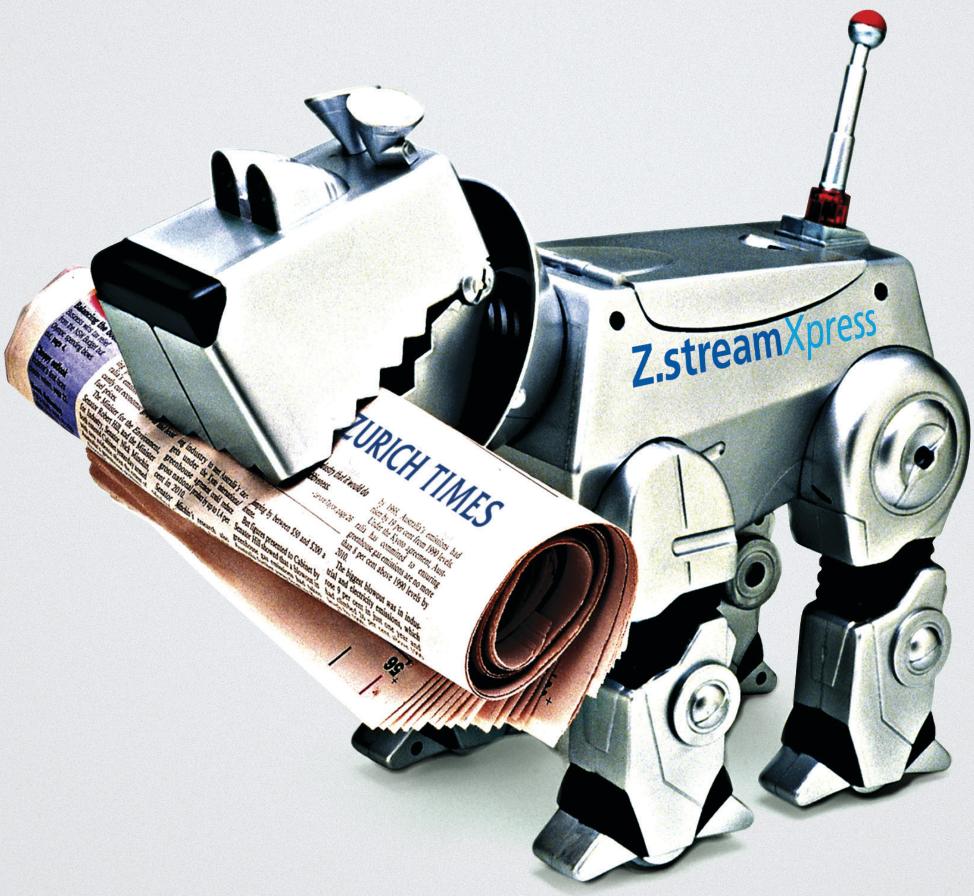
ZURICH

Z.streamXpress – Workers' Compensation

User Guide

Ebix Broking Systems



Z.streamXpress

Contents

Introduction

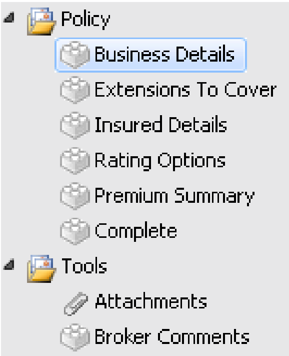
Z.stream*Xpress* has been developed to provide a simple and sophisticated method for you to transact Zurich's Workers' Compensation business. Z.streamXpress has been designed to allow you to obtain a competitive quote with a minimal number of keystrokes, therefore saving you valuable time and effort.

This user guide has been developed to give you a detailed explanation of the functionality available within the system. Should you have any questions that are not covered in this user guide, please speak with your Zurich representative as follows:

- Underwriting queries contact your Workers' Compensation Underwriter
- Technical queries contact the Electronic Solutions Manager for your Region

Navigation, Functions & Alerts

Navigation around Z.stream*Xpress* couldn't be easier. Below you will find an introduction to the Navigation menu along with the common alerts & buttons relating to system functionality.



The left hand panel (referred to as the Navigation menu) is where you will find the various screens and sections that relate to the product.

The "Policy" section contains various screens relating to the policy and its coverage.

The "Tools" section allows you to add attachments and broker comments.

Alerts. Various alerts will be displayed in the navigation menu based on mandatory information requirements and referral triggers.

*	A red asterisk highlights the mandatory fields required to complete the transaction.		The red flag in the navigation menu indicates that a referral has been generated in that particular section and requires actioning by Zurich.
	The green flag indicates that the referral has been actioned.		The red flag with an X in the navigation menu indicates that the transaction has been declined.

The icon in the navigation menu alerts you to mandatory information that is missing. Where this appears in the navigation menu a more detailed explanation will be shown at the top of the respective screen. For example:

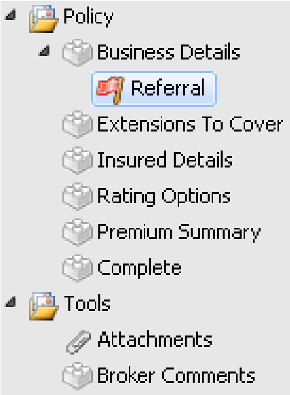
Bottom Panel. At the bottom of the screen, you will find another menu containing a number of functional and navigation options.

Calculate	A yellow alert indicates a calculation is required. Press "Calculate" to refresh or calculate the premium.	Validate	Validates the ABN on the **Insured Details** screen.
Done	Click "Done" to save & exit the product, and continue the processing of the policy to the next stage.	< Previous	Allows you to return to the previous screen.
Add comment	Click to add a comment, these do not print on schedules.	Next >	Allows you to move to the next screen.

