## MISSISSIPPI WINDSTORM UNDERWRITING ASSOCIATION

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TO ALL LICENSED MS RESIDENT AGENTS-MS WINDSTORM U/W ASSOCIATION & THE MS RESIDENTIAL PROPERTY INSURANCE U/W ASSOC.

> COVID-19 Coronavirus Recommended Workflow Application & Payment Processing

In response to the recommended protocol for battling the COVID-19 pandemic, MS Plans (MWUA and MRPIUA) employees with remote website capability are now working remotely from their homes. Only a minimum number of employees whose duties require a physical presence are working from our office. Processing of policies is continuing from remote locations with little delay thus far. Phone calls to office numbers are being transferred to employees at their remote locations.

<u>To assist the processing effort, we encourage all correspondence be</u> <u>transmitted electronically via email if possible</u>. The MWUA email workflow address is <u>mwua@msplans.com</u> & MRPIUA email is <u>mrpiua@msplans.com</u>

Please encourage insureds to remit policy payments via the policyholder service portal (ACH Bank transfer) at: https//service-mwua.iscs.com/rather than mailing physical check payments. Servicing agents should utilize the "Insurance Now (formerly called Surepower)" policy system to

process ACH agency trust account, or authorized policyholder account, electronic policy premium payments. Increased electronic payments will help limit the physical requirements related to processing paper checks.

There are various electronic agent/insured signature methods for new application, renewal re-application, endorsement change request, and cancellation policy processing.

- 1. Scanned electronic copies of agent & insured wet original signatures on properly completed processing forms are accepted (including those sections requiring initials).
- 2. A copy of an agency contract established with an electronic signature vendor service provider (example Docusign) can be provided to underwriting. Once approved, it will be placed in the agency file and the agency will be listed for underwriting approval to utilize esignature on MS Plan (MWUA and MRPIUA) forms.
- 3. The servicing agency can email the applications or other required forms to the applicant. The applicant can print and fully complete/sign/initial the copy provided by the servicing agent. A mobile phone can be used to save a picture of the completed documents. This picture copy can be emailed or texted back to the servicing agent who can send to the MWUA or MRPIUA email address (as appropriate) for processing.

These are options to consider for use that can help accommodate COVID-19 type safety precautions for business processing. It is understood not all applicants/insureds will have equal ability to use electronic methods for completion of application/change forms. Electronic methods can help reduce person to person exposure. Thanks for your help and cooperation as possible. We hope that everyone stays safe and healthy during this challenging period.

## **MWUA/MRPIUA MANAGEMENT TEAM**