



You Can Rely on Integrity Billing

because we promise to take care of your clients' needs today and will be here for them tomorrow ... the way it should be®.

At Integrity Billing, we are committed to Ease Of Doing Business® (EODB) and providing the ultimate customer experience – from our flexible payment options to our superior customer service. Along with the quality insurance coverage you get when you trust your business to us, Integrity offers:

- **Increased flexibility for electronic funds transfer (EFT)** – In addition to being able to select the withdrawal date for a policy, you can add, edit or remove the EFT billing option from a policy at our agent Web site.
- **Technological enhancements** – As suggested by you, our agent partners, we're continually working on technological advances that will provide more efficient customer service. We have introduced My Integrity Account (an online customer care center where insureds can see their policy information and make billing changes online), as well as our Integrity One® product (home and auto billing on one invoice).
- **Expert billing service representatives** – Our live billing service reps at Integrity have a broad range of knowledge and experiences so we can better explain how the billing relates to all lines of business.
- **Personalized service** – Our friendly billing service reps get to know you by name and welcome your billing questions. You are more than just an agent code!
- **Improved efficiency and performance** – Integrity Billing has strived to streamline all internal processes and is now virtually paperless. This gives our representatives more time to take your calls and follow up on your billing issues.

- **Multiple payment options –**

Insureds can:

- Mail a payment
- Make an online payment using credit card, debit card or e-check
- Make a phone payment with an automated system using credit card, debit card or e-check
- Make a phone payment during business hours with a live operator using credit card, debit card or e-check
- Sign up for monthly EFT

Agents can:

- Make an online payment using the insured's credit card, debit card or e-check
- Make a phone payment with an automated system using the insured's credit card, debit card or e-check
- Upload an agency payment when collecting cash or check in your office

For live billing assistance, contact Integrity Billing at:

- 800.348.1741 option 2 or
- integritybilling@grangeinsurance.com

For your customers' convenience, Integrity has access to a large call center at 800.422.0550, ext. 2369 where they can make payments from 7:00 a.m. to 5:00 p.m. CT, Monday through Friday and 7 a.m. to 11 a.m. on Saturdays.



Frequently Asked Questions

Q. My insured has an outstanding bill and we're uploading a credit endorsement; will that close this invoice?

A. DO NOT TELL YOUR INSURED that they do not need to pay their outstanding invoices. Contact Integrity to determine if the credit endorsement will affect an open invoice. The endorsement must be processed before billing can give you accurate information. You can also recommend that the insured pay their outstanding invoice, then the credit endorsement will be taken into account on their next invoice. We DO NOT send out a revised invoice after an endorsement has been processed.

Q. When a payment is made, how long does it take to show up on the system?

A. All payments received by mail, either in Chicago or Appleton, are applied the same day they are received. The payment will process overnight and show up on the system the next business day. The same is true for credit card payments or electronic checks.

Ask the insured to ALWAYS send the remittance stub with their payment. If research needs to be done to apply the payment correctly, it may take longer for the payment to apply.

Q. What amount is needed to reinstate the insured?

A. The agent can find this information on IntegrityAgent.com

- Click on Billing
- Click on Billing Status/Payment Entry
- Enter the policy or account number

If the policy has been canceled for non-pay, it will show the cancel reason and reinstatement amount required, provided the policy qualifies for reinstatement.

Q. What do I do if I receive payment instead of Integrity?

A. Upload the payment the same day that you receive it. You can do this for both active policies and policies that are eligible for reinstatement.

If for some reason you cannot upload the payment, mark the payment with the date and time you received it in your office and mail it to our Appleton office.

Q. Can we change the due date for an insured's payment?

A. No, the due date cannot be changed. If an insured needs a specific due date, the only option is to change the billing method to electronic funds transfer (EFT).

Q. Can we choose the withdrawal date for EFT?

A. Yes, the withdraw date should be picked when the policy is first placed on EFT, and can only be changed once per policy term thereafter.

If there is an open invoice, either regular or EFT, that must be paid before any changes can be made. If the withdraw date is changed mid-term, it can result in double billing on the next subsequent invoice.

Q. How much do we need for a down payment?

A. 1 to 2 months' premium

See the Billing Quicksheets located on IntegrityAgent.com. Some lines of business, such as Non-Standard Auto, do require more than a one month down payment.

- Click on Billing
- Click on Reference Documents and Forms
- Select the Quicksheet that pertains to the type of policy you are writing

Q. Can I upload payment for reinstatement?

A. Yes, if the policy is eligible for reinstatement you can upload the payment. You must upload the full reinstatement amount shown or greater.

If you choose to reinstate the policy effective the date payment was received, or with no lapse in coverage, you are required to complete an Integrity Statement of No Losses and have the insured sign it. This must be emailed or faxed to Integrity before the policy can be reinstated as requested. Failure to provide the Statement of No Losses can result in the policy being denied reinstatement.

Q. Can I set my commercial account up on quarterly billing?

A. All commercial accounts are set up on a 10-pay payment plan – the only alternative to this is EFT, which is a 12-pay plan.

However, an insured on direct bill can opt to pay as many months ahead on their account as they would like. Simply send any amount between the minimum and full payment, and we will apply the overpayment to their next regularly scheduled billing. This means if they pay two, three, or more months' premiums at a time, we will delay future billing until a minimum monthly premium payment is again required.

Q. I am setting up the insured on electronic funds transfer (EFT). Can Integrity take their down payment out of EFT?

A. No, you must collect the down payment and upload it along with your new policy. You will set up the insured for EFT for their remaining payments at the same time.

Q. When is the premium amount due?

A. Visit IntegrityAgent.com:

- Click on Integrity Billing
- Click on Billing Status/Payment Entry
- Enter the policy or account number

You can now view:

- Total amount due
- Minimum amount due and the due date
- Last payment received and the received by date
- Next invoice amount and the due date
- Future payment schedule or their EFT schedule

If a policy is in pending cancellation, it will show the pending cancel date and the above information.

If a policy has cancelled for non-pay, it will show the cancel reason and the reinstatement amount required if eligible for reinstatement.

Q. Can the insured view or change their billing information online?

A. Yes, the insured can view billing, policy and claims information online, as well as make payments and change EFT billing options. The insured can visit our public Web site IntegrityInsurance.com to sign up for My Integrity Account for access to these features.



Integrity
Insurance®

The way it should be.®