

The following pages will provide detailed information about Billing, Billing Payment Schedule, Billing Transaction Details, and Premium Bearing Changes.

The AMsuite payment chart below provide the percentage amount and remaining installments left at New Business.

AMsuite New Business - Down Payment Info.			
Payment Plan Name	New Business Down Payment	Remaining Installments	State Exceptions
Full Pay Plan	100%	0	
Semi-Annual Pay Plan	50%	1	
Quarterly Pay Plan	25%	3	
Bi-Monthly Pay Plan	20%	5	CO & MI
Monthly Electronic Pay Plan	20%	8-11 varies	CO and MI = 8.22% RI = 15%

When a Bill Generated or Recurring draft will set up for Withdrawal date

- A paper invoice/bill is generated 22 days prior to due date.
- A recurring draft is created/set up 15 days prior to due date (except CO 25 days).

Recurring

- The customer can choose their draft date (1st through 28th).
- The number of installments may increase or decrease based on states renewal timing.
- Recurring payment plans installment schedule due dates will be based on the draft date chosen.
- Renewal down payment will draft the renewal payment on or after the effective date based on the date chosen.
- If the draft date lands on a holiday or weekend the payment will withdraw on the next available business day.
- There may be a month skipped, depending on the draft date chosen, to allow for customer notification (installment schedule).

New Business

- A down payment is required, unless it is billed to the mortgagee/lienholder.
- The payment schedule in AMsuite will display an installment for invoice payment plans, regardless if the down payment is paid or billed the down (22 days or 25 days).

Payment Plan Availability

- Varies based on state and premium amounts.

Installment Fee

- Each Installment may be subject to an installment fee (except the down payment for new & renewal business and adjuste bills).

Rounding differences

- Any rounding differences will occur in the beginning of the schedule.

Additional or Return Premium Endorsements

- Additional Premium Endorsement will divide equally among the remaining installments, if applicable.
- Return Premium Endorsements will reduce the next installment and skip, if applicable (reduce and skip

*Installment fees do NOT apply on full pay plans.

- From AMsuite when selected the **Billing/Make Payment** tile will provide the following information: **Billing Summary, Payment Plan Info, Policy Charges, Billing Type, and Policy Level Information.**

Account: Manufactured Home In Force

SUMMARY CONTACTS VIEW/ADD ACTIVITIES 20 VIEW/ADD NOTES 59 VIEW/UPLOAD DOCUMENTS BILLING / MAKE PAYMENT

Billing/Payment

Make a Payment

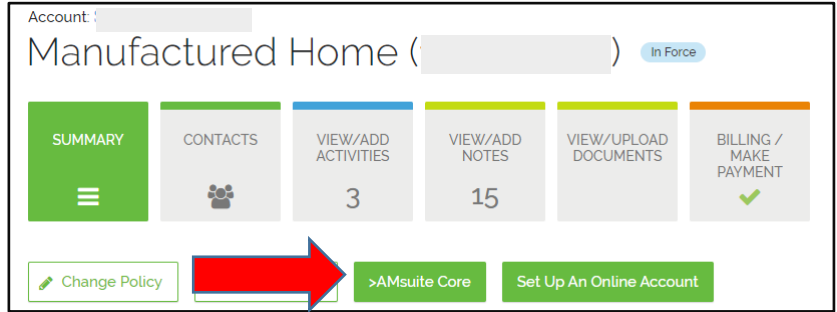
Billing Summary		Payment Plan Info		Policy Charges	
Previous Balance	\$0.00	Cancellation Status	Open	Premium Charges	\$983.00
Amount Due (Including fees and previous balance)	\$98.30	Paid Through Date	9/19/22	Other Charges	\$0.00
Due Date	9/25/22	Last Payment Date Received	8/25/22	Total Charges	\$983.00
Total Outstanding Balance	\$688.10	Last Payment Received Amount	\$98.30	<u>Plan Information</u>	
Total Amount Received	\$294.90			Bill To	<input type="text"/>
Next Bill Amount	\$98.30			Renewal Bill To	
Next Bill Due Date	10/25/22			Billing Type	Recurring Electronic
				EZPay form signed?	Yes
				EZPay form version	02-19
				Activation Code	
				Billing Method	Direct Bill
				Renew To	DirectBill
				Payment Plan	Monthly Electronic Pay Plan
				<u>Policy Level Information</u>	
				Total Payment Rejections	0
				Insufficient Funds	0
				All Others	0
				Reinstatements	0

