



WIND AND HAIL UPDATE

*South Carolina Wind And Hail
Underwriting Association
P. O. Box 407
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MORE QUESTIONS ON eFEATURES

With the release of ePay, eRewrites, and eClaims, the Association has received questions from producers. Here is a sample that might be of interest to you.

With ePay, will the premium payment be for the NET amount?

Yes. The premium due from the insured will be adjusted to reflect the commission and policy fee. This “net” amount will be debited and will eliminate shortages and overpayments due to incorrect remittances.

Our agency has several locations, each with its own broker code. Do we need to complete an ePay form for each location?

As long as the bank account information is the same, you can complete one form, but you will need to list each broker number (SCWHUA Number) for each location that is allowed to access ePay.

What will appear on our bank statement if we use ePay?

When we debit your account, our computer system creates a record that is passed to the bank. In the record is a comment that includes “SC Wind,” the broker number, and the policy number. Your bank may or may not choose to display the comment.

Can we get a daily report of ePay transactions?

This is now available as an online feature! You can look at ePay activity for the last 90 days. You can copy the information into a spreadsheet for sorting.

Do we need to send in signed applications if we use the electronic signature?

First, there is a DOI requirement that a dated application with wet ink signatures must exist. With the electronic signature, the agency maintains the original application and it does not need to be sent in to the Association.

In authorizing the electronic signature, the producer agrees to maintain the original application for seven years. Imaged copies of the applications and deductible forms satisfy the requirement. Faxed copies of the signature are also acceptable.

If Underwriting refuses to accept an eApp as requested, what notification will be made to the agency?

We will email you with any changes. You must authorize the change via email or fax. Once we receive your approval for the change (overage or shortage), we will email or fax you with the revised amount to be debited to your account.

For rewrites, it states to click on “Rewrite” option and update the information. Does this include coverage amounts?

Yes. You can change / update coverage for the next policy period.

Can an eRewrite app with ePay be used after the grace period?

This is an enhancement we are working on now. In the future, you will be able to bring data from an expired policy forward with the waiting period applied.

How do the eFeatures impact binders?

There is no impact today. It is still the manual, fax process. We will totally reengineer the workflow procedure for binders. There will be an eBinder in the future.

ePAY TRANSACTIONS

You can review your ePay transactions by signing-in to www.scwind.com and going to My Account.