



Merchants Insurance Group “Go Paperless” Guide

March 2019

Table of Contents

| | |
|---|----|
| Merchants Insurance Group “Go Paperless” Programs..... | 1 |
| Ways to “Go Paperless” with Merchants..... | 2 |
| Tools to Help You Manage Being Paperless..... | 2 |
| Merchants Agents Website | 3 |
| Agency Paperless Delivery Options – Commercial Lines..... | 4 |
| Policy Download..... | 6 |
| eDocs | 7 |
| eBulletins | 8 |
| Policyholder Electronic Document Delivery (Agent Initiated)..... | 9 |
| Electronic Fund Transfer for Commissions | 13 |
| Merchants On Demand | 14 |
| Merchants University | 15 |
| Merchants Policyholder Website | 16 |
| Policyholder Electronic Document Delivery (Policyholder Initiated)..... | 17 |
| Paperless Payment Options..... | 18 |
| Merchants Mobile..... | 19 |
| Electronic Automobile ID Cards..... | 20 |
| Policy Delivery Summary | 21 |
| Tools to Help You Manage Being Paperless..... | 22 |
| Subscribe to Notifications | 22 |
| Policy Transaction/Communication Log | 24 |
| Electronic Document Delivery Enrollment Activity Log | 26 |
| Electronic Document Delivery Enrollment Report..... | 26 |
| Electronic Document Delivery FAQ’s..... | 27 |
| Appendices..... | 28 |

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.

The screenshot displays the 'Agents Main Menu' for Merchants Insurance Group. At the top, there is a navigation bar with the company logo and a 'Home | Logout' link. Below the navigation bar is a horizontal strip of images showing various agents and customers. The main content area is divided into several sections:

- Agent Value Proposition:** A section with the Merchants logo and a 'LEARN MORE' link.
- Enter Commercial Gateway:** A blue button for accessing commercial services.
- Enter Personal Gateway:** A green button for accessing personal services.
- Enter Claims Inquiry:** A red button for handling claims.
- Billing Inquiry / Payments:** A green button for managing billing.
- Merchants On-Demand:** A blue button labeled 'Your link to information now'.
- Agency Principal Access Menu:** An orange button labeled 'Your link to exclusive content'.
- Resources:** A list of links including: 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, and Merchants University.
- Administrative:** A list of links including: Agency User Administration, Change Password, Enrollment/Sign-up Quick Links, MIG 2018 Holiday Schedule, and User Profile.
- Go Paperless:** A section with a circular logo and a 'LEARN MORE' link.
- Target Marketing Program "Grow Your Book":** A section with the Merchants logo and a 'LEARN MORE' link.

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)



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

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.

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 | Administrative |
|---|--|
| <ul style="list-style-type: none"> 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 | <ul style="list-style-type: none"> 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 |
|---|------------|------------|
| <input checked="" type="checkbox"/> 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.



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.

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.

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

| Resources | 1 | Administrative |
|---|---|--|
| <ul style="list-style-type: none"> 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 | | <ul style="list-style-type: none"> 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

- [Download and eDocs Sign-Up/Change Form](#)
- [Download Guide](#)
- [Merchants' Company Unique Codes List](#)
- [Systems/Product Download Matrix](#)
- [eDocs FAQs](#)
- [Policy Download FAQs](#)

2

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](#)

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](#)

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

- [Download and eDocs Sign-Up/Change Form](#)
- [Download Guide](#)
- [Merchants' Company Unique Codes List](#)
- [Systems/Product Download Matrix](#)
- [eDocs FAQs](#)
- [Policy Download FAQs](#)

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**
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- [Download and eDocs Sign-Up/Change Form](#)
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- **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.

The screenshot shows a navigation menu with the following elements:

- Enter Commercial Gateway** (Blue button)
- Enter Personal Gateway** (Teal button)
- Enter Claims Inquiry** (Red button)
- Billing Inquiry / Payments** (Green button)
- Your link to information now** (Light blue button) containing **Merchants On-Demand®**
- Your link to exclusive content** (Light blue button) containing **Agency Principal Access Menu**
- Resources** (Dark red bar) containing:
 - [Advisory Council Members](#)
 - [Agency Bulletins](#) (circled in red)
 - [Agency Principal Access Menu](#)
- Administrative** (Dark red bar) containing:
 - [Agency User Administration](#)
 - [Change Password](#)
 - [Enrollment/Sign-up Quick Links](#)

Narrow your search by Line of Business and/or State

The screenshot shows the search interface with the following text and form elements:

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:

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.

