

Quick Tips on Direct Bill Policies

Let's break it down:

What is direct bill?

Direct billing occurs when the insurance carrier bills the insured the policy premium directly and the insured pays the insurance carrier in return.



DIRECT BILL PAYMENTS & COMMISSIONS

Direct Bill Premium Payments

- The carrier will bill the insured directly for premium payments due.
- The insured must make the premium payments directly to the insurance carrier. Payment made by anyone else (including insurance agencies) cannot be accepted.
- The carrier will send late payment reminders and cancellation notices directly to the insured. The broker will receive copies of cancellation notices from our office.

Please note that for some policies, the initial down payment may be billed by our office and include a wholesale broker fee...these payments need to be sent to CID Insurance Programs.

Direct Bill Broker Commissions

- We pay you your commissions when the carrier pays us. If the insured makes a late payment to the carrier, we will not receive your commissions from the carrier until the following month.
- Direct bill commissions are not paid out by annualized premium. Instead, the commission is paid based on insured premium payments received by the carrier.
- Payment plans will result in commissions being paid monthly or based on selected installment plan.

Direct Bill Carrier Contact Information

If the insured has questions about billing or would like to make an online payment, please direct them to their appropriate carrier:

Allied Nationwide: (866) 322-3214
Amtrust: (877) 528-7878
Employers: (888) 682-6671
GUARD: (800) 673-2465
Hartford: (860) 547-5000

Philadelphia: (877) 438-7459
Preferred: (888) 472-9001
Travelers: (800) 252-2268
USLI: (866) 632-2003



For broker direct bill commission questions, please contact:

June Nguyen
Email: June@cidinsurance.com
Phone: (800) 922-7283