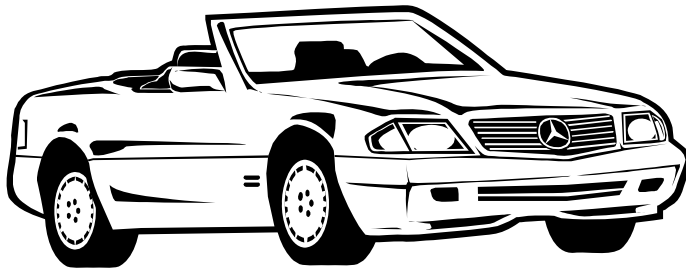


ARIZONA PREMIUM FINANCE CO. INC.

NEW Producer Kit



ARIZONA PREMIUM FINANCE CO.

12406 N. 32nd St., Suite 110
Phoenix, Arizona 85032

Telephone (800) 873-2732 x 453

Fax (800) 273-9979

www.apfcinc.com

AdminDept@apfcinc.com





Arizona Premium Finance Co., Inc.

800-873-2732 www.apfcinc.com

CUSTOMER PAYMENTS

Customers can make payments to Arizona Premium Finance Co., Inc. (APFC) by several methods. The preferred method is for the insured to mail their monthly payment directly to APFC along with the monthly payment coupon issued by APFC. **Payments should be addressed to 12406 N. 32nd Street Suite 110, Phoenix, AZ 85032-7146.** Please remind your customers to mail the payment about five days prior to the due date to allow the mail to reach us, if they wish to avoid late charges.

Overnight delivery should be sent to 12406 N. 32nd Street Suite 110, Phoenix, AZ 85032-7146.

If a payment is past due, the insured can avoid cancellation of the insurance by using the following forms of payment:

WESTERN UNION

The customer can go to any Western Union office and send a payment by **Quick Collect** to APFC. This method assures that we usually receive the payment within 1 hour and we can credit their account that same day and prevent a Cancellation Notice from being issued. The customer completes the Quick Collect Form at Western Union with Code City: **PAYME** and Code State: **AZ**. The form has a place to write their account number.

This is the best way to prevent an account from cancelling.

CREDIT CARDS

We accept **Visa, MasterCard, Discover, and American Express** credit cards. There is an additional fee charged for accepting this form of payment. The customer may call our office to arrange for payment by credit card or they can enter the payment via our website. Customers should click on the "CUSTOMERS" button at the top of our website and choose the link to Make an Online Payment by Credit Card.

ONLINE PAYMENTS FOR AGENTS

If a customer wishes to make a payment to the Insurance Agent, the agent will collect the monthly payment and all late charges due. For payments made by **Cash or Money Order**, the agent enters the payment information on our website at www.apfcinc.com as a "**Payment By Agency Check**". For payments made by Cash or Money Order, at the end of the day, the agent adds up all the payments collected, deposits that money to the agent's bank account. Arizona Premium Finance Co., Inc. will then submit a EFT (Electronic Funds Transfer) debit transaction to the Agent's Checking Account for each payment uploaded via our website. APFC will give credit to each insured for the amount collected by the agent on the following business day.

Payments made by **Customer Check** are submitted through the website as "**Payment By Customer Check**" after the agent has logged in at our website.

All payments are to be submitted electronically. No payments are to be mailed by the Agent.

ONLINE PAYMENTS FOR CUSTOMERS

Customers can make payments by Check or Credit Card online. Customers should click on the "CUSTOMERS" button at the top of our website and choose the link to Make Online Payments by Check or Make Online Payments by Credit Card.



APFC QUOTES SOFTWARE

Quick Start Guide

INSTALL THE PROGRAM

Download and Install the program from our website: <http://www.apfcinc.com/newagent>

Click on **Install Quoting Software**

Click on **DOWNLOAD PROGRAM**

Click **RUN** or **OPEN** to start the installation.

