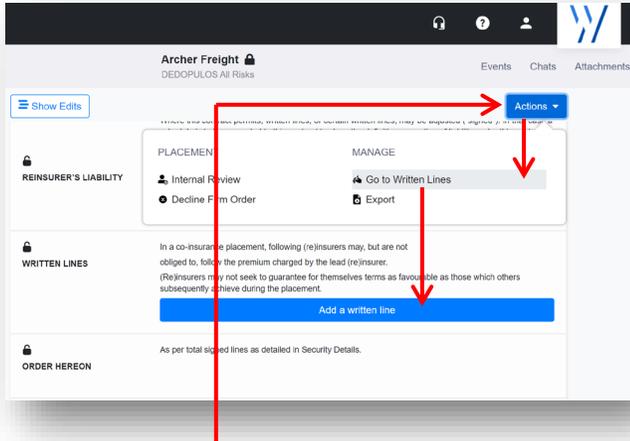


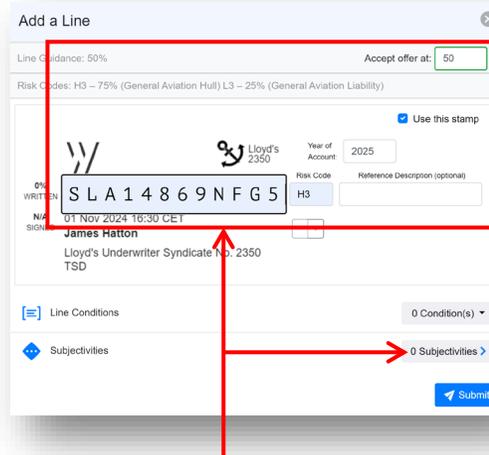
Lines with Subjectivities – 1. Underwriter Writes Line

1.



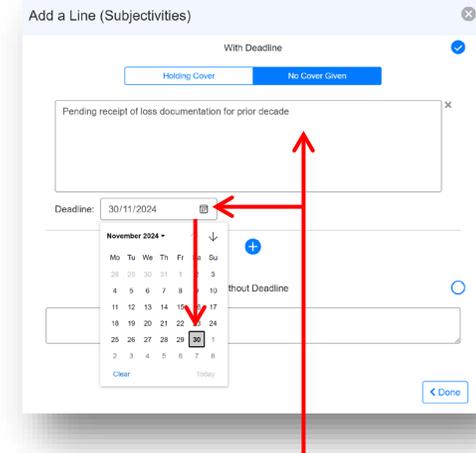
To write a line pending a broker response – a *subjectivity* – open the contract, select 'Go to Written Lines' from the blue drop-down 'Actions' menu, and click 'Add a written line'.

2.



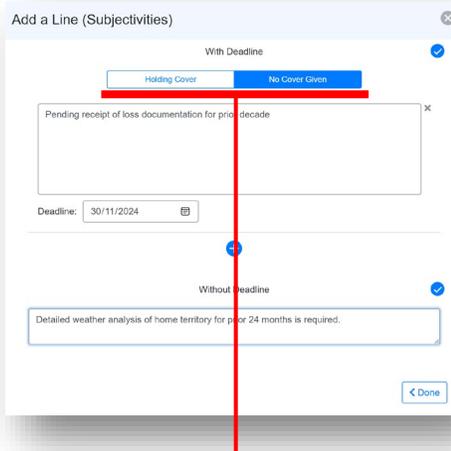
Fill in the line and stamp details as usual, and then click the '# Subjectivities' button, where '#' is the number of subjectivities currently applied to the line. Generally, '#' will be '0' at this point.

3.



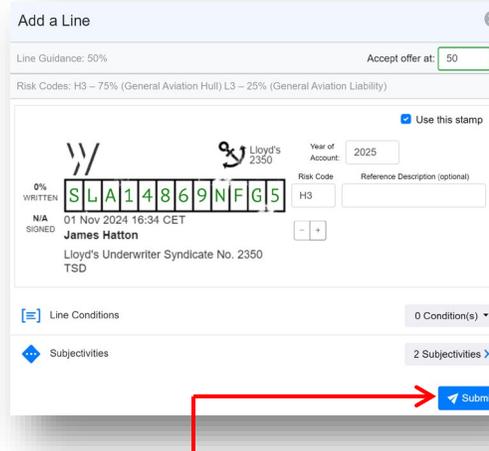
To add a subjectivity with a deadline, type the requirement in the top box and click the 'Deadline' field to pick the date when the line expires if not accepted.

