

## **TO: ALL AGENTS**

### **New Sweep Form on Grain Dealers Website!**

Many of our agents are taking advantage of a payment option that we call "Sweep Accounts." We have heard from many that they appreciate how easy this is. When an insured drops off a cash payment in your office, you may now go to our website ([www.graindealers.com](http://www.graindealers.com)), click on Agents Accounting, and then click on Transmittal for Payments. Enter the insured's name, personal policy number or commercial account number, and payment amount. If you specify an email address at the bottom of the screen, you will receive confirmation email. Then click on Continue. At 2:00 p.m. ET each day we apply the payments and then set up a withdrawal from your bank account to be deducted the following business day. Any payments you enter after 2:00 p.m. ET will be applied the following business day. The "Sweep Accounts" saves you postage and prevents late fees for insureds who are on the edge of being in warning of cancellation or cancelled.

### **EFT Commissions**

We also offer you the option to receive your commissions by EFT. With this option, you receive your commissions faster and easier. Enclosed is an authorization form which is for both "Sweep Accounts" and EFT Commissions.

### **Return Commissions**

Now for a brief reminder about return direct bill commissions. When return commissions are due the Company, they are payable upon receipt of the notification mailed to your agency. Information about this and other accounting procedures are explained in the Company Procedure Manual on our website. Unlike your agent accounts which are due 45 days after the closing of each month, return commissions are due Grain Dealers immediately. If you owe commissions and do not pay them, the following month we will hold any commissions due you toward the return commissions due Grain Dealers. At this point a letter is again mailed stating that you still owe or that you have a credit due to you.

Please note: Beginning in 2008, all commissions, earned and returns, will be processed by EFT. Your agency will no longer have the option to receive commissions by check.

### **Online Applications**

We now have a personal auto online application option for agents in all states except Arizona, Tennessee, and Virginia. You submit the application and collect the down payment at that time. The down payment is swept from your bank account. You must be enrolled for "Sweep Accounts" to use this option.

### **Address Reminder**

For agent accounts, new applications, endorsement changes, or any information relating to accounts please use: PO Box 1747, Indianapolis, IN 46206.

For insureds/agents who wish to mail payments to our lockbox the correct address is:  
PO Box 3125, Indianapolis, IN 46206.

For assistance, contact Teresa Ward, Account Specialist, at 800-428-7081, extension 4581.