

Direct Bill Information

AIG Policyholders

BILLING OF POLICY & ENDORSEMENT PREMIUM

Premium is broken down and billed as follows:

Down Payment of Policy Premium

- The Down Payment is 25% of the total premium of all direct bill policies on the account.
- All Taxes and Surcharges are billed in full with the Down Payment.
- A service fee is also added to each invoice. The service fee is \$3 for Florida and Louisiana and \$5 for all other states.
- Down Payment is due upon binding. If it is not paid upon binding, an invoice is mailed to the insured the day after the policies are transacted in the system, and is due in approximately 10 business days.

Monthly Installments

- The balance of the policy premium after the 25% down payment is divided into 8 equal monthly installments.
- Monthly installments are due on the inception date of the policy. The invoices are mailed approximately 25 business days before the due date. For example, if the policy effective date is 01/01/2015, the monthly installment invoices will be mailed around the 3rd of each month and will be due on the 1st of the following month.
- A service fee is added to each invoice. The service fee is \$3 for Florida and Louisiana and \$5.00 for all other states.

Return Premium Endorsements

The billing of premium generated by an endorsement may vary depending on when it was transacted.

- The return premium generated by an endorsement is divided equally among the number of remaining installments in the policy period. For example: An account has already been billed for the down payment and 3 of their installments. An endorsement with a return premium of \$100 is transacted on the account. The remaining 5 monthly installment amounts will be reduced by \$20 each due to this endorsement.
- An endorsement can also be transacted as Pay in Full. If this option is chosen, the credit generated by the return premium endorsement will be applied to the next installment invoice in full.
- If a return premium endorsement is transacted and the policy is paid in full, a refund check will be sent to the insured.

Additional Premium Endorsements

The billing of premium generated by an endorsement may vary depending on when it was transacted.

- If the endorsement is transacted while the insured is still amidst their 8 month billing cycle, the additional premium generated by the endorsement will be divided into a 25% down payment and the balance of the additional premium will be divided equally among the number of remaining installments in the policy period. The next invoice that generates after the endorsement is transacted will include the down payment, any taxes and surcharges in full, and the 1st installment for the additional premium endorsement.
- An endorsement can also be transacted as Pay in Full. If this option is chosen, the additional premium generated by the endorsement will be billed for in full with the next installment invoice.
- If an additional premium endorsement is transacted and the policy is paid in full, an invoice will be mailed for the total additional premium including any taxes and surcharges.
- A service fee is added to each invoice. The service fee is \$3 for Florida and Louisiana and \$5 for all other states.

*** Please note, the billing of additional and return premium endorsements may vary depending on the timing of the transactions and invoices, state rules, and other circumstances. To avoid billing problems, please pay the amount due on your invoice.*

PAYMENT OPTIONS

Payments can either be mailed to Direct Bill Services or can be made online at www.directbillservices.com

Mailing Payments

- Checks and money orders should be made payable to Direct Bill Services and mailed to one of the addresses below
- Include your Direct Bill Services account number on your check or money order. ex) 01-001-#####-#

Lockbox Address

Direct Bill Services
PO Box 7247-0327
Philadelphia, PA 19170

Overnight Address

First Data Remitco
Attn: Direct Bill Services - Box 327
400 White Clay Center Drive
Newark, DE 19711

Online Payments

- Online payments can be made at www.directbillservices.com using a personal or business checking or savings account
- Credit or debit cards cannot be used to make online payments at this time
- There is no extra charge to make an online payment, but the service fee does still apply

Wire/ACH Payments

Wire/ACH payments are available for accounts that are in cancellation status for nonpayment of premium and need to bring their account current to avoid cancellation of coverage, or to reinstate coverage once past the cancellation date. Wire/ACH payments cannot recur monthly.

- Please contact Direct Bill Services at 1-800-828-2718 if you plan on wiring a payment.
- Please include the DBS account number (ex. 01-001-#####-#) in the available notes field.

Account Name: Risk Specialists Companies Insurance Agency, Inc.
Bank Name: JP Morgan Chase Bank
Account Number: 304622990
ABA Number: 021000021
Bank Address: JP Morgan Chase Bank
875 Saw Mill River Road
Ardsley, NY 10502-1199

CANCELLATION FOR NONPAYMENT OF PREMIUM

- If payment for an installment due is not received by the due date listed on the invoice, cancellation notices are mailed the day after the due date giving approximately 10 days to pay, depending on state guidelines.
- If payment is not received by the cancel date listed on the cancellation notice, the policies are cancelled for nonpayment of premium.
- If payment is received before the cancel date, rescission notices are mailed and coverage is continued.
- If payment is received within 5 days of the legal cancel date, the insured may be eligible for reinstatement without lapse in coverage, at the discretion of the underwriter at ISA and management in the billing department at ACE USA. Full payment of any past due premium, along with a No Loss Letter on the insureds company letterhead, signed by the Executive Director, will be required for the account to be considered for reinstatement.

