Producer Guide

Step-by-step instructions on using Snap, our Agency Underwriting portal for Workers' Compensation.
Welcome to Snap

Say Hello to Snap - ICW Group’s web-based portal for Workers’ Compensation.

Snap is a highly intuitive, web-based tool that automatically uploads applications, speeds the quoting process and significantly reduces your workload.

You can begin your work at any time and submit applications up to 120 calendar days in advance of the effective date.

With Snap IQ (Instant Quote) for small business, the quoting process is automated for submissions that meet eligibility requirements on selected class codes with:

- Manual premiums as low as $2,500, and
- Insureds whose only state of operations is in CA, FL, IL or NV

Snap is easy to use and straightforward, and you will be up and running in no time. Integrated with email, Snap keeps you in the know and liberates you from the office. You will spend less time filling out applications - freeing you to service your clients.

Enhance Your Productivity through Snap!

To view the online version of this Guide and other reference materials, visit the ICW Group Snap Resource Center at www.icwgroup.com/snaphelp.

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Getting Started

Log in to Snap

1. Go to http://icwgroup.com/snaphelp and click on the Snap Login
2. Go to http://icwgroup.com/snaphelp and scroll to the bottom of the page to download a Snap login icon to your desktop. You can double-click on this desktop icon to start Snap.
3. Login directly to https://Snap.icwgroup.com/Agent.html

*Note: you can also find the Snap login links at our corporate website, in the Agents/Brokers Zone: www.icwgroup.com.*

Create Your Personal Password

1. Initially your Username and Password are assigned by your office’s Agency Admin and sent to you in an email notification.
   - Copy the password from the email and paste it into the field on the Snap login screen (passwords are case sensitive).
2. The first time you login to Snap, you will be prompted to create your own personal password
   - Passwords must not contain your first, last or full name or your Snap user name.
   - They must be at least 6 characters long and are case-sensitive.
3. Usernames usually remain as assigned, but your Agency Admin can change yours, if needed.

Reset a Forgotten password

You can request a new password at the login screen. For an extra layer of security for this option, see Settings on page 7.

1. Click Forgot Password.
2. Enter your Username (if you hadn’t already done so).
3. Enter your Email Address (this must match the one on your Snap record).
4. Click Send. You will receive an immediate email with a temporary password.
Tour Snap - The Agent Workspace

Available to chat

Check this box to enable invitations for online chat with Underwriting and the rest of the ICW Group team assigned to your accounts.

![Available to chat](image)

*Figure 1 - Check if you are available to chat.*

Settings

**My Profile** - Allows you to update your personal information.

*Note: It is important to have a current and accurate email address in your profile to receive notices from Snap. If your email is missing or inaccurate, please ask your Snap Agency Admin to update your profile.*

**My External Accounts** - This area is not enabled at this time

**My Preferences** section has 3 features that allow you to customize your settings for how Snap presents information.

![Preferences](image)

*Figure 2 - The 3 preference features allow you to customize your Snap settings.*

**General**

The general preference section contains options to control the display of messages and some pop-up windows. Default settings place a check in every option, and you can uncheck items as needed.
Using the Pop-Up notification settings, you can turn off and on the messages that appear on your screen. You also can click “Don’t show again” when a message appears on your screen to quickly change this setting, as shown below.

**Figure 3 - The General preferences are shown.**

Sound

You can turn on/off Snap notification sounds using this preference. When Sound is turned on, you can also control the volume level.

View

The View preference allows you to change the Snap Homepage display (landing page when you login to Snap). The ‘Submission’ view is the default. You can set this to the ‘Task’ view instead, which may be helpful for your initial login view.

Change My Password - allows you to update your current password and create a password reset confirmation question.
1. Enter your current password and then enter your new password twice.
2. Select a prompt question to be answered when the **Forgot Password** option is selected at login.
3. Type the answer to the question displayed (up to 20 characters).
4. Click **Accept**.

![Change My Password window](image)

*Figure 5 - The Change My Password window allows you to set a confirmation question for added security.*
Help

Online Snap Help

1. Click Help in the top navigation bar.
2. Select Help Contents to view topics from the list or to search for a particular item within Help or view a Help tutorial.
3. For entry errors: Hover to view the pop-up help.

*Note: Snap saves data as you tab out of each field. After 90 minutes of inactivity, you will be automatically logged out of the system (your session will expire). You’ll see a pop-up warning message 5 minutes before this logout occurs. To prevent the automatic logout, move the mouse, type or click anywhere on the screen.

Snap Resource Center Website

Additional online training material is available at the Snap Resource Center Website at [www.icwgroup.com/snaphelp](http://www.icwgroup.com/snaphelp).

Snap Update News

Look for bulletins about Snap enhancements and updates.

Available Step-by-Step Instruction Guides

The following guides are available for your reference. Download copies of these PDF guides and distribute to your staff as needed. Remember to check the Snap Resource Center for updates: [www.icwgroup.com/snaphelp](http://www.icwgroup.com/snaphelp).

- Snap Producer Guide (this document).
- Snap Upload Guide - covering the many ways to upload applications, including:
  - The supported agency management systems.
    - Applied Systems Transformation Station.
    - AMS/Vertafore Transact Now.
  - Using Appulate’s PDF ACORD (for any agency management system).
  - From within Snap as the first step to Create Submission.
Via email to ICW Group’s Submissions email addresses. (To find a complete list of branch email addresses, refer to Email a Submission on page 31.)

- Snap Admin Guide - to set up and maintain users in Snap.

**Training Videos**

Our narrated, Flash videos cover the most common Snap functions and screens:

- Uploading Submissions (7 minutes).
- Collaboration Tools (8 minutes).
- Snap’s Instant Quote (IQ) (9 minutes).
- Navigation Overview (9 minutes).
- Prequalify or Check Clearance for a Submission (5 minutes).
- Updating Renewals (5 minutes).