4.



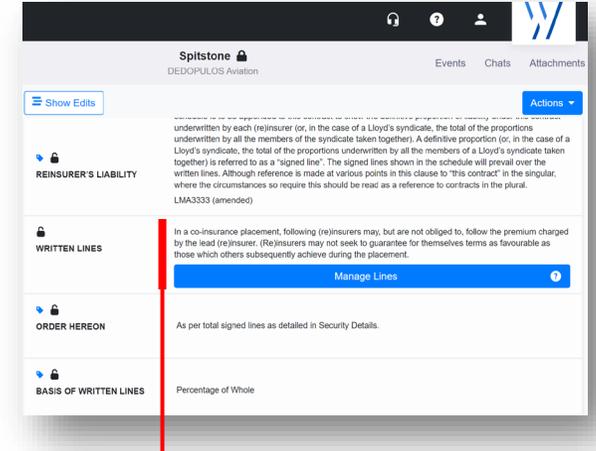
If your line provides cover whilst provisional, click the 'Holding Cover' button at the top. If not, click 'No Cover Given'. Deadline-free requirements are entered in the lower box, but please note that if both boxes are used, the deadline applies to all entries.

5.



When you are happy with your line and subjectivities, click 'Submit' to send the line to the broker. Further subjectivities can be added later by repeating this process.

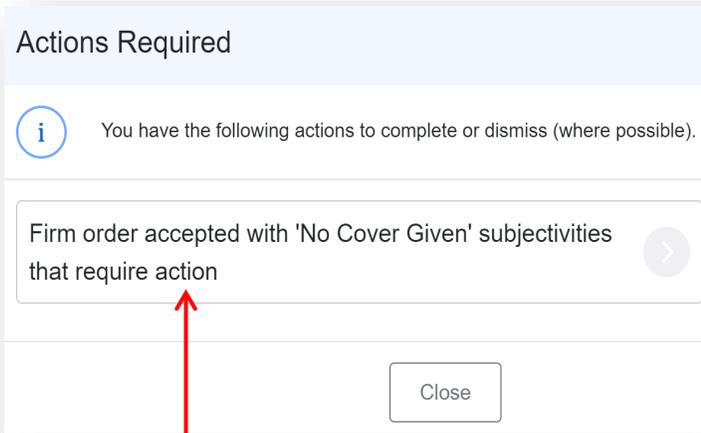
6.



Unlike other lines written on a contract, subjectivity responses with no cover given do not show on the contract until after the broker has seen the response and agreed to attempt to satisfy it.

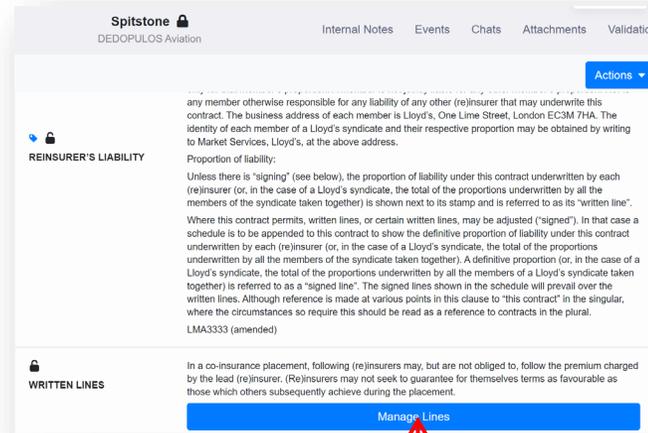
Lines with Subjectivities – 2. Broker Accepts Line

1.