- PRODUCTS--
- Commercial Auto
- Commercial Package
- Dwelling Fire
- HomeOwners
- MERCHANTS ADVANTAGE PLUS
 - Auto Collision Program
 - Auto Repair/Collision Program
 - Contractors
 - BusinessOwners
 - Office Program
- MERCHANTS COVERALL PLUS
 - Handyman Program
- MERCHANTS PACKAGE PLUS
 - Golf Program
 - Restaurant Program
- Personal Umbrella
- Private Passenger Automobile
- Workers Compensation
- GENERAL--
- General Information
- General Commercial Lines
- General Personal Lines

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.



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.

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.

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.

1

Electronic Delivery

Account Description: Business Class: Office Contractors State: NEW YORK Account Number: A80000743 Insured Name: AIR CONDITIONING MAC INC Address: 101 HILLTOP ROAD (CROFTSVILLE, NY 11827)

Your application has been successfully submitted for issuance. You can print the new business application and billing confirmation from the account management screen.

GO GREEN! Initiate your policyholder's enrollment in Merchants' ePolicy and eBill service by entering their valid email address. When initiated, two emails will be sent to your policyholder with steps to complete the enrollment process, however, they are not obligated to complete the enrollment. The [first email](#) will be for website access and requires completion of a user profile. The [second email](#) will be to complete the electronic delivery enrollment process.

| Policy Number | Account Number | Policy Type | Enroll in ePolicy | Enroll in eBill |
|---------------|----------------|-----------------|-------------------------------------|-------------------------------------|
| BOP142244 NEW | A80000743 | Business Owners | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |

Please enter the policyholder's email address*:

Please confirm the policyholder's email address*:

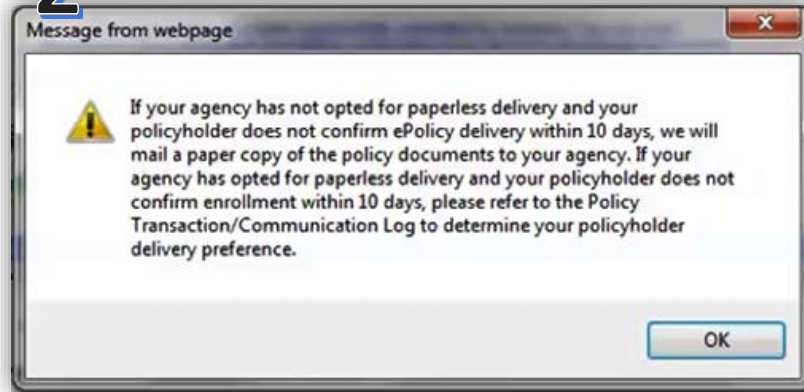
* Your policyholder's email and other contact information is secure with Merchants Insurance Group. We will never sell or rent this information to any third-party vendor.

[Return to Account Management](#) [Continue](#)

