

BILLINGCENTER

Introduction to BillingCenter

ARE
YOU
READY?

WHAT'S CHANGED?

Accounts, Invoices, Payment Plans, Fees

Accounts

- BillingCenter is an Account Bill system
 - Policies do not have to have the same payment plan, payment method (paper billing, recurring EFT, recurring credit card) or even the same payer (insured, mortgagee) to share an account
- Benefits of combining policies on same account
 - All policies with same payer, same payment method, and same due date bill together, with one fee per invoice instead of one fee per policy
 - Even if full pay (no fees), combining policies allows Insured a single place to view and/or pay for policies on web
 - One EFT or credit card subscription can be used to pay multiple policies – no need to keep track of bank accounts/credit cards in multiple locations

Invoicing Changes

- Newly designed invoices
- **No invoice with DEC's**
 - Paid in full policies billed later
- 22-day lead time (Bill Date to Due Date)
 - Same for paper bill, REFT, and RCC
- Automated Payment Reminders
 - Mailed 22 days prior to the withdrawal/charge date
 - No more payment schedules

Account Details									
Policy Type	Policy Number	Policy Term	Status	Prior Balance	Payments	Charges (Credits)	Balance	Amount Due	
1	Auto	AA8056440	01/15/14 - 01/15/15	Active	\$0.00	(0.00)	\$450.00	\$450.00	\$45.00
2	Auto	AA8056431	10/15/13 - 10/15/14	Pending	\$0.00	(0.00)	*	*	*
3	HO	HPA8056440	01/15/14 - 01/15/15	Active	\$0.00	(0.00)	\$600.00	\$600.00	\$60.00
Service Charge									\$12.00
Late/Return Fees								\$15.00	\$15.00
Account Total					\$400.00	\$0.00	\$1065.00	\$1065.00	\$132.00

*Cancellation is pending on this policy. Payment shown on the Notice of Cancellation must be received prior to the cancellation effective date on that notice to keep this policy in force. The pending cancel amount is not included in the amount due on this notice.

Save Money with Our Paid in Full Discount Offer!

Here's how it works.
 Pay your qualifying policy in full on your first payment.
 Auto Policy Premium (line 1) without discount: \$450.00
 Paid in Full Discount (line 1): (50.00)
 Homeowners Minimum Payment due: \$60.00
 Installment Fee: 12.00
 Total Due to Qualify for Discount: \$472.00

Remaining 5 Payments Scheduled As of January 5, 2014

Due Date	Payment Amount	Service Charge	Total Payment
02/15/2014	\$105.00	\$12.00	\$117.00
03/15/2014	\$105.00	\$12.00	\$117.00
04/15/2014	\$105.00	\$12.00	\$117.00
05/15/2014	\$105.00	\$12.00	\$117.00
06/15/2014	\$105.00	\$12.00	\$117.00


Your schedule is subject to change.

Billing Information:

- If the minimum invoice amount
- Payments will be applied to the Current Term Balance Due.
- Overpayments will be pro-rated the next invoice depending on
- To avoid cancellation, the mini
- A late fee will be assessed if p
- A fee will be charged for any p

For 125 years

Don
Visit u



P.O. Box 300
Marietta, PA 17547
(800) 877-0600
www.donegalgroup.com

Due Date: 05/27/14

Minimum Payment: \$132.00

Optional Payment for Discount: \$472.00

Optional Full Payment: \$1,065.00

Account Number: AA8056440

Minnie Mouse
1234 Main Street
Raleigh NC 27612

Donegal Account Invoice
 Policies Included: Auto, Homeowners
Please refer to page 2 for account details

Payment Options

- Minimum Payment Pay **\$132.00**
(Includes a \$12.00 service charge)
- Optional Payment for Discount Pay **\$472.00**
You can save \$50.00 with our paid-in-full discount. See the back page for the details.
- Full Payment Pay **\$1,065.00**
You can pay your total account balance to avoid service charges.
- Flexible Payment - Pay any amount between the minimum \$132.00 and the balance of \$1065.00.


How can we help you? Contact us:
 Billing Questions: To speak to a service representative, call 1-800-877-0600 and press 8 Monday through Friday from 8:00 a.m. to 6:00 p.m. EST. To make an automatic payment by phone press 4 or visit www.donegalgroup.com.
 Claims Assistance: To report or inquire about a claim, call 1-800-877-0600 and press 2 or visit www.donegalgroup.com.
 Policy Information: If you have any questions about your coverage or another way to save, be sure to contact AGENCY NAME at 626-788-1234.

Please refer to the back of this page for more information.
05/05/14

Please mail this portion with your payment.

