

Z.stream – Business Insurance

Quick Reference Guide




Z.stream – Zurich Business Insurance


Z.stream has the ability to deliver Zurich’s Business Insurance product with speed and efficiency. This quick reference guide has been developed to give you a brief snapshot of the functionality available within the system. For more information, please refer to your detailed User Guide or speak with your Zurich representative.


Z.stream Seamless & convenient

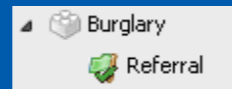
Alerts


An 'X' flag  in the navigation menu alerts you to the mandatory information that is missing. A description of the missing information is displayed at the top of the respective screen

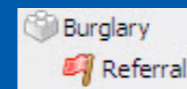



A red asterisk  indicates the mandatory fields required to complete the transaction

A green flag  on the navigation menu indicates that the referral has been approved and no further action is required



A red flag  on the navigation menu indicates that a referral has been generated and requires actioning by Zurich



A red flag with a cross  on the navigation menu indicates that a referral has been declined



Save & Exit

 Save

The Save option allows you to intermittently save your work without exiting

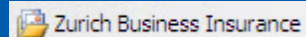
 Exit

This exits the transaction – any unsaved data will be lost

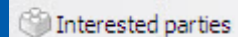
Navigation Menu

 QN001234558-1

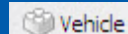
Quote/Policy number

 Zurich Business Insurance

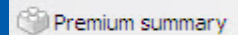
Here you import quotes, select accounts and add situations and motor risks

 Interested parties

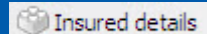
Here you enter any interested party details

 Vehicle

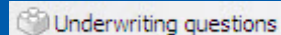
Here you enter motor risk details

 Premium summary

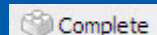
This is an overall snapshot of total premium payable

 Insured details

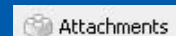
Here you search for an ABN and enter Insured details

 Underwriting questions

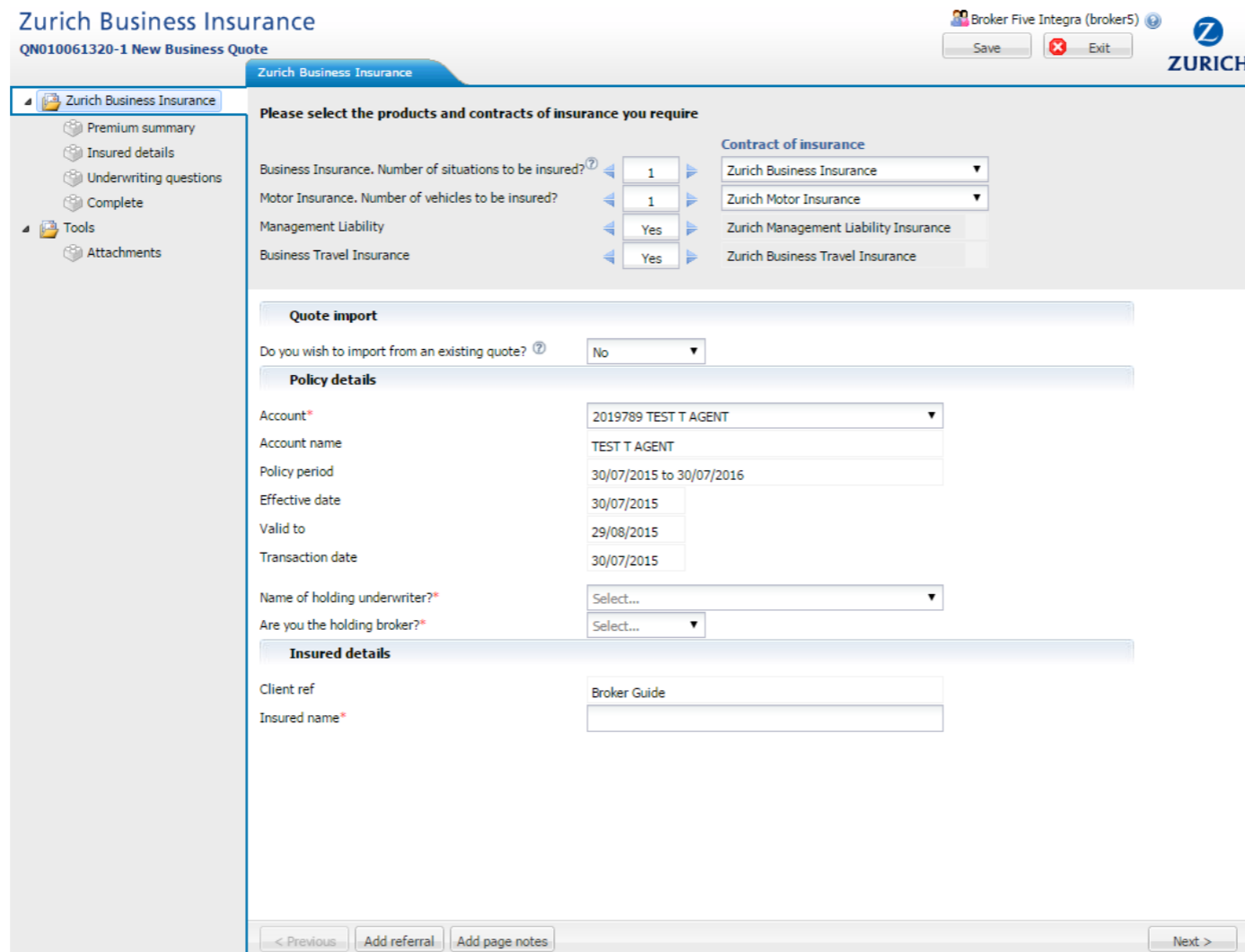
Here you answer general underwriting questions. All questions must be answered on this page before quote acceptance

