

# TRAVIS

## US AUTO

## Products

### PHONE NUMBERS YOU NEED TO KNOW

US Auto Help Desk

**FOR AGENTS ONLY!!**

Statewide 1-888-886-1201

Dallas area 1-972-233-0720

Fax 1-800-392-2405

Claims and Customer Service (Your Area Code) 730-5678

**AUDITING DEPARTMENT**

**800-392-2405**

Fax Policy Applications and Paperwork (keep originals at your office)

EMAIL PICTURES TO: usauto@newmail.to

## ***TRAVIS Insurance Services, Inc***

Scott Travis 210-823-6164/830-755-5116

Sean Seamster 210-849-2574/830-755-5116

Bill Bush 469-877-0358/830-755-5116

FAX 830-755-5117

Email: [travisinsurance@jump.net](mailto:travisinsurance@jump.net)

# **US AUTO**

## ***Eight-Step Policy Process***

STEP ONE: Log On with **your** Agent ID and Password

- **If you do not have your own ID & Password, call Sean ASAP 210-849-2574.**

STEP TWO: Input customer's information into system

STEP THREE: Print Out Downloaded Paperwork

- **If paperwork fails to print call Helpdesk 888-886-1201**

STEP FOUR: Collect Valid Signatures, Pictures and Payment from Customer

STEP FIVE: Give Copy of Paperwork to Customer

STEP SIX: Fax Paperwork (not pictures) to 800-392-2405

STEP SEVEN: Mail or Email Pictures to US Auto

- **Email Address = [usautoinsurance@hotmail.com](mailto:usautoinsurance@hotmail.com)**
- **Mailing Address = P.O. Box 802205 Dallas, TX 75380-2205**

STEP EIGHT: File Paperwork and Pictures in Your Office

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**MISTAKES?** **IMMEDIATELY** Call Helpdesk at 888-886-1201. Explain mistake and follow instructions.

**REINSTATEMENTS?** Receive Payment through system. Have customer sign paperwork and fax to **800-392-2405**.

**CANCELLATION REQUESTS?** Enter Request through system. Have customer sign paperwork and fax to **800-392-2405**.

**ENDORSEMENTS?** Unless certified on endorsement feature, call the Helpdesk at 888-886-1201. They will process the endorsement and help you print the required paperwork. Fax signed paperwork to **800-392-2405**. *Mail or EMAIL required pictures to US Auto*

# US AUTO AGENT TRAINING PROCEDURE

In order to receive an Agent ID from US Auto, each agent must demonstrate familiarity and a complete understanding of the US Auto software program and US Auto procedures.

The prospective agent needs to:

- 1) Read through the following packet to understand and familiarize yourself with the program and procedures
- 2) Logon on to the demo program for your agency (Agent ID = **00091** Password = **demo**)
- 3) Write one liability and one full coverage policy on the demo program and complete the assessment at the end of this packet.
- 4) Fax the demo policies along with a cover sheet that clearly states your agency, its location, contact information and your name to 830-816-2574.
- 5) Fill out an Agent ID and Password Request and fax it to 830-816-2574.
- 6) Once the paperwork has processed (usually 1-2 days), you will need to pass a short assessment by phone. A representative will call and ask several of the assessment questions from the back of this training packet. After those questions are answered correctly, a code will be issued immediately.

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**General Information:**  
**U.S. AUTO RATES**

*Bexar County and all adjacent counties*  
*2002*

<u>DRIVER</u>	<u>AGE</u>	<u>DOWN</u>	<u>MONTH</u>
MARRIED			
FEMALE	19 & OLDER	49	44
FEMALE	21 & OLDER	49	44
MALE (ANY)	25 & OLDER	49	44
TWO VEHICLES		91	78
(1) SPEEDING TICKET		62	49
(1) DWI		78	65
(1) ACCIDENT		64	51

**Help Desk Hours:** 9am-7pm Monday-Saturday  
Phone 1-888-886-1201  
Toll free fax 1-866-858-5355

**Gary, Tina, and Janet** are available for technical help, policy information, customer service and changes. They can also write the policy for you and fax you the paperwork for client signatures.

# **General Information:**

## **U.S. AUTO RATES**

### **TRAVIS INSURANCE SERVICES**

*FLAT RATES FOR ALL ZIP CODES IN METROPLEX*

*AUSTIN, RURAL WEST TEXAS, RURAL SOUTH TEXAS, & RURAL EAST TEXAS*

<b>DRIVER</b>	<b>AGE</b>	<b>DOWN</b>	<b>MONTH</b>
MARRIED			
FEMALE	19 & OLDER	69	59
FEMALE	21 & OLDER	69	59
MALE (ANY)	25 & OLDER	69	59
TWO VEHICLES		132	108
(1) SPEEDING TICKET		79	66
(1) ACCIDENT		82	69
(1) DWI/DUI		101	88

**Help Desk Hours: 9am-7pm Monday-Saturday**

**Phone 1-888-886-1201**

***Toll free fax 1-866-858-5355***

**Gary, Tina, Glen, Josh, and Jeremy**, are available for technical help, policy information, customer service and changes. They can also write the policy for you and fax the paperwork for client signatures if needed.

**General Information:**  
**U.S. AUTO RATES**  
**TRAVIS INSURANCE SERVICES**  
*Harris and Adjacent counties\**

<b>DRIVER</b>	<b>AGE</b>	<b>DOWN</b>	<b>MONTH</b>
MARRIED FEMALE	19 & OLDER	69	59
FEMALE	21 & OLDER	69	59
MALE (ANY)	25 & OLDER	69	59
TWO VEHICLES		132	108
(1) SPEEDING TICKET		79	66
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**General Information:**  
**U.S. AUTO RATES**  
**TRAVIS INSURANCE SERVICES**  
*El Paso and adjacent counties\**

<b>DRIVER</b>	<b>AGE</b>	<b>DOWN</b>	<b>MONTH</b>
MARRIED FEMALE	19 & OLDER	69	59
FEMALE	21 & OLDER	69	59
MALE (ANY)	25 & OLDER	69	59
TWO VEHICLES		132	108
(1) SPEEDING TICKET		79	66
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**Help Desk Hours:** 9am-7pm Monday-Saturday  
 Phone 1-888-886-1201  
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**Gary, Tina, Glenn and Jeremy** are available for technical help, policy information, customer service and changes. *They can also write the policy for you and fax you the paperwork for client signatures*

# **General Information:**

## **Basic Underwriting Guidelines\***

All Insured Drivers must be without a felony conviction.

