



Ohio Financial Responsibility Bond

Producer Guide

New Business Effective 12/22/2013

Underwritten by Integon National Insurance Company

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How to Contact Us

Phone and Fax Numbers:

Claims Reporting (Available 24/7), Toll-Free Number.....	1-800-468-3466
Customer Service..... Monday through Friday 8:00am to 5:00pm	1-888-859-1181
Underwriting Fax & Memo Correspondence Fax.....	1-909-243-7150
Marketing.....	1-909-243-7542
Supplies: Producer Guide, Bond, Forms, etc	nationalgeneral.com/summit
Technical Support/Help Desk	1-909-243-7542

Payment Address:

National General
PO Box 545
Rancho Cucamonga, CA 91729-0545

Claims Reporting

We strive to provide fast, fair claims service when a loss occurs. Whenever possible, please encourage your bondholder to call our claims department immediately to report an accident or loss. This will enable the Bondholder to obtain immediate attention to the claim and receive the best possible service.

National General Automated Billing Information System

Billing information is available 24 hours a day, 7 days a week through National General Automated Billing Information System. The system is easy to use and provides you with quick and accurate Bond information. When you call, have the full Bond Number available. The system needs all numbers to accurately identify bond information.

To access the automated billing information system, dial **1-866-656-8268**.

A Support Services representative is available during regular business hours if you have any questions at 1-888-859-1181.

