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

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	$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		

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 t
- To avoid cancellation, the minir
- A late fee will be assessed if pa
- A fee will be charged for any pa

For **125 years**

Done

Visit u

DONEGAL INSURANCE GROUP

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

Minnie Mouse
1234 Main Street
Raleigh NC 27612

Due Date:	05/27/14
Minimum Payment:	$132.00
Optional Payment for Discount:	$472.00
Optional Full Payment:	$1,065.00
Account Number:	AA8056440

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.co

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.

Please mail this portion with your payment. 05/05/14

Payment Coupon

Minnie Mouse
1234 Main Street
Raleigh NC 27612

Make check payable to:

DONEGAL INSURANCE GROUP
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

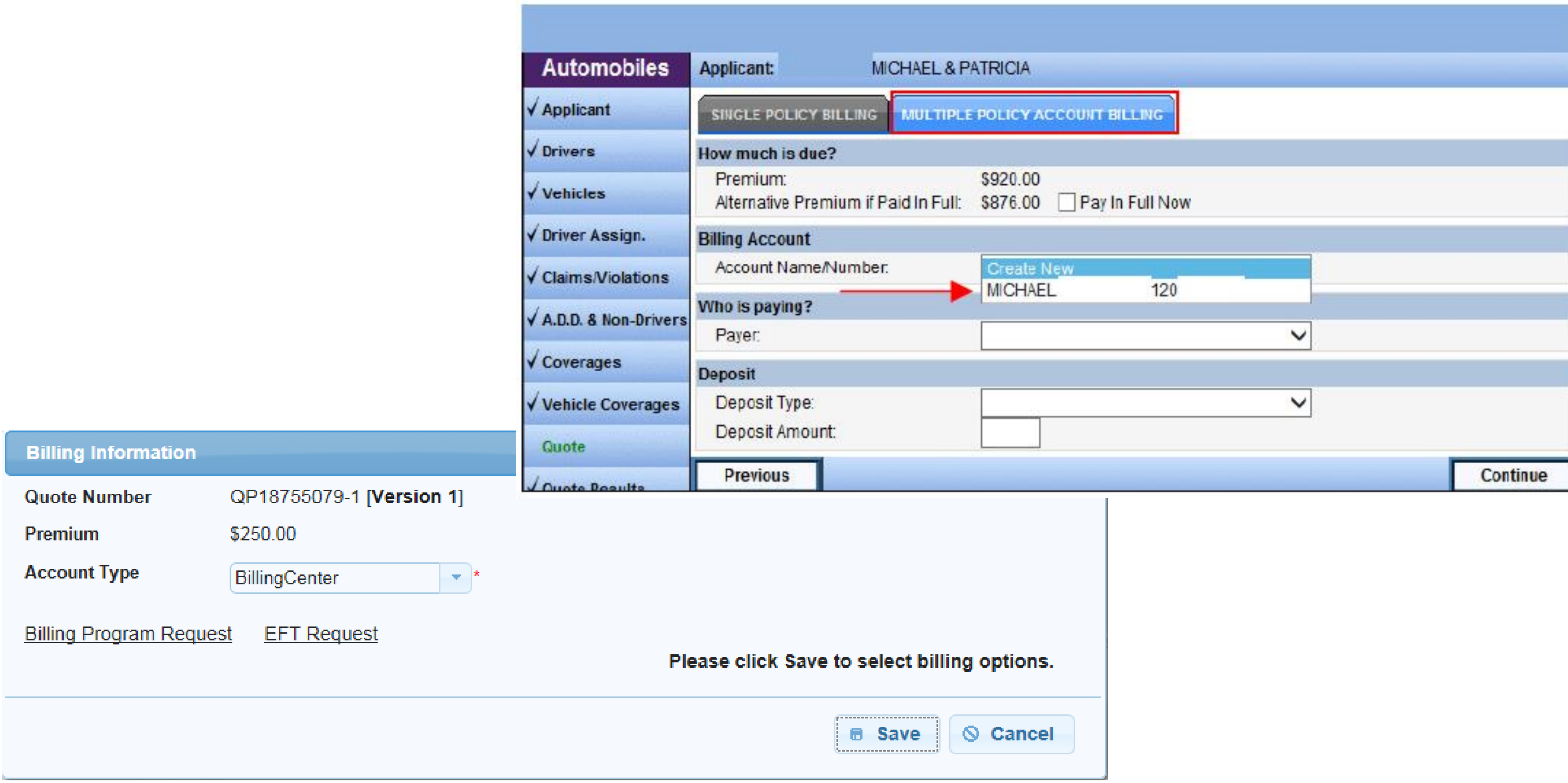
- New reinstatement fee

POLICY ISSUANCE

WritePRO, WriteFARM, WriteBIZ

WritePRO, WriteFARM & WriteBIZ

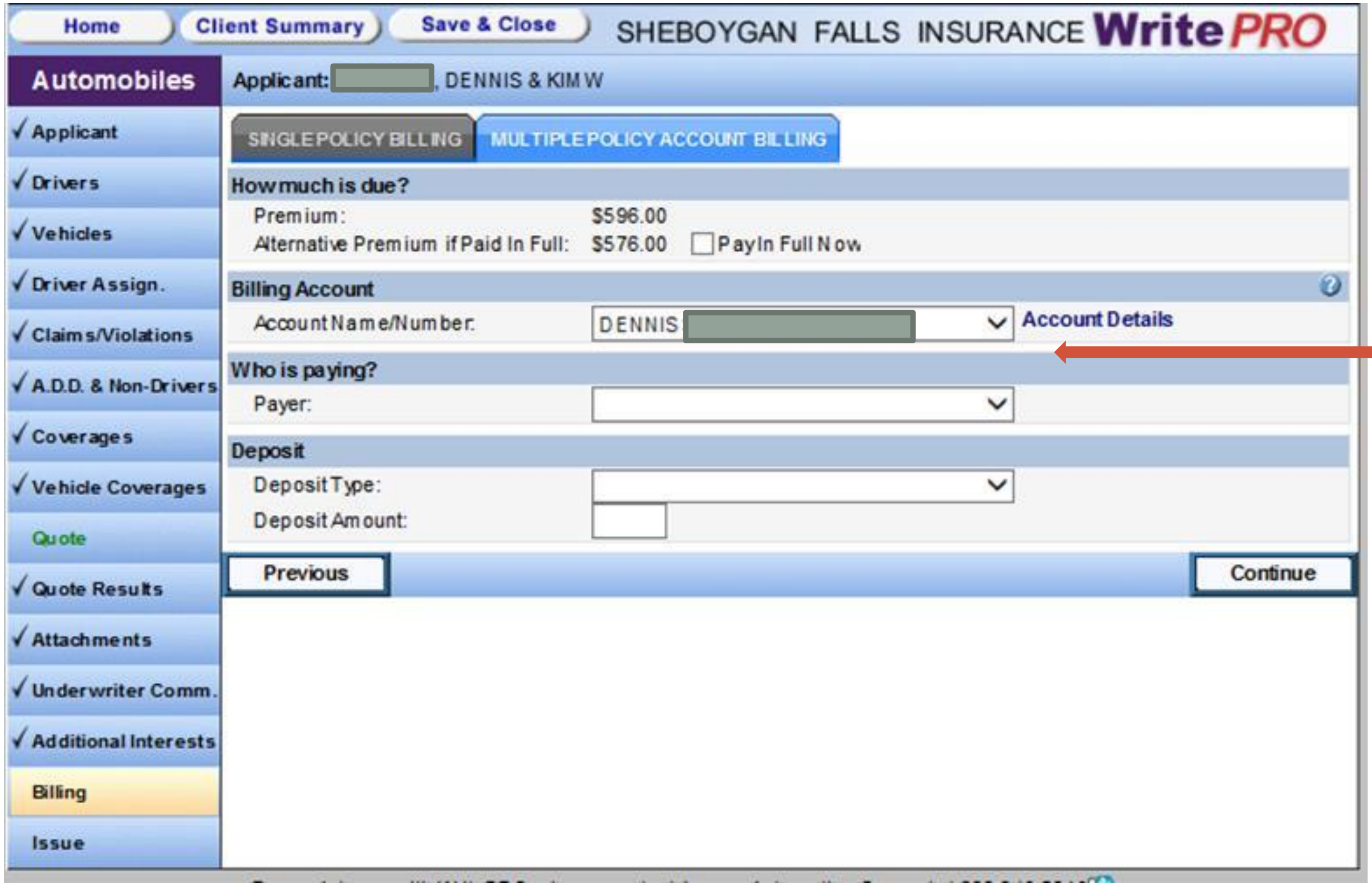
- New billing screens



Issuing Multiple Policies (PL)

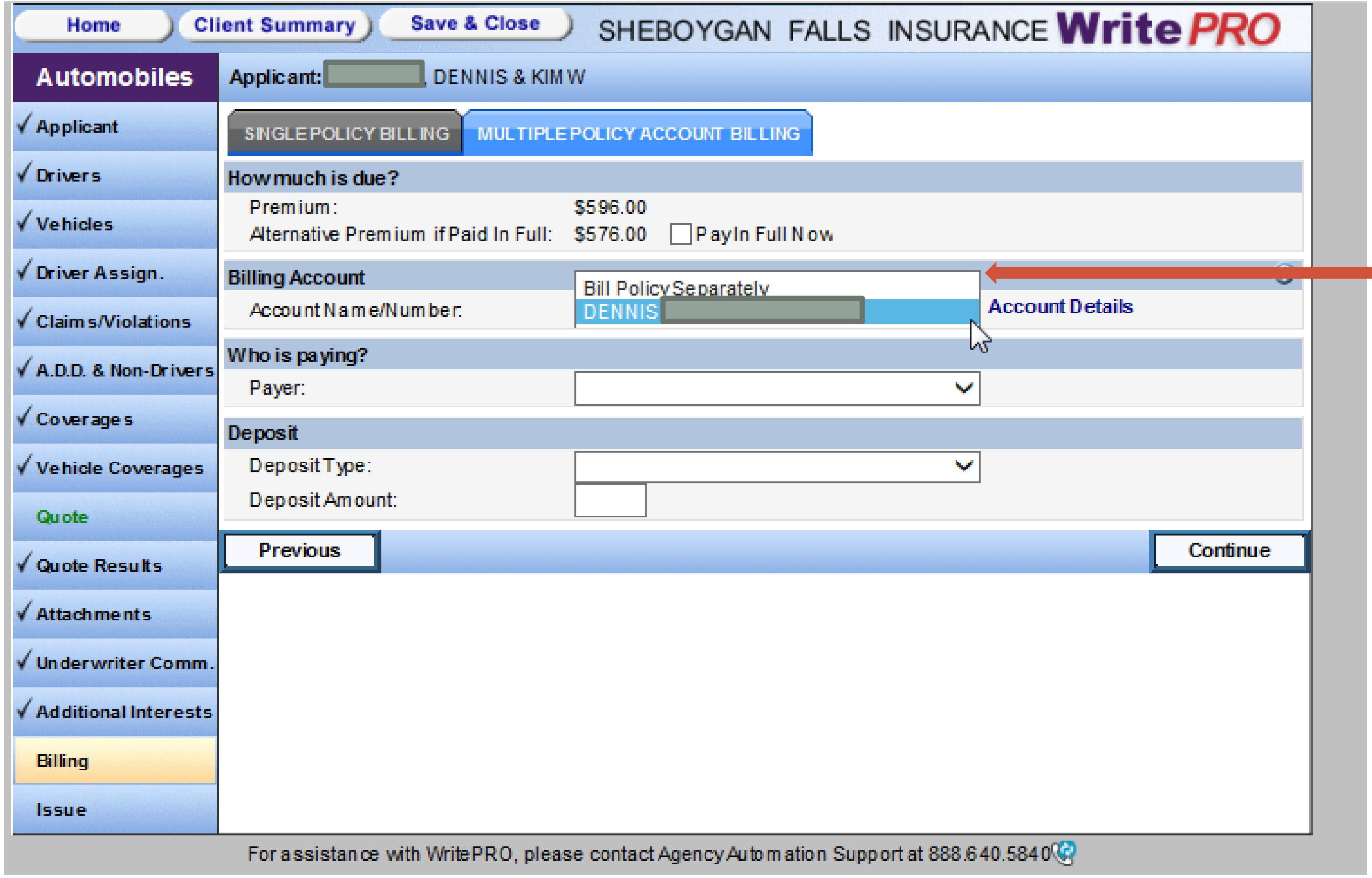
- When entering a second (or subsequent) policy, WritePRO/WriteFARM defaults to Multiple Policy Account Billing
  - Always select existing account
  - Do not select Bill Policy Separately (may result in additional fees)
  - Even if a policy is paid by a mortgagee or another payer, it should be placed 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.

