



Go Paperless

Quick Start Guide

Go Paperless Highlights:

- The Go Paperless option is for those customers who elect to access policy documents and notices electronically.
- E-mail customers have better renewal retention!
- Customers get easy 24/7 access to all policy documents and notices.
- Saves your agency time!

Differences between BW and Farmers Go Paperless programs:

- Bristol West (BW) customers access their documents in www.bristolwest.com, where as Farmers customers will access their documents in www.farmers.com
- BW program includes the e-billing feature where as in Farmers program e-billing should be selected as a separate feature
- Because of the e-billing feature added on to the BW Go Paperless program, the BW process requires the customer email to be authenticated via the link sent to the customer's email. Farmers program does not require this authentication step in their Go Paperless program.
- In the BW program, when the Go Paperless authentication email bounces back BW will send a paper notification letter to the customer informing them about the bounced email and asking them to take corrective action. If the customer fails to authenticate within 14 days of upload BW will remove the Go-Paperless feature from the customer's account and continue to send paper documents. Whereas in Farmers, when the email bounces back, no such letter is sent out and the customer is automatically removed from Go-Paperless program and paper communication will resume.
- In the BW program, when the customer fails to authenticate within 14 days, BW will send a paper notification letter to the customer informing them about the failure to authenticate and asking them to take corrective action. Also BW will remove the Go-Paperless feature from the customer's account and continue to send paper documents. Whereas in Farmers, when the email bounces back, no such letter is sent out and the customer is automatically removed from Go-Paperless program and paper communication will resume.



Go Paperless Process Overview:





Applying Go Paperless:

You must first login to www.BWProducers.com and start a new quote or open a saved quote.

1. From the Applicant screen, enter the customer's e-mail address.
 - To be eligible the applicant must provide and maintain a valid e-mail address. If the e-mail address becomes invalid or the customer elects to receive their policy documents by regular U.S. mail the Go Paperless option will be removed.

Automobile Policy Quote

Applicant Drivers Violations Vehicle/Coverage Policy Info Rate

Effective Date 03/07/2011 Term 6 Months

Policyholder

First Name Middle Initial Last Name
SSN Birth Date Gender

Mailing Address/Phone Number

Home Phone Email
Address Type Street Address

2. From the Policy Info screen, select 'Yes' from the drop down.

Policy Level Discounts and Selections

Select Go Paperless -Please Select-

Full Permissive User Coverage No

3. From the Application screen, verify the customers e-mail address.

Quote Data Application Final Rate/Upload

Mailing Address/Phone Number

Home Phone Work Phone

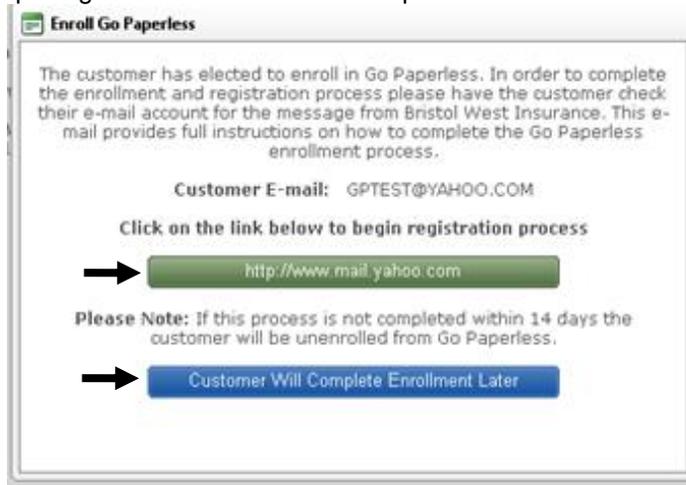
Driver Information

Named Insured Email Address JOSY.TEST@FARMERSIN
Additional Insured None



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- After upload is selected, a pop up to connect to the email server shows up. This step exists to enable you to assist customers in completing their email authentication process.



- Click the green button if the customer wants to authenticate Go Paperless option immediately. When this option is selected, the customer may have to enter their email user id and password.
- Click the blue button if the customer wants to authenticate Go Paperless option at a later time.

