

WHO TO CONTACT

Workflow Reference Guide

**PERSONAL LINES
UNDERWRITING**

submissions@ssiuw.com
251.930.6223

**COMMERCIAL LINES
UNDERWRITING**

BOP@ssiuw.com
251.205.4239

**BINDING & POLICY
ISSUANCE**

binder@ssiuw.com

- Use the Online Rater to submit new business. Eligible risks may receive an immediate quote. If your risk needs additional review, select "Submit to Underwriter" and our team will take it from there.
- Completed submissions will be addressed as soon as possible, but no later 24 hours.
- Have a time-sensitive request? Tell us why in the portal notes. You can also call or email our underwriting team with the quote number. Complete information and supporting documents will give us the best opportunity to respond quickly.
- Depending on the risk and available markets, we may be able to provide more than one coverage option.
- Commercial submissions should be sent via ACORD application forms. Some carriers require supplemental application forms in addition, which will be provided to the agent if required.
- If your new business submission has a future effective date greater than 30 days out, please note the quote may be reviewed closer to the requested effective date. This helps ensure that pricing, eligibility, and terms remain as accurate and competitive as possible.
- Signed applications are required to begin a New Business bind. Incomplete apps will delay processing.
- Bind requests submitted through our Online Rater will be sent to processing and a confirmation email sent to the agent.
- Using the Adobe E-Sign feature, apps are emailed to the insured, then to the agent for signing. Once completed, applications are automatically sent to processing.
- 24-hour turn-around for policy issuance - Agency Invoice, Binder and Policy delivered to agency and tagged to the Agency Portal for download.
- Renewals offers will be bound when either payment is processed or a bind request is received by the binder inbox. Renewals will not auto-renew without prompting.

ENDORSEMENTS & CANCELLATIONS

endorse@ssiuw.com

- Access the Agent Portal to view policies and submit endorsement requests. Mortgage Changes can be processed without assistance by the Agent.
- 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 are typically processed the same business day. Endorsement Notice and updated Declaration Page are returned to the agent via email and tagged for download in the Agent Portal.
- Cancellations require ACORD Cancellation Form signed by the insured and agent; Proof of sale, replacement coverage dec, termination of purchase agreement, etc., required to backdate cancellations.

INSPECTIONS

inspections@ssiuw.com

- Properties are inspected within 30 days of effective date and annually at renewal.
- New Business policies are subject to interior and exterior inspections. Renewal inspections will be exterior only, unless otherwise stated by the underwriter.
- Sufficient and current contact information for insured or representative is 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.
- Inspections reports are available for review via our Agent Portal.

ACCOUNTING

accounting@ssiuw.com | 251.923.0188

- Contact the accounting team for any refund and payment status checks.
- Invoices are due within 10 days of policy effective date or policy will begin the process of cancelling.
- Agents can access specific invoice and payment history, submit payments, view all open invoices, and download their agency Account Statement within our Agent Portal.
- 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 nominal processing fee will be charged for online payments via credit card - this fee is charged by the 3rd party payment servicer.
 - If you are unable to locate the policy in Xpress Pay, please use the "Click Here" option located above the Submission # field.

CLAIMS REPORTING

claims@ssiuw.com

- Claims may be reported by the agent via our Portal under the "Submit FNOL/Claim" tab or by the insured with the "File A Claim" link at 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.
- ACORD Loss Notice form required for claim submission. Please include a detailed description of loss/damage and ensure that the claim is filed under the correct policy for the date of loss.
- The SSIU team will send loss details to the assigned TPA; Acknowledgment of Assignment and Adjuster information will be sent via email to agent.