Issuing Multiple Policies - Screens

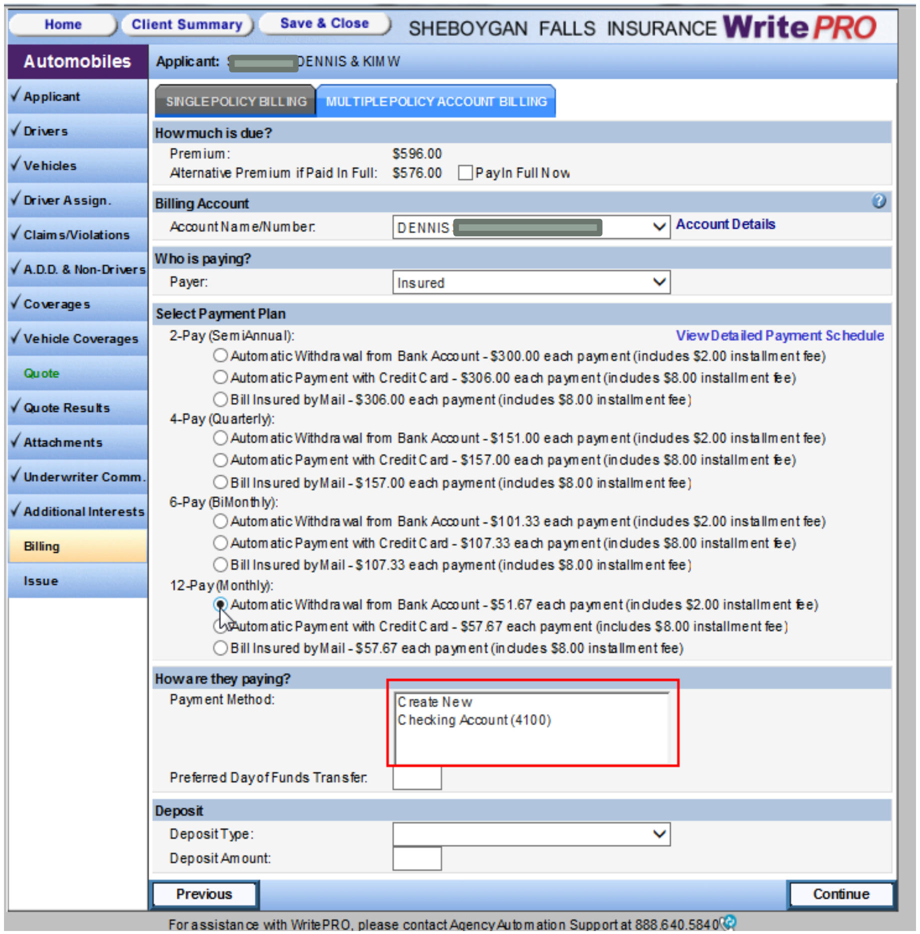


There is no need to ever Bill Policy Separately. Even if a policy has a different payer (mortgagee or Other Payer) it should still be grouped with the other Insured-Bill policies on the existing account.