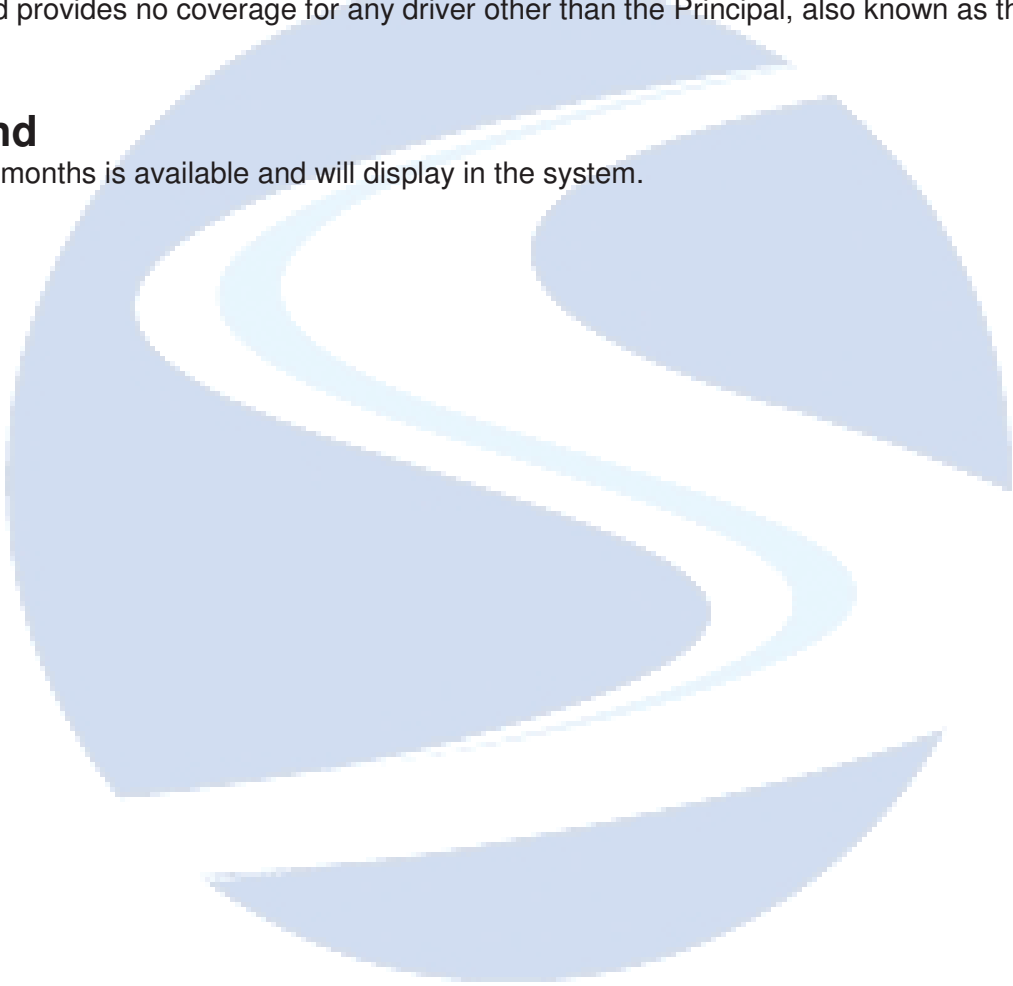
General Information

Financial Responsibility (FR) Bond Program Overview

A Financial Responsibility Bond is designed for an individual who wishes to purchase only the minimum Liability Coverage required to comply with Ohio's Financial Responsibility Law. This may be needed to make a financial responsibility filing with the BMV. Higher liability coverage limits are not available under this program; nor are any additional coverages such as Medical Payments Coverage, Uninsured Motorists Coverage, or Physical Damage Coverage. A Bond provides no coverage for any driver other than the Principal, also known as the "Bondholder".

Term of Bond

A Bond Term of 6-months is available and will display in the system.



New Business Processing

Submissions

Coverage will be effective as of the date and time the Application is signed by both the applicant and producer, provided:

1. The down payment or the full premium is received by the producer. If the Bondholder's down payment is not honored by his or her financial institution, no coverage will be provided. The Bond will be void from inception.
2. The producer uses National General proprietary transmission software as agreed in writing in advance between the producer and National General .
3. The printed Application and Bond Delivery Receipt are signed by the Bondholder. All Applications must also be signed by the producer indicating the time and date submitted.
4. The risk is consistent with our underwriting guidelines.
5. We do not permit brokering of business. It is not acceptable for you to write business through and/or give our underwriting materials to other producers or brokers, or for you to submit applications to us for risks that will be serviced outside your office.

The Application is part of the bond contract and must be completed. By signing, the Bondholder is agreeing that the information contained in the Application is accurate. Incomplete or inaccurate Applications may result in the Financial Responsibility Bond being rejected or rated differently than submitted. Proof of prior insurance must be provided in order to rate correctly. Proof of homeownership should also be provided in order to apply the Homeowner's Discount.

National General does not permit sub-brokering of business. It is not acceptable for you to give our ID cards or underwriting materials to other producers or brokers, or for you to accept applications from them for risks they have underwritten or will services outside of your office.

Nothing in this Producer Guide shall create any agency relationship whatsoever, between the producer and National General.

Commission Statements

Producers will receive commission statements monthly. A debit balance must be paid promptly and in full. The "Master Producer" will receive commission statements for all branch offices within that account.

New Business Processing

The information required to be provided in an Application MUST be entered into PTS in order to generate an Application. PTS automatically orders relevant consumer reports, such as MVR and CLUE. This ensures the most accurate rate at point of sale. The quoting system will prompt you to retain any necessary documentation. National General will not reimburse the cost of MVR reports ordered from any source other than our rating software.

Producers should fill out the Application entirely, print the Application and **obtain signatures and down payment before submitting through PTS**. Please retain signed copies of the Application and the Bond Delivery Receipt, as well as any copies of discount proof in your office.

Complete all requested information and retain the Application, along with a photocopy of applicant's driver's license(s) or photo I.D.

All supporting documents shall be maintained with the signed Application. In the event Integon National Insurance Company needs any document retained by the Producer, the Producer is contractually obligated to send such documents within 48 hours of receipt of National General's request.

DO NOT FAX OR MAIL TO US A COPY OF THE APPLICATION.

Electronic Funds Transfer (EFT) will be swept from your bank account within 72 hours of the upload.

Application Procedures

If you wish to enter a new business application into PTS, and you have completed the quote or Application on an earlier date, please perform the following steps. Quotes older than one (1) day should be updated before uploading.

