

Acturis Systems Training

Platform



Objectives

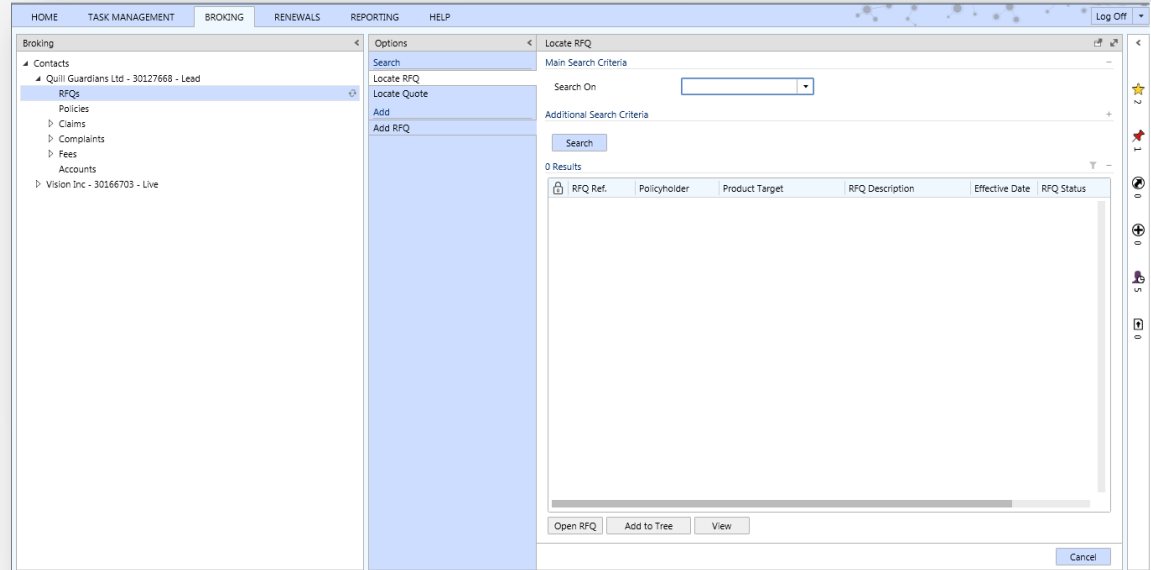


By the end of this training session you will be able to:

- Provide a quote for a stand alone Legal Expenses Insurance policy and DAS Loss Assist policy.
- Provide a quote for an add on Legal Expenses Insurance policy
- Action a mid term adjustment for a Legal Expenses Insurance policy
- Cancel a Legal Expenses Insurance policy
- Renew a Legal Expenses Insurance policy

Creating A Stand Alone Policy

To add an RFQ firstly find the customer profile or create a new profile and then select **Add RFQ** from the **Options** column.



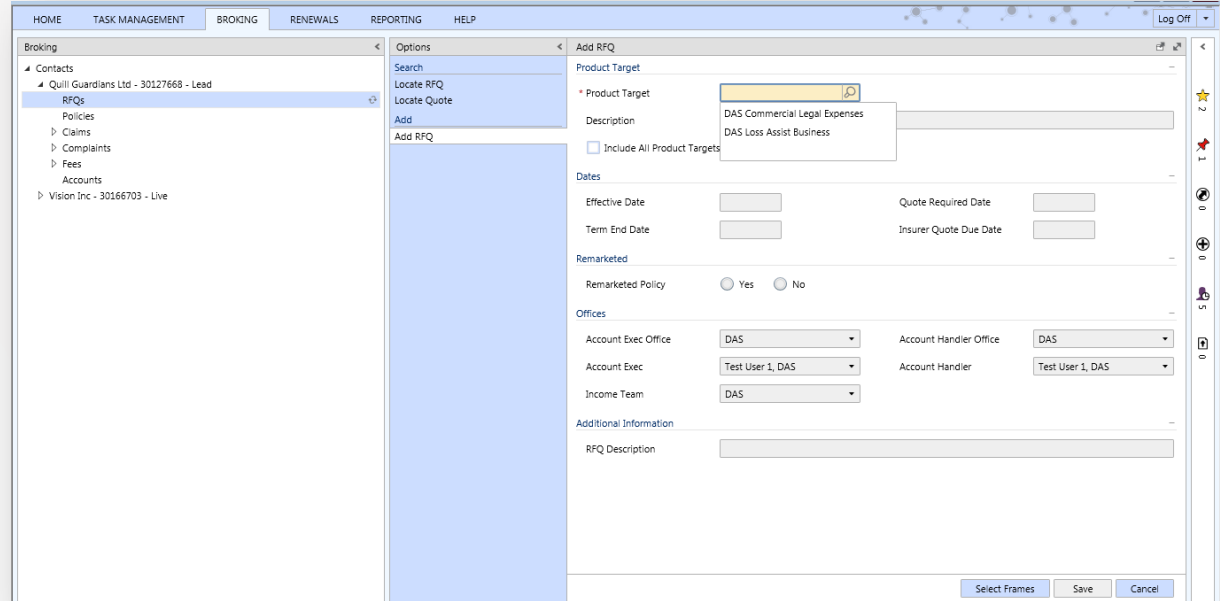
The screenshot shows a software interface with a navigation menu on the left and a main content area on the right. The navigation menu includes 'Broking', 'Contacts', and 'Quill Guardians Ltd - 30127668 - Lead'. Under 'Contacts', there are sub-items: 'RFQs', 'Policies', 'Claims', 'Complaints', 'Fees', and 'Accounts'. The 'RFQs' item is selected. The main content area has a tabbed interface with 'Options' selected. Under 'Options', there are 'Search', 'Locate RFQ', 'Locate Quote', 'Add', and 'Add RFQ'. The 'Locate RFQ' option is active, showing a search form with 'Main Search Criteria' and 'Additional Search Criteria' sections. Below the search form is a table with the following columns: 'RFQ Ref.', 'Policyholder', 'Product Target', 'RFQ Description', 'Effective Date', and 'RFQ Status'. The table currently shows 0 results. At the bottom of the interface, there are buttons for 'Open RFQ', 'Add to Tree', 'View', and 'Cancel'.

Creating A Stand Alone Policy

Select the appropriate **Product Type** from the drop down.

DAS Commercial Legal Expenses (Commercial Legal Expenses Insurance Product) or **DAS Loss Assist Business** can be selected for a stand alone policy.

Alternatively by selecting another product you will have the opportunity to add **DAS Commercial Legal Expenses** to your policy.



HOME TASK MANAGEMENT BROKING RENEWALS REPORTING HELP Log Off

Broking

- Contacts
 - Quill Guardians Ltd - 30127668 - Lead
 - RFQs
 - Policies
 - Claims
 - Complaints
 - Fees
 - Accounts
 - Vision Inc - 30166703 - Live

Options

Search

Locate RFQ

Locate Quote

Add

Add RFQ

Product Target

* Product Target

Description

Include All Product Targets

Dates

Effective Date

Quote Required Date

Term End Date

Insurer Quote Due Date

Remarketed

Remarketed Policy

Yes No

Offices

Account Exec Office

Account Handler Office

Account Exec

Account Handler

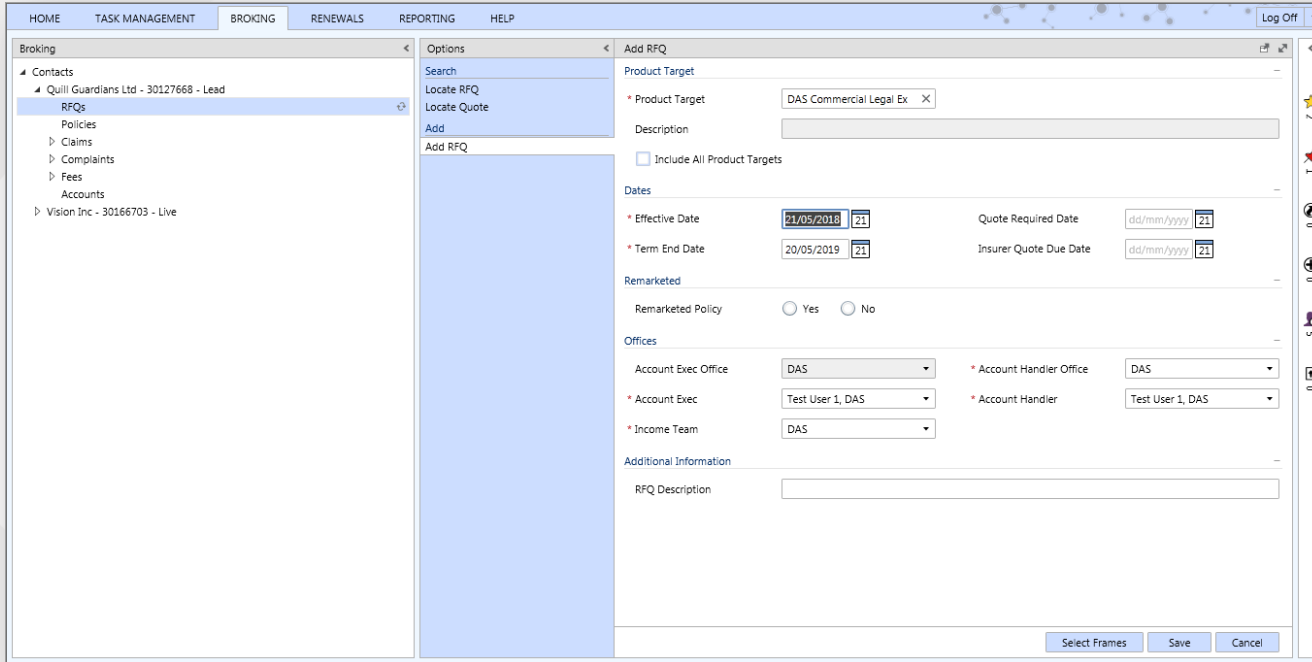
Income Team

Additional Information

RFQ Description

Select Frames Save Cancel

Creating A Stand Alone Policy



HOME TASK-MANAGEMENT BROKING RENEWALS REPORTING HELP Log Off

Broking

- Contacts
 - Quill Guardians Ltd - 30127668 - Lead
 - RFQs
 - Policies
 - Claims
 - Complaints
 - Fees
 - Accounts
 - Vision Inc - 30166703 - Live