- Once you complete the Go Paperless enrollment, from the Confirmation screen you have the option of providing the customer with:
 - Policy Contract
 - New Business Package
 - Application Copy

*** Please note that these documents can be viewed online if the customer selects Go Paperless option.

| Upload Confirmation Receipt | |
|---|--|
| Client Information | |
| Client Name: BWTESTD JOSY | Producer Name: |
| Producer Code: 23999999 | Policy Number: G00-4243330-00 |
| Payment Information | |
| Amount: \$195.12 | Payment Type: Producer Sweep |
| Payment Date: 12/08/2010 | Payment Time: 10:32:17 AM EST |
| Upload Verification | |
| Upload Date: 12/08/2010 | Upload Time: 10:32:17 AM EST |
| User ID: SLILLY | Confirmation #: 18296477 |
| <p>Producer Note: Retain the policyholder's remittance. The down payment shown above will be swept from YOUR account within 3 business days.</p> <p>Note: This receipt confirms that the upload transaction was successful.</p> <p>* THE APPLICATION MUST BE PRINTED AND SIGNED BY THE APPLICANT. A COPY SHOULD BE PROVIDED TO THE APPLICANT, AND ANOTHER COPY, ALONG WITH ALL OTHER REQUIRED DOCUMENTS SHOULD BE RETAINED IN YOUR OFFICE FOR A MINIMUM OF SEVEN YEARS.</p> <p>Print Confirmation Receipt</p> | |
| <p>Print New Business Package</p> <p>Print Application</p> | Return to Quote Search |



6. In the New Business Package you will find a Go Paperless Summary document. It will provide you with a summary of Go Paperless and Frequently Asked Questions.

Go Paperless Customer Summary

With Go Paperless, you can:

- Access any of your policy documents 24/7 at www.bristolwest.com
- Print your insurance ID cards when you need them.
- Save electronic copies of your policy documents to your computer.

To access your policy documents online, you will need to register and then log into our secure Policyholder Service Center. Register immediately after you receive your confirmation e-mail at www.foremost.com

Go Paperless E-mail address: JOSY.TEST@YAHOO.COM

Frequently Asked Questions

What are the hardware and software requirements?



Customer Authentication Process:

After the Go Paperless option is selected, the customer will receive an e-mail from Bristol West with the final steps they will need to follow in order to complete the enrollment process. Customers have 14 days to authenticate their e-mail account by clicking on a link in the e-mail. If the customer does not authenticate the e-mail account after 14 days, the Go Paperless option will be removed.

1. Here is the snapshot of the authentication email that the customer will receive. Customer must click on 'Click here to authenticate'. This will verify that the e-mail address is valid.

Action Required – Bristol West Auto Go Paperless (Policy Number: G00042728900) [Work](#) | [X](#)

☆ from **Bristol West Insurance Group** <no-reply-gopaperless@bristolwest.com> [hide details](#) Mar 31 [Reply](#)

to PAPERLESSPOLICY265@yahoo.com

date Thu, Mar 31, 2011 at 9:29 AM

subject Action Required – Bristol West Auto Go Paperless (Policy Number: G00042728900)



Dear BALAJI,

Thank you for choosing Go Paperless with Bristol West, a member of the Farmers Insurance Group of Companies! There are a few steps needed to complete your registration and enrollment:

Please complete these simple steps

1. [Click here to authenticate](#)



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2. Log in and register on bristolwest.com by creating a **username** and **password** of your choice. You will need to have your policy number handy: **G00042728900**
3. Click and accept the **Terms of Conditions** for Go Paperless

Important: You must complete this process by 04/13/2011 to ensure you are enrolled in Go Paperless.

If you have any questions about your Bristol West Policy you may visit bristolwest.com, call us at [1-888-888-0080](tel:1-888-888-0080), or contact your agent.

Por favor haga [clic aquí](#) para ver este mensaje en Español.

Please note: If you are unable to authenticate Go Paperless through the link provided above, copy and paste this full URL <https://ohindbwpd02:444/Bristolwest/Login/Authentication.aspx?Code=38D7EA4C6C7C6&PolNb=G00042728900&Email=PAPERLESSPOLICY265@YAHOO.COM&MCO=29> into your browser. It may also be necessary to disable any pop-up blocker software on your computer. Please add no-reply-docs@bristolwest.com to your address book to ensure our emails reach your inbox.

You have received this message because you have signed up for Go Paperless. If you received this e-mail in error or you would like to unsubscribe please follow this link to bristolwest.com to log in to your account and unenroll from Go Paperless. You may also contact your producer to initiate this process.

Policy Underwritten by: COAST NATIONAL INS. CO.

