

INSPRO ADVANTAGE



version 2018.3

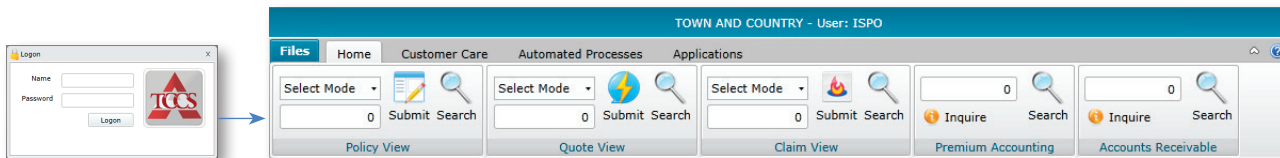


Accounts Receivable Inquiry

Purpose

Provide detailed information for the Accounts Receivable Inquiry of the INS PRO Advantage System.

Map

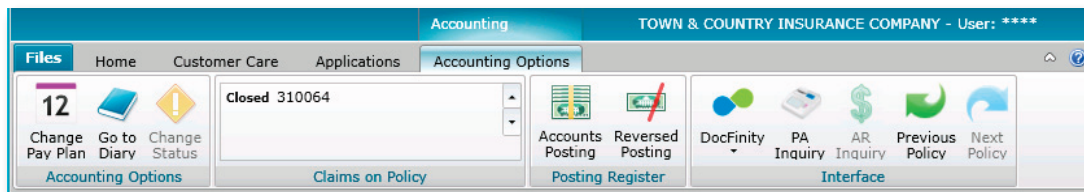


Information

The Accounts Receivable Inquiry of INS PRO Advantage encompasses four major components: Insured Information, Unpaid Amounts, Payment History and Pending Deposits.

AR VIEW RIBBON

The Accounts Receivable (AR) Module, once the AR Interface has been displayed, contains the Accounting Options View Tab. This tab has four main elements in the Ribbon Section of the Screen: Accounting Options, Claims on Policy, Posting Register and the Docfinity Interface (If not Licensed, it will not be displayed).



The **Accounting Options** element encompasses the following buttons:

Change Pay Plan. This utility program allows the operator to change the payment plan on a policy, re-applying the Open Records to reflect the change in the payment plan.

Go to Diary. Will access recorded notes, reminders and relevant notes related to the policy.

Change Status. Changes status of the Policy. *This option is active only when the policy is in Non Pay Pending status.*

The **Claims on Policy** element displays a gallery of all the Claims associated with the same policy number. Claims on Prior Policy number and Renewal Policy number are also included. From this gallery claims could easily be opened, or if they are already open in the interface, the corresponding tab will take focus.

The **Posting Register** element encompasses the following buttons:

Accounts Posting. Display, print and / or save the Accounts Receivable Posting report.

Reverse Posting. Display, print and / or save the Reverse Payment report.



Accounts Receivable Inquiry

The **Interface** element will display the Docfinity System along with options to navigate to PA Inquiry .

Another important component of the Accounting Screen is located in the Ribbon Section:

Minimize Ribbon Button. ^ Clicking this button will hide / display the ribbon.

Access Accounts Receivable Information

The Accounts Receivable information is directly connected to the policy. There are a couple of ways to access this information from a policy in the INS PRO Advantage System:

1. Select the Home tab.
2. In the Accounts Receivable element in the Ribbon Section, either:
 - a. Type a policy number and key enter, or
 - b. Select an existing policy with the Name Search Window. *Note: See the Policy Name Search Window document for more detailed information.*

Screen

Accounting Options View Tab. (Visible once a policy number is keyed in).

Major Components of the
Accounts Receivable Module.



Accounts Receivable Inquiry

To CHANGE A PAYMENT PLAN When selecting the Change Pay Plan button on an open policy, the Change Payment Plan window will pop-up showing the existing open records on the policy in a grid with detailed information including: Transaction Date, Type, Due Date, Original Balance, Billed and Record Balance columns.

Close button.. Pressing the close button in the Change Payment Plan window without clicking the Submit Change button, will cancel any changes made.

Totals.

Trans Date	Type	Due Date	Original Balance	Billed	Record Balance
8/1/2013	10 ANNUAL PREMIUM		378.00	0.00	270.00
11/18/2013	18 INSTALLMENT FEE		55.00	0.00	55.00
Totals.			433.00	0	325.00

Submit Change

In addition, other important information concerning the Policy will be displayed in the window: Policy Number, Insured Name, Current Payment Plan, New Payment Plan, Effective Date, Expiration Date and options to Retain the Original Due Dates and / or Create Installment Charges.

The user will have the opportunity to select a different payment plan from a drop-down box showing other payment plans available.

The user will also have the opportunity to:

1. Retain the original Due Dates:
 - a. Yes. Will keep all due dates on billed open records.
 - b. No. Will erase all due dates on open records.
2. Create Installment Charges:
 - a. Yes. Will add an installment charge to the open records for the change of the payment plan.
 - b. No.

Click the Submit Change button in the bottom right corner of the window to confirm changes to the payment plan on a policy.

 Pressing the close button in the Change Payment Plan window without clicking the Submit Change button, will cancel any changes made.



CHANGE STATUS

When a policy selected has a pending status, the Change Status Element in the ribbon of the Accounting Options becomes available for changing. When selected, the Change Policy Status window will pop-up with the following information:

1. Prior Status. *The status of the policy prior to the most current status.*
 - a. Status.
 - b. Date.
2. Current Status.
 - a. Status.
 - b. Date.
3. Select New Policy Status.
 - a. Status.
 - b. Effective Date. *The date will default to the date of the current status.*



Once the OK button has been keyed and the status of the policy has been changed to anything other than pending, the Change Status button in the ribbon section of the will become unavailable.



Accounts Receivable Inquiry

ACCESS ACCOUNTS RECEIVABLE INFORMATION

There are several ways to access the Account Receivable Module from the INS PRO Advantage System:

1. Select the Home tab.
2. In the Accounts Receivable element in the Ribbon Section, either:
 - a. Type the policy number and press the inquire button or key Enter, or
 - b. Select an existing policy with the Name Search feature

Once the Policy is accessed, the AR Inquiry Tab has 4 Major Categories that can be viewed at a glance with some basic information, or in detail:

Collapsed Components

Expansion Button ^{VA}

Switches between detailed information and summary information of the 5 different major categories of the Accounting Module. **Categories can also be expanded / contracted by clicking the category header.**

Expanded Insured Information Component



Accounts Receivable Inquiry

Sort

By clicking **any** column header, the information in the grid is sorted in ascended/descended order accordingly.

Filter Icon

Calls window to filter information according to criteria from selected column.

+ Button

Switches to display more detailed information.

Expansion Button ^ v

Displays / Hides detailed information concerning the specific transaction.

Expanded Unpaid Amounts Component

AR Inquiry 20600268

Policy Number: 20600268

Insured's Name: SCOTT-STEPHANY D & JASON L Total Billed: 134.25 Total Unpaid: 362.75

UnPaid Amounts Due Date: 2/15/2015 Next Bill: 4/24/2015 +

Payment Type	Line	Original Amt	Eff Date	Billed Amt	Status	Status Date	Due Date
Expiration Date Total: 10/24/2015 Original Amount: 477.00 Billed Amount: 134.25 Unpaid Amount: 362.75							
RENEWAL PREMIUM	2	457.00	1/24/2015	114.25	Billed	12/23/2014	1/24/2015
			4/24/2015	114.25	Open	9/18/2014	
			7/24/2015	114.25	Open	9/18/2014	
INSTALLMENT CHARGE	2	5.00	1/24/2015	5.00	Billed	12/23/2014	1/24/2015
SERVICE CHARGE	2	15.00	1/27/2015	15.00	Billed	1/27/2015	2/15/2015

Payment History Paid Through: 1/21/2015 Show History +

Pending Deposits Total Amount: 0

Expanded Payment History Component

AR Inquiry 20600268

Policy Number: 20600268

Insured's Name: SCOTT-STEPHANY D & JASON L Total Billed: 134.25 Total Unpaid: 362.75

UnPaid Amounts Due Date: 2/15/2015 Next Bill: 4/24/2015 +

Payment History Paid Through: 1/21/2015 Show History +

Payment Type	Line	Eff Date	Exp Date	Comm Rate	Date Received	Amount Paid	Check #
Expiration Date Total: 10/24/2015 Amount Paid: \$119.25							
RECEIPT - PREMIUM			10/24/2015		10/28/2014	119.25	CC
Expiration Date Total: 10/24/2007 Amount Paid: \$485.00							
Expiration Date Total: 10/24/2008 Amount Paid: \$458.00							
Expiration Date Total: 10/24/2009 Amount Paid: \$489.00							
Expiration Date Total: 10/24/2010 Amount Paid: \$470.00							
Expiration Date Total: 10/24/2011 Amount Paid: \$468.00							
Expiration Date Total: 10/24/2012 Amount Paid: \$431.00							
Expiration Date Total: 10/24/2013 Amount Paid: \$421.00							
Expiration Date Total: 10/24/2014 Amount Paid: \$259.00							

Expanded Pending Deposits Component

AR Inquiry 20600268

Policy Number: 20600268

Insured's Name: SCOTT-STEPHANY D & JASON L Total Billed: 134.25 Total Unpaid: 362.75

UnPaid Amounts Due Date: 2/15/2015 Next Bill: 4/24/2015 +

Payment History Paid Through: 1/21/2015 Show History +

Pending Deposits Total Amount: 0

Line	Eff Date	Check Amt	Deposit Amt	Status Date	Check No	Deposit Status
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Accounts Receivable Inquiry

GO TO DIARY

When selecting the Go To Diary button within the Accounting Options of a Policy, a helpful tool can be accessed with recorded notes, reminders or any other kind of relevant information relating to the policy. *Note: See the Diary Component document for more detailed information.*

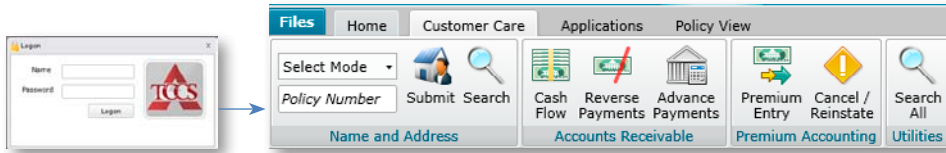


Accounts Receivable Module

Purpose

Provide detailed information for the Accounts Receivable Module of the INS PRO Advantage System.

Map

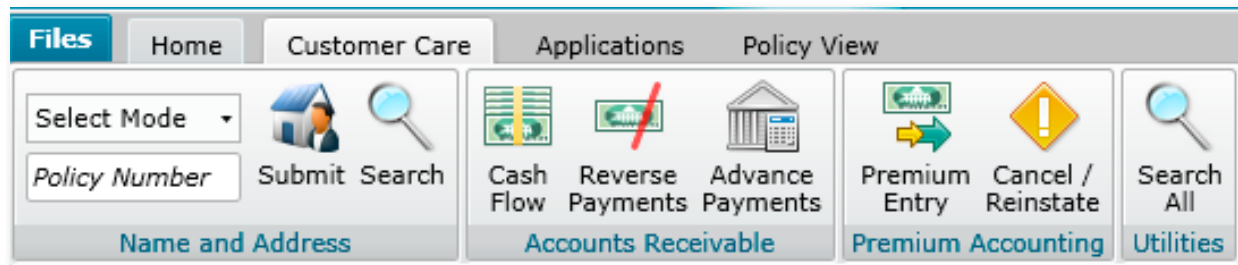


Information

The Accounts Receivable Module of INS PRO Advantage can be accessed through the Customer Care Tab and is covered in two locations according to its main purpose, **AR Inquiry** which provides a snapshot of the Accounting information of a policy displaying basic Insured Policy Information, Payment History, Billed and Unbilled Records and any pending deposits that may be present for that policy (see AR Inquiry documentation for more details), and **AR Module** in Customer Care which main purpose is to maintain and upkeep the accounting data.

CUSTOMER CARE VIEW RIBBON

The Customer Care Tab has four main elements in the Ribbon Section of the Screen: Name and Address, Accounts Receivable, Premium Accounting and Utilities. It may also include Premium Statistics or Inspections if Licensed).



The **Accounts Receivable** element encompasses the following buttons:

- Cash Flow.** Provides the ability to enter Receipt of Premium, Disbursement and Adjustment information.
- Reverse Payments.** Provides the ability to take a payment and place it back on the open record of the policy.
- Advance Payments.** Provides the ability to enter Deposit Premium and Advance Payment information.



CASH FLOW

Accounts Receivable Transactions

When selecting the Cash Flow button, a policy number has to be typed in the screen; this action will load the accounting information associated with the policy.

To avoid making accidental changes, Cash Flow transactions can only be entered one at a time (unlike claims and policy tabs which can be opened simultaneously).

However, multiple transactions to multiple policies can be done **one at a time** (they will be shown in the Pending Transactions grid) and they can be saved all at once by pressing the Apply Changes button in the bottom of the Pending Transactions screen.

Every time a transaction is added, the Policy Number field is cleared along with all related information in the Cash Flow screen.

Collapsed Pending Transactions screen

Expansion Buttons < > ^ v.

Opens a grid with pending transactions, or

Switches between detailed / summary information, in the 5 major components.

Expanded Pending Transactions screen



Accounts Receivable Module

The Major Components of the AR Cash Flow screen are: Insured Billing Information, Options, Advance Distribution Options, Billing Questions and Disbursement Check Information.

The ability to access / make changes within the different Major Components depends directly on the type of Transaction being added:

The optional transaction types are:

1. **Adjustments.** Increases or decreases applied to open records. *Total amount of Transaction will have to be distributed among rows in the Advance Distribution Options grid i.e. Remaining Amount in the Advance Distribution Options component have to total zero to add this transaction.*
2. **Disbursements.** Payments made by check to an insured, billing agent or mortgagee by the insurance company (ex. Overpayment). *Total amount of Transaction will have to be distributed among rows in the Advance Distribution Options grid i.e. Remaining Amount in the Advance Distribution Options component have to total zero to add this transaction.*

Disbursements have the following logic.

- *No amount fields can be negative.*
- *Can not apply money to positive records*
- *Amount field can not exceed the record amount*
- *Can not disburse on policy if no negative open records*
- *Can not disburse on policy if no open records exist*
- *An auto disbursement is not allowed with other pending transactions*

NOTE: *Auto Disburse feature should not be selected for disbursing credits in multiple terms on the same policy. If disbursing payments in multiple terms on the same policy, they must be manually entered in the Advanced Distribution options grid.*

3. **Receipts.** Payments made to the Insurance company from an insured, billing agent or mortgagee. *This transaction has an option to create a disbursement transaction along with the receipt.*
4. **Charges and Fees.** Transactions to create service charges, installment fees and premium fees. *Charges and Fees Transactions in the Advance Distribution Options grid have the option to be waived.*



Accounts Receivable Module

Fields Available per Transaction	
Transaction	Fields in Major Categories that can be modified
ADJUSTMENT - Amount	OPTIONS - Transaction Date - Reference - Adjustment BILLING QUESTIONS - Remaining Balance to next Inst? / Billing Balance?
DISBURSEMENTS - Amount - Check #	OPTIONS - Transaction Date - Reference BILLING QUESTIONS - Remaining Balance to next Inst? / Billing Balance?
CHARGES & FEES - Amount	OPTIONS - Transaction Date - Reference - Transaction Code
RECEIPTS - Amount - Check #	OPTIONS - Transaction Date BILLING QUESTIONS - Remaining Balance to next Inst? / Billing Balance? DISBURSEMENT CHECK INFORMATION - Check # - Check Amount - Reference
CHARGES & FEES - Amount	OPTIONS - Transaction Date - Reference - Transaction Code



Major Components Fields

1. **Insured Billing Information.** *This information is not editable in the AR Module, its sole purpose is to assist the user in verifying that the Policy is the one intended:*

Insured Billing Information		
Pol Status:	1/1/2010 - Active	Total Unpaid: 394.10
Billed:	0.00	
Insured's Name:	CHRISS-JASON	Payment Plan: 1 ANNUAL PAYMENT
Billing Name:		Unpaid Prem: 394.10
Agent:	40 BARRON INSURANCE SERVICES	Billing Plan: DB Direct Bill
Pol Type:	20 HOMEOWNERS REV 0605	Unpaid Svc Chg: 0.00
	Effective: 1/1/2010	Unpaid Inst Chg: 0.00
	Expires: 1/1/2011	Unpaid Fee: 0.00

 When the Insured Billing Information component is collapsed, it shows Policy Status, Total amount Billed (receipt transactions, no adjustments) and Total amount Unpaid (sum of any unpaid premiums, service/installment charges and any other unpaid fees).

2. Options.

Options		
Trans Date: 11/15/2013	Reference:	Terrorism: Accept Coverage
Trans Code:		Adjustment: Single Distributed

- a. Transaction Date. *This field will only accept the current or future dates.*
- b. Reference.

 Press spell check button or F7 to check spelling (per MS Windows standards, text in capital letters will not be spell-checked).

- c. Terrorism.
- d. Adjustment:
 - d.1. Single. Applies the total amount. *If Single is selected, Billing Balance option under Billing Questions category is enabled.*
 - d.2. Distributed. Evenly spreads the amount into remaining installments.



Accounts Receivable Module

d.3.

3. **Advanced Distribution Options.** Enter amounts into the grid to show how the money is to be divided up. Detailed information is displayed in the form of a grid that can be filtered and /or sorted as needed. *The amount in this grid must add up to the amount in the transaction, in order to accept the transaction and add it to the Pending List.*

Filter Icon.

Calls window to filter information according to criteria from selected column.

Sort.

By clicking/double clicking **any** column header, the information in the grid is sorted in ascended/descended order accordingly.

Waived	Trans Date	Eff Date	Date Due	Current Amount	Billed Amount	Type	Amount
	1/30/2013	1/1/2010		389.00	0.00	10 ANNUAL PREMIUM	0.00
	1/30/2013	6/1/2010		4.10	0.00	10 ANNUAL PREMIUM	0.00
	1/30/2013	1/1/2010		1.00	0.00	12 CHANGE ON POLICY	0.00

Amount.

Click in row(s) and type amount(s) necessary to bring Remaining Amount value to zero.

Note: Once a transaction has been waived, the Amount in the last column of the grid cannot be changed.

4. **Billing Questions:**

Billing Questions

Waive difference?

Bill Balance?

Balance due in 20 days?

Remaining Balance to next Inst?

Bill Outstanding Balance?

5. **Disbursement Check Information.** *This component is only available when the transaction type is Receipts.*

Disbursement Check Information

Check No:

Check Amount:



Edit Cash Flow Transactions

Cash Flow transactions can only be edited while they are in the Pending Transactions grid. Once the changes have been applied, (transactions are no longer in the grid) changes cannot be made. To edit a previously added transaction:

The screenshot shows the 'Pending Transactions' grid in the Accounts Receivable Module. The grid has columns: Review, Policy No, Transaction Type, Trans Date, Payment Amount, and Check Number. A transaction with Policy No 3964264, Transaction Type Adjustments, Trans Date 12/2015, and Payment Amount 25 is selected. A context menu is open over the transaction, showing 'Edit' and 'Delete' options. The 'Add' button is visible in the top right corner of the grid. The 'Apply Changes' button is at the bottom right.

Review	Policy No	Transaction Type	Trans Date	Payment Amount	Check Number
	3964264	Adjustments	12/2015	25	

1. Open up the Pending Transactions List.
2. Right-click on the transaction row and select Edit. This will bring the previously added transaction information to the Entry screen for modification. At this point the information can be changed. Select Add button and updated information will be placed in the Pending Transactions grid ready for when the Apply Changes button is selected.

Delete Cash Flow Transactions

Cash Flow transactions can only be deleted while they are in the Pending Transactions grid. Once the changes have been applied, (transactions are no longer in the grid) deletions cannot be made. To delete a previously added transaction:

The screenshot shows the 'Pending Transactions' grid in the Accounts Receivable Module. The grid has columns: Review, Policy No, Transaction Type, Payment Amount, and Check Number. Two transactions are listed: one with Policy No 404899000, Transaction Type Receipts, and Payment Amount 15; and another with Policy No 404899000, Transaction Type Adjustments, and Payment Amount 258. A context menu is open over the second transaction, showing 'Edit' and 'Delete' options.

Review	Policy No	Transaction Type	Payment Amount	Check Number
	404899000	Receipts	15	
	404899000	Adjustments	258	

1. Open up the Pending Transactions List.
2. Right-click on the transaction row and select Delete. This action will erase the Cash Flow transaction entirely.



In the event of deleting one of multiple transactions added to the same policy, the other transactions related to the same policy in the Pending Transactions grid will be flagged. In order to be able to apply the changes the flags will have to be removed. The procedure to remove the flags will consist of editing each transaction and verifying the Advance Distribution Options amounts for each transaction. See "Edit Cash Flow Transactions" section above.



Accounts Receivable Module

REVERSE PAYMENTS

The Reverse Payment option provides the ability to take a payment and place it back on the open record. The process negates the payment made, leaving a paper trail of the transaction. It also allows to apply a service charge to the bounced records as well as creating bill finder records for the bounced amounts.

Reverse Payments can group payments into a single transaction allowing to place a single service charge for multiple paid records or create a service charge for each paid record. This process is easily achieved by reversing multiple payments in one transaction or by reversing a single paid record by transaction.

Reverse Payment Screen with collapsed RP List

Expansion Buttons <>^v.

Opens a grid with Reverse Payment List, or

Switches between detailed / summary information, in the 3 major components.

Status	Type	Trans Date	Eff Date	Bucket Exp	Check No	Amount	Reference
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Reverse Payment Screen with expanded RP List

Policy Number	Insured	Eff Date	Exp Date	Trans Date	Amount	Reference	Service Chrg	Create Bill
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Accounts Receivable Module

When selecting the Reverse Payment button, a policy number has to be typed in the screen; this action will load the accounting information associated with the policy.

To avoid making accidental changes, in Reverse Payments (as in Cash Flow) transactions can only be done one at a time (unlike claims and policy tabs which can be opened simultaneously).

Every time a transaction is added, the Policy Number field is cleared along with all related information in the Reverse Payment screen.

Major Components Fields

1. **Insured Billing Information.** This information is not editable in the AR Module, its sole purpose is to assist the user in verifying that the Policy is the one intended:

Insured Billing Information

Insured's Name: CHRISS-JASON Effective: 1/1/2010 - 1/1/2011

Billing Name: Payment Plan: 1 - ANNUAL PAYMENT

Pol Type: 20 - HOMEOWNERS REV 0605 Billing Plan: DB Direct Bill



The Insured Billing Information Component can be easily collapsed or expanded by clicking any area in the header row. When collapsed, this component will show Insured's Name and Effective Dates.

2. **Options.** This component contains additional information for the Reverse Payment transaction:

Options

Check Number: Service Charge: Create bill for bounced records? Yes No

Reference: Bounced Check Trans Date: 11/15/2013

3. **Policy Payment List.** Detailed information is displayed in the form of a grid that can be filtered and /or sorted as needed.