Saving and Exiting. Users can choose to select the "Done" button shown above, or they can use the "Save" & "Exit" buttons at the top right of the Z.stream*Xpress* screen:

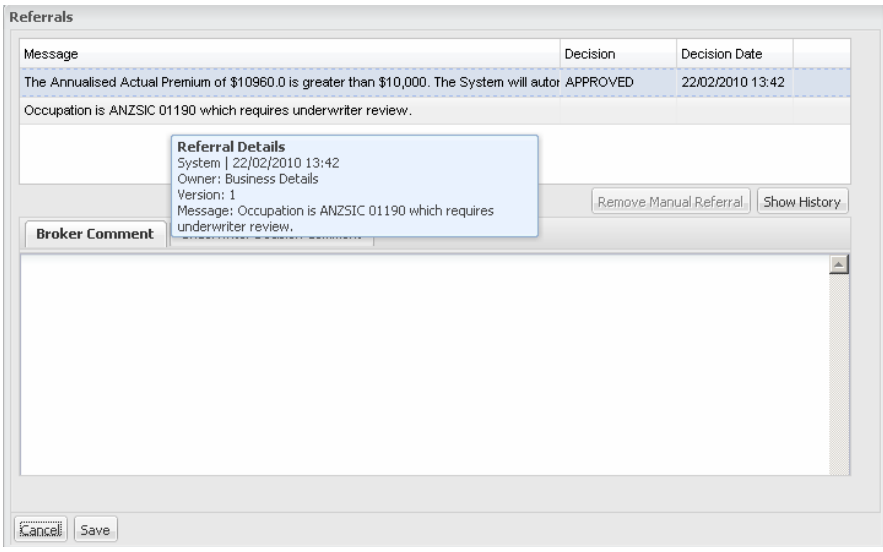
Save	The Save option allows you to intermittently save your work without exiting.
Exit	This exits the transaction – any unsaved data will be lost. **Note:** If you press "Save" and "Exit" you will be taken back to the broking system where the transaction will be in an incomplete status.

Referrals



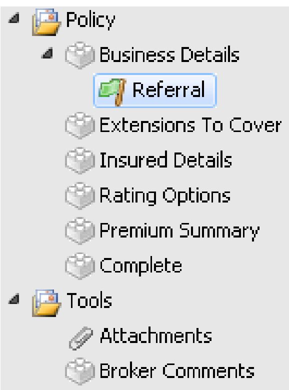
When a red referral flag is shown on the left hand navigation panel the transaction must be referred to Zurich for manual rating. To review the referral details, click on the "Referral" icon and you will be presented with the "Referrals" pop up window. See below.

The "Referrals" pop up window contains current and historic referral information.



- You can review detailed information specific to an individual referral by holding your mouse cursor over the referral to see detailed information.
- Select "Show History" to view all historical referrals on the policy.
- "Broker Comment" and "Underwriter Decision Comment" can be used for each referral. This can be a useful way to record underwriting information relating to each referral and can assist Zurich in making an underwriting decision. Please note that these comments will not print on policy documents.
- A user can remove a Manual Referral by selecting the "Remove Manual Referral" button, however System generated referrals cannot be removed.

Z.stream*Xpress* has an in-built Underwriting Authority whereby some referrals are automatically approved as you process business. Where an Underwriting Authority is outside of this automatic approval, the policy will need to be reviewed by Zurich. Where the system can approve the referral, a green referral flag will automatically appear in the left hand navigation panel. See below.



The green referral flag shown on the left hand navigation panel indicates that the referral has been completed. No further action is required.

Policy

Business Details

Business Details

1

Quote import

Do you wish to import from an existing quote? No

Client name	Best Broking
Account*	2020425
Stamp duty exempt?	No

2

Business details

Year of establishment*	2009
State	ACT
Client description of business*	Insurance Broker

Occupation Detais

No.	ANZSIC	Industry	Est. emps	Est. wages ($)	Sub Contractor Wages ...	Total Est. Wages ($)	Status	Effective Date
1	75200	Services to Insurance	1	$100,000	$0	$100,000	New	22/02/2010

Add occupation | Delete occupation

Claims experience

Have you made any claims in the last 5 years?*	No
Claims details valid as of	dd/mm/yyyy

Inception Date	Expiry Date	No. Employees	Actual wages	No. Claims	Clms paid	Outstanding	Large Loss No. Clms	Large Loss Total Cost

3

Add Claims Details | Delete Policy Period

Working directors / family members

4

Type	*Full name*	*Estimates Wages ($)*

Add

Wages of working directors included in total wages.

Additional questions

5

Injury Management	Select...
OH&S	Select...
OH&S Contribution	

Premium Summary

6

Broker summary

Total est wages incl sub contractors	$100,000.00
Gross Gazette Rate	1.9%
Implied Loading/Discount to Gross Gazette	0.53%

Commission consideration

☐ Net Rate

Version

Class	Rate	Base Premium	GST	Stamp Duty	Total Payable	Commission
ANZSIC (75200)	1.91%	$1,910.00	$191.00	$0.00	$2,101.00	$105.05
Total	1.91%	$1,910.00	$191.00	$0.00	$2,101.00	$105.05

< Previous | Calculate | Add comment | Add Referral

1

Do you wish to import from an existing quote? Where a quote has been manually provided by Zurich, or if the quote was entered by your office using the Z.stream*Xpress* Web direct portal, you can import the quote details to avoid re-entering the data. To use this option, select “Yes”; enter in the quote number and press “Import quote details”.

This doesn’t give you the exact quote - it only provides the data associated with the imported quote. To clarify, you will still be required to recalculate and finalise the quote.

