Merchants Insurance Group "Go Paperless" Guide

May 2024

Table of Contents

Merchants Insurance Group "Go Paperless" Programs

Merchants Insurance Group strives to provide our agents with tools to increase day to day efficiencies and assist in helping you provide the best possible service to your customers. Eliminating reliance on paper documents and streamlining workflows by using digital methods to obtain and distribute information is essential to achieve these goals. Merchants has a number of ways you can take advantage of the benefits of paper-free processes.

Why "go paperless"?

Paper-free information exchange is no longer a trend. It has become a necessity in business. It is not only a way to help the environment, paperless communication is faster, more efficient and cost saving for everyone in the distribution chain.

How can being paperless benefit my agency and my customers?

Cost: Electronic distribution saves printing and mailing costs to policyholders. Time spent scanning or filing paper documents by agency staff is eliminated with digital transmission. Even simple costs like purchasing folders is no longer needed.

Efficiency: Electronic communication streamlines processes. The most current and accurate information is available instantaneously. Storage of digital information utilizes minimal physical space unlike filing stacks of hard copy policies and applications.

Expectation: The demand for electronic communication and invoicing is increasing among policyholders. Customers control when and where they access their policy information and make their payments. This feeling of control over their business increases satisfaction.

Responsibility: Strategies that focus on electronic document distribution and digital processes inevitably result in eco-friendly, positive environmental impacts.

Security: Access to electronic documents is protected via secure log in credentials. Only those who need to view the information are given access. Printed paper documents are more vulnerable to access by unauthorized individuals particularly due to careless storage or disposal.

Value: Increased efficiency means time is freed up for agency staff to handle more complex service issues for your customers.

Ways to "Go Paperless" with Merchants

Click any title to be directed to that topic

For Your Agency

Merchants Agents Website

Agency Paperless Delivery Options - Commercial Lines

Policy Download

eDocs

eBulletins

Policyholder Electronic Document Delivery ePolicy & eBill (Agent Initiated)

Electronic Fund Transfer for Commissions

Merchants On Demand

Merchants University

For Your Policyholder

Merchants Policyholder Website

Policyholder Electronic Document Delivery ePolicy & eBill (Policyholder Initiated)

Paperless Payment Options

Merchants Mobile

Electronic Automobile ID Cards

Tools to Help You Manage Being Paperless

Subscribe to Notifications

Policy Transactions/Communication Log

Electronic Document Delivery FAQ's

Electronic Document Enrollment Activity Log

Electronic Document Enrollment Report

Merchants Agents Website

Merchants Agents website provides numerous reference documents, tools and materials that support your paperless environment.

Explore our site to see the great information that's available to make it easy to do business with Merchants.

This site serves as your gateway to Commercial and Personal Lines quoting and claims and billing inquiry. It also houses many digital resources referenced in this "Go Paperless" guide as well a variety of other valuable content focused on helping your agency be more efficient.

Agency Paperless Delivery Options - Commercial Lines

Eliminate receiving copies of policyholder Commercial Lines policy documents by turning off printing of paper documents.

Benefits:

✓ *Eliminates scanning* documents into your agency management system

✓ Policyholder documents can be *electronically transmitted* to your clients(*if policyholders have agreed to receive documents electronically*)

✓ Policyholder *documents are quickly available* on our website or if eDocs are elected by the agency, right within in your agency management system. (More information on eDocs can be found in this document).

If printing is suppressed, all Commercial Lines policy documents will be available:

• Electronically on Merchants agent's website
*   and/or*
• By using eDocs

eDocs sends PDF's of the policyholder copies of Commercial Lines policy documents to your agency management system

(eDocs are explained in more detail in this guide)

Documents that Merchants will provide electronically	
Cancel Notice*	Non-Renewal Notice*
Conditional Renewal*	Physical Damage Photo Inspection Requirement Notice*
Endorsement	Physical Damage Coverage Suspension Notice*
Final Cancel	Reinstatement
Final Audit*	Renewal
Issue (New Business)	

* Please note – Items with an asterisk (*) are sent directly to the policyholder as well as being available to download from Merchants agent's website.

 Paper vehicle ID cards are mailed directly to the policyholder when agents elect to "Turn off Print" or if your policyholder is enrolled in Merchants' Electronic ePolicy Document Delivery. The Electronic Automobile ID Card section of this guide also provides additional information on how ID Cards can be accessed.

As an added "ease of doing business" feature, if eDocs are used, we will automatically turn off printing for your agency.

Paperless Delivery
Easy as 1-2-3

To suppress printing of policyholder commercial lines documents by agency code*:

Click the "Paperless Delivery" link from either the "Go Paperless" or "Enrollment/Sign-up Quick Links" page and chose "Agency Options for Commercial Lines Insured Policy Delivery"

1

Resources
Advisory Council Members
Agency Bulletins
Agency Principal Access Menu
Agent of Record Policy
Agents Binding Authority
Company Forms Library
Cross-Sell Opportunities
Digital Services
   Download Information
   → Go Paperless
   Merchants On-Demand
Loss Run Report
Merchants University

Administrative
Agency User Administration
Change Password
→ Enrollment/Sign-up Quick Links
MIG 2018 Holiday Schedule
User Profile

Merchants Agent's Website Main Menu

2

Go Paperless

- Download and eDocs Sign-Up/Change Form

- Electronic Document Delivery:
  - eBill & ePolicy Enrollment Options
  - Enrollment Activity Log
  - Enrollment Report
  - FAQs

- Agency Logo Upload - eBill / ePolicy:
  - ePolicy & eBill Co Branding
  - Quick Tips for Agent Logo Upload

- Agency Options for Commercial Lines Insured Policy Delivery
  → • View/Edit Agency Paperless Delivery Option

Agency Principal Quick Links Menu

- Agency Options for Commercial Lines Insured Policy Delivery
  → • View/Edit Agency Paperless Delivery Option

- Direct Bill Commission - EFT sign-up/change form

- Download and eDocs Sign-Up/Change Form

- Producer Training School Application

- Renewal Opt-In for New Optional Coverages
  - Agent Renewal Opt-In Instructions
  - Contractors Errors and Omissions
  - Cyber Liability

Selecting "Yes" for the "Paperless" checkbox option will stop the printing and mailing of all commercial lines insured policy documents to the agency.

A confirmation email is then sent to the individual who submitted the request.

3

Agency Options for Commercial Lines Insured Policy Delivery

Select paperless below to stop receiving paper copies of all commercial lines insured policy documents. By selecting this option Merchants will no longer mail paper copies of these documents to your agency effective immediately. If you have selected paperless, please refer to the Policy Transaction/Communication Log to manage your incoming policy documents.

Please contact your TM/RMS to resume paper delivery.

Paperless	Agent Code	Agent Name
☑ Yes	00111	TEST AGENT

Master Agents will see a list of the sub codes associated with their master code and they can elect to turn off the printing for one, several or all sub codes. Additionally, sub agents are able to elect paperless delivery for just their specific agency codes.

*Available only to Agency Principals or Merchants website users with Administrative access

Policy Download

Download extracts data from a carrier's database and transmits that data electronically to an agency in order to allow it to merge into their agency management system. In other words, it is an electronic transfer of information between systems.

