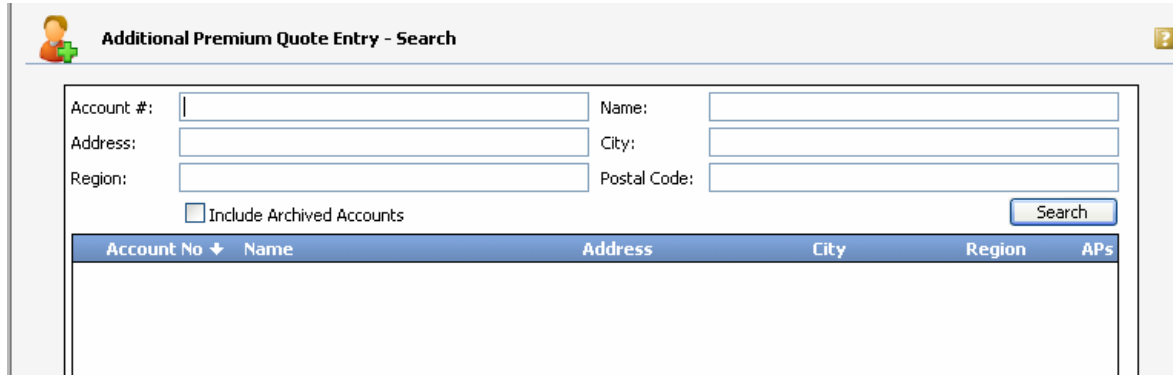


New Additional Premium Quote

The New Additional Premium Quote System is used to quote and add a new coverage or increase policy premiums to existing accounts. This procedure consists of several different screens which will collect and organize the data required by the system to add the new policy(ies) to the account.

Account # - Enter the account number for which to quote an additional premium on.



Additional Premium Quote Entry - Search

Account #: Name:

Address: City:

Region: Postal Code:

Include Archived Accounts

Account No	Name	Address	City	Region	APs
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There are several methods you can use to locate an account besides an account number. As shown above, the user can locate an account by entering various accountholder information into the following fields - **Name, Address, City, Region, or Postal Code.**

If more than one account matches the criteria entered, PBS will list all accounts that match the criteria in the grid located just below the information fields. Scroll down the list until the appropriate account is located.

Once correct account is located, use the mouse to place the cursor over the item to highlight it. **Click** on the **highlighted item** to select it.

Additional Premium Quote Entry - Search

Account #: Name:
 Address: City:
 Region: Postal Code:
 Include Archived Accounts

Account No	Name	Address	City	Region	APs
ABC-73023	Baughman Manufacturing	PO Box 320	Hampton	TN	0
ABC-72942	Dairy Cup	PO Box 1511	Mt Carmel	TN	0
ABC-72094	Calvary Enterprises Llc	PO Box 392	Pikeville	KY	0
ABC-70086	Robinson Heavy Hauling, Llc	843 Crimson Tide Road	Corbin	KY	0
ABC-69195	Baughman Manufacturing	PO Box 320	Hampton	TN	0
ABC-69112	Dairy Cup	PO Box 1511	Mt Carmel	TN	0
ABC-65367	Bush Milliken Vaughn Ins Agency Inc	1109 Lakeview Drive	Franklin	TN	0
ABC-65318	Budge It Movers Lic & Victory Van Lines	420 Mall Blvd	Dyersburg	TN	0
ABC-64915	Baughman Manufacturing	PO Box 320	Hampton	TN	0
ABC-64824	Dairy Cup	PO Box 1511	Mt Carmel	TN	0
ABC-61127	Baughman Manufacturing	PO Box 320	Hampton	TN	0
ABC-61036	Dairy Cup	PO Box 1511	Mt Carmel	TN	0
ABC-55749	Baughman Manufacturing	PO Box 320	Hampton	TN	0
ABC-55657	Dairy Cup	PO Box 1511	Mt Carmel	TN	0

14 Items Show Imported Account Numbers

After selecting the appropriate account either by the search method or by entering the account number, the user will automatically be brought to the **Additional Premium Quote Entry Window**.