Options

Add RFQ

Search

Locate RFQ

Locate Quote

Add

Add RFQ

Product Target

* Product Target: DAS Commercial Legal Ex

Description

Include All Product Targets

Dates

* Effective Date: 21/05/2018 21 Quote Required Date: dd/mm/yyyy 21

* Term End Date: 20/05/2019 21 Insurer Quote Due Date: dd/mm/yyyy 21

Remarketed

Remarketed Policy: Yes No

Offices

Account Exec Office: DAS * Account Handler Office: DAS

* Account Exec: Test User 1, DAS * Account Handler: Test User 1, DAS

* Income Team: DAS

Additional Information

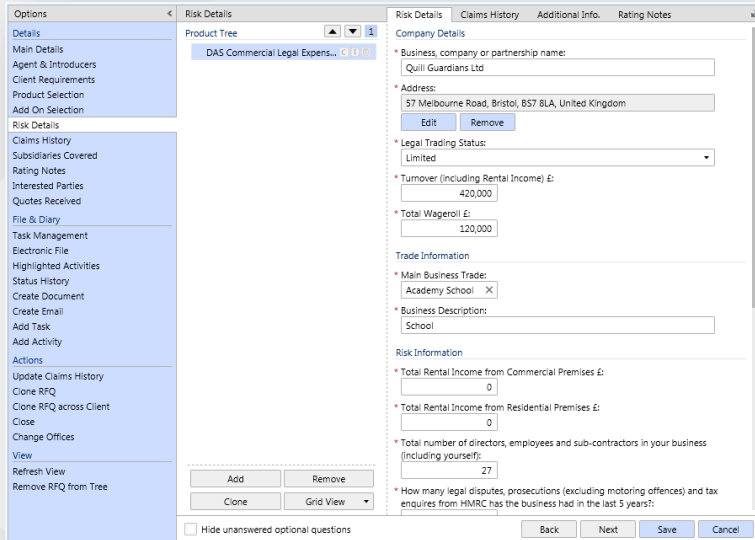
RFQ Description

Select Frames Save Cancel

Populate the required fields marked with a **red asterisk**.

Once the information has been populated and saved, click on **Risk Details** from the **Options** column.

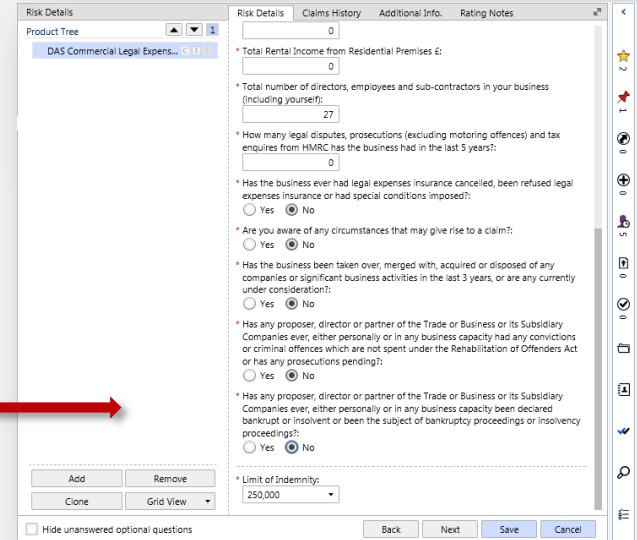
Creating A Stand Alone Policy



The screenshot shows the 'Risk Details' form with the 'Company Details' section expanded. The form includes a sidebar with navigation options like 'Main Details', 'Agent & Introducers', and 'Risk Details'. The 'Company Details' section contains fields for 'Business, company or partnership name' (Quill Guardians Ltd), 'Address' (57 Melbourne Road, Bristol, BS7 8LA, United Kingdom), 'Legal Trading Status' (Limited), and 'Turnover (including Rental Income) £' (420,000). There are also buttons for 'Edit' and 'Remove'.

Populate the required fields.

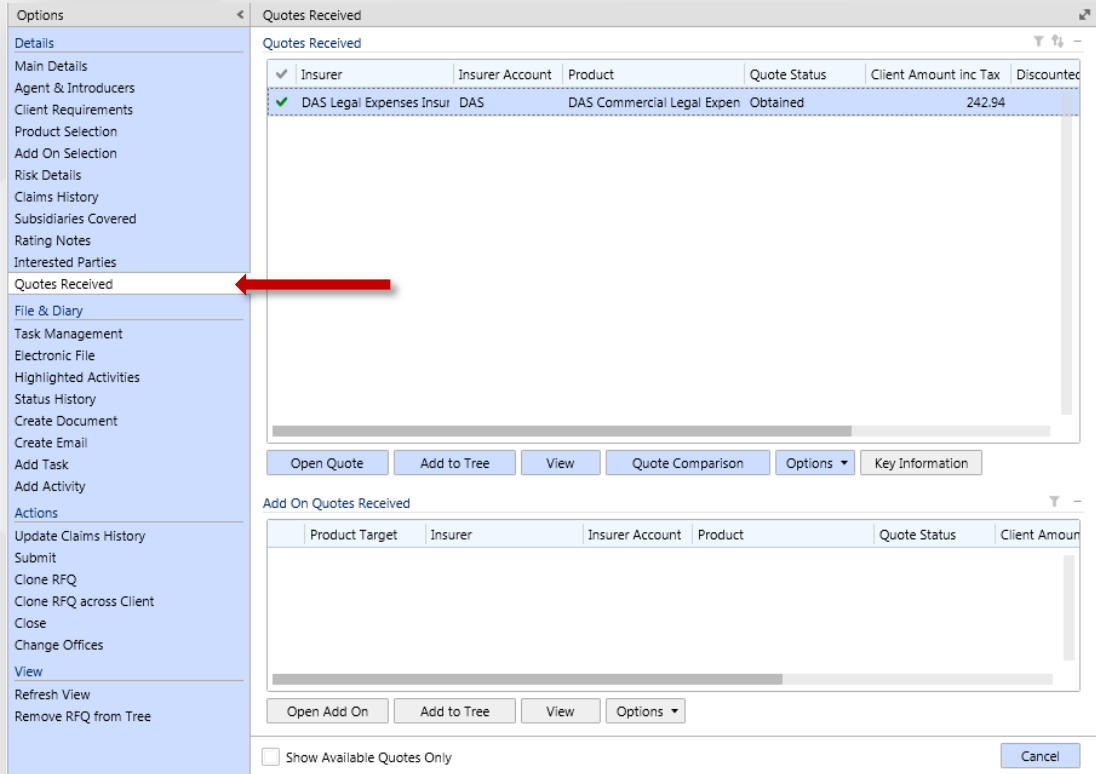
Ensure you scroll down to complete the required fields.



The screenshot shows the 'Risk Details' form with the 'Risk Information' section expanded. The form includes a sidebar with navigation options like 'Main Details', 'Agent & Introducers', and 'Risk Details'. The 'Risk Information' section contains fields for 'Total Rental Income from Commercial Premises £' (0), 'Total Rental Income from Residential Premises £' (0), 'Total number of directors, employees and sub-contractors in your business (including yourself):' (27), and 'How many legal disputes, prosecutions (excluding motoring offences) and tax enquiries from HMRC has the business had in the last 5 years?'. There are also buttons for 'Add', 'Remove', 'Clone', and 'Grid View'.

Once completed press **Save** and then **Submit**.

