DIRECT BILLING

AGENT WORKFLOW REFERENCE

Agent indicates **BILL TYPE** prior to renewal cycle. SSIU will process the renewal using the bill type selected by the Agent.

SSIU generates Renewal Quote and Bill via Batch at least 30 days prior to expiration date of the policy.

SSIU mails or emails Quote & Bill to **PAYOR** based on **BILL TYPE** selected by Agent.
Copy emailed to Agent at same time.

AGENCY BILLED
Agent receives Renewal Quote and Bill; Agent bills the Insured or Mortgage Company directly.

INSURED BILLED
SSIU sends quote and bill to the Insured directly; Agent copied on release

MORTGAGEE BILLED
SSIU sends quote and bill to the mortgage company directly; Agent copied on release

Insured or Mortgage Company **pays agent directly.**

Agent submits bind request to SSIU.

Insured sends payment to SSIU via mail or online via Xpress Pay.

Mortgagee sends payment to SSIU via mail.

SSIU Processing Binds Policy, sends Binder, Policy and copy of Agency Invoice to Agent.

Accounting receives payment from Payor *(mail or online payment)*; SSIU Accounting notifies SSIU Processing to **Bind Policy.**

Agent pays SSIU within 10 days of effective date of renewed policy.

SSIU Processing generates Binder, and Policy; emails to Agent.

Accounting pays Agent Commission on the 15th of the next month with Statement.

10 days prior to expiration, no payment received to initiate binding of renewal. **Expiration Notice Sent To Agent**

On expiration date, no payment received to initiate binding of renewal. **Policy Expired Notice Sent To Agent**

Questions/Assistance: **directbilling@ssiuw.com**