



UNDERWRITING APPLICATION V1.1 USER MANUAL GUIDE

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1. Installation steps for package

Prerequisite: Ensure Customer 360 app is installed from Marketplace.

1.1 Install Package

1. **System Designer:** Click the Settings/System Designer icon (gear icon) in the top-right corner. In the Application management, select 'Application Hub'.
 2. **Application Hub:** In the Application Hub, click on 'New application'.
 3. **Start Install:** Select 'Marketplace Powered' and search for the 'Underwriting management' application.
 4. **Select Application:** Choose the application from Marketplace and click Install.
 5. **Wait:** Wait for the installation to finish and display a success message.
-

1.2 Underwriting Management Application (Layered Packages)

Verify Package Settings:

- Open the **Underwriting Management** application.
 - Expand Package Settings.
 - Verify that the following packages are present:
 1. PclUnderwritingMgmt
 2. PclPersonalUnderwritin
 3. PclCommercialUnderwrit
 4. PclUnderwritingFoundat
 5. PclInsuranceFoundation
 6. PclPclBase
-

1.3 Post-Installation Steps

After successfully installing all the files:

1. **Log Out/Log In:** Log out of Creatio and immediately log back in to ensure all UI elements, system settings, and security permissions related to the new application are properly updated.

2. Accessing the application

2.1 UI navigations

2.1.1 Application layering

Application layering is for creating objects, lookups and entities based on reuseable purpose

2.1.1.1 Pcl base layer:

This layer contains the core, reusable components for the entire application. It is the fundamental building block on which all other layers are built.

2.1.1.2 Insurance foundation layer:

Built on the Pcl base layer, this layer provides the foundational components for insurance underwriting. It is used to create new policies, which are categorized as either Personal or Commercial. **Crucially, it has been designed for future purposes, allowing other insurance-related functions to be added later.**

2.1.1.3 Underwriting foundation layer:

This layer is built on the Insurance Foundation and contains all the shared business logic, rules, and components that are common to both personal and commercial underwriting.

2.1.1.4 Personal underwriting layer:

This is a specific application layer that uses the Underwriting Foundation. It contains the unique user interface, workflows, and rules required for handling personal insurance products.

2.1.1.5 Commercial underwriting layer:

This is a specific application layer that also uses the Underwriting Foundation. It contains the unique user interface, workflows, and rules required for handling commercial insurance products.

2.1.2 Personal Underwriting Policies

In **figure 2.1.2.1** after login with sales user you will see home page there select the personal Underwriting sales team workspace in left side of navigation panel.

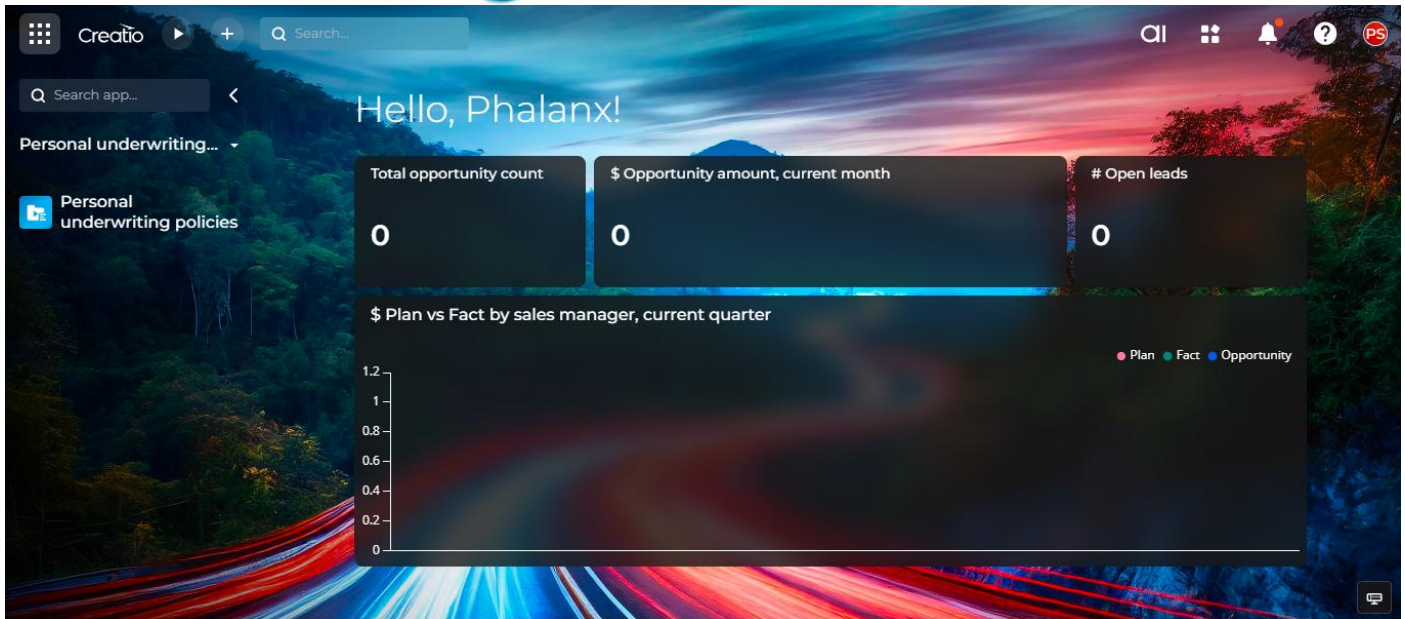
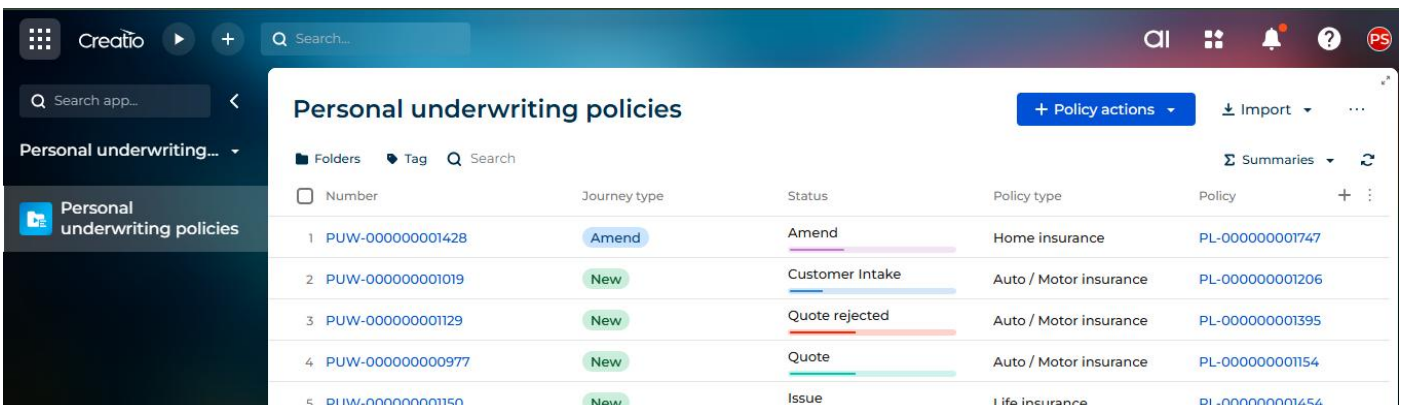


Figure 2.1.2.1 home page for sales User

In **Figure 2.1.2.2** here after selected personal underwriting section then it will open the policy records here you can access to open existing record or creating new import the file of the records by click respected buttons and Hyper Links.



Number	Journey type	Status	Policy type	Policy
1 PUW-000000001428	Amend	Amend	Home insurance	PL-000000001747
2 PUW-000000001019	New	Customer Intake	Auto / Motor insurance	PL-000000001206
3 PUW-000000001129	New	Quote rejected	Auto / Motor insurance	PL-000000001395
4 PUW-000000000977	New	Quote	Auto / Motor insurance	PL-000000001154
5 PUW-000000001150	New	Issue	Life insurance	PL-000000001454

Figure 2.1.2.2 opening personal underwriting section

2.1.3 Commercial Underwriting policies

In **Figure 2.1.3.1** In the navigation panel to click dropdown. To select Commercial Underwriting sales team workspace. Here after selected commercial underwriting section then it will open the policy records here you can access to open existing record or creating new import the file of the records by click respected buttons and Hyper Links.

Number	Journey type	Status	Policy type	Policy
1 PUW-000000001428	Amend	Amend	Home insurance	PL-000000001747
2 PUW-000000001019	New	Customer Intake	Auto / Motor insurance	PL-000000001206
3 PUW-000000001129	New	Quote rejected	Auto / Motor insurance	PL-000000001395
4 PUW-000000000977	New	Quote	Auto / Motor insurance	PL-000000001154

Figure 2.1.3.1 opening commercial underwriting section

2.2 Manage policies

2.1.4 Policy Types

For creating Policy login with User (Sales team) This section defines the main categories of insurance products your application can handle. Based on your list, the system is designed to manage the following six primary policy types, divided into two major groups:

2.1.4.1 Personal Underwriting policies

Personal Underwriting policies have three Types of policies

- Personal Auto / Motor insurance
- Personal Home insurance
- Life insurance

2.2 Personal and commercial UW creation for different journey types

In this Underwriting Journey have Types Like New, Renewal, Amend, cancel these are the type we will see based on customer in each policy and it journey type.

New - This journey is used to create a brand-new quote or policy from the beginning. It's the starting point for a new insurance contract, whether for a new or existing customer.

Renewal - This journey is for a customer whose existing policy is about to expire. The goal is to continue their coverage for a new term. The application often makes this easier by pre-filling the customer's information from the previous policy.

Amend - This journey is used to make a change or adjustment to an active policy during its term. This is also commonly known as an "Endorsement" or a "Mid-Term Adjustment" (MTA). A common example is changing an address on a home policy or adding a new car to a motor policy.

Cancel - This journey is used to terminate a policy before its scheduled expiry date. It involves a specific workflow to officially end the insurance coverage and handle any resulting calculations, like refunds.

2.2.1 New

In **Figure 2.2.1.1** Open Underwriting section Click the new button on top right corner and select the New in drop down.

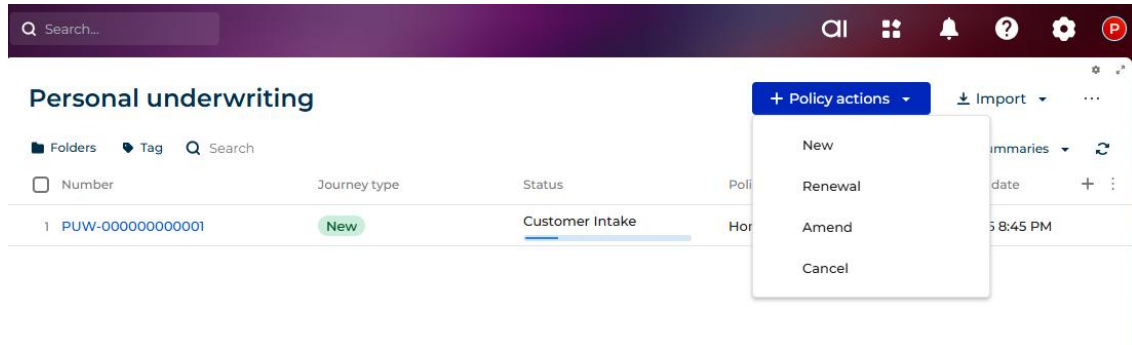
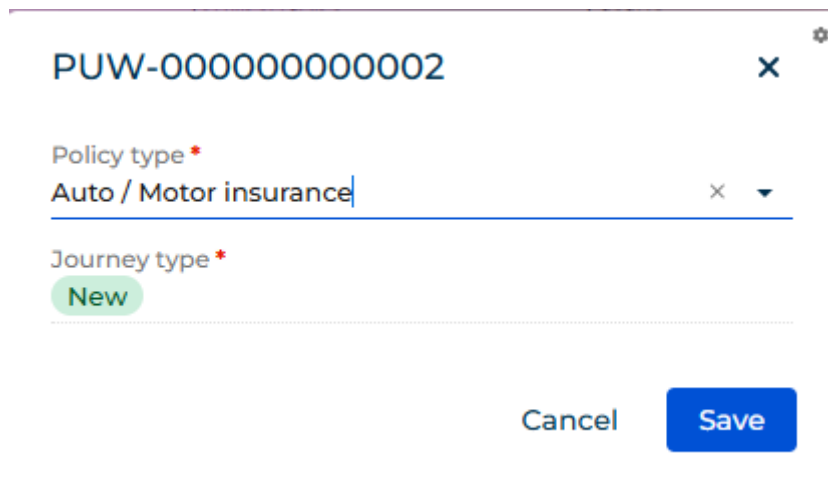


Figure 2.2.1.1 to create New Policy Record

In **Figure 2.2.1.2** there you can select the policy type then click save.



The screenshot shows a form for creating a new policy. The policy ID is 'PUW-000000000002'. The 'Policy type' field is set to 'Auto / Motor insurance'. The 'Journey type' field is set to 'New'. At the bottom, there are 'Cancel' and 'Save' buttons.

Figure 2.2.1.2 Select Policy Type

In **Figure 2.2.1.3** after saved the New Policy will Created with generated that PUW Id then click the PUW Id hyperlink text.

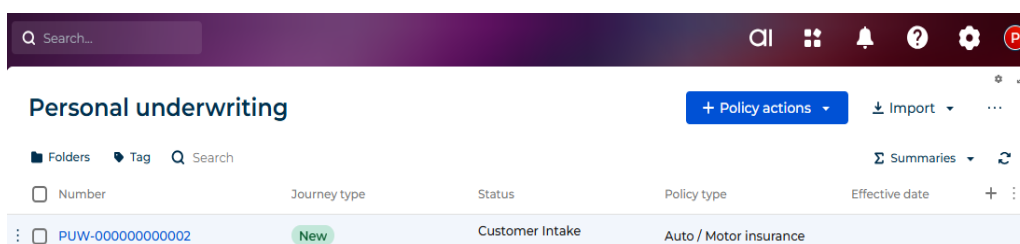


Figure 2.2.1.3 PUW Id created

In **Figure 2.2.1.4** after filling customer information and auto policy information then select terms & conditions after reading the condition click Submit.

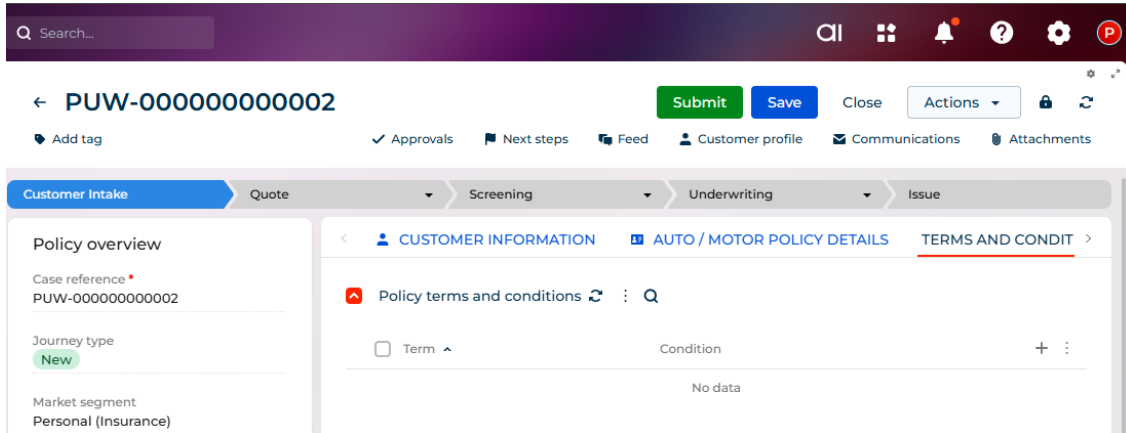


Figure 2.2.1.4 Terms & Conditions

In **Figure 2.2.1.5** there in quote give the answers if you want to edit the quote then click edit quote amount there you can edit the amounts. Then click save.

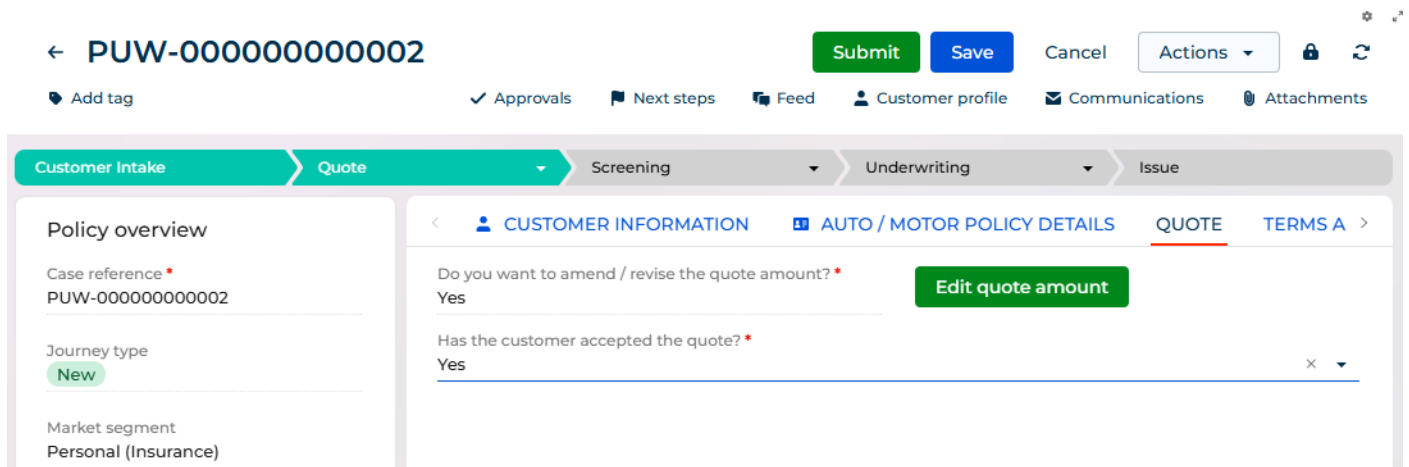


Figure 2.2.1.5 Quote

In **Figure 2.2.1.6** the Status of the policy has been changed to screening stage there click Screening Details there answer the question then after click save and submit.

← **PUW-000000000002** Submit Save Cancel Actions 🔒 🔄

🏷️ Add tag ✓ Approvals 📅 Next steps 🗉 Feed 👤 Customer profile ✉ Communications 📎 Attachments

Customer Intake **Quote** **Screening** **Underwriting** **Issue**

Policy overview

Case reference *
PUW-000000000002

Journey type
New

Market segment
Personal (Insurance)

< **CUSTOMER INFORMATION** **AUTO / MOTOR POLICY DETAILS** **SCREENING DETAILS** >

Have all mandatory screening checks been successfully completed and cleared? *

Yes ✕

Figure 2.2.1.6 Answered question and Save & Submit

In **Figure 2.2.1.7** after submitting the status will move to issue stage or underwriting stage based on the information which you have given otherwise it will move to directly issue stage.

← **PUW-000000000002** Submit Save Cancel Actions 🔒 🔄

🏷️ Add tag ✓ Approvals 📅 Next steps 🗉 Feed 👤 Customer profile ✉ Communications 📎 Attachments

Customer Intake **Quote** **Screening** **Underwriting** **Issue**

Policy overview

Case reference *
PUW-000000000002

Journey type
New

Market segment
Personal (Insurance)

Policy type
Auto / Motor insurance

Policy number

< **ATION** **AUTO / MOTOR POLICY DETAILS** **UNDERWRITING** **TERMS AND CONDITIONS** >

Is underwriting skipped
No

Is the underwriting decision finalized and ready for issuance? *

Yes

Do you want to amend / revise the premium amount?
Yes ✕

Edit premium amount

Figure 2.2.1.7 Clicking Save & Submit

In **Figure 2.2.1.8** after click submit then this popup will come then click close.

✕

Policy successfully completed. Your document is ready for download in the attachments.

Figure 2.2.1.8 Completed

After completed Click the attachment there you can get the document of the policy details and to send the mail about policy details click the send policy email the mail will trigger with that mentioned mail Id.

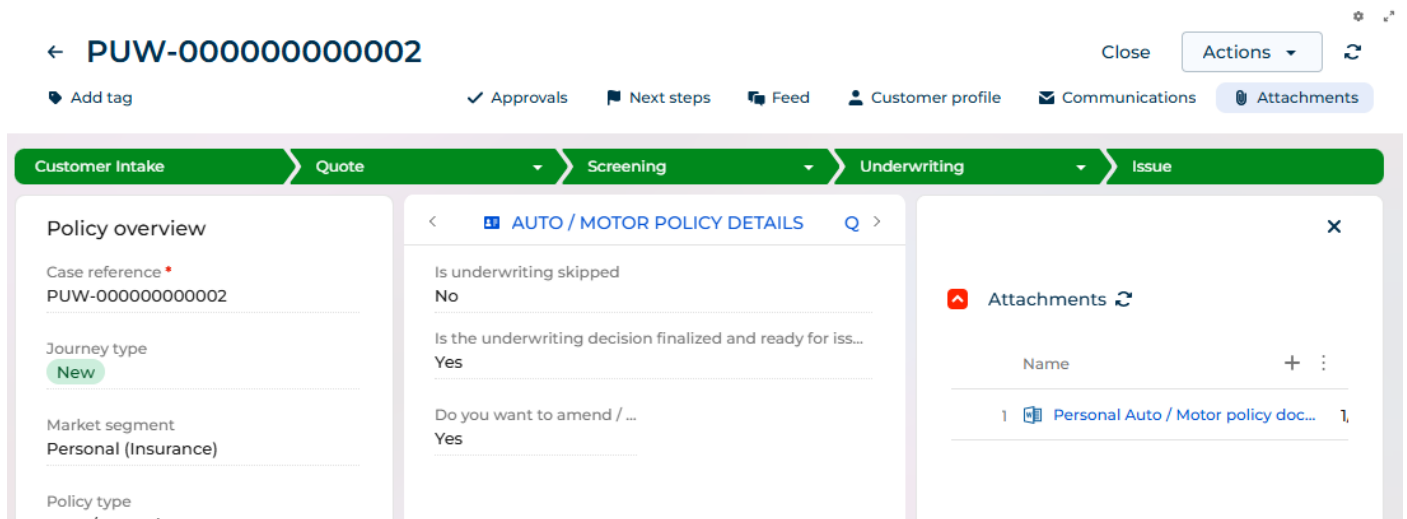
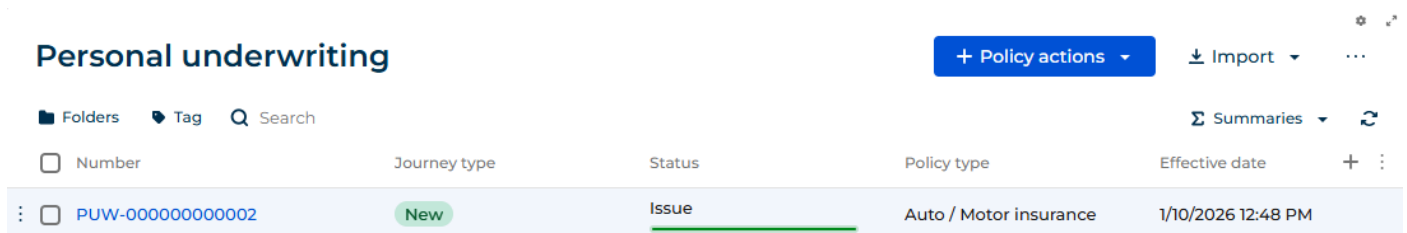


Figure 2.2.1.9 Attachment

In record page you can see the details



Number	Journey type	Status	Policy type	Effective date
PUW-000000000002	New	Issue	Auto / Motor insurance	1/10/2026 12:48 PM

Figure 2.2.1.10 Issued

2.2.2 Renewal

For Renewal click new button in Underwriting Records top right corner then select Renewal.