Creating A Stand Alone Policy



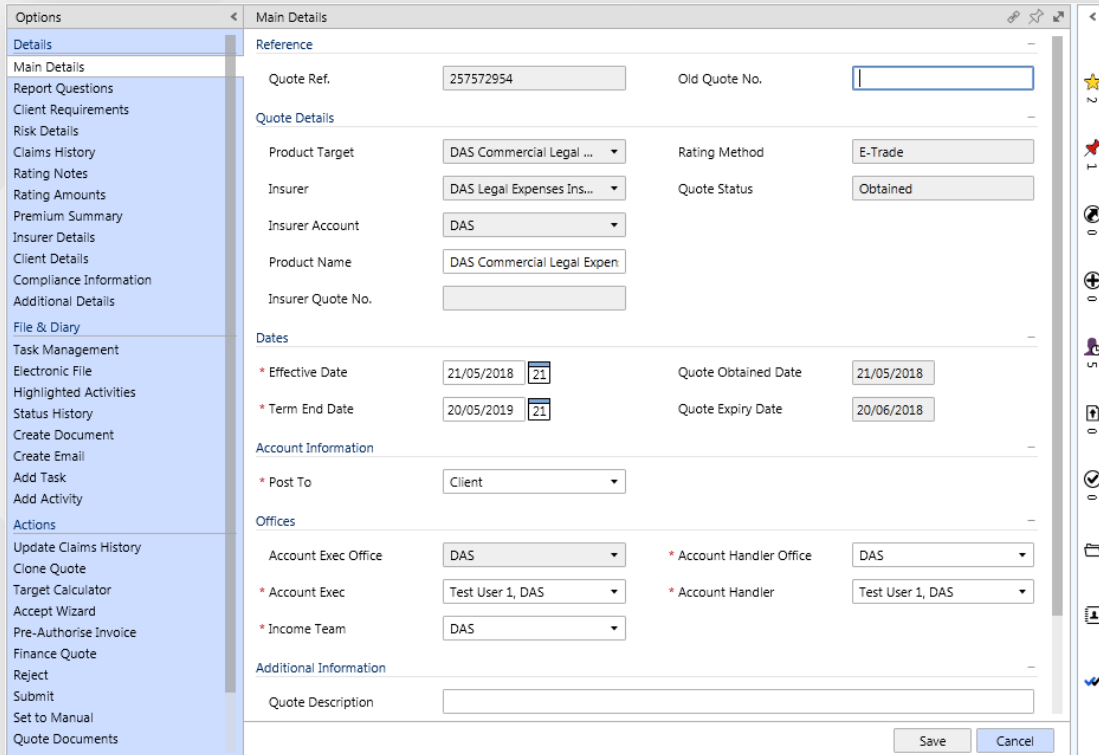
The screenshot displays a software interface with a left-hand navigation menu and a main content area. The navigation menu includes sections like 'Details', 'File & Diary', and 'Actions'. The 'Quotes Received' option is highlighted in blue, and a red arrow points to it from the left. The main content area is titled 'Quotes Received' and contains a table with the following data:

Insurer	Insurer Account	Product	Quote Status	Client Amount inc Tax	Discounted
✓ DAS Legal Expenses Insur	DAS	DAS Commercial Legal Expen	Obtained	242.94	

Below the table, there are buttons for 'Open Quote', 'Add to Tree', 'View', 'Quote Comparison', 'Options', and 'Key Information'. Below that is a section for 'Add On Quotes Received' with a similar table structure and buttons for 'Open Add On', 'Add to Tree', 'View', and 'Options'. At the bottom, there is a checkbox for 'Show Available Quotes Only' and a 'Cancel' button.

Next, open the quote which will take you to the main details screen by clicking on **Quotes Received** under the **Options** column.

Creating A Stand Alone Policy



The screenshot shows a software interface for creating a stand alone policy. The interface is divided into a left sidebar with navigation options and a main content area with various input fields.

Options

- Details
- Main Details
- Report Questions
- Client Requirements
- Risk Details
- Claims History
- Rating Notes
- Rating Amounts
- Premium Summary
- Insurer Details
- Client Details
- Compliance Information
- Additional Details
- File & Diary
- Task Management
- Electronic File
- Highlighted Activities
- Status History
- Create Document
- Create Email
- Add Task
- Add Activity
- Actions
- Update Claims History
- Clone Quote
- Target Calculator
- Accept Wizard
- Pre-Authrise Invoice
- Finance Quote
- Reject
- Submit
- Set to Manual
- Quote Documents

Main Details

Reference

Quote Ref. 257572954 Old Quote No. []

Quote Details

Product Target DAS Commercial Legal ... Rating Method E-Trade

Insurer DAS Legal Expenses Ins... Quote Status Obtained

Insurer Account DAS

Product Name DAS Commercial Legal Expn

Insurer Quote No. []

Dates

* Effective Date 21/05/2018 21 Quote Obtained Date 21/05/2018

* Term End Date 20/05/2019 21 Quote Expiry Date 20/06/2018

Account Information

* Post To Client

Offices

Account Exec Office DAS * Account Handler Office DAS

* Account Exec Test User 1, DAS * Account Handler Test User 1, DAS

* Income Team DAS

Additional Information

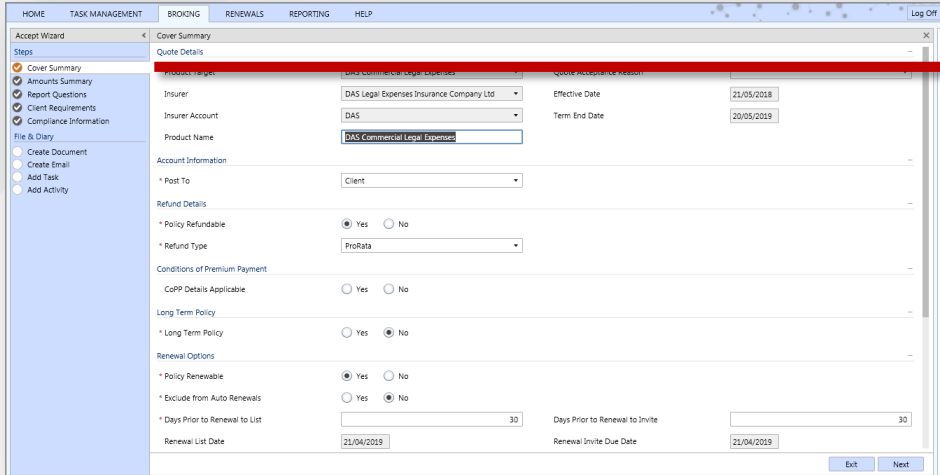
Quote Description []

Save Cancel

Once you have retrieved your quote, double click the quote to open it. You can also view the quote documents by clicking 'quote documents' in the options tab, and then visiting the electronic file.

From here you will now be able to accept the policy by selecting on **Accept Wizard** under **Actions** in the **Options** column.

Creating A Stand Alone Policy



HOME TASK MANAGEMENT BROCHING RENEWALS REPORTING HELP Log Off

Accept Wizard Cover Summary

Steps

- Cover Summary
- Amounts Summary
- Report Questions
- Client Requirements
- Compliance Information

File & Diary

- Create Document
- Create Email
- Add Task
- Add Activity

Quote Details

Product Name: DAS Commercial Legal Expenses

Product Code: DAS Commercial Legal Expenses

Quote Acceptance Reason:

