

# MEMBERSHIP

In PolicyPro by Sapiens



## MEMBER BASED ORGANIZATION

AFR is a member-based organization that provides several member benefits including the opportunity to purchase our insurance products. All Named Insureds and Additional Interest/Additional Insureds are required to have a membership. Spouses and children under the age of 21 years old may share a membership. Once a child has turned 21 years old, they are required to have their own membership.

## MEMBERSHIPS NOW IN SAPIENS

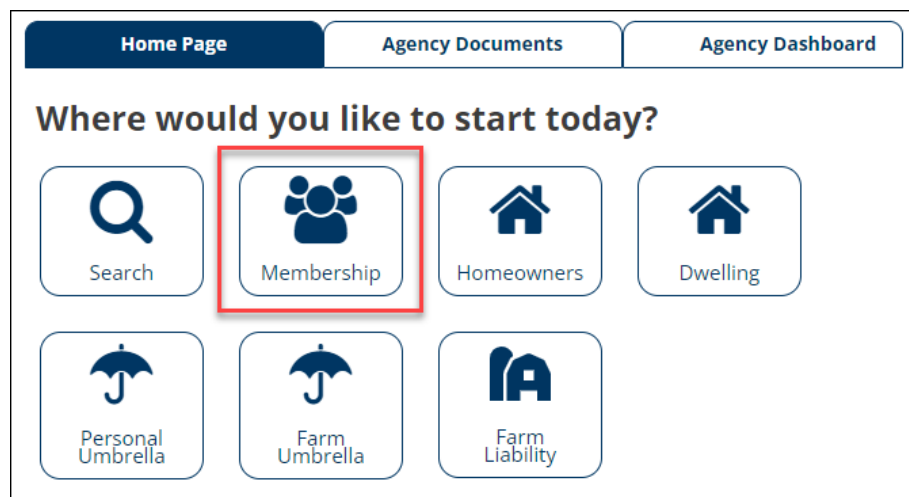
**ALL** Memberships that had been active in the 12-months prior to Sapiens launch date were moved to PolicyPro. This includes all Memberships from both the **BriteCore** and **Legacy** systems. These Memberships can be located by using the **Search** feature from the **PolicyPro Home Page**.

If a customer HAD a membership that has been expired for a length of time, and decides to become a member again, that customer will need a New Membership created and will receive a New Membership Number.

## AGENTS CREATE MEMBERSHIPS

The most exciting change is that AFR Memberships are now available for agents to create and view within the Sapiens system, similar to any other policy. Agents will be able to update memberships for insureds by completing address changes, adding household members, and creating associated policies directly within Sapiens.

All memberships will need to be created within the Sapiens system before submitting any AFR insurance policy, including policies not currently in Sapiens. This includes all Auto and Farm and Ranch policies in the Legacy system. If a legacy policy is submitted without issuance, the AFR home office will advise the agent that they are unable to issue the policy until the membership has been completed within the Sapiens system.



# MEMBERSHIP

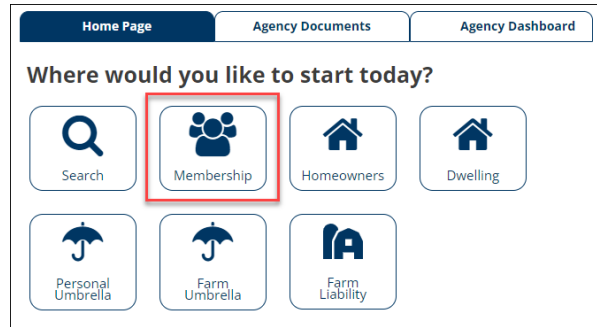
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## CREATE A NEW MEMBERSHIP

Since Membership is now being treated like any other policy in the Sapiens system, and is required to create any other type of AFR policy, the steps you will take to create a New Membership will include:

- Create the primary Customer Contact
- Add Additional Household Members
- Select the Customer's Program Interests
- Select the Commodities Grown
- Collect the Membership Dues



To begin, from the PolicyPro Home Page, select the **Membership** icon which will open the **New Quote**.

## NEW QUOTE

Enter the customer's information either as an **Individual** or **Legal Entity** contact.

**NOTE:** It is important to use the customers **legal name** and not a nickname. This will make associating policies with a membership easier and avoid the possibility of duplicate Memberships.