Additional Premium Quote Entry - Baughman Manufacturing

Customer Information				Summary Financials	
Account Number:	64915	Imported Number:	IFI-001961	Total Premium:	9,385.00
Account Holder:	Baughman Manufacturing			Down Payment: (35.000 %)	3,284.75
Main Address:	PO Box 320 Hampton, TN 37658			Amount Financed:	6,100.25
Main Phone:	(423) 725-3811			Non-Refundable Fee:	244.01
Agent:	A00047 - Norbert Brokerage			Finance Charge:	106.46
Main Phone:	(831) 555-3883			Total of Payments:	6,450.72
Received Date:	--	Next Intent Date:	5/5/2007	No. of Installments:	8
Creation Date:	9/22/2006	Scheduled Cancellation Date:	5/15/2007	Installment Amount:	806.34
Created By:	JCOFFMAN	Cancellation Hold Date:	--	APR:	15.100 %
Effective Date:	10/25/2006	Next Reinstatement Date:	--	Installments Made/Remaining:	5 / 3
Archive Date:	--	Next Late Fee Date:	6/4/2007	Next Installment Amount:	806.34
Balance Due Date:	--			Next Late Fee Amount:	40.32
First Due Date:	11/25/2006	Last Intent Date:	5/5/2007	Shortage:	40.32
Next Due Date:	4/25/2007	Last Cancellation Date:	4/19/2007	Auto Assessed Late Fee Breakdown	
Final Due Date:	6/25/2007	Last Reinstatement Date:	4/19/2007	Account Balance (inc. fees):	2,459.34
				Current Amount Due:	846.66
				15-Day Payoff Calculator	\$ 2,456.38

The system will bring the user to the customer information screen. The information displayed here shows the account information as of that day. To add an additional policy(s) go to the bottom of the screen and click "Next". The user will be brought to the **Policies** window under the Additional Premium Quote Entry.

Additional Premium Quote Entry - Baughman Manufacturing

Customer Information		Policies		Terms			
Policy #	Eff Date	Carrier	Cover	Premium	Ern Fees	Fin Fees	Total
No policies defined.							
New Policy							0.00
Policy Details							
Policy Number:	<input type="text"/>	Coverage:	<input type="text"/>				
Effective Date:	<input type="text"/>	Policy Term (Months):	<input type="text" value="12"/>	Days to Cancel:	<input type="text" value="10"/>		
Carrier:	<input type="text"/>						
Gen. Agent:	<input type="text"/>						
SL Brokers:	<input type="text"/>	Add					
Code Name							
No SL brokers associated.							
Premium:	<input type="text" value="0.00"/>	Return Method:	<input type="text" value="Pro-Rata"/>				
Earned Taxes/Fees:	<input type="text" value="0.00"/>	Min. Earned Premium:	<input type="text" value="0.00"/>				
Financed Taxes/Fees:	<input type="text" value="0.00"/>	Policy Commission:	<input type="text" value="0.00"/>				
Total Amount:	<input type="text" value="0.00"/>	<input type="checkbox"/> Filing <input type="checkbox"/> Audit <input type="checkbox"/> Assigned Risk					
View Authorities							Save Cancel
		< Back		Next >		Reset	

Go to the **Policy Details** section to enter the following information:

- a) Policy Number - This is the alpha-numeric code assigned to a specific policy by the insurance company or the general agent on behalf of the carrier. Enter TBI for to be issued if no policy number exists at the time of quoting.
- b) Coverage - This is the type of insurance provided by a policy. To search for a coverage type, click on the search icon or press ALT F3 on the keyboard.
- c) Effective Date - This is the date on which the insurance coverage offered by the policy begins. The user has a number of flexible options when entering the date.
 - d) Click on the calendar icon to select the date
 - e) Type the date in manually in the following format MM/DD/YYYY
 - a. Press "T" on the keyboard for today's date
 - b. Press the "UP ARROW" button on the keyboard for the next day
 - c. Press the "DOWN ARROW" button on the keyboard for the previous day
 - d. Press the "PAGE UP" button on the keyboard for the next month
 - e. Press the "PAGE DOWN" button on the keyboard for the previous month
- f) Policy Term (Months) - If not already populated, enter the duration of the policy expressed in months.
- g) Days to Cancel - If not already populated, enter the maximum number of days within which an insurance carrier must issue its own notice of cancellation on a policy after receiving a notice of cancellation from a premium finance company.
- h) Carrier - This is the insurance company listed on the policy. Click on the search icon or press ALT F3 on the keyboard to search for the Insurance Company.
- i) General Agent - This is the General Agent listed on the policy if one exists. Click on the search icon or press ALT F3 on the keyboard to search for the General Agent.
- j) SL Brokers - A Surplus Broker is a wholesale broker who transacts business directly on behalf of an insurance company on/or behalf of another agency. Click on the search icon

or press ALT F3 on the keyboard to search for the SL Broker. Then click “**Add**”. If more than one SL Broker exists, repeat the process.

k) Premium - This is the pure premium on the policy not including taxes and fees.