In **Figure 2.2.2.1** after selecting renewal then mini page will pop up with new PUW Id. Then select the existing id click save

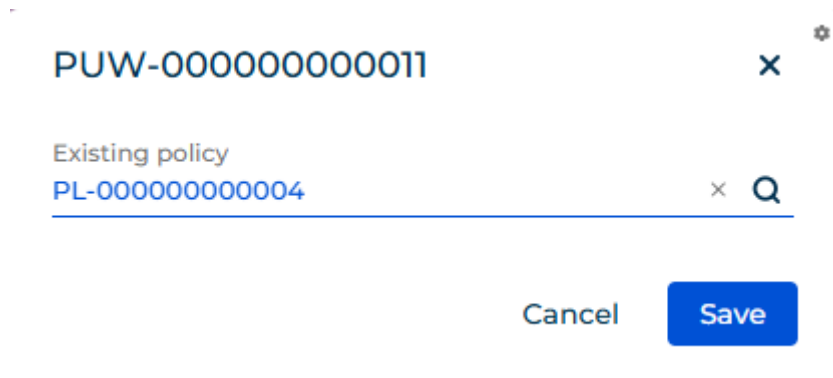


Figure 2.2.2.1 Filled existing Id

Then the id will save in record page then click that PUW Id hyperlink

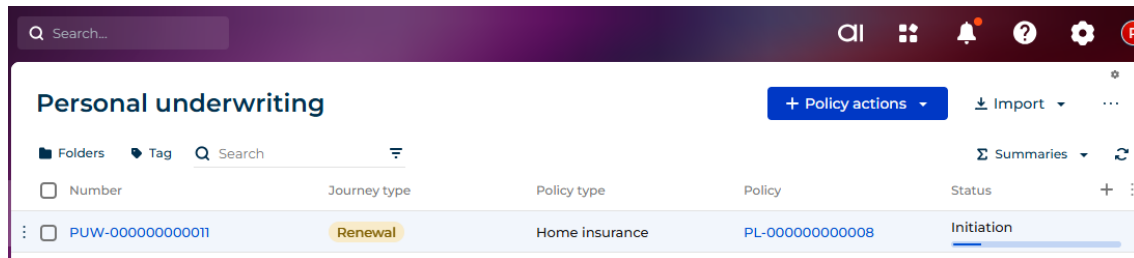


Figure 2.2.2.2 PUW Id is saved in record page

In **Figure 2.2.2.3** there read the terms and conditions you can click checklist

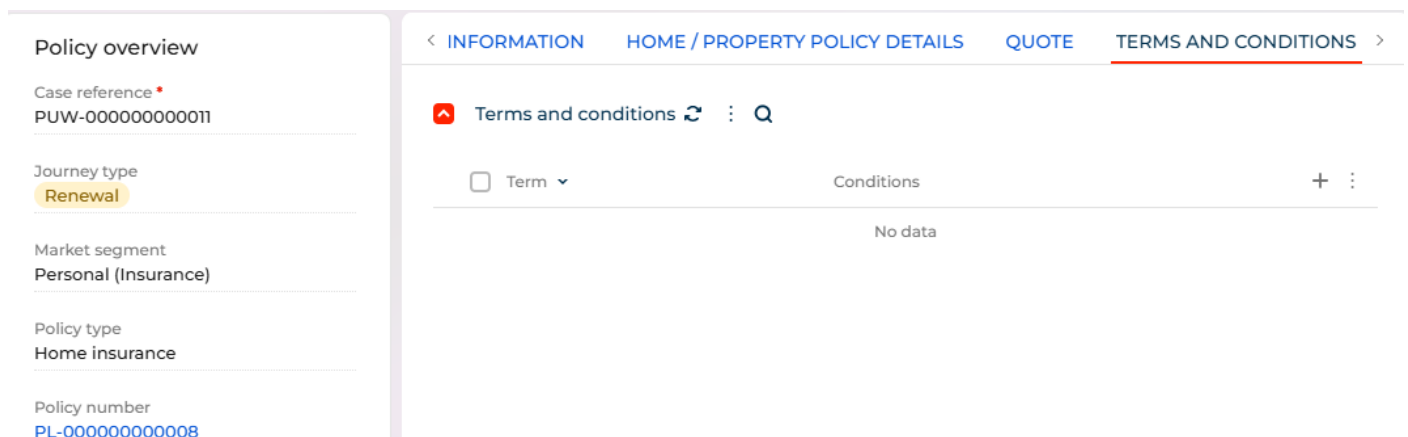


Figure 2.2.2.3 Term and conditions

In **Figure 2.2.2.4** after clicked checklist you can give the details of checklist then click submit.

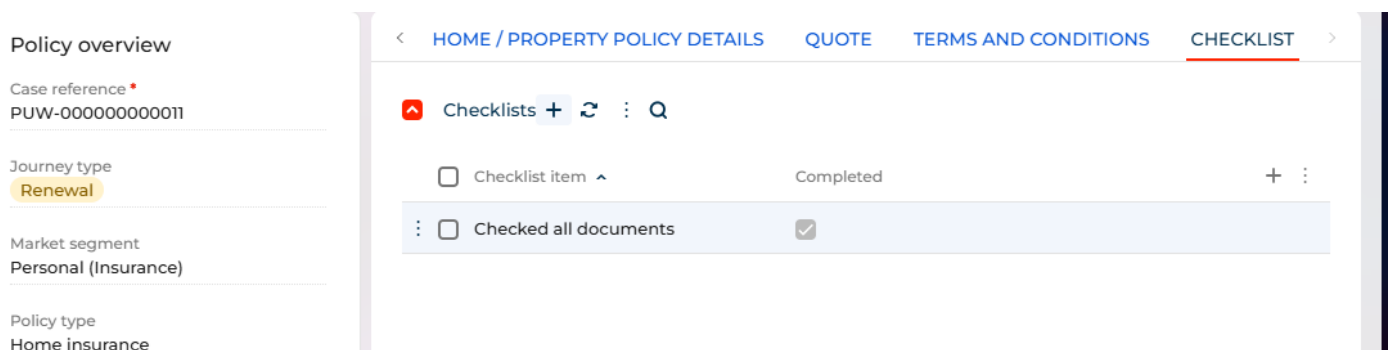
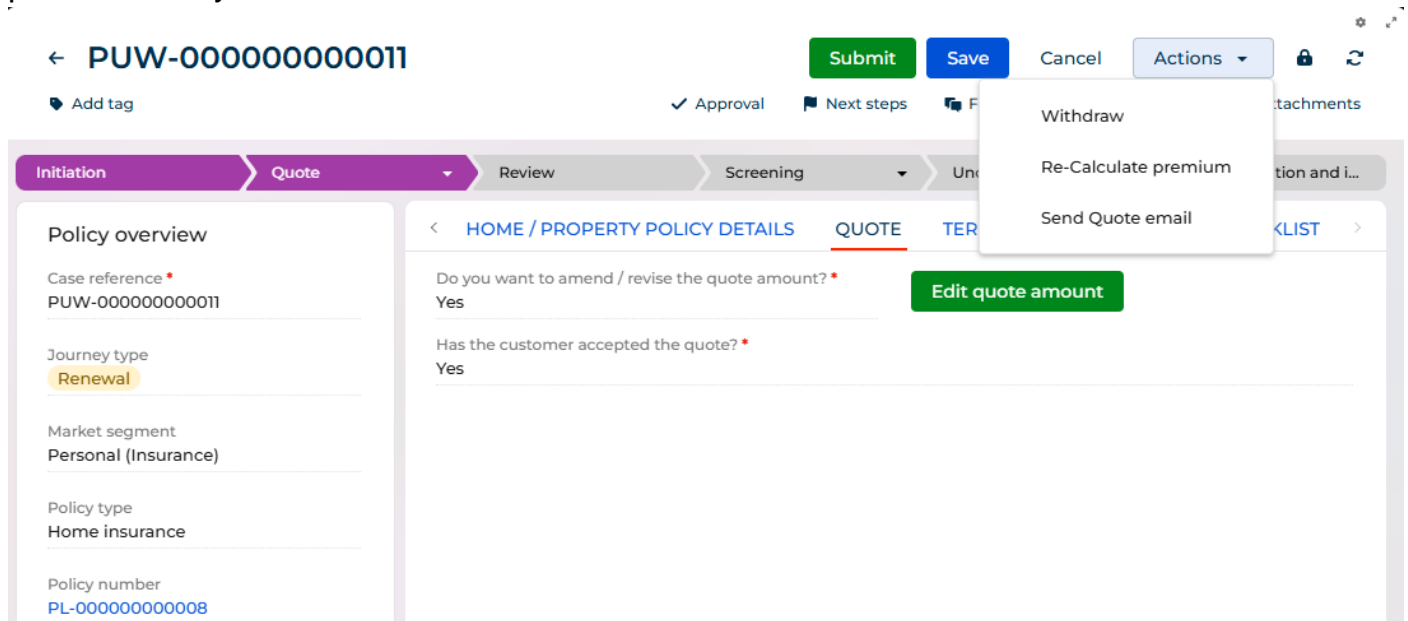


Figure 2.2.2.4 checklist

In **Figure 2.2.2.5** then after submitting the stage move to quote there you can submit the answers then if you want to change premium amount you can click actions and select re-calculate

premium then you can select.



← **PUW-000000000011**

Submit Save Cancel Actions

✓ Approval Next steps

Initiation Quote Review Screening Underwriting

Policy overview

Case reference *
PUW-000000000011

Journey type
Renewal

Market segment
Personal (Insurance)

Policy type
Home insurance

Policy number
PL-000000000008

HOME / PROPERTY POLICY DETAILS QUOTE TERMS AND CONDITIONS CHECKLIST

Do you want to amend / revise the quote amount? *

Yes

Has the customer accepted the quote? *

Yes

Edit quote amount

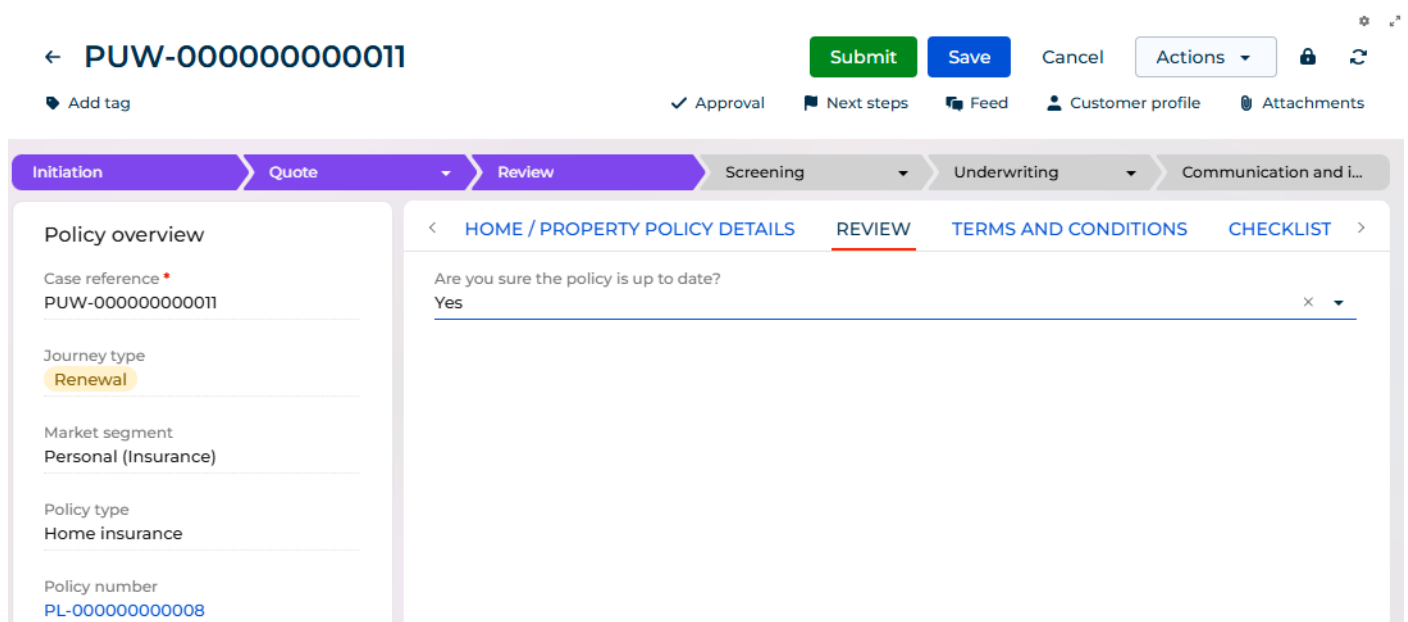
Withdraw

Re-Calculate premium

Send Quote email

Figure 2.2.2.5 Quote

In **Figure 2.2.2.6** after that click submit then the stage move to Review there answer the question then click submit.



← **PUW-000000000011**

Submit Save Cancel Actions

✓ Approval Next steps Feed Customer profile Attachments

Initiation Quote Review Screening Underwriting Communication and i...

Policy overview

Case reference *
PUW-000000000011

Journey type
Renewal

Market segment
Personal (Insurance)

Policy type
Home insurance

Policy number
PL-000000000008

HOME / PROPERTY POLICY DETAILS REVIEW TERMS AND CONDITIONS CHECKLIST

Are you sure the policy is up to date?

Yes

Figure 2.2.2.6 Review

In **Figure 2.2.2.7** the status moved to Screening there click Submit.

← **PUW-000000000011** Submit Save Cancel Actions 🔒 🔄

📌 Add tag ✓ Approval 📅 Next steps 🗉 Feed 👤 Customer profile 📎 Attachments

Initiation **Quote** **Review** **Screening** **Underwriting** **Communication and i...**

< [HOME / PROPERTY POLICY DETAILS](#) [SCREENING DETAILS](#) [TERMS AND CONDITIONS](#) >

Have all mandatory screening checks been successfully completed and cleared?
 ✕

Policy overview

Case reference *
 PUW-000000000011

Journey type
Renewal

Market segment
 Personal (Insurance)

Policy type
 Home insurance

Policy number
[PL-000000000008](#)

Figure 2.2.2.7 Screening

In **Figure 2.2.2.8** after submitting the status will move to issue stage or underwriting stage based on the information which you have given otherwise it will move to directly issue stage.

← **PUW-000000000011** Close Actions 🔄

📌 Add tag ✓ Approval 📅 Next steps 🗉 Feed 👤 Customer profile 📎 Attachments

Initiation **Quote** **Review** **Screening** **Underwriting** **Communication and issuance**

< [PROPERTY POLICY DETAILS](#) [QUOTE](#) [REVIEW](#) [SCREENING DETAILS](#) [UNDERWRITING](#) >

Is underwriting skipped

Policy overview

Case reference *
 PUW-000000000011

Journey type
Renewal

Market segment
 Personal (Insurance)

Policy type
 Home insurance

Policy number
[PL-000000000008](#)

Figure 2.2.2.8 Underwriting

In **Figure 2.2.1.9** after click submit then this popup will come then click close.

Policy successfully completed. Your document is ready for download in the attachments.

Figure 2.2.2.9 Underwriting stage

2.2.3 Amend

Click new in personal underwriting records on top right corner then click Amend.

In **Figure 2.2.3.1** after that mini page will pop up with generated new PUW Id there click existing policy then fill with existing policy Id then Click save

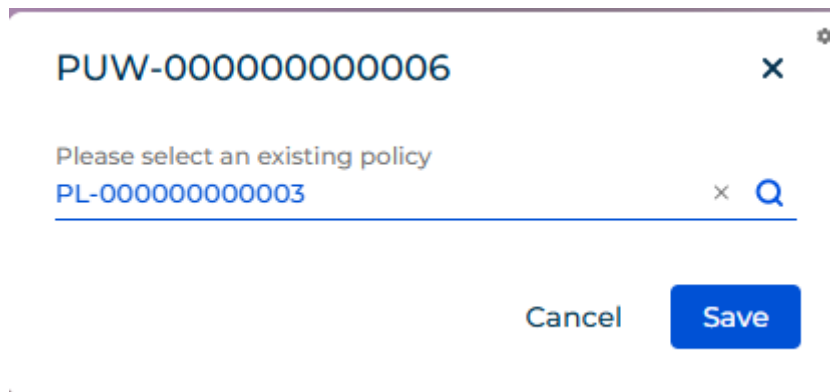


Figure 2.2.3.1 Select Existing Id

In **Figure 2.2.1.3.2** there with same Policy Id amend policy will create. there after filled the general information then click save and submit.

← **PUW-000000000006** Submit Save Cancel Actions Feed Approvals Next steps Customer profile Attachments

Add tag

Select policy **Amend** **Quote** **Screening** **Underwriting** **Communication and i...**

Policy overview

Case reference *
PUW-000000000006

Journey type
Amend

Market segment
Personal (Insurance)

Policy type
Auto / Motor insurance

Policy number
PL-000000000003

Assignee team
Sales agent team

GENERAL INFORMATION **CHECKLIST**

Do you want to amend customer information? *
Yes

Do you want to amend policy information? *
Yes

Briefly describe the required changes *
Testing

Figure 2.2.3.2 filled General Info

In **Figure 2.2.3.3** there checking terms and conditions then click submit.

← **PUW-000000000006** Submit Save Cancel Actions Feed Approvals Next steps Customer profile Attachments

Add tag

Select policy **Amend** **Quote** **Screening** **Underwriting** **Communication and i...**

Policy overview

Case reference *
PUW-000000000006

Journey type
Amend

Market segment
Personal (Insurance)

Policy type
Auto / Motor insurance

Policy number
PL-000000000003

< **IFORMATION** **AUTO / MOTOR POLICY DETAILS** **TERMS AND CONDITIONS** **CHECKLIST** >

Policy terms and conditions ↺ ⋮ Q

☐ Term Conditions + ⋮

No data

Figure 2.2.3.3 checking Terms & Conditions

In **Figure 2.2.3.4** Status moved to Quote stage then click quote there answer the question then if you want to edit quote amount click it otherwise submit.

← **PUW-000000000006** Submit Save Cancel Actions Feed ✓ Approvals Next steps Customer profile Attachments

Add tag

Select policy **Amend** **Quote** Screening Underwriting Communication and i...

Policy overview

Case reference *
PUW-000000000006

Journey type
Amend

Market segment
Personal (Insurance)

Policy type
Auto / Motor insurance

Policy number
PL-000000000003

< **ON** **AUTO / MOTOR POLICY DETAILS** **QUOTE** **TERMS AND CONDITIONS** **CHECKLIST** >

Do you want to amend / revise the quote amount? *

Yes × ▼ Edit quote amount

Figure 2.2.3.4 Quote

In **Figure 2.2.3.5** there after submitting then stage move to screening there you have to answer the questions.

← **PUW-000000000006** Submit Save Cancel Actions Feed ✓ Approvals Next steps Customer profile Attachments

Add tag

Select policy **Amend** **Quote** **Screening** Underwriting Communication and i...

Policy overview

Case reference *
PUW-000000000006

Journey type
Amend

Market segment
Personal (Insurance)

Policy type
Auto / Motor insurance

Policy number
PL-000000000003

Assignee team

< **ON** **AUTO / MOTOR POLICY DETAILS** **SCREENING DETAILS** **TERMS AND CONDITIONS** >

Have all mandatory screening checks been successfully completed and cleared?

Yes

Figure 2.2.3.5 Screening Details

In **Figure 2.2.3.6** after submitting the status will move to issue stage or underwriting stage based on the information which you given otherwise it will move to directly issue stage.

← **PUW-000000000006** Submit Save Cancel Actions 🔒 🔄

📌 Add tag 📄 Feed ✓ Approvals 📅 Next steps 👤 Customer profile 📎 Attachments

Select policy > Amend > Quote > Screening > **Underwriting** > Communication and issuance

< [FORMATION](#) [AUTO / MOTOR POLICY DETAILS](#) **[UNDERWRITING](#)** [TERMS AND CONDITIONS](#) >

Is underwriting skipped
 ✕ ▼

Policy overview

Case reference *
 PUW-000000000006

Journey type
Amend

Market segment
 Personal (Insurance)

Policy type
 Auto / Motor insurance

Policy number
 PL-000000000003

Figure 2.2.3.6 Underwriting Details

Once you enter data in the underwriting stage if you click on submit it will go to Communication and issuance stage

In **Figure 2.2.3.7** after click submit then this popup will come then click close.

✕

Policy successfully completed. Your document is ready for download in the attachments.

Figure 2.2.3.7 Completed Successfully

2.2.4 Cancel

After select cancel then mini page will pop up with new generated PUW Id then select the existing Id.

PUW-000000000007

Please select an existing policy

PL-000000000003

Cancel

Save

Figure 2.2.4.1 Existing Id

In **Figure 2.2.4.2** Select the PUW Id Hyper Link text

Personal underwriting

+ Policy actions Import Summaries

Folders Tag Search

Number	Journey type	Policy type	Policy	Status
PUW-000000000007	Cancel	Auto / Motor insurance	PL-000000000003	Verify request

Figure 2.2.4.2 new PUW Id Generated

In **Figure 2.2.4.3** Fill the reason for the cancelation then click After that Filled details Click Save.

← PUW-000000000007

Save Cancel Actions

Add tag Feed Next steps Customer profile Attachments

Verify request Review Process payment Terminated

Policy overview

Case reference *
PUW-000000000007

Journey type
Cancel

Market segment
Personal (Insurance)

Policy type
Auto / Motor insurance

Policy number
PL-000000000003

GENERAL INFORMATION **CHECKLIST**

Cancellation reason *
Change in risk profile

Cancellation description *
Change in risk profile

Re-negotiation *
Yes

Figure 2.2.4.3 General info

In **Figure 2.2.4.4** after you submit then click customer info.

← **PUW-000000000007**

Submit

Save

Close

Actions ▾



🔖 Add tag

🗨️ Feed

📅 Next steps

👤 Customer profile

📎 Attachments

Verify request ▾

Review

Process payment

Terminated

Policy overview

Case reference *
PUW-000000000007

Journey type
Cancel

Market segment
Personal (Insurance)

Policy type
Auto / Motor insurance

Policy number
[PL-000000000003](#)

< GENERAL INFORMATION CUSTOMER INFORMATION AUTO / MOTOR POLICY DETAILS >

Cancellation reason *
Change in risk profile

Cancellation description *
Change in risk profile

Re-negotiation *
No

When do you want the policy to be terminated from? *
2/8/2026 1:15 PM

Figure 2.2.4.4 Review stage

In **Figure 2.2.4.5** after clicked it check the terms and condition then click submit.