1. From the **Main Menu in PTS**, select "**Lookup Quote**". Enter the quote number or Bondholder name. A list of existing customers will be displayed.
2. Select the button next to the name of the customer you wish to upload and click the "**View Quote**" link.
3. Click the "Select" link to bring up the quote.
4. Click the "**Next**" button on the top of the page.
5. Fill out all required fields. Click "Continue" in the top right corner.

PTS will now run the MVR and CLUE reports.

6. If the MVR is successful, click "Click here to continue". If it is not successful, you will be prompted to run it again or select the box "Re-check Later". Then "Click here to continue".
7. If the CLUE report has activity, you will have the option to challenge any accident. If you do, you must enter comments. If you do not need to challenge, move to the next section titled "Vehicle Registration/Driver Import Results". When you are done with this section, "Click Here to Continue".
8. The next screen shows you the difference in premium, if any, from what you quoted before the MVR and CLUE reports were received and what PTS is charging. After reviewing this screen, "Click Here to Continue".
9. Enter the effective date and click "Continue".
10. Select the Payment Plan and complete all Bondholder contact information fields.
11. Click "Submit" in the top right corner.

- a. If you have selected an EFT payment plan, you will be taken to the screen to enter in the account information. Once completed, select “Add” in the top right corner.
12. Review the financial responsibility bond Application information. At the bottom of the screen there are two options:
- a. “Click Here To Submit To Company” – this will take you to the payment screen. Here you will enter payment information.
 - b. “Click Here If You Need To Make A Change” – this will take you back to the page where you entered the effective date. You then continue and make any necessary changes.

If you wish to submit a new business Application, and you are just completing the quote or Application today, please proceed starting at step 3 above.

Binding process

1. At the bottom of the final quote screen click “Click here to submit to company” link
2. Enter the down payment amount collected and hit TAB
3. Select the appropriate Payment Method and Type then click the “Post Payment” button
4. The quote has now been assigned a Bond number and converted to a Financial Responsibility Bond
5. Click the “Print Forms” button then open the .pdf document that pops up
6. Print all documents and have applicant/bondholder sign where appropriate

The following forms should always print:

- Bond Application
- Declaration Page
- Financial Responsibility Bond
- Bond Delivery Receipt
- ID Cards
- Privacy Notice
- Fair Credit Report Act form
- Fax Cover Sheet

The following forms will generate when required:

- Recurring Credit Card form
- EFT Authorization
- Courtesy Notice

Fax any necessary copies to National General:

- Proof for Homeowner Discount (Required if discount is applied)
- Proof of Prior Insurance (Required if bondholder had coverage within the last 30 days)
- Retain entire packet of forms in your file including the fax confirmation page.
- Bond Delivery Receipt (Always required to have on file)

Transaction Guidelines

Binding New Policies

A Producer in good standing with National General has the authority to bind coverage according to the terms and conditions of this Guide. New business Applications cannot be bound or effective until the following conditions are met:

- The Producer has obtained adequate information to accurately rate the risk and has done so.
- The Application and all applicable forms and documents are completed and signed by the applicant and the appointed Producer.
- The down payment has been collected.

All Applications must be submitted within 96 hours of the Bond effective date.

A Bond cannot be effective earlier than the time and date the applicant and Producer have signed the Application, and the down payment or payment in full has been collected by the Producer.

National General reserves the right to reject or cancel any risk not bound in accordance with these rules. Producers do not have authority to issue a Bond or cancellation notices.

Brokering is not permitted. It is not acceptable to give our underwriting materials to other Producers or brokers or to accept applications from them for risks they have underwritten or will service outside your office. Violations will result in immediate termination of the agency agreement.

Misrepresentation of Risk

Misrepresentation of a risk is insurance fraud. Each applicant has the responsibility and obligation to truthfully complete an Application. Failure to do so could result in denial of a claim.

The Producer is responsible for helping the applicant fully disclose all material facts. To avoid possible misrepresentation and to ensure the accuracy of quoted premiums:

- Verify the applicant is not listed in our program as an unacceptable risk.
- Make sure the applicant understands and answers all questions and review all conditions of the Application with the applicant.
- Inform the applicant that National General uses MVRs, C.L.U.E., credit reports, and other available reports to assist in verifying information and rating the Bond.
- All losses and accident activity — both at-fault and not-at-fault — must be disclosed.

