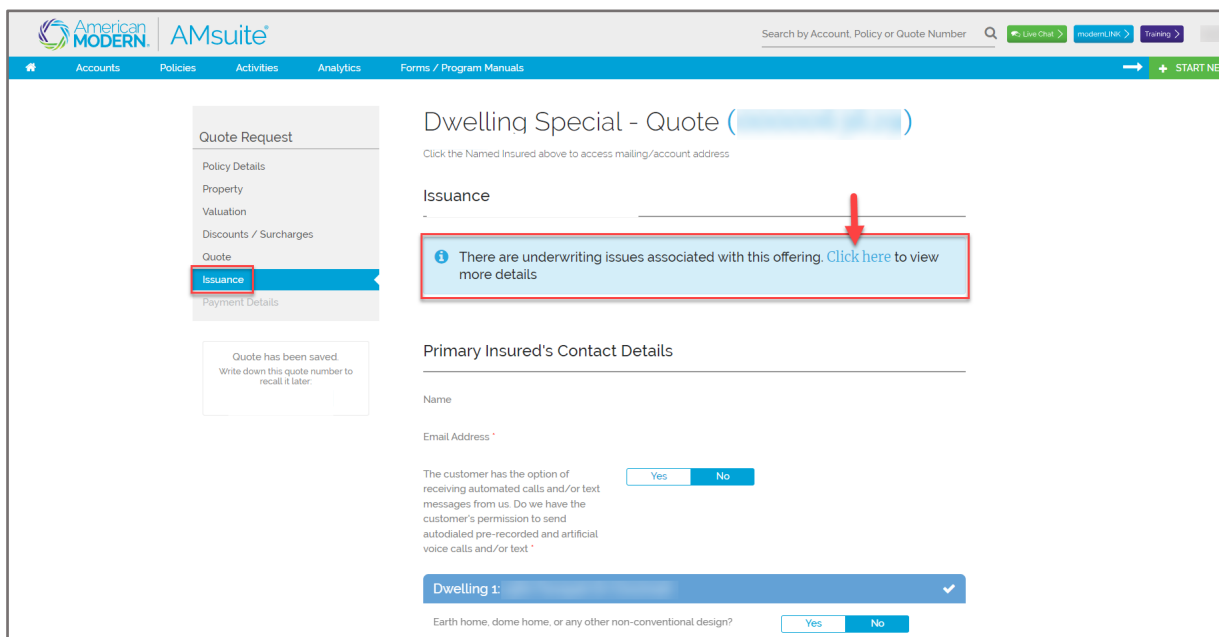


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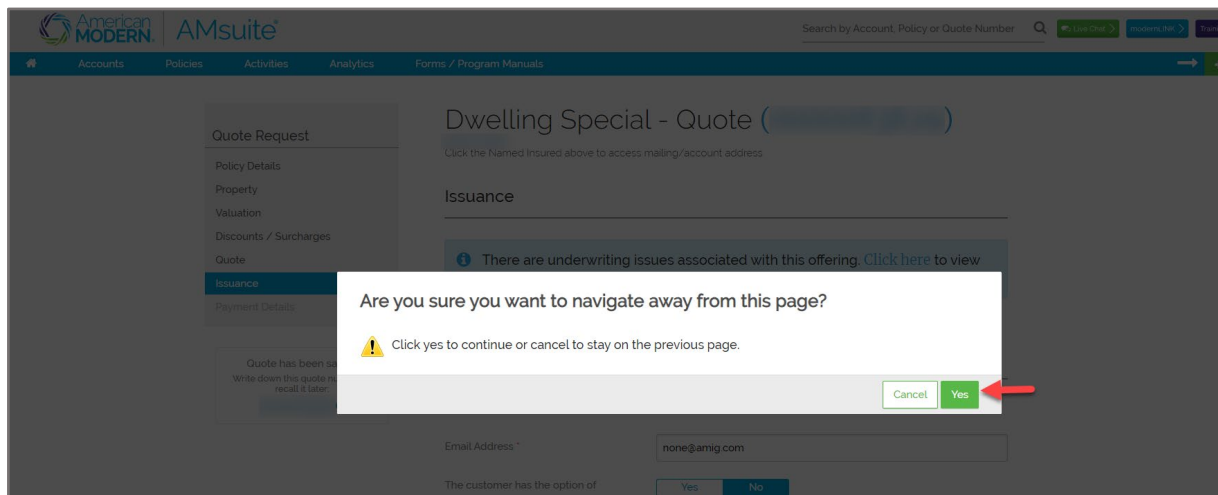
## Underwriting Referral Process

- 1 When quoting a risk, an underwriting rule that requires further review could be encountered. On the Issuance page a blue message that allows you to view more details will appear
- 2 Select Click Here to view



The screenshot shows the AMsuite interface for a 'Dwelling Special - Quote'. The left sidebar contains a menu with 'Issuance' selected. The main content area has a blue message box that reads: 'There are underwriting issues associated with this offering. [Click here to view more details](#)'. A red arrow points to this link. Below the message box, there are sections for 'Primary Insured's Contact Details' and a 'Dwelling 1' dropdown menu.

