAN ACCESS
CASUALTY COMPANY

"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.**

REVISED 082912

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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.

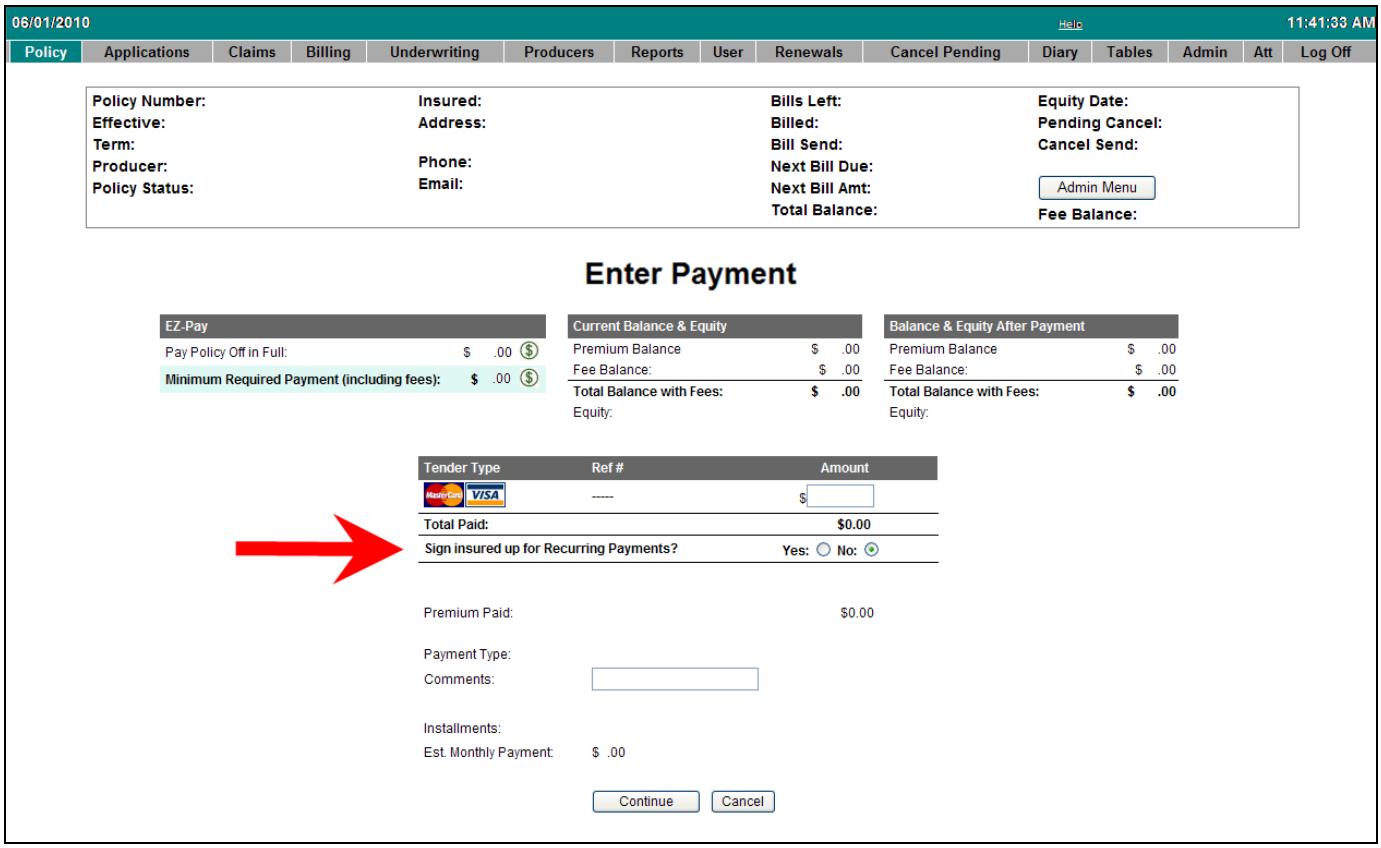
After an additional premium endorsement payment is posted, the subsequent minimum amounts that will be due may be more than previous minimum amounts that were due. If they the subsequent minimum amounts that will be due are more, then the bills will reflect the change.

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.

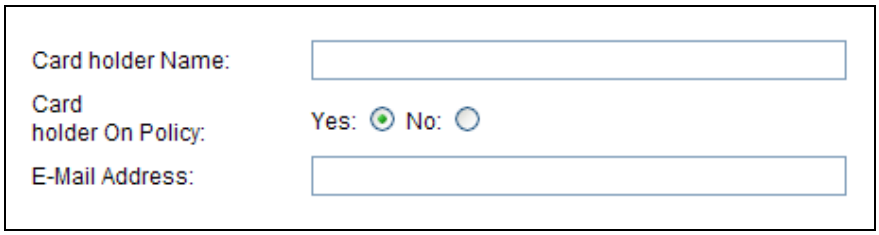


The question ***Sign insured up for Recurring Payments?*** has been added to the payment screen.

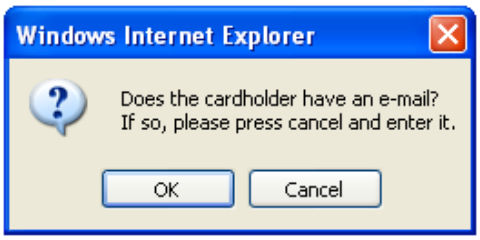
If ***No:*** is selected for ***Sign insured up for Recurring Payments?*** continue with the normal payment process.

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

(ALL FIELDS ARE REQUIRED)



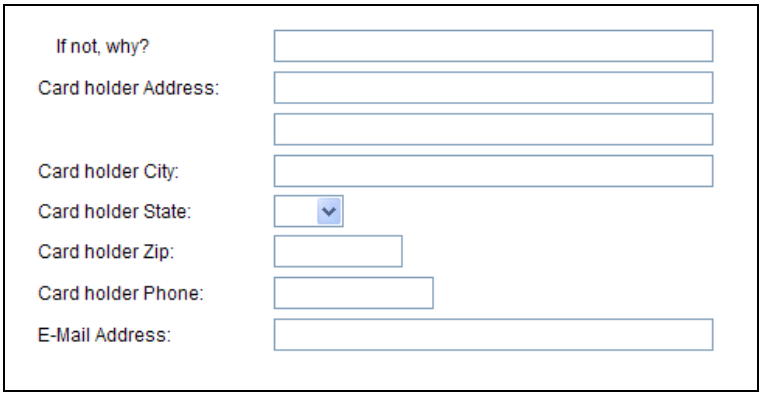
If ***E-Mail Address:*** is left blank the following will appear:



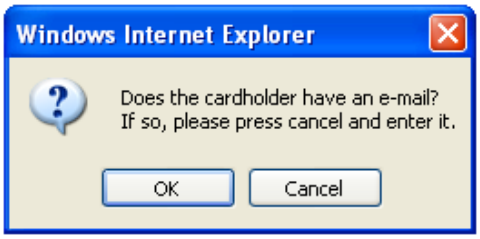
Continue with the normal payment process after making a selection.

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

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

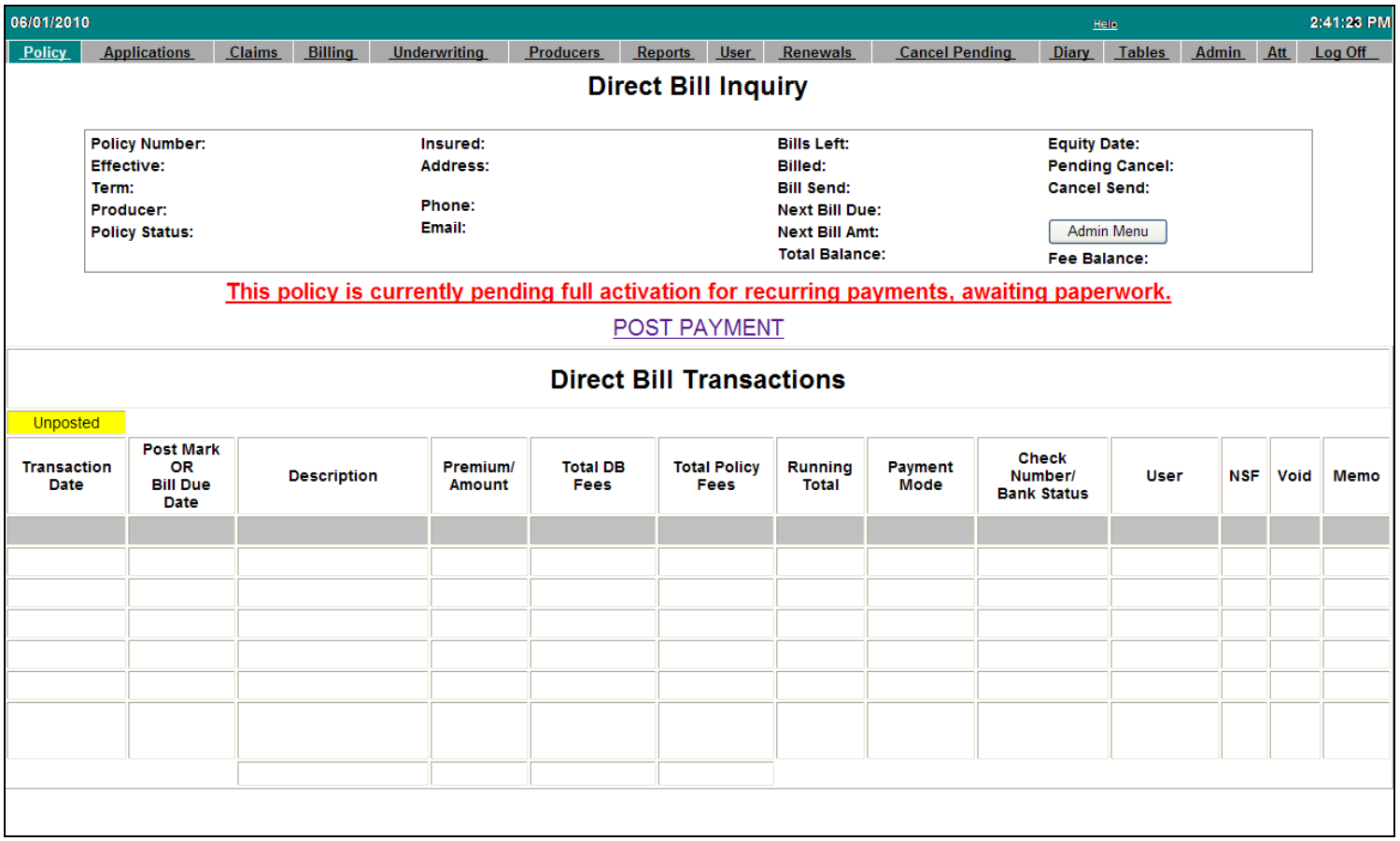


If ***E-Mail Address:*** is left blank the following will appear:



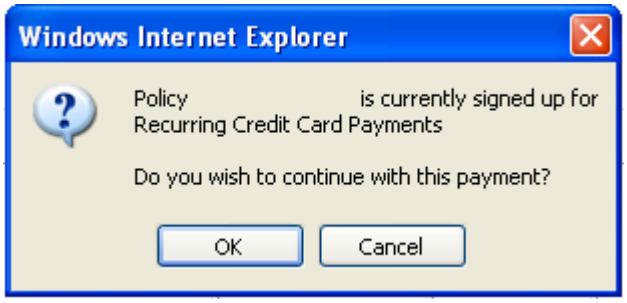
Continue with the normal payment process after making a selection.

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



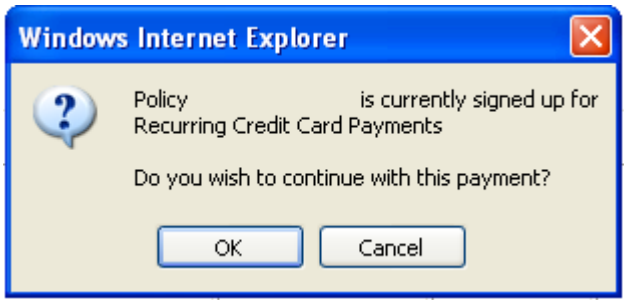
Posting manual payments does not stop the R.P.P.'s scheduled payments from being debited.