Producer of Record

We believe that Bondholders and Producers are best served by renewing existing Bonds with the Producer that produced the Bond; therefore, we do not encourage changes in Producer of Record. When a Bondholder insists on changing Producers, we require a request to change the Producer of Record signed by the Bondholder 60 days prior to the renewal effective date. Producer of Record changes will be effective at renewal and cannot be done midterm.

Risk Acceptability

Unacceptable Drivers/Risks

The following drivers/risks are considered unacceptable for new and/or renewal business if any Driver or Bondholder:

- Has been convicted of insurance fraud.
- Has been convicted of Fraud or Felony Use of Auto.
- Does not have a valid United States or Foreign driver license unless National General can obtain a valid MVR.
- Has a revoked driver license. National General allows 30 days to obtain a valid state driver license.
- Has any combination of more than 21 Safe Driver Insurance Plan (SDIP) points.
- Has more than three Non-chargeable Incidents (comp/not-at-fault) in the last 35 months.
- Is an entertainer, celebrity, professional athlete, or other nationally known person.
- Has his or her permanent residence outside the state of Ohio.
- Has a physical impairment that affects his or her ability to drive; unless the vehicle has been modified to offset his or her impairment. Any special equipment must be fully described. Bondholder must submit a Medical Statement signed by a Physician.
- Is under the age of 18.
- Is an employee or family member of an employee of National General Agency, National General, or any company affiliated with National General.
- Is an Producer, or family member of an Producer of National General or any company affiliated with National General.

Coverage Information – Liability

Bodily Injury/Property Damage

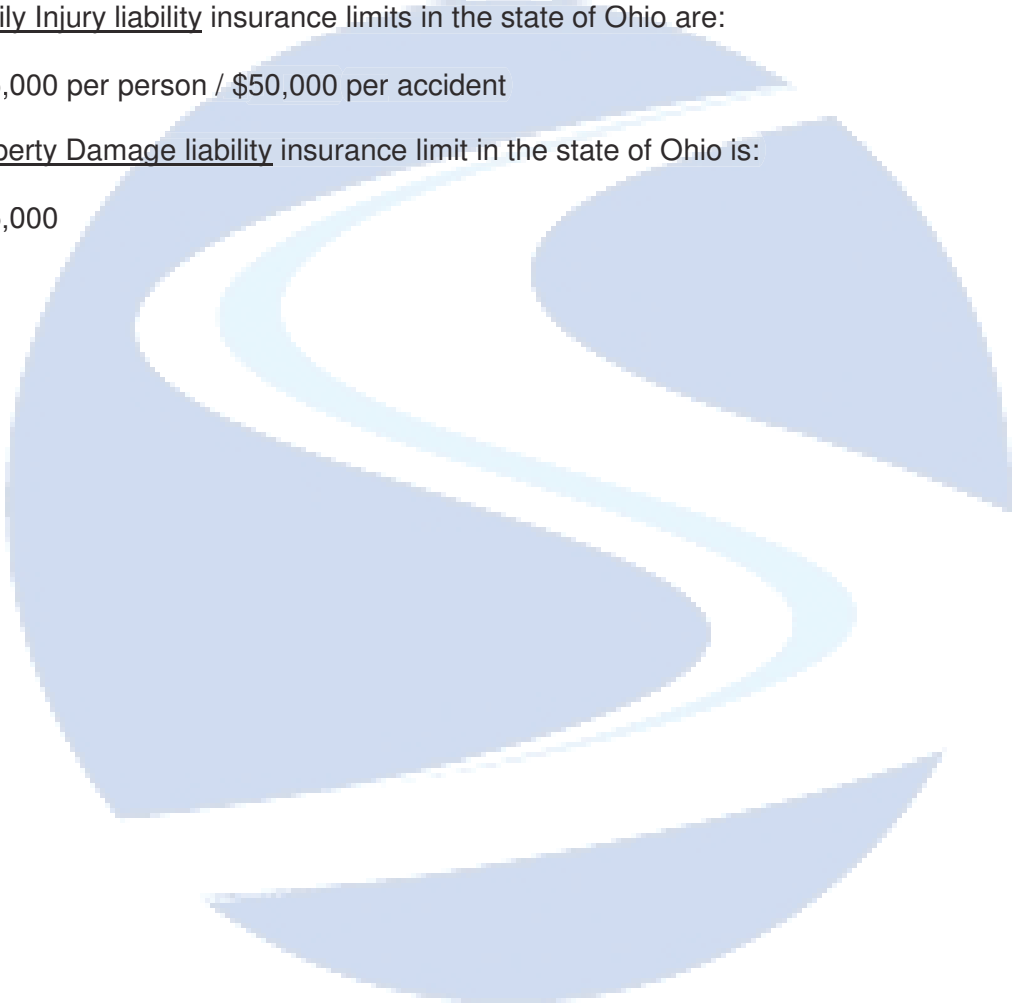
This program only offers minimum statutory requirements for liability protection.

