The Policy Tracking System

The Policy Tracking System (PTS) is AssuranceAmerica’s policy maintenance application. It is available for our agency partners 24 hours a day, seven days a week. PTS supplies detailed policy information giving you the ability to provide your customers with immediate service whenever necessary.

After you have been appointed with AssuranceAmerica you will be issued a Username and Password. Follow the instructions below to log into the Policy Tracking System. You may change your password after your initial login.

Logging into PTS:

2. From AssuranceAmerica’s home page click on Agent Central.
3. Enter your PTS user name and password.
4. Click on the Policy Tracking System – PTS button.
5. You are now logged into PTS.

Please contact our Customer Service Department if you have any questions regarding PTS and/or it’s functionality.

Customer Service Contact Information:

Phone: (800) 450-7857

Monday-Friday 8:30am to 7:00pm EST
Saturday 10:00am to 2:00pm EST

Fax: (877) 952-0258
System Features

**Home Page:**

**Messages**-Once you are logged into PTS you may see a message board. This feature highlights any changes in our programs and announcements from AssuranceAmerica.

**Policy Activity List**-Each day your home page will display a list of all policies where a document was created from a transaction occurring the previous day. From here you are able to view and print these documents *(see Reports for additional information on the Policy Activity List)*.

**Toolbar:**

**Hide/Show**-allows you to hide the menu to the left to have a larger view of the screen.

**Print**-allows you to print a selected screen or a report in PTS.

**Endorse**-allows you to make changes to your customers policy.

**Back and Forward**-when highlighted allows you to move to the previous or next screen.

**Forms**-allows you to print a variety of forms applicable to a given policy.

**Pay**-allows you to apply a payment to a policy.

**Menu:**

To the left you will see a menu from which you can access policy information and various reports.

**Contact Info** allows you to update your email address and signup to receive your Policy Activity List via email. Please remember to keep your email address updated so you will continue to receive important updates and information as well as your Policy Activity list.
Policy Lookup:

To access a policy in PTS, click on Policy on the left menu and enter the policy number (policy prefix is not required) and click “Get Policy”. Or you may enter the insured’s name and click “Get Insured”. If there is more than one match, a list of policies meeting the search criteria will be displayed for you to select. Click on the “Policy” link next to appropriate policy.

The policy information screen is a real-time snapshot of an insured’s account. All changes made to a policy are reflected immediately. The premium shown is always the total term premium while pro-rated premiums are broken down on the status screen.
Payment Summary:

Payment Summary provides a quick view of the most commonly requested billing information without having to access the policy. All premiums associated to a policy, including supplemental premiums, and fees are included in the amounts shown on the Payment Summary screen.

Billing screen - Financial Snapshot:

When additional billing information is required, it can be found on the Billing tab on the policy. Below is a breakdown of the Financial Snapshot located at the top of the page:

- **Last Payment Received**: Shows the amount and date of the last payment posted to the account.
- **Due Now**: Reflects the total amount due to date including additional premium down payments.
- **Next Payment Due**: Reflects the total amount due at time of next due date including any past due amounts. The red B indicates the payment has been invoiced.
- **Remaining Balance**: Reflects the total balance on the account; does not include installment fees for payments that have not been invoiced yet.
- **Remaining Payments**: Shows the number of payments not yet invoiced.
- **Policy Status**: Captures the current status of the Auto policy
- **Carry Date**: Displays the date the true equity in an account will run out regardless if the date has already past.

File Notes: Located under the financial snapshot and gives the User a brief summary of any pending non-pay cancels with date and amount of cancellation.

