Pacific Indemnity Broker Portal

Welcome to the Pacific Indemnity Broker Portal for quoting Professional Indemnity and Broadform Public & Products Liability

What's in this guide?

How does it work?

- Brief diagrams of the processes of getting an **Auto Quote, Referred Quotes, Send Link to Client, Binding Cover**

Who can I contact?

How to Access the Portal

- Activating Your Account
- Setting your password
- Accessing the Portal
- Resetting Your Password

New Business Quotes

- Over 1,700 ANZSIC classified Business Activities - over 1,300 have the potential to auto-rate
- Get instant indications of price
- NSW Small Business Insurance Duty Exemption Declaration question

Send a link to your client

- Your client can review the detail in the proposal form and submit their confirmation of answers back to you before you submit it to us

What should I do if I get an Error Message?

- Try to refresh your screen, log out and login again in the case that your session has timed out

Renewal Quotes

- Expiring terms based on previously disclosed information are released to the Portal, and can be bound subject to there being no material change to the risk and subject to qualifying criteria

Quote Summary Screen

- A summary of your quote, alternative limit and excess options

Print/Download Proposal

- Save or print a copy of the proposal answers in a PDF file

Bind Cover

- Immediately receive your Policy Documents and Certificate of Currency

Refer or Message the Underwriter

- For an account you are trying to win, requesting altered terms or any other reason, you can type a message, upload documents and 'Refer to Underwriter' to review the automatically produced quote

Referred Quotes

- Receive a response to your Referred quotes within 24 hours (on the next business day)

Search your existing Quotes and Policies

- All quotes and policies linked to your brokerage are visible on the Portal
- Ability to email Policy Schedule and/or Certificate of Currency from Policy List

HOW DOES IT WORK?

Select the Product – from the drop-down box, select the Product you are wanting to get a quote

Auto Quotes – a quote indication is generated once all Proposal details have been entered. A formal binding quote can be emailed and bound on-line.

CONTACT DETAILS	PROPOSAL DETAILS	QUOTE SUMMARY	BIND SCREEN
Here you can select the period of insurance	Complete the proposal **Send Link to Client** for their review	**Alternative Limits are available for selection** **Send a Quote Summary email**	Option to **Refer to Underwriter** **Attach documents** **Bind Cover**

Referred Quotes – detail(s) need to be reviewed by an underwriter before a formal response can be provided. If the quote request is accepted, this appears as a Quoted status.

You will receive a response within 24 hours on the next business day

PROPOSAL DETAILS	REFERRAL POP-UP	WITHIN 24 HOURS
		Receive response from our Pacific Indemnity Underwriters on the next business day

- **Accepted & Quoted**
  or
- **Request for more information**
  or
- **Declined to quote**

Send Link to Client – a link is sent to the email address nominated by you.

The link is valid for 10 days and allows your client to review and/or change details in the contact details and proposal details screen

SEND LINK TO CLIENT POP-UP	CLIENT RECEIVES LINK IN EMAIL	CLIENT COMPLETES & RETURNS	BROKER SUBMITS
			➢ You are advised by email the proposal is completed and ready to be submitted for a quote

Binding Cover

REVIEW INCEPTION DATE & COVER

➢ **Ensure the Inception Date is equal to or greater than today's date**

➢ **Amend Expiry Date (if not equal to 12 months)**

➢ **Update cover options**

PROCEED TO BIND SCREEN

Proceed via Quote Summary

⇩ **and/or**

Go directly to BIND screen

CLICK THE DECLARATION STATEMENT & CONFIRM BIND COVER

➢ **QUOTE SUMMARY shows the cover details**

➢ **Click to attest to the Declaration Statement**

☐ By checking this box you attest to the declaration statement (click to view a copy)

➢ **Click** **CONFIRM BIND COVER**

➢ **Policy Documents are sent instantly via email**

Resending Policy Documents

POLICIES LIST

Go to Policies List
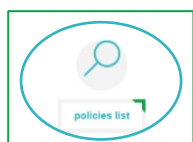
LOCATE POLICY

➢ **Locate the Policy in the POLICIES LIST**
➢ **In the Actions column is the option to Email Schedule or Email Certificate of Currency**

SELECT THE DOCUMENT

➢ **Select the document to be emailed**

➢ **Enter the email address the documents are to be sent to**
➢ **Confirmation the email has been sent appears in a Pop-up**

WHO CAN I CONTACT?