Click on **Next**, Click I accept the license agreement, and Next to each question until the software is **FINISHED** installing. After you Click **FINISH**, a new Desktop Icon will be on your Desktop.

STARTING THE PROGRAM

After the program has been installed. You can start the Program named **APFC Quotes** by



double clicking on the Desktop Icon or clicking on **START, APFC QUOTES**.

Set Up Agency Information

My Agency Screen

The Agency must first enter the agency contact information and the 3 digit Agency Code assigned by Arizona Premium Finance Co. to that agency. On the Agent Maintenance Screen, the Code is the APFC Agency Code.

Important! When entering the Agent Code, You MUST make sure to differentiate from the letter O and a Zero, and differentiate from the number One and the letter "L" as in Larry and the letter "I" as in Insurance.

After completing the first screen, click on the buttons on the left to navigate between screens in the Agent Maintenance Section.

Producers Screen

You may enter the names of the Producers in your office so you can view who entered the Contract information into the program.

Accounts Screen

The Agency Bank Accounts Screen is where you enter the Agency Bank Account information for remitting monthly payments collected in your office to APFC. You can enter multiple separate checking accounts if you use more than one checking account. This information is not required to use the software, but is required to remit payments collected to APFC.

Description: name to refer to this checking account.

Account Name: name on checks and checking account, ie, ABC Insurance Agency.

Address: address on checking account.

Bank: name of Bank.

Routing: the 9 digit routing number from your check.

Account: the checking account number from your check.

Account Holder Name

Jane Q. Smith
122 NW Glastonbury St.
Portland, Oregon 97200

Check # 1001

Pay to. _____ Dollars

Bank Routing Number Checking Account Number _____

⑆ 164002763 ⑆ 14570720 ⑆ 1001

The Routing Number appears between these symbols.

The Account Number appears before this symbol

Bank Routing Number Checking Account Number _____

⑆ 164002763 ⑆ 1001 14570720 ⑆

Sometimes the check number appears between the routing and account numbers. DO NOT INCLUDE IT

Online Screen

Enter the email address for your Agency. Make sure the address is correct as we will communicate via email if there are problems with Payments remitted to us from this program. DO NOT change the Remote Access Setup.

Installing the Program on More Than One Computer

If you have this program installed on multiple computers which are **NOT Networked**, then assign each computer a separate number. The first computer is 0 (zero), the second computer would be 1, the third computer would be 2. Change the **Computer Number** under **Agency Maintenance - ONLINE**. This field is located under **Standalone Operation** at the bottom of the **Agency Maintenance - ONLINE** page.

More than One Office with the Same Agent Number

If you have this program installed in more than one office that uses the same **APFC Agent Number**, then assign each office a separate number. The first office is 0 (zero), the second office would be 1, the third office would be 2. Change the **Computer Number** under **Agency Maintenance - ONLINE**. This field is located under **Standalone Operation** at the bottom of the **Agency Maintenance - ONLINE** page.

Every Non-Networked Computer must have a unique Standalone Computer Number.

Call our office for help with multiple offices.

Re-Installation of the Program

If you are **RE-INSTALLING** this program after already using it, then you must change the **Initial Contract Number** under **Agency Maintenance - DEFAULTS** to a number greater than what you have already used. For example, if you previously had entered 15 quotes, the last quote number was probably 10015. Change the Initial Contract Number to 10100 to be safe to avoid duplication of quote numbers.

Defaults Screen

Use this screen to set the defaults for the Quoting Program.

Company: Select the Company which will display on all new contracts - you can change this once in the contract. If you write primarily Assigned Risk policies, select the Assigned Risk Plan for your State.

Initial Contract No.: this number is used to create the Quote Number to identify the contract you are creating. If you have installed this program on a Network do not modify this number unless instructed to during a re-installation. If you do a re-installation, you may need to change this number to make your Quote Numbers unique.