Payment Coupon

Minnie Mouse
1234 Main Street
Raleigh NC 27612

Make check payable to:

 P.O. Box 300
 Marietta PA 17547-0300

Due Date: 05/27/14

Minimum Payment: \$132.00

Optional Payment for Discount: \$472.00

Optional Full Payment: \$1065.00

Account Number: AA8056440

Payment Enclosed:

Convenient Payment Plans

- 67+ Payment Plans reduced to 5!
 - Monthly
 - Every 2 Months
 - Every 3 Months
 - Every 6 Months
 - Full Pay
- Equal installments
 - No unusual down-payment percentages
- All plans available for both paper bill and REFT/RCC
- Across the board (except Personal Assigned Risk)
 - All states
 - Commercial and Personal Lines

Simplified Fee Schedules

- Standard fees across companies, states, lines of business*
 - Commercial
 - Personal
 - Personal Assigned Risk

State ↑	Segment	Non-EFT Invoice Fee	EFT Invoice Fee	Reversal Fee	Late Fee	Reinstatement Fee
Pennsylvania	AR Personal	\$4.00	\$2.00	-	-	-
Pennsylvania	Commercial	\$10.00	\$5.00	\$30.00	\$20.00	\$20.00
Pennsylvania	Personal	\$8.00	\$2.00	\$30.00	\$18.00	\$20.00
Georgia	Commercial	\$10.00	\$5.00	\$30.00	\$20.00	\$20.00
Georgia	Personal	\$8.00	\$2.00	\$30.00	\$18.00	\$20.00

- New reinstatement fee

POLICY ISSUANCE

WritePRO, WriteFARM, WriteBIZ

WritePRO, WriteFARM & WriteBIZ

- New billing screens

Automobiles Applicant: MICHAEL & PATRICIA

✓ Applicant SINGLE POLICY BILLING MULTIPLE POLICY ACCOUNT BILLING

✓ Drivers

✓ Vehicles

✓ Driver Assign.

✓ Claims/Violations

✓ A.D.D. & Non-Drivers

✓ Coverages

✓ Vehicle Coverages

Quote

✓ Quote Results

How much is due?

Premium: \$920.00

Alternative Premium if Paid In Full: \$876.00 Pay In Full Now

Billing Account

Account Name/Number: Create New MICHAEL 120

Who is paying?

Payer:

Deposit

Deposit Type:

Deposit Amount:

Previous Continue

Billing Information

Quote Number QP18755079-1 [Version 1]

Premium \$250.00

Account Type

[Billing Program Request](#) [EFT Request](#)

Please click Save to select billing options.

Issuing Multiple Policies (PL)



- When entering a second (or subsequent) policy, WritePRO/WriteFARM defaults to Multiple Policy Account Billing
 - Always select existing account
 - Do not select Bill Policy Separately (may result in additional fees)
 - Even if a policy is paid by a mortgagee or another payer, it should be placed on the same account as the other policies for that insured
- If Insured First and Last name aren't exactly the same, you won't be able to combine (Ex: Thomas / Tom)

Issuing Multiple Policies - Screens

Home Client Summary Save & Close SHEBOYGAN FALLS INSURANCE WritePRO

Automobiles Applicant: [REDACTED], DENNIS & KIM W

✓ Applicant SINGLE POLICY BILLING MULTIPLE POLICY ACCOUNT BILLING

✓ Drivers How much is due?

✓ Vehicles Premium: \$596.00
Alternative Premium if Paid In Full: \$576.00 Pay In Full Now

✓ Driver Assign. Billing Account [Account Details](#)

✓ Claims/Violations Account Name/Number: DENNIS [REDACTED]

✓ A.D.D. & Non-Drivers Who is paying?

✓ Coverages Payer: [REDACTED]

✓ Vehicle Coverages Deposit

Quote Deposit Type: [REDACTED]

Quote Results Deposit Amount: [REDACTED]

✓ Attachments Previous Continue

✓ Underwriter Comm.

✓ Additional Interests

Billing

Issue

If you know there is another BillingCenter policy for this Insured and you don't get the Multiple Policy tab, or the prior Account displayed in this field, double-check that you have used the same first and last name for all of this Insured's policies.

Issuing Multiple Policies - Screens

Home Client Summary Save & Close SHEBOYGAN FALLS INSURANCE WritePRO

Automobiles Applicant: [REDACTED] DENNIS & KIM W

✓ Applicant SINGLE POLICY BILLING MULTIPLE POLICY ACCOUNT BILLING

✓ Drivers How much is due?