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:

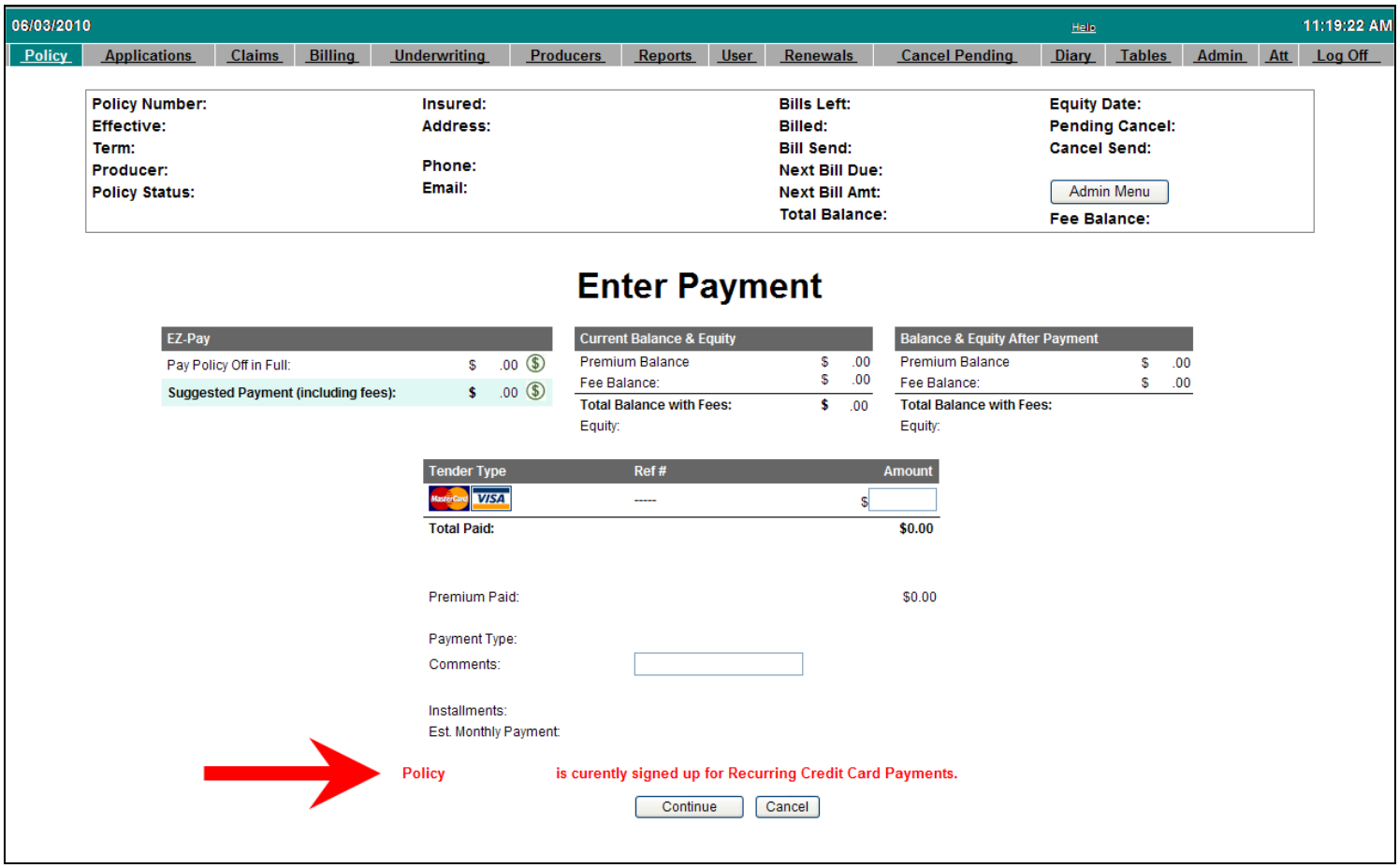


Click Cancel to cancel the transaction and stay on the ***Direct Bill Inquiry*** screen.

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

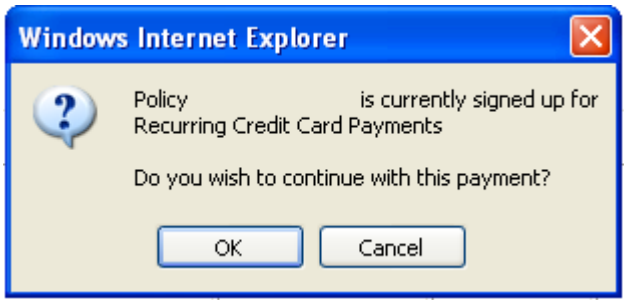


Click OK to continue with the payment. The following screen will appear:



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

If all the required information is entered and Continue is clicked the following will appear:



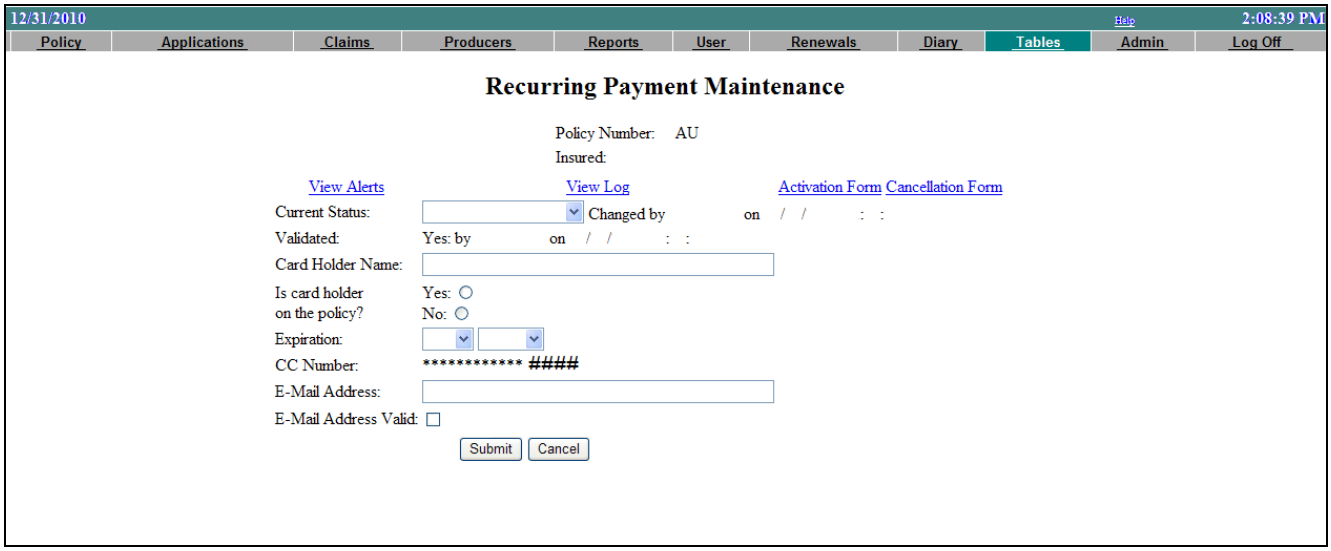
Click Cancel to cancel the transaction and stay on the ***Enter Payment*** screen.

Click OK to continue with the normal payment process.

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

RECURRING PAYMENT MAINTENANCE

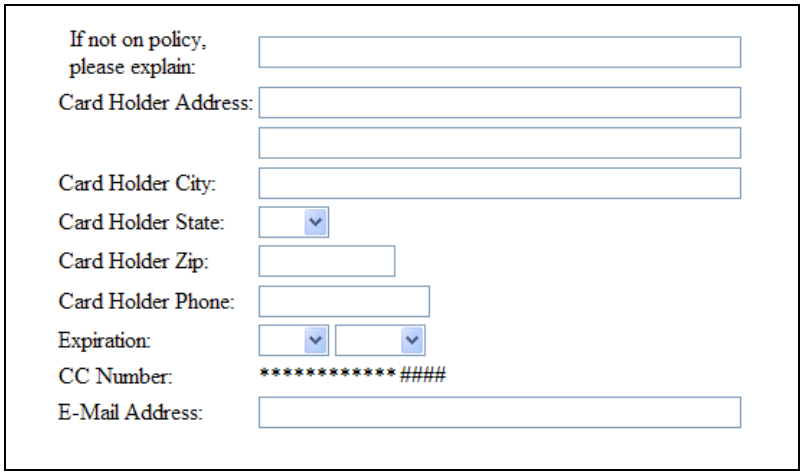
The following screen (***Recurring Payment Maintenance***) will appear when "***This policy is currently signed up for recurring payment.***" on the ***Direct Bill Inquiry*** screen is clicked:



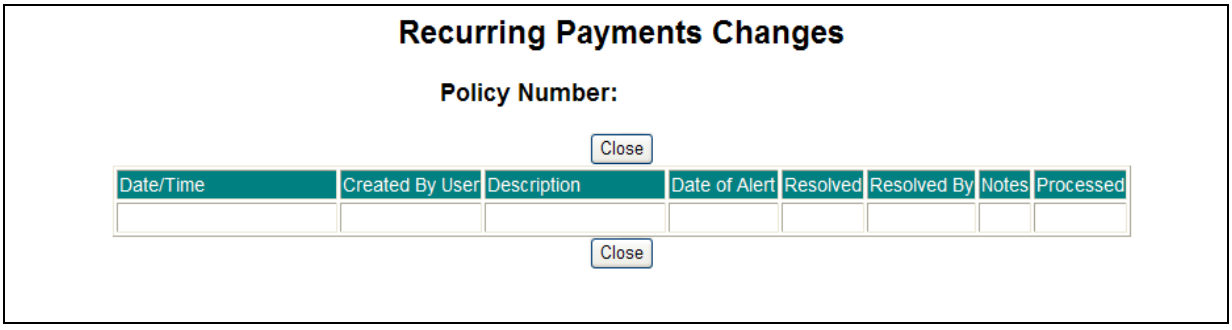
Update any information if necessary.

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

(ALL FIELDS ARE REQUIRED)

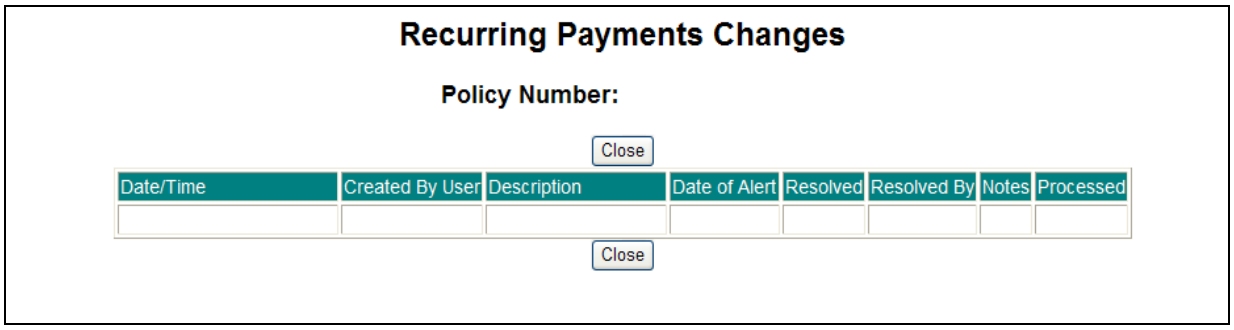


Click ***View Alerts*** to view the Alerts. The following screen will appear:



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

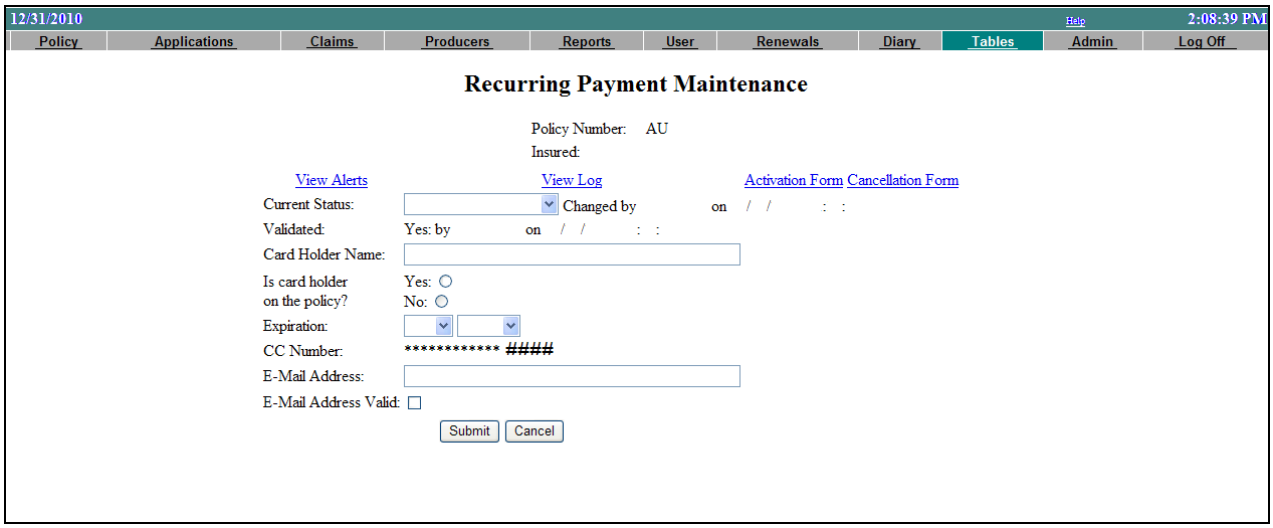
RECURRING PAYMENT MAINTENANCE



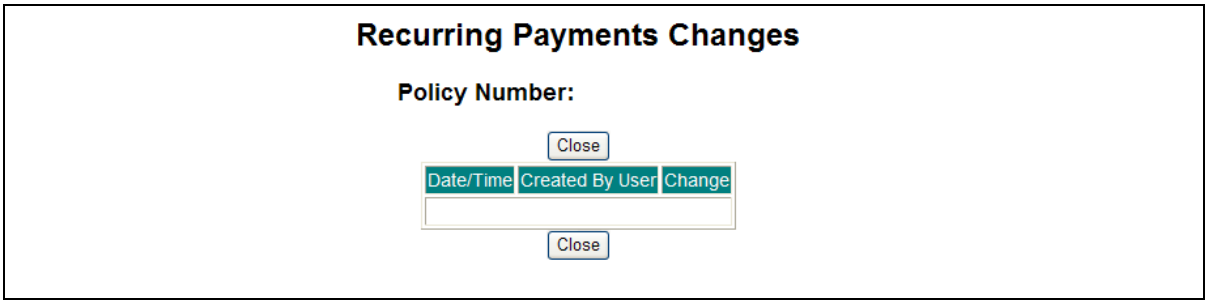
The following will appear:

Click [No] to stay on the ***Recurring Payments Changes/View Alerts*** screen.