← **PUW-000000000007**

Submit

Save

Close

Actions ▾



🔖 Add tag

🗨️ Feed

📅 Next steps

👤 Customer profile

📎 Attachments

Verify request ▾

Review

Process payment

Terminated

Policy overview

Case reference *
PUW-000000000007

Journey type
Cancel

Market segment
Personal (Insurance)

Policy type
Auto / Motor insurance

Policy number
[PL-000000000003](#)

< CUSTOMER INFORMATION AUTO / MOTOR POLICY DETAILS **TERMS AND CONDITIONS** >

🔴 Policy terms and conditions 🔁 🔍



Term

Conditions

+ ⋮

No data

Figure 2.2.4.5 Terms & conditions

In **Figure 2.2.4.6** after clicked submit then stage moved to process payment there give how much amount was refunded then click submit

← **PUW-000000000007**

Add tag

Submit

Save

Cancel

Actions



Feed



Next steps



Customer profile



Attachments

Verify request

Review

Process payment

Terminated

Policy overview

Case reference *
PUW-000000000007

Journey type
Cancel

Market segment
Personal (Insurance)

Policy type
Auto / Motor insurance

Policy number
PL-000000000003

Assignee team
Sales agent team

< **MOTOR POLICY DETAILS** **PROCESS PAYMENT** **TERMS AND CONDITIONS** **CHECKLIST** >

How much money to be refunded? *
1,000.00

Figure 2.2.4.6 Process payment

In **Figure 2.2.4.7** After click submit moved to the Termination stage

Figure 2.2.4.7 Completed successfully

← **PUW-000000000007**

Add tag

Close

Actions



Feed



Next steps



Customer profile



Attachments

Verify request

Review

Process payment

Terminated

Policy overview

Case reference *
PUW-000000000007

Journey type
Cancel

Market segment
Personal (Insurance)

Policy type
Auto / Motor insurance

Policy number
PL-000000000003

Status information

Status
Terminated

Has validation passed?
Passed

< **GENERAL INFORMATION** **CUSTOMER INFORMATION** **AUTO / MOTOR POLICY DETAILS** **PROCESS PAYMENT** **TERMS AND CONDITIC** >

Cancellation reason *
Change in risk profile

Cancellation description *
Change in risk profile

Re-negotiation *
No

When do you want the policy to be terminated from? *
2/8/2026 1:15 PM

Figure 2.2.4.8 Terminated successfully



Policy successfully completed. Your document is ready for download in the attachments.

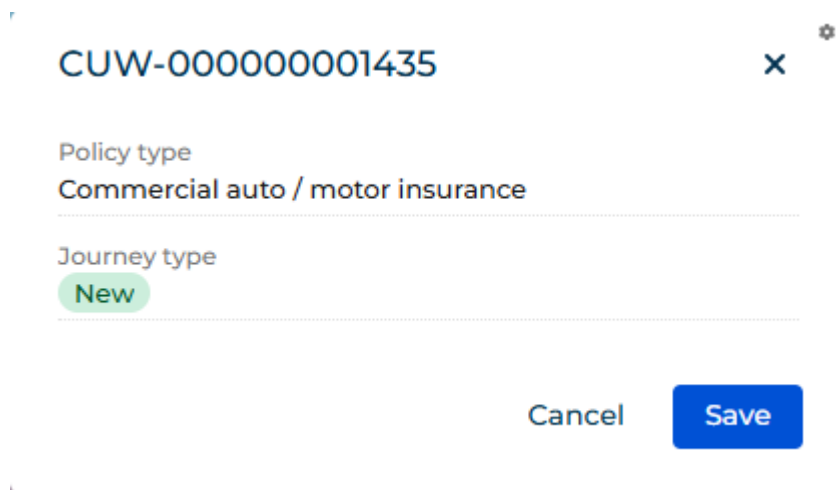
Commercial Underwriting policies

Commercial Underwriting policies have three Types of policies

- Commercial Auto / Motor insurance
- Commercial marine insurance
- Commercial property insurance

2.2.4.1.1 Commercial Auto / Motor insurance

Once you select Journey type as auto motor, with status as New one new Id will get created



The screenshot shows a form for creating a new policy. At the top, the policy ID 'CUW-000000001435' is displayed. Below it, the 'Policy type' is set to 'Commercial auto / motor insurance'. The 'Journey type' is set to 'New'. At the bottom, there are 'Cancel' and 'Save' buttons.

Commercial underwriting policies					
<div> <div>Folders</div> <div>Tag</div> <div>Search</div> </div>			<div> <div>+ Policy actions</div> <div>Import</div> <div>Summaries</div> </div>		
Number	Journey type	Status	Policy type	Customer	
CUW-000000001435	New	Customer intake	Commercial auto / mot...		

Once you open the hyperlink it will open a actual policy where you need to enter the information
Fill the customer information and auto policy details

← CUW-000000001435 Submit Save Cancel Actions

Add tag Feed Attachments Approvals Next steps Customer profile

Customer Intake Quote Screening Underwriting Issue

Policy overview

Case reference *
CUW-000000001435

Journey type
New

Market segment
Commercial (Insurance)

Policy type
Commercial auto / motor insurance

Policy number
PL-000000001811

Assignee team
Sales agent team

Status information

Status
Customer intake

CUSTOMER INFORMATION **AUTO / MOTOR POLICY DETAILS** **TERMS AND CONDITIONS** **CHECKLIST**

Customer *
ABCDEF GH

Effective date *
16/01/2026 21:30

Payment frequency *
Quarterly

Currency code *
USD

Broker *
Vinitha

Expiration date

Payment method *
Credit card

← CUW-000000001435 Submit Save Close Actions

Add tag Feed Attachments Approvals Next steps Customer profile

Customer Intake Quote Screening Underwriting Issue

Policy overview

Case reference *
CUW-000000001435

Journey type
New

Market segment
Commercial (Insurance)

Policy type
Commercial auto / motor insurance

Policy number
PL-000000001811

Assignee team
Sales agent team

Status information

Status
Customer intake

Has validation passed?

CUSTOMER INFORMATION **AUTO / MOTOR POLICY DETAILS** **TERMS AND CONDITIONS** **CHECKLIST**

Auto / Motor information Edit

Coverage Third Party Liability (Fleet)	Policy term 1 month	Public liability limit Limit \$,000
Vehicle class Bus / Coach	Business use Haulage & logistics	Radius of operation Local (Up to 50 miles)
Fleet size 100	Previous insurer ABCD	Vehicle tracking devices <input type="checkbox"/>
Primary garage address 12 Jagsd	Garage address 124456	

Policy add-on + Q

☐ Cover type Description +

☐ Employee Injury Cover Factor of Base Premium: 3.0000 %

Named drivers + Q

Reference	License number	License type	Years licensed	Primary driver	Relationship to policy holder	Convictions in last 5 yrs	Accidents in last 5 yrs	Date licensed	Has validation passed?
<input type="checkbox"/> Masurika M	ANCD1234	EU (European Unio...	1	<input type="checkbox"/>	Other	0	0	03/12/2024	Passed

Named motor / vehicle + Q

VIN	Registration number	Primary use	Vehicle value	Fuel type	Engine size (cc)	Annual mileage	Has validation passed?
<input type="checkbox"/> 87654321	BGR123765	Business (Class 2)	200,000.00	CNG (Compre...	2,000	20,000	Passed

Once you fill all the information, please click on Submit, it will move to Quote stage

Fill the quote then click submit.

← CUW-000000001435

Submit Save Cancel Actions

Feed Attachments Approvals Next steps Customer profile

Customer Intake Quote Screening Underwriting Issue

Policy overview

Case reference • CUW-000000001435

Journey type **New**

Market segment Commercial (Insurance)

Policy type Commercial auto / motor insurance

Policy number PL-000000001811

CUSTOMER INFORMATION **AUTO / MOTOR POLICY DETAILS** QUOTE TERMS AND CONDITIONS CHECKLIST

Do you want to amend / revise the quote amount? •

Yes **Edit quote amount**

Has the customer accepted the quote? •

Yes

Figure 2.3.1.2.1.1 Quote stage

Fill the screening details and click submit

← CUW-000000001435

Submit Save Cancel Actions

Feed Attachments Approvals Next steps Customer profile

Customer Intake Quote Screening Underwriting Issue

Policy overview

Case reference • CUW-000000001435

Journey type **New**

Market segment Commercial (Insurance)

Policy type Commercial auto / motor insurance

Policy number PL-000000001811

Assignee team Sales agent team

Status information

Status **Screening**

Has validation passed? **Passed**

CUSTOMER INFORMATION **AUTO / MOTOR POLICY DETAILS** SCREENING DETAILS TERMS AND CONDITIONS CHECKLIST

Have all mandatory screening checks been successfully completed and cleared? •

Yes

Figure 2.3.1.2.1.2 Screening stage

After clicking on submit if the risk category is Low then policy will get successfully completed.

Auto / Motor information
Edit

Coverage Third-Party Liability (Fleet)	Policy term 1 month	Public liability limit Limit 5,000
Vehicle class Bus / Coach	Business use Haulage & logistics	Radius of operation Local (Up to 50 miles)
Fleet size 100	Previous insurer ABCD	Vehicle tracking devices <input checked="" type="checkbox"/>
Primary garage address 1-2- jagds	Garage address 124456	

Premium information

Total premium 78.07	Risk category Low
------------------------	----------------------

CUW-000000001435
Close
Actions
Feed
Attachments
Approvals
Next steps
Customer profile

Customer Intake
Quote
Screening
Underwriting
Issue

Policy overview

Case reference*
CUW-000000001435

Journey type
New

Market segment
Commercial

Policy type
Commercial auto / motor insurance

Policy number
PL-000000001811

Auto / Motor information

Coverage	Policy term	Public liability limit
Third-Party Liability (Fleet)	1 month	Limit 5,000
Vehicle class	Business use	Radius of operation
Bus / Coach	Haulage & logistics	Local (Up to 50 miles)
Fleet size	Previous insurer	Vehicle tracking devices
100	ABCD	<input checked="" type="checkbox"/>
Primary garage address	Garage address	
1-2- jagds	124456	

Premium information

Total premium	Risk category
78.07	Low

Status information

Status
Issue

Has validation passed?
Passed

Figure 2.3.1.2.1.3 Issue stage

You can see it in the main screen

Commercial underwriting policies
+ Policy actions
Import

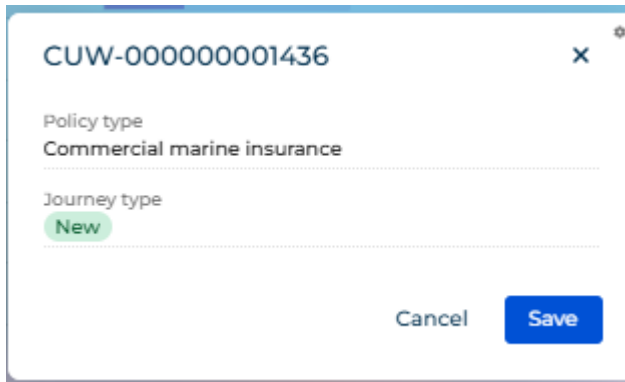
Folders
Tag
Q 1435
x
@
🔍

Summaries

<input type="checkbox"/> Number	Journey type	Status	Policy type	Customer	Broker	Policy	Effective d
1 CUW-000000001030	New	Customer intake	Commercial auto / moto...	Customer Naveen	Broker Two	PL-000000001435	10/12/2025 22:45
2 CUW-000000001435	New	Issue	Commercial auto / moto...	ABCDEFGH	Vinitha	PL-000000001811	16/01/2026 21:30

2.2.4.1.2 Commercial marine insurance

Once you select Journey type as marine, with status as New one new Id will get created



CUW-000000001436

Policy type
Commercial marine insurance

Journey type
New

Cancel Save

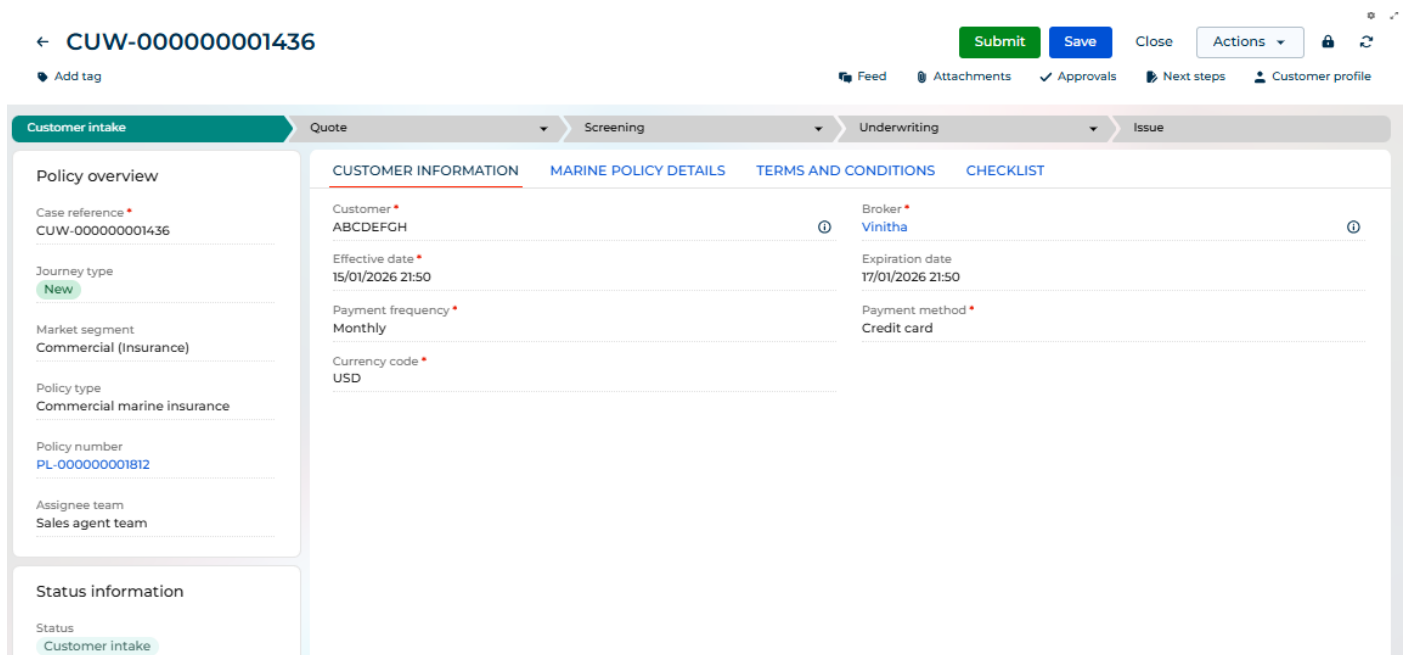
Commercial underwriting policies

+ Policy actions Import Summaries

Number Journey type Status Policy type Customer Broker Policy Effective

CUW-000000001436	New	Customer intake	Commercial marine ins...			PL-000000001812
------------------	-----	-----------------	--------------------------	--	--	-----------------

Once you open the hyperlink it will open an actual policy where you need to enter the information
Fill the customer information and auto policy details



← CUW-000000001436

Submit Save Close Actions

Feed Attachments Approvals Next steps Customer profile

Customer intake Quote Screening Underwriting Issue

Policy overview

Case reference
CUW-000000001436

Journey type
New

Market segment
Commercial (Insurance)

Policy type
Commercial marine insurance

Policy number
PL-000000001812

Assignee team
Sales agent team

Status information

Status
Customer intake

CUSTOMER INFORMATION MARINE POLICY DETAILS TERMS AND CONDITIONS CHECKLIST

Customer
ABCDEFGH

Effective date
15/01/2026 21:50

Payment frequency
Monthly

Currency code
USD

Broker
Vinitha

Expiration date
17/01/2026 21:50

Payment method
Credit card

← CUW-000000001436

Submit

Save

Close

Actions

Add tag

Feed
Attachments
Approvals
Next steps
Customer profile

Policy overview

Case reference *
CUW-000000001436

Journey type
New

Market segment
Commercial (Insurance)

Policy type
Commercial marine insurance

Policy number
PL-000000001812

Assignee team
Sales agent team

Status information

Status
Customer intake

Has validation passed?

CUSTOMER INFORMATION

MARINE POLICY DETAILS

TERMS AND CONDITIONS

CHECKLIST

Marine information

Edit

Coverage Freight insurance	Policy term 6 months	Geographic scope Coastal waters (Adjacent countries)
Sum insured / limit 20,000.00	Average voyage value 20,000.00	Navigation limit 2000
Docking address 124456	Full address 1-2- jagds	

Policy add-on

Cover type

Description

Placy Risk Cover

Flat rate-5000.00

Named cargo

Reference

Container number

Cargo type

Insured value

Packing method

Port of origin

Port of destination

Transport method

Test-76DEFRT23

76DEFRT23

Fragile / Breaka...

20,000.00

Bulk

ABCDEF

ERTYU

Courier/express

Named ship / marine

MO_Number

Vessel name

Vessel type

Flag state

Gross tonnage

Year of build

BMI

Length overall

Navigation area

BGF23876

Test

Container ship

Inda

2,000.00

2,000

2,000.000

10,000.00

Coastal (regional)

Once you fill all the information, please click on Submit, it will move to Quote stage

Fill the quote then click submit.

← CUW-000000001436

Submit

Save

Cancel

Actions

Add tag

Feed
Attachments
Approvals
Next steps
Customer profile

Customer intake

Quote

Screening

Underwriting

Issue

Policy overview

Case reference *
CUW-000000001436

Journey type
New

Market segment
Commercial (Insurance)

Policy type
Commercial marine insurance

Policy number
PL-000000001812

Assignee team
Sales agent team

Status information

Status
Quote

CUSTOMER INFORMATION

MARINE POLICY DETAILS

QUOTE

TERMS AND CONDITIONS

CHECKLIST

Do you want to amend / revise the quote amount? *
Yes

Has the customer accepted the quote? *
Yes

Edit quote amount

Fill the screening details and click submit

← **CUW-000000001436**

Submit
Save
Cancel
Actions

Add tag
Feed
Attachments
Approvals
Next steps
Customer profile

Customer intake
Quote
Screening
Underwriting
Issue

Policy overview
Case reference *
CUW-000000001436
Journey type
New
Market segment
Commercial (Insurance)
Policy type
Commercial marine insurance
Policy number
PL-000000001812
Assignee team
Screening team

Status information
Status
Screening

CUSTOMER INFORMATION
MARINE POLICY DETAILS
SCREENING DETAILS
TERMS AND CONDITIONS
CHECKLIST

Have all mandatory screening checks been successfully completed and cleared? *
Yes

After clicking on submit if the risk category is Very high then policy will go to underwriting stage

Marine information
Edit

Coverage Freight insurance	Policy term 6 months	Geographic scope Coastal waters (Adjacent countries)
Sum insured / limit 20,000.00	Average voyage value 20,000.00	Navigation limit 2000
Docking address 124456	Full address 1-2- jagds	

Premium information
Total premium
6,421.63
Risk category
Very high

← CUW-000000001436

Add tag

Submit

Save

Cancel

Actions

🔒 🔁

Feed

Attachments

✓ Approvals

Next steps

Customer profile

Customer intake

Quote

Screening

Underwriting

Issue

Policy overview

Case reference *
CUW-000000001436

Journey type
New

Market segment
Commercial (Insurance)

Policy type
Commercial marine insurance

Policy number
PL-000000001812

Assignee team
Underwriting team

Status information

Status
Underwriting

CUSTOMER INFORMATION

MARINE POLICY DETAILS

UNDERWRITING

TERMS AND CONDITIONS

CHECKLIST

Is underwriting skipped

No

Is the underwriting decision finalized and ready for issuance? *

Yes

Do you want to amend / revise the premium amount?

Yes

Edit premium amount

Once you click on submit it will go to Issue stage and policy will get successfully completed

← CUW-000000001436

Close Actions

Feed Attachments Approvals Next steps Customer profile

Customer intake Quote Screening Underwriting Issue

Policy overview

Case reference *
CUW-000000001436

Journey type
New

Market segment
Commercial (Insurance)

Policy type
Commercial marine insurance

Policy number
PL-000000001812

Status information

Status
Issue

Has validation passed?
Passed

Is underwriting skipped
No

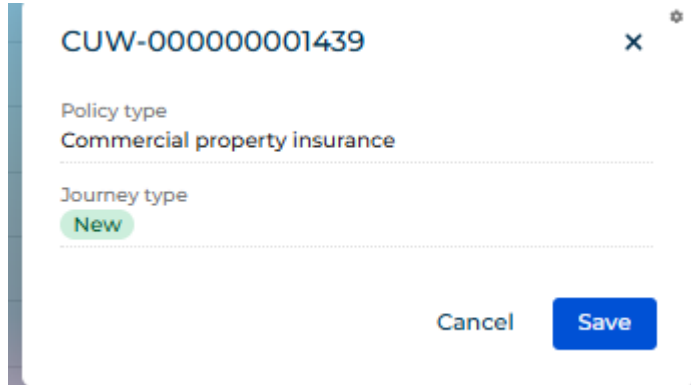
Policy successfully completed. Your document is ready for download in the attachments.

The action has successfully started

Figure 2.3.1.2.2.4 issue completed stage

2.2.4.1.3 Commercial property insurance

Once you select Journey type as Property, with status as New one new Id will get created



CUW-000000001439

Policy type
Commercial property insurance

Journey type
New

Cancel Save

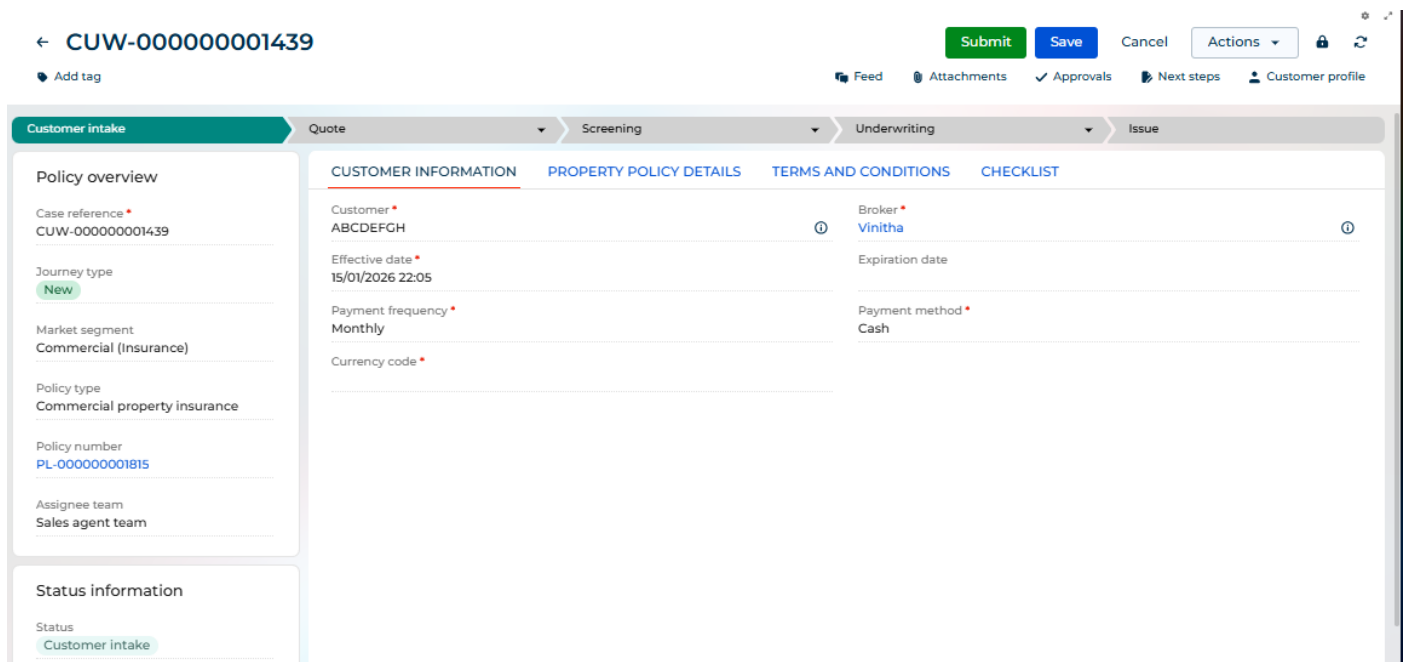
Commercial underwriting policies + Policy actions Import Summaries

Number Journey type Status Policy type Customer Broker Policy

CUW-000000001439	New	Customer intake	Commercial property in...			PL-000000001815
------------------	-----	-----------------	---------------------------	--	--	-----------------

Once you open the hyperlink it will open a actual policy where you need to enter the information

Fill the customer information and property policy details



← CUW-000000001439 Submit Save Cancel Actions

Feed Attachments Approvals Next steps Customer profile

Customer intake Quote Screening Underwriting Issue

Policy overview

Case reference
CUW-000000001439

Journey type
New

Market segment
Commercial (Insurance)

Policy type
Commercial property insurance

Policy number
PL-000000001815

Assignee team
Sales agent team

Status information

Status
Customer intake

CUSTOMER INFORMATION **PROPERTY POLICY DETAILS** **TERMS AND CONDITIONS** **CHECKLIST**

Customer
ABCDEFGH

Broker
Vinitha

Effective date
15/01/2026 22:05

Expiration date

Payment frequency
Monthly

Payment method
Cash

Currency code

← CUW-000000001439

Add tag

Submit

Save

Close

Actions

Feed

Attachments

Approvals

Next steps

Customer profile

Policy overview

Case reference *
CUW-000000001439

Journey type
New

Market segment
Commercial (Insurance)

Policy type
Commercial property insurance

Policy number
PL-000000001815

Assignee team
Sales agent team

Status information

Status
Customer intake

Has validation passed?

