• **What is an Account Bill?**
  - An Account Bill can be either single or multiple policies issued or renewed on or after 12/8/2016
  - An Account Bill will be assigned an account number beginning with “ACC” (this is separate from the policy number)
  - An Account Bill is also eligible for all new billing enhancements in PolicyPlus

• **What are some important billing changes that will affect the customer?**
  - **Pay Plans**
    - Fees and payment will be applied at the account level and not at the policy level, which means lower fees for the customer
    - An insured will have the flexibility to have an account with different effective dates and different pay plans that are compatible with one another. *See the fee chart to the right for fee vs. no fee pay plans.*
    - The due date can be changed from day 1 to 31 as long as the account is current
  - **90 Second Auto (Ohio only)**
    - Can now be included on an Account Bill
    - The billing fee will be lowered from $8.00 to $5.00 for all policies billed after December 8, 2016
  - **Invoices**
    - Invoices will now be mailed 18 days in advance for all pay plans
    - Invoices will be mailed separate from renewals
    - AutoPay transactions will no longer incur a billing fee if on an Account Bill
  - **EFT Bill Accounts**
    - The withdrawal date can be chosen by the insured by changing the due date
    - Multiple policies can be combined on a single account as long as all are paid via EFT
    - Refunds will be directly deposited to the policyholder’s checking or savings account instead of mailing a check
    - Earned premium due on cancelled policies will be automatically pulled on EFT accounts
    - All EFT requests for set-up or changes need to be sent to the Billing Service Center via Change Notice
FAQ Account Bill

What are the agency self service enhancements for Account Bill?

- e-Quip’d® (New Business)
  - You will have to set up an Account Bill at upload, with the ability to create a new Account Bill or search and add to an existing Account Bill. If adding to an existing account, the policies must have compatible account pay plans.

- PolicyPlus / PayPlus Enhancements
  - Change Billing and/or Policy Address
    - This allows you to self-service the policy and change the payer of the Account Bill immediately and/or change policy address if available.
  - Change Due Date of Bill Account
    - You can change the due date from day 1-31 from the Account Bill summary page as long as the account is current and there are no outstanding amounts due. Please note a due date change may affect the amount due in future billings.
  - Transfer of Policies from one Account Bill to another
    - You can transfer a policy from one Account Bill to another as long as they have compatible account plans. If they do not have compatible account plans and they still need combined, please contact the Billing Service Center.
  - Enhanced Change Notice Features
    - Change Notice has been simplified into one screen with the ability to send a change directly to the Billing Service Center. This includes the ability to add attachments and applies to all lines of business.

How do I determine the current amount due?
- This question can be answered using the account summary tool. The bill account summary will indicate how much is due and when it is due, including the amount due for each remaining installment.

Will accounts with an NSF EFT continue to be enrolled in EFT as they are now?
- After the second NSF within six months, the account will automatically be removed from EFT, and invoices will be direct billed.

When updating a mortgagee address on a mortgage bill homeowners policy, will we have to process the change of address on the policy as well as update the payer address?
- Yes, when changing the address of a mortgage company, you will need to change the interest address.

Since all invoices will be sent 18 days in advance, will there be a change in the timing of renewals?
- Renewal timing will not be affected, since invoices will be produced 18 days in advance of the due date and are mailed separate from renewal documents.

Additional Questions?

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