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Risk-based Insurance Apps User Guide

SAP Quotation and Underwriting for Insurance 1.1

THE BEST RUN

Content

1 Introduction

1.1 Getting Started

This section gives you the basic information for you to get started.

SAP Quotation and Underwriting for Insurance (FS-QUO) is a quotation and underwriting system that supports the policy lifecycle including application data capture, qualification, rating, quote management, bind, issuance, and policy endorsement functionality. FS-QUO, which features a consolidated underwriting workplace and **Straight Through Processing** (STP), is powered by FS-PRO.

For information about the installation of SAP Fiori products, see the Installation Guide. Since the installation process is common across all SAP Fiori apps, it only requires one installation.

For extensibility options, see the Risk-based Development Guide.

The applications (apps) for insurance services from SAP run on the SAP Fiori Launchpad. To log on to any app, go to the Fiori Launchpad and choose the tile for the transactional app that you want to use.

The following apps are available:

Create New Business	You can create new business and work with quote options.
Manage Accounts	You can create and edit account information.
Manage Producers	You can create and edit producer and producer contact information.
Manage Policies	You can manage existing policies.
My Submission Worklist	You can view and continue working on transactions.

1.2 Audience

This document is intended for users of the risk-based FS-QUO Apps, who want to quote risks, issue policies, and manage accounts, producers, and policies.

1.3 Technical Specifications

This topic describes the technical requirements for the FS-QUO Apps.

Browser Specifications

The FS-QUO client is browser-based. For information about supported browsers, see Client System Requirements.

2 Using Create New Business

With the *Create New Business* transactional App, you can create a new submission with one or more quote options and issue a policy with a chosen quote option.

Once you enter the general information for a policy, you can enter and review details for various categories from a table of contents on the left side of the App. When you select an item from the table of contents, tabs and screens display on the right side of the App. When you make updates to data on the screen, a message displays indicating that there are unsaved changes. If you attempt to navigate away from the tab or screen with unsaved changes, an error dialog appears and prompts you to save before continuing.

2.1 Entering General Information for a Policy

You need to enter the general information for the new business, including information for the account, producer, policy term, and product.

Procedure

1. In the Fiori Launchpad, choose the *Create New Business* tile.

   The *Transaction* screen appears with the *Policy Information* tab open.
2. In the *Account Information* section, choose *Search* and select the apppropriate account from the *Select Account* dialog.

   You can also produce anonymous quote options, if necessary. In order to bind a quote option, it will need to be associated with an account.

   You can add a new account from the *Manage Accounts* App on the Fiori Launchpad.
3. In the *Producer Information* section, choose *Search* and select the appropriate producer from the *Select Producer* dialog.

   You can add a new producer from the *Manage Producers* App on the Fiori Launchpad.
4. Enter a policy term.

   The policy length automatically updates.

   If you change the policy length, the policy term will update to reflect it.
5. Select a product.
6. Choose *Save*.
7. Choose *Create Quote Option*.

   If you haven't saved the information, an error dialog appears and prompts you to save.

Results

A quote option is created and the *Quote Option* screen appears.

2.2 Creating a New Quote

You need to enter details about a risk or risks to be insured to generate a new quote option.

Prerequisites

- You have entered the general information for the policy.
- You are on the *Quote Option* screen.

Context

The available tabs, screens, and required fields will depend on your specific configuration of FS-PRO.

Procedure

1. Choose items from the table of contents on the left and complete the required formation.
   a. When entering policy information, fill out the fields on the right as required.
   b. When adding risk information, choose + and fill out the resulting fields as required.

      If you haven't saved the information, an error dialog appears and prompts you to save.

      > → Tip
      >
      > You can also select and edit risks or choose 🗑 to discard a risk.

   In the *Ratebooks* tab, you can review the product ratebooks that are associated to the line of business and each risk.
2. Validate the information you have entered into the application.
   a. Choose *Validate Screen* to check the current screen for errors.

      If there are errors, the *Message Popover* appears on the footer toolbar and the *Errors* item appears on the table of contents.
   b. Choose *Validate Quote Option* to check all tabs and screens for errors.