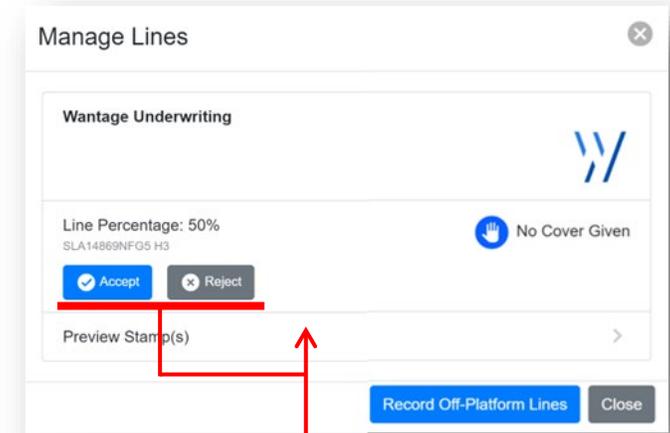
When receiving a line from an underwriter that is written with no cover given subject to further requirements, an 'Actions Required' message is shown next to the contract in the dashboard. Note that 'accepted' here means 'received'.

2.



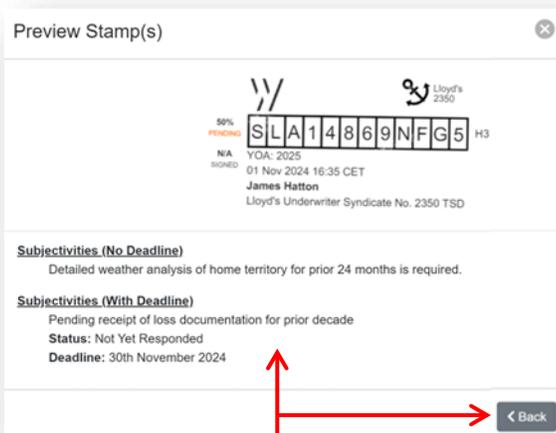
Written lines with no cover given do not initially show under the 'Written Lines' contract heading. Click 'Manage Lines'.

3.



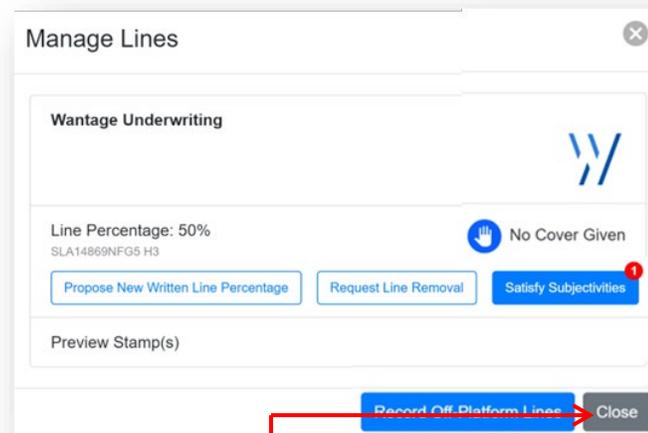
The 'Manage Lines' box shows the basics of the line. Click 'Preview Stamp(s)' to see the details, subjectivities included (item 4), and then click 'Accept' to agree to attempt to fulfil the request (item 5), or 'Reject' to cancel the line.

4.



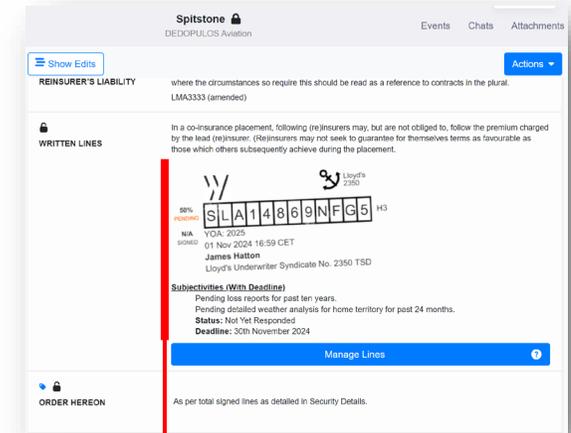
Clicking 'Preview Stamp(s)' shows the full stamp along with the specific details of the subjectivity requirements. Click '< Back' to return to the 'Manage Lines' box.

5.



Clicking 'Accept' marks the line as pending. Click the 'Satisfy Subjectivities' button to send information/documents to the underwriter (3.1 overleaf) or 'Close' to return to the contract.

