

Guide to Underwriting Best Practices

At Berkley One, our goal is to enable agents to obtain approval instantaneously through NEO for many of your clients and quotes. When further underwriting approval is needed, the below tips will allow our team to respond in a timely and complete manner.

✔ **Verify eligibility**

Please check eligibility before you quote. Our [map of active states](#) can be found in the portal and highlights the active states in our current footprint and the available coverages in those states. You'll also find state specific underwriting guidelines and strategies in the [resources](#) section of the agency portal. Right at your fingertips, the map of states and the underwriting guidelines can help you quickly determine if an account qualifies.

✔ **In advance of underwriting approval, make sure the system has generated a premium for each quote, and that all warning messages have been cleared**

If ever you run into issues during quoting, we encourage you to refer to our training and self-help resources available on the Agent Portal. Our PriorityOneSM Service Team is also available via chat or phone to assist.

Tip: Address these common issues that slow down underwriting approval and you'll be ahead of the curve:

- Assign drivers to losses
- Include unit number for a condo
- For loss details: describe the cause of loss, where it occurred and if any post-loss mitigation was put in place
- Provide client details (e.g. what they do for a living, are they new to the agency, etc.)

✔ **Review for underwriting rule messages prior to submitting**

Our system-based underwriting functionality is your agency binding authority. **If a quote doesn't have any underwriting or warning messages indicating that approval is needed, it is approved.** When present, underwriting rule messages will allow you to understand why a quote is requiring further underwriting review, so that you are able to understand what your underwriter will be focusing on. Use our updated [Neo Guide - Underwriting Approval and 'Submit for Review'](#) and new [Neo Guide - Subscriptions, Tasks and Email Notifications](#) to ensure that you are receiving underwriting approval messages quickly and efficiently.

✔ **Include any underwriting information with your approval request**

- Customer or Quote # (specific to the lines requiring approval when possible)
- Underwriting messages for which you are seeking approval
- Loss details or information (important when underwriting rule messages are referring to underwriting due to loss history)
- Elevation Certificates or Wind Mitigation Reports
- Prior carrier inspections

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