      If there are errors, the *Errors* item appears in the table of contents on the left.

The *Message Popover* appears or is refreshed.

c. Navigate to and correct issues as necessary.

3. Choose *Submit Quote Option* when all mandatory fields have been filled out with valid information.

   If a mandatory field is left blank or if any fields have been filled out incorrectly, an error dialog appears and prompts you to fix the validation issues.

Results

The quote option is submitted and the *Transaction* screen reappears with the *Quote Options* tab open.

2.2.1 Working with Forms

2.2.1.1 Adding Forms Manually

You can manually add forms to a new quote.

Prerequisites

- You have entered the general information for a policy.
- You have entered risk information.
- You are on the *Quote Option* screen.

Context

System-generated forms are attached automatically based on the quote option data and business rules configured in FS-PRO. You can add forms manually during the creation of a new quote option. To add forms after a quote option had been bound, see Adding Forms After Binding [page 11].

Procedure

1. Choose the *Forms* tab from the table of contents on the left.
2. Choose + .

   The *Add Forms* dialog opens with a list of potential manual forms that can be added to the risks associated with a quote option.

3. If you want to search for specific forms:
    a. Enter a form number, form title, or both.
    b. Choose *Go*.

       The forms that match the search criteria display.
4. Choose *Add to*.

   The *Select Risks* dialog appears.
5. Select the applicable risks or policy-level forms.
6. Choose *Add Selected Risks*.

   Alternatively, you can choose *Add All Risks* to add all of the available risks.

   If all forms are eligible for attachment, the *Select Risks* dialog closes, returning you to the *Add Forms* dialog. If not, an error dialog opens. Correct the issue and try again.
7. Repeat steps 3-6 for all the forms you want to add manually.
8. Choose *Add Forms*.

   The system runs aother validation on the forms. If all forms are valid, the *Add Forms* dialog closes, returning you to the *Forms* tab. If not, an error dialog opens. Correct the issue and try again.

Results

The selected forms are added to the policy.

2.2.1.2 Adding Forms Automatically

Based on your forms configuration in FS-PRO, FS-QUO adds some forms automatically.

There are two circumstances under which FS-QUO will automatically attach forms to a quote option. The first is when you navigate to the *Forms* item from another item in the table of contents. The second is when you choose the icon, which will rerun forms attachment rules.

In either instance, FS-QUO will attach forms relevant to the risks on the policy.

2.2.1.3 Adding Variable Data to Forms

You can add and update the variable data for forms.

Prerequisites

- Forms which require variable data are attached to a quote option.

Procedure

1. Choose the *Forms* tab from the table of contents on the left.
2. Choose *Update* or *Update Required* from the *Variable Data* column for any applicable form.

   The *Update* button appears for forms with incomplete variable data, but all mandatory data has been entered. Alternatively, the button also appears for forms with incomplete vairable data, but no mandatory data.

   The *Update Required* button appears for forms with incomplete variable data, including mandatory data.

   The *Completed* button appears for forms with complete variable data. Choose this button if you need to edit the variable data.

   The *Update the Variable Data for a Form* dialog opens.
3. Complete the required variable data.
4. Choose *Save*.

   The *Update the Variable Data for a Form* dialog closes, returning you to the *Forms* tab.

Results

The variable data is updated.

2.2.1.4 Deleting Forms

You can remove forms that you don't need, provided they are not mandatory forms.

Prerequisites

- You're on the *Quote Option* screen.
- Forms are attached to a quote option.

Procedure

1. Choose the *Forms* tab from the table of content on the left.
2. Select the checkboxes next to the forms that you don't need.
3. Choose ⊗ .

   The *Delete Confirmation* dialog opens.
4. Choose *Delete*.

   If the form can be deleted, it is removed from the list and a confirmation message appears.

   If the form cannot be deleted, it remains on the list and an error message appears.

2.2.1.5 Adding Forms After Binding

You can add forms to a quote option after binding it, as long as it is a non-premium bearing form.

