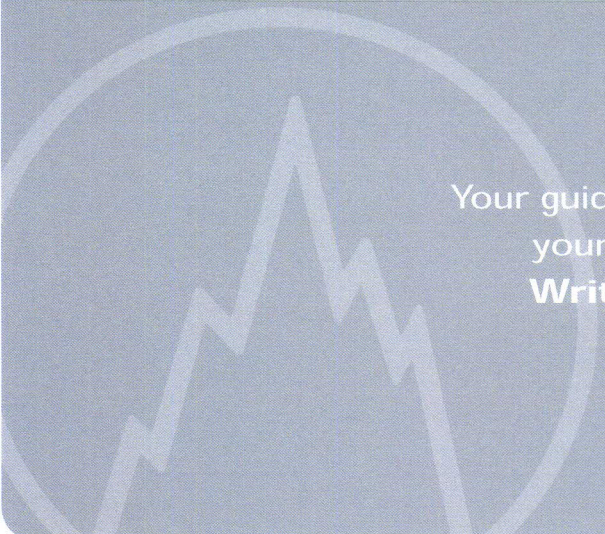
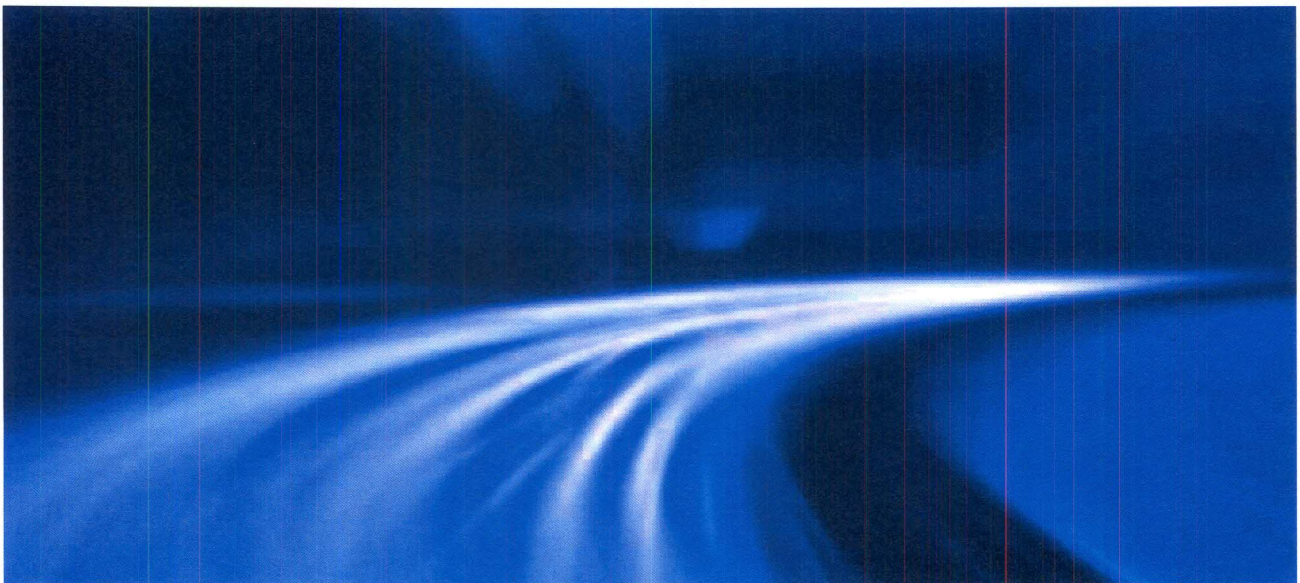
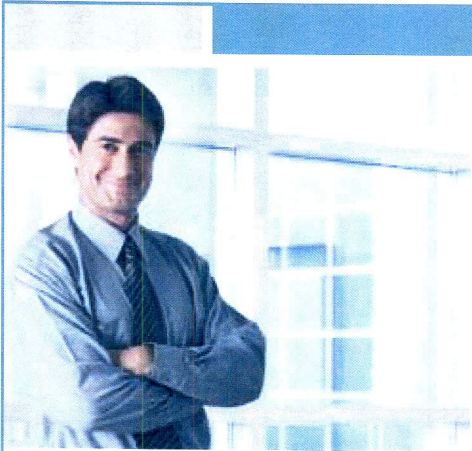


SUMMIT'S ONLINE BUSINESS CENTER

More tools. More options. More value for you.

