



## WIND AND HAIL UPDATE

South Carolina Wind And Hail  
Underwriting Association  
P. O. Box 407  
Columbia, SC 29202

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### INTERNET RATING RELEASED

The first phase of the SC Wind Internet Rating Project has been released! You can now rate dwelling, mobile home, condo unit owners, and commercial risks on the Internet. You can also print a quote sheet to attach to the application by pressing the print button option at the bottom of the screen.

The next phase will include rating the risk and producing the application. The third phase will allow for the internet submission of the rated application including pictures and an electronic check.

### HOW TO ACCESS

This is simple! Go to [www.scwind.com](http://www.scwind.com) and click on "Quick Quote" option on the right column of the screen. You will be asked for your password. Your password is your South Carolina DOI Producer Number. For example, "000001" would be the password for the licensed producer 1.

Next, select the product program for the risk. Now, enter the data and press "Rate." The program responds with the gross premium.

Press "Print" to obtain a hard copy of the quote. ***We ask that you include a copy of the quote sheet with any application based on internet rating.*** This will allow us to verify that the system continues to work well.

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## FAQ'S

*Why does the program ask for the effective date?*

The date feature is used to determine which rates to access. If there is an approved rate increase effective next month, the program will determine which rates should be used.

Remember to consider the waiting period whenever you are quoting a risk!

*The outdoor property and special property will not rate.*

As we mentioned in the 2005 Update Seminars, we are simplifying the rating of these items. Rather than develop a program using classes that are being discontinued, we will add the rating classes of the simplified system once it is approved.

*Is there a charge for using the internet rating service?*

No.

*I do not have a South Carolina Producer Number. How do I get one?*

If you are writing business in South Carolina, you **must** be licensed by the South Carolina Department of Insurance. The DOI will assign you a unique identifying number. This is your producer number for the Quick Quote system. Do **NOT** use your SCWHUA Agency Code.

*What is "High or Low" on for Loss of Use?*

There are options for different amounts of coverage. For example, Loss of Use can be 20% or 10% of Coverage A when SC Wind insures the dwelling. The "high" is 20%. The "low" is 10%.

If this is a contents only risk, the "high" is 40% of Coverage C. The "Low" is 20% of Coverage C.

*I changed the rating information, but the premiums did not change.*

After making changes, it is necessary to push the "Rate" button.

*I have another question . . .*

Please email other questions to [David@scwind.com](mailto:David@scwind.com).