Click the [Mailing Address](#) hyperlink to enter the customers mailing address. The system will verify if it is a known US Post Office address, or not. Make any necessary corrections and click **Continue** to save your changes.

After the customer's information has been entered, and the **Line of Business** drop down menu has **AFR Membership** selected, click **SUBMIT**. Sapiens will then take you to the **Basic Information** page.

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## BASIC INFORMATION

From the Basic Information page, enter your **Agency & Agent Information** then click **SUBMIT**.

## HOUSEHOLD MEMBERS

The **Household Members** page is where you can **ADD**, **EDIT**, or **DELETE** a member of the Insured's household.

Again, spouses and children under the age of 21 years old may share a membership. Once a child has turned 21 years old, they are required to have their own membership.

Click **NEXT** in the bottom right-hand corner and Sapiens will take you to the **Application Programs** page.

## APPLICATION PROGRAMS

The **Application Programs** screen allows you to select the **Programs** the members are interested in. After making your Programs selections, click **NEXT**.

From the **Commodities Grown** screen, select all the commodities that the member grows, then click **NEXT** to continue.



**MEMBER BENEFITS**

The **Member Benefits** screen lists the General Benefits, Media Benefits, Discount Benefits, and Youth Benefits available to all active Members. Click **NEXT** to proceed to the **Membership Dues** page.

## Member Benefits

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**General Benefits**

- Access to quality farm, home, auto and life insurance
- Media response, information, promotion and public relations training and services
- Legislative representation and monitoring at national, state and local levels
- Policy development, education and training
- \$5,000 reward program for arson, theft or vandalism to AFR Insurance property insureds
- Free classified advertising in our quarterly publication
- Access to the Oklahoma Certified Beef Association
- Ag & Historic Conference

**Media Benefits**

- Subscription to the AFR Today quarterly newspaper
- Access to the AFR at the Capitol e-newsletter
- Access to the National Farmers Union e-newsletter

**Discount Benefits**

These benefits are subject to change. For the most current information, visit our website.

- Hotel, rental car and travel service discounts
- Emergency transport discounts
- Office and school supply discounts
- Workwear and equipment discounts
- Cell phone service discounts
- Online seed ordering discounts
- Amusement park discounts

**Youth Benefits**

- Speech and poster contests
- State and county educational scholarships
- Youth leadership summit
- Agriculture skills contests
- Youth sponsorships

**MEMBERSHIP DUES**

The **Membership Dues Summary** page displays the membership details based on the information entered. Confirm the information is correct, then click **NEXT** to proceed to the **Billing Information** page.

## Membership Dues Summary

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MEMBER INFORMATION	CARRIER INFORMATION	MEMBERSHIP INFORMATION
Don Johnson 1528 20th Ave NE Miami, OK 74354	American Farmers & Ranchers Mutual Insurance	Membership #: Effective Date: 04/21/2023 Expiration Date: 04/21/2024 Product Type: Membership (MM)
<b>Total Membership Dues:</b>		<b>\$50.00</b>



## BILLING INFORMATION

The Billing Information page is where you will choose how the Membership will be billed, and how the Down Payment will be made.

### MEMBERSHIP TYPE

In the Membership Type drop-down menu, you can choose to bill the Membership as a **Standalone** billing, or to bill the **Membership with the Premium** of a policy or group of policies.

A screenshot of a form field labeled '\* Membership Type'. The dropdown menu is open, showing three options: 'Membership with Premiur' (selected), 'Please make a selection', and 'Membership with Premium policy/policies'.

If you use the **Membership with the Premium** option, future billings for Membership will sync up with the first insurance policy invoice after the Membership's renewal date.

Please see more informatin in the **How Membership is Billed** section below for details.

### BILLING ACCOUNT SELECTION

If you are creating a new Membership for a customer that does not already have an Account number, the **Create New Account** option will automatically be selected and cannot be changed.

A screenshot of a form titled 'Billing Account Selection'. It contains two radio button options: 'Create new account' (which is selected) and 'Add to existing account'.

If you are creating a Membership for an existing customer with an existing account, then you can choose the **Add to Existing Account** option, which will bill the Membership dues to that existing account.

### ACCOUNT TYPE

On the Account Type field, you can choose if the customer wants to be Account Billed, meaning billed along with all the other policies added to the account, or you can choose Single Policy Bill, meaning the Membership would be billed separately.

A screenshot of a form field labeled '\* Account Type'. The dropdown menu is open, showing three options: 'Account Billing' (selected), 'Account Billing', and 'Single Policy Bill'.

### PAYMENT OPTIONS

Next, enter the day of the month the customer would like to make their payments. If you have chosen Account Billing, then this will be the Due Day that the companion policy premium will also be due.

A screenshot of a form titled 'Payment Options'. It contains three fields: 'Payment Due Day' with the value '15', 'Payment Method' with the value 'Check', and 'Payment Plan' with the value 'Full pay'.

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## DOWN PAYMENT DETAILS

The Down Payment Method will only be viewable when using the **Standalone** option since the down payment will need to be made independent of any other policy. This Down Payment Method will not be viewable when you are billing the **Membership with Premium**.

**Down Payment Details**

\* Down Payment Amount: 50      \* Down Payment Method: Debit Card on InvoiceCloud

\* Payer Name:

\* Payer Address Line 1:

Payer Address Line 2:

\* Payer Address City:

\* Payer Address State:

\* Payer Address Postal Code:

Debit Card on InvoiceCloud  
Credit Card on InvoiceCloud  
Agency Sweep

Submit
Cancel

Down payment methods include **InvoiceCloud** or **Agency Sweep**.

If you choose **Agency Sweep**, the Payer information will be automatically filled in with your Agency information.

If you choose an **InvoiceCloud** option, you will need to fill out the Payer information before proceeding to InvoiceCloud.

For more information, please see the [BILLING & PAYMENTS](#) training.

## ISSUE CONFIRMATION

Once the payment has been made, either by InvoiceCloud or by Agency Sweep, you will be returned to the **Issue Confirmation** screen, where you will need to **click Continue Issuance** to complete the process and Issue the new Membership number.

**Issue Verification**

The membership application will be bound with the information given below. Please verify the information and continue issuance.

<b>Member Name</b>	Don Johnson	<b>Agency Name</b>	Mike Brady 123
<b>Effective Date</b>	04/21/2023	<b>Expiration Date</b>	04/21/2024
		<b>Membership Dues</b>	50.00
<b>Mailing Address</b>	1528 20th Ave NE Miami, OK 74354	<b>Billing Address</b>	1528 20th Ave NE Miami, OK, 74354

Save and Review
Continue Issuance

The members new **Membership Number** will then be displayed at the top lefthand corner of the screen.

<b>AFR INSURANCE</b>	<b>Membership #</b> J61178	Name Don Johnson	Policy # J61178-001	Line Of Business Membership (MM)	Agency Name Mike Brady Agency	Trx Eff Date 04/21/2023	Trx Type New Bus
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**Issue Confirmation**

Your Membership has been created and your Membership Number is J61178. There are no membership documents or additional information/documentation.

<b>Member Name</b>	Don Johnson	<b>Agency Name</b>	Mike Brady 123
<b>Membership Effective Date</b>	04/21/2023	<b>Membership Expiration Date</b>	04/21/2024
<b>Membership Number</b>	J61178	<b>Membership Dues</b>	50.00
<b>Mailing Address</b>	1528 20th Ave NE Miami, OK 74354	<b>Billing Address</b>	1528 20th Ave NE Miami, OK, 74354

## STARTING WITHIN THE POLICY

### OPTION 1

While you are inside a policy in Sapiens you can click on the **Policies and Quotes** tab in the left-hand navigation pane. From this screen, you can select **New Quote** to create the AFR Membership.

Quote/Policy#	Line of Business	Product	Policy Status	Role	Name Insured	Term Eff Dt	Term Exp Dt
230460001[1]	Homeowners	Form 3 - Special ...		Direct Billed Cust...	Chris Gaines	11/11/2022	11/11/2023

Since the contact is already created, the only information needed on this screen is the **Effective Date** and the **Line of Business**. To create a new membership, select the **AFR Membership** option from the dropdown box. All other information will auto fill for the customer you are working on.

After you click **SUBMIT**, the same steps listed under **STARTING FROM HOMEPAGE** will be followed to complete the AFR Membership.

