

Christensen Group Invoicing – Important Items to Note from Accounting Dept

- **NOTE:** ALL invoices that must be paid by accounting (e.g. Brokered policies, specialty policies, etc.) must be **EMAILED** to accounting AgencyBill@christensengroup.com. If you receive an “invoice” from a direct writer (e.g. Travelers, Hartford, etc.) and aren’t sure if accounting requires a copy, send it to them. All St. Cloud office invoices should be emailed to Sean Karsch.

Accounting should **NOT** be printing our endorsement/audit/cancellation invoices in their daily print process & distributing to the team (These items should be posted & printed to pdf as they are processed). The only invoices accounting should be distributing are the installment invoices throughout the policy term.

NOTE: Policies written net of commission (\$0 commission) should reflect “**NO COMMISSION**” in the description box within the Basic Policy section of the policy.

- **NOTE:** Write Off Amounts – CG does not have a set amount/threshold for a write off or to waive a balance. It is generally a “case by case” basis. It is usually in the \$1-15 range. Normally, accounting will only waive the premium due from the customer (they will not waive credits owed to the customer).
- Things to consider before accounting will waive an additional premium **due by insured:**
 - Was it a billing error by an Agency employee?
 - Was it a “misquote” by an Agency employee?
 - Was it a rounding error?

Accounting will occasionally waive a small credit balance **due to the insured** if the credit is under \$1. If less than \$1, here are the options:

- Waive the small credit, if there is nothing else due on the account.
- If there is a lot of activity on the account, accounting may ask the team if they can apply the small credit to another invoice/the account.

Statements – Effective 8/1/20

1. Electronic Statements are prepared as of the 20th each month for client advocate review, prior to month end. Client Advocate/Manager has 10 days to review & clean up any items needed before automatic distribution occurs on the 1st of the following month.
2. Accounting will send an email indicating statements are available with a link to the electronic file here: <J:\Statements>
3. Open File, Search for your name. Extract statements that fit criteria below. Criteria includes the following actionable items:
 - a. Balance past due of 30 days or greater
 - b. All brokered policies with outstanding balances (0 days and greater).
 - NOTE: Broker payments are due 30 days or less
 - c. Credits – research and notify accounting how the credit should be handled. Send email to agencybill@christensengroup.com
 - Apply to account
 - Issue credit check to the insured, once funds are available from carrier
 - Other (Hold Funds due to cancellation, audit dispute, etc.)
4. Statements through prior month end are automatically generated & emailed on the 1st of the month to the main insured contact email in AMS.
5. Key Items to Note Regarding Electronic Distribution on the 1st of the month:
 - Make sure the insured individual who should receive the statement is entered in the main client summary section (under Internet, Email). Only one email address can be entered on the top line (Email:)

Internet

Email:	<input type="text" value="AccountsPayable@amsoil.com"/>
Email 2:	<input type="text" value="mdixon@amsoil.com"/>
Web:	<input type="text"/>

- Zero & credit balance account statements will not be distributed.
- This automation process will not be turned off by account unless there is a valid reason to do so, requested to & approved by Charlie Christensen.
- The below email cover communication will automatically be distributed to the insureds each month along with the pdf statement (neither the CG servicing team nor producer will be copied on the email)
- The following 3 folders will be used to store documents each month under <J:\Statements>:
 - I. **360 Statement as of 20th-for CSA Review:** this is the traditional way you typically see AMS statements, including credit account balances as of the 20th of the month. Follow the review process, shown above under item 3.
 - II. **360 Statement as of Month End-for CSA Reference:** this is an updated traditional statement that you typically see from AMS, including credit account balances as of month end, for reference.
 - III. **Automated Statements Sent to Insrd on 1st:** copies of the statements that have automatically been sent to the insured (EXCLUDES zero & credit account balance statements)

SBA House Accounts – Agency Bill Procedure June 12, 2020

New Business:

- Collection of premium prior to policy being bound.

Renewal:

- 1) Invoice to customer should state payment due within 10 days. I would give a specific date as that is better for most accounting departments when processing payment. 06/10/20.
- 2) Client Advocate to create a task to see if customer has paid 17-19 days from the effective date of the policy.
- 3) If not paid Client Advocate will email customer to request payment status and notify them that NOC will be processed at day 20.
- 4) At day 20, Client Advocate works with underwriter to get NOC process started.
- 5) If customer pays by the final NOC date given the policy can be reinstated.

Email Wording Example – Renewal agency bill follow up

Dear { Customer },

We have been made aware that payment on { Policy(s) } has not yet been made to our office. Due to the agreement we have with the carrier, our payment to them must be received by { 20th day after effective date }. If payment is not received from you by this date a Notice of Cancellation will be processed as we are unable to advance payment on your behalf to the carrier.

Attached is a copy of the { invoice or statement } and the different payment options Christensen Group has available to its' customers. Due to the urgent nature we would recommend using our ePay or wire transfer option.