- Pending Non-Pay Cancellation (xx/xx/xxxx) Notice sent xx/xx/xxxx Req’d Pmt $ 150.00
Billing Screen - Items/Charges Due:

- **Date Due** - Represents the date premium and fees are due.
- **Sup Cov** - Shows the total amount of supplemental premium broken down by the payment plan selected for the policy.
- **Premium** - Shows the total amount of premium charged or credited minus any fees broken down by the payment plan selected for the policy.
- **Fees** - Shows the fees charged or credited to an account.
- **Type** - A label for the type of transaction the premium and fees represent.
- **Entered By** - Shows the name of the User creating an entry. Uses auto entry for all automatic transactions.
- **Date Added** - Gives the date the system or the User creates an entry. The + sign indicates the transaction has been invoiced in addition to the row being shaded.

**Billing Screen - Insured Payments & Invoices:**

- **Date** - Represents the date an invoice is issued or a payment is received. The payment due date, postmark date and time are also shown.
- **Payments** - Shows all the payments posted to the account.
- **Invoices** - Shows the amount that was invoiced.
- **Description** - Shows brief description of transaction type.
- **Entered By** - Shows the name of the User creating an entry. Uses auto entry for all automatic transactions.
Status Screen:

- **Status**: Shows the current status of the account. Will also show any underwriting codes on the account such as DNR (do not renew).
- **Eff Date/Exp Date**: Shows the effective and expiration dates of the policy.
- **End Count**: Shows the number of endorsements that have been processed on a policy.
- **Can Date/Can Reason**: Shows the cancellation date, if applicable, and the reason for the cancellation.
- **Equity Cancel**: Will show the date a policy will cancel if a cancellation notice has been issued.
- **First Written**: Shows the original inception date of the policy.

### Status Screen (Policy Changes):

<table>
<thead>
<tr>
<th>Date/Time</th>
<th>Description</th>
<th>Premium</th>
<th>User</th>
</tr>
</thead>
<tbody>
<tr>
<td>01/06/2008 11:45 AM</td>
<td>Amenities Quoted $441.90, uploaded by Amenities</td>
<td>$441.90</td>
<td>A DURANCE NETWORK [Producer]</td>
</tr>
<tr>
<td>01/06/2008 11:55 AM</td>
<td>Status changed to Pending.</td>
<td>$441.90</td>
<td>A DURANCE NETWORK [Producer]</td>
</tr>
<tr>
<td>01/06/2008 11:56 AM</td>
<td>Status changed to Open.</td>
<td>$441.90</td>
<td>A DURANCE NETWORK [Producer]</td>
</tr>
<tr>
<td>01/06/2008 11:57 AM</td>
<td>Policy Quoted for $5,641.00.</td>
<td>$6,411.00</td>
<td>A DURANCE NETWORK [Producer]</td>
</tr>
<tr>
<td>01/18/2008 10:45 AM</td>
<td>Policy Issued.</td>
<td>$6,411.00</td>
<td>A DURANCE NETWORK [Producer]</td>
</tr>
<tr>
<td>01/18/2008 10:46 AM</td>
<td>Policy Issued. Auto Entry.</td>
<td>AUTO ENTRY</td>
<td></td>
</tr>
<tr>
<td>01/18/2008 10:47 AM</td>
<td>Policy Issued. Redacted (Eff 02/18/2008).</td>
<td>$198.00</td>
<td>A DURANCE NETWORK [Producer]</td>
</tr>
</tbody>
</table>

The Policy Changes section tracks all premium bearing endorsements and status changes on a policy.

- **Date/Time**—Captures the date and time of a transaction or a change in status.
- **Description**—Gives a description of the transaction or status change and provides details including Term Prem (earned premium) and Reason. Also provides the user with the effective date of a transaction.
- **Premium**—Logs all premium transaction amounts occurring within the policy term. Endorsement transactions capture the pro-rated amount of the additional premium or return premium.
- **User**—Shows the name of the User creating an entry. Uses auto entry for all automatic transactions.
Status Screen (Cancellations):

The cancellation record tracks all the cancellations that have been issued for that policy term.

- **Status**—Shows the current status of each cancellation record and the date the status changed.
- **Date**—The effective date of the cancellation and the date the cancellation notice was sent.
- **Reason**—Provides the reason for the cancellation.
- **Amount**—Shows the amount required and stated on the cancellation notice, only applicable to non-pay cancellations.
- **User**—Shows the name of the User creating an entry. Uses auto entry for all automatic transactions.