✓ Vehicles Premium: \$596.00
Alternative Premium if Paid In Full: \$576.00 Pay In Full Now

✓ Driver Assign. Billing Account Bill Policy Separately Account Details

✓ Claims/Violations Account Name/Number: DENNIS [REDACTED]

✓ A.D.D. & Non-Drivers Who is paying?

✓ Coverages Payer: [REDACTED]

✓ Vehicle Coverages Deposit

Deposit Type: [REDACTED]

Deposit Amount: [REDACTED]

Quote

✓ Quote Results Previous Continue

✓ Attachments

✓ Underwriter Comm.

✓ Additional Interests

Billing

Issue

For assistance with WritePRO, please contact Agency Automation Support at 888.640.5840

There is no need to ever Bill Policy Separately. Even if a policy has a different payer (mortgagee or Other Payer) it should still be grouped with the other Insured-Bill policies on the existing account.

Issuing Recurring EFT/RCC Policies

- Deposits on Recurring EFT policies
 - Agents learned to avoid deposits in the legacy system because they didn't apply to first debit/charge
 - In BillingCenter, a deposit will apply to first installment
 - Failure to take a deposit on recurring payment method policies now may lead to double-billing
 - Use the predictive schedule to see how the deposit will affect the future invoice schedule
- EFT/RCC Subscriptions with Policy Issuance
 - Do not create a new subscription for each policy if using same bank/credit card
 - Create a subscription with first policy issued and select that subscription for subsequent policies
 - Multiple subscriptions will result in multiple invoice fees

Issuing Recurring EFT/RCC Policies

Home Client Summary Save & Close SHEBOYGAN FALLS INSURANCE WritePRO

Automobiles Applicant: DENNIS & KIM W

✓ Applicant SINGLE POLICY BILLING MULTIPLE POLICY ACCOUNT BILLING

✓ Drivers How much is due?
Premium: \$596.00
Alternative Premium if Paid In Full: \$576.00 Pay In Full Now

✓ Vehicles

✓ Driver Assign.

✓ Claims/Violations Billing Account
Account Name/Number: DENNIS Account Details

✓ A.D.D. & Non-Drivers Who is paying?
Payer: Insured

✓ Coverages

✓ Vehicle Coverages Select Payment Plan
View Detailed Payment Schedule

Quote

✓ Quote Results

✓ Attachments

✓ Underwriter Comm.

✓ Additional Interests

Billing

Issue

2-Pay (Semi Annual):
 Automatic Withdrawal from Bank Account - \$300.00 each payment (includes \$2.00 installment fee)
 Automatic Payment with Credit Card - \$306.00 each payment (includes \$8.00 installment fee)
 Bill Insured by Mail - \$306.00 each payment (includes \$8.00 installment fee)

4-Pay (Quarterly):
 Automatic Withdrawal from Bank Account - \$151.00 each payment (includes \$2.00 installment fee)
 Automatic Payment with Credit Card - \$157.00 each payment (includes \$8.00 installment fee)
 Bill Insured by Mail - \$157.00 each payment (includes \$8.00 installment fee)

6-Pay (BiMonthly):
 Automatic Withdrawal from Bank Account - \$101.33 each payment (includes \$2.00 installment fee)
 Automatic Payment with Credit Card - \$107.33 each payment (includes \$8.00 installment fee)
 Bill Insured by Mail - \$107.33 each payment (includes \$8.00 installment fee)

12-Pay (Monthly):
 Automatic Withdrawal from Bank Account - \$51.67 each payment (includes \$2.00 installment fee)
 Automatic Payment with Credit Card - \$57.67 each payment (includes \$8.00 installment fee)
 Bill Insured by Mail - \$57.67 each payment (includes \$8.00 installment fee)

How are they paying?
Payment Method:
Preferred Day of Funds Transfer:

Deposit
Deposit Type:
Deposit Amount:

Previous Continue

For assistance with WritePRO, please contact Agency Automation Support at 888.640.5840

- If there is already a subscription for the desired bank account or credit card, select it
- **Do not create a duplicate subscription unnecessarily**

Predictive Schedules

- Predictive schedules now show *actual installment amounts* rather than *estimated* (commonly requested agent enhancement)
 - Still only at the policy level – currently no account-level aggregation
- Use predictive schedules as a tool to determine the correct deposit amount to avoid double billing for late entered policies
- Ability to update deposit amount in the predictive schedule to see how it affects future invoice amounts