Premium:	<input type="text" value="0.00"/>	Return Method:	<input type="text" value="Short-Rate"/>
Earned Taxes/Fees:	<input type="text" value="0.00"/>	Min. Earned Premium:	<input type="text" value="0.00"/>
Financed Taxes/Fees:	<input type="text" value="0.00"/>	Policy Commission	<input type="text" value="0.00"/>
Total Amount:	<input type="text" value="0.00"/>	<input type="checkbox"/> Filing	<input type="checkbox"/> Audit <input type="checkbox"/> Assigned Risk
<input type="button" value="View Authorities"/>		<input type="button" value="Save"/> <input type="button" value="Cancel"/>	

- l) Earned Taxes/Fees - These are fully earned taxes and/or fees that need to be collected up front with the down payment.
- m) Financed Taxes/Fees - These are taxes and/or fees that are not collected in full but rather financed over the life of the loan along with the pure premium.
- n) Return Method - Select from the dropdown list the method that will be used to calculate any unearned premium. The choices are short-rate, pro-rata, or 90% pro-rata.
- o) Min Earned Premium - This is the minimum earned premium an insurance company will earn on this policy. This can be entered as a percentage or a dollar amount.
- p) Policy Commission - This is the commission paid to the agent or broker. This can be entered as a percentage or a dollar amount.
- q) Filing – Check this box if the policy requires a filing with the Public Utility commission or the Interstate Commerce Commission.
- r) Audit – Check this box if the premium is subject to an audit or retrospective rating in the event of a cancellation.
- s) Assigned Risk – Check this box if the policy has been written through an assigned risk pool.
- t) Click “**Save**” and then “**Next**” to continue.

Terms

The additional premium will be calculated and the terms will be populated in this screen.

Quote Variables	
Governing Region:	Tennessee
First Due Date:	5/25/2007: Maximum of 2 Installments
Billing Cycle:	Monthly
No. of Installments:	2
Quoting Configuration:	STD
Down Payment:	79.300 %
Rate Chart:	STD
APR:	14.997 %

General		Financials	
Governing Region:	Tennessee	APR:	14.997 %
Quoting Configuration:	STD	Total Premium:	6,500.00
Billing Cycle:	Monthly	Down Payment:	79.300 %
Rate Chart:	STD	Amount Financed:	1,345.50
First Due Date:	5/25/2007	Finance Charge:	14.70
		Total of Payments:	1,360.20
		No. of Installments:	2
		Installment Amount:	680.10

The quoting configuration, rate chart and/or the first installment due date can be changed at this time by clicking on the drop down box. After selecting and changing the desired data click **“Recalculate”**.

When finished with the recalculation and if satisfied with the quote, click **“Save”**. This will bring the user back to the Customer Information Window.

Memos

Click the **Memo icon** to open the Memos Web Page Dialog Box located at the left bottom corner. To enter a memo click on **“New Memo”** this will expand the Memos Web Page Dialog Box.

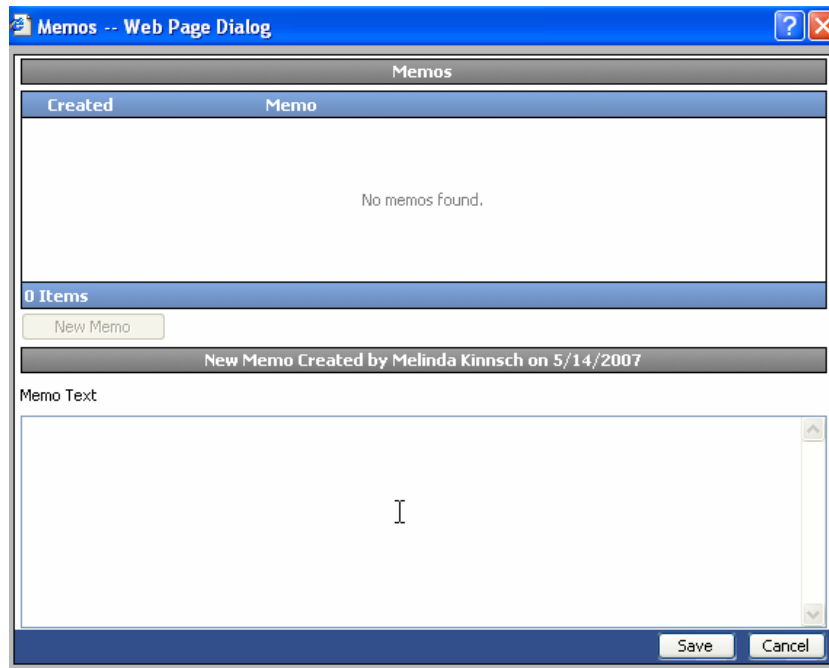
Created	Memo
No memos found.	