Replies to this email are routed to an unmonitored mailbox. If you have questions, please contact your producer, visit BristolWest.com or call 1-888-888-0080
Bristol West Insurance Group, the Bristol West logo and the B logo are registered trademarks of Bristol West Holdings, Inc., 5701 Stirling Road, Davie, FL 33314
Insurance provided by a member of the Bristol West Insurance Group, part of the Farmers Insurance Group®

Bristol West Insurance | 5990 West Creek Road | Independence, OH 44131

2. If the customer is not registered on www.bristolwest.com then they will need to follow the second step which is to log in and register on www.bristolwest.com by creating a username and password of their choice. They will need to have their policy number handy.
3. Once the customer clicks on the authentication link they will need to Agree to the Terms and Conditions for Go Paperless.



- Once the customer clicks on the 'I Agree' button in the Go Paperless Terms & Conditions page we display the following message. Click 'OK'.



- The customer will automatically be directed to their Main screen view in bristolwest.com. To view their policy documents online they will simply need to click on the 'Auto Policy Documents' tab.

Your producer can assist you with changes to your policy

Producer Name: _____
Producer Phone #: _____

[Auto Billing Information](#) | [Auto Policy Information](#) | **[Auto Policy Documents](#)**

[Download Adobe Reader](#)

| Document Name | Date |
|--|------------|
| Reinstate | 08/03/2010 |
| EFT Payment Schedule | 08/03/2010 |
| Cancel NSF | 08/02/2010 |
| Continuation of Coverage | 06/04/2010 |
| Endorsement | 06/04/2010 |
| Pre Cancel | 06/01/2010 |



FARMERS

Producers can enroll Customers in Go Paperless mid-term:

1. You can enroll their customers in Go Paperless program any time during the customer's policy term.
2. Login to Producer portal and select the policy to enroll in Go Paperless

Billing Summary (Click to Hide ...)

| Pay Plan | EFT | Last Payment | Received | Balance | Amount Due | Due Date | Rewrite Amt. |
|----------|-----|--------------|----------|----------|------------|------------|--------------|
| 6 Pay | No | \$0.00 | | \$696.00 | \$199.72 | 07/11/2010 | \$0.00 |

[Make a payment](#)

Driver(s) Summary (Click to Hide ...)

| Listed Driver(s) | Driver Status | Gender | Date of Birth | License # | State | Marital Status | SR22 |
|------------------|---------------|--------|---------------|-----------|-------|----------------|---------|
| DRIVER A ONE | Rated | Male | 06/12/1965 | 2154641 | MS | Married | Yes(AI) |
| DRIVER B TWO III | Rated | Female | 05/12/1961 | 231545612 | MS | Married | No |

Discount(s) Summary (Click to Hide ...)

| Policy Discount | Driver Discount | Vehicle Discount |
|----------------------------|-----------------|------------------|
| Multi-Car,Preferred Driver | None | None |
| Go Paperless | | |

Vehicle(s) Summary (Click to Hide ...)

| Year, Make & Model | VIN # | Use | Garage Zip | Lienholder |
|-----------------------------|-------------------|------------------|------------|------------|
| 2005 NISS MAXIMA SE/SL | 1N4BA41E851234567 | Pleasure/Commute | 39730 | |
| 1999 CHEV C1500 SUBURBAN | 1GNEC16R7X1234567 | Pleasure/Commute | 39730 | |
| 1995 NISS MAXIMA GLE/GXE/SE | JN1CA21D9S1234567 | Pleasure/Commute | 39730 | |

Premium/Coverage Summary (Click to Hide ...)

| Coverage | Limit/Deductible - Premium | | | | | |
|--------------|----------------------------|---------|------------|---------|------------|---------|
| | 2005, NISS | | 1999, CHEV | | 1995, NISS | |
| Liability/BI | 25/50 | \$49.00 | 25/50 | \$48.00 | 25/50 | \$36.00 |
| PD | 25,000 | \$39.00 | 25,000 | \$47.00 | 25,000 | \$39.00 |

Once in the Producer Portal the Agent would click on the "Go Paperless" link.

3. Once you click on Go Paperless link, a Pop-Up will display as shown below. If the customer is not currently enrolled in Go Paperless the agent would enter the customer e-mail and select "Enrolled" from the drop down menu. You then clicks the "Authenticate E-mail" which will send the authentication e-mail to the insured. This completes the process from producer side. Customer has to then authenticate the email to complete the enrollment process.