CUSTOMER INFORMATION

PROPERTY POLICY DETAILS

TERMS AND CONDITIONS

CHECKLIST

Property information

Edit

Coverage Fire & Allied Perils	Policy term 1 month	Employers liability limit Limit 100,000
Public Liability Limit Limit 100,000	Security rating Low	Commercial property excess 2,000.00
Buildings sum insured 0.00	Contents sum insured 0.00	Business interruption 2,000.00

Policy add-on + ↺ 🔍

<input type="checkbox"/> Cover type	Description	
<input type="checkbox"/> Data & Records Insurance	Flat rate-10000.00	

Named property / building + ↺ 🔍

<input type="checkbox"/> Building name	Building type	Construction type	Content...	Building...	Fire exting +
<input type="checkbox"/> Afrty	Flat / apartment	Concrete construction	300.00	200.00	<input checked="" type="checkbox"/>

Once you fill all the information, please click on Submit, it will move to Quote stage

Fill the quote then click submit.

← CUW-000000001439

Add tag

Submit

Save

Cancel

Actions

Feed

Attachments

Approvals

Next steps

Customer profile

Policy overview

Case reference *
CUW-000000001439

Journey type
New

Market segment
Commercial (Insurance)

Policy type
Commercial property insurance

Policy number
PL-000000001815

Assignee team
Sales agent team

Status information

Status
Quote

Has validation passed?
Passed

CUSTOMER INFORMATION

PROPERTY POLICY DETAILS

QUOTE

TERMS AND CONDITIONS

CHECKLIST

Do you want to amend / revise the quote amount? *
Yes

Edit quote amount

Has the customer accepted the quote? *

Fill the screening details and click submit

← **CUW-000000001439**

Add tag

Submit Save Cancel Actions

Feed Attachments Approvals Next steps Customer profile

Customer intake Quote Screening Underwriting Issue

Policy overview

Case reference *
CUW-000000001439

Journey type
New

Market segment
Commercial (Insurance)

Policy type
Commercial property insurance

Policy number
PL-000000001815

Assignee team
Screening team

Status information

Status
Screening

CUSTOMER INFORMATION **PROPERTY POLICY DETAILS** **SCREENING DETAILS** **TERMS AND CONDITIONS** **CHECKLIST**

Have all mandatory screening checks been successfully completed and cleared? *

Yes

After clicking on submit if the risk category is Low then policy will get successfully completed.

Property information

Coverage Fire & Allied Perils	Policy term 1 month	Employers liability limit Limit 100,000
Public Liability Limit Limit 100,000	Security rating Low	Commercial property excess 2,000.00
Buildings sum insured 200.00	Contents sum insured 300.00	Business interruption 2,000.00
Premium information		
Total premium 10,006.76	Risk category Low	

← **CUW-000000001439**

Add tag

Close Actions

Feed Attachments Approvals Next steps Customer profile

Customer intake Quote Screening Underwriting Issue

Policy overview

Case reference *
CUW-000000001439

Journey type
New

Market segment
Commercial (Insurance)

Policy type
Commercial property insurance

Policy number
PL-000000001815

Status information

Status
Issue

Has validation passed?
Passed

CUSTOMER INFORMATION **PROPERTY POLICY DETAILS** **QUOTE** **SCREENING DETAILS** **UNDERWRITING** **TERMS AND CONDITIONS**

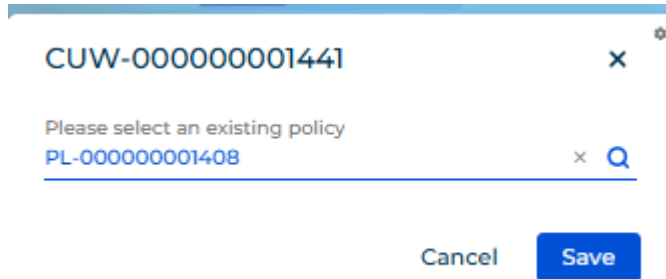
Have all mandatory screening checks been successfully completed and cleared? *

Yes

Policy successfully completed. Your document is ready for download in the attachments.

Amend:

Click on Policy actions select Amend one mini pop up will open. Select existing policy and click on save



CUW-000000001441

Please select an existing policy

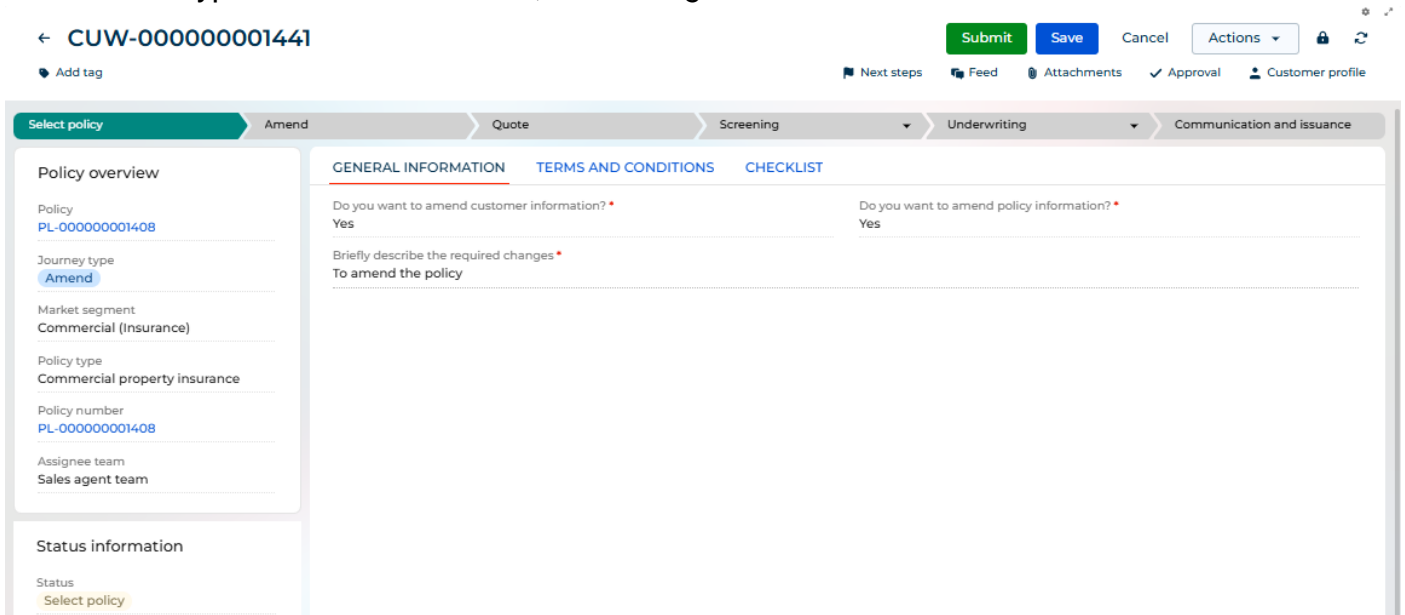
PL-000000001408

Cancel Save

Once you click on save the Id will be shown as shown below

Commercial underwriting policies							+ Policy actions	Import	Summaries
Number	Journey type	Status	Policy type	Customer	Broker	Policy			
CUW-000000001441	Amend	Select policy	Commercial property in...	Jane Doe	XYZ Limited	PL-000000001408			

Click on the hyperlink in CUW number, enter the general information and click on submit



← CUW-000000001441

Submit Save Cancel Actions

Next steps Feed Attachments Approval Customer profile

Select policy Amend Quote Screening Underwriting Communication and issuance

Policy overview

Policy
PL-000000001408

Journey type
Amend

Market segment
Commercial (Insurance)

Policy type
Commercial property insurance

Policy number
PL-000000001408

Assignee team
Sales agent team

Status information

Status
Select policy

GENERAL INFORMATION TERMS AND CONDITIONS CHECKLIST

Do you want to amend customer information? *
Yes

Do you want to amend policy information? *
Yes

Briefly describe the required changes *
To amend the policy

Check customer information and property policy summary details

← CUW-000000001441

Submit
Save
Close
Actions

Add tag
Next steps
Feed
Attachments
Approval
Customer profile

Select policy
Amend
Quote
Screening
Underwriting
Communication and issuance

Policy overview
Policy
PL-000000001408
Journey type
Amend
Market segment
Commercial (Insurance)
Policy type
Commercial property insurance
Policy number
PL-000000001408
Assignee team
Sales agent team

Status information
Status
Amend
Has validation passed?

GENERAL INFORMATION
CUSTOMER INFORMATION
PROPERTY POLICY DETAILS
TERMS AND CONDITIONS
CHECKLIST

Customer
Jane Doe
Effective date
17/10/2025 16:20

Broker
XYZ Limited
Expiration date
17/10/2026 16:20

← CUW-000000001441

Submit
Save
Close
Actions

Add tag
Next steps
Feed
Attachments
Approval
Customer profile

Select policy
Amend
Quote
Screening
Underwriting
Communication and issuance

Policy overview
Policy
PL-000000001408
Journey type
Amend
Market segment
Commercial (Insurance)
Policy type
Commercial property insurance
Policy number
PL-000000001408
Assignee team
Sales agent team

Status information
Status
Amend
Has validation passed?

GENERAL INFORMATION
CUSTOMER INFORMATION
PROPERTY POLICY DETAILS
TERMS AND CONDITIONS
CHECKLIST

Property information
Edit

Coverage Business Interruption	Policy term 12 months	Employers liability limit Limit 100,000
Public Liability Limit Limit 100,000	Business interruption 1,000.00	Security rating Low
Commercial property excess 10,000.00	Contents sum insured 10,000.00	Buildings sum insured 200,000.00
Total premium 0.00	Risk category Low	

Policy add-on
+
↺
↻
Q

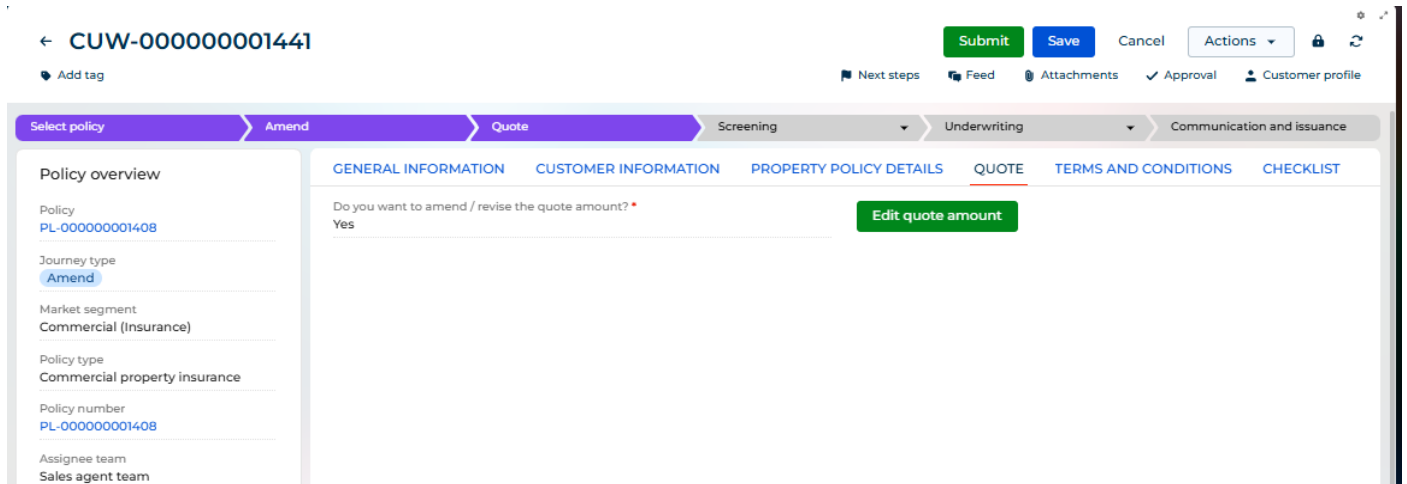
☐ Cover type
Description
+
⋮

☐ Equipment Breakdown (PL... Flat rate-20000.00

Named property / building
+
↺
↻
Q

<input type="checkbox"/> Reference name	Building name	Building type	Construction type	Roof type	+ ⋮
1 a1	a1	Detached house	Brick and slate / tile	Flat - Concrete	Let

Click on submit button it will move to Quote stage



← CUW-000000001441

Add tag

Next steps Feed Attachments Approval Customer profile

Select policy Amend Quote Screening Underwriting Communication and issuance

Policy overview

Policy
PL-000000001408

Journey type
Amend

Market segment
Commercial (Insurance)

Policy type
Commercial property insurance

Policy number
PL-000000001408

Assignee team
Sales agent team

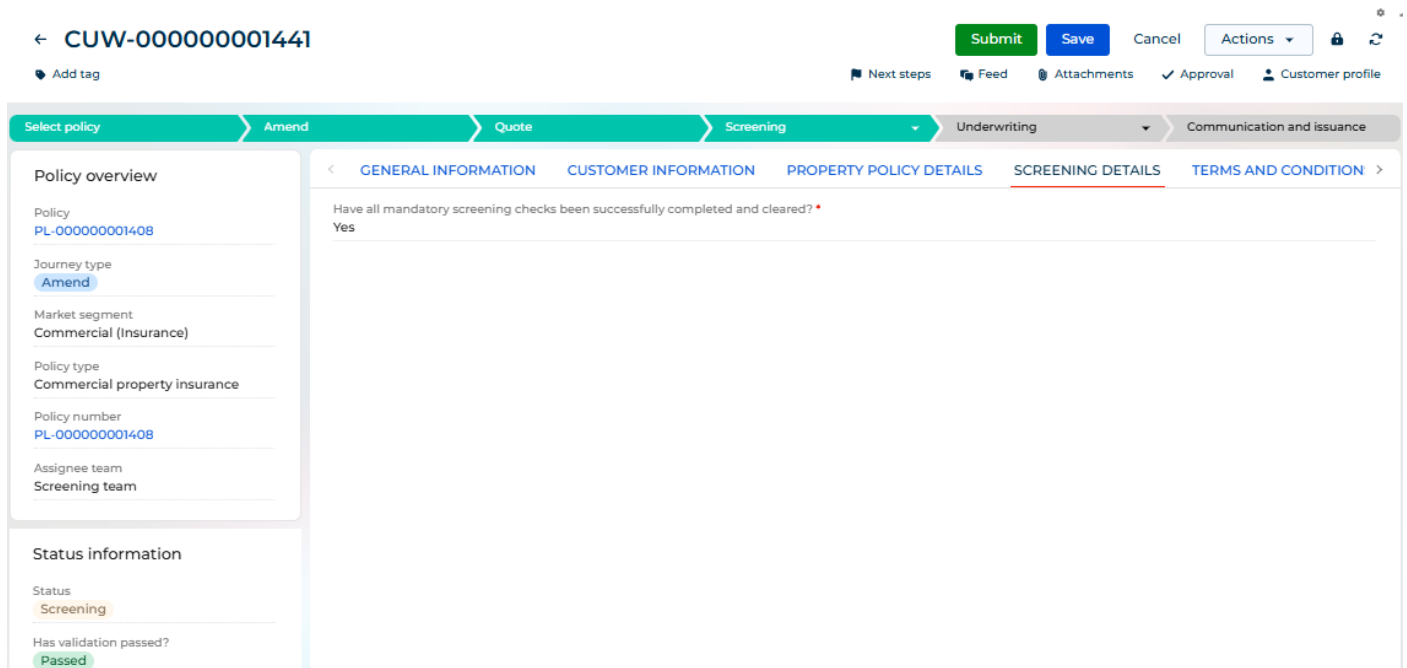
GENERAL INFORMATION CUSTOMER INFORMATION PROPERTY POLICY DETAILS **QUOTE** TERMS AND CONDITIONS CHECKLIST

Do you want to amend / revise the quote amount? *

Yes

Edit quote amount

Click on submit it will move to screening stage



← CUW-000000001441

Add tag

Next steps Feed Attachments Approval Customer profile

Select policy Amend Quote Screening Underwriting Communication and issuance

Policy overview

Policy
PL-000000001408

Journey type
Amend

Market segment
Commercial (Insurance)

Policy type
Commercial property insurance

Policy number
PL-000000001408

Assignee team
Screening team

GENERAL INFORMATION CUSTOMER INFORMATION PROPERTY POLICY DETAILS **SCREENING DETAILS** TERMS AND CONDITION

Have all mandatory screening checks been successfully completed and cleared? *

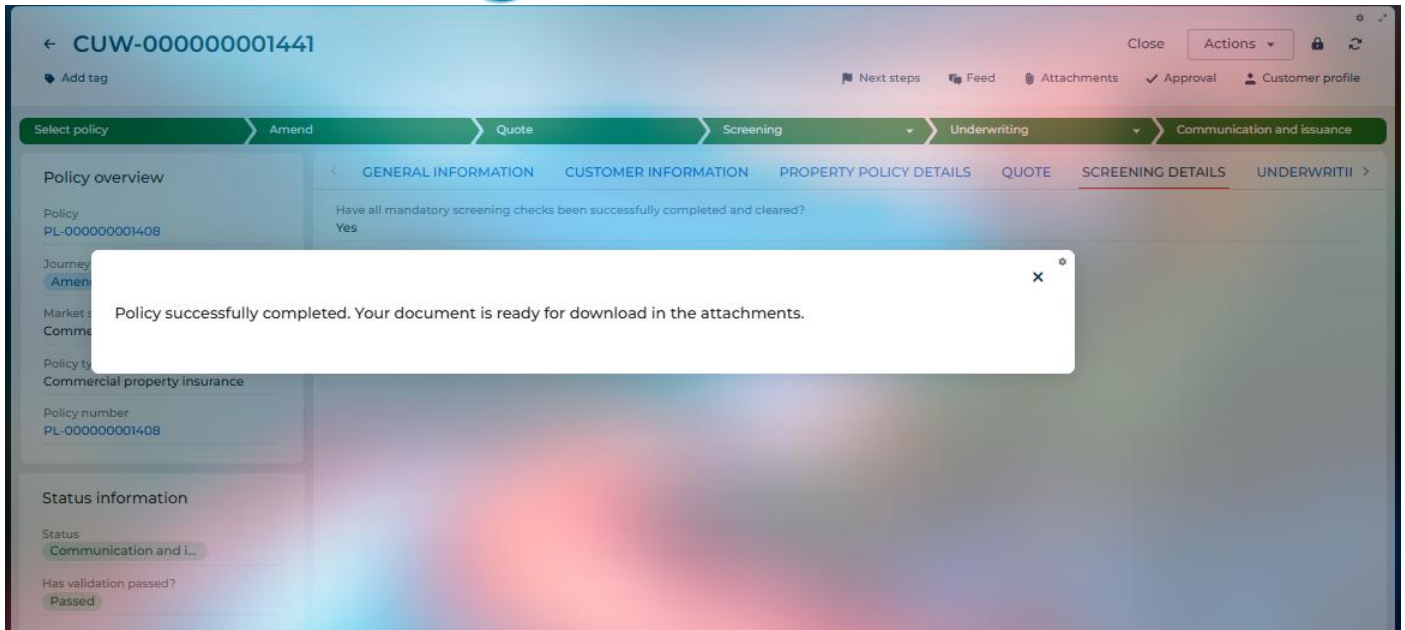
Yes

Status information

Status
Screening

Has validation passed?
Passed

If the risk category is Low, then it will move directly to Communication and Issuance stage otherwise it will move to underwriting stage

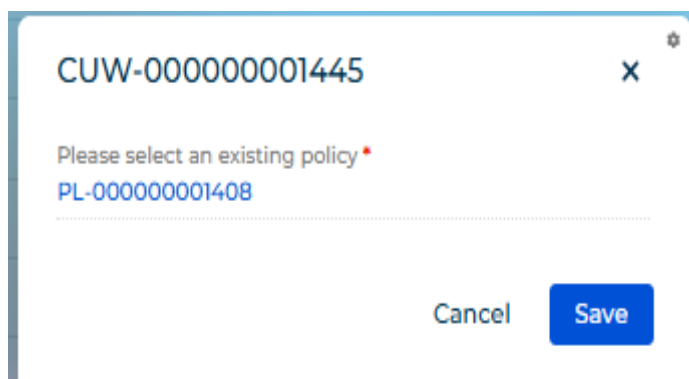


Once you click on cancel the Id will be shown as shown below with status updated

Commercial underwriting policies							
+ Policy actions		Import		Summaries			
Number	Tag	Q 1441	x	o	f		
Number	Journey type	Status	Policy type	Customer	Broker	Policy	
1 CUW-000000001441	Amend	Communication and issu	Commercial property in...	Jane Doe	XYZ Limited	PL-000000001408	

Renewal:

Click on Policy actions select Renewal one mini pop up will open. Select existing policy and click on save



Once you click on save the Id will be shown as shown below

Commercial underwriting policies

Folders

Tag

Search

+ Policy actions

Import

Summaries

<input type="checkbox"/> Number	Journey type	Status	Policy type	Customer	Broker	Policy <div>+</div>
<div><div></div><div>CUW-000000001445</div></div>	Renewal	Initiation	Commercial property in...	Jane Doe	XYZ Limited	PL-000000001819

Click on the hyperlink in CUW number, check the Customer information, Property policy summary and click on submit

[← CUW-000000001445](#)
[Submit](#)
[Save](#)
[Cancel](#)
[Actions](#)

[Add tag](#)
[Feed](#)
[Attachments](#)
[Approvals](#)
[Next steps](#)
[Customer profile](#)

Initiation
Quote
Review
Screening
Underwriting
Communication and issuance

Policy overview
Case reference*
CUW-000000001445
Journey type
Renewal
Market segment
Commercial (Insurance)
Policy type
Commercial property insurance
Policy number
PL-000000001819
Assignee team
Sales agent team

Status information
Status
Initiation

CUSTOMER INFORMATION

Customer*
Jane Doe
Effective date*
13/01/2026 13:45

Broker*
XYZ Limited
Expiration date

Policy overview

Case reference • CUW-000000001445

Journey type
Renewal

Market segment
Commercial (Insurance)

Policy type
Commercial property insurance

Policy number
PL-000000001819

Assignee team
Sales agent team

Status information

Status
Initiation

Has validation passed?