2 The **Payment Schedule** provides the **Statement Date**, **Due Date**, **Amount**, **Paid**, **Current Due**, and any **Past Due** amounts. To view the **Payment Schedule**, continue to scroll to the bottom of the **Billing/Make Payment** Page.

- Refer to the **Statement Date** when making billing changes and the date the notice is generated
- The **Due Date** is when the next bill is due
- The **Amount** is the payment due prior to any fees
- **Paid** is the amount paid for that **Statement/Due Date**
- The **Current Due** is the amount due on the next due date with any fees
- The **Past Due** is any balance that was previous billed and not paid

Payment Schedule					
<i>*Invoice mailed/Recurring Electronic</i>					
STATEMENT DATE	DUE DATE	AMOUNT	PAID	CURRENT DUE	PAST DUE
4/24/22	6/25/22	\$98.30	\$98.30	\$0.00	\$0.00
7/10/22	7/25/22	\$98.30	\$98.30	\$0.00	\$0.00
8/10/22	8/25/22	\$98.30	\$98.30	\$0.00	\$0.00
9/10/22	9/25/22	\$98.30	\$0.00	\$98.30	\$0.00
10/10/22	10/25/22	\$98.30	\$0.00	\$0.00	\$0.00
11/10/22	11/25/22	\$98.30	\$0.00	\$0.00	\$0.00
12/10/22	12/25/22	\$98.30	\$0.00	\$0.00	\$0.00
1/10/23	1/25/23	\$98.30	\$0.00	\$0.00	\$0.00
2/10/23	2/25/23	\$98.30	\$0.00	\$0.00	\$0.00
3/10/23	3/25/23	\$98.30	\$0.00	\$0.00	\$0.00

1 From **AMsuite Core** you can view valuable billing information and timelines for policy transactions. Select **AMsuite Core** on the **Summary** page.



Once in **AMsuite Core** select **Billing** on the left to view the following information: **Billing Summary**, **Payment Plan Info**, **Policy Charges**, **Billing Type**, and **Policy Level Information**.

Under the **Transaction Details** tab the following information can be found - Payments, Payment Reversals/Rejections, Past Due Payments, amount due for Possible Reinstatement, change in Premium for policy changes.

Actions

Policy Contract

- Policy Info
- Dwelling
- Dwelling Construction
- Coverages
- Quote
- Forms
- Date: 08/11/2022
- Tools
- Summary
- Billing**
- Contacts
- Participants
- Notes
- Documents
- Policy Transactions
- Risk Analysis
- History

Billing

Billing Summary

Previous balance Due

Amount Due (including fees)

Due Date

Total Outstanding Balance \$192.71

Total Amount Received \$2,003.79

Next Bill Amount \$192.71

Next Bill Due Date 10/28/2022

Cancellation Status: Open

Paid Through Date: 11/27/2022

Last Payment Received Date: 09/26/2022

Last Payment Received Amount: \$407.42

Policy Charges

Premium Charges \$2,168.00

Other Charges \$28.00

Total Charges \$2,196.00

Plan Information

Billing Type: Recurring Electronic

EZPay Form Signed? Yes

EZPay Form Version 06-20

Activation Code

Billing Method: Direct Bill

Renew To: Direct Bill

Payment Plan: Monthly Electronic Pay Plan

Billing Contact

[View Account Billing Status](#)

