

**DIVISION IV
INTERNET PROCESSING PROCEDURES**

- A. AGENCY SIGN UP** -- New producers who do not have an existing South Carolina Wind and Hail Underwriting Association agency code must complete the following:
1. Federal tax form W9. This form must be completed and faxed (or e-mailed) to the Association office. The form is required to remain on file for Federal income tax purposes. It can be found in the Forms section on the web site.
 2. Producer/agency information required
 - a. Agency name
 - b. Agency mailing address
 - c. Agency street address
 - d. Agency phone number
 - e. Agency fax number
 - f. Producer name and NAIC National Producer Number
 - g. Agency license number -- The producer must hold a valid SC license AND the agency must be licensed in South Carolina by the South Carolina Department of Insurance if you are doing business as other than a sole proprietorship. This must be done before you can be considered for sign-up. More information can be found at the South Carolina Department of Insurance web site (www.doi.sc.gov/364/Agency/)
 - h. Agency and/or individual e-mail address
 3. ePay Direct Debit Authorization form -- Agents must make payments online and must complete the ePay Direct Debit Authorization form. The form can be found on the web site under the Forms section.
 4. Fax the information to the **Underwriting Department** at (803) 779-0324 or e-mail to und@scwind.com.
 5. Once all information has been received and verified, you will receive an e-mail with your user id and password. This will provide access to all the features of the internet system.
- B. ONLINE FEATURES** – The following information can be found in the **ONLINE APPLICATION AND POLICY PROCESSING MANUAL** under the My Account Page - User Profile. The manual includes a walk-through of the entire system with screen prints.

- 1, Quick Quote – You can obtain a quote by entering a minimal amount of data. Any data entered in the Quick Quote can be saved and utilized for later entry into the application.
2. Eligibility Check – You can determine the Zone and County information by entering the property zip code and physical address.
 - a. This information is required for rating a policy.
 - b. The address must be entered in the Quick Quote in order to properly rate a location.
 - c. Only zip codes in the South Carolina Wind and Hail Underwriting Association territory are included in the zip code pull down box. If a particular zip is not in the selection box, the property is not eligible for coverage.

NOTE: All addresses within an eligible zip code are not necessarily in the Territory.
 - d. The zone will be confirmed when the property is inspected by the Association’s third party inspection service(s)
3. Policy Maintenance – Several options are available on the web site to assist in reviewing and processing your policies.
 - a. Policy Inquiry – You can view and search your current policies.
 - (1). Policies in **Green** are currently in-force. These policies are eligible for rewrite when they are within 90 days of expiration.
 - (2). Policies in **Red** are canceled or expired. You can quickly check to see if an expired policy has been rewritten by viewing the “Rewrite” column.
 - (3). Policies in **Purple** are Notices of Acceptance (applications submitted but not issued by the Association).
 - b. Policies Expiring in Next 90 Days – This policy listing shows all policies which are about to expire and which are eligible for rewrite.
 - c. Rewrites, Quotes and Applications – This section provides a listing of the following transaction types.
 - (1). Pending Rewrites
 - (2). Submitted Rewrites
 - (3). Saved Quotes
 - (4). Saved New Business Applications
 - (5). Submitted New Business Applications

4. ePay - Online Payments -- Complete the Direct Debit Authorization Form and mail it to us along with a voided check.
5. Form Retention -- You will need to maintain a copy of the signed and dated application and deductible form in your office for a period of seven years. For your convenience, we provide online reports of payments submitted to SCWHUA and payments processed by SCWHUA.
5. eRewrites -- Online Rewrites
 - a. Go online to your Policy Inquiry list of expiring policies, select a policy for rewrite, and page through the pre-filled application screens online just like you do for new business.
 - b. On a rewrite, the screens are pre-filled for you. Make any changes, re-rate, page through the screens, and submit the application.
6. eClaims - Online Claims Reporting
 - a. The eClaims feature allows you to report a claim online on the web site.
 - b. This option is available on the Policy Inquiry list. Click on the Claims link for a policy, and you will then be presented with a loss notice screen with all the basic policy information pre-filled. Check the boxes next to the applicable damage codes, fill out a few other pieces of information, and submit the claim.

C. BENEFITS OF USING eFEATURES

1. No overnighting (mailing) of applications, rewrites, checks, and photos.
2. No premium shortages (the calculated online premium matches the amount due the Association). As long as the inputted data is entered correctly, the premium will be correct.
3. The Association is open for business 24/7/365.
4. The waiting period begins when the submit button is pressed. That is, the application is deemed to be received by the Association the day the materials are sent to the Association via the web.

D. COMMON ePAY QUESTIONS

1. Can we use eApps and not ePay?
No.
2. When is the money drafted from our account if we use ePay?
An example will help clarify this question.

Assume a producer submits an application through the Internet on Monday. The application is marked as received on Monday and the waiting period begins at 12:01 A.M. Tuesday.

The eApp is processed by the SCWHUA underwriter on Tuesday morning. If the application is complete and acceptable, the underwriter releases the policy for issuance.

On Wednesday morning, the Association notifies your bank of the approved transaction. In most cases, the earliest your account would be drafted for the funds would be Wednesday. It has been our experience that most accounts will not be drafted until Wednesday evening or Thursday morning due to the lag time between banks.

NOTE: Your account will be debited after the underwriter has authorized the policy for issuance. If there are any discrepancies or problems in underwriting the application which results in a time delay, the account will only be debited upon acceptance by the SCWHUA underwriter.

3. Does each individual producer need to submit an ePay authorization form?

No. All ePay transactions are completed at the agency level. An agency principal is required to sign the ePay bank authorization form.

4. Why do we need to keep applications in our office for seven years?

Insurance regulations require that the wet ink signature application be kept for seven years. As a condition of using the Internet ePay, eRewrite and eApp functions, the producer must agree to maintain the records for seven years.

In the event of audit by the Department of Insurance or for any other legal purpose (i.e. records are subpoenaed), the producer must present the requested document(s) on demand.

The Association plans to periodically audit applications to ascertain that the record-keeping requirements are being met.

5. Can the agency maintain an imaged copy of the documents?

Yes. This practice is acceptable.

6. Will you credit our account in the event of cancellation or a reduction in coverage which results in a premium refund?

No. This process will be reviewed as a system enhancement in the future. The Association will continue to process a paper check for any refunds/cancellations.