



# Request Underwriting Approval

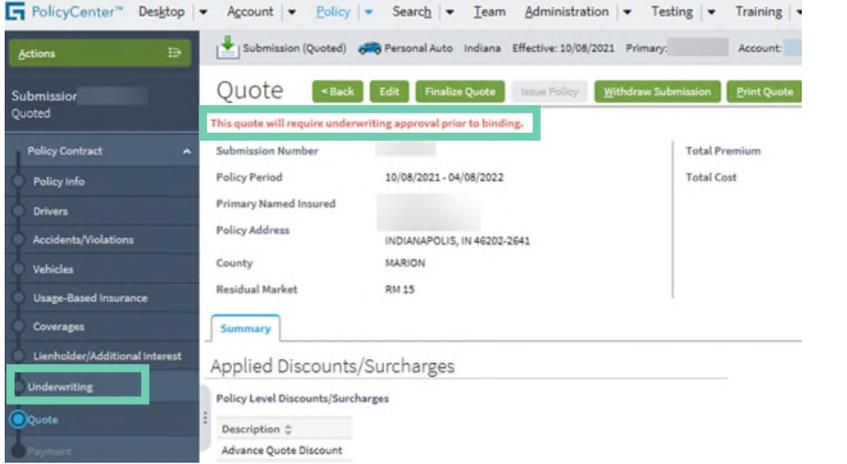
## Description and Background

When underwriting issues (rules) directly related to the change or submission (quote) are triggered, these issues (rules) block the bind and/or quote process and require approval in PolicyCenter. This job aid details how to request underwriting approval.

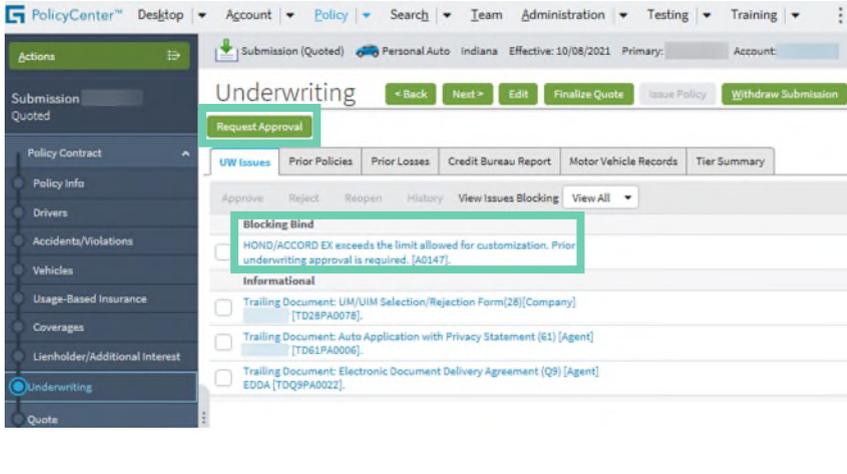
The steps outlined below are the same for policy submissions and policy changes that require underwriting approval. The Quote screen displays the message “This quote will require underwriting approval prior to binding.” Navigate to the Underwriting screen to view the reason that approval is required.

For Button definitions under **Activity Detail**, go [here](#).

## Step 1

Action	Screen
<p>On the <i>Quote</i> screen, when you receive the “This quote will require underwriting approval prior to binding” message:</p> <ul style="list-style-type: none"> <li>Select <b>Underwriting</b> from the menu on the left to review the reason underwriting approval is required.</li> </ul>	

## Step 2

Action	Screen
<p>On the <i>Underwriting</i> screen:</p> <ul style="list-style-type: none"> <li>Review the message in the <i>Blocking Bind or Blocking Quote</i> section (depending on the rule or rules triggered). In this example, the triggered rules are blocking the bind procedure. Specifically, the rule about the Honda Accord is blocking the submission from being finalized.</li> <li>Select <b>Request Approval</b> to request underwriter approval for the blocking bind/quote. At this point, you will land on the <i>UW Activity</i> screen.</li> </ul>	