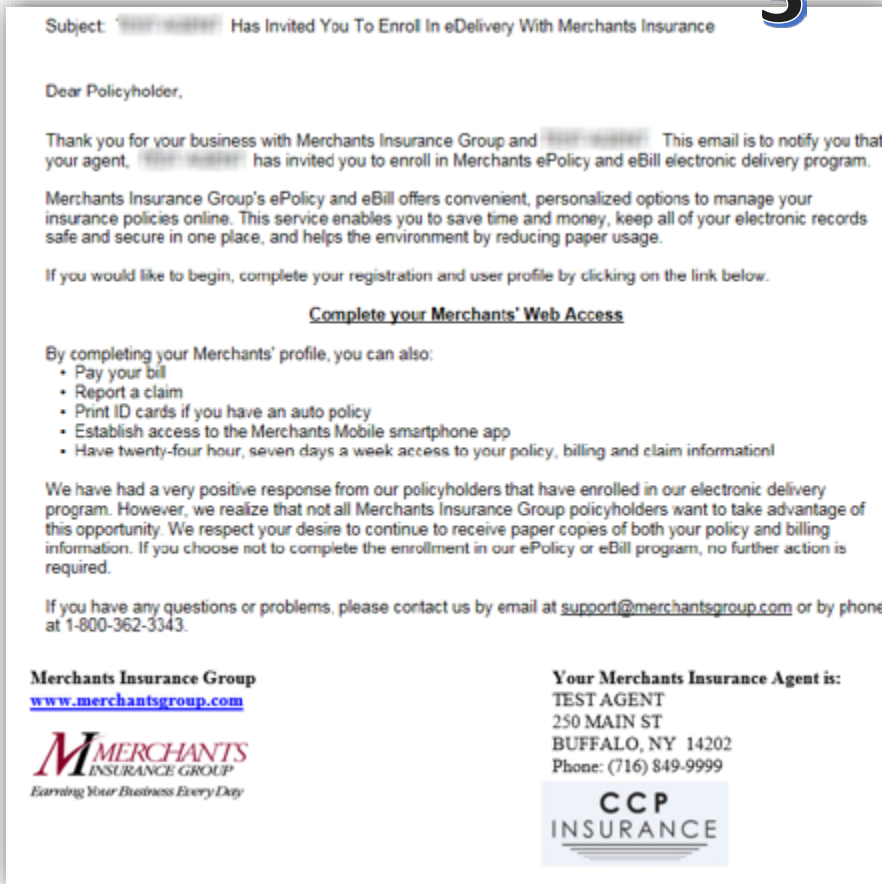
2

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.




3




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.

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

| Resources | Administrative |
|---|--|
| <ul style="list-style-type: none"> Advisory Council Members Agency Bulletins Agency Principal Access Menu Agent of Record Policy Agents Binding Authority Company Forms Library Cross-Sell Opportunities Digital Services <ul style="list-style-type: none"> Download Information Go Paperless Merchants On-Demand Loss Run Report Merchants University | <ul style="list-style-type: none"> Agency User Administration Change Password Enrollment/Sign-up Quick Links MIG 2018 Holiday Schedule User Profile |

Merchants Agent’s Website Main Menu

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](#)

2

- **Electronic Document Delivery:**
 - • [eBill & ePolicy Enrollment Options](#)
 - [Enrollment Activity Log](#)
 - [Enrollment Report](#)
 - [FAQs](#)

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

Enter your policyholder’s policy or account number

3 Electronic Document Delivery - Maintenance

This maintenance screen is used to manually enroll/unenroll a policy or policies from the ePolicy and/or eBill programs.

Please enter an active policy or account number to review electronic delivery information:

Policy or Account number:

4

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

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 | E180823000646 | 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 |
| CUPCNCLTS6 | A000000351 | Commercial Umbrella | NY NONRENEW TEST | ePolicy | E180823000646 | eBill | E180823000646 |

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.

5

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.

Electronic Document Delivery - Enrollment


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

| Policy Number | Account Number | Policy Type | Enroll in ePolicy | Enroll in eBill |
|---------------|----------------|--------------------|-------------------------------------|-------------------------------------|
| CMPBP10381 | A000000351 | Commercial Package | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| CMP1038BP4 | A000000351 | Commercial Package | Enrolled | <input checked="" type="checkbox"/> |
| CMP1038B01 | A000000351 | Commercial Package | Enrolled | <input checked="" type="checkbox"/> |
| CMP1038B02 | A000000351 | Commercial Package | Enrolled | <input checked="" type="checkbox"/> |
| CMP1038B05 | A000000351 | Commercial Package | Enrolled | <input checked="" type="checkbox"/> |
| CMP1038SJ1 | A000000351 | Commercial Package | Enrolled | <input checked="" type="checkbox"/> |
| CMP1038SJ2 | A000000351 | Commercial Package | Enrolled | <input checked="" type="checkbox"/> |

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.

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.



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

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

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.

The screenshot shows a navigation menu with two columns. The left column contains buttons for 'Enter Commercial Gateway', 'Enter Claims Inquiry', 'Your link to information now Merchants On-Demand*', and a 'Resources' section with links for 'Advisory Council Members', 'Agency Bulletins', 'Agency Principal Access Menu' (highlighted with a red arrow), and 'Agent of Record Policy'. The right column contains buttons for 'Enter Personal Gateway', 'Billing Inquiry / Payments', 'Your link to exclusive content Agency Principal Access Menu' (circled in red), and an 'Administrative' section with links for 'Agency User Administration', 'Change Password', 'Enrollment/Sign-up Quick Links', and '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.



