

Policy Validation ISG Platform Tutorial



A NOTE FROM ISG President, Brian Thornton

State Farm has partnered with Insurance Services Group of the Southeast, Inc. (ISG) to perform a validation of your gross sales and business operations, which will aid in determining the proper premium amount for the next renewal of your Business Owner's Policy. We are requesting that this information be provided through our secure online portal. Our goal is to make this process a smooth and easy one for you, and our staff is available to assist with any questions or issues you may have along the way. Our support staff can be reached using the contact information at the bottom of the notification letter.

The following documentation will walk through the process step-by-step.

We look forward to working with you!



01 Online Audit Login



Pin Number:

Pass Code:

The policy review notification will direct you to access ISG's secure portal at www.isg-webaudits.com. The notification will include a pin and passcode, unique to each policyholder, which will be entered to begin the process.

02 Welcome Screen

Upon logging in, the screen will show "Business Info" identifying policy information, a navigation bar with the steps to complete the review, and a session timer at the top right, which represents the time remaining before saving progress or advancing to the next step. Each time a section is completed, it will save progress through the section completed.

****Note – Throughout the screens as progress is made, the current section will show in blue, and completed sections will turn to green, updating the progress bar along the way.**

03 Contact Information

The initial tab will require input of contact name, phone number and e-mail address for the individual completing the request.

The next tab within the Business Info section is Insured Information. This section will pre-populate with any information ISG has on file for the insured. This section can be edited if there are changes. If no changes are needed, you can advance to the next tab.

04 Business Information

The screenshot shows the 'Description of Operations' tab in the Business Information section. The dashboard indicates 0% completion progress. The 'Description of Operations' tab is selected and highlighted in blue. Below the navigation tabs, there is a 'Next >' button and a section titled 'Description of Operations' with instructions: 'In this section, please provide a detailed description of your business operations. You may also enter additional notes to the auditor in this section.' A text area is provided for input.

The next tab in the Business Info section is the Description of operations. Please provide a detailed description of your business operations in this section.

05 Pre-Populated Form

The screenshot shows the 'Business Locations' tab in the Business Information section. The dashboard indicates 0% completion progress. The 'Business Locations' tab is selected and highlighted in blue. Below the navigation tabs, there is a 'Next >' button and a section titled 'Business Locations' with instructions: 'In this section, please verify all business locations. Please add, edit or delete locations in the below grid to reflect the business locations that were active during the policy period.' An 'Add' button is present above a table with columns: Location, State, Delete, Edit. One row is pre-populated with 'St. Petersburg', 'FL', 'Delete', and 'Edit'.

The last tab in the Business Info section is the Locations tab. This section will pre-populate with the locations provided to ISG by State Farm. Changes can be made to this section if locations need to be added or deleted.

Once verified, you will advance to the next section.

06 Sales Section

The screenshot shows the 'Sales Information' tab in the Sales section. The dashboard indicates 44% completion progress. The 'Sales Information' tab is selected and highlighted in blue. Below the navigation tabs, there is a 'Next >' button and a section titled 'Sales Information' with instructions: 'In this section please list your Gross Sales figures and applicable Sales adjustments for each column. You have completed this section when you have entered data for each row that appears below.' There are three radio button questions: 'Do you have sales tax?', 'Do you have returns on sales?', and 'Do you have freight charges?'. Below these is a table with columns: Sales Type, Code-Description, Sales, Sales Tax, Returns, Freight. The first row is pre-populated with 'Gross sales', '552 - Sheet Metal Work - Sho', and '250000'.

The Sales section will allow you to enter your sales information in the Sales Amount tab. Each row can be completed with the label identifying the sales type, if needed, the code description for the business stat classes endorsed on the policy, and the sales amount.

If there are amounts for sales tax, returns on sales, or freight charges, you will be able to unlock those columns by selecting the "yes" radio button for the corresponding type. Please note that only the gross sales are required to be entered for this program.

07 Verification

Dashboard
Completion Progress 44%
Insurance Carrier: State Farm
Policy #: SF-123500
Policy Type: General Liability
Audit Period: 7/1/2022 to 7/1/2023

Business Info Sales Misc Upload Docs Review
Finish each section from left to right. The section will turn green when complete. The selected section is blue.

Sales Amounts Verification

Next >

Sales Verification

Section Information:
In this section please fill in gross sales in the column listed below.