Personal/Commercial: select the category of default policy. You can change the category when entering the contract information.

Policy Type: select Auto for auto policies, and Liab for premises liability commercial policies. Otherwise you may select the policy type that you sell the most.

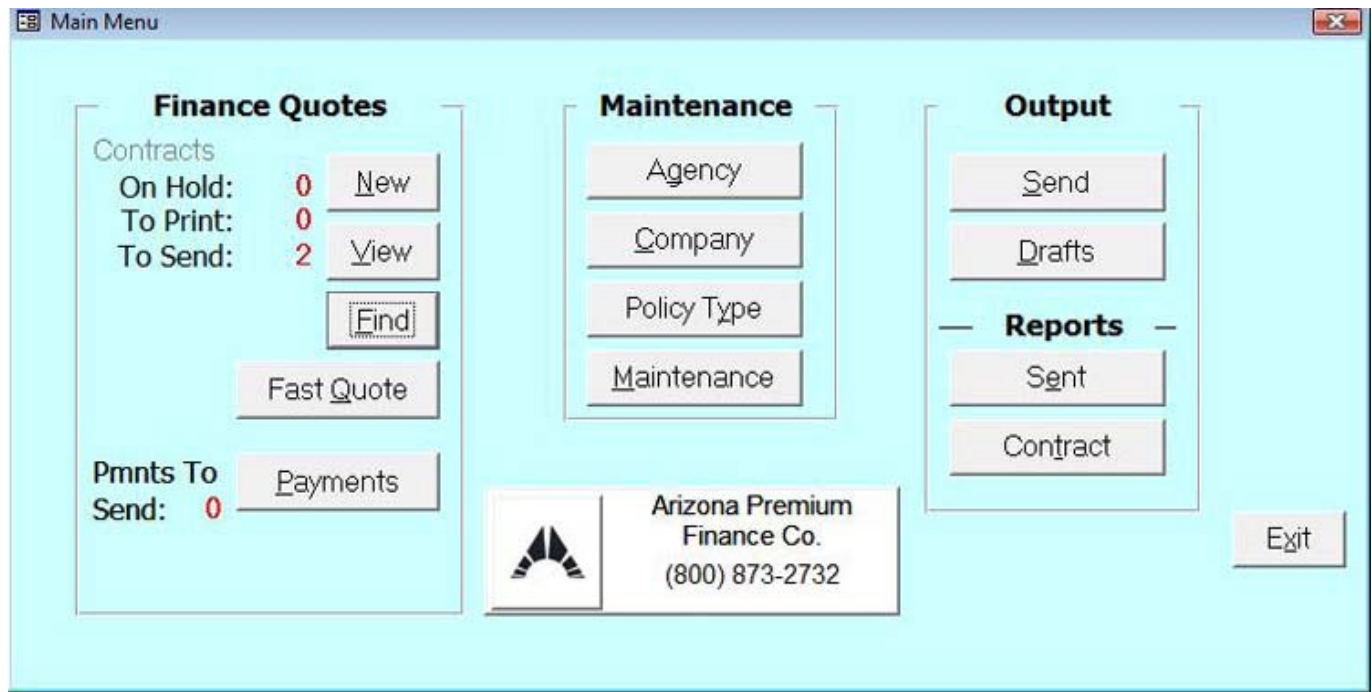
Standalone Operation: if you have this program installed on multiple computers which are NOT Networked, then assign each computer a separate number. The first computer is 0 (zero), the second computer would be 1.

Important Action that must be done at this time before proceeding

Close the Agency Information Screen. Make sure you are connected to the Internet on this computer. A yellow screen "Send Agency Information" will appear with a SEND Button. Click on the SEND Button. This sends your setup information to APFC. When "Operation Finished" is displayed, click OK. Then call APFC at 800-873-2732 x 140 to get the Necessary Access Code. DO NOT Enter any new finance agreements until you have received the Access Code from Arizona Premium Finance Co. and entered this code into the software.

