



Referral Steps	Non-Referred Steps
Quote in “Draft” status	Quote in “Draft” status
UW Results – Review action items	UW Results – No action items
 Refer Click the Refer button (top left-hand corner). This will send submission to Underwriting. You will receive a confirmation email with instructions. You must have submission rated “Price Indication” before you can click “Refer”. <i>(Price Indication under Coverage Sum tab)</i>	 Quote Click: Quote button – top left on system tool bar. You must have submission rated “Price Indication” before you can click “Quote”. <i>(Price Indication under Coverage Sum tab)</i>
Your quote is now in the Referred status	Quote is now in Quoted Status. <ul style="list-style-type: none"> ➤ Cloning functionality ➤ Quote letter/Installment breakdown under documents. ➤ Finalized button is available for binding and payment process
	NEVER click “Finalized” until ready to pay invoice.

Speed up underwriting

1. 3 full years of loss runs are required up-front with 2+ claims – Must be dated within 60 days – Must be on carrier issued paper
2. 3 full years of loss runs required up-front if premium is \$100k+
3. 3 full years of Property and Liability are required within 30 days of binding when a building is owned. Upload in advance and avoid potential DNOC.
4. **An Excel spreadsheet with 2+ buildings/locations are required – cannot accept ACORD forms**
 - a. New program allows them up upload the excel spreadsheet and complete their analysis quicker