Billing Summary (Click to Hide ...)

| Pay Plan | EFT | Last Payment | Received | Balance | Amount Due | Due Date | Rewrite Amt. |
|----------|-----|--------------|----------|----------|------------|------------|--------------|
| 6 Pay | No | \$0.00 | | \$696.00 | \$199.72 | 07/11/2010 | \$0.00 |

[Make a payment](#)

Driver(s) Summary (Click to Hide ...)

| Listed Driver(s) | Driver Status | Gender | Date of Birth | License # | State | Marital Status | SR22 |
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Discount(s) Summary (Click to Hide ...)

| Policy Discount | Driver Discount | Vehicle Discount |
|----------------------------|-----------------|------------------|
| Multi-Car,Preferred Driver | None | None |
| Go Paperless | | |

Vehicle(s) Summary (Click to Hide ...)

| Year, Make & Model | VIN # | Use | Garage Zip | Lienholder |
|-----------------------------|-------------------|------------------|------------|------------|
| 2005 NISS MAXIMA SE/SL | 1N4BA41E851234567 | Pleasure/Commute | 39730 | |
| 1999 CHEV C1500 SUBURBAN | 1GNEC16R7X1234567 | Pleasure/Commute | 39730 | |
| 1995 NISS MAXIMA GLE/GXE/SE | JN1CA21D9S1234567 | Pleasure/Commute | 39730 | |

Premium/Coverage Summary (Click to Hide ...)

| Coverage | Limit/Deductible - Premium | | | | | |
|--------------|----------------------------|---------|------------|---------|------------|---------|
| | 2005, NISS | | 1999, CHEV | | 1995, NISS | |
| Liability/BI | 25/50 | \$49.00 | 25/50 | \$48.00 | 25/50 | \$36.00 |
| PD | 25,000 | \$39.00 | 25,000 | \$47.00 | 25,000 | \$39.00 |

Go Paperless Pop-up:

E-mail Address: Go Paperless: [Authenticate E-mail](#)

[Save](#) [Exit](#)



Customers can enroll in Go Paperless mid-term(existing customers):

1. Customers will need to register on www.bristolwest.com if they haven't done so already.
2. Then click on the 'Enroll in Go Paperless' link.

| | | | | |
|--|--------------------|--|---|--------------------------------|
| Access Policy Information Update Profile Log Out www.foremost.com Go Paperless FAQ | | | | |
| Policy Holder Name: Wilton B | | | | |
| Policy Number: G00-0 | | | | |
| Policy Effective Date: 09/22/2010 | | | Policy Expiration Date: 03/22/2011 | |
| Policy Status: Active | | | | |
| Your producer can assist you with changes to your policy | | | | |
| Producer Name: BRISTOL WEST TEST MS | | | | |
| Producer Phone #: 888-888-0080 | | | | |
| Auto Billing Information | | Auto Policy Information | | |
| Enroll in Direct Debit | | Print Summary | Email Summary | Print ID Card |
| | | Direct Debit Termination | Enroll in Go Paperless | |
| All payments processed online will be posted to your policy within 24 to 48 hours. | | | | |
| | | | | Make a Payment |
| Last Payment Amount | Received On | Current Bill Amount | Due On | Current Balance |



Managing Go Paperless Customers that need to Authenticate:

To help manage your Go Paperless customers, we've created a report on www.BWProducers.com which allows you to see any customers who have enrolled but haven't yet completed the authentication process.

1. Producers can access this report two ways.
 - Access the Go Paperless Report by:
 - i. Select 'Manage My Customers'
 - ii. Select 'Policies Needing Service'
 - iii. Select 'Go Paperless Customers who need to authenticate'
 - Additional access to the report mentioned above is provided via a link in the homepage

The screenshot displays the Farmers Insurance Group website interface. At the top right, there are links for [Home](#), [Feedback](#), [Contact Us](#), and [Log Out](#). Below this is a main navigation bar with tabs for [Quoting](#), [Manage My Customers](#), [Manage My Business](#), [Forms](#), [Resources](#), and [News & FAQ](#). The [Manage My Customers](#) dropdown menu is open, showing options: [Policy Search](#), [Policies Needing Service](#) (with a sub-menu containing [Daily List of Policies with UW crx](#) and [Go Paperless Customers who need to authenticate](#)), [Reports](#), [Claim Reports](#), [View/Print Documents](#), and [Make a Payment](#). A red arrow points to the [Go Paperless Customers who need to authenticate](#) link. Below the navigation bar, there is a section for [! Go Paperless Alerts](#), with a red arrow pointing to it. Other visible links include [Mail Reports](#) and [Make a Payment](#). The background of the page features a blurred image of a car's dashboard with a speedometer. At the bottom, there is a footer with links for [Contact Us](#), [Customer Privacy Notices](#), [Online Privacy Statement](#), [Feedback](#), and [Terms & Conditions](#), along with the text: Copyright 2006 All Rights Reserved Bristol West Insurance Group.