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

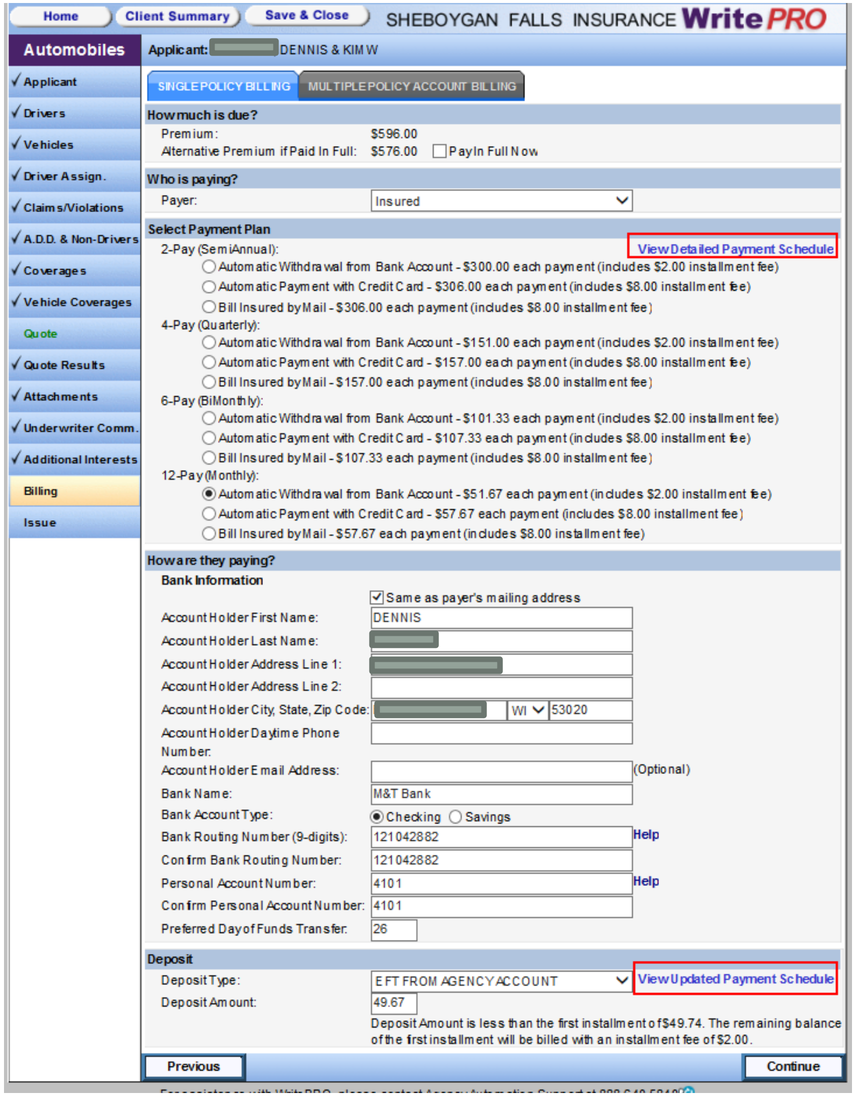


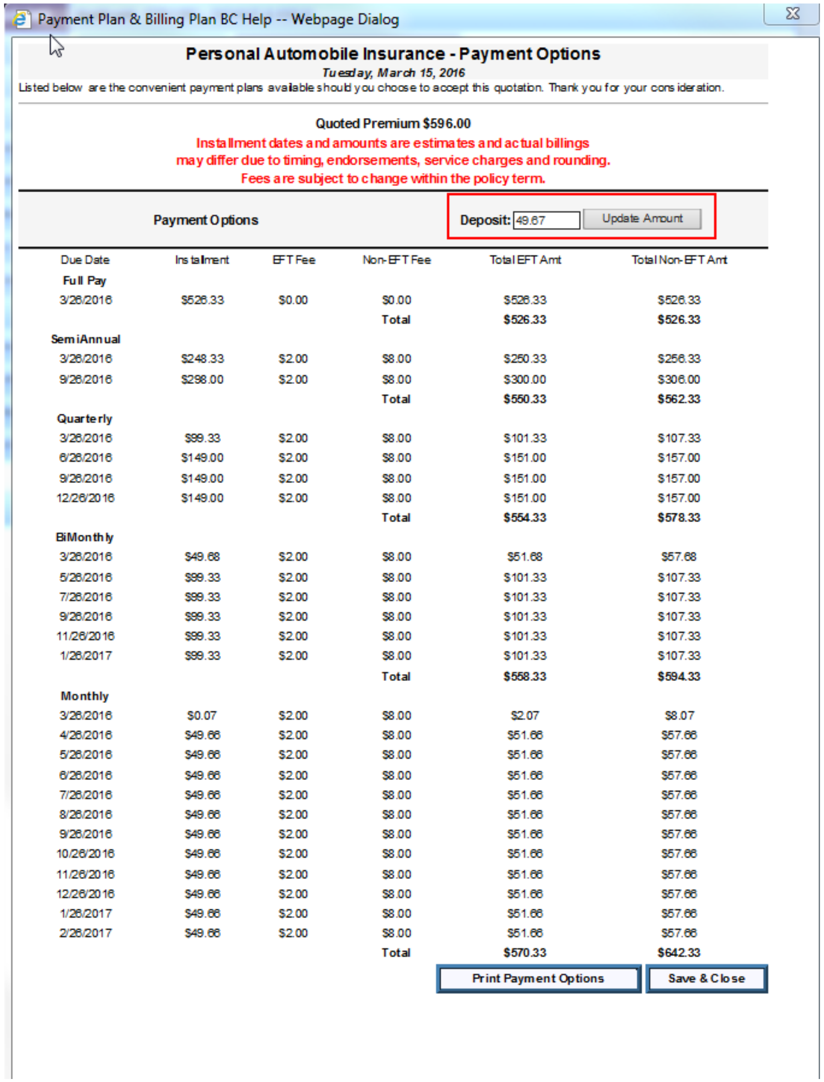
- If there is already a subscription for the desired bank account or credit card, select it
- **Do not create a duplicate subscription unnecessarily**

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**	**Insured Account:**	12026641
Policy Status:	Active	Insured:	**SEEBRUCK PAUL J & CHARI L** (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		

Policy Terms:

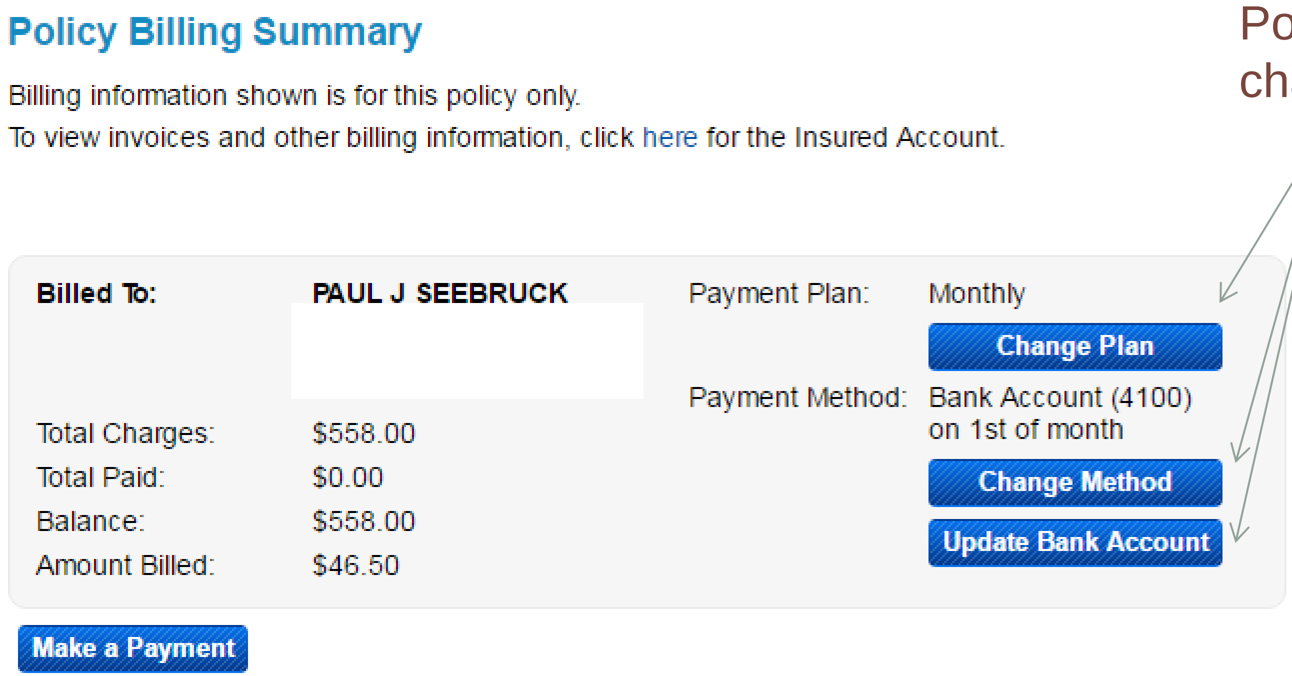
08/22/2016-08/22/2017	NEW BUSINESS	No Claims	12026641