Notes/Suspense:

The Notes/Suspense tab allows you to view all the notes, both manual and automatic, that have been entered on a policy. By selecting the arrow to the right, you can open all the notes at one time. Batch Items is the storage of all the documents created for the policy. Clicking on the recipient name will pull up a copy of the document for you to view and/or print.
Reports:

<table>
<thead>
<tr>
<th>ACCOUNTING</th>
<th>PRODUCTION</th>
<th>OTHER</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Payments Received</td>
<td>• Producer Activity</td>
<td>• Policy Status</td>
</tr>
<tr>
<td>• NSF Checks</td>
<td>• Producer Production</td>
<td>• Policy Activity List</td>
</tr>
<tr>
<td>• Agent EFT Payments</td>
<td>• Premium Summary</td>
<td>• Claim Detail Report</td>
</tr>
<tr>
<td></td>
<td>• Individual Statement</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Policy Sales Report</td>
<td></td>
</tr>
</tbody>
</table>

There are a variety of reports that will enable you to manage your AssuranceAmerica customers more efficiently.

- **Payments Received** - by selecting the appropriate date range and payment type (Insured EFT, CCard, Agent EFT, etc.) you are able to view a complete listing of the payments received for your customers.
- **NSF Checks** - provides a listing of all policies between a given date range that have NSF payments posted to the account.
- **Agent EFT Payments** - allows an agency that is set up on Bulk EFT to view the individual transactions included in the bulk draft.
- **Production Reports** - each report under this category enables you to track your agency’s production for a given date range.
- **Policy Status** - enables you to run a listing of all policies in a particular status; example: active, cancelled, pending renewal, etc.
- **Policy Activity List** - allows you to view and print all the documents created from transactions occurring on your policyholder’s accounts. This report can be pulled for a specific date range and by document type. Your daily activity will be emailed directly to you if you are signed up for this service.
- **Claims Detail Report** - this report enables you to monitor overall claims activity pertaining to your customers.
System Functions

Endorsing a Policy:

A policy must be in an active status to process an endorsement. The Endorse button will only be available while in this status. If a pending renewal exists at the time of the endorsement, it will be automatically updated with the change.

How to endorse a policy:

Step 1  Click Endorse
Step 2  Enter endorsement effective date and click Continue
Step 3  Make necessary changes* (multiple changes are allowed)
Step 4  Once all changes are made, return to the Policy tab and choose the Endorsement Description.
Step 5  Click “Process Change” on the top right to complete the endorsement.

The system will then advise you of the difference in premium and ask you if you would like to process the change. If Yes is selected, the change will then be processed. If No is selected, the endorsement will be reversed and must be reentered.

*To change from one vehicle to another the current vehicle must first be deleted and the new vehicle added. **DO NOT TYPE OVER THE EXISTING VEHICLE INFORMATION.**
Posting a Payment:

A payment can be posted to an account at any time as long as the policy status is active or bound. In some instances a payment can be posted to a cancelled or expired policy. Renewal down payments are always posted to the expiring or expired term. The system will automatically activate the renewal without further action. A payment can be posted from the Pay button on the toolbar or on the Payment Summary screen.

Click on Pay

Enter the total amount of the payment and confirm amount. Select either EFT-Agent, EFT-Insured or Credit Card from payment type options then click “Begin Payment”.

EFT-Agent pulls the agent’s banking information from the information provided to us by the agent while EFT-Insured and Credit Card requires you to complete the insured’s banking information. Both can be saved for future use. A recurring flag is also available if the insured chooses to pay all of their monthly payments automatically from their bank account or credit card. Once completed click “Continue”. 
Verify the payment information is correct and click “Enter Payment”. The payment is now posted to the account and can be viewed immediately on the billing screen under Insured’s Payments/Invoices.