Insurer: DAS Legal Expenses Insurance Company Ltd Effective Date: 21/05/2018

Insurer Account: DAS Term End Date: 20/05/2019

Product Name: DAS Commercial Legal Expenses

Account Information

* Post To: Client

Refund Details

* Policy Refundable: Yes No

* Refund Type: ProRata

Conditions of Premium Payment

CoPP Details Applicable: Yes No

Long Term Policy

* Long Term Policy: Yes No

Renewal Options

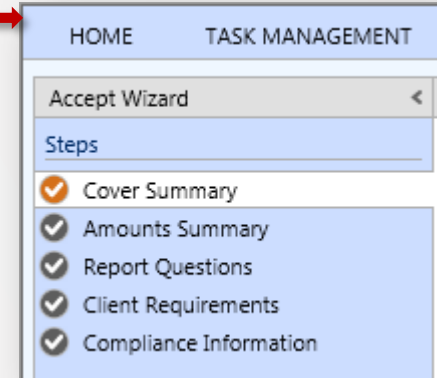
* Policy Renewable: Yes No

* Exclude from Auto Renewals: Yes No

* Days Prior to Renewal to List: 30 Days Prior to Renewal to Invite: 30

Renewal List Date: 21/04/2019 Renewal Invite Due Date: 21/04/2019

Exit Next



HOME TASK MANAGEMENT

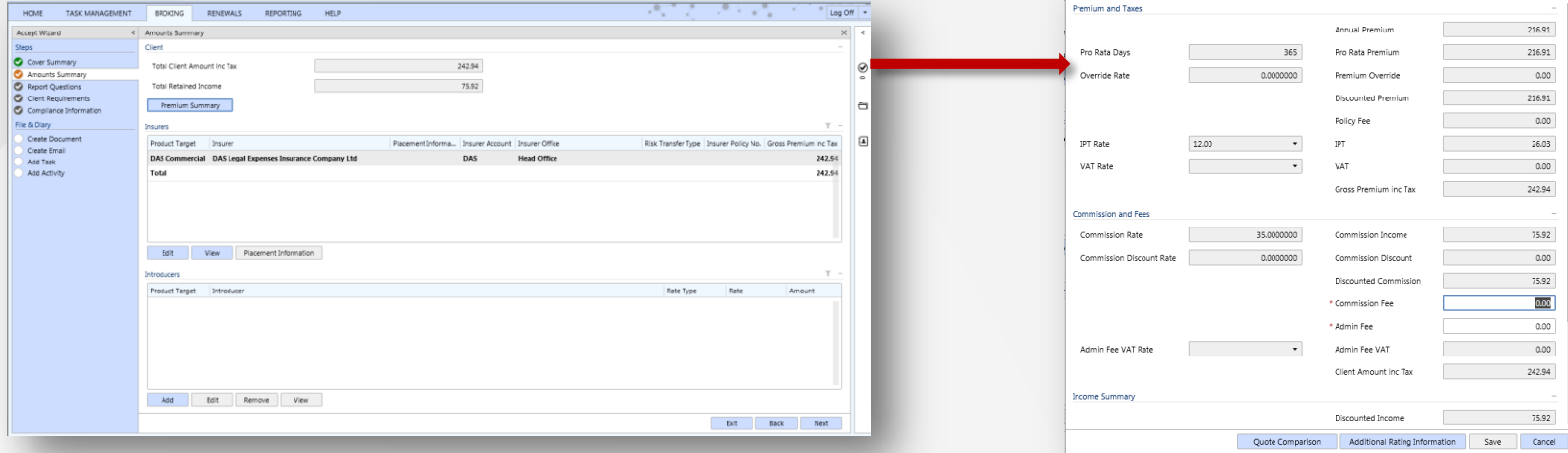
Accept Wizard

Steps

- Cover Summary
- Amounts Summary
- Report Questions
- Client Requirements
- Compliance Information

From here you will run through the **Accept Wizard**. This will replace the Options column whilst running through the completion of the policy. As each section is complete a tick under the Accept Wizard steps will highlight in **green**. The section currently being worked on will highlight in **orange**.

Creating A Stand Alone Policy



The screenshot displays the 'Accept Wizard' interface. The 'Amounts Summary' window is open, showing the 'Premium Summary' button highlighted in blue. A red arrow points from this button to the 'Premium Summary' dialog box. The dialog box is divided into several sections:

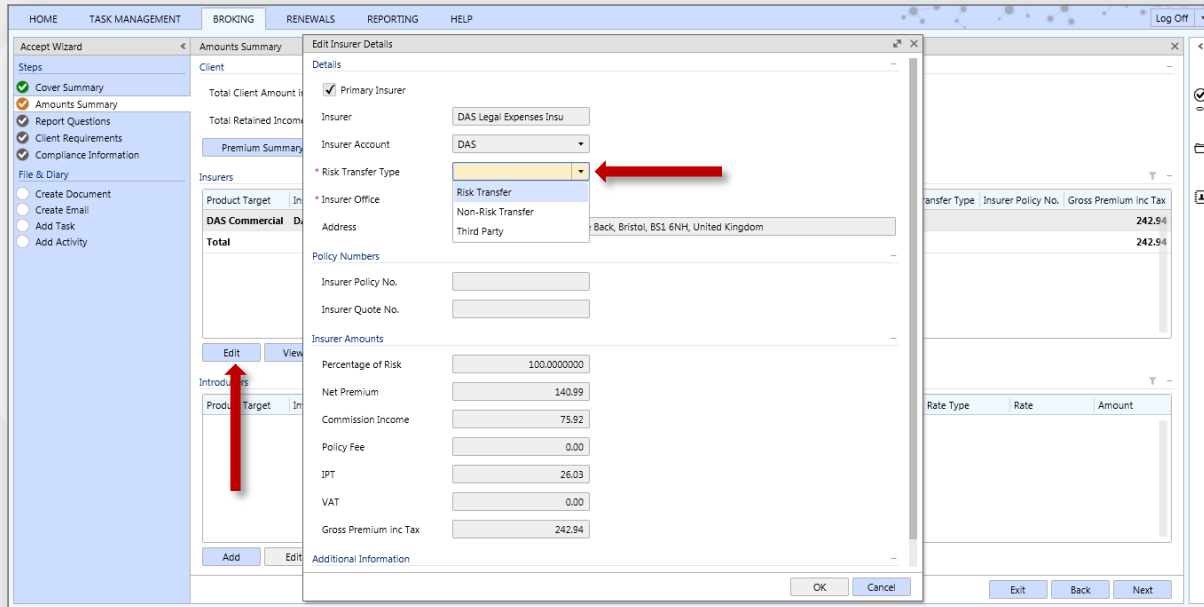
- Premium and Taxes:**
 - Annual Premium: 216.91
 - Pro Rata Premium: 216.91
 - Pro Rata Days: 365
 - Override Rate: 0.00000000
 - Premium Override: 0.00
 - Discounted Premium: 216.91
 - Policy Fee: 0.00
 - IPT Rate: 12.00
 - IPT: 26.03
 - VAT Rate: [dropdown]
 - VAT: 0.00
 - Gross Premium Inc Tax: 242.94
- Commission and Fees:**
 - Commission Rate: 35.00000000
 - Commission Income: 75.92
 - Commission Discount Rate: 0.00000000
 - Commission Discount: 0.00
 - Discounted Commission: 75.92
 - Commission Fee: 0.00
 - * Admin Fee: 0.00
 - Admin Fee VAT Rate: [dropdown]
 - Admin Fee VAT: 0.00
 - Client Amount Inc Tax: 242.94
- Income Summary:**
 - Discounted Income: 75.92

Buttons at the bottom of the dialog include 'Quote Comparison', 'Additional Rating Information', 'Save', and 'Cancel'.

Under the following section **Amounts Summary** (second step in the Accept Wizard) you may wish to click on 'Premium Summary' to change the commission or fee, remembering to save any amendments. Alternatively you can cancel the screen without making any amends.

Creating A Stand Alone Policy

You will also need to click on **Edit** under the **Product Target** which will allow an additional pop up to open.



The screenshot shows the 'Edit Insurer Details' window in a software application. The window is divided into several sections:

- Client:** Total Client Amount, Total Retained Income, Premium Summary.
- Insurers:** Includes a table with columns for 'Product Target', 'Insurer', and 'Total'. The 'Product Target' dropdown is open, showing 'DAS Commercial D'. Below this table are 'Edit' and 'View' buttons.
- Details:** Includes fields for 'Primary Insurer' (checked), 'Insurer' (DAS Legal Expenses Insu), 'Insurer Account' (DAS), and 'Risk Transfer Type' (Risk Transfer). A red arrow points to the 'Risk Transfer Type' dropdown menu, which is open and showing 'Risk Transfer' selected. Other options include 'Non-Risk Transfer' and 'Third Party'. Below this are fields for 'Insurer Office', 'Address' (Back, Bristol, BS1 6NH, United Kingdom), and 'Policy Numbers'.
- Insurer Amounts:** Includes fields for 'Percentage of Risk' (100.0000000), 'Net Premium' (140.99), 'Commission Income' (75.92), 'Policy Fee' (0.00), 'IPT' (26.03), 'VAT' (0.00), and 'Gross Premium Inc Tax' (242.94).
- Additional Information:** A section at the bottom for further details.

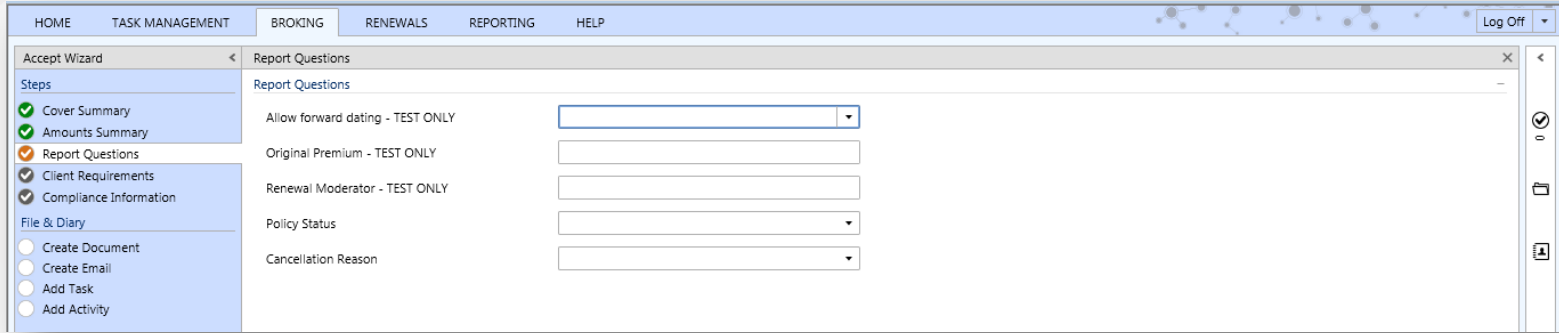
At the bottom of the window are 'OK' and 'Cancel' buttons. To the right of the window, there is a table with columns for 'Transfer Type', 'Insurer Policy No.', and 'Gross Premium Inc Tax'. The table contains one row with '242.94' in the 'Gross Premium Inc Tax' column. Below this table is another table with columns for 'Rate Type', 'Rate', and 'Amount'.

Select **Risk Transfer** from the Risk Transfer Type drop down.

Once selected, press ok and the pop up will close automatically. From here, select **Next**.