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



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' Tutorials/Webinars

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

| | |
|--|---|
| Billing | |
| MIGPay_{sm} | 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 policy 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 University

- [Agency Bulletins](#)
- [Agency Web Resources](#)
- [Tutorials](#)
- **Cyber Liability:**
 - [Cyber Liability Tutorial](#)
 - [CyberNet Risk Management Agents Demo](#)



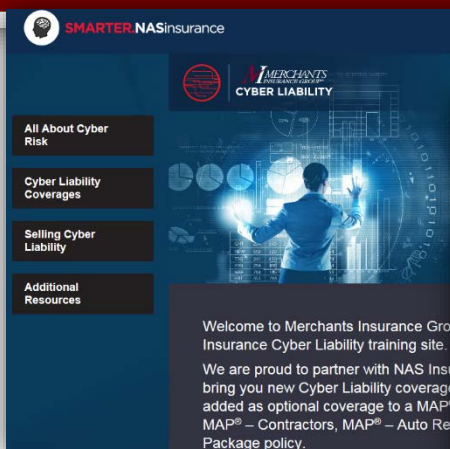
Agency Web Resources

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 NAS Insurance from **NAS** insurance

MERCHANTS INSURANCE GROUP CYBER LIABILITY

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

Welcome to Merchants Insurance Group Insurance Cyber Liability training site. We are proud to partner with NAS Insurance to bring you new Cyber Liability coverage added as optional coverage to a MAP®. MAP® – Contractors, MAP® – Auto Replacement 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:

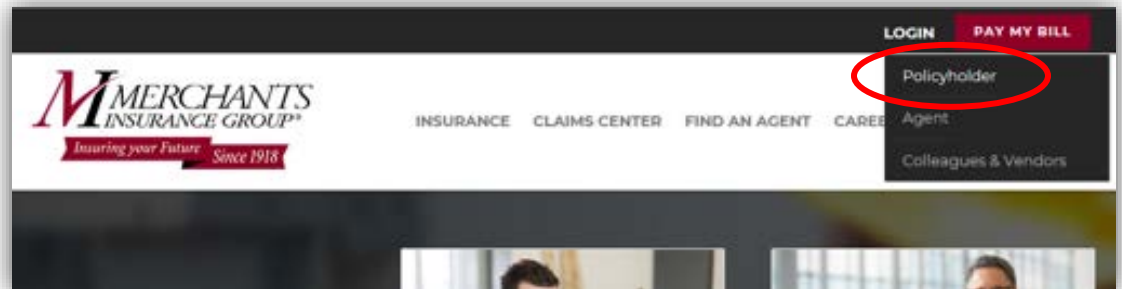
You can receive email alerts when new bulletins are posted to our secured website. If you have not already subscribed to the email alerts, [click here](#) to subscribe today

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.

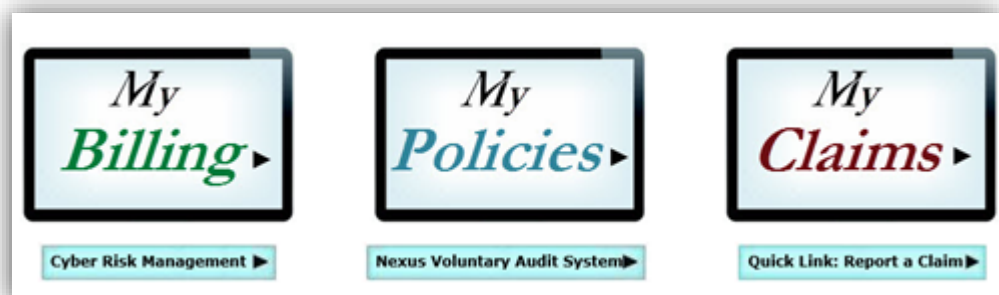
Merchants’ policyholder website offers a full range of on line features your policyholder can use to access policy information electronically, including automobile ID cards. They can easily handle paying bills, claim reporting and can enroll in our [ePolicy and eBill](#) programs.

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”.

A screenshot of the 'Policyholder Login' page. The page title is 'Policyholder Login'. There is a 'Sign Up Now!' button circled in red. Below it are input fields for 'Email Address:' and 'Password:'. There is a 'Remember me' checkbox. A 'Log In' button is at the bottom. A link for 'Forgot your password?' is also present.

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.

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.



See the [Policyholder Electronic Document Delivery \(Agent Initiated\)](#) section of this guide for more detail on agent initiated enrollment.

