Guide: UWB – Closing Protection Letter (CPL) Modifications

The purpose of this document is to provide instructions for adding and approving an Agent CPL Modification request through the UWB. This feature is only available on transactions created on May 20, 2017 or later.

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Adding the CPL Modification Risk

When the CPL Modification request is sent via AgentNet, the CPL Modification tab displays on the UWB File/Order page of the transaction.

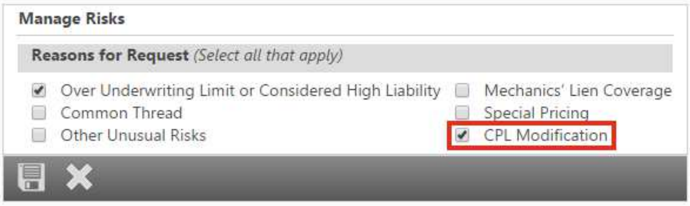
When the Agent sends a CPL Modification request via email, fax or phone call, the Underwriter creates the transaction in the UWB and adds the new CPL Modification option.

Use the following steps to add the CPL Modification risk to a transaction:

1. Access or create transaction in UWB
2. Confirm or enter **Office Details**
3. Confirm or enter applicable AgentNet file in **File Details**
    a. If file **is found**, it is marked **Verified** and links to AgentNet
    b. If file **is not found**, link the transaction to AgentNet as follows:
        i. Confirm or enter valid **Agent Office** in **Office Details**
        ii. Click ; confirm or enter property **Address**
        iii. Select **Current Use of Land** from dropdown
        iv. Enter agent's * File #

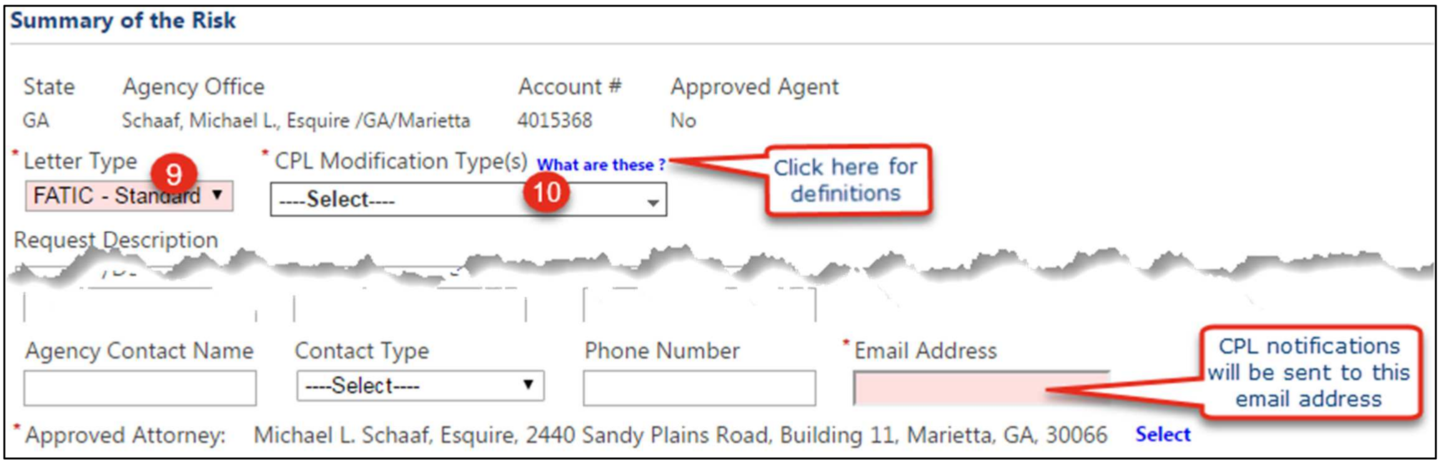
        Note: It is important to enter the agent's file number **exactly** as provided. Following steps 1, 2 and 3b will create a new file in AgentNet.
4. Click  to activate the **CPL Modification** option
5. Select 

6. Click **CPL Modification** risk checkbox in addition to any other applicable risks



7. Click 
8. Click 

9. Select **Letter Type**
10. Select **CPL Modification Type(s)** and click **Apply**
11. Complete remaining fields as appropriate



Notes:

- Add any relevant supporting documents (Two new document type options have been added, **CPL Markup** and **CPL Property Exhibit**)
- When the transaction contains multiple properties, the CPL will attach to the Master file.

