

Business Insurance

XpressQuote – Quick Reference Guide



Z.streamXpress



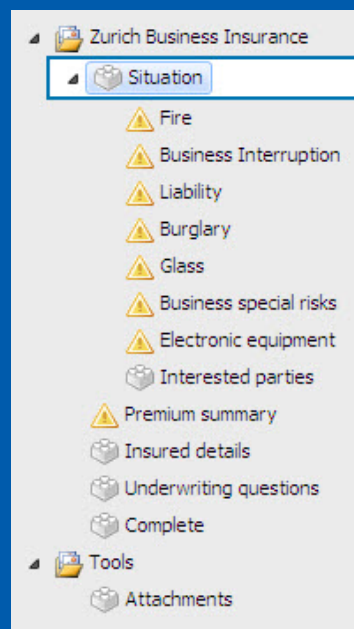
Z.streamXpress – Zurich Business Insurance – XpressQuote

Z.streamXpress 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 some of the new **XpressQuote** functionality available within the system. For more information, please refer to your detailed Reference Guide or speak with your Zurich representative.

Z.streamXpress Seamless & convenient

Calculating Premium


Once all of the details on the **Situation** screen are completed and “Next” is clicked, XpressQuote then completes the details on **each** risk screen based on the information that was given on the Situation screen as well as some pre-populated data, including sums insured. On the left hand navigation menu, each automatically selected risk will have a yellow alert triangle next to it to indicate that the premium for the risk needs to be reviewed and calculated. To obtain an XpressQuote, click on the **Premium summary** screen and then click “Calculate”.




Important


To ensure that all quote details are as required by your client, you should review **each** individual risk screen. Within each risk screen, some of the fields are pre-populated with the most common answers provided to Zurich based on the selected ANZSIC. These details can be changed at any time if required.


If anything is changed, you can either “Calculate” the premium on the individual risk screen or wait until you have reviewed all risk screens and then “Calculate” the premium for **all** risks on the Premium summary screen.


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

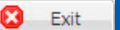
A red asterisk * indicates the mandatory fields required to complete the transaction

A green flag  on the navigation menu indicates that the referral has been approved

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

 Exit
This exits the transaction – any unsaved data will be lost

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Business details

Business search 1

ANZSIC* 5329A

Business description Automotive repair business - workshop or mobile - excludes pr

Business / Occupation Mechanic

Business to print on policy Mechanic

Turnover

Number Of Employees

Situation address

Suburb / State / Postcode Search suburb or postcode...

Unit No / Floor / Building

Street No / Name Search street name...

Where is the situation located?* Select...

Seasonal increase Select... Select... Select...

Please select one or more risks to add to this situation

Fire Business special risk

Business interruption Employee fraud

Liability Engineering

Burglary Electronic equipment

Money Glass

Property Details

Year built

Year last rewired

Walls Brick

Roof Metal

Floor Concrete / Stone

Building sum insured

Plant, machinery, contents and stock

< Previous Delete situation Add referral Add page notes Next >

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ANZSIC Selection

The ANZSIC coder has been embedded into the system and allows for easy searching by entering either the ANZSIC code or the first few letters of the business occupation into the business search field and then selecting the appropriate ANZSIC from the options list.

Auto-Selected Risks

XpressQuote **automatically** selects the risks based on the chosen ANZSIC occupation. This automatic selection is based on the most common Zurich response for that particular occupation. By automatically selecting these risks, the quote will have the most competitive package price.

To de-select an automatically selected risk, click on the corresponding tick. Alternatively, to select a risk that isn't automatically selected for that occupation, manually select it by clicking on the corresponding risk box.

Property Details

If the **Fire** risk is selected, an additional “Property Details” section is displayed. For ease of use, the building construction details are pre-populated, determined by the most common construction type within the Zurich portfolio. These fields can be updated if required. All other details within the “Property Details” section must be completed.

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”
- **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 by pressing the “Save” button in the top right hand corner of the screen

Answers on Risk Screens

Some of the fields on the automatically selected risk screens are pre-populated with data based on the most common answers provided to Zurich for that occupation and risk. Review all information on each risk screen and update if required.

Sums Insured on Risk Screens

The sum insured fields on the automatically selected risk screens are pre-populated with amounts based on the completed information on the Situation screen. Review all sums insured on each risk screen and update if required.