Please let me know if you have any questions or concerns.

Payment Options- see attached epay

Email wording example

Attached is a document outlining a variety of payment options. If you prefer to pay by check please mail it to the address shown on your invoice or statement.”

Monthly Customer Statements- From Krista, must review and handle timely

Invoicing Endorsements/Audits/Cancellations on Agency Bill:

1. Endorsements/audits/cancellations - invoice upon receipt.
2. Verify item is accurate prior to billing. Locate applicable policy transaction or create new transaction (audit).
3. Invoice under "Transaction Premium" section. Enter premium amount under red "Premium" box.
4. Use the applicable Line of Business associated with the transaction (ex: package endorsement amending an auto – enter premium under auto LOB). If premium has changed on several LOB's and you cannot verify the premium split by LOB, use "Property" so this comes through in our AMS Control proposals. Delete the other LOB's where no premium is entered.
5. "How Billed" should be "Customer Center" for Agency Bill. The "Include in Total" defaults to "Yes". Do not change this.

Transaction Premiums / Billing

Transaction Totals

Premium:	\$0.00	Fees & Taxes:	\$0.00
Billed Premium:	\$0.00	Billed Fees & Taxes:	\$0.00
Unbilled Premium:	\$0.00	Unbilled Fees & Taxes:	\$0.00

Estimated Revenue Percent
Enter the estimated revenue percentage and when Calculate is selected, the Estimated Revenue will be updated in the grid or the current edited record. Alternately you may manually enter the value without calculating.

Transaction Premiums New Edit Delete

Line of B.	Plan	Descripti...	Writing...	Premium	Billed Pr...	Written Pre...	Full Term P...	Estimated...	How Billed	Ind...	Reconci...
Package (C)		Package (C)	Hanover A...	.00	.00	.00	.00		Customer Center	Y	Does N...

6. Click "Edit" to update to "Customer Center" or revise other details. Click "Update".

Transaction Premiums Update Cancel

Line of B.	Plan	Descripti...	Writing...	Premium	Billed Pr...	Written Pre...	Full Term P...	Estimated...	How Billed	Ind...	Reconci...
Package (C)		Package (C)	Hanover A...	.00	.00	.00	.00		Customer Center	Y	Does N...

Line of Business: Plan:

Description:

Writing Company:

Premiums

Premium:	<input type="text" value="0.00"/>	Premium Display Options <input checked="" type="radio"/> Include in Premium Totals <input type="radio"/> Don't Include in Premium Totals	How Billed:	<input type="text" value="Customer Center"/>
Written Premium:	<input type="text" value="0.00"/>		Reconciled:	<input type="text" value="Does Not Apply"/>
Full Term Premium:	<input type="text" value="0.00"/>			
Estimated Revenue:	<input type="text"/>			

7. Taxes/non-commissionable charges must be entered separately under the "Transaction Fees, Taxes, Finance, & Down Payments" section. Add a new line and chose the charge type per the procedure billing chart (Tax, Brokerage Fee, etc.). Change the description box if necessary. Click "Add".

Transaction Fees, Taxes, Finance, & Down Payments Add Cancel

Charge Type	Description	Company	Amount	Billed	How Billed	Include in Total	Reconciled
Tax	MN Fire Safety Surcharge	Hanover Ins Group	25.25	<input checked="" type="checkbox"/>	Customer Center	<input type="checkbox"/>	Does Not Apply

Charge Type: How Billed:

Description: Premium Display Options
 Include in Premium Totals
 Don't Include in Premium Totals

Company: Reconciled:

Amount: Add full amount to first installment

8. When all the premiums/taxes/fees are entered correctly, click "Create invoice".

Transaction Premiums											
Line of B...	Plan	Descri...	Writing...	Premium	Billed Pr...	Written Pre...	Full Term P...	Estimated...	Incl...	Reconcl...	How Billed
I	Package (C)	Package (C)	Hanover A...	200.00	.00	.00	.00		Y	Does N...	Customer Center

Transaction Fees, Taxes, Finance, & Down Payments							
Charge Type	Description	Company	Amount	Billed	How Billed	Include in Total	Reconciled
Tax	MN Fire Safety Sur...	Hanover Ins Group	25.25		.00	Customer Center	Y

Invoicing

Bill Method: Agency bill

Pay Plan: Full Pay

Premium to Bill on Effective Date:

Base Installment Dates on: Policy Effective Date [Create Invoice](#)

Day of Month: [View Invoices](#)

9. The following screen appears:

Standard Invoice Policy ZZXH469808 - (1/1/2021 - 1/1/2022) Hanover American

File Section Operation Toolbox Help

Policy Transaction Policy change 7/27/2021 - (+ 2450 Beltlin Rd Irving TX)