- ▸ To get help filling in the proposal – please phone or email your underwriting contact
- ▸ If you receive an error - please email admin@pacificindemnity.com.au or underwriting@pacificindemnity.com.au and cc your underwriting contact with details of the action you were performing and any screen shots would greatly assist with resolving the problem

Our contact details are:

Who	Title	Call	Email
Steven Duckworth	Business Development	0431 796 953	steven.duckworth@pacificindemnity.com.au
Sharmella Perera	Systems & Administration	0478 787 617	sharmella.perera@pacificindemnity.com.au
Veronica Criss	Administration Assistant	0413 057 669	veronica.criss@pacificindemnity.com.au
Andrea Skan	Senior Underwriter	0419 237 270	andrea.skan@pacificindemnity.com.au
Simone Oakman	Senior Underwriter	0431 618 869	simone.oakman@pacificindemnity.com.au
Rhythm Valera	Senior Underwriter	0421 773 143	rhythm.valera@pacificindemnity.com.au
David Hamilton	Senior Underwriter	0404 801 129	david.hamilton@pacificindemnity.com.au
Steven Lau	NSW Manager	0417 229 520	steven.lau@pacificindemnity.com.au
Amanda Fung	Senior Underwriter	0432 226 084	amanda.fung@pacificindemnity.com.au
Robert Beaton	Senior Underwriter	0401 731 272	robert.beaton@pacificindemnity.com.au
Edward Rawnsley	Business Development Director	0432 356 554	edward.rawnsley@pacificindemnity.com.au
Cameron Temby	Senior Underwriter	0411 010 697	cameron.temby@pacificindemnity.com.au

- **Activating Your Account**

  When first registered on the Broker Portal, you will receive two emails:
  1. Welcome to the Pacific Indemnity Broker Portal email containing a link to the portal and requesting to verify and activate your account.

  2. Pacific Indemnity Broker Portal Activation email that contains your temporary password.

  Click the link to access the login screen, enter your username and temporary password, click Submit. You will be required to set a new password.

- **Setting Your Password**

  When asked to set a new password, enter the New Password you wish to set for the Portal, then re-enter the Password to confirm the password. Click **Submit**.
  You will receive a message on screen to confirm your "Password updated successfully. Click here to login."
  Note: Passwords are case sensitive

- **Enter log-in details**

  Upon confirmation of setting your password, the login screen will display.
  Log in with your username (located in your Welcome email) and new password.

- **Resetting Your Password**

  On the Login screen click FORGOT PASSWORD?, enter your email address and click **SUBMIT** button.

