

**Unit: UW6 Process complex insurance policy alterations**

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**Overview**

This unit will be suitable for you if you work for an insurer or for an intermediary with delegated authority to make alterations to policies. The policy may be straightforward; it is the alteration that is complex. Complex alterations are those which are not routine and cannot be dealt with mechanistically. This will include any alteration involving significant changes to terms and conditions. You will establish the customer's requirements, request further information as necessary, decide if the alteration can be accepted and process the alteration. You will also deal with requests for mid-term alterations (including cancellations) to existing business by establishing what changes to the policy are required and calculate a revised premium where this is necessary. You will use any 'refer' or 'decline' lists and match details on the risk against those lists.

***Outcomes of effective performance***

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| UW6/O1 | You deal with new requests for alterations promptly  | UW6/O10 | You suggest alternative products or actions if the customer declines the quotation                       |
| UW6/O2 | You deal only with alterations for which you are authorised and pass others to the appropriate person                                | UW6/O11 | You clearly explain when cover has been granted and confirm any special conditions                       |
| UW6/O3 | You identify the details you need to proceed with the request and confirm that you have all these details                            | UW6/O12 | You produce accurate documents and provide them to those who need them                                   |
| UW6/O4 | You clarify any information which is unclear and obtain additional information where required to eliminate any ambiguities           | UW6/O13 | You keep accurate and complete records at all stages   |
| UW6/O5 | You identify and take into account any existing business   | UW6/O14 | You comply with legal requirements, industry regulations, organisational policies and professional codes |
| UW6/O6 | You identify any features in the request which indicate it should be declined or referred and proceed accordingly                    |         |  |
| UW6/O7 | You apply all underwriting criteria correctly and ensure calculations are accurate   |         |  |
| UW6/O8 | You provide an accurate quotation with appropriate terms to the customer   |         |  |
| UW6/O9 | You ensure that all requirements are clearly understood and, when necessary, you obtain confirmation that these have been acted upon |         |  |

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***Behaviours which underpin effective performance***

- UW6/B1 You use information and knowledge effectively, efficiently and in the customer's best interest
- UW6/B2 You present information clearly and concisely and in a way that others will understand
- UW6/B3 You pay attention to details that are critical to your work
- UW6/B4 You show understanding of others and deal with them in a professional manner
- UW6/B5 You disclose information only to those who need it
- UW6/B6 You show awareness of the potential risks associated with any proposal
- UW6/B7 You carry out tasks with due regard to your organisation's policies and procedures, including those covering health and safety at work

***Knowledge and understanding***

1. Sources of information and advice
2. Your organisation's service and timescale standards
3. Your organisation's systems and procedures for recording and amending information
4. How to access existing business customer records
5. Your organisation's policy and procedures for communicating with customers
6. The limits of your authority and the action required when an alteration appears to exceed your authority
7. Your organisation's policy and procedures for writing to customers
8. How to use rating guides and/or computer systems to calculate premiums
9. The information required to carry out the proposed alteration
10. Your organisation's procedures for calculating mid-term adjustments and the return of documents where appropriate
11. Your organisation's procedures for granting cover subject to conditional acceptance
12. Your organisation's requirements relating to the application of codes, laws and regulatory requirements, including health and safety, as they impact on your activities