

## Neo Guide – Underwriting Approval and ‘Submit for Review’ Step By Step Instructions

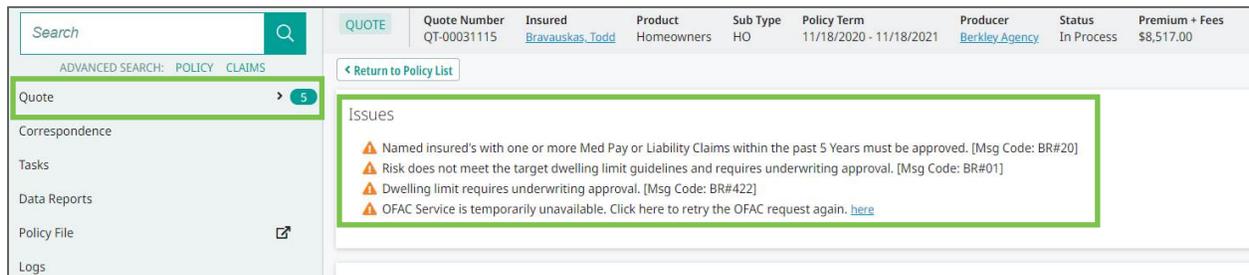
Speed matters and this guide can help you find the fastest way receive underwriting approval and issue a policy. Use these steps to advance a quote to review and work quickly and efficiently with your Berkley One underwriter.

### Step 1: Clear “Errors”

Errors appear in Neo with **red exclamation marks** and occur when an item does not meet underwriting guidelines or there are incomplete fields or errors in entry.

### Step 2: Complete quote and address ‘Issues’

Issues appear with an **orange warning sign** next to them.



The screenshot shows the Neo system interface for a quote. The quote details are as follows:

QUOTE	Quote Number	Insured	Product	Sub Type	Policy Term	Producer	Status	Premium + Fees
	QT-00031115	Bravauskas, Todd	Homeowners	HO	11/18/2020 - 11/18/2021	Berkley Agency	In Process	\$8,517.00

The 'Issues' section is highlighted with a green box and contains the following items:

- Named insured's with one or more Med Pay or Liability Claims within the past 5 Years must be approved. [Msg Code: BR#20]
- Risk does not meet the target dwelling limit guidelines and requires underwriting approval. [Msg Code: BR#01]
- Dwelling limit requires underwriting approval. [Msg Code: BR#422]
- OFAC Service is temporarily unavailable. Click here to retry the OFAC request again. [here](#)

### Important Notes:

- Using the example above, there are 4 issues at the quote level. Each of these require approval by the Underwriter and would need to be submitted for review.
- To see and address each issue within the quote, select link next to the warning sign in the list of ‘Issues’ to go to the appropriate screen OR use the left side navigation to select the issue.
- Any issue that does not require underwriting approval will have a link next to it, taking you to the place in the quote that you can address the issue.
- If you’ve completed the quote, cleared all warning messages and there are no ‘Issues’, YOUR QUOTE IS APPROVED. You do not need to contact your underwriter for approval on that specific quote. Please go to Step 4 for guidance to issue the policy(s).**

### Step 3: 'Submit for Review' Function

The **'Submit for Review'** function in Neo enables you to request review of a quote through Neo versus an email to the underwriter. It also allows the ability for the underwriter to reply via Neo instead of by email.

- a) From the **Customer Information** screen and **Customer Policy List** screen within a quote select the **'Submit for Review'** button.

The screenshot shows the 'CUSTOMER' information screen. At the top, there are fields for Customer Name (CRAIG, ELLIOT), Entity Type (Individual), Customer Number (6921), and Tax ID. Below this is a navigation bar with buttons: 'Return to Customer Search', 'SUBMIT FOR REVIEW' (highlighted with a green box), 'SAVE', 'NEW QUOTE', 'DISCARD CHANGES', and 'VIEW NOTES'. The main section is titled 'Customer Information' and contains several dropdown menus and text input fields: 'Named Insured Type\*' (Individual), 'VIP Level', 'Underwriting' (Not Reviewed), 'Sales' (Not Reviewed), 'Client' (Reason Client Didn't Choose B1), 'Individual' (Individual), 'First\*' (ELLIOT), 'Middle', 'Last\*' (CRAIG), 'Suffix', 'DOB\*', 'SSN', and 'Marital Status\*'. There are also empty input fields for these fields.

The screenshot shows the 'CUSTOMER' information screen, similar to the one above. The main section is titled 'Customer Policy List'. There is a checkbox for 'Include Closed Quotes'. Below this is a table with columns: Number, Type, State, Product, Description, Inception Date, Expiration Date, Premium, and Status. The 'SUBMIT FOR REVIEW' button is highlighted with a green box. Other buttons in the navigation bar include 'NEW QUOTE', 'VIEW NOTES', and 'MORE'.

- b) When you select **'Submit to Review'**, a pop-up box appears providing the opportunity to add a note to the request. Provide any questions or information you want to submit to the underwriter and select **'OK'**.

**Tip:** Provide good information in your note to the underwriter to help advance the review:

- 1) Assign drivers to losses
- 2) Include the unit number for a condo
- 3) Provide thorough loss details including cause of loss, where it occurred and any post-loss mitigation efforts
- 4) Share client details such as occupation and their history with the agency

The screenshot shows the Neo interface with an 'ASK A QUESTION' pop-up box. The pop-up box has a title bar with a close button (X) and a text input field labeled 'Question to Underwriter\*'. Below the input field is an 'OK' button. The background shows the 'Customer Policy List' screen with the 'SUBMIT FOR REVIEW' button highlighted. The top navigation bar includes: Home, Quote/Policy, Billing, Claims, Payables, Commission, Cabinets, Operations, Accounting Reports, and S.

- c) The underwriter will receive a task in Neo to review the submitted quote(s). Completed quotes with pertinent underwriting information will typically be returned by underwriting within 24 hours.
- d) The underwriter will review the quote, add notes if applicable, and 'Reply to Review' in Neo.

- e) When the underwriter has completed their 'Reply to Review' and marked the task as complete, you will receive a Neo task with the underwriter's response. The task you receive will have a description of "**New Business Reply to review for [Client # - Client Name]**". You can then advance the quote.

#### Step 4: Move to Issuance

Once you have approval of the quote(s), you can move to issuance. Use the '**Neo Guide – Issuing a Policy**' for the steps to bind and issue.

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#### Important notes about underwriting approval

1. The process of '**Submit for Review**' (agent) and '**Reply to Review**' (underwriter) is a more efficient exchange which occurs in Neo. This process will save you time and advance a quote to issuance in the most efficient manner.
2. If your underwriter approves a quote via email or phone, it will still have to be referred at issuance. See **Step 4** above.
3. Setting up Neo Subscriptions will ensure that you receive an email notification as soon as the underwriter has approved the policy for issuance. See the **Neo Guide – Subscriptions, Tasks and Email Notifications** for guidance.
4. State specific underwriting guidelines are available in the Agency Portal.

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