Policy Level Information

Total Payment: 1

Rejections

Insufficient Funds: 1

All Others: 0

Reinstatements: 0

Transaction Details Payment Schedule

Page 1 of 2

Date	Description	Payment Plan	Effective Date	Invoice Due Date	Transaction Amount	Invoiced Amount Due	Balance
09/26/2022	Payment distributed				\$407.42	-	\$192.71
09/26/2022	Payment of \$407.42 received				-	-	\$600.13
09/13/2022	Installment Fee Assessed				\$1.00		\$600.13
09/13/2022	Installment Schedule generated for			09/28/2022		\$407.42	\$600.13
09/02/2022	Payment Reversal Notice (Non-Responsive / Electronic - ESF1						\$599.13
09/02/2022	Payment received for this policy				\$192.71	\$192.71	\$600.13

- 2 To view payments in **Transaction Details**, Select **“Payment Distributed”** to see the payment method, amount, and receipt number.

Transaction Details		Payment Schedule					
Date	Description	Payment Plan	Effective Date	Invoice Due Date	Transaction Amount	Invoiced Amount Due	Balance
09/26/2022	Payment distributed				\$407.42	-	\$192.71
09/26/2022	Payment of \$407.42 received				-	-	\$600.13
09/13/2022	Installment Fee Assessed				\$1.00		\$600.13

Transaction Return to Billing	
Date	09/26/2022
Created By	Admin Sysbilling
Source System	Policy Center Make a Payment
Payor	[REDACTED]
Payment Method	[REDACTED]
Amount	[REDACTED]
Receipt Number	[REDACTED]

Hints and Tips:

- *Payment Distributed does not always mean a payment was made. The billing is being redistributed by either a policy change, payment, reinstatement, etc.*
- *The “Payment of” and partnered with payment distributed reflects an actual payment being made.*
- *Refer to the Balance to help determine that a payment was processed. This example shows a payment was processed as the balance went down from \$600.13 to \$192.71 from the payment on 9/26.*

- 3 Payment Reversals/Rejections can be reversed payments or insufficient funds. To determine if an Insufficient Fund Fee will apply look for the fee in the **Transaction Details**. The policy will automatically cancel after 2 insufficient funds.
- The policy will **NOT** automatically reinstate with payment after 2 automatic reinstatements within a policy period.

Payment Reversal Example – no fee assessed

Transaction Details		Payment Schedule					
Date	Description	Payment Plan	Effective Date	Invoice Due Date	Transaction Amount	Invoiced Amount Due	Balance
09/22/2022	Payment distributed				\$199.18	-	\$797.72
09/22/2022	Payment of \$199.18 received				-	-	\$996.90
09/20/2022	Amounts rolled to future installment.			10/04/2022		\$199.18	\$996.90
09/11/2022	Late Fee Assessed				\$5.00		\$996.90
09/06/2022	Payment Reversal Notice (Non-Responsive / Electronic - ESF1)						\$991.90
09/06/2022	Payment reversed for this policy.				\$199.18	\$199.18	\$991.90
09/06/2022	Policy is Delinquent						\$991.90
09/06/2022	Payment distributed				\$199.18	-	\$792.72
09/06/2022	Payment of \$199.18 received				-	-	\$991.90
08/20/2022	Installment Fee Assessed				\$1.00		\$991.90

Difference in Policy Level Information between payment Reversals/Rejections and Insufficient Funds are shown below. The Insufficient Fund fee will only apply to Electronic Fund Transfers payments.

Policy Level Information	
Total Payment	5
Rejections	
Insufficient Funds	0
All Others	5
Reinstatements	0

Policy Level Information	
Total Payment	1
Rejections	
Insufficient Funds	1
All Others	0
Reinstatements	0

Insufficient Funds with fee assessed

Transaction Details		Payment Schedule					
Date	Description	Payment Plan	Effective Date	Invoice Due Date	Transaction Amount	Invoiced Amount Due	Balance
09/26/2022	Payment distributed				\$407.42	-	\$192.71
09/26/2022	Payment of \$407.42 received				-	-	\$600.13
09/13/2022	Installment Fee Assessed				\$1.00		\$600.13
09/13/2022	Installment Schedule generated for [REDACTED]			09/28/2022		\$407.42	\$600.13
09/02/2022	Payment Reversal Notice (Non-Responsive / Electronic - ESF1)						\$599.13
09/02/2022	Payment reversed for this policy.				\$193.71	\$193.71	\$599.13
09/02/2022	Payment Rejection fee assessed				\$20.00		\$405.42
08/29/2022	Payment distributed				\$193.71	-	\$385.42
08/29/2022	Payment of \$193.71 received				-	-	\$579.13

- 4 To determine if the inforce policy is pending cancellation due to past due payment review the **Billing Summary Cancellation Status**. The status will show **Pending Cancellation**.

