



Elimination of Bill/Cancel

Per request from the Nevada Department of Insurance, we will no longer issue bills and cancels together. This change will be effective 04/14/2010. The insured will receive a 20 day bill and if it is not paid during the billing period a cancellation notice will be sent and if there is no payment made during the cancellation period the policy will cancel.

For example, on a policy issued with a minimum down payment effective 05/01/2010, the bill due date will be 05/20/2010. If payment is not made during this cycle a cancel notice will generate on 05/21/2010 for a cancellation effective date of 06/04/2010.

- There have been no changes made to down payment amounts or installment plans
- If there is insufficient equity on a policy (NSF check, endorsement processed without a down payment, etc) a cancellation notice may generate prior to the expiration of the billing period and/or a billing period may be less than 15 days.
- The change will take place as of the insured's next billing period on their current policy

Please see print screens below:

Current Billing Screen

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
04/07/2010	04/08/2010	New Business	1,440.00		0.00	1,440.00			sara
04/07/2010	---	Policy Fee	0.00		20.00	1,460.00		0	sara
04/07/2010	---	Inspection Fee	0.00		10.00	1,470.00		0	sara
04/07/2010	---	NB Down Payment	- 139.00		0.00	1,331.00	Receipts 1911944		sara
04/07/2010	---	Inspection Fee Paid	0.00		- 10.00	1,321.00	Receipts 1911944		sara
04/07/2010	---	Policy Fee Paid	0.00		- 20.00	1,301.00	Receipts 1911944		sara
04/07/2010	05/08/2010	Bill/Cancel Sent	128.27		0.00	1,301.00		0	sara
				Inst \$10 Total: 10.00					
TOTALS			1,001.00	0.00	0.00				

Revised Billing Screen (effective 04/14/10)

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Direct Bill Inquiry

Policy Number: 27AU000035722	Insured: NEVADA BILL	Bills Left: 5 of 5	Equity Date: 05/17/2010
Effective: 04/12/2010 - 10/12/2010	Address: 141 NEVADA AVE Las Vegas NV 89126	Billed: Yes	Pending Cancel:
Term: 6 Month		Bill Send: 04/18/2010	Cancel Send: 05/03/2010
Producer: 0176-0055-NV	Phone:	Next Bill Due: 06/02/2010	
Policy Status: In-Force	Email:	Next Bill Amt: \$173.70	Admin Menu

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	Memor
04/12/2010	04/12/2010	New Business	1,013.00		0.00	1,013.00			Farrah Sayeed			
04/12/2010	---	Policy Fee	0.00		20.00	1,033.00		0	Farrah Sayeed			
04/12/2010	---	NB Down Payment	- 194.50		0.00	838.50	CreditCard	EPX: 001212	Farrah Sayeed	X		
04/12/2010	---	Policy Fee Paid	0.00		- 20.00	818.50	CreditCard	0	Farrah Sayeed			
04/12/2010	05/02/2010	Bill Sent	173.70	Inst \$10 Total: 10.00	0.00	818.50		0	Farrah Sayeed			
TOTALS			818.50	0.00	0.00							

If the bill is not paid during the billing period a cancellation notice will be sent

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	Memor
03/13/2010	03/13/2010	New Business	1,013.00		0.00	1,013.00			Farrah Sayeed			
03/13/2010	---	Policy Fee	0.00		20.00	1,033.00		0	Farrah Sayeed			
03/13/2010	---	NB Down Payment	- 194.50		0.00	838.50	CreditCard	EPX: 001212	Farrah Sayeed	X		
03/13/2010	---	Policy Fee Paid	0.00		- 20.00	818.50	CreditCard	0	Farrah Sayeed			
03/13/2010	04/02/2010	Bill Sent	173.70	Inst \$10 Total: 10.00	0.00	818.50		0	Farrah Sayeed			
04/12/2010	04/26/2010	Cancel Sent	173.70	Inst \$8 Total: 8.00	0.00	818.50		0	Farrah Sayeed			
TOTALS			818.50	0.00	0.00							

If you should have any questions please feel free to contact your underwriter directly or you can contact the Underwriting Department @ 1-888-663-5443.

Sincerely,

American Access Casualty Company