Prerequisites

- You have created a quote option.
- You are on the *Transaction* screen.
- The quote option status is `Bound`.

Context

> ⓘ Note
>
> Eligibility for forms you can add after binding is determined in FS-PRO.

Procedure

1. Choose for the target quote option.

   The *Forms* tab opens.
2. Choose + .

   The *Add Forms* dialog opens, listing all of the forms that can be added after bind.
3. If you want to search for specific forms:
   a. Enter a form number, form title, or both.
   b. Choose *Go*.

      The forms that match the search criteria display.
4. Choose *Add to*.

   The *Select Risks* dialog appears.
5. Select the applicable risk or policy-level forms.
6. Choose *Add Selected Risks*.

   Alternatively, you can choose *Add All Risks* to add all of the available risks.

   The *Select Risks* dialog closes, returning you to the *Add Forms* dialog.
7. Choose *Add Forms*.

   The *Add Forms* dialog closes, returning you to the *Forms* tab.

Results

The new forms appear under the *New Forms* section.

2.2.2 Resolving Referrals

You can resolve referrals that have a `Pending` status and add comments.

Context

Referrals are generated when you try to create a quote that doesn't meet specified underwriting guidelines, at which point an underwriter decision is required whether to accept or decline the quote option as is. Data can also be changed, if needed, so the referral is not generated at all.

The referral process is triggered when submitting a quote option or when you choose *Referrals* from the eApp table of contents. Referrals must be resolved one at a time.

Procedure

1. Choose the *Referrals* tab from the table of contents on the left.
2. Enter any comments as necessary into the *Comments* column.
3. Select the dropdown list for referrals with the `Pending` status.
4. Choose *Decline* or *Accept*.
5. Repeat steps 2-4 per referral generated.
6. Choose *Save*.

Results

The referral status is updated in the *Status* column in the *Referrals* tab.

2.2.3 Correcting Errors

You can correct errors in the App from the *Errors* table of contents item.

Prerequisites

- You have entered the general information for the policy.
- You are on the *Quote Option* screen.

Procedure

1. Choose *Validate Quote Option* from the footer toolbar.

   If there are errors, the *Errors* item appears in the table of contents on the left.

   The *Message Popover* appears or is refreshed.
2. Choose the *Errors* item from the table of contents.

   The *Errors* item opens with a list of errors in the app.
3. From the list, choose anywhere in the row of the error you want to fix.

   Cross validation errors, such as errors within an attached form, can only be resolved by choosing the appropriate table of contents item and resolving the issue there.

   The screen containing the error opens.
4. Enter the missing data or correct the invalid data.

5. Save your changes.
6. Optional: Choose *Validate Screen* to run a validation check for the screen you are on.

   If there are errors, the *Message Popover* appears on the footer toolbar, containing the names of fields on that screen that contain errors. Choosing errors from this popover provides a description of the error.

   If you already ran a validation check on the quote option, the errors you corrected are removed from the *Errors* table of contents item, any new errors introduced are added, and the number next to the *Errors* item refreshes.

Next Steps

Repeat this procedure until all the errors are resolved.

2.3 Reviewing a Quote Summary

Once a new quote is generated, you can perform the following actions.

Actions at the Quote Option Level

You can select a quote option and perform the following actions:

View Quote Option	Lets you review the quote option screens in Read-Only mode.
Edit Quote Option	Lets you edit a quote option. You can edit any quote option until its status is `Bound`.
Add Forms	Lets you add forms once the quote option status is `Bound`. See Adding Forms After Binding [page 11].
Quote	Changes the quote option status to `Quoted`.
Bind	Changes the quote option status to `Bound` and removes all other quote options from the *Transaction* screen. You can only bind quote options with the `Quoted` status.
Copy	Makes a copy of the selected quote option that can be edited. The quote option must have a status of `Submitted`, `Working`, `Overridden`, or `Outdated`.
Delete	Deletes a quote option with a status of `Submitted`, `Working`, `Overridden`, or `Outdated`. Quote options can only be removed when there are two or more options.