No Insured Driver may have received more than 1 ticket in 3 years from the following: DUI, DWI, Open Container, Racing, Hit/Run, Reckless Driving, etc.

No Insured Driver may have received more than 5 tickets in 3 years for the following: Speeding, Stop Sign, Red Light, etc.

No Insured Driver may be planning to rent a car during the policy term.

No Insured Driver may have had more than 1 “at fault” accident in 3 years.

The vehicle title must name the primary insured for the first vehicle and all vehicles must be titled to the primary insured or spouse.

All Insured Vehicles must not be used for business purposes.

All Insured Vehicles must be valued at less than \$35,000 ACV by NADA to qualify for PD coverage.

All Policies are written for 6 months.

Each monthly premium must be received in advance of the month of coverage.

All policies require the valid VIN for all insured vehicles before issuance.

Spouses must be shown on policy as either an included or excluded driver.

\* These guidelines are not complete Underwriting Rules as filed.



# General Information:

## System Information

**1. LOGGING ON: Logon ID Number and Password** is individually created for each agent and their employees who are actively writing policies. They are not to be shared or borrowed from one another. U.S. Auto views them as part of our security.

When you logon for the first time use "**csi**" as the one time use password, you will be prompted to change it to a password you can easily remember. For training and practicing purposes use the demo ID # and demo password.

**Use: logon # \_\_\_\_\_ 91 & (Password) type "demo"**

- 1) Connect to the Internet, using your Internet provider.
- 2) Minimize the newly connected web page.
- 3) Click the U.S. Auto icon (red car) from the computer desktop screen.
- 4) At U.S. Auto site, logon using your **Agent ID and Password**.
- 5) At the Main Menu choose desired action.

**2. HELP DESK:** the Help Desk can answer any questions, solve computer glitches, and make policy changes. They can also write your policy and fax you the paperwork for client signatures if time allows.

**The Agent's Help Desk is for AGENTS and EMPLOYEES ONLY and is not for customers, so please assist us by not giving out the Help Desk phone number. AGENT'S HELP DESK**

### **HOURS:**

***MONDAY – SATURDAY 9 AM – 7 PM***

**INSIDE DALLAS AREA DIAL: 972- 233- 0720**

**OUTSIDE DALLAS AREA DIAL: 1- 888- 886- 1201**

**FAX: 800 - 392 - 2405**

**3. VALID FORMS:** All applications and transactions must be submitted on U.S. Auto Insurance Services forms generated by U.S. Auto System. ACCORD or other generic forms are not accepted by US Auto. Policy must be completed entirely with a copy of Applicant's drivers license. (If possible, copies of all drivers' licenses listed on the Application should be attached.) **The Application will be attached to and become a part of the Policy.** Errors and omissions may result in denial of coverage and the policy will be considered void.

**4. PICTURES:** If the Application contains the coverage's of Comprehensive, Collision, and UM/PD, two clear photos must be attached to the Application. If the vehicle is at a dealership have the primary insured sign the waiver, declaring that the policy will cancel if they do not return for photos inside of 10 days. Digital pictures can be emailed to [usautoinsurance@hotmail.com](mailto:usautoinsurance@hotmail.com).

**6. BANK DRAFTS:** The proper premium remittance will be drafted from the agent's specified bank account, two complete business days after the policy was written.

**7. FLAT CANCELLATIONS:** No flat cancellations will be allowed on any policies returned after inception date. All cancellation requests must indicate the reason for Cancellation. ***All cancellations by the company will be pro-rata.***

**U. S. Auto Insurance Services**  
**HOW TO WRITE A POLICY**  
**U.S. AUTO QUICK REFERENCE GUIDE**



HELP DESK: 888-886-1201

FAX: 800-392-2405

CLAIMS: 888-886-3370

**TIPS:**

1. Click **TRAVIS** icon (red car) from main computer screen.
2. At **TRAVIS** site, log on using Agency Id and Agent Password.
3. At Main Menu choose requested action.

**STEP 1: QUOTE THE POLICY**

1. Fill in all requested info on **SCREEN ONE**
  - Policy is rated by the active driver with worst driving record.
  - Driver must be licensed for at least three (3) years.
  - No felony convictions allowed.
  - If SR-22 is requested, **CLICK** the **small box** to the left of the SR-22 option (The SR-22 option is for the primary insured driver only).
2. **CLICK "CONTINUE"** to proceed to second screen.  
**SCREEN TWO** requests vehicle info and completes quote.
3. Fill in year, make, and **CLICK** the **"PICK VEHICLE"** to choose exact model.
  - a. Double check the vehicle match by comparing the partial VIN # by **CLICKING "ADDITIONAL INFORMATION"**. The **partial VIN #** is listed in the next to last column.
  - b. Choose the exact year model by clicking the line that matches the vehicle you are quoting.
4. **CLICK "QUOTE"** button to receive a rate.
  - If customer wants a policy then answer the questions about business use and future knowledge of planning to rent a car. Answering **"NO"** to these questions will allow you to continue writing the policy.
  - U.S. Auto **does not issue Non-owner policies**.

*(The system will alert you regarding any incorrect information by using a message box that will appear in the middle of the computer screen. You must correct that information to continue.)*
5. To continue **CLICK "SELL POLICY"**.

**STEP 2: CONTACT & EMPLOYMENT INFORMATION**

1. Enter both home and work phone number if available. (NOTE: **Home phone number is required.**)
  - If client wishes to have mail sent to another address, **CLICK small box**, enter different address other than garage address.

- Effective date: if customer wants to start policy for future start date enter that date in this field. Date can only be up to 30 days in the future. (The date cannot be changed once the policy has been issued.)

- Requests "**Employer Name**", (use "**None**" if the client is unemployed.)

2. "**Amount Being Paid**", what amount is the customer paying today? **CLICK "ONE MONTH"** or "**FULL PAYMENT**". This step is important as it directs the system to assign six months to the Identification Card if the customer is paying in full or to assign one month if they are paying only for one month. (All policies are for six months)

3. **CLICK "CONTINUE"**.