Customer: Bright Health Group, Inc 07/27/2021 Agency bill 0000000 St

Invoice Date: 10/12/2021 Due Date: 10/12/2021

Total Amount Billed: 225.25

Bill To: Bright Health Group, Inc

Eff Date	Amount	Total	Transaction	LOB/...	Description	Parent Com...	Writing Com...	Bill Method	Agency Co
07/27/2021	200.00	225.25	Policy change	CPKGE	Package - + 2450 Bel...	Hanover Ins...	Hanover Am...	Agency bill	20.000
07/27/2021	25.25	225.25	Policy change	Tax	MN Fire Safety Surch...	Hanover Ins...	Hanover Ins...	Agency bill	

Message

Invoice Installment Summary

Eff Date	Premium	Fees & Taxes	Down Pay	Financed	Bill To	Message	Bill Method	Binder
07/27/2021	200.00	25.25	.00	.00	Bright Health Group, Inc	<input type="checkbox"/>	Agency bill	<input type="checkbox"/>

10. If you need to change any of the "Descriptions" double click the line or click "Edit".

Invoice Transactions Update Cancel

Eff Date	Amount	Total	Transaction	LOB/...	Description	Parent Com...	Writing Com...	Bill Method	Agency Co
07/27/2021	200.00	225.25	Policy change	CPKGE	Package - + 2450 Bel...	Hanover Ins...	Hanover Am...	Agency bill	20.000
07/27/2021	25.25	225.25	Policy change	Tax	MN Fire Safety Surch...	Hanover Ins...	Hanover Ins...	Agency bill	

LOB/Chg: Package (C) Eff Date: 07/27/21

Parent Company: Hanover Ins Group

Writing Company: Hanover American Amount: 200.00

Description: Package - + 2450 Beltlin Rd Irving TX Apply description change to all installments for this LOB/Charge transaction

- Commission should default to the commission entered under prior transactions (commission booked at renewal). Always verify commissions are correct. If incorrect, update the top Agency commission line under the “Commissions” section. Exec line should always be 100%.

Commissions						New Split Agency Comm			Delete	
Classical...	Name	Premium	Percent	Comm A.	Method	Status	Override	Primary	Active	All
Agency	Christensen Group	200.00	20.000	40.00	% of premium/fe...	Agency	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Exec	CLD-155-132, Eric Simmo...	200.00	100.000	40.00	% of agency	Memo	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Rep	Kimmerle, Amanda	200.00	.000	.00	% of agency	Regular	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

- Once you have updated the descriptions & commissions click “Update”.

- Once all is updated, click on “Post & Print” (middle icon) to generate the invoice.



- A printer dialogue box appears. Select “Foxit PhamtonPDF Printer” and save the invoice to your desktop.

- AMS returns you to the policy. Click on Save & Close to close policy.



Invoicing Endorsements/Audits/Cancellations on **Direct Bill**:

NOTE: We use “Direct Bill Entry” as our “How Billed” method for all Direct Bill transactions. This does apply to acquisition business.

- Verify item is accurate prior to billing. Locate applicable policy transaction or create new transaction (audit).
- Enter premium amount under red “Premium” box in the “Transaction Premium” section.
- “How Billed” must be “Direct Bill Entry”.
- If you need to update “How Billed” double click the line or Click on “Edit”
- The “Include in Premium Totals” defaults to “Yes” – do not change this.

Transaction Premiums										Update	Cancel
Line of B...	Plan	Descripti...	Writing...	Premium	Billed Pr...	Written Pre...	Full Term P...	Estimated...	How Bill...	Include i...	Reconciled
Commercial...		Commercial...	Nationwide...	.00	.00	.00	.00		Direct Bill E...	Y	Does Not Ap...

Line of Business: Plan:

Description:

Writing Company:

Premiums

Premium: Premium Display Options
 Include in Premium Totals
 Don't Include in Premium Totals

Written Premium: How Billed:

Full Term Premium: Reconciled:

Estimated Revenue:

- Taxes/non-commissionable charges must be entered separately under the “Transaction Fees, Taxes, Finance, & Down Payments” section. Add a new line and chose the charge type per the procedure billing chart (Tax, Brokerage Fee, etc.). Change the description box if necessary.

Transaction Fees, Taxes, Finance, & Down Payments										Add	Cancel
Charge Type	Description	Company	Amount	Billed	How Billed	Include in Total	Reconciled				
Charge Type: <input type="text" value="Tax"/>	Description: <input type="text" value="MN Fire Safety Surcharge"/>	Company: <input type="text" value="Allied Insurance Company"/>	Amount: <input type="text" value="10.15"/>	<input checked="" type="checkbox"/> Add full amount to first installment	How Billed: <input type="text" value="Direct Bill Entry"/>	Include in Total: <input checked="" type="radio"/> Include in Premium Totals <input type="radio"/> Don't Include in Premium Totals	Reconciled: <input type="text" value="Does Not Apply"/>				

- Click “Add”, then Click on Save & Close to close policy.

