

WORK FLOW REFERENCE GUIDE

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SUBMISSIONS / QUOTE REQUESTS

- Use the [Online Portal](#) to submit risk data and receive an instant quote.
- Requests which are Submit to Underwriter for review will receive a response within the business day (submissions received by 2 pm CT will receive same day response).
- Multiple proposals available for most risks (when available).

APPLICATIONS

- Access the Quote in the [Online Portal](#).
- Click the **Request Apps** button to generate pre-populated applications
- Use the Adobe E-Sign function to send applications via email direct to the insured, then to the agent for digital signatures. Upon completion, applications instantly deliver to SSIU's Policy Issuance Team for review. Note, both agent and insured will receive a confirmation email upon completion of all signatures.
- Use the **Print Applications** function to print for wet signature, or to download and use your agency's own digital signature service.
- Incomplete applications will delay binding.

BINDING / POLICY ISSUANCE

- Bind requests are submitted through our [Online Portal](#).
- Access the Quote, and click the **Request Apps** button to access bind request options
- To upload applications to the SSIU Policy Issuance Team, drag and drop completed applications using the Documents Upload function. Then, click **Bind Via Uploading Apps** button to submit to our Policy Issuance Team for review.
- Applications submitted via Adobe E-Sign are automatically submitted to SSIU's Policy Issuance Team for review.
- Policies are only considered bound when the applications have been reviewed and accepted, and the policy documents are released by SSIU.
- Invoice, binder and policy will be delivered back to the agency electronically, and also tagged to the Online Portal for download.

ENDORSEMENTS & CANCELLATIONS

- Endorsement and Cancellation requests are submitted through our [Online Portal](#).
- Click **Request Endorsement**, from the main navigation menu. Locate the policy record, and click **Endorsement Request**
- Coverage changes will be reviewed/quoted by an Underwriter, quotes for return or additional premium will be presented the agent prior to finalizing.
- Non-monied endorsement requests are processed the same business day. General Change Endorsement and endorsed Declarations Page returned via email to the agent and tagged for download in the Agent Portal.
- Cancellations require ACORD cancellation form signed by the insured **and** agent; proof of sale (HUD or deed) or proof of new coverage required to backdate cancellations.

24 August 2020

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CLAIMS REPORTING

- Agents should educate the insured on loss mitigation and encourage them to begin the cleanup process as soon as possible to prevent further damage.
- Claims may be reported via our [Online Portal](#) under the Submit FNOL/Claim tab or via email.
- ACORD Loss Notice form required for claim submission.
- Claims Coordinator will send loss details to TPA; Acknowledgment of Assignment and Adjuster information will be sent via email to retail agent.

ACCOUNTING

- Payment terms and information provided via invoice at time of binding.
- SSIU offers Agency billing on New Business and Commercial accounts. Direct Billing (to lien holder or Insured) available for Personal Lines Renewal accounts
- Agency net invoices are submitted directly to the Agency for payment; and due within 10 days of policy effective date or policy will auto-cancel.
- Agents can access specific invoice and payment history within our [Online Portal](#) via the Policy tab under **Policy Details > Invoices & Payments**.
- Premium Financing accepted
- Cancellations from PFCs will be forwarded to the Agent of Record; 20 days will be allowed to bring the account current before cancellation processing
- Online payments are accepted on our website via Xpress Pay under the [Billing](#) tab. A separate nominal processing fee will be charged for online payments via ACH or credit/debit card - this fee is charged and retained by the 3rd party payment servicer.

INSPECTIONS

- Properties are inspected within 30 days of effective date and annually at renewal (*Exception - Builders Risk and HO6 risks are exempt from inspection requirement*).
- Sufficient and current contact information for insured or representative required at binding.
- Inspection fees are non-refundable if policy is canceled and inspection has been completed.
- Inspection reports returned with underwriting issues will receive a notification letter with instructions for repair/resolution. Properties which do not comply with inspection resolution requests will be subject to endorsement, cancellation or non-renewal at Underwriter discretion.
- Inspections reports are available for review via our [Online Portal](#) in the Policy tab under **Policy Details > Documents**.

24 August 2020