The minimum Bodily Injury liability insurance limits in the state of Ohio are:

- \$25,000 per person / \$50,000 per accident

The minimum Property Damage liability insurance limit in the state of Ohio is:

- \$25,000



Discounts & Surcharges

Please fax a copy of discount proof documents to National General and retain a copy in the customer's file.

Discounts

Advance Quote Discount (AQD)

A Discount will apply if the bond is quoted at least one day in advance of the effective date.

Proof of Prior Insurance - Discounted Rate

Prior Insurance is a rating element in this new Bond program. Any applicant with a history of continuous liability coverage (less than 31 days of lapse) prior to Bond inception date will have a Prior Insurance Factor applied, resulting in a premium reduction. If the applicant has no prior insurance or has had a lapse in coverage of more than 30 days, then the Prior Insurance Factor is rate neutral.

Homeowner Discount

Applied when the Bondholder owns their home, condo, or townhome.

Note: Does not include mobile homes.

If the Bondholder is a homeowner on the Bond Effective Date, but proof is not received until later in the term, the Homeowner Discount is applied effective the Bond Effective Date. If the Bondholder becomes a homeowner during the term, the Homeowner Discount is applied the date the Bondholder became a homeowner.

Acceptable Proof of Home Ownership:

The following items can be used as proof of homeownership in order to receive the Homeowner Discount:

- If the Credit Report indicates a recent mortgage payment, the Homeowner Discount is applied with no follow-up.
- Copy of a current homeowner insurance policy, a mortgage coupon, a deed, or property tax records.

Producer Paid in Full Discount

Applied to Financial Responsibility Bond premium when 100% of the total premium is collected within 30 days of the Bond inception date. The discount will be pro-rated based on date the premium was paid in full.

Surcharges

Unverifiable Driving Record Surcharge

Is applied if a driver:

- Has only a foreign or international driver license (including Puerto Rico) or
- Is 20 years old or older and cannot verify 24 months on MVR or
- Is 19 years old and cannot verify 12 months on MVR.

Inexperienced Operator Surcharge

- A surcharge shall apply when a Bondholder has less than two years driving experience.

Fees

Financial Responsibility Filing Fee (SR-22)

A \$12.00 fee will be charged for a Financial Responsibility SR-22 filing.

Installment Fee

A \$7.00 fee will be included in the installment amount for Auto Pay – Checking/Saving payment method and Auto Pay – Credit Card. An \$11.00 fee will be included in the installment amount for all other installment payment methods.

Late Fee

A \$10.00 fee will be charged for late payments.

Non-Sufficient Funds Fee

A \$30.00 fee will be charged on all returned checks or any other payment not honored by the Bondholder's financial institution.

Bond Fee

A \$24 fee will be charged on all new and renewal bonds.

Reinstatement Fee

A \$15 fee will be charged on all reinstatements.

Payment Processing Fee

A \$3 fee will be charged for credit card payments. This fee does not apply on a down or recurring payment.