### **STEP 3: FINALIZE THE POLICY**

**SCREEN 4 details Excluded drivers. Everyone over the age of 12 in the household must be listed as an included driver (in step 1) and have been licensed for at least 3 years or listed as an excluded driver (in step 3).**

1. Enter all the fields required for each driver, either included or excluded. Be sure to include the occupation of all drivers. Use "**Unemployed**" if there is no occupation.

2. Include the relationship of all other drivers to the primary insured. Note the instructions on the top right of the screen. Use the first letter of that specific title, for example: (Spouse = "S", Sibling = "B"...)

3. VIN **MUST** match vehicle exactly, or an error message will appear, if it's not correct you will be unable to continue with the policy. When choosing the vehicle on step 2, make sure the *partial VIN matches that year, make and model*. If the program will not accept the VIN number, **call the Help Desk**.

4. License plate numbers and mileage are required for identification purposes.

- If no license plate is available use "TEMP" in that field and tell customer that they must call in and report the new license plate.

5. **CLICK "ISSUE POLICY"** from screen four to complete the policy

The computer will complete seven (7) stages to process the policy. "DEC" page will appear when process is complete. "**Print**" button is in upper left corner.

## **SIGNATURES**

### **IMPORTANT:**

**Primary Insured must sign on all required forms, and all signatures must be similar to the same one that is on their drivers' license.**



**ALL FORMS MUST HAVE THE PRIMARY INSURED'S SIGNATURES FOR THE POLICY TO BE BOUND.**

**App page needs 4 client signatures.**

SR-22 need agent's signature; copy SR-22 on pink paper  
Invoice needs both client and agent signatures.

**MAIL A COPY OF THE INSURED'S /PRIMARY DRIVER LICENSE IF AVAILABLE.**

**Fax signed paperwork and receipt to US AUTO 972-239-9621. Email pictures to [usauto@newmail.to](mailto:usauto@newmail.to) . Or mail original paperwork to Travis Insurance Services c/o U.S. Auto Insurance Services P.O. Box 802205 Dallas, Texas 75380**

## **CONFIRMATION PAGE**

1. This screen allows you to confirm all the information entered is correct.
2. If information is correct **CLICK "ACCEPT"**.
3. If not, **CLICK "MAKE CHANGES"** and return using the **"PREVIOUS BUTTON"** to the correct computer screen to make adjustments

## **REMINDER PAGE**

1. This screen will instruct you what forms need to be signed and mailed in.
2. Photocopy the Primary Insured Drivers License and mail that in with required documents.
3. **CLICK "ACCEPT"**.
4. It will take a couple minutes to process and print. Wait for the Declaration page to be displayed on the screen. The acrobat reader program will be running at this stage.

## **WHAT TO SEND TO U.S. AUTO**

(The A,B,C's)

### **(A) SIGNATURES:**

All Client signatures should exactly match name printed on the policy -- *both first and last names*. Both of these should match the drivers' license that you photocopy.

In principle, U.S. Auto needs **ALL documents** that have an **original client signature**. Each document requiring a client signature must be returned to U.S. Auto. This is a claim processing issue for U.S. Auto. This includes the original:

Application	Four signatures required
Exclusions	1) for excluded drivers (non-active Spouses must be excluded). 2) For previous damage on a policy with physical damage coverage.
Waivers:	1) For pictures when vehicle is at the Dealer. 2) For Texas drivers license number when driver is from out of state.
Invoices	
540a Endorsement Form	
Certificate of Non-Use (when deleting a vehicle)	
Reinstatements	

ALL OF THESE WILL PRINT WHEN YOU COMPLETE THE SALE OR THE HELP DESK WILL FAX THE FORMS FOR CHANGES.

**Commissions are paid only on policies having complete paperwork and acceptable photos that US AUTO receives within the first thirty days from effective date.**

**If U.S. Auto contacts you about missing paperwork:**

- 1) Check your files for the documents, make a copy and send the original to U. S. Auto. If not in your files:
- 2) Call the HELP DESK (1-888-886-1201) for the appropriate form (i.e.: driver exclusion). They will fax it to you for client signatures.

**(B) PICTURES OF VEHICLE:**

Before you write the policy inspect the vehicle for previous damage\*. Include previous damage in required field on **screen five** of the application. Exclusion will print with the policy and requires a client signature.

U.S. Auto requires **at least two pictures** for the vehicle when physical damage coverage is present on the policy. **If previous damage exists on the vehicle it must be excluded and an exclusion form signed by the client. \*Include a separate picture for each excluded damage item.** Send all pictures along with original paperwork. **DIGITAL PICTURES CAN BE E-MAILED TO: usautoinsurance@hotmail.com**

**(C) COPY OF DRIVER LICENSE:**

Please include a photocopy of the client driver's license with the original paperwork.

**NOTE:** We realize it is a real hassle to get clients back in for signatures and pictures after the sale. Please carefully complete each transaction to minimize your "after-sale service". Our goal is to free you up to market new policies rather than administrate the policies you have already written.

**Send all Pictures and Policy Paperwork with original client signatures to**

**Travis Insurance Services**  
**c/oU.S. Auto Insurance Services**  
**P.O. Box 802205**  
**Dallas, Texas 75380**

**PAPERWORK (NOT PICTURES) CAN BE FAXED TO AUDITING  
DEPARTMENT  
800-392-2405**

You may Email pictures to usauto@newmail.to

**IMPORTANT:**

**For commission to be released by US Auto, all of the required paperwork (and pictures) must be completed and *received by US Auto* within 30 days of the policy's effective date.**

# HOW TO SERVICE A POLICY

## CUSTOMER SERVICE

Follow steps 1 through 5 each time and then choose which option is needed.

1. From the main menu **CLICK "CUSTOMER SERVICE "**
2. Enter the customer Policy number, **CLICK "SELECT BY POLICY NUMBER"**. If they do not have a Policy number, enter last name and first.
3. **CLICK "LIST OF CUSTOMERS"** button.
4. Make sure to check the policy status (IN BOLD PRINT) to get the current policy status. If the policy status is active, then the customer service options are usable.
5. Choose desired action for customer.