  You will receive a confirmation message on screen and an email containing a temporary password will be sent.
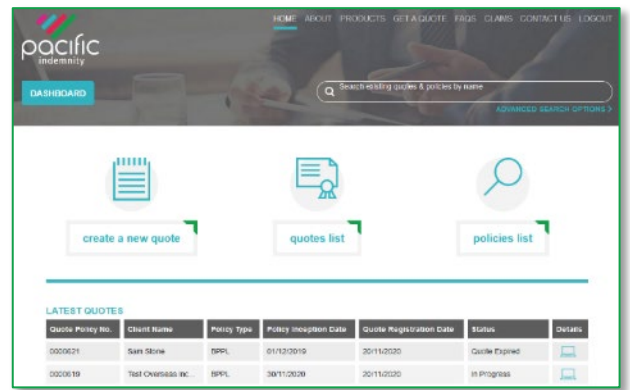
  Follow the instructions for Setting your Password in the email (and above). You will then be able to log in with your new password.
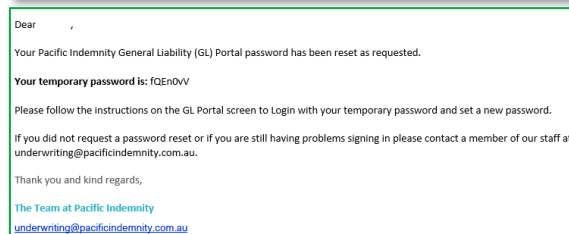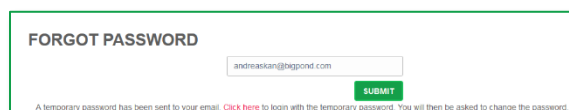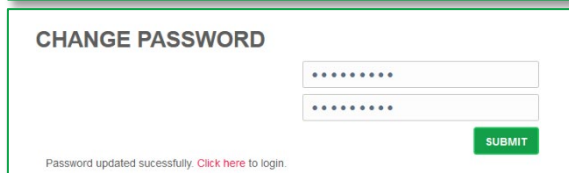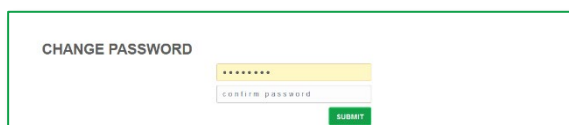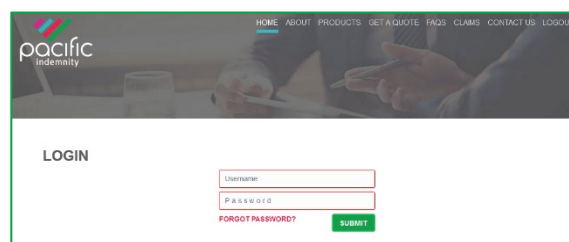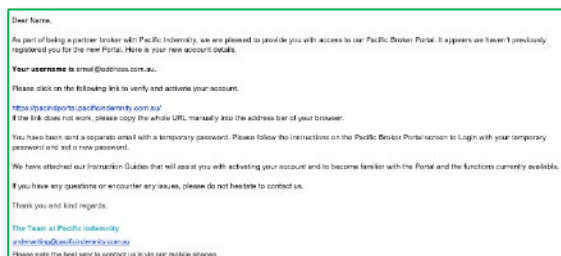
THE PORTAL HOME SCREEN

This is the Home screen. You can:

- Create a new quote
- Search existing Quotes
- Search existing Policies
- See a list of Latest Quotes
- Advanced Search of quotes and policies

NEW BUSINESS QUOTES

➢ All the proposal information is captured in the one screen
➢ There are 1,700 ANZSIC classified Business Activities listed, of which over 1,300 have the potential to auto-rate
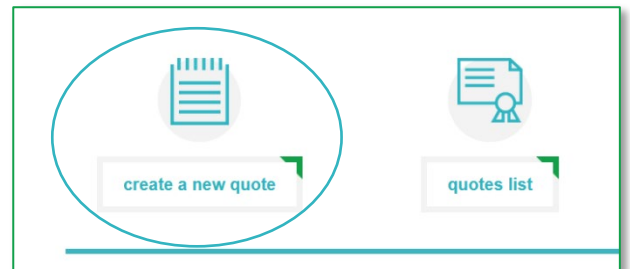
Features

- **Instant Saving of information**
  - ‣ Details entered into the proposal are saved every time you move to the next question (no loss of data if you have a break in connection)

- **Selection of Policy Inception and Policy Expiry Date** allows you to request common due dates etc

- **Insured Details**
  - ‣ Complete your client's details, including any trading or additional names
  - ‣ Mandatory fields are denoted by an *
  - ‣ Begin typing the suburb and select from the list to populate the Postcode and State fields

- **Smart Search all available Business Activities** in ALL Industry groups by entering a phrase that searches all words within the activity description