CUSTOMER INFORMATION

PROPERTY POLICY DETAILS

TERMS AND CONDITIONS

CHECKLIST

Property information

Edit

Coverage Business Interruption	Policy term 12 months	Employers liability limit Limit 100,000
Public Liability Limit Limit 100,000	Commercial property excess 10,000.00	Security rating Low
Business Interruption 1,000.00	Buildings sum insured 200,000.00	Contents sum insured 10,000.00
Total premium 20,637.27	Risk category Low	

Policy add-on + ↺ ⋮ 🔍

Cover type	Description	
1	Equipment Breakdown (Pla...	Flat rate-20000.00

Named property / building + ↺ ⋮ 🔍

Building name	Building type	Construction type	Contents sum insured	Building sum insured	Fire extinguishers		
1	al	Detached house	Brick and slate / tile	10,000.00	200,000.00	<input checked="" type="checkbox"/>	1,98

Click on submit button it will move to Quote stage

← CUW-000000001445

Add tag

Submit Save Cancel Actions 🔒 ↺

Feed Attachments Approvals Next steps Customer profile

Initiation

Quote

Review

Screening

Underwriting

Communication and issuance

Policy overview

Case reference • CUW-000000001445

Journey type
Renewal

Market segment
Commercial (Insurance)

Policy type
Commercial property insurance

Policy number
PL-000000001819

Assignee team
Sales agent team

Status information

Status
Quote

CUSTOMER INFORMATION

PROPERTY POLICY DETAILS

QUOTE

TERMS AND CONDITIONS

CHECKLIST

Do you want to amend / revise the quote amount? •

Yes

Edit quote amount

Has the customer accepted the quote? •

Yes

Click on submit it will move to review stage

← **CUW-000000001445**

[Add tag](#)

[Submit](#) [Save](#) [Cancel](#) [Actions](#)

[Feed](#) [Attachments](#) [Approvals](#) [Next steps](#) [Customer profile](#)

Initiation **Quote** **Review** **Screening** **Underwriting** **Communication and issuance**

Policy overview

Case reference *
CUW-000000001445

Journey type
Renewal

Market segment
Commercial (Insurance)

Policy type
Commercial property insurance

Policy number
PL-000000001819

Assignee team
Sales agent team

Status information

Status
Review

CUSTOMER INFORMATION **PROPERTY POLICY DETAILS** **REVIEW** **TERMS AND CONDITIONS** **CHECKLIST**

Are you sure the policy is up to date? *

Yes

Click on submit it will move to screening stage

← **CUW-000000001445**

[Add tag](#)

[Submit](#) [Save](#) [Cancel](#) [Actions](#)

[Feed](#) [Attachments](#) [Approvals](#) [Next steps](#) [Customer profile](#)

Initiation **Quote** **Review** **Screening** **Underwriting** **Communication and issuance**

Policy overview

Case reference *
CUW-000000001445

Journey type
Renewal

Market segment
Commercial (Insurance)

Policy type
Commercial property insurance

Policy number
PL-000000001819

Assignee team
Screening team

Status information

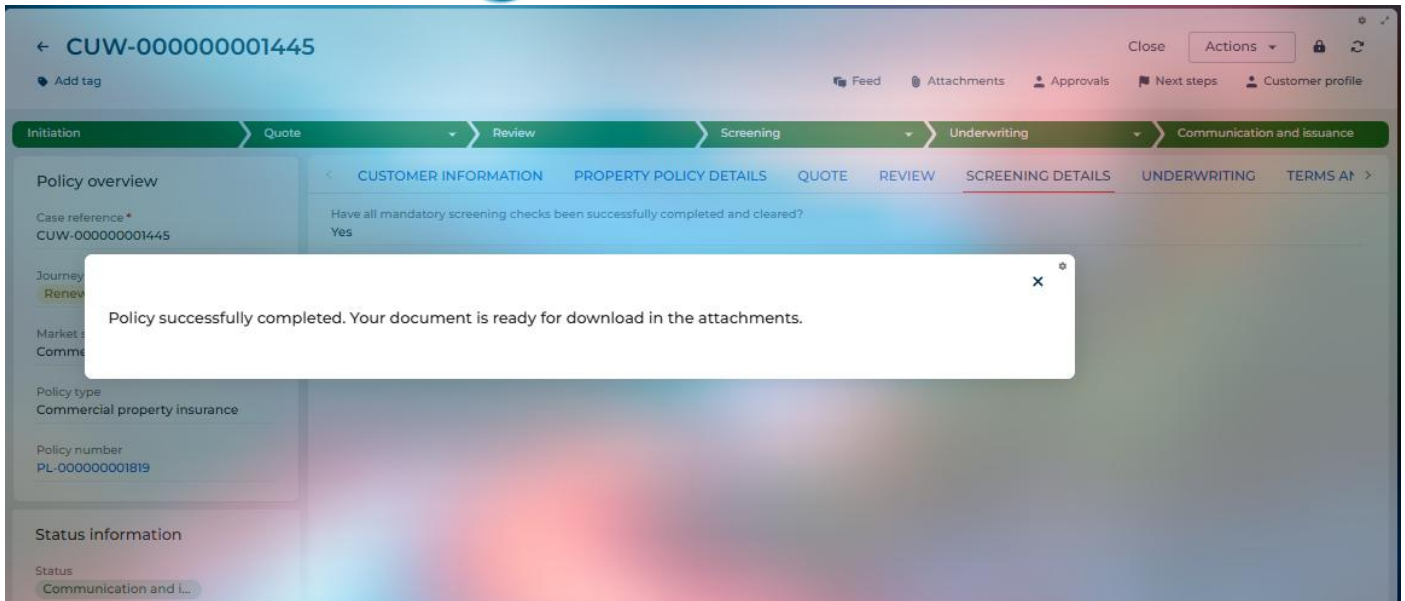
Status
Screening

CUSTOMER INFORMATION **PROPERTY POLICY DETAILS** **SCREENING DETAILS** **TERMS AND CONDITIONS** **CHECKLIST**

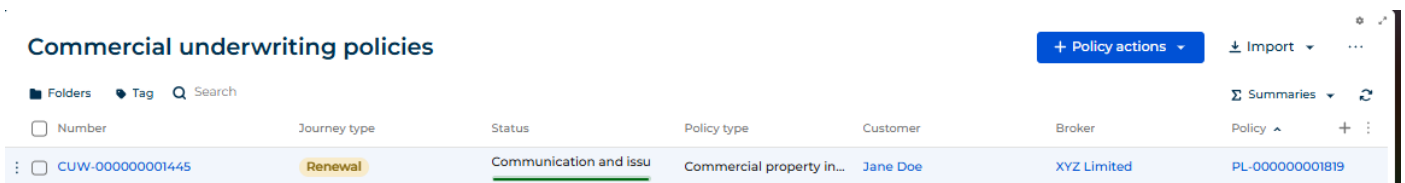
Have all mandatory screening checks been successfully completed and cleared?

Yes

If the risk category is Low then it will move directly to Communication and Issuance stage otherwise it will move to underwriting stage

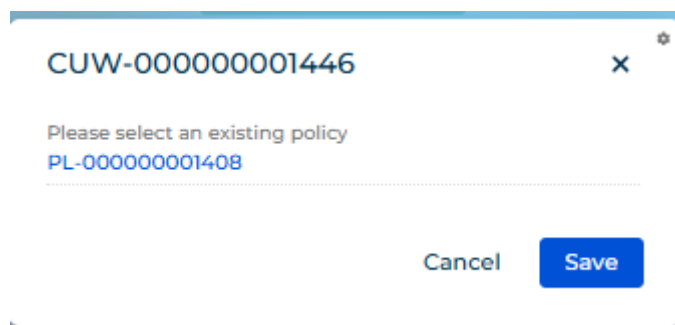


Once you click on cancel the Id will be shown as shown below with status updated



Cancel:

Click on Policy actions select Cancel one mini pop up will open. Select existing policy and click on save



Once you click on save the Id will be shown as shown below

Commercial underwriting policies

[+ Policy actions](#)
[Import](#)
[Summaries](#)
[Folders](#) [Tag](#) [Search](#)

Number	Journey type	Status	Policy type	Customer	Broker	Policy
CUW-000000001446	Cancel	Verify request	Commercial property in...	Jane Doe	XYZ Limited	PL-000000001408

Click on the hyperlink in CUW number, enter the general information and click on submit

[← CUW-000000001446](#)
[Add tag](#)
[Submit](#)
[Save](#)
[Cancel](#)
[Actions](#)
[Next steps](#)
[Feed](#)
[Attachments](#)
[Customer profile](#)

Verify request

Review

Process payment

Terminated

Policy overview

Case reference *

CUW-000000001446

Journey type

[Cancel](#)

Market segment

Commercial (Insurance)

Policy type

Commercial property insurance

Policy number

[PL-000000001408](#)

Assignee team

Sales agent team

Status information

Status

[Verify request](#)

GENERAL INFORMATION

CHECKLIST

Cancellation reason *

Change in risk profile

Cancellation description *

To cancel the policy

Re-negotiation *

No

When do you want the policy to be terminated from?

21/01/2026 13:55

Once to you click on submit it will move to review stage to review the customer information, Property policy summary and click on submit

[← CUW-000000001446](#)
[Add tag](#)
[Submit](#)
[Save](#)
[Close](#)
[Actions](#)
[Next steps](#)
[Feed](#)
[Attachments](#)
[Customer profile](#)

Verify request

Review

Process payment

Terminated

Policy overview

Case reference *

CUW-000000001446

Journey type

[Cancel](#)

Market segment

Commercial (Insurance)

Policy type

Commercial property insurance

Policy number

[PL-000000001408](#)

Assignee team

Sales agent team

Status information

Status

[Review](#)

GENERAL INFORMATION

CUSTOMER INFORMATION

PROPERTY POLICY DETAILS

TERMS AND CONDITIONS

CHECKLIST

Customer

[Jane Doe](#)

Effective date

17/10/2025 16:20

Broker

[XYZ Limited](#)

Expiration date

17/10/2026 16:20

Policy overview

Case reference *
CUW-000000001446

Journey type
Cancel

Market segment
Commercial (Insurance)

Policy type
Commercial property insurance

Policy number
PL-000000001408

Assignee team
Sales agent team

Status information

Status
Review

Has validation passed?

Property information

Coverage Business Interruption	Policy term 12 months	Policy number PL-000000001408
Business interruption 1,000.00	Public Liability Limit Limit 100,000	Employers liability limit Limit 100,000
Security rating Low	Buildings sum insured 200,000.00	Contents sum insured 10,000.00
Total premium 20,637.27	Risk category Low	Commercial property excess 10,000.00

Policy add-on

Cover type	Description	
Equipment Breakdown (PL...	Fiat rate-20000.00	

Named property / building

Reference name	Building name	Building type	Building...	Construction type	
a1	a1	Detached house	200,000.00	Brick and slate / tile	10

Once you click on submit it will move to process payment stage, enter the details and click on submit

← **CUW-000000001446**

Add tag

Submit **Save** Cancel Actions

Next steps Feed Attachments Customer profile

Verify request Review Process payment Terminated

Policy overview

Case reference *
CUW-000000001446

Journey type
Cancel

Market segment
Commercial (Insurance)

Policy type
Commercial property insurance

Policy number
PL-000000001408

Assignee team
Sales agent team

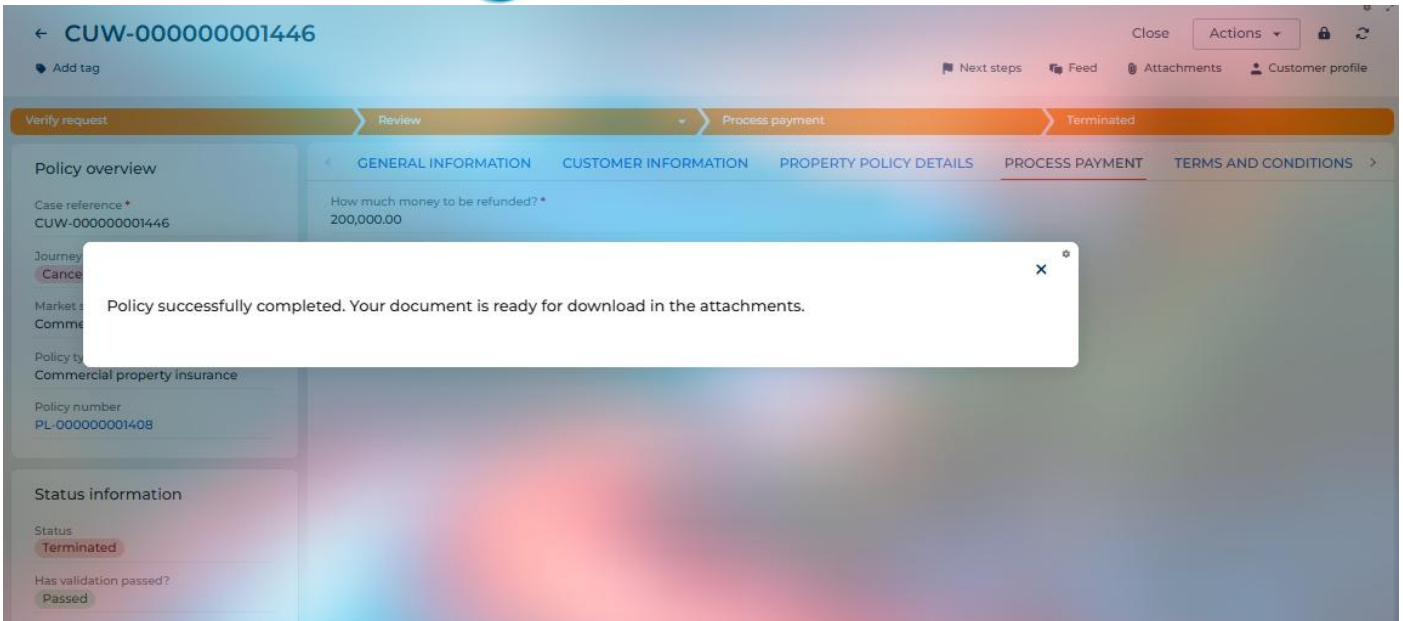
Status information

Status
Process payment

GENERAL INFORMATION CUSTOMER INFORMATION PROPERTY POLICY DETAILS **PROCESS PAYMENT** TERMS AND CONDITIONS

How much money to be refunded? *
200,000.00

Now, the policy will get terminated



CUW-000000001446

Close Actions

Next steps Feed Attachments Customer profile

Verify request Review Process payment Terminated

Policy overview

Case reference *
CUW-000000001446

Journey type
Cancel

Market segment
Commercial

Policy type
Commercial property insurance

Policy number
PL-000000001408

Status information

Status
Terminated

Has validation passed?
Passed

How much money to be refunded? *
200,000.00

Policy successfully completed. Your document is ready for download in the attachments.

Once you click on save the Id will be shown as shown below with status updated

Commercial underwriting policies + Policy actions Import Summaries

Folders Tag Search

Number	Journey type	Status	Policy type	Customer	Broker	Policy
CUW-000000001446	Cancel	Terminated	Commercial property in...	Jane Doe	XYZ Limited	PL-000000001408

2.2.5 Accessing different policies

To Accessing the policies by using Screening team let see how to Access the policies, login with User (screening team) there can access the policy records.

2.2.5.1 Personal Underwriting

Select the personal Underwriting Screening teamwork space in the navigation panel. Then in personal underwriting policy section select respective policy.

- **Personal Auto/motor policies**

Covers cars, trucks, and other vehicles for personal use. It protects against financial loss from traffic accidents, theft, or other damage to the vehicle.

In **Figure 2.3.2.1.1** select personal Auto/motor policy.

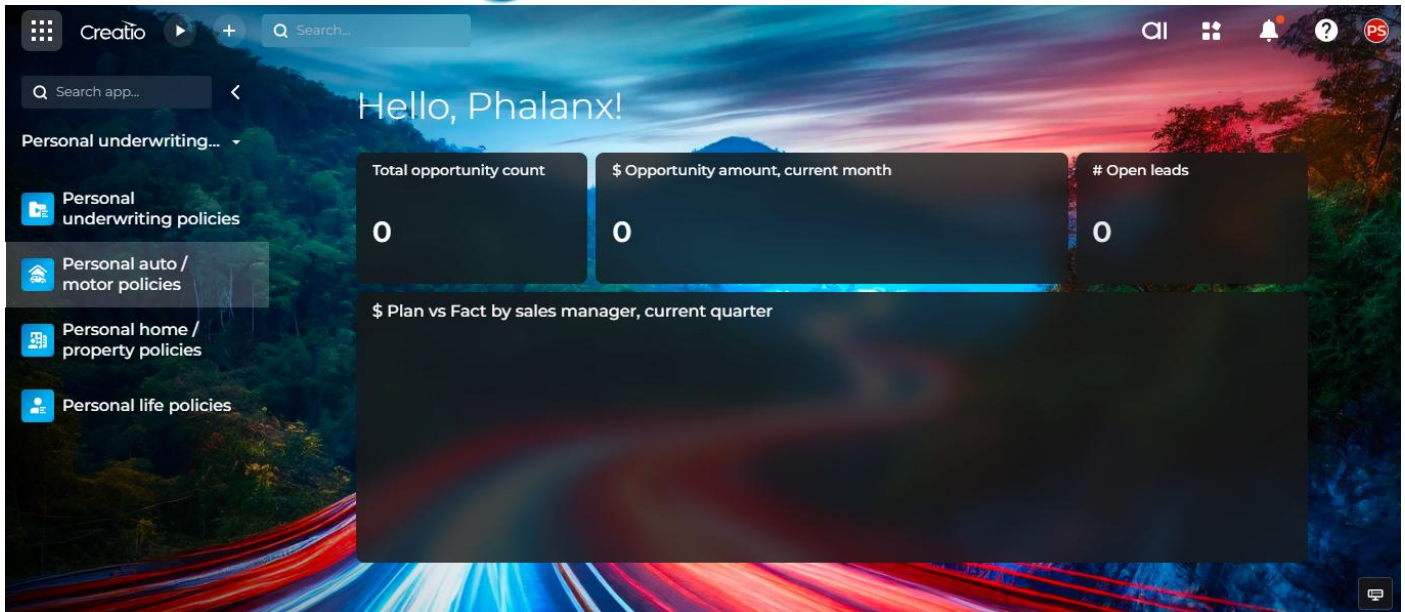


Figure 2.3.2.1.1 selecting personal auto/motor policy

After select the respected policy records will be shown there you can open any records by clicking the PL Id Hyper link text

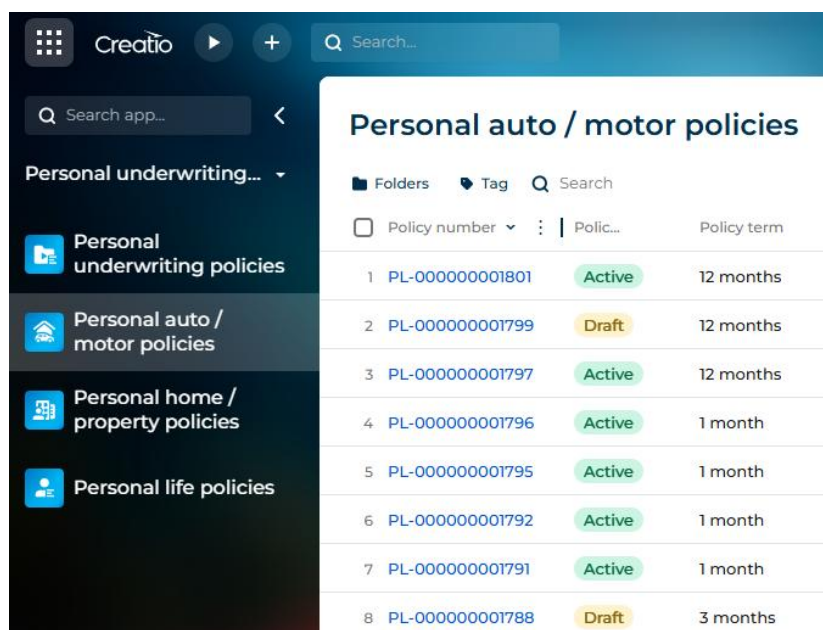


Figure 2.3.2.1.2 selecting personal auto/motor policy record

If you want to get report also you can do by clicking report button and then select the policy type then you can get report of the policy reports.

Then click close for go back.

- **Personal Home policies:**

Provides financial protection for a person's private residence and belongings. It typically covers damage to the house itself (from events like fire or storms) and the theft of or damage to possessions inside.

In **Figure 2.3.2.1.3** Select the Personal home/property policy here click PL Id which is hyper link text then that particular policy record will open.

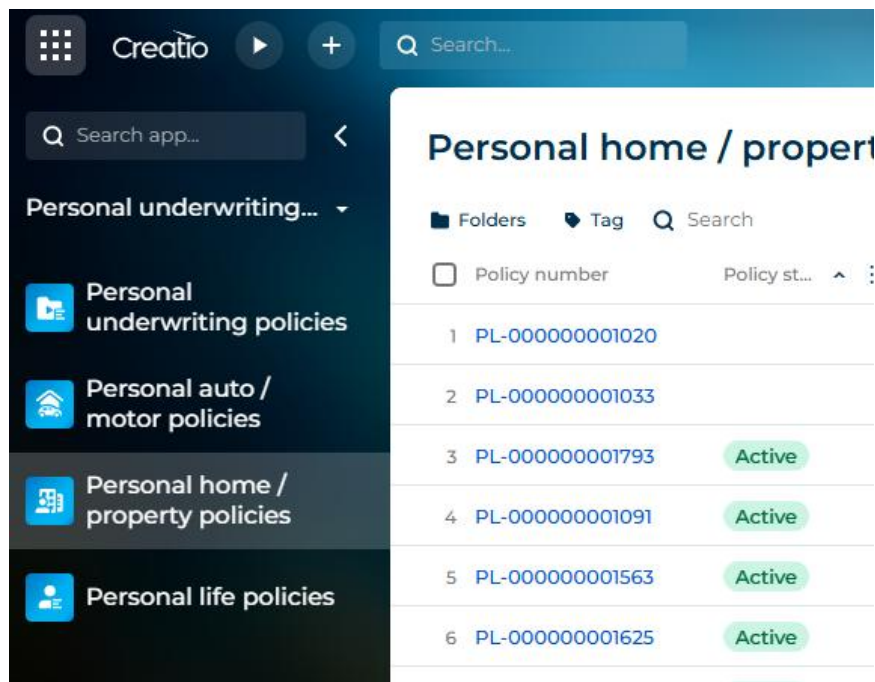


Figure 2.3.2.1.3 getting reports for personal auto/motor policy record

- **Personal Life policies:**

A policy that pays out a sum of money either on the death of the insured person or after a set period. It is designed to provide financial security for the surviving family members.

In **Figure 2.3.2.1.4** Select the Personal life policy here click PL Id which is hyper link text then that policy record will open.

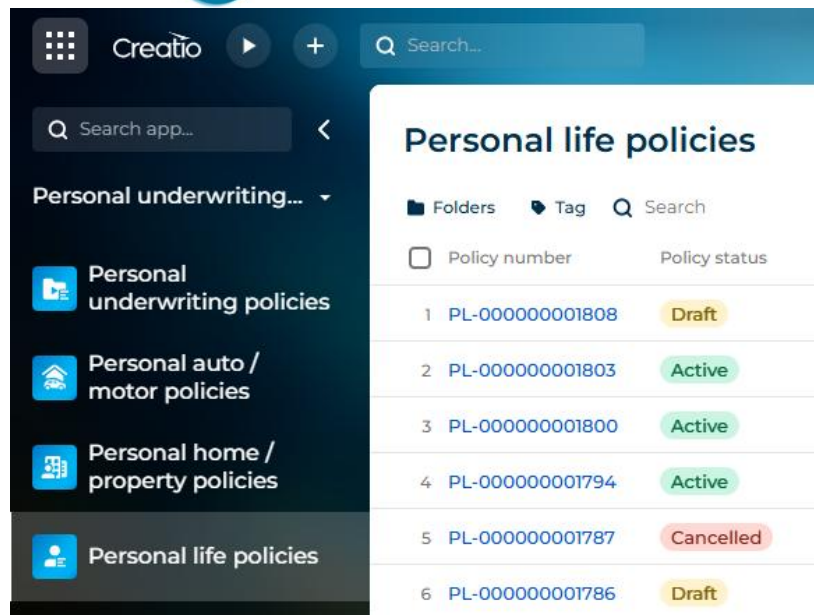


Figure 2.3.2.1.4 personal Life policy record

2.2.5.2 Commercial Underwriting

These policies are designed to cover businesses against operational risks and financial loss.