Start Entering Contracts

Using the **Main Menu** - as shown below, click on "New", this opens the New Finance Quotes Screen.



Help File with Detailed Instructions

There is a Help File that has detailed instructions. To open the help file, click on Help on the top navigation bar. Please refer to that file for help.

Main Menu Buttons

New - create, edit, and print new finance agreements, renewals, and additional premium requests.

The information to the left of the New Button displays: the number of finance agreements you have on hold, have not been printed, and have not been sent to APFC electronically.

View - view finance agreements previously entered.

Click the VIEW Button. The first contract which has not been sent will display. You can use the Page Up and Page Down keys to scroll through those cont

Find - find and view finance agreements.

The Find Screen allows you to search for a finance agreement based upon customer's telephone number, name, policy number, or address.

Payments - enter payments collected from customers for Monthly Payments or Down Payments on Additional Premiums.

The information to the left of the Payments Button displays: the number of payments entered which **need** to be sent electronically to APFC.

Fast Quote - calculate the finance terms for financing without creating a finance agreement.

Company Maintenance

This section allows your agency to add the names of insurance companies that you will finance so they can be selected from the drop down arrow box on the contract input screen.

Policy Type Screen

This screen allows you to enter Policy Types that will appear in the drop down selection when entering contracts. Examples are **Auto** for automobile, **Liab** for premises liability, **Home** for Homeowners.

Maintenance

This button will delete all Quotes 14 months or more old.

OUTPUT

The Output section controls the sending electronically of the Finance Agreements and Monthly Payments collected by the Agency directly to APFC for processing. **Use of this feature requires an Internet connection at the time the data is sent to APFC.** It does not require an always on connection.

Sending the data to APFC is essential so that we can process the data more accurately and more quickly.

Send

This will send New Contracts or New Payments or both to send to APFC electronically.

Drafts

Allows printing of many Drafts for a group of finance Agreements

Reports

Sent Report

This report allows you to print reports of Finance Agreements or Payments submitted to APFC.

Contract Report

This reports lists all Contracts entered into the program for the date range selected.

Support - view additional help on our website by clicking on the **APFC Logo** on the lower right of the Main Menu.

Exit - exit the program completely.

Installing the Program on More Than One Computer

If you have this program installed on multiple computers which are NOT Networked, then assign each computer a separate number. The first computer is 0 (zero), the second computer would be 1, the third computer would be 2. Change the **Computer Number** under **Agency Maintenance - ONLINE**. This field is located under **Standalone Operation** at the bottom of the **Agency Maintenance - ONLINE** page.

More than One Office with the Same Agent Number

If you have this program installed in more than one office that uses the same APFC Agent Number, then assign each office a separate number. The first office is 0 (zero), the second office would be 1, the third office would be 2. Change the **Computer Number** under **Agency Maintenance - ONLINE**. This field is located under **Standalone Operation** at the bottom of the **Agency Maintenance - ONLINE** page.

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Call our office for help with multiple offices.

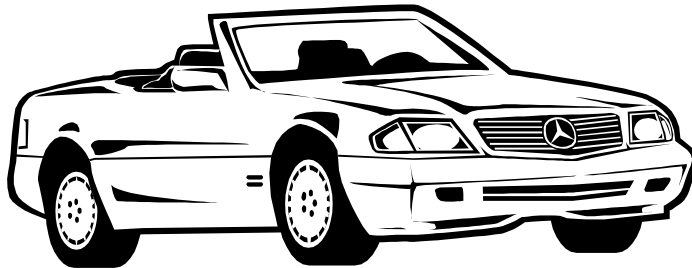
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If you are **RE-INSTALLING** this program after already using it, then you must change the **Initial Contract Number** under **Agency Maintenance - DEFAULTS** to a number greater than what you have already used. For example, if you previously had entered 15 quotes, the last quote number was probably 10015. Change the Initial Contract Number to 10100 to be safe to avoid duplication of quote numbers.