  Ability to provide additional details on the selected Business Activity

  Can't find the Business Activity? Select an Industry, then search by industry grouping

- **The floating Quote Summary** 'floats' with you on screen as you enter the data

  - shows the Base Premium as you input the data
    OR
  - shows **Referred** immediately if the quote will be required to refer to an underwriter for review (no Premium)

- **Fee Income by State/Territory**
  - Tick if your client is exempt from paying stamp duty and BROWSE to attach the relevant exemption certificate

  - **NSW Small Business Exemption** from Insurance Duty declaration question will appear when relevant.

    Only click Yes if you have received a completed, signed and dated Exemption Declaration.

- **Dynamic Questions** only load additional tables or questions to complete when relevant

  Example provided for manufacture or import of products

- **Limit, Excess and Broker Commission sliders** (slide to adjust)
  - A higher than standard excess will attract a discount
  - A lower excess will Refer for approval
  - Reducing your commission will reduce the premium

- **Additional Comments**
  - Enter any details that need to be declared and form part of the proposal form information
  - Comments received from your client will appear in this box
- **Drag & drop or click to browse**
  - To upload documents to the proposal

- **Options at end of proposal**
  - ‣ **BACK** to return to the Contact Details
  - ‣ **SAVE & EXIT** - Details are saved to return to at a late time
  - ‣ **SEND LINK TO CLIENT** (see below)
- Click **SUBMIT >** to proceed to the next page

SEND LINK TO CLIENT   [SEND LINK TO CLIENT]

- An email containing a link for your client to review and edit the proposal details

- The link will be valid for 10 days

- Your client can:

  - ‣ Choose their Preferred Inception Date
  - ‣ Amend proposal answers
  - ‣ Save/Print a copy of their proposal when completed

- Your client's answers are **only** submitted to you (not to Pacific Indemnity)

- Once submitted by your client:

  - ‣ Their answers become Read Only
  - ‣ You will be notified via email
  - ‣ You can review and modify before submitting to Pacific Indemnity

- You can see the status of your client's proposal at any stage:

Proposal Sent 🖥	Your client has not reviewed or returned the proposal to you
Proposal Completed 🖥	Your client has reviewed and returned the proposal to you. You will receive an email to notify you of this.

RETRIEVE PROPOSAL   [RETRIEVE QUOTE >]

- If you need to withdraw from sending the proposal link to your client, you can click RETRIEVE QUOTE in the CONTACT DETAILS screen. This will allow you to edit the proposal details

---

WHAT YOUR CLIENT SEES

The message entered in the SEND LINK TO CLIENT window shows at the top of the email with your client's link

- Your client can elect a Preferred Policy Inception Date

- The proposal questions are exactly the same, **excluding** the Broker Commission slider and the floating Quote Summary

- Your client has the ability to provide further information in the ADDITIONAL COMMENTS box

- When **SUBMIT >** is clicked:
  - ▸ A confirmation message appears.
  - ▸ The answers become Read Only
  - ▸ A new window launches with a PDF file they can Save or Print
  - ▸ You will be notified via email
  - ▸ You can review and modify before submitting to Pacific Indemnity
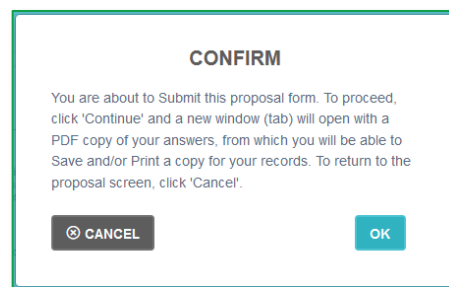
WHAT SHOULD I DO IF I GET AN ERROR MESSAGE?