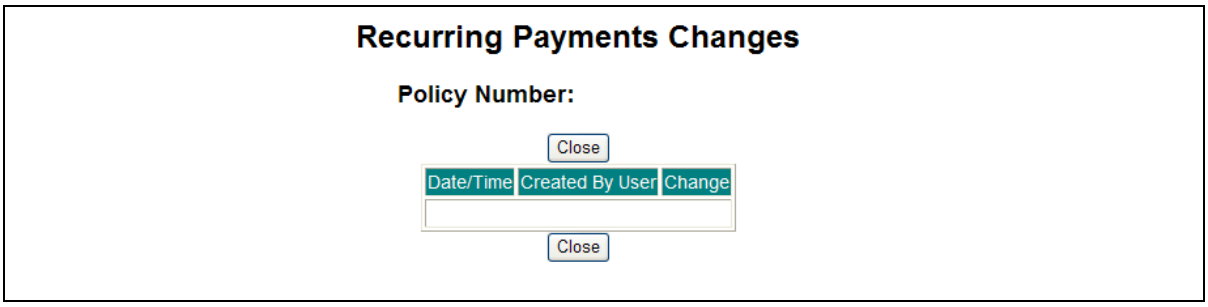
Click [Yes] to return to the ***Recurring Payment Maintenance*** screen.



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



RECURRING PAYMENT MAINTENANCE

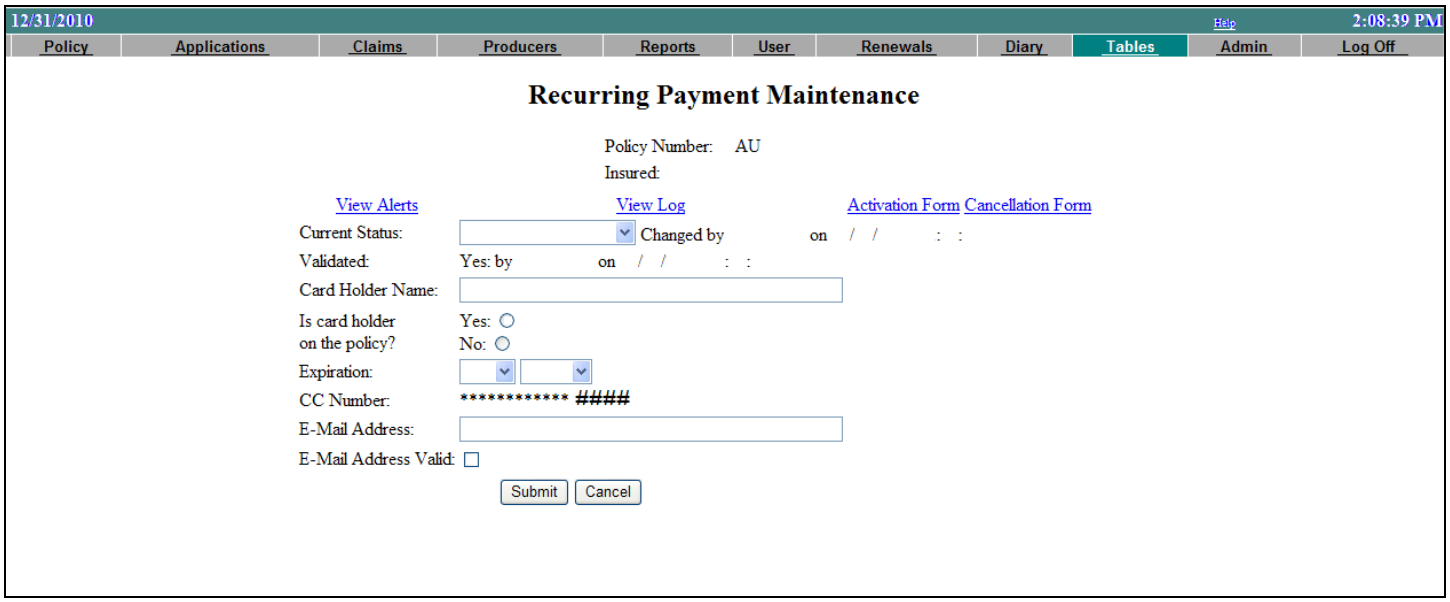


Click Close to return to the ***Recurring Payment Maintenance*** screen.

The following will appear:

Click No to stay on the ***Recurring Payments Changes/View Change Log*** screen.

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



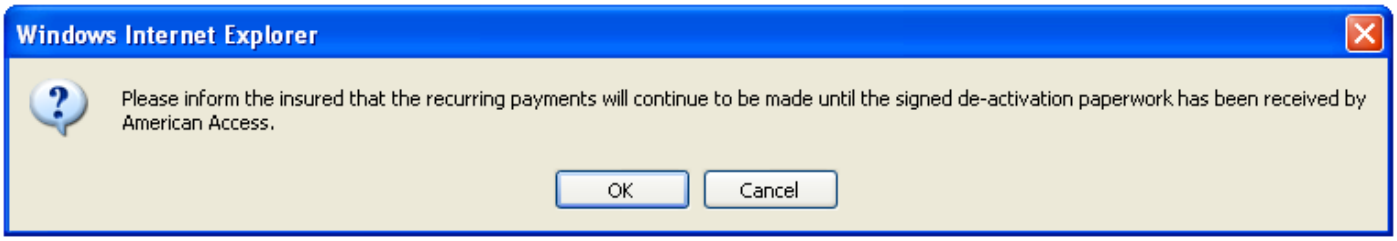
Click Submit to update the information and return to the ***Direct Bill Inquiry*** screen.

Click 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:



If Cancel is clicked the user will be returned to the ***Recurring Payment Maintenance*** screen.

If OK 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.

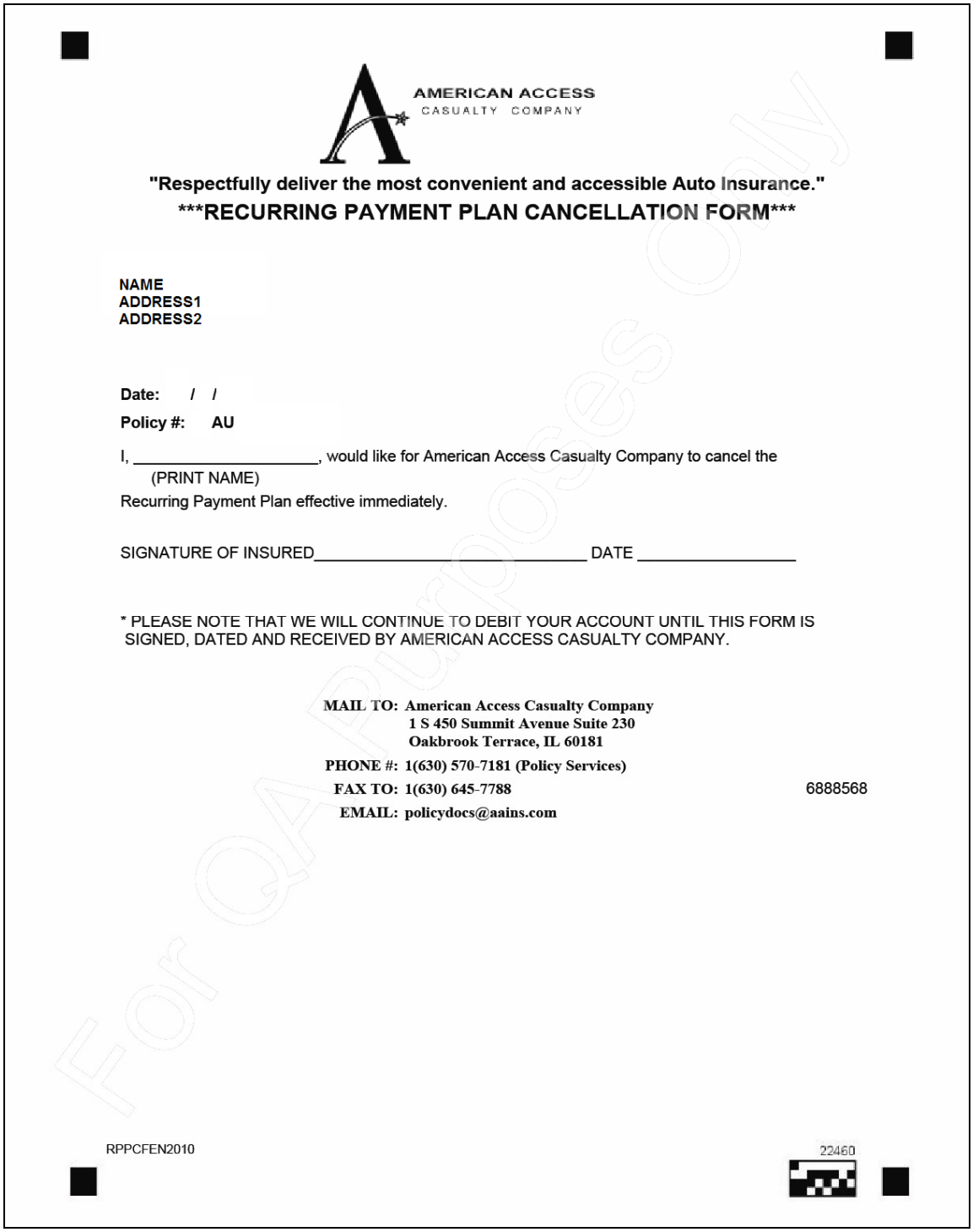
**** The R.P.P. will not be de-activated/cancelled until the Cancellation Form is received and processed by an American Access Casualty Company Access Representative.***

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 ***View All Documents*** on the policy's homepage and in ***Cancellation Form*** in the ***Recurring Payment Maintenance*** screen.

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



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*****RECURRING PAYMENT PLAN CANCELLATION FORM*****

NAME
ADDRESS1
ADDRESS2

Date: / /

Policy #: AU

I, _____, would like for American Access Casualty Company to cancel the
(PRINT NAME)
Recurring Payment Plan effective immediately.

SIGNATURE OF INSURED_____ DATE _____

* PLEASE NOTE THAT WE WILL CONTINUE TO DEBIT YOUR ACCOUNT UNTIL THIS FORM IS SIGNED, DATED AND RECEIVED BY AMERICAN ACCESS CASUALTY COMPANY.

MAIL TO: American Access Casualty Company
1 S 450 Summit Avenue Suite 230
Oakbrook Terrace, IL 60181
PHONE #: 1(630) 570-7181 (Policy Services)
FAX TO: 1(630) 645-7788
EMAIL: policydocs@aains.com

6888568

RPPCFEN2010

22460

For QA Purposes Only

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

RECENT UPDATES

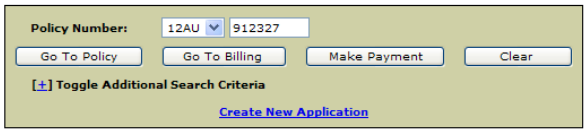
An Underwriter manually reinstated a policy without a lapse and the Policy Holder is a member of the R.P.P.