**If a window pops up and asks you to correct the customers address because of returned mail, please do so. Additional windows will pop up to alert you if you have any missing paperwork that is incomplete in any manner. Please correct the issue and return the now completed paperwork to U.S. Auto.**

## RECEIVING PAYMENTS FROM THE CUSTOMER:

All monthly payments must be logged into the U.S. Auto system through the customer service option for receiving payments. The online program is set up in such a way to allow the agent and their employees to record the payment in the system, creating a U.S. Auto receipt, and guaranteeing that an active policy will not cancel before the check is posted. The date of the receipt is used to post any payments that are received in the mail. U.S. Auto will only acknowledge a receipt that is generated by our system.

For example:

When a customer pays an agent on the day before a policy cancels and the agent records the payment in the U.S. Auto system and gives the insured a U.S. Auto receipt, the policy will stay in force. If the agent gives the insured a hand written receipt, and then mails the payment to U.S. Auto, it will not be received before the policy cancels and there will be a break in coverage that will require a reinstatement/certificate of no loss to be mailed out.

1. Enter the payment method (Cash, Check, Money Order). If payment is by Check enter the check number.
2. Enter the amount of payment.
3. Click "**ACCEPT PAYMENT AND PRINT RECEIPT**".
4. Reminder screen will appear, note what needs to be sent to U.S. Auto.
5. Click "**ACCEPT**".
6. Acrobat Reader will appear for the print phase.
7. Print the pages required from Acrobat Reader.
8. Check to make sure payment went through by closing down Acrobat Reader, look at the bottom of the payment screen for "payment not posted", this means the payment was entered correctly into the system. Verify the amount of payment that was entered.

**If Policy is in reinstatement period, accept the payment from the customer and the reinstatement will print out with receipt.**

- 1) Have customer sign it.
- 2) Fax the signed reinstatement into U.S. Auto @ **800 392 2405**.
- 3) Mail in the original to U.S. Auto. Make sure the receipt is signed and give them a copy for record keeping.

### **NOTE: VOIDING AND CANCELING OF MONTHLY PAYMENTS**

The following situations will result in a payment being voided. In all cases a Void Request Form must be completed by the agent, faxed to U.S. Auto, and the original printed document must be mailed to U.S. Auto. If the Void Request Form is received on the day that the policy is written and the reason is accepted, then the

policy will be voided and no draft will occur. If U.S. Auto does not receive the Void Request until after hours on the day the policy is created, or if it is not received until later, and the reason is accepted, then the draft will occur and a reversal will be made to deposit the money into the agent's account.

**A Void of a policy or a monthly payment will only be processed if the Void Request Form is received at U.S. Auto within 7 days of the date of the original transaction.**

## **CHANGING CUSTOMER ADDRESS & PHONE INFO:**

1. Enter the new address, city and zip code or new phone numbers.
2. Click "**SAVE CHANGES**".
3. Changes to the mailing address have been saved.
4. Return to customer service screen by clicking "**CUSTOMER SERVICE**".

## **PRINTING INSURANCE CARDS FOR THE CUSTOMER:**

1. Click "**PRINT INSURANCE CARDS**".
2. Acrobat Reader will appear, click the appropriate button to print.
3. Insurance ID cards will print out for all listed vehicles on the policy.

## **PRINTING CUSTOMER CANCELLATION FORM:**

If a customer requests to have a policy canceled, use the form provided by U.S. Auto. U.S. Auto Insurance Services will only accept a policy cancellation that has been created by our software program and has the Insured's original signature on it.

1. Go to the Customer Service tab on the home page.
2. Enter the policy number or Name of customer
3. Click "**Print Cancellation request**"
4. Acrobat Reader will open up, choose the correct print option.

If the customer still has an active policy the "Print Cancellation Request" button will light up and will allow you to print. If the button does not light up then the customer's policy is not in current status. The Agent and their employees may not at any time alter the cancellation date.

5. Have the customer sign the form and fax it to U.S. Auto.
6. Once the form has been received by U.S. Auto, any refund, if available on that policy will be mailed to the insured in about 6 to 8 weeks of time.

## **Policies may be cancelled as follows:**

1. The Primary Insured, upon his/her request, may cancel a policy by:
  - a. Requesting from the agent a Cancellation notice printed by the U.S. Auto Insurance Services System.
  - b. Submitting the cancelled form first by faxing it to the company the same day the cancellation was issued. Then mailing the original to the Company. The effective date of the cancellation will be no earlier than the date issued by the U.S. Auto Insurance Services, Inc.
2. The Company may cancel a policy with direct notice mailed to the Insured. Direct Notice will also be mailed to any mortgage holder or lien holder as listed on the policy.
  - a. If a policy is cancelled by the Company any return premium is computed on a pro-rata basis.
  - b. No flat cancellations will be allowed.

# **ENDORSEMENTS:**

## **HOW TO MAKE CHANGES TO A POLICY**

This option is only available by approval of the MGA per location by location basis. Not all agencies will have the option to do endorsements online. Any agency that does not have online capabilities for endorsements **must call the Agent Help Desk at the following numbers.**

Inside Dallas 972-233-0720

Outside Dallas 1-888-886-1201

**NOTE: If a driver change is required call the Agent Help Desk.**

Have **Your ID #** and **Password** ready along with the **Managing General Agency (MGA)** number or name.

### **ENDORSEMENTS**

For any endorsement to be completed the **Insured must be available at your office, for signatures and to pay for any increased premium or fees.**

- If the Insured is not available at the time of the endorsement U.S. Auto will not be able to start the process of endorsing the policy. It is imperative that the Insured be present in your office at the time of changing the policy because the policy is bound the moment the insured signs the policy.

- U.S. Auto Insurance Services, Inc. will not at anytime accept any endorsement sent into the corporate office that is not on official U.S. Auto Insurance Service forms.

- If an endorsement is faxed or mailed that **is not on U.S. Auto endorsement form, it will not be completed.** It will be sent back to the agent incomplete, therefore it is imperative that endorsements be done correctly.