On occasion we receive a LOADING IN PROGRESS… message which may occur for a variety of reasons:
- ▸ The system is still saving the previous answer
- ▸ Your **session has timed out** – log out and in again
- ▸ A problem with the internet connection
- ▸ If not any of the above, please let us know what you were doing at the time and we will investigate
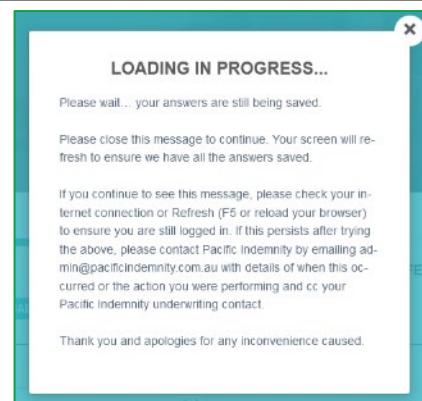
QUOTE SUMMARY SCREEN

This screen summarises your quote in an easy to read page.

From here you can:

- ▸ Select the Limit option you require
- ▸ Enter a Broker Fee (inclusive of GST) to appear in your quote
- ▸ Select alternate Excess options and see the premium update
- ▸ Select Optional Extensions Limits (this will create a Referral)
- ▸ View the Applicable Endorsements and/or Special Terms & Conditions
- ▸ **< EDIT QUOTE** to return to the proposal screen to edit the details
- ▸ **EMAIL SUMMARY** Emails a Quote summary to the nominated email address
- ▸ **NEXT >** proceeds to the next screen for a formal quote and the ability to Bind Cover
- ▸ **PRINT/DOWNLOAD PROPOSAL** will launch a new window with a PDF record of the portal proposal answers. Please allow pop-ups for this website.

NAVIGATION AT THE TOP OF THE PAGE

Once the proposal details are completed and a quote is available, the screen headers can be used to navigate between the pages
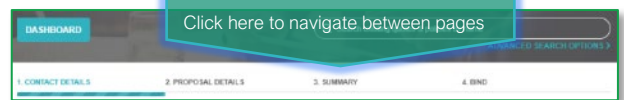
PRINT/DOWNLOAD PROPOSAL

This is a record of the answers entered in the Portal proposal details page that can be printed and/or saved.

This includes a declaration statement for you to gain your client's sign-off on the information provided

You are **not** required to send this completed form to Pacific Indemnity

BIND COVER

Options on this screen

▸ Type a message to the underwriter for review

▸ **EMAIL SCHEDULE** to Email the quote to a nominated email address

▸ **PRINT SCHEDULE** to launch the quote schedule in a new window to Print or Save the quote to your files

▸ **PRINT/DOWNLOAD PROPOSAL** to launch a new window with a PDF record of the portal Proposal answers (see the Print/Download Proposal section)

▸ **UPLOAD DOCUMENTS** to attach any supporting documents, e.g. CV/Resume, Company Profile, Contract Details, Existing Insurer's schedule, Completed Proposal form, etc

▸ **REFER TO UNDERWRITER** to Refer the risk to an Underwriter to review. Reasons may be:
  - the automatically generated terms are not competitive or require amending
  - additional information has been supplied e.g. company profile, contract details etc

▸ **CONFIRM BIND COVER** button becomes active when you have read and ticked the box to confirm you agree to the **Declaration Statement**

A confirmation window pops-up to confirm the cover is bound and an email containing the policy documents will be sent to your email address.
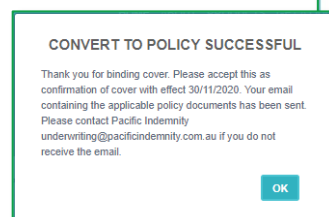
REFER OR MESSAGE THE UNDERWRITER

You can elect to Refer your quote to an underwriter to review the automatically generated terms.

