

BILLING Q&A FOR OUR AGENTS

Q: Why haven't I received a bill?

- All Agency Bill Statements are sent by email to the address we have on file as the primary billing contact for your agency, usually the accounting department. Direct-bill are mailed to policyholders.
- Billing information is also available online through the Bill It Now (BIN) website.
 - If you already have user credentials for another Paragon program, your Trident policy information will now be available for your review; new credentials are not needed.
 - If not, and this is all new, please contact billingsupport@paragoninsgroup.com if you can't locate or have forgot your user name or password.
 - Please refer to the accompanying documents for assistance with system access.
 - Please get acclimated to looking up policyholder information. There is valuable information at your fingertips, available to you 24/7.
 - Your agency should have a designated admin that can add additional users for the BIN system. If you do not have an admin, please reach out to us at billingsupport@paragoninsgroup.com for assistance.

Q: Can the CSR/Producer have the invoices go to them?

- There can only be **one** primary billing contact (email) per agency
 - This address will receive all the billing related emails.
- However, there can be multiple credentialed users of the BIN system – An agent (or policyholder) admin can set up access for as many account managers, secondary billing contacts, producers or other personnel as are needed.
- If making a change is necessary, this must be at the “agency level”. Please reach out to your UW to request.

Q: When will payments be due?

- **Agency Bill Statement** – due date is the 20th of the month following the policy effective month.
 - The BIN statement will be issued on the 5th of the month with a due date of the 20th
 - Example: October 1 effective policy, BIN issues statement on 11/5 with a due date of 11/20
 - To assist you, invoices from Paragon will be generated at the time of transaction processing. We recommend that you bill the policyholder either from your binding confirmation or upon receipt of this invoice. Prompt invoicing will ensure adequate time to collect payment from the insured, so you'll be ready to submit payment once the BIN statement is received.
 - Endorsement transactions are typically invoiced within 5 days of the endorsement being processed.
- **Direct Bill Insured** – due date is 30 days the date of invoice.
- For additional details, please see the Bill It Now Flyer, FAQ's and Quick Reference Guide.

Q: If I choose quarterly installments, when will they be due?

- Your down payment/first installment will be due the 20th of the month following the policy effective month. Additional installments will be due 3, 6, and 9 months from the policy effective date.
 - Example: October 1 effective policy, first payment will be due 11/20. The 2nd installment will be due Jan 20 (3 months from the effective date, while only 2 months since prior payment.) 3rd installment due April 20th, 4th due July 20th.

Q: What if we want to change the Payment plan or Billing type after binding?

- Unfortunately, we are not able to alter the payment plan (Annual/Semi-Annual/Quarterly) or the Billing Type (Agency statement /Direct bill) after binding.
- You will have the opportunity to amend these at the next renewal cycle.

Q: How do we make payments to Trident/Paragon or Bill it Now?

- The best and fastest method to make payment is direct to Bill it Now via ACH (no fees apply).
- Other methods are credit card (subject to a 2.8% fee) or by mailing a check to Paragon.
- See BIN flyer for details and mailing addresses – in order to ensure timely payments, allow extra time when sending payments by mail.
- If paying by check, please be sure to include the remittance slip in order to avoid delays in the application of your payment or email remittance information to payments@paragoninsgroup.com

Q: Can payments still be sent to Argo?

- Payments for policies effective on or after 5/1/2020 must be made to Bill it Now/Paragon, **not Argo**.
- Only remit payment to Argo if you've received an invoice from Argo for a transaction on an account with an effective date prior to 5/1/2020.
- Any payment sent to Argo in error will be returned, which will delay the processing of the payment.

Q: What happens if payment is not made on time?

- Please contact Trident or Bill it Now to arrange for prompt payment, as past due payments will result in a Notice of Cancellation (sent to the insured and your agency)

Q: What are the ACH or Wire payment instructions?

- Remit payment instructions are:

<i>Bank Name:</i>	Bank of America Merrill Lynch
<i>Bank Address:</i>	Bank of America P.O. Box 15284 Wilmington, DE 19850
<i>Account #:</i>	385019369729
<i>Wire Routing #:</i>	026009593
<i>ACH Routing #:</i>	011900254
<i>Account Name #:</i>	Paragon Insurance Holdings
<i>Account Type:</i>	Checking