Please select one of the below documents you used as verification of your Sales information.
Most recently completed business tax return with accompanying schedules/forms

Sales: 250,000.00 Total

Verification Total	Sales Total	Difference
250000	250000	0

The next tab in the Sales section is the Verification tab. This will ask you to identify the source records used to calculate the sales entered on the prior screen.

For this program, we are limiting the records request to the most recently completed business tax return, so that should be the verification document selected and the amount from that return entered into the Verification Total box to confirm that the amounts match and identify possible entry errors prior to submission.

08 Verification Override

Next >
Override >

Sales Verification

Section Information:
In this section please fill in gross sales in the column listed below.

Warning: Your Sales verification amount differs from your reported Sales totals. If you are not able to correct the difference, then please provide an explanation for the difference in the box below and click "override" to continue.

Please select one of the below documents you used as verification of your Sales information.
Most recently completed business tax return with accompanying schedules/forms

Sales: 250,000.00 Total

Verification Total	Sales Total	Difference
275000	250000	25000

If the amount entered in the verification does not match the sales entered on the prior screen, a warning notification will alert you and provide an opportunity to correct the difference. You also have the option to "override" the error if you are unable to resolve it.

This helps to minimize frustration and will be corrected by ISG staff once submitted for review. Once this section is completed, you will advance to the next section.

09 Misc Section

Dashboard
Completion Progress 44%
Insurance Carrier: State Farm
Policy #: SF-123500
Policy Type: General Liability
Audit Period: 7/1/2022 to 7/1/2023

Business Info Sales Misc Upload Docs Review
Finish each section from left to right. The section will turn green when complete. The selected section is blue.

Miscellaneous Section

Next >

Audit Questions

- Yes No 1) Were there any changes in business operations or new locations not yet added to the policy during this policy period? If yes, please explain below.
- Yes No 2) Were there any foreign sales during this policy period? If yes, please explain below.
- Yes No 3) Were there any new legal entities that began operations during this policy period? If yes, please explain below.
- Yes No 4) Was there a change in business or mailing address during the policy period? If so, please explain below.
- Yes No 5) I have questions or concerns and would like an auditor or representative to contact me to discuss. My question or concern is regarding the following:

The "Misc" section contains some basic Yes/No questions for you to answer. Any "Yes" questions should be accompanied by an explanation in the text box below that section.

Once the questions are answered, you will advance to the next section to upload your back-up documentation.

10 Upload Back-up Documentation

Dashboard

Completion Progress Insurance Carrier: State Farm Policy #: SF-123500 Policy Type: General Liability Audit Period: 7/1/2022 to 7/1/2023

Business Info Sales Misc **Upload Docs** Review

Finish each section from left to right. The section will turn green when complete. The selected section is blue.

Next >

Upload Documentation

Section Information:

Below are files that are required to be uploaded to complete your audit.

- Most recently completed business tax return with accompanying schedules/forms
- *Other records may be requested if the records listed above are not available.

Uploading Files

To upload supporting documentation, please click the "Upload files" button, and after the upload is complete, you will see the uploaded file appear in the grid below. Note: You may upload one file at a time (do not exceed a file size of 7mb for a single file or a total of 12 files uploaded). If your files exceed the listed file size limits or file total limits, please contact us to arrange for a secure upload link. Acceptable file types include: PDF

Upload files

Below are the already uploaded files. You may click to view or delete uploaded files.

Delete File	File Name	File Type
Delete	Sample Tax Return Upload.pdf	Most recently completed business tax return with accompanying sched

Uploading...

Current File: Sample Tax Return Upload.pdf
 Total Size: 491.574 KB
 Uploaded Size: 491.574 KB

100%

Elapsed Time: 0:00:01
 Estimated Time: 0:00:00
 Speed: 478.185 KB/S

Please Select Document Type

Most recently completed business tax return with accompanying schedules/forms

OK

Once the back-up is uploaded successfully, you can click on "OK" above to clear the upload screen and then advance to the final review prior to submission. *In most cases, the only back-up documentation required is the most recently completed business tax return.*

****Note:** If there are any issues with the upload step (file size, etc.), you can email: SFBOP@isg-se.com or call 888-383-2966 and an ISG representative will assist in resolving the issue.