### **ADDING OR DROPPING A VEHICLE ONLINE**

1. Click **"ADD OR CHANGE A VEHICLE"**

2. Check the status bar to see if the customer is in active status.

At this point there are 2 options:

**A.** Change the current car on the policy to another one.

**B.** Add an additional car to the policy.

**If A, Changing a Current Car to Another One, follow these steps:**

1. Click **"CHANGE"**

2. Enter the YEAR, MAKE and TYPE OF COVERAGE.

3. Click **"LIST VEHICLES"**

4. Choose the correct model to be added by clicking on that line.

5. Click **"UPDATE POLICY"**

6. The new rate or fees will be displayed, click **"YES"** or **"NO"** to continue forward with the endorsement.

7. If YES, enter the VIN #, License plate state and number & actual mileage. Click **"OK"**.

8. Enter whether pictures have been taken of the vehicle, **Y** or **N**

9. Describe any existing damage that is on the vehicle. If there is no damage enter **none**.

10. Enter lien-holder information if available.

11. The bold status information lets you know what are the desired actions.

12. Enter the payment information, CASH, CHECK OR MONEY ORDER.



13. Click "**ACCEPT PAYMENT AND PRINT RECEIPT**"
14. Print out the Documents.
15. Customer must sign all documents, where needed.
16. Send in all sign documents and Pictures (if full coverage or PD) to U.S. Auto.

### **IF B, Adding A Car to the Policy, follow these steps:**

1. Click "**ADD**"
2. Enter the YEAR, MAKE and TYPE OF COVERAGE.
3. Click "**LIST VEHICLES**"
4. Choose the correct model that they insured wants to add by clicking on that line.
5. Click "**UPDATE POLICY**"  
**NOTE:** The pro-rated amount indicated for adding a car to the policy to is only good for today. The pro-rated amount changes daily because it is based on the customers' billing cycle.
6. The new rate or fees will be displayed. Click "**YES**" or "**NO**" to continue forward with the endorsement.
7. If YES, enter the VIN #, License plate state and number and the actual mileage on that vehicle.
8. Enter whether pictures have been taken of the vehicle, **Y** or **N**
9. Describe any existing damage that is on the vehicle. If there is no damage enter **none**.
10. Enter lien-holder information if available.
11. Click "**OK**"
12. Print out all documents, have the customer sign all documents
13. Send in all signed documents and pictures (if full coverage or PD) to U.S. Auto.

### **Making Changes By Phone**

1. Call Help Desk (1-888-886-1201) and let them know what change is being made to the policy.
2. The Help Desk will quote the dollar amount that needs to be collected (if any) and what the new monthly premium will be after the change is completed.
3. If you give the "OKAY", the Help Desk will complete the change in the main frame computer and fax you the necessary paperwork. There will be a 540a (endorsement form). If money is collected a receipt will be issued. There **MUST** be a customer signature on the paperwork. U.S. auto must have signed proof the customer has agreed to change the policy
4. If a vehicle is dropped the customer must sign a "certificate of non-use". Help Desk will fax you this form.
5. If "Full Coverage" is added, inspect the vehicle before you call the Help Desk. Any previous damage must be excluded on an "Exclusion Form" and signed by the customer. Tell the Help Desk of the previous damage. Pictures must be taken of the vehicle, including previous existing damage. One picture must include the full front end and drivers side. Another picture must include full back end and passenger side.
6. Help Desk will fax you all paperwork to be signed by the customer and will include a new insurance card (if needed).
7. Copy paperwork for your records and send originals to us.

# **VOIDING A POLICY OR PAYMENT**

A policy that is mistakenly written, or a payment mistakenly entered into the US Auto system can be voided within 7 days of the transaction. Any amount drafted due to a voided transaction will be re-deposited to the agency's account. HOWEVER, after 7 days the policy cannot be voided and the full amount of that transaction cannot be refunded. A policy can be canceled, after the 7 day window, with the pro-rated premium reimbursed to the customer.

## **REASONS FOR VOIDING**

If an error is noted or a change is required on the day that a policy is written, a Void will be accepted.

Another policy for the same individual will need to be written before the original is voided.

If a customer changes his/her mind and leaves the agent's office without paying and without any paperwork, a Void will be accepted.

If the customer pays his/her down payment and receives the paperwork and leaves the agent's office, then a Void cannot be completed.

# MONITORING AGENCY ACTIVITY

## REPORTS & FORMS

Reports are available on the Main Page for those agents whose logon ID code ends with 01. Agents with this code can view the following:

**30-Day Policy sales**

**Daily Bank Draft Report**

**Agent Event List**

**Missing Paperwork Report**

**Daily Activity Report**

**It's the agents' responsibility to check these reports on a daily/weekly basis, and to make the appropriate corrections and changes if necessary. If there are any problems or issues with the bank report, please call the Help Desk for any assistance.** The **Daily Bank Draft Report** records all transactions that have been completed by that ID number. This report lists in detail the date sold, the policy number and name of customer, the amount of purchase and what type of purchase, who sold the policy and the amount that will be drafted from the account specified.

**Daily Bank Draft Report** only has a 30-day window to view the requested information. We ask that you keep your bank reconciled in the current 30-day period.

The **Agent Event List** allows the agent to view the current status of when a customer's payment amount is due. Information is only available if U.S. Auto has mailed out a bill to a customer.

The **Missing Paperwork Report** allows the agent to view what policy information is still needed to complete the paperwork. The day that a policy is sold, the information is entered into the missing paperwork folder and only when U.S. Auto has received it and all forms are completed with signatures and pictures (if needed) then and only then will that policy be removed from the missing paperwork folder.

Note: U.S. Auto will hold commissions for any paperwork that is incomplete on a policy-by-policy basis. Once the paperwork has been completed without errors and received at U.S. Auto within 30 days, the commission for that policy will be paid. Therefore it is crucial that all paperwork and pictures be completed and sent into U.S. Auto to receive commission per that policy.

The **Daily Activity Report** allows the agent to view all daily account transactions for that current day. The report will only detail the current day transactions that have taken place under that specific agent ID code(s). This will allow an agent the opportunity of seeing any mistakes during that day and make any necessary corrections before the end of the business day by faxing a VOID form to U.S. Auto. **An agent can catch any mistake before the drafting takes place.**

To view these options go to the Task Bar at the top of the Main U.S. Auto Page under REPORTS.