ARIZONA PREMIUM FINANCE CO. INC.

Insurance Premium Financing

Underwriting Guidelines And Procedures



ARIZONA PREMIUM FINANCE CO.

12406 N. 32nd St., Suite 110
Phoenix, Arizona 85032

Telephone (800) 873-2732 x 453

Fax (800) 273-9979

www.apfcinc.com

AdminDept@apfcinc.com



GUIDELINES FOR PREMIUM FINANCING

1. ELIGIBILITY

All policies of fire and casualty companies admitted in the State the agent resides are acceptable for financing. Non-Admitted carriers may be financed with approval from APFC. For policies requiring more than 10 days but, not more than 30 days notice of cancellation, an additional 5% down payment must be collected and stated on the application. No fully earned premiums may be financed. **DECLARATION PAGE: UNTIL A COPY OF THE DECLARATION PAGE OR INVOICE OF THE POLICY IS RECEIVED, FUNDS WILL NOT BE RELEASED. AGENT MUST FAX DECLARATIONS PAGE TO 800-662-8854.**

2. DECLARATION PAGES

The producer shall provide to Arizona Premium Finance Co., Inc. ("APFC") a copy of the Declaration Page or Invoice of the policy(ies) being financed upon receipt from the Insurance Company or Managing General Agent. AGENT MUST either Email to invoices@apfcinc.com, or FAX to 800-662-8854 the DECLARATIONS PAGE or Invoice.

3. DOWN PAYMENTS AND NUMBER OF PAYMENTS

The Down Payment percentage is determined by type of policy and policy category. The Down Payment may not be less than any minimum earned premium, plus any taxes and fees.

If a MVR is required by APFC in your State, the agent must submit a MVR Abstract on every driver listed on the policy and submit the MVR Abstract along with the finance agreement and down payment to APFC. The agent must quote the premium based upon the actual MVR Abstract for all drivers. Check with APFC to determine if a MVR is required in your State.

The agent completes the premium finance agreement and any necessary draft using our APFC Quotes Software. The Agent then forwards the draft to the Insurance Company or Assigned Risk Plan along with the required Down Payment collected from the insured, a copy of the Premium Finance Agreement and the Plan application if it is an Assigned Risk Policy. APFC will fund the remaining premium upon receipt of a declarations page verifying the quoted premium.

RENEWAL POLICIES

Renewal policies can be drafted for the amount calculated by our Quotes Software (typically, for NY 10% of the premium; for PA 12% of the premium; for MA the amount financed; and all for all other States 10% of the premium). The agent forwards to APFC, the finance agreement, a copy of the Renewal Notice, and a copy of any drafts issued. The agent then sends the APFC Funding Draft and required Down Payment collected from the insured, with the renewal application, to the insurance company.

4. FIRST DUE DATE

The first payment due date is normally 30 days from the effective date of the policy. The APFC Quotes software will calculate the first due date.

5. POLICY FEES, TAXES AND FILING FEES

Taxes and Policy Fees, may not be financed. All taxes and fees must be input under the "Taxes and Fees" field in the APFC Quotes Software. The producer is responsible for any fees or taxes not collected.

6. PAYMENT OF INSTALLMENTS

(A) Installments, which have matured prior to APFC's receipt of the premium finance agreement, or installments due within 10 days, must be sent in with the finance agreement.

(B) The borrower is to remit all installments to APFC. The monthly payment must be remitted to the office of APFC, at the address shown on the borrower's premium finance agreement or payment coupon book. Payments are not credited to the borrower's account until received by APFC in Arizona.

7. PAYMENT OF PREMIUMS

APFC will pay the premium on approved loans, to the insurance company, or its Managing General Agent. Payment to the producer can be made only upon authorization by the insurance company or managing general agency that the producer is to receive premiums on its behalf. Such authorization must be made in writing to APFC.