12. Complete remaining **File/Order** information and click 
13. Click **Decisioning** and **Submit** Transaction or **Assign Risk** to Approver or Approver Group

    Note: CPL modification requests for **Increase Coverage Limit > $50,000,000**, **International Parties** or **Verbiage Edited or Removed** must be approved by the **HOUW- CPL** approval group. Assign these types of CPL modification requests to the **HOUW-CPL** group.

14. Click 

Approving the CPL and Transaction Simultaneously

Follow these steps when the situation calls for approving the CPL and transaction at the same time.

1. Navigate to the Transaction

2. Review the Transaction and update information as needed
3. Obtain Risk and/or File approvals as needed

   Note: CPL modification requests for **Increase Coverage Limit > $50,000,000**, **International Parties** or **Verbiage Edited or Removed** must be approved by the **HOUW- CPL** approval group. Assign these types of CPL modification requests to the **HOUW-CPL** group.

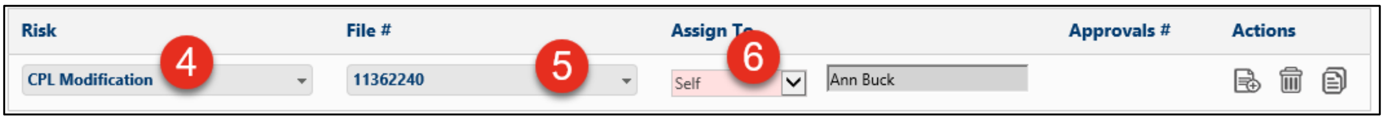
4. To apply **Final Decision:**
   a. From Decisioning, click the **Decision** dropdown
   b. Scroll to **Final Decision** and select decision as appropriate: **Approve, Approve with Conditions, Cancel** or **Decline**
5. Click

   Notes:
   - When a **CPL Modification** type of **2nd Party Coverage Letter**, **Agent Name/Address Modification**, **Back Date CPL Issue Date**, **Increase Coverage Limit** or **Multiple Properties** is approved, the system generates and sends the **Agency Contact** an email notification with CPL attached.
   - When the **CPL Modification Type** is **Increase Coverage Limit > $50,000,000, International Parties** or **Verbiage edited or removed** and is approved, the system will send a notification to the Agency Services Center (ASC) who will create and email the CPL to the **Agency Contact** on the request.

Approving the CPL Risk only

Follow these steps when the situation calls for approval of the CPL before approving the entire transaction.

1. Navigate to the Transaction
2. From the **Decisioning** page, ensure the Transaction is assigned to you and the Multi-Threaded Decisioning (**Assign Risk** and **Assign File**) options are available
3. Click Assign Risk
4. Click the **Risk** dropdown menu and select **CPL Modification**
5. Click the **File#** dropdown and select the applicable file
6. Click the **Assign To** drop-down menu and select **Self** if you are approving the CPL or select an appropriate Approver



   Note: CPL modification requests for **Increase Coverage Limit > $50,000,000**, **International Parties** or **Verbiage Edited or Removed** must be approved by the **HOUW- CPL** approval group. Assign these types of CPL modification requests to the **HOUW-CPL** group.

7. Click

8. Click * Decision dropdown
9. Scroll to **Special Decisions**
10. Select **Approve** or applicable decision
11. Click 

    Notes:

    - When a **CPL Modification** type of **2nd Party Coverage Letter**, **Agent Name/Address Modification**, **Back Date CPL Issue Date**, **Increase Coverage Limit** or **Multiple Properties** is approved, the system generates and sends the **Agency Contact** an email notification with CPL attached.
    - When the **CPL Modification Type** is **Increase Coverage Limit > $50,000,000, International Parties** or **Verbiage edited or removed** and is approved, the system will send a notification to the Agency Services Center (ASC) who will create and email the CPL to the **Agency Contact** on the request.
12. Apply the **Final Decisions** to the Transaction at the appropriate time