Quote Information

Accidents and Violations

Experience Period

The experience period is 35 months or less prior to the Bond Effective Date. The occurrence date is used for accidents and violations.

Accident Threshold

Threshold	Amount
Non-Threshold Incidents	\$1.00
Comprehensive Coverage	\$1,001.00
Property Damage	\$1.00
Bodily Injury	\$0.00

Non-Chargeable Incidents (NCIs)

The total of NCIs is considered when determining the underwriting tier. If Bondholder has multiple NCIs within the same occurrence, only one NCI is considered for that occurrence. Those NCIs include:

- UM/UIM, Personal Injury Protection, and Medical Payment losses Not-at-fault accidents — including single car incidents.
- Comprehensive losses of \$1,000.00 or greater within the household.
- Waived violations or accidents.
- Non-chargeable incidents that cannot be assigned to the Bondholder.
- Not-at-Fault Accidents .

All accidents are chargeable **unless** proof of not-at-fault is provided. Acceptable proof of not-at-fault is:

- A copy of the police report or court documents clearly indicating not-at-fault.
- A letter from the previous carrier.
- A letter from the Producer or from the Bondholder containing details of not-at-fault, such as:
 - Vehicle involved in the accident was legally parked at the time of the accident.
 - Bondholder was reimbursed by, or on behalf of, the person responsible for the accident or has a judgment against such person.
 - Bondholder's vehicle was struck in the rear by a vehicle headed in the same direction and the Bondholder was not convicted of a moving traffic violation in connection with the accident.
 - Vehicle was struck by "a hit-and-run" driver.
 - Bondholder was not convicted of a moving traffic violation in connection with the accident.
 - Bondholder was adjudicated not to be liable by a court of competent jurisdiction.
 - Bondholder received a traffic citation that was dismissed or nolle processed.
 - Bondholder can provide written information establishing that they were not-at-fault and this information is not contradicted.
 - Accident was caused by flying or falling objects or contact with animal or fowl.
 - Accident occurred when using vehicle in response to an emergency if the operator of the vehicle at the time of accident was a paid or volunteer member of any Police or Fire Department, First Aid Squad, or any law enforcement agency. This exception does not include an accident occurring after the vehicle ceases to be used in response to such emergency.

Keep these documents in your agency files.

Insurance Score

For applicants 21 years of age or older, National General will request credit information to develop an insurance score used in determining tier. To obtain the most accurate quote information, include applicant's full name, current address, and social security number. Although an applicant is not required to provide their social security number, it helps determine a more accurate estimate. If an applicant has recently moved, prior address may be used.

No one will be denied coverage based on their credit history.

A customer can request a copy of their credit report by calling the credit reporting agency. Only the customer can request this information; it cannot be provided to the company or Producer.

SR-22 Filings

An SR-22 is required under certain circumstances, e.g., as a result of a DUI, DWI, or other serious moving violation. As needed, National General files an SR-22 form with the state to confirm Liability Coverage for the Bondholder.

Underwriting Tiers

National General competitively prices risks for all categories — from the most ultra preferred (low risk) customer to those who present a higher risk.

All risks are written in the lowest priced underwriting tier for which they qualify. Any risk submitted for a tier for which it does not qualify will be issued in the lowest tier for which it does qualify.

National General considers the following factors to determine underwriting tiers:

- **Insurance score**
- **Marital Status**

National General classifies persons who are not legally married as single for rating purposes. Married operator rates are applied only to those legally married and residing in the same household. A Bondholder who is married but living in separate household, widowed, separated, divorced, or a domestic partner will be rated as single.
- **Bondholder Residence Location**

Each Bond will be rated based on the Zip Code in which the Bondholder's primary residence is located. Post Office Box zip codes cannot be used for rating. The street address and zip code must be given for all Post Office Box mailing addresses.

Cancellations

Bondholder Requested Cancellation

Bondholder requested cancellations are calculated short rate. The cancellation effective date may not be earlier than the date National General receives the request.