Merchants Insurance Group has partnered with IVANS Insurance Solutions for this service. IVANS streamlines the process using ACORD standards to drive agency efficiency and reduce Errors and Omissions (E & O) exposure. This saves time by eliminating re-keying of data as well as allowing for easier policy administration. The end result: more time to concentrate on service and revenue generating activities.

For more information on policy download, visit the "Download Information" section of our website. There you will find our **Merchants Download Guide** along with helpful reference lists and Download FAQ's.

To sign up for Policy Download*:

Click on the "Download and eDocs Sign-Up/Change Form" available on the "Download Information", "Go Paperless" and "Enrollment/Sign-up Quick Links" pages.

*Available only to Agency Principals or Merchants website users with Administrative access

1

Resources

Advisory Council Members
Agency Bulletins
Agency Principal Access Menu
Agent of Record Policy
Agents Binding Authority
Company Forms Library
Cross-Sell Opportunities
Digital Services
→ Download Information
→ Go Paperless
   Merchants On-Demand
Loss Run Report
Merchants University

Administrative

Agency User Administration
Change Password
→ Enrollment/Sign-up Quick Links
MIG 2018 Holiday Schedule
User Profile

Merchants Agent's Website Main Menu

2

Download Information Menu

- → Download and eDocs Sign-Up/Change Form
- Download Guide
- Merchants' Company Unique Codes List
- Systems/Product Download Matrix
- eDocs FAQs
- Policy Download FAQs

Go Paperless

- → Download and eDocs Sign-Up/Change Form

- Electronic Document Delivery:
  - eBill & ePolicy Enrollment Options
  - Enrollment Activity Log
  - Enrollment Report
  - FAQs

- Agency Logo Upload - eBill / ePolicy:
  - ePolicy & eBill Co Branding
  - Quick Tips for Agent Logo Upload

- Agency Options for Commercial Lines Insured Policy Delivery
  - View/Edit Agency Paperless Delivery Option

Agency Principal Quick Links Menu

- **Agency Options for Commercial Lines Insured Policy Delivery**
  - **View/Edit Agency Paperless Delivery Option**

- **Direct Bill Commission - EFT sign-up/change form**

- → **Download and eDocs Sign-Up/Change Form**

- **Producer Training School Application**

- **Renewal Opt-In for New Optional Coverages**
  - **Agent Renewal Opt-In Instructions**
  - **Contractors Errors and Omissions**
  - **Cyber Liability**

8

eDocs

eDocs is a workflow solution that sends secure PDF's of the policyholder copies of Commercial Lines policy documents to your agency management system. eDocs are sent through IVANS using the same nightly process as policy data download.

The "Download Information" section of our website has additional information on eDocs included within our **Merchants Download Guide**.
You can also access eDocs FAQ's on that page.

Merchants provides these eDocs Commercial Lines policy document types:	
Cancel Notice	Issue (New Business)
Endorsement	Non-Renewal Notice
Final Cancel	Reinstatement
Final Audit	Renewal

To sign up for eDocs*:

Click on the "Download and eDocs Sign-Up/Change Form" available on the "Download Information", "Go Paperless" and "Enrollment/Sign-up Quick Links" pages.

*Available only to Agency Principals or Merchants website users with Administrative access

Resources

Advisory Council Members
Agency Bulletins
Agency Principal Access Menu
Agent of Record Policy
Agents Binding Authority
Company Forms Library
Cross-Sell Opportunities
Digital Services
→ Download Information
→ Go Paperless
   Merchants On-Demand
Loss Run Report
Merchants University

1

Administrative

Agency User Administration
Change Password
→ Enrollment/Sign-up Quick Links
MIG 2018 Holiday Schedule
User Profile

Merchants Agent's Website Main Menu

Download Information Menu ▾

2

→ • Download and eDocs Sign-Up/Change Form
• Download Guide
• Merchants' Company Unique Codes List
• Systems/Product Download Matrix
• eDocs FAQs
• Policy Download FAQs

Go Paperless

→ • Download and eDocs Sign-Up/Change Form

• **Electronic Document Delivery:**
  • eBill & ePolicy Enrollment Options
  • Enrollment Activity Log
  • Enrollment Report
  • FAQs

• **Agency Logo Upload - eBill / ePolicy:**
  • ePolicy & eBill Co Branding
  • Quick Tips for Agent Logo Upload

• **Agency Options for Commercial Lines Insured Policy Delivery**
  • View/Edit Agency Paperless Delivery Option

Agency Principal Quick Links Menu

• **Agency Options for Commercial Lines Insured Policy Delivery**
  • **View/Edit Agency Paperless Delivery Option**

• **Direct Bill Commission - EFT sign-up/change form**

→ • **Download and eDocs Sign-Up/Change Form**

• **Producer Training School Application**

• **Renewal Opt-In for New Optional Coverages**
  • **Agent Renewal Opt-In Instructions**
  • **Contractors Errors and Omissions**
  • **Cyber Liability**

eBulletins

Effective, timely communication is key to business success. To assure you receive important information as soon as it's available, Merchants electronically delivers agency bulletins to our agency partners. This ensures immediate communication to the individuals who need the information. Routing copies through your office is no longer necessary.

To be sure the staff in your office receives the information that's important to them, indicate your subscription preferences using our email notification system. Refer to the "Subscribe to Notifications" section found in this guide to learn ways to sign up for this essential information.

In addition to receiving copies of our bulletins electronically, they can be viewed at any time under the Resources section located on the main menu of our agent's website.

Narrow your search by Line of Business and/or State

Policyholder Electronic Document Delivery (Agent Initiated)

Merchants Insurance Group's ePolicy and eBill electronic document delivery services offer convenient, personalized options to your policyholders to manage their account online. These services enable them to save time and money, keep all of their electronic records safe and secure in one place, and help the environment by reducing paper use.

<table>
<tr><td>Your agency does not need to have an additional agency electronic delivery agreement signed by your policyholder to receive documents using Merchants ePolicy delivery service.</td></tr>
</table>

Encouraging your policyholders to use Merchants Electronic Document delivery also benefits your agency. It relieves you of the need to mail paper or forward electronic documents to your policyholders, freeing your agency staff to assist your customers with more complex transactions and grow your business.

Enrollment Process – New Business (Web Submission)

Invite your policyholders to enroll in ePolicy and eBill when you submit their new business application.

1

To begin the process to enroll your policyholder for Electronic Document Delivery:

After you submit a new business application, the Electronic Delivery screen, as shown, will appear.

The "Enroll in ePolicy" and "Enroll in eBill" select boxes will be pre-filled.

Enter the policyholders email address on this screen.

