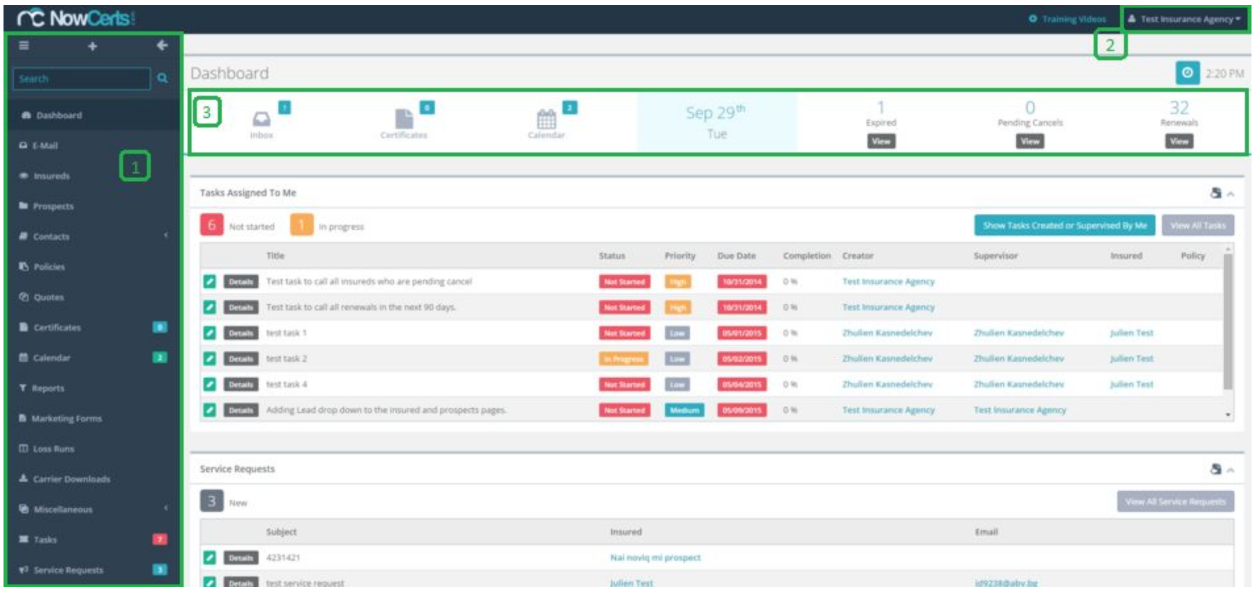
Training Checklist (downloadable)

Training Checklist

1. **Navigation**

-Dashboard Overview

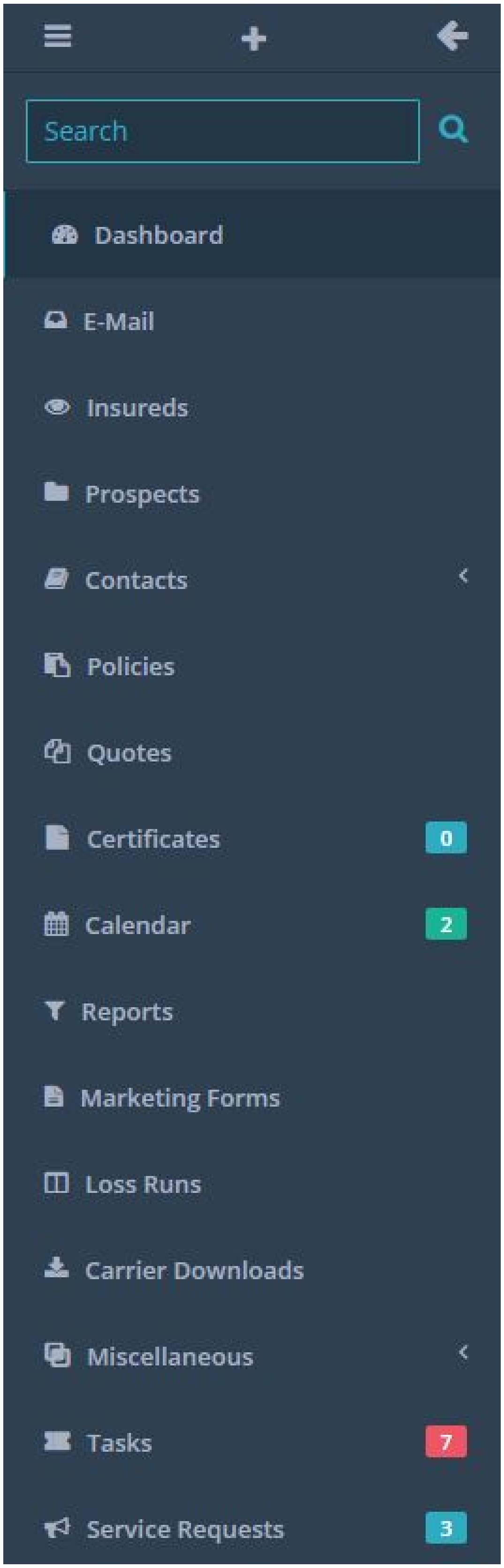


Welcome to NowCerts. The most powerful Agency Management System (AMS). You will find NowCerts.com to be robust and easy to use. This section will explain the basic layout.