Premium, not billing info

Links to view account page

Policy Billing Summary

Policy billing changes



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

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**

Billed/Due Invoices

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

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

Select a date range for payments to view

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 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

Refunds

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

- Account Activity

Activity History Show Less

Activity During: Last 90 Days
From Date: 08/22/2016

Date	Description	Related Policy	Amount
08/11/2016	Invoice Billed	-	$12.00
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
  - Click the document description to view the document

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

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

Account Number:	**12026641**	Agency:	**GINZL INSURANCE AGENCY LLC** 715-424-2808 (View Agency Details)
Insured:	**PAUL J SEEBRUCK**		
		Due Date:	**NA**
Amount Due:	**$0.00**	Unapplied:	**$0.00**
Account Balance:	**$1,115.00**		

Make a Payment **Manage Payment Methods**

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

Policies

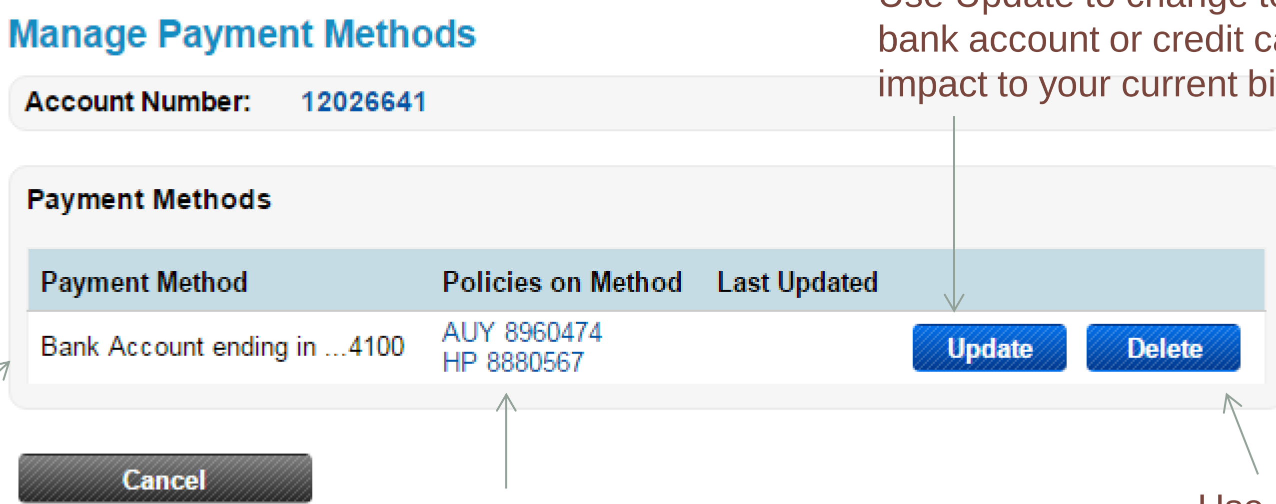
Policy Type	Policy Number	Policy Term	Status	Payment Method	Payment Plan	Billed To
Personal Auto	AUY 8960474	08/22/2016-08/22/2017	Active	Bank Account (4100) 1st of month	Monthly	Insured
Homeowners	HP 8880567	08/22/2016-08/22/2017	Active	Bank Account (4100) 1st of month	Monthly	Insured

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

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.

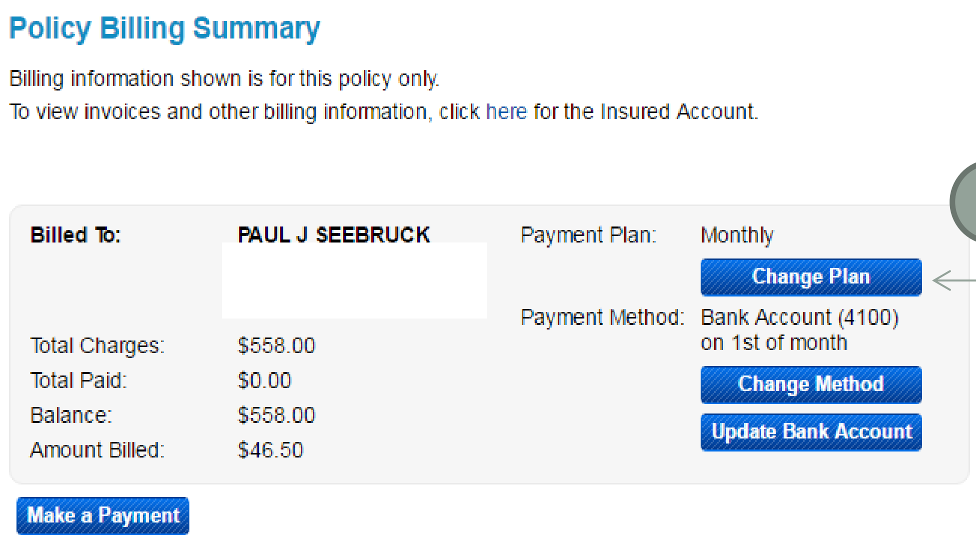
Use Delete to revoke authorization to debit your bank or charge your credit card.
(Will move all policies listed to Paper Billing.)

