



PTS HELP DOCUMENT

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STARTING A NEW QUOTE

1. From the Main menu choose the Quote/New Quote link
2. Only YELLOW highlighted boxes are required for quoting a risk.
3. Input the policy effective date, choose the state, and company and press the Start Quote button.
4. Applicant & Policy information tab.
 - a. Input the applicant Name, address and zip code. If there is an additional insured, click on the Co-Owner box to open location for name. Click continue button.
5. Policy Level Discounts tab
 - a. If applicable check the appropriate check box for transfer discount, or motorcycle/snowmobile association. Click continue button.
6. Coverage tab
 - a. Choose coverage limits, then click continue button
7. Vehicles tab
 - a. Input Year, Make, Model information, and garaging location zip. If applicable click on Anti-Theft device box. Choose OTC and COL deductibles. If insured would like to insure additional accessories input value range (OTC/COL coverage required)
 - b. If there is more than one vehicle click on Add New Vehicle button.
 - c. When finished click the continue button
8. Drivers Tab
 - a. Input Date of birth, Marital Status, and Gender.
 - b. Click Add New Driver button to add an additional operator.
 - c. Click the Rate button when complete
9. The Rate button will produce a quote sheet.
 - a. You may edit the quote by clicking on the Edit Quote button at the top of the screen, or convert the quote to an application by clicking the submit button.
 - b. You may print the quote sheet if needed.

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CONVERTING a QUOTE to an APPLICATION

1. If the quote was done at an earlier time, from the main menu choose the Lookup Quote link and enter the quote number or the first initial of the first name and the full last name. Then click on the quote number link to enter the quote
2. Click on the Submit button at the top of the page.
3. Enter the policy effective date and click Continue
4. Applicant tab
 - a. Enter any missing information in the Yellow highlighted boxes and click Continue
5. Policy Level Discounts tab
 - a. If any discounts were chosen fill in the Yellow highlighted boxes and click Continue
 - i. Example. Enter Prior Insurance Carrier information, Choose association, Enter dates as required. If the dates do not meet the requirements a warning message will pop up to advise as such
6. Coverages Tab
 - a. Verify coverage limits and make changes only if necessary. Click Continue
7. Vehicles tab
 - a. Click the edit button adjacent to each vehicle to open the vehicle information tab
 - b. Enter any missing information in the yellow highlighted boxes
 - c. If additional accessories were chosen click on the CLICK HERE link below accessories limit. Itemize the accessories and input values.
 - i. NOTE the coverage is rounded. Example range \$3,201-\$3,300; If you input saddlebags \$3205, it will round up to \$3300.
 - d. If there is a lien holder, choose the CLICK HERE link on the Interested Parties line which is below the Accessories.
 - e. You may enter your own information or click the Lienholder #1 box and choose GET LIENHOLDER LIST which loads the list of all available lienholders.
 - i. If you need to add a lienholder not on the list, click the Add New Lienholder #1 or #2 link. This opens information boxes to fill in. When done adding Lien holder information, click on the Add New Lienholder button to save.
 - f. Click the UPDATE button to save vehicle information
 - g. Follow these steps for all vehicles.

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8. Drivers Tab

- a. Click the Edit button adjacent to the operator
- b. Fill in highlighted yellow boxes, click the update button to save information.
- c. Click Continue

9. Residence Information tab

- a. Choose residence information and type, click Continue or Process Quote

10. Policy Review Screen/Binding Coverage

- a. You may verify coverage prior to binding coverage.
- b. You may bind the policy with a credit card, Insured EFT, or Agent EFT
 - i. Choose the payment plan and click on bind coverage to make the down payment.
 - ii. Input the down payment amount, the system will show the current balance which reflects the down payment amount due. Tab to continue
 - iii. Choose payment method and payment type
 - iv. Click Post Payment
 - v. Click the Print Forms button to print the application, DEC Page, ID Card, and Privacy documents. They can be emailed as well in PDF format
 - vi. **NOTE:** If the insured wants to use a check in lieu of the EFT option, you will skip the binding option and click on the Forms button at the top of the screen to print the application. The application is only available on the bind date.

11. Have the insured sign and date the application, including initialing the appropriate locations on the UM selection form. Mail the application or application copy to your General Agent; if the insured is paying with a check include the down payment check with the application.

