



## **WIND AND HAIL UPDATE**

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

09-01  
January 31, 2009

---

### **UPDATED MANUAL February 1, 2009**

The *Rates, Rules, and Forms Manual* has been updated and posted to the web.

To view the Manual, go to [www.scwind.com](http://www.scwind.com) and click "The Manual." You can view the Manual online or download it to store on your computer or print.

The Manual has been expanded. Updates include:

- Information on eApp and ePay,
- Description of February 1, 2009, deductible changes,
- Expanded FAQ's,
- Incorporation of numerous bulletins since the last Manual Update.

#### ***Are You Using ePay?***

- 81 of the top 100 Agencies use it,
- \$22 million in premium payment have been made using ePay,
- ePay prevents overpayments and underpayments.

#### ***Are You Using eApp?***

- 94% of all new business is submitted via eApp,
- 75% of all rewrite business is submitted via eApp.