BILLING CHANGES

Changing Payment Plans, Payment Methods, Charge Dates, Payer

Change Policy Payment Plan

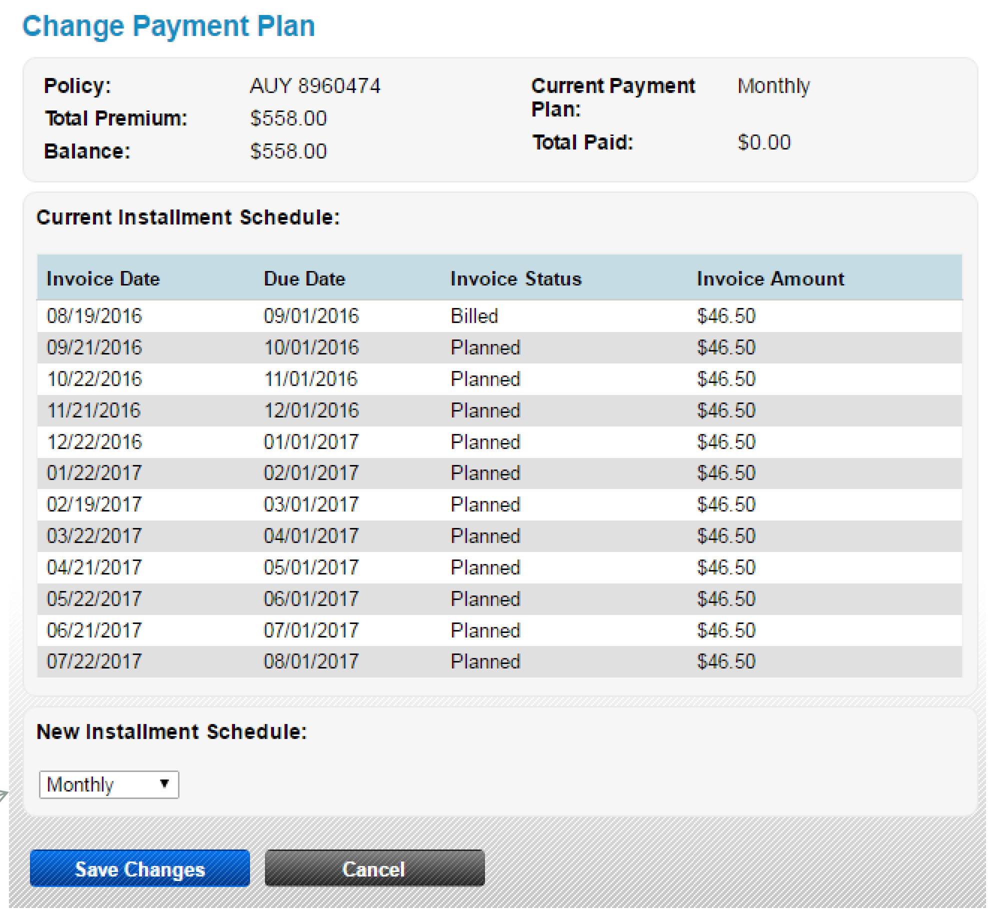
- Payment plans are changed at the policy level
  - You will have to go to the policy page for each policy that you want on a different payment plan
- From the Policy Page:



1

Click Change Plan on the Policy page

Change Policy Payment Plan



Change Payment Plan

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

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

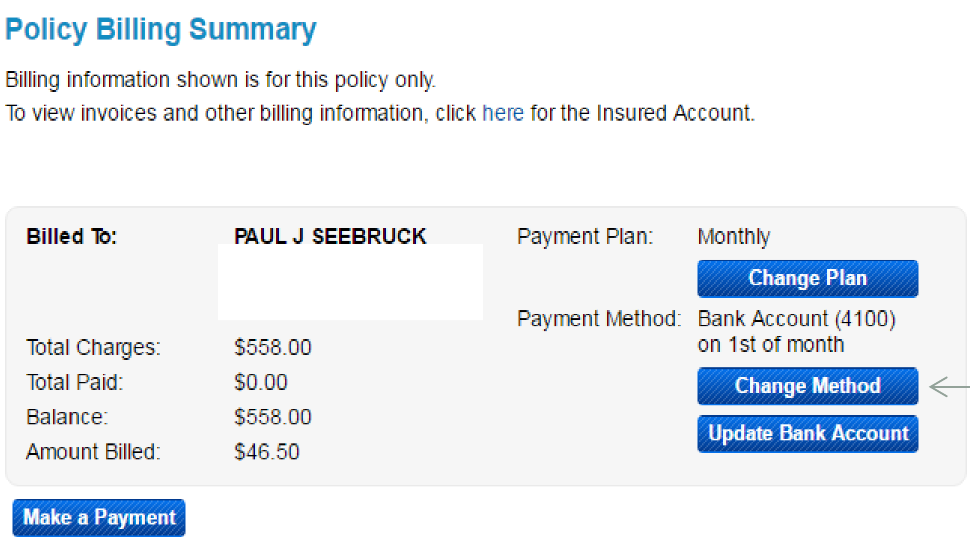
Select new payment plan and Save Changes.