**Small Business Class Codes (Snap IQ)**

Our Excel class code worksheets allow you to search and sort Small Business (Snap IQ) opportunities as needed.

**Desktop Icons**

These "executable” files install Snap "short-cut icons” on your own desktop. Once installed, simply double-click to open Snap.

**System Requirements for Using the Snap Agent Workspace**

Users must log into Snap from systems that meet the following minimum requirements:

- 1.6 GHz processor minimum (2.0 GB or greater recommended), either 32-bit (x86) or 64-bit (x64).
- 1 GB of RAM minimum (2 GB of RAM recommended).
- Windows 2000, Windows XP, or Windows Vista operating system.
- Current browser software, such as Internet Explorer, Firefox, Safari, etc.
- Adobe Flash Player 9.0.45.0 or later.
• Minimum screen resolution of 1024 x 768 pixels (1280 x 1024 pixels recommended).
• Web browser Cache Settings set to automatically check for newer versions of stored pages.

For Technical Issues
Contact your agency’s Snap Administrator.

For Other Assistance or Underwriting Questions
Contact your local ICW Group Branch Underwriting Team.
The Home tab

Main areas of the Home tab

The opening view in Snap provides submission status and updates:

- Submissions
- My What’s New?
- My Tasks

Submissions

This area lists submissions and their status at-a-glance.

- Click **Create Submission** to start a new application.
- Use **Filter**: to view lists for *My Submissions* or *My Agency*.
- Use **Filters...** to refine your submissions list using additional search criteria.
- To search your submissions list for an Insured name, enter part of the Insured’s name in the search box.

![Figure 6 - The Search box is available to help you quickly find submissions.]

- Double click a submission’s Insured name to open detail tabs. Open and view multiple submissions simultaneously.
- **Chat** online with Underwriting or a submission’s Service Team members when the Chat icon appears.
- **R** Find and process your renewals, identified by the “R” icon.
- **IQ** Find and process Instant Quotes, identified by the “IQ” icon.
- **T** Find and update submissions with a Temporary Market Reservation “T” icon.
**My What’s New?**

Check this section to see the most recent actions on your submissions. Click an action item for notes, attachments, status changes and quotes, and Snap directly navigates to that submission.

- Most recent actions appear on the top, and the default view displays messages from the last seven days.
- Quick-glance icons identify the steps in the submittal process:
  - A new submission is received.
  - A submission is quoted.
  - A note appears on a submission.
  - An attachment was added to a submission.
- The **Show More** button allows you to filter and view all older messages for your submissions and all other accounts in your agency.

**My Tasks**

Quickly see and update upcoming **Tasks** for your submissions. They’re sorted in due date order with the soonest due dates at the top.

- Overdue items are red-flagged.
- A gold star marks the Next Action Task for a submission
- A green flag appears next to a completed Task
- Underwriting will also set Tasks for you for questions and follow up.
- When Task Reminders pop-up, you can “snooze” them to remind you at a later time or date.
- To view all your tasks, click the word **Tasks** above the ‘Create Submission’ button (for details on **Tasks** refer to Page 49)

*Figure 7 - Click on **Tasks** to quickly view all of your tasks.*
View Submissions on the Home Tab

Account Status Groups

- **Draft** - Agency created accounts not yet submitted.
  - Applications emailed to ICW Group will appear in this group after the Email Receiver upload. (Find more information on Email Receiver under *Email a Submission* on page 31.)
  - Accounts in a ‘Submit Pending’ status will appear in this group when you submit the app between 120 and 93 calendar days in advance of the effective date. (Refer to *Submit Pending* section on page 36.)

- **Submitted** - Agency account submitted to Underwriting.

- **Clear** - New and renewal submissions reviewed by ICW Group and cleared of prior submissions. When a Submitted account moves to Clear, you’ll know the market is reserved for your Agency.
  - The ‘T’ icon identifies submissions with a **Market Reservation** that are pending additional information. Your Market reservation ends 60 days prior to the effective date if the information is still outstanding.

- **Quoted** - Submissions with quote proposals.
  - Instant Quotes, identified by the IQ icon, will move from the Agency draft status directly to Quoted status.

- **Bind Requested/Bound** - Binding is requested or coverage is bound with a policy number.

- **Pending Issuance/Issued** - The Policy is awaiting issuance or is issued, and the Policy Number appears for the submission. This group also includes accounts in a Pending Cancellation status.

- **Declined/Lost** - Submission is declined or otherwise not accepted. Instant Quote accounts that do not qualify for a quote will automatically move to this status group. This group appears in the Filters ‘My Submission-All’ and ‘My Agency-All’

- **Renewed/Expired/Non-Renewed** - Policies that have completed the renewal process or have expired or non-renewed. This group appears in the Filters ‘My Submissions-All’ and ‘My Agency-All’.

- **Cancelled** - Policies that have reached their cancellation date.
Group & Sort Submissions

The Submission list is grouped by current status.

- Each label shows the count of items in the list.
- Click the status group arrow to expand and collapse the display and use scroll bars to scroll within each status group.
- Click the window icon to expand the group to full window.

Figure 8 - The submissions are grouped in the list by status.

- Click the column headers to sort submissions within the Status Groupings: Insured, Submission, Effective, Status, Premium, Underwriter and Assigned To.
- Hover your cursor over the Insured Name to see more details about the submission.
- Submissions will move between groups as their status changes.

Search for Accounts

Note: The Insured Name search works within the displayed accounts of the current Filter setting.

1. Enter the name in the Search box. The list dynamically adjusts the search results display as you type.
2. To clear search results, click the X in the Search box.

Figure 9 - Use the Search box.
Filter the List of Submissions

- Select My Submissions - Active to view active submissions assigned to you.
- Select My Submissions - All to include expired, declined and canceled submissions.
- Select My Agency - Active to view all active submissions for your agency.
- Select My Agency - All to include expired, declined and canceled submissions.
- If available, select a custom filter view created with the Filters... option.
- Click Reset to turn off the custom filter view.