6.



In the contract, the full stamp now appears with subjectivities, marked as 'Pending'. Please note that subjectivities which are written as holding cover are automatically set to pending on receipt.

Lines with Subjectivities – 3. Broker Satisfies Request

1.

From the 'Manage Lines' box, click 'Satisfy Subjectivities' to provide a response to the underwriter's request. The red number in the top right of that box shows how many subjectivity responses are still outstanding.

2.

The subjectivity summary box shows the details of each subjectivity that was added to the line as a separate action. The red dot indicates that the broker has not yet replied to this condition. Note that if a subjectivity has a deadline, all items in it must be completed that deadline. Click 'Satisfy' to provide a response.

3.

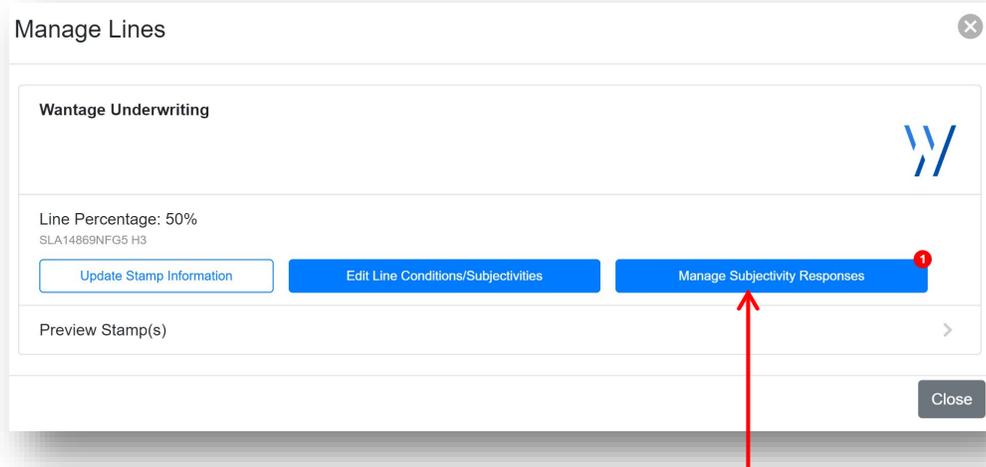
Requirements are at the top, followed by a box to type or paste text into. Click 'Add Attachments' to select document(s) to include in the response. If the request is deemed not satisfiable, toggle the 'Cannot Satisfy Subjectivity' switch to blue. To send the response, click 'Submit'.

4.

The response is sent, and the box reverts to the subjectivity summary, now indicating that the underwriter needs to reply. Click 'Previous Responses' to see prior material sent in reply to the subjectivity, or 'Satisfy' again to add a further response. Clicking '< Back' returns to the 'Manage Lines' box.

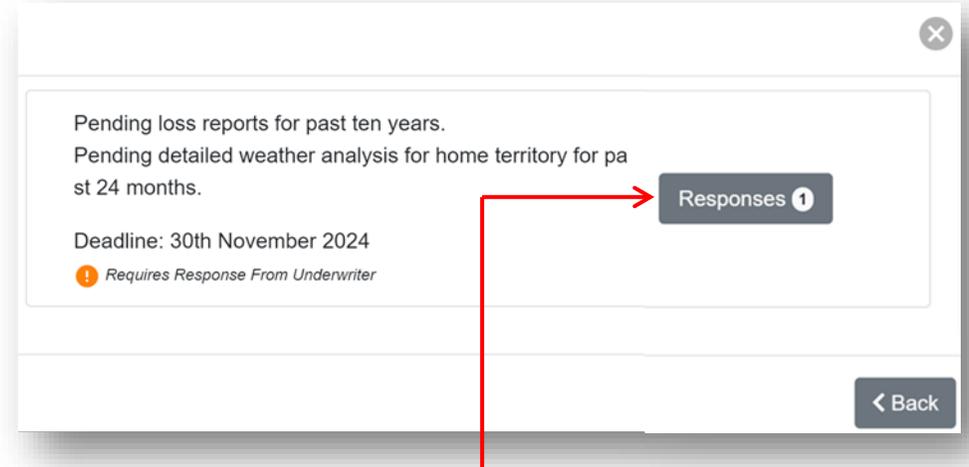
Lines with Subjectivities – 4. Underwriter Confirms Acceptance

1.