Filter Icon

Calls window to filter information according to criteria from selected column.

Sort

By clicking **any** column header, the information in the grid is sorted in ascended/descended order accordingly.

Reverse Payment Window

Click to select row and right click to mark for Reverse Payment / Undo RP.

Policy Payment List

Status	Type	Trans Date	Eff Date	Bucket Exp	Check No	Amount	Reference
Expiration Date: 8/1/2013		Total Amount: 108.00					
	RECEIPT-PREMIUM	11/18/2013	8/1/2013	8/1/2014	777	100.00	
	Reverse Payment	9/3/2013	8/1/2013	8/1/2014	215	8.00	
	Undo Reverse Payment						



Accounts Receivable Module

Reversing Payments

1. Type Policy Number of the payment(s) that need to be reversed. The screen will be populated with policy information. And the Policy Payment component will list all paid records on file.
2. Place cursor on a row to select paid record(s) that need to be reversed and click. Right click and,
3. Select Reverse Payment. This will mark the record as a paid record that will be placed back on the opened record.



Repeat steps 1 through 3 if there are multiple records within the same policy that need to be reversed.

4. At this point the reverse payment can be documented in the Options component with information such as Check number, Reference text, Service Charge and whether or not a bill will be created for the bounced records.

5. Press Add Reverse Payment button (to the right of the policy number). This action will:
 - a. Clear the Reverse Payment screen.
 - b. The reverse Payment List expansion button will turn red, indicating that changes have been made and need to be applied. *If several line items were added in the same policy, the total amount will be listed in the RP List grid.*
 - b.1. Press Reverse Payment List expansion button.
 - b.2. Press Apply Changes in bottom of RP List screen.

Policy Number	Insured	Eff Date	Exp Date	Trans Date	Amount	Reference	Service Chrg	Create Bill
90	Donald A Duck	8/1/2013	8/1/2014	11/18/2013	8.00	Bounced Check	0	☒



Accounts Receivable Module

6. Once the Changes have been applied, the changes will be seen in the Policy Payment List element of the Reverse Payments screen.
 - a. The Transaction Date column will show the date when the reverse payment was applied.
 - b. The amount will be listed as a negative amount once the changes are applied.
 - c. The reference column will show the text originally typed in the options element during the process of reversing the payment.

Status	Type	Trans Date	Eff Date	Bucket Exp	Check No	Amount	Reference
Expiration Dates: 8/1/2013 Total Amount: 92.00							
	RECEIPT-PREMIUM	11/18/2013	8/1/2013	8/1/2014	777	100.00	
	RECEIPT-PREMIUM	11/18/2013	8/1/2013	8/1/2014	215	-8.00	Bounced Check

 Once a payment has been reversed and changes have been applied. The line item cannot be reversed again. If trying to attempt this action, the status of the line item will show Reverse; but the Add Reverse Payment button won't be available.

Edit Reverse Payment Transactions

Reverse payment transactions can only be edited while they are in the Pending Reverse Payment List grid. Once the changes have been applied, (transactions are no longer in the grid) changes cannot be made. To edit a previously added transaction:

1. Open up the Reverse Payment List.
2. Right-click on the transaction and select Edit. This will bring the previously added transaction information to the Entry screen for modification. At this point the information in the Options element can be changed and Add the Reverse Payment; or the reverse payment transaction can be completely cancelled by right-clicking the transaction and selecting Undo Reverse Payment.

Policy Number	Insured	Eff Date	Exp Date	Trans Date	Amount	Reference	Service Chrg	Create Bill
90		8/1/2013	8/1/2014	11/18/2013	8.00	Bounced Check	0	☒

Delete Reverse Payment Transactions

Reverse payment transactions can only be deleted while they are in the Reverse Payment List grid. Once the changes have been applied, (transactions are no longer in the grid) deletions cannot be made. To delete a previously added transaction:

1. Open up the Reverse Payment List.
2. Right-click on the transaction and select Delete. This action will erase the Reverse Payment entirely.



Accounts Receivable Module

ADVANCE PAYMENTS

This element of the Accounts Receivable Module tracks funds that accompany a policy application (deposits). The system can also track funds received prior to a policy anniversary (advance payments). When the policy is issued, deposits are matched to it and the bill reflects the net amount due. Advance premiums are automatically matched to the policy during billing.

Advance Payment Screen with collapsed AP List

Expansion Button

Opens a grid with Advance Payment List.

Policy No or Ins Name: 90

Deposit Premium Entry Fields

Insured Name: Donald A Duck
Policy Type: 20 HOMEOWNERS REV 0605
Agent: 91 ALLISON PARK INSURANCE INC.
Effective Date: 8/1/2013
Trans Date: 11/18/2013
Deposit Date: 11/18/2013

Check Number:
Check Amount: \$0.00
Deposit Amount: \$0.00
Deposit Status: Matched
Comments:

Add Deposit

Apply Changes

Advance Payment Screen with expanded AP List

Policy No or Ins Name: 90

Drag a column header and drop it here to group by that column

Status	Policy Number	Insured	Deposit Date	Deposit Amount	Check Number	Check Amount	Deposit Status
0		SMITH-JIM	11/9/2011	250.00	5478	500.00	Not Matched
0		tepen	1/5/2011	100.00	1234	100.00	Not Matched
1		AGE-JOHN	6/15/2012	100.00	111	100.00	Matched
1		Nicholas Kevin Oklan	9/17/2012	200.00	50998	259.99	Matched
2		NICK HO TEST	6/15/2012	100.00	222	100.00	Matched
11192011		HOME TEST	11/18/2011	400.00	122	400.00	Not Matched
100000001		FONTANA-PETER & ANNETTE	9/16/2011	200.00	122456	250.00	Advanced Payment
100000001		FONTANA-PETER & ANNETTE	11/1/2011	100.00	32132134	100.00	Matched
100000001		FONTANA-PETER & ANNETTE	9/30/2011	100.00	211232131231	100.00	Not Matched
100001977		MANES-JOHN	11/3/2011	100.00	4567	150.00	Advanced Payment
100006205		QUINTERO-RUDY	11/29/2010	796.00	800002119REFUND	796.00	Matched
100006207		POLANDER-JAMES & LINDA	11/29/2010	2362.00	500001856REFUND	2362.00	Matched
100006511		LONGO-FRANK	1/24/2012	110.00	1234	110.00	Advanced Payment
100006511		LONGO-FRANK	1/24/2012	110.00	1234	110.00	Advanced Payment

Apply Changes



Accounts Receivable Module

Creating Deposits

Using the name to assign the deposit will require more manual entry of data. Using the Name to assign the deposit will default the status as "Not Matched". Deposits cannot have a matched status until they are assigned to a policy number. Using the policy number to create the deposit will default the status as matched.

Once data has been added, select the Add Deposit button, This action will place the deposit in the Pending Advance Payment List grid with a status as New. Several transactions can be added and / or modified. In order for the transactions to take effect select Apply Changes button in the AP List screen. The best method is to edit the deposit premium to include the assigned policy number

Please Note: When printing bills, a second Printer Dialog box pops up; and is for the posting of deposit premiums. If you cancel out of this second printer dialog box, **DEPOSITS WILL NOT POST.**

Advance Payment List Screen

This screen can be grouped, filtered and or sorted for easy access to the transactions. *By default, the grid is sorted by Policy number.*

To Group:
Drag a column header to this section.

Status	Policy Number	Insured	Deposit Date	Deposit Amount	Check Number	Check Amount	Deposit Status
	1	Nicholas Kevin Oldan	9/17/2012	200.00	58998	259.99	Matched
	2	ROCK HO TEST	6/15/2012	100.00	222	100.00	Matched
	11182051	KIOME TEST	11/18/2011	400.00	123	400.00	Not Matched
	100000001	FONTANA-PETER & ANNETTE	9/16/2011	200.00	123456	250.00	Advanced Payment
	100000001	FONTANA-PETER & ANNETTE	11/1/2011	100.00	32132134	100.00	Matched
	100000001	FONTANA-PETER & ANNETTE	9/30/2011	100.00	211232121231	100.00	Not Matched
	100001977	MANES-JOHN	11/3/2011	100.00	4567	150.00	Advanced Payment
	100006205	QUINTERO-RUDY	11/29/2010	796.00	8000021198REFUND	796.00	Matched
	100006207	POLANDER-JAMES & LINDA	11/29/2010	2362.00	500001856REFUND	2362.00	Matched
	100006511	LONGO-FRANK	1/24/2012	110.00	1234	110.00	Advanced Payment
	500003299	STOVER-JOSEPH	10/28/2010	969.00	500003272REFUND	969.00	Matched
	500003336	KRZMARICH-STEFAN	11/23/2010	300.00	100006003REFUND	300.00	Matched
Rev	90	Donald A Duck	11/18/2013	25	777-7	25	Matched

To Sort:
Left-click desired column.
Left-click again to switch between ascend/descend sort.

To Filter:
Left-click filter icon of desired column and select criteria.

AP List Grouped by Policy Number

Drag column header back to column or click X at right of field to ungroup list.

Expansion button
Shows/hides all records matching group header.

Status	Policy Number	Insured	Deposit Date	Deposit Amount	Check Number	Check Amount	Deposit Status
	0						
	1						
	2						
	90						
	11182051						
	100000001						
	100001977						
	100006205						
	100006207						
	100006511						
	500003299						
	500003336						



Accounts Receivable Module

AP List filtered with Deposit Status “Not Matched”

Policy No or Ins Name:

Drag a column header and drop it here to group by that column

Status	Policy Number	Insured	Deposit Date	Deposit Amount	Check Number	Check Amount	Deposit Status
	11182011	HJOME TEST	11/18/2011	400.00	123	400.00	
	0	tepen	1/8/2011	100.00	1234	100.00	
	100000001	PONTANA-PETER & ANNETTE	9/30/2011	100.00	211232131231	100.00	
	0	SMITH-JIM	11/9/2011	250.00	5478	300.00	

☒ Not Matched ☐ Advanced Payment ☐ Matched

Show rows with value that
is equal to
And
is equal to

To clear filtered criteria check Select All button.

AP List with Deposit Amount Column sorted in Descend order

Drag a column header and drop it here to group by that column

Status	Policy Number	Insured	Deposit Date	Deposit Amount	Check Number	Check Amount	Deposit Status
	100006207	ROLANDER-JAMES & LINDA	11/29/2010	2362.00	500001056REFUND	2362.00	Matched
	500002299	STOVER-JOSEPH	10/28/2010	969.00	500003272REFUND	969.00	Matched
	100006205	QUINTERO-RUDY	11/28/2010	796.00	800002118REFUND	796.00	Matched
	11182011	HJOME TEST	11/18/2011	400.00	123	400.00	Not Matched
	500003336	KRZMARICH-STEFAN	11/23/2010	300.00	100006002REFUND	300.00	Matched
	0	SMITH-JIM	11/9/2011	250.00	5478	300.00	Not Matched
	1	Nicholas Kevin Oklan	9/17/2012	200.00	50998	259.99	Matched
	100000001	PONTANA-PETER & ANNETTE	9/30/2011	200.00	123456	250.00	Advanced Payment
	100006511	LONGO-FRANK	1/24/2012	110.00	1234	110.00	Advanced Payment
	0	tepen	1/8/2011	100.00	1234	100.00	Not Matched
	1	AGE-JOHN	6/15/2012	100.00	111	100.00	Matched
	2	NICK HO TEST	6/15/2012	100.00	222	100.00	Matched
	100000001	PONTANA-PETER & ANNETTE	11/1/2011	100.00	32132134	100.00	Matched
	100000001	PONTANA-PETER & ANNETTE	11/1/2011	100.00	32132134	100.00	Matched

To clear sort criteria left click column until sort arrow is no longer shown.



Modify Deposits

Modifications to deposits can be done by directly opening the Advance Payment List screen which will list all Deposits.

1. Position cursor over deposit to be modified.
2. Right-click and select Edit button.
3. Modify Deposit Premium Entry Fields as needed. *Effective Date, Transaction Date or Deposit Date cannot be edited.*
4. Press Add Deposit Button. *The record will have a "Modify" status in the Advance Payment List screen.*
5. Select Apply Changes button in Advance Payment List screen to apply changes.

 Several Deposit transaction can be Modified, Added and/or Deleted before selecting the Apply Changes button that will record them in the database. If the screen is closed without Applying changes, none of the transactions will be recorded in the database.

Delete Deposits

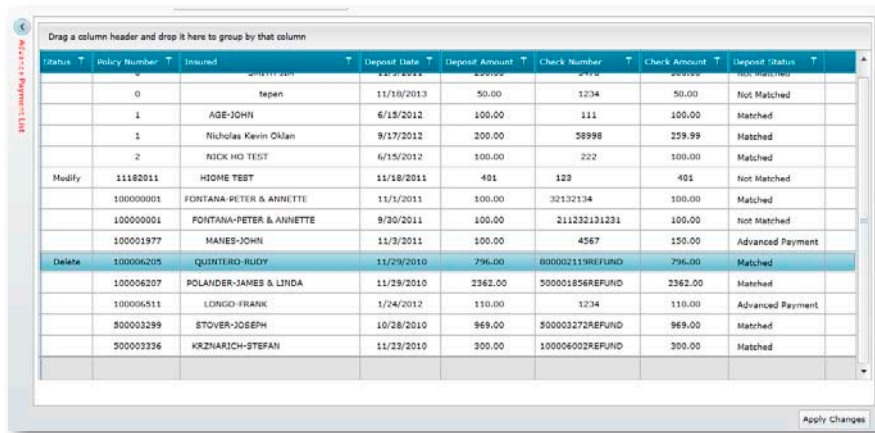
Advance Payment records can be deleted by directly opening the Advance Payment List screen which will list all Deposits.

1. Position cursor over deposit to be deleted.
2. Right-click and select Delete button. *The record will have a "Delete" status in the Advance Payment List screen.*

 To undo the Delete action, right-click record and select Keep button.

3. Select Apply Changes button.

 Several Deposit transaction can be Modified, Added and/or Deleted before selecting the Apply Changes button that will record them in the database. If the screen is closed without Applying changes, none of the transactions will be recorded in the database.



Status	Policy Number	Insured	Deposit Date	Deposit Amount	Check Number	Check Amount	Deposit Status
	0	tepen	11/18/2013	50.00	1234	50.00	Not Matched
	1	AGE-JOHN	6/15/2012	100.00	111	100.00	Matched
	1	Nicholas Kevin Oklan	9/17/2012	200.00	58998	259.99	Matched
	2	RICK HO TEST	6/15/2012	100.00	222	100.00	Matched
Modify	11182011	HIDNE TEST	11/18/2011	401	123	401	Not Matched
	100000001	FONTANA-PETER & ANNETTE	11/1/2011	100.00	32132134	100.00	Matched
	100000001	FONTANA-PETER & ANNETTE	9/30/2011	100.00	211232131231	100.00	Not Matched
	100001977	MANES-JOHN	11/3/2011	100.00	4567	150.00	Advanced Payment
Delete	100006205	QUINTERO-RUDY	11/2/2010	796.00	800002119REFUND	796.00	Matched
	100006207	POLANDER-JAMES & LINDA	11/29/2010	2362.00	500001856REFUND	2362.00	Matched
	100006511	LONGO-FRANK	1/24/2012	110.00	1234	110.00	Advanced Payment
	500003299	STOVER-JOSEPH	10/28/2010	969.00	500003272REFUND	969.00	Matched
	500003336	KRZMARICH-STEFAN	11/23/2010	300.00	100006002REFUND	300.00	Matched



How to Apply Money from one Policy to the Next

1. From Cash Flow in Customer Care Tab enter the old Policy number
2. Use Adjustment as the transaction code.
3. Enter a positive adjustment amount to remove a credit balance on the old policy.
4. In the Advance Distribution Options tab, apply the amount to each open item you want to pay off in the Amount column so that you bring the policy balance to zero. You will need to apply the money until the remaining balance is 0. You can enter something in the reference tab here if you want for example Move to policy #####.
5. Click on Add (note the Pending Transactions turns red).
6. Enter the policy you want to apply the credit to.
7. Enter adjustment for the transaction code.
8. Enter in the amount followed by – to make the amount be a negative number. (Note how it turns red which means credit).
9. Expand the Advance distribution and apply the credit to each open item you want by entering it in the Amount column. Again enter the amount followed by a – to make it negative. Once the remaining balance is 0, enter in a reference if you want (for example Applied from policy #####)
10. Click on add.
11. Expand the Pending Transactions and verify the list.
12. Click on the Apply Changes to write this information out to the AROPEN tables.

Note: If the new policy has not been entered yet, you will not be able to add the adjustment to that policy until AR OPEN exists. Therefore, the adjustment can be entered into the Advance Deposit waiting to be matched at the end of the PW Series.

Write Off of Unpaid Service Charges / Installment Charges is done in Customer Care / AR Cash Flow. See TBA Write Off Unpaid Premium document for more detailed instructions.

APPLYING MONEY FROM ONE POLICY TO THE NEXT

April 14, 2015

To apply money from one policy to another, you will use the Cash Flow in Customer Care Tab **in Advantage**.

Enter Old Policy number

Use Adjustment as the transaction code.

Enter a positive adjustment amount to remove a credit balance on the old policy.

In the Advance Distribution Options tab, apply the amount to each open item you want to pay off in the Amount column so that you bring the policy balance to zero. You will need to apply the money until the remaining balance is 0. You can enter something in the reference tab here if you want for example *Move to policy #####*.

Click on Add (note the Pending Transactions turns red).

Enter the policy you want to apply the credit to.

Enter adjustment for the transaction code.

Enter in the amount followed by – to make the amount be a negative number. (Note how it turns red which means credit).

Expand the Advance distribution and apply the credit to each open item you want by entering it in the Amount column. Again enter the amount followed by a – to make it negative. Once the remaining balance is 0, enter in a reference if you want (for example *Applied from policy #####*)

Click on add.

Expand the Pending Transactions and verify the list.

Click on the Apply Changes to write this information out to the AROpen tables.

Note: If the new policy has not been entered yet, you will not be able to add the adjustment to that policy until AR OPEN exists. Therefore, the adjustment can be entered into the Advance Deposit waiting to be matched at the end of the PW Series.

ShortForm Applying Money from one Policy to the Next Advantage

HOW TO ADD IN AN ADJUSTMENT IN ADVANTAGE

April 13, 2018

1. From Cash Flow in Customer Care Tab, enter the Policy number.
2. Select Adjustments as the transaction.
3. In the Amount field, enter a positive adjustment amount (to remove a credit balance); or enter a negative adjustment amount (to remove a debit balance). This amount will appear in the Remaining Amount field in Advanced Distribution Options.
4. In the Advance Distribution Options, key in the positive amount or the negative amount in the "Amount" column in the Grid row that you wish to apply it to. You will need to apply the money until the Remaining Amount field shows 0.
5. Click on Add (up in the same line as Policy Number); which will throw this into the Pending Transactions grid. Continue this process until all Adjustments are entered.
6. Expand the Pending Transactions and verify the list.
7. Click on the Apply Changes to write this information out to the AR OPEN tables.

ShortForm How to Add In an Adjustment in Advantage.doc



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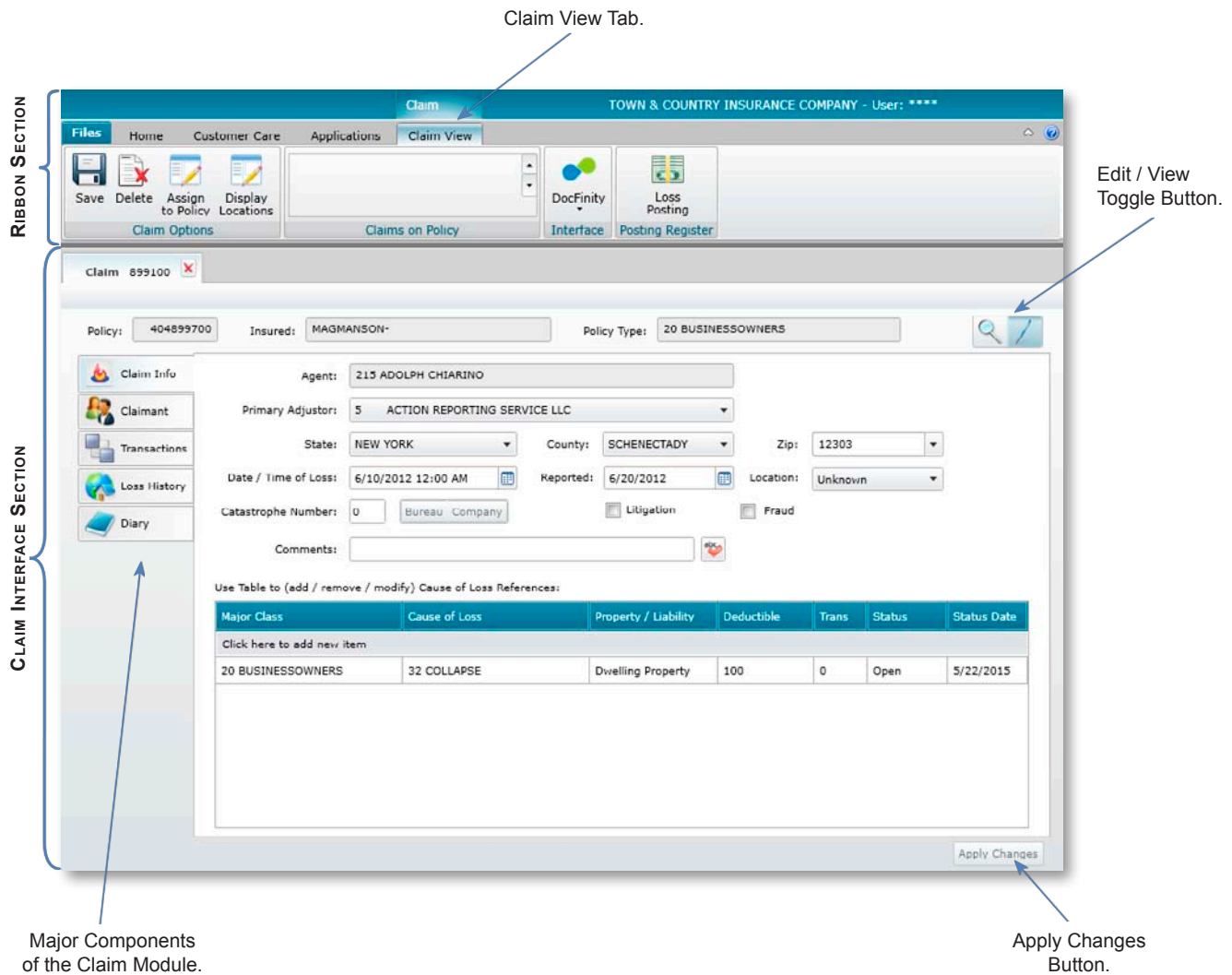
Purpose

Provide detailed information for the Claim Module of the INS PRO Advantage System.

Map



Screen





Information

The Claim Module of INS PRO Advantage encompasses five major components: Claim Information, Claimant, Transactions, Loss History and Diary. These components are listed in the left tabs of the Claim Interface Section.