Backing out Invoiced Premium on Agency Bill:

1. The preferred method is to back out the invoice completely. **DO NOT USE THE VOID BUTTON!** The exception to the rule would be if approved by Accounting.
2. Open the correct policy transaction.
3. In the red Premium box, enter "0". If you also have taxes, enter zero in the "Amount" box.
4. Make sure the Pay Plan reflects how it was originally billed. You can check what pay plan it originally billed under by clicking on "View Invoices". If you aren't sure what pay plan was originally billed, reach out to help desk through Back for help.
5. Once you have entered zero in the red premium box (and taxes, if applicable), click on "Create Invoice"

Transaction Premiums										New	Edit	Delete
Line of B...	Plan	Descripi...	Writing...	Premium	Billed Pr...	Written Pre...	Full Term P...	Estimated...	How Billed	In...	Recon...	
Package (C)		Package (C)	Hanover A...	.00	.00	.00	.00		Customer Center	Y	Does...	

Transaction Fees, Taxes, Finance, & Down Payments								New	Edit	Delete
Charge Type	Description	Company	Amount	Billed	How Billed	Include in Total	Reconciled			

Invoicing

Bill Method: Agency bill

Pay Plan: Full Pay

Premium to Bill on Effective Date:

Base Installment Dates on:

Policy Effective Date

Day of Month:

[Create Invoice](#)

[View Invoices](#)

6. Make sure the amount is offsetting the original invoiced EXACTLY HOW IT WAS ORIGINALLY BILLED (split by installment, and commission amounts). Please send a request through Back before offsetting/correcting installment billed policies. If offsetting installments, click through to make sure it is applying the offset exactly how it was previously billed.
7. Edit (double click on transaction line or right click and choose "Edit" or click on "Edit"). Adjust installment amounts to match original billing exactly.
8. Click "Update"
9. To adjust the next installment amount, use the blue arrows at the top to advance to the next installment:

Policy Transaction Policy change 9/6/2013 - (+ 2013 Ford F150 #1723 X)

Customer: GREYSTONE CONSTRUCTION COMPANY 10/01/2013 Agency bill 0000000 St

Invoice Date: 11/18/2013 Due Date: 11/18/2013

Total Amount Billed: -740.66

10. Repeat item 7 & 8. Advance to the next installment & follow the same steps to offset exactly how it was originally billed.
11. Once all installment amounts are updated, be sure the "Total Amount Billed" in the upper left totals to the total amount you intend to offset.

Policy Transaction Policy change 9/6/2013 - (+ 2013 Ford F150 #1723 X)

Customer: GREYSTONE CONSTRUCTION COMPANY 01/01/2014 Agency bill 0000000 St

Invoice Date: 11/18/2013 Due Date: 01/01/2014

Total Amount Billed: -637.00

12. Click on "Post & Print".
13. Go to "View Invoices" and take a screen shot of all offsetting invoices & email accounting to offset/apply credits against the original invoices (outline which invoice numbers offset each other).
14. Notify the insured of adjusting installment plan. Save all correcting correspondence in Worksmart under the policy (billing) or under Renewal Packet to Insured folder if multiple policies are updated at once.

Correcting Invoiced Premium on Direct Bill:

1. Open correct policy transaction in AMS 360.
2. Enter the correct premium in the red Premium box. If taxes/fees need to be updated, enter the correct tax amount in the red "Amount" box.
3. You just overwrite the amounts in the Premium and Amount boxes. No invoice is created.

Correcting Invoiced Premium on Agency Bill in lieu of backing out:

1. You might use this if you booked a premium say at \$100 but it was supposed to be \$200. You can bill the additional \$100 instead of backing out the entire transaction and rebilling at \$200.
2. Open correct policy transaction in AMS360. In this example, we wanted to invoice \$942 for the Crime premium instead of \$842.

Transaction Premiums										How Billed	New	Est
Line of Business	Plan	Description	Writing Company	Premium	Billed Premium	Written Premium	Full Term Premium	Include in Total	Reconciled			
Commercial Property		Commercial Property	Cincinnati Insurance Company	5,666.00	5,666.00	0.00	0.00	Y	Does Not Apply	Customer Center		
I Crime		Crime	Cincinnati Insurance Company	942.00	842.00	0.00	0.00	Y	Does Not Apply	Customer Center		
Business Auto		Business Auto	Cincinnati Insurance Company	31,785.00	31,785.00	0.00	0.00	Y	Does Not Apply	Customer Center		
Employment Practices		Employment Practices	Cincinnati Insurance Company	6,087.00	6,087.00	0.00	0.00	Y	Does Not Apply	Customer Center		
General Liability		General Liability	Cincinnati Insurance Company	40,693.00	40,693.00	0.00	0.00	Y	Does Not Apply	Customer Center		
Inland Marine (C)		Inland Marine (C)	Cincinnati Insurance Company	3,424.00	3,424.00	0.00	0.00	Y	Does Not Apply	Customer Center		
Installation/Builder Risk		Installation/Builder Risk	Cincinnati Insurance Company	4,000.00	4,000.00	0.00	0.00	Y	Does Not Apply	Customer Center		
Umbrella(C)		Umbrella(C)	Cincinnati Insurance Company	32,442.00	32,442.00	0.00	0.00	Y	Does Not Apply	Customer Center		
Company Installment Fee-Com...		Company Installment Fee on P...	Cincinnati Insurance Company	20.00	20.00	0.00	0.00	Y	Does Not Apply	Customer Center		
Company Installment Fee-Com...		Company Installment Fee on A...	Cincinnati Insurance Company	19.00	19.00	0.00	0.00	Y	Does Not Apply	Customer Center		