For additional questions contact Irwin Siegel Agency's Accounting Department at 1-800-622-8272 or by email accounting@siegelagency.com

ONLINE ACCOUNT INFORMATION

How to Log In to your Account

- Go to www.directbillservices.com and click on “Insured” under Direct Bill Online Login.
- Enter your DBS account number including the dashes and billing zip code and click Log in. The first time you log in to your account, you will be prompted to change your password.
- This will bring you to your Account Summary screen.

Information and Services Available Online

The online account summary provides the following information:

- The next installment due date and amount that will be due
- The most recent payment amount and when it was received
- The number of remaining installments
- The remaining balance due on the account
- The account status.
- The ability to view and reprint past and current invoices, cancellation notices, rescission notices, and reinstatement notices.
- The ability to make online payments

How to Make an Online Payment

- Once logged in to your account, click on “Make a Payment” under “Account Information”
- Choose the amount you would like to pay and click “Make a Payment”
- Click Continue
- Fill in the Routing and Account Number of the checking or savings account you would like to use
- Choose the Account Type and Account Category and click Continue
- Fill in the requested contact information and click Continue
- If you would like a payment receipt emailed to you, check the box in the middle of the page
- Enter your DBS account number without the dashes
- Check the box accepting the Terms and Conditions and click Continue

Click here for detailed instructions on making online payments

How to View and Reprint Invoices and Notices

- Once logged in to your account, click on “View Your Notices” under “Account Information”
- Under Notices, click on the type of notice you would like to view or reprint or choose Search All Notices to view all notices that have been sent for your account.
- Click on Search or if you prefer, you can enter a policy number, date of mailing, or risk state to sort the notices.
- A list of notices will open.
- To select multiple notices, check the boxes of the notices you want to view and Click on View Selected Notices.
- To select one notice, click on the red adobe icon of the notice you would like to view.
- Once the notice opens, you can either print or save it.

For additional questions contact Irwin Siegel Agency’s Accounting Department at 1-800-622-8272 or by email accounting@siegelagency.com

FREQUENTLY ASKED QUESTIONS

Click on a question below to view the answer

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I lost my invoice, how can I get another copy?

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What if my payment is received before the cancellation date listed on the cancellation notice?

If my policies are cancelled for nonpayment of premium, can they be reinstated?

General Information

Who is Direct Bill Services?

Direct Bill Services (DBS) is a Division of Risk Specialists Companies Insurance Agency, Inc., offering a comprehensive, consolidated and cost efficient billing and payment processing solution. They handle the billing for AIG accounts. All invoices, cancellation notices, and reinstatement notices come directly from DBS.

How do I make changes to my billing address?

Contact Irwin Siegel Agency's Accounting Department at 1-800-622-8272 or by email accounting@siegelagency.com to have changes made to your billing address.

I lost my invoice, how can I get another copy?

Contact Irwin Siegel Agency's Accounting Department at 1-800-622-8272 or by email accounting@siegelagency.com to request a copy of your invoice. You can also log on to your account online at www.directbillservices.com to reprint invoices, cancellation notices, and reinstatement notices.

Why am I receiving a refund check?

A refund check would generally be issued for one of 3 reasons:

1. Your account is paid in full and a return premium endorsement was transacted, generating a credit on the account.
2. Your account is paid in full and you have made an overpayment.
3. Your account has been cancelled mid-term and you have paid more than the earned premium after cancellation, producing a credit on the account.

Installment & Invoice Information

How are down payment and installment amounts calculated?

Your annual premium is broken down into a 25% down payment and 8 equal monthly installments. All policy taxes and surcharges are due in full with the down payment.

Is there a monthly service fee?

A service fee is added to each premium installment invoice. The service fee is \$3 for Florida and Louisiana and \$5 for all other states.

Why is my service fee higher than usual?

You may have paid only the installment amount for the prior month and forgotten to include the service fee in your payment. If the service fee is not paid, it is carried over to the next invoice.

Why did my monthly installment amount change?

Monthly installment amounts will change anytime an additional or return premium endorsement is transacted on your account. Endorsements are done, at the insureds or brokers request, to add, delete, or change locations, vehicles, coverage, etc. Click [here](#) for more information regarding invoicing of endorsement premium. For specific information regarding a change in installment amounts, contact ISA's Accounting Department at 1-800-622-8272 or by email accounting@siegelagency.com

When are the invoices mailed and due?

The Down Payment invoice is mailed the day after the policies are transacted in the system. Monthly installments are due on the inception date of the policy. The invoices are mailed approximately 25 business days before the due date. For example, if the policy effective date is 01/01/2015, the monthly installment invoices will be mailed around the 3rd of each month and will be due on the 1st of the following month.

What if my payment is not received by the due date?

If your payment is not received by the due date, your next invoice will include the current installment due and the past installment due. The due date listed on the invoice will be the due date for the current installment due. Please keep in mind that the past due installment is due immediately. Cancellation notices are also mailed for the past due installment giving approximately 10 days to pay before the policies are cancelled, depending on state guidelines.