Creating A Stand Alone Policy

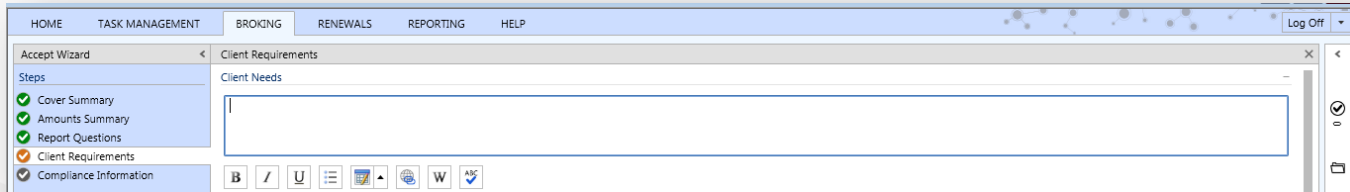
Complete the following screen as per your standard process.



The screenshot shows the 'Report Questions' screen within the 'Accept Wizard' application. The top navigation bar includes 'HOME', 'TASK MANAGEMENT', 'BROKING', 'RENEWALS', 'REPORTING', and 'HELP', with a 'Log Off' button on the right. The left sidebar lists various steps: 'Cover Summary', 'Amounts Summary', 'Report Questions' (highlighted), 'Client Requirements', and 'Compliance Information'. Below these are 'File & Diary' options: 'Create Document', 'Create Email', 'Add Task', and 'Add Activity'. The main content area is titled 'Report Questions' and contains the following fields:

Allow forward dating - TEST ONLY	<input type="text"/>
Original Premium - TEST ONLY	<input type="text"/>
Renewal Moderator - TEST ONLY	<input type="text"/>
Policy Status	<input type="text"/>
Cancellation Reason	<input type="text"/>

Same again on the Client Requirements screen, click Next.



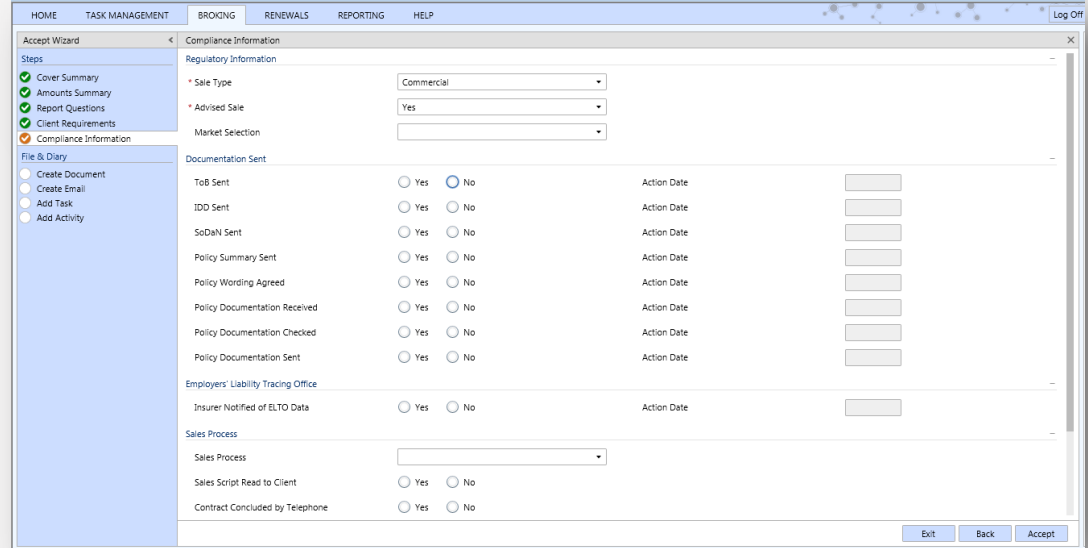
The screenshot shows the 'Client Requirements' screen within the 'Accept Wizard' application. The top navigation bar and sidebar are identical to the previous screen. The main content area is titled 'Client Requirements' and contains a 'Client Needs' section with a large text input field. At the bottom of the input field, there is a rich text editor toolbar with icons for Bold (B), Italic (I), Underline (U), Bulleted List, Numbered List, Indent, Undo, and Redo.

Creating A Stand Alone Policy

On the final screen of the **Acceptance Wizard**, there are two drop down boxes that need to be populated accordingly; if the policy is an advised sale and the sale type.

Once populated, include any additional details as per your standard process, click on **Accept**.

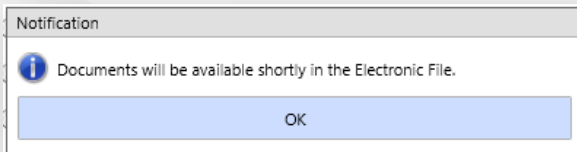
A pop up will confirm the documents will be available shortly in the **Electronic File**.



The screenshot shows the 'Acceptance Wizard' window with the 'Compliance Information' tab selected. The window has a menu bar with 'HOME', 'TASK MANAGEMENT', 'BROKING', 'RENEWALS', 'REPORTING', and 'HELP'. The 'Acceptance Wizard' title bar is visible. The left sidebar shows a 'Steps' list with 'Compliance Information' selected, and a 'File & Diary' section with options like 'Create Document', 'Create Email', 'Add Task', and 'Add Activity'. The main area is titled 'Compliance Information' and contains several sections:

- Regulatory Information:** Includes 'Sale Type' (dropdown menu set to 'Commercial') and 'Advised Sale' (checkbox set to 'Yes').
- Market Selection:** A dropdown menu.
- Documentation Sent:** A table with columns for item name, 'Yes' radio button, 'No' radio button, and 'Action Date'.
- Employers' Liability Tracing Office:** Includes 'Insurer Notified of ELTO Data' (checkbox set to 'Yes').
- Sales Process:** Includes 'Sales Process' (dropdown menu), 'Sales Script Read to Client' (checkbox set to 'Yes'), and 'Contract Concluded by Telephone' (checkbox set to 'Yes').

At the bottom right, there are 'Exit', 'Back', and 'Accept' buttons.



Creating A Stand Alone Policy

Notification

? The Policy has been Accepted and can now be invoiced. Select action:

Invoice Now

Add Task

Open Policy

The next pop up will ask you to confirm if the client is being invoiced now, if you wish to add it as a task or if you wish to open the policy again.

Account Credit

Account Credit

Cash

Cheque

Direct to Insurer

Finance Provider Other

Acturis will pull through the payment method used on the previous policy version. If this is not correct select the correct option from the drop down list as per your business operating model.

Then click **Next**.

Creating A Stand Alone Policy



The screenshot shows a web-based application window titled "Invoice Wizard" with a navigation menu on the left and a main form area. The navigation menu includes "Steps" (with sub-items "Payment Options" and "Invoice Data"), "Contact Details", and "People & Addresses". The main form area is titled "Invoice Data" and contains the following fields:

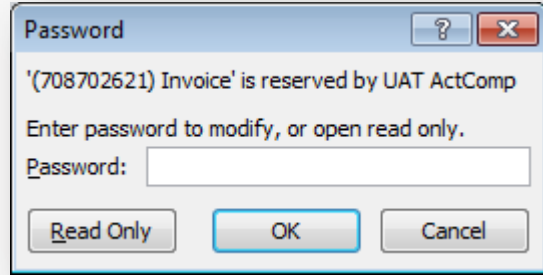
Section	Field Name	Value
Contact Details	Contact Name	Potts, Pepper
	Location	DAS House
	Address	Temple Back, Quay Side, Bristol, United Kingdom, BS1 6NH
Payment	Payment Method	Account Credit
	Payment Terms	On Invoice Date
	Invoice Date	18/05/2018
	Due Date	18/05/2018
Invoice Questions	Comment 1	<input type="text"/>
	Comment 2	<input type="text"/>
	Comment 3	<input type="text"/>

At the bottom right of the form, there are three buttons: "Exit", "Back", and "Post Invoice".

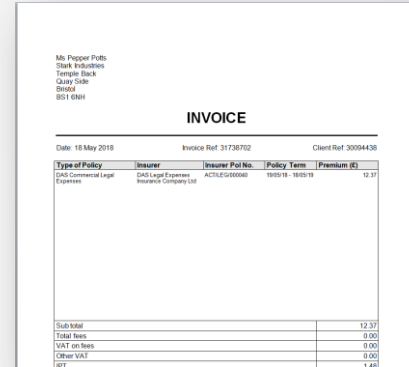
Check the details pulled through are correct and add any additional comments in the comment boxes, then click next to continue.

Then click **Post Invoice** to open the invoice.

Creating A Stand Alone Policy



The invoice will open in Microsoft Word as a password protected document, you can only open it as read only.