Interactive Predictive Schedules

Home Client Summary Save & Close SHEBOYGAN FALLS INSURANCE WritePRO

Automobiles Applicant: DENNIS & KIM W

Applicant: SINGLE POLICY BILLING MULTIPLE POLICY ACCOUNT BILLING

Drivers: ✓

Vehicles: ✓

Driver Assign: ✓

Claims/Violations: ✓

A.D.D. & Non-Drivers: ✓

Coverages: ✓

Vehicle Coverages: Quote

Quote Results: ✓

Attachments: ✓

Underwriter Comm: ✓

Additional Interests: ✓

Billing: Issue

How much is due?
 Premium: \$596.00
 Alternative Premium if Paid In Full: \$576.00 Pay In Full Now

Who is paying?
 Payer: Insured

Select Payment Plan

2-Pay (Semi-Annual): [View Detailed Payment Schedule](#)

- Automatic Withdrawal from Bank Account - \$300.00 each payment (includes \$2.00 installment fee)
- Automatic Payment with Credit Card - \$306.00 each payment (includes \$8.00 installment fee)
- Bill Insured by Mail - \$306.00 each payment (includes \$8.00 installment fee)

4-Pay (Quarterly):

- Automatic Withdrawal from Bank Account - \$151.00 each payment (includes \$2.00 installment fee)
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- Automatic Payment with Credit Card - \$57.67 each payment (includes \$8.00 installment fee)
- Bill Insured by Mail - \$57.67 each payment (includes \$8.00 installment fee)

How are they paying?
 Bank Information

Same as payer's mailing address

Account Holder First Name: DENNIS
 Account Holder Last Name: [REDACTED]
 Account Holder Address Line 1: [REDACTED]
 Account Holder Address Line 2: [REDACTED]
 Account Holder City, State, Zip Code: [REDACTED] WI 53020
 Account Holder Daytime Phone Number: [REDACTED]
 Account Holder E-mail Address: [REDACTED] (Optional)
 Bank Name: M&T Bank
 Bank Account Type: Checking Savings
 Bank Routing Number (9-digits): 121042882 Help
 Confirm Bank Routing Number: 121042882
 Personal Account Number: 4101 Help
 Confirm Personal Account Number: 4101
 Preferred Day of Funds Transfer: 26

Deposit

Deposit Type: EFT FROM AGENCY ACCOUNT [View Updated Payment Schedule](#)
 Deposit Amount: 49.67
 Deposit Amount is less than the first installment of \$49.74. The remaining balance of the first installment will be billed with an installment fee of \$2.00.

Previous Continue

Payment Plan & Billing Plan BC Help -- Webpage Dialog

Personal Automobile Insurance - Payment Options
 Tuesday, March 15, 2016
 Listed below are the convenient payment plans available should you choose to accept this quotation. Thank you for your consideration.

Quoted Premium \$596.00
 Installment dates and amounts are estimates and actual billings may differ due to timing, endorsements, service charges and rounding. Fees are subject to change within the policy term.

Deposit: 49.67 Update Amount

Due Date	Instalment	EFT Fee	Non-EFT Fee	Total EFT Amt	Total Non-EFT Amt
Full Pay					
3/26/2016	\$526.33	\$0.00	\$0.00	\$526.33	\$526.33
	Total			\$526.33	\$526.33
Semi-Annual					
3/26/2016	\$249.33	\$2.00	\$8.00	\$259.33	\$256.33
9/26/2016	\$298.00	\$2.00	\$8.00	\$300.00	\$306.00
	Total			\$560.33	\$562.33
Quarterly					
3/26/2016	\$99.33	\$2.00	\$8.00	\$101.33	\$107.33
6/26/2016	\$149.00	\$2.00	\$8.00	\$151.00	\$157.00
9/26/2016	\$149.00	\$2.00	\$8.00	\$151.00	\$157.00
12/26/2016	\$149.00	\$2.00	\$8.00	\$151.00	\$157.00
	Total			\$554.33	\$578.33
BiMonthly					
3/26/2016	\$49.68	\$2.00	\$8.00	\$51.68	\$57.68
5/26/2016	\$99.33	\$2.00	\$8.00	\$101.33	\$107.33
7/26/2016	\$99.33	\$2.00	\$8.00	\$101.33	\$107.33
9/26/2016	\$99.33	\$2.00	\$8.00	\$101.33	\$107.33
11/26/2016	\$99.33	\$2.00	\$8.00	\$101.33	\$107.33
1/26/2017	\$99.33	\$2.00	\$8.00	\$101.33	\$107.33
	Total			\$568.33	\$594.33
Monthly					
3/26/2016	\$0.07	\$2.00	\$8.00	\$2.07	\$8.07
4/26/2016	\$49.68	\$2.00	\$8.00	\$51.68	\$57.68
5/26/2016	\$49.68	\$2.00	\$8.00	\$51.68	\$57.68
6/26/2016	\$49.68	\$2.00	\$8.00	\$51.68	\$57.68
7/26/2016	\$49.68	\$2.00	\$8.00	\$51.68	\$57.68
8/26/2016	\$49.68	\$2.00	\$8.00	\$51.68	\$57.68
9/26/2016	\$49.68	\$2.00	\$8.00	\$51.68	\$57.68
10/26/2016	\$49.68	\$2.00	\$8.00	\$51.68	\$57.68
11/26/2016	\$49.68	\$2.00	\$8.00	\$51.68	\$57.68
12/26/2016	\$49.68	\$2.00	\$8.00	\$51.68	\$57.68
1/26/2017	\$49.68	\$2.00	\$8.00	\$51.68	\$57.68
2/26/2017	\$49.68	\$2.00	\$8.00	\$51.68	\$57.68
	Total			\$570.33	\$642.33