The policyholders email address will prefill if it was entered when the policyholder account was initially set up.
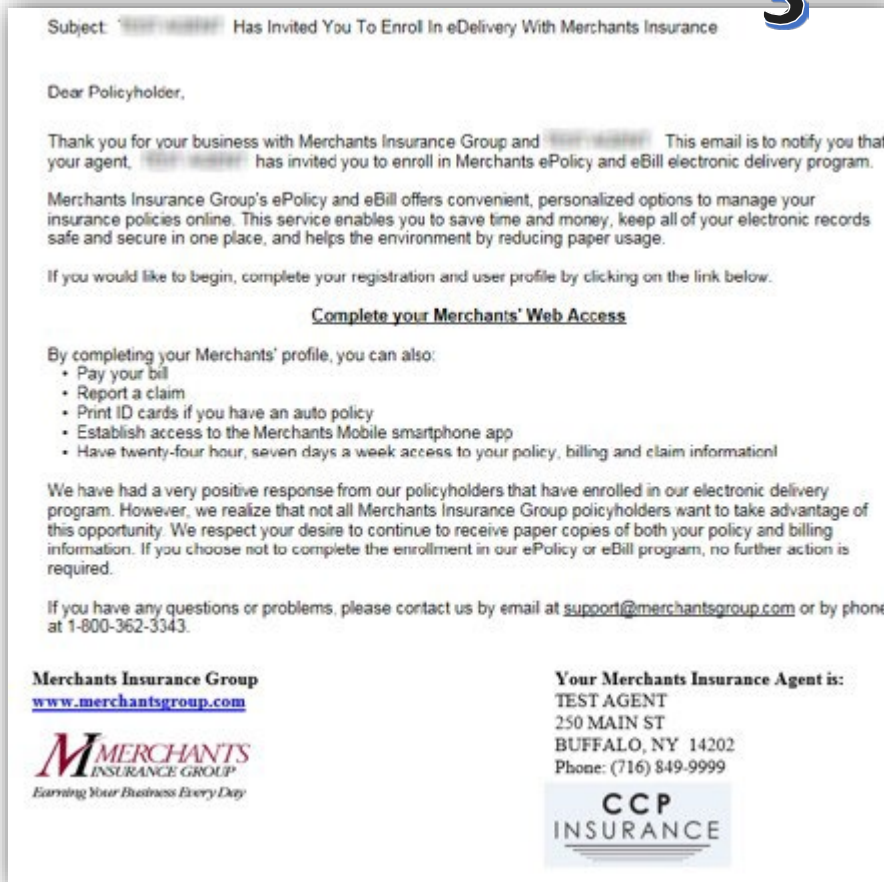
2

Once you have completed the Electronic Delivery Screen, you will see a message explaining what will happen depending on what actions the policyholder takes in response to your enrollment initiation.

After clicking "OK" you will receive a pop up confirming the enrollment process has been initiated.

Message from webpage

⚠️ If your agency has not opted for paperless delivery and your policyholder does not confirm ePolicy delivery within 10 days, we will mail a paper copy of the policy documents to your agency. If your agency has opted for paperless delivery and your policyholder does not confirm enrollment within 10 days, please refer to the Policy Transaction/Communication Log to determine your policyholder delivery preference.

OK

3

Subject: [redacted] Has Invited You To Enroll In eDelivery With Merchants Insurance

Dear Policyholder,

Thank you for your business with Merchants Insurance Group and [redacted]. This email is to notify you that your agent, [redacted] has invited you to enroll in Merchants ePolicy and eBill electronic delivery program.

Merchants Insurance Group's ePolicy and eBill offers convenient, personalized options to manage your insurance policies online. This service enables you to save time and money, keep all of your electronic records safe and secure in one place, and helps the environment by reducing paper usage.

If you would like to begin, complete your registration and user profile by clicking on the link below.

Complete your Merchants' Web Access

By completing your Merchants' profile, you can also:
- Pay your bill
- Report a claim
- Print ID cards if you have an auto policy
- Establish access to the Merchants Mobile smartphone app
- Have twenty-four hour, seven days a week access to your policy, billing and claim information!

We have had a very positive response from our policyholders that have enrolled in our electronic delivery program. However, we realize that not all Merchants Insurance Group policyholders want to take advantage of this opportunity. We respect your desire to continue to receive paper copies of both your policy and billing information. If you choose not to complete the enrollment in our ePolicy or eBill program, no further action is required.

If you have any questions or problems, please contact us by email at support@merchantsgroup.com or by phone at 1-800-362-3343.

Merchants Insurance Group
www.merchantsgroup.com

MERCHANTS INSURANCE GROUP
Earning Your Business Every Day

Your Merchants Insurance Agent is:
TEST AGENT
250 MAIN ST
BUFFALO, NY 14202
Phone: (716) 849-9999

CCP INSURANCE

The policyholder will receive an email advising them the process has been started and encouraging them to complete the registration process using the link provided in the email.

If they do not respond in a timely manner, a follow up email will be sent encouraging them to complete their enrollment.

If they do not complete the enrollment process within 10 days, and your agency has not yet begun paperless delivery, Merchants will mail a paper copy of the policy documents to your agency. If your agency has already opted for paperless delivery, please refer to the Policy Transaction/Communication Log for a copy of the policy documents.

💡 Be sure to refer to the Policy Transaction/Communication Log to determine your policyholder's delivery preference if you have elected to turn off printing.

💡 Did you know you can use your agency logo to co-brand the emails your policyholder will receive when they sign up for ePolicy and eBill?

See "Quick Tips for Agent Logo Upload" on the "Go Paperless" section of our agent's website for more information.

10

Enrollment Process – Existing Policies & New Business (Non-Web Submission)

You can invite your policyholders to enroll in ePolicy and eBill when their new "non-web" policy is submitted. In addition, you can invite your existing Merchants customers to transition to ePolicy and eBill electronic delivery at any time. The steps are the same.

1

To begin the process to enroll your policyholder for Electronic Document Delivery with Existing Policies:

Locate the Electronic Document Delivery menu on the "Go Paperless" page of Merchants agent's' website

Merchants Agent's Website Main Menu

2

The "eBill and ePolicy Enrollment Options" link brings you to the "Electronic Document Delivery – Maintenance" screen

3

Enter your policyholder's policy or account number

11

Electronic Document Delivery - Maintenance

The active policies for account number A000000351 shown below are assigned to the following policyholder website login:

Policyholder email address: xxxxx@merchantsgroup.com

4

You will see a list of all policies associated with their account along with their policy and billing delivery preferences.

Policy #	Account #	Policy Type	Insured Name	Policy Delivery	ePolicy Conf #	Bill Delivery	eBill Conf #
CMPBP10381	A000000351	Commercial Package	LANDSCAPING CLASS TEST	Paper		Paper	
CMP1038BP4	A000000351	Commercial Package	LANDSCAPING CLASS TEST	ePolicy	E180823000646	Paper	
CMP1038BU1	A000000351	Commercial Package	LANDSCAPING CLASS TEST	ePolicy	E180823000646	Paper	
CMP1038B02	A000000351	Commercial Package	LANDSCAPING CLASS TEST	ePolicy	E180823000646	Paper	
CMP1038B05	A000000351	Commercial Package	LANDSCAPING CLASS TEST	ePolicy	E180823000646	Paper	
CMP1038SJ1	A000000351	Commercial Package	LANDSCAPING CLASS TEST	ePolicy	E180823000646	Paper	
CMP1038SJ2	A000000351	Commercial Package	LANDSCAPING CLASS TEST	ePolicy	E180823000646	Paper	
CUPCNCLTS2	A000000351	Commercial Umbrella	PA NONRENEW TEST	ePolicy	E180823000646	eBill	E180823000646
CUPCNCLTS4	A000000351	Commercial Umbrella	MI NONRENEW TEST	ePolicy	E180823000646	eBill	E180823000646
CUPCNLCTS6	A000000351	Commercial Umbrella	NY NONRENEW TEST	ePolicy	E180823000646	eBill	E180823000646

Cancel   Enroll in ePolicy/eBill   Unenroll ePolicy   Unenroll eBill

If you select "Enroll in ePolicy/eBill" you will be taken to the "Electronic Document Delivery – Enrollment" screen indicating which policies are already enrolled and those not currently enrolled.