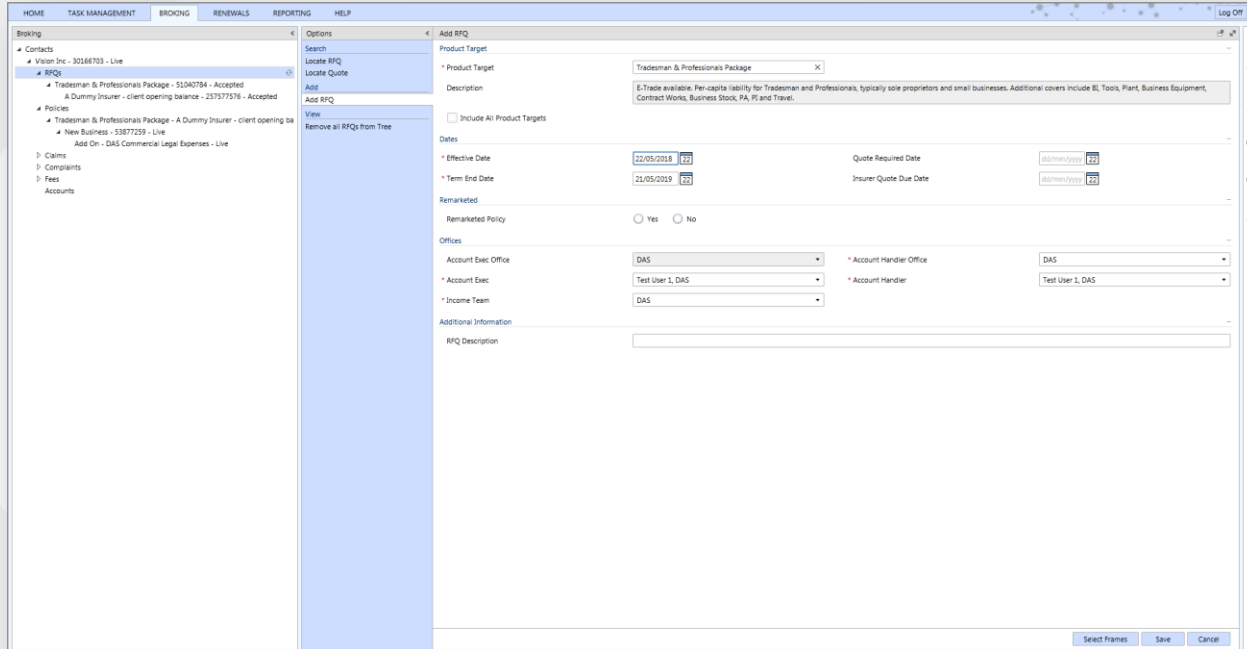
Type of Policy	Insurer	Insurer Pol No.	Policy Term	Premium #1
DAS Commercial Legal Expenses	DAS Legal Expenses Insurance Company Ltd	ACTILEG00060	19/05/18 - 18/05/19	12.37

Sub total	12.37
Total fees	0.00
VAT on fees	0.00
Other VAT	0.00
GT	12.37

The invoice will automatically save into the **Contact Electronic File**. You can now close the document.

The policy is now live, as shown in the **Broking** column on Acturis.

Creating An Add On Policy



The screenshot shows the 'Add RFQ' form in the DAS system. The left sidebar contains a navigation tree with 'RFQs' selected. The main form area is divided into several sections:

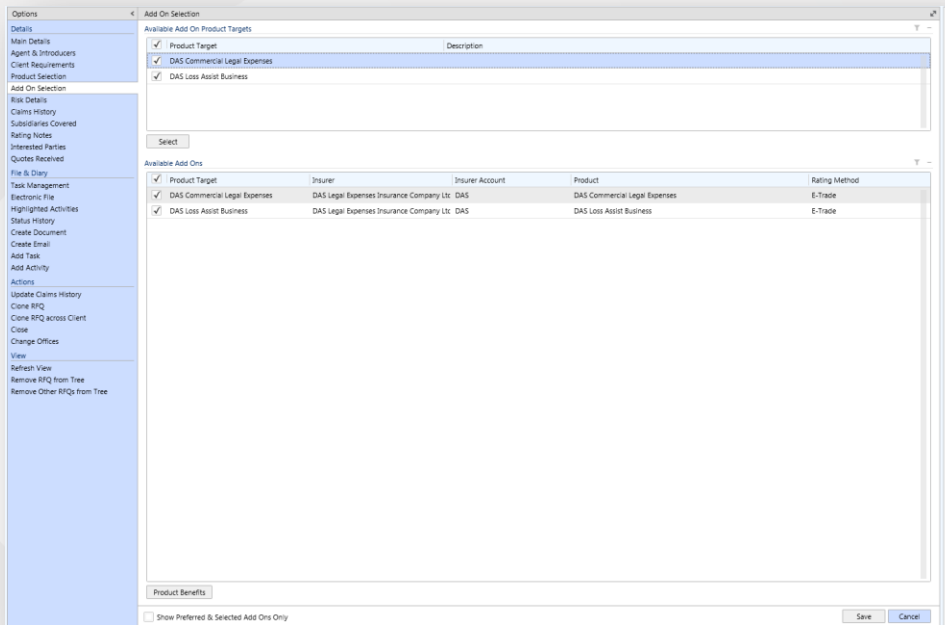
- Options:** Search, Locate RFQ, Locate Quote, Add, Add RFQ, View, Remove all RFQs from Tree.
- Product Target:** A dropdown menu showing 'Tradesman & Professionals Package'.
- Description:** A text area containing: 'E-Trade available. Per-capita liability for Tradesman and Professionals, typically sole proprietors and small businesses. Additional covers include EI, Tools, Plant, Business Equipment, Contract Works, Business Stock, PA, PI and Travel.'
- Dates:** Fields for Effective Date (22/05/2018), Term End Date (21/05/2019), Quote Required Date, and Insurer Quote Due Date.
- Remarketed:** A section with radio buttons for 'Yes' and 'No'.
- Offices:** Fields for Account Exec Office (DAS), Account Exec (Test User 1, DAS), Income Team (DAS), Account Handler Office (DAS), and Account Handler (Test User 1, DAS).
- Additional Information:** A field for RFQ Description.

Buttons at the bottom right include 'Select Frames', 'Save', and 'Cancel'.

To create an add on, complete an RFQ for your required commercial insurance policy. If DAS Commercial Legal Protection is available as an add on it will show in the 'Add on Selection' box.

Complete the required information then click on **Save**.

Creating An Add On Policy



Options

Details

Main Details

Agent & Introducers

Client Requirements

Product Selection

Add On Selection

Risk Details

Claims History

Subsidiaries Covered

Rating Notes

Interested Parties

Quotes Received

File & Diary

Task Management

Electronic File

Highlighted Activities

Status History

Create Document

Create Email

Add Task

Add Activity

Actions

Update Claims History

Clone RFQ

Clone RFQ across Client

Close

Change Offices

View

Refresh View

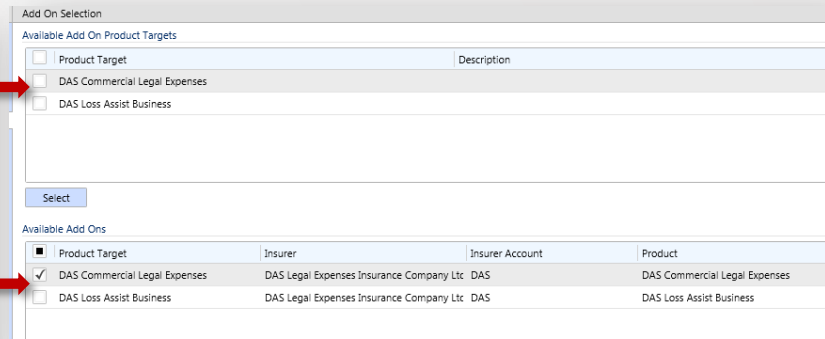
Remove RFQ from Tree

Remove Other RFQs from Tree

Product Benefits

Show Preferred & Selected Add Ons Only

Save Cancel



Add On Selection

Available Add On Product Targets

	Description
<input type="checkbox"/>	Product Target
<input checked="" type="checkbox"/>	DAS Commercial Legal Expenses
<input type="checkbox"/>	DAS Loss Assist Business