Print Payment Options Save & Close

NEW WEB DESIGN

Account Information, Policy Information

Policy Details

Policy Details

Policy information as of: 08/19/2016

Policy Number:	AUY 8960474	Insured Account:	12026641
Policy Status:	Active	Insured:	SEEBRUCK PAUL J & CHARL (View Insured Details)
Policy Type:	Personal Auto	Agency:	GINZL INSURANCE AGENCY LLC 715-424-2808 (View Agency Details)
Premium:	\$558.00	Related Policies:	HP 8880567
Effective Date:	08/22/2016		
Expiration Date:	08/22/2017		
Term:	12 Months		
Coverage Provided By:	Sheboygan Falls Insurance Co.		
Risk State:	Wisconsin		
Tier:	Superior E XL		

Premium, not
billing info

Links to view
account page

Policy Terms:

08/22/2016-08/22/2017	NEW BUSINESS	No Claims	12026641
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Policy Billing Summary

Policy Billing Summary

Billing information shown is for this policy only.

To view invoices and other billing information, click [here](#) for the Insured Account.

Policy billing changes

Billed To:	PAUL J SEEBRUCK	Payment Plan:	Monthly
			Change Plan
Total Charges:	\$558.00	Payment Method:	Bank Account (4100) on 1st of month
Total Paid:	\$0.00		Change Method
Balance:	\$558.00		Update Bank Account
Amount Billed:	\$46.50		

[Make a Payment](#)

If policy is paid by insured, takes you to account payment screen.
If policy is paid by mortgagee or other payer, takes you to policy payment screen where you can pay charges for this policy on the payer account.

Additional Policy Information

Comes from the billing system. Shows policy premium as well as all billing activity.

Policy Activity

Date	Description	Amount
08/19/2016	Invoiced	\$46.50
08/18/2016	Policy Issued	\$558.00

Comes from the policy system. Premium transactions only.

Transaction History

Processed	Effective	Description	Total Term Prem	Trans Prem	Other Charges	Total	Balance
Policy Term 08/22/2016-08/22/2017							
08/18/2016	08/22/2016	New Business	\$558.00	\$558.00	\$0.00	\$558.00	\$558.00

Documents from both the policy and billing systems.

Policy Documents

Issue Date	Effective Date	Description
08/18/2016	08/22/2016	Identification Card (New)
08/18/2016	08/22/2016	Declarations (New)
08/18/2016	08/22/2016	Policy (New)

Account Page

- Most billing information is found on the account page
- Billed and future invoices

Billed/Due Invoices

Invoice Date	Due Date	Payment Method	Amount Due	
08/10/2016	08/20/2016	Credit Card (1111)	\$190.35	Details

Policy	Change Type	Amount	Paid	Due
PAM8576386-00	Policy Issuance - Installment	\$490.35	\$300.00	\$190.35
Account Charge	Installment Fee	\$8.00	\$8.00	-
Totals		\$498.35	\$308.00	\$190.35

Click on Details to see specific charges on that invoice

Future Installments [Show Less](#) ▲


Invoice Date	Due Date	Payment Method	Invoice Amount	Amount Due	
09/10/2016	09/20/2016	Paper Billing	\$30.00	\$30.00	Details
10/10/2016	10/20/2016	Credit Card (1111)	\$432.97	\$490.33	Details
12/10/2016	12/20/2016	Credit Card (1111)	\$461.67	\$490.33	Details
02/10/2017	02/20/2017	Credit Card (1111)	\$461.67	\$490.33	Details
02/10/2017	02/20/2017	Bank Account (4100)	\$110.50	\$110.50	Details
04/10/2017	04/20/2017	Credit Card (1111)	\$461.67	\$490.33	Details
06/10/2017	06/20/2017	Credit Card (1111)	\$461.67	\$318.33	Details



Does not include services fees.