- **CLICK "REPORTS"** and scroll down to the item of choice.
- Enter the fields required
- Print out the forms if needed

# MISCELANEOUS INFORMATION

## REINSTATEMENTS

Policies that have been cancelled for the following reasons may be reinstated at the company's discretion within 15 days after the cancellation date:

1. **Non-payment:** By payment of premium due, if policy was cancelled for non-payment and the Insured driver signs the certificate of no loss.
2. **Lack of information:** If the insured driver notifies the Company of their driver license number.
3. **Lack of information:** If the insured driver provides proof of pictures to the Company for any Comp and Collision policies.

**The Reinstatement request is subject to approval only by U.S. Auto and coverage will not be reinstated before 12:01 a.m. on the day following received by U.S. Auto or 24 hours after signing the form whichever is later.**

## WAIVERS

### **1. OUT OF STATE LICENSE**

- A waiver for a customer who has an out of state drivers license must be printed. U.S. Auto will allow 10 days for the customer to obtain a Texas license. They must sign the waiver and within 10 days show proof of the Texas Drivers License, if not the policy will cancel.
- Call the Help Desk and report the new Drivers License number @ 972 233-0720 or 1 888 886-1201.

### **2. VEHICLE AT DEALERSHIP**

- This waiver is for a customer who wants to purchase full coverage but the vehicle is at the dealership. U.S. Auto will allow 10 days for the customer to return for pictures. They must sign the waiver and within 10 days return to your office to have pictures taken. If the Insured driver does not return for pictures within 10 days, the policy will be cancelled.

When Pictures have been taken, call the Helpdesk to report the pictures have been taken and then put policy number on them and mail pictures to U.S. Auto.

**Special Note: DO NOT FAX ANY COPIES OF PICTURES, PLEASE MAIL or EMAIL ALL PHOTOS. EMAIL ADDRESS IS [www.usautoinsurance@hotmail.com]**

**IF YOU ARE SENDING IN ANY PHOTOS PLEASE PUT THE CORRECT POLICY NUMBER ON THE PHOTOS BEFORE YOU SEND THEM IN.**

## PAPERWORK

**US Auto will only allow up to 30 days for all incomplete paperwork to be turned in. It is the responsibility of the agent and their employees to complete a properly executed policy. If it was not written properly the agent might not receive their commission for that policy.**

The most frequent incomplete items are:

- Missing signatures from the application, exclusion, waivers, invoice...
- The named insured must sign exactly what is on the application. (Not a different name)
- All signatures must be similar to each other on all documents.
- Verification of the new Texas driver license.
- Pictures taken of all Full coverage and PD vehicles. (After taken mail or email them to US Auto)
- All documents must be clearly printed without any mistakes or print errors.
- All documents must be from the online system of US Auto.
- Mail or Fax in all documents once completed.

By listing some of the frequent problems, we are asking each agent to be more careful and aware when in writing a policy and making sure the insured signs all the documents correctly and making sure that all the required forms and pictures are sent to US Auto.

U.S. AUTO REQUESTS THAT ALL PAPERWORK BE **MAILED IN or FAXED IN DAILY** WITH ORIGINAL SIGNATURES AND ALL CLEAR PICTURES (pictures for comp and collision only).

**IF MAILING USE**                    **U. S. AUTO INSURANCE SERVICES, INC.**  
**P.O. BOX 802205**  
**DALLAS, TX 75380**

**IF FAXING USE**    **1 (800)-392-2405**

### **WEATHER RESTRICTIONS**

When a hurricane and/or Tropical Storm "watch" or "warning" has been issued within an area of Texas of the proposed risk Absolutely **no policies may be written.**  
Policy writing ability will be reinstated only when the deemed inclement weather has ceased.

### **INCOMPLETE APPLICATIONS**

Any incomplete policy that does not meet the underwriting policy standards will not be bound. If there is any incorrect information or illegible forms the agent will be required to reprint and correct all incomplete information and re-mail the corrected information to U.S. Auto Insurance Services, Inc.

### **EXCLUSIONS OF DRIVER**

The 515A U.S. Auto Exclusion Form must be signed and dated by the Primary Insured. An exclusion is required on each person to be excluded from the policy, who is residing with the primary insured that is 12 years of age or older.

#### **Special Note:**

U.S. Auto will only accept a 515A that has been generated by the U.S. Auto Insurance Internet System.

### **PERSONAL INJURY PROTECTION AND UNINSURED MOTORIST COVERAGE REJECTIONS**

The Primary Insured driver listed on the policy must either reject the coverage of both personal injury protection and uninsured motorist or the Primary Insured will have to purchase the additional premium for the requested coverage. The properly signed rejections must accompany the application.

### **NON-OWNER POLICY**

Non-owner Policies are not available from U.S. Auto Insurance Service, Inc.

### **SR-22s: (FINANCIAL RESPONSIBILITY FILINGS)**

On behalf of the Company, we will allow the producing agent to print out the SR-22 and file it with the appropriate fee (if needed). U.S. Auto does not mail in the SR-22, to the State for any Insured Driver. The person requiring the filing must be the named Insured on the policy. The minimum policy term for a SR-22 is consistent with the state requirements. A \$25.00 fee is required for any SR-22 and this is included in the down payment amount. If an SR-22 is needed after the policy is in force, for any listed driver the fee is \$25.00. (The fee the State requires is separate.)

The producing Agent is required to sign the SR-22 form.

### **NON-SUFFICIENT FUNDS (NSF)**

#### **Customer Checks Received by Agents and Returned by the Bank**

It is the procedure of U.S. Auto to reverse and refund to agents (by reversing the draft) any customer checks deposited by agents into their account, and returned by the bank according to the following rules. In most cases, the amount will be refunded in 2 or 3 business days.

The check must have been posted in the U.S. Auto system on the day that it was received by the agent. The check must have been deposited in the agent's bank account within one business day after the agent received it. "Post dated" checks, "held" checks, and "partial pay" checks held until after the posted date will not be refunded.

The **original returned check** (not a fax or copy) must be delivered to U.S. Auto within 30 days after the agent first received the check. Checks that are received at U.S. Auto more than 30 days after the transaction may (or may not) be refunded at the discretion of U.S. Auto.