Select

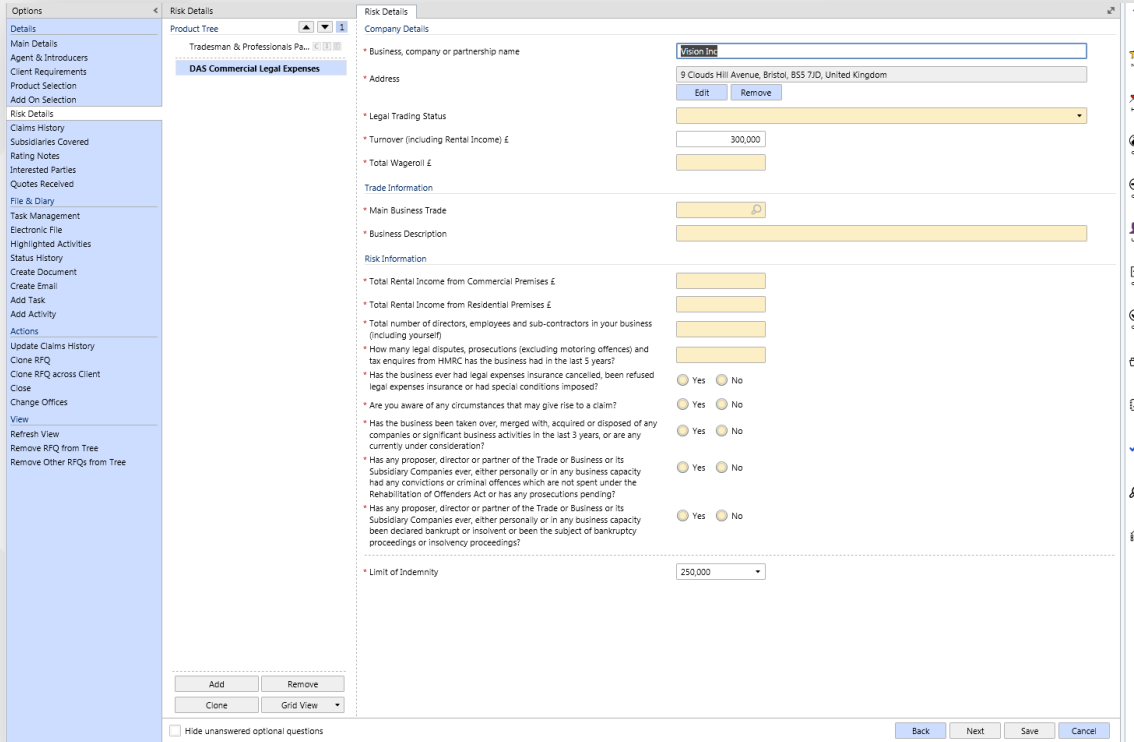
Available Add Ons

	Product Target	Insurer	Insurer Account	Product
<input checked="" type="checkbox"/>	DAS Commercial Legal Expenses	DAS Legal Expenses Insurance Company Ltc	DAS	DAS Commercial Legal Expenses
<input type="checkbox"/>	DAS Loss Assist Business	DAS Legal Expenses Insurance Company Ltc	DAS	DAS Loss Assist Business

Ensure **DAS Commercial Legal Expenses** is selected.

From here you will now need to select **Risk Details**. Click on the **RFQ** and then Risk Details in the **Options** column.

Creating An Add On Policy



The screenshot shows a software interface for creating an add-on policy. On the left is a navigation menu with options like 'Details', 'Main Details', 'Product Selection', and 'Risk Details'. The main area is titled 'Risk Details' and contains a 'Product Tree' on the left showing 'DAS Commercial Legal Expenses' and a 'Company Details' form on the right. The form includes fields for company name, address, legal trading status, turnover, and various risk information questions. At the bottom, there are buttons for 'Add', 'Remove', 'Clone', 'Grid View', 'Back', 'Next', 'Save', and 'Cancel'. A checkbox at the bottom left is labeled 'Hide unanswered optional questions'.

Product Tree

- Tradesman & Professionals Pa...
- DAS Commercial Legal Expenses**

Company Details

- * Business, company or partnership name:
- * Address:
- * Legal Trading Status:
- * Turnover (including Rental Income) £:
- * Total Wageroll £:

Trade Information

- * Main Business Trade:
- * Business Description:

Risk Information

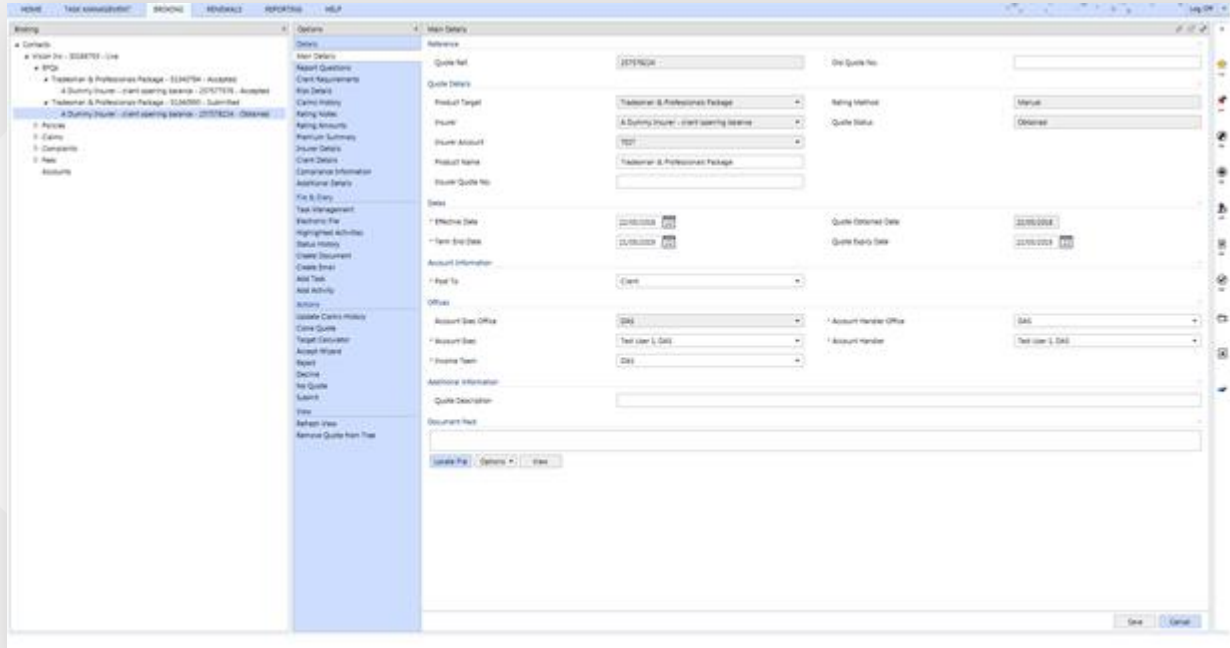
- * Total Rental Income from Commercial Premises £:
- * Total Rental Income from Residential Premises £:
- * Total number of directors, employees and sub-contractors in your business (including yourself):
- * How many legal disputes, prosecutions (excluding motoring offences) and tax enquiries from HMRC has the business had in the last 5 years?:
- * Has the business ever had legal expenses insurance cancelled, been refused legal expenses insurance or had special conditions imposed?: Yes No
- * Are you aware of any circumstances that may give rise to a claim?: Yes No
- * Has the business been taken over, merged with, acquired or disposed of any companies or significant business activities in the last 3 years, or are any currently under consideration?: Yes No
- * Has any proposer, director or partner of the Trade or Business or its Subsidiary Companies ever, either personally or in any business capacity had any convictions or criminal offences which are not spent under the Rehabilitation of Offenders Act or has any prosecutions pending?: Yes No
- * Has any proposer, director or partner of the Trade or Business or its Subsidiary Companies ever, either personally or in any business capacity been declared bankrupt or insolvent or been the subject of bankruptcy proceedings or insolvency proceedings?: Yes No
- * Limit of Indemnity:

Hide unanswered optional questions

Once you have completed the risk information for the underlying insurance product click next to begin the risk entry for the DAS cover and complete the required fields with a red asterisks.

Once the required boxes have been populated, click **Save** and then click **Submit**.

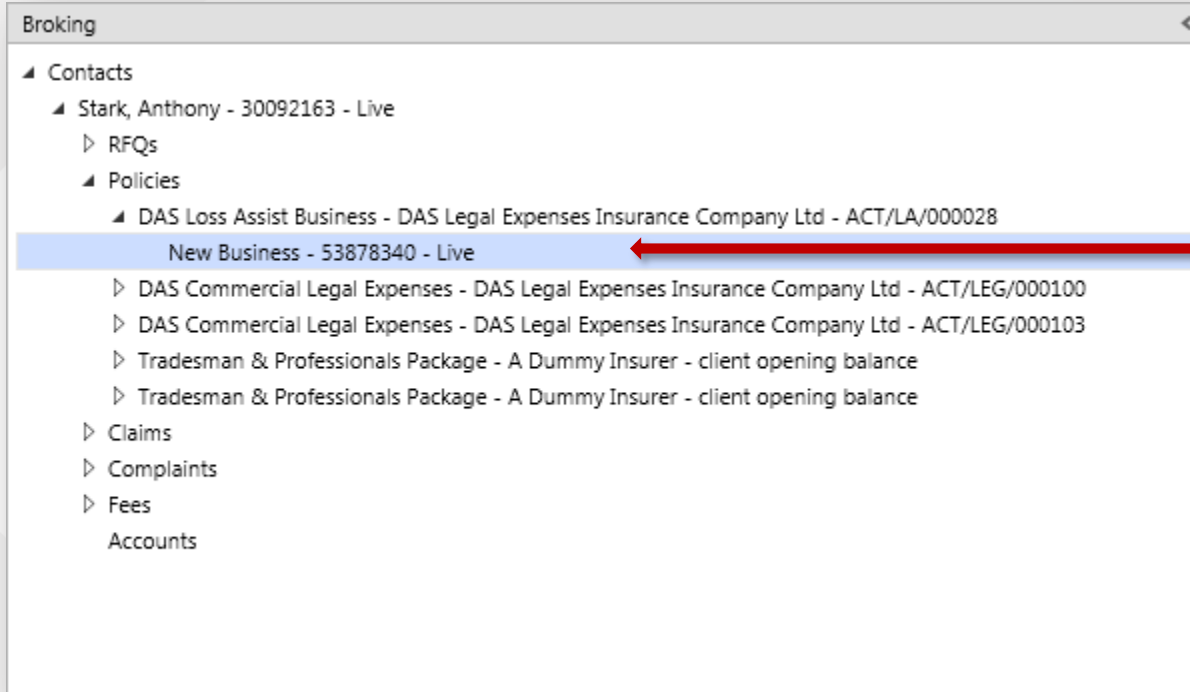
Creating An Add On Policy



Make sure that the legal expenses add on is ticked on the cover summary step of the **Accept Wizard**.