For additional questions contact Irwin Siegel Agency's Accounting Department at 1-800-622-8272 or by email accounting@siegelagency.com

Payment Information

What payment options are available?

Payments can be mailed to Direct Bill Services or can be made online at www.directbillservices.com.

Lockbox Address

Direct Bill Services
PO Box 7247-0327
Philadelphia, PA 19170

Overnight Address

First Data Remitco
Attn: Direct Bill Services - Box 327
400 White Clay Center Drive
Newark, DE 19711

Who do I make the check payable to?

Checks or money orders should be made payable to Direct Bill Services and should include the 12 digit DBS account number.

How can I find out if my payment was received?

You can either contact Irwin Siegel Agency's Accounting Department at 1-800-622-8272 or by email accounting@siegelagency.com or you can log on to your account online at www.directbillservices.com.

Online Information

How do I log on to my online account?

Go to www.directbillservices.com and click on "Insured" under Direct Bill Online Login. You will need your DBS account number and billing zip code to log in.

What information is available online?

The online account summary provides the next due date and amount that will be due, the last payment amount and when it was received, the number of remaining installments, the remaining balance due on the account, and the account status. You can also view and reprint invoices, cancellation notices, rescission notices, and reinstatement notices. You also have the ability to make online payments.

What does the account status mean?

This is the status of your account with regards to the billing. Below are definitions of the different account status you may see:

- **Active** - This means that there are multiple policies with a different account status.
- **Cancel with Cure** - An installment is past due and legal cancellation notices for nonpayment of premium have been mailed to the insured. Payment should be made for the past due installment immediately to bring your account current and avoid cancellation of coverage.
- **Current** - All active policies and endorsements on the account are current and installments are paid to date.
- **Final Cancellation** - A past due installment has passed the cancellation date and payment has not yet been received. The policies with past due installments are cancelled as of the cancellation date listed on the cancellation notices.
- **Paid in Full** - All active policies and endorsements on the account to date are paid in full, no money is currently due on the account. This will change if premium generating endorsements, additional policies, or policy renewals are transacted.

When is billing information updated online?

New billing information is available online as soon as your new invoice is generated, so you can typically view your billing information online before you receive your bill through the mail.

Why can't I view my account online?

If you are unable to view your account online, the account may be on hold. Contact Irwin Siegel Agency's Accounting Department at 1-800-622-8272 or by email accounting@siegelagency.com.

For additional questions contact Irwin Siegel Agency's Accounting Department at 1-800-622-8272 or by email accounting@siegelagency.com

Online Payments

How do I make an online payment?

Go to www.directbillservices.com and click on "Insured" under Direct Bill Online Login. Once logged in click on "Make a Payment". From there you will choose the amount you would like to pay and the method of payment, and fill in some additional information.

Is there an additional charge to make a payment online?

There is no additional charge for making online payments; however, the regular service fee does still apply.

What forms of payment can be used to make an online payment?

A business or personal checking or savings account may be used to make an online payment. Credit and debit cards are not accepted at this time.

When are online payments applied to my account?

Payments initiated on weekdays before 9:00 PM EST (except holidays) will be applied on the current business date. Payments initiated after 9:00 PM EST or on weekends and holidays will be applied on the next business day.

Will I receive a receipt for online payments?

After making a payment request online, you will see a confirmation screen and a reference number. You will also be sent a Receipt of Payment email immediately after making your online payment.

If I make payments online, will invoices still be sent in the mail?

Yes, invoices will be sent in the mail until your account is paid in full.

Cancellation Notices

I already mailed my payment, why did I receive a cancellation notice?

Cancellation notices for nonpayment are mailed the day after the installment due date. If you recently mailed payment, the notice most likely crossed in the mail with your payment. To find out if your payment was received, you can either contact Irwin Siegel Agency's Accounting Department at 1-800-622-8272 or by email accounting@siegelagency.com. You can also check your account online at www.directbillservices.com to see if payment was received.

I received a cancellation notice for nonpayment of premium. Will my policy actually be cancelled?

If you do not pay your past due installment before the cancellation date listed on the cancellation notice, your policies will be cancelled. If the cancellation date is approaching, we suggest you make an online payment as it will post to your account the day after it is transacted.

What if my payment is received before the cancellation date listed on the cancellation notice?

If payment is received before the cancellation date, rescission notices will be mailed advising that payment was received and that your coverage is still in place.

If my policies are cancelled for nonpayment of premium, can they be reinstated?

Payments credited to the account after cancellation does not guarantee reinstatement of coverage with the insurance carrier. This is up to the underwriter. Generally, if the payment is received within a few days of the cancellation date, and a No Loss Letter is sent to ISA stating that no known losses have occurred in the time since the policy was cancelled, the policies may be reinstated without a lapse in coverage.

For additional questions contact Irwin Siegel Agency's Accounting Department at 1-800-622-8272 or by email accounting@siegelagency.com