**ALL RETURNED CHECKS: Do not hold any returned check to try to receive payment from the customer. Immediately forward the original returned check to U.S. Auto. Do not give the returned check to the customer. Do not accept payment from the customer for a returned check.**

**DOWN PAYMENT** If the check was for a down payment, the policy is rescinded. That is, it is as if no policy had been issued as agreed to on the U.S. Auto Application. The agent may contact the customer to suggest they come in to start a new policy, because there is no coverage under the old policy. Do not accept payment from the customer for the returned check.

**MONTHLY PAYMENT** If the check was for a monthly payment, the coverage for the period of time covered by that payment is reversed as if the payment had not been received. (In most cases, the policy will cancel unless it had been paid ahead.) The agent must contact the customer to come in and make a new payment if the policy is still in a reinstatement period. However, a reinstatement request must be signed by the insured for any new payments. If it is past the reinstatement period, a new policy must be written. Do not accept payment from the customer for the returned check.

**ENDORSEMENT FEE OR DOWN PAYMENT** If the payment is for an endorsement fee or down payment, the policy change will be reversed. The agent may invite the customer to come back in for a new policy change. If the policy change was to add a vehicle, they will not be able to add the vehicle again and will need to start a new policy for that vehicle. Do not accept payment from the customer for the returned check.

### **PROHIBITED VEHICLES**

1. No vehicle with a rated load capacity of 1 ton or higher.
2. No vehicle used for any business purpose.
3. No Comp/Coll for any Lancia, or Suzuki Samurai. (Will cover for Liability only)
4. No Comp/Coll for any convertible with 4-wheel drive. (Will cover for Liability only)
5. No vehicle may be added to a policy where it previously listed the same vehicle, which has since been deleted from that policy.
6. No Comp/Coll on any vehicle valued over \$35,000 (ACV).

### **CLAIM GUIDE**

U.S. Auto desires to provide prompt Claims service. In order to do so, please ask the customers to call into the claims department as soon as they can to report the accident or incident.

See the following: 1) In the event of an accident, no matter how minor, **have the Insured** notify U.S. Auto Claims Services, Inc. immediately. **Please report all claims to: (ANY AREA CODE IN TEXAS) + 730-5678.** Bi-lingual Spanish phone adjusters are available for the customer's assistance.

#### **NOTE:**

1. Please assist US Auto by not giving out the Helpdesk phone number to the customers even if the claim line is busy.
2. No repairs or replacements are authorized without approval. To do so could result in denial of claim. If the damaged auto is non-drivable and a rental is needed, it must be approved by U.S. Auto.
3. Advise the customer that the insurance policy requires their cooperation with U.S. Auto in the investigation of the claim.

# U.S. AUTO INSURANCE SERVICES

## VOID REQUEST FORM

POLICY NUMBER \_\_\_\_\_ MUST BE VOIDED

PRIMARY INSURED NAME \_\_\_\_\_

TRANSACTION DATE \_\_\_\_/\_\_\_\_/\_\_\_\_

Please check the reason for this request. FAX this signed form to U.S. Auto at 972-385-0795 in Dallas or 866-858-5355 outside of Dallas so that it is received within 7 days of the transaction or it will not be accepted.

### POLICY

An error was found on this policy (or a duplicate was created) *on the day that it was written* and new policy # \_\_\_\_\_ was written to replace the policy with the error. (Errors found after the day that the policy was written must be corrected by endorsement.)

The customer changed their mind and decided that they did not want this policy. Money was NOT received from the customer **and** paperwork was NOT faxed anywhere **and** the customer did NOT leave the office with any paperwork.

### MONTHLY PAYMENTS

An error was made (or a duplicate created) on monthly payment receipt # \_\_\_\_\_ and a new receipt # \_\_\_\_\_ was created to correct it.

The customer changed their mind and decided that they did not want to make this payment for receipt # \_\_\_\_\_. Money was NOT received from the customer **and** the customer did NOT leave the office with a receipt.

MGA 112 SELLING AGENT NUMBER \_\_\_\_\_

SELLING AGENT NAME (PRINTED) \_\_\_\_\_

AGENT PHONE \_\_\_\_\_ FAX \_\_\_\_\_

SELLING AGENT SIGNATURE \_\_\_\_\_

DATE \_\_\_\_/\_\_\_\_/\_\_\_\_

7/18/2004

# U.S. AUTO INSURANCE SERVICES

## RETURNED CHECK FORM

*POLICY NUMBER* \_\_\_\_\_

PRIMARY INSURED NAME \_\_\_\_\_

TRANSACTION DATE \_\_\_\_/\_\_\_\_/\_\_\_\_

Please check the reason for this request:

**POLICY** The bank returned as unpaid the check that the customer used to make the down payment for this policy. The coverage needs to be reversed which will rescind this policy.

**MONTHLY PAYMENT** The bank returned as unpaid the check that the customer used to make a monthly payment. The coverage from Receipt # \_\_\_\_\_ needs to be reversed. This may cause the policy to be cancelled.

**ENDORSEMENT** The bank returned as unpaid the check that the customer used to pay for Receipt # \_\_\_\_\_ for an endorsement. This endorsement will be reversed and any coverage provided by the endorsement will be reversed. This will not cause the entire policy to be canceled.

### INSTRUCTIONS TO AGENT:

Please do not try to collect this check from the customer. Please attach the original returned check to this completed form and make sure that it is delivered to U.S. Auto at P.O. Box 802205 Dallas, TX 75380-2205 within 30 days after the transaction was recorded in the U.S. Auto system. Please then contact the customer to make an additional monthly payment or to write a new policy. This check must have been deposited on the next banking day after the transaction and then be returned by the bank.

MGA 112 SELLING AGENT NUMBER \_\_\_\_ \_

SELLING AGENT NAME (PRINTED) \_\_\_\_\_

AGENT PHONE \_\_\_\_\_ FAX \_\_\_\_\_

SELLING AGENT SIGNATURE \_\_\_\_\_

DATE \_\_\_\_/\_\_\_\_/\_\_\_\_

7/18/2004



# U.S. AUTO INSURANCE SERVICES ENDORSEMENT REVERSAL FORM

POLICY NUMBER \_\_\_\_\_

PRIMARY INSURED NAME \_\_\_\_\_

CUSTOMER SIGNATURE \_\_\_\_\_

TODAY'S DATE \_\_\_\_/\_\_\_\_/\_\_\_\_

The Endorsement done **TODAY** for this policy is incorrect and needs to be reversed. Please use Fax number 972-385-0795 in Dallas or 866-858-5355 outside of Dallas. If a receipt was created, it is Receipt # \_\_\_\_\_. When faxing in this request, please call the Agent Help Desk at 972-233-0720 in Dallas or 888-886-1201 outside of Dallas for further instructions.