Loss History and Diary are optional systems. If not Licensed, they will not be displayed.

CLAIM VIEW RIBBON

The Claim Module, once the Claim Interface has been displayed, contains the Claim View Tab. This tab has four main elements in the Ribbon Section of the Screen: Claim Options, Claims on Policy, Docfinity Interface (If not Licensed, it will not be displayed), and Posting Register.



The **Claim Options** element encompasses the following buttons:

- Save.** Will save all main component screens modified in the Claim Tab that the system is focused on.
- Delete.** Will delete the claim that the system is focused on entirely. *If the claim has transactions, this button is not available.*
- Assign to Policy.** Changes the Policy Number that the Claim is assigned to. (Policy Number Assignment Screen will popup). *If wrong policy number has been assigned to a claim, the policy number on that claim can also be corrected here.*
- Display Locations.** Retrieves locations for the claim's policy.

The **Claims on Policy** element displays a gallery of all other Claims (besides the one displayed) associated with the same policy number. Claims on Prior Policy number and Renewal Policy number are also included. From this gallery of policies the claims could easily be opened, or if they are already open in the interface, the corresponding tab will take focus.

The **Docfinity Interface** element will display the corresponding image documents saved for this claim in the Docfinity System.

The **Posting Register** shows the report viewer for the loss master transactions.

Two other important components of the Claim Screen are located in the Claim Interface Section, they are:

Edit / View Toggle Button. When in View, it will turn the interface to an inquiry mode. When in Edit, it will turn the interface to a change mode. The security allotted to the specific user will determine if the edit option is available to him/her.



Apply Changes Button. Will *only* save the information in the claim component or screen (Claim Info, Claimant, Transactions, Loss History or Diary) of the claim that the system is focused on.

To CREATE A NEW CLAIM

1. To create a new claim:
 - a. Select the Home Tab.
 - b. Fill in the beginning number that matches your Auto Claim Assignment criteria (for companies with no criteria, leave field blank), select Auto Assign from Select Mode options and press the Submit Button. The system will generate the next available number for a claim, or
 - c. Type a number in the Claim Number box, Select Add from Select Mode options and press the Submit Button. If the number is already assigned to a claim, a message window will popup stating that the claim number is not available and inquiring to use the next available number generated by the system.



In both cases, The Policy Number Assignment Window will pop up.

2. When the Policy Number Assignment window pops up:

Name Search

Will open up the Name Search Window to find a policy based on the name of the Policy Holder.

Default Fields from Policy

Will fill the Loss History Tab for A+ or Clue Reporting.

Blank Fields from Policy

Will leave the Loss History fields empty for manual input.

- a. Fill in a Policy Number, and press the validate button. If the policy number typed does not exist in the system, a **Policy not found** message will be displayed. If the policy number is valid, *The screen will be populated with the main information concerning the policy selected.* If the policy holder displayed is not the correct one, you may continue filling and validating policy numbers until the correct Policy Holder is displayed; or
- b. Select an existing policy with the Name Search Window. *Note: See the Policy Name Search Window document for more detailed information.*



CLAIM INFORMATION TAB

The fields: Policy, Insured, Policy Type and Agent are populated from the Policy Selected. The fields State, County and Zip Code are populated from the Name/Address records, but can also be modified. From the following list, the fields marked with an * are required fields and must be completed before the tab can be saved.

1. Select Primary Adjustor * from the drop down box.
 - b.1. Enter Date / Time of Loss *. *Type or Select with Date Picker.*
2. Enter Date Reported *. *Type or Select with Date Picker.*
3. Select Location from drop down box (*on premises/off premises/unknown*).
4. If Loss is Catastrophic, enter Catastrophe Number. If the Bureau has assigned the number select Bureau button, otherwise select Company Button.
5. Check Litigation box if applicable.
6. Check Fraud box if applicable.

Date Quick Entry Box.

Date Picker Icon.

November - 2013						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
44	27	28	29	30	31	1 2
45	3	4	5	6	7	8 9
46	10	11	12	13	14	15 16
47	17	18	19	20	21	22 23
48	24	25	26	27	28	29 30
49	1	2	3	4	5	6 7

Clock			
12:00 AM	1:00 AM	2:00 AM	3:00 AM
4:00 AM	5:00 AM	6:00 AM	7:00 AM
8:00 AM	9:00 AM	10:00 AM	11:00 AM
12:00 PM	1:00 PM	2:00 PM	3:00 PM
4:00 PM	5:00 PM	6:00 PM	7:00 PM
8:00 PM	9:00 PM	10:00 PM	11:00 PM

Close

7. Fill Comments box if needed (35 characters available).



Press spell check button or F7 to check spelling (per MS Windows standards, text in capital letters will not be spell-checked).

8. Fill in Cause of Loss Reference Table by keying "click here to add new item"; the following box will appear:

Major Class	Cause of Loss	Property / Liability	Deductible	Trans	Status	Status Date
Click here to add new item						
15 STANDARD FIRE			0	0	Open	11/8/2013

Major Class:	Cause of Loss:	Property / Liability:	Deductible:	
15 STANDARD FIRE			0	Remove

- a. Select Major Class from drop down box.
- b. Select Cause of Loss from drop down box.

- c. Select Property / Liability from drop down box.
- d. Type Deductible (Defaults from the **current** coverage records in Policy Writing. If the policy is a multi-location policy, the deductible of the first risk building is defaulted).



Caution

Be careful when inputting claims that occur in prior period and on multi-location policies.

The Trans Column displays the number of transactions that are in the major class (backed out records are included).

The Status Column displays the status of the major class (Open / Closed / ReOpened).

The Status Date lists the transaction date of the last transaction in the major class.

- e. If more items need to be added, click on "Click here to add new item" (up to five different selections can be made).



Items in each row can be modified just by selecting the desired row in the grid and making needed changes. They can also be deleted entirely by pressing the Remove button in the row.

To Open an Existing Claim

There are three ways to open an existing claim:

1. While in the Home tab, in the Claim View section of the ribbon, with change/Inquire in the Select Mode, type a claim number and hit enter or press the Retrieve button. There are two possible scenarios:
 - a. If the claim number is a valid one, the information corresponding to the claim will be displayed in the Claim Interface;
 - b. If the claim number is nonexistent, a Message window will popup stating that the claim is not available, click OK and window will close back to Home tab.
2. Using the Name Search Window (see page 3)
3. To open a claim from the Claim Interface:
 - a. While In the Claim View Tab, in Ribbon Section of an existing Claim Interface, if there are other claims associated with the same policy, they will be listed in the Claims on Policy gallery.
 - b. Click on the Claim Number to open it.



A new Claim tab in the Interface Section of the screen will open up or if the selected claim is already opened, it will be displayed.



If the claim retrieved has no policy number associated with it, the policy number assignment window will popup. For detail information to assign a Policy Number, refer back to Item 2 in the To Create a New Claim section of this document.

Saving a Claim

There are two ways to save a claim:

1. Click Apply Changes Button at bottom right corner of the Claim Info screen.
2. In Claim View Tab Press Save button in the Claim Options element of the Ribbon section. This option will save information from the current Claim in all tabs / claim components highlighted in red.



*If information required is missing an error message will popup indicating which fields in each **red tab** are not filled in. Click OK button and add missing information. Save after filling required fields.*



CLAIMANT TAB

To Add a Claimant

Select Add Claimant button. Immediately following this action the Claimant Tab will change to red, indicating that information in this tab has been changed and will have to be saved in order for any changes to take effect.

Proceed to fill in the following information if applicable:

1. Claimant Information: Prefix, First Name, Middle Name, Last Name *, Suffix, Additional Name, Gender, Date of Birth, Social Security Number (SSN). *For security reasons, after SSN has been typed, the first 5 numbers will be hidden by # symbol, displaying only last 4 characters of SSN, and Destruction Date.*
2. Claimant Address: House Number, Street, Apartment, Zip Code *, City / State *, Home Phone Number, Work Phone Number, Injury, and Occupation. *The spell checker available for the last 2 fields).*
3. Former Information: Aliases, Address, Zip Code, and City / State.
4. Lawyer Information: Lawyer / Firm / None, Name, Address, Zip Code, and City / State.
5. Medical Information (for up to Five Different Names): Name, Address, Zip Code, City / State .



If more than one claimant has to be added to the same claim, Press Add Claimant Box once again and type detailed information as listed above.

To Delete a Claimant

While in the Claimant Tab of the specific Claim, select a claimant from the pull down menu, press Flag for Deletion button; immediately following this action, the Claimant Box with the Claimant Name and Number will be flagged in a different color and the word “Delete” indicating the action to take effect when changes are applied. The Claimant Tab will also change to red, indicating that information in this tab has been changed and will have to be saved in order for any changes to take effect.



The option to delete a Claimant can be changed by selecting again Flag for Deletion button. The status in the Claimant box will change from Deleted to its original state and the Claimant Tab will return to its original color unless other information was changed in the claimant screen.

The screenshot shows a web application interface for managing claimants. At the top, there are tabs for 'Claim 1', 'Claim 2', 'Claim 3', and 'Claim 100'. Below the tabs, there's a sidebar with icons for 'Claim Info', 'Claim Address', 'Claim Medical', and 'Claim Lawyer'. The main content area is divided into several sections: 'Claimant Info' (with fields for Prefix, First Name, Middle Name, Last Name, Suffix, Additional Name, Gender, Date of Birth, SSN, and Destruction Date), 'Claimant Address' (with fields for House No., Street, Apartment, Zip Code, City / State, Home Phone, Work Phone, Injury, and Occupation), 'Former Info' (with fields for Address, Zip Code, and City / State), 'Lawyer Info' (with fields for Name, Address, Zip Code, and City / State), and 'Medical Info' (with fields for First Name, Address, Zip Code, City / State, and Second Name). The 'Add Claimant' button is highlighted in red, and the 'Flag for Deletion' button is also visible.



To Save a New or Modified Claimant

There are two ways to save changes made to a claimant:

1. Click Apply Changes Button at bottom right corner of the Claimant screen. This option will save new or modified information from the present tab only.



If information required is missing an error message will popup indicating which fields are not filled in. Click OK button and add missing information. Save after filling required fields.

2. In Claim View Tab Press Save button in the Ribbon section. This option will save information from the current Claim in all tabs highlighted in red.



*If information required is missing an error message will popup indicating which fields in each **red tab** are not filled in. Click OK button and add missing information. Save after filling required fields.*



TRANSACTIONS TAB

Transactions Expansion Button.

Add Transaction Button.

Detail Information Toggle Button.

To Create a Transaction

Transaction information has to be added prior to pressing Add Transaction button.

1. Select the type of Transaction * to add:
 - a. Direct Line.- Loads direct transaction codes into corresponding drop down field and displays Loss Provider field in the screen.
 - b. Reinsurance.- Loads reinsurance transaction codes into corresponding drop down field and displays Reinsurance Code field in the screen.
 - c. Assumed.- Loads assumed transaction codes into corresponding drop down field and displays Reinsurance Code field in the screen.
2. Major Class *.



If only one Major Class is listed on the Claim Info Tab, this will be defaulted; if more than one Major Classes are listed in the Claim Info Tab, a drop-down box will display all Major Classes available.



3. Sub Class. Displays a list from the Premium Accounting System of the last two digits of the Line of Business and primarily to default Statistical Information.
4. Claimant. If a claimant applies to the transaction, select it. Only those claimants added in the Claimant Tab will be listed in the drop down box.
5. Adjustor *. The adjustor listed as the primary adjustor in the Claim Information Tab will be defaulted, but an alphabetical list of other adjustors will be listed in the drop down box. *If the adjustor needs to be changed after a claim has been set up, update the Primary Adjustor and then click the Save in the Claim Options.*
6. Loss Provider / Reinsurance Code. Select applicable values.
7. Transaction *. Select transaction code from the drop down box. Codes displayed will match Transaction type selected depending on the Status of the Major Class shown in the **Grid Section of the Claim Info Tab** (in the case of Direct Line Transaction type, or in the case of a Reinsurance or Assumed Transaction type, it would depend on the

Major Class Status from Claim Info Tab.

Contract's status).



See Transaction Restrictions Section for detailed information.

8. Transaction Date:
 - a. Type date and key tab or enter.
 - b. When typing a date, a suggested quick entry box will pop-up, to accept, key tab, or
 - c. Click date picker icon to select a date.



Date cannot be before current date.

9. Miscellaneous. Utilize this field to note any information relevant to the transaction.



For Spell Check Key F7 or Spell Check button.

10. Loss Paid. Enter amount to be paid to payee; upon leaving this field, the lost reserve will be reduced in the amount of the Loss Paid.
11. Loss Reserve. Enter or change values for reserve.
12. Adjusted Expense Paid. Enter amount to be paid associated with legal fees such as defense, investigation, litigation, etc. Upon leaving this field, the Adjusted Expense Reserve will be reduced in the amount of the Adjusted Expense Paid.
13. Expense Cost. If Adjusted Expense Paid or Adjusted Expense Reserve were entered, select Defense or Other.
14. Adjusted Expense Reserve. Enter or change values for reserve.



15. Check Number. Enter check number in the corresponding Loss or Adjusted boxes.

 If payments were received and corresponding Check Number field is left blank, when trying to add the transaction, the window Confirm Payee Name and Address will pop up requesting further information.

16. Transaction Reason. If transaction code selected in the corresponding field was 13 CLOSE W/O PAYMENT, select appropriate reason from drop down box.

The bottom section of the Transactions Interface has several fields displaying detailed information on the totals available in the particular Major Class as a reference to the user for the current transaction. These fields are as follow:

If **Direct Details** toggle button is selected:

1. Direct Line Totals.
 - a. Loss Reserve and Loss Paid.
 - b. Adjusted Expense Reserve and Paid.
2. Reinsurance Totals:
 - a. Loss Reserve and Loss Paid.
 - b. Adjusted Expense Reserve and Paid.

If **Adj Exp Details** toggle button is selected:

1. Direct Line Totals:
 - a. Adjusted Expense Reserve: DC and OE.
 - b. Adjusted Expense Paid: DC and OE.
2. Reinsurance Totals:
 - a. Adjusted Expense Reserve: DC and OE.
 - b. Adjusted Expense Paid: DC and OE.



Add created transaction to Transactions List

Once a transaction has been created, select the Add Trans button in the upper section of the tab. The transaction will be placed in the Transaction List with a status of New Record. The entry screen will be cleared making way for the next transaction. At this point the transaction has been created, but this action does not save the changes to the database. The Transactions Tab changes to red indicating that the information has been modified and has to be saved for all changes to take effect. Several transactions can be added and reviewed before saving to the database.

Expand +/- Button.

Left Click to show Quick Details on selected record:

- Miscellaneous,
- Loss Check Number
- Adj Check Number
- Adj Type

Right Click to show Transaction List Options:

- Back Out
- Back Out Replace
- Edit Check Info

Status	Adj	Trans Date	Trans Code	Policy Co	Major Class	Prop Loss	Loss Reser	Loss Paid	Adj Reser	Adj Paid
Backed Out	28	1/23/2013	19 RETURN CLAIM CHECK	0	2000	Liability	3000	100.00	3000	140.00
	28	1/17/2013	16 SET RESERVE	0	2000	Liability	5000	0	5000	0
	28	1/17/2013	16 SET RESERVE	0	2000	Dwelling Property	5000	0	10000	0
	28	1/23/2013	14 PNT AFTER CLOSE	0	2000	Liability	100	100.00	28	25.00
Back Out	28	1/23/2013	19 SALVAGE & SUBROGATE	0	2000	Liability	0	100.00	0	100.00
Back Out Replace	28	1/23/2013	12 FINAL PAYMENT	0	2000	Liability	-5000	100.00	-5000	240.00

Transactions List

Within the Transaction Tab, the transactions expansion button can be selected to switch between the present transaction and the list of all of the transactions that have been added or modified to the specific Claim.

Information in the Transactions Table can be sorted by any specific column by clicking the header of the desired column. Clicking the same column a second time will sort in descending order.

Expansion Button Switches between detail transaction (before adding) information and summary of transactions pertained to the claim.

Click on + button to show additional information for the specific transaction.

Status	Adj	Trans Date	Trans Code	Policy Co	Major Class	Prop Loss	Loss Reser	Loss Paid	Adj Reser	Adj Paid
	28	1/17/2013	16 SET RESERVE	0	2000	Liability	3000	0	3000	0
	28	1/17/2013	16 SET RESERVE	0	2000	Dwelling Property	5000	0	10000	0
	28	1/23/2013	13 SALVAGE & SUBROGATE	0	2000	Liability	0	100.00	0	100.00
Backed Out	28	1/23/2013	12 FINAL PAYMENT	0	2000	Liability	-5000	100.00	-5000	240.00
Backed Out	28	1/23/2013	19 RETURN CLAIM CHECK	0	2000	Liability	3000	100.00	3000	140.00
	28	1/23/2013	14 PNT AFTER CLOSE	0	2000	Liability	-100	100.00	-28	25.00
New Record	28	11/11/2013	06 S U RECOVERY	2	2000	Dwelling Property	5000	0	28	0



Transactions List Options

The Transactions List Options can be accessed by right-clicking the Expand button of a particular line item in the list. This List is equipped with the following options:

1. Back Out Transaction. Marks the status of the selected record as “Backed Out” and creates a new transaction with the current date, a Transaction Code of **19 (Return Claim Check)** and negated values in order to balance the selected record values as if it didn’t exist, this new record is marked with a “Replaced” status and once the transaction is saved or the changes are applied, a status of “Backed Out” in both the original and the negated transactions.



Backing out an already Backed out transaction (with Replaced status) will erase the transaction and restore originally backed out transaction to its prior status.

If trying to Back Out a newly created transaction that has not been saved to the data base, this action, will erase completely the record as if it was never created.

TRANSACTION BACK OUT RESTRICTIONS

Only transactions **within a month to the current date and a Transaction code ending in 1 (Partial Payment), 2 (Final Payment) or 4 (Payment After Close)** can be Backed Out.

Backing out a transaction marked in the Transactions List with a Trans Code type other than the above is **not permitted**, except in the case when such transaction has been added but has not been saved to the database.

2. Back Out and Replace. This option behaves in the same way as Back Out transaction, except that besides backing out the selected record, it also opens the transaction entry screen populated with the information of the record selected for back out so changes or modifications can be made.



In order to create the modified transaction the Add Trans button has to be selected.

3. Edit Check Info. When selecting this option the Check Information window will popup to input or change information concerning the Amount Paid and Check Number, for both Loss and Adj. Make necessary changes and press the update button to apply the changes.



To Save Transactions List

There are two ways to save changes made in the Transactions Tab:

1. Click Apply Changes Button at bottom right corner of the Transactions Interface. This option will save new or modified information from the present tab only.



If information required is missing an error message will popup indicating which fields are not filled in. Click OK button and add missing information. Save after filling required fields.

2. In Claim View Tab, press Save button in the Ribbon section. This option will save information from the current Claim in all tabs highlighted in red.



*If information required is missing an error message will popup indicating which fields in each **red tab** are not filled in. Click OK button and add missing information. Save after filling required fields.*

Transaction Restrictions

Transaction Code Types	
Ending digit	Description
0	Recovery Pending
1	Partial Payment/Recovery
2	Final Payment/Recovery
3	Close W/O Payment/Recovery
4	Payment After Close
5	Salvage / Subrogate
6	Open Transaction
7	Increase Reserve
8	Decrease Reserve
9	Return Claim Check

Transaction Code 1st Digit

Indicates the Type of Transaction:

- 1 - Direct Line
- 3 - Assumed
- 5 - Reinsurance

When making changes in the Transactions Tab, there are several **restrictions** that would apply **depending on the Status of the Major Class when working on a Direct Line Transaction type** (see status listed in grid from Claim Info Tab) **or depending on the Contract Status when working on Reinsurance or Assumed Transaction types**. These restrictions are as follow:

- Only the following options will be allowed with a **"CLOSED"** Major Class/Contract status:
 - a. 4 - Payment after Close.
 - b. 5 - Salvage / Subrogate.
 - c. 6 - Open Transaction.
 - d. 8 - Decrease Reserve (If a Reserve exists).
 - e. 9 - Return Claim Check.



- Only the following options will be allowed with a “**OPEN**” or “**REOPENED**” Major Class/Contract status:
 - a. 1 - Partial Payment /Recovery.
 - b. 2 - Final Payment/Recovery.
 - c. 7 - Increase Reserve.
 - d. 3 - Close w/o Payment/Recovery (If there is no money applied).
 - e. 8 - Decrease Reserve (If a Reserve exists).
 - f. 9 - Return Claim Check (If there is money applied).
 - g. 5 - Salvage/Subrogate (If there is money applied).
 - h. 0 - Recovery Pending (If a Reserve exists).
- Only the following options will be allowed with a “**OPEN**” Major Class/Contract status **without** an open transaction assigned (ex.- 16- Open Transaction):
 - a. 6 - Open Transaction (set reserve/ReOpen).
 - b. 3 - Close w/o Payment/Recovery.

When making changes in the Transactions Tab, there are several **actions/allowances** that are specific to each type of Transaction. These are as follow:

Transaction type	Actions / Allowances
1 - Partial Payment/Recovery 4 - Payment After Close 5 - Salvage / Subrogate 9 - Return Claim Check	<i>Allow payments and reserves</i>
2 - Final Payment/Recovery	<i>Allow payments and reserves Default decreased reserves</i>
3 - Close W/O Payment/Recovery	<i>Allow reserves modifications Default decreased reserves Not allow payment entry</i>
6 - Open Transaction 7 - Increase Reserve 8 - Decrease Reserve	<i>Allow reserves modifications Default paid fields to 0 Not allow payment entry</i>

* Note: When entering a transaction code 19 for a returned claim check, the check amount should be entered as a negative amount.



LOSS HISTORY TAB

Reference Fields:

Risk Address - populated from Location in the Policy Writing System.

Primary Mortgagee Name - populated from Supplemental Name Table.

The screenshot shows a web-based form for the 'Loss History' tab. It includes a sidebar with navigation icons. The main form area has several sections: 'Risk Address' with fields for House No., Street, Apartment, Zip Code, and City / State; 'Mailing Address' with a 'Same as Location' checkbox and fields for Policy Address, House No., Street, and Apartment; 'Policy Holder 1' and 'Policy Holder 2' sections with fields for Insured Name, Prefix, First Name, Middle Name, Last Name, and Suffix; and a 'Primary Mortgagee' section with a Name dropdown and a Loan Number field. Arrows from the text descriptions point to the 'Risk Address' section, the 'Primary Mortgagee' dropdown, and the 'Policy Holder 1' and 'Policy Holder 2' name fields.

Policy Address, Insured Name and Additional Name - populated from Policy Name and Address.

To Add Information to Loss History

Select the Loss History Tab and type the following information:

1. Risk Address: House Number, Street, Apartment, Zip, and City / State. *Code Zip Code & City / State must be filled in Loss History Tab in order to apply changes in Claim Information Tab.*
2. Mailing Address. If same as Risk Address, check Same as Location box, otherwise enter: House Number, Street, and Apartment.
3. Policy Holder 1: Prefix, First Name, Middle Name, Last Name *, and Suffix.
4. Policy Holder 2: Prefix, First Name, Middle Name, Last Name *, and Suffix.