Manage Documents	View Quotation Letter	Displays the quotation letter from the external document generation system. **Note** The default quote letter is a placeholder. Your development team can replace this placeholder with proper content..
	Regenerate Quotation Letter	Regenerates the quotation letter.
	View Binder Letter	Displays the binder letter from the external document generation system. **Note** The default binder letter displayed is a placeholder. Your development team can replace this placeholder with proper content.
	View Policy Package	Displays the policy package from the external document generation system. **Note** The default package displayed is a placeholder. Your development team can replace this placeholder with the proper content.

Actions at the Transaction Level

You can perform the following actions at the transaction level:

Issue	Changes the transaction status to `Issued`. Opens a dialog containing details for the transaction, including the submission/policy number, the policy term, product name, and account information.
Decline	Indicates that the insurer won't take on the risk and changes the transaction status to `Declined`. Opens a dialog where you enter the reason and comments for the quote being declined. After you decline the transaction, the transaction status changes to `Declined`.
Not Taken	Indicates that the applicant doesn't want to take any of the quote options and changes the transaction status to `Not Taken`. Opens a dialog where you enter the reason and comments for the quote not being taken. After this quote is set as `Not Taken`, the transaction is displayed in the *Option* summary as read-only.

Reactivate Transaction	Reactivates the transaction. You can reactivate transations that are in the `Not Taken` or `Declined` status. Opens a dialog where you enter the reason and comments for the quote being reactivated.
Discard	Discards the transaction. The transaction can't be discarded if one or more of the options have a `Quoted` status, or if at least one quote option has been previously already quoted.
Reassign Transaction	Reassigns the transaction to another user.
Declaration	Indicates whether or not a completed and signed application been received. The declaration is only available when binding.

3 Using Manage Accounts

With the *Manage Accounts* transactional App, you can create new accounts and manage existing accounts.

An account in FS-QUO refers to an insurance policy customer whose details are gathered within FS-QUO and used to quote their policies.

You can enter the personal or corporate details dealing with identification and location of this customer within the system.

3.1 Adding an Account

You can add a new account.

Procedure

1. From Fiori Launchpad, choose the *Manage Accounts* tile.

   The *Manage Accounts* screen appears.
2. Choose + .

   The *Account* screen appears.
3. Enter account detail information.

   Your selection from the *Legal Entity* dropdown list will change what information is required in the *Account Details* section.
4. Enter a physical address.
5. If the mailing address differs from the physical address, deselect the checkbox and enter the mailing address.
6. Choose *Create*.

Results

If there are no validation errors, the account is created and an account number is generated.

If there are validation errors, an error dialog appears prompting you to fix the errors in the highlighted fields.

Next Steps

If you need to make any changes right away, adjust the account details as necessary and choose *Save*.

3.2 Searching for an Account

You can use filters to search for existing accounts.

Prerequisites

- You are on the *Manage Accounts* screen.
- You have added at least one account to the system.

Procedure

1. Complete one or more of the fields at the top of the screen.

   You can enter multiple search criteria in the *Name* and *Account* fields.

   a. To clear the information from the fields and create a new search, choose *Clear*.
   b. To change which filters are available, select *Adapt Filters* where you can search and select relevant filters.
2. Choose *Go*.

Results

The list of accounts is updated with the search results.

3.3 Viewing and Updating Details for an Account

You can review the details for an account and keep the information up-to-date.

Prerequisites

- You are on the *Manage Accounts* screen.
- You have added at least one account to the system.

Procedure

1. From the list, choose anywhere in the row of the account you want to view or edit.

   The *Account* screen appears with the *Account Details* tab open by default.
2. Make changes as necessary.
3. Choose *Save*.

   The account details are updated.

4 Using Manage Producers

With the *Manage Producers* transactional App, you can create and edit producer and producer contact information and perform related procedures.

Producers in FS-QUO are referred to as brokers, agents, and agencies. The contacts are the people selling and managing policies, namely agents and brokers.

Producer information in FS-QUO is a combination of an organization and an individual at that organization. To record producer information, you must first specify a producer, and then a contact.