8. ADDITIONAL PREMIUMS

A. UNDERWRITING INCREASE IN PREMIUM

For an additional premium, the producer may either collect the full additional amount from the insured and pay it to the insurance company, and notify APFC of the payment; or add it to the existing loan obligation less the correct additional down payment. Additional premiums can be financed if the original premium was financed by APFC and the loan is current, or the original premium was paid in full. Amounts of \$50 or less may not be financed.

The APFC Quotes Software will calculate the required Down Payment to finance an Additional Premium at 25%. The Agent must input the Effective Policy Date as the EFFECTIVE DATE OF THE ORIGINAL POLICY.

DOWN PAYMENT REQUIRED ON LOANS FOR ADDITIONAL PREMIUMS IS 25% ROUNDED TO THE NEXT WHOLE DOLLAR.

APFC WILL NOT FINANCE UPRATE ADDITIONAL PREMIUMS AFTER 150 DAYS FROM THE POLICY EFFECTIVE DATE.

The producer shall submit either a regular premium finance agreement, checking the additional premium box, or an additional premium form. The form shall be completed only as far as the amount financed. The remaining boxes will be completed by APFC. Both the producer and insured must sign the form.

If the producer is unsuccessful in obtaining the full additional premium or the required down payment, he must notify the insurance carrier in sufficient time that the additional premium is not considered earned in part. APFC is not responsible for earned premiums developed as a result of an additional premium not financed through APFC. New policies may not be added to existing obligations. A new, signed premium finance agreement must be submitted accompanied by a down payment.

ADDITIONAL PREMIUMS

B. NEW OR ADDITIONAL COVERAGE ADDED TO AN EXISTING POLICY

At the time that the Additional Coverage is requested, the Agent must complete a signed Additional Premium Finance Agreement and collect our required Down Payment of 25%. The Agent then faxes to Arizona Premium Finance Co. the Original signed Additional Premium Finance Agreement. Input the Effective Date of the Policy as the Date the Coverage was added. The Agent mails to the Insurance Company a copy of the Additional Premium Finance Agreement, and the Down Payment Collected from the Insured. APFC will add the new amount financed to the existing loan balance due and recalculate the monthly payment amount. A new payment coupon book will be mailed to the insured. The agent should advise the Insured to continue making monthly payments to APFC. Once you receive the new Declarations Page or Policy Invoice, fax it to 800-662-8854.

9. RETURN PREMIUM ENDORSEMENTS

For policies that come back lower than quoted, or there is a return premium endorsement, APFC will apply any return premium to loan balance thereby reducing the loan balance. The amount of each monthly payment will not be recalculated. The insured must continue making the original payments until the adjusted balance is paid off.

10. RETURN PREMIUMS

All return premiums resulting from an endorsement or cancellation are assigned to, and must be paid to APFC. Endorsements developing return premiums will be applied to the account. Return premiums resulting from cancellation will be applied to the account and any excess will be refunded to the borrower by check sent to the borrower. Return premiums received by a producer, either by check or by credit to an account current statement, must be forwarded promptly to APFC, otherwise the borrower may be liable for additional interest charges. The producer must remit the unearned commission directly to APFC unless the insurance carrier has requested the agent remit the unearned commission to the carrier.

11. TRANSFER OF POLICY

APFC will not permit the transfer of insurance policies to a new insured unless the unpaid balance to APFC is paid or the new insured signs an assumption agreement, which may be obtained from APFC.

12. DELINQUENCY AND CANCELLATION

The borrower and the producer are simultaneously notified in the event of delinquency. Any effort by the producer in contacting the borrower in an attempt to cure the delinquency is appreciated and encouraged. An uncured delinquency will result in cancellation of the borrower's policy(ies). All unearned premiums are assigned to APFC.