Company Requested Cancellation for Non-Payment or Underwriting Reasons

If the initial down payment is non-sufficient or dishonored, the Bond will be considered null and void.

If payment for any installment or necessary underwriting documentation is not received by the due date, a notice of cancellation will be sent to the Bondholder and the Producer. If payment or necessary documentation is received before the cancellation effective date, the cancellation will not take effect and the Bond will remain in-force. If payment or necessary documentation is received on or after the cancellation effective date, the cancellation will

take effect. Cancellations are calculated short rate.

Reinstatements

Policies may be eligible for reinstatement within 30 days of a cancellation date or expiration date provided certain criteria are met. Policies may be reinstated with a lapse. If a reinstatement premium is not honored by the financial institution (NSF), then original cancellation effective date will apply and the reinstatement will be void.

Company requested cancellations or non-renewals are not eligible for reinstatement and should not be rewritten.

Renewals

A renewal offer will be sent to the Bondholder approximately 36 days prior to the Bond expiration date. The Bondholder must pay all balances due before money received can be applied to the renewal.

Renewal Down Payments

The renewal down payment must be received prior to the renewal effective date to ensure no lapse in coverage. A Bond may be renewed with a lapse in coverage if the customer makes the renewal down payment within 30 days after the renewal effective date. Payments received more than 30 days after the renewal effective date will be returned to the customer and the Bond will not be renewed.

Payments and Reports

Payments

All National General payment invoices are billed directly to the Bondholder **except** the down payment, which must accompany the Application. Each invoice will contain a schedule of remaining payments.

Payment Options

We have a variety of payment options from paid in full to installment billing with various down payments. We also have the option of the Bondholder being directly billed by us or having their installment payment automatically withdrawn from their checking account or VISA or MasterCard. When you quote us using our online rating software or a comparative rater, the payment options available for that quote will be displayed.

For renewing a Bond, the renewal payment bill is mailed prior to Bond expiration and is due prior to the effective date of the renewal.

Payment Instructions

Collect the amount due from the applicant for the selected payment option for all new Application premiums, deposit into the agency account, and upload the down payment with the Application. All premium/cancellation refunds are sent directly to the Bondholder. **No exceptions will be made.**

1. National General will provide a bill for any premium due directly to the Bondholder.
2. Renewal payment should be sent directly to National General.
3. Any renewal payment made directly to the agency should be postmarked on the same day it is paid to the agency.
4. Renewal payments must be postmarked or uploaded before expiration to avoid lapses in coverage.

Electronic Funds Transfer (EFT/Recurring Credit Card)

With these payment options the customer's payments are automatically withdrawn from their checking account or credit card.

PRODUCER ELECTRONIC FUNDS TRANSFER (EFT):

Funds are automatically swept from the Producer's account the 2nd business day after the Bond is uploaded.

BONDHOLDER ELECTRONIC FUNDS TRANSFER (EFT/Recurring Credit Card):

Bondholder EFT is available for several payment options. For new business, just select a payment plan and indicate EFT in the payment section of the Application, collect the required down payment, complete the form along with the Application, upload as usual, and we will draft the first installment on the due date. A billing schedule specifying the amount and date of each withdrawal is printed in the point of sale documents that the broker or agent is required to present to the Bondholder. A revised billing schedule will be sent if there is a billing method change that affects premium.

1. The billing method may be converted to an EFT/recurring credit card bill plan during the Bond term.
2. The renewal payment will automatically be swept on a Bond set up with EFT/recurring credit card.

Credit Card Payments

Credit cards are also acceptable on installment payments. MasterCard and Visa accepted.

Endorsement premium

Additional and return premium endorsements will be divided equally among remaining unbilled installments,

unless the bond premium is paid in full. On additional premium endorsements there will be a down payment due. Outstanding bills will not be revised unless the endorsement is processed at least 15 days before the current billing due date. The Bondholder should always pay the full amount of any outstanding bill.

Non-Sufficient Funds (NSF)

If a payment is returned from the financial institution due to non-sufficient funds, the Bond will be set to cancel according to state guidelines. To avoid cancellation the Bondholder must remit the original payment plus the NSF Fee prior to the cancellation date. If the NSF was on the down payment of the Bond, coverage will be null and void.