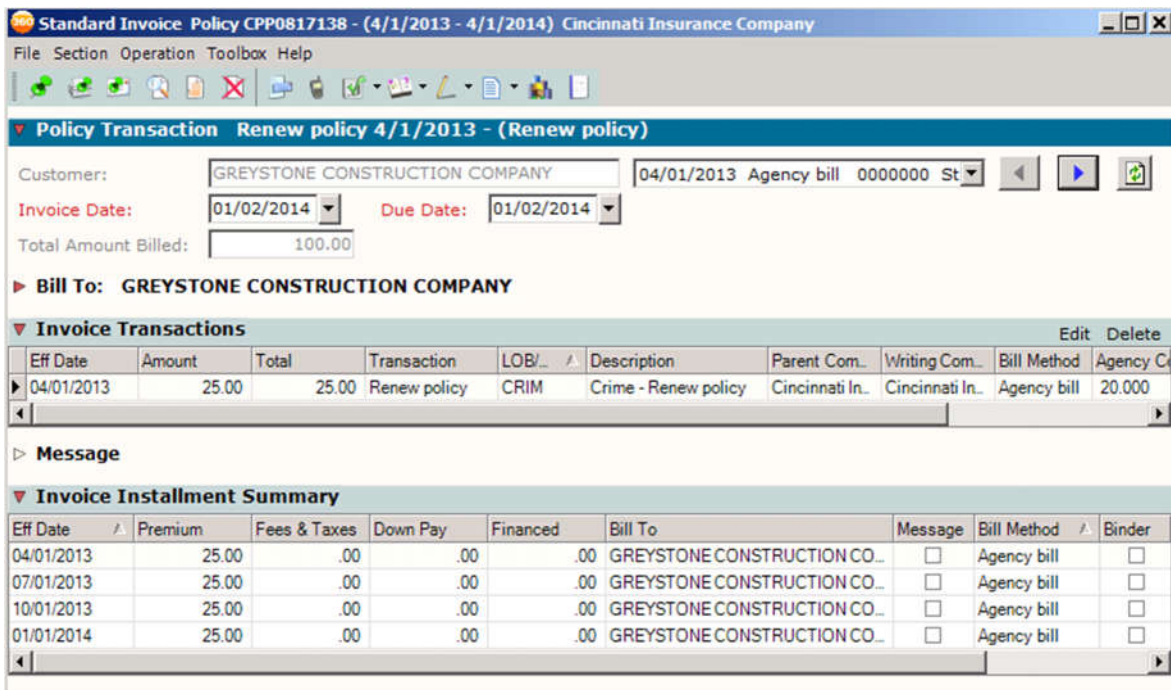
3. In the red Premium box, type over the premium amount it should be (in this example, \$942) and then click on "Create Invoice". One item to note is the payment plan. Leaving this on Quarterly will split out the \$100 into installments. If you want to bill it lump sum, change the pay plan to annual/full pay. In this example, we are going to leave it and make sure the \$100 is split on installments correctly.

Transaction Premiums						
Line of Business	Plan	Description	Writing Company	Premium	Billed	
Commercial Property		Commercial Property	Cincinnati Insurance Company	5,666.00		
I Crime		Crime	Cincinnati Insurance Company	942.00		
Business Auto		Business Auto	Cincinnati Insurance Company	31,785.00		
Employment Practices		Employment Practices	Cincinnati Insurance Company	6,087.00		
General Liability		General Liability	Cincinnati Insurance Company	40,693.00		
Inland Marine (C)		Inland Marine (C)	Cincinnati Insurance Company	3,424.00		
Installation/Builder Risk		Installation/Builder Risk	Cincinnati Insurance Company	4,000.00		
Umbrella(C)		Umbrella(C)	Cincinnati Insurance Company	32,442.00		
Company Installment Fee-Com...		Company Installment Fee on P...	Cincinnati Insurance Company	20.00		
Company Installment Fee-Com...		Company Installment Fee on A...	Cincinnati Insurance Company	19.00		