- 3 A message will appear "Are you sure you want to navigate away from this page?" Select Yes

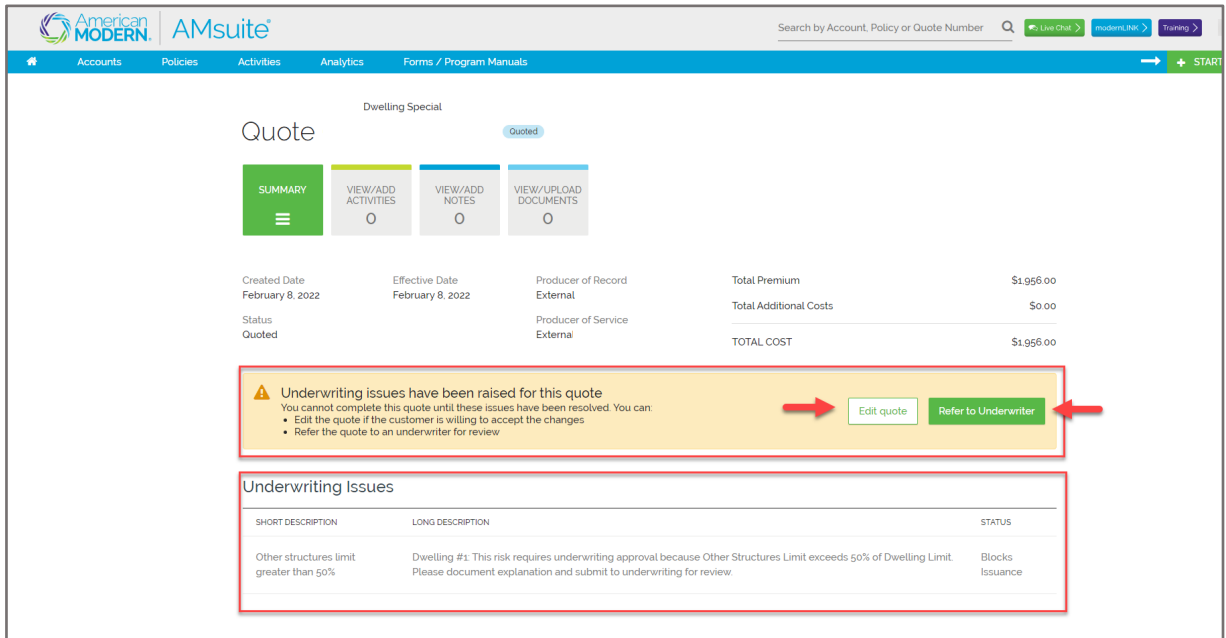


The screenshot shows the same AMsuite interface as the previous one, but with a confirmation dialog box overlaid. The dialog box contains the text: 'Are you sure you want to navigate away from this page?' and a warning icon. Below the text, it says 'Click yes to continue or cancel to stay on the previous page.' There are two buttons: 'Cancel' and 'Yes'. A red arrow points to the 'Yes' button.

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## Underwriting Referral Process

- 4 A box will show Underwriting issues have been raised for this quote the Underwriting Issues are shown below
- 5 You can either Edit the quote to make it within the guidelines or refer to Underwriting for further review



Quote

Created Date: February 8, 2022 | Effective Date: February 8, 2022 | Producer of Record: External | Total Premium: \$1,956.00

Status: Quoted | Producer of Service: External | Total Additional Costs: \$0.00 | TOTAL COST: \$1,956.00

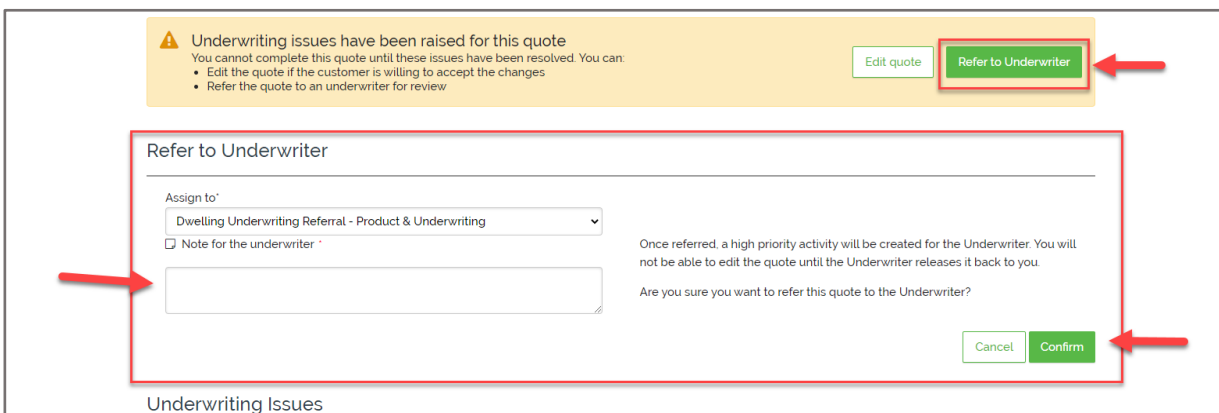
**Underwriting issues have been raised for this quote**  
 You cannot complete this quote until these issues have been resolved. You can:

- Edit the quote if the customer is willing to accept the changes
- Refer the quote to an underwriter for review

[Edit quote](#) [Refer to Underwriter](#)

SHORT DESCRIPTION	LONG DESCRIPTION	STATUS
Other structures limit greater than 50%	Dwelling #1: This risk requires underwriting approval because Other Structures Limit exceeds 50% of Dwelling Limit. Please document explanation and submit to underwriting for review.	Blocks Issuance

- 6 When Refer to Underwriting is selected a box will open, place the request for an exception to the rule here. Noting as much detail as possible to assist the Underwriting Authority with their decision. Assign to will default to your Underwriting Authority. Select confirm to submit for review



**Underwriting issues have been raised for this quote**  
 You cannot complete this quote until these issues have been resolved. You can:

- Edit the quote if the customer is willing to accept the changes
- Refer the quote to an underwriter for review

[Edit quote](#) [Refer to Underwriter](#)

**Refer to Underwriter**

Assign to:  
 Dwelling Underwriting Referral - Product & Underwriting

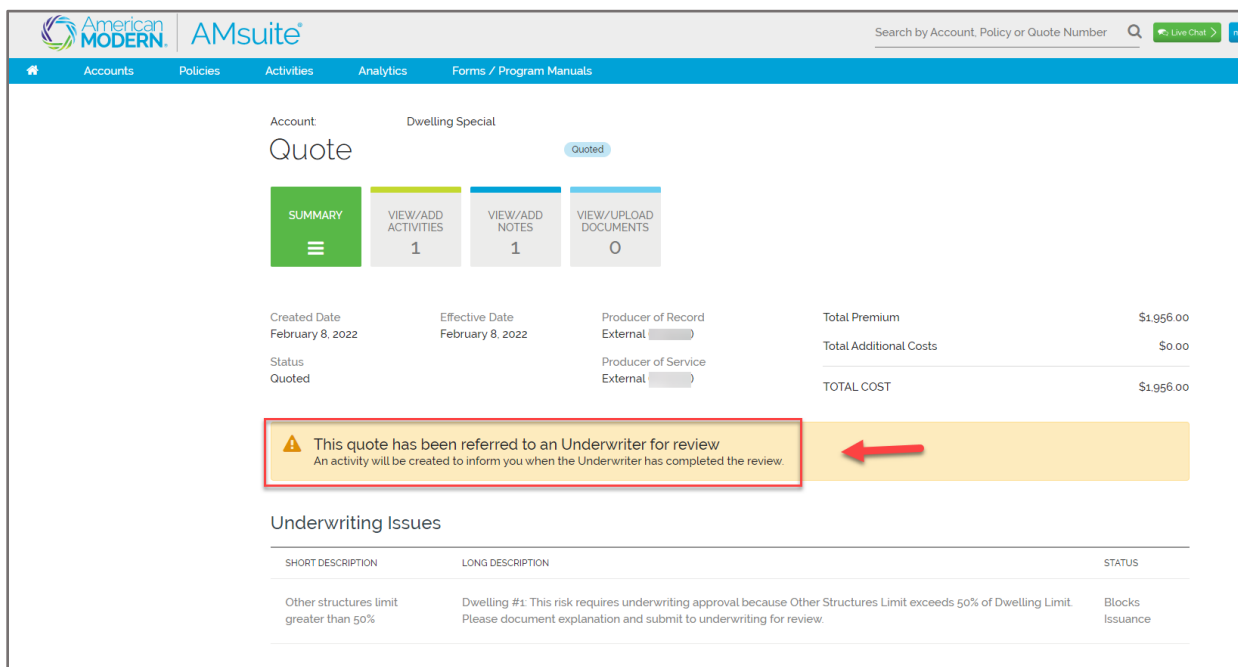
Note for the underwriter \*

Once referred, a high priority activity will be created for the Underwriter. You will not be able to edit the quote until the Underwriter releases it back to you.

Are you sure you want to refer this quote to the Underwriter?

[Cancel](#) [Confirm](#)

- Once submitted a message will appear that the risk has been referred to Underwriting for review. At this point, the quote can be closed. A response from Underwriting will be received by the end of the next business day (8 PM EST) via Activity



Account: Dwelling Special

Quote Quoted

SUMMARY | VIEW/ADD ACTIVITIES (1) | VIEW/ADD NOTES (1) | VIEW/UPLOAD DOCUMENTS (0)

Created Date February 8, 2022	Effective Date February 8, 2022	Producer of Record External	Total Premium \$1,956.00
Status Quoted	Producer of Service External	Total Additional Costs \$0.00	TOTAL COST \$1,956.00

**Warning:** This quote has been referred to an Underwriter for review. An activity will be created to inform you when the Underwriter has completed the review.