This will complete the policy.

Mid Term Adjustment



Broking

- ▲ Contacts
 - ▲ Stark, Anthony - 30092163 - Live
 - ▷ RFQs
 - ▲ Policies
 - ▲ DAS Loss Assist Business - DAS Legal Expenses Insurance Company Ltd - ACT/LA/000028
 - New Business - 53878340 - Live**
 - ▷ DAS Commercial Legal Expenses - DAS Legal Expenses Insurance Company Ltd - ACT/LEG/000100
 - ▷ DAS Commercial Legal Expenses - DAS Legal Expenses Insurance Company Ltd - ACT/LEG/000103
 - ▷ Tradesman & Professionals Package - A Dummy Insurer - client opening balance
 - ▷ Tradesman & Professionals Package - A Dummy Insurer - client opening balance
 - ▷ Claims
 - ▷ Complaints
 - ▷ Fees
 - Accounts

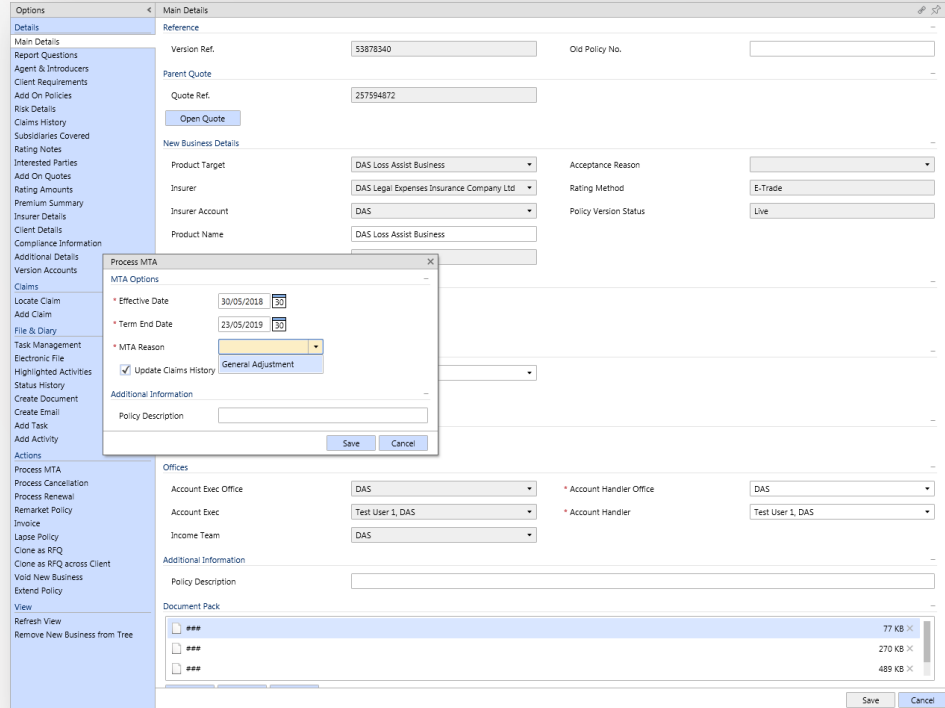
To make an MTA , select the Live policy from the Broking column, under the contact you are amending the policy for.

If the policy has DAS cover as an add on then remember to follow these steps to update the live DAS policy in addition to the underlying insurance product.

Mid Term Adjustment

Once you have selected the correct live policy, select **Process MTA** from the **Options** column.

A pop up box will appear.



The screenshot displays a software interface for processing a Mid Term Adjustment (MTA). A 'Process MTA' dialog box is open, showing the following details:

- Effective Date:** 30/05/2018
- Term End Date:** 23/05/2019
- MTA Reason:** General Adjustment
- Update Claims History:** Checked

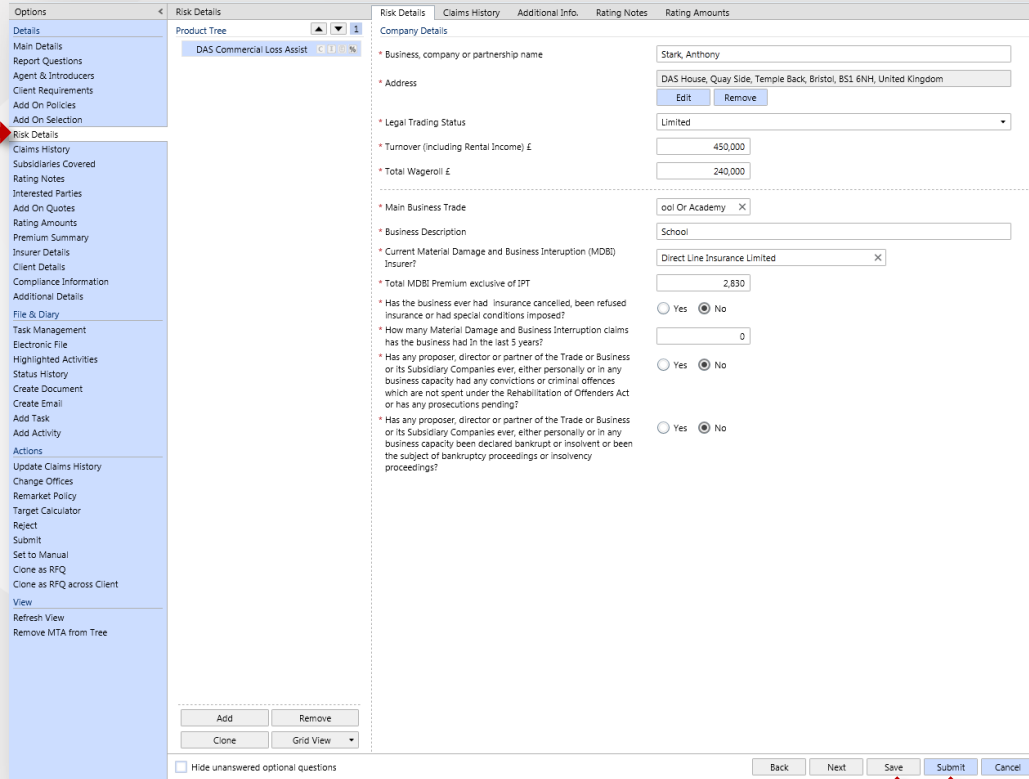
The background window, titled 'Main Details', shows the following information:

- Version Ref.:** 53878940
- Quote Ref.:** 257594872
- Product Target:** DAS Loss Assist Business
- Insurer:** DAS Legal Expenses Insurance Company Ltd
- Product Name:** DAS Loss Assist Business
- Acceptance Reason:** (Dropdown menu)
- Rating Method:** E-Trade
- Policy Version Status:** Live

Enter the effective date for the MTA and select the reason from the **MTA Reason** drop down box.

Once actioned, click on **Save**.

Mid Term Adjustment



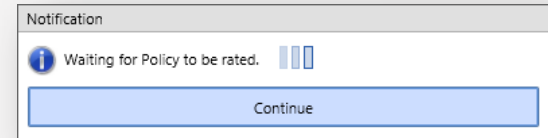
The screenshot shows a web application interface for a 'Risk Details' form. The left-hand menu is expanded to show 'Risk Details', which is highlighted with a red arrow. The main content area displays the form fields for 'Company Details'. The form includes the following fields and values:

- Business, company or partnership name: Stark, Anthony
- Address: DAS House, Quay Side, Temple Back, Bristol, BS1 6NH, United Kingdom
- Legal Trading Status: Limited
- Turnover (including Rental Income) £: 450,000
- Total Wageroll £: 240,000
- Main Business Trade: School
- Business Description: School
- Current Material Damage and Business Interruption (MDBI) Insurer?: Direct Line Insurance Limited
- Total MDBI Premium exclusive of IPT: 2,830
- Has the business ever had insurance cancelled, been refused insurance or had special conditions imposed?: No
- How many Material Damage and Business Interruption claims has the business had in the last 5 years?: 0
- Has any proposer, director or partner of the Trade or Business or its Subsidiary Companies ever, either personally or in any business capacity had any convictions or criminal offences which are not spent under the Rehabilitation of Offenders Act or has any prosecutions pending?: No
- Has any proposer, director or partner of the Trade or Business or its Subsidiary Companies ever, either personally or in any business capacity been declared bankrupt or insolvent or been the subject of bankruptcy proceedings or insolvency proceedings?: No

At the bottom of the form, there are buttons for 'Back', 'Next', 'Save', 'Submit', and 'Cancel'. Two red arrows point to the 'Save' and 'Submