BILLINGCENTER

Introduction to BillingCenter
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 DECs
  - 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
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

<table>
<thead>
<tr>
<th>State</th>
<th>Segment</th>
<th>Non-EFT Invoice Fee</th>
<th>EFT Invoice Fee</th>
<th>Reversal Fee</th>
<th>Late Fee</th>
<th>Reinstatement Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pennsylvania</td>
<td>AR Personal</td>
<td>$4.00</td>
<td>$2.00</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Pennsylvania</td>
<td>Commercial</td>
<td>$10.00</td>
<td>$5.00</td>
<td>$30.00</td>
<td>$20.00</td>
<td>$20.00</td>
</tr>
<tr>
<td>Pennsylvania</td>
<td>Personal</td>
<td>$8.00</td>
<td>$2.00</td>
<td>$30.00</td>
<td>$18.00</td>
<td>$20.00</td>
</tr>
<tr>
<td>Georgia</td>
<td>Commercial</td>
<td>$10.00</td>
<td>$5.00</td>
<td>$30.00</td>
<td>$20.00</td>
<td>$20.00</td>
</tr>
<tr>
<td>Georgia</td>
<td>Personal</td>
<td>$8.00</td>
<td>$2.00</td>
<td>$30.00</td>
<td>$18.00</td>
<td>$20.00</td>
</tr>
</tbody>
</table>

- New reinstatement fee
POLICY ISSUANCE

WritePRO, WriteFARM, WriteBIZ
WritePRO, WriteFARM & WriteBIZ

- New billing screens
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

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.
There is no need to 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

- 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
NEW WEB DESIGN

Account Information, Policy Information
Policy Details

Policy Details  Policy information as of: 08/19/2016

- **Policy Number:** AUY 8960474
- **Policy Status:** Active
- **Policy Type:** Personal Auto
- **Premium:** $558.00
- **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

- **Insured Account:** 12026641
- **Insured:** SEEBRUCK PAUL J & CHARI L
  (View Insured Details)
- **Agency:** GINZL INSURANCE AGENCY LLC
  715-424-2808
  (View Agency Details)
- **Related Policies:** HP 8880567

- **Policy Terms:**
  - 08/22/2016-08/22/2017
  - NEW BUSINESS
  - No Claims
  - 12026641

Premium, not billing info  Links to view account 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

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Charges</td>
<td>$558.00</td>
</tr>
<tr>
<td>Total Paid</td>
<td>$0.00</td>
</tr>
<tr>
<td>Balance</td>
<td>$558.00</td>
</tr>
<tr>
<td>Amount Billed</td>
<td>$46.50</td>
</tr>
</tbody>
</table>

Payment Plan: Monthly
Payment Method: Bank Account (4100) on 1st of month

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

### Policy Activity

<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>08/19/2016</td>
<td>Invoiced</td>
<td>$46.50</td>
</tr>
<tr>
<td>08/18/2016</td>
<td>Policy Issued</td>
<td>$558.00</td>
</tr>
</tbody>
</table>

### Transaction History

<table>
<thead>
<tr>
<th>Processed</th>
<th>Effective</th>
<th>Description</th>
<th>Term Prem</th>
<th>Trans Prem</th>
<th>Other Charges</th>
<th>Total</th>
<th>Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Policy Term</td>
<td>08/22/2016-08/22/2017</td>
<td>New Business</td>
<td>$558.00</td>
<td>$558.00</td>
<td>$0.00</td>
<td>$558.00</td>
<td>$558.00</td>
</tr>
<tr>
<td>08/18/2016</td>
<td>08/22/2016</td>
<td>New Business</td>
<td>$558.00</td>
<td>$558.00</td>
<td>$0.00</td>
<td>$558.00</td>
<td>$558.00</td>
</tr>
</tbody>
</table>

### Policy Documents

<table>
<thead>
<tr>
<th>Issue Date</th>
<th>Effective Date</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>08/18/2016</td>
<td>08/22/2016</td>
<td>Identification Card (New)</td>
</tr>
<tr>
<td>08/18/2016</td>
<td>08/22/2016</td>
<td>Declarations (New)</td>
</tr>
<tr>
<td>08/18/2016</td>
<td>08/22/2016</td>
<td>Policy (New)</td>
</tr>
</tbody>
</table>

**Notes:**
- Comes from the billing system. Shows policy premium as well as all billing activity.
- Comes from the policy system. Premium transactions only.
- Documents from both the policy and billing systems.
Account Page

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

Click on Details to see specific charges on that invoice.
Account Page cont’d

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

<table>
<thead>
<tr>
<th>Payment Date</th>
<th>Reversal Date</th>
<th>Payment Type</th>
<th>Payment Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>08/20/2016</td>
<td></td>
<td>Automated Payment - Bank Account</td>
<td>$100.00</td>
</tr>
<tr>
<td>08/11/2016</td>
<td>08/17/2016</td>
<td>Web - Bank Account</td>
<td>$2,470.00</td>
</tr>
<tr>
<td>08/10/2016</td>
<td></td>
<td>Deposit - Bank Account</td>
<td>$12.50</td>
</tr>
<tr>
<td>08/10/2016</td>
<td></td>
<td>Deposit from Agency’s Account</td>
<td>$300.00</td>
</tr>
</tbody>
</table>

Select a date range for payments to view

Click on Details to see how payment applied

<table>
<thead>
<tr>
<th>Policy</th>
<th>Invoice Due Date</th>
<th>Charge Type</th>
<th>Amount</th>
<th>Amount Applied</th>
<th>Unpaid Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account Charge</td>
<td>08/20/2016</td>
<td>Installment Fee</td>
<td>$2.00</td>
<td>$2.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>HOM8870211-00</td>
<td>08/20/2016</td>
<td>Policy Issuance - Installment</td>
<td>$110.50</td>
<td>$98.00</td>
<td>$0.00</td>
</tr>
</tbody>
</table>
Account Page cont’d

- Refunds

- Account Activity

- Billing Documents
  - Click the document description to view the document
Account Details

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

Amount Due:
- Does not include policies not paid by the insured.
- Does not include regularly scheduled recurring payments.

Account Details

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

Links to policy page

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

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

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

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.

<table>
<thead>
<tr>
<th>Billed To:</th>
<th>PAUL J SEEBRUCK</th>
<th>Payment Plan:</th>
<th>Monthly</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Charges:</td>
<td>$558.00</td>
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<td>$46.50</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

1. Click Change Plan on the Policy page
Change Policy Payment Plan

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.

<table>
<thead>
<tr>
<th>Billed To:</th>
<th>PAUL J SEEBRUCK</th>
</tr>
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<tr>
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</tr>
<tr>
<td>Amount Billed:</td>
<td>$46.50</td>
</tr>
</tbody>
</table>

Click Change Method on the Policy page
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.

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

Put both policies back on paper billing.

OR

Create a new payment method and put the policies on that.
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:

1. Select Change Payer

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: $238.25

Select Payment Type:

- Credit Card
- Bank Account
- Cancel

Choose Payment Option

- Payment for Account Balance: $2,610.50
- Payment for Amount Due: $220.35
- Payment for Currently Billed Invoices: $0.00

Select Payment Type:

- Credit Card
- Bank Account
- Cancel

Select to pay
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
BillingCenter Questions/Suggestions:

**Agents:**

DL-ALL-BCSUPPORT@DONEGALGROUP.COM

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