The information from the fields in Risk Address, Policy Holder 1 and Policy Holder 2 is populated from the policy information if the Default Fields from Policy button was selected in the Policy Number Assignment Window. If instead the Blank Fields from Policy button was selected, then the fields will be blanked.

5. Primary Mortgagee: Name, Drop down box is populated from the Supplemental Name Table, and Loan Number.



To Modify Loss History

Modify any of the fields in the Loss History Interface.

To Save Loss History

There are two ways to save changes made in the Loss History Tab:

1. Click Apply Changes Button at bottom right corner of the Loss History Interface. This option will save new or modified information from both the Loss History and Claim Info tabs only.



If information required is missing an error message will popup indicating which fields are not filled in. Click OK button and add missing information. Save after filling required fields.

2. In Claim View Tab, press Save button in the Ribbon section. This option will save information from the current Claim in all tabs highlighted in red.



*If information required is missing an error message will popup indicating which fields in each **red tab** are not filled in. Click OK button and add missing information. Save after filling required fields.*

DIARY TAB

When selecting the Diary Tab within a Claim, a helpful tool can be accessed with recorded notes, reminders or any other kind of relevant information relating to a claim.

When viewing Diary for a claim, there will be a display of all the notes entered for the Claim. This allows the current viewer to see the history behind the claim with ease.

The Diary Note Grid is sorted by the Note Date displaying the most current note at the Top. The Grid also Displays the operator who entered the Note.

To print a Claim Diary select Applications, then Notes. Enter in your Claim Number in Policy/Claim No field and then select Claim in the Policy/Claim field. Operator and Note Date will pre-fill. In Note Action, select type of Diary and In Note Type select type of diary note and then key Select Diary. Once you can view the Notes in Diary Maintenance tab, select (highlight) the diary you wish to print. Key the Report View tab (next to Diary Maintenance) and key the printer icon to select your printer.

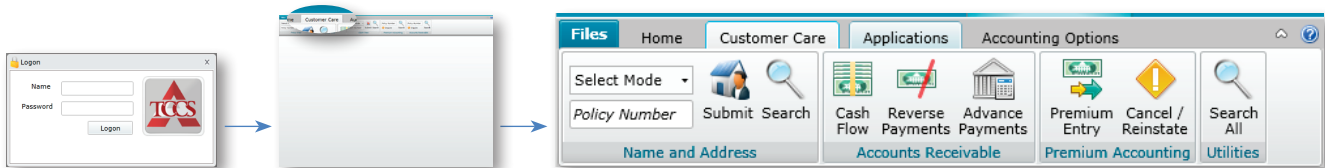
Note: See the Diary Component document for more detailed information.



Purpose

Provide detailed information for the Name and Address Module of the INS PRO Advantage System.

Map

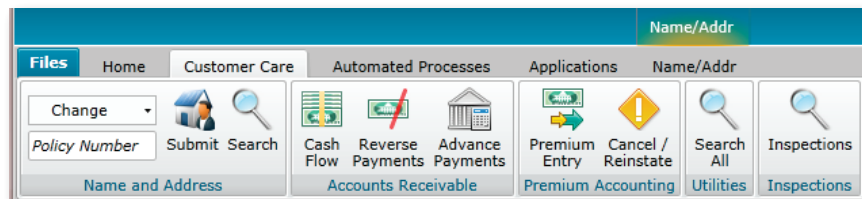


Information

The Name and Address Section of INS PRO Advantage is accessed through the Customer Care Tab in the Ribbon Section and is covered in two locations: as part of the Policy View in the Home Tab and on its own as a maintenance tool of the system.

CUSTOMER CARE VIEW RIBBON

The Customer Care Tab has five main elements in the Ribbon Section of the Screen: Name and Address, Accounts Receivable, Premium Accounting, Utilities, and Inspections (if licensed).



The **Name and Address** element encompasses the following buttons:

Submit.

Use this button after the Add, Change/Inquire, Renew or Auto Assign Mode is selected in junction with a policy number (or just key enter).

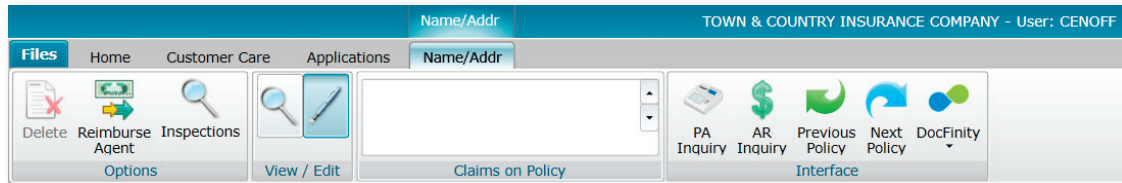
Search.

Opens the Name Search window to find a Policy based on the Name, not the number in the Policy.



NAME / ADDRESS VIEW RIBBON

The Name and Address element, once the Policy has been selected, contains the Name/Address Tab. This tab has three main elements in the Ribbon Section of the Screen: Options, Claims on Policy, and Interface (including Docfinity, if licensed).



The **Options** element encompasses the following buttons:

Delete.

Reimburse Agent. Enter information for check to agent for reimbursement of expenses (i.e. photographs).

Check Information

Trans Date: 3/22/2016

Trans Code: 60 PHOTOGRAPHS

Amount:

Number of Photos: 0

Description: SMITH-JOHN

Save

Inspections (if licensed). Order/maintain Inspection(s) of insured property. *See Inspections Section in this document.*

The **Claims on Policy** element displays a gallery of all open or closed Claims associated with the policy number. Claims on Prior Policy number and Renewal Policy number are also included. From this gallery of policies the claims could easily be opened, or if they are already open in the interface, the corresponding tab will take focus.

The **Interface** element encompasses the following buttons:

- PA Inquiry.** Will open PA Inquiry screen for the current policy, or if already open the screen will take focus.
- AR Inquiry.** Will open AR Inquiry tab for the current policy, or if it is already open the screen will take focus.
- Previous Policy.** When sequential policies exists and they are documented in the Prev/Next Policy field of the Policy Data portion of the Name/Address Screen, it will open the policy listed in Previous field.
- Next Policy.** When sequential policies exists and they are documented in the Prev/Next Policy field of the Policy Data portion of the Name/Address Screen, it will open the policy listed in Next field.
- Docfinity (if licensed).** Will display the corresponding image documents saved for current policy in the Docfinity System.



Access Name and Address Information

The Name and Address information is the most fundamental information a policy requires to exist; this information is directly connected to the policy. There are several ways to access the Name and Address information from a policy in the INS PRO Advantage System:

1. Select the Customer Care tab.
2. In the Name and Address element in the Ribbon Section, either:
 - a. Select the Change option from the drop down and type the policy number and key Enter, or
 - b. Select an existing policy with the Name Search Window. *Note: See the Policy Name Search Window document for more detailed information.*

The screenshot displays the 'Name/Address' window for policy 1781119. The 'Insured Information' section includes fields for Primary Insured Name (Last: SMITH, First: JOHN, MI:), Additional Insured Name, and Assumed Business Name. The 'Insured Mailing Address' section includes House No: 210, Street: MORRIS, Address 2: , Zip Code: 12303, City/State: Schenectady NY, Home Phone: , and Work Phone: . The 'Policy Data' section includes Policy Term: 12, Non-Continuous, Effective: 6/6/2015, Expiration: 6/6/2016, Status Date: 6/6/2015, Original Eff: 6/6/2015, Policy Status: 0 Active, Previous Status: 0 Active, Payment Plan: 1 ANNUAL PAYMENT, Referral Code 1: 2 CONVICTION OF A CRIME, Referral Code 2: 0 Active, and Referral Code 3: 0 Active. A callout box points to the 'Previous Policy' and 'Next Policy' buttons in the 'Policy Data' section, with a note explaining their functionality.

Previous and Next Policy buttons will only work if the sequences are documented in the Policy Data portion of the Name & Address screen.



Name and Address

Once the Policy is accessed, the Name / Address Screen has 2 Major Components that can be viewed at a glance: Name / Address and Diary, *Note: See Diary Component document for more detailed information.*

NAME/ADDRESS COMPONENT

The Name & Address component is further divided into four detailed tabs:

1. Primary Data.

The Primary Data tab displays the following information:

- Line of Business:** LT COMMERCIAL FIRE
- Agents:** TOLSON & SONS AGENCY
- Primary Insured Name:** SMITH, JOHN
- Insured Mailing Address:** 210 WOODS, SCHENECTADY, NY 12306
- Policy Data:** Effective Date: 6/1/2013, Expiration: 6/1/2014, Policy Type: COMMERCIAL FIRE, Referral Code 1: CONNECTION OF A CRIME

2. Supplemental Names.

The Supplemental Names tab displays the following information:

- Supplemental Names on Policy:** A table with columns for Name, Address, and City/State.
- Form Fields:** Name, Address, City/State, Zip Code, and other details for supplemental names.

3. Secondary.

The Secondary tab displays the following information:

- Additional Information:** Birth Date, Social Security Number, License Number, E-Mail Address, Inspection Date, and other details.
- Non-Payment Information:** Number of Non-Payments, Non-Pay Dates, and other details.
- Acts of Terrorism Options:** Declaration Date, Certified, Excluded, Non-Certified, and other details.

4. Printed Data.

The Printed Data tab displays the following information:

- Primary Insured:** SMITH, JOHN
- Additional Insured:** SMITH, JOHN
- Print Address:** 210 WOODS, SCHENECTADY, NY 12306



Primary Data

PRIMARY DATA TAB.

Policy 103899000

Mode: Change Risk: 0 Bldg: 0 Insured: TEST-ACRES Policy Type: HOMEOWNERS Term: 1/1/2017 - 1/1/2018

Line of Business: 2 HOMEOWNERS Agent: 410 DB MORSE-WILSON AGENCY INC DB AC

Insured Information

Primary Insured Name
Last: TEST
First: ACRES M:

Insured Mailing Address
House No: 210 Street: MORRIS ROAD
Address 2:
Zip Code: 12303 City/State: Schenectady NY
Home Phone: Work Phone:

Additional Insured Name
Last:
First: M:

Assumed Business Name
DBA:

Policy Data

Policy Term: 12 ☐ Non-Continuous
Effective: 1/1/2017 Expiration: 1/1/2018
Status Date: 1/1/2017 Original Eff: 1/1/2017
Policy Status: 0 Active
Previous Status: 0 Active

Prev Policy: 0 Next Policy: 0
Payment Plan: 1 ANNUAL PAYMENT
Referral Code 1: 0 Active
Referral Code 2: 0 Active
Referral Code 3: 0 Active

☒ Approved for Printing

The following information is included in this tab:

1. Line of Business.
2. Agent.
3. Direct Bill or Account Current (DB/AC) indicator.
4. Approved for Printing. *The Approved check box indicates that the information on the Primary Tab is validated and in a condition to be Automatically merged into a single print line. In cases where the combined name parts are longer then the printed allotment of 35 characters or the operator wishes to put more than one name on a single print line, the operator can uncheck the Approved switch and modify the printed data to fit for Printing Purposes. If the Approved switch is unchecked, modifications to the name parts will not update the print lines and the printed data will need to be modified manually.*

Existing Policies will have the Approved Check box unchecked.

New Policies will have the Approved box checked.

Web Quotes will have the Approved box unchecked.

Note: If you are trying to fit more than one insured on a single print line, the operator must leave the approved switch unchecked.

5. Insured's Information section.
6. Policy Data section.



Supplemental Names

SUPPLEMENTAL NAMES TAB.

The following information is included in this tab:

1. Type of Name. Several Supplemental Names can be associated with a policy. However the information is recorded according to their type of name. The types available are listed in drop downs. *See Name Types Table.*
2. Name and Address Section.
Notes: for City/State - Only combinations matching the Zip Code will be listed in this drop down box.
3. Successor Phrase.
 - a.1. Its Successors and/or Assigns.
 - a.2. Its Successors and Assigns.
 - a.3. Its Affiliates Successors and Assigns.
4. Line. Select 2 or 3 Depending on desired wording for printed documentation.
5. Mortgagee Type. See list of choices in drop down.
6. Account Number.
7. Mortgagee On. Describes the property the mortgagee has an interest in.
8. Bill as of Date.
9. Generate Declaration?
10. Risk. *Only if Landlords or Commercial Lines Policy.*
11. Building. *Only if Landlords or Commercial Lines Policy.*



Name and Address

NAMES TABLE.

A	Additional Insured	Listed on the Declaration and receives copies of Declarations and Cancellation notices.
B	Billing	Individual who receives the invoices but has no interest in the property being insured.
R	Broker	Used for Brokered Business for where the Broker is not the agent of record but copies of Invoices, Declarations and Cancellation Notices but has no interest in the property being insured.
C	Combination Billing/Mortgagee	Person receiving the invoices who has an interest in the property being insured. Is listed on the declaration and receives copies of Declarations, Invoices, and Cancellation Notices.
F	Finance Company	Individual who receives the invoices but has no interest in the property being insured.
L	Location	Used to describe the actual location of the property being insured. Is used as a default for the Declaration Location Description. It may be printed on Invoices. If the Table File-Company Setup Information-Print Supp Or PW Location Field is set to "S", this description prints on the Mortgagee's copy of the Cancellation Notices. This is not recommended PW is the preferred place to track location.
M	Mortgage or Secured Party	Has an interest in the property being insured. Is listed on the declaration and receives copies of Declarations and Cancellation Notices.
N	Named Insured	
P	Pre-Authorized Payment	Contains information used to Directly Debit an Insureds Checking/Savings Account or Credit Card.
T	Third Party Designee	Individual whom a "Senior Citizen Insured" has authorized to receive duplicate copies of Cancellations, Non-Renewals, and/or Conditional Renewals. (New York Regulation)

The Supplemental Names on Policy Grid can be used to view, sort, update or delete Supplemental Names on the policy.

Sort

By clicking **any** column header, the information in the grid is sorted in ascended/descended order accordingly.

Move or Reposition Columns

Any column in the grid can be moved by clicking header and dragging to desired location.

Change the width of a column

Place cursor between two columns, when a double sided arrow is displayed click and drag to left to narrow / right to widen the width of the column on the left.

The screenshot shows the 'Supplemental Names on Policy' window. At the top, it says 'Drag a column header and drop it here to group by that column'. Below this is a table with two columns: 'Type' and 'Description'. The 'Type' column has a small 'T' icon next to it. The 'Description' column has a small 'T' icon next to it. The table contains four rows: 'P Christian Ivan Rodriguez', 'F City Bank', 'A Dan Marino Jr.', and 'F Trustco Bank'. Below the table are four buttons: 'Edit', 'Delete', 'Add', and 'Clear'. To the right of the table is a 'Filter Icon' window. It has a 'Select All' checkbox, a list of names with checkboxes, and two filter sections. The first filter section has a dropdown menu set to 'Is equal to', a text input field, and a 'Filter' button. The second filter section has a dropdown menu set to 'Is equal to', a text input field, and a 'Filter' button. There is also a 'Clear Filter' button at the bottom right of the filter window.

Filter Icon

Calls window to filter information according to criteria from selected column.



Name and Address

The Name/Address tab will change to red, when any changes are made to any or all of the Policy Name & Address. 3 main Tabs. The changes won't be recorded in the system until after the Apply Changes button is selected.

Edit. Displays fields to be filled for new entry or if an entry is selected in the grid, it will recall the information to be edited. After the changes are made. Select Add button to mark line in grid.

Delete. Will mark the record in the grid to be deleted.

Add. Will add to the grid a new record filled or an existing record that has been edited and the left side of screen will be cleared.

Clear. Will clear all the information in the fields on the left side of the screen.



Secondary

SECONDARY TAB.

Policy Name 1781119

Insured: SMITH-JOHN Policy Type: COMMERCIAL FIRE

Name/Address Diary

Primary Data Supp Names Secondary Printed Data

Additional Information

Primary Secondary

Birth Date: Enter date Male Female Enter date Male Female

Social Security Number: Enter date Male Female

License Number: Enter date

E-Mail Address: Enter date

Inspector: Number of Follow-Ups: 0 Pre-Authorized Payment

Inspection Due: Enter date Inspection Returned: Enter date Day Account is Debited: Enter date

Loss Free Credit Most Recent claim if one exists: Enter date

Non-Payment Information

Number of Non-Pays: 0 Non-Pay Dates: Enter date Enter date Enter date Enter date

Terrorism Information **Acts of Terrorism Options**

Disclosure Date: Enter date

Certified Excluded Included Non-Certified Excluded Included

Apply Changes

The following information is included in this tab:

1. Additional Information Section:
 - a. Primary and Secondary. Birth Date, Social Security Number, Male/Female, License Number & E-Mail Address.
 - b. Inspection fields.
 - c. Pre-Authorized Payment / Day Account is debited.
 - d. Loss Free Credit.
 - e. Most Recent Claim Date if one Exists.
2. Non-Payment Information.
 - a. Number of Non-Pays.
 - b. Non-Pay Dates (4).
3. Terrorism Information / Acts of Terrorism Options Section.



Printed Data

PRINTED DATA TAB.

Policy Name: 1781119 ✕

Insured: SMITH-JOHN

Policy Type: COMMERCIAL FIRE

Name/Address

Diary

Primary Insured: SMITH-JOHN

Additional Insured: SMITH VARGAS-CATHY

Print Address: 210 MORRIS ROAD

Primary Data

Supp Names

Secondary

Printed Data

Apply Changes

The following information is included in this tab:

1. Primary Insured.
2. Additional Insured.
3. Print Address.



INSPECTIONS

To add an inspection, click on the Inspections icon. Insured Name, LOB, Effective and Expiration dates will default. At bottom of screen key in Risk 1 and Building 1 and Enter.

Inspection screen will come up and fields need to be filled in (it is very easy to toggle between Policy View screen and Inspection screen to obtain the needed information).

The following fields are included in this screen:

1. Report Type.
2. Inspector. Inspectors can be added / edited in the ***** screen
3. Location.
4. Effective and Due Date.
5. Property. A reference to rating bureau form needed/used can be added in this field.
6. Liability. A reference to rating bureau form needed/used can be added in this field.
7. Conditions.
8. Directions. How to get to property.
9. Instructions. List particular areas to be inspected in the property.



Name and Address

10. Request Print. **Select Yes if Inspection Report is to be included in*****, otherwise select No.**
11. Reference Window. This window provides a fast glance to policy holder's information such as Agent, Insured Name, Address and Phone Numbers.

When all fields are filled in, key Apply Changes to Save (or Cancel to get out of Inspection screen and start over). Multiple inspections can be added to a policy with various risk and building numbers as needed. The inspections grid, as many other grids in Advantage can be used to view, sort, update or delete Inspections on the policy.

Sort

By clicking **any** column header, the information in the grid is sorted in ascended/descended order accordingly.

Move or Reposition Columns

Any column in the grid can be moved by clicking header and dragging to desired location.

Change the width of a column

Place cursor between two columns, when a double sided arrow is displayed click and drag to left to narrow / right to widen the width of the column on the left.

Insured Name: LUISI-NICHOLAS Policy Line: 2 - SILVER HOMEOWNERS

Effective Date: 1/27/2015 Expiration Date: 1/27/2016

Risk Number	Building Number	Policy Type	Description	Print Requested
1	1	2 SILVER HOMEOWNERS		Yes
1	2	2 SILVER HOMEOWNERS	7 S HUNTER AVE 2nd Floor	No
1	5	2 SILVER HOMEOWNERS	123 Second Hallway St. New Hampshire, CT	Yes

Add Location: Risk: 3 Building: 1 Enter

Context menu options: Edit, Delete, Request Print

Edit or Delete an Inspection

Select a row and right click it to Edit or Delete it.

Filter Icon

Calls window to filter information according to criteria from selected column.

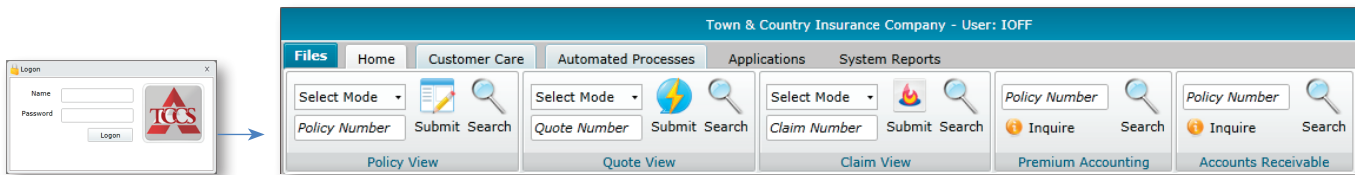


Premium Accounting Inquiry

Purpose

Provide detailed information for the Premium Accounting Inquiry of the INS PRO Advantage System.

Map

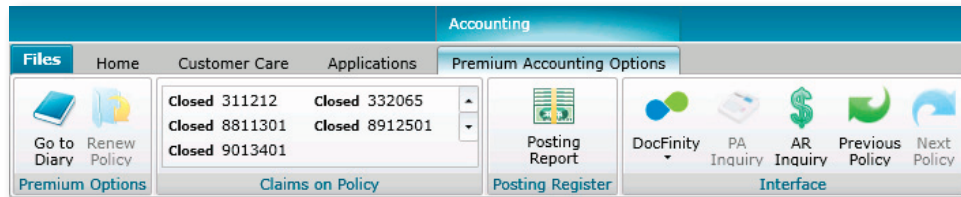


Information

The PA Inquiry of INS PRO Advantage can be accessed through the Home Tab in the Premium Accounting View element.

PA VIEW RIBBON

The Premium Accounting (PA) Options View Tab has four main elements in the Ribbon Section of the Screen: Premium Options, Claims on Policy, Posting Register and the Docfinity Interface (If not Licensed, it will not be displayed).



The **Premium Accounting Options** element encompasses the following buttons:

Go to Diary. Will access recorded notes, reminders and relevant notes related to the policy.

Renew Policy. Renews the Policy. *This option is active only when the policy is ????.*

The **Claims on Policy** element displays a gallery of all the Claims associated with the same policy number. Claims on Prior Policy number and Renewal Policy number are also included. From this gallery claims could easily be opened, or if they are already open in the interface, the corresponding tab will take focus.

The **Posting Register** element encompasses the following button:

Posting Report. Display, print and / or save the Premium Accounting Posting report.

The **Interface** element will display several buttons to access, Docfinity (if licensed), navigate to AR Inquiry, or open subsequent policies (Previous or Next).



Premium Accounting Inquiry

Screen

The Premium Accounting Inquiry of INS PRO Advantage encompasses two major components: Insured Information and Premium Accounting Records.

PA Inquiry opens up the Premium Accounting Options View Tab.
(Visible once a policy number is keyed in).

