

**Unit: UW3 Process straightforward insurance renewals**

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**Overview**

This unit will be suitable for you if you work for an insurer or an intermediary with delegated authority. Your work must include processing straightforward renewals with features indicating that fresh underwriting may be required. This may include those where claims have taken place or are pending or where there are changes in circumstances. You will obtain information from the customer, clarify any information and pass the relevant details to the person authorised to deal with them. You will invite renewals and issue those documents required to comply with legislation (such as motor and Employer's Liability certificates).

***Outcomes of effective performance***

- UW3/O1 You commence dealing with forthcoming renewals within the timescale required by your employer and regulator
- UW3/O2 You identify correctly any features which indicate fresh underwriting should take place
- UW3/O3 You obtain sufficient, accurate information and documents required to proceed and to decide whether to accept or decline the renewal
- UW3/O4 You clarify information which is unclear and obtain additional information where required
- UW3/O5 You take into account the effect a decision to decline renewal will have on others and ensure adequate notification is given
- UW3/O6 You prepare documents and correspondence which are accurate and complete
- UW3/O7 You invite renewal of risks promptly and confirm any changes in terms and conditions
- UW3/O8 You keep accurate and complete records

UW3/O9 You update or complete any additional records or databases required

UW3/O10 You comply with legal requirements, industry regulations, organisational policies and professional codes

***Behaviours which underpin effective performance***

- UW3/B1 You use information and knowledge effectively, efficiently and in the client's best interest
- UW3/B2 You show understanding of others and deal with them professionally
- UW3/B3 You present information clearly and concisely
- UW3/B4 You pay attention to details that are critical to your work
- UW3/B5 You carry out tasks with due regard to your organisation's policies and procedures, including those covering health and safety at work

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***Knowledge and understanding***

1. Your organisation's service and timescale standards
2. Sources of advice and information
3. The limits of your authority and the action required when a renewal falls outside those limits
4. Your organisation's procedures for granting cover subject to conditional acceptance
5. How to access existing customer records
6. Your organisation's policy and procedures for communicating with customers
7. How to use rating guides and/or computer systems to calculate premiums
8. The cover provided by your organisation's insurance policies
9. Your organisation's procedures for the issue of revised policy documents
10. Your organisation's requirements relating to the application of codes, laws and regulatory requirements, including health and safety, as they impact on your activities