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:

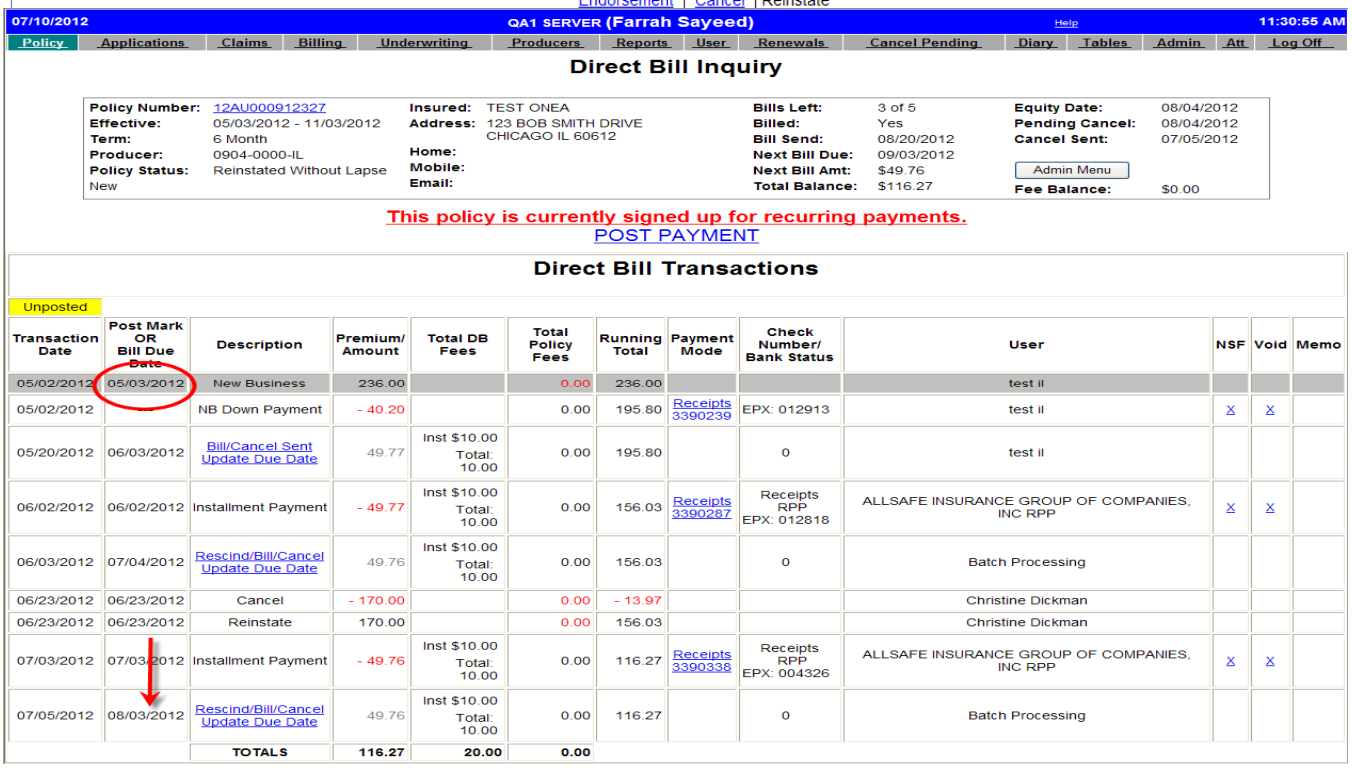
The R.P.P. payment will be debited the day before the due date on 08/02/2012. This is consistent with the original signup of R.P.P. at New business.

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.



Type	Effective	Expires	Term Premium	Original Premium	Add/Ret Premium	Policy Fees	Total Premium	Worksheet	DEC Sheet	Output	Accounting	Written Premium
New Business	May 3, 2012	Jun 22, 2012	$66	$236	$0	$0.00	$236	View	View	Output	Payments	$236
Cancel Pending Underwriting Reasons - Did not receive a signed Driver Exclusion form for	Jun 23, 2012	Nov 3, 2012	$0	$0	$0	$0.00	$0	View	View	Output	Payments	$0
Cancel Underwriting Reasons - Did not receive a signed Driver Exclusion form for	Jun 23, 2012	Jun 23, 2012	$0	$0	$-170	$0.00	- $170	View	View	Output	Payments	- $170
Reinstate → Reinstated no lapse	Jun 23, 2012	Nov 3, 2012	$170	$236	$170	$0.00	$170	View	View	Output	Payments	$170
											Total Term Premium:	$236

Endorsement | Cancel | Reinstate



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
05/02/2012	05/03/2012	New Business	236.00		0.00	236.00			test il			
05/02/2012		NB Down Payment	- 40.20		0.00	195.80	Receipts 3390239	EPX: 012913	test il	X	X	
05/20/2012	06/03/2012	Bill/Cancel Sent Update Due Date	49.77	Inst $10.00 Total: 10.00	0.00	195.80		0	test il			
06/02/2012	06/02/2012	Installment Payment	- 49.77	Inst $10.00 Total: 10.00	0.00	156.03	Receipts 3390287	Receipts RPP EPX: 012818	ALLSAFE INSURANCE GROUP OF COMPANIES, INC RPP	X	X	
06/03/2012	07/04/2012	Rescind/Bill/Cancel Update Due Date	49.76	Inst $10.00 Total: 10.00	0.00	156.03		0	Batch Processing			
06/23/2012	06/23/2012	Cancel	- 170.00		0.00	- 13.97			Christine Dickman			
06/23/2012	06/23/2012	Reinstate	170.00		0.00	156.03			Christine Dickman			
07/03/2012	07/03/2012	Installment Payment	- 49.76	Inst $10.00 Total: 10.00	0.00	116.27	Receipts 3390338	Receipts RPP EPX: 004326	ALLSAFE INSURANCE GROUP OF COMPANIES, INC RPP	X	X	
07/05/2012	08/03/2012	Rescind/Bill/Cancel Update Due Date	49.76	Inst $10.00 Total: 10.00	0.00	116.27		0	Batch Processing			
		TOTALS	116.27	20.00	0.00							

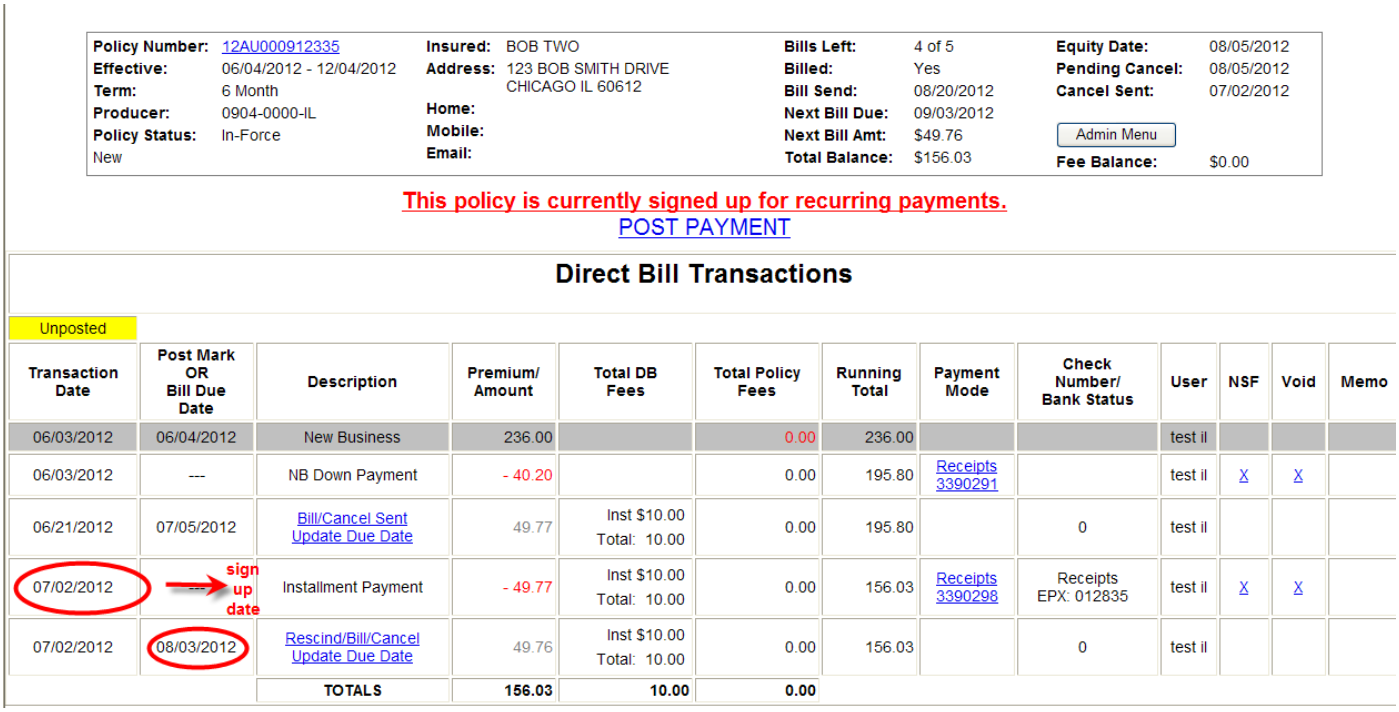
RECENT UPDATES

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)



Policy Number:	12AU000912335	**Insured:**	BOB TWO	**Bills Left:**	4 of 5	**Equity Date:**	08/05/2012					
Effective:	06/04/2012 - 12/04/2012	**Address:**	123 BOB SMITH DRIVE CHICAGO IL 60612	**Billed:**	Yes	**Pending Cancel:**	08/05/2012					
Term:	6 Month			**Bill Send:**	08/20/2012	**Cancel Sent:**	07/02/2012					
Producer:	0904-0000-IL	**Home:**		**Next Bill Due:**	09/03/2012							
Policy Status:	In-Force	**Mobile:**		**Next Bill Amt:**	$49.76	Admin Menu						
New		**Email:**		**Total Balance:**	$156.03	**Fee Balance:**	$0.00					

This policy is currently signed up for recurring payments.

POST PAYMENT

Direct Bill Transactions

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
06/03/2012	06/04/2012	New Business	236.00		0.00	236.00			test il			
06/03/2012	---	NB Down Payment	- 40.20		0.00	195.80	Receipts 3390291		test il	X	X	
06/21/2012	07/05/2012	Bill/Cancel Sent Update Due Date	49.77	Inst $10.00 Total: 10.00	0.00	195.80		0	test il			
07/02/2012	--- sign up date	Installment Payment	- 49.77	Inst $10.00 Total: 10.00	0.00	156.03	Receipts 3390298	Receipts EPX: 012835	test il	X	X	
07/02/2012	08/03/2012	Rescind/Bill/Cancel Update Due Date	49.76	Inst $10.00 Total: 10.00	0.00	156.03		0	test il			
		TOTALS	**156.03**	**10.00**	**0.00**							

RECENT UPDATES

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 Number:	27AU000057872	**Insured:**	JOHN SMITH	**Bills Left:**	4 of 5	**Equity Date:**	09/01/2012
Effective:	07/01/2012 - 01/01/2013	**Address:**	151 MAIN STREET LAS VEGAS NV 89121	**Billed:**	Yes	**Pending Cancel:**	
Term:	6 Month			**Bill Send:**	09/01/2012	**Cancel Send:**	08/17/2012
Producer:	0772-0000-NV	**Home:**	888-555-1212	**Next Bill Due:**	09/15/2012	**RPP Pull Date**	08/31/2012
Policy Status:	In-Force	**Mobile:**		**Next Bill Amt:**	$115.97		
New		**Email:**		**Total Balance:**	$415.89	Admin Menu	
						Fee Balance:	$0.00

This policy is currently signed up for recurring payments.

POST PAYMENT

Direct Bill Transactions

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	629.00		0.00	629.00			test nv			
06/30/2012	---	Policy Fee	0.00		20.00	649.00		0	test nv			
06/30/2012	---	Policy Fee Paid	0.00		- 20.00	629.00	Receipts 3390512		test nv			
06/30/2012	---	NB Down Payment	- 107.14		0.00	521.86	Receipts 3390512		test nv		X	
06/30/2012	07/16/2012	Bill Sent Update Due Date	115.97	Inst $10 Total: 10.00	0.00	521.86		0	test nv			
07/18/2012	08/01/2012	Cancel Sent Update Due Date	115.97	Inst $10 Total: 10.00	0.00	521.86		0	Christine Dickman			
07/23/2012	---	Installment Payment	- 115.97	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	115.97	Inst $10 Total: 10.00	0.00	415.89		0	Christine Dickman			
		TOTALS	**415.89**	**10.00**	**0.00**							

RECENT UPDATES

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 Henderson NV 89002	**Billed:**	Yes	**Pending Cancel:**	
Term:	12 Month			**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 Bill Transactions

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	Bill Sent 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	

RECENT UPDATES

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 (3rd) 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 SERVER (Christine Dickman) Help 9:10:38 AM

Policy | Applications | Claims | Billing | Underwriting | Producers | Reports | User | Renewals | Cancel Pending | Diary | Tables | Admin | Att | Log Off

Direct Bill Inquiry

Policy Number:	27AU000057840	**Insured:**	TEST THREE	**Bills Left:**	3 of 5	**Equity Date:**	08/05/2012
Effective:	06/04/2012 - 12/04/2012	**Address:**	123 WEST Henderson NV 89002	**Billed:**	Yes	**Pending Cancel:**	08/05/2012
Term:	6 Month			**Bill Send:**	08/05/2012	**Cancel Sent:**	07/20/2012
Producer:	0772-0000-NV	**Home:**		**Next Bill Due:**	08/19/2012	**RPP Pull Date**	08/03/2012
Policy Status:	In-Force	**Mobile:**		**Next Bill Amt:**	$109.40		
New		**Email:**		**Total Balance:**	$390.10	Admin Menu	
						Fee Balance:	$0.00

This policy is currently signed up for recurring payments.