Transaction Fees, Taxes, Finance, & Down Payments			
Charge Type	Description	Company	Amount
Tax	State Tax	Cincinnati Insurance Company	

Invoicing	
Bill Method:	Agency bill
Pay Plan:	Quarterly-Cinci/n
Premium to Bill on Effective Date:	
Base Installment Dates on:	<input checked="" type="radio"/> Policy Effective Date <input type="radio"/> Day of Month: <input type="text"/>
	Create Invoice View Invoices

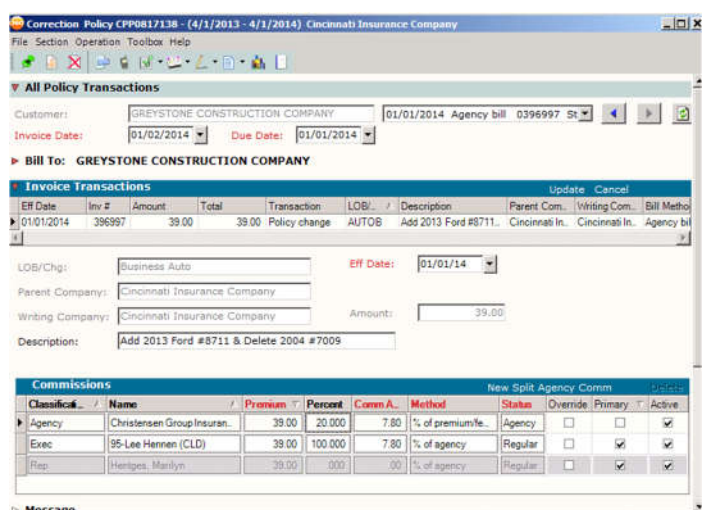
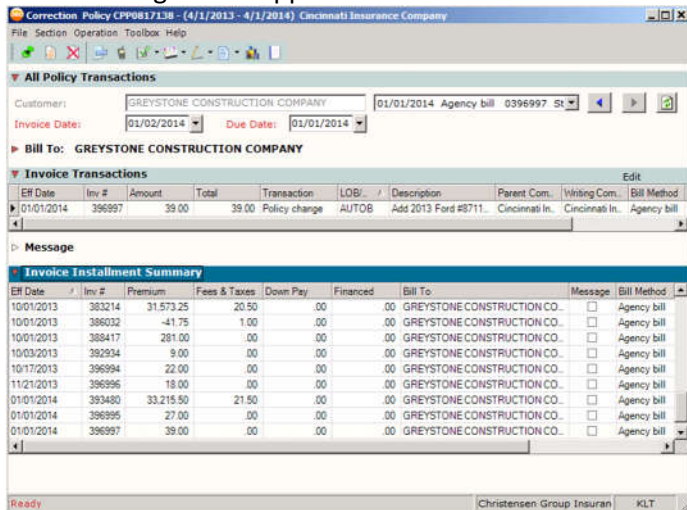
4. You will see that the "Total Amount Billed" below shows the additional \$100 we want to bill. Be sure the commission is correct and that you only have this billing on full pay or installments (whichever is needed).
5. If the system does not correctly allocate to each installment as desired, manually enter/adjust each installment by clicking the over arrow and edit each installment amount.



6. Once you've adjusted all installments, double check that the "Total Amount Billed" shows the correct total (\$100 here) before you post & print the adjusting invoices.
7. Notify the insured of the updated pay plan and document in Worksmart under the policy, billing.

Correcting Commission Amount on already Invoiced Premium (Agency Bill):

1. Open AMS Policy you wish to adjust commission on.
2. Click on "View Invoices"
3. Click "Correct" on the invoice commission needs to be corrected.
4. The following screen appears. Click edit.



5. Correct the commission percentage or amount and then click on "Update".
6. Advance to the next installment via the blue arrow or drop down & repeat to correct commissions on future installments or incorrectly commissioned endorsements/other transactions.
7. Then click "Post".
8. Enter a note in the Correction Note screen that pops up stating the commission amount you corrected (ex: Update Commission from 10% to 15%).

Posting Future Invoices:

1. Under the Views section, choose “Invoices”.
2. Find the future invoice that needs to be posted.
3. When you hover over the 3rd icon it shows the below words “View General Ledger posting and post future invoices”.
4. Click on the 3rd icon. A screen pops up. Chose “Post Future Invoice”.