In Navigation Panel select the Commercial underwriting Screening team then in section select the respected policy

- **Commercial Auto policies:**

Covers vehicles used for business purposes, such as company cars, delivery vans, and trucks. It typically offers higher liability limits and specialized coverages not found in personal auto policies.

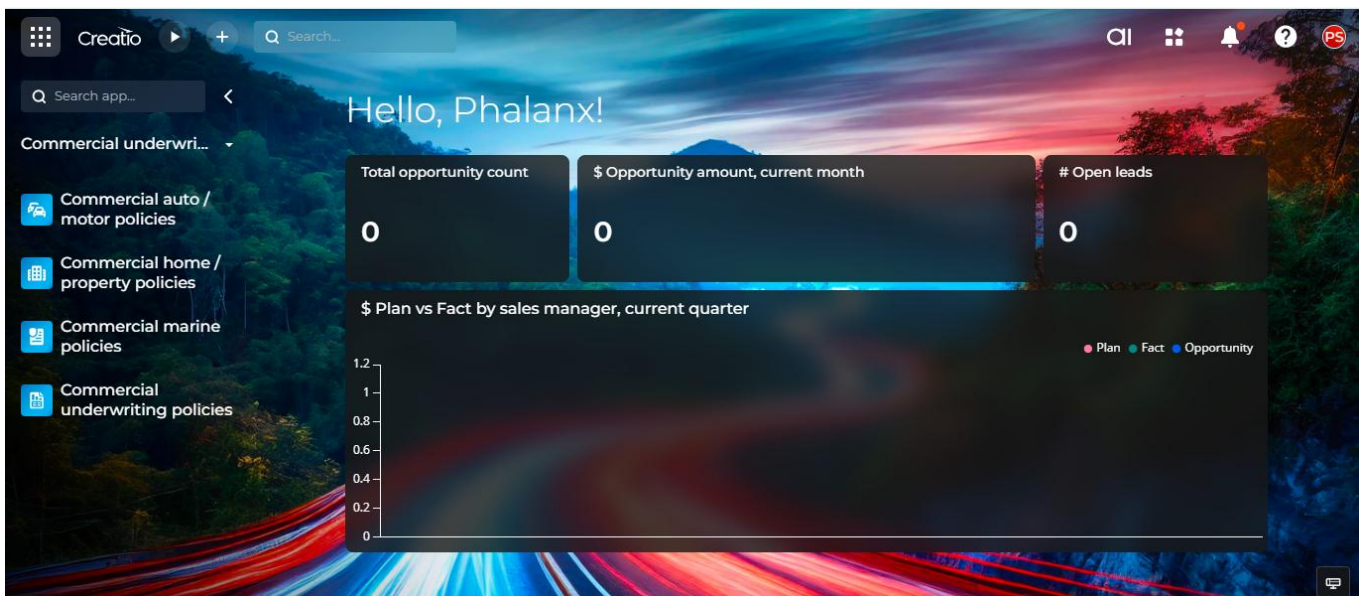


Figure 2.3.2.2.1 select Commercial policy type

In **Figure 2.3.2.2.2** Click the PL Id which is Hyper Link text so it will open the policy record

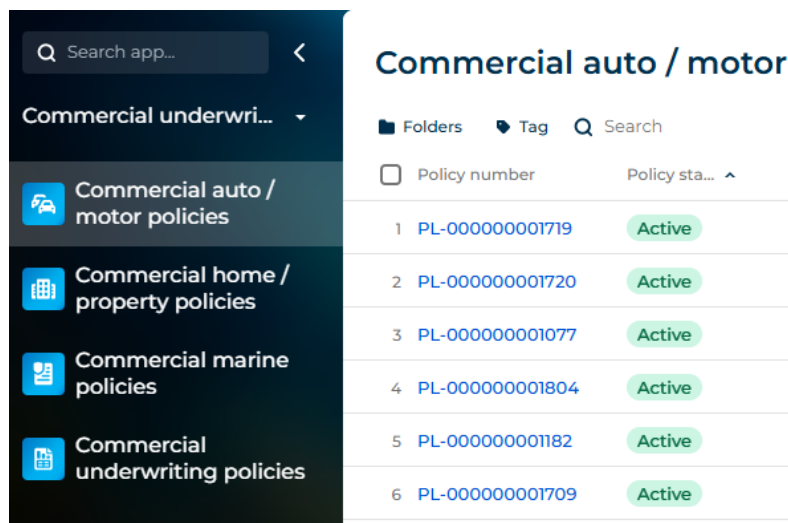


Figure 2.3.2.2.2 Select Commercial Auto/motor policy

- **Commercial Marine policies:**

Provides coverage for goods, cargo, and vessels during transport over sea or inland waterways. It protects businesses against loss or damage to their property while it is in transit.

In **Figure 2.3.2.1.3** Click the PL Id which is Hyper Link text so it will open the policy record

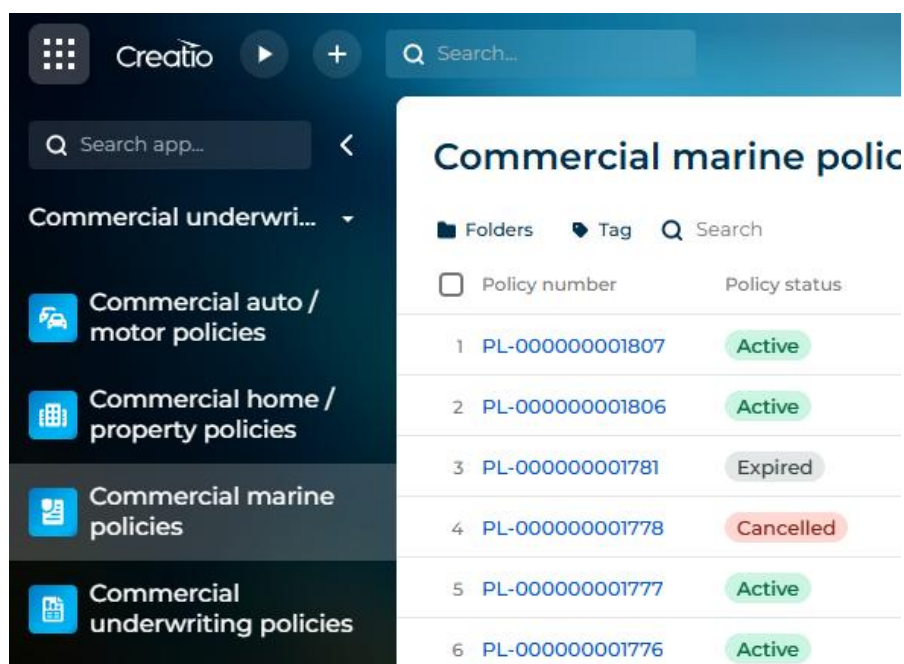


Figure 2.3.2.1.3 Select Commercial Marine policy

- **Commercial home/property policies:**

Protects a company's physical assets, including buildings, equipment, inventory, and furniture. It covers losses from events like fire, theft, and natural disasters, ensuring business continuity.

In **Figure 2.3.2.1.4** Click the PL Id which is Hyper Link text so it will open the policy record

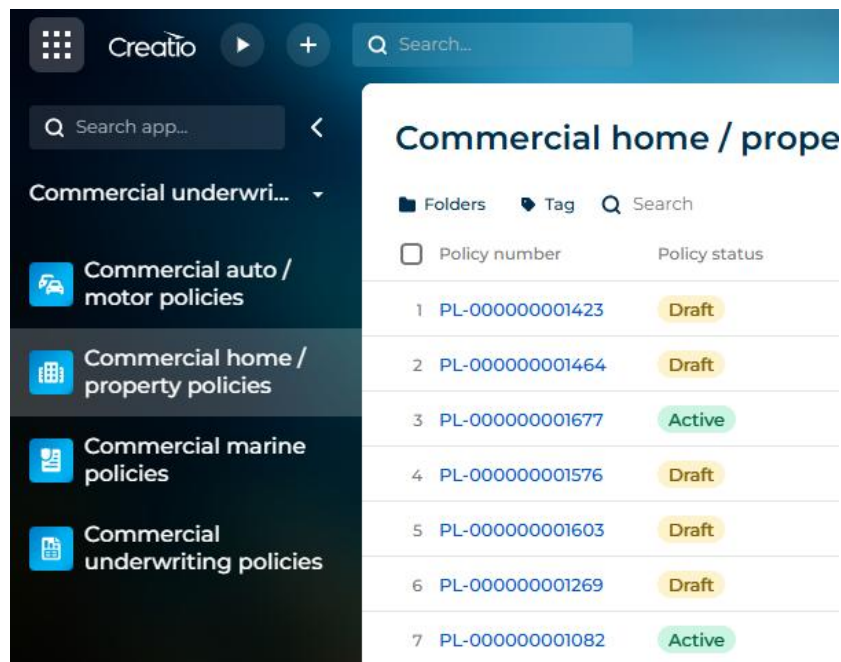


Figure 2.3.2.1.4 Select Commercial Home/Property

2.2.6 Policy T&C config

Common Terms & Conditions Template

Policy Title: [Insert Policy Title from Schedule]

Policy Term: [Insert Policy Term from Schedule]

This document, along with your Policy Schedule and Certificate of Insurance, outlines the terms of your insurance contract. Please read carefully and retain for your records.

1. The Contract of Insurance

This insurance agreement is between you (the Policyholder) and us (the Insurer). It is based on the information you provided in your proposal form or statement of fact. In return for your premium, we provide cover as described in this document for the [Insured Item/Property/Asset] specified in your Policy Schedule during the Period of Insurance.

2. Definitions

- The Insured Item: The insured item, property, or asset described in your Policy Schedule.

- Policy Schedule: Contains policyholder details, insured items, premium, and coverage limits.
- Certificate of Insurance: Proof of insurance coverage.
- Excess: The portion of any claim you must pay.
- Market Value: The replacement cost of the [Insured Item/Property/Asset] immediately before loss or damage.
- Period of Insurance: The period from the start to the expiry date, as shown in the Policy Schedule.
- Territorial Limits: As stated in your Policy Schedule.

3. Scope of Cover: What is Covered

This policy provides comprehensive protection including:

- Loss, damage, and liability related to your [Insured Item/Property/Asset].
- Accidental damage, fire, theft, or attempted theft.
- Liability to third parties for injury or property damage (if applicable).
- Additional benefits as specified in your Policy Schedule.

4. Exclusions: What is Not Covered

This policy does not cover the following:

- Wear and tear, depreciation, or mechanical breakdown.
- Loss or damage below the applicable excess.
- Use of the [Insured Item/Property/Asset] for purposes not permitted under the policy.
- Fraudulent, illegal, or reckless acts by you or others.
- War, terrorism, or nuclear risks.
- Government confiscation or seizure.

5. General Conditions

- Duty of Care: You must maintain and protect the [Insured Item/Property/Asset].
- Claims Procedure: Notify us promptly after any loss or incident.
- Fraud: False or misleading claims may void this policy.
- Cancellation: You may cancel within 14 days (cooling-off). The insurer may cancel with 7 days' written notice.

6. Governing Law

This policy is governed by the laws of England and Wales. Disputes will be handled in English courts.

7. Complaints Procedure

If you are dissatisfied with our service, please contact our customer support. If unresolved, you may refer to the Financial Ombudsman Service.

2.3 Roles and Workspaces

This section outlines the application's security and user management model, which is composed of two key concepts: Roles and Workspaces. Together, they control who can access the application and what they are able to do inside it, ensuring a secure and organized environment.

2.3.1 Roles

A Role is a collection of specific permissions assigned to a user that defines their capabilities and authority within the application. It answers the question: *"What can this user do?"*

The system allows administrators to define various roles, such as Underwriter, UW Manager, and Admin, to match different job functions. When a role is assigned to a user, it grants them the ability to perform specific actions.

There are three types of roles

- Sales team
- Screening team
- Underwriting team

1.Sales Agent

Sales team is the initiator who finds new clients. They are responsible for creating new applications and entering customer data.




2.Screening Team

Screening team acts as the quality control gatekeeper. They review submitted applications to ensure they are complete and accurate.

3.Underwriting Team

Underwriting team are the final decision-makers. They analyse the risk and determine whether to approve or decline the policy.

You are seeing this "Access denied" error because you are not a member of the "Assignee team." Only members of that specific team are allowed to perform this action.

 Validation error  

	Category ^	Field label	Message	+ ⋮
1	Assignee team	Assignee team	Access denied: You are not part of the required team for this action.	

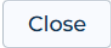


Figure 2.4.1.1. Assignee team error

2.3.2 Workspaces

A Workspace is an organizational group that users belong to, typically based on their team or function. It answers the question: *"Which team or environment does this user belong to?"*

The "Workspaces" screen allows an administrator to create and manage these user groups.

Workplaces are used to manage users in logical groups and control access on a team-wide basis. The primary Workspaces in the application are:

Workplaces based on the roles is for sales, screening, underwriting.

SALES AGENT

In sales there are two workplaces one is personal underwriting sales agent, and another is Commercial underwriting sales agent.

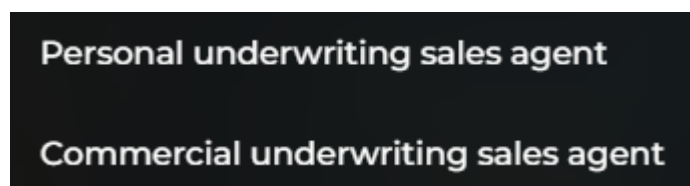


Figure 2.4.2.1 Sales Agent workplace

SCREENING TEAM

In screening there are two workplaces one is Personal underwriting screening team, and another is Commercial underwriting screening team.

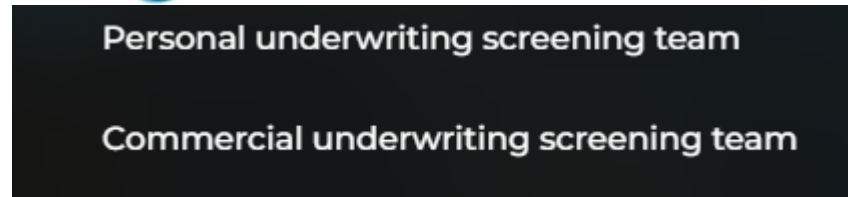


Figure 2.4.2.2 Screening team workplace

UNDERWRITING TEAM

In underwriting there are two workplaces personal underwriting team and commercial underwriting team.

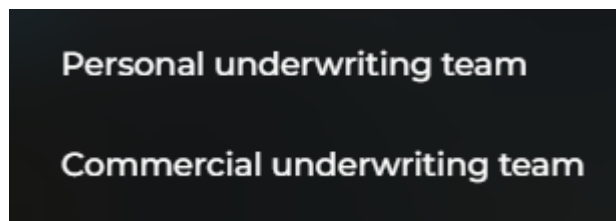


Figure 2.4.2.3 Underwriting team workplace

3. Configurations

3.1 Policy configurations

3.1.1 Policy T&C Management

This feature allows an administrator to configure the specific Terms & Conditions document for every unique policy variation offered. A unique variation is defined by combining two primary parameters: Coverage Type and Policy Term.

3.1.1.1 Coverage Type (Selected from Lookups)

The application contains a master lookup table of 60 possible insurance coverages that can be offered. Each of these 60 coverages has several key attributes that define its behavior and categorization:

- **Line of Business:** Defines whether the coverage is for Personal or Commercial clients.
- **Product Type:** Specifies the main insurance product it belongs to (e.g., Home Insurance, Auto / Motor Insurance, Commercial Marine Insurance).
- **Coverage Level:** Determines if it is a Core Coverage (included by default in a policy) or an Optional Add-on (which a customer can choose to add).
- **Calculation Method:** Defines how the premium for this specific coverage is calculated. The method can be:

- Flat rate: A fixed price.
- Factor of Base Premium: A percentage of the main policy's premium.
- Complex / Algorithm: A dynamic price based on multiple risk factors.

3.1.1.2 Policy Term (in Months)

This is the duration of the policy contract. The T&Cs can be different depending on the length of the term, such as:

- 1 Month
- 3 Months
- 6 Months
- 12 Months

Example of a Configuration:

To manage the T&Cs for a specific product, an administrator would use the dropdowns on the screen to select a unique combination. For example, to edit the document for a standard one-year personal car insurance policy, they would select:

- Coverage: Comprehensive Motor Cover
- Term: 12 Months

The system then displays the specific T&C document for that exact combination, which the administrator can then manage. This ensures every possible policy variation has the correct, legally-approved text.

3.1.2 Fine-Tuning Premium Calculations

Fine-tuning premium calculations, the application's pricing engine to determine the final cost of any policy. This is achieved by first gathering all the necessary **details** for the specific product being quoted, such as the attributes of the item being insured (like a vehicle or property) and the risk profile of the customer. Each of these details is then evaluated against a set of configurable **rating factors** and **risk factors** that are managed within the system. Finally, a pricing **formula** takes all these individual factors as inputs to perform the calculation, resulting in a final premium that is accurately and dynamically tailored to the specific level of risk for that exact policy.

← **PUW-000000000001**

Add tag
 ✓ Approvals
Next steps
Feed
Customer profile
Communications
Attachments

Customer Intake
 Quote
 Screening
 Underwriting
 Issue

Policy overview
 Case reference *
 PUW-000000000001
 Journey type
 New
 Market segment
 Personal (Insurance)
 Policy type
 Home insurance
 Policy number
 PL-000000000001
 Assignee team
 Sales agent team

Status information
 Status
 Quote

CUSTOMER INFORMATION
 HOME / PROPERTY POLICY DETA...
 QUOTE
TERMS AND CONDITIONS
 CHECKLIST

Do you want to amend / revise the quote amount? *
 Yes
 Edit quote amount

Has the customer accepted the quote? *
 Yes

Figure 3.1.2.1 Edit the quote amount

PL-000000000001

Calculated premium
 0.40

Revised premium *
 0.40

Reason code for premium revision *
 Matching with other provider

Enter additional information *
 To change premium as per the doc and self calculation

Cancel
 Submit

Figure 3.1.2.2 Edit premium

4. Portals / Workplaces

Previously I explained about workplace and how it will work here I given all workplace list and explain about it.

4.1 Personal underwriting sales agent

4.2 Personal underwriting screening team

4.3 Personal underwriting team

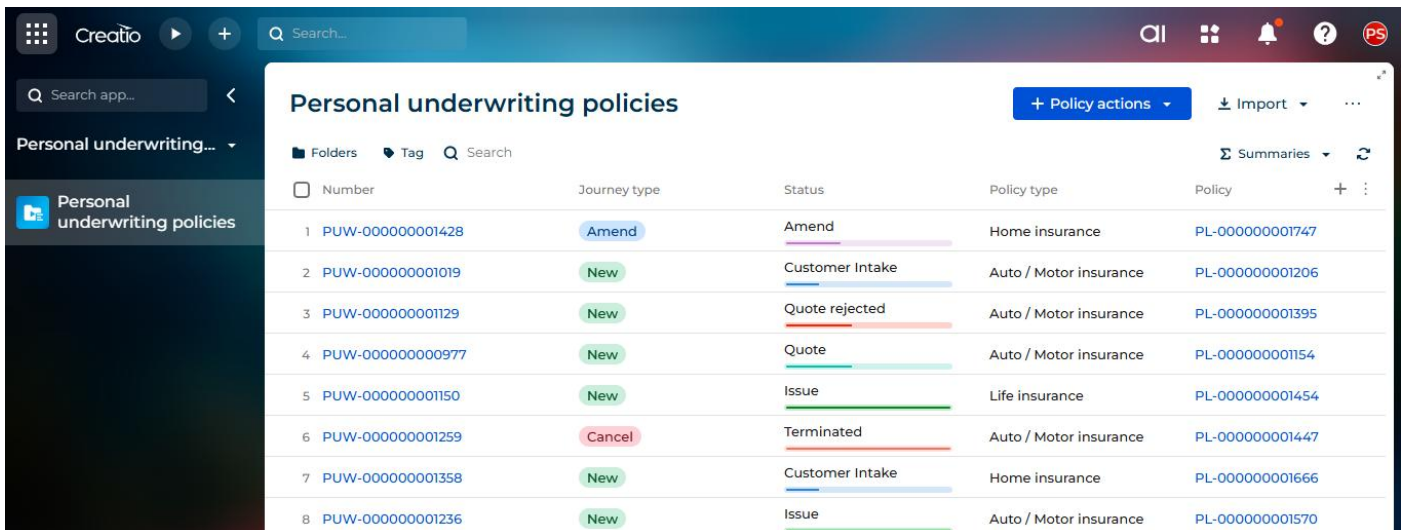
4.4 Commercial underwriting screening team

4.5 Commercial underwriting sales agent

4.6 Commercial underwriting team

4.1 Personal underwriting sales agent

In this workplace section user can access the personal underwriting can create new policy and all journey types.

