



AGENT DIRECT BILL FREQUENTLY ASKED QUESTIONS:

How is Direct Bill sent?

Direct Bill is emailed to the agent. The insured and mortgagee (if any) will receive the Direct Bill packet by mail (sent from the Maryland processing unit).

Will Agents be notified when the insured/mortgagee pays?

Yes, via email (to the default agent or the specified address for renewal emails)

Will Agents/Insureds be notified prior to expiration if premium is not paid?

Yes. Agents will receive an email, and insureds will receive a reminder notice via mail, 10 days prior to expiration. A lapse notice will also go out 5 days after expiration stating there is no longer coverage.

Will All Risks, reinstate with a No Loss Letter?

No. Once the policy expires (cancels), it cannot be reinstated and must be rewritten with a lapse in coverage.

How are the Diligent Effort/Declining Carrier forms handled?

All state tax Declining Carrier/Disclosure forms will be sent in the agent packet, with a message that it is the agents responsibility to submit completed forms to All Risks as well as obtain any that require the insured's signature. If the insured signature is required, a copy of the form is sent to the insured. The agent can send the completed forms to QuickHomeDIB@allrisks.com once they receive the renewal packet, or the agent can wait until they are notified payment has been made. Forms can also be faxed to 804-330-9485 Attn: Personal Lines Service Team.

Will premium financing be offered? What does insured do if they want to use SkipJack?

Yes, premium financing is still offered through SkipJack (Phone: 1-800-611-0955) or agency in-house finance companies.

If Revised Renewal Quotes are requested on Direct Bill policies...

A revised quote will be created and emailed to the agent, who will need to contact the insured to discuss the revised quote and determine which renewal offer the insured is wanting to bind. If the insured elects the revised quote, the agent will then send the insured the quote proposal so that they can make payment.

How are mid-term endorsements handled with Direct Bill?

Premium bearing endorsements will be sent to the insured via mail and via email to the agent. Non-premium bearing endorsements are emailed to the agency only.

What does the agent do if they receive payment for a Direct Bill account?

The agent does not retain commission from payment. The agent can either forward entire check to All Risks, Ltd., P.O. Box 37170, Baltimore, MD 21297 or call 1-877-866-7016.

Agent Commission will be 15% on new business, however not all renewals will be 15%.

Older policies that were written before the commission changed to 15% will be renewed at their current level

How will the commission show on the statement?

Two statements will be sent out on the 3rd of each month – Agency Bill and Direct Bill statements are kept separate.

How are Broker/Agent of Record (BOR) Letters handled?

The agency is only changed at renewal once a signed BOR is received. If a request for an agency change is received mid-term, the account will be flagged to be changed at renewal.

How are Flat Cancellation requests handled for Direct Bill?

We can still honor a Flat Cancellation request provided it is received in under 30 days and proof of other coverage is provided. Any request received 30 days or more from the inception date of the renewal policy will have the minimum earned premium applied to the cancellation.

AGENT DIRECT BILL FREQUENTLY ASKED QUESTIONS:

How do I pay online?

To pay online simply follow the steps after visiting the link below:

www.allriskspay.com

- Step 1.** Select if you wish to pay for a policy, renewal or endorsement and enter your quote or policy number exactly as it appears on your statement, including dashes.

Pay for Policy

Quote Number

Risk / Dwelling Zip Code

Enter Quote Number, Risk / Dwelling zip code as it appears in Quote proposal document mailed to you.

Find

Click 'Find' to view the Quote and pay online.

Pay for Renewals

Policy Number

Renewal Quote Number

Enter Policy Number and Renewal Quote Number as it appears in Renewal offer document mailed to you.

Find

Click 'Find' to view Policy/Quote information and pay online for your Policy Renewal.

Pay for Policy Endorsements


Policy Number

Enter Policy Number as it appears in Endorsement document mailed to you.

Find

Click 'Find' to view all Un-paid endorsements and pay online.

SAMPLE STATEMENT



P.O. Box 37170
Baltimore, MD 21297-3170

Invoice for Insurance Premium

Insured Name: LAST NAME, FIRST NAME Mailing Address: 123 MAIN STREET CITY, STATE, ZIP CODE	For coverage changes, please call: Agency Name: ALL RISKS, LTD. Agency Address: 123 MAIN STREET CITY, STATE, ZIP CODE Agent Name: FIRST NAME Agent Phone: (000) 000-0000
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Policy Number: XXX-XXXXXXX-X Quote Number: XXXXXXXX	Policy Period: 00/00/0000 to 00/00/0000
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Transaction History	Effective Date	Transaction	Transaction Amount
	00/00/0000	Renewal Offer	\$000.00
Total Due Now:			\$000.00

For your convenience, you can pay online, by mail, by phone, or by installment as indicated below:

Online	Mail	Phone
You can now pay your premium by credit card or e-check at www.allriskspay.com : Step-1: View renewal / endorsement quotes pending for payment Step-2: Enter Payment details Step-3: Accept terms and conditions and confirm payment Step-4: Receive confirmation of your transaction	You can remit your check payments to: All Risks, Ltd. P.O. Box 37170 Baltimore, MD 21297-3170	You can pay by credit card by calling: Please call 1-877-866-7016. Please have your quote# ready.

For installment pay options, please call 1-877-866-7016

For all other questions regarding your policy, please contact your agent.

Return this portion with your check payment

Named Insured: LAST NAME, FIRST NAME Mailing Address: 123 MAIN STREET CITY, STATE, ZIP CODE	Make Check Payable to: ALL RISKS, LIMITED
Policy Number: xxx-xxxxxxx-x Quote Number: xxxxxxxx	Send your payment to: All Risks, Ltd. P.O. Box 37170 Baltimore, MD 21297-3170
Amount Due: \$000.00	Due Date: 00/00/0000

Named Insured: LAST NAME, FIRST NAME
 Mailing Address: 123 MAIN STREET
 CITY, STATE, ZIP CODE

Policy Number: xxx-xxxxxxx-x
 Quote Number: xxxxxxxx

- Step 2.** Enter payment details.
- Step 3.** Accept Terms and Conditions and confirm payment.
- Step 4.** Receive confirmation of your transaction.

Pay by Phone:

Contact 1.877.866.7016 between 8:00 am - 5:00 pm Eastern Time

Pay by Mail:

Send your Check or Money Order to:
 All Risks, Ltd.
 P.O. Box 37170
 Baltimore, MD 21297-3170