- Main Menu: (Marked 1) This is the main navigation tool between different everyday operations of your system.
- Agency Menu: (Marked 2) This menu is used to set up your account, your agents, and submit Agency Requests.

Dashboard Stats: (Marked 3) This bar shows stats about your activity and provides quick links operations due.

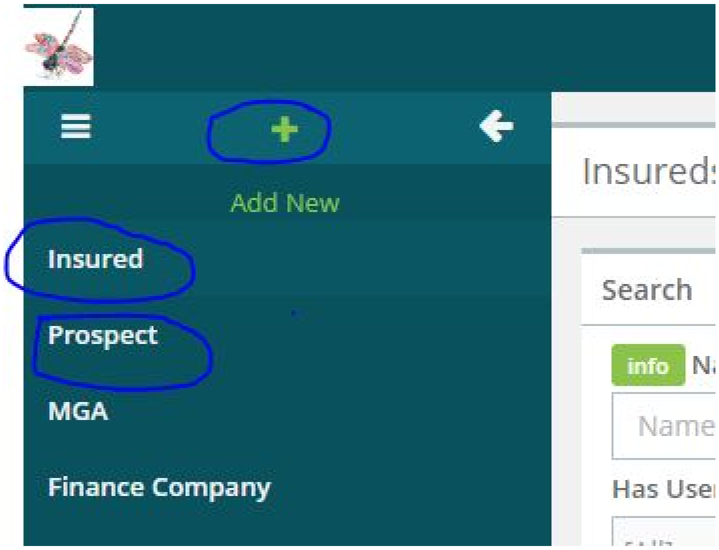
Navigation Menu


Search
Dashboard
E-Mail
Insureds
Prospects
Contacts
Policies
Quotes
Certificates
0
Calendar
2
Reports
Marketing Forms
Loss Runs
Carrier Downloads
Miscellaneous
Tasks
7
Service Requests
3

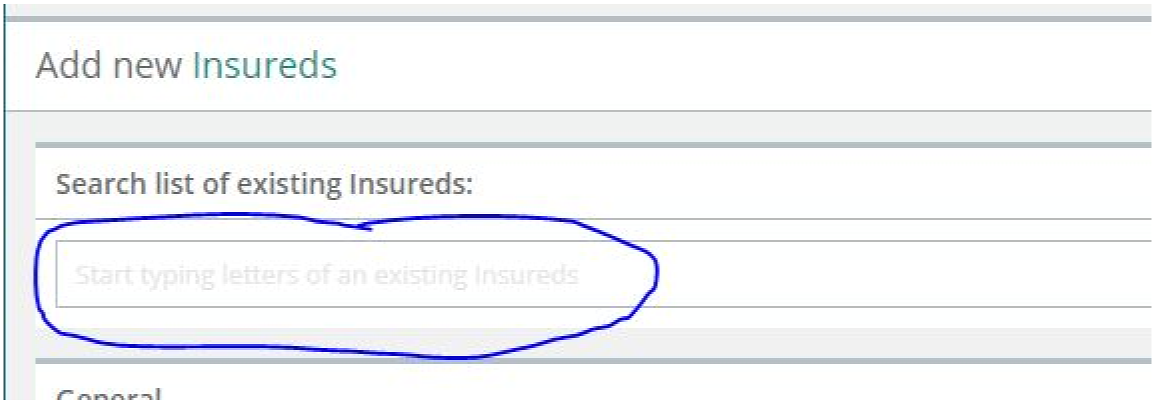
- The navigation toggle on the top (≡) is used to minimize the menu screen and expand your work surface and vice versa.
- You can click on the (+) to quickly add an item.
- The search bar inside of the Main Menu is a global search field. Since it is a global search method, it might return many results. It is recommended you choose your specific section from below, e.g. Insureds, and search for the desired term in that screen. That way, your results would be limited to your to that section, Insureds data in this example.
- Some of the menu items will show a number next to them to signify an action due or a recent change.

2) **Entering in new clients and prospects**

-Click add new entry (plus sign in the top left corner and select insured or prospect



You can fill in all of the pertinent information for you insured, such as name, social, date of birth. License number, phone number and email. Remember to check the list of existing insureds or prospects to ensure you are not making a duplicate entry.