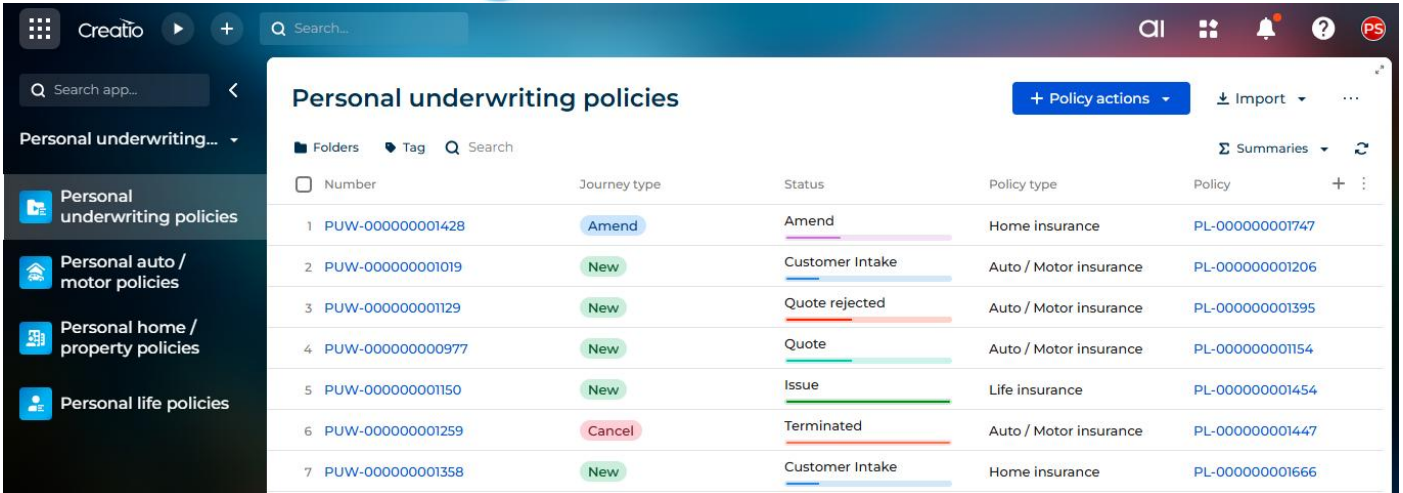


Number	Policy ID	Journey type	Status	Policy type	Policy
1	PUW-000000001428	Amend	Amend	Home insurance	PL-000000001747
2	PUW-000000001019	New	Customer Intake	Auto / Motor insurance	PL-000000001206
3	PUW-000000001129	New	Quote rejected	Auto / Motor insurance	PL-000000001395
4	PUW-000000000977	New	Quote	Auto / Motor insurance	PL-000000001154
5	PUW-000000001150	New	Issue	Life insurance	PL-000000001454
6	PUW-000000001259	Cancel	Terminated	Auto / Motor insurance	PL-000000001447
7	PUW-000000001358	New	Customer Intake	Home insurance	PL-000000001666
8	PUW-000000001236	New	Issue	Auto / Motor insurance	PL-000000001570

Figure 4.1.1 Personal Underwriting sales Workplace section

4.2 Personal underwriting screening team

In this screening team can have access for both personal underwriting and all personal policy types

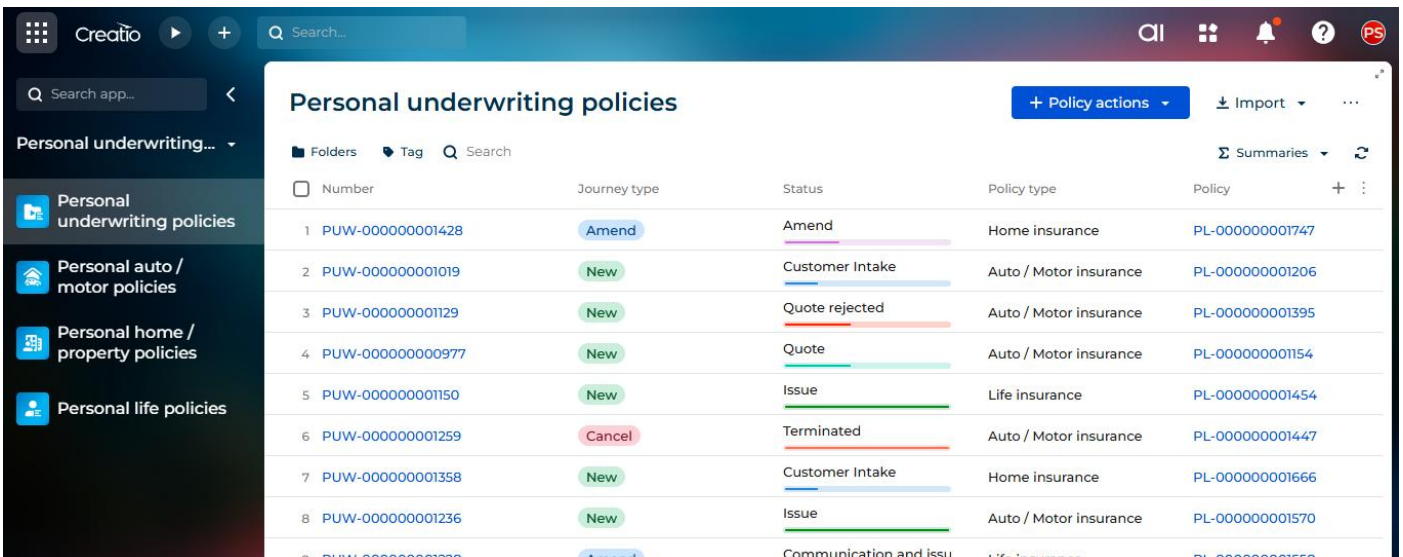


Number	Journey type	Status	Policy type	Policy
1 PUW-000000001428	Amend	Amend	Home insurance	PL-000000001747
2 PUW-000000001019	New	Customer Intake	Auto / Motor insurance	PL-000000001206
3 PUW-000000001129	New	Quote rejected	Auto / Motor insurance	PL-000000001395
4 PUW-000000000977	New	Quote	Auto / Motor insurance	PL-000000001154
5 PUW-000000001150	New	Issue	Life insurance	PL-000000001454
6 PUW-000000001259	Cancel	Terminated	Auto / Motor insurance	PL-000000001447
7 PUW-000000001358	New	Customer Intake	Home insurance	PL-000000001666

Figure 4.2.1 Personal Underwriting Screening Workplace section

4.3 Personal underwriting team

In this team also can have access for all personal underwriting policies to handle it

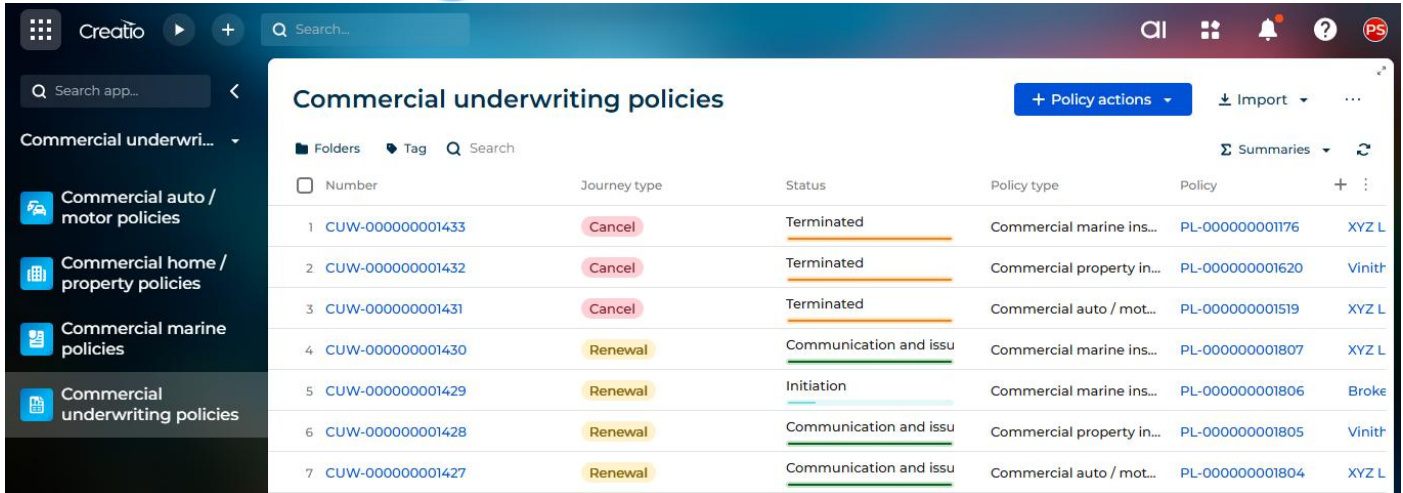


Number	Journey type	Status	Policy type	Policy
1 PUW-000000001428	Amend	Amend	Home insurance	PL-000000001747
2 PUW-000000001019	New	Customer Intake	Auto / Motor insurance	PL-000000001206
3 PUW-000000001129	New	Quote rejected	Auto / Motor insurance	PL-000000001395
4 PUW-000000000977	New	Quote	Auto / Motor insurance	PL-000000001154
5 PUW-000000001150	New	Issue	Life insurance	PL-000000001454
6 PUW-000000001259	Cancel	Terminated	Auto / Motor insurance	PL-000000001447
7 PUW-000000001358	New	Customer Intake	Home insurance	PL-000000001666
8 PUW-000000001236	New	Issue	Auto / Motor insurance	PL-000000001570
9 PUW-000000001228	Amend	Communication and issu	Life insurance	PL-000000001558

Figure 4.3.1 Personal Underwriting Workplace section

4.4 Commercial underwriting screening team

In this workspace user can access the Commercial underwriting can create new policy and all journey types.

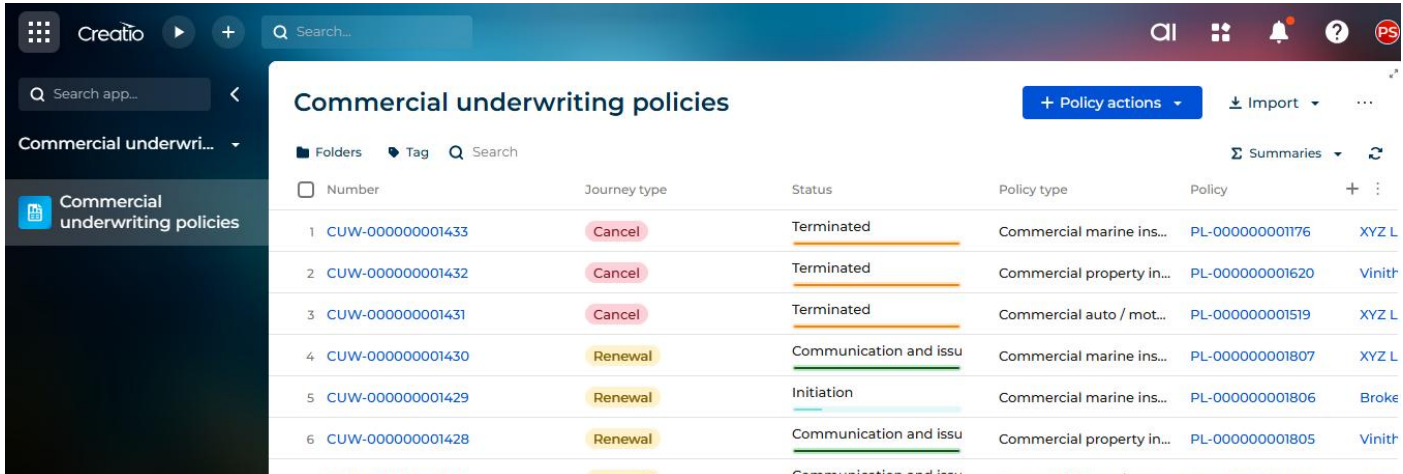


Commercial underwriting policies						
Number	Journey type	Status	Policy type	Policy		
1 CUW-000000001433	Cancel	Terminated	Commercial marine ins...	PL-000000001176	XYZ L	
2 CUW-000000001432	Cancel	Terminated	Commercial property in...	PL-000000001620	Vinit	
3 CUW-000000001431	Cancel	Terminated	Commercial auto / mot...	PL-000000001519	XYZ L	
4 CUW-000000001430	Renewal	Communication and issu	Commercial marine ins...	PL-000000001807	XYZ L	
5 CUW-000000001429	Renewal	Initiation	Commercial marine ins...	PL-000000001806	Broke	
6 CUW-000000001428	Renewal	Communication and issu	Commercial property in...	PL-000000001805	Vinit	
7 CUW-000000001427	Renewal	Communication and issu	Commercial auto / mot...	PL-000000001804	XYZ L	

Figure 4.4.1 Commercial Underwriting Screening Workplace section

4.5 Commercial underwriting sales agent

In this screening team can have access for both Commercial underwriting and all personal policy types

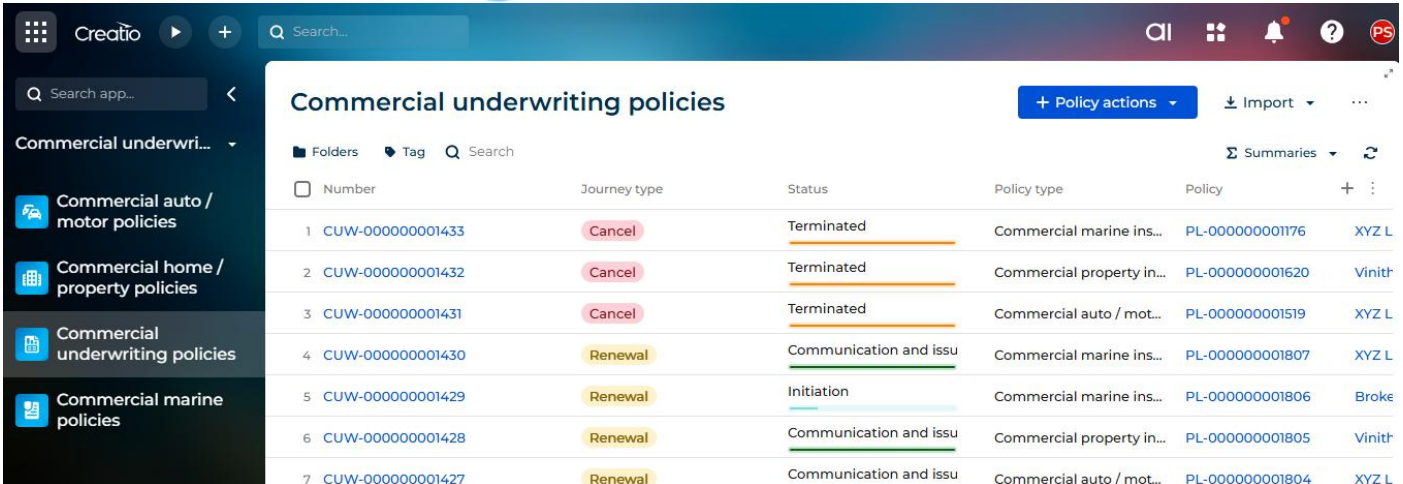


Commercial underwriting policies						
Number	Journey type	Status	Policy type	Policy		
1 CUW-000000001433	Cancel	Terminated	Commercial marine ins...	PL-000000001176	XYZ L	
2 CUW-000000001432	Cancel	Terminated	Commercial property in...	PL-000000001620	Vinit	
3 CUW-000000001431	Cancel	Terminated	Commercial auto / mot...	PL-000000001519	XYZ L	
4 CUW-000000001430	Renewal	Communication and issu	Commercial marine ins...	PL-000000001807	XYZ L	
5 CUW-000000001429	Renewal	Initiation	Commercial marine ins...	PL-000000001806	Broke	
6 CUW-000000001428	Renewal	Communication and issu	Commercial property in...	PL-000000001805	Vinit	
7 CUW-000000001427	Renewal	Communication and issu	Commercial auto / mot...	PL-000000001804	XYZ L	

Figure 4.5.1 Commercial Underwriting Sales Workplace section

4.6 Commercial underwriting team

In this team also can have access for all Commercial underwriting policies to handle it.



Number	Journey type	Status	Policy type	Policy
1 CUW-000000001433	Cancel	Terminated	Commercial marine ins...	PL-000000001176 XYZ L
2 CUW-000000001432	Cancel	Terminated	Commercial property in...	PL-000000001620 Vinit
3 CUW-000000001431	Cancel	Terminated	Commercial auto / mot...	PL-000000001519 XYZ L
4 CUW-000000001430	Renewal	Communication and issu	Commercial marine ins...	PL-000000001807 XYZ L
5 CUW-000000001429	Renewal	Initiation	Commercial marine ins...	PL-000000001806 Broke
6 CUW-000000001428	Renewal	Communication and issu	Commercial property in...	PL-000000001805 Vinit
7 CUW-000000001427	Renewal	Communication and issu	Commercial auto / mot...	PL-000000001804 XYZ L

Figure 4.6.1 Commercial Underwriting Workplace section

5. Managing Lookups

5.1 Lookups

5.1.1 Common for all Policies Lookups

Lookup Title	Rating factor	Description
Journey type	None	Defines the core business processes (e.g., 'New Business', 'Renewal', 'Endorsement', 'Cancellation').
Billing or Payment methods	None	Defines the available methods for customer payments.
Billing frequency	None	Defines the options for how often billing occurs (e.g., Monthly, Annually).
Answer (yes/no)	None	Holds "Yes" and "No" as standard dropdown options to be used across the application.
Cancellation reason	None	A list of standard reasons for policy cancellation.
Risk	based on this rating factor helps to calculate the premium amount in "Calculate personal auto policy premium and risk" process.	Defines different categories or levels of risk.

Severity	Based on this rating factor helps to calculate the premium amount in from all the policies process.	Defines the severity levels for incidents or medical conditions (e.g., Low, Medium, High).
Coverage category	None	Defines the different categories of insurance coverage (e.g., 'Core Coverage', 'Optional Add-on').
Policy coverage	based on this rating factor helps to calculate the premium amount in "Calculate personal auto policy premium and risk" process.	A list of specific coverage options available.
Liability limit value	Based on this rating factor helps to calculate the premium amount in from all the policies process.	Holds the available monetary values for liability limits.
Entity status	None	A list of statuses for any entity in the system (e.g., Active, Inactive).
Survey result	Based on this rating factor helps to calculate the premium amount in from all the policies process.	A list of possible outcomes from a property or vehicle survey.
Personal uw stage status	None	A list of statuses for the different stages in the personal underwriting workflow.
Commercial cw stage status	None	A list of statuses for the different stages in the commercial underwriting workflow.
Policy base factor matrix	Based on this rating factor helps to calculate the premium amount in from all the policies process.	This usually refers to a data table or grid containing the foundational numerical factors (base rates) used as the starting point for calculating an insurance premium before specific adjustments (like age or location) are applied.
Policy term	Based on this rating factor helps to calculate the premium amount in from all the policies process.	This defines the duration or length of time the insurance policy is active

5.1.2 Personal Auto / Motor Policy Lookups

Lookup Title	Rating factor	Description
Auto or Motor make	based on this rating factor helps to calculate the premium amount in "Calculate Premium per Motor" process.	A list of vehicle manufacturers.
Auto or Motor model	based on this rating factor helps to calculate the premium amount in "Calculate Premium per Motor" process.	A list of vehicle models.
Auto or Motor body type	based on this rating factor helps to calculate the premium amount in "Calculate Premium per Motor" process.	A list of vehicle body types (e.g., Hatchback, Sedan).
Fuel type	based on this rating factor helps to calculate the premium amount in "Calculate Premium per Motor" process.	Defines the options for vehicle fuel type (e.g., Petrol, Diesel, Electric).
Engine type	based on this rating factor helps to calculate the premium amount in "Calculate Premium per Motor" process.	A list of vehicle engine types.
Auto or Motor's primary use	based on this rating factor helps to calculate the premium amount in "Calculate Premium per Motor" process.	A list of options for the vehicle's primary use (e.g., Personal, Commute, Business).
License type	based on this rating factor helps to calculate the premium amount in "Calculate Premium risk factor per Driver" process.	Defines the different types of driving licenses.
Driver relation with policy holder	based on this rating factor helps to calculate the premium amount in "Calculate Premium risk factor per Driver" process.	Defines the relationship of a driver to the main policyholder (e.g., Spouse, Child).
No claims discount	based on this rating factor helps to calculate the premium amount in "Calculate personal auto policy premium and risk" process.	Defines the levels for no-claims discounts.
Motor security	based on this rating factor helps to calculate the premium amount in "Calculate Premium per Motor" process.	A list of security features for a vehicle (e.g., Alarm, Immobilizer).

Deductible or Excess value	based on this rating factor helps to calculate the premium amount in "Calculate personal auto policy premium and risk" process.	Holds the available deductible or excess amounts a customer can choose.
Driving restriction	based on this rating factor helps to calculate the premium amount in "Calculate Premium risk factor per Driver" process.	Lists possible driving restrictions on a motor policy.
Type of traffic violation	based on this rating factor helps to calculate the premium amount in "Calculate Premium risk factor per Driver" process.	Lists different types of traffic violations for risk assessment.
Driver's fault status	based on this rating factor helps to calculate the premium amount in "Calculate Premium risk factor per Driver" process.	Lists the fault statuses for a driver in an accident (e.g., At Fault, Not At Fault).
Motor / vehicle value (price) factor	based on this rating factor helps to calculate the premium amount in "Calculate Premium per Motor" process.	Holds the price factors associated with a vehicle's value.

5.1.3 Personal Home / Property Policy Lookups

Lookup Title	Rating factor	Description
Property type	based on this rating factor helps to calculate the premium amount in "Calculate personal home/property policy premium and risk" process.	A list of different property types (e.g., Apartment, Detached House).
Construction type	based on this rating factor helps to calculate the premium amount in "Calculate personal home/property policy premium and risk" process.	Defines the options for building construction materials.
Roof Type	based on this rating factor helps to calculate the premium amount in "Calculate personal home/property policy premium and risk" process.	A list of different roof types for property insurance.

Occupancy type	based on this rating factor helps to calculate the premium amount in "Calculate personal home/property policy premium and risk" process.	Lists how a property is occupied (e.g., Owner-occupied, Rented).
Alarm type	based on this rating factor helps to calculate the premium amount in "Calculate personal home/property policy premium and risk" process.	A list of different alarm types for a property.
Location risk score	based on this rating factor helps to calculate the premium amount in "Calculate personal home/property policy premium and risk" process.	A list of risk scores assigned to different locations.
Geographic Scope	based on this rating factor helps to calculate the premium amount in "Calculate personal home/property policy premium and risk" process.	A list of geographical areas for coverage limits.

5.1.4 Personal Life Policy Lookups

Lookup Title	Rating factor	Description
Life policy term / duration	based on this rating factor helps to calculate the premium amount in "Calculate Premium per Insured Person" process.	Holds the available term lengths for life insurance policies.
Smoker status	based on this rating factor helps to calculate the premium amount in "Calculate Premium per Insured Person" process.	Holds the options for a person's smoking status.
Alcohol consumption	based on this rating factor helps to calculate the premium amount in "Calculate Premium per Insured Person" process.	Defines levels of alcohol consumption for life/health insurance.
Medical condition	based on this rating factor helps to calculate the premium amount in "Calculate medical history factor" process.	A list of medical conditions for health and life insurance risk assessment.

Treatment status	based on this rating factor helps to calculate the premium amount in "Calculate Premium per Insured Person" process.	Defines the status of a medical treatment.
Benefit type (Life)	based on this rating factor helps to calculate the premium amount in "Calculate Premium per Insured Person" process.	Defines the types of benefits for a life insurance policy.

5.1.5 Commercial Auto / Motor Policy Lookups

Lookup Title	Rating factor	Description
Auto or Motor make	based on this rating factor helps to calculate the premium amount in "Calculate Premium per Motor" process.	A list of vehicle manufacturers.
Auto or Motor model	based on this rating factor helps to calculate the premium amount in "Calculate Premium per Motor" process.	A list of vehicle models.
Auto or Motor body type	based on this rating factor helps to calculate the premium amount in "Calculate Premium per Motor" process.	A list of vehicle body types (e.g., Hatchback, Sedan).
Fuel type	based on this rating factor helps to calculate the premium amount in "Calculate Premium per Motor" process.	Defines the options for vehicle fuel type (e.g., Petrol, Diesel, Electric).
Engine type	based on this rating factor helps to calculate the premium amount in "Calculate Premium per Motor" process.	A list of vehicle engine types.
Auto or Motor's primary use	based on this rating factor helps to calculate the premium amount in "Calculate Premium per Motor" process.	A list of options for the vehicle's primary use (e.g., Personal, Commute, Business).
License type	based on this rating factor helps to calculate the premium amount in "Calculate Premium risk factor per Driver " process.	Defines the different types of driving licenses.

Driver relation with policy holder	based on this rating factor helps to calculate the premium amount in "Calculate Premium risk factor per Driver" process.	Defines the relationship of a driver to the main policyholder (e.g., Spouse, Child).
No claims discount	based on this rating factor helps to calculate the premium amount in "Calculate personal auto policy premium and risk" process.	Defines the levels for no-claims discounts.
Motor security	based on this rating factor helps to calculate the premium amount in "Calculate Premium per Motor" process.	A list of security features for a vehicle (e.g., Alarm, Immobilizer).
Deductible or Excess value	based on this rating factor helps to calculate the premium amount in "Calculate personal auto policy premium and risk" process.	Holds the available deductible or excess amounts a customer can choose.
Driving restriction	based on this rating factor helps to calculate the premium amount in "Calculate Premium risk factor per Driver" process.	Lists possible driving restrictions on a motor policy.
Type of traffic violation	based on this rating factor helps to calculate the premium amount in "Calculate Premium risk factor per Driver" process.	Lists different types of traffic violations for risk assessment.
Driver's fault status	based on this rating factor helps to calculate the premium amount in "Calculate Premium risk factor per Driver" process.	Lists the fault statuses for a driver in an accident (e.g., At Fault, Not At Fault).
Motor / vehicle value (price) factor	based on this rating factor helps to calculate the premium amount in "Calculate Premium per Motor" process.	Holds the price factors associated with a vehicle's value.