0 Items

New Memo

Close

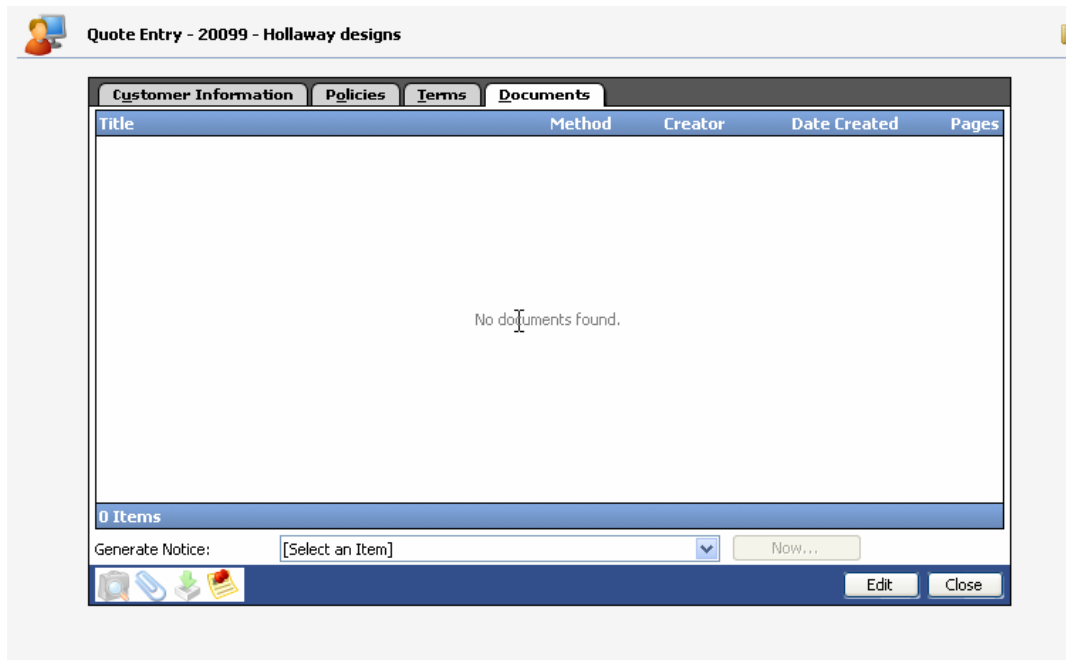
Enter comments in the Memo Text section of Memos Web Page Dialog box and click **“Save”**. After clicking on save the user will be brought back to the Memo Web Dialog Box with the newly created memo reflected. The user may click **“New Memo”** to add another memo or **“Close”** to finish.



Premium Finance Agreement

To view and print the Finance Agreement click on the Documents tab.

In the Generate Notice field at the bottom of the page select Premium Finance Agreement from the dropdown list. Click **Now** to generate a PDF of the Premium Finance Agreement.



Additional Premium Quote Search

The Additional Premium Quote Search allows the user to search for existing additional premium quotes. The user can use different selections to drill down a specific search result. The user can also view quotes that have already been converted into an account.

To review all quotes click the **Search** button and then click **OK**.

Additional Premium Quote - Search

Quote #: Name:

Address: City:

Region: Postal Code:

Show quotes already converted into accounts

Quote No	Name	Address	City	Region
No quotes found.				

0 Items

Select a quote to view or edit. Click New to create a new quote.

To retrieve a quote, select the quote by moving the mouse over the quotes listed in the grid, and then highlight the specific quote. The user can view or edit this quote.

Additional Premium Quote - Search

Quote #: Name:

Address: City:

Region: Postal Code:

Show quotes already converted into accounts

Quote No	Name	Address	City	Region
20107	Baughman Manufacturing	PO Box 320	Hampton	TN