Video links;

- Entering in a prospect/insured

https://youtu.be/yQafuPIVXlg

- Deleting an insured/Prospect

https://youtu.be/sDZQHksfsdY

Making a prospect an insured

https://youtu.be/ct8ezNykF50

1. **Merging duplicates**

Sometimes when entering in insureds or prospects a duplicate is created, this can also happen when processing carrier downloads. To merge an insured, you will go into the details of the insured and in the general tab select merge insureds. It is important to remember to merge **into** the insured that is the most accurate including contact info. In the merge insureds page, I can enter in the name of the insured and it will give me options the insured that is in red is the insured you are merging into. The insured in black is the one you want to select. After hitting merge, you will see the merged insured's name in the aliases.
Video Link:
https://youtu.be/yUmdscC1Spk

1. **Policies**
2. Entering

https://youtu.be/K45qcoiHjXs

- Deleting- Please be careful when deleting policies. Once they are deleted, they cannot be recovered, only recreated. If you do not have the permissions in your agent configuration to delete the policy please see you agency admin for assistance.

https://youtu.be/QKo7nedCIEM

- Reassigning a policy to a different insured

https://youtu.be/E8WyssX2gYA

1. **Master Certificates/Sending certificates/Additional Interests**

https://youtu.be/PZagxTKNo7w

- Mass action certificates

1. **Adding Endorsements/Billing types**

Things to keep in mind when choosing what type of billing you need to use:

-What is the breakdown for the premium due (down payment, financing, PIF)?
-Are there any non-premium items (Fees, taxes, other)?
-What payments do I need to collect from insureds (Receivables), what funds do I need to send out to carrier/MGA (payables)?
-What Commissions do I need to record and what non-commission revenue do I need to record (Fees)?

With that in mind, here are the types of billing we have:

- **Direct Bill**.

The carrier or the MGA handles all the billing. The agency does not handle any money. For this type of billing, the agency does not need to generate any records aside from noting the change of coverage AND record commission. There are no Receivables from the insured and no Payables to the carrier/MGA.
https://youtu.be/IhP7ss2kXwk

- **Direct Bill with downpayment**.

DB but with a twist - the agency needs to collect a down payment. The rest of the billing is done by the carrier (as above in DB). There is just one set of transactions to record: Receivable for the down payment and Payable for the down payment (net of commission to the carrier). The fees and commissions remain separate billing types.
https://youtu.be/PH6U3rXSYdU

- **Agency Bill -Paid in Full (PIF)**

In this case, the agency is responsible for collecting the entire premium, but it is all paid in the beginning. This in effect is similar to DB with a down payment. There is just one set of transactions to record.
https://youtu.be/8v9h1VsMNw0

- **Agency bill with Outside Financing**

In this case, the agency collects the down payment and then arranges for a finance company to finance and collect payments for the balance. Practically, it is similar to Agency Bill - PIF above. Agency collects just one receivable and sends out one payable.
https://youtu.be/Ix9vY7LQGfs
Agency Bill with Financing where the Agency processes the financing-

- **Agency Bill - Monthly**

Agency is responsible for collecting all installments on a policy (e.g. a commercial usually has a 25% down payment plus 9 monthly installments).

https://youtu.be/rMd4eKxZonU

1. **Creating invoices**
   You can create an invoice after adding an endorsement with payables and receivables included. Here's how;

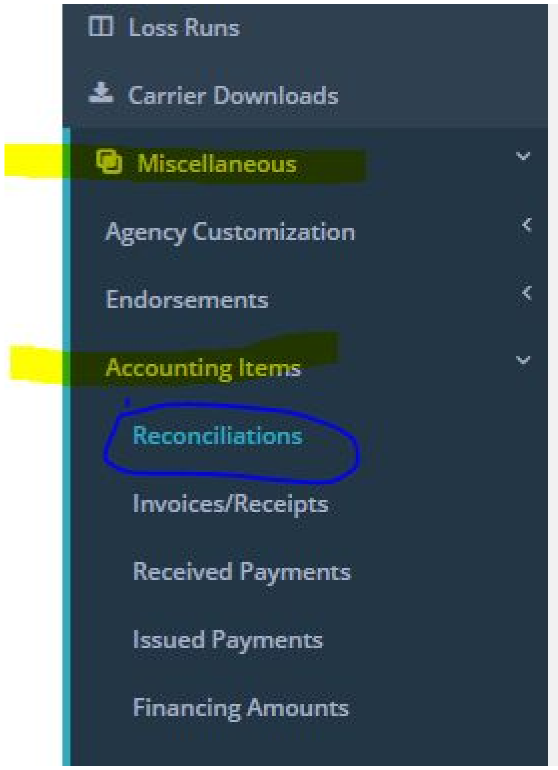
https://youtu.be/U7WPr3Y-f-E

Editing and endorsement with invoices and payments attached;
https://youtu.be/hPCcxjnvpnY

1. **Reconciliations**

The Nowcerts commissions reconciliations module allows users to mark hundreds of commission as paid in just seconds. Here is a quick overview of the process.