Account Page cont'd

- Payments made to the account and how they applied to the charges

Printable payment list

Payments 

Payment Received: Last 90 Days  

From Date: 08/22/2016

Payment Date	Reversal Date	Payment Type	Payment Amount	
08/20/2016	-	Automated Payment - Bank Account	\$100.00	Details
08/11/2016	08/17/2016	Web - Bank Account	\$2,470.00	Details
08/10/2016	-	Deposit - Bank Account	\$12.50	Details
08/10/2016	-	Deposit from Agency's Account	\$300.00	Details

Select a date range for payments to view

Select link to view or email payment receipt

Receipt Details ×

Date of Payment:	08/10/2016
Transaction Number:	105062
Total Amount:	\$12.50
Payment Method:	Bank Account
Account Type:	Checking
Last Name on Account:	SHAPSAY
Bank Routing Number:	...2882
Bank Account Number:	...4100
User ID:	UPLOAD

[View Full Receipt](#)
[Email Receipt](#)

Click on Details to see how payment applied

Policy	Invoice Due Date	Charge Type	Amount	Amount Applied	Unpaid Amount
Account Charge	08/20/2016	Installment Fee	\$2.00	\$2.00	\$0.00
HOM8870211-00	08/20/2016	Policy Issuance - Installment	\$110.50	\$98.00	\$0.00

Account Page cont'd

- Refunds
- Account Activity
- Billing Documents
 - Click the document description to view the document

Refunds				
Status	Date	Check Number	Amount	Pay To
Sent	07/05/2016	1000000253	\$134.00	MICHAEL J WINTER

Activity History		Show Less ▲	Activity During:	Last 90 Days ▼
Date	Description	Related Policy	Amount	From Date:
08/11/2016	Invoice Billed	-	\$12.00	08/22/2016
07/21/2016	Invoice Due	-	-	
07/18/2016	Debit Endorsement	PAR3100344 00 06/21/2016-12/21/2016	\$12.00	
07/11/2016	Invoice Billed	-	-	
07/05/2016	Disbursement Sent	-	\$134.00	
06/30/2016	Credit Endorsement	PAR3100344 00 06/21/2016-12/21/2016	-\$134.00	
06/22/2016	Suspense payment made 6/21/2016 applied to account	-	\$631.00	
06/22/2016	Policy Issued	PAR3100344 00 06/21/2016-12/21/2016	\$631.00	

Billing Documents			
Policy	Issue Date	Effective Date	Description
	07/04/2016	07/04/2016	Correspondence (Accounting Letter)
	06/04/2016	06/04/2016	Statement (Insured)
	06/16/2015	06/16/2015	Correspondence (Accounting Letter)
	06/04/2015	06/04/2015	Automated Payment Schedule (Insured)

Account Details

Amount Due:

- Does not include policies **not paid** by the insured.
- Does not include regularly scheduled recurring payments.

Account Details

Account Number: 12026641
Insured: PAUL J SEEBRUCK
Amount Due: \$0.00
Account Balance: \$1,115.00

Agency: GINZL INSURANCE AGENCY LLC
715-424-2808
(View Agency Details)

Due Date: NA
Unapplied: \$0.00

Account Balance includes all policies on the account, regardless of payer.

[Make a Payment](#)

[Manage Payment Methods](#)

Edit or remove bank account or credit card for recurring payment methods.

Policies

Policy Type	Policy Number	Policy Term	Status	Payment Method	Payment Plan	Billed To
Personal Auto	AUY 8960474	08/22/2016-08/22/2017	Active	Bank Account (4100) 1st of month	Monthly	Insured
Homeowners	HP 8880567	08/22/2016-08/22/2017	Active	Bank Account (4100) 1st of month	Monthly	Insured

Links to policy page

Shows all policies on this account, including who the payer is (Billed To), the payment plan, and the payment method.

Manage Payment Methods

Manage Payment Methods

Account Number: 12026641

Payment Methods

Payment Method	Policies on Method	Last Updated
Bank Account ending in ...4100	AUY 8960474 HP 8880567	Update Delete

Cancel

Use Update to change to a different bank account or credit card. (Minimum impact to your current billing schedule.)

Shows Bank Account or Credit Card with last four digits

Lists all policies on this account currently billing by this payment method.

Changes made to this payment method (or deletion of it) will affect all policies listed here.

Use Delete to revoke authorization to debit your bank or charge your credit card. (Will move all policies listed to Paper Billing.)

BILLING CHANGES

Changing Payment Plans, Payment Methods,
Charge Dates, Payer

Change Policy Payment Plan

- Payment plans are changed at the policy level
 - You will have to go to the policy page for each policy that you want on a different payment plan
- From the Policy Page:

Policy Billing Summary

Billing information shown is for this policy only.