**Underwriting Issues**

SHORT DESCRIPTION	LONG DESCRIPTION	STATUS
Other structures limit greater than 50%	Dwelling #1: This risk requires underwriting approval because Other Structures Limit exceeds 50% of Dwelling Limit. Please document explanation and submit to underwriting for review.	Blocks Issuance

After reviewing the referral, the Underwriter will respond via Activity.

If the exception request is approved, please proceed to issuance.

If the Underwriter requires additional information for consideration, upload the requested documentation or respond by note. **The quote must be resubmitted for review once the required information is added.**

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## Underwriting Referral Process

### Activity Email

**From:** AMIG Activity Notification <[noreply-activity@amig.com](mailto:noreply-activity@amig.com)>

**Subject:** American Modern AMsuite Activity for Policy xxx requires action - "Underwriter has reviewed this job"

Your action is required by 02/16/2022.

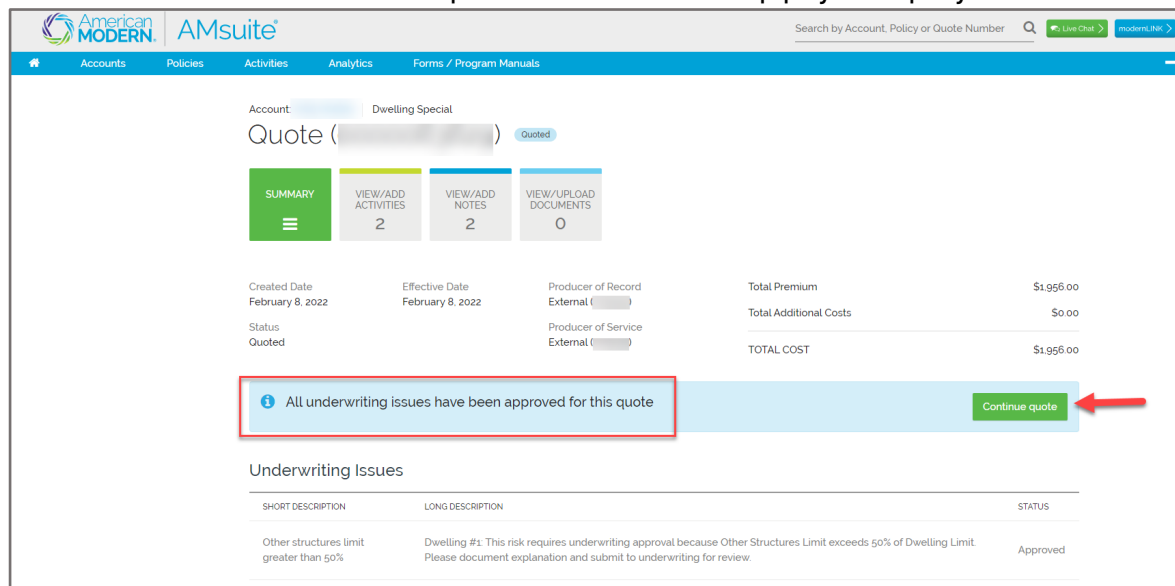
An AMsuite Activity "Underwriter has reviewed this job" has been assigned to you for a policy or submission belonging to applicant. Please log into American Modern AMsuite via modernLINK to review the complete description and take the appropriate follow up action(s) by 02/16/2022.

This email is an automated notification. Please do not reply.

## Completing and Binding the Quote

- 8 If the Underwriting authority has approved the request for an exception, you will need to apply payment to finish the quote. From the Summary page you will see a blue box that has the message that All Underwriting Issues have been approved for this quote.

Select Continue to complete the Quote, apply the payment to bind



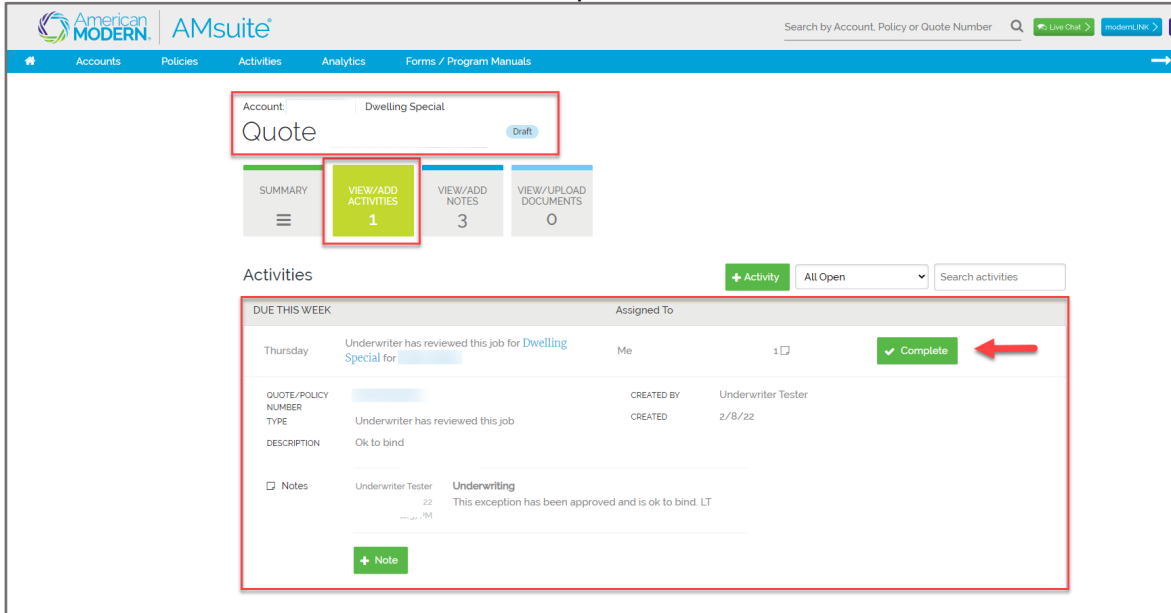
The screenshot shows the AMsuite interface for a quote. At the top, there is a search bar and navigation tabs for Accounts, Policies, Activities, Analytics, and Forms / Program Manuals. The main content area displays the quote details for 'Dwelling Special'. A summary table shows 2 activities, 2 notes, and 0 documents. Below this, a table lists key information: Created Date (February 8, 2022), Effective Date (February 8, 2022), Producer of Record (External), and Total Premium (\$1,956.00). A blue box with a red border contains the message: 'All underwriting issues have been approved for this quote'. To the right of this box is a green 'Continue quote' button, which is pointed to by a red arrow. Below the message box, there is a section for 'Underwriting Issues' with a table listing the issue description and its status.