13. GENERAL INFORMATION

The producer understands that the submission of business to APFC, and the acceptance of business or monthly payments from the producer, does not make the producer an employee or agent of APFC and does not grant to the producer the right to bind APFC or transact its business in any way. APFC only gives the producer the right to submit business subject to the terms of our Underwriting Guidelines and or Procedures. It is further understood that no loan shall be binding on APFC until the loan is accepted by APFC. Multiple policies with common effective dates should be submitted as one loan.

14. AGENT/BROKER WARRANTY

Producer's name must appear in the agent/broker warranty section of the premium finance agreement. By submitting this document the insurance Agent or Broker warrants and certifies that: The amount on the "less down payment" line has been collected from the applicant; All persons named in the policy(ies) have signed this application, or have given written authority to the producer to sign on their behalf, and are over the age of 18; The policy(ies) issued is (are) in full force and effect or application for any policy not now issued has been made and mailed to the respective insurance company or insurance assignment plan; The information set forth in the finance agreement is true and correct; A completed copy of the Finance Agreement has been presented to the applicant; None of the policies contain provisions which prohibit cancellation by the insured or the company within 10 days except as indicated; Insertion of producer's name is deemed a signature.

ANY TIME YOU HAVE A QUESTION, PLEASE FEEL FREE TO CONTACT ARIZONA PREMIUM FINANCE CO., INC. AT (800) 873-2732.

Visit our website often at www.apfcinc.com for updated Procedures & Instructions, Forms, Supply Requests, Software and other news.



Arizona Premium Finance Co., Inc.

ADDITIONAL PREMIUM PROCEDURES

Whenever the original quoted premium is increased by the company or an insured changes coverage which results in an increase in the total annual premium, the agent should follow the procedures listed below.

❖ **WHERE THERE IS AN INCREASE IN PREMIUM ONLY**

The agent should contact the insured, advise him or her of the premium increase and advise him or her of the options available.

Options Available:

1. Insured can pay the entire premium increase in full, directly to the insurance company, and provide proof of payment to Arizona Premium Finance Co.
2. Insured can finance the additional premium after paying a new down payment to Arizona Premium Finance Co. The additional amount financed will be added to the remaining monthly payments and the monthly payment amount increased accordingly.
3. Insured can decline to continue with the coverage and have the insurance agent request immediate cancellation of the insurance policy.

The agent should collect the full additional down payment amount from the insured. The amount of the new down payment is 25% of the additional premium amount.

Additional premiums cannot be financed unless the original premium was financed by APFC and the loan is current. Additional premium amounts of \$50 or less must be paid in full by the insured.

DOWN PAYMENT REQUIRED ON ADDITIONAL PREMIUMS IS 25%.

IF THE POLICY IS IN FORCE OVER 150 DAYS, APFC WILL NOT FINANCE THE ADDITIONAL PREMIUM.

Completing the Premium Finance Agreement

The agent shall complete and submit a regular Premium Finance Agreement, checking the Additional Premium Box on the top center.

Complete only the following parts of the form:

1. Insured's Name & Address box, the Producer Name box.
2. Under the Schedule of Policies, list the Policy Number, Effective Date – Original Policy Effective Date, Insurance Company Name and Premium Amount.
3. Write the additional premium amount in the Total Premium box under the Insured's Name box.
4. Calculate the required Down Payment rounded to the next whole dollar.
5. Write the Down Payment amount in the Down Payment box under the Insured's Name box.
6. Have the Insured sign and date the agreement.
7. The agent should print his name on the bottom left line and sign it on the bottom right line.

The Agent then faxes to Arizona Premium Finance Co. the Original signed Additional Premium Finance Agreement, an Agency Check for the Down Payment Collected from the Insured, and a copy of the Declarations Page or Premium Invoice from the Insurance Company. APFC will add the new amount financed to the existing loan balance due and recalculate the monthly payment amount. A new payment coupon book will be mailed to the insured. The agent should advise the Insured to continue making monthly payments to APFC.