2. The report below will list your customers who need to complete the enrollment process.

| Quoting | Manage My Customers | Manage My Business | Growing My Business | Forms | Resources | News Archive |
|---|---------------------|--------------------|---------------------|--------------------------|---|---|
| <h2>Go Paperless Policies Needing Authentication</h2> | | | | | |  HELP |
| | | | | | | <input type="button" value="Print Report"/> <input type="button" value="Export Report"/> |
| Go Paperless Authentications | | | | | | |
| | | | | | | Page: 1 Prev Next |
| Drag a column header here to group by that column | | | | | | |
| Quick Links | Producer # | Policy Holder | Contact Information | Authentication Needed By | Update policy information | |
|    | 12345 | Joe Test | 123-456-7890 | 04/09/2011 | Correct email address or re-send authentication | |



FARMERS

Go Paperless- Frequently Asked Questions:

1. **What is the Go Paperless Program?**

It is a program that allows insured's to access most of their documents electronically through www.bristolwest.com. They will be able to log in to their account and view policy documents online. It reduces the amount of mail the insured receives and cuts mailing costs.

2. **Who is eligible for Go Paperless?**

Any insured with a policy in a state/program with Go Paperless will be eligible if they choose to enroll. The insured must also have a valid and working e-mail address.

3. **Is e-billing included in Bristol West Go Paperless program?**

Yes. e-billing is included in Bristol West Go Paperless program. Customers will receive the bills electronically instead of paper bills.

4. **Will insured's who enroll in Go Paperless be able to access all documents electronically?**

No, there are certain documents which will still be sent by mail due to legal requirements. Examples of such documents include notices of cancellation and ID cards. This may vary by state.

5. **What is the email authentication process?**

Because e-billing feature is added on to the Bristol West Go Paperless program, the Bristol West process requires the customer email to be authenticated via the link sent to the customer's email.

6. **If the insured opts to enroll in Go Paperless at New Business what else do they need to do?**

The insured will have 14 days to authenticate their e-mail account by clicking on a link in an e-mail we send to them. If the insured does not authenticate their e-mail account after 14 days, the Go Paperless option is removed.

7. **If the insured opts to enroll in Go Paperless midterm what else do they need to do?**

They need to complete the authentication process. They will not be enrolled in Go Paperless until they have done so. The authentication process must be completed by the end of the term.

8. **What happens if the insured click on the authentication link after it has expired?**

They will receive an error message advising them to contact their producer, visit www.bristolwest.com, or call us if they wish to enroll in Go Paperless.

9. **Can an insured enroll in Go Paperless online?**

Yes. Once they have registered online at www.bristolwest.com, there is a link that says "Enroll in Go Paperless". They can click on this link, which will then direct them to the authentication page.

10. **How does an insured opt out of the Go Paperless program?**

They can contact their producer, call us directly, or log in to their account at www.bristolwest.com and select the link which says "Unenroll from Go Paperless". Go Paperless will be removed effective on the transaction date.

11. **What happens if the e-mails we send to the insured during the enrollment process are returned to us as undeliverable (bounce back e-mails)?**

If we receive bounce backs at New Business inception, we will mail a memo informing the insured that their e-mail account is invalid. They will have until 14 days after the policy is uploaded to update their account, and complete the authentication process. If Go Paperless was selected midterm and we receive e-mail bounce backs before the insured has completed the authentication process, we will not send the insured notification



that their account is invalid. The insured will not be enrolled in Go Paperless and will continue to receive documents by mail.

12. What causes e-mail bounce backs?

E-mails may be returned to us as undeliverable for several reasons: the e-mail address provided may not be correct, the e-mail account may be full, or the e-mail account may have software which is either placing our e-mails in a SPAM folder or deleting it altogether.

13. How can an insured update their e-mail address?

The insured can visit www.bristolwest.com and select "Update Profile" to provide an updated e-mail account. If they just need a new authentication e-mail they can click a box requesting just that.

14. Will the customer's e-mail address be used for marketing purposes?

No. Bristol West may collect the insured's name, address, phone number and e-mail address at this site. We will use this information to provide the insured only with information they request or with updates about our products and services. We will not sell or furnish their e-mail address to any non-affiliated third party, except when it is necessary to service the policy with us or when there is a legal requirement to do so.