- a. Policy documents will be mailed to the insured after Binding

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PRINTING FORMS

1. From the Policy information screen, click on the Forms button at the top of the screen.
2. You may print any policy forms from this screen. Click on the form name and click the Print button at the top of the screen
3. The application will be available only on the date the down payment is applied. After that it will not be available
4. Click on the Info Button or Back Button to go back to the policy Information screen

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ENDORSEMENT QUOTING

1. ALWAYS use the E-Quote button at the top of the screen to endorse an active policy.
2. Choose the endorsement date and click Continue
3. Choose the Endorsement reason, a list of reasons is provided, however if you choose other reason you may type a more specific description.
4. You may click on the applicable tabs that require change. It is not necessary to click on all tabs.
 - a. Example: if you are changing coverage limits click on the Policy Coverages tab, make applicable change and then click E-Quote Policy
5. Make all applicable changes and click on E-Quote policy
6. The Quote Summary screen shows the Change in Premium and provides the opportunity to Decline, Process, or Save the Endorsement Quote.
 - a. The summary indicates the estimate additional premium, or return premium, and outlines the estimated monthly payments.
 - b. If you choose to Save the quote for later, you can retrieve the quote under the Status tab from the Policy Information screen and view quote, edit, or apply the quote. I advise to view quote prior to processing.
7. After you process the endorsement you can print the new DEC page or ID card depending on the change that was completed.
8. Premium bearing out of sequence endorsements are not available in the system.
 - a. Example: A prior endorsement was processed to add a new vehicle effective 1/1/2012. It is later determined that an endorsement to add an operator was to be done effective 12/15/2011. You will need to contact underwriting and the policy will need to be rewritten, then the endorsements can be processed in sequence.

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ADDING A LIENHOLDER

1. From the Policy Information screen click the E-Quote button at the top of the screen
2. Choose the effective date of the endorsement and click Continue button.
3. From the Vehicles tab, click the edit button adjacent to the vehicle requiring the lien holder.
4. Choose the CLICK HERE link on the Interested Parties line which is below Accessories.
5. You may enter your own information or click the Lienholder #1 box and choose GET LIENHOLDER LIST which loads the list of all available lienholders.
 - i. If you need to add a lienholder not on the list, click the Add New Lienholder #1 or #2 link. This opens information boxes to fill in. When done adding Lien holder information, click on the Add New Lienholder button to save.
6. Click the UPDATE button to save vehicle information.
7. Click on E-Quote policy to complete the process.
 - a. You may print a new DEC page if required from the Forms tab on the policy from the policy information screen.

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ADDING ACCESSORIES COVERAGE

1. From the Policy Information screen click the E-Quote button at the top of the screen
2. Choose the effective date of the endorsement and click Continue button.
3. From the Vehicles tab, click the edit button adjacent to the vehicle requiring the additional accessories coverage.
4. Click on the CLICK HERE link below accessories limit.
 - a. This will open the accessories box, here you itemize the accessories and input their values.
 - i. NOTE the coverage is rounded. Example range \$3,201-\$3,300; If you input saddlebags \$3205, it will round up to \$3300.
5. Click the UPDATE button to save vehicle information.
6. Click on E-Quote policy to complete the process.
 - a. You may print a new DEC page if required from the Forms tab on the policy from the policy information screen.

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CANCELLATION AND NON-RENEWAL PROCEDURE

1. From the Policy Information screen click the Memos button at the top of the screen
2. Click the NOTICES link
3. Choose either the Cancellation or Non-Renewal link
4. Choose the Reason for Cancelling/Non-Renewal policy from the drop down menu
 - a. If you choose Underwriting Reasons you may manually note the reason if you would like to be more specific with your wording.
5. The cancellation date will automatically populate when you choose a cancel reason. The system will set the non-renewal date automatically as well.
6. Click on the Get Memo button to generate the cancellation memo. The letter will be mailed the next business day.
7. Click the Info button at the top of the screen to take you back to the Policy Information screen. The policy Status will change to a RED **“Active”** until the cancellation process is complete, either the next day for insured cancel request or based on the cancel date populated by the system.
8. If you need to reinstate or reverse the non-renewal, notify your underwriter to complete.

NOTE: ONLY GENERAL AGENTS CAN PROCESS CANCELLATIONS AND NON-RENEWALS

REVERSING NON-RENEWALS

1. If you need to reinstate a policy that has been set up for non-renewal you must contact ARIC underwriting to process.
2. Include the documents your agency received, that are prompting the reversal of the non-renewal.