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 |
|-----------------------------|-----------|---------------------|--------------------------|-----------------|---------------|
| CMI#000001 | A0#000001 | Commercial Package | LANDSCAPING (CLASS TEST) | Paper | Paper |
| CMI#000002 | A0#000001 | Commercial Package | LANDSCAPING (CLASS TEST) | ePolicy | Paper |
| CMI#000003 | A0#000001 | Commercial Package | LANDSCAPING (CLASS TEST) | ePolicy | Paper |
| CMI#000004 | A0#000001 | Commercial Package | LANDSCAPING (CLASS TEST) | ePolicy | Paper |
| CMI#000005 | A0#000001 | Commercial Package | LANDSCAPING (CLASS TEST) | ePolicy | Paper |
| CMI#000006 | A0#000001 | Commercial Package | LANDSCAPING (CLASS TEST) | ePolicy | Paper |
| CMI#000007 | A0#000001 | Commercial Package | LANDSCAPING (CLASS TEST) | ePolicy | Paper |
| CUPCNCLETS2 | A0#000001 | Commercial Umbrella | PA NONRENEW TEST | ePolicy | eBill |
| CUPCNCLETS4 | A0#000001 | Commercial Umbrella | MI NONRENEW TEST | ePolicy | eBill |
| CUPCNCLETS6 | A0#000001 | Commercial Umbrella | NY NONRENEW TEST | ePolicy | eBill |
| HOFLESHEN2 | A0#000001 | Home Owners | LIN (IA TEST 24) | Paper | Paper |
| HOFLESHEN2 | A0#000001 | Home Owners | NY (NYC | 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.


Welcome to Billing Inquiry


INFORMATION CENTER

- Direct Bill/Account Bill Program
 - Agent Billing Manual
 - Agent Billing Quick Tips
 - Non-Pay Pending Cancel List
- MIGPay_{sm} Pay-As-You-Go
 - User Guide (Policyholder)
 - Frequently Asked Questions (Policyholder)
- Electronic Funds Transfer (EFT) documents:
 - Enroll Online
 - EFT Sign Up Form (printable PDF)
 - Electronic Change Form
 - EFT Change Form (printable PDF)
 - EFT Frequently Asked Questions (Policyholder)
- eCheck
 - eCheck Frequently Asked Questions (Policyholder)
- Credit Card
 - Credit Card Frequently Asked Questions (Policyholder)
- Smart Phone App
 - Smart Phone App Frequently Asked Questions (Policyholder)

To view billing information or make an electronic payment on a policy or account, please enter one search criteria below and click the search icon.

Account Number: 

Policy Number: 

Insured Name: 

INFORMATION CENTER

Merchants Insurance Group provides a number of payment option for our policyholders:

- Electronic Funds Transfer (EFT)
 - [Enroll Online](#)
 - [Electronic Change Form](#)
 - [EFT Frequently Asked Questions](#)
- eCheck
 - [eCheck Frequently Asked Questions](#)
- Credit Card
 - [Credit Card Frequently Asked Questions](#)
- Smart Phone App
 - [Smart Phone App Frequently Asked Questions](#)
- MIGPay_{sm} Workers' Compensation Policy Billing and Payment Program
 - [User Guide](#)
 - [Frequently Asked Questions](#)
 - [MIGPay_{sm} Pay-As-You-Go Portal](#)

Policyholder Website

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

Merchants Mobile

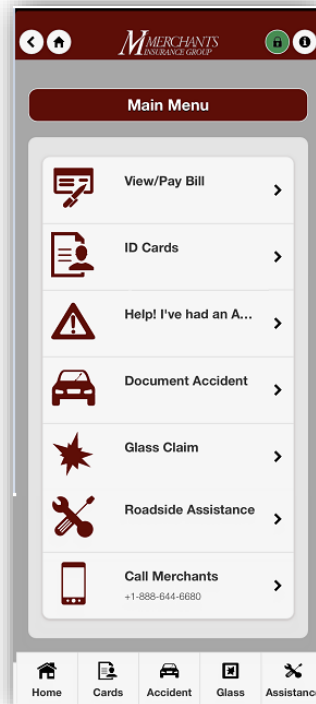
Policyholders can also manage their Merchants accounts from their mobile device. Many features available to your policyholders on our policyholder website can also be accessed on the go using our Merchants Mobile app.



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.



Welcome to Billing Inquiry

To view billing information or make an electronic payment on a policy or account, please enter one search criteria below and click the search icon.