SHORT DESCRIPTION	LONG DESCRIPTION	STATUS
Other structures limit greater than 50%	Dwelling #1: This risk requires underwriting approval because Other Structures Limit exceeds 50% of Dwelling Limit. Please document explanation and submit to underwriting for review.	Approved

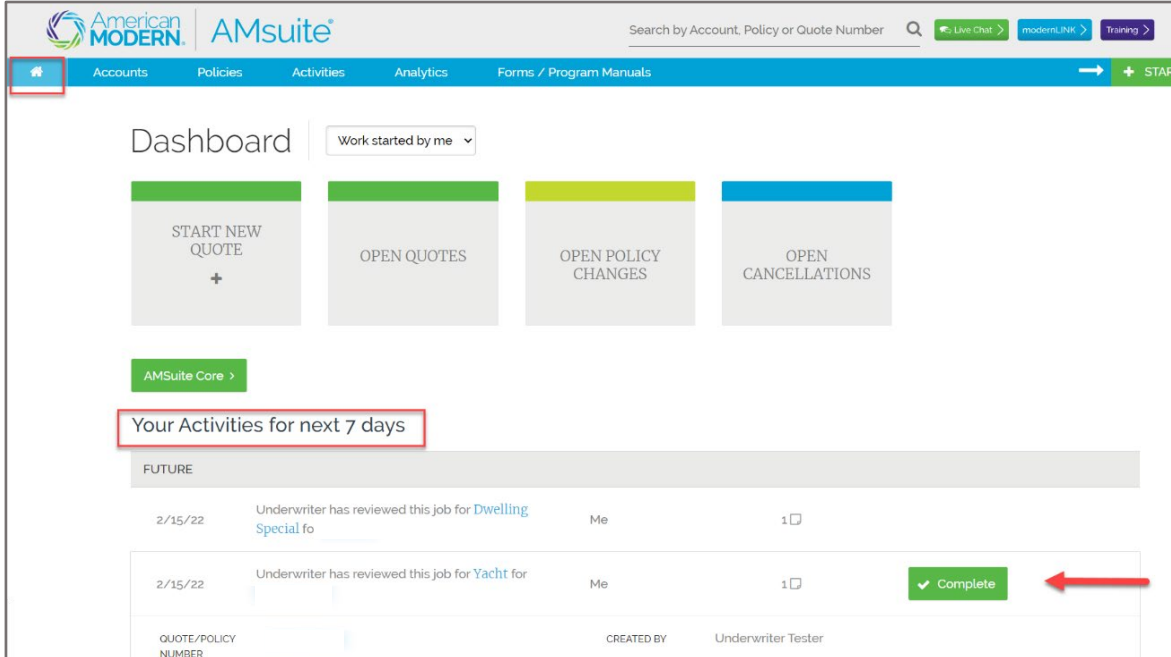
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## Underwriting Referral Process

- 9 To Complete the Activity and remove from the list, select Complete from within the Activity or from the Home Page list of Activities, select Complete



The screenshot shows the AMsuite interface for a quote titled "Dwelling Special". The quote is in a "Draft" state. Below the quote details, there are three buttons: "VIEW/ADD ACTIVITIES" (with a count of 1), "VIEW/ADD NOTES" (with a count of 3), and "VIEW/UPLOAD DOCUMENTS" (with a count of 0). The "VIEW/ADD ACTIVITIES" button is highlighted with a red box. Below this, the "Activities" section is visible, showing a table of activities. The first activity is "Underwriter has reviewed this job for Dwelling Special for" on Thursday, assigned to "Me". A green "Complete" button is visible next to this activity, with a red arrow pointing to it. Below the activity table, there are details for the activity, including the quote/policy number, type, description, and notes. A "Note" is present: "Underwriter Tester Underwriting This exception has been approved and is ok to bind. LT".