Actions

- Policy Contract
- Policy Info
- Dwelling
- Dwelling Construction
- Coverages
- Quote
- Forms
- Date: 09/26/2022
- Tools
- Summary
- Billing**
- Contacts
- Participants
- Notes
- Documents
- Policy Transactions
- Risk Analysis
- History

Billing

This policy period is in delinquency

Billing Summary

Previous Balance Due -

Amount Due (including fees) \$374.75

Due Date 09/11/2022

Total Outstanding Balance \$379.75

Total Amount Received \$1,119.25

Next Bill Amount \$5.00

Next Bill Due Date 11/11/2022

Cancellation Status Pending Cancellation

Paid Through Date 09/11/2022

Last Payment Received 08/04/2022

Date

Last Payment Received Amount \$374.75

Policy Charges

Premium Charges \$1,479.00

Other Charges \$20.00

Total Charges \$1,499.00

Plan Information

Billing Type Invoice

Activation Code

Billing Method Direct Bill

Renew To Direct Bill

Payment Plan Quarterly Pay Plan

Billing Contact

Renewal Billing Contact [View Account Billing Status](#)

Policy Level Information

Total Payment 0

Rejections 0

Insufficient Funds 0

All Others 0

Reinstatements 0

Transaction Details | [Payment Schedule](#)

Page 1 of 2

Date	Description	Payment Plan	Effective Date	Invoice Due Date	Transaction Amount	Invoiced Amount Due	Balance
09/20/2022	Amounts rolled to future installment.			10/11/2022		\$374.75	\$379.75
09/18/2022	Late Fee Assessed				\$5.00		\$379.75
09/13/2022	Policy is Delinquent						\$374.75
08/20/2022	Adjusted Bill generated for			09/11/2022		\$374.75	\$374.75
08/04/2022	Payment distributed				\$374.75	-	\$374.75
08/04/2022	Payment of \$374.75 received				-	-	\$749.50

The **Payment Schedule** shows the **Past Due** payment for the statement of 8/20 due on 9/11 for \$374.75. The Total amount due including late fee is \$379.75.

Transaction Details		Payment Schedule				
Statement Date..↑	Due Date	Amount	Paid	Unpaid	Current Due	Past Due
09/07/2021	12/11/2021	\$369.75	\$369.75		-	-
02/17/2022	03/11/2022	\$374.75	\$374.75		-	-
05/20/2022	06/11/2022	\$374.75	\$374.75		-	-
08/20/2022	09/11/2022	\$374.75	-	\$374.75	-	\$374.75
10/20/2022	11/11/2022	\$5.00	-	\$5.00	-	-
Total		\$1,499.00	\$1,119.25	\$379.75	-	\$374.75

5 To locate the amount for possible reinstatement due to **Non-Payment Cancellation** or **Renewal Not Taken**, refer to the **Transaction Details**. Payment can be applied within 15-days of the cancellation.

- Do not refer to the **Billing Summary** for the amount due for possible reinstatement.
- To find the amount due for possible reinstatement, refer to the **Transaction Details** and look for the last bill that was generated.

