D.I.S.C.C. ENTERPRISES LTD.

Seller Portal
Users' Guide

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OLD REPUBLIC INSURED AUTOMOTIVE SERVICES

Seller Portal Overview

Welcome to our online system tool, The Seller Portal.

The Seller Portal is a tool to simplify your selling process! It is a user-friendly system providing:

- Collection and Retention of Purchaser Quotes

- VIN Edit to Identify Vehicles Requiring Special Pricing (AWD, 4WD, Turbo, etc.)

- Underwriting Functions to Eliminate the Possibility of Rejection due to an Odometer Reading Outside the Underwriting Parameters, Excessive Vehicle Age for Term Selected, etc.

- Accurate Rating of Plan/Coverage Based upon the Vehicle

- Policy Registration Paperwork Eliminating the Need to Maintain Paper Supplies

- Instant Registration of Policy Sales for Immediate Claims Handling

- Monthly Remittance Transmittal of Policy Production with Appropriate Pricing

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Seller Portal Access

User Access will be provided by your Old Republic representative or by contacting Old Republic at portalhelpdesk@orias.com. You will need to identify your account and provide the users' First and Last name(s) and their Email Addresses. Seller Portal Access will be forwarded via email by Old Republic directly to the new user.

Sample Communication:

Thank you for your interest in using our Seller Portal Online system.

To access the Seller Portal, go to our website at www.orias.com.
Click on LOGIN and then click on Canadian Seller Portal.

In the User ID box, input the user's email address.
In the Password box, input the assigned password: welcomeXX

In the top right corner is a Help button that will provide access to the Seller Portal User Guide. The system is quite simple. Via the Quote Tab, you can input the vehicle information. The system will perform underwriting and rating for you. If we need additional information to proceed, the required box will be highlighted with a red border. The system will also generate the application, Policy and remittance report. No paper supplies and no errors!

Please do not reply to this message. Replies to this message are routed to an unmonitored mailbox. Please feel free to contact us via email at portalhelpdesk@orias.com with any Seller Portal questions or concerns.

Thank you!

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Entering the Seller Portal

Enter the Seller Portal by going to the Old Republic Insured Automotive Services' website at:
www.orias.com

- Click on LOGIN just to the left of the search field (top of screen, right side).
- Click on the appropriate **Seller Login** button (either U.S. or Canadian) under the LOGIN tab.
- Enter your User Name – it is not case sensitive. The User Name may be your email address.
- Input the Password – the password is case sensitive. Seller Portal passwords must be at least eight characters in length and the password must include at least one number.
- If you do not remember your password, click the "forgot your password?" link at the bottom and enter your User Name/email address. A temporary password will be emailed to you. When the temporary password is used, the user will be asked to establish a new password.
- After you have logged in, you may select from the tabs at the top for the function desired.

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Main Tab

The Seller Portal online system is guaranteed to provide the correct plan, term and rate based upon the vehicle information input. However, each program has underwriting limitations which the seller should understand and follow.

- Click on the tab labelled "Main." If you receive a box stating, "Only secure content is displayed," click on the button, "Show all content."

- The Main Tab provides underwriting guidelines for each Old Republic program. The maximum vehicle age and maximum odometer kilometers will be indicated in this document. January 1st is the model year change for determining eligibility on all programs.

- There are typically a few specific manufacturers or specific vehicle models that are not eligible for coverage. The underwriting guidelines for each program will display these exclusions. This information will be beneficial in the event that you receive a message indicating that a vehicle input is not eligible for coverage.

- Additionally, programs have specific situations that could result in ineligibility. For example, vehicles with broken odometers and vehicles used for competitive racing are not eligible for coverage. These are not situations that would be revealed in the standard input process, but would prevent a vehicle from being eligible for coverage.

Quote Tab

The system opens to the tab you will find most useful: the Quote tab. The Quote tab provides eligible terms, plans, pricing. It can retain the quote for future reference and completes the sales process by producing an application and policy copy.

If you have access to more than one seller, select the appropriate seller for this quote by clicking the dropdown arrow at the top, center of your screen. Input the appropriate seller number or seller name. Click on the seller desired. The policy eligibility and rating will now reflect the seller you indicated. It is essential that data is input under the appropriate seller.

In order to obtain a quote, the following fields must be provided by the user:

- VIN – the system automatically populates the Year, Make and Model of the vehicle and notes any special features
- Current Vehicle Odometer Reading
- Manufacturer's Warranty Start Date (New Terms Only) - If you do not know the manufacturer's Warranty Start Date, January 1st of the vehicle's model year may be input.
- On your initial usage, a new user's name will automatically be added to the system in the F&I Manager/Sales Associate field. On subsequent sales, the user's name (based upon your user name and password) will automatically appear in the F&I Manager/Sales Associate field.

Please note the following Vehicle Service Policy parameters:

- New Vehicle Service Policy Plans
  On New Term plans, coverage under the service Policy continues for the number of years selected or until the number of miles/kilometers selected appears on the vehicle's odometer, whichever comes first.
- Used Vehicle Service Policy Plans
  Pre-Owned (Used) Vehicle Service Policies must be purchased at the time the vehicle is purchased. The plan will expire according to the number of months selected, or until the number of kilometers selected has been driven, whichever comes first.

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Product availability and pricing is displayed by inputting the requested data in the **Vehicle** section. Any missing required data will be highlighted in red to solicit completion. In the Products section, you will select the product(s) being purchased.

Working from left to right in the Products section…

To view all potential plans, terms and rates for the vehicle, click on the box just to the right of the Policy type under the Products heading.

Select the specific product using the dropdown arrow under Program. In order to select a New Term VSC Policy, a manufacturer's warranty start date must be provided above in the Vehicle section.

Select the Plan, Term and Deductible using the dropdown arrows.

To view your seller cost, click on the arrow between the Deductible heading and the Retail heading.

If the seller cost and the retail cost match, you will need to add your seller profit to the Retail price. To add to the retail price, replace the stated retail price with your new price in the Retail box. To confirm the seller markup you've added, click on the drop-down arrow to the right of Retail box. A breakdown of the costs and markup will display.

Options: To add for Options such as Light Commercial, click on the word Options. Applicable Options can be checked and will be added to the Retail price once you've selected the OK button. (Vehicle features such as 4WD will automatically be added, if the program requires, to the option expense from the vehicle VIN edit.)

Base Cost	$609.00
Surcharges	
Options	
Light Commercial	$400.00
Total Cost (excl. taxes)	$1,009.00
F&I Markup	$400.00
Retail	$1,409.00

OK

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Retail: The example above shows the details provided by clicking the dropdown arrow to the right of the Retail field. In this example, $400 was added to the Retail cost as an F&I Markup and a $400 Light Commercial Option was added via Options shown just to the right of the referenced dropdown arrow. The Retail price shown in the Retail box will display on the customer's Policy registration.

Each seller may request a set dollar amount to be added to the displayed Retail price on every policy. To add a specific set dollar amount to every Policy, submit a written request via email detailing the exact dollar amount to be added. Send the detailed email request to portalhelpdesk@orias.com. Once installed, the Retail price can be reduced in the same manner described previously for adding to the displayed Retail price – by simply inputting a new price in the Retail box. However, the Seller Portal will not allow the Retail price to be lower than the seller's cost.

Sales Tax: In states which charge sales tax on coverage, it is the responsibility of the selling account to calculate, collect and submit the appropriate sales tax based upon the retail cost of coverage.

Lienholder: The Lienholder field allows for instant search by entering any portion of the lienholder's name. If your lienholder is not listed yet, please input their data so that it will be available to you going forward.

Pmt Option: In the Products section on the far-right side, there is a Pmt Option box. Unless the seller has a policy for a payment program through MepCo or OMNI and it is being used for this Policy sale, select Single Pay.

Save Quote: If you need to save the quote to finalized later, click the Save Quote button at the bottom of the screen. Should there be any items that still require input, they will be outlined in red. To print a copy of the quote, click on the Print Quote button. The system will produce the following summary document.

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Vehicle:	5FNRL5H42GB131378 2016 HONDA ODYSSEY EX	**Customer:** TEST BUYER , IL	**Seller:**	SELLER PORTAL DEMO ACCOUNT 8282 SOUTH MEMORIAL TULSA, OK 74133 (800) 331-3780
Odometer:	13,352		**F&I Manager:**	Yvonne Dressel

Product	Program	Plan	Options	Price	Payment Option
VSC	TOTAL VEHICLE PROTECTION	New SUPREME Term: 60/75,000 $100	Light Commercial	$1409.00	
GAP	GAP WAIVER	New LOAN - GAP WAIVER FORM Term: 60 months $0	Light Commercial	$358.00	Single Pay
			TOTAL	**$1767.00**	

In addition, you can view and/or print a preview, draft copy of the policy by clicking on the Preview icon just to the right of <u>Submit</u>. The Quote is available to activate for 30 days. After 30 days, the Quote's status will change to Expired.

Submit: To finalize the policy(s), click on <u>Submit</u> located in the lower right corner of the screen. To submit a quoted policy(s), go to the Quote Tab and select Search. Select the desired quoted policy to open.

▶	Retail (excl.taxes)			
	$1,409.00	▼ Options(1)	Submit 🗎 🗎 ✕	
			Pmt Option	Single Pay ▼
	$358.00	▼ Options(1)	Submit 🗎 🗎 ✕	
	$1,767.00 ▼			

[Save Quote] [Print Quote] [Close] [Cancel Changes]

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★ ★
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★ ★
★★★★★

Completing the Sale: Print two copies of the policy for purchaser signatures. Provide one copy to the purchaser and retain one copy. The purchaser should have a copy of the application/registration page and a copy of their policy coverage.