Client Name. This will populate on completion of the “Insured Name” on the Insured Details screen.

Account. If only one account exists, this will be added by default into this section. If more than one account exists for your brokerage, you will need to select an account from the drop down list. All accounts will have account descriptions.

Stamp Duty Exempt. If the insured has stamp duty exemption status, please select “Yes” - a separate field will appear where you will be required to attach the Stamp Duty Exemption Letter. Select “Browse” to locate the document from a directory on your PC and click “Attach” once selected.

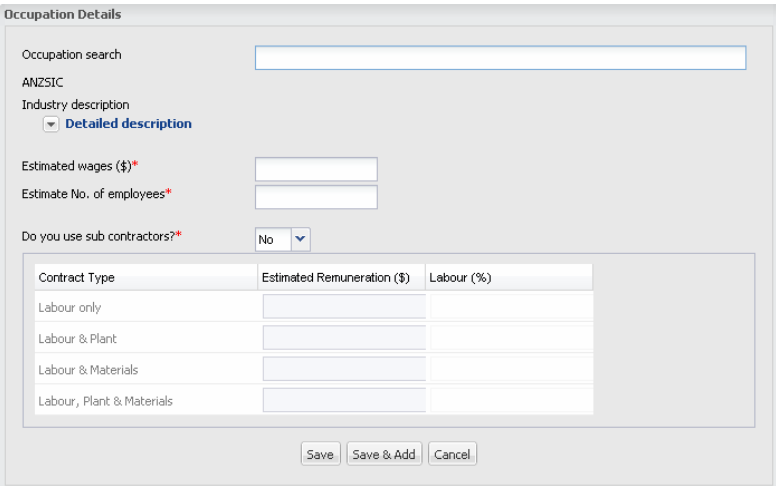
2

Year of Establishment. Enter the year that the business was established.

State. This will default to the state noted on the selected account number.

Client Description of Business. This is a free form field that allows you to accurately describe the nature (business activities) of the client’s business. This will print on policy schedules.

Add Occupation. To add an occupation, press the “Add occupation” button which will open a popup window. In the *Occupation Details* popup window, complete the following:



- Under “Occupation search” the user can enter occupation name or ANZSIC code. The system requires a minimum of three alphanumeric characters to execute the search.
- Once you have selected an occupation, you can select “Detailed description” that will give you a full description of the occupation.
- Scroll through the available occupations and select the correct item from the list.
- Enter Estimated Wages / Estimated No. of employees.
- Answer “Do you use sub contractors?” - If “YES” you will be required to complete the sub contractors table.

Press “Save” to add the occupation information and return to the Business Details screen or press “Save & Add” to add the occupation information to the Business Details screen and to add more ANZSIC’s.

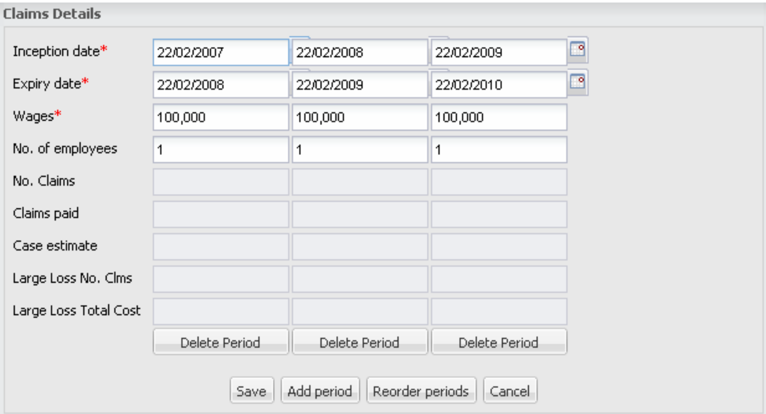
Delete Occupation. This allows you to delete a previously selected ANZSIC. To do this, highlight the occupation you wish to delete, and click on the “Delete Occupation” button.

3

Have you made any claims in the last 5 years? If "YES" you will be required to complete additional claims data in the table. Click on the "Add Claims Details" button to enter the data.

Claims details valid as of. Enter the effective date of the claims experience information provided by the previous or current insurer.

Add Claims Details. On the *Add Claims Details* popup window, complete the details as required. Please note that the policy periods will appear in chronological order as per the date entered into "Year of Establishment" under 'Business details' section. The year of establishment will determine whether you are required to enter the number of employees and wages information for each period even if there have been no claims (as it may reduce the premium). If you are required to enter this information, the system will prompt you to do so.


Claims Details

Inception date*	22/02/2007	22/02/2008	22/02/2009
Expiry date*	22/02/2008	22/02/2009	22/02/2010
Wages*	100,000	100,000	100,000
No. of employees	1	1	1
No. Claims			
Claims paid			
Case estimate			
Large Loss No. Clms			
Large Loss Total Cost			
	Delete Period	Delete Period	Delete Period

Save | Add period | Reorder periods | Cancel

- Inception Date *(auto populated)*
- Expiry Date *(auto populated)*
- Wages
- No. of employees
- No. of Claims
- Claims paid
- Case estimate
- Large Loss No. Claims
- Large Loss Total Cost

Press "Save" to complete. If you wish to add new time periods, press the "Add period" button.

4

Working directors / family members. To add a Working Director or Family Member, enter the information into the fields and click "Add" to save.

To add an additional Director / Member click on "Add". To remove a Director / Member click on the bin icon.

5

Additional Questions: Injury Management / OH&S. If selecting "YES" to OH&S you must enter the OH&S Contribution value – this is extra underwriting data that can be used in future for rating purposes.

6

Premium summary. This provides a snapshot of the rating factors influencing policy premiums. Premium summary will populate after you press "Calculate". The premium table will list the ANZSIC rate and premium along with any premium/s associated with extensions to cover.

