

MBR 360

Frequently Asked Questions

Category	Question	Answer
General	What is Master Builders Risk (MBR) 360?	MBR 360 is a fully automated digital platform for Zurich Master Builders Risk policy management. This application sits within the My Zurich Broker Concierge (MyZBC) portal, which offers a variety of other tools for managing Zurich policy information.
General	What are the benefits of MBR 360?	<p>MBR 360 supports various aspects of policy administration. Specifically:</p> <ul style="list-style-type: none"> • Single access point to transact business real-time, 24-7, with little to no underwriter intervention <ul style="list-style-type: none"> – Manage project enrollment including quoting and binding of project certificates – Extend project certificates – Request project coverage changes – Process project certificate close-outs • Portfolio dashboard with functionality to actively manage open quotes, project expirations & close-outs • Reporting functionality to allow greater visibility of project flow, premium bound & project values • System generated reminders and alerts to keep all stakeholders informed and keep track of open action items
General	Will the system time-out if I have it open for too long?	Yes, the system times-out after 45 minutes of inactivity. We recommend saving and exiting your work before moving on to other activities.
Onboarding	Who has access to the MBR 360 portal?	Currently, MBR 360 is offered to our broker partners. Functionality has been built to allow flexibility for customer access in the future, either in a “read only” or “full access” format.
Onboarding	How do I request access?	Please contact the Broker Concierge Account Administrator for your office. Contact information for the account administrator(s) can be found within the “Support Requests” link within MyZBC Profile and settings. If your office does not have an Account Administrator, you can contact usz.myzbc.onboarding@zurichna.com .
Onboarding	When can I get started on MBR 360 Portal?	At the next renewal of each MBR program. We are conducting gradual onboarding and deployment to ensure the system is at optimal performance & technical support.
Onboarding	Am I obligated to use MBR 360?	MBR 360 will be utilized for all new business effective 10/01/2026 or later. We expect current customers to transition onto MBR 360 within one year of the next renewal.
Onboarding	How do I set my Favorite Clients?	Refer to First Time User Guide that is available in “My Resources” on the MyZBC homepage.

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Onboarding	Will I lose access to MBR 360 if I don't log in frequently?	Every 180 days (6 months) a recertification email will be sent to active users of MyZBC. This will require action from the user. If the recertification process is not followed, access will be changed to "Deactivated" and will need to be changed by the Broker Concierge Account Administrator.
Support	What kind of tech support is available if I encounter an issue?	We suggest reviewing the user guides available for reference as a first step to answer questions about expected system behavior. If you are encountering an unexpected issues or system error, you can submit a support request by clicking the (?) button that appears on the enrollment screens. Once a support request is submitted, you will receive an acknowledgement within 24 hours. If you require immediate support on an insurance related issue, please contact your Underwriter.
Support	How do I track the status of a Support Request?	Within MyZBC, click your name on the Menu Bar > Profile & Settings > Support Requests You will see all support requests that you submitted as well as support requests for any clients that you have designated as "Favorites".
Support	If I have a suggestion for improvement, how do I submit it?	For now, please provide suggestions directly to your underwriter. We will be implementing a more formal channel to capture feedback in the future.
Project Enrollment	How are you handling Natural Catastrophe (CAT) rates that are on a "refer" basis without Underwriting intervention?	The project will automatically be modeled in Zurich's rating systems and return rates based on the modeling results.
Project Enrollment	How long does it take to calculate the premium?	On average it will take 5 minutes. This process includes the CAT modeling, which can take a few minutes depending on the location of the project. The modeling is being done on every project, even if the MBR has predetermined rates and deductibles for the applicable project. While the premium is calculating, you can continue to work on the transaction by completing additional fields such as Project Contacts and Additional Interests that do not impact rating.
Project Enrollment	What if I make a mistake in the data entry of a risk? Or choose the wrong project location?	The process for identifying and reporting mistakes for a project that is transacted within MBR360 is no different than our traditional process. Any errors or omissions must be reported to Zurich immediately upon discovery. Standard policy provisions for reporting and errors & omissions apply.
Project Enrollment	Can I backdate a project through the portal?	Yes, provided it is within the Automatic Coverage Period defined within the MBR. Any requests to backdate past that period will automatically be referred to the underwriter.
Project Enrollment	I received a message that my project was referred to an underwriter. What is the reason for this?	Projects can only be quoted/indicated if all project details and requested coverages are within the parameters of the MBR. Various situations that will trigger a referral would be: <ul style="list-style-type: none"> • Project details such as selected category, occupancy, or renovation type is a referral • Project value exceeds Total Policy Limit or Limit of Liability for the applicable project classification • Requested additional coverage is a referral • Requested coverage for a CAT peril is a referral based on the project location • Total value for Delay in Completion exceeds the permissible percentage of Total Project Value outlined in MBR policy • Bind date is outside automatic coverage period

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Project Enrollment	For referral items sent to underwriters, is there a standard turnaround time?	No, there is no set time frame as underwriting requirements for different types of referrals can vary. We do ask you to provide a “need by date” to help prioritize. If the UW will not be able to meet the need by date, they will communicate that directly to you via phone call or email.
Post-binding actions	After I have bound a Project Certificate, what additional actions are available on the portal?	<p>Extensions can be quoted and issued in MBR 360 during the automatic pro-rata period. For longer extensions, you can initiate the request through MBR 360 and it will be referred to your underwriter for review.</p> <p>Various types of coverage changes can be requested through MBR 360 and it will be referred to your underwriter for review.</p> <p>Project close-outs can be issued in MBR 360.</p> <p>Additional functionality and features will continue to be expanded.</p> <p>*These actions will not be available for all Project Certificates, particularly those that were originally bound before the most recent policy term. If these actions are not available in the drop-down menu for a specific project, please contact the underwriter directly for any requests.</p>
Post-binding actions	Where can I access copies of project certificates or other endorsements?	Currently these documents can be accessed via MyZBC Policies and Endorsements search. In a future release there will be an option to view Transaction History on each project directly from the Project Portfolio table with links to open the documents.
Post-binding actions	Can there be multiple open transactions on a project at one time?	If there is an open transaction on a project (i.e. extension that was quoted but not bound), that transaction must either be bound or declined before moving on to another transaction.
Portfolio Management	Why does the MBR 360 Portfolio View show a different expiration date for a Project Certificate than elsewhere in MyZBC?	The project details shown in the MBR 360 Portfolio View update immediately when transactions are processed. Other areas of MyZBC may take 24-48 hours to update.
Portfolio Management	What is the difference between “Quoted” and “Non-Binding Indication” status?	<p>Projects listed with a “Quoted” status can be bound through the portal. This would include projects that fit in the current MBR term or referrals that have already been reviewed and quoted by the underwriter.</p> <p>Projects listed with a “Non-Binding Indication” status have been provided preliminary non-binding estimates but cannot be bound. This would include projects that are not expected to start until after the current MBR term expires or referrals that require additional information to formalize a quote from the underwriter. There is a Sub-Status that shows why the indication is pending.</p>
Portfolio Management	What is the difference between “Bound” and “Active” Status?	“Bound” is the status that will display immediately after binding until all Zurich systems are updated and billing is processed. This usually takes 24 hours. Once this is processed, it will switch to “Active.” No change transactions can be requested until a transaction moves to Active status.
Portfolio Management	What do these other MBR 360 terms mean?	<p>Declined: A pending transaction (indication, quote, endorsement, etc.) that does not move forward with binding. Once declined, this project will no longer show in the portfolio table.</p> <p>Drafts: Drafts are projects that were entered but never calculated or sent as a referral to the underwriter.</p>
Portfolio Management	How long do “drafts” stay on the dashboard?	Drafts will remain open for 120 days and then they will be automatically removed. If you would like a project to remain on the dashboard indefinitely, you can calculate it or send for referral, whichever is applicable.
Portfolio Management	How long do quotes/indications stay “live” in the Portal?	Quotes/indications will be removed 1 year after the expiration date of the MBR term on which it was originally quoted. You can manage this by updating start dates for projects that have been put on hold or pushed into the future and by using the “Decline” feature to remove projects that won’t move forward.

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Portfolio Management	What should I do if a specific client/MBR that I handle isn't showing up on my dashboard?	It's possible this MBR is assigned to a different producer code that is not connected to your account. For assistance updating your permissions, reach out to the Broker Concierge Account Administrator for your office. Contact information for the account administrator(s) can be found within the "Support requests" link within MyZBC Profile and settings. If your office does not have an Account Administrator, you can contact usz.myzbc.onboarding@zurichna.com .
Portfolio Management	What types of notifications will be generated by the system? When and to whom are they sent?	Refer to the Notification Matrix included in this document.

MBR 360 Notification Matrix

Notification Type	Who Receives It	Delivery Method	Timing	What the User Receives
Referrals	Broker Underwriter	Email	When broker sends for UW Review in MBR 360	Project details and the reason(s) the submission was identified as a referral
Bound Certificates	Broker Insured* Underwriter	Email	At bind	Confirmation and details of the bound project
Expiring policy digest	Broker	Email	Weekly (Mondays)	List of policies that will expire the following week or already expired the previous week, plus counts of policies expiring in the next 30 or 60 days with a link to the Project Portfolio
Close-Out reminder	Broker	In-app notification	5 days and 60 days after policy expiration	Details of policies that require close-out action

*If insured contact is a MyZNA user, they will only receive the MyZNA bound policy notifications, not MBR 360

Who receives it?

Broker = Anyone who has added the client as a Favorite in Broker Concierge.

Insured = Contacts entered as an insured contact on the project enrollment

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A1-P1246364-A (06/26) P1246364

