



WIND AND HAIL UPDATE

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

**July 15, 2004
04--06**

2004 HURRICANE SEASON, PART II

The last issue raised a number of questions concerning claims handling. Please let us share the questions and answers with you.

What if SC Wind is without power? How can you receive faxes?

The Association is supported by a generator that can run all of the office equipment including the phones and the computers. In the event of power failure, the computers go immediately to battery back-up. The generator will be providing power within seven seconds.

In addition, the Association is located on a main power line. We anticipate being returned to full power as soon as possible.

Is it possible to bring loss notices to your office?

Yes. While we will not be able to visit with you when you come by, you may drop off the loss notices for prompt assignment.

Other than the assignment letter, what other types of reports will be received?

After the initial assignments, we will send each agency a cumulative report showing each claim and the adjusting firm handling it. This will become a weekly report.

How do we know that you received the claim?

The Association will assign the claim the day it is received. A packet is prepared for the adjuster confirming SC Wind coverage.

An assignment letter is sent to the insured and to the broker. Under the Single Adjuster Program, a copy of the letter and loss notice are sent to the flood

company confirming the assignment. A copy of the flood company letter is also sent to the National Flood Insurance Program.

Where should we send loss notices?

A toll-free fax number will be provided prior to the storm. The Association uses a service that has a large number of roll-over lines so that you will not receive a busy signal when you fax.

For overnight services . . .

SC Wind & Hail
240 Stoneridge Drive, Ste 101
Columbia, SC 29210-8013

For US Mail . . .

SC Wind & Hail
PO Box 407
Columbia, SC 29202-0407

Note the different Zip Codes!

What tips do you have for brokers reporting claims?

- First, describe the loss. We will provide you with pre-printed loss notices with all of the basic information filled-in. We need you to accurately *describe the loss*. Do not say “Wind Damage” or “Hurricane Loss.” Please tell us “Roof Missing” or “One Shingle Bent.” This will allow us to prioritize the claims.
- If you fax in the claim notice, do not mail another copy. This only slows down the process.
- Keep a record of claims filed.
- Contact us if you do not receive an assignment letter.

Who is the claims manager?

Bill Morrison is the Claims Manager. His phone number is 803/779-8373, ext 21. His email address is bill@scwind.com.

For a copy of the last Wind Update, please go to www.scwind.com and click on Bulletins.