

# **DIRECT BILLING GUIDELINES**



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## **AUDITS**

An audit that results in an additional premium will be billed in full. If an audit results in a return premium, a refund check will be sent directly to the policyholder unless there is a current amount due. If there is a current amount due, the audit will be applied and a refund check will be issued for the difference, if any.

## **CANCELLATIONS**

Legal notice of cancellation for nonpayment of premium will be issued by the billing system. Payment must be made by the due date to avoid cancellation of the policy. A late fee or reinstatement fee may be assessed.

## **COMMISSIONS**

Agents' full-term commissions are advanced upon our issuing a new policy or receiving the first payment on a renewal. Cancellation of a new policy or non-payment of an installment will result in a debit to your commission.

## **ENDORSEMENTS / POLICY CHANGES**

Endorsements / policy changes will be billed to the policyholder as an interim bill for premium due up through the current installment. The remainder will be billed along with any remaining installments on the policy.

## **INSTALLMENT FEES**

An installment fee of \$7.00 will be applied to each installment bill.

Policies on AutoPay will not be charged an installment fee.

## **LATE / REINSTATEMENT FEES**

A reinstatement fee of \$20.00 will be charged on all midterm cancellations for non-payment of premium (a maximum of one \$20.00 charge per statement).

## **PARTIAL PAYMENTS**

If the policyholder is anticipating a credit endorsement, but it has not been processed, it should not be deducted from the payment. The future installments will reflect these changes. A partial payment sent to Western National for a different reason may be accepted for policies other than legacy personal lines policies. If we receive a partial payment for a legacy personal lines policy, the payment will be returned to the policyholder with a letter stating the correct payment must be paid by the due date in order to keep the policy in force.

## **PAY PLAN OPTIONS**

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Western National offers the following direct bill payment plans.

Monthly  
Semi-Annual  
Quarterly  
Full Pay

Policies issued under the same account number will be billed together.

An installment fee of \$7.00 will be added to each bill. The installment fee is waived for policies on AutoPay.

### **SSS**

### **PAYMENTS**

Checks or money orders should be made payable to Western National and should be accompanied by a remittance slip or have the policy / account number written on the document. Credit card, one-time ACH, ApplePay, GooglePay, and agency sweep are also acceptable methods of payment.

Policyholders may also make payments by going to our website at [www.wnins.com](http://www.wnins.com) and clicking on "Customer Login" in the upper right corner.

Policyholders can sign up for AutoPay (EFT) through our online customer portal. A printed authorization form can also be submitted to Western National to sign up for AutoPay.

### **REFUND CHECKS**

Refund checks will be sent when all policies have a credit balance after a cancellation. Credits for overpayments and endorsements will be applied to the account.

### **REINSTATEMENT**

A reinstatement notice is issued once underwriting approves and payment is made.

### **RENEWALS**

If the renewal payment is not received by the due date, a final renewal notice or Notice of Intent to Cancel will be issued by the billing system. If payment is not received, a notice will be sent stating that the policy has expired.

### **RETURNED ITEMS**

Any payments returned by the bank will result in a \$25.00 charge to the policy.