RIBBON SECTION

PREMIUM ACCOUNTING INQUIRY SECTION

PA Inquiry 3943645

Policy Number: 3943645

Insured Information

Insured's Name: WARNER-RONALD A & DANIEL Effective: 4/7/2014 - 4/7/2015

Policy Type: 3 - SILVER FARMOWNERS Original Eff: 4/7/1987 Term: 12 Referral Codes

Agent on File: 217 - FROST-KLOSSNER-SWAN INC. Policy Status: 4/7/2014 - Active No Escrow

Next/Prev Policy: 0 / 321987 Payment Plan: 5 - QUARTERLY Non Pay Cancels 11

Premium Accounting Records

Show History Direct Reinsurance

Payment Type	Trans Date	Item	Class	Eff Date	Amt of Ins	Premium	Annual Prem
Expiration Date: 4/7/2015 Amount of Insurance: 475,000.00 Premium: 1,439.01 Annual Premium: 1,439.01							
14 RENEWAL PREMIUM	3/5/2014	1	3	4/7/2014	158,000.00	598.00	598.00
14 RENEWAL PREMIUM	3/5/2014	4	3	4/7/2014	10,000.00	64.00	64.00
14 RENEWAL PREMIUM	3/5/2014	4	3	4/7/2014	10,000.00	98.00	98.00
14 RENEWAL PREMIUM	3/5/2014	8	3	4/7/2014	0.00	40.00	40.00
14 RENEWAL PREMIUM	3/5/2014	10	50	4/7/2014	0.00	25.00	25.00
14 RENEWAL PREMIUM	3/5/2014	12	3	4/7/2014	112,000.00	275.00	275.00
14 RENEWAL PREMIUM	3/5/2014	13	3	4/7/2014	168,000.00	348.00	348.00
14 RENEWAL PREMIUM	3/5/2014	88	1	4/7/2014	2,000.00	14.00	14.00
14 RENEWAL PREMIUM	3/5/2014	88	1	4/7/2014	15,000.00	65.00	65.00
14 RENEWAL PREMIUM	3/5/2014	99	3	4/7/2014	0.00	1.01	1.01

Minimize Ribbon Button.

Major Components of the
Premium Accounting Inquiry.

Another important component of the Accounting Screen(s) is located in the Ribbon Section:

Minimize Ribbon Button. ^ Clicking this button will hide / display the ribbon.



Premium Accounting Inquiry

ACCESS PREMIUM ACCOUNTING INFORMATION

There are several ways to access the Premium Accounting Information from the INS PRO Advantage System:

1. Select the Home tab.
2. In the Premium Accounting element in the Ribbon Section, either:
 - a. Type the policy number and press the inquire button or key Enter, or
 - b. Select an existing policy with the Name Search Window. *Note: See the Policy Name Search Window document for more detailed information.*

GO TO DIARY

When selecting the Go To Diary button within the Premium Options of a Policy, a helpful tool can be accessed with recorded notes, reminders or any other kind of relevant information relating to the policy. *Note: See the Diary Component document for more detailed information.*

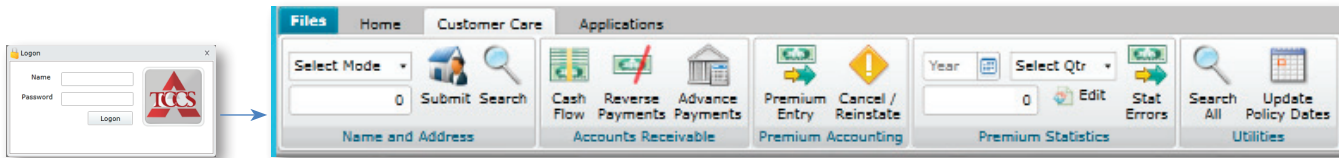


Premium Accounting Module

Purpose

Provide detailed information for the Premium Accounting Module of the INS PRO Advantage System.

Map

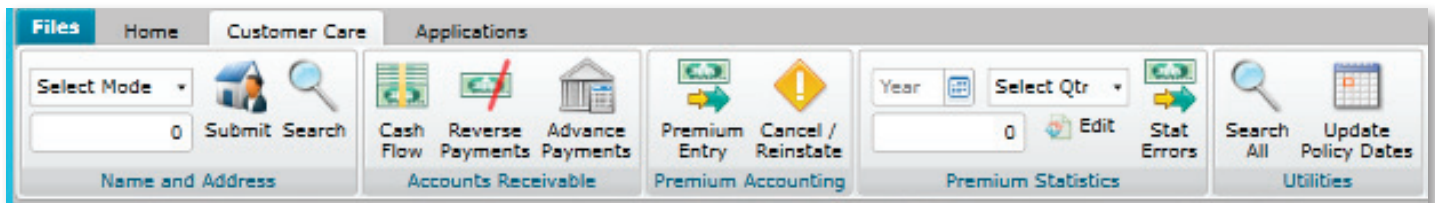


Information

The Premium Accounting Module of INS PRO Advantage is accessed through the Customer Care Tab and is covered in two locations according to its main purpose, **PA Inquiry** which provides a snapshot of the Premium Accounting information of a policy displaying basic Insured Policy Information, Billed Amounts, Unbilled Remainder Due, Payment History and any Pending Deposits that may be present for that policy (see PA Inquiry documentation for more details), and **PA Module** in Customer Care which main purpose is to maintain and upkeep the premium data.

CUSTOMER CARE VIEW RIBBON

The Customer Care Tab has five main elements in the Ribbon Section of the Screen: Name and Address, Accounts Receivable, Premium Accounting, Premium Statistics, and Utilities.



The **Premium Accounting** element encompasses the following buttons:

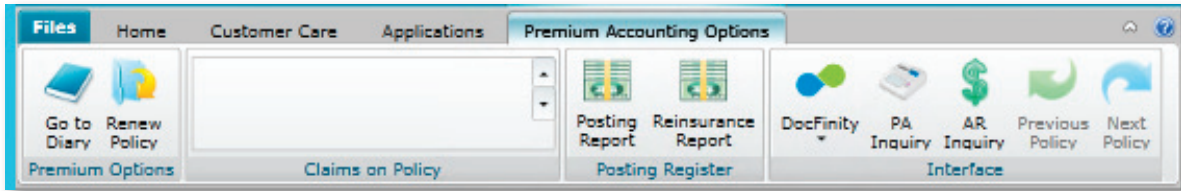
Premium Entry. Provides the ability to enter a Transaction Record with premium information.

Cancel / Reinstate. Provides the ability to cancel or re instate a policy.



PREMIUM ENTRY VIEW RIBBON

The Premium Accounting (PA) Module, once the Premium Entry has been displayed, contains the PA Options Tab. This tab has four main elements in the Ribbon Section of the Screen: Premium Options, Claims on Policy, Posting Register and Interface Options (*If not Licensed, it will not be displayed*).



The **Premium Accounting Options** element (available once a Policy Number is keyed in) encompasses the following buttons:

Go to Diary. Will access recorded notes, reminders and relevant notes related to the policy.

Renew Policy. .

The **Claims on Policy** element displays a gallery of all open or closed Claims associated with the policy number. Claims on Prior Policy number and Renewal Policy number are also included. From this gallery of policies the claims could easily be opened, or if they are already open in the interface, the corresponding tab will take focus.

The **Posting Register** element provides access to the Posting Report.

The **Interface** element encompasses the following buttons:

Docfinity (if licensed). Will display the corresponding image documents saved for current policy in the Docfinity System.

PA Inquiry. Will open PA Inquiry screen for the current policy, or if already open the screen will take focus.

AR Inquiry. Will open AR Inquiry tab for the current policy, or if it is already open the screen will take focus.

Previous Policy. When sequential policies exists and they are documented in the Prev/Next Policy field of the Policy Data portion of the Name/Address Screen, it will open the policy listed in Previous field.

Next Policy. When sequential policies exists and they are documented in the Prev/Next Policy field of the Policy Data portion of the Name/Address Screen, it will open the policy listed in Next field.



Premium Accounting Module

TO ENTER A PREMIUM

From the Customer Care tab, select Premium Entry from the Premium Accounting element in the ribbon section.

Type a Policy Number and The Insured Billing Information portion of the screen will be populated. *The information displayed is only for reference and can be hidden/displayed by clicking the Expansion button in the upper left corner of the header or simply by clicking the header.*

The Transaction Record for the policy can be filled with the following information:

1. Premium Type: Direct Line, Reinsurance, Assumed, Terrorism or Fee.



The fields available for input in the Transaction Record are directly dependent on the Type of Entry. See Transaction Record Available Fields table for more detailed information.

2. Effective Date. Defaults the effective date in the policy. Dates can be changed if entry is in prior term.
3. Expiration Date. Defaults the expiration date in the policy.
4. Item.
5. Line. Select line of business.
6. Transaction Date. Defaults to date transaction is being entered.
7. Transaction Code. Select from drop down.
8. Amount Insured. (If applicable)



Premium Accounting Module

9. Annual Premium
10. Premium. The actual premium amount will be calculated and prorated based on the annual premium and the difference between the expiration date and the effective date on the transaction record.
11. Reinsurance Contract. *Applicable only if Reinsurance or Assumed Premium entry.*
12. Commission. *The commission will default.*
13. Risk / Leg Number.
14. Building.
15. Miscellaneous. *Press spell check button or F7 to check spelling.*
16. Press Add button next to Policy Number field.
 - a. Clear the Transaction Record screen.
 - b. The Pending Transactions button will turn **red**, indicating that changes have been made and need to be applied. *If several line entry items were added in the same policy, the total amount will be listed in the Pending Transactions List grid.*
 - b.1. Press Pending Transactions expansion button.
 - b.2. Press Apply Changes in bottom of Pending Transactions List screen.

Transaction Record Available Fields	
Premium Type	Fields that can be entered
DIRECT LINE	• Effective Date. • Expiration Date. • Item. <i>Except Items 990 & 991.</i> • Line. • Transaction Date. • Transaction Code. <i>Only Codes 10,11,12,13,14,16 & 20.</i> • Amount Insured. • Annual Premium. • Premium. • Commission. • Risk Number. • Building. • Miscellaneous.



Premium Accounting Module

Transaction Record Available Fields	
Premium Type	Fields that can be entered
REINSURANCE#	• Effective Date. • Expiration Date. • Item. <i>Except Items 990 & 991.</i> • Line. • Transaction Date. • Transaction Code. <i>Only Codes 50, 51,52,53,54 & 56.</i> • Amount Insured. <i>The amount in Decrease Transactions must be preceded with a "-" negative symbol</i> a. Subject. b. Ceded. • Annual Premium. a. Subject. b. Ceded. • Premium. a. Subject. b. Ceded. • Reinsurance Contract. • Commission. • Leg Number. • Miscellaneous.



Transaction Record Available Fields	
Premium Type	Fields that can be entered
ASSUMED	• Effective Date. • Expiration Date. • Item. <i>Except Items 990 & 991.</i> • Line. • Transaction Date. • Amount Insured. a. Subject. b. Assumed. • Annual Premium. a. Subject. • Premium. a. Subject. • Reinsurance Contract. • Commission. • Leg Number. • Miscellaneous. • Print Terrorism Disclosure? If Yes, a. Terrorism Premium. b. Terrorism Fire Premium. • Bill two installments.
TERRORISM	• Effective Date . • Expiration Date. • Item. <i>Only Items 990 & 991.</i> • Line. • Transaction Date. • Transaction Code. <i>Only Codes 10,11,12,13,14,16 & 20.</i> • Annual Premium. • Premium. • Commission. • Risk Number. • Building. • Miscellaneous.



Transaction Record Available Fields	
Premium Type	Fields that can be entered
FEE	• Effective Date. • Expiration Date. • Line. • Transaction Date. • Transaction Code. <i>Only Codes 19, 29, 39 & 49.</i> • Premium. • Risk Number. • Building. • Miscellaneous.

Additional Information when entering Direct Line, Terrorism or Fee transaction types

Additional entry information specific when Direct Line, Terrorism or Fee transaction types are selected will become available when selecting the following Transaction Codes:

For Transaction Codes: **10 - Annual Premium** or **14 - Renewal**.

Print Terrorism Disclosure?	<input checked="" type="button" value="Yes"/> No	Terrorism Premium:	\$0.00	Terrorism Fire Premium:	\$0.00
Bill two Installments?	<input checked="" type="button" value="Yes"/> No	Create Revised Anniversary Bill?	Yes No		

1. Print Terrorism Disclosure? If Yes,
 - a. Terrorism Premium.
 - b. Terrorism Fire Premium.
2. Bill Two Installments?

For Transaction Codes: **12/13 - Change on Policy** or **16 - Reinstatement**. One of the following options can be selected:

Prior Period?	Yes No	Next Installment billed, Distribute Over remaining installments and installment rebilled?	Yes
Credit exceeds balance, Bill thru Expiration?	Yes	Print an Initial Bill and distribute remainder?	<input checked="" type="button" value="Yes"/>
Distribute over Remaining Payments?	Yes	Bill Immediately?	Yes

1. Print an initial bill and distribute remainder?
2. Bill immediately?
3. Distribute over remaining payments?

Add created Premium Entries in the Pending Transactions List

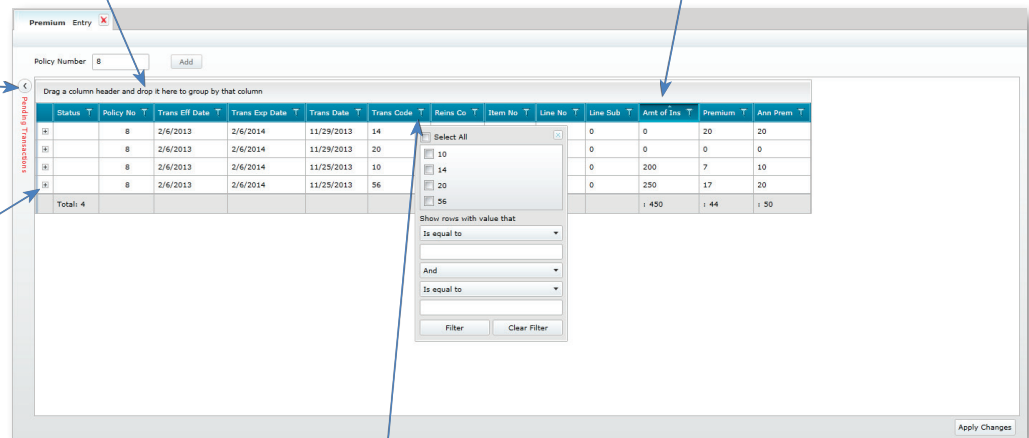
Once a premium has been entered, select the Add button in the upper section next to the policy number. The premium will be placed in the Pending Transaction List. The entry screen will be cleared making way for the next premium. At this point the transaction has been created, but this action does not save the changes to the database. The Pending Transactions Tab changes to **red** indicating that the information has been modified and has to be saved for all changes to take effect. Several premium transactions can be added and reviewed before saving to the database.

Expansion Button
Switches between detail transaction entry and Pending Transactions grid.

Information in the Pending Transactions Table can be grouped by simply dragging a column header here.

Information in the Pending Transactions Table can be sorted by any specific column by clicking the header of the desired column. Clicking the same column a second time will sort in descending order.

Click on + button to show additional information for the specific transaction.



Information in the Pending Transactions Table can also be filtered by clicking the filter icon on one of multiple columns and selecting a desired criteria.

To Save Transactions List

Click Apply Changes Button at bottom right corner of the Pending Transactions Interface.



To Modify or Delete Premium Entries

While in the pending Transactions Table, **before any changes have been applied**,

1. Click to select the row with the entry that is to be modified or deleted,
2. Right click and select:
 - a. Edit. This action will open the Detail Premium Entry to take any desired changes, or
 - b. Delete. This action will erase the entry from the grid entirely.

Policy Number

⏪

Drag a column header and drop it here to group by that column

	Status	Policy No	Trans Eff Date	Trans Exp Date	Trans Date	Trans Code	Reins Co	Item No	Line No	Line Sub	Amt of Ins	Premium	Ann Prem
(S)		8	2/6/2013	2/6/2014	11/25/2013	12	0	1	2	0	777777	68	68
(S)		8	2/6/2013	2/6/2014	11/25/2013	20	0	99	30	0	0	0	0
Total: 2											777777	68	68

✎

Edit

🗑

Delete

Pending Transactions



CANCEL OR REINSTATE A POLICY

Reasons for Cancellation Codes

To find your Company specific reasons for cancellation codes refer to SF070 - Tables File List - Policy Status Table.

From the Customer Care tab, select Cancel / Reinstate from the Premium Accounting element in the ribbon section.

Type a Policy Number and The Insured Billing Information and Premium Accounting Records components of the screen will be populated. *The information displayed is only for reference and can be hidden/displayed by clicking the Expansion button in the upper left corner of the header or simply by clicking the header.*

Type the following:

1. Transaction Date. Enter to default to the current date or select using date picker. *Must be in the current month or a month in the future and cannot be backdated to previous months.*
2. Effective Date. Select the cancel/reinstatement effective date. This date can be any within the policy's effective dates.
3. Select a Status from the drop down box . Select 1 if Cancelling a Policy or 0 if Reinstating a policy.
4. In the Premium Accounting Records Section, the system will display the records that were created.
5. Expand the Cancellation/Reinstatement Section, Select:
 - a. Would you like to issue a Bill?
 - b. Cancel with No Return. Owed Premium? *Yes to Waive any Earned Premium; No to generate billing information for the Earned Premium.*



Premium Accounting Module

6. Press Add Cancel button.

Note: A prompt will appear asking if you want to create the Cancellation/Reinstatement letter to send to insured to indicate the policy has been Cancelled or Reinstated.

7. After adding all Cancellations/Reinstatements. Expand Pending Transactions grid Verify information and click apply Changes to Save the records.

Premium Cancel / Reinstatement

Policy Number: 3943667 Trans Date: 4/14/2015 Effective: Enter date Status: 1 Add Cancel

Insured Information VAN PATTEN ATIMA-VICKI & JOHN Status: 5/1/2014 - Active

Policy Type: 3 - SILVER FARMOWNERS Effective: 5/1/2014 - 5/1/2015
Agent on File: TANNER IBBOTSON INC Billed: 632.00
Payment Plan: 5 - QUARTERLY UnPaid: 632.00

Premium Accounting Records Premium: Paid Through: 10/30/2012 Direct Reinsurance

Payment Type	Trans Date	Item	Class	Eff Date	Ant of Ins	Premium	Annual Prem
Expiration Date: 5/1/2013 Amount of Insurance: 289,000.00 Premium: 1,254.99 Annual Premium: 1,254.99							
14 RENEWAL PREMIUM	4/3/2012	1	3	5/1/2012	205,000.00	875.00	875.00
14 RENEWAL PREMIUM	4/3/2012	4	3	5/1/2012	8,000.00	32.00	32.00
14 RENEWAL PREMIUM	4/3/2012	4	3	5/1/2012	10,000.00	127.00	127.00
14 RENEWAL PREMIUM	4/3/2012	8	3	5/1/2012	0.00	40.00	40.00
14 RENEWAL PREMIUM	4/3/2012	85	1	5/1/2012	20,000.00	106.00	106.00
14 RENEWAL PREMIUM	4/3/2012	88	1	5/1/2012	5,500.00	39.00	39.00
14 RENEWAL PREMIUM	4/3/2012	88	1	5/1/2012	40,500.00	174.00	174.00
14 RENEWAL PREMIUM	4/3/2012	99	3	5/1/2012	0.00	0.99	0.99
14 RENEWAL PREMIUM	4/3/2012	998	40	5/1/2012	0.00	-107.00	-107.00
14 RENEWAL PREMIUM	4/3/2012	999	42	5/1/2012	0.00	-32.00	-32.00

Cancellation/Reinstatement Options

Apply Changes

8. The change Policy Status window will pop up. Select whether to create a cancellation letter or not. If yes, the user has the option to type: Premium, Notice Date, Insured Copy, Comments and Messages. User can select up to three optional messages from the displayed list by clicking to select or deselect from the list.

Change Policy Status

Create Cancellation Letter ☒ Yes ☐ No

Premium: 5.00 Notice Date: 5/10/2013

Insured Copy ☐

Comments

Messages * Select up to 3 Optional messages

PLEASE DISREGARD ANY PRIOR NOTICE OF CANCELLATION. YOUR POLICY CONTINUES IN EFFECT WITHOUT LAPSE. THIS IS YOUR FINAL NOTICE OF CANCELLATION. THANK YOU FOR YOUR PAYMENT WE APPRECIATE YOUR PAYMENT OF CERTIFIED FUNDS IS REQUIRED FOR REINSTATEMENT. NONE

OK Cancel

Cancelled or Reinstated Premiums in the Pending Transactions List

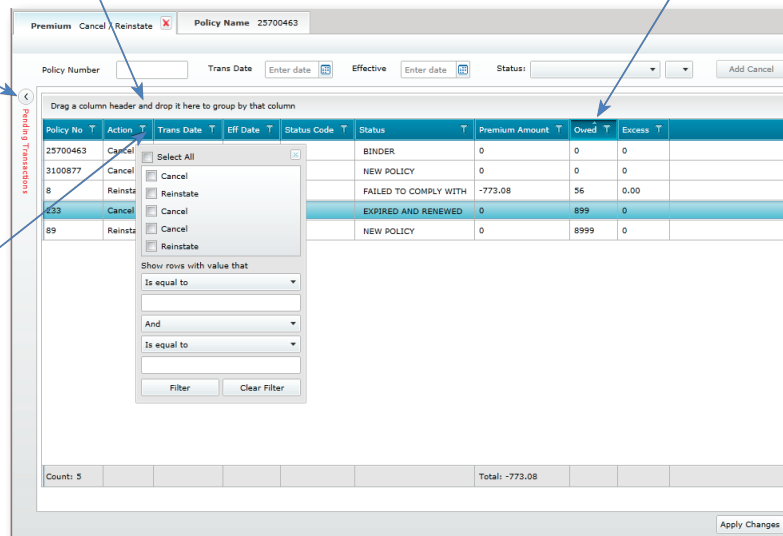
Once a premium has been cancelled or reinstated, the premium will be placed in the Pending Transaction List. The Premium Cancel / Reinstatement screen will be cleared making way for the next transaction. At this point the transaction has been created, but this action does not save the changes to the database. The Pending Transactions Tab changes to **red** indicating that information has been modified and has to be saved for all changes to take effect. Several premium transactions can be cancelled or reinstated before saving to the database.

Expansion Button
Switches between
detail transaction
entry and Pending
Transactions grid.

Information in the Pending
Transactions Table can be
grouped by simply dragging a
column header here.

Information in the Pending Transactions Table can be sorted by any
specific column by clicking the header of the desired column. Clicking
the same column a second time will sort in descending order.

Information in the Pending
Transactions Table can also be
filtered by clicking the filter icon
on one of multiple columns and
selecting a desired criteria.