To view invoices and other billing information, click [here](#) for the Insured Account.

Billed To:	PAUL J SEEBRUCK	Payment Plan:	Monthly
	<input type="text"/>		Change Plan
Total Charges:	\$558.00	Payment Method:	Bank Account (4100) on 1st of month
Total Paid:	\$0.00		Change Method
Balance:	\$558.00		Update Bank Account
Amount Billed:	\$46.50		

[Make a Payment](#)

1

Click Change Plan on the Policy page

Change Policy Payment Plan

Change Payment Plan

Policy:	AUJ 8960474	Current Payment Plan:	Monthly
Total Premium:	\$558.00	Total Paid:	\$0.00
Balance:	\$558.00		

Current Installment Schedule:

Invoice Date	Due Date	Invoice Status	Invoice Amount
08/19/2016	09/01/2016	Billed	\$46.50
09/21/2016	10/01/2016	Planned	\$46.50
10/22/2016	11/01/2016	Planned	\$46.50
11/21/2016	12/01/2016	Planned	\$46.50
12/22/2016	01/01/2017	Planned	\$46.50
01/22/2017	02/01/2017	Planned	\$46.50
02/19/2017	03/01/2017	Planned	\$46.50
03/22/2017	04/01/2017	Planned	\$46.50
04/21/2017	05/01/2017	Planned	\$46.50
05/22/2017	06/01/2017	Planned	\$46.50
06/21/2017	07/01/2017	Planned	\$46.50
07/22/2017	08/01/2017	Planned	\$46.50

New Installment Schedule:

Monthly ▾

Save Changes

Cancel

2

Select new payment plan and Save Changes.

Change Payment Method

- Two types of payment method changes you can make:
 - Change the charge date for your recurring bank account or recurring credit card payments
 - Change the payment method from/to:
 - Paper billing
 - Recurring bank account
 - Recurring credit card
- Changes can be made for a single policy, or for all policies
 - Examples – Auto and home are both on paper billing. You can --
 - Move one to recurring bank account and one to recurring credit card
 - Move both to recurring bank account, due on the 10th of the month
 - Move both to recurring bank account with one due on the 1st of the month and one due on the 15th of the month

Change Payment Method Charge Date

- Change the day of month that your recurring payment is charged (not available for paper billing)
- If you have multiple policies using the same recurring payment date/method, you can change the date for one policy, or for all at once
- From the Policy Page:

Policy Billing Summary

Billing information shown is for this policy only.

To view invoices and other billing information, click [here](#) for the Insured Account.

Billed To:	PAUL J SEEBRUCK	Payment Plan:	Monthly
	<input type="text"/>		Change Plan
Total Charges:	\$558.00	Payment Method:	Bank Account (4100) on 1st of month
Total Paid:	\$0.00		Change Method
Balance:	\$558.00		Update Bank Account
Amount Billed:	\$46.50		

[Make a Payment](#)

Click Change Method on the Policy page

Change Payment Method Charge Date

Change Payment Method

The screenshot shows a form titled "Change Payment Method" with the following sections and annotations:

- Policy:** AUY 8960468 - Personal Auto 08/16/2016 - 08/16/2017. An arrow points to this text with the annotation: "Policy you are currently viewing".
- Current Payment Method:** Credit Card (1111) on 1st of month.
- Current Installment Fee:** \$8.00 per invoice.
- Other policies using this payment method:** HP 8812234. An arrow points to this text with the annotation: "Shows other policies using this same payment method".
- Changes affect:** Two radio button options: "All policies using this payment method" (selected) and "This policy only". An arrow points to the selected option with the annotation: "Make this change for both policies – this will change the charge date for both the auto and the home policy".
- Change Charge Day of Month:** A radio button option (selected) with a sub-section showing "Current: 1st of month" and "New: 1st of month" (where "1st" is in a dropdown menu). An arrow points to the dropdown menu with the annotation: "Make this change for only the auto policy".
- Change Payment Method:** A radio button option (not selected).
- Buttons:** "Review Changes" (blue) and "Cancel" (grey). An arrow points to the "Review Changes" button with the annotation: "Select a new charge date, review and save changes".

To change the payment method, click here. On this page, you can change *either* the charge date *or* the payment method, but not both at the same time.

