

Workers' compensation conversion FAQ

Question	Motorists Insurance package policy	BrickStreet Insurance workers' compensation policy
Does the new business quote get mailed directly to the insured?	Motorists Insurance does not send new business quotes to insureds.	BrickStreet Insurance workers' compensation does not send new business quotes to insureds.
Does the renewal quote get mailed directly to the insured?	Motorists Insurance does not send quotes to insureds. However, an invoice will be sent to the policyholder 21 days prior to the effective date for package conversion and renewal business.	<p>BrickStreet Insurance quotes are not sent to insureds who are represented by an agent. However, the 20-day invoice letter will be mailed for:</p> <ul style="list-style-type: none"> • Renewal business • When the system status is "Quoted" 20 days prior to the effective date • When the business qualifies for our West Virginia Standard or Regional Standard Teams (typically less than \$50,000 workers' compensation premium) <p>Workers' compensation renewals converting from Motorists paper to BrickStreet paper are not receiving the 20-day invoice letter. It is anticipated that the producers will deliver the quote proposal.</p>
When will the agent receive renewal worksheets?	Motorists Insurance conversion quote proposals will be sent via email to the agency 60 days prior to the effective date. This varies by state (for example, South Carolina policies will be sent 90 days prior to the effective date).	BrickStreet Insurance renewal quotes will be available in StreetConnect for agent review and updates 65 days prior to the effective date. Once reviewed and changed to quoted status, the quote proposal document is generated.
Who receives renewal policy documents?	Motorists Insurance policy documents are mailed directly to the agency.	BrickStreet Insurance policy documents, including the policy declarations, are mailed directly to the agency, unless otherwise directed by the agency, within 48 hours of issuance or the effective date. Policy documents are typically mailed to the agency and not the insured unless directed otherwise;

		an exception list of agency preferences is maintained.
Does a copy of the invoice go directly to the insured?	Yes, the Motorists Insurance invoice is mailed directly to the policyholder 21 days prior to the effective date for package conversion and renewals business. New business invoices will be delivered after binding in the event the initial deposit is not received.	<p>A BrickStreet invoice for the initial deposit will be sent directly to the insured if the following conditions exist:</p> <ul style="list-style-type: none"> • Renewal business quote • The system status is “Quoted” 20 days prior to the effective date • The business qualifies for our West Virginia Standard or Regional Standard Teams (typically less than \$50,000 workers’ compensation premium) <p>Should the policy be placed on a premium installment plan, all installment invoices will be sent directly to the insured.</p> <p>For new business, if bound without the receipt of the initial deposit, an invoice will be sent to the insured.</p>
How is coverage bound?	Motorists Insurance policies are automatically bound 30 days prior to the effective date, unless a Loss Policy Release is received. However, coverage will cancel on the effective date unless down payment is received.	<p>BrickStreet Insurance workers’ compensation binding occurs through one of the following (listed in order of preference):</p> <ul style="list-style-type: none"> • A receipt and application of payment for the initial deposit • Issuance in StreetConnect or by an agency partner • A bind order request sent by the agent to the business group/underwriter
When does the policy cancel if renewal/new business payment is not received?	Motorists Insurance package policies are canceled flat if down payment is not received prior to the policy effective date.	BrickStreet Insurance workers’ compensation policies are not bound and then canceled flat. Notice of cancellation is provided, consistent with the terms of each jurisdiction’s notification period for cancellation for non-payment of premium.

<p>How can the insured make a payment?</p>	<p>The following payment options are offered by Motorists Insurance:</p> <ul style="list-style-type: none"> • Agency Sweep • *E-pay • *Phone: 877-518-6529 • Checks mailed to: P.O. Box 182155 Columbus, OH 43218 <p><i>*E-checks, Visa, Mastercard and Discover are accepted.</i></p>	<p>The following payment options are offered by BrickStreet Insurance:</p> <ul style="list-style-type: none"> • brickstreet.com • StreetConnect by selecting “online payment” • Checks mailed to: P.O. Box 11285 Charleston, WV 25339-1285
<p>When are new business declaration pages sent?</p>	<p>Motorists Insurance policy documents are mailed directly to the agency after issuance.</p>	<p>BrickStreet Insurance policy documents, including policy declarations, are mailed directly to the agency, unless otherwise directed by the agency, within 48 hours of issuance or the effective date. Policy documents are typically mailed to the agency and not the insured unless directed otherwise; an exception list of agency preferences is maintained.</p>
<p>Who should agents contact to change payment plans?</p>	<p>Motorists Insurance payment plans are defaulted to the same payment plan of the expiring term. If a new payment plan is needed, contact your Motorists Insurance underwriter.</p>	<p>BrickStreet Insurance new business quotes payment plan defaults to one installment, but the agent can select multiple-installment payment options during the quoting process. If a new payment plan is needed, contact your BrickStreet underwriter or credit analyst.</p>
<p>How do agents set up accounts on Electronic Funds Transfer?</p>	<p>A Motorists Insurance account can be enrolled in AutoPay via the agent or policyholder portal. In the portal, navigate to the account and select “Pay Bill.” Next, select “E-pay,” which will take you to our external payment portal, Fiserv. In Fiserv, there is a tab labeled “AutoPay” along the top blue header. Follow these steps to enroll:</p> <ul style="list-style-type: none"> • Select “AutoPay” • Click “Add New AutoPay” 	<p>You may elect to register your bank account information with BrickStreet’s third-party processor. Your payments will automatically be drafted from your account when due.</p> <p>To register for Electronic Funds Transfer, visit brickstreet.com to access the Quick Links section. Select “online payment” and follow the Automated Cash Handling (ACH) registration process.</p>

	<ul style="list-style-type: none"> Choose method and click "Save" <p>Please note: If an invoice has already generated when you are setting up AutoPay, that installment will not be drafted. The AutoPay feature will only apply to future installments.</p>	
What is the customer service information for agents with additional questions?	<p>Motorists Insurance's Customer Service department can be reached via phone at 866-839-1372 or via email at customerservice@motoristsinsurance.com.</p>	<p>BrickStreet Insurance's Customer Service department can be reached via phone at 866-45BRICK (select 1 for agent or policyholder). Please have your quote or policy number ready.</p>