If a Bondholder's check to your agency is returned due to non-sufficient funds please fax the following information to Accounts Receivable at 1-909-243-7150;

1. A copy of the front and the back of the Bondholder's check.

You must notify National General within 15 days of uploading the NSF payment.

Payment on Time

Pay the exact amount of the payment on or before the cancel date to keep the Bond in full force with no lapse in coverage.

Reinstatement with a Lapse

Pay the exact amount of the payment up to thirty (30) days from the cancel date and the Bond will be reinstated with a lapse in coverage between the cancel date and the day after postmark of the payment or date and time submitted. A reinstatement fee will be included in the next payment. A pro-rata credit equal to the number of days the Bond lapsed will be applied to the remaining term balance. An SR-22 fee will be charged if applicable.

Late Installment Payments

A Bondholder's installment payment is not considered late when the payment is uploaded on the due date or received by an authorized representative on the due date. If the Bondholder mails the payment it must be postmarked the day before the cancel date to avoid a late fee being charged or a lapse in coverage.

Renewal Payments

To renew the Bond, the payment for at least the required minimum amount must be postmarked or uploaded by the renewal expiration date.

Underwriting/Non-payment

A pending cancellation for underwriting reasons will not interrupt the billing cycle. If both, underwriting and non-payment cancellations are pending; the bond will not be reinstated unless conditions are satisfied for both.

Return Premiums

Unearned premium due to a Bondholder requested cancellation, if any, will be returned to the Bondholder short-rate. If both, underwriting and non-payment cancellations are pending; the cancellation with the earliest effective date will be used to calculate the return of unearned premium.

Refund Checks

Refunds will go out according to Ohio state regulations.

Returned Down Payment

If the applicant's credit card or down payment check is returned or refused by the bank, the Bond will automatically be null and void.

Returned Installment Payment

If the Bondholder's installment payment is returned by the bank, the Bondholder will be charged an NSF fee for the returned payment and a cancellation notice for non-payment of premium will be issued.

How to Process an Installment Payments

From the **Main Menu in PTS**, select "**Lookupbond**". Enter the Financial Responsibility Bond Number or Bondholder name.

1. To select the Financial Responsibility Bond, click on the Bond Number.
2. Click the "Pay" icon on the top of the screen.
3. Enter in the total amount; select the payment type and then payment method.
4. Click on "Begin Payment".

A National General Receipt screen will appear after the payment has been submitted. Please print the payment receipt for your records. Note: if the payment was sent in error, please contact Customer Service at 1-888-859-1181 for assistance.

Automated Telephone Billing Information System

Billing information is available 24 hours a day, 7 days a week through National General's Automated Billing Information System. The system is easy to use and provides you with quick and accurate Financial Responsibility Bond information. When you call, have the full Financial Responsibility Bond Number and mailing zip code available. The system needs all numbers to accurately identify Financial responsibility Bond information.

To access the automated billing information system, dial **1-909-944-1400**, then:

1. Select **Option 3** to enter the automated billing information system.
2. Enter the Financial Responsibility Bond Number followed by the # sign. Only enter numerical digits before the dash.
3. Enter the 5 digit mailing zip code followed by the # sign.
4. Follow the steps provided by the automated attendant.

A representative is available during regular business hours if you have any questions. Please contact Customer Service at 1-909-944-1400 for assistance.

Running Reports

The Report section located within PTS provides multiple report options to better service your book of business.

1. From the **Main Menu in PTS**, select "**Reports**".
2. **Select any of the many options available.**
3. **You will have access to only your book of business.**

Document Retention and Audit Requirements

It is important to maintain complete and accurate records on all transactions conducted on behalf of National General. These documents should be retained for at least five years from the Bond expiration date (or if coverage was never bound, from the date on which the quote was rejected).

All Agency records pertaining to the business of National General are open for review and inspection during routine audits. Upon request, you will be required to present specific documentation. Failure to provide the documentation within the allotted time period will result in a failed audit.