Commission consideration. Here you can choose to net rate the policy by choosing the Net Rate box and pressing calculate.

Notes

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Extensions To Cover

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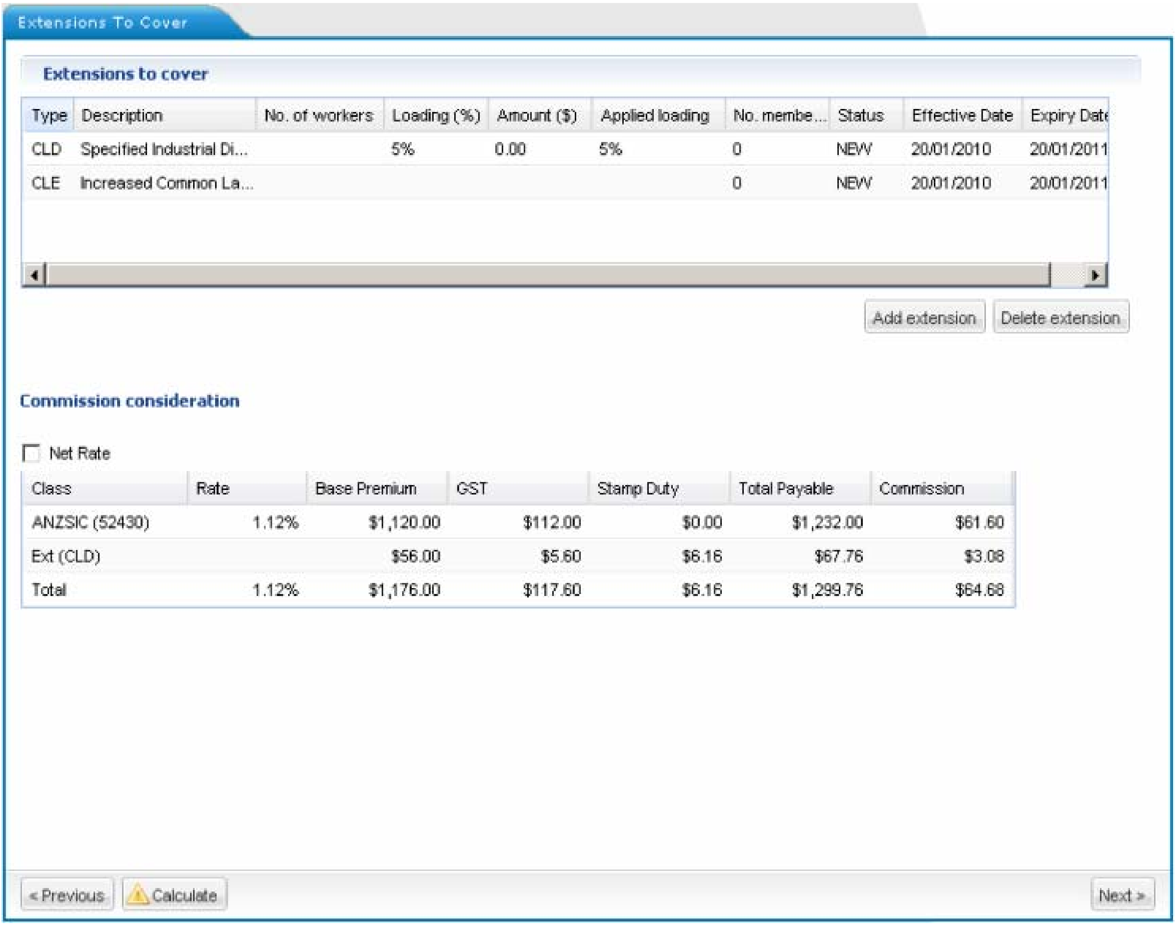
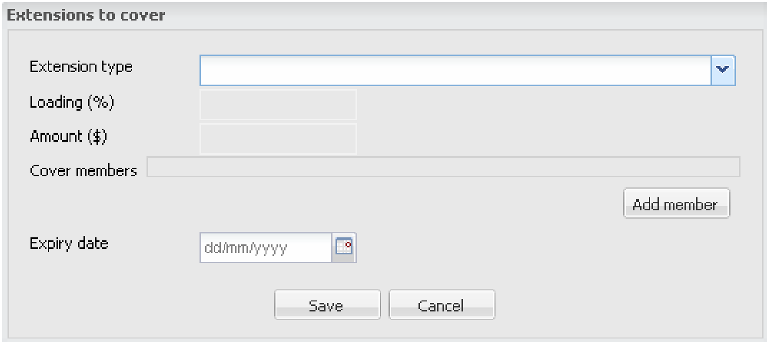


1

Extensions To Cover. If Extensions To Cover is available in your state, you will be able to select the “Add extension” button which will bring up the *Extensions to cover* popup window.



- In the *Extensions to cover* popup window, select the appropriate Extension type from the drop down list. Some extensions of cover require the user to specify the specific number of workers or other underwriting information.
- You have the option of adding specific members to the extensions of cover. To add a member, press the “Add member” button. If you want to remove a member, you can do this by pressing the bin icon.

