AGO Insurance Software, Inc.

QUARTERLY NEWSLETTER

Welcome to the final issue of AGO's Newsletter for 2020. We hope that everyone is looking forward to a festive and hopefully safe Holiday season!

For those who thought 2020 would never end, well we made it! (pat yourself on the back). It has been a crazy year and caused many to re-evaluate their virtual lives, and their systems.

If you find yourself looking to quarantine from your current system, then call AGO! All of our systems are guaranteed to be 100% COVID-19 free, and, as always, gluten-free and keto friendly.

Here at AGO, we believe in working hand-in-hand with our clients to surpass their expectations. We have a dedicated team of employees who have an average tenure of 19 years with AGO.

AGO has been successfully providing software solutions to insurance carriers, MGA's, and TPA's since 1982. We are located in northern New Jersey, and have a full Project Management, Development, and Quality Assurance staff.

SOCIAL DISTANCING TIC-TAC-TOE

BACK TO BACK VIDEO CALLS	MORE THAN 10 ROLLS OF TP	ATE ALL YOUR SNACKS
CABIN FEVER GALORE	EXTRA SNUGGLES WITH YOUR PET	SHOPPED AT A LOCAL BIZ
VIRTUAL FRIEND HANGOUT	TRIED A NEW RECIPE	TOOK A WALK AROUND YOUR BLOCK

Place a gif on each box that you've accomplished and share!

AGO offers a full software suite for P&C insurance companies. We have experience licensing and supporting processing systems for all personal and commercial lines of insurance. Our software modules consist of web enabled Quick Quoting, Policy Processing, Premium/Commission Accounting and Claims Management. Additional modules include Automated Compilation/Bureau Reporting, Automated Underwriting, and Agency Systems interface, among others. See our **website** for all product offerings.

Please be sure to read the **Fun Page** that is located on **page 3** of this edition of AGO's Newsletter with seasonal and software focused humor.

AGO would like to wish everyone a safe and prosperous 2021 and beyond!

WHAT'S NEW AT AGO?

AGO would like to welcome our newest team member, Stephanie Ng as Java Programmer.

Agency Portal:
- Added claims view to allow users to see open/closed claims for issued policies submitted through the portal.
- Enhanced status view to show current policy status of a submitted quote, including whether it is active or inactive, as well as current Endorsement / transaction level. For applications not issued, system will show whether it was bound or quoted.
- Added Past Due receivables report to allow user to view all open balances for issued policies submitted through the portal.

Policy Production:
- Add option to allow user to pre-assign policy numbers upon setup of a new business application.
- Add support for importing of Vehicle and Driver information from external sources.
- OFAC verification for Insured, Drivers, Interests and Contacts added to the policy.
- Interpolicy vehicle verification, when adding or deleting vehicles to notify the user if the vehicle exists/does not exist on a corresponding other line policy for the risk.
- Added support for generation of ad-hoc letters for selected policies based on client definition.
- Added support for recently viewed list of policies on the selection screen. The system will show up to the last 10 policies selected in the system for a given user. The user will have the ability to click on the link to pull the policy directly.
- For Workers Compensation policies:
  - Modification to Loss Control screen to capture additional details.
  - Added support for lookup of NAICS/SIC codes.

Claims:
- Added support for real-time interface to ISO ClaimsSearch for seamless reporting and review of match reports.
- Restructured the Litigation panel to expand flexibility for containing any number and kind of party – defense attorney, coverage attorney, mediator, arbitrator, etc.
- Add Status field to Expected Recovery Page to allow users to specify the progress of the item – pending, sent, referred, etc.
- Enhanced Correspondence Download function that allows selecting specific document category and processes as a separate service to not impede the users' session.

Accounting:
ASWeb (See Product Spotlight section)

Holiday Word Search

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O P R I N L I G G Q Q R G L U N H Z E F
C H Z Q E J A O R E I N D E E R I R L Q
M B M O L S Z T V W U P O B N D T T V V
N H N J O L L Y N U Y E N M I H C C E U
X P M N P P S F I A G K A C L Y V H S Z
D L A E H X C E L B S F P G C E T Q E G
Z O M N T H E D A Y S G N I T E E R G M
S D Z I R V T Q P S G S B W C C P W V Q
P U I Z O V A J A E O R U A C F S O G S
G R E H N X R L B P Y N N N H R S O I L
B N Z C S T B H J O M D P I M O A B V M
Y M I S T L E T O E Y R D E E S M C I U
G O C N O R L D K C O Q O N R T T W N B
W K Y Q C Z E J A G O V T D R Y S D G Q
L O R T K L C N I C G P N R Y L I N X S
J N X J I R E F B A V A P J E H R D C Z
X L W O N H T A E R W V I I L E H A Y E
W L R D G Z G Y L D J C G N X E C M B O
M Y A D I L O H L S U H J A W N Z A M J
I X P D B T V H S K M W S E L D N A C U
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BELLS	RUDOLPH	ELVES	JOY
CANDLES	SANTA	FROSTY	MERRY
CANDY CANE	SEASON	GIFT	MISTLETOE
CARDS	SLEIGH	GIVING	NOEL
CELEBRATE	STOCKING	GREETINGS	NORTH POLE
CHIMNEY	TREE	HOLIDAY	REINDEER
CHRISTMAS	WREATH	JOLLY	

Fun Proverbs

What boots up, must come down

A journey of a thousand sites begins with a single click.