Actions	Invoice	GL Date
	424405	07/16/2014
	418187	06/19/2014
	418180	06/19/2014
	418332	06/17/2014
	417110	06/17/2014
	415298	06/09/2014

The icon looks like this:



Invoicing Renewal Policy on Installments (Agency Bill):

1. Renewals must be invoiced before or by effective date of the policy (or as close to the effective date as possible if after the effective date).
2. Open the customer’s AMS360 policy
3. Prior to billing, make sure “Agency Billed” is shown under both the Basic Policy Information at the top and invoicing section.
4. Note for Package billings: If you have different commission by coverage/line of business in a single package policy, breakout by line of business. If the same commission, lump all premiums together and bill under “Package” line.
 - a. Make sure to enter/bill based on policy installment schedule issued (do not guess/estimate installments).
 - b. If you must bill before the carrier policy installment schedule is available, use dummy bill (or “Down Payment Credit function in AMS). Send a back ticket if you need help with how to bill a “Down Payment Credit” in AMS).
5. Enter the premiums under Transaction Premiums, red “Premium” box
6. Enter all non-commissionable items (installment fees, taxes/surcharges, policy fees, etc.) under Transaction Fees, Taxes, etc. Refer to the [excel billing chart](#) for correct charge types.
7. “How Billed” must show “Customer Center”.
8. Once everything is entered correctly, click “Create Invoice”. NOTE: for Cincinnati quarterly billing, use the Pay Plan of “Quarterly-Cinci” as this will calculate the installments correctly.

9. The below screen appears.
10. Click “Edit” by line to verify & adjust the commissions. Also update the descriptions that will appear on that invoice. Click update.
11. **NOTE:** most commissions default by carrier but are not always correct. **ALWAYS verify carrier/broker commissions PRIOR TO POSTING.**
12. Updated commission entered on the first installment/down payment will automatically update/adjust on future installments.
13. You may update the description on the first installment and check this box to apply the description to all future installments:

Apply description change to all installments for this LOB/Charge transaction
14. After applying description to all future installments, you may “Edit” the first installment again to describe as “Down Payment” (this time do NOT click “Apply description....” and it will only update the first installment).

15. Advance to the each installment to make any further adjustments via the blue arrow or drop down.

Policy Transaction Policy change 9/7/2021 - (Add loc at 32057 Collection)

Customer: Bright Health Group, Inc 09/07/2021 Agency bill 0000000 St ▶

Invoice Date: 10/12/2021 Due Date: 10/12/2021

Total Amount Billed: 1.00

Bill To: Bright Health Group, Inc

Invoice Transactions Update Cancel

Eff Date	Amount	Total	Transaction	LOB/...	Description	Parent Com...	Writing Com...	Bill Method	Agency Co
▶ 09/07/2021	.50	.50	Policy change	CPKGE	Package - Add loc at...	Hanover Ins...	Hanover Am...	Agency bill	20.000

LOB/Chg: Package (C) Eff Date: 09/07/21

Parent Company: Hanover Ins Group

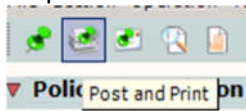
Writing Company: Hanover American Amount: 0.50

Description: Package - Add loc at 32057 Collection Apply description change to all installments for this LOB/Charge transaction

Commissions New Split Agency Comm Delete

Classifica...	Name	Premium	Percent	Comm A.	Method	Status	Override	Primary	Active	All
▶ Agency	Christensen Group	.50	20.000	.10	% of premium/fe...	Agency	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Exec	CLD-155-132, Eric Simmo...	.50	100.000	.10	% of agency	Memo	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Rep	Kimmerle, Amanda	.50	.000	.00	% of agency	Regular	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

- a. Double check that the "Total Amount Billed" in the upper left matches the total to be invoiced.
- b. Use the preview button to see each invoice prior to posting.
- c. Post and print.



16. The print dialogue box will appear. Choose Foxit PhantomPDF Printer to print invoices to pdf (for emailing to the insured).

Correcting Policy from Direct Bill to Agency Bill:

- Under the Basic Policy Information section switch the drop down from “Direct Bill” to “Agency Bill”. **DO NOT CREATE AN INVOICE UNTIL YOU’VE COMPLETED THIS FIRST STEP!**

Basic Policy Information

Policy #: TESTING TAX
 Eff/Exp Date: 09/01/2014 - 09/01/2015 [Change](#)
 Continuous

Type of Business: Commercial Lines
 Filter data entry and lines of business by Type of Business
 Business New to Agency
 Premium Financed

Policy Type: Monoline
 Status: Renewed
 Prior Policy:
 Renewal List: At expiration [Renewal Comments](#)
 Notation:
 Description:
 Origin: Data entry

Auditable? Frequency:
 Signature on App:
 Billing/Payment
 Bill Method: Direct bill
 Pay Plan: Agency bill
 Payment Method:
 Number of Payments:
 Base Installment Dates on
 Policy Effective Date
 Day of Month:

Company
 Insurance Brokerage Subscription [Change](#)
 Parent: AmTrust North America
 Writing: Security National Ins. Co.
 Underwriter:
 Primary Service Group [View Policy Personnel](#)
 Exec: 6718-Diana/Ali [Replace](#)
 Rep: Monasterio, Linda [Replace](#)
 Broker: [New](#)
 Business Unit
 Division: Christensen Group
 Dept: Commercial Lines

- Update the drop down under “Invoicing” from “Direct Bill” to “Agency Bill”.