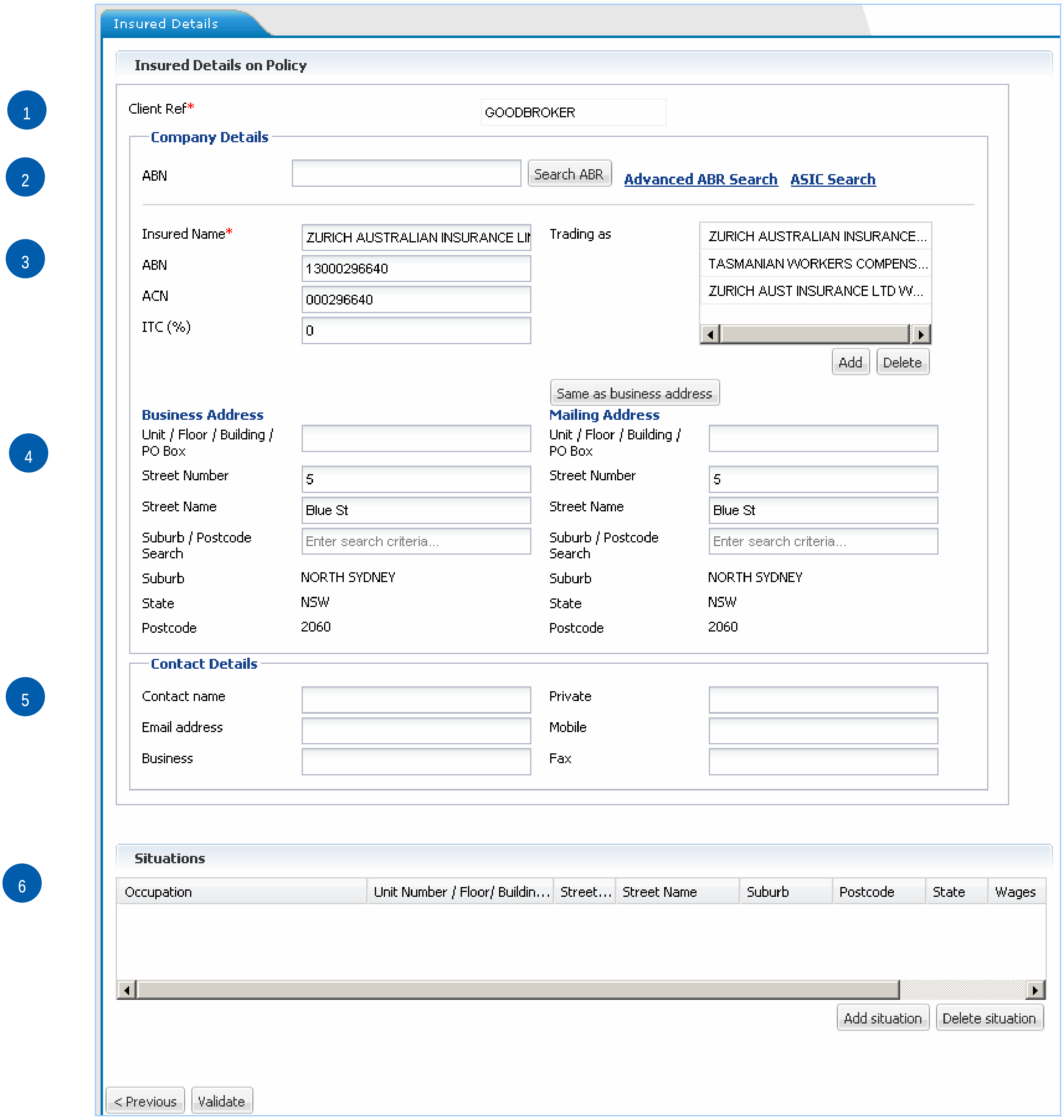
To save the extension, select “Save”. To exit the popup window without saving, press “Cancel”.

2

Commission consideration. After you have selected an extension, press “Calculate”. This will update the premium table with information and premium relating to each extension. **Note:** Some extensions affect the total premium payable and some don’t.

You have the option to net rate the policy here also.

Insured Details



1 Client Ref. This is automatically populated from the broking system and cannot be changed.

2 Company Details. If an ABN exists for the client, enter the ABN number in the ABN field - to validate the ABN press the “Search ABR” button - this will populate various fields (see Insured Name / Trading Name section below).

Alternatively, to search for a company / ABN press the “Advanced ABR Search” or “ASIC Search” links which will open an external site for searching. Note: You must copy the ABN from the external site and paste the number into the field within Z.stream*Xpress*.

If the business does not have an ABN, please enter the Legal Entity Name and all other relevant information.

3 Insured Name / Trading Name. If you have used the ABN validation tool, these will be automatically populated. You are able to remove or add trading names that have been automatically populated by pressing the “Add” or “Remove” buttons that are available in that section.

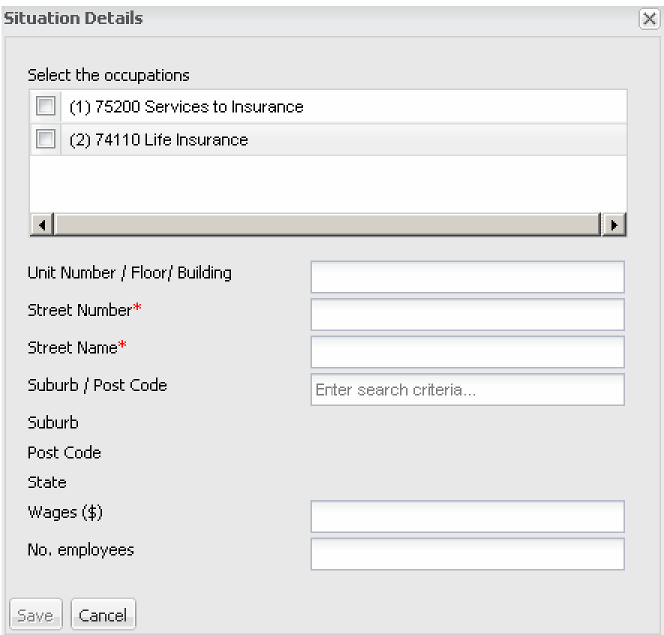
The ACN number may be populated automatically by the ABN validation. If it is not, you can enter this in as required. It is recommended that a WCN (Work Cover Number) is entered for WA.