Home is where you hang your @

How is Christmas like your job?
You do all the work and the fat guy in the suit gets all the credit.
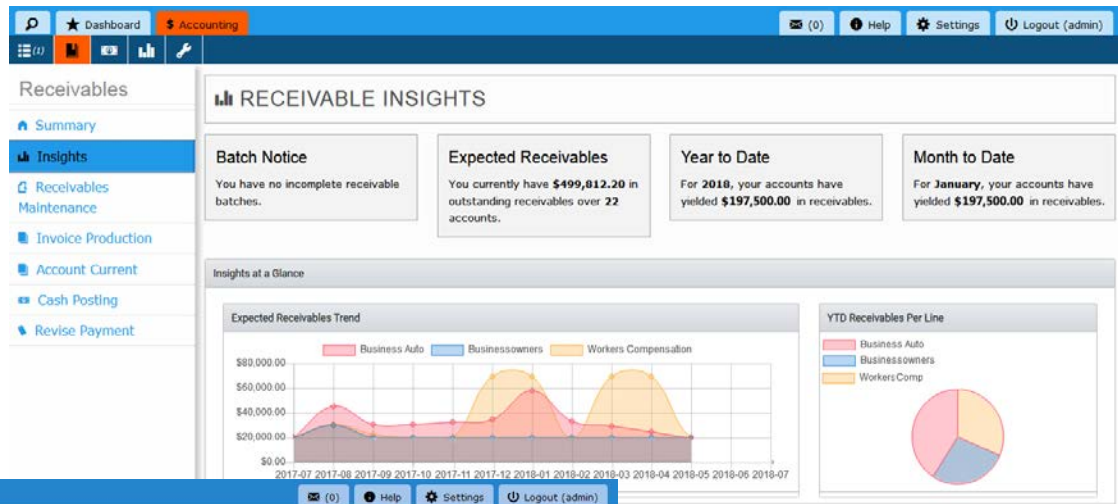

I THINK WE'D BETTER GET THAT KID TO A PSYCHOLOGIST.
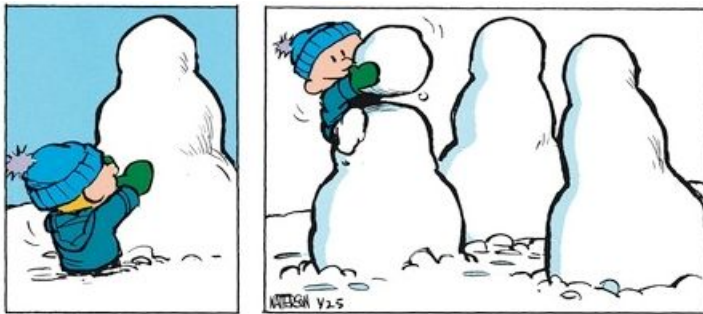
Product Spotlight

AGO's latest product offering, Advanced Platform/Enterprise Cloud Solution (APECS), has many new and important automation features. In this issue, we will highlight one of the main components of this exciting new product: Accounting System–Web (ASWeb). The ASWeb component is designed as the next generation of the AGO accounting product and while all the legacy accounting product features will exist in the new component (re-imagined), there are a number of new features.

AGO's ASWeb is a comprehensive browser-based program designed to make insurance accounting easier and more efficient. Features-rich, ASWeb handles premium billing, premiums receivable, commission, return premiums payable and reporting, among other capabilities. ASWeb can be utilized with existing AGO Policy and Claims products, or integrated with your current in-house or third party software.

Benefits

- Real time interface with AGO's policy system
- Capability to export information to general ledger
- Capable of ACH, lock box and credit card transactions
- System security maintained at function and user level
- Focused valuations and charts provide instant insight into business

Features

Payable Processing

- Payment Entry
- Return Premiums
- Check Production
- Check Void
- Commission Due (for multiple entities)
- Payables Pending Report
- Remarks/Notepad Screen

Premiums Receivable

- Open/view multiple accounts concurrently
- Cash Posting
- EFT/ACH Available
- Account Crediting
- Premium Waiver
- Unapplied Cash Processing
- Support NET of Commission Payments for Agency Bill
- NSF Processing (apply NSF fee)

Premium Billing

- Invoice Entry
- Installment Billing Entry
- Invoice Production – account based, per LOB or by policy
- Cancellation Processing by days overdue or end of policy equity
- View invoice/correspondence images on demand

Tech Tips

In this edition of Tech Tips we will take a look at three time saving tips for using functionality that is already present in AGO's policy products:

- When entering a manual Additional premium value in the system, you can also specify whether this amount is pro-ratable, if doing a mid-term endorsement, and whether the amount is fully earned at cancellation of the policy. These options are only available once a value is entered:

- With the existing Claims View support in the system, the underwriter can see all claims related to the selected policy, spanning multiple terms. In addition, the user has the option to view claims for the drivers listed on the policy or a specific driver. This is available from the driver screen to select for all drivers or when a specific driver is selected, if there are any claims, the option to view the claims information is available:

- By utilizing the Entity Search feature on the Interest screen, you can add entities to the policy which can also be used on other policies and save the time of having to key the same entity many times. Once setup through this feature or through the Entity Maintenance option in Gateway, the user can simply select from the list of Entities when they want to add it to the policy. This not only saves time, but helps eliminate entry errors for the interest entity. Further, if the entity information changes at some point down the road, the user can simply apply the changes through the Batch Endorsement feature, which will process all policies as of a given transaction effective date where the selected interest exists on the policy and will process an endorsement adding on the new entity. This feature goes through the same steps as doing a manual endorsement with regard to rating, processing of output and generation of any premium information to accounting.

WHO'S WHO?

President: Larry Martin

Vice President: Joseph Costa

Product Managers: John Hageneder / Ken Wiik / John Manko

Quality Assurance Team Leaders: Alla Soyfer / Maryann Kovacs

Office Manager: Melanie Hardie

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