Invoicing

Bill Method: Direct bill
 Pay Plan: Agency bill
 Premium to Bill on Effective Date:
 Base Installment Dates on
 Policy Effective Date
 Day of Month:
[Create Invoice](#)

- Update “How Billed” to “Customer Center”.
- Create invoice per prior sections above.

Correcting Policy from Agency Bill to Direct Bill:

- If you already billed on agency bill, you need to offset the invoicing first (see above how to back out an invoice). Once offset you can follow the below steps.
- If you have NOT billed yet, all you need to do is change the Basic Policy Information section to show Direct Bill and update the drop down under “Invoicing” to Direct Bill.

Basic Policy Information

Policy #: TESTING TAX
 Eff/Exp Date: 09/01/2014 - 09/01/2015 [Change](#)
 Continuous

Type of Business: Commercial Lines
 Filter data entry and lines of business by Type of Business
 Business New to Agency
 Premium Financed

Policy Type: Monoline
 Status: Renewed
 Prior Policy:
 Renewal List: At expiration [Renewal Comments](#)
 Notation:
 Description:
 Origin: Data entry

Auditable? Frequency:
 Signature on App:
 Billing/Payment
 Bill Method: Direct bill
 Pay Plan: Agency bill
 Payment Method:
 Number of Payments:
 Base Installment Dates on
 Policy Effective Date
 Day of Month:

Company
 Insurance Brokerage Subscription [Change](#)
 Parent: AmTrust North America
 Writing: Security National Ins. Co.
 Underwriter:
 Primary Service Group [View Policy Personnel](#)
 Exec: 6718-Diana/Ali [Replace](#)
 Rep: Monasterio, Linda [Replace](#)
 Broker: [New](#)
 Business Unit
 Division: Christensen Group
 Dept: Commercial Lines

- Update “How Billed” to Direct Bill Entry & enter premium under red Premium box.
 - NOTE:** if the line was previously billed as agency bill you must create a NEW LOB line (you cannot edit the “How Billed” line on an already billed line of business). Leave prior agency billed line as \$0.

Using the “Penny Trick” to correct billing installments:

The penny trick is used to correct policies on a payment plan to adjust existing installment amounts without having to back out the invoicing completely & starting over. Send a request through Back for help.

Dummy Invoicing

1. Excel Dummy Invoice is available under the procedure folder in J Drive to manually type out if you have a messy/strange dummy billing situation, but agency preferred method is to dummy invoice via AMS “Down Payment Credit” method. Using “Down Payment Credit” charge type means it is not posting to an account current/accounting A/R/commission statements for producer/insured statements/etc. The only place it will show is under invoices, but nothing hits the accounting books.
2. You must have Agency Bill as the method of billing in both the Basic Policy Information Tab & Bill Method under invoicing in order to generate an actual invoice.
3. Under Transaction Fees, Taxes, Finance & Down Payments, select “Down Payment Credit”.
4. Change Description to read as needed (for example – Renew Policy, Down Payment, Annual Installment, etc.)
5. Add a new “Down Payment Credit” line for each charge you need to bill (example, Tax or Policy Fee, etc.).

Transaction Fees, Taxes, Finance, & Down Payments								New	Edit	Delete
Charge Type	Description	Company	Amount	Billed	How Billed	Include in Total	Reconciled			
Down Payment Credit	Renew Policy		5,000.00	5,000.00	Customer Center	N	Does Not Apply			
Down Payment Credit	Policy Fee		200.00	200.00	Customer Center	N	Does Not Apply			

6. Create Invoice. Do not need to worry about commission, and change descriptions as needed. Post & print to PDF.
7. The invoice generates with all the policy information/insured name/address/etc. filled in.
8. It is not required to offset the dummy billing, however, if you would like the red “Amount” and “Billed” column to reflect \$0, you must enter \$0 under the red Amount column & create invoice to clear/offset **PRIOR** to invoicing the actual premium that will post to the insured’s account.

Transaction Fees, Taxes, Finance, & Down Payments								New	Edit	Delete
Charge Type	Description	Company	Amount	Billed	How Billed	Include in Total	Reconciled			
Down Payment Credit	Renew Policy		.00	5,000.00	Customer Center	N	Does Not Apply			
Down Payment Credit	Policy Fee		.00	200.00	Customer Center	N	Does Not Apply			

9. **IMPORTANT** – do not forget to bill the policy as you normally would so it hits accounting books and commission is applied. If the account is on direct bill, change back from agency bill to direct bill method of billing in both the Basic Policy Information Tab & Bill Method under invoicing.

Billing Premium Financed Policies:

Refer to Premium Finance procedure.