## Step 3

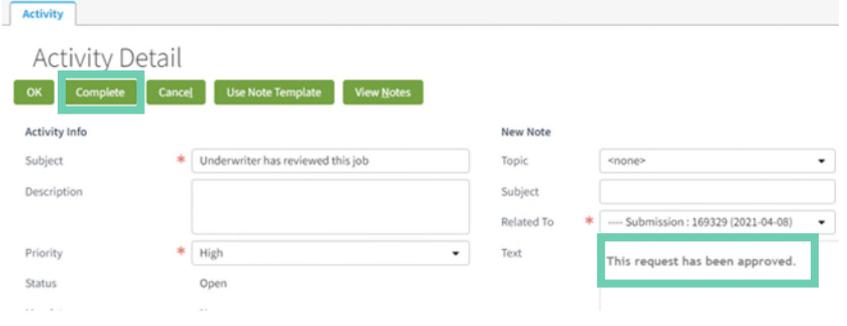
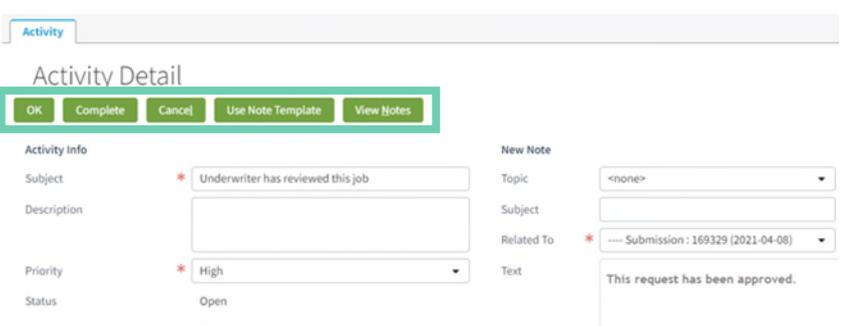
Action	Screen
<p>On the <i>UW Activity</i> screen:</p> <ul style="list-style-type: none"> <li>Complete the following fields:                             <ul style="list-style-type: none"> <li><b>Description:</b> enter “<b>Approval Needed</b>”</li> <li><b>Topic</b> (select from the dropdown menu, usually “<b>General</b>”)</li> </ul> </li> </ul> <p><b>Note:</b> If you need to provide additional information for Underwriting, please include it in the <b>Text</b> field.</p> <ul style="list-style-type: none"> <li>Select <b>Send Request</b>.</li> </ul>	

## Step 4

Action	Screen
<ul style="list-style-type: none"> <li>After the Underwriter has reviewed the activity and either approved or rejected the issue, they will send an activity in reply.</li> <li>On your Desktop, you will find the reply from the Underwriter under <b>My Activities</b>. You will complete the activity by selecting the hyperlink in the Subject column.</li> </ul>	



## Step 5

Action	Screen
<ul style="list-style-type: none"> <li>If the request has been approved, the block is lifted. Continue with quoting the submission or policy change.</li> <li>If Underwriting has declined the request, the submission or change will remain blocked. Withdraw the transaction and move on to other options.</li> <li>Either way, mark the UW Activity as <b>Complete</b>.</li> <li>If Underwriting asks a question or requests additional information, a new activity will need to be created to respond.</li> </ul>	
<p><b>!</b> Button Definitions under <b>Activity Detail</b>:</p> <ul style="list-style-type: none"> <li><b>OK</b>: Select if you have read/viewed the activity but have not acted upon it</li> <li><b>Complete</b>: Select if you have acted upon the activity and it is now closed</li> <li><b>Cancel</b>: Select to close the Activity Detail screen</li> <li><b>Use Note Template</b>: Select to use a template</li> <li><b>View Notes</b>: Select to bring up all the notes pertaining to this activity</li> </ul>	



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