4.1 Adding a Producer

You can add a producer.

Procedure

1. From Fiori Launchpad, choose the *Manage Producers* tile.

   The *Manage Producers* screen appears.
2. Choose + .

   The *Producer* screen appears.
3. Enter producer detail information.
4. Enter a mailing address.
5. If the physical address differs from the mailing address, deselect the checkbox and enter the physical address.
6. Choose *Create*.

Results

The new producer is created. You can now add producer contacts.

Next Steps

If you need to make any changes right away, adjust the producer details as necessary and choose *Save*.

4.2 Searching for a Producer

You can use filters to search for existing producers.

Prerequisites

- You are on the *Manage Producers* screen.
- You have added at least one producer to the system.

Procedure

1. Complete one or more of the fields at the top of the screen.

   You can enter multiple search criteria in the *Name* and *Code* fields.

   a. To clear the information from the fields and create a new search, choose *Clear*.
   b. To change which filters are available, select *Adapt Filters* where you can search and select relevant filters.
2. Choose *Go*.

Results

The list of producers is updated with the search results.

4.3 Viewing and Updating Details for a Producer

You can review the details for a producer and edit the information to keep it up-to-date.

Prerequisites

- You are on the *Manage Producers* screen.
- You have added at least one producer to the system.

Procedure

1. From the list, choose anywhere in the row of the producer you want to view or edit.

   The *Producer* screen appears with the *Producer Details* tab open by default.
2. Make changes as necessary.
3. Choose *Save*.

   The producer details are updated.

4.4 Working with Producer Contacts

4.4.1 Adding Producer Contacts

You can add contact information for producers.

Prerequisites

- You are on the *Manage Producers* screen.
- You have added at least one producer to the system.

Procedure

1. From the list, choose anywhere in the row of the target producer.

   The *Producer* screen appears with the *Producer Details* tab open by default.
2. Choose the *Producer Contacts* tab.
3. Choose +.

   The *Add Producer Contact* dialog opens.
4. Enter details for the producer contact as necessary.
5. Choose *Create*.

   The *Add Producer Contact* dialog closes, returning you to the *Producer Contacts* tab with the new contact listed.

4.4.2 Updating Producer Contacts

You can edit and update producer contact information.

Prerequisites

- You are on the *Manage Producers* screen.
- You have added at least one producer with a producer contact to the system.

Procedure

1. From the list, choose anywhere in the row of the target producer.

   The *Producer* screen appears with the *Producer Details* tab open by default.
2. Choose the *Producer Contacts* tab.
3. From the list, choose > in the row of the producer contact you'd like to edit.

   The *Update Producer Contact* dialog opens.
4. Make changes as necessary.
5. Choose *Save*.

   The *Update Producer Contact* dialog closes, returning you to the *Producer Contacts* tab with the updates in place.

4.4.3 Changing the Producer or Producer Contact for a Policy

You can change the producer or producer contact associated with a policy from the *Manage Producers* App.

Prerequisites

- You are on the *Manage Producers* screen.
- You have added at least one producer, producer contact, and policy to the system.

Procedure

1. From the list, choose anywhere in the row of the target producer.

   The *Producer* screen appears with the *Producer Details* tab open by default.
2. Choose the *Policies* tab.
3. Select the checkbox next to the policy you'd like to reassign.

   You can only select one policy at a time.
4. Choose .

   The *Select a Producer* dialog opens.
5. Search for and select the producer you'd like to assign to the policy.
6. Choose a contact from the *Producer Contact* dialog.
7. Choose *Change Immediately*.

   The *Select a Producer* dialog closes, returning you to the *Policies* tab.

Results

The producer or producer contact for the policy is changed.

If you change the producer for a policy, the policy will be removed from the *Policy* tab for that producer. If you change just the producer contact, the policy will remain on the *Policy* tab for that producer.

5 Using Manage Policies

With the *Manage Policies* transactional App, you can manage policies. For example, you can create an endorsement.

5.1 Searching for a Policy

You can use filters to search for a policy, then select the policy to view its details.