Approving the HiLi but not the CPL

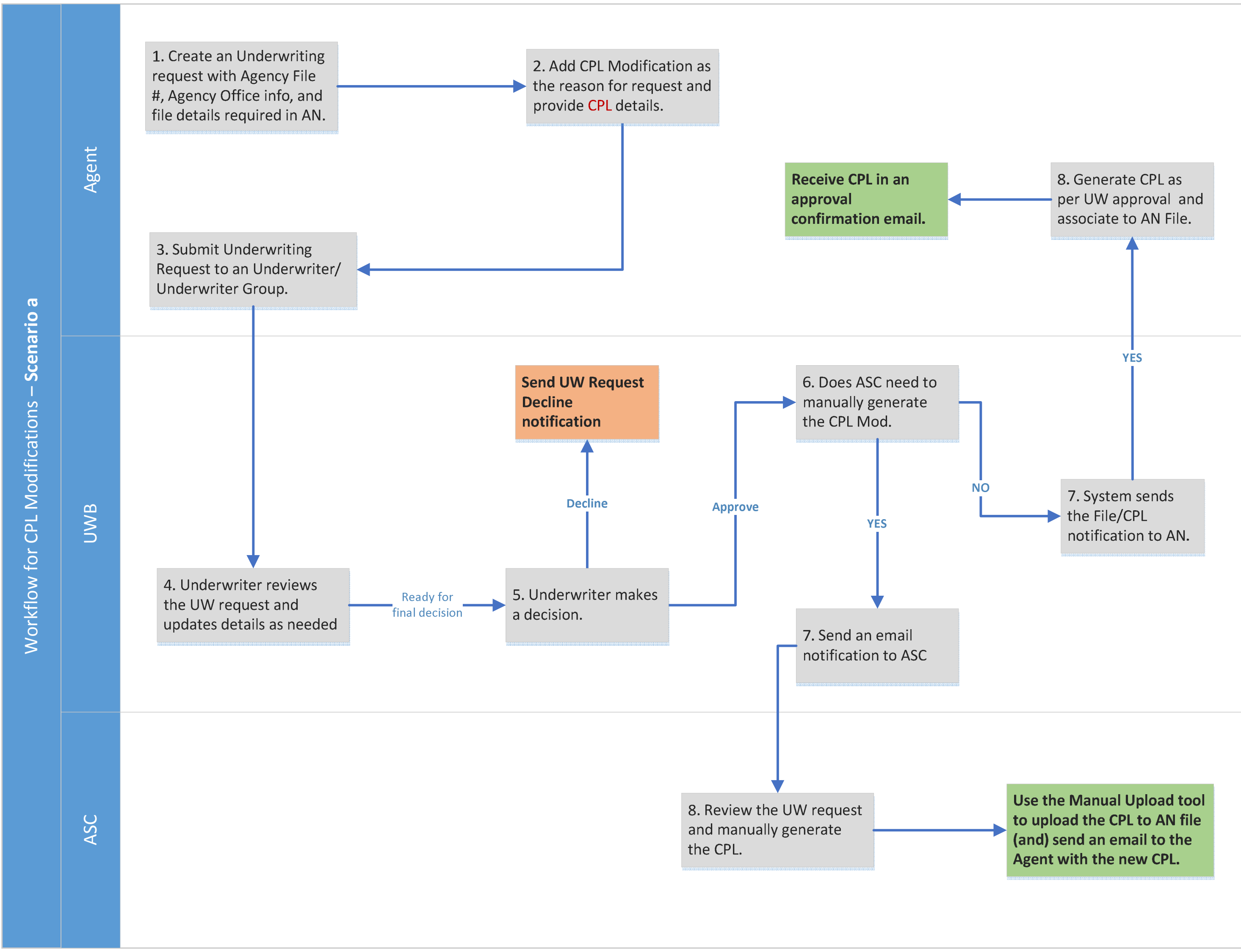
Follow these steps when you are prepared to approve the HiLi but are not yet prepared to approve the CPL e.g., agent not yet properly vetted.

1. Access the **File/Order** page of the Transaction
2. Click 
3. De-select **CPL Modification**
4. The **CPL Modification** tab is removed
5. Obtain approvals as needed
6. To apply **Final Decisions**:
    a. From Decisioning, click the **Decisioning** dropdown
    b. Scroll to **Final Decisions**
    c. Select decision as appropriate: **Approve, Approve with Conditions**, **Cancel** or **Decline**
7. Click 

    Notes:

    - It is very important that you notify the Agent that you are approving the HiLi independent of the CPL as the system generated email notification will only make mention of the transaction approval and will not inform them that the CPL is not a part of the approval at this time.
    - When you are ready to approve the CPL, re-open the transaction, add the **CPL Modification** risk and proceed with **Decisioning**.

CPL Modification Process Flow (Request originated from AgentNet)



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CPL Modification Process Flow (Request originated in UWB)