POST PAYMENT

Direct Bill Transactions

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
06/03/2012	06/04/2012	New Business	590.00		0.00	590.00			test nv			
06/03/2012	---	Policy Fee	0.00		20.00	610.00		0	test nv			
06/03/2012	---	NB Down Payment	- 100.50		0.00	509.50	Receipts 3390322	EPX: 004011	test nv		X	
06/03/2012	---	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. INSURANCE AGENCY NV13, LLC RPP		X	
07/05/2012	07/19/2012	Bill Sent Update Due Date	109.40	Inst $10 Total: 10.00	0.00	390.10		0	Batch Processing			
07/20/2012	08/05/2012	Cancel Sent Update Due Date	109.40	Inst $10 Total: 10.00	0.00	390.10		0	Batch Processing			
		TOTALS	**390.10**	**10.00**	**0.00**							

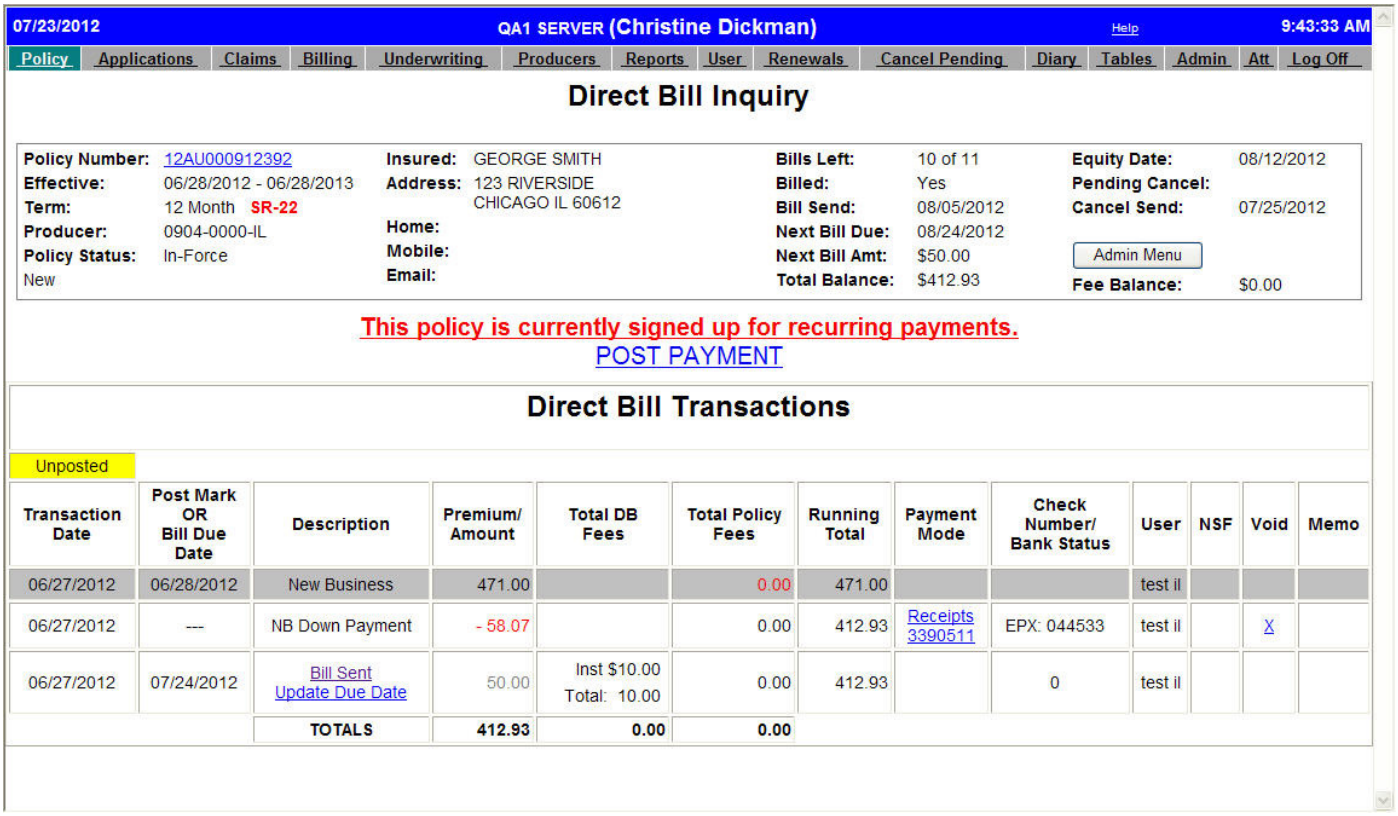
RECENT UPDATES

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 23rd of each month.



07/23/2012 QA1 SERVER (Christine Dickman) Help 9:43:33 AM

Policy | Applications | Claims | Billing | Underwriting | Producers | Reports | User | Renewals | Cancel Pending | Diary | Tables | Admin | Att | Log Off

Direct Bill Inquiry

Policy Number:	12AU000912392	**Insured:**	GEORGE SMITH	**Bills Left:**	10 of 11	**Equity Date:**	08/12/2012
Effective:	06/28/2012 - 06/28/2013	**Address:**	123 RIVERSIDE CHICAGO IL 60612	**Billed:**	Yes	**Pending Cancel:**	
Term:	12 Month **SR-22**			**Bill Send:**	08/05/2012	**Cancel Send:**	07/25/2012
Producer:	0904-0000-IL	**Home:**		**Next Bill Due:**	08/24/2012		
Policy Status:	In-Force	**Mobile:**		**Next Bill Amt:**	$50.00	Admin Menu	
New		**Email:**		**Total Balance:**	$412.93	**Fee Balance:**	$0.00

This policy is currently signed up for recurring payments.

POST PAYMENT

Direct Bill Transactions

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
06/27/2012	06/28/2012	New Business	471.00		0.00	471.00			test il			
06/27/2012	---	NB Down Payment	- 58.07		0.00	412.93	Receipts 3390511	EPX: 044533	test il		X	
06/27/2012	07/24/2012	Bill Sent Update Due Date	50.00	Inst $10.00 Total: 10.00	0.00	412.93		0	test il			
		TOTALS	**412.93**	**0.00**	**0.00**							

RECENT UPDATES

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			

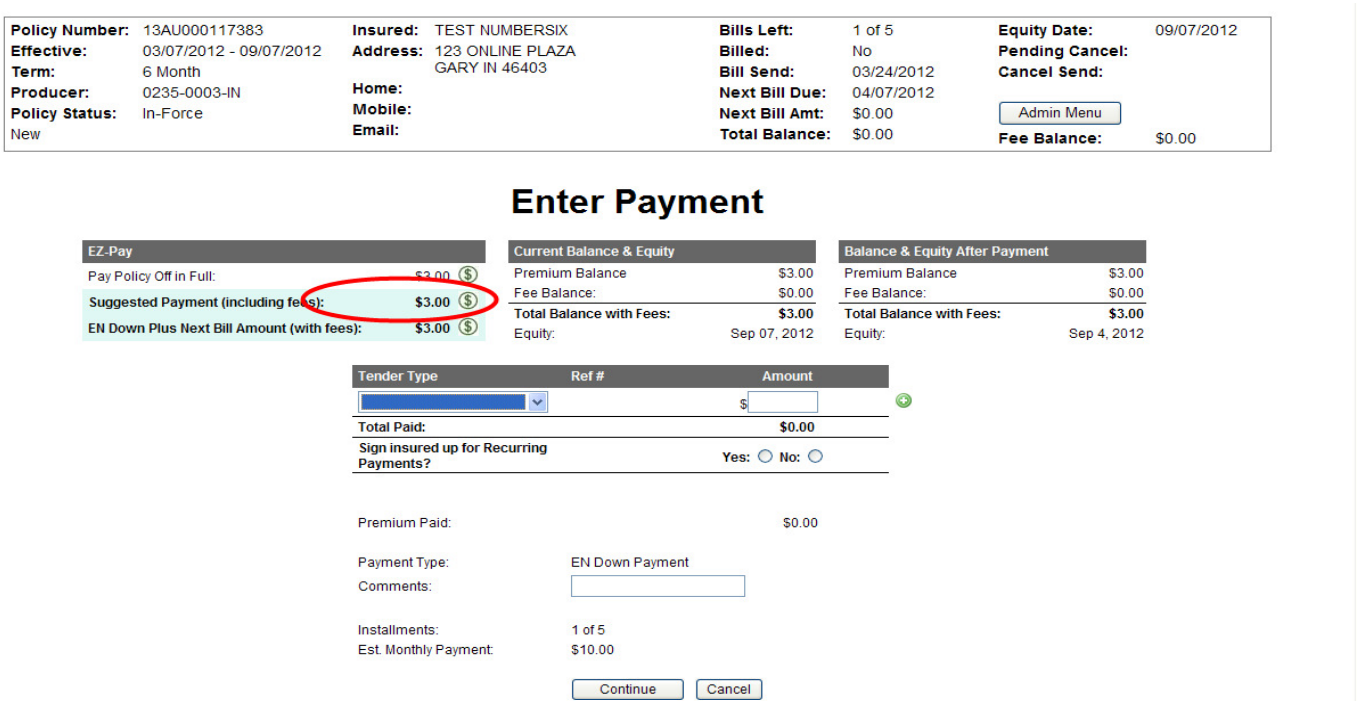
RECENT UPDATES

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.



RECENT UPDATES

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.

42-56073

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
06/07/2012	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			

RECENT UPDATES

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 Premium Information (Calculation Factor: 1.0000) Calc Premium

Coverages	Limits	Vehicle 1	Vehicle 2
Bodily Injury	☑ 15/30 ☐ 25/50	$ 74	$ 68
Property Damage	☑ 10 ☐ 15 ☐ 25	$ 77	$ 71
Medical Payments	☑ 500 ☐ 1000 ☐ 2000 ☐ 5000	$ 7	$ 7
Uninsured Motorist - BI	☑ 15/30 ☐ 25/50	$ 27	$ 27
Underinsured Motorist	☑ 15/30 ☐ 25/50	$ 17	$ 17
Comp/Collision		500/500 $ 343	500/500 $ 319
Roadside Assistance		None $ 0	None $ 0
Rental Reimbursement		None $ 0	None $ 0
Safety Equipment		None $ 0	None $ 0
	Premium Subtotal by vehicle:	$545	$509
		Premium Total:	**$1054**
		Premium Change:	**$832**

07/16/2012	07/31/2012	Bill Sent Update Due Date	58.38	Inst $8 Total: 8.00	0.00	197.69		0	test az	
		TOTALS	197.69	8.00	0.00					

RECENT UPDATES

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

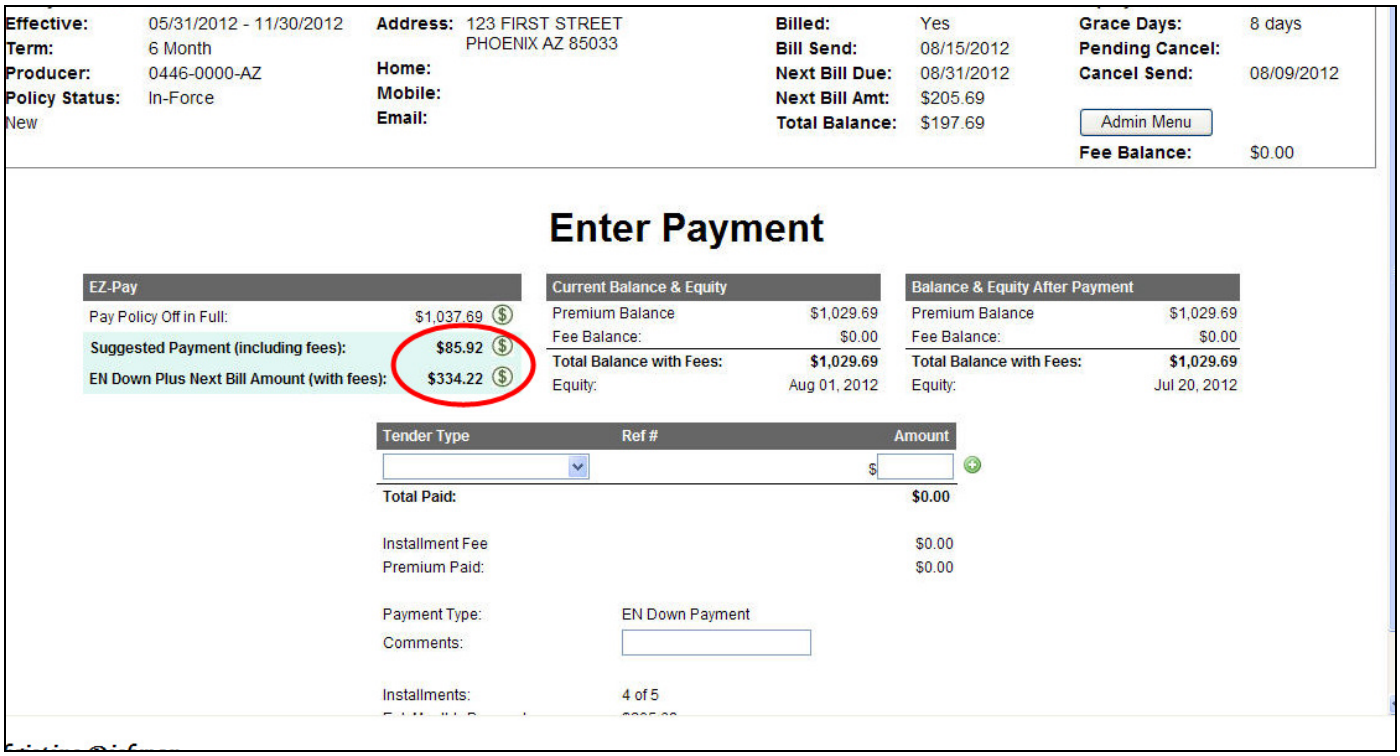
6.1176*14 = 85.64

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)