Procedure

1. From the Fiori Launchpad, choose the *Manage Policies* tile.

   All policies with a status of `In Force` or `New Submission` appear by default.
2. Complete one or more of the fields at the top of the screen.

   You can enter multiple search criteria in the *Submission/Policy No.* and *Account Name* fields.
   a. To clear the information from the fields and create a new search, choose *Clear*.
   b. To change which filters are available, select *Adapt Filters* where you can search and select relevant filters.
3. Choose *Go*.

Results

The list of policies is updated with the search results.

5.2 Endorsing a Policy

You can create an endorsement for a policy.

Prerequisites

- You are on the Manage Policies screen.
- You have added at least one policy to the system, with a status of `In Force` and no pending endorsements.

Procedure

1. From the list, choose anywhere in the row of the target policy.

   The *Policy* screen appears with the *Policy Details* tab open by default.
2. In the *Transactions* section, choose *Endorse*.

   The *Transaction* screen opens.
3. Enter a date and reason.

   These are mandatory fields.

   The date must be greater than or equal to the last endorsement date. If there are no endorsements, the date must be greater or equal to the term start date.
4. Optional: Enter comments as necessary.
5. Choose *Update Quote Option*.

   The *Quote Option* screen appears.
6. Make changes as necessary.
7. Choose *Submit Quote Option*.

   The *Transaction* screen appears.
8. Choose *Quote*.
9. Choose *Bind*.
10. Choose *Issue*.

    A dialog opens, containing policy details and a confirmation that the policy has been endorsed.

    You can view your submission worklist, the policy details, or close this dialog.

Results

You have issued a policy endorsement.

6 Using My Submission Worklist

With the My Submission Worklist transactional App, you can view and manage all in-progress transactions or issues from the last seven days.

Worklists are an individual list of transactions you are the working user for, so you will only see your own transactions. You can search for, create, reassign, and discard transactions from this App.

6.1 Searching for a Transaction

You can use filters to search for a transaction, then select the transaction to view its details.

Procedure

1. From the Fiori Launchpad, choose the *My Submission Worklist* tile.
2. Complete one or more of the fields at the top of the screen.

   You can enter multiple search criteria in the *Submission / Policy No.*, *Account Name* and *Product Name* fields.
   a. To clear the information from the fields and create a new search, choose *Clear*.
   b. To change which filters are available, select *Adapt Filters* where you can search and select relevant filters.
3. Choose *Go*.

Results

The worklist is updated with the search results.

6.2 Creating a New Transaction

You can enter the *Create New Business* App from the *My Submission Worklist* App in order to create new transactions.

Prerequisites

- You are on the *My Submission Worklist* screen.

Procedure

Choose +

Results

You are redirected to the *Create New Business* App, where you can fill in all the necessary information to create new business.

Related Information

Using Create New Business [page 6]

6.3 Reassigning a Transaction

You can reassign a transaction to the user who will work on it.

Prerequisites

- You are on the *My Submission Worklist* screen.
- You have at least one transaction in the system.

Procedure

1. Select the checkbox next to the transaction you want to reassign.

   You can select more than one transaction.
2. Choose .
3. Select a user from the resulting dialog.

   The dialog closes and a confirmation message appears at the bottom of the screen.

Results

You have reassigned the transaction. It will no longer appear on your worklist.

6.4 Discarding a Transaction

You can discard a transaction so long as its status is not `Quoted`, `Bound` or `Issued`.

Prerequisites

- You are on the *My Submission Worklist* screen.
- You have at least one transaction in the system.

Procedure

1. Select the checkbox next to the transaction you want to discard.

   You can select more than one transaction.
2. Choose

   The *Discard* dialog opens.
3. Choose *Discard*.

   If the transaction can be discarded, the dialog closes, the worklist is updated, and a confirmation appears at the bottom of the screen.

   If the transaction cannot be discarded, an error dialog opens.

Results

The transaction is no longer available.

7 Quote Option and Transaction Statuses

Quote options and transactions can be in various statuses. Users' action may change the status.

