



WORKFLOW REFERENCE GUIDE

SUBMISSIONS / UNDERWRITING REQUESTS

portal.ssiuw.com -or- submissions@ssiuw.com | 251.930.6223

- Use the Online Rater to submit risk data and receive an instant quote. Or, enter the risk data and use the “Submit to Underwriter” button to the top right of the quote.
- All submitted requests 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*).

BINDING / POLICY ISSUANCE

binder@ssiuw.com

- Bind requests submitted through our Online Rater will be automatically submitted to processing and a confirmation email sent to the requesting agent.
- If using the Adobe E-Sign feature, applications are emailed to the insured, then to the agent for signing. Once completed, applications are automatically sent to processing.
- Incomplete applications will delay binding.
- 24-hour turn-around for policy issuance - Agency Invoice, Binder and Policy delivered electronically to retail agency, and also tagged to the Agency Portal for download.

CLAIMS REPORTING

claims@ssiuw.com

- 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 Agent 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 agent.



26179-A Capital Drive,
Daphne, AL 36526
251.923.4474

www.ssiuw.com
portal.ssiuw.com

ENDORSEMENTS / CANCELLATIONS

endorse@ssiuw.com

- Access the **Agent Portal** to view policies and submit endorsement requests.
- Coverage changes will be reviewed/quoted by an Underwriter. Quotes for reduced or additional premium will be presented to the agent prior to processing the endorsement.
- Non-monied endorsement requests (*Name Changes, Mortgagee Changes, etc.*) 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 (*Settlement Statement, Closing Disclosure, Warranty Deed*) or proof of new coverage required to backdate cancellations.

ACCOUNTING

accounting@ssiuw.com | 251.923.0188

- 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 **Agent 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 **Bill Payment** tab.
 - A separate nominal processing fee will be charged for online payments via credit card - this fee is charged and retained by the 3rd party payment servicer.

INSPECTIONS

inspections@ssiuw.com

- Properties are inspected within 30 days of effective date and annually at renewal.

Exception: HO6 risks are exempt from inspection requirement

- Sufficient and current contact information for insured or representative required at binding.
- Inspection fees are non-refundable.
- Inspection reports returned with underwriting issues will receive a notification letter advising of carrier required corrections/repairs/discrepancies. 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 **Agent Portal** in the Policy tab under **Policy Details > Documents**

ssiu

251.923.4474
www.ssiuw.com
portal.ssiuw.com