A faint, circular icon containing a white line graph with multiple peaks and valleys, representing data analysis or business performance.

Your guide to uploading quote requests from
your agency management system to our
WriteNow[®] Online Quoting Service.



Online Business Center

Do more—and do it faster.

Take advantage of our technology. We have the tools and capabilities you need to manage your workers' compensation quote requests. Here's how our WriteNow® Online Quoting Service and upload capabilities work for you.

Summit's online quoting tools are more than just quick and easy.

Our WriteNow® Online Quoting Service puts real underwriting tools to work to find the eligibility, pricing and payment options that fit the characteristics of each account. You'll find increased flexibility and enjoy the time-saving benefits of an advanced system that was designed with you in mind.

But we don't stop there. You can save even more time, whether you are submitting new business or remarketing an existing account, by uploading your quote requests from your agency management system directly to WriteNow!

The upload process is fast, secure, reliable and eliminates duplicate entry, letting you focus less on process and more on results. Your submissions won't sit waiting for an answer.

The moment you submit an account via WriteNow, you are listed as the agent of record. You will either receive an instant answer, or the submission will immediately go to your underwriter for review.

Getting started with WriteNow

To access WriteNow, just click on *WriteNow for Agents* from our homepage. Whether you input your data or upload it, you don't need to make any changes to take advantage of WriteNow. Your existing Summit website username and password are all you need.

If you don't have a username and password, simply request one by clicking the *Business Center* link on our homepage, and then *Request User ID and Password*.

Contact the Summit Help Desk at 1-800-282-7648 or (863) 665-6060 if you have any questions.

Jump-start your quote requests

The advantages of uploading your quotes will be clear from the very first time you use it! Taking just a few minutes now can save you hours in the long run. The time it takes to set up your agency management system to bridge with WriteNow will vary depending on the number of users and your type of system, but is typically short. Read on for details.

Working in WriteNow®

Benefits

WriteNow offers you the convenience of submitting your quote requests any time, day or night, and many other time-saving benefits.

Here are just a few things you can do with WriteNow:

- Submit and quote business for all states in which Summit writes, including paid- and incurred-loss retro quotes*
- Edit submissions throughout the underwriting process
- Request a quote for any size account
- Provide options for deductibles, credits and endorsements
- Attach files
- Receive an instant quote for many class codes—even for multistate accounts
- Receive the best payment plans available—automatically
- Receive a SafetyRewards™ plan or schedule rating credits, even on instant quotes*
- Obtain an approval package—including your quote, terms, conditions and necessary forms—all in a convenient PDF format

* *Where applicable*

Help When You Need It

If you have questions about account eligibility or the quoting process, please contact your Summit underwriter or agency executive.

WriteNow Risk Eligibility Tool

Risk eligibility is determined by using several key factors and underwriting guidelines—and Summit's innovative tool makes it easy for you! Once you've logged in to WriteNow, just click on **Risk Eligibility**.

To check risk eligibility—

- Enter the NCCI class code in the **Search** box.
- From the list that appears on your screen, select the desired NCCI classification code.
- Select the corresponding NAICS code from the list that best describes the primary operations of the client.

About Eligibility

Risk eligibility is driven by carrier and state, and you'll see a chart that contains this information for each class code. Other eligibility factors may include years of prior workers' comp or minimum premium. Applicable requirements will be listed. In addition, certain risks may be subject to special underwriting considerations and/or requirements.

Classification eligibility includes two layers—the first is based on NCCI class code, and the second on the North American Industry Classification System (NAICS). Some NCCI class codes include very different types of operations; so, selecting the NAICS code that best corresponds with your client's operations allows you to further narrow your search. This will give you a specific answer regarding eligibility.