



WIND AND HAIL UPDATE

South Carolina Wind And Hail
Underwriting Association
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ENHANCED FEATURES ON WEB SITE!!!

Introducing . . . ePay . . . eRewrites . . . eClaims! . . . SC Wind is pleased to announce three new functions on its web site. These new features will benefit both the producer and the consumer.

ePay is the electronic payment of premiums. It includes an electronic signature so you will no longer have to submit paper applications and checks to the Association. Your waiting period process can begin the day the application is uploaded to SC Wind if you authorize ePay. Photos must be uploaded in order to access this feature.

eRewrite is the submission of rewrites over the internet – including the payment of premium.

eClaims allows for the submission of loss notices over the internet. Both routine and catastrophe claims can be reported.

What do we need to do to get started?

First, you must have a sign-on. If you do not have one, go to our web site (www.scwind.com) and click on Producer Login on the left hand side of the page.

There is a section for producers who do not have an active policy with SC Wind and another section for producers who have one or more policies with SC Wind. Click in the appropriate area for a User ID and Password.

Once you have an ID and Password, sign-in. Next, click on Sign-Up for ePay. You will download a form that will authorize the electronic transfer of funds from your agency's checking account to SC Wind. This form must be completed and **MAILED** to SC Wind. (This approach is used because SC Wind will never make your account numbers available via the internet.)

Once your information has been received, the ePay function will be activated for your sign-on. When you enter an eApp, you will be given the CHOICE of paying over the internet OR mailing a check. If you elect to mail a check, the waiting period process will begin the day the check is received in the Association Office.

If you use ePay, you agree to maintain a signed and dated copy of the application and any needed deductible forms in your office for seven years. You also must understand that SC Wind will audit these files for completeness.

Why would we use ePay?

Several reasons . . .

- No more overnighting of applications and checks
- No more overages or shortages since the system will debit the exact amount.
- SC Wind is now open for submissions 24/7 – everyday of the year.
- The waiting period process can begin upon submission of the application and ePay authorization – plus photos if required.

What is eRewrites?

You will be able to process rewrite applications using the web site and ePay. Go to your list of expiring policies, click on the “Rewrite” option for your policy, update the information, use ePay, and submit your rewrite application.

If you do not want to use ePay, you can still process your rewrite online. Once you have processed the rewrite, you can choose to mail your check along with the accounts payable page (you don’t have to mail the signed/dated application or deductible form). **You will be required to maintain the signed application and deductible forms in your office for seven years.**

Beware however, that the grace period requirements are in effect. The eRewrite function will not allow you to submit a rewrite application on a policy which is past the grace period date.

Again, the grace period still applies to rewrites. Make sure you give yourself time to allow for processing. Rewrites are still subject to underwriting approval before a policy will be issued.

What is eClaims?

Report a claim by going to your list of active policies. On the far right is a column marked Claims. Click on claims and complete the form. All of the basic data is already there for you. Next, submit.

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The best thing to do is get started. Try a submission.