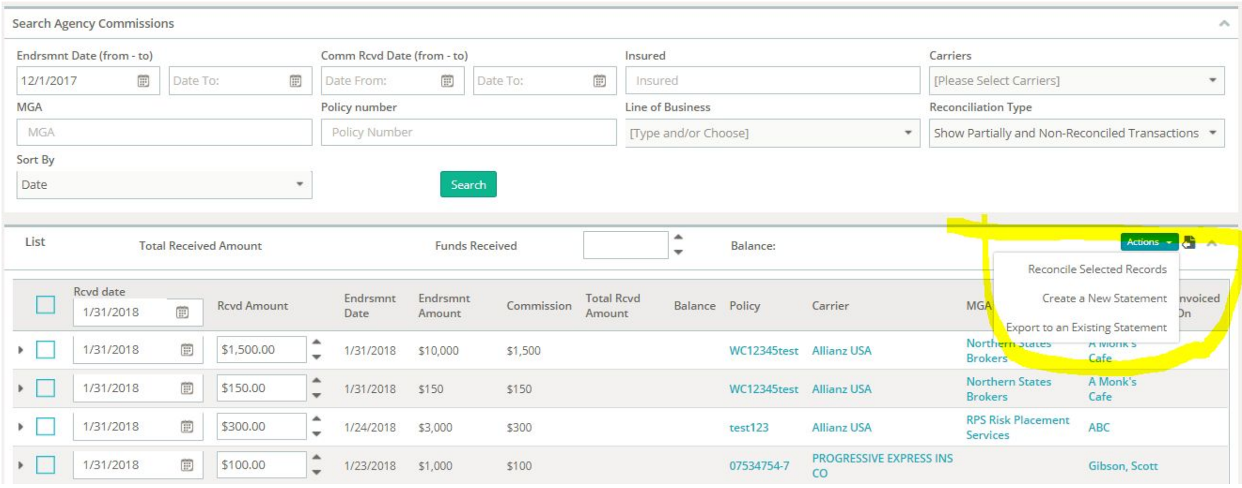
1 -Go to Miscellaneous. Click Accounting items. Select Reconciliations. The idea is this. First, Reconcile Agency Commission so then you can pay agents/producers (from funds received by the agency)



2- First, let "reconcile" agency commissions, meaning apply received payments to expected agency commission amounts. So, from the drop-down select "Manually Reconcile Agency Commissions".

3- Use the filters to select a certain set of transactions. Usually, agencies use endorsement dates and carrier/MGA to reconcile a statement they have received.
example:

Select the records you want to reconcile (to apply a received commission payment), make sure you verify the suggested amount and the payment date. Then from the Actions select *Reconcile*
Selecting "*Create new statement*" will also reconcile the selected commissions.



This is it. You can potentially apply a payment to thousands of agency commissions in just seconds.

1. **Uploading docs**

https://youtu.be/5yAjFCRwuUY

1. **Filling out Acord forms/Applications**

https://youtu.be/nluLspcZ9qg

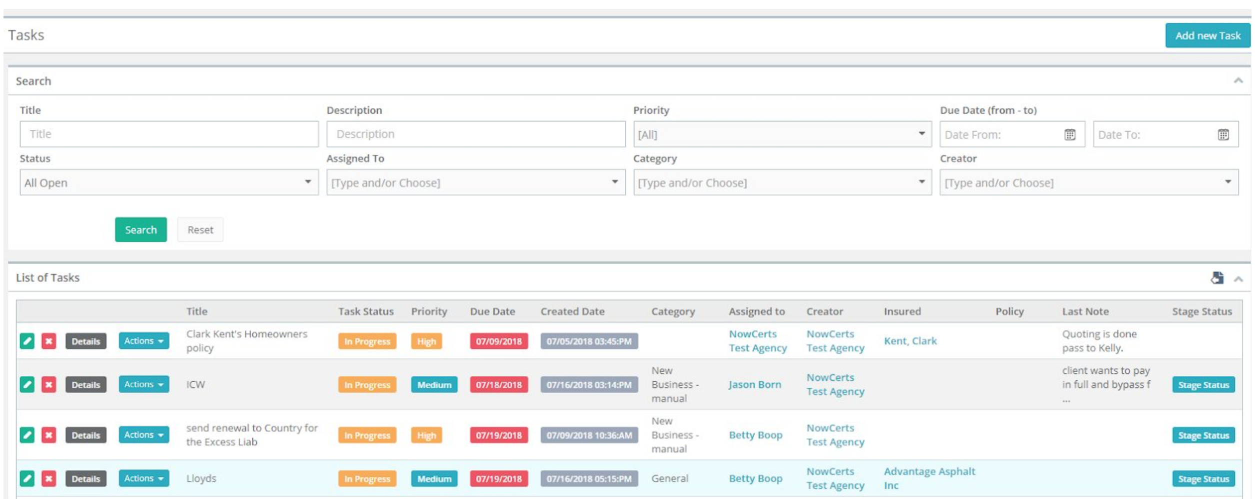
1. **Workflow- Tasks/activity reminders**