Reasons you may choose to Refer:

▸ You have additional information e.g. a company profile, contract details etc, you may like to attach to the submission via **Upload Documents**

▸ Enter **a Message to Underwriter** in the box provided with the message or information you would like the Underwriter to consider

You can find this functionality in the **BIND** screen

REFERRED QUOTES

When a quote requires referral to an underwriter, the following **Referral Details** screen will display

• Reasons for referral are displayed in the Referral pop-up

Other options available from this screen:

▸ EDIT QUOTE to return to the previous screen and edit the proposal information

▸ **Click or drag & drop files to upload** to assist with assessment of the risk

   e.g. Company Profile, Claim details, Risk Management procedures, completed proposal form, expiring schedule/details etc

▸ Enter a **Message to Underwriter**, to provide any further information you feel could assist with assessment

▸ Click SUBMIT REFERRAL DETAILS to submit the Referral for review

You will receive confirmation that your Referral has been successfully submitted.

An underwriter will assess and provide a response within 24 hours, on the next business day

Your submission will have a '**Referred**' status

| 0000644 | Quote with Endors... | BPPL | 30/11/2020 | 24/11/2020 | Referred | 🖥 |

APPROVED QUOTES

When a Referred quote has been approved and quoted, the Status of quote will change to '**Quoted**'. The underwriter may also issue the quote to you via email.

| 0000628 | Test Quote Schedu... | BPPL | 27/11/2020 | 23/11/2020 | Quoted | 🖥 |

▸ Click 🖥 icon to open the proposal pages

To view the **SUMMARY** you have two options.

▸ Click SUMMARY at the top of the page

    OR

▸ Scroll to the bottom of the page and click **NEXT ›** and **SUBMIT ›** buttons
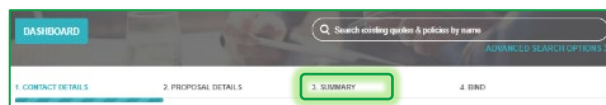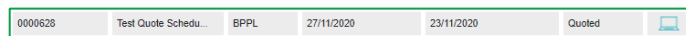
RENEWAL QUOTES

Renewal quotes can be viewed and transacted on the Portal, subject to qualifying criteria

When a Renewal Invitation has been released and Auto-Quoted, the quote can be viewed and bound on the Portal
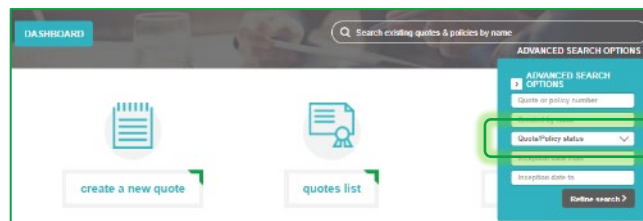
Locating Your Renewals

- In the Home screen, Click **ADVANCED SEARCH OPTIONS**

- Make a selection in the Quote/Policy status option. Select from:

  ▸ Renewal Invitation Sent (invitation has been issued but not Auto Quoted)

  ▸ Renewal Review (Underwriter is reviewing)

  ▸ Renewal Quoted (Renewal has been quoted)

- Select **Renewal Quoted** from the drop-down to view quoted renewals

- Click **Refine search ›** to see the Search Results
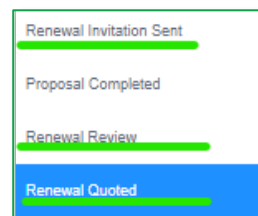
SEARCH RESULTS

Quote Policy No.	Client Name	Policy Type	Policy Inception Date	Quote Registration Date	Status	Details
20155528-1	Test and Tag Test...	BPPL	09/10/2020	17/10/2019	Renewal Quoted	🖥
0000311-1	Allied Health Pty...	BPPL	01/02/2021	17/02/2020	Renewal Quoted	🖥
0000039-1	Eric Test Case 1...	BPPL	23/10/2020	24/10/2019	Renewal Quoted	🖥
0000038-1	SP Another Test	BPPL	23/10/2020	26/10/2019	Renewal Quoted	🖥
0000018-1	Andrea	BPPL	17/10/2020	17/10/2019	Renewal Quoted	🖥
0000011-1	Henderson Test 5	BPPL	14/10/2020	16/10/2019	Renewal Quoted	🖥