Quote Search: To search for a quote, click on the Quote Tab and select Search. Your search may be pursued by any of the following features:

- F&I Manager/Sales Associate
- Customer's Last Name
- Last 8 digits of the vehicle's VIN
- Year/Make/Model of the Vehicle
- Stock Number
- Date Range

Policy Tab

Search: To search for an existing policy which was input via the Seller Portal, go to the Policy Tab and select Search. The filters available to locate a policy are:

- Status – All, Active, Cancelled, Expired, Pending, Rejected, and Void
- Product
- F&I Manager/Sales Associate
- Policy #
- VIN – Full or Last 8 Characters
- Customer Last Name
- Customer First Name
- City/State/Zip Code
- Sale Date From/Sale Date To

Service Department: The **Policy Tab** provides service departments with the ability to search for a policy and verify coverage. The policies displayed will be policies sold by the sales department tied to that specific service department. Please note the policy status icons shown on the bottom of the screen. By selecting the appropriate policy /vehicle, detailed information regarding the specific policy will be displayed: policy status, level of coverage, deductible, etc. To assist the Service Department, the exact component coverage may be viewed by clicking on the **Covered Components** button. Selecting a component group will provide a list of specific covered parts. Standard claims procedures must still be followed to obtain approval for coverage.

Policy Input: The Policy entry page is designed for the Business Office to enter policy sold but not yet input into the system by the Finance Office. The policy numbers must be obtained from Old Republic. The Business Office would input a policy number – the Policy Tab will not auto generate policy numbers.

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Cancellation Quotes: In the Policy Tab, the Seller Portal can provide a cancellation quote based upon the date of the cancellation request and the kilometers on the odometer. Open the appropriate policy within the Policy Tab – Search. Click on the Cancellation Quote button. Input the Cancellation Date, Odometer Reading, Cancellation Reason and click on the Calculate Button. Cancellation Refund details will appear and will be recorded in the policy. The system provides only a Cancellation Quote. The Cancellation will NOT occur until a Cancellation Request form is completed and submitted. Cancellation Request forms are available under the Forms Tab on the Old Republic website at www.orias.com.

Editing Policies: Policies can be edited from the Policy Search Screen by clicking the pencil icon on the right-hand side of the screen. Only policies in Pending status can be edited via the Seller Portal. Policies with a status other than Pending cannot be altered via the Seller Portal and would require the seller to contact Old Republic for assistance. Possible status types are Pending, Pending-Billed, Active, Void, Cancelled, Expired or Rejected.

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Remittance Tab

To create a **Remittance Report**, click on the **Remittance Tab** and select **Create**.

The list may be further sorted by **Product: GAP** or **VSC**. There are additional filters beyond Product. Input the desired filters and click the **Filter** button. The sort filters include:

- **Product**
- **Lienholder**
- **Purchase Date**

In viewing the on-screen report, report columns may be resorted by clicking on the column heading:

- **Customer**
- **Plan Description**
- **Purchase Date**
- **Lienholder**
- **Policy Number**

To simplify use, **Include All** and **Exclude All** buttons are provided. A **Preview Remittance** button allows you to view a preliminary copy of the report. Each report provides the Date Range, Customer Names, Vehicle VINs, Purchase Dates, Policy Numbers, Plan Descriptions, Terms, Deductibles, Lienholders, Stock Numbers, Retail Rate, Total Remit Due by Policy and a grand Total Remit Due for the month.

To transfer the activity to an Excel spreadsheet, click **Download All to Spreadsheet**.

Prior to the 25th of each month, a Remittance Report should be created. Signed Individual Policy copies should be retained at the seller but not submitted unless requested. The Remittance Report and Payment should be remitted to:

- In the United States: Payable to ORIAS, Inc. and sent to: P.O. Box 35008
  Tulsa, OK 74153-0008

- In Canada: Payable to DISCC Enterprises and sent to: Station Terminal
  P.O. Box 6446
  Vancouver, BC V6B 6R3

On the 25th of each month, policies sold during the previous calendar month that have not been submitted by the seller with a Remittance Report and Payment are automatically billed and converted to Pending-Billed status. For example, policies sold in the month of January that are still pending and unpaid on February 25 would automatically switch to a Pending-Billed status. A billing statement of the Pending-Billed Policies is forwarded to each seller.

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Claims Tab

If you have access to the **Claim List** tab, you have the ability to view claims that have been paid, denied or voided on policies you sold. Claims may be researched by **Status, Claim #, Repair Order #, Repair Order Date, Loss Date, VIN** or **Loss Description**.

The following details are provided by clicking on a specific claim:

- Claim Details: Loss Description, Loss Date, Loss Odometer

- Payment Summary: Cost for Repairs performed by the Selling Account

- Payment History: Payments that were Made to the Selling Account

- Open Items: Any Pending Repairs

- Denied Items: Any Non-Covered Repairs

Settings Tab

The Setting Tab provides Seller Portal configuration parameters for each seller. This powerful feature can alter pricing, individual user access and product availability. As these items are extremely critical to accurate product presentation, the Settings Tab is normally only accessible to Old Republic.

Whenever there are new users to add to the system or seller mark-up updates, please contact Old Republic at portalhelpdesk@orias.com. Please identify your account and provide the new user's first and last name and their email address.

Contact Information

Seller Portal Access or Questions

portalhelpdesk@orias.com

Accounting/Remittances

accountsreceivable@orias.com

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