Drag a column header and drop it here to group by that column

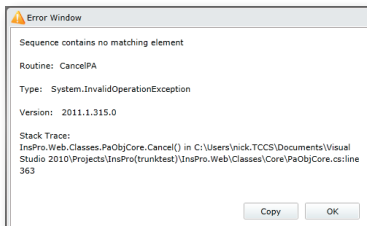
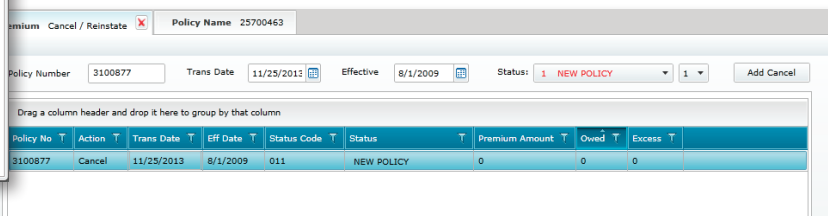
Policy No.	Action	Trans Date	Eff Date	Status Code	Status	Premium Amount	Owed	Excess
25700463	Cancel				BINDER	0	0	0
3100877	Cancel				NEW POLICY	0	0	0
8	Reinst				FAILED TO COMPLY WITH	-773.08	56	0.00
833	Cancel				EXPIRED AND RENEWED	0	899	0
89	Reinst				NEW POLICY	0	8999	0

Count: 5 Total: -773.08

Apply Changes

To Save Pending Transactions List

Click Apply Changes Button at bottom right corner of the Pending Transactions Interface. Any invalid transactions will flag a warning stating why the transaction could not be recorded to the database and the transaction will stay in the grid for further modifications or deletion. Valid transactions will be saved in to the database and cleared from the grid.



To Modify or Delete Premium Cancellations or Reinstatements

While in the pending Transactions Table, before any changes have been applied:

1. Click to select the row with the entry that is to be modified or deleted.
2. Right click and select:
 - a. Edit. This action will open the Detail Premium Cancel / Reinstatement screen to make any desired changes, or
 - b. Delete. This action will erase the entry from the grid entirely.

Policy No	Action	Trans Date	Eff Date	Status Code	Status	Premium Amount	Owed	Excess
25700463	Cancel	11/25/2013	11/28/2009	071	BINDER	0	0	0
3100877	Cancel	11/25/2013	8/1/2009	011	NEW POLICY	0	0	0
8	Reinstat	11/25/2013	2/26/2013	164	FAILED TO COMPLY WITH	-773.08	56	0.00
233	Cancel	1/14/2012	021	EXPIRED AND RENEWED	0	899	0	
89	Reinstat	2/18/2013	016	NEW POLICY	0	8999	0	

NOTE: Write off of Unpaid Premium is done in Customer Care Tab, PA Premium Entry in Advantage. However, Write Off of Unpaid Service Charge/Installment charges are done in Customer Care AR Cash Flow in Advantage. For more detailed information see TBA Write Off Unpaid Premium document.

To Print Cancellations/Reinstatements Letter or Bill

While in the pending Transactions Table, before any changes have been applied:

1. Go to System Reports
2. Accounts Receivable System
3. Account Receivable Reports
4. AR084 Select & Print Cancel/Reinstatement Notices
 - a. 7 - Print Notices
5. AR051 Print Bills
 - a. A for All

You will now have a printed Cancellation notice and a Bill showing premium either debit or credit due.

NOTE: If the policy has been final cancelled, the system will un-check the Pre-Authorized flag in Name and Address. If/when the same policy gets reinstated, this flag in Name and Address Secondary tab would need to be reset.

CANCELLATION / REINSTATEMENT PROCEDURE

January 11, 2016

This procedure is to be followed when canceling a policy for any reason

Reasons for Cancellation Codes



(Refer to SF070 – Tables File List – Policy Status Table for your company's specific reason)



- Customer Care
- Premium Accounting
- Cancel/Reinstatements

Enter Policy Number and Press Enter Key

Trans Date – Enter to default current date or Select using the Date Picker. Must be in the Current Month or a month in the future and cannot be back dated to previous months.

Effective - Select the Cancel/Reinstatement Effective Date

Status – Press the drop down to see a list of the codes that are currently in your Policy Status Table.

In the Drop Down to the Right of Status, Select 1 if you are Cancelling a Policy, Select 0 if you are Reinstating a policy.

In the Premium Accounting Records, the system will display the Records that were created.

Expand the Cancellation/Reinstatement Options:

Select the Options as you would like - YES/NO to bill

YES/NO to Cancel with No Owed Return Premium – Answer Yes if you want to waive any Earned Premium. No will generate billing information for the Earned Premium.

Press the Add Cancel/Add Reinstatement to the right of the Status Drop Down.

You will be prompted if you want to Create the Cancellation/Reinstatement Letter to send to the Insured to indicate the policy has been Cancelled or Reinstated.

Continue with the Next Policy Number.

When all Cancellations/Reinstatements have been added, Expand the Pending Transaction Grid. Verify the information and click the Apply Changes to Save the Records.



Under System Reports:

- Account Receivable System
- Account Receivable Reports
- **AR084** Select & Print Cancel/Reinstate Notices
 - 7 - Print Notices
- AR051 Print Bills
 - A for All

You will now have a printed cancellation notice and a bill showing premium either debit or credit due.

ShortForm Cancellation Advantage



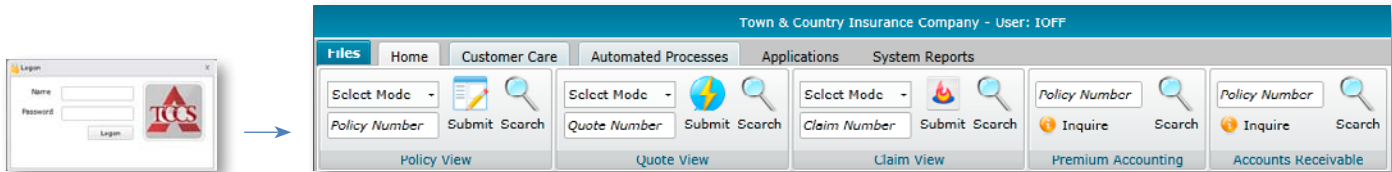
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Purpose

Provide detailed information for the Policy Writing Module of the INS PRO Advantage System.

Map



Information

The Policy Writing Section of INS PRO Advantage can be accessed through the Home Tab in the Policy View element.

POLICY ISSUANCE

From Home Tab, Select **Auto Assign** Mode and key Submit; complete the Name/Address Information tabs (Primary Data, Supp Names, Secondary, and Printed Data) and key Save in the Policy Options Element of the Ribbon. Complete the entry in the reminder Major Component Tabs (Policy Limits, Endorsements, Premium, Location Data, & Diary) and rate; when done, key SAVE (in the ribbon).

UPDATE POLICY DATES

Policy Dates can be updated right in Advantage as long as user is doing this process in the same month as the policy has been issued. In Customer Care/Utilities, key Update Policy Dates and Apply Changes. Key in the Policy Number and the new Policy Effective Date, and the system will update all sides for you.



HOME VIEW RIBBON

The Home Tab has five main elements in the Ribbon Section of the Screen: Policy View, Quote View, Claim View, Premium Accounting and Accounts Receivable.

The **Policy View** element encompasses the following buttons:

Submit.

Use this button or key enter after the Add, Change, Inquire, Cancel, Renewal, Anniversary or Auto Assign Mode is selected in conjunction with a policy number. Select the policy from the Policy Entry Window and press Enter button.

The **Policy Entry Window** will appear if the Inquire or Change Mode option is chosen. Select the policy term to be opened and key enter to bring you to the Name/Address information.

Search.

Use this button after the Add, Change, Cancel, Inquire, Renewal, Anniversary or Auto Assign Mode is selected to open the **Name Search window** in order to find a Policy based on the Name, not the number in the Policy. *Note: See the Policy Name Search Window document for more detailed information.*

POLICY VIEW RIBBON

The Policy View element, once the Policy has been selected, contains the Policy View Tab. This tab has four main elements in the Ribbon Section of the Screen: Policy Options, Claims on Policy, Interface and Print Options.

The **Policy Options** element encompasses the following buttons:

Save.

Saves policy changes.

Cancel.

Cancels out of current transaction only.

Rate.

Rates policy and goes to premium display.



Policy Writing

The **Claims on Policy** element displays a gallery of all open or closed Claims associated with the policy number. Claims on Prior Policy number and Renewal Policy number are also included. From this gallery of policies the claims could easily be opened, or if they are already open in the interface, the corresponding tab will take focus.

The **Interface** element encompasses the following buttons:

- Docfinity (if licensed).** Will display the corresponding image documents saved for current policy in the Docfinity System.
- AR Inquiry.** Will open AR Inquiry tab for the current policy, or if it is already open the screen will take focus.
- PA Inquiry.** Will open PA Inquiry screen for the current policy, or if already open the screen will take focus.
- Inspections (if licensed).** Opens inspection records related to the current policy.

The **Print Options** element lists options that can be selected for printing such as Create Declarations, Amended Premiums, Generate Premiums and Number of copies. The actual printing of declarations will be done from PW081 in the PW Reports menu.

Screen

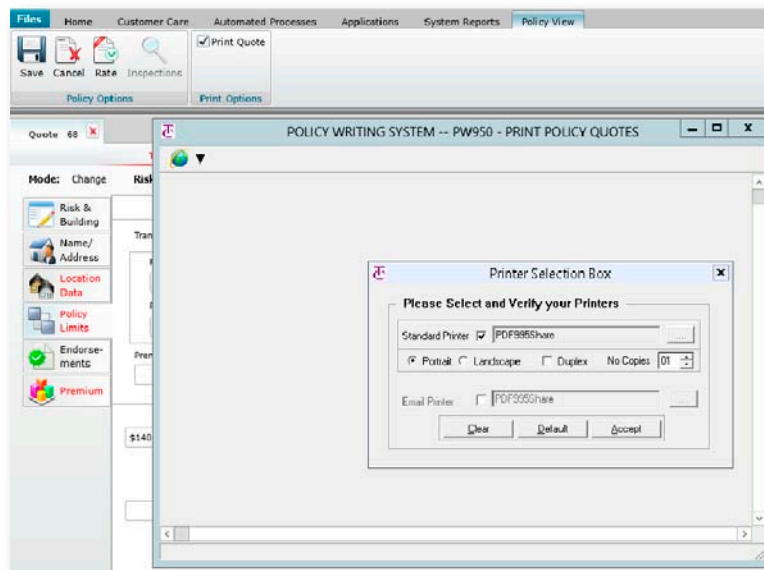
The screenshot displays the Policy Writing Screen interface. The **RIBBON SECTION** is located at the top, featuring tabs for Files, Home, Customer Care, Automated Processes, Applications, System Reports, and Policy View. The Policy View tab is active, showing options for Open, Save, Cancel, Rate, Policy Options, Claims on Policy, Interface, and Print Options. The **POLICY WRITING INTERFACE SECTION** is the main area, containing fields for Insured Information, Policy Data, and Printed Information. The Insured Information section includes fields for First Name, Last Name, Home Phone, Work Phone, House No, Units, Unit No, Street, Address 2, Zip Code, and City/State. The Policy Data section includes fields for Policy Term, Effective Date, Expiration Date, Status Effective, Original Effective, Prev/Next Policy, Payment Plan, State/Country, Location Zip, Policy Status, Previous Status, Referral Code 1, Referral Code 2, and Referral Code 3. The Printed Information section includes fields for Insured Name, Additional Name, DBA Name, Insured Address 1, and Insured Address 2. Annotations point to the Policy View Tab and the Minimize Ribbon Button.

Major Components of the Policy Writing Screen.



Quote Print

To print a Quote, make sure the Print Quote button is checked. Quote must be Rated (key Rate at bottom of screen) and then Saved (key Save at top of screen); and system will take you right to PW950 Print Policy Quotes. To reprint a Quote that already exists, the same steps must be repeated (must be re-rated and Saved in order to print it).





POLICY SECTION BASIC INFORMATION AND MAJOR COMPONENTS

The Policy Writing screen at all times shows some Basic Information and is further divided into 6 Major Components: Name & Address, Policy Limits, Endorsements, Premiums, Location Data and Diary. The information required in some of the components such as Policy Limits and Location Data vary depending on the Line of Business and the Bureau associated with the policy.

Basic Policy Section Information.
Displayed at all times.

Policy Writing Major Components.

The screenshot displays the Policy Writing interface for a policy titled 'Policy 243'. The interface is divided into several sections:

- Header:** Policy 798, Policy 243, Mode: Change, Loc: 0, Bldg: 0, Insured: Nick test Quote, Policy Type: HOMEOWNERS REV 08, Term: 1/1/2014 - 1/1/2015.
- Left Sidebar:** A vertical menu with icons and labels for 'Name/Address', 'Policy Limits', 'Endorsements', 'Premium', 'Location Data', and 'Diary'. A blue bracket groups the last four items under the heading 'Policy Writing Major Components'.
- Main Content Area:**
 - Line of Business:** 20 HOMEOWNERS REV 0605
 - Agents:** 22 DB SHARON D. SNYDER IN
 - Insured Information:** Fields for First Name (Nick), Last Name (Quote), Home Phone, Work Phone, House No (2270), Street (old post), Address 2, Zip Code (12033), and City/State (Castleton NY).
 - Printed Information:** Fields for Insured Name (Nick test Quote), Additional Name (Rita), DBA Name, Insured Address 1, and Insured Address 2 (2270 old post road).
 - Policy Data:** Fields for Policy Term (12), Effective Date (1/1/2014), Expiration Date (1/1/2015), Status Effective (1/1/2014), Original Effective (1/1/2013), Prev/Next Policy (84 / 246), Payment Plan (1 ANNUAL PAYMENT), State/Country (PENNSYLVANIA), Location Zip (12033), Policy Status (0 Active), Previous Status (0 Active), Referral Code 1 (0 Active), Referral Code 2 (0 Active), and Referral Code 3 (0 Active).

Basic Information

The Policy Writing Interface will list some basic information in the upper portion of the section such as:

1. Mode. Lists the type of view the policy is selected for Add, Change, Cancel, Renewal, Anniversary and Auto Assign.
2. Location. *(If applicable).*
3. Building. *(If applicable).*
4. Insured.
5. Policy Type, and
6. Policy Term. Start and End date.

Note: Tabbing through fields and/or using the mouse are the best navigation methods.



NAME & ADDRESS TAB

The Name and Address information is the most fundamental information a policy requires to exist; this information is directly connected to the policy.

The Name & Address Tab is further divided into three detailed tabs: Primary Data, Supplemental Names, and Secondary. See Name & Address document for further details.

Primary Data Tab.

Referral Codes. Once Set, will display in AR Inquiry and PA Inquiry screens and will be a selection criteria when printing selected Policy Holder List.

Supplemental Names Tab.

Secondary Tab.



POLICY LIMITS TAB - HOMEOWNERS EXAMPLE SCREENS

The Policy Limits major component of the Policy Writing Screen is divided into two tabs; Rating Information and Policy Data. Coverage Limits, Coverage Premiums & Rate Information related to the current policy are shown in the bottom half of both of these screens.

Rating Information

Note: Before printing out PW081 dec after making a policy change, user will need to go to Home/Policy View/Change Mode/Policy Limits/Rating Information Tab and change Trans Code to 12 to get dec to show amended dec.

Rating Information Tab.

The screenshot shows the 'Rating Information' tab for Policy 243. The interface includes a sidebar with navigation options: Name/Address, Policy Limits, Endorsements, Premium, Location Data, and Diary. The main content area displays various policy details: Trans Code (10 ANNUAL PREMIUM), Effective Date (1/1/2014), Form (2 Broad), Deductible (\$250), Zone (133), Protection (1 Protected), Occupancy (0 Owner), Construct (1 Frame), Prem Group (22), Year of Construction (2000), Inflation Guard (0.0), Number of Acres (1.00), Number of Families (1), and Location Zip (12033). There are checkboxes for 'Special Rated', 'Replacement Cost', and 'Repl. on Contents'. Below these, there are input fields for Coverage Premiums (A: \$80,000, B: \$8,000, C: \$40,000, D: \$16,000, L: \$8,000, M: \$40,000, \$16,000), a 'Coverage Premiums' section with values \$252.00, \$0, \$0, \$0, and \$28, and a 'Premium Tax' section with values \$0.00 and \$310.00. A 'Rate' button is located at the bottom right.

Policy Data

Policy Data Tab.

The screenshot shows the 'Policy Data' tab for Policy 243. The interface is similar to the Rating Information tab, with the same sidebar and navigation options. The main content area displays additional policy details: Fire District, MI from Fire Dept. (1.00), COIN Schedule (0.0), COIN Blanket (0.0), Hobby Farm (checkbox), IT from Hydrant (1), Primary/Secondary, Device, Theft (0), Farm/Vine, B Literal 1, and B Literal 2. Below these, there are input fields for Coverage Premiums (A: \$80,000, B: \$8,000, C: \$40,000, D: \$16,000, L: \$8,000, M: \$40,000, \$16,000), a 'Coverage Premiums' section with values \$252.00, \$0, \$0, \$0, and \$28, and a 'Premium Tax' section with values \$0.00 and \$310.00. A 'Rate' button is located at the bottom right.



ENDORSEMENTS TAB

The Endorsements major component of the Policy Writing Screen is divided into two sections; Endorsements on Policy or Select Endorsements to place on Policy.

Endorsements on Policy. Grid view to show endorsement added to current Policy.

Select Endorsements to place on Policy. Maintenance portion of the screen.

Screen Display. The display of this screen can be customized by placing cursor in space between upper and lower section of the screen until double arrow shows, clicking and dragging to desired position.

Endorsements on Policy

List the following information related to the endorsement: Form, Description, Line, Rate, Type, Limit and Premium

Select Endorsements to place on Policy

By type of Endorsement: Additional, Scheduled or Optional.

Expansion Button. Lists individual endorsements for the category.

To Add an Endorsement. Select endorsement line and double click to display detail screen for endorsement entry.



This maintenance screen consists of the following fields:

1. Endorsement Entry Examples:

Detail Endorsement Entry - Additional.

Form Edition: ML-450 (2.0)

Description: HOME BUSINESS (FOOD) \$100,000

Line: [dropdown] Sub Line: [dropdown]

Rate: 99,000

Type: F

Limit: 0

Premium: \$166.00

Buttons: Add, Update, Remove, Cancel, Rate

Detail Endorsement Entry - Scheduled.

Location Numbers: 1 LOC Desc: Cafe Building in Main Street

Item Type: 3 PERSONAL PROPERTY Item Number: 1

Line	Sub Line	Limit	Rate	Adjustments	Premium
1	1	100	0.000	CAC	\$10.00
			0.000		\$0.00
			0.000		\$0.00

Risk Type: 3

Deductible: 250

Description: Brick building with green trim

Buttons: Add, Update, Remove, Cancel, Rate

Detail Endorsement Entry - Optional. - Related Private Structures

ML48 - RELATED PRIVATE STRUCTURES

Limit: 80000

Deduct: 250

Line of Business: 20 HOMEOWNERS REV 060

Premium: 200

Description: [text area]

Buttons: Add, Update, Remove, Cancel, Rate

Detail Endorsement Entry - Optional. - Structures Rented to Others

ML40 - PRIVATE STRUCTURES RENTED

Med Pay To Others Included? Yes No

Number Of Families: 1

Prop Limit: 0

Limit: 80000

Med Pay: 0

Line of Business: 20 HOMEOWNERS REV 060

Premium: \$0.00

Description: [text area]

Buttons: Add, Update, Remove, Cancel, Rate



Detail Endorsement Entry - Optional. - Office Use Insureds Premises.

2. Basic Endorsements. A list of the basic standard endorsements is listed in the bottom right corner of the screen. Items can be removed from the list by right clicking in the line and pressing the Delete button.
3. Add Endorsement. To add items to the list of basic endorsements type basic endorsement in field and key the Add button.
4. Add button.
5. Free Form button. Used to add endorsements particular to the client, not the bureau.

Detail Endorsement Entry - Free Form

For Additional Location Endorsements

To add an additional location endorsement to a policy you would enter into the Policy in Add Mode as if adding a second location; then select the Endorsement and the Line for the ML309.



Policy Writing

Scroll Bars. To navigate through columns in a section.

Screen Display. If an endorsement contains more than one item the upper portion of the screen will split into 2 portions: Endorsements on Policy and Items on Endorsement.

Resizable Display. The display of this screen can be customized by placing cursor in space between upper and lower or left and right sections of the screen until double arrow shows, clicking and dragging to desired position.

Sort. By clicking any column header, the information in the grid is sorted in ascended/descended order accordingly.

Move or Reposition Columns. Any column in the grid can be moved by clicking header and dragging to desired location.

Change the width of a column. Place cursor between two columns, when a double sided arrow is displayed click and drag to left to narrow / right to widen the width of the column on the left.

Filter Icon. Calls window to filter information according to criteria from selected column.

Endorsements on Policy						
Form	Descripti	Line	Rate	Type	Limit	Premium
FO 300 (01.00)	FARM PERSON	0.000	U		110,000	\$30.00
ML-450 (2.0)	HOME BUSIN	166.0000	F		10,000	\$166.00



Endorsements Screen

The grids in the Endorsements Screen as all grids in INS PRO Advantage have some special friendly features worth mentioning.

Policy 40008

Mode: Change Loc: 0 Bldg: 0 Insured: s-patty Policy Type: HOMEOWNERS Term: 5/1/2014 - 5/1/2015

Name/Address
Policy Limits
Endorsements
Premium
Location Data
Diary

Item No.	Line	Sub Line	Ins Amount	Ann Prem	Premium
----------	------	----------	------------	----------	---------

Billed: \$604.00
Unpaid: \$604.00
Commission: 12.5
Terrorism Premium:
Pro Rata Amt: \$0.00
Prem Under Mini: Waive Prem
Inception Premium: \$704.00

Endorsement Message



PREMIUM TAB

The Premium major component of the Policy Writing Screen displays premium transactions on policy.

Policy 40008

Mode: Change Loc: 0 Bldg: 0 Insured: s-patty Policy Type: HOMEOWNERS Term: 5/1/2014 - 5/1/2015

Name/Address

Policy Limits

Endorsements

Premium

Location Data

Diary

Location Descriptions

Additional Residence Premises

Rented To Others

Number Of Families:

Message Descriptions

LOCATION DATA TAB

The Location Data major component of the Policy Writing Screen displays location information for the current policy.

Note: After Keying "Save" in Policy Options (to save policy changes), those clients who report Stats will see an "Edit Stat Record" box pop up. Fill in required fields and key submit.

DIARY COMPONENT

When selecting the Diary component within the Policy Writing Module, a helpful tool can be accessed with recorded notes, reminders or any other kind of relevant information relating to the Policy. *Note that Claim Diary Notes will not be shown in the Name and Address Diary; only the notes related directly to the Policy will be displayed. Note: See the Diary Component document for more detailed information.*

POLICY RENEWAL PROCEDURE

September 15, 2014



AUTOMATIC

- System Reports – Policy Writing
- Select PW200 – Select & Print Anniversary Report
- Select Call Program.

For the Period:

Enter the Expiration Date of the policies you are going to anniversary.

Create finder for Anniversaries Y will Create the Anniversary File / N will print the Report Only. You may run this program as often as you wish.

Press the Enter button for number of copies, condensed print, deferred processing, spool/preview printed output and enter line number to use the default options.