Enter the ITC % if required.

4 Business Address / Mailing Address. Here you can enter the Business Address and Mailing Address for the insured. Under “Suburb / Postcode” enter the suburb or postcode and select the correct option that appears in the drop down list. Press “Same as business address” to copy the Business Address details into the Mailing Address fields.

5 Contact Details. Some details are populated by the broking system however you are able to add new or additional information as desired.

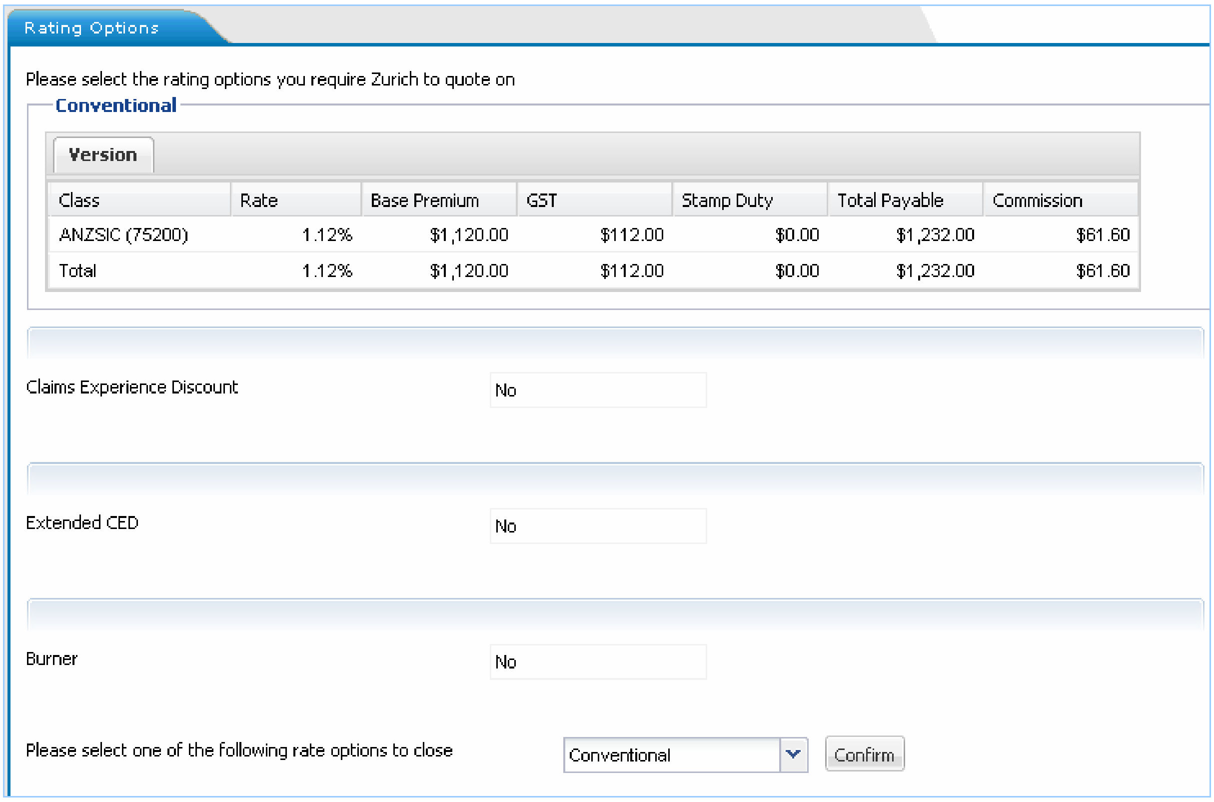
6 Situations. For each ANZSIC specified on the Business Details screen you must specify the situation/s associated with each ANZSIC. Press “Add situation” which will bring up the *Situation Details* popup window.



- To add address details for an occupation, place a tick in the box next to the occupation you wish to add details for and complete the relevant address information and press “Save”.
- If there are multiple ANZSICs and/or situations, repeat the above process.
- Once you have finished adding the situation details, press “Save” to return to the *Insured Details* screen.

Press “Delete situation” to delete a previously added situation assignment.

Rating Options



Rating Options

Please select the rating options you require Zurich to quote on

Conventional

Version

Class	Rate	Base Premium	GST	Stamp Duty	Total Payable	Commission
ANZSIC (75200)	1.12%	$1,120.00	$112.00	$0.00	$1,232.00	$61.60
Total	1.12%	$1,120.00	$112.00	$0.00	$1,232.00	$61.60

1 Claims Experience Discount — No

2 Extended CED — No

3 Burner — No

4 Please select one of the following rate options to close — Conventional — Confirm

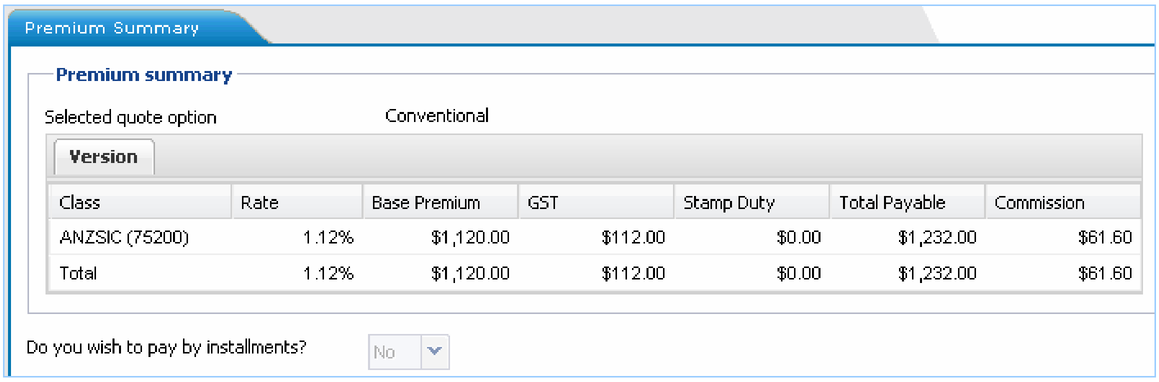
1 Claims Experience Discount. If the underwriting information under the Business Details screen allows for a Claims Experience Discount, “YES” can be selected from the drop down menu. Press “Calculate” to update the premium details.