Create a custom filter (for one time use)

1. Click Filters... on the Home tab.
2. Select the filter options you wish to set.
3. Click Apply to run the filter.

Save a custom filter

Save and name custom filters to use again and again.

1. Click Filters... on the Home tab.
2. Click New and name the filter.
3. Select the filter options you wish to set.
4. Click Save.
5. Click Apply to run the filter now.
6. The custom name appears as a new option when filtering the list of submissions.

Figure 10 - Your custom filters will appear in list as shown.
Date range filters cover a variety of field values, such as Effective & Expiration Dates, Created Date, Quote Need by Date and more. They can be set for a specific timeframe, such as 12/25/2011 to 1/10/2012. You also have the option to use dynamic ranges that move forward with the calendar, such as:

‘This Week’, ‘This Month’, ‘This Quarter’, ‘MTD’, ‘YTD’ and ‘Next 120 Days’

A range such as ‘This Month’ applied to the Effective Date will always display submissions effective in the current calendar month.

Delete a custom filter

1. Click Filters… on the Home tab.
2. Click Please Choose and select the custom filter.
3. Click Delete.
Submission Specific Tabs

Main Areas of the Submission Specific Tab

Double click an Insured Name on the Home tab to open the information. Once you have selected a specific submission, additional tabs are provided to enter the information:

1. Overview Tab
2. Application Tab
3. Proposals Tab

Overview Tab

The Overview Tab provides specific submission information such as the name of the insured, Agency Team assigned, Underwriting Team assigned, and more.

Application Tab

This tab includes specific details for the submission, such as: addresses, owner/officer information, DBA’s, class codes, ACORD Questions and Supplemental Information.

Proposals Tab

Proposals appear on this tab once the Underwriting Team provides a Quote. You’ll also receive an email with the quote included as an attachment.

Proposals for Instant Quotes will appear under this tab during the submission process.
Overview Tab

Main areas of the Overview Tab

The Overview tab is the first tab for submission entry. It provides high level information similar to what appears on the Home Tab for the selected submission and includes the following sections:

1. Submission Information
2. I Want To . . .
3. What’s New for the Submission?
4. Tasks for this Submission

Submission Information

Provides general information about the account as it is updated through the submission process. The Underwriter, the currently Assigned ICW Group team members and the Agency information are available in collapsible sections.

![Submission Information screen](image)

You can easily change the Producer or Agency/Brokerage Contact by clicking each name and selecting another person.

Notes:
• If your office does not control the account, you’ll want to open the Producer section to answer the question: Controlling producer?

• Underwriting will add Service Contact information as applicable or as the account matures.

I want to . . .

This area displays the actions available on the submission based on its current underwriting status. Options can include:

• Check Clearance (for draft submissions)
• Prequalify/Check Clearance (for draft submissions)
• Create Proposal (for Instant Quote accounts)
• View Proposal
• Print Submission or Print Draft
• Delete Draft or Close Account
• Request to Bind or Decline to Bind
• Modify Bound Submission
What’s New for this Submission

Lists the latest activity completed by you or the ICW Group Team on this account.

![My What’s New window](image)

**Figure 12 - The My What’s New window is shown.**

- Click the Double Arrow in the heading bar to collapse the right-hand portion of the screen and give a wider view to the Submission Information. Click the now left pointing Double Arrow to reopen the section.

- Click the Single Arrow in the heading bar to switch to a filter view that allows you to select the types of What’s New message you want to see. Click to return to the My What’s New display.

- Check the box next to a message to hide an individual item from view.

- Click the button **Mark All Viewed** to hide all messages.

- Check the box **Show Viewed What’s New** to display hidden messages.

- Click the **Show More** button to open a window giving you filtering options to see groups of messages by date range or for a specific insured.
Note: The Snap default setting will automatically hide from view your own What’s New entries. If you would like to see your entries, click on Settings and select My Preferences to uncheck this option.

Tasks for this Submission

Create and view Tasks and Reminders for this submission. The Underwriting and Service Team will also create Tasks that you can view here.

- Check the box “Show Resolved Tasks” to display all Tasks for the Submission.
- Check the box “Show Only Tasks Assigned to Me” to filter out other tasks.
- Snap generates automatic Temporary Market Reservation Tasks with reminders on applicable accounts.

Note: See Tasks section on Page 49 for details.
Application Tab

Accordion Forms in the Application tab

This tab contains the forms you need to complete the submission. Each section displays the number of required/incomplete fields, and clicking on the red asterisk on the right side of the screen jumps the cursor to the next incomplete field.

1. General Information
2. Locations - Class Codes
3. ACORD Questions
4. Supplemental Information
5. Experience

Figure 13 - The Accordion Forms tabs are shown.

General Information

This form includes information about the insured, such as, mailing address, contact information, legal entity, etc.

Locations - Class Codes

On this tab add all location(s), class code(s), payroll information, DBA names and select the limits of insurance.

ACORD Questions

The submission specific questions on the standard ACORD application appear on this tab. You also have the option to enter the Names of Included/Excluded owners, officers and partners.

Note: The entry for Name, Title and option for individuals included/excluded is only mandatory when Name is provided.
Supplemental Information

Supplemental Application Questions pertain to topics such as safety and return to work programs, medical insurance and additional questions based on the classes of business.

Checking the instant quote option when creating a new submission displays additional IQ questions. If you bypass this step Snap reviews the account for IQ eligibility when submitted. If eligible, Snap presents the questions for entry and the account can be resubmitted.

*Note: For details on how to bypass the questions on the Supplemental Tab and Reserve the Market, proceed to Page 37.*

Experience

ICW Group will enter this information when you attach loss runs.

Navigating Through the Application Tab

Within each accordion form:

- Field entries are saved when you tab or click to the next one.
- Each form lists the number of required fields remaining.
- Expand the form by clicking on the name.
- The top right corner of each Accordion Tab displays a ‘Go To’ button to highlight the next incomplete/required field on that form - [Image]

- If you’ve uploaded the application via Snap’s internal pdf reader, the data from the ACORD pdf appears behind the ‘snippet’ icon near each field. Click the icon to open the snippet, and hover over the area to display the ‘X’ to hide the information.

*Figure 14 - Click on the “Snippet” icon to view the data from the PDF.*
• You can control the icon display by checking/unchecked the box below the Application Tab ‘Show uploaded application image snippets’

• Icons - Add / Subtract entry rows. Required fields must be completed.

• Invalid or partially completed entries will have a bold red border. Hover over the entry to Display Help, as shown below.

Figure 15 - The red border indicates the field is invalid. Hover over the entry when you see the red border and the Help tip will appear.

Tips on Completing the Application Tab

• Required fields provide the minimum amount of information necessary for Underwriting to consider reserving the market. The Submit button is active only when all minimum fields are completed.

• Additional information may be requested by Underwriting after submission.

• After entering a valid FEIN number on the Application tab, click the Check Clearance button on the Overview tab. The Check Clearance option determines if there are accounts with similar characteristics in Snap.

• Click the Prequalify/Check Clearance button to determine ICW Group’s appetite for the classes of business and manual premium size. You have the option to also Check Clearance at the same time.

• To request multiple quotes, check all applicable Policy Types on the General Information form.

• Exit the submission at any time before completion. This draft version is not sent to ICW Group. You can return to complete it later by selecting it from the Home Tab submission list.
Proposals Tab

Main Areas of the Proposals Tab

The Proposals tab allows you to view Instant Quotes or Quotes underwriting has prepared for your submissions.

1. **Description** - Quote name provided by underwriting. For IQ quotes, agency staff can also rename the Description.

2. **Summary** - Quote details including Policy Type, commission percent and billing plan

3. **Proposal Status** - Shown as:
   - Rated (IQ submissions only)
   - Received Quote
   - Bind Requested
   - Bound
   - Withdrawn
   - Pending Issuance
   - Issued

4. **Premium** - The quoted premium for the proposal. The dollar amount shown excludes taxes, fees and assessments.

5. **Date Sent** - The date Snap sent a Quote email notification to the Producer and Agency/Brokerage Contact email addresses on the submission.

6. **New** - Available for Instant Quotes only. This button appears in the bottom left corner of the screen and is used to create additional proposal options for the submission.
The Process is a Snap!

Using Snap to process your submission is easy.

Just . . . Create - Collaborate - Complete

Step 1 - Create

Begin a submission.

- Upload from your agency management system or from an ACORD pdf application.
- Or, create the submission in Snap.
- Use Prequalify and/or Check Clearance.

Complete the application.

- Enter all required fields using the Application forms.
- You can also Quickly Reserve the Market with Snap (see Page 37).

Submit application for Underwriting or complete an Instant Quote.

- Click Submit on the Application tab.

Step 2 - Collaborate

Check or update the status of submissions.

- Look for emails from Snap about your submissions and renewals.
- Check the “What’s New” areas.
- Modify submissions and re-submit to Underwriting.

Communicate with the Underwriting team.

- Send live Chat messages.
- Add Notes or Tasks with reminders to the submission.
Step 3 - Complete

View your proposals or an Instant Quote

- Open the submission and check the Proposals tab.

Request Binding if the proposal is acceptable.

- Click Request to Bind in an open Proposal.

Receive Policy # when Underwriting binds the account.

- Receive a confirmation email from Snap.
- The policy number appears in the Account column.
- View and download weekly Loss Runs, Policy and Billing documents.
Step 1 - Create

Begin a Submission

Three options to create your submission

1. **Upload** - Use a PDF ACORD app or your agency management system to upload a submission into Snap.
   
   *Note: Refer to the Snap Resource Center Website for instructions on how to upload from within Snap or to use Appulate, Applied and AMS (see Page 10). You can also obtain copies of the Upload Training Guide from your ICW Group Business Development Underwriter.*

2. **Direct** - Create a submission directly in Snap, and take advantage of the upload from a pdf ACORD application.

3. **Email** - Send your applications and related documents in one email to your ICW Group Branch office. Our automated upload will read data from the ACORD App and attach each of the documents in your email to the Snap draft submission. You’ll see a What’s New message within an hour to notify you the upload completed and is ready for you to finish the remaining required fields.

   *Note: For Renewal account instructions, see the Step 2 - Collaborate section on Page 44.*

Upload a submission

1. When you upload a submission from outside of Snap, the login screen will appear and automatically sign you in to Snap. The uploaded application opens for you in draft status, as it does when you upload a PDF application from within Snap.

2. Verify the information on the Overview tab is complete, and optionally use Check Clearance or Prequalify/Check Clearance buttons in the I want to... section at any time your submission is in the draft status. Refer to Page 32 for more information.

3. Open the Application tab to verify the upload information and complete any remaining fields.

Create a direct submission

1. Click Create Submission from the Home tab.
2. Enter the Insured Name.
3. Enter the Effective and Expiration Dates.
4. Use the Prequalify/Check Clearance checkbox now, or refer to Page 32 for information on Prequalify and Check Clearance.
5. Click Create Submission.
6. Open the Application tab to complete the remaining fields. For detailed Application entry steps for any submission type, proceed to Complete the Application instructions on Page 35.

**Email a submission**

1. Find your ICW Group Branch office listed below for the specific submissions email address.
   - San Diego Branch - SanDiegoSubmissions@icwgroup.com
   - Ventura Branch - VenturaSubmissions@icwgroup.com
   - Sacramento Branch - SacramentoSubmissions@icwgroup.com
   - Pleasanton Branch - PleasantonSubmissions@icwgroup.com
   - Nevada Branch - NevadaSubmissions@icwgroup.com
   - Illinois Branch - IllinoisSubmissions@icwgroup.com
   - Florida Branch - OrlandoSubmissions@icwgroup.com
2. Create a single email with your instructions and all applicable attachments, including the WC ACORD pdf, Loss Runs, Bureau/NCCI Survey Reports, Supplemental App, Experience Mod Worksheets and more.
3. Press Send!!
4. The ICW Group staff will do a quick check of your email to confirm an ACORD WC app is attached. Then the email moves to the Email Receiver queue for automatic upload.
5. After the upload completes, each attachment from your email displays in Snap . . . and the content of your email also appears as an additional attachment.
6. You will see the draft application in Snap that same day, and an Underwriting Tech will contact you if there are any questions about the submission.
Prequalify and Check Clearance

Use the Prequalify Submission option to check ICW Group’s risk appetite for accounts where the Insured’s primary state of operations is in CA, FL, IL or NV. The Check Clearance option determines if ICW Group has already received an account in Snap with similar characteristics.

These options are available as you create the submission and on the Overview Tab for all submissions in Draft status.

Prequalify/Check Clearance in One Step

1. As you Create a Submission, the check box for Prequalify/Check Clearance enables as soon as you enter the Insured Name and tab out of the field.

2. For a Submission you’ve already created in a Draft status, select the Overview tab and click the Prequalify/Check Clearance button to open the window.

3. Check the box/boxes for the actions you want to perform to display the input fields. You have the option to do one function or both of them in this window.

4. For Prequalify, the Class code and payroll information will pre-fill from the Snap Locations-Class Code screen if they’re already entered. The values may be updated during the Prequalify step, and your changes will be saved. Enter the zip code for each class code displayed.

5. Click the row icons to add or subtract rows for additional class codes.

6. For Check Clearance, check the box(es) for the identifiers you want to use - FEIN, WCIRB and/or NCCI. If already entered on the Application Tab, the selected value(s) will pre-fill for Check Clearance. The process looks for the following matches:
   - 90 days before and after the effective date you entered, and
   - One year back from the effective date to look for existing accounts.

7. Click Submit to start the process. The button will not enable until all required fields are entered.
8. The **Prequalification Results** area identifies ICW Group’s underwriting appetite for the submission. You’ll also see the ICW Group calculated **Manual Premium**.

9. The **Check Clearance Results** area informs you if the information as entered matches or does not match an existing submission already received by ICW Group.

10. The buttons at the bottom of the window allow you to redo Prequalify/Check Clearance, update the data to your submission or Cancel the transaction without saving any changes to the submission. To close the window without saving your work, you can also click the ‘X’ in the top right corner.

   *Note: Accounts that fail Prequalify may still be submitted to underwriting for formal declination or additional consideration, or you may delete the draft.*

**Check Clearance**

This option is also available as a standalone feature when the submission is in Draft status. Make sure to enter a FEIN, WCIRB and/or NCCI number for the insured on the Application tab prior to selecting the **Check Clearance** button - Snap uses these values as part of the clearance criteria.

1. Select the **Overview** tab
2. Click the button **Check Clearance**
3. Clearance automatically searches for matching accounts (see #6 on the prior page for the search rules)
4. A pop-up notice identifies that the information matches or does not match an existing submission already reserved for another Agency/Brokerage.

**Notes:**

- **Using Check Clearance prior to submitting the account to Underwriting does not guarantee a quote.**
- **FEIN - Federal Employer Identification Number**
- **WCIRB - Workers’ Compensation Insurance and Rating Bureau (California)**
- **NCCI - National Council on Compensation Insurance, Inc.**
- **For detailed Application entry steps for any submission type, proceed to Complete the Application instructions on Page 35.**
Submit an Application for Instant Quote

With Snap IQ (Instant Quote) for small business, the quoting process is automated for submissions that meet eligibility requirements on selected class codes with:

- Manual premiums as low as $2,500, and
- Insureds whose only state of operations is in CA, FL, IL or NV.

To submit

1. Create your submission and complete the Application using any of the previous options.
2. On the Supplemental Info tab click the check box to complete the Instant Quote information.

![Figure 17 - Check the Instant Quote box.](image)

Note: If you miss this step, Snap automatically reviews for Instant Quote eligibility. If eligible, you’ll be prompted to complete this Instant Quote information.

1. Click Submit - Snap will automatically present the quote on the screen and email you a pdf copy.
2. View the Quote on the Proposal Tab. Use Print or Download options to review the information with the insured.
3. Optionally, click New to create another proposal with a different pay plan (monthly is the default plan). Then click Get Quote to display the new quote.
4. After you’ve completed the review of the Proposal, select Begin Binding or Decline to Bind. Binding options are available on the Quote from the Proposals tab. For details see the Step 3 - Complete section on Page 51.

Note: If your submission is declined for Instant Quote, you will receive an email with the declination letter. A What’s New message also appears for the submission, and the declination letter is stored in the Attachments window for future reference.
Complete the Application

Filling out the Application

1. From within an open submission select the Application tab. The accordion forms are displayed: General Information, Locations-Class Codes, ACORD Questions, Supplemental Info, and Experience.

2. Click to expand the forms and complete the required fields.
   - Red-asterisked items are the minimum required entries to reserve the market.
   - The number of remaining required fields is dynamically displayed next to each form name. You can exit a partially completed application, and Snap automatically saves it as a Draft, allowing you to return to it later.
   - To answer the additional Instant Quote questions, check the box on the Supplemental Info tab.

Attach Loss Runs

A completed submission requires loss run documentation:

1. Four years of currently-valued loss runs.
2. Dated within 95 days of the effective date.
3. Uploaded into Attachments.

Notes:

- When quoting an Instant Quote account, you confirm that you have loss runs available. This ensures you will have them to attach at binding.
- For details on attaching loss runs see the section on Page 40.
- Submit to ICW Group up to 120 days in advance of the effective date - see Page 36 for more information on Submit Pending.
Submit Application to Underwriting

Submit the application

1. Ensure all required fields are completed.
2. Attach required loss runs.
3. Click Submit on the Application tab.

Notes:

- **ICW Group will allow you to submit applications 120 calendar days in advance of the effective date. Your submission will stay in Draft status before that time frame.**
  - Submissions sent between 120 and 93 days in advance go into a status of Submit Pending and are automatically submitted to ICW Group on the 92nd day.
  - Learn more about Submit Pending below.
- **The Submit button is enabled once you have entered in the minimum required information (noted by the red asterisk).**
- **After submission, use the Modify Submission button to make changes or add new information to the application.**

Reserve the Market

Underwriting reviews the completed application to determine if it is the first one received for that insured.

- If yes, then Underwriting reserves or clears the market for you.
- If not, then you will receive a declination letter advising you of a prior submission.

*Note: For details on how to Quickly Reserve the Market with Snap, proceed to Page 37.*

Submit Pending

You can create a draft submission in Snap at any point, but ICW Group only accepts submissions 92 days in advance of the effective date. You can queue up your work using the Submit Pending function up to 120 days ahead of the effective date.

- Upload or enter the submission information
• Click **Submit**, and a pop up message will appear to alert you to the Submit Pending status. The message includes the date when Snap will automatically submit the account.

• You can make changes or updates to the submission while it is in the Submit Pending status.

• Soon after midnight on the date it is eligible for submission, Snap automatically submits the information. You will receive an email to alert you to the automatic submission.

• For accounts eligible for an Instant Quote, you will receive the Quote or a notice that rates are pending.

**Resubmit Application**

The Resubmit function allows you to use the prior year’s application to automatically create a new submission for the renewal term.

• The **Resubmit Application** button is available up to 120 days prior to the renewal date.

• When you click the button, Snap creates a copy of the data incrementing dates by one year. The newly created application is in a Draft status.

• Please review the information, make changes as needed for the current term and Submit!

**Quickly Reserve the Market with Snap**

**Large Business Accounts**

You can reserve the market up to 92 calendar days in advance of the policy effective date.

To take advantage of this option:

1. Enter or upload the new submission into Snap and complete any remaining fields.

2. Attach 4 years* currently valued loss runs into Snap (* or as many years as applies up to 4 years).

If loss runs are not immediately available, you can still reserve the market between 61 - 92 calendar days in advance. To retain this market reservation, attach the loss runs by the 60th day.
To streamline the early Market Reservation process, you can also:

1. Enter or upload the new submission into Snap and complete any remaining required fields on the first three tabs (General Information, Locations - Class Codes and ACORD Questions).

2. On the Supplemental Tab select the **Bypass the required questions** option. This step removes the questions on this tab, and the application is ready to Submit.

3. On or before the 60th day prior to the policy effective date, you’ll need to complete the bypassed questions. Open the application, select the Modify Submission button, click the Supplemental Tab and select the **Complete the required questions** option. The questions will reappear for you to answer and submit your changes.

**Important Considerations:**

- Other forms of submission (mail, fax or email) without loss runs will not reserve the market.
- If loss runs are not attached and the Supplemental Tab questions are not answered by the 60th day, ICW Group will remove the Market Reservation status and return the application to a Submitted status. This will allow another producer, who can provide currently valued loss runs and all application information, to reserve the market.
- You do not need to complete the Experience Tab in Snap.
- **Submit Pending** up to 120 days ahead of the effective date is available for applications where you choose to **Bypass the required questions**

**Small Business Accounts**

For eligible Small Business Accounts, Market Reservation is available, too. Reserve the market without loss runs up to 92 calendar days in advance of the policy effective date. To take advantage of this option:

1. Enter or upload the new submission into Snap and complete any remaining fields (including the Supplemental Tab Instant Quote questions)

2. Attach 4 years* currently valued loss runs into Snap when binding the account. (* or as many years as applies up to 4 years)

3. You may also use **Submit Pending** up to 120 days ahead of the effective date.
Currently Valued Loss Runs

*Note: Currently valued loss runs are those valued within at least 95 Calendar days prior to the policy’s effective date.*

Snap # of Days to Remember

- 120 - Days in advance of the effective date for **Submit Pending**
- 95 - Days in advance of the effective date for a **Currently Valued Loss Run**
- 92 - Days in advance of the effective date ICW Group GROUP will **Accept a Submission & Reserve the Market** for your agency
- 60 - Days in advance of the effective date where a **Temporary Market Reservation** expires
Attachments

Adding attachments (loss runs and other documents)

Figure 18 - The Attachments button displays the number of attachments, as shown.

1. Open an account.
2. Click Attachments in Collaboration Tools.
3. Click Add.
4. Click Browse... and select the document to upload.
5. Select the type from the Choose Type list and enter optional Comments. This information is helpful when filtering and sorting the Attachment list.
   - Select Loss Run for the Type when uploading submission Loss Run documents for prior years, or select an appropriate Type for all other documents.
6. Click Upload.
7. You can enter or update Comments after uploading an attachment.

Notes:

- **ICW Group GROUP Loss Run** is an Attachment Type reserved for the weekly loss run reports on issued policies. For more information to View Weekly Loss Runs, see page 52.

- **Type and Comment** are optional entries, but they help you and Underwriting easily locate documents. If you want to correct or change the Type after uploading a document, contact Underwriting or create a Note in Snap with the correct information. See page 47 for information to **Add Notes**.

- You can upload with many attachment formats - PDF, Word, Excel, images, photos, email messages, faxes and more!
View Attachments

PDF attachments are viewed from within Snap. Weekly Loss Runs, policy documents, endorsements, cancellation & reinstatement notices, payroll report forms, invoices, letters and documents generated by Underwriting are stored as PDF documents.