QUICK STEP TO QUOTE SUMMARY

To quickly move to the SUMMARY screen for Quoted proposals or Policies (will only work for valid quotes or policies)

▸ Click 🖥 icon to open the proposal pages from the Search Results

▸ Click **3. SUMMARY** link in the list across the top of the page

- The SUMMARY page will load

QUICK STEP TO BIND SCREEN

Click the **4. BIND** link Bind screen. You can:

▸ Email the Schedule & Policy Wording to a nominated email address

▸ View or Print the Schedule (ensure Pop-Ups are enabled for this site to launch a new window)

▸ Print or Save a copy of the Proposal answers (ensure Pop-Ups are enabled for this site to launch a new window)

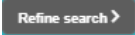▸ Bind Cover on Quoted proposals (not relevant for policies)

SEARCH FOR EXISTING QUOTES AND RENEWALS

Use the Search bar to search by name

- ▸ Enter the name and the search begins instantly
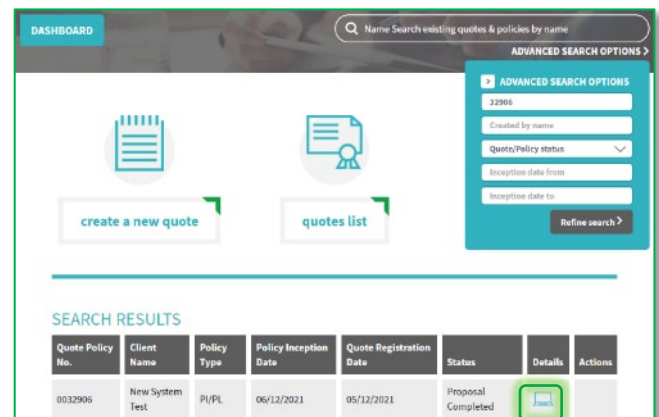- ▸ The search results show below

Use the ADVANCED SEARCH OPTIONS to search by:

- Quote or policy number (enter an * before and after the policy number to search any policy period e.g. to search policy 0000311, enter *311*)

- Created by name = the person who created the quote

- Quote/Policy status

- Inception date from

- Inception date to

Click [Refine search >]
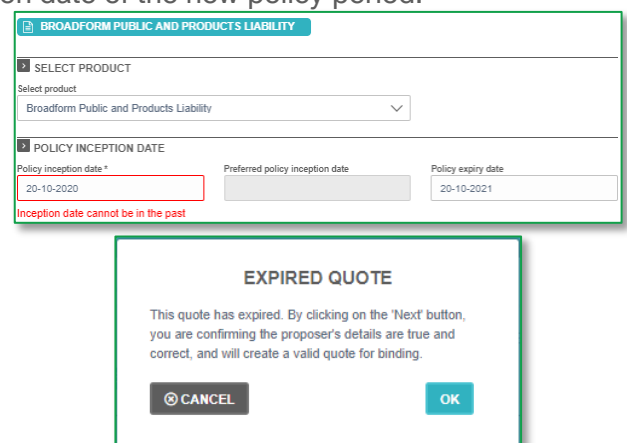
Click [💻] icon to open the proposal pages

Return to **DASHBOARD** to clear the Search

EXPIRED QUOTES

If a quote has expired, or a renewal quote is past the inception date of the new policy period:

- ▸ You will be required to adjust the Inception date to a valid date > or = today's date

- ▸ When a valid date is entered, the EXPIRED QUOTE pop-up will display advising that by clicking the NEXT button you are confirming the details are true and correct and will create a valid quote for binding

- ▸ Review the proposal information (if required) and click [SUBMIT >] to get an updated Binding Quote

SEARCH FOR EXISTING POLICY

Go to Policies List

Accessing policies via this list allows you to select a policy document to be emailed to the nominated email address

Use the ADVANCED SEARCH OPTION if you know more specific details to locate the required policy