Change Payment Method

- Change the payment method for a policy from/to paper billing, recurring bank account, or recurring credit card

Change Payment Method

Policy:	AUY 8960468 - Personal Auto 08/16/2016 - 08/16/2017	←
Current Payment Method:	Credit Card (1111) on 1st of month	←
Current Installment Fee:	\$8.00 per invoice	
Other policies using this payment method:	HP 8812234	←
Changes affect:	<input checked="" type="radio"/> All policies using this payment method <input type="radio"/> This policy only	

Auto and home policies both currently billing the 1st of the month on recurring credit card

Change Charge Day of Month

Change Payment Method

Select desired payment method and charge day of month:

Paper Billing Installment Fee: \$8.00 ←

Put both policies back on paper billing

OR

Or add a new payment method:

Credit Card Installment Fee: \$8.00 ←

ACH/EFT Installment Fee: \$2.00 ←

Create a new payment method and put the policies on that

Review Changes

Cancel

Change Payer

- Insureds who have a policy paid by someone else (mortgage company or other payer) can remove the payer and make the policy Insured-bill again.
- From the Policy Page for a policy not paid by the Insured:

Billed To:	SUSQUEHANNA BANK ISAOA ATIMA PO BOX 390242 MINNEAPOLIS MN 55439	Payment Plan: Full Pay Payment Method: Paper Billing
	Change Payer	← Select Change Payer
Total Due:	\$165.00	
Total Paid:	\$0.00	
Balance:	\$165.00	
Amount Billed:	\$165.00	

Change Payer

Policy:	HOM 8870208 - Homeowners 08/17/2016 - 08/17/2017
Current Payer:	SUSQUEHANNA BANK ISAOA ATIMA PO BOX 390242 MINNEAPOLIS MN 55439
Change Payer To:	Insured
Select an existing payment method for this policy:	
<input checked="" type="radio"/> Paper Billing Installment Fee \$8.00	
Or add a new payment method for this policy:	
<input type="radio"/> Credit Card	
<input type="radio"/> ACH/EFT	
Save Changes	Cancel

2 Select an existing payment method, already set up on the Insured account, or create a new one

MAKING PAYMENTS

Web Payments, Policies with Other Payers

Web Payments



- Web & IVR payments process in real time
 - (Insureds/Agents can see payment allocate to their account immediately)
- Payment on the account page won't apply to policies paid by other payers (mortgagee)
 - Can pay this on the policy page
 - (This is the only policy-level payment available on Web)
- NEW functionality - Ability to pay upcoming EFT withdrawal by credit card
- **IMPORTANT:** Upcoming EFT debit or credit card charge is **LOCKED** two days prior to the due date. Payments made in the last two days **will not** prevent the debit/charge from taking place.

Make a Payment (Account)

- Up to 4 options for payment:
 - Total account balance
 - Paid in Full discount amount
 - Only shows if there is a policy currently eligible for paid in full discount
 - Current Amount Due
 - Billed (unpaid) invoices on paper billing plus any past due charges on other payment methods
 - Billed Invoices
 - Choose this option to select from a list of billed invoices
 - Only way to pay invoices on recurring payment methods

Choose Payment Option

Payment for Account Balance \$263.00

Payment for Discount \$208.25

Payment for Amount Due \$238.25

Payment for Currently Billed Invoices

Select Payment Type:

Choose Payment Option

Payment for Account Balance \$2,610.50

Payment for Amount Due \$220.35

Payment for Currently Billed Invoices

Select to pay

Invoice Date	Due Date	Payment Method	Invoice Amount	Amount Paid	Amount Due	
08/10/2016	08/20/2016	Credit Card (1111)	\$498.35	\$308.00	\$190.35	<input type="checkbox"/>
Total Billed					\$190.35	

Select Payment Type:

Make a Payment (Policy)

- Only one policy-level payment supported:
 - Policy not billed to Insured (mortgagee-bill, other payer)
- Account payments will not apply to these policies
- Click the **Make a Payment** button on the policy page for any policy not paid by the Insured
- From here, you can make a payment to policy premium
 - Will not pay any billed fees on the payer account

Make a Payment

Policy Type	Policy Number	Policy Term	Payer
Homeowners	HOM 8870208	08/17/2016-08/17/2017	SUSQUEHANNA BANK

Billing information shown is for this policy only. To see account-level billing information, go to the Billing Account page.

Total Charges:	\$165.00	Minimum Amount Due:	\$165.00
Total Paid:	\$0.00	Due Date:	08/20/2016
Balance:	\$165.00		

Choose Payment Amount and Type

- Remaining Policy Balance \$165.00
- Minimum Amount Due \$165.00
- Other Amount

Select Payment Type:

Credit Card

Bank Account

Cancel

BillingCenter Questions/Suggestions:

AGENTS:

**DL-ALL-BCSUPPORT
@DONEGALGROUP.COM**

From inside Donegal –
DL-ALL-BC Support
(with a space after BC)