Account Number: 
Policy Number: 
Insured Name: 

INFORMATION CENTER

- Direct Bill/Account Bill Program
 - Agent Billing Manual
 - Agent Billing Quick Tips
 - Non-Pay Pending Cancel List
- MIGPay_{sm} Pay-As-You-Go
 - User Guide (Policyholder)
 - Frequently Asked Questions (Policyholder)
- Electronic Funds Transfer (EFT) documents:
 - Enroll Online
 - EFT Sign Up Form (printable PDF)
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 - EFT Change Form (printable PDF)
 - EFT Frequently Asked Questions (Policyholder)
- eCheck
 - eCheck Frequently Asked Questions (Policyholder)
- Credit Card
 - Credit Card Frequently Asked Questions (Policyholder)
- Smart Phone App
 - Smart Phone App Frequently Asked Questions (Policyholder)

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:

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

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 <u>not</u> enrolled in ePolicy program | Agency | Your agency is responsible for delivery of policy documents to the policyholder. |
| Personal Lines policyholder <small>*NY Only</small> | Merchants | Personal Lines policies are mailed directly to the policyholder by Merchants if <u>not</u> 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
- Pending Cancellation Notice
- Final Audit Notice
- Physical Damage Coverage Suspension Notice
- Non-renewal 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.

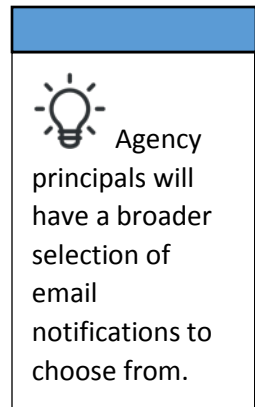
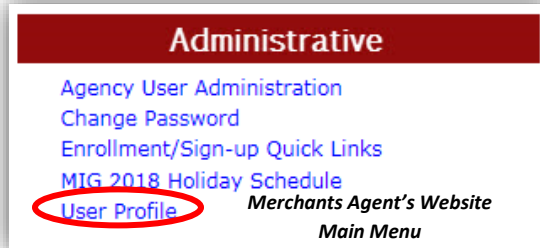
You must discuss this option with your insured before deciding to use this delivery method and it is advisable to have them sign an agreement to assure they understand how their documents will be received.

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.



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 |
|-----------------------|----------------------------------|---|
| <input type="radio"/> | <input checked="" type="radio"/> | Cancel Pending Notice |
| <input type="radio"/> | <input checked="" type="radio"/> | Policy Transaction/Communication Log - Commercial |
| <input type="radio"/> | <input checked="" type="radio"/> | Transaction Log - Personal Lines |
| <input type="radio"/> | <input checked="" type="radio"/> | Claim Acknowledgement |
| <input type="radio"/> | <input checked="" type="radio"/> | Commercial Lines Bulletin <input type="checkbox"/> ALL <input type="checkbox"/> MA <input type="checkbox"/> MI <input type="checkbox"/> NH <input type="checkbox"/> NJ <input type="checkbox"/> NY <input type="checkbox"/> OH <input type="checkbox"/> PA <input type="checkbox"/> RI <input type="checkbox"/> VT |
| <input type="radio"/> | <input checked="" type="radio"/> | Personal Lines Bulletin <input type="checkbox"/> NY |
| <input type="radio"/> | <input checked="" type="radio"/> | Policyholder eBill Enrollment Notification |
| <input type="radio"/> | <input checked="" type="radio"/> | 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:

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.

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

Lightbulb

Master agents can set subscriptions for all agency codes.

| | | | | | | | | |
|--------|---------------|--------------------|--------------------------|--------------------------|--------------------------|--|--|--|
| WENDY2 | Wendy Tester2 | wendy210@yahoo.com | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | |
| WENDY3 | Wendy Tester3 | wendy310@gmail.com | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | |

[@ 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 : days

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

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

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 | CEMILLER@GMAIL.COM |
| ● | JOHN CSRVISBURG | JCSALVISBURG@MERCHANTSGROUP.COM |

Back
Create New

Lightbulb

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.

