

Premium Pay Plans

Use Any of Our Comprehensive Services Designed Specifically for Insurance Professionals



We have designed services to help you, as an agency owner, solve many of the problems that confront your business on a daily basis by focusing on three areas of pressing interest to you:

TECHNOLOGY:

We have developed integrated technologies that are increasing revenues and efficiencies for our agency clients.

ACCUTRAC.NET

Improved Efficiency:

- AccuTrac.net is integrated with the Accu-Auto rater
- AccuTrac.net is integrated with DMV Web Services
- Company links from AccuTrac.net to Insurer Web Sites for Policy Information
- A Quote Report can be generated for all Lines of Business
- Build a Prospect Database as you Quote
- Suspend quotes, premium finance contracts and Supplemental Benefit Plans when mailing or faxing documents. Then, receipt and activate the policies when documents are executed and returned
- An Uncleared Sweeps/Checks Report is included, without exporting to another program
- An Uncleared Deposits Report is included, without exporting to another program
- A Detailed End-Of-Day Deposit/Receipt Report is included
- Integrated Document Scanning
- And much more...

Increased Revenues:

- Approved Agency Fees are automatically calculated
- Approved Agency Fees are collected upfront, or financed
- A detailed Agency Fee Report shows exactly how your fees are earned
- The Renewal Process calculates Agency Fees for renewal quotes
- Supplemental Benefit Plans [SBPs] are fully integrated when quoting and binding
- SBPs are available for Premium Finance & Company Pay Plan
- Web access, by the InSite Call Center, to AccuTrac.net allows agents at InSite to quote and bind the same as you do
- Easily store complete Prospect information for re-quoting

Peace Of Mind:

- A Documents Checklist/Exceptions Report is included
- The Upload Verification Report finds missing upload confirmations

Support:

- Online Training Documentation
- Training classes are held in a centralized location [Columbia, SC]
- Individual Online Training and Support with a Personal Instructor is available

PREMIUM FINANCING (South Carolina Only):

Our modern, competitive premium finance plans have provided new opportunities and a means for owners to regain control of their book of business and contact with their insureds.

These are just a few of the benefits of using Premium Financing:

- Eliminates the requirement for a large up-front payment to an insurance company
- Convenient payment options
- Agency fees can be financed
- Agency fees are included in the down payment quoted in the Renewal Reminder notice, and can therefore, be collected at Renewal
- Electronic forms of payment (credit card, debit card) can include Agency fees, which are forwarded to the Agency at the end of each month
- Multiple Policies or Additional Products can be combined into one Payment Plan
- Provides payment flexibility for customers with good payment history, which results in improved retention
- Receipt Transmittals in AccuTrac match the ACH sweeps hitting the agency's Premium Trust Account, which makes reconciling the agency's Premium Trust Account much easier, with fewer transactions

MANAGING THE RENEWAL PROCESS WITH ACCUTRAC.NET

Review the Policy Expiration Report

Review the Policy Expiration Report to identify policies that are renewing within 30 days (or any time period you choose). The accuracy of this report is dependent upon the agency client maintaining correct policy term information in *AccuTrac.net*.

Obtain Renewal Premiums from Insurers

Obtain renewal premiums for the renewal term of expiring policies from insurance company websites. This is an efficient process if the agency client properly maintains login and password information in AccuTrac.net's company-link database.

Create Renewal Offers in Accutrac.net

Input the renewal premium amounts obtained from insurer websites for expiring policies into AccuTrac.net and create renewal offers for the new term. Policies for which renewal offers have been created can be reviewed by the agency client by running the Policy Expiration Report.

Mail Renewal Reminder Notice

We will print and mail the agency's Renewal Reminder Notice to insureds with the down payment quote required to renew the policy under a pay plan with Security Federal. The agency client is responsible for reimbursement of the actual costs for postage and printing expense.

It is the responsibility of the agency client to review *AccuTrac.net* reports and determine that all applicable renewal offers have been correctly input and reminder notices processed.

CASH MANAGEMENT:

Integration of our cash management services with **AccuTrac.net**, our proprietary agency management system, aims to reduce premium trust account reconciliation to the push of a button.

**Not FDIC Insured, Not Bank Guaranteed, May Lose Value, Not Insured by any Government Agency,
Not a Bank Deposit**