Electronic Document Delivery - Enrollment

5

To enroll a policy in ePolicy and/or eBill, please click on the corresponding checkbox for each policy number below.

Policies available to enroll will have the "Enroll in ePolicy" and "Enroll in eBill" check boxes prefilled for ease of completion.

You can just click "Continue" to initiate enrollment.

Policy Number	Account Number	Policy Type	Enroll in ePolicy	Enroll in eBill
CMPBP10381	A000000351	Commercial Package	☑	☑
CMP1038BP4	A000000351	Commercial Package	Enrolled	☑
CMP1038BU1	A000000351	Commercial Package	Enrolled	☑
CMP1038B02	A000000351	Commercial Package	Enrolled	☑
CMP1038B05	A000000351	Commercial Package	Enrolled	☑
CMP1038SJ1	A000000351	Commercial Package	Enrolled	☑
CMP1038SJ2	A000000351	Commercial Package	Enrolled	☑

Please enter the policyholder's email address: xxxxx@merchantsgroup.com

** This email address is already associated to account number A000000351 and will be used for electronic delivery enrollment.

Cancel   Continue

Policyholders can also sign up for Electronic Document Delivery without an invitation from your agency. See the Electronic Document Delivery ePolicy & eBill (Policyholder Initiated) section in this guide

> 💡 Subscribe to electronic notifications to be sure to know when your policyholders enroll for Electronic Document Delivery.
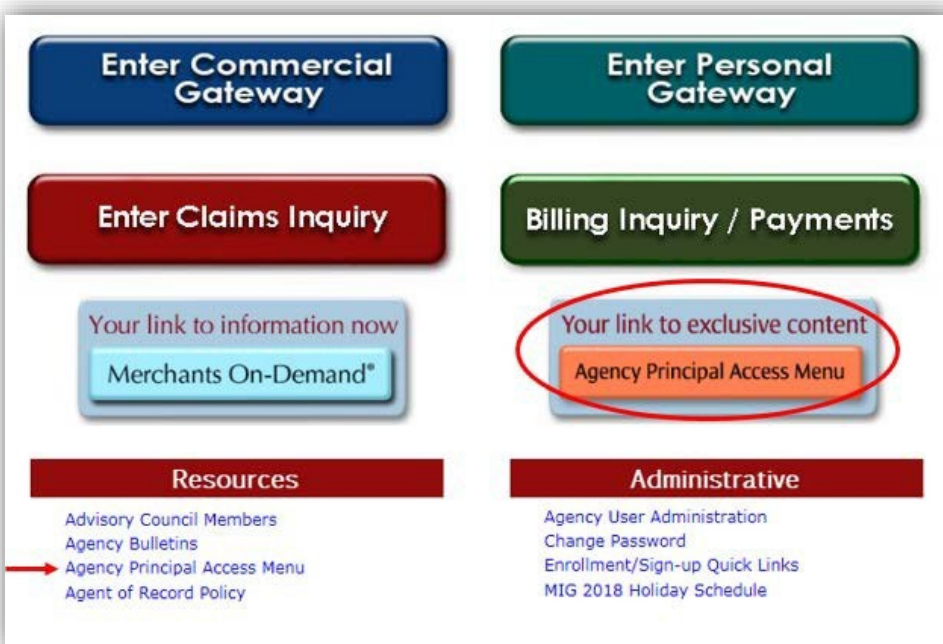
Electronic Fund Transfer for Commissions

Merchants can issue your agency commission payments electronically by depositing the funds into your designated financial institution account.

This process allows you to receive your commission payments sooner than waiting for a check to be received in the mail.

Electronic fund transfer promotes "Go Paperless" goals by eliminating paper checks, envelopes and stamps from the commission payment process.

*Agency principals can sign up for Commission EFT by completing the "**Direct Bill Commission – EFT sign-up/change form**" found on the Agency Principal Access Menu of our agent's website.*

Enter Commercial Gateway

Enter Personal Gateway

Enter Claims Inquiry

Billing Inquiry / Payments

Your link to information now
Merchants On-Demand®

Your link to exclusive content
Agency Principal Access Menu

Resources
Advisory Council Members
Agency Bulletins
→ Agency Principal Access Menu
Agent of Record Policy

Administrative
Agency User Administration
Change Password
Enrollment/Sign-up Quick Links
MIG 2018 Holiday Schedule

Agency Principal Menu

You now have exclusive access to the following areas designated for the Agency Principal:

- Agency Summary Report
- National Advisory Council Members
- Regional Advisory Council Members
- Direct Bill Commission Statements
→ - Direct Bill Commission - EFT sign-up/change form
- Merchants Insurance Group Logos

Merchants On Demand

Merchants On Demand is our digital media website which includes flyers, videos, social media posts and more. Merchants On Demand provides you with tools to help you with social media and marketing for your business.

Merchants on Demand is easily accessed from the main menu of our Agents website by using the Merchants on Demand "button" or you can also find a link under the Digital Services menu under Resources.

Resources

Advisory Council Members
Agency Bulletins
Agency Principal Access Menu
Agent of Record Policy
Agents Binding Authority
Company Forms Library
Cross-Sell Opportunities
Digital Services
   Download Information
   Go Paperless
   Merchants On-Demand
Loss Run Report
Merchants University

Merchants Agent's Website Main Menu

Your link to information now
Merchants On-Demand®

Here you will find a variety of informational areas to explore:

- Agent Flyers
- Policyholder Flyers
- Policyholder Videos
- Monthly Posting Calendar
- Social Media Posts
- Social Media Resources
- Targeted Marketing

Merchants University

Merchants University is a collection of resources made available to our agency partners as part of our agent's website.

Information under Merchants University includes access to our Agency Bulletins, links to industry web resources and a broad selection of tutorials and webinars on Merchants products and services, as well as webinars and tutorials on varied industry topics.

We invite you to browse the University to see what topics of interest are available for you to access.