 Complete

Here you can view policy dates, select schedules to print and change the Renewal Invitation delivery method


 Attachments

Here you add any attachments onto the quote/policy



The screenshot shows the 'Zurich Business Insurance' web application. The main heading is 'Please select the products and contracts of insurance you require'. Below this, there are several sections: 'Contract of insurance' with dropdown menus for 'Zurich Business Insurance', 'Zurich Motor Insurance', 'Zurich Management Liability Insurance', and 'Zurich Business Travel Insurance'; 'Quote import' with a dropdown for 'Do you wish to import from an existing quote?' set to 'No'; 'Policy details' with fields for 'Account*', 'Account name', 'Policy period', 'Effective date', 'Valid to', and 'Transaction date'; 'Insured details' with fields for 'Name of holding underwriter?*', 'Are you the holding broker?*', 'Client ref', and 'Insured name*'. The interface includes a navigation menu on the left and a bottom panel with various action buttons.

Additional Functions

 Allows you to see your address on Google Maps

 Add button

Situations/Vehicles/Management Liability/Business Travel

Allows you to select the number of situations, motor vehicles and business travel you wish to insure on the quote/policy. You can add multiple situations and motor vehicles to the quote/policy. If you add more than 10 vehicles or 10 situations, a referral will be generated and additional information will be required.

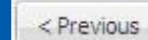
Risks

Please select one or more risks to add to this situation:

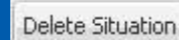
<input type="checkbox"/> Fire	<input type="checkbox"/> Business special risk
<input type="checkbox"/> Business interruption - Fire risk must be added	<input type="checkbox"/> Employee fraud
<input type="checkbox"/> Liability	<input type="checkbox"/> Engineering
<input type="checkbox"/> Burglary	<input type="checkbox"/> Electronic equipment
<input type="checkbox"/> Money	<input type="checkbox"/> Glass

When the ANZSIC code is selected risks are automatically added to the policy. You can select/ de select individual risk classes for each situation. Selected risks are displayed under the situation to which they apply. To add the Business Interruption risk, the Fire risk must be selected first.

Bottom Panel

 < Previous

Allows you to navigate to the previous screen

 Delete Situation

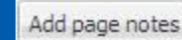
Allows you to delete a situation

 Delete risk

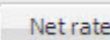
Allows you to delete the risk

 Add referral

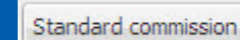
Allows you to add a manual referral for review by Zurich

