

## Detailed Table of Contents

<b>About the Underwriter Manual and Companion</b>	<b>2</b>
<b>Table of Contents</b>	<b>3</b>
<b>1. Marketing And Advertising</b>	<b>4</b>
<b>2. Planning And Product Development</b>	<b>4</b>
<b>3. Retail Vs Wholesale Clients</b>	<b>5</b>
<b>3.1 Retail Clients</b>	<b>5</b>
<b>3.2 Wholesale Clients</b>	<b>5</b>
<b>3.3 Bundled Covers</b>	<b>5</b>
<b>3.4 Relevance Of Retail / Wholesale Distinction</b>	<b>6</b>
<b>4. Contact With Brokers And Insureds</b>	<b>6</b>
<b>5. Can You Underwrite The Business?</b>	<b>7</b>
<b>6. Service Standards</b>	<b>7</b>
<b>7. New Business</b>	<b>8</b>
<b>7.1 Dealing Direct With Insureds</b>	<b>8</b>
<b>7.2 Giving The FSG – General Principles</b>	<b>8</b>
<b>7.3 Quotations</b>	<b>10</b>
<b>7.4 General Advice</b>	<b>10</b>
<b>7.5 Giving A PDS – General Principles</b>	<b>10</b>
<b>7.6 ‘Time Critical’ Transactions</b>	<b>11</b>
<b>7.7 Dealing Through A Broker</b>	<b>11</b>
<b>7.8 Cover Notes/Interim Contracts</b>	<b>12</b>
<b>7.9 Handling Proposals – General Principles</b>	<b>12</b>
<b>7.10 Handling Proposals – Code Requirements</b>	<b>14</b>
<b>7.11 Declined Cover</b>	<b>14</b>
<b>8. Premium Payments And Refunds</b>	<b>15</b>
<b>8.1 Dealing Direct With Insureds</b>	<b>15</b>
<b>8.2 Dealing Through Brokers</b>	<b>15</b>
<b>8.3 Premium Funding</b>	<b>15</b>

<b>8.4</b>	<b>Trust Accounts</b>	<b>16</b>
<b>8.5</b>	<b>Return Premium</b>	<b>16</b>
<b>9.</b>	<b>Policy Issuance And Certificates</b>	<b>16</b>
<b>9.1</b>	<b>Giving Insurance Documents</b>	<b>16</b>
<b>9.2</b>	<b>Certificates Of Insurance</b>	<b>17</b>
<b>9.3</b>	<b>Noting Interests, Co-Insureds Or Contracts</b>	<b>17</b>
<b>9.4</b>	<b>Confirmation (Retail Clients)</b>	<b>17</b>
<b>9.5</b>	<b>Cooling Off Period (Retail Clients)</b>	<b>18</b>
<b>9.6</b>	<b>Certificates Of Currency</b>	<b>18</b>
<b>10.</b>	<b>Renewals</b>	<b>19</b>
<b>10.1</b>	<b>Renewal Preparation</b>	<b>19</b>
<b>10.2</b>	<b>Declining To Renew</b>	<b>19</b>
<b>10.3</b>	<b>Post Renewal Checking</b>	<b>19</b>
<b>11.</b>	<b>Endorsements, Lapses And Cancellation</b>	<b>19</b>
<b>11.1</b>	<b>Endorsements</b>	<b>19</b>
<b>11.2</b>	<b>Lapses</b>	<b>19</b>
	<i>Broker Business</i>	<i>19</i>
	<i>Direct Business</i>	<i>20</i>
<b>11.3</b>	<b>Cancellations</b>	<b>20</b>
	<i>Cancelling To The Inception Date</i>	<i>20</i>
	<i>General Guidelines</i>	<i>20</i>
<b>12.</b>	<b>Trust Accounts and Taxes</b>	<b>21</b>
<b>13.</b>	<b>Claims And Complaints</b>	<b>21</b>
<b>14.</b>	<b>Records Management</b>	<b>21</b>
	<b>Detailed Table of Contents</b>	<b>23</b>