2 Extended CED. Gives an option to maintain the quoted rate for two policy periods, dependent on the claims performance in the first year. Business Details screen allows the Extended CED option to be selected, by choosing “YES” and then pressing calculate, this option will be triggered. Selecting Extended CED will always generate a referral for underwriter involvement.

3 Burner. If the underwriting information entered under the Business Details screen allows the Burner option, “YES” can be selected from the drop down menu. Press “Calculate” to update the premium details. Selecting Burner will generate a referral.

4 Rating Options. The system will default to Conventional; however you can change this by selecting another rating option and pressing “Confirm”. Press “Calculate” to recalculate the premium.

Premium Summary


Premium Summary

Premium summary

Selected quote option Conventional

Version

Class	Rate	Base Premium	GST	Stamp Duty	Total Payable	Commission
ANZSIC (75200)	1.12%	$1,120.00	$112.00	$0.00	$1,232.00	$61.60
Total	1.12%	$1,120.00	$112.00	$0.00	$1,232.00	$61.60

Do you wish to pay by installments? No

1

1

Do you wish to pay by Installments? You have the option of obtaining a Cover Note or New Business on an installment premium basis. This will only be available for a Cover Note/New Business or Renewal where there is eligibility to pay by installments. If you want to select installments as an option, complete the following:

- User must answer “YES” to the question; do you wish to pay by installments?
- Select the number of installment payments and press “Confirm” to process.

Note: This is not the Installment Billing facility supported and provided by Ebix Exchange.

Complete

Complete

1 **Policy details**

Policy period 23/02/2010 to 23/02/2011

Policy effective date 23/02/2010

Valid to* 25/03/2010

Covernote expiry* 25/03/2010

Close now No

Closing Number

2 **Client details**

Client Ref GOODBROKER

Legal Entity Name Best Broking

3 **Premium details**

Rating Option Conventional

Number of Installments N/A

Version

Class	Rate	Base Premium	GST	Stamp Duty	Total Payable	Commission
ANZSIC (75200)	1.91%	$1,910.00	$191.00	$0.00	$2,101.00	$105.05
Total	1.91%	$1,910.00	$191.00	$0.00	$2,101.00	$105.05

4 **Documents available to print**

Document Name	Document Availability
☐ Cover Note (PDF)	On Accept
☐ Proposal (PDF)	On Complete

5 **Policy status**

Transaction Type Covernote

Status Complete

6 **Renewal Invitation delivery**

Renewal Invitation delivery method Postal Mail

< Previous Done

1 **Policy details.** This provides you with a summary of the policy including inception/expiry dates.

Policy period. These are the inception / expiry dates of the policy.

Policy effective date. This date is the effective date of the transaction.

Valid to / Cover Note expiry. Cover Notes are valid for 30 days from transaction date or to policy inception date.

The "Valid to" and "Cover Note expiry" dates default to 30 days however this can be reduced as per your requirements (30 days is the maximum).

Close now. This option relates to user producing a Cover Note or a New Business policy. Selecting "No" will leave the New Business as a Cover Note. Selecting "Yes" will change the transaction type to a New Business policy once it has been confirmed / accepted.

When in a quote, selecting "Yes" to the **Close now** option allows the broker to skip the Cover Note stage and takes the broker to New Business policy. Broker can then confirm/accept the transaction in the broking system.

---

2 **Client details.** The details entered default from the Insured Details screen – if any amendments are required, you will need to return to the Insured Details screen.

---

3 **Premium details.** Provides a snapshot of the rating options, installments (if selected) and the premium summary for the transaction.

---

4 **Documents available to print.** Based on the transaction type and status, the system will present you with a list of documents available to print. Select the documents you wish to have printed. When exiting the product you will be able to retrieve the documents from your broking system.

---

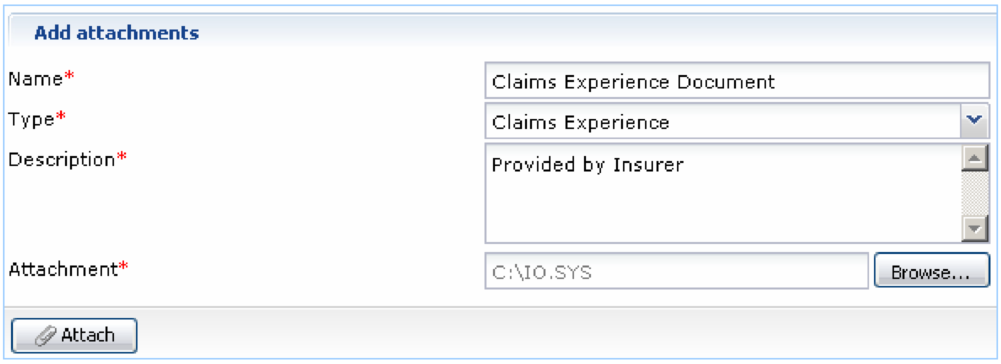
5 **Policy status.** This shows you the transaction type and status.