Nowcerts offers a plethora of tools to help users manage their workflow and for agencies to manage workload and stay on top of production and support.
There are Tasks, Activity Reminders, To-Do list, Opportunities, Service Requests, Endorsement status, Upcoming Renewals, Important dates, user messages/notifications, etc.
With so many options, it is not surprising that new users often ask what are the differences and what tools do I need to use?

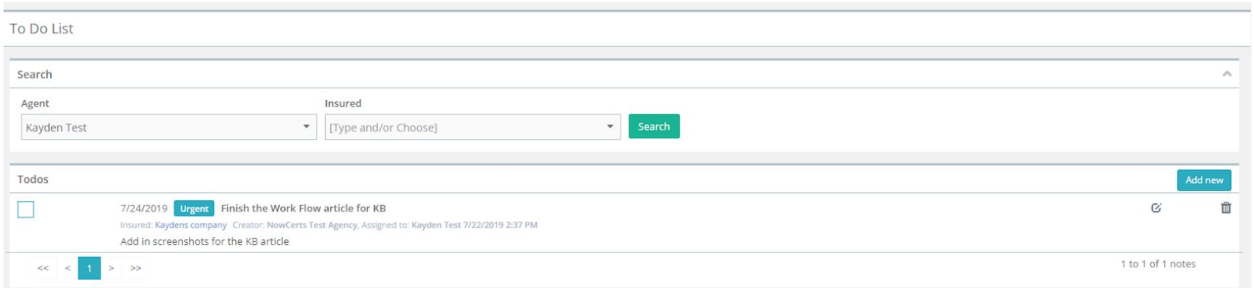
There is no single correct answer. Users with various responsibilities and work habits, find certain tools to be most effective for managing their workflow.
Below are brief descriptions of the various options that should help you make your own choices as to what tools are best suited for your needs.

Tasks: When do we use Tasks?

Tasks are the main (and most popular) vehicle for distributing and keeping track of workflow, especially in agencies with multiple users who have defined roles. Tasks are exactly what they sound like. Tasks can be customized to create a standardized workflow that all agents can use. This can be done by going to Miscellaneous on the left menu, Agency Customization and the Tasks- Categories and stages. As an example, you could create the category - Renewal. The first stage may be to contact the insured, the description would be the instructions for that stage. In this case, the instruction might be to review coverages and insured items. your next stage may be to collect loss runs, then maybe prepare applications, etc. If a stage is not necessary it can be marked as such in the task that is created. Each stage can be updated with regards to status. Notes/comments can be added as things progress, so there is a history of what was done and when. Remember if you assign a task to an agent that agent can only move the task to done. They will need to reassign it to the creator to have it marked as complete and removed from the list of open tasks. This is by design. The hope is that the creator will be able to review as necessary, see what was done, giving them peace of mind that it is in fact complete, but also giving them the opportunity review for teaching opportunities to help agents progress and learn from each other.



To do: This is a simple *one-and-done* check-off list literally designed to remind you to do basic tasks. Examples include take out the trash, run a report, cancel my gym membership, renew my license.
Think of this as a long term wish list: eg: "I need to change the oil on my Maserati". This is not commonly used for daily workflow management.



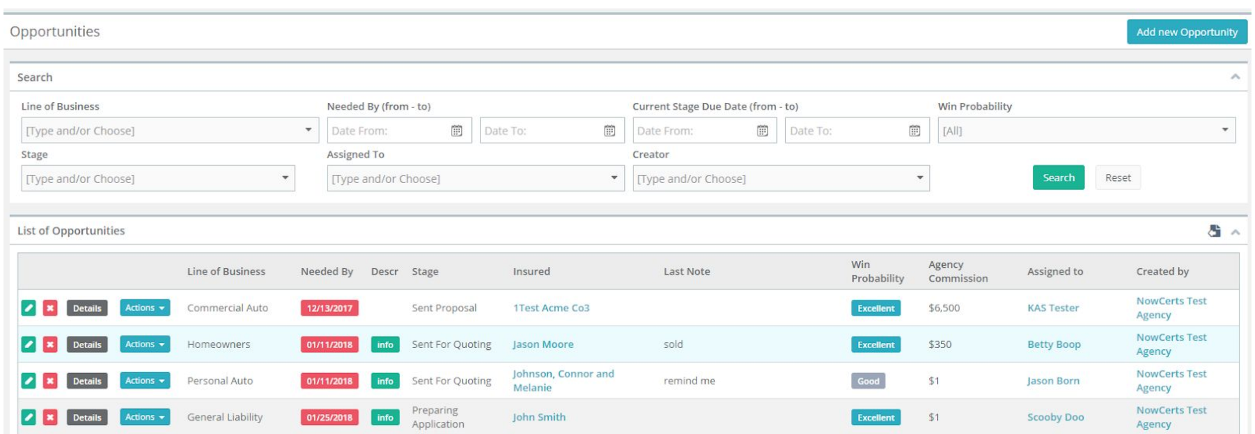
Opportunities are for tracking production (including renewals)

Opportunities are a commonly used concept in CRM systems. They are designed to manage sales. These are new sales opportunities, Cross-sell, even Renewals.

How do opportunities relate to prospects? Wouldn't they be opportunities as well?

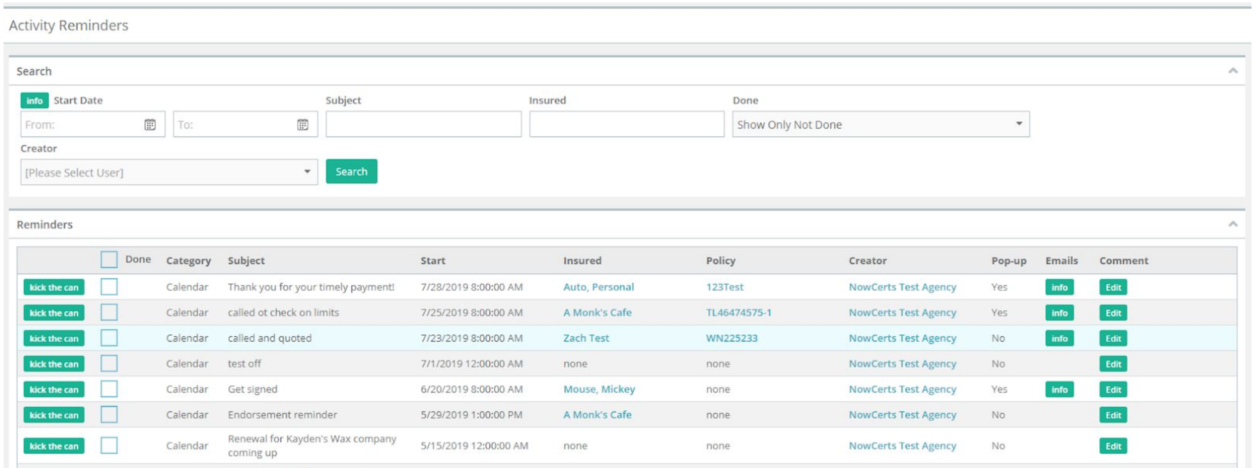
A prospect can have multiple opportunities - Think of Prospect as the Insured and Opportunity as the policy. (Opportunity -> Quote -> Policy)

An insured can have an opportunity, too - a cross-sell. Some agencies consider Renewals as opportunities as well (especially in Commercial Lines) Opportunities can also be a valuable tool for tracking quote to bind ratios for agents and also to value of a certain referral source. It is good to know if a referral is valuable and worth paying for.



Activity reminders: *How do these differ from To-Do's?*

These are actual calendar events. As we discussed, people think of the Activity Reminders list as "*my daily To-Do list*". Reminders are also called Suspenses in some systems. This should be the first page users look at when they log in the morning. If properly used, it will tell the user what they need to be working on today. When creating reminders one can select to receive an email as another way of being notified there is something to do. The To-Do list is meant to be more of a "wish list" while Activity Reminders is a list of work items that needs to be done. Unlike To-Dos, Activity reminders are definitely *date sensitive*. Together with Tasks, Activity reminders are the most popular method for managing workflow.



Important Dates:

This is a user-defined checklist of items that need to be completed with each new policy (or renewal). You can define templates for "New Personal Auto" , "Renewal BOP", etc and have a checklist of things that need to be completed.

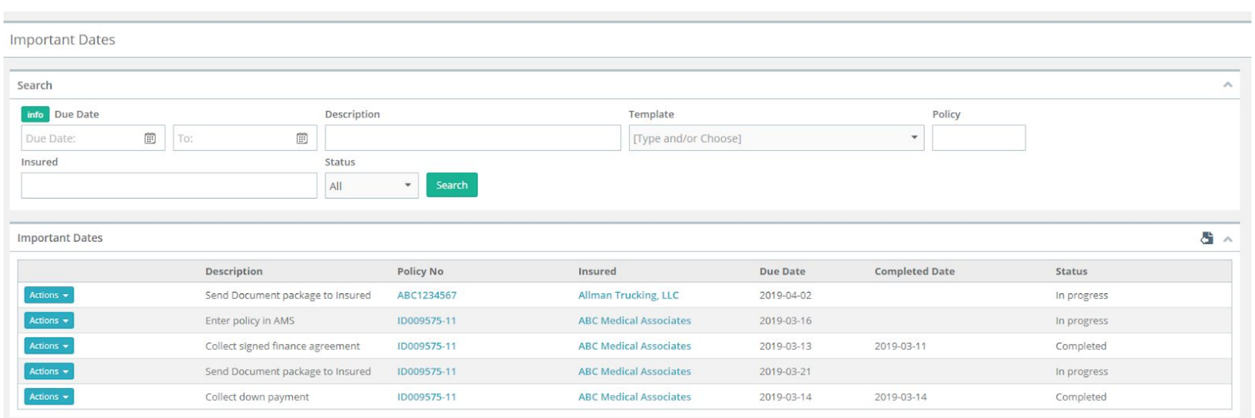
Example: 1. Collect e-singed application,

2. Collect down-payment

3. Collect Finance agreement

4. Send Welcome email (or trigger drip campaign), etc.

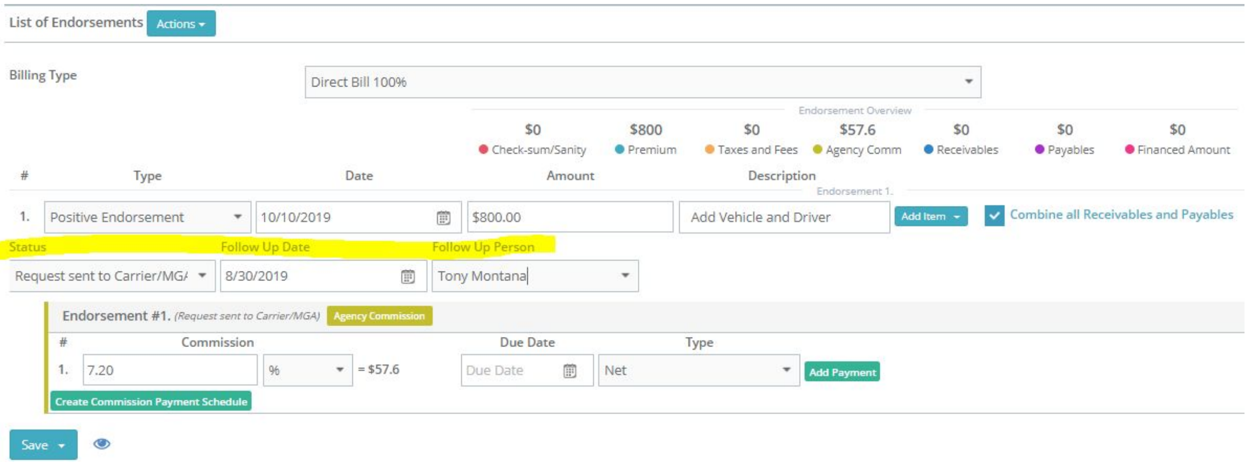
Important dates can be an invaluable tool to manage new policies and cut back E&O exposure. Go to MISCELLANEOUS --> Agency Customization --> Important Dates to define your important dates templates.