5.1.6 Commercial Property Policy Lookups

Lookup Title	Rating factor	Description
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Property type	based on this rating factor helps to calculate the premium amount in "Calculate personal home/property policy premium and risk" process.	A list of different property types (e.g., Apartment, Detached House).
Construction type	based on this rating factor helps to calculate the premium amount in "Calculate personal home/property policy premium and risk" process.	Defines the options for building construction materials.
Roof Type	based on this rating factor helps to calculate the premium amount in "Calculate personal home/property policy premium and risk" process.	A list of different roof types for property insurance.
Occupancy type	based on this rating factor helps to calculate the premium amount in "Calculate personal home/property policy premium and risk" process.	Lists how a property is occupied (e.g., Owner-occupied, Rented).
Alarm type	based on this rating factor helps to calculate the premium amount in "Calculate personal home/property policy premium and risk" process.	A list of different alarm types for a property.
Location risk score	based on this rating factor helps to calculate the premium amount in "Calculate personal home/property policy premium and risk" process.	A list of risk scores assigned to different locations.
Geographic Scope	based on this rating factor helps to calculate the premium amount in "Calculate personal home/property policy premium and risk" process.	A list of geographical areas for coverage limits.

5.1.7 Commercial Marine Policy Lookups

Lookup Title	Rating factor	Description
Marine type	based on this rating factor helps to calculate the premium amount in "Calculate Premium per vessel" process.	Defines the different types of marine insurance.

Vessel type	based on this rating factor helps to calculate the premium amount in "Calculate Premium per vessel" process.	A list of different types of marine vessels.
Cargo Type	based on this rating factor helps to calculate the premium amount in "Calculate Premium per Cargo" process.	Defines the different types of marine cargo.
Packing method	based on this rating factor helps to calculate the premium amount in "Calculate Premium per Cargo" process.	Defines the different methods for packing marine cargo.
Transport method	based on this rating factor helps to calculate the premium amount in "Calculate Premium per Cargo" process.	A list of different transport methods for cargo.
Navigation area	based on this rating factor helps to calculate the premium amount in "Calculate Premium per vessel" process.	Defines the geographical navigation limits for marine insurance.
Marine cargo security measures	based on this rating factor helps to calculate the premium amount in "Calculate Premium per Cargo" process.	Lists the security measures for marine cargo.
Marine vessel security measures	based on this rating factor helps to calculate the premium amount in "Calculate Premium per vessel" process.	Lists the security measures available on a marine vessel.
Engine type	based on this rating factor helps to calculate the premium amount in "Calculate Premium per vessel" process.	A list of vehicle engine types.

5.1.8 Validation Error Lookups

To update any validation error message, ensure the corresponding dependency lookups are revised first to maintain accurate and consistent rendering.

Lookups	Purpose	Description
Error category PIF LKP	Base Categorization	This is the primary lookup used to organize validations by their fundamental category. It ensures errors are logically grouped.
Validation field labels PIF LKP	Field Identification	This lookup provides the user-friendly column names or field labels that correspond to the technical data fields causing the

		error. This ensures the error message refers to the data the user sees on screen.
Validation message category PIF LKP	Message Grouping	Used to differentiate and group the specific validation messages based on a message category. This allows the system to handle different severity levels appropriately.
Validation messages PIF LKP	Message Construction	Serving as the central source of truth for error communication, this lookup table stores the textual templates used by the system. To maintain accuracy and consistency, every message must be precisely defined based on its corresponding Error Category , the specific Field Label it affects, and the assigned Message Category .

6. Configuration and tuning parameters / rating factors

6.1 Personal Auto / Motor Policy

This section explains how the application's pricing engine is configured for a Personal Auto / Motor Policy. It details what rating factors are, which lookups are used, how the data is collected, and how it influences the final premium.

6.1.1 What a Rating Factor Is and Its Use in the Premium Calculation

A **rating factor** is a specific variable or characteristic that is known to influence the level of risk associated with an insurance policy. In the application, each rating factor is assigned a numerical weight or score by an administrator. When a new quote is created, the application's pricing formula uses the scores from all the collected rating factors to adjust a base price up or down.

Key Rating Factor Lookups for Personal Auto

For a Personal Auto policy, the system uses several specific lookup tables to determine the risk. An administrator configures the factors for each value within these lookups. The primary ones include:

- Auto or Motor make PIF LKP
- Auto or Motor model PIF LKP
- Motor / vehicle value (price) factor PIF LKP

- No claims discount (Auto / Motor) PIF LKP
- Type of traffic violation (Auto / Motor) PIF LKP
- Location risk score PIF LKP
- Motor security PIF LKP
- License type PIF LKP
- Auto or Motor's primary use PIF LKP

6.1.2 Premium Calculation: The New Quote Journey & Factors That Affect It

The premium is calculated based on the data collected during the "New Quote" journey. Each piece of information entered by the user corresponds to a rating factor that is fed into the pricing engine.

Step 1: Policy Initiation The journey begins by defining the basic structure of the policy.

- **Policy Coverage & Policy Term:** The choice of coverage (e.g., Comprehensive) and the length of the policy term (e.g., 12 Months) set the base premium and the rules for the calculation.

Step 2: Vehicle Details Next, the user enters details about the vehicle. Each of these is a critical rating factor.

- **Vehicle Make & Vehicle Model:** The selected make and model are compared against a risk table. High-performance models have a higher factor, which **increases** the premium.
- **Year of Manufacture:** The age of the vehicle affects its Insured Declared Value (IDV).
- **Insured Declared Value (IDV):** This is a direct input into the formula. A higher value will **increase** the premium.

Step 3: Driver Details The system then collects information about the driver to assess their risk profile.

- **Driver's Age:** Age is a major statistical factor. Younger, less experienced drivers are assigned a higher risk factor, which **increases** the premium.
- **Driving Experience:** More years of experience will have a lower risk factor, which can **decrease** the premium.
- **Driving License Type:** The type of license can also be a factor in determining risk.

Step 4: Optional Coverages and Final Calculation Finally, the user can select optional add-ons.

- **Optional Add-ons:** Selecting add-ons like Breakdown Assistance or Key Cover will add their configured costs to the total.

- **Calculate Premium Button:** When this button is clicked, the application's pricing engine takes all the factors collected in the previous steps, applies the pre-configured formula, and displays the **Total Premium**.

6.2 Personal Life Policy

This section explains how the application's pricing engine is configured for a Personal Life Policy. The premium is calculated based on a detailed assessment of the individual's life expectancy and health risks.

6.2.1 What a Rating Factor Is and Its Use in the Premium Calculation

A **rating factor** is a specific characteristic about the person being insured that is used to measure the level of risk. Each factor, such as age or health status, is given a numerical weight by an administrator. The application's pricing formula uses these weights to calculate the final premium, ensuring that a higher-risk individual is quoted a higher premium.

Key Rating Factor Lookups for Personal Life

For a Personal Life policy, the system relies on several key lookups to assess risk. An administrator configures the risk factor for each value within these lookups. The primary ones include:

- Smoker status (Life) PIF LKP
- Alcohol consumption PIF LKP
- Occupation Type PIF LKP
- Medical condition PIF LKP
- Severity PIF LKP
- Gender LKP

6.2.2 Premium Calculation: The New Quote Journey & Factors That Affect It

The premium is calculated based on the data collected during the "New Quote" journey for a life insurance product.

Step 1: Policy Initiation The journey begins by defining the policy structure.

- **Policy Type & Policy Term:** The user selects the type of life insurance (e.g., 'Term Life Cover') and the duration. These choices determine the base premium and the calculation rules.

Step 2: Insured Person Details Next, the user enters the personal details of the person to be insured. Each of these is a critical rating factor.

- **Date of Birth (Age):** This is a primary factor. The system calculates the person's age, and higher ages correspond to higher risk factors, which **increases** the premium.

- **Gender:** Gender is a key statistical factor used in life expectancy calculations.
- **Smoker Status:** Selecting 'Smoker' from this lookup will apply a significant risk factor, which **increases** the premium substantially.
- **Alcohol Consumption:** The level of consumption ('High', 'Moderate', 'Low') is a key lifestyle factor that affects the risk and premium.
- **Occupation Type:** High-risk occupations (e.g., pilot, miner) will have a higher factor than low-risk office jobs, **increasing** the premium.

Step 3: Medical History The system then collects the individual's medical history.

- **Medical condition:** The user can add any pre-existing medical conditions. The presence of serious conditions will **increase** the risk factor.
- **Severity:** For each condition, the severity level ('High', 'Medium', 'Low') is also a factor, with higher severity leading to a higher premium.

Step 4: Final Calculation After all personal and medical details are entered, the user clicks the **Calculate Premium** button. The pricing engine processes all the collected risk factors (age, lifestyle, health) to determine the final **Total Premium**.

6.3 Personal Home Policy

This section explains how the application's pricing engine is configured for a Personal Home Policy. The premium is calculated by assessing the risks associated with the property's structure, location, and value.

6.3.1 What a Rating Factor Is and Its Use in the Premium Calculation

A **rating factor** is a specific characteristic of the property being insured that is used to measure the level of risk. Each factor, such as the building's age or construction type, is assigned a numerical weight by an administrator. When a new quote is created, the application's pricing formula uses these weights to calculate the final premium.

Key Rating Factor Lookups for Personal Home

For a Personal Home policy, the system uses several lookup tables to assess risk. The primary ones include:

- Property type (Home/Property) PIF LKP
- Construction type (Home/Property) PIF LKP
- Roof Type PIF LKP
- Security Rating PIF LKP
- Location risk score PIF LKP

6.3.2 Premium Calculation: The New Quote Journey & Factors That Affect It

The premium is calculated based on the data collected during the "New Quote" journey. Each piece of information entered into the "**Property Details**" section acts as a rating factor.

Step 1: Policy Initiation The journey begins by selecting the Product Name as "Home Insurance" and defining the Policy Term.

Step 2: Property Details The user then enters the specific details of the property. Each of these is a critical rating factor:

- **Property Type:** The type of dwelling (e.g., 'Apartment', 'Detached House') has a unique risk profile that affects the base premium.
- **Year of Build:** The age of the property is a key factor. Older homes may have a higher risk for issues like outdated wiring or plumbing, which can **increase** the premium.
- **Construction Type:** A property built with less fire-resistant materials (e.g., 'Wood') will have a higher risk factor than one built with 'Brick', **increasing** the premium.
- **Roof Type:** The material and condition of the roof affect its durability against weather damage, influencing the risk.
- **Security Rating:** A 'High' security rating, indicating features like monitored alarms, will have a lower risk factor and can **decrease** the premium.
- **Value of Property & Value of Contents:** These values are direct inputs into the formula. Higher values represent a higher potential payout for the insurer in the event of a total loss, which directly **increases** the premium.

Step 3: Final Calculation After all property details are entered, the user clicks the **Calculate Premium** button. The pricing engine processes all these factors (construction, age, value, location, security) to determine the final **Total Premium**.

6.4 Commercial Auto Policy

This section explains how the application's pricing engine is configured for a Commercial Auto Policy. The premium calculation is more complex than a personal policy, as it must account for business-specific risks related to the vehicle's use and the nature of the company's operations.

6.4.1 What a Rating Factor Is and Its Use in the Premium Calculation

A **rating factor** is a specific variable that the system uses to measure the level of risk associated with a commercial vehicle policy. Each factor, such as the type of business or the vehicle's class, is assigned a numerical weight by an administrator. The application's pricing formula uses these weights to calculate the final premium, ensuring that higher-risk commercial operations are priced accordingly.

Key Rating Factor Lookups for Commercial Auto

For a Commercial Auto policy, the system uses several business-oriented lookup tables to assess risk. The primary ones include:

- Nature or Type of business PIF LKP
- Radius of operation (Auto / Motor) PIF LKP
- Vehicle class PIF LKP
- Primary use PIF LKP
- License type PIF LKP

6.4.2 Premium Calculation: The New Quote Journey & Factors That Affect It

The premium is calculated based on the data collected during the "New Quote" journey for a commercial client.

Step 1: Policy Initiation The journey begins by selecting the Product Name as "Commercial Auto / Motor Insurance" and defining the other policy basics like Policy Term.

Step 2: Business & Policy Details The user enters details about the business operation.

- **Nature or Type of business:** This is a critical factor. A vehicle used for transporting hazardous materials will have a much higher risk factor than one used for local sales calls, significantly **increasing** the premium.
- **Radius of operation:** A vehicle that operates nationwide ("National") has a higher exposure to accidents than a vehicle that stays in a "Local" area, which **increases** the premium.

Step 3: Vehicle Details Next, the user enters the specifics of the commercial vehicle.

- **Vehicle class:** "Heavy Goods Vehicles" have a higher potential to cause significant damage in an accident compared to "Light Commercial Vehicles," which **increases** the premium.
- **Primary use:** How the vehicle is used (e.g., "Goods Transport" vs. "Employee Commute") directly impacts the risk profile and the associated factors.

Step 4: Driver Details The system then collects information about the assigned driver.

- **Driver's Age & Driving Experience:** Similar to personal auto insurance, the driver's age and years of experience are key factors in determining their individual risk profile.

Step 5: Final Calculation After all business, vehicle, and driver details are entered, the user clicks the **Calculate Premium** button. The pricing engine processes all of these commercial-specific factors to determine the final **Total Premium**.

6.5 Commercial Marine Policy

This section explains how the application's pricing engine is configured for a Commercial Marine Policy. The premium is calculated by assessing a complex set of risks related to the vessel, the cargo being transported, and the intended voyage.

6.5.1 What a Rating Factor Is and Its Use in the Premium Calculation

A **rating factor** is a specific variable that the system uses to measure the level of risk associated with a marine insurance policy. Each factor, such as the type of vessel or the nature of the cargo, is assigned a numerical weight by an administrator. The application's pricing formula uses these weights to calculate the final premium, ensuring the price reflects the specific risks of the marine venture.

Key Rating Factor Lookups for Commercial Marine

For a Commercial Marine policy, the system uses several specialized lookup tables to assess risk. The primary ones include:

- Vessel type (Marine) PIF LKP
- Marine vessel security measures PIF LKP
- Cargo Type PIF LKP
- Packing method (Marine) PIF LKP
- Transport method PIF LKP
- Navigation area PIF LKP

6.5.2 Premium Calculation: The New Quote Journey & Factors That Affect It

The premium is calculated based on the data collected during the "New Quote" journey for a commercial marine client.

Step 1: Policy Initiation The journey begins by selecting the Product Name as "Commercial Marine Insurance" and defining other policy basics like the Policy Term.

Step 2: Vessel Details Next, the user enters the details of the vessel being insured. Each of these is a critical rating factor.

- **Vessel Type:** The type of vessel (e.g., 'Container Ship', 'Oil Tanker', 'Bulk Carrier') is a primary risk factor. Specialized or older vessels may have a higher factor, **increasing** the premium.
- **Year of Build:** The age of the vessel directly impacts its seaworthiness and overall risk profile.

- **Gross Tonnage:** The size of the vessel. A larger tonnage represents a higher value and greater potential liability, which **increases** the premium.
- **Vessel Security:** The security measures on board can influence risks like piracy. Better security can lead to a lower risk factor, which may **decrease** the premium.

Step 3: Cargo Details The system then collects information about the goods being transported.

- **Cargo Type:** This is a major factor. Transporting 'Hazardous Materials' or 'Perishable Goods' carries a much higher risk than 'General Goods', which significantly **increases** the premium.
- **Packing method:** Professionally packed cargo is less likely to be damaged. The selected packing method will have an associated risk factor.
- **Declared Value:** The total monetary value of the cargo is a direct input into the formula. A higher value **increases** the premium.
- **Transport method:** The method of transport (e.g., container, bulk) affects the risk of damage or loss during the journey.

Step 4: Final Calculation After all vessel and cargo details are entered, the user clicks the **Calculate Premium** button. The pricing engine processes all these marine-specific factors (vessel age, cargo type, declared value, transport route, etc.) to determine the final **Total Premium**.

6.6 Commercial Property Policy

This section explains how the application's pricing engine is configured for a Commercial Property Policy. The premium calculation is based on a thorough risk assessment of the physical property and the nature of the business operating within it.

6.6.1 What a Rating Factor Is and Its Use in the Premium Calculation

A **rating factor** is a specific variable that the system uses to measure the level of risk associated with a commercial property. Each factor, such as the type of business or the building's construction materials, is assigned a numerical weight by an administrator. The application's pricing formula uses these weights to calculate the final premium, ensuring the price accurately reflects the property's risk profile.

Key Rating Factor Lookups for Commercial Property

For a Commercial Property policy, the system uses several lookup tables to assess risk. The primary ones include:

- Nature or Type of business PIF LKP
- Property type (Home/Property) PIF LKP

- Construction type (Home/Property) PIF LKP
- Security Rating PIF LKP
- Location risk score PIF LKP

6.6.2 Premium Calculation: The New Quote Journey & Factors That Affect It

The premium is calculated based on the data collected during the "New Quote" journey for a commercial property.

Step 1: Policy Initiation The journey begins by selecting the Product Name as "Commercial Property Insurance" and defining other policy basics like the Policy Term.

Step 2: Property Details The user then enters the specific details of the commercial property. Each of these is a critical rating factor:

- **Nature or Type of business:** This is a primary factor. A business with a higher risk of fire or liability (e.g., a 'Restaurant') will have a much higher risk factor than a standard 'Office', significantly **increasing** the premium.
- **Property Type:** The type of building (e.g., 'Warehouse', 'Retail Storefront', 'Office Building') has its own unique risk profile.
- **Year of Build:** The age of the building is a key factor. Older buildings may have a higher risk associated with outdated electrical or plumbing systems, which can **increase** the premium.
- **Construction Type:** The materials used to build the property are crucial for assessing fire risk. 'Wood Frame' construction will have a higher factor than 'Reinforced Concrete'.
- **Security Rating:** A 'High' security rating, indicating features like fire sprinklers and monitored alarm systems, will have a lower risk factor and can **decrease** the premium.
- **Value of Building & Value of Contents:** These values are direct inputs. A higher value represents a larger potential payout for the insurer in the event of a total loss, which directly **increases** the premium.

Step 3: Final Calculation After all property and business details are entered, the user clicks the Calculate Premium button. The pricing engine processes all these commercial-specific factors (business type, construction, value, location) to determine the final Total Premium.

7. Security

7.1 You can define who can access or deny using application at your respective layer

Permission Type	What it Controls	Where to Configure	Best Layer to Define
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Object Operations	CRUD (Create, Read, Update, Delete) permissions for all records in a new object (e.g., a new "Insurance Policy" object).	System Designer → Object Permissions	The package that contains the new object. For example, the "Insurance Policy" object permissions should be defined in PclUnderwritingFoundat (if the object is defined there) or PclCommercialUnderwrit (if the object is specific to commercial).
Record Permissions	Access to individual records (e.g., only the policy owner and their manager can view that specific record).	System Designer → Object Permissions (Record tab) or Business Processes (Change Access Rights element).	The package that contains the business logic controlling the record (e.g., PclCommercialUnderwrit logic that sets permissions upon record creation).
System Operations	Access to key application actions (e.g., running a specific business process, accessing the Configuration section, or using data import/export).	System Designer → Operation Permissions	The most specific layer that requires the action. If Commercial Underwriting requires a specific export, define the permission in PclCommercialUnderwrit.
Section Access	Who sees the entire section (e.g., the "Commercial Policies" section) in their workplace.	Workplace Setup in System Designer, or the Section Wizard for the specific section.	The package that contains the section schema. For example, the Commercial section access is configured in PclCommercialUnderwrit.

7.2 Development and Management Access (Who can modify the package?)

This controls who can see or edit the code/metadata (schemas) within your packages like PclCommercialUnderwrit.

Mechanism: System Operation Permission (Can Manage Solution)

Access to the Configuration section (where you view and modify packages) is controlled by a single system operation. To restrict modification of your layers, you must manage this permission.

Layer Focus	Creation Action	System Operation (Code)	How to Use
All Layers	Access to Configuration	Can manage configuration elements (Can Manage Solution)	Grant this permission only to developer roles (e.g., "Underwriting Developers"). Deny/Remove it from standard user roles.

Package Locking	Preventing Unintended Edits	Package Properties (using SVN/VCS)	Packages are typically locked after deployment to the target environment (UAT/Prod). This prevents any user, even those with Can Manage Solution, from editing schemas directly unless they explicitly unlock the package.
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Key Takeaway for Your Layers: You control who can develop your packages by limiting the Can Manage Solution operation to specific developer groups. The rest of the security is about the *data* and *functionality* these packages contain.

7.3 End-User Data and Functionality Access (Who can use the application?)

This controls what standard users can do with the application features (sections, records, processes) provided by your layers.

Controlling Sections and Data (CRUD Operations)

This controls who can create, read, update, or delete records in your objects (e.g., a "Commercial Policy").

Your Layer Example	Mechanism	Creatio Action	What it Controls
PclCommercial Underwriting	Object Operation Permissions	System Designer → Object Permissions	Define default CRUD access for the main objects introduced in this layer. For example, grant Read and Edit access to the "Commercial Underwriter" role for the Commercial Policy object.
PclPersonal Underwriting	Record Permissions	Object Permissions → Use record permissions checkbox	Control access to individual records. For example, set up a rule that grants only the "Personal Underwriter" role and their "Manager" role Edit access to a policy they own.
All Layers	Column Permissions	Object Permissions → Column Permissions	Deny access to specific fields (columns). For example, deny the "All Employees" role Read access to the FinancialData column defined in PclUnderwritingFoundat.

Controlling Business Processes and Actions

This controls who can launch the automation logic introduced by your packages.

Your Layer Example	Mechanism	Creatio Action	How to Use
PclUnderwriting Foundation	Process Access Permissions	Process Library → Process Properties →	Define who can start a process. If you have a process named "Run Credit Check" in the PclUnderwritingFoundat

		Permissions to run	package, you restrict manual running to the "Underwriter" roles.
PclCommercial Underwriting	Runtime Permissions	Business Process element Change access rights	Grant/Deny access dynamically. Use this element within a business process (defined in PclCommercialUnderwrit) to dynamically remove the 'Previous Agent' role's access to a policy record when ownership is transferred.

8. Assignee role

Configuring Assignee Roles in Lookups:

- **Create Roles:** Ensure the necessary Assignee Roles are first created in the system.
- **Select Lookup:** Navigate to the relevant lookup table (Personal or Commercial) has mention below lookups.
- **Map Roles:** In the Assignee Team column, map the created roles to their corresponding Stage Status.
- **Sync Name:** Finally, update the Name column so that it matches the value in the Assignee Team column.

Lookups:

1. Personal underwriting assignee team rule PUW LKP
2. Commercial underwriting assignee team rule CUW LKP

8.1 Personal underwriting assignee team rule

In the Personal underwriting assignee team rule there after done the user roles the go to the lookups "Personal underwriting assignee team rule PUW LKP" there you can add the particular assignee and name in Assignee & Name column as per you want.




Lookups	Description
Personal underwriting assignee team rule PUW LKP	Defines the default team or user responsible for handling personal insurance underwriting tasks , such as policy evaluation, eligibility checks, and risk assessment for individual customers.

8.2 Commercial underwriting assignee team rule

In the Commercial underwriting assignee team rule there after done the user roles the go to the lookups "Commercial underwriting assignee team rule CUW LKP" there you can add the assignee and name in Assignee & Name column as per you want.

Lookups	Description
Commercial underwriting assignee team rule PUW LKP	Specifies the default assignee team for commercial/business insurance underwriting activities , involved in reviewing company policies, business risks, and approval processes.

The system performs a validation check at the case level. If the current user is not linked to the respective role, the UI will display an error. Actions are restricted strictly to members of that specific team.

 Validation error
 


Category ^	Field label	Message	+ :
1 Assignee team	Assignee team	Access denied: You are not part of the required team for this action.	

Close

Figure 8.2.1 Assignee team error