RECENT UPDATES

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 Bill Inquiry

Policy Number:	12AU000912390	**Insured:**	TEST RPP	**Bills Left:**	5 of 5	**Equity Date:**	07/30/2012
Effective:	06/29/2012 - 12/29/2012	**Address:**	123 FIRST STREET CHICAGO IL 60612	**Billed:**	Yes	**Pending Cancel:**	07/30/2012
Term:	6 Month			**Bill Send:**	08/16/2012	**Cancel Sent:**	07/16/2012
Producer:	0904-0000-IL	**Home:**		**Next Bill Due:**	08/30/2012		
Policy Status:	In-Force	**Mobile:**		**Next Bill Amt:**	$257.40	Admin Menu	
New		**Email:**		**Total Balance:**	$1,212.29	**Fee Balance:**	$0.00

This policy is currently signed up for recurring payments.

POST PAYMENT

Direct Bill Transactions

Unposted

ransaction 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
06/28/2012	06/29/2012	New Business	236.00		0.00	236.00			test il			
06/28/2012	---	NB Down Payment	- 40.20		0.00	195.80	Receipts 3390487	EPX: 004679	test il	X	X	
07/16/2012	07/17/2012	Endorsement	1,104.00		0.00	1,299.80			test il			
07/16/2012	07/30/2012	Bill/Cancel Sent Update Due Date	49.77	Inst $10.00 Total: 10.00	0.00	1,299.80		0	test il			
07/16/2012	---	EN Down Payment	- 87.51		0.00	1,212.29	Receipts 3390488		test il	X	X	
07/16/2012	07/30/2012	Bill/Cancel Sent Update Due Date	257.40	Inst $10.00 Total: 10.00	0.00	1,212.29		0	test il			
		TOTALS	**1,212.29**	**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 CHICAGO, IL 60612
Policy 12AU000912390 Premium	$87.51
Total EN Down Payment:	**$87.51**
Cash:	$87.51
Total:	**$87.51**
Next Due Date:	**07/29/2012**

Thank you for your payment!

For QA Purposes Only

RECENT UPDATES

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

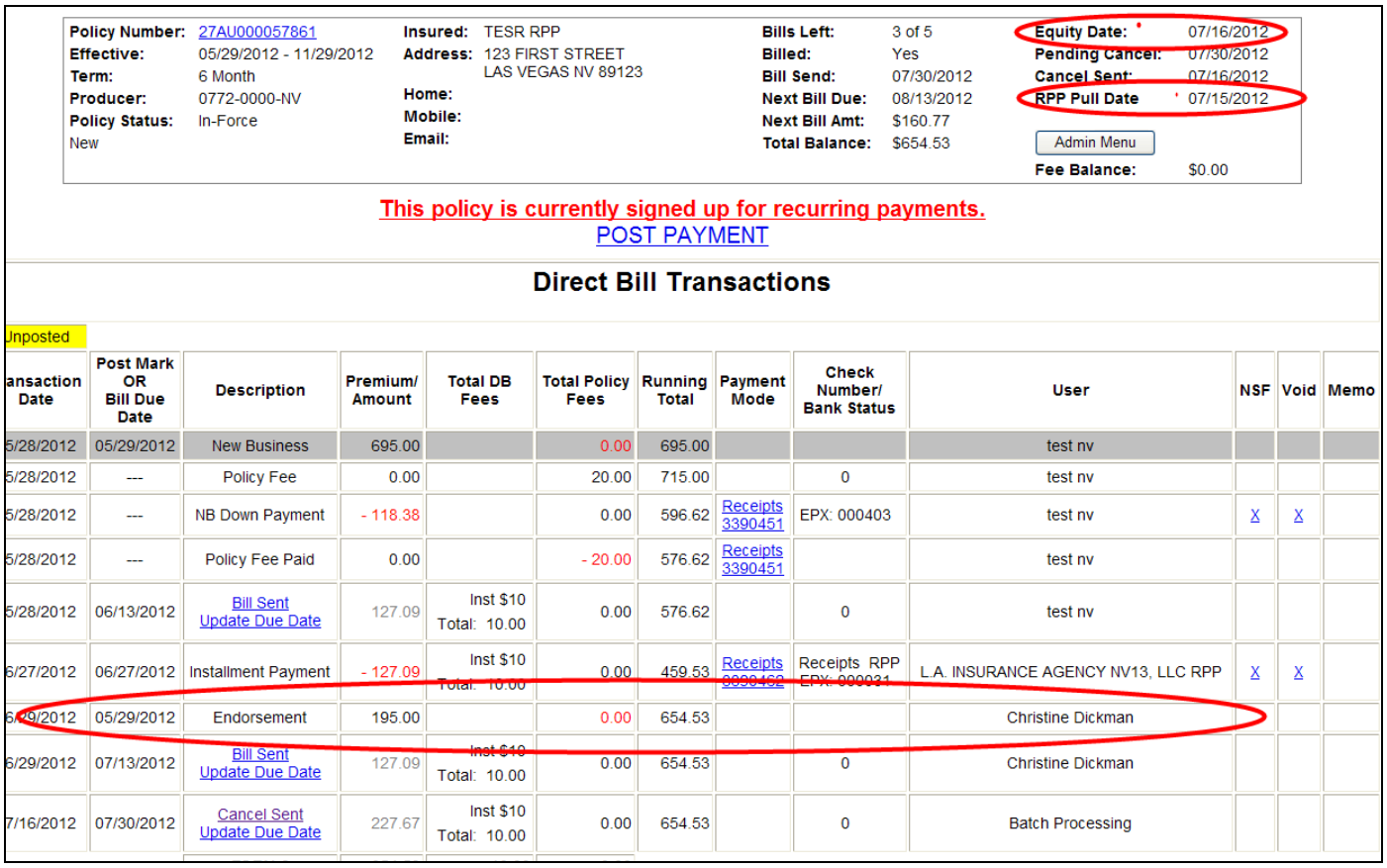
In order to prevent the R.P.P. payment from debiting twice in one month a report will now be generated with a list of policies that had RPP pulled less than 28 days of the current pull date. Underwriting will review this report and approve the pull of the RPP in these scenarios.

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.



Policy Number:	27AU000057861	**Insured:**	TESR RPP	**Bills Left:**	3 of 5	**Equity Date:**	07/16/2012						
Effective:	05/29/2012 - 11/29/2012	**Address:**	123 FIRST STREET LAS VEGAS NV 89123	**Billed:**	Yes	**Pending Cancel:**	07/30/2012						
Term:	6 Month			**Bill Send:**	07/30/2012	**Cancel Sent:**	07/16/2012						
Producer:	0772-0000-NV	**Home:**		**Next Bill Due:**	08/13/2012	**RPP Pull Date**	07/15/2012						
Policy Status:	In-Force	**Mobile:**		**Next Bill Amt:**	$160.77								
New		**Email:**		**Total Balance:**	$654.53	Admin Menu							
						Fee Balance:	$0.00						

This policy is currently signed up for recurring payments.

POST PAYMENT

Direct Bill Transactions

Unposted

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	Bill Sent Update Due Date	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 Total: 10.00	0.00	459.53	Receipts 3838482	Receipts RPP EPX: 000031	L.A. INSURANCE AGENCY NV13, LLC RPP	X	X	
6/29/2012	05/29/2012	Endorsement	195.00		0.00	654.53			Christine Dickman			
6/29/2012	07/13/2012	Bill Sent Update Due Date	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)

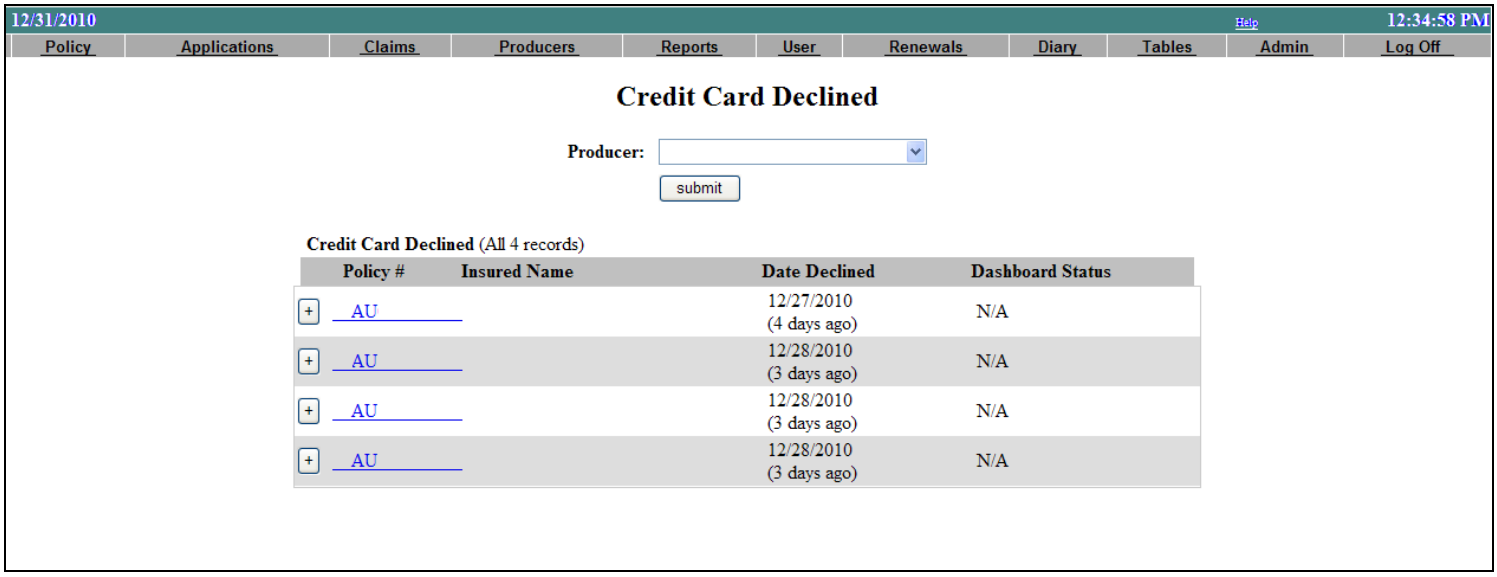
- Displays the policies whose RPP credits cards will or have expired. The policies will appear on the report 30 days prior to the card's expiration date.