No additional endorsement can be done until this is reversed. If this form is not completed and is not received at U.S. Auto by Fax prior to 7:00 PM on the day that the endorsement is done, it will not be reversed and a new endorsement will be required to correct the error. If this form is not received on the day that this endorsement was completed and a vehicle was dropped, a new policy will be required to provide coverage for the dropped vehicle.

This endorsement will be reversed and any coverage provided by the endorsement will be reversed. This will not cause the entire policy to be canceled.

MGA 112 SELLING AGENT NUMBER \_\_\_\_ \_

SELLING AGENT NAME (PRINTED) \_\_\_\_\_

AGENT PHONE \_\_\_\_\_ FAX \_\_\_\_\_

SELLING AGENT SIGNATURE \_\_\_\_\_

DATE \_\_\_\_/\_\_\_\_/\_\_\_\_

# U.S. AUTO INSURANCE SERVICES CUSTOMER CORRECTION FORM

*POLICY NUMBER* \_\_\_\_\_

*PRIMARY INSURED NAME* \_\_\_\_\_

DATE POLICY WAS WRITTEN \_\_\_\_/\_\_\_\_/\_\_\_\_

NAME ON POLICY NEEDING CORRECTION \_\_\_\_\_

***CORRECT NAME*** \_\_\_\_\_

CORRECT BIRTHDAY \_\_\_\_/\_\_\_\_/\_\_\_\_ AGE \_\_\_\_\_

CORRECT SEX \_\_\_\_\_ CORRECT MARITAL STATUS \_\_\_\_\_

DRIVER LICENSE (or EXCLUDED) \_\_\_\_\_ STATE \_\_\_\_\_

## RULES:

If the policy was written today, simply write another policy, have the customer sign the new paperwork, and request a Void for the original policy. If these changes result in a premium increase, the customer will be billed at home for any increased premium retroactive to the day that the policy was written.

If the date the policy was written is more than 30 days before today's date, the agent must call the Agent Help Desk for an endorsement. A signature from the primary insured will be required on the endorsement paperwork. In addition, U.S. Auto will charge a \$15 fee.

Please use Fax number 972-385-0795 in Dallas or 866-858-5355 outside of Dallas. This form must be received at U.S. Auto before 30 days are up or it will not be processed and a regular endorsement will be required.

MGA 112 SELLING AGENT NUMBER \_ \_ \_ \_ \_

SELLING AGENT NAME (PRINTED) \_\_\_\_\_

AGENT PHONE \_\_\_\_\_ FAX \_\_\_\_\_

SELLING AGENT SIGNATURE \_\_\_\_\_

DATE \_\_\_\_/\_\_\_\_/\_\_\_\_

7/18/2004

# U.S. AUTO INSURANCE SERVICES CUSTOMER ADDRESS CHANGE FORM

*POLICY NUMBER* \_\_\_\_\_

PRIMARY INSURED NAME \_\_\_\_\_

NEW GARAGE ADDRESS:

STREET \_\_\_\_\_

APT # \_\_\_\_\_

CITY \_\_\_\_\_ STATE TX

ZIP CODE \_\_\_\_\_

**Please use Fax number 972-385-0795 in Dallas or  
866-858-5355 outside of Dallas.**

MGA 112 SELLING AGENT NUMBER \_\_\_\_\_

SELLING AGENT NAME (PRINTED) \_\_\_\_\_

AGENT PHONE \_\_\_\_\_ FAX \_\_\_\_\_

SELLING AGENT SIGNATURE \_\_\_\_\_

DATE \_\_\_\_/\_\_\_\_/\_\_\_\_

7/18/2004

TRAVIS

US AUTO

**BASIC TRAINING ASSESSMENT**

***TO BE COMPLETED AFTER AGENT HAS COMPLETED A DEMO LIABILITY AND A DEMO FULL COVERAGE POLICY. (USE: 00091 PASSWORD: demo)***

**NAME:** \_\_\_\_\_

1. How many signatures are needed on the application page of a US AUTO policy?
2. If a customer with 2½ years of driving experience comes in to purchase insurance for his/her vehicle, can you sell them a US Auto policy?
3. If a customer wants to purchase a US Auto policy but doesn't want their spouse (or live-in mate) on the policy can you write them with US Auto?
4. In the US Auto program, on what screen do you enter the driver's license information?
5. When a new policy has been written, what needs to be sent to US Auto?
6. If a customer has been convicted for a felony can you write a policy for him?
7. If a customer comes in and would like a policy on the 87' Toyota truck that she uses for her business, can you write the policy?
8. At what age must a child be excluded from a US Auto policy?
9. In the US Auto program, on what screen do you included lienholder information?
10. True or False. Pictures can be faxed in to US Auto.
11. In the US Auto program, how do you receive a monthly payment?
12. What is the Helpdesk phone number?
13. What number should a customer call if they have a question about their policy?
14. Can you write a customer with 2 speeding tickets in the last 3 years?
15. What is the liability rate in your city for a 27- year old driver with one accident on his record?

16. If a policy doesn't print after you have selected the print button in the US Auto program, what should you do?

17. In what circumstances should you use an ACORD form with a US Auto policy?

18. On which screen in the US Auto program do you select whether the customer will pay the full 6 months down, or will pay month-to-month?

19. Where does the US Auto invoice reflect the choice from #18 above?

20. If the VIN number you use does not match to a model in the US Auto program, what should you do?

21. What do you do if a customer wants to make a change to their US Auto policy?

22. Where can you review and confirm down payment and monthly payments BEFORE a policy is issued and printed?

23. What is the window of opportunity for voiding a policy or a payment?

24. What is the deadline for submitting a US Auto policy's paperwork to US Auto in order for the commission to be paid?