Merchants University

- Agency Bulletins
- Agency Web Resources
- Tutorials

- Cyber Liability:
  - Cyber Liability Tutorial
  - CyberNet Risk Management Agents Demo

Merchants' Tutorials/Webinars

View a Tutorial or Webinar from the List Below by Selecting the Desired link

Billing

| MIGPay℠ | Workers' Compensation Pay-As-You-Go Agent Training Tutorial. |

Claims

| First Notice Of Loss | Claims - First Notice of Loss |

Commercial Lines

| Massachusetts Commercial Auto Quoting Revisions Tutorial | Massachusetts Commercial Auto Quoting Revisions Tutorial |

Coverages

| Cyber Liability Coverage | Agent Training for Cyber Liability Coverages |
| Equipment Breakdown | What is Equipment Breakdown and why is it needed |

Digital Marketing / Social Media

| Increase Traffic to Your Website | Increase Traffic to Your Website Your Visitors |

Paperless

| ePolicy - eBill | Agent guide to ePolicy - eBill polic initiation, on Web new business p |

Personal Lines

Auto Endorsements	How to complete Flexible Choice online
CLUE Reconciliation Tutorial	CLUE Reconciliation Tutorial
Service Line Webinar	What is Service Line and why is it

MERCHANTS INSURANCE GROUP®

Agency Web Resources

Agency Management Systems and Technology:

Agents Council for Technology (ACT)

Applied Systems

Insurance Digital Revolution

Vertafore

Industry Organizations:

Acord User Group Information Exchange (AUGIE)

SMARTER.NASinsurance from NAS insurance

MERCHANTS INSURANCE GROUP CYBER LIABILITY

- All About Cyber Risk
- Cyber Liability Coverages
- Selling Cyber Liability
- Additional Resources

Welcome to Merchants Insurance Gro Insurance Cyber Liability training site.

We are proud to partner with NAS Insu bring you new Cyber Liability coverage added as optional coverage to a MAP® MAP® – Contractors, MAP® – Auto Re Package policy.

Welcome to Merchants' Online Bulletins

To search our online bulletins, please select a Line of Business (LOB):

LOB: [▼]

and please select a State (OPTIONAL):

**State:** [All States ▼]

[Search for Bulletins]

You can receive email alerts when new bulletins are posted to our secured website. If you have not already subscribed to the email alerts, **click here** to subscribe today

Merchants Policyholder Website

Access to information 24/7 is no longer just a "nice to have" feature for policyholders, it's an expectation in today's digital environment. Allowing your policyholders quick and easy access to their policy information meets these expectations. Additionally, it allows your agency more time to focus on more complex servicing needs, as well as time to grow your business.

Merchants' policyholder website offers a full range of on line features your policyholder can use to access policy information electronically, including automobile ID cards. They can easily handle paying bills, claim reporting and can enroll in our ePolicy and eBill programs.

To get started, policyholders can go to www.merchantsgroup.com and click on "Login" in the upper right corner of the page and select "Policyholder".
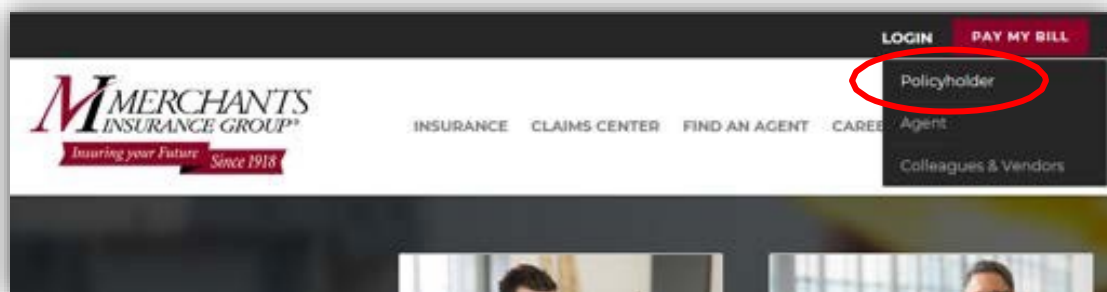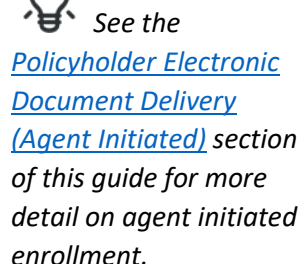

On the next screen, they should select "Sign up now!", and complete a few simple steps to get their User ID and password

Once logged in, your policyholder can explore areas like "My Billing", "My Policies" and "My Claims" to easily manage their policies on line.
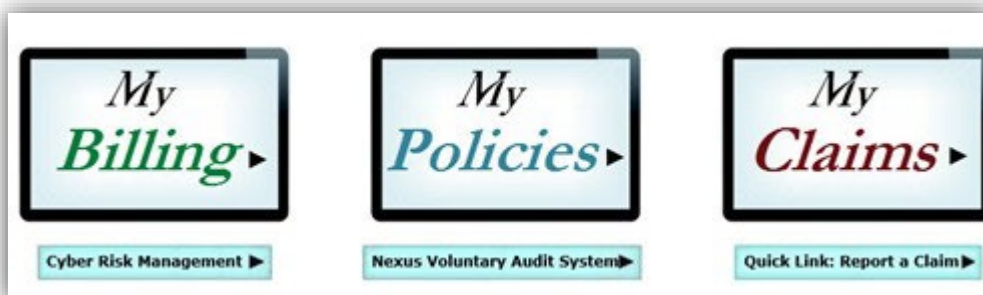
Policyholder Electronic Document Delivery (Policyholder Initiated)

Merchants Insurance Group's ePolicy and eBill electronic document delivery services offer convenient, personalized options to your policyholders to manage their account online. These services enable them to save time and money, keep all of their electronic records safe and secure in one place, and help the environment by reducing paper use.

> *See the Policyholder Electronic Document Delivery (Agent Initiated) section of this guide for more detail on agent initiated enrollment.*

Encouraging your policyholders to use Merchants Electronic Document delivery also benefits your agency. It relieves you of the need to mail paper or forward electronic documents to your policyholders, freeing your agency staff to assist your customers with more complex transactions and grow your business.

Enrollment Process – Policyholder Initiated

Policyholders can enroll themselves in ePolicy and eBill electronic document delivery services. They can view the Policy Documents screen by accessing the My Policies section of the Policyholder website.

*From here they can click on **Enroll in ePolicy/eBill** to start the process.*

POLICY DOCUMENTS

To view and/or print policy documents, please click on the desired policy number from the table below.

Policy #	Account #	Policy Type	Insured Name	Policy Delivery	Bill Delivery
CMP...	A0000001	Commercial Package	LANDSCAPING CLASS TEST	Paper	Paper
CMP...	A0000001	Commercial Package	LANDSCAPING CLASS TEST	ePolicy	Paper
CMP...	A0000001	Commercial Package	LANDSCAPING CLASS TEST	ePolicy	Paper
CMP...	A0000001	Commercial Package	LANDSCAPING CLASS TEST	ePolicy	Paper
CMP...	A0000001	Commercial Package	LANDSCAPING CLASS TEST	ePolicy	Paper
CMP...	A0000001	Commercial Package	LANDSCAPING CLASS TEST	ePolicy	Paper
CMP...	A0000001	Commercial Package	LANDSCAPING CLASS TEST	ePolicy	Paper
CUP...	A0000001	Commercial Umbrella	PA NONRENEW TEST	ePolicy	eBill
CUP...	A0000001	Commercial Umbrella	MI NONRENEW TEST	ePolicy	eBill
CUP...	A0000001	Commercial Umbrella	NY NONRENEW TEST	ePolicy	eBill
HOP...	A0000001	Home Owners	LINDA TEST IX	Paper	Paper
HOP...	A0000001	Home Owners	NY PPC	Paper	Paper

Save time online! Our **ePolicy** and **eBill** programs allow you fast and convenient access to your policy documents.

