Underwriting:
Reviewing and Responding To Underwriting Referrals

This document provides the steps to guide you to successfully review and respond to underwriting referrals.

- Reviewing Underwriting Referrals
- Responding to Underwriting Referrals

Key Benefits

AMsuite is American Modern's state-of-the-art software solution. It consolidates the policy administration, claims and data applications into one platform for all Personal Lines products.

From motorcycles to manufactured homes, users will benefit from the same functionality, flow and flexible navigation. In a nut shell, AMsuite will make it easier for you to do what you do best—serve customers.

Reviewing Underwriting Referrals

Before you can Respond to underwriting referrals, you'll need to review the referral. Log into AMsuite and you will be on the **My Activities** page. On this page, you can view all the activities assigned to you.

1. Click on **My Queues.** Select activities, click "assign selected to me". Go to **My Activities**.

2. Click the **Subject** of the activity, "Review and Approve" to view the **Activity Detail**. You can view **Activity Info** such as the **Escalation Date** and **Priority**.

3. Click **View Notes**. Here, you see the pertinent information about the Activity you are reviewing.

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4 Click Return to **Activity Detail**.

5 Click **OK** or **Complete** to close the **Activity Detail** tab.

Clicking **OK** removes it from view. **Complete** closes the Activity and removes it from both the policy view and your Activity queue.

6 Select **Documents** from the sidebar menu. There are two tabs, one for documents requiring signature, and one for other documents

On the **Documents** tab, you can view all the documents and photos uploaded that are related to the submission.

7 Review any pages of the policy file, pertinent to the reason for the underwriting referral (e.g. coverage page).

Responding to Underwriting Referrals

8 Click **Risk Analysis** from the sidebar menu.

9 To view the risks blocking issuance, select **View All** from the "View Issues Blocking" drop-down menu.

To ensure you can see all underwriting rules blocking issuance, change the default filter from "Me" to "View All".

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10 Click **Approve** or **Reject** located to the right of the issue.

If there are multiple issues and you want to approve or reject all, click the box next to "Blocking issuance" and that will mark all of them. Then click the approve button above.

11 Review the **Risk Approval Details** page and ensure that the risk is ready to be approved.

Click **Ok**. Please note that this page does not appear if you rejected the risk.

12 You can see that the risk has now been approved.

Please note that if you are rejecting the referral, it will show here that the risk is rejected instead of approved.

13 Click **Release Lock**.

14 Enter a description in the **Description** field. This is the **Activity** that will go back to the initial referrer.

15 Type "Approved Underwriting Referral" in the **Subject** field.

Enter in the reason you are approving, your name, and the date into the **Text** field.
This is the **Note** and will be a permanent record on the policy (do not enter NPPI or any sensitive info).

16 Click **Release**.

For questions about using AMsuite, contact American Modern's Customer Service Team @ 1-800-543-2644.