Press Enter at Any Change,

Create the Anniversary Transaction File? Y to create the file / N to print the report only. This is a Master Option setting that you may turn off.

If the date range contains More than 15 days, confirm this is correct.

Select the printer in the Printer Dialog Window.

The report is broken into policies that need Manual Processing, Policies that are already processed, Policies to Automatic Process.

Review the Pages with the Title Automatic Process.

These are the policies that the system will roll forward and rerate the coverages and update the endorsement edition dates.

When you are ready to actually process the Anniversaries:

Select Automated Processes.

Auto Anniversary, The list of policies waiting to be processed will be displayed.

You may also Print the list by selecting Anniv Report. Click Apply changes and the system will begin rolling the policies forward.

When Processing has completed, the list will be displayed alerting you to any policies that had issues with processing for example, not finding a rate, not finding an endorsement, etc. The Premium and Policy has rolled forward using the Coverages and Premiums from what could be rated, including the Inflation Guard Increase (if any).

You may need to update these policies by Selecting Policy View, Change Mode and Entering in your policy number. Any Locations that had Errors in Processing will display the Error Message by Right Clicking on the Location. These policies will also display as "Special Rated" being Checked.

MANUAL

Policy View

Select Mode Anniversary (12 month Continuous Policies)

Enter your Policy Number.

Select Save for the Policy Name/Address.

The system will process the Anniversary and will display any errors if there are any.

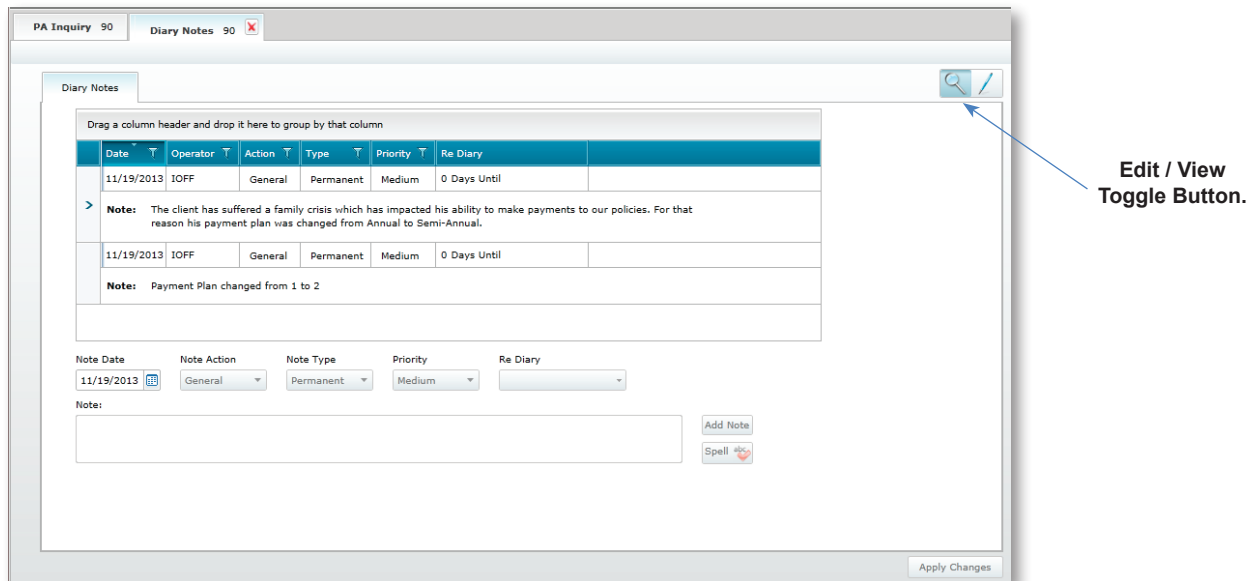
You may select the Location if you need to make Changes on the Anniversary Effective date.

DIARY COMPONENT

When selecting the Diary component within the Name & Address or Accounting Options ribbon, a helpful tool can be accessed with recorded notes, reminders or any other kind of relevant information relating to the Policy. *Note that Claim Diary Notes will not be shown in the Name and Address Diary; only the notes related directly to the Policy will be displayed.*

When viewing Diary Notes for a policy there will be a display of all the notes entered for the Policy. This allows the current viewer to see the history behind the policy with ease.

The Diary Note Grid is sorted by the Note Date displaying the most current note at the Top. The Grid also Displays the operator who entered the Note, Action, Type, Priority and Re Diary.



PA Inquiry 90 Diary Notes 90

Diary Notes

Drag a column header and drop it here to group by that column

Date	Operator	Action	Type	Priority	Re Diary
11/19/2013	IOFF	General	Permanent	Medium	0 Days Until
> Note: The client has suffered a family crisis which has impacted his ability to make payments to our policies. For that reason his payment plan was changed from Annual to Semi-Annual.					
11/19/2013	IOFF	General	Permanent	Medium	0 Days Until
Note: Payment Plan changed from 1 to 2					

Note Date: 11/19/2013 Note Action: General Note Type: Permanent Priority: Medium Re Diary: [Dropdown]

Note: [Text Area]

Add Note Spell Apply Changes

Edit / View Toggle Button.

To Add Information to Diary

Type the following information:

- Note Date. *Only current and future dates can be used :*
 - Type date and key tab or enter.
 - When typing a date, a suggested quick entry box will pop-up, to accept, key tab, or
 - Click date picker icon to select a date.
- Note Action. Select from drop down box:
 - General, or
 - Future. *Future Notes have the unique capability of being assigned (Re Diary) Information that will set the Note as a recurring note for a set amount of time.*
- Note Type. Indicates the Specific Category of the note. The options are: Permanent, Temporary, or System.
- Priority. Sets the note at one of 3 levels: High, Medium or Low.



Diary Component

5. Re Diary. This field indicates a repeated action for the Note for every set amount of Days until a completion date: Number of Days and End Date.



In order for the Re Diary option to be enabled, the Note Action box has to be selected as Future.

6. Note. This field allows for multiple line entries (Enter is allowed) and is equipped with Spell checking. For Spell Check Key F7 or Spell Check button.



When adding a Note; the Add Note button will not be enabled until all selection criteria have been filled. (Both days and date must be filled in for Re Diary to be considered filled).

7. To Save Diary. Click Apply Changes Button at bottom right corner of the Diary Interface. This option will save new or modified information from the Diary tab.



If information required is missing an error message will popup indicating which fields are not filled in. Click OK button and add missing information. Save after filling required fields.

To Edit or Delete Information from Diary

To edit or delete a note from the Diary; right click on the left most part of the particular note in the grid to get the available options. Select Edit, Delete or Copy.

If **Edit** is selected, the information in the note will populate the fields in the bottom section to be edited. Once changes are made, press Add Note button, this action will mark the Diary tab in **red**, indicating that there has been changes to the information in the tab which have to be saved in order to be recorded in the database.

If **Delete** is selected, the note will immediately be removed from the grid and marking the Diary tab in **red** and indicating that there are changes to the information in the tab. These changes have to be saved in order to be recorded in the database.



A user may edit or delete their note as long as it has not been in the system for more than a day. System administrators can modify and/or delete any note. The Note Date cannot be modified; only its content.

Right-click in
this area to see
available options.

The screenshot displays the Diary Component interface. At the top, there is a header bar with columns: Date, Operator, Action, Type, Priority, and Re Diary. Below this is a grid of notes. The first note is dated 2/15/2012, operator IOFF, General, Temporary, Medium, 0 Days Until. The second note is dated 1/3/2012, operator NickEnter, General, Permanent, Medium, 0 Days Until. The third note is dated 7/25/2011, operator IOFF, General, System, 0 Days Until. Below the grid, there is a section for editing a note. It includes fields for PAYEE (JOHN AGE), CHECK DATE (7/25/2011), AMOUNT PAID (\$10.00), CHECK # (127), and another AMOUNT PAID (\$100.00) with CHECK # (124). Below these fields are buttons for Edit Diary, Delete Diary, and Copy Diary. At the bottom of the interface, there are dropdown menus for Note Type (General), Priority (Permanent), and Re Diary (Medium). There is also a text area for the Note and buttons for Add Note and Spell Check.

To Copy Information from Diary

To copy a note from the Diary Interface; right click on the left most part of the particular note grid to get the available options. Select Copy Diary. This action will load the clipboard with the text from the selected note; right click in the new note area at the bottom of the screen and select paste. At this point changes can be made to the text just pasted. Press Add Note button, this action will mark the Diary tab in **red**, indicating that there has been changes to the information in the tab which have to be saved in order to be recorded in the database.

To Save Diary

There are two ways to save changes made in the Diary Tab:

1. Click Apply Changes Button at bottom right corner of the Diary Interface. This option will save new or modified information from the present tab only.



If information required is missing an error message will popup indicating which fields are not filled in. Click OK button and add missing information. Save after filling required fields.

2. In Claim View Tab, press Save button in the Ribbon section. This option will save information from the current Claim in all tabs highlighted in red.



*If information required is missing an error message will popup indicating which fields in each **red tab** are not filled in. Click OK button and add missing information. Save after filling required fields.*



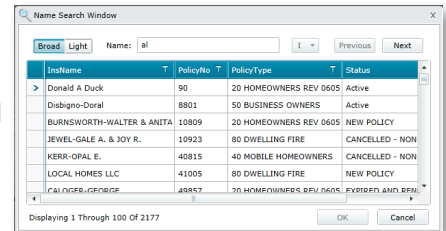
Policy Name Search Window

Policy Name Search Window

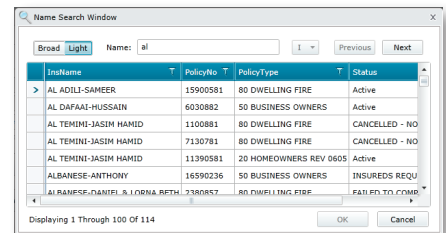
This interactive tool allows the user to easily and quickly retrieve a Policy with only basic information.

1. Select a Mode (Add, Change, Inquire, Cancel, Renewal, Anniversary, or Auto Assign).
2. In the Name box, type a string of text to narrow down the search for a policy.

- a. Select **Broad** button and press **Search** to list all policies matching the characters entered in the name box with the same characters in the insured name in any policy in the database regardless of their position in the insureds name, or



- b. Select **Light** button and press **Search** to list all policies matching the characters entered in the name box with the same characters in any policy in the database as long as they are at the beginning of the insureds name (or last name, depending on how the name was entered in the system).



If the items resulting from the search exceed 100 lines, the previous and next buttons will become available in order to display sets of 100 or less lines matching the search. Use the scroll bar on the right to navigate among the sets of 100 lines.

The columns displayed in the name search window are: Insured Name, Policy Number, Policy Type and Status. The results from the search can be further customized by sorting, filtering or re-arranging the data displayed.

Sort

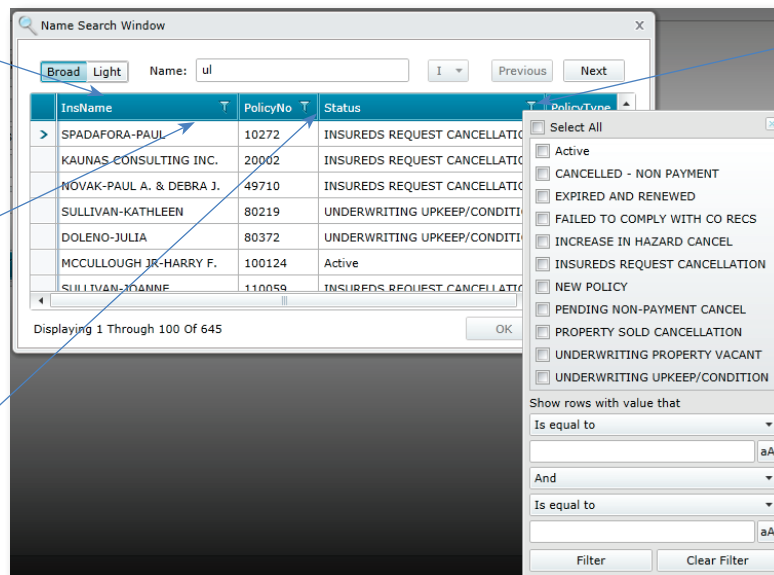
By clicking **any** column header, the information in the grid is sorted in ascended/descended order accordingly.

Move or Reposition Columns

Any column in the grid can be moved by clicking header and dragging to desired location.

Change the width of a column

Place cursor between two columns, when a double sided arrow is displayed click and drag to left to narrow / right to widen the width of the column on the left.



Filter Icon

Calls window to filter information according to criteria from selected column.

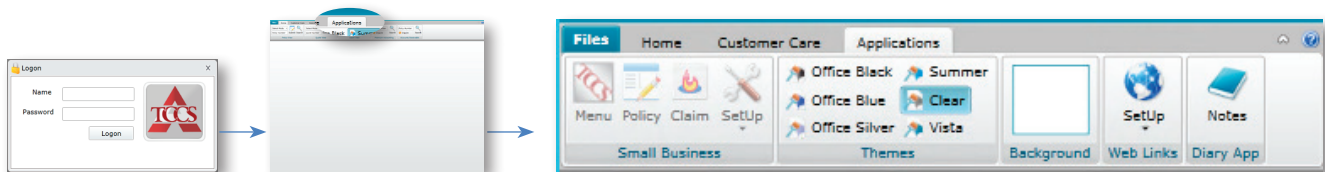
3. Select the row containing the policy to be opened; Click OK.



Purpose

How to set up links to web pages and to web documents such as Advantage INS-eMAN.

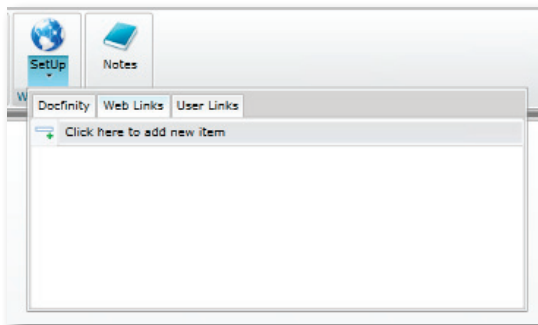
Map



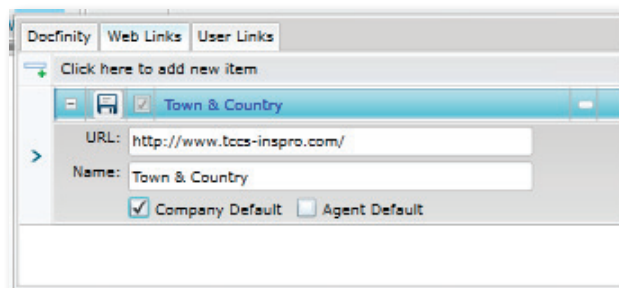
Setting Up Web and User Links

One of INSPRO Advantage's options for customization by the user is setting up links to important web sites or documents such as Advantage INS-eMAN. Customization is simple:

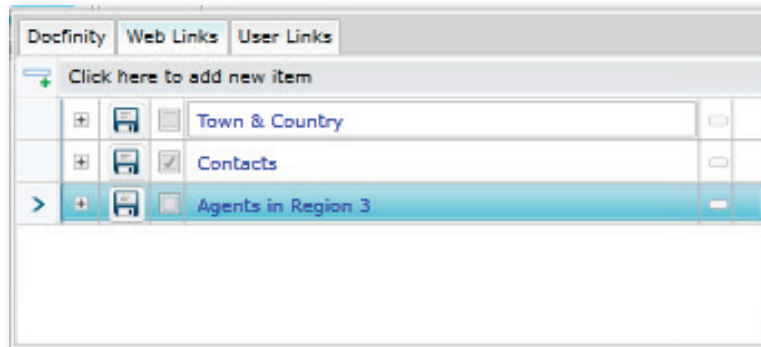
1. After login in, Select the Applications tab.
2. Select the SetUp button under the Globe Button in the Web Links element.
3. Select the Web Links tab if you wish to set a link that all users of Advantage can access, or select the User Links Tab if you wish to set up a web link available only to your own user name.



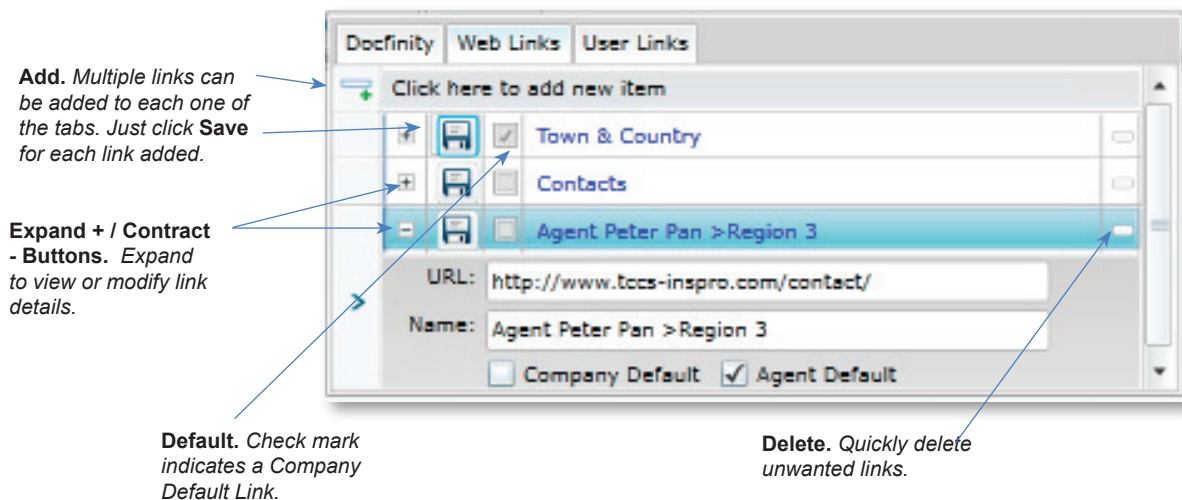
4. Click to Add a New Item
5. Type the URL address and a descriptive name for your link



6. Check marking the Company Default box will allow immediate access to this link by just pressing the Globe button in the Applications Tab.
7. Click the Save button.



8. You can add as many links as you wish following the procedure above. The Set up window has the same functionality as other windows in Advantage.



Setting Up INS-eMAN and/ or other web document links

By following the procedure above, links to particular documents found in a web site can also be added. This is beneficial to the user by allowing quick access to frequently used documents such as Advantage INS-eMAN documentation. If you need assistance setting up a link to INS-eMAN contact Town & Country Computer Services, LLC. We will be happy to assist.



TBA Write Off Unpaid Premium

WRITING OFF UNPAID PREMIUM / SERVICE CHARGES

Frequently, policies cancelled for non-payment will have an outstanding earned premium that the insured will never pay. These amounts are considered a non-admitted asset once they are 90 days old and should be "written off". The correct way to do this is by making an entry in the PA Premium Entry in Customer Care Tab to reduce the written premium by the amount of the outstanding premium. This credit will then be passed to the Accounts Receivable System and the policy will go "zero balance". By making the entry in Premium Accounting, you keep the Premium and Receivables systems "in balance" since the write off is posted in **both** systems.

1. ENTER THE PREMIUM TRANSACTIONS

From the Customer Care Tab, select PA Premium Entry. After entering the policy number, enter the information as follows:

EFFECTIVE DATE	Use the cancellation effective date.
EXPIRATION DATE	This will default to the next expiration date.
ITEM/LINE	Key in 001. Enter the primary line of business code for the policy (Key Drop Down to select from list). NOTE: Clients who report STATS will need to key in matching 4 digit line.
TRANSACTION DATE	This will default to today's date.
TRANSACTION CODE	Enter 13 – CHANGE IN COVERAGE/DECREASE IN PREMIUM and enter through.
REINSURANCE CO	The reinsurance contract number is skipped automatically. Note: a separate entry to decrease the ceded premium may be needed if there is reinsurance on the policy. Use a TRANSACTION CODE 53 - CEDED DECREASE.
COMMISSION RATE	This will fill in automatically.
AMOUNT OF INSURANCE	Leave this BLANK - the amount of insurance was already credited when the policy was cancelled.
ANNUAL PREMIUM	Leave this BLANK - the annual premium was already credited when the policy was cancelled.
PREMIUM	Enter the amount of premium to be written off (enter as a negative amount). This is the amount displayed, less any installment or services charges.
MISCELLANEOUS	An entry of "WRITE OFF" is suggested to document why the transaction was made.
ADD	Key ADD (next to Policy Number).
REVIEW	Review Pending Transactions grid and Key Apply Changes.



TBA Write Off Unpaid Premium

2. WRITE OFF ANY INSTALLMENT or SERVICE CHARGES/or POLICY FEES

Because installment fees / service charges / and policy fees are NOT premium, they must be written off in AR Customer Care / Cash Flow. From the Customer Care Tab, Select Cash Flow. After entering the policy number, the screen will show the amount of the unpaid fees or charges in the Total Unpaid; and also in the Advanced Distribution Options grid.

3. TO WRITE OFF FEES or CHARGES

Select Adjustments as Transaction Code (next to Policy Number field); and in the Amount field, key in the Amount of the fee or charge you are writing off (NOTE: enter as a negative amount). Then down in Advanced Distribution Options grid, key in the same "negative" amount into the Amount field in the line that shows the fee or charge. This takes the Remaining Amount in Advanced Distribution Options to 0.00. Key Add (up in Policy Number line). Go to Pending Transactions Grid and key Apply Changes.

4. RUN APPLY PREMIUM CREDITS

Select AR072 Apply Premium Credits from the AR Reports menu. This program will apply the premium, fees, and/or service charge credits to the outstanding amounts and the policy will go to zero balance. This report should be run before any end-of-month reports are run so the zero balance policies will not appear on the report.

NOTE: It is suggested that outstanding amounts on cancelled policies be written off at least quarterly, before the end of the quarter. The 91 & OVER PAST DUE column on AR066 – Outstanding Receivables Report will show which policies need to have uncollected premiums written off.



Web Apps

ADMINISTRATION PANEL

Only the administrator login provides access to this panel. All agents will instead see the options to view Accounts Receivable Inquiries, search and manage their quotes, and start new quotes (depending on their security settings).

TCCS		INSURO ENHANCED QUOTING		Town & Country Computer Services, LLC	
Enhanced Quoting Administration					
Administration Home Agent Administration Auto Underwriting		Administration			
		Enhanced Quoting Information			
		Quoting Information:			
		Total number of Quotes: 42			
		Quotes more than 15 Days Old: 42			
		Quotes more than 30 Days Old: 42			
		Quotes more than 60 Days Old: 42 Remove these quotes			
		Quotes more than 90 Days Old: 42 Remove these quotes			
		Quotes more than 120 Days Old: 42 Remove these quotes			
		Agent Information:			
		Number of agents: 7			
		Agent Logins, Last 15 Days: 0			
210 Morris Road Schenectady, NY 12303		Log Out		Phone: (800) 388-7779 Fax: (518) 355-4051	

Administrator Options

The Administrator can manage options for Policy Maintenance, Agent/Agency Administration, or Auto Underwriting.

