PERSONAL LINES

ENDORSEMENT WORK FLOW & PROCEDURES

CSR identifies or receives a request for policy change from the insured or a **Producer**. Obtain telephone approval from underwriter. Confirm that the insured clearly understands the ramifications of the request.

NOTE: *If the insured is requesting a reduction in coverage, increase in deductible, or the elimination of an exposure, have the insured provide the request in writing <u>BEFORE</u> the change is processed.*

Access and update **client**/policy information on the **(SYSTEM NAME)** system..

Document policy *file* accordingly and indicate that endorsement is pending. ***Note in customer notepad the basis of the conversation with the insured.***

CSR completes **Change Request** form.

Mail Change Request to company and copy and **letter** to insured and additional interest. **CSR** to **Suspense** change request for 30 days.

Upon receipt of endorsement, review for accuracy and completeness..

If endorsement is not accurate or complete, **CSR** prepares another **letter** of request for correction and repeat the endorsement process

Modify **suspense** for 30 days pending receipt of correction.

Generate cover **letter**, attach to the endorsement and mail to insured and additional interests.

Attach endorsement to the policy.

CSR documents the endorsement number on the appropriate policy section on the **(SYSTEM NAME)** system and acknowledges **suspense**.