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 10^{th} of the month
    - Move both to recurring bank account with one due on the 1^{st} of the month and one due on the 15^{th} of the month

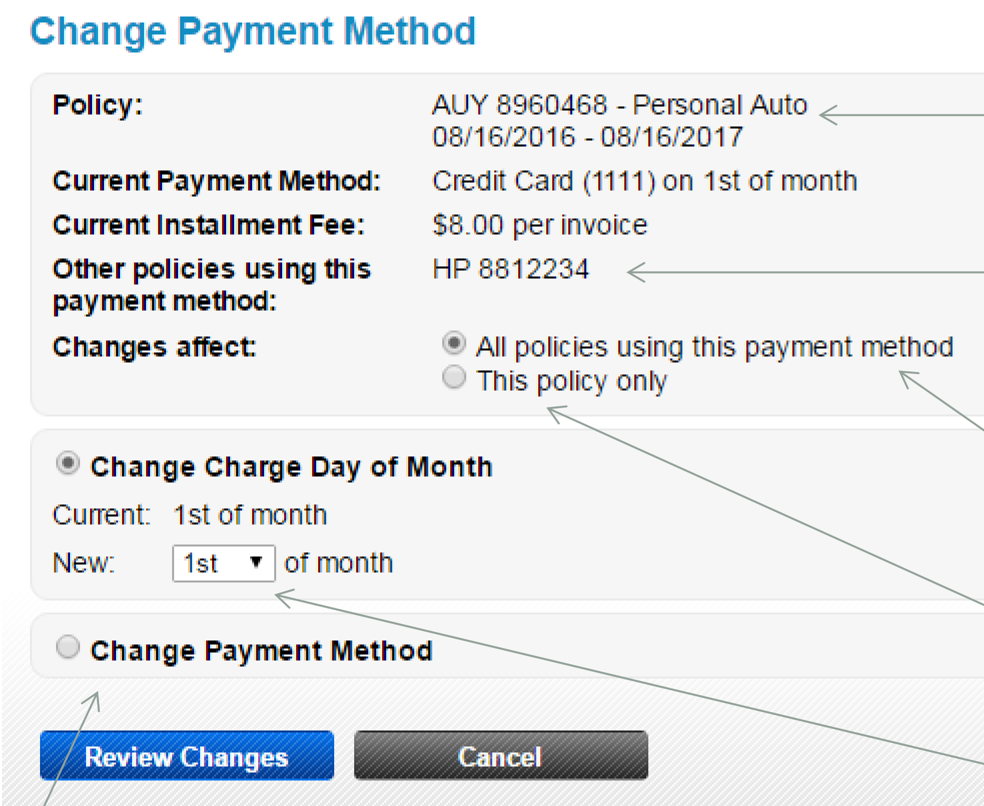
Change Payment Method Charge Date

- 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:



Click Change Method on the Policy page

Change Payment Method Charge Date



Policy you are currently viewing

Shows other policies using this same payment method

Make this change for both policies – this will change the charge date for both the auto and the home policy

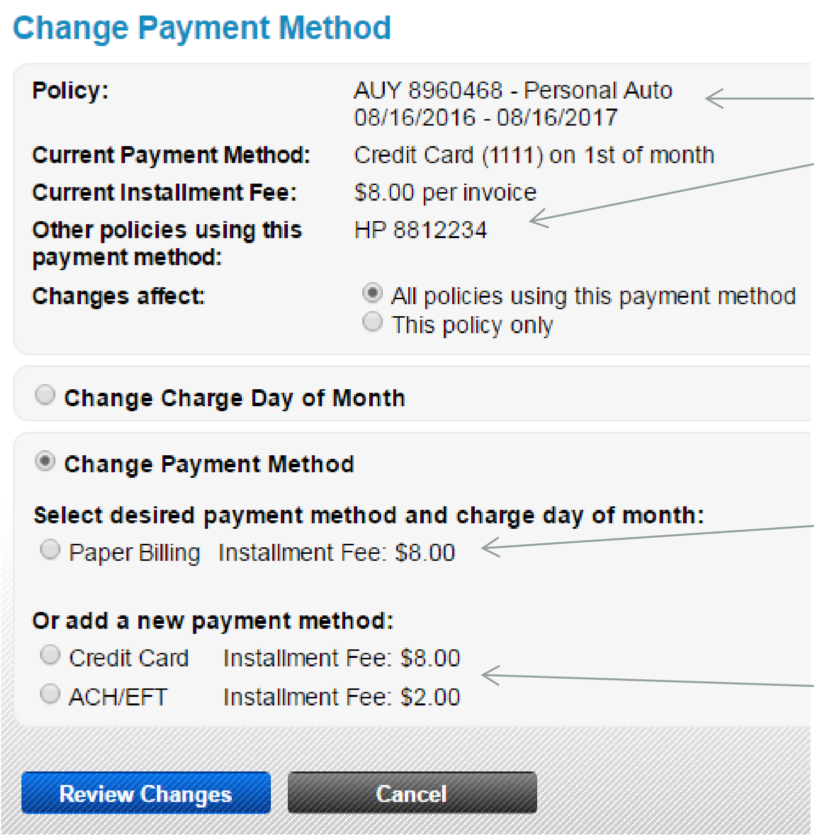
Make this change for only the auto policy