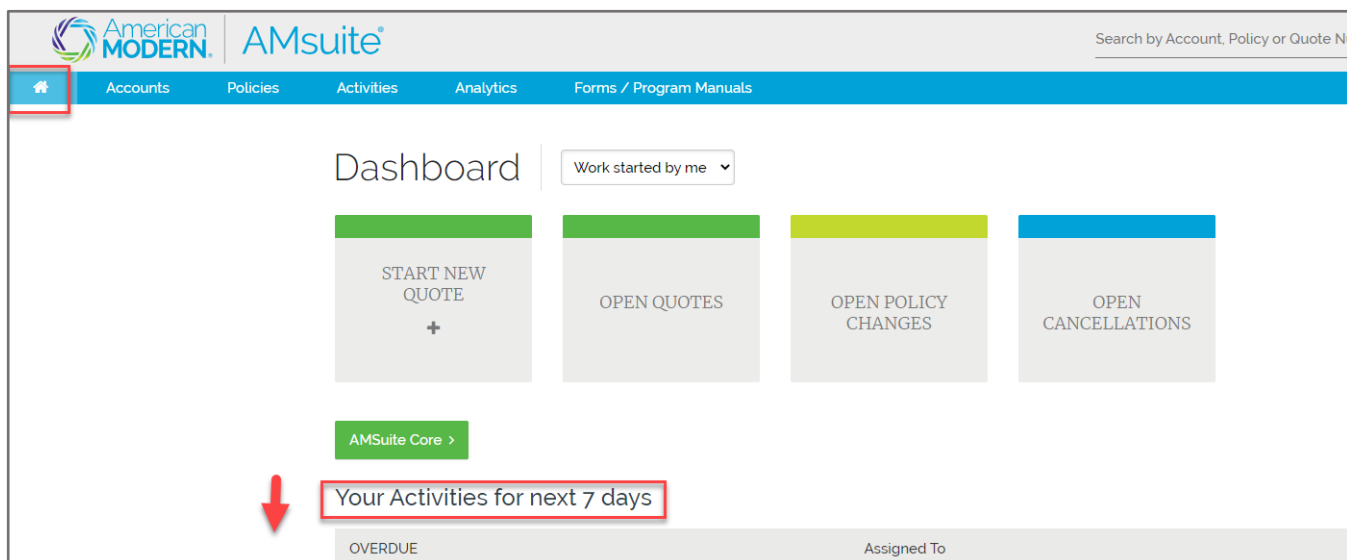


The screenshot shows the AMsuite Dashboard. The dashboard includes a "Work started by me" dropdown menu and four main action buttons: "START NEW QUOTE", "OPEN QUOTES", "OPEN POLICY CHANGES", and "OPEN CANCELLATIONS". Below these, there is a "Your Activities for next 7 days" section. This section shows a list of activities. The first activity is "Underwriter has reviewed this job for Dwelling Special fo" on 2/15/22, assigned to "Me". The second activity is "Underwriter has reviewed this job for Yacht for" on 2/15/22, assigned to "Me". A green "Complete" button is visible next to the second activity, with a red arrow pointing to it. Below the activity list, there are details for the activity, including the quote/policy number and the creator "Underwriter Tester".

The Activities can be viewed in different ways. The following pages will show you how to view and complete Activities.

## Viewing Activities from the Dashboard

- 1 From the Home Page of AMsuite, view Activities by scrolling down the screen



The screenshot shows the AMsuite dashboard interface. At the top, there is a navigation bar with tabs for 'Accounts', 'Policies', 'Activities', 'Analytics', and 'Forms / Program Manuals'. The 'Activities' tab is selected. Below the navigation bar, the dashboard displays several cards: 'START NEW QUOTE +', 'OPEN QUOTES', 'OPEN POLICY CHANGES', and 'OPEN CANCELLATIONS'. A red box highlights the 'Activities' tab in the navigation bar. A red arrow points to the 'Your Activities for next 7 days' section, which is also highlighted with a red box. Below this section, there are columns for 'OVERDUE' and 'Assigned To'.

- 2 Activities will be in due date order, select the plus + symbol to open the Activity



The screenshot shows a list of activities. The first activity is 'DUE TOMORROW' and the second is 'DUE THIS WEEK'. Red arrows point to the 'DUE TOMORROW' and 'DUE THIS WEEK' headers. The 'DUE THIS WEEK' activity is expanded, showing details: 'Thursday', 'Underwriter has reviewed this job for Dwelling Special for [redacted]', 'Me', and '1'. A red arrow points to the plus sign (+) icon in the bottom right corner of the activity card.