Questions? Check out our **ePolicy & eBill Frequently Asked Questions** for help. You can also view our **video tutorial** for further assistance.

[Return Home] [Enroll in ePolicy/eBill]

To begin receiving paper documents in the mail, please click here: **Unenroll ePolicy**
To begin receiving paper invoices in the mail, please click here: **Unenroll eBill**
If you wish to manually opt out of ePolicy or eBill, please complete and return the following form: **Manual Opt Out Form**

Paperless Payment Options

Merchants offers various billing options that support paperless processes by eliminating checks, envelopes and stamps needed for "traditional" payment methods.

- Credit Card
- eBill
- eCheck
- Electronic Funds Transfer (EFT)
- MIGPay$_{sm}$

Agents Website

More information on our billing options is available in the Information Center, found on the Billing Inquiry/Payments section of our Agents Website.

Policyholder Website

Policyholders have their own Information Center, found under My Billing on the Billing Inquiry section of the Policyholder Website.

Merchants Mobile

Policyholders can also manage their Merchants accounts from their mobile device. Many features available to your policyholders on our policyholder website can also be accessed on the go using our Merchants Mobile app.

The Merchants Mobile app is free for your policyholders to download for their iPhone or Android mobile device.

With the app, policyholders are able to access payment history, view payment amounts, due dates and even pay their bill from their mobile device. Instant access to automobile insurance ID Cards is available 24/7. Personal Lines Automobile policyholders in NY can also begin the claim reporting process immediately using the Merchants Mobile app.

Merchants Mobile uses the same User ID and password as our Policyholder website. See the Merchants Policyholder Website section in this guide for more information on how your policyholders can create an account to take advantage of the features of both the Policyholder Website and Merchants Mobile.

More information on Merchants Mobile is available in the Information Center, found on the Billing Inquiry/Payments section of our Agents Website.

Electronic Automobile ID Cards

While most states allow Automobile ID cards as proof of insurance to be presented electronically, some policyholders still prefer a paper copy.

Policyholders can also electronically access* automobile ID cards 24/7 using our policyholder website or our mobile app, Merchants Mobile.

*Not available in NJ

To make it easier to do business with us, Merchants will mail paper vehicle ID cards directly to the policyholder in cases where agents have elected to "Go Paperless" or have enrolled in eDocs.

We will also mail paper copy vehicle ID cards directly to Commercial Lines policyholders who have enrolled in Merchants ePolicy program.

Here's a quick reference of the variety of ways Merchants offers our customers access to their vehicle ID cards:

Type	Delivery / Access
Hard Copy	Mailed to agent by Merchants with new or renewal policies and endorsements (Commercial Lines)
	Mailed directly to policyholder by Merchants, if agent is enrolled in Paperless or eDocs (Commercial Lines)
	Mailed directly to policyholder by Merchants if policy is enrolled in ePolicy electronic delivery (Commercial Lines)
	Mailed directly to policyholder by Merchants for all NY Personal Lines policies unless they have enrolled in Merchants ePolicy program
Generate Vehicle ID Card*	Allows for viewing or printing by agent or policyholder from Merchants website *Not available for vehicles registered in New Jersey.
Mobile App	Electronic access from Merchants Mobile App by policyholder *Not available in New Jersey.

Policy Delivery Summary

With numerous paperless methods available to take advantage of, it's important to understand how policy documents will be distributed to your policyholders.

Refer to the information below to understand how documents are delivered.

	Delivered by:	
Commercial Lines policyholder is enrolled in ePolicy program	Merchants	Policyholder will receive electronic notifications directly from Merchants advising them there are documents to be viewed online using their Merchants Policyholder website account.
Commercial Lines policyholder is _not_ enrolled in ePolicy program	Agency	Your agency is responsible for delivery of policy documents to the policyholder.
Personal Lines policyholder *NY Only	Merchants	Personal Lines policies are mailed directly to the policyholder by Merchants if _not_ enrolled in ePolicy program

As a reminder, the following personal lines and commercial lines policy documents will continue to be mailed directly to policyholders by Merchants regardless of the delivery method chosen by the policyholder or agency:

- Conditional Renewal Notice
- Final Audit Notice
- Non-renewal Notice

- Pending Cancellation Notice
- Physical Damage Coverage Suspension Notice
- Physical Damage Photo Inspection Requirement Notice

Please refer to the Electronic Automobile ID Cards section of this guide regarding automobile ID card handling.

If your agency has elected to receive policy documents electronically using eDocs, you may decide to deliver the documents to your policyholders electronically as well.

You must discuss this option with your insured before deciding to use this delivery method and it is advisable to have them sign an agreement to assure they understand how their documents will be received.

Tools to Help You Manage Being Paperless

Subscribe to Notifications

Stay informed on all your paperless procedures. Subscribing to receive electronic notifications is a great way to manage these processes.

The "User Profile" link found under the Administrative heading on the main menu of our agent's website brings you to the "My Profile" page. On the "Subscriptions" tab you can indicate your preferences for receiving a variety of email notifications.

Administrative

Agency User Administration
Change Password
Enrollment/Sign-up Quick Links
MIG 2018 Holiday Schedule
User Profile

Merchants Agent's Website Main Menu

💡 Agency principals will have a broader selection of email notifications to choose from.

My Profile

Below is your user profile for Merchants' secure website. If you have authority to multiple agency codes your user profile will remain the same for all of them. Click on the Subscriptions tab to add or remove yourself from our email subscription offerings.

General Information | **Subscriptions**

Your subscription for agency 00111

Subscribed	Unsubscribed	Description
○	◉	Cancel Pending Notice
○	◉	Policy Transaction/Communication Log - Commercial
○	◉	Transaction Log - Personal Lines
○	◉	Claim Acknowledgement
○	◉	Commercial Lines Bulletin ☐ ALL ☐ MA ☐ MI ☐ NH ☐ NJ ☐ NY ☐ OH ☐ PA ☐ RI ☐ VT
○	◉	Personal Lines Bulletin ☐ NY
○	◉	Policyholder eBill Enrollment Notification
○	◉	Policyholder ePolicy Enrollment Notification

Note: Please select state(s) when subscribing to state-specific documents.

The "Subscriptions" tab can also be accessed from several other areas of the website. These include links located on the Policy Transaction/Communication Log (for Commercial Lines) and the Policy Transaction Log (for NY Personal Lines) and from the Merchants online Bulletin search page

Subscribe to email notification!

Automatic email notifications are generated when new transactions are added to this log. If you are not already subscribing, click User Profile to subscribe now. Then choose Policy Transaction/Communication Log for Commercial Lines, or Transaction Log for Personal Lines.

Welcome to Merchants' Online Bulletins

To search our online bulletins, please select a Line of Business (LOB):

LOB: [　　　　　　　⌄]

and please select a State (OPTIONAL):

State: [All States ⌄]

[Search for Bulletins]

You can receive email alerts when new bulletins are posted to our secured website. If you have not already subscribed to the email alerts, **click here** to subscribe today.

22

Principals or Merchants website users with Administrative access are able to manage the subscription preferences of individual users within the agency. The "Agency User Administration" link found under the Administrative heading on the main menu of our agent's website brings you to a page where all your agency users are listed.