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REQUEST FOR UNDERWRITING INFORMATION MEMO

1. From the Policy Information screen click the Memos button at the top of the screen
2. Click the GENERAL link
3. Choose the Request for Underwriting Information link
4. You may input an Attention to: Test Tester or leave the Attention field blank
5. Input a Suspense Date for follow up. If the information is not received you can take further action at that date.
6. In the Remarks section you will fill in the body of your letter.
7. Click the Get Memo button to complete.
8. Click the Info button at the top of the page to return to the Policy Information screen.

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POLICY INFORMATION SCREEN TABS

1. POLICY INFO TAB

- a. This tab has all pertinent insured information including:
 - i. Insured address
 - ii. Vehicle description
 - iii. Loss Payee/Additional interest information
 - iv. Driver information
 - v. Current Coverages
 - vi. Discounts
 - vii. Policy Premium

2. BILLING TAB

- a. Financial Snapshot
 - i. Shows premium due as of current date
 - ii. Next Payment due
 - iii. Last payment received including date
 - iv. Remaining payments
 - v. True Balance-Includes installment fees
- b. Items/Charges Due
 - i. Shows due date of installments
 - ii. If the line is grey, the installment bill has been mailed
- c. Insured Payments & Invoices
 - i. Shows the payment date, description of the payment(Payment type), and user ID that entered payment.

3. STATUS TAB

- a. Shows policy changes, including Bound date, endorsements, and cancellations

4. DRIV/VEH Tab

- a. Shows driver, vehicle, and lienholder information

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5. NOTES/SUSP TAB

- a. Notes, any viewable policy notes
- b. Click Add to insert a note on the policy.
 - i. Example, if you endorse the policy please add a short note with the description of the endorsement. This will help customer service determine what the policy change was when they receive a customer call. It may help avoid a follow up call to your office.
- c. Policy Suspenses
 - i. Add a follow up date on the policy, example if you are waiting for additional documents, etc. from the insured.
- d. Memos
 - i. Will include any UW or General agent generated memos
- e. Batch Items
 - i. All mailed documents will be found under the Batch Items
 - 1. If a date specific DEC page is needed print it here

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REPORTS

1. Click on the Reports link at the top of the page.
2. Choose report.
 - a. Policy Net Written
 - i. Provides transaction detail for a specific date range, including:
 1. New Policies, Renewal Policies, Cancellations, Endorsements
 - ii. Use to validate you have received the signed completed application and all required proof of discount documentation.
 - b. Policy Inforce Premium
 - i. View premium in force based on a specific date

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INSURED PORTAL

1. The insured portal website appears on each payment remittance slip.
2. The insured is able to print documents including DEC page and ID cards
3. The insured is able to make payments via the portal.
4. The website location is: www.aricpolicyservice.com
5. The insured can also call ARIC during normal business hours to make a payment.

a. **(800) 535-1333**

Insured payment on pending renewal term

6. Choose the policy term adjacent to the Select Policy section(mouse over Motorcycle), this will take you to prior term or a renewal term.

The screenshot displays the ARIC insured portal interface. At the top, a grey navigation bar contains the text "Welcome, MICHAEL SPRUNGER" on the left and "Select Policy: Motorcycle" on the right. Below this, a horizontal menu lists "Home", "Policy", "Payment Info", "Documents", "Profile", and "Logout". On the right side of the page, a "Select Policy" dropdown menu is open, showing three options: "CYC116226-05", "CYC116226-06", and "CYC116226-07" (which is highlighted in green). The main content area features a "Home" link and the text "Motorcycle". To the right, it displays "Policy # CYC116226-07 Eff: 07/21/2013 - Exp: 07/21/2014". A prominent message states: "Your next payment of \$ 51.04 will be due on 8/25/2013." Below this, a "MAKE PAYMENT" button is visible. A secondary message reads: "No payments have been received for this policy as of 7/31/2013." At the bottom, there is a small image of a motorcycle and the text: "If you need to report a claim, call one of our representatives at 1-800-245-1505." The footer contains links for "Contact Us", "Privacy and Security", "Terms of Service", and "Help", along with the copyright notice "© 1997 - 2013. All rights reserved".