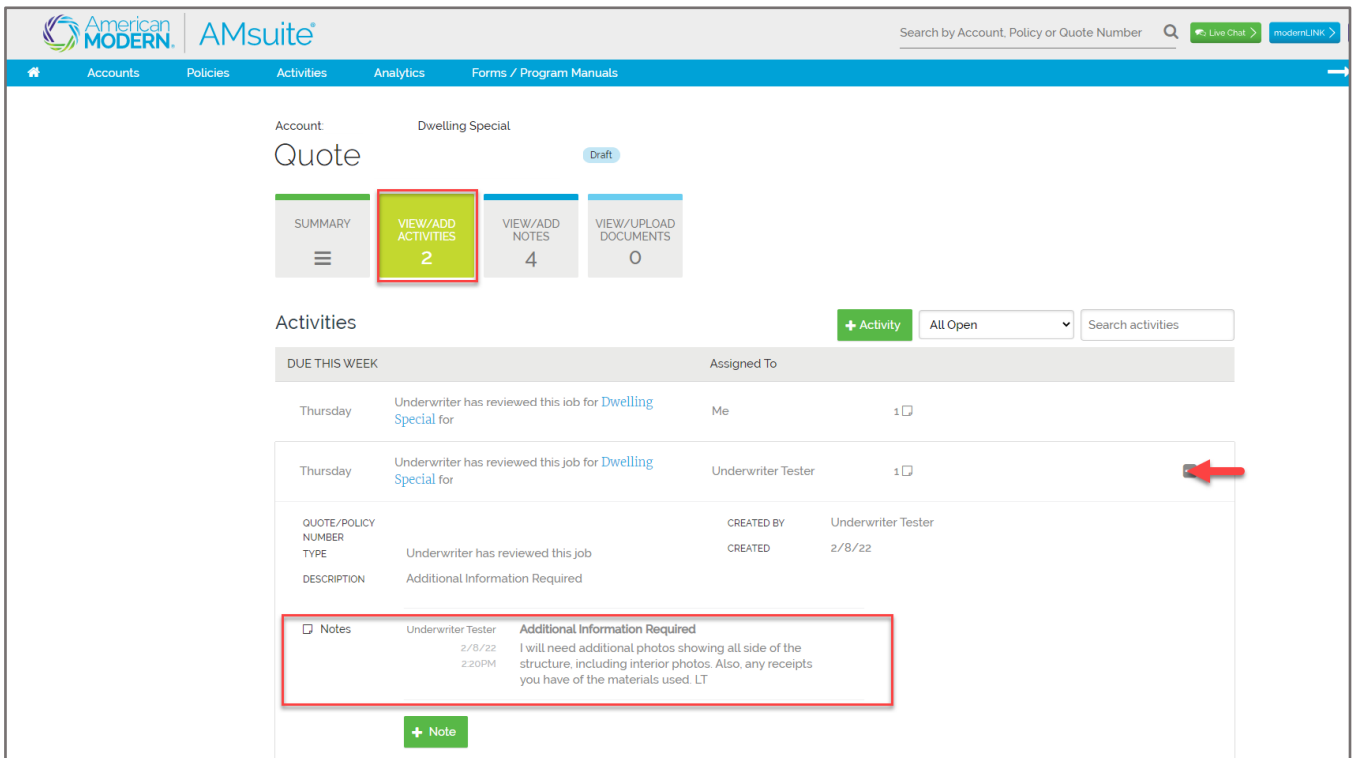
## Viewing Activities from within a policy or quote

3 Activities can also be viewed from within the policy or quote by selecting the View/Add Activities Tile

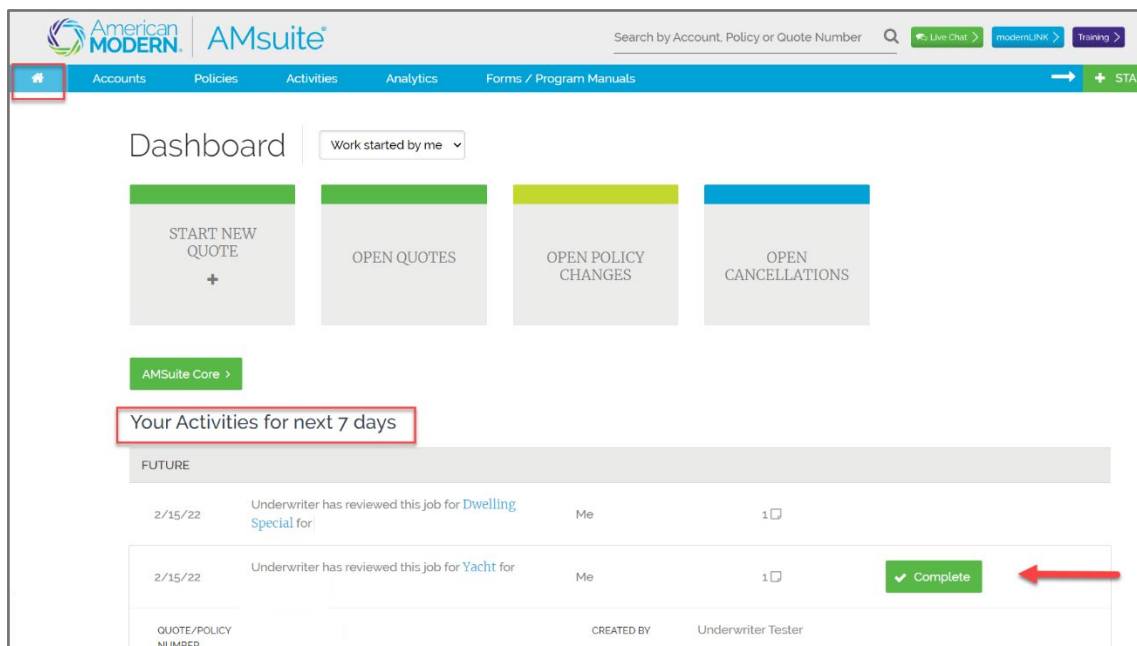
The Activities will display on the screen