Administrative

Agency User Administration
Change Password
Enrollment/Sign-up Quick Links
MIG 2018 Holiday Schedule
User Profile

Master agents can set subscriptions for all agency codes.

At the bottom of this page several options are given including "View Subscriptions"

WENDY2	Wendy Tester2	@yahoo.com	☐	☐	☐
WENDY3	Wendy Tester3	@gmail.com	☐	☐	☐

@ Send invitation to all pending users

Allow agency administrators to give principal access : ☐ Yes
Allow user to choose their own password expiry period : ☐ Yes   Password Expiry : 365 ✓ days

Main Menu	Save Changes	Add New User	View Subscriptions	Pre-filled eCheck Accounts Management

Here you will see a list of users that currently have subscriptions. You can click on the "blue dot" next to any name to view their preference options and make desired changes.

Email Subscription Maintenance

Merchants offers a variety of email notifications that can be subscribed to by any person within your agency.

	Contact Name	Email Address
●	CHRIS MILLER	@GMAIL.COM
●	JOHN CSRVISBURG	@MERCHANTSGROUP.COM

Back	Create New

Email Subscription Maintenance

First Name: CHRIS   Last Name: MILLER
Email Address: @GMAIL.COM

| Subscribed	Unsubscribed	Description
○	●	Cancel Pending Notice
●	○	Policy Transaction/Communication Log - Commercial
●	○	Transaction Log - Personal Lines
●	○	Claim Acknowledgement
○	●	Commercial Lines Bulletin ☐ MA ☐ MI ☐ NH ☐ NJ ☐ NY ☐ OH ☐ PA ☐ RI ☐ VT
○	●	Personal Lines Bulletin ☐ NY
○	●	Policyholder eBill Enrollment Notification
○	●	Policyholder ePolicy Enrollment Notification
○	●	Commission Statement

Back	Update	Delete

Do you have users that have not yet subscribed to receive notifications? Use the "**Create New**" button to add the users email address and select the desired subscription options.

Policy Transaction/Communication Log

The **Policy Transaction/Communication Log** (for Commercial Lines) and the **Policy Transaction Log** (for NY Personal Lines) give you electronic access to agent and policyholder copies of important documents such as notices of cancellation and non-renewal, new and renewal declaration pages, endorsements and more.

You can access these logs from the Policy Inquiry menu under the Commercial Gateway or Personal Gateway sections of our agent's website. The Gateway Landing page will alert you if you have new transactions to view.
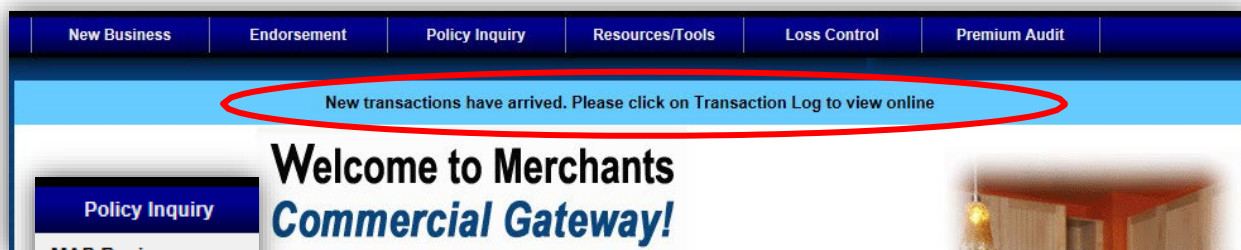
1
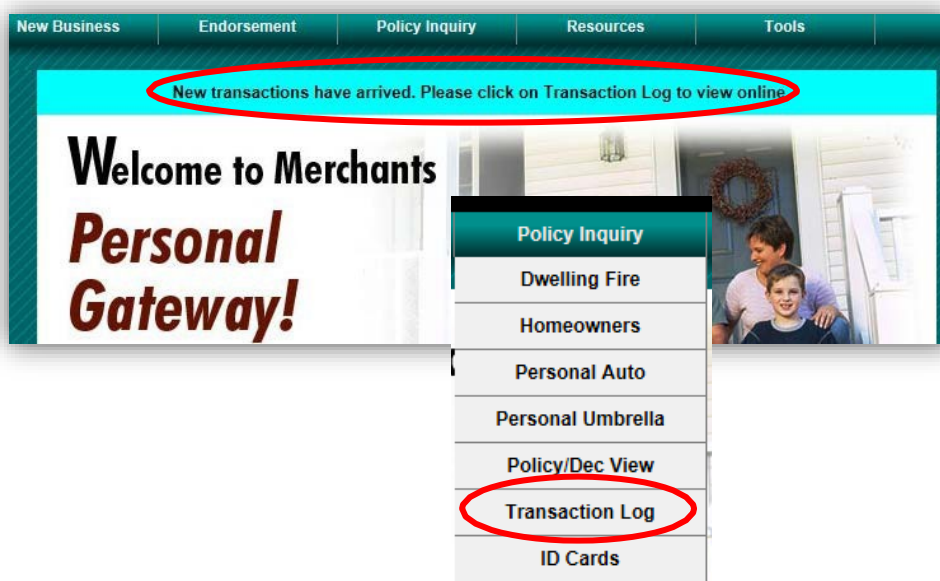
POLICY TRANSACTION/COMMUNICATION LOG
Commercial Insurance

To filter this listing, choose one or more options below and press the "Apply" button.

Document Status	Document Category	Document Type		
All Statuses	All Categories	All Types	Apply	Clear Filter

| Mark All Read | Export to Excel |

Number of recent days to view: 10 Go

	Agent Copy	Policyholder Copy	Policy	Endorsement Date	Date Created	Document Type	Insured Name	Policyholder Delivery Preference	Agency Delivery Preference
NEW				3/27/18	4/06/18	Final Cancel	AUTO LLC	Paper	Paper
NEW				3/27/18	3/17/18	Renewal	AUTO LLC	Paper	Paper
NEW				12/01/17	11/01/17	Final Cancel	P847 PROMPT FORM	Paper	Paper

2

💡 Your policyholders preferred document delivery method is also shown along with each transaction.

Begin the process to enroll your policyholder in ePolicy and eBill directly from the Commercial Lines Policy Transaction/Communication Log and the Personal Lines Policy Transaction Log pages.
Click into the "Policyholder Delivery Preference" or "Current Delivery" column

POLICY TRANSACTION LOG
Personal Insurance

| Mark All Read | View All | View Unread Only | Export to Excel |

Number of recent days to view: 10 Go

	Agent Copy	Policyholder Copy	Policy	Endorsement Date	Date Created	Document Type	Insured Name	Current Delivery
NEW				8/01/18	11/01/18	Final Cancel	TEST ANTITHEFT	Paper
NEW				12/14/18	10/30/18	Issue	ALBERT	Paper
NEW				7/11/18	10/23/18	Cancel Notice	LINDA	Paper
NEW				9/12/18	10/23/18	Cancel Notice	LINDA	Paper

3

You will be taken to the Electronic Document Delivery – Maintenance screen. Here you can click "Enroll in ePolicy/eBill".

