



How To Refer An “Underwriting Required” Submission

There are a few reasons you may not be able to obtain an instant rate when you enter a risk into Connect. Unfortunately, we see many submissions left with the status of “Underwriting Required”. These submissions are basically in “limbo”. Your Underwriter doesn’t know these exist or that you would like to obtain a quote. Please follow the steps below along with the two screen prints to assist in ensuring your submission(s) are reviewed and returned.

Step to obtain submit the submission when Underwriting is required –

1. When you are at either the Select Your Quote screen or the Referral screen the Status will show “Underwriting Required” in red.
2. If you’re on the Selecte Your Quote screen, you can click on “Submit Referral” in the Actions section, in the lower lefthand side.
3. If you are at the Referral screen, you can click on the “Submit Referral” button at the bottom of the screen or click on the same in the Actions section.
4. The status will change to “Referred” and now an Underwriter will be able to review and return your quote.



Chat, Phone or Email, we're here to help you

Main Switchboard: 772-238-5546
Connect Helpline: 772-237-8818
Email Us for Help

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Please note, this policy is a referral which needs to be sent to an Underwriter for review.

Coverage Information Underwriter Referral

- Submission Screens
 - Coverage Information
 - Referral
- Common Screens
 - Upload Attachments
 - Quote Versions
 - Event Tracking
 - Transaction Trace
- Actions
 - Submit Referral
 - Calculate Quote
 - Create Quote Version
 - Copy

Referral

Referral Messages

- We are having difficulty finding an eligible carrier for an instant rate. This will require underwriting review. Please click 'Submit Referral' to send to Underwriting for underwriter review.
- Year Built is greater than 30 years and there are some updates more than 30 years ago. This will require underwriting review. Please click 'Submit Referral' to send to underwriting for underwriter review.
- Coverage E - Personal Liability = \$1,000,000. This will require underwriting review. If accurate, please click 'Submit Referral' to send to Underwriting for underwriter review.

Additional Carrier Eligibility Questions

Target Premium: 3,500

Contact Information

Agency Contact Name: Scott Combs - House Account
Agency Contact Email: scombs2@orchidinsurance.com
Alternative Agency Contact: Yes No

Underwriter Name: Andy Ferris
Underwriter Phone Number: (772) 237-8533
Underwriter Email: andy@orchidinsurance.com

When you have a policy in Underwriting Required, you have to take the additional step to submit it to your Underwriter.

Policy Information

Line of: Homeowners
Business:
Submission ID: 0000165578
Status: **Underwriting Required**
Agency: Orchid House Account
Effective: 11/25/2019
Expiration: 11/25/2020

Named Insured

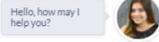
Scott Combs - 11/25
Foley, Alabama, US
[Change Insured](#)

Premium (USD)

< Submit Referral Save / Refresh



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< **Submit Referral** Save / Refresh

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Named Insured

Scott Combs - 11/25
Foley, Alabama, US
[Change Insured](#)

Premium (USD)

If the Status is "Underwriting Required", you have to click on either "Submit Referral" options, in order to alert the Underwriter They need to return a quote.

If "Submit Referral" isn't clicked, the submission sits in limbo as the Underwriter won't see the record in their work queue.