Quote Option Statuses

Initial Status (Transaction / Quote Option)	Action	Changes To (Transaction / Quote Option)
N/A / N/A	Create a new business, enter general information, and select *Create Quote Option*.	`Created` / `Working`

`Created` / `Working`
`Submitted` / `Working`
`Referred` / `Working`
	Edit the working quote option.	`Created` / `Working`
		`Submitted` / `Working`
		`Referred` / `Working`

`Submitted` / `Submitted`	Edit the submitted quote option.	`Submitted` / `Working`
`Referred` / `Referred`	Edit the referred quote option.	`Referred` / `Working`
`Submitted` / `Declined`	Edit the declined quote option.	`Submitted` / `Working`
`Submitted` / `Overridden`	Edit the overridden quote option.	`Submitted` / `Working`
`Created` / `Outdated`	Edit the outdated quote option.	`Submitted` / `Working`
`Quoted` / `Quoted`	Edit the quoted quote option.	`Quoted` / `Working`

`Created` / `Working`
`Submitted` / `Working`
`Referred` / `Working`
`Quoted` / `Working`
	Submit the quote option (without referrals).	`Submitted` / `Submitted`

`Created` / `Working`
`Submitted` / `Working`
`Referred` / `Working`
`Quoted` / `Working`
	Submit the quote option (with at least one pending referral and no declined referrals).	`Referred` / `Referred`

Initial Status (Transaction / Quote Option)	Action	Changes To (Transaction / Quote Option)

`Created` / `Working`
`Submitted` / `Working`
`Referred` / `Working`
`Quoted` / `Working`
	Submit the quote option (with at least one declined referral).	`Submitted` / `Declined`

`Created` / `Working`
`Submitted` / `Working`
`Referred` / `Working`
`Quoted` / `Working`
	Submit the quote option (where all referrals are approved).	`Submitted` / `Overridden`

`Submitted` / `Submitted`
`Submitted` / `Working`
`Submitted` / `Referred`
`Submitted` / `Declined`
	Change the policy term (effective expiration date) and/or the term length and choose to re-rate.
	(You will need to resubmit the quote option.)
		`Created` / `Outdated`

`Submitted` / `Submitted`
`Submitted` / `Working`
`Submitted` / `Referred`
`Submitted` / `Declined`
	Change the policy term (effective expiration date) and/or the term length and choose not to re-rate.	No status change

Any except `Bound` or `Issued` / Any	Decline the transaction.	`Declined` / No status change
`Declined` / Any `Quote Not Taken` / Any	Reactivate the transaction.	Reset to prior status / No status change
Any except `Created`, `Bound` or `Issued` / Any	Transaction marked as `Not Taken`.	`Quote Not Taken` / No status change
Any except `Quoted`, `Bound` or `Issued` / Any	Discard the transaction.	N/A / N/A
`Submitted` / `Submitted` `Submitted` / `Overridden`	Quote a submitted or overridden quote option.	`Quoted` / `Quoted`
`Quoted` / `Quoted`	Bind a quoted quote option.	`Bound` / `Bound`
`Bound` / `Bound`	Add forms to quote option.	No status change

Initial Status (Transaction / Quote Option)	Action	Changes To (Transaction / Quote Option)
`Bound` / `Bound`	Issue the bound transaction.	`Issued` / `Bound`
Any / Any	View a quote option.	No status change

ⓘ Note

Transactions and quote options are editable until they are bound, at which point they are read-only. This applies to the working user.

Whenever you edit a quote option, the quote option status will reset to `Working`.

This set of actions or transaction changes are applicable to new business and endorsement transactions only.

8 Troubleshooting

Some tips for resolving browser-based issues encountered while using Fiori apps.

Occasionally, you may encounter the following errors when using Fiori apps:

- `Could not open app. Try again later.`
- `Service Failed. Contact your system administrator.`

If this occurs, clear your browser cache and log in again.

In Firefox, you may have to manually import a security certificate from the Fiori app server.

For detailed instructions on these tasks, see your browser’s help files.

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