- Other attachment formats, such as images, Word and Excel documents, open in a new browser window.
- You can also download any Snap attachment to save and view it outside of Snap.

![Attachments](image)

*Figure 19 - The Attachments window is shown, as described below.*

- **List view** - browse attachments in a list format. Click Name, Type or Date to sort attachments to your preference.
- **Card view** - browse attachments in a rolodex style format. You can also add or update comments on an existing attachment.
- **Floating Window** - click the **Undock** icon to float the Attachments window for a larger viewing area.
- Click the **Dock** icon to return the Attachments window to the right side of your screen.
- Click the **Close** icon to hide the Attachments window completely.

Other Attachment Tools

- **Type Filter** - select option to filter list by Attachment type. You may use this option in combination with Search.
- **Search** - works within the current **Type Filter** you’ve selected. Enter part of the Name or Comment text in the Search box. The list dynamically adjusts
search results as you type. To clear search results, click the ☐ in the Search box.

View/Print

To view/print PDF attachments:
1. Select the PDF attachment.
2. Click View.
3. ☑ To print, click the Print icon in the PDF viewer.

To view/print other attachments:
1. Select the attachment.
2. Click Open and a new window appears. If the download is blocked, click on the message and select Download File.
3. A File Download window opens, and you have options to select Open, Save or Cancel.
4. Click Open, and the selected document opens for viewing in a new browser window.
5. Use the Print features for the document format.

To download/save other attachments:
1. Select the attachment.
2. Click Download button.
3. Select the location to download the attachment. Click Save.
4. From that location view and/or print the attachment.

Delete attachments
1. ☐ Click and drag the attachment to the Trashcan icon in the lower right corner.
2. A window opens giving you the option to continue or cancel, and select Yes to delete the attachment.

Notes:
• Deleting attachments is not available after the application is submitted to Underwriting.

• You cannot delete attachments that Underwriting adds to a submission.
Step 2 - Collaborate

Checking submission status

From automatic emails received from Snap
1. Click the link in the email to start Snap.
2. Login to Snap.
3. Snap directs to the updated item.

View “What’s New” on the home page
1. The most recent activity will appear at the top.
2. To hide entries from this view, check the box next to the entry.
3. To show all entries, check the box for Showed Viewed What’s New.

Note: The My Preferences option in Settings will automatically mark your own What’s New entries as Viewed. If you would always like to see your entries, uncheck the selection box for ‘Mark What’s New for My Actions on My Submissions as Viewed’.

Submission icons

1. Indicates Snap Instant Quote (IQ) on insureds that are eligible or have been quoted as Instant Quote accounts.
2. Indicates Renewal accounts (R) that were prepared by Underwriting.
3. Indicates Temporary Market Reservation accounts (T) awaiting your updates 60 days prior to the effective date.

Check the submission status

From the Overview screen, hover your cursor on the submission row to view more details:
To see all the information:

1. Open the submission (double click anywhere on the row)
2. Check the Overview tab for additional ICW Group GROUP contact names.
   
   *Note: Service Contacts are added by Underwriting as an account matures.*
3. Review What’s New items, Notes, Chat Messages, Tasks and Attachments created for the submission.

**Modify a submitted application or update a renewal**

1. Open the submission.
2. Open the Application tab.
3. Click Modify Submission.
4. Make edits as needed. For Renewals, update locations, payrolls and any other information that has changed on the account Application tab.
5. Open the Submission Modifications tab in the lower left corner to review the pending changes.
6. Click **Submit** to accept all changes. (Or, **Discard** to cancel all the changes.)
   - The application displays “MODIFICATIONS PENDING” at the top of the screen.
   - An email is automatically sent to the ICW Group GROUP Assigned To user to alert them to your changes.
   - A “What’s New” message is added to the account (would not be visible for you if you’ve opted to hide all What’s New messages for activities you do on accounts assigned to you).

**Communicate with the Underwriting Team**

**Chat online**

The **Chat** icon 🔄 appears to the left of an Insured Name on the Home tab when one or more people associated with the submission is available online to discuss the account. Hover the cursor over the Insured Name to display a pop up window showing some of the specific people who are available.

1. To see everyone who is available to chat, open the submission.
2. Click **Live Chat** in Collaboration Tools to view the names of the team members associated with the submission.

![Participants](image)

**Figure 23 - You can view the names of those associated with this submission that are available to chat.**

3. Click on the **Invite Others** icon to view the names of the Underwriting staff in your ICW Group Branch office that are available to chat.
4. Click **Invite** next to the name(s) of the people you want to include in the chat session. The icon changes to the word **Invited**.
5. An Invitation to Chat window will appear on each invited person’s screen.

6. After accepting the invitation, the Invited text next to their name(s) changes to In Chat.

7. Enter a message in the New Message box.

8. Click Send.

9. To end a Chat Session, close the Live Chat window or close the Submission.

**Note:** If a user did not join the Chat, or the Chat session was halted, the message can be viewed later for response.

**Available to chat**

Check this box in the upper right of your screen to enable invitations for online discussions with Underwriting or the Service Team.

**Add Notes**

Share information with Underwriting and add your own notes, updates and requests on a specific submission. The Note button displays the number of notes on a submission. The underwriting team can view all notes.

**Create a note**

1. Open the submission.

2. Click Notes in Collaboration Tools.

3. Click New Note.

4. Enter note text. The current date, time and your name are automatically added.

5. Notes are saved automatically as you type.

**Link notes to fields**

1. Open the Application tab.
2. Click **Notes** in Collaboration Tools.

3. 📝 Hover on any note until the **Push Pin** icon appears.

4. Click and drag the icon to a field on the application.
   - A Note icon will now appear next to that field.

**Notes:**

- **Clicking the note or the icon displays a visual link from note to field.**
- **Clicking a note item in What’s New will open the account and display the appropriate field/note on the Application tab. Some fields may not have room to display the Note icon.**
- **Notes cannot be linked to fields where a circled red X appears.**

![Figure 25 - An attached note is shown.](image)

**Modify an existing note**

1. Select a note you created.
2. Perform any of the following:
   - Edit the text of the note.
   - Use the **Push Pin** icon to link the note to a text field.
   - Remove the link between the note and a field using the **Unlink** button.