11 Review for Submission

Complete

You have completed all sections. Please review the next page and print a copy for your records. Please submit the audit by clicking on the green "Submit Audit" button at the top of this screen.

OK

State Farm

Log Out Save Request A Time Extension Agent Info FAQ Help

Print Page Return to Edit **Submit Audit**

Policy Information

State Farm
 Policy #: SF-123500
 Policy Type: General Liability
 Policy Period: 7/1/2022 to 7/1/2023
 Audited Period: 7/1/2022 to 7/1/2023

Contact Information

Brian Thornton
 bthornton@isg-se.com
 727-812-2424

Business Information

Sample Insured, Inc.
 Corporation
 bthornton@isg-se.com
 727-812-2424
 123 Main Street
 Saint Petersburg, FL 33703

Description of Operations:
 We operate as a custom sheet metal fabrication shop.

Policy Questions

Sales Information

Sales Type	Class Code	Sales	Sales Tax	Retains	Yr/Prd
Other sales	000	250,000	0	0	0
Class Code	Description				
0000	Other				
250,000.00	- Total Sales from workahort				
250,000.00	- Total Sales from verification				

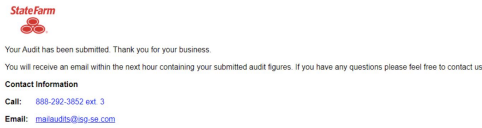
Verification Comments:
 Verification figures for sales search used sales figures.
 - Most recently completed business tax return with accompanying schedules/forms was used to verify sales figures.

Uploaded Supporting Documents

Documents:
 FILE: Sample Tax Return Upload.pdf

The final section is a review of the information you have provided. You can use the options at the top of this section to print the page for your records, return to edit any necessary sections if needed, and submit.

12 Final Submission



The final screen after the information is submitted will confirm submission and provide contact information for any questions that may arise. You will receive a confirmation email once the submitted file has been received by ISG. Please allow 24-hours for receipt of the confirmation email.

13 Navigation Bar



The navigation bar for the portal has options you may find helpful and are available on each screen. You can log out to complete the balance of information at a later date, you can save your progress at any time, request a one-time 30-day extension from the due date (you are required to provide an explanation regarding the need for the extension), access your agent's information, access FAQ's, and request ISG assistance with any question or issue you are experiencing.

14 Help Option

A screenshot of a "Help?" dialog box. The title bar says "Help?". The main content area contains the text: "Need help completing your audit?". Below this, it lists contact information: "Call: 888-383-2966" and "Email: SFBOP@isg-se.com". There are two lines of instructional text: "Please enter your question or comments into the box below and a representative from ISG will respond." and "Please allow up to 2 business days for a response.". Below the text is a large, empty rectangular text input field. At the bottom of the dialog box are two buttons: "Send" and "Cancel".

The "Help" option currently shows ISG's primary customer service phone number and email address for the mail audit group, and State Farm policyholders will also be assisted by ISG staff via these contact methods should they select the "Help" option from the toolbar. If a question is submitted via this section, the question will be routed to a representative that will assist within 1 business day.

15 Request An Extension

Request A Time Extension

Need more time to complete your Audit?

Please Read
If you need more time to complete your audit, please provide the reason below and click the "Extend Due Date" button.

The Current Audit Due Date reflects the original due date. The Extended Audit Due Date reflects your new due date.

Current Audit Due Date: 9/9/2023
Extended Audit Due Date: 10/9/2023

Please verify your email address
Email: bthornton@isg-se.com

Please verify your Name
Contact: Brian Thornton

Please fill in a reason you need more time to complete your audit

Requesting a time extension on the due date is a one-time option and will automatically extend for 30-days, should you need additional time for any reason.

16 Agent Contact Information

Agent Information

Sample Agent
Good Neighbor Agency
Address: 321 Beach Drive
City: Saint Petersburg
State: FL
Zip: 33703
Phone: 727-500-6000
Email: Sample@GNagency.com

Agency information can be accessed and will reflect the information as provided to ISG with the policy review order.

Thank you for your cooperation in completing your Business Owner's Policy Validation!

Help?

Need help completing your audit?

Call: 888-383-2966
Email: SFBOP@isg-se.com

Please enter your question or comments into the box below and a representative from ISG will respond.

Please allow up to 2 business days for a response.