TCCS		INSURO ENHANCED QUOTING		Town & Country Computer Services, LLC	
Enhanced Quoting Administration					
Administration Home Agent Administration Auto Underwriting		Administration			
		Enhanced Quoting Ini			

Agency / Agent Administration

The Administrator clicks on “Agent Administration” and then uses the drop down menu to select an Agency to manage:

TCCS INSURO ENHANCED QUOTING Town & Country Computer Services, LLC

Enhanced Quoting Administration

Administration Home
Agent Administration
Auto Underwriting

Agency / Agent Administration

Select an Agent to View

Select One... View >>

- 0091 - ALLISON PARK INSURANCE INC.
- 0071 - AMBO ENTERPRISE/OLVANY INSURANCE
- 0028 - ANGELA STRAUSS
- 0035 - ARLEN TEMELES INSURANCE
- 0010 - B.J. PETRUSO AGENCY
- 0040 - BARRON INSURANCE SERVICES
- 0082 - BAY AREA INSURANCE SERVICES
- 0052 - BELVENY INSURANCE ASSOCIATES
- 0045 - BLAIR INSURANCE SERVICES
- 0020 - BRETT INSURANCE AGENCY
- 0009 - BROOKVILLE INSURANCE AGENCY
- 0073 - BROOKVILLE INSURANCE AGENCY
- 0003 - BROWN MCMAHON AGENCY
- 3001 - BROWN MCMAHON AGENCY
- 3002 - BROWN MCMAHON AGENCY
- 3003 - BROWN MCMAHON AGENCY
- 0057 - C.J. HOFFMANN AGENCY
- 0068 - CENTRAL INSURERS GROUP, INC
- 0027 - CLYDE SMITH AGENCY

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Below the main administration panel is shown for the selected agency:

TCCS INSURO ENHANCED QUOTING Town & Country Computer Services, LLC

Enhanced Quoting Administration

Administration Home
Agent Administration
Auto Underwriting

Agency / Agent Administration

Viewing Agent Information

Agency Information

Agent ID: 0100
Agency Name: EXCHANGE UNDERWRITERS, INC
Address:
P.O. BOX 480
City: CANONSBURG State: PA Zip Code: 15317
Phone: 800/392-4264 Fax: 724/745-0224 Alt Phone:
Status: **Active** Termination Date:
Receives a 1099: Yes License: 00168 License Exp. Date: 1/1/1753
Commission Type: Standard Commission Rate: 0%
Agent Parent:
@exchangeunderwriters.com

View a list of Agents & CSRs with a current login assigned.

Configure Auto Underwriting for the Agency.

Configure Web Settings.

List Agents/CSRs Edit Agency Configure Web Quoting Settings Auto Underwriting Settings

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Log Out

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The Agent Administration Panel:

You can add, modify or delete an agent in this list.

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Enhanced Quoting Administration

Administration Home
Agent Administration
Auto Underwriting

Agency / Agent Administration

Viewing Agent Information: 0100 - EXCHANGE UNDERWRITERS INC View >>

Agent Logins

First Name	Last Name	Email Address	Title	Login ID	Password	Action
Magda	Dougall	mdougall@tccs-inspro.com	Test Manager	Agent M	TEST	Edit Delete

View Agency Add Agent / CSR

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The Add Agent panel:

Click the “Add Agent / CSR” button on the Agent Administration Panel to get to the Add Agent Panel. The administrator adds the new Agent’s information into the form, as well as its Security Level and then clicks the “Add Agent / CSR” button. He/she would then be taken back to the Agent Administration panel.

TCCS INSPRO ENHANCED QUOTING Town & Country Computer Services, LLC

Enhanced Quoting Administration

Administration Home
Agent Administration
Auto Underwriting

Agency / Agent Administration

Viewing Agent Information: 0100 - EXCHANGE UNDERWRITERS INC View >>

Add Agent/CSR

User Name / ID / Login Agent J	Password TEST J	First Name John	Last Name Doe
Job Title Regional Agent	Email Address jdoe@tccs-inspro.com	Security Level Quoting and Billing Inquiry	

Back Add Agent / CSR

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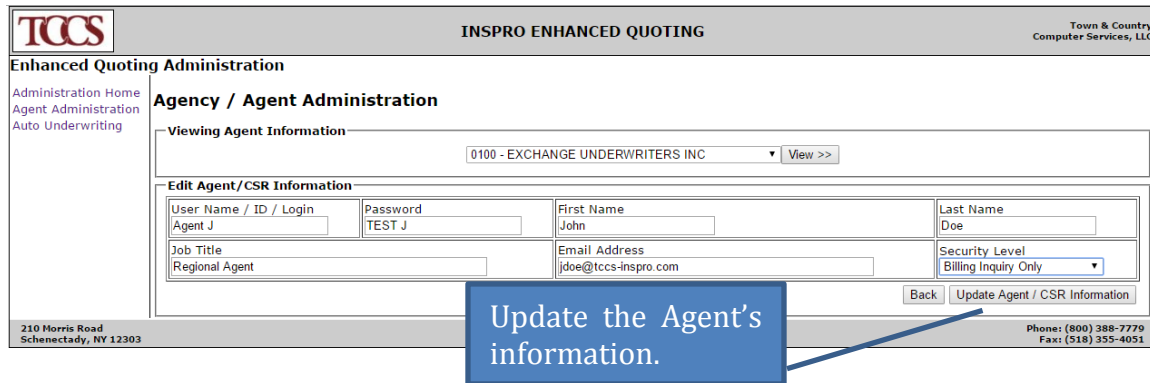
Log Out

Phone: (800) 388-7779
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Add the new Agent to the Agency.

The Edit Agent panel:

Click the “Edit” button on the Agent Administration Panel to get to the Edit Agent Panel. The administrator updates the Agent’s information in the form, and then clicks the “Update Agent / CSR Information” button. He/she would then be taken back to the Agent Administration panel.



TCCS INSURO ENHANCED QUOTING Town & Country Computer Services, LLC

Enhanced Quoting Administration
 Administration Home
 Agent Administration
 Auto Underwriting

Agency / Agent Administration

Viewing Agent Information
 0100 - EXCHANGE UNDERWRITERS INC View >>

Edit Agent/CSR Information

User Name / ID / Login Agent J	Password TEST J	First Name John	Last Name Doe
Job Title Regional Agent	Email Address jdoe@tccs-inspro.com	Security Level Billing Inquiry Only	

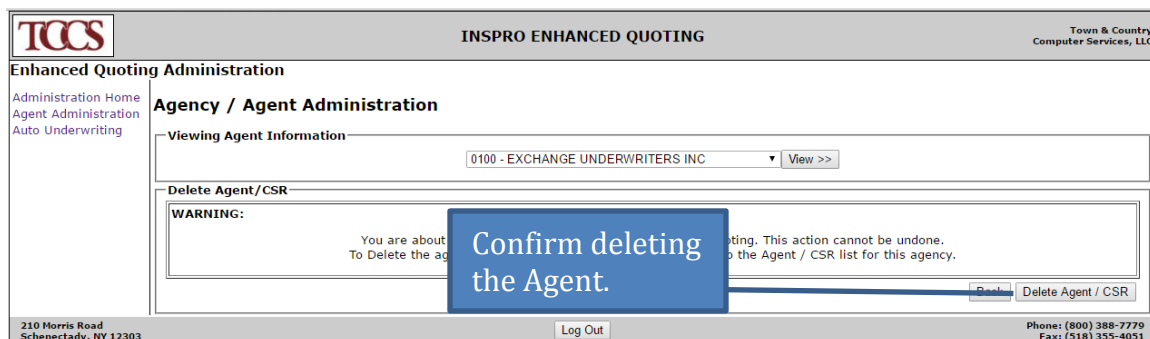
Back Update Agent / CSR Information

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Update the Agent's information.

The Delete Agent warning:

When the administrator clicks the “Delete” button from the Agent Administration Panel, the following warning appears. If it is really necessary to delete the agent, then click the “Delete Agent / CSR” button.



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Enhanced Quoting Administration
 Administration Home
 Agent Administration
 Auto Underwriting

Agency / Agent Administration

Viewing Agent Information
 0100 - EXCHANGE UNDERWRITERS INC View >>

Delete Agent/CSR

WARNING:

You are about to delete the agent. This action cannot be undone. This will remove the Agent / CSR list for this agency.

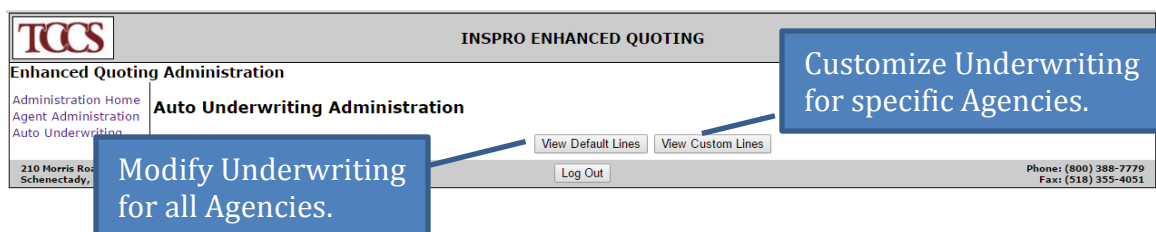
Back Delete Agent / CSR

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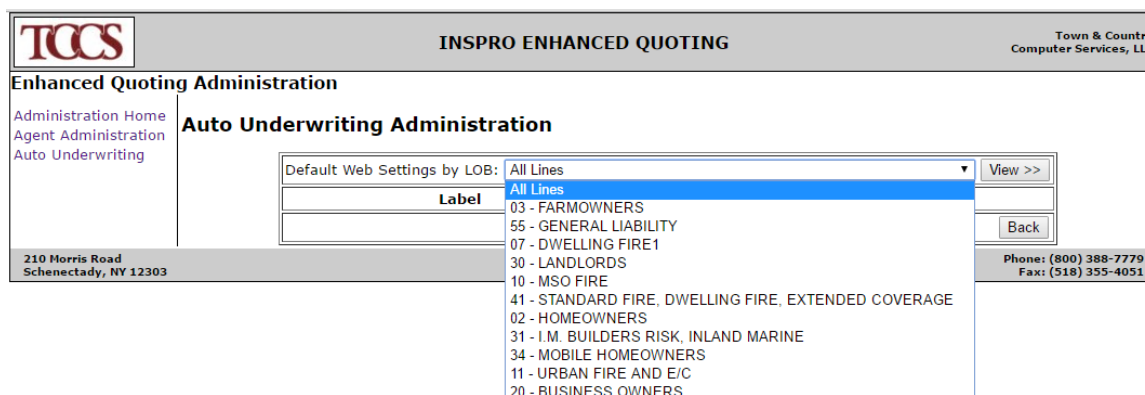
Confirm deleting the Agent.

AUTO-UNDERWRITING PANEL

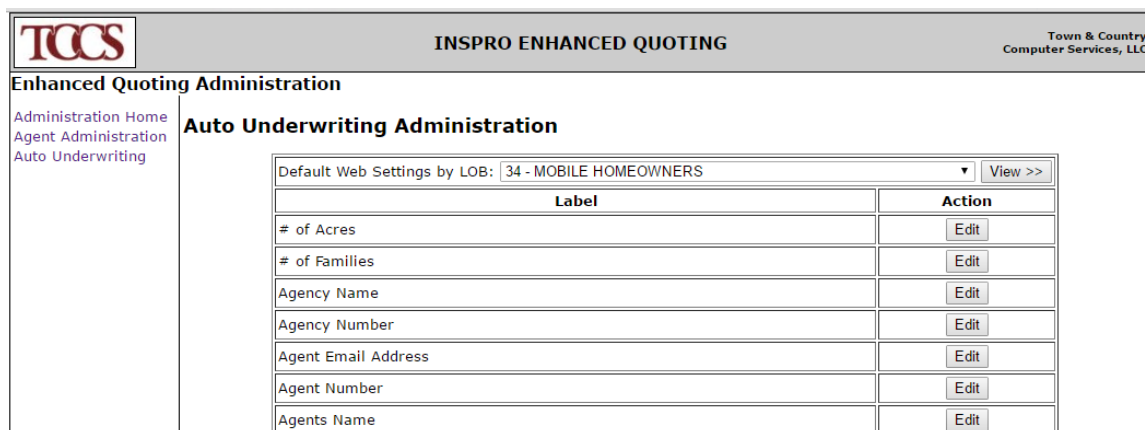
To modify the default web settings, click “View Default Lines”. To customize lines of business for specific agencies, click “View Custom Lines”.

**Default Lines Auto Underwriting Administration**

In the Default Lines panel select a line of business from the dropdown menu and click “View”.



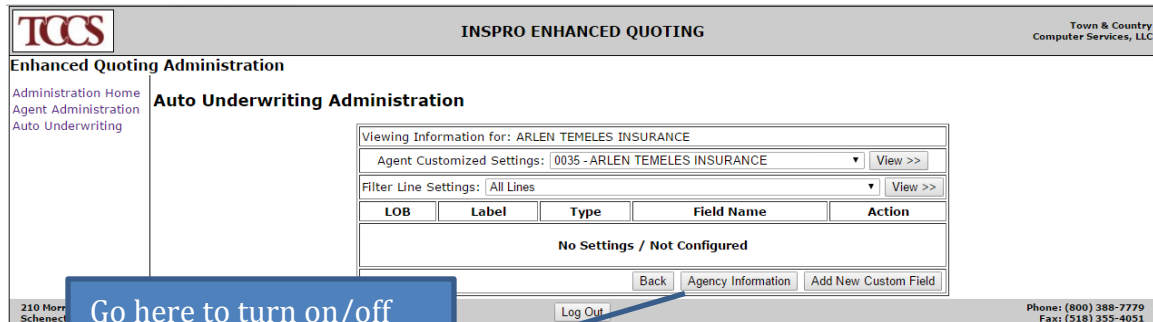
A list of underwriting questions will appear below the dropdown. Click the “Edit” button for one of the questions to modify the underwriting constraints for that question.



In the Edit Screen, you'll have the option to determine whether the field is a textbox, text area, radio selection, or dropdown menu. You can change the field label, the line of business for the field, and several other options. For some fields, you'll have the ability to select the minimum and maximum values for that field. For other fields, you can turn on and off different options for the field. When you've finished modifying your underwriting field, click the "Update Field" button to save your changes.

To modify an agency, go to "View Custom Lines" and select the agency from the drop down list. Then click "View" (the top one) to lock in that Agency into the panel.

You may find that the table that appears displays the message "No Settings / Not Configured". If this is the case, Custom Auto-Underwriting may not be enabled for this Agency yet. To turn on Custom Underwriting, start by clicking "Agency Information".



TCCS INSURO ENHANCED QUOTING Town & Country Computer Services, LLC

Enhanced Quoting Administration

Administration Home
Agent Administration
Auto Underwriting

Auto Underwriting Administration

Viewing Information for: ARLEN TEMELES INSURANCE

Agent Customized Settings: 0035 - ARLEN TEMELES INSURANCE View >>

Filter Line Settings: All Lines View >>

LOB	Label	Type	Field Name	Action
No Settings / Not Configured				

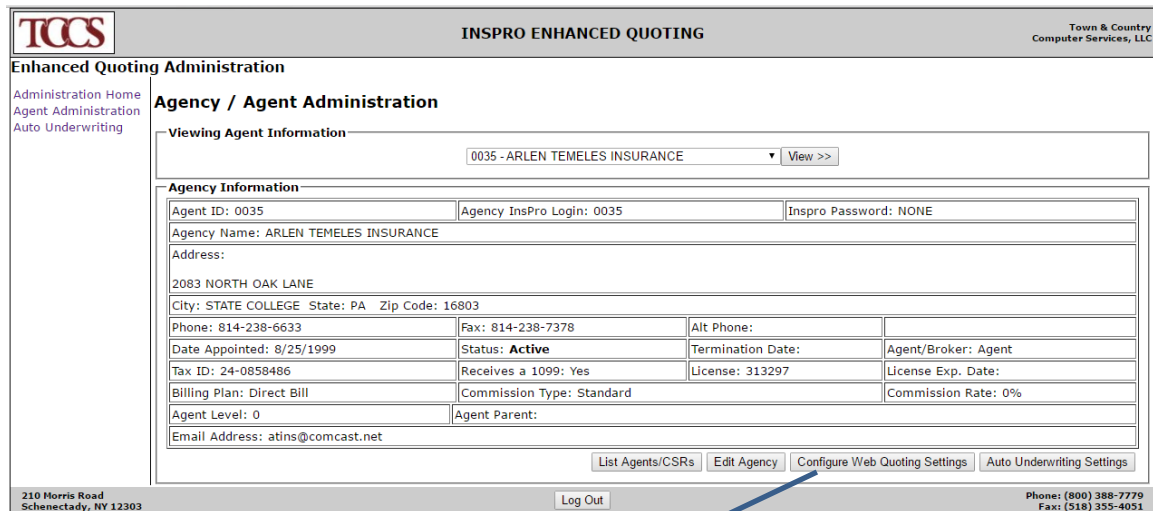
Back Agency Information Add New Custom Field

Log Out

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Now click the "Configure Web Quoting Settings" button.



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Enhanced Quoting Administration

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Agency / Agent Administration

Viewing Agent Information

0035 - ARLEN TEMELES INSURANCE View >>

Agency Information

Agent ID: 0035 Agency InsPro Login: 0035 Inspro Password: NONE

Agency Name: ARLEN TEMELES INSURANCE

Address:

2083 NORTH OAK LANE

City: STATE COLLEGE State: PA Zip Code: 16803

Phone: 814-238-6633 Fax: 814-238-7378 Alt Phone:

Date Appointed: 8/25/1999 Status: **Active** Termination Date: Agent/Broker: Agent

Tax ID: 24-0858486 Receives a 1099: Yes License: 313297 License Exp. Date:

Billing Plan: Direct Bill Commission Type: Standard Commission Rate: 0%

Agent Level: 0 Agent Parent:

Email Address: atins@comcast.net

List Agents/CSRs Edit Agency **Configure Web Quoting Settings** Auto Underwriting Settings

Log Out

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On this panel we have two ways to administer the lines of business offered in Web Quoting for the Agency. The Enabled column is used to turn on/off the different lines of business for the Agency. For example, if Dwelling Fire is turned off for this Agency, their agents won't be able to write quotes for the Dwelling Fire line.

The second option we have is to turn on/off custom auto-underwriting for each line of business. The Custom column provides the controls for this feature, and once custom underwriting is turned on, we can control exactly what this specific agency sees when they write quotes in Web Quoting.

After you have made the desired changes for this Agency, click the "Update Configuration" button and then click "View Custom Values".

TCCS INSURO ENHANCED QUOTING

Enhanced Quoting Administration

Administration Home
Agent Administration
Auto Underwriting

Agency / Agent Administration

Viewing Agent Information: 0035 - ARLE

Web Quoting Configuration

Line Of Business(s)	Enabled	Custom
FARMOWNERS	☒ Yes ☐ No	☐ Yes ☒ No
GENERAL LIABILITY	☒ Yes ☐ No	☐ Yes ☒ No
DWELLING FIRE1	☒ Yes ☐ No	☐ Yes ☒ No
LANDLORDS	☒ Yes ☐ No	☐ Yes ☒ No
MSO FIRE	☒ Yes ☐ No	☐ Yes ☒ No
STANDARD FIRE, DWELLING FIRE, EXTENDED COVERAGE	☒ Yes ☐ No	☐ Yes ☒ No
HOMEOWNERS	☒ Yes ☐ No	☐ Yes ☒ No
I.M. BUILDERS RISK, INLAND MARINE	☒ Yes ☐ No	☐ Yes ☒ No
MOBILE HOMEOWNERS	☒ Yes ☐ No	☐ Yes ☒ No
URBAN FIRE AND E/C	☒ Yes ☐ No	☐ Yes ☒ No
BUSINESS OWNERS	☒ Yes ☐ No	☐ Yes ☒ No

View Agency View Custom Values Update Configuration

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Log Out

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Enable/Disable Lines for this Agency

Turn On/Off Custom Underwriting for each line for this Agency

Edit Custom Underwriting for Agency

Update Configuration Changes for Agency

On the Agency's custom underwriting panel, you'll have the ability to change Agencies (using the top dropdown menu and its associated View button) and the ability to filter the custom fields listed on the page using the "Filter Line Settings" dropdown menu. Select a line you want to view, and then click the "View" button next to the dropdown menu.

Now for every underwriting field that agency has, you'll have the option to edit or delete that field. The edit feature is very much akin to the Default Line field editor. And the delete button displays a warning and gives you an option to back out of the deletion process before a full deletion of the custom field occurs.

TCCS **INSURO ENHANCED QUOTING** Town & Country Computer Services, LLC

Enhanced Quoting Administration

Administration Home
Agent Administration
Auto Underwriting

Auto Underwriting Administration

Viewing Information for: ARLEN TEMELES INSURANCE

Agent Customized Settings: 0035 - ARLEN TEMELES INSURANCE View >>

Filter Line Settings: All Lines View >>

LOB	Label	Type	Field Name	Action
30	# of Families	radio	NUMBEROFFAMILIES	Edit Delete
30	# of Incidental Offices	text	INCIDENTALOFFICES	Edit Delete
30	# of Units	text	UNITS	Edit Delete
30	# of Vacant Days	text	VACANCYDAYS	Edit Delete
30	A:	select	CAUSELOSSA	Edit Delete
30	Acreage	text	ACREAGE	Edit Delete
30	Adjustments	special	IC_ADJUSTMENTS	Delete
30	Agency Name	text	AGENCYNAME	Edit Delete
30	Agent Email Address	text	AGENTEMAILADDRESS	Edit Delete

To add a new field to the underwriting for this agency, go to the Auto-Underwriting Panel for the agency and click on the “Add New Custom Field” button.

TCCS **INSURO ENHANCED QUOTING** Town & Country Computer Services, LLC

Enhanced Quoting Administration

Administration Home
Agent Administration
Auto Underwriting

Auto Underwriting Administration

Viewing Information for: ARLEN TEMELES INSURANCE

Agent Customized Settings: 0035 - ARLEN TEMELES INSURANCE View >>

Filter Line Settings: All Lines View >>

LOB	Label	Type	Field Name	Action
No Settings / Not Configured				

Back Agency Information Add New Custom Field

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On the Edit Panel, you’ll have the ability to give your new field a name, select whether it is a textbox, text area, radio button or dropdown menu field, give your field a label, and select which line of business the field is for. When you’re ready to add the new field, click the “Create Field” button.

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Create New Field

Field Name

Field Type Text Box ▼

Field Label

LOB All Lines ▼

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Add a New Custom Field for the

Now you'll see a screen for setting the new field's minimum and maximum values. Provide the values you'd like to set, and then click the "Update Field" button. Then click the "Back" button and you're done. Note: Custom fields will collect data, but will not be available in INS PRO without custom programming.

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Enhanced Quoting Administration

Administration Home
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Auto Underwriting Administration

Editing Field:

Field Type Text Box ▼

Field Label

LOB

Minimum Value

Maximum Value

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Update the New Field Constraints