**Delete a note**

1. Select a note that you created.
2. Click Delete, then select ‘Yes’.
Tasks

Use Tasks to keep track of key events, due dates, action items, etc. A red flag icon indicates one or more overdue Tasks. The My Tasks heading on the Home Page shows a count of your upcoming tasks.

My Tasks (4)

Figure 26 - The My Tasks shows a count of your upcoming tasks.

Note: You may create Tasks for yourself for any submission in your Agency, even if the submission is not assigned to you.

Create a Task

1. Open a submission to the Overview Screen. Click Assign Task in the section Tasks for this Submission.
2. From the drop down, select a Summary topic for the task.
3. Enter a description of the task, though this field is optional.
4. Set the Due Date, if needed. Choose the date by selecting the number of days from the drop-down list. Or, click a specific date on the calendar.
5. If desired, you can set a date for a reminder pop up message to appear in Snap. This pop up can be set to appear on or before the Task Due Date. You control the timing of the reminder pop us using options in the Choose a Reminder Date.
   - Set the timing of the reminder from the drop down, or
   - Select a specific date and time from the calendar icon.
6. If desired, check ‘Send email on reminder date’.
7. Click Assign. A window appears giving you options to send an email now to alert underwriting you’ve created a task. Place a check mark in the Assigned To line if you want the email to go out from Snap. Then click Yes to complete the Task assignment.
   
   Note: The Task Assignee and Task Assigner are both you right now. In a future release in Snap, you’ll have the ability to create tasks for other people in your agency and have an email notification option here.

8. The task, its due date and comments appear on the submission’s Overview tab as well as in the My Tasks section on the Home Page.
9. When the time comes, the Task reminder pops up within Snap. If you selected an email option, the email notice is also sent to you.

10. Everyone in your agency can view these tasks when they open a specific submission.

**Update or Resolve a Task**

1. From either the Home Page or within a submission, hover the cursor over the Task to enable the link to open the task. You will see the Modify button appear to the right, and you can click on the Task to view the details.

2. Enter your comments in the Resolution Notes area, as needed.

3. Select a new Due Date, choose a Reminder Date and click Update.

4. Or, if you’ve completed a Task, click Resolve.

5. To show completed Tasks for a submission, check Show Resolved Tasks.

*Note: Marking a Task as resolved will cancel the future pop-up and email.*

**Snooze a Task’s Reminder**

You can “snooze” the reminder for a later time and date.

1. When the Reminder pop-up appears on the Snap screen, click Snooze.

   *Note: Selecting Dismiss closes the Reminder without taking any action.*

2. Select a timeframe from the preset options, e.g. 1 hour, 1 day, 5 days.

3. Or, select Other to choose a specific date and time. The Reminder pop up automatically closes.
Step 3 - Complete

View your Proposal or Instant Quote

Review proposal

1. Open the submission and click the Proposals tab.
2. Double-click a Proposal Description to view the quote cover letter and details.
   - The Cover Letter and Quote appear as separate PDF documents in the Received Quote window.
   - For Instant Quotes, there is no separate cover letter.
   - Use PDF View tools to view, print or download.
   - Use Print All and Download All to retrieve all pages on all tabs of the Proposal PDF.
   - The premium shown excludes taxes, fees and assessments.

Request binding for an Instant Quote

1. The Begin Binding button is available on the Instant Quote proposal provided during the submit process.
2. Attach Loss Runs. For details see the section on page 40.
3. Complete Binding questions.
4. Click Bind or Request to Bind.
5. Agents with IQ Binding Authority receive a policy number immediately

Request Binding for all other Proposals

1. Open the submission and click View Proposal from I want to...
2. For accounts where there is only one Proposal, the proposal will open. For accounts with more than one proposal, double-click the accepted Proposal Description.
3. Click Request to Bind.
   - Underwriting is notified through Snap.
4. Snap will notify you of the issued policy number, and the account details are updated.

Withdraw the request to bind

1. Open the submission and click View Proposal from I want to...
2. The proposal will open. Click Withdraw Request. The proposal status returns to View Quote and Underwriting is notified.

Receive Policy Number when Underwriting binds the account

Receive an automatic email notice from Snap

1. Click the link in the email to start Snap.
2. Login to Snap.
3. You are directed to the updated item.

Locate a policy number within Snap

On the Home tab:
- Locate the status group: Pending Issuance/Issued
- Check the Submission column for the Policy Number

Within an individual account:
- Check the Overview tab for the Policy Number field

View Weekly Loss Runs

Weekly Loss Run reports will be available for each of your accounts beginning in the second month of coverage. The loss information updates on the weekend with the exception of the first weekend of each month.

1. Click Attachments in Collaboration Tools.
2. Select ICW Group Loss Run from the Type Filter.
3. Click the Loss Run link to open the most current Loss Run.
4. View or download the PDF report.
View Policy Documents

Other Policy documents are added to Snap the evening they are processed, and they include the policy contract, endorsements, invoices and cancellation and reinstatement notices. You can identify these attachments by the link icon following the Name.

1. Click Attachments in Collaboration Tools.
2. To shorten the list, select the applicable name from the Type Filter, such as Policy or Final Audit Invoice
3. Single Click the document name to enable the action buttons at the bottom of the window

![View, Open, Download buttons]

*Figure 27 - The action buttons will appear at the bottom of the window.*

4. Select the option to View, Open or Download the PDF document.
For Technical Issues
Contact Snap Support at 866.975.SNAP or email snapsupport@icwgroup.com.

For other assistance or Underwriting questions
Contact your local ICW Group Group branch Underwriting Team.