Email Subscription Maintenance

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

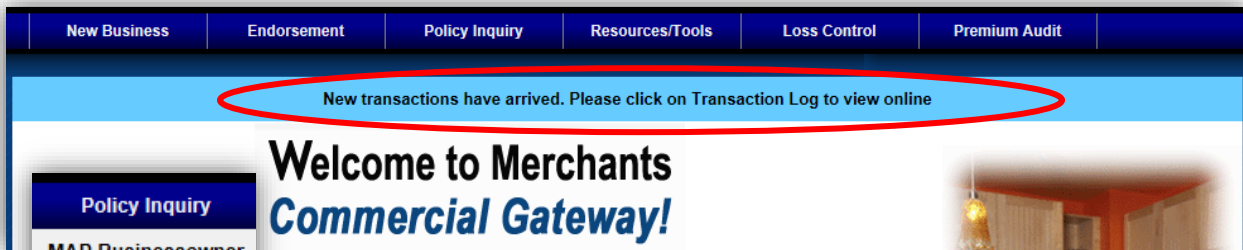
| Subscribed | Unsubscribed | Description |
|-------------------------------------|-------------------------------------|--|
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | Cancel Pending Notice |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Policy Transaction/Communication Log - Commercial |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Transaction Log - Personal Lines |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Claim Acknowledgement |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | Commercial Lines Bulletin <input type="checkbox"/> MA <input type="checkbox"/> MI <input type="checkbox"/> NH <input type="checkbox"/> NJ <input type="checkbox"/> NY <input type="checkbox"/> OH <input type="checkbox"/> PA <input type="checkbox"/> RI <input type="checkbox"/> VT |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | Personal Lines Bulletin <input type="checkbox"/> NY |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | Policyholder eBill Enrollment Notification |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | Policyholder ePolicy Enrollment Notification |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | Commission Statement |

Back
Update
Delete

Policy Transaction/Communication Log

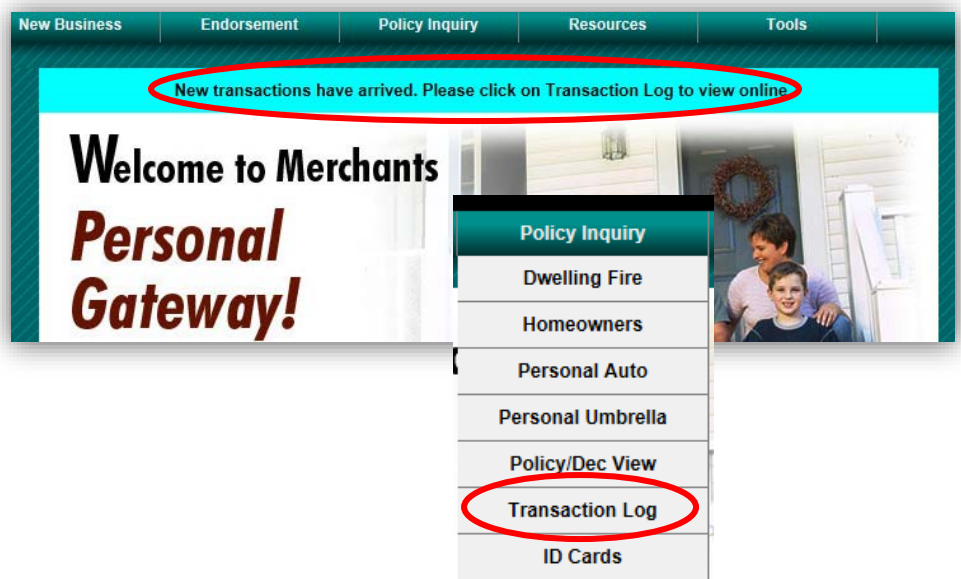
The **Policy Transaction/Communication Log** (for Commercial Lines) and the **Policy Transaction Log** (for NY Personal Lines) give you electronic access to agent and policyholder copies of important documents such as notices of cancellation and non-renewal, new and renewal declaration pages, endorsements 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 Inquiry
- MAP Businessowner
- Businessowner
- MAP Auto Repair/Collision
- MAP Contractor
- MAP Office
- Commercial Auto O/T
- MA Commercial Auto Only
- Commercial Umbrella
- Contractor's Coverall Plus
- Workers Compensation
- Policy/Dec View
- Policy Transaction/Communication Log**
- Premium Audit Status Inquiry



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:

Number of recent days to view:

| Agent Copy | Policyholder Copy | Policy | Endorsement Date | Date Created | Document Type | Insured Name | Policyholder Delivery Preference | Agency Delivery Reference |
|------------|-------------------|--------|------------------|--------------|---------------|------------------|----------------------------------|---------------------------|
| 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

Number of recent days to view:

| 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 | |
| CMP1038S1 | 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 |
| CUPCNCLTS6 | A000000351 | Commercial Umbrella | NY NONRENEW TEST | ePolicy | E180823000646 | eBill | E180823000646 |

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.

Electronic Document Delivery Enrollment Activity Log

- **Electronic Document Delivery:**
 - [eBill & ePolicy Enrollment Options](#)
 - • [Enrollment Activity Log](#)
 - [Enrollment Report](#)
 - [FAQs](#)

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.