**New Quote**

Create for:  Existing Customer  New Customer

Customer Type: Individual

**Customer Information**

Customer Name: Prefix [dropdown], First Name [Chris], Middle Name [ ], Last Name [Gaines], Suffix [dropdown]

Mailing Address: 1007 Brooks Rd, Marlow, OK 73055

ID Type: Social Security Number

Social Security Number: 405-00-1234

Primary Phone Number: Type [Home Phone], CC [1], Phone Number [(405)918-1234], Ext. [ ]

**Policy Information**

Effective Date: 10/31/2022

Risk Address: 1007 Brooks Rd, Marlow, OK 73055

Trans Type: [dropdown]

Line of Business: [dropdown menu open with options: Homeowners, Dwelling, **AFR Membership**, Farm Liability, Personal Umbrella, Farm Umbrella]

Submit Cancel

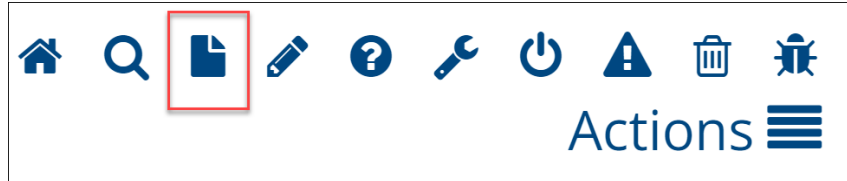
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## OPTION 2

While you are inside a policy in Sapiens, you can click on the **New Quote** icon located in the top right-hand corner of the screen. The New Quote icon looks like a piece of paper with the top right corner dog-eared.



From this point the **New Quote** screen will open. From this point, you will follow the same steps we just covered in the last example (Option 1).

## EFFECTIVE DATES

Since Memberships are being created and maintained like any other policy in the Sapiens system, the Membership will have an effective date and expiration date like any other policy. Membership effective dates cannot be changed once the Membership has been issued.

Membership Details			
* Initial Membership Date	10/30/2022		
* Effective Date	10/30/2022	* Expiration Date	10/30/2023



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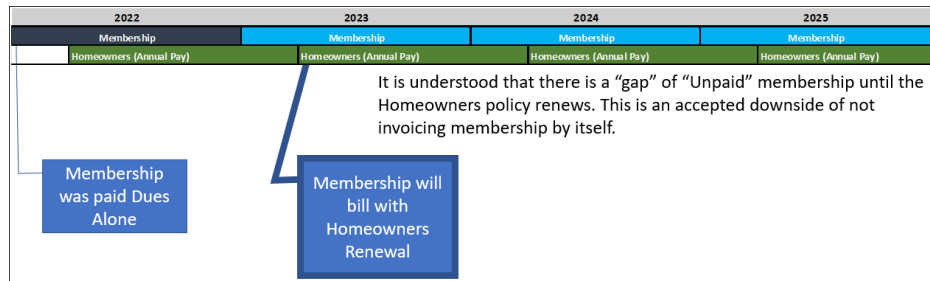
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## HOW MEMBERSHIP IS BILLED

You may be asking, how are memberships going to be billed? Membership will no longer be billed within the legacy platform. All Membership invoices will be coming from Sapiens. If there is an associated policy, the bill for the membership will be sent out with the closest renewal of the associated policy.

For example, if there is a Homeowner policy renewing on 2/1 and an auto policy renewing on 3/25, then the membership policy will bill along with the homeowners policy.



If there are **No** active associated policies, or if all associated policies are still on the **Legacy** platform, the insured will receive a bill only for the Membership from the Sapiens system.

Once legacy policies have been converted to Sapiens, then the membership will bill like homeowners policies currently migrated over.

If a customer has multiple memberships, then the membership currently associated to the policy in Sapiens will bill with the policy and the other membership policy will bill on its own.

## MEMBERSHIP FIRST

When a Membership is billed with a policy, money will always be applied to the **Membership First** before being applied to the other associated policies. Again, that is because AFR is a member-based organization which provides several member benefits including the privilege of purchasing our insurance products.

Since memberships are required for all AFR policies, if a **Membership has Expired** all associated policies may be set up for **Non-Renewal** if the membership has not been paid. If this happens, **AFR Agents** will receive a notification that the AFR membership policy has expired. This notice will allow agents to have some time to **Rewrite a New Membership** to avoid those policies from going into non-renewal status.