---

6 **Renewal Invitation delivery method.** You can select the Renewal Invitation delivery option from the drop down menu. This relates to the method you will receive renewal schedules. You can select Postal Mail or Email.

If you wish to select Email, you will be required to enter in the recipients email address (**Note**: this must be your brokerages generic email address).

Attachments

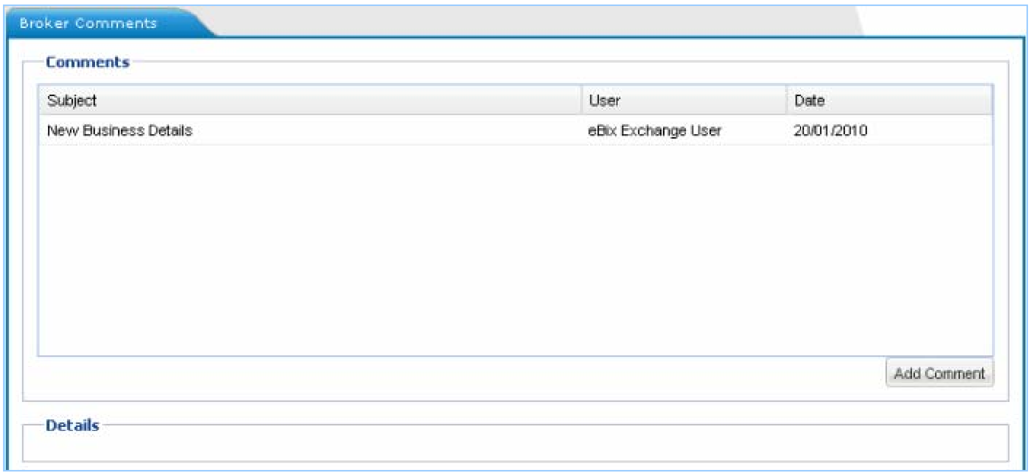


Adding Attachments. Relevant documents can be attached to the policy transaction via the attachments section.

1	Enter the name of the document.
2	Select the document type from the drop down list.
3	Enter a description of the document.
5	Select “Browse…” to attach a document from a directory on your PC.
6	Click “Attach” to complete the process.

To view a previously added document, select the attachment and double click to open.

Broker Comments



Broker comments can be added via the navigation menu or where an “Add Comment” button appears. These do not print on policy documents and are used for a dialogue between the broker and underwriter. Once the comment has been added, select “Save”.

Note: Comments cannot be deleted or edited once saved.

Processing

Quotations

1	Launch the Z.stream*Xpress* Workers' Compensation product from your Broking System.
2	Under "Business Details" enter/select: • Account number • Year of Establishment • State • Client description of business • Occupation details • Claims Experience – "Have you made any Claims in the last 5 years?" (Answering "Yes" requires completion of detailed claims experience) Press "Calculate"
3	Go to the "Complete" screen.
4	Select any documents you want to have printed – Quote Schedule and Proposal documents can be selected.
5	Press "Done" - this will return you to your Broking System.

Convert Quote to Cover Note

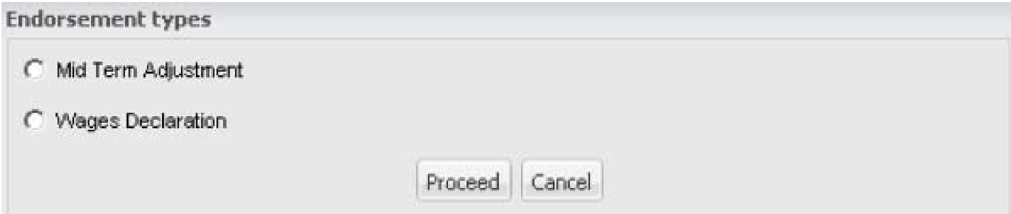
1	Select "Convert Quote" in the Broking System and launch the product.
2	Once the transaction opens, enter the information in the *Insured Details* screen if not already done.
3	Go to the "Complete" Screen.
4	Leave "Close Now" as "NO" and amend the Valid to and Cover Note expiry dates if required.
5	Select any documents you want to have printed – Cover Note and Proposal documents can be selected.
6	Press "Done" - this will return you to your Broking System.

Covert Cover Note to New Business

1	Select "Amend Policy" in the Broking System and launch the product.
2	If no details need to be changed in the transaction, proceed to the "Complete" screen.
3	Change "Close now" to "Yes".
4	Select any documents you want to have printed – Policy Schedule and Certificate of Currency can be selected.
5	Press "Done" - this will return you to your Broking System and Confirm / Accept the transaction.

Endorsements

<table>
<tr><td>1</td><td>Select “Endorsement” in the Broking System and launch Z.streamXpress.</td></tr>
<tr><td>2</td><td>When Z.streamXpress launches you will be presented with the following options:



Select the appropriate endorsement type and press “Proceed”.

Mid Term Adjustment. This endorsement type allows you to change most policy details with the exception of:

• Account
• Claims Experience
• Extensions to Cover
• Rating Options

A referral may be required for some Mid Term Adjustment endorsements depending on the nature of the changes.

Wages Declaration. This endorsement is usually processed in the lead up to the policy Renewal.</td></tr>
<tr><td>3</td><td>Complete the changes as required within the product and refer to Zurich if required.</td></tr>
<tr><td>4</td><td>Close and Confirm the transaction.</td></tr>
</table>

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Zurich Australian Insurance Limited
ABN 13 000 296 640
AFS Licence No: 232507
Head Office: 5 Blue Street
North Sydney NSW 2060

Client Enquiries
Telephone: 132 687
www.zurich.com.au

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