Billing

This policy period is in delinquency

<p>Billing Summary</p> <p>Previous Balance Due</p> <p>Amount Due (including fees) X \$105.00</p> <p>Due Date 09/22/2022</p> <p>Total Outstanding Balance X \$105.00</p> <p>Total Amount Received -</p> <p>Next Bill Amount</p> <p>Next Bill Due Date</p>	<p>Cancellation Status Canceled</p> <p>Paid Through Date</p> <p>Last Payment Received Date</p> <p>Last Payment Received Amount</p>	<p>Policy Charges</p> <p>Premium Charges \$100.00</p> <p>Other Charges \$5.00</p> <p>Total Charges \$105.00</p> <p>Plan Information</p> <p>Billing Type Invoice</p> <p>Billing Method Direct Bill</p> <p>Renew To Direct Bill</p> <p>Payment Plan Full Pay Plan</p> <p>Billing Contact View Account Billing Status</p> <p>Policy Level Information</p> <p>Total Payment 0</p> <p>Rejections</p> <p>Insufficient Funds 0</p> <p>All Others 0</p> <p>Reinstatements 0</p>
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Transaction Details | [Payment Schedule](#)

Date	Description	Payment Plan	Effective Date	Invoice Due Date	Transaction Amount	Invoiced Amount Due	Balance
09/22/2022	Cancelled	Full Pay Plan	09/22/2022		(\$407.00)	\$100.00	\$105.00
09/22/2022	Policy Status Notice generated						\$105.00
09/20/2022	Amounts rolled to future installment.			10/12/2022		\$507.00	\$512.00
09/04/2022	Late Fee Assessed				\$5.00		\$512.00
08/30/2022	Policy is Delinquent						\$507.00
08/06/2022	Adjusted Bill generated for			08/27/2022		\$507.00	\$507.00
08/05/2022	Policy Issuance	Full Pay Plan	08/12/2022		\$507.00	-	\$507.00

Refer to the last bill that was generated in the **Transaction Details**. For this policy, the adjusted bill was generated on 8/06 for the due date 8/27. The invoiced amount was for \$507.00.

The payment amount for possible reinstatement is \$507.00 and needs to be paid within 15 days of the cancellation date of 9/22.

6 The **Transaction Details** provide information on how much the premium bearing policy changes increase or decrease the policy.

- Refer to the **Description** in the **Transaction Details** to see if a policy change has been completed.
- If the **Transaction Amount** is red, the policy is decreasing in premium.

The **Transaction Details** show a policy change was completed on 9/27 for the transaction amount \$16.67. The policy increased \$16.67, and the balance increased from \$2,688.00 to \$2,704.67.

Transaction Details		Payment Schedule					
Date	Description	Payment Plan	Effective Date	Invoice Due Date	Transaction Amount	Invoiced Amount D...	Balance
09/27/2022	Policy has been changed	Monthly Electronic Pay P...	09/27/2022		\$16.67	-	\$2,704.67
09/21/2022	Installment Schedule ge...			09/20/2022		-	\$2,688.00
09/20/2022	Suspense Payment was ...				\$672.00		\$2,688.00
09/20/2022	Policy Issuance	Monthly Electronic Pay P...	09/20/2022		\$3,360.00	-	\$3,360.00

The **Transaction Details** show a policy change was completed on 9/27 for the transaction amount **\$54.00**. The policy decreased **\$54.00**, and the balance decreased from \$919.25 to \$865.25.

- **Payment distributed** will show when a policy change is made regardless of if it is a premium or non premium bearing change.

Date	Description	Payment Plan	Effective Date	Invoice Due Date	Transaction Amount	Invoiced Amount Due	Balance
09/27/2022	Payment distributed				\$218.75	-	\$865.25
09/27/2022	Payment distributed				\$54.00	-	\$865.25
09/27/2022	Payment distributed				\$218.75	-	\$919.25
09/27/2022	Policy has been changed	Quarterly Pay Plan	09/27/2022		(\$54.00)	-	\$865.25
09/27/2022	Billing Type changed from Invoice to Recurring Electronic						-
09/27/2022	Renewal Confirmed						-
09/27/2022	Payment distributed				\$218.75	-	\$919.25
09/27/2022	Reinstatement fee assessed.				\$5.00		-
09/27/2022	Policy Period has been reinstated.	Quarterly Pay Plan	09/16/2022		\$1,133.00	-	\$1,138.00
09/27/2022	Payment of \$218.75 received					-	-

For Agent Use Only - Not for Distribution

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