Select the plus + symbol to expand the activity to read or add a note

If you need to create an Activity, select the green Activity Tile.



- To Complete the Activity and remove from the list, select Complete from within the Activity or from the Home Page list of Activities, select Complete



Dashboard

Work started by me

START NEW QUOTE +

OPEN QUOTES

OPEN POLICY CHANGES

OPEN CANCELLATIONS

AMSuite Core >

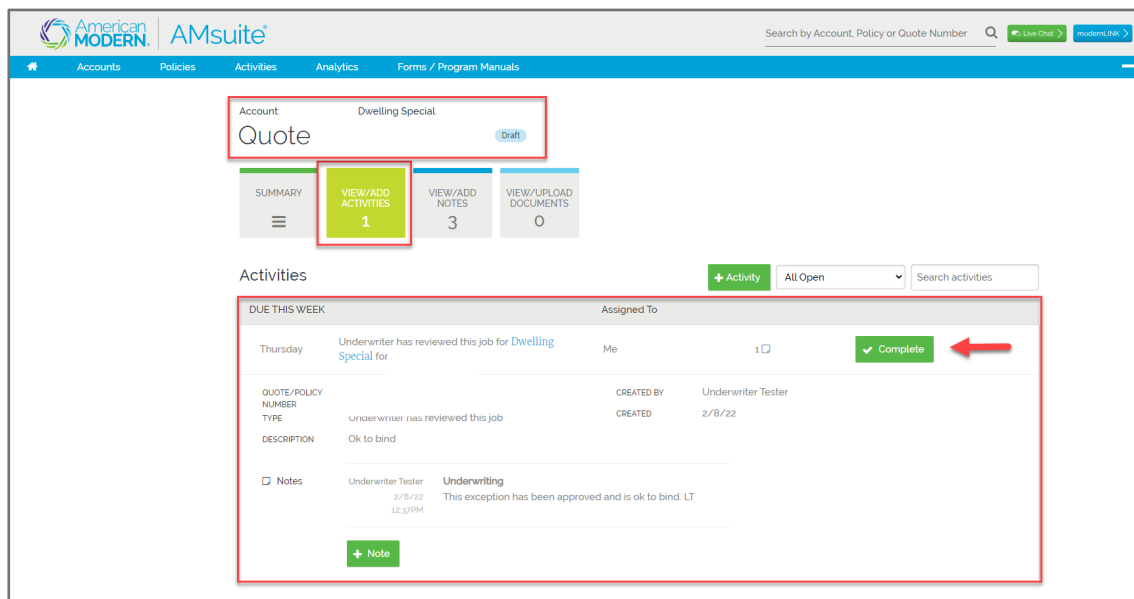
Your Activities for next 7 days

FUTURE

2/15/22	Underwriter has reviewed this job for Dwelling Special for	Me	1	
2/15/22	Underwriter has reviewed this job for Yacht for	Me	1	<input checked="" type="checkbox"/> Complete

QUOTE/POLICY NUMBER

CREATED BY Underwriter Tester



Account Dwelling Special

Quote Draft

SUMMARY

**VIEW/ADD ACTIVITIES 1**

VIEW/ADD NOTES 3

VIEW/UPLOAD DOCUMENTS 0

Activities + Activity All Open Search activities

DUE THIS WEEK

Assigned To

Thursday	Underwriter has reviewed this job for Dwelling Special for	Me	1	<input checked="" type="checkbox"/> Complete
----------	--	----	---	--

QUOTE/POLICY NUMBER

TYPE Underwriter has reviewed this job

DESCRIPTION Ok to bind

CREATED BY Underwriter Tester

CREATED 2/8/22

Notes

Underwriter Tester Underwriting

2/8/22 12:37PM

This exception has been approved and is ok to bind. LT

+ Note



## Helpful Hints

- When quoting, if you receive a message that your quote requires Underwriting Review
  - Edit quote to make it eligible or
  - Submit the quote to your Underwriting Authority for further review via an Activity
  
- The Underwriter reviews the quote, the exception request, and will either approve or decline the request for an exception.
  - The Underwriter may request additional information with the decline to review further
  - The Underwriter will respond through an Activity by the end of the next business day after submission (8 PM EST)
  
- An email notification will be sent advising of an Activity
  
- View the Activity if approved, complete the quote or policy change
  
- Mark the Activity Complete to remove from your list of Activities

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