Electronic Document Delivery - Maintenance

The active policies for account number **A000000351** shown below are assigned to the following policyholder website login:

Policyholder email address: **xxxxx@merchantsgroup.com**

Policy #	Account #	Policy Type	Insured Name	Policy Delivery	ePolicy Conf #	Bill Delivery	eBill Conf #
CMPBP10381	A000000351	Commercial Package	LANDSCAPING CLASS TEST	Paper		Paper	
CMP1038BP4	A000000351	Commercial Package	LANDSCAPING CLASS TEST	ePolicy	E180823000646	Paper	
CMP1038B01	A000000351	Commercial Package	LANDSCAPING CLASS TEST	ePolicy	E180823000646	Paper	
CMP1038B02	A000000351	Commercial Package	LANDSCAPING CLASS TEST	ePolicy	E180823000646	Paper	
CMP1038B05	A000000351	Commercial Package	LANDSCAPING CLASS TEST	ePolicy	E180823000646	Paper	
CMP1038SJ1	A000000351	Commercial Package	LANDSCAPING CLASS TEST	ePolicy	E180823000646	Paper	
CMP1038SJ2	A000000351	Commercial Package	LANDSCAPING CLASS TEST	ePolicy	E180823000646	Paper	
CUPCNCLTS2	A000000351	Commercial Umbrella	PA NONRENEW TEST	ePolicy	E180823000646	eBill	E180823000646
CUPCNCLTS4	A000000351	Commercial Umbrella	MI NONRENEW TEST	ePolicy	E180823000646	eBill	E180823000646
CUPCNLCTS6	A000000351	Commercial Umbrella	NY NONRENEW TEST	ePolicy	E180823000646	eBill	E180823000646

Cancel   Enroll in ePolicy/eBill   Unenroll ePolicy   Unenroll eBill

💡 Rather than check the Transaction Logs each day to see if you have any transactions to view, save time and increase efficiency by subscribing to receive email notifications when new transactions are added to the log.

See the "Subscribe to Notifications" section found in this guide for more information on signing up for these and other helpful email notifications.

25

Electronic Document Delivery Enrollment Activity Log

The *"**Enrollment Activity Log**"* link is a tool to help you manage prior enrollment initiation. This link brings up a list of policies which have been enrolled for electronic delivery in the last 10 days. You can change the view to look back farther than 10 days in the past if desired.

Electronic Document Delivery Enrollment Report

The *"Enrollment Report"* link allows you to create a list of policies, along with their policy and billing delivery preferences, within an effective date range.

The report can be customized to include just Personal Lines, just Commercial Lines or both.

26

The Electronic Delivery Enrollment Report tool is helpful to contact policyholders and convert them to electronic delivery. The list can be exported to excel for ease of filtering, sorting etc.

Electronic Delivery Enrollment Report

*Policies in Pend Cancel status. Not available to enroll.

Go to bottom of report

All columns are sortable by clicking on their description.

Agent Code	Agency Name	Account	Policy	Insured Name	Email Address	Enrolled ePolicy	Enrolled eBill	Effective Date	Expiration Date
00111	TEST AGENT	A000000010	CAPMM31P03	NY PIP PRINT ROUTINE TESTING		No	No	11/01/2018	11/01/2019
00111	TEST AGENT	A000000010	CMPM44UM53	TEST FOR VT UM		No	No	10/01/2018	10/01/2019
00111	TEST AGENT	A000000010	WCAMLC1301	MLC NJ P1000 FORMS		No	No	4/01/2019	4/01/2020
00111	TEST AGENT	A000000020	CAPMMXDMS6	MULTI STATE NY PA NJ		No	No	11/01/2018	11/01/2019
00111	TEST AGENT	A000000020	CAPMVTUM41	TEST N/O COV		No	No	10/01/2018	10/01/2019
00111	TEST AGENT	A000000020	CAPNYEXT05	TIER WITH EXT TERM		No	No	7/12/2019	7/12/2020
00111	TEST AGENT	A000000020	CMPM44UM58	MJS VT P00249		No	No	10/01/2018	10/01/2019
00111	TEST AGENT	A000000020	CMPM44UM59	MJS VT P00249		No	No	10/01/2018	10/01/2019
00111	TEST AGENT	A000000020	CMPM44UM60	VT NON OWNED 09 ONLY		No	No	10/01/2018	10/01/2019
00111	TEST AGENT	A000000020	CMPM44UM61	MJS VT P00249		No	No	10/01/2018	10/01/2019

Return   Export to Excel

Electronic Document Delivery FAQ's

- **Electronic Document Delivery:**
  - eBill & ePolicy Enrollment Options
  - Enrollment Activity Log
  - Enrollment Report
  - → FAQs

*The link to the Electronic Document Delivery **FAQ's** will provide you will answers to the Frequently Asked Questions on this topic.*

MERCHANTS INSURANCE GROUP®

Frequently Asked Questions – ePolicy and eBill

1. How does ePolicy and eBill work?

You are in control of this process. You choose which documents you want to receive online and which ones you want to receive by mail.

When new documents are available we'll send you an email with a link so you can log in and view, print or download the documents from our website.

2. What documents are available through ePolicy and eBill ?

ePolicy – This feature eliminates paper documents. You'll receive an email notification indicating when a current policy document is available on our website. You can save a PDF copy to your computer or view them online whenever you need them.

eBill – This feature eliminates the paper invoice. You will receive an email notification indicating when a current invoice is available on our website.

3. How do I enroll for ePolicy or eBill electronic document delivery?

Appendices

Appendix A – *Contact Information*

<u>*Merchants Contact Information*</u>

General inquiries:

supportmail@merchantsgroup.com   *800-362-3343*

Download email inquiries:

downloadsupport@merchantsgroup.com   *800-362-3343*

Download Specialists:

Jack Harsch   [*jharsch@merchantsgroup.com*](jharsch@merchantsgroup.com)   *800-462-1077 Ext 3996*

<u>*Vendor Contact Information*</u>

Applied Systems	[*https://www1.appliedsystems.com/en-us/contact-us/*](https://www1.appliedsystems.com/en-us/contact-us/)
EZLynx	[*https://www.ezlynx.com/*](https://www.ezlynx.com/)
HawkSoft	[*https://www.hawksoft.com/*](https://www.hawksoft.com/)
IVANS Insurance Exchange	[*https://www.ivansinsurance.com/en-us/contact-us/*](https://www.ivansinsurance.com/en-us/contact-us/)
Strategic Insurance Software (SIS)	[*https://sisware.com/*](https://sisware.com/)
Vertafore	[*https://www.vertafore.com/*](https://www.vertafore.com/)

Appendix B – *Frequently Asked Questions (FAQ's)*

<u>*eDocs FAQ's*</u>

<u>*EFT FAQ's*</u>

<u>*Electronic Document Delivery FAQ's*</u>

<u>*Merchants Mobile FAQ's*</u>

<u>*PolicyDownloadFAQs*</u>

Appendix C – *Industry Resource Links*

ACORD User Group Information Exchange (AUGIE)	*https://augiegroup.org//*
Insurance Digital Revolution	*https://www.insurancedigitalrevolution.org/*
Agents Council for Technology (.act)	*https://www.independentagent.com/Resources/AgencyManagement/ACT/*