

Lesson 14 Introduction to Underwriting Authority

Note: No lab for this lesson.

14.1 Reference

14.1.1 Underwriting authority definitions

Underwriting authority provides rules and an infrastructure to manage underwriting issues. Major components include:

- **Underwriting Issue** – A specific occurrence on a policy transaction where an underwriting condition was true.
- **Underwriting Rule** – Describes how the policy transaction is affected by underwriting issues and how issues can be approved. The rules include the condition which will raise an underwriting issue.
- **Authority Grant** – The ability to approve underwriting issues and to what degree.
- **Authority Profile** – A group of authorities that can be given to a user, allowing the user to approve the underwriting issues.

14.1.2 Underwriting issues in the user interface

1. Agent's view of UW Issues

The image shows the Risk Analysis page for an agent creating a policy through submission. The policy has one issue blocked at Quote and two issues blocked at Bind. The agent has the authority to approve the high-value vehicle and Primary Driver under 25 issues (available buttons) but cannot approve the Excluded Driver issue at Quote (grayed out). The agent must click the Request Approval button on the top of the page, so the underwriter can approve these issues.

The screenshot shows the Risk Analysis page with the following details:

- Header:** Risk Analysis, Back, Next, Quote, Save Draft, Versions, Close Options.
- Buttons:** Add Contingency, Request Approval (highlighted with a red circle labeled 1).
- Tabs:** UW Issues (highlighted), Contingencies, Prior Policies, Claims, Prior Losses, Motor Vehicle Records.
- Buttons:** Approve, Reject, Reopen, History, View Issues Blocking (Me).
- Issues:**
 - Blocking Quote:** Excluded Driver (grayed out).
 - Blocking Bind:** High-value vehicle (\$200,000.00).
- Buttons:** Approve, Reject (next to the High-value vehicle issue).

- a) **Request Approval** - Request approval from another user or underwriter. Takes you to the UW Activity screen where activity is created to review and approve issues on the policy. The UW Activity screen allows you to select how you would like PolicyCenter to assign the activity.

- b) **Approve/Reject** - Approves/Rejects the UW issue. Available depending on the agent and underwriter's permissions and authorities.

2. Underwriter's view of UW Issues

The screenshot shows the Risk Analysis page for the underwriter viewing the same submission after the agent requested approval. There are some additional buttons on the page for the underwriter. The buttons Lock for Review and Release Lock are mutually exclusive.

The screenshot displays the Risk Analysis page with the following interface elements:

- Top Navigation:** Back, Next, Quote, Save Draft, Versions, Close Options.
- Buttons:** Add UW Issue, Add Contingency, Request Approval, Lock for Review.
- Tabbed Navigation:** UW Issues (selected), Contingencies, Prior Policies, Claims, Prior Losses, Motor Vehicle Records.
- Action Buttons:** Approve, Reject, Reopen, History, View Issues Blocking (Me).
- Issue Details:**
 - Blocking Quote:** Excluded Driver (checkbox checked). Action buttons: Approve, Reject.
 - Blocking Bind:** High-value vehicle (checkbox checked). Value: \$200,000.00. Action buttons: Approve, Reject.

- **Lock for Review** - Lock the policy for underwriting review. The policy cannot be edited by the agent until the underwriter releases the lock. This choice appears if the user has the editlockoverride permission. After this button is clicked, users will see **Under UW Review** in the Info Bar, the Lock for Review button disappears, and the Release Lock button is displayed.
- **Release Lock** - Releases the policy back to the agent to view the quote and process the policy.
- **Add UW Issue** - Add an underwriting issue manually.
- The approval button for the Excluded Driver issue is now available since the underwriter has the authority to approve.