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)



- The ***Credit Card Declined*** report consists of the following sections:
  - ***Policy #***
  - ***Insured Name***
  - ***Date Declined***
  - ***Dashboard Status***

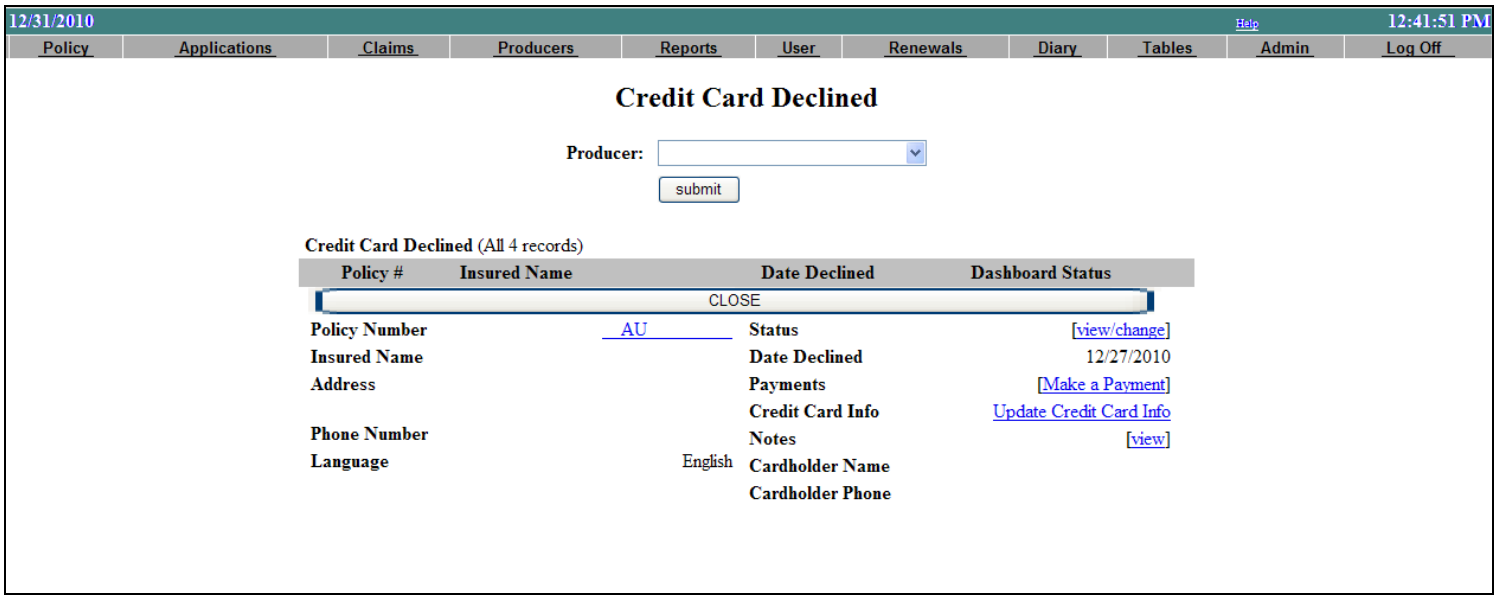
- Click the ***Policy #*** 's hyperlink to enter the policy's main page (click the web browser's ***Back*** button to return to the ***Credit Card Declined*** report).

- Click the ***<--- Return to Reports*** 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:

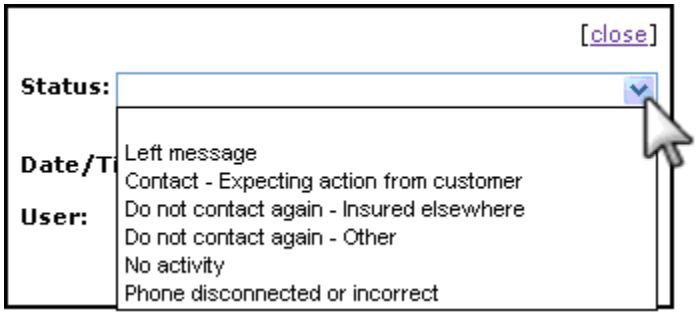


- The following information is provided:
  - ***Policy Number***
  - ***Insured Name***
  - ***Address***
  - ***Phone Number***
  - ***Language***
  - ***Status***
  - ***Date Declined***
  - ***Payments***
  - ***Credit Card Info***
  - ***Notes***
  - ***Cardholder Name***
  - ***Cardholder Phone***
- 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:

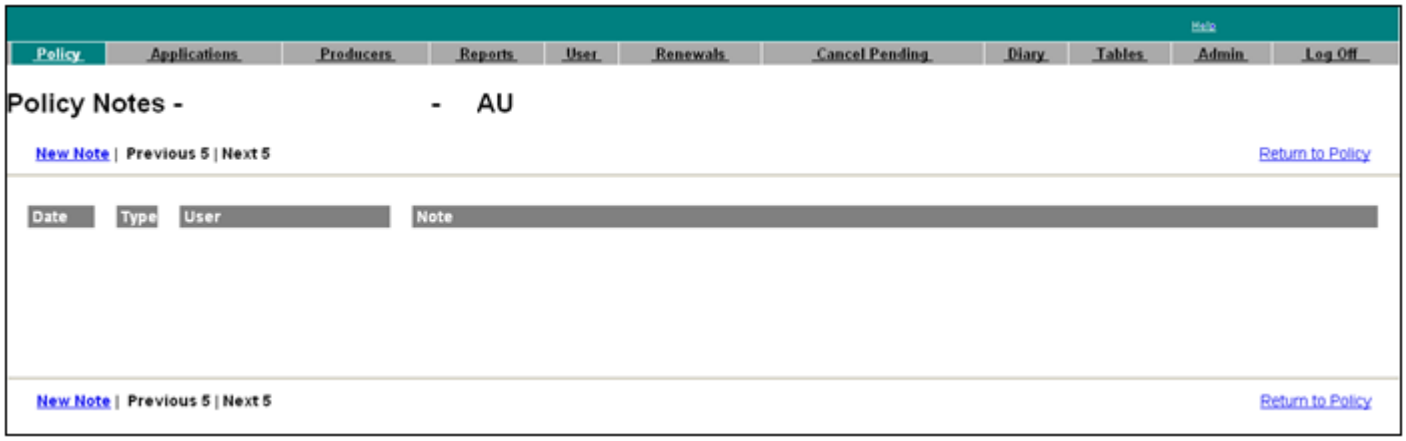
CREDIT CARD DECLINED REPORT

Producer Dashboard – Credit Card Declined (PRXXX)

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



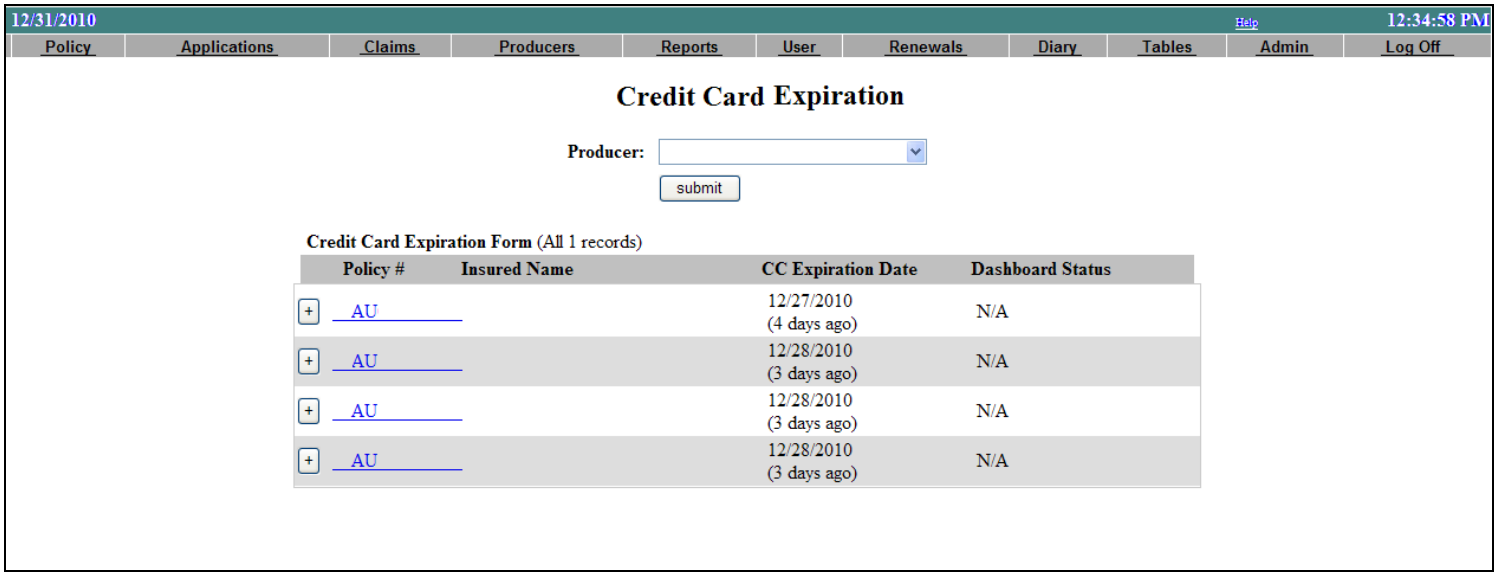
- Click the ***[close]*** hyperlink to close the window or click save to save any changes.
- Saved entries can be viewed by clicking the ***View/Create Note*** hyperlink found on the policy's main screen and in the ***Dashboard Status*** column of the ***Credit Card Declined*** report.
- Click the ***Make a Payment*** hyperlink to make a payment.
- Clicking the ***Update Credit Card Info*** 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:



- Click ***New Note*** to enter a new policy note.
- Click ***Return to Policy*** 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)



- The ***Credit Card Expiration*** report consists of the following sections:
  - ***Policy #***
  - ***Insured Name***
  - ***CC Expiration Report***
  - ***Dashboard Status***

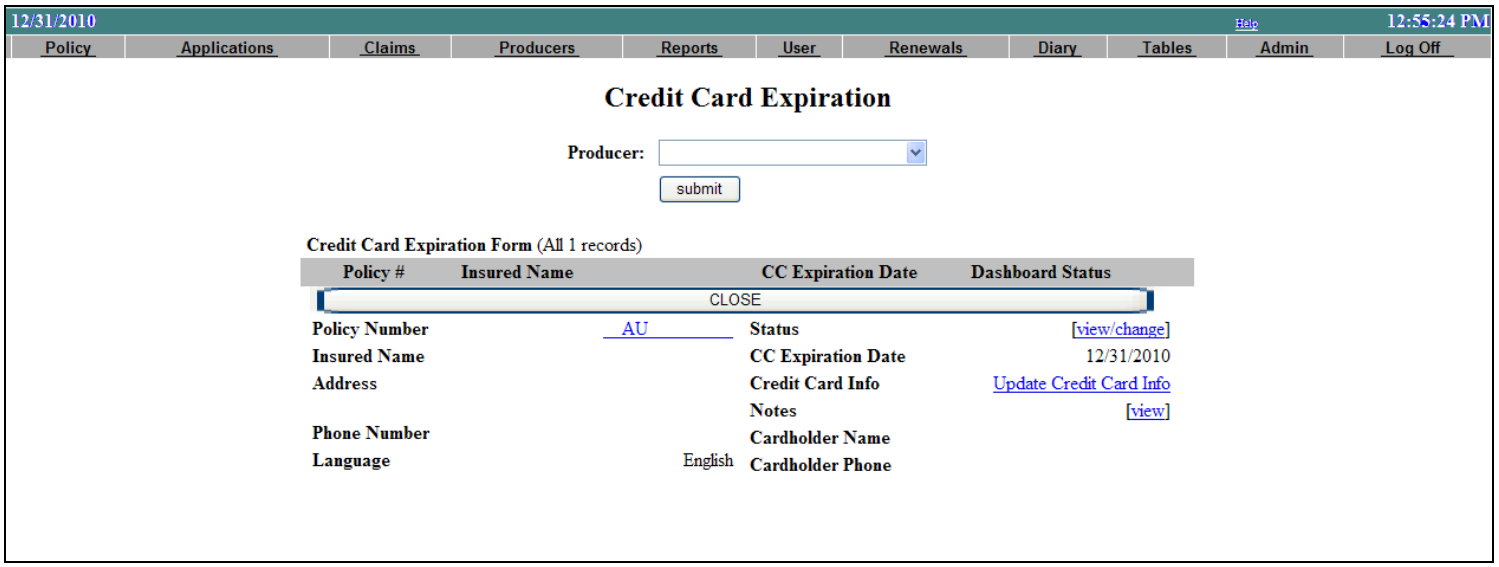
- Click the ***Policy #*** 's hyperlink to enter the policy's main page (click the web browser's ***Back*** button to return to the ***Credit Card Expiration*** report).

- Click the ***<--- Return to Reports*** hyperlink to view return to the ***Reports*** page.