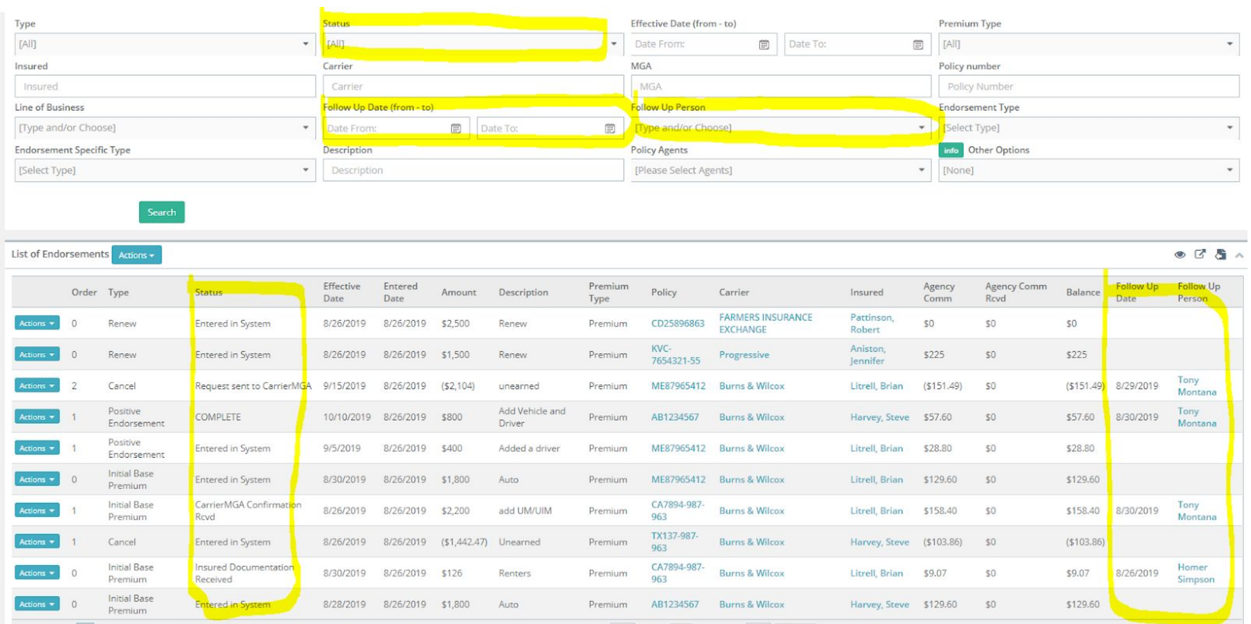
Endorsement Status, follow-up date and follow up person:

This is another powerful tool for keeping track of endorsements and making sure that nothing "falls through the cracks".

As you enter endorsements, there is na option to chose a stage or status. You can also select a follow update and a follow up person.



Then you can use the Endorsements table and filters, to keep track of the endorsements Status. (go to MISCELLANEOUS --> Endorsements --> Endorsements/fees/taxes)



	Order	Type	Status	Effective Date	Entered Date	Amount	Description	Premium Type	Policy	Carrier	Insured	Agency Comm	Agency Comm Rcvd	Balance	Follow Up Date	Follow Up Person
Actions	0	Renew	Entered in System	8/26/2019	8/26/2019	$2,500	Renew	Premium	CD25896863	FARMERS INSURANCE EXCHANGE	Pattinson, Robert	$0	$0	$0		
Actions	0	Renew	Entered in System	8/26/2019	8/26/2019	$1,500	Renew	Premium	KVC-7654321-55	Progressive	Aniston, Jennifer	$225	$0	$225		
Actions	2	Cancel	Request sent to CarrierMGA	9/15/2019	8/26/2019	($2,104)	unearned	Premium	ME87965412	Burns & Wilcox	Litrell, Brian	($151.49)	$0	($151.49)	8/29/2019	Tony Montana
Actions	1	Positive Endorsement	COMPLETE	10/10/2019	8/26/2019	$800	Add Vehicle and Driver	Premium	AB1234567	Burns & Wilcox	Harvey, Steve	$57.60	$0	$57.60	8/30/2019	Tony Montana
Actions	1	Positive Endorsement	Entered in System	9/5/2019	8/26/2019	$400	Added a driver	Premium	ME87965412	Burns & Wilcox	Litrell, Brian	$28.80	$0	$28.80		
Actions	0	Initial Base Premium	Entered in System	8/30/2019	8/26/2019	$1,800	Auto	Premium	ME87965412	Burns & Wilcox	Litrell, Brian	$129.60	$0	$129.60		
Actions	1	Initial Base Premium	CarrierMGA Confirmation Rcvd	8/26/2019	8/26/2019	$2,200	add UM/UIM	Premium	CA7894-987-963	Burns & Wilcox	Litrell, Brian	$158.40	$0	$158.40	8/30/2019	Tony Montana
Actions	1	Cancel	Entered in System	8/26/2019	8/26/2019	($1,442.47)	Unearned	Premium	TX137-987-963	Burns & Wilcox	Harvey, Steve	($103.86)	$0	($103.86)		
Actions	0	Initial Base Premium	Insured Documentation Received	8/30/2019	8/26/2019	$126	Renters	Premium	CA7894-987-963	Burns & Wilcox	Litrell, Brian	$9.07	$0	$9.07	8/26/2019	Homer Simpson
Actions	0	Initial Base Premium	Entered in System	8/28/2019	8/26/2019	$1,800	Auto	Premium	AB1234567	Burns & Wilcox	Harvey, Steve	$129.60	$0	$129.60		

We hope that this brief overview of workflow management tools provided enough information to encourage you to explore these options and decide which ones match your work responsibilities and preferences.

Please keep in mind that with the options to combine and customize elements of these tools, you can create even more powerful workflow management processes.