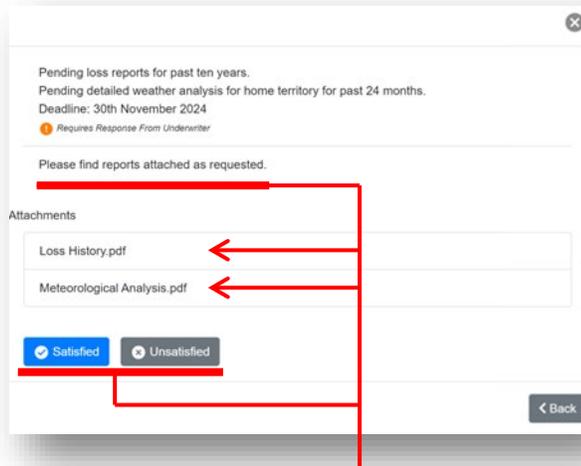
When the broker provides a response to the subjectivity, an action is shown against the contract on the dashboard. Click the 'Manage written lines' bar in the contract. Click the new 'Manage Subjectivity Response' button. Note that it includes a count, in red, of responses received.

2.



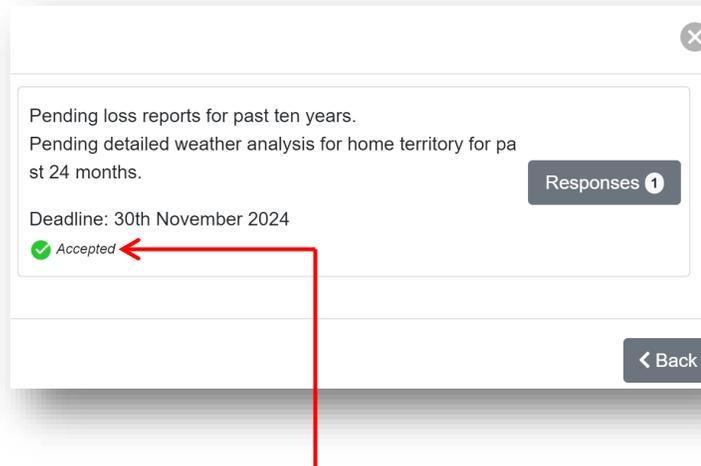
The subjectivity summary box shows each subjectivity response. Items needing attention show the 'Requires Response' notice. Click the 'Responses' button, which includes a count of responses to that specific item, to examine the response.

3.



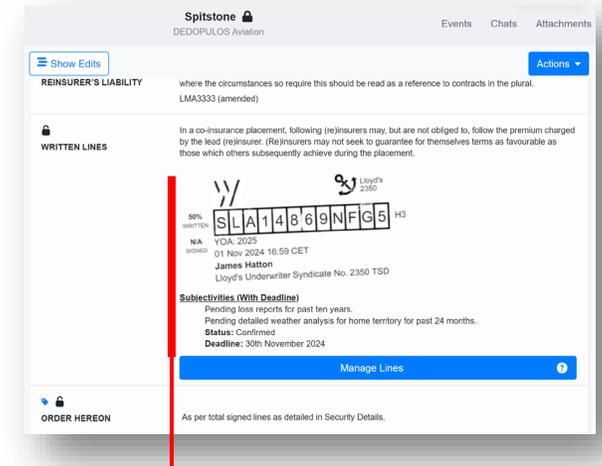
The broker's text is shown below the subjectivity summary. Any attachments are below that. Click on an attachment to open or save it. Click 'Satisfied' to accept the response, or 'Unsatisfied' to mark the subjectivity as still outstanding.

4.



When a subjectivity is satisfied, it gains an 'Accepted' banner. When all subjectivities on a line have been accepted, the line is finalised. If the deadline expires before acceptance, the line is deleted.

5.



Once all subjectivities on a line have been successfully accepted, the line is finalised, and is shown as normal on all appropriate instances of the contract.