 Add page notes

Allows you to add general page notes. These **do** print on the policy documents

 Net rate

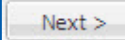
Allows you to net rate the quote/policy

 Standard commission

Allows you to re-apply standard commission to the quote/policy

 Calculate

The yellow alert indicates that a calculation is required


 Next >

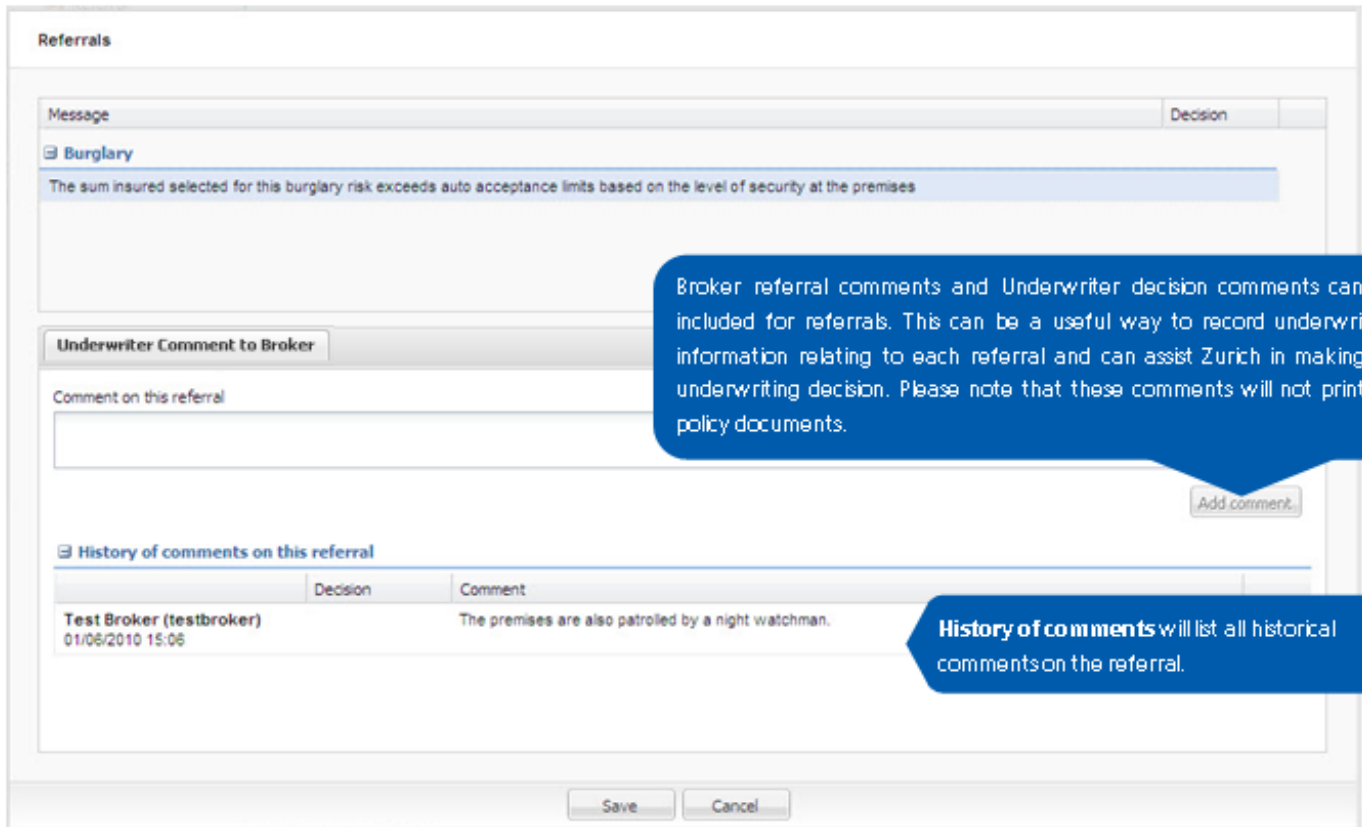
Allows you to navigate to the next screen

 Done

Select "Done" to complete the transaction. This will automatically take you back to your broking system

Referrals

Where 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 specific details relating to the referral.



Referrals

Message Decision

Burglary

The sum insured selected for this burglary risk exceeds auto acceptance limits based on the level of security at the premises

Underwriter Comment to Broker

Comment on this referral

History of comments on this referral

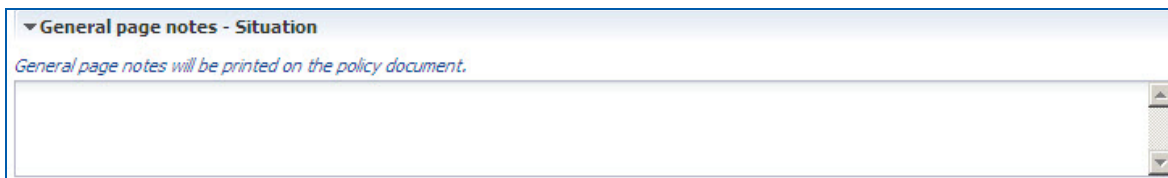
	Decision	Comment
Test Broker (testbroker) 01/06/2010 15:06		The premises are also patrolled by a night watchman.

Broker referral comments and Underwriter decision comments can be included for referrals. 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.

History of comments will list all historical comments on the referral.

General Page Notes

General page notes can be added either at the situation or the individual risk level (or both) whenever the "Add page notes" button appears. These notes **do** print on policy documents. The use of general page notes requires Zurich acceptance so will generate a referral.



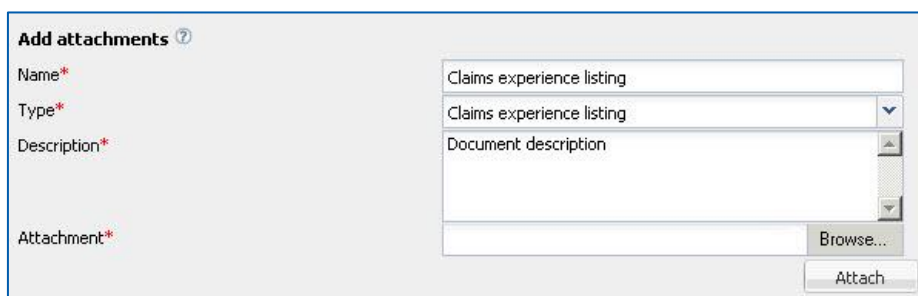
General page notes - Situation

General page notes will be printed on the policy document.

Attaching Documents

Documents can be attached to the policy transaction via the attachments section:

- Enter the name of the document
- Select the document type from the drop down list
- Enter a description of the document
- Select "Browse..." to attach from a directory on your PC
- Click to complete the process



Add attachments ?

Name*

Type*

Description*

Attachment*

Some features of Z.stream

1. **Flexible Navigation:** You can freely move between risk screens without the need to complete all data
2. **Certificate of Currency:** Can be printed by cover section
3. **Attachments:** You can add attachments such as documents and photos to your quote/policy
4. **Motor:** You can write up to 10 vehicles without referral (over 10 vehicles will require referral to Zurich)
5. **Management Liability:** Standalone up to \$50m Turnover
6. **ABN Validation:** Entering the Insured's ABN will automatically populate name and address details
7. **Google Maps:** Enter the risk location and Google Maps will show you the risk location on the Google Maps website
8. **Quote Upload Functionality:** This enables you to import quotes created by Zurich
9. **Quick Price:** You can obtain a quick price by entering only information required to determine the price. To proceed, the additional information is required (such as underwriting questions and insured details)
10. **Customisable:** Ability to customise limits and excesses/deductibles to suit your client
11. **Save as You Go:** Save your work as you go which will prevent loss of data

ABN Search

An ABN Search functionality has been built in Z.stream to assist you in completing information on the Insured details screen. If you know the ABN number for the insured, enter the ABN number into the ABN field and press "Search". This will automatically populate ABN and Insured name on the Insured details screen.

If you do not know your clients ABN and you wish to use the ABN Search facility:

- Click on "Advanced ABR Search" or "Search ASIC" (which will take you to an official website) and search for your client
- When you find the client, highlight and copy the ABN number and close the search
- Paste the ABN number into the ABN field in Z.stream and select "Search"
- The ABN and Insured name will be populated automatically

Insured details

Client reference TRAINING

▼ Insured details

Search Australian Business Register

ABN ⓘ 92 000 010 195 Search ▶ Advanced ABR Search ▶ Search ASIC

Insured name* ZURICH AUSTRALIA LIMITED

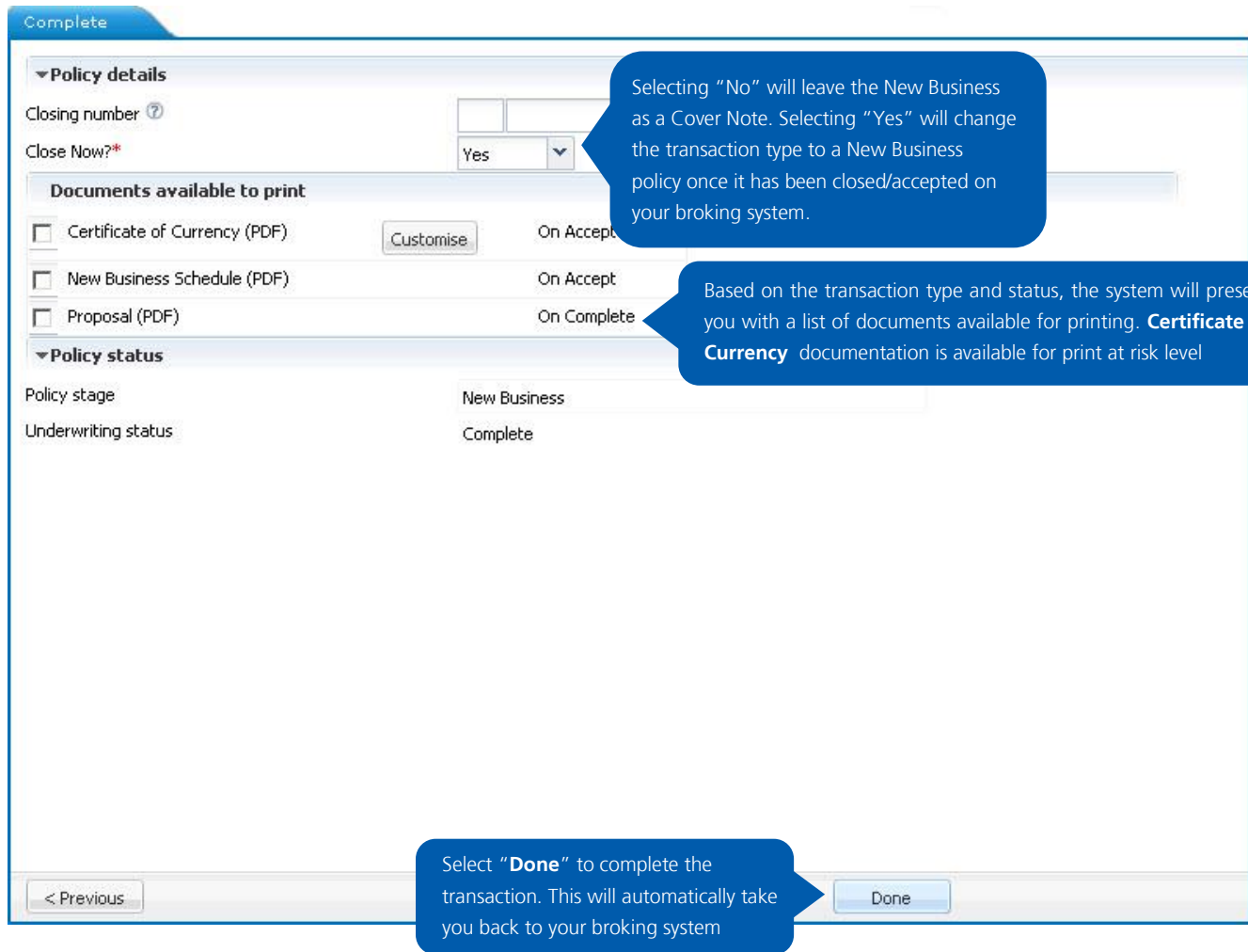
ABN 92000010195

Trading as

Complete Screen

The "Complete" screen provides you with a summary view of the transaction. Here you can:

- Convert a Cover Note to New Business by choosing "Yes" under the "Close Now?" drop down menu
- Select available documents for printing



Tips

- **The keyboard is quicker than the mouse.** When processing, Tab forward to get to the next available field for completion/selection. To go backwards use Shift + Tab together
- **Review the help functions.** These fields offer valuable information such as product specific text and assistance to help you with processing. Select the ? icons to open up the help panels
- **Drop down selections.** When in a drop down box, if you are familiar with the contents just enter the first character of the item you wish to select i.e. "N" = "No"
- **Search fields.** Use a minimum of three characters to search, for example for Newsagent, type "New". As you enter more characters the search results are refined/reduced
- **Google Maps.** Use the Google Maps function to check the location of the risk – "street view" (where available) can assist in risk assessment
- **Save as You Go.** Save your work as you go to prevent loss of data

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