If you are using the APFC Quotes Software, submit the Additional Premium Quote to APFC and submit the Down Payment received through our website as a Payment By Agency Check and mark **"Down Payment"** as the payment type.

WHERE THERE IS NEW COVERAGE ADDED TO AN EXISTING POLICY

At the time that the Additional Coverage is requested, the Agent must complete a signed Additional Premium Finance Agreement and collect our required Down Payment. The minimum Down Payment required is 25% of the Additional Premium amount. The Agent then faxes to Arizona Premium Finance Co. the Original signed Additional Premium Finance Agreement. The Agent mails to the Insurance Company a copy of the Additional Premium Finance Agreement, and the Down Payment Collected from the Insured. APFC will add the new amount financed to the existing loan balance due and recalculate the monthly payment amount. A new payment coupon book will be mailed to the insured. The agent should advise the Insured to continue making monthly payments to APFC.

If you are using the APFC Quotes Software, submit the Additional Premium Quote to APFC and mail the Down Payment received to the Insurance Company. Fax us the Declarations Page or Policy Invoice when received to 800-662-8854.

If the producer is unsuccessful in collecting the full additional premium or the required down payment, he must notify the insurance carrier in writing to immediately CANCEL the policy.

If you add coverage mid-term to a policy and do not collect APFC's required Down Payment and complete an Additional Premium Finance Agreement, then the Agent, is responsible for any balances due to APFC if the policy cancels.

New policies may not be added to existing obligations. For New Policies, a new, signed premium finance agreement must be submitted accompanied by a new down payment.

Additional Premium Request Forms are available at:
<http://www.apfcinc.com/forms/forms.htm>



Arizona Premium Finance Co., Inc.

800-873-2732

www.apfcinc.com

CUSTOMER PAYMENTS

Customers can make payments to Arizona Premium Finance Co., Inc. (APFC) by several methods. The preferred method is for the insured to mail their monthly payment directly to APFC along with the monthly payment coupon issued by APFC. **Payments should be addressed to our P.O. Box 30190, Phoenix, AZ 85046-0190.** Please remind your customers to mail the payment about five days prior to the due date to allow the mail to reach us, if they wish to avoid late charges.

Overnight delivery should be sent to 12406 N. 32nd Street Suite 110, Phoenix, AZ 85032.

If a payment is past due, the insured can avoid cancellation of the insurance by using the following forms of payment:

WESTERN UNION

The customer can go to any Western Union office and send a payment by **Quick Collect** to APFC. This method assures that we usually receive the payment within 1 hour and we can credit their account that same day and prevent a Cancellation Notice from being issued. The customer completes the Quick Collect Form at Western Union with Code City: PAYME and Code State: AZ. The form has a place to write their account number.

This is the best way to prevent an account from cancelling.

CREDIT CARDS

We accept **Visa, MasterCard, Discover, and American Express** credit cards. There is an additional fee charged for accepting this form of payment. The customer may call our office to arrange for payment by credit card or they can enter the payment via our website. Customers should click on the "CUSTOMERS" button at the top of our website and choose the link to Make an Online Payment by Credit Card.

ONLINE PAYMENTS FOR AGENTS

If a customer wishes to make a payment to the Insurance Agent, the agent will collect the monthly payment and all late charges due. The agent then enters the payment information on our website at www.apfcinc.com. At the end of the day, the agent adds up all the payments collected, deposits that money to the agent's bank account. Arizona Premium Finance Co., Inc. will then submit a EFT (Electronic Funds Transfer) debit transaction to the Agent's Checking Account for each payment uploaded via our website. APFC will give credit to each insured for the amount collected by the agent on the following business day.

ONLINE PAYMENTS FOR CUSTOMERS

Customers can make payments by Check or Credit Card online. Customers should click on the "CUSTOMERS" button at the top of our website and choose the link to Make Online Payments by Check or Make Online Payments by Credit Card.