Past number of days to view:

| Policy/Account | Insured Name | EDS Program | Type | Effective Date | Expiration Date | Enrollment Date | Status | Processed By |
|----------------|----------------------|-------------|--------|----------------|-----------------|-----------------|-----------|--------------|
| WCAI000402 | WILD SCOOPS CREAMERY | ePolicy | ENROLL | 10/18/2018 | 10/18/2019 | 10/18/2018 | Complete | Agent |
| WCAI000402 | WILD SCOOPS CREAMERY | eBill | ENROLL | 10/18/2018 | 10/18/2019 | 10/18/2018 | Complete | Agent |
| WCAI000403 | GREETING'S FROM AFAR | ePolicy | ENROLL | 10/12/2018 | 10/12/2019 | 10/18/2018 | Manual | Agent |
| WCAI000403 | GREETING'S FROM AFAR | eBill | ENROLL | 10/12/2018 | 10/12/2019 | 10/18/2018 | Manual | Agent |
| WCAI000401 | FONZIE'S FLORISTRY | ePolicy | ENROLL | 10/15/2018 | 10/15/2019 | 10/17/2018 | Manual | Agent |
| WCAI000401 | FONZIE'S FLORISTRY | eBill | ENROLL | 10/15/2018 | 10/15/2019 | 10/17/2018 | Manual | Agent |
| WCAI000400 | WILMA'S WIG EMPORIUM | ePolicy | ENROLL | 10/15/2018 | 10/15/2019 | 10/15/2018 | Automated | Agent |
| WCAI000400 | WILMA'S WIG EMPORIUM | eBill | ENROLL | 10/15/2018 | 10/15/2019 | 10/15/2018 | Automated | Agent |

|
 |

Electronic Document Delivery Enrollment Report

- **Electronic Document Delivery:**
 - [eBill & ePolicy Enrollment Options](#)
 - [Enrollment Activity Log](#)
 - • [Enrollment Report](#)
 - [FAQs](#)

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.

Electronic Delivery Enrollment Report

This report will generate a list of all active policies for the criteria specified and indicate which policies are enrolled in electronic delivery.

Please enter an effective date range for desired policies:

Effective Date*:

From: (MM/DD/YYYY format)

To: (MM/DD/YYYY format)

You may change Policy Type to either Personal or Commercial Lines Policies only.

Policy Type:

|
 |



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.



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

Merchants Contact Information

General inquiries:

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

Download email inquiries:

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

Download Specialists:

| | | |
|---------------------|--|-----------------------|
| <i>Patti Dobson</i> | pdobson@merchantsgroup.com | 800-462-1077 Ext 3008 |
|---------------------|--|-----------------------|

| | | |
|--------------------|--|-----------------------|
| <i>Jack Harsch</i> | jharsch@merchantsgroup.com | 800-462-1077 Ext 3996 |
|--------------------|--|-----------------------|

Vendor Contact Information

| | |
|------------------------|---|
| <i>Applied Systems</i> | https://www1.appliedsystems.com/en-us/contact-us/ |
|------------------------|---|

| | |
|---------------|---|
| <i>EZLynx</i> | https://www.ezlynx.com/ |
|---------------|---|

| | |
|-----------------|---|
| <i>HawkSoft</i> | https://www.hawksoft.com/ |
|-----------------|---|

| | |
|---------------------------------|---|
| <i>IVANS Insurance Exchange</i> | https://www.ivansinsurance.com/en-us/contact-us/ |
|---------------------------------|---|

| | |
|---|---|
| <i>Strategic Insurance Software (SIS)</i> | https://sisware.com/ |
|---|---|

| | |
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| <i>Vertafore</i> | https://www.vertafore.com/ |
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Appendix B – Frequently Asked Questions (FAQ's)

[eDocs FAQ's](#)

[EFT FAQ's](#)

[Electronic Document Delivery FAQ's](#)

[Merchants Mobile FAQ's](#)

[Policy Download FAQs](#)

Appendix C – Industry Resource Links

| | |
|--|---|
| <i>ACORD User Group Information Exchange (AUGIE)</i> | https://augiegrouop.org// |
| <i>Insurance Digital Revolution</i> | https://www.insurancedigitalrevolution.org/ |
| <i>Agents Council for Technology (.act)</i> | https://www.independentagent.com/Resources/AgencyManagement/ACT/ |