CREDIT CARD EXPIRATION REPORT

Producer Dashboard – Credit Card Expiration (PRXXX)

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



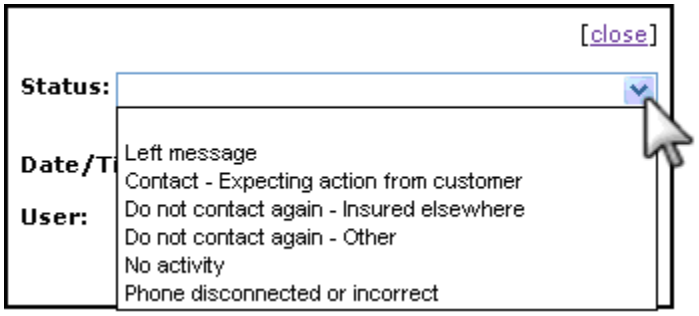
- The following information is provided:
  - ***Policy Number***
  - ***Insured Name***
  - ***Address***
  - ***Phone Number***
  - ***Language***
  - ***Status***
  - ***CC Expiration Date***
  - ***Credit Card Info***
  - ***Notes***
  - ***Cardholder Name***
  - ***Cardholder Phone***

- 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:

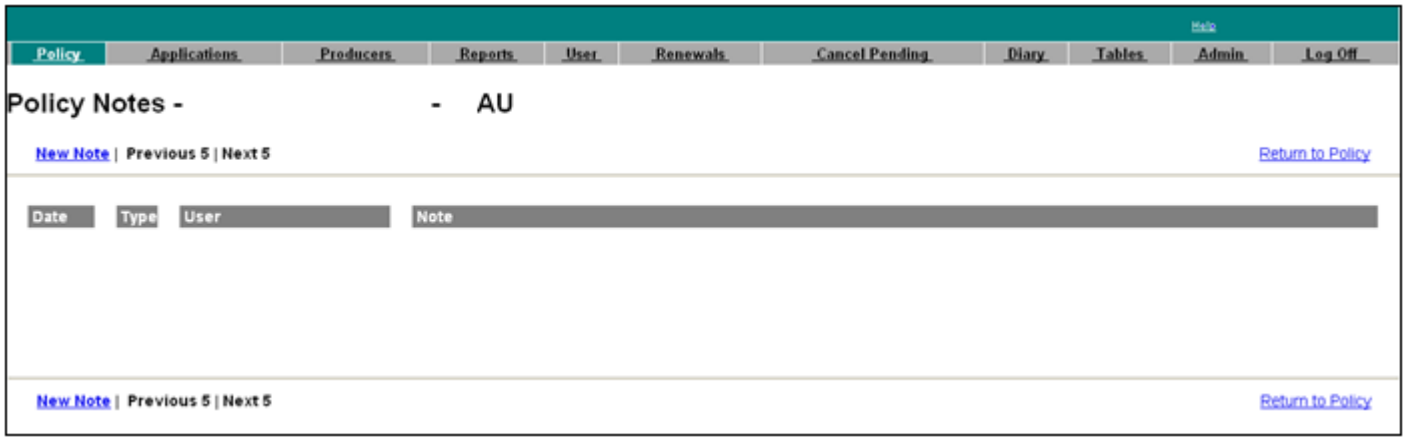
CREDIT CARD EXPIRATION REPORT

Producer Dashboard – Credit Card Expiration (PRXXX)

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



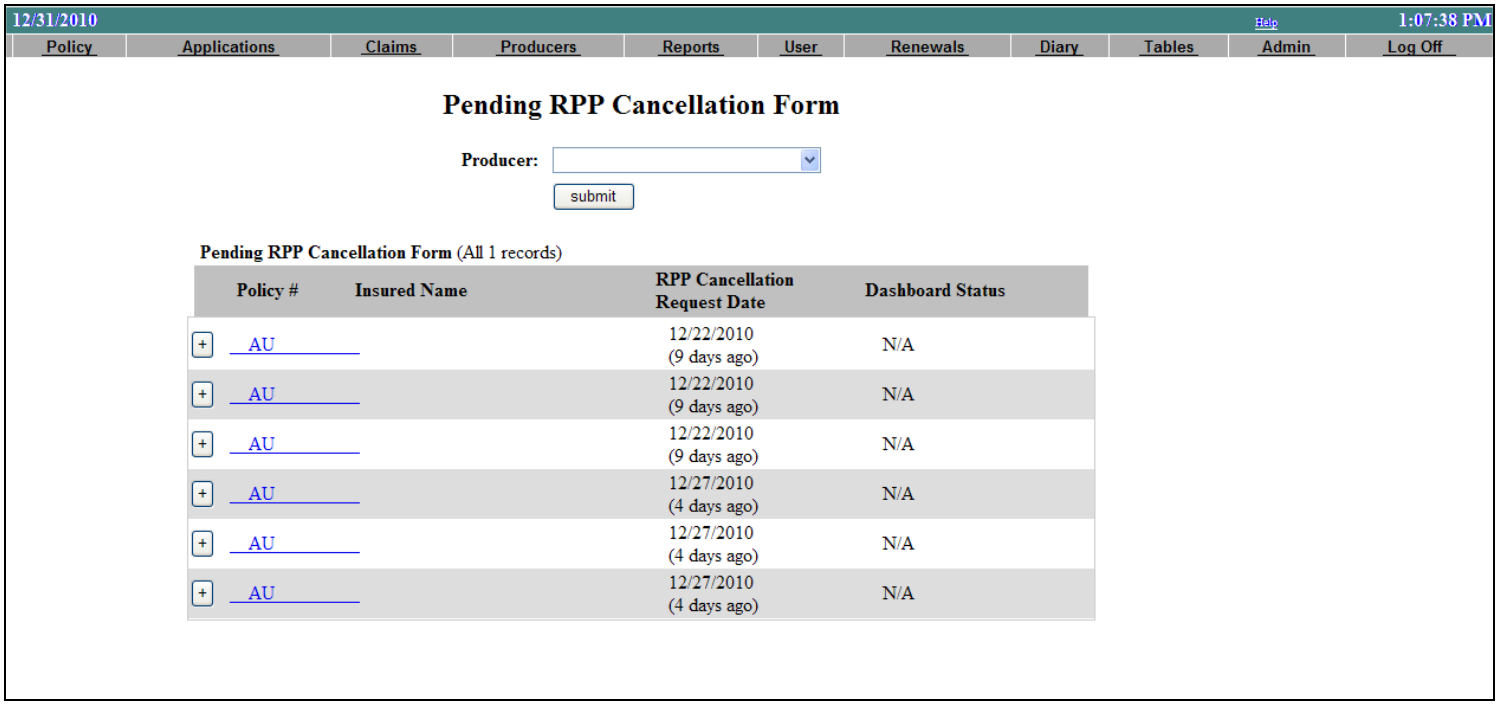
- Click the ***[close]*** hyperlink to close the window or click save to save any changes.
- Saved entries can be viewed by clicking the ***View/Create Note*** hyperlink found on the policy's main screen and in the ***Dashboard Status*** column of the ***Credit Card Expiration*** report
- Clicking the ***Update Credit Card Info*** 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:



- Click ***New Note*** to enter a new policy note.
- Click ***Return to Policy*** 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)



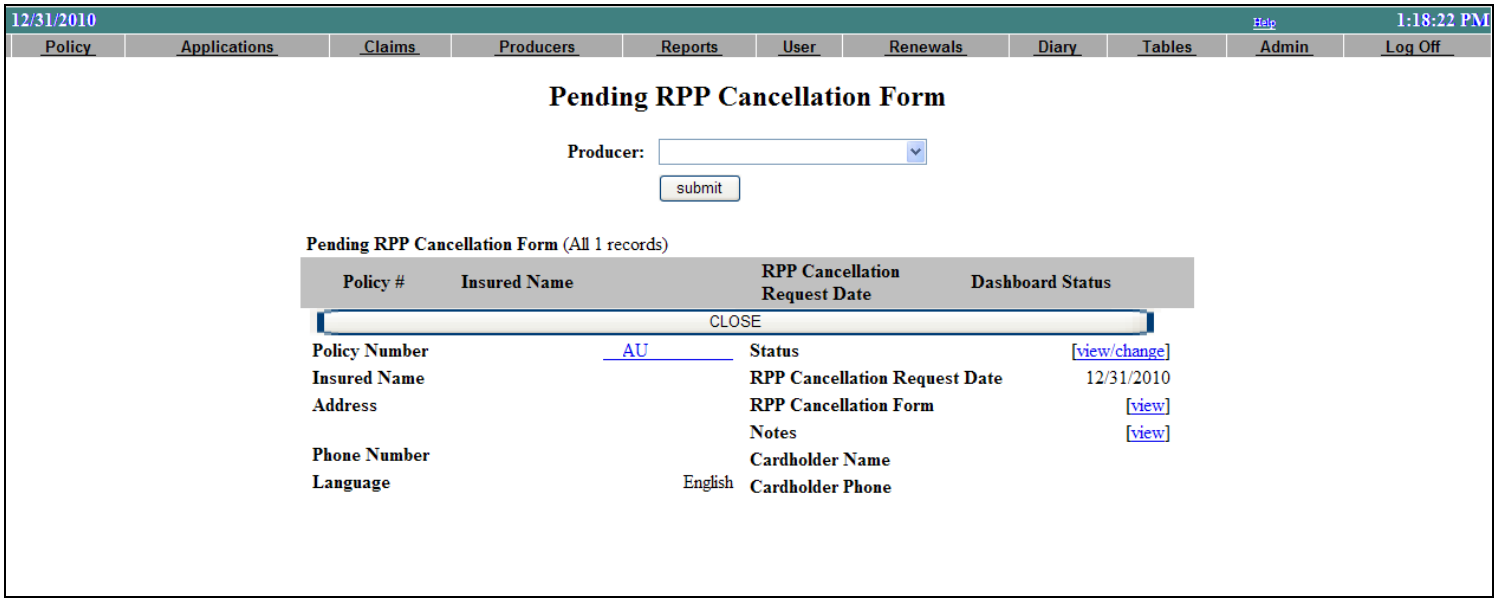
- The ***Pending RPP Cancellation Form*** report consists of the following sections:
  - ***Policy #***
  - ***Insured Name***
  - ***RPP Cancellation Request Date***
  - ***Dashboard Status***

- 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 ***<--- Return to Reports*** hyperlink to view return to the ***Reports*** page.

PENDING RPP CANCELLATION FORM

Producer Dashboard – Pending RPP Cancellation Request Form (PRXXX)



- 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).

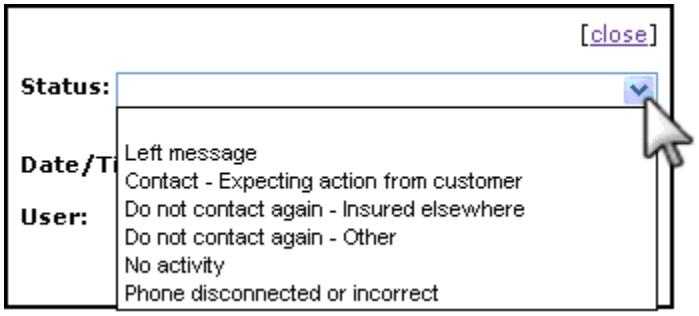
- Click the ***[view/change]*** hyperlink to view or change the policy's dashboard status.

- The following will appear:

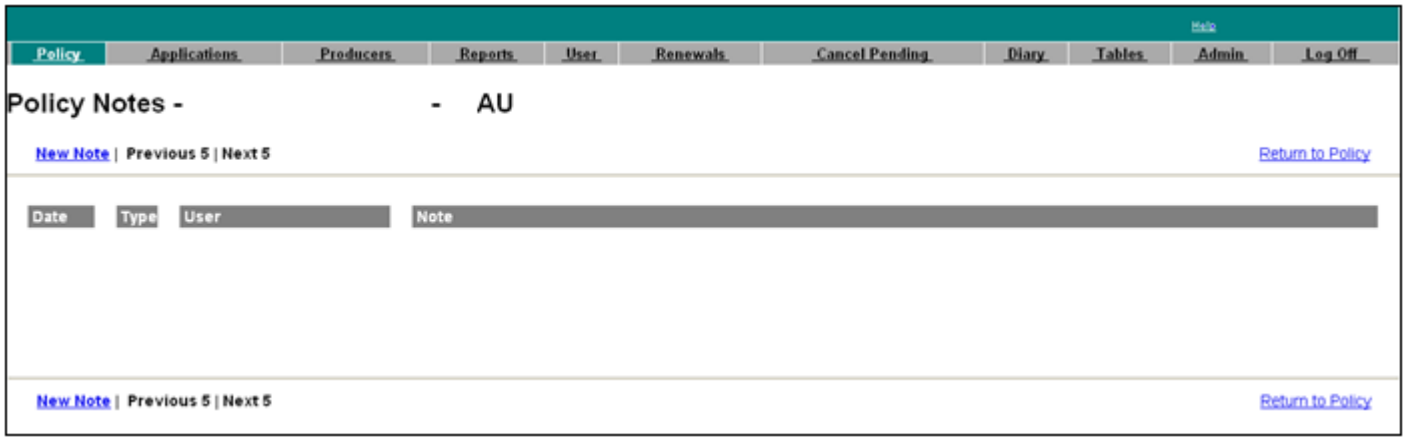
PENDING RPP CANCELLATION FORM

Producer Dashboard – Pending RPP Cancellation Request Form (PRXXX)

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



- Click the ***[close]*** hyperlink to close the window or click save to save any changes.
- Saved entries can be viewed by clicking the ***View/Create Note*** hyperlink found on the policy's main screen and in the ***Dashboard Status*** column of the ***Pending RPP Cancellation Form*** report.
- Clicking the ***[view]*** 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:



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