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



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

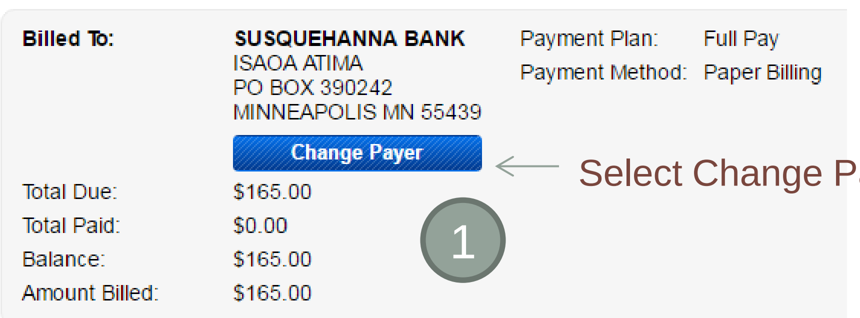
Put both policies back on paper billing

OR

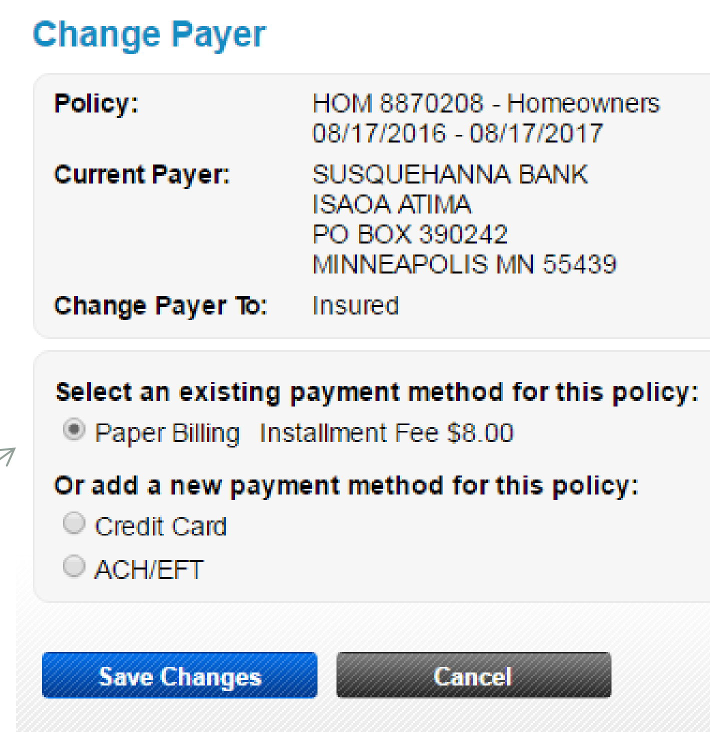
Create a new payment method and put the policies on that

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

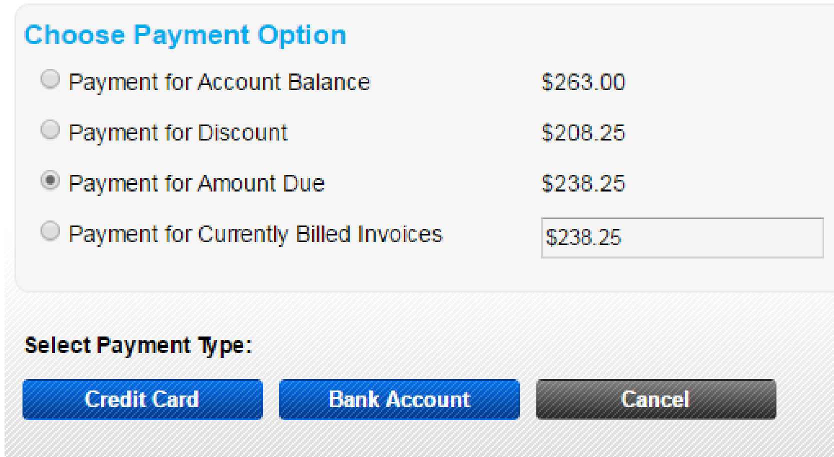
Web Payments, Policies with Other Payers

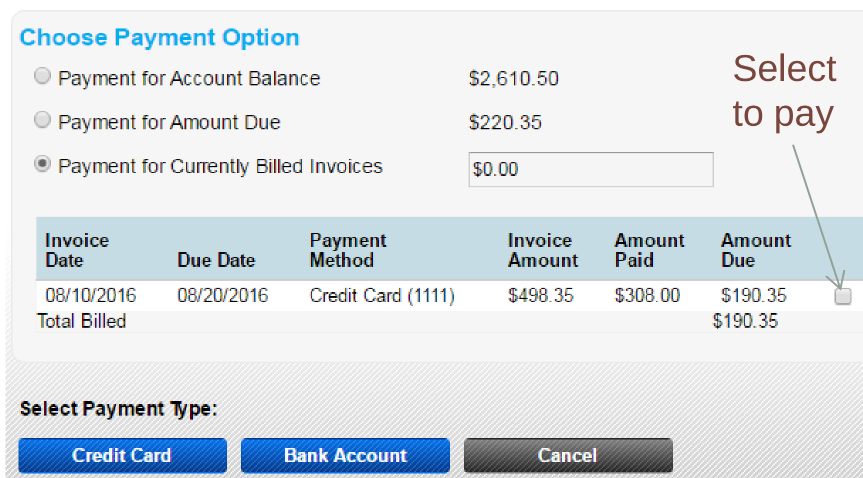
Web Payments

- 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)

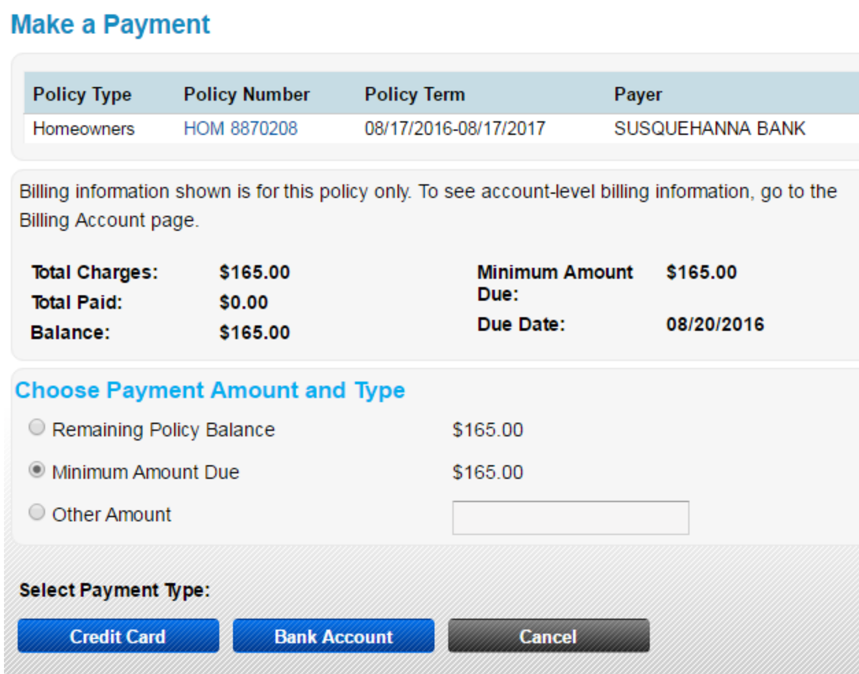
- Up to 4 options for payment:
  - Total account balance
  - Paid in Full discount amount
    - Only shows if there is a policy currently eligible for paid in full discount
  - Current Amount Due
    - Billed (unpaid) invoices on paper billing plus any past due charges on other payment methods
  - Billed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





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)