Premium Summary Screen

Premium summary

Premium summary ⓘ

Display Detail Package Discount

Situation Delete Situation

	Base	Total pay...	Full price	Pkg Discount	Comm.	Comm. GST	Net premi...
Fire	\$3,362.75	\$5,483.43	\$6,302.79	\$819.36 (13%)	23	% \$773.43	\$77.34 \$4,632.66
Business interruption	\$729.59	\$1,189.69	\$1,367.46	\$177.77 (13%)	23	% \$167.81	\$16.78 \$1,005.10
Liability - public	\$1,592.29	\$1,909.16	\$2,194.44	\$285.28 (13%)	23	% \$366.23	\$36.62 \$1,506.31
Liability - product	\$530.84	\$636.47	\$731.57	\$95.10 (13%)	23	% \$122.09	\$12.21 \$502.17
Liability - CPL	\$0.00	\$0.00	\$0.00	\$0.00 (13%)	23	% \$0.00	\$0.00 \$0.00
Burglary	\$472.29	\$566.28	\$650.99	\$84.62 (13%)	23	% \$108.63	\$10.86 \$446.79
Glass	\$182.37	\$218.66	\$251.99	\$32.67 (13%)	23	% \$41.95	\$4.20 \$172.51
Business special risk	\$1,069.41	\$1,743.83	\$2,004.40	\$260.57 (13%)	23	% \$245.98	\$24.60 \$1,473.27
Electronic equipment - accidental damage	\$52.37	\$85.39	\$98.45	\$12.76 (13%)	23	% \$12.05	\$1.21 \$72.13
Electronic equipment - breakdown	\$88.42	\$106.01	\$121.85	\$15.84 (13%)	23	% \$20.34	\$2.03 \$83.64
Total	\$8,080.33	\$11,938.92	\$13,722.89	\$1,783.97		\$1,858.49	\$185.85 \$9,894.58

Policy

	Base	Total pay...	Full price	Pkg Discount
Total	\$8,080.33	\$11,938.92	\$13,722.89	\$1,783.97

Stamp duty exempt details

Stamp duty exempt? ⓘ No

Please attach the insured's stamp duty exemption forms Attach

< Previous Standard commission Net rate

New Business

XpressQuote provides a package price based on the pre-populated sums insured. For a new business transaction, the Premium summary screen defaults to the "Package Discount" view. To view the taxes and charges, select "Taxes and Duties" from the "Display Detail" drop down list.

Package Discount

This is the additional discount that your client has received for placing more than just Fire insurance with Zurich i.e. the more risks, the larger the discount. The Full Price (prior to Package Discount) is also shown.

Endorsements and Renewals

For endorsements and renewal transactions, the Premium summary screen defaults to the "Taxes and Duties" view.

Premium summary

Premium summary ⓘ

Situation Cancel Situation

	Base	FSL	GST	Stamp Duty	Total pay...	Comm.	Comm. GST	Net premi...
Fire	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	23	% \$0.00	\$0.00 \$0.00
Business interruption	\$116.71	\$42.02	\$15.87	\$15.71	\$190.31	23	% \$26.84	\$2.68 \$160.79
Liability - public	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	23	% \$0.00	\$0.00 \$0.00
Liability - product	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	23	% \$0.00	\$0.00 \$0.00
Liability - CPL	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	23	% \$0.00	\$0.00 \$0.00
Burglary	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	23	% \$0.00	\$0.00 \$0.00
Glass	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	23	% \$0.00	\$0.00 \$0.00
Business special risk	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	23	% \$0.00	\$0.00 \$0.00
Electronic equipment - accidental damage	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	23	% \$0.00	\$0.00 \$0.00
Electronic equipment - breakdown	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	23	% \$0.00	\$0.00 \$0.00
Total	\$116.71	\$42.02	\$15.87	\$15.71	\$190.31		\$26.84	\$2.68 \$160.79

Policy

	Base	FSL	GST	Stamp Duty	Total pay...	Comm.	Comm. GST	Net premi...
Total	\$116.71	\$42.02	\$15.87	\$15.71	\$190.31		\$26.84	\$2.68 \$160.79

Stamp duty exempt details

Stamp duty exempt? ⓘ No

Please attach the insured's stamp duty exemption forms Attach

< Previous Standard commission Net rate Calculate Next >

Enhancements to your Z.streamXpress experience..

- Quick and efficient:** Completion of minimum answers to get an indicative price
- Pre-populated sums insured:** These amounts are based on the most common answers provided to Zurich for selected occupation and risk
- Flexibility:** Ability to review and change anything within the quote as required
- Premium Summary Page:** Package discount amounts now applicable for new business transactions
- Documentation:** Available to print at risk level
- Save as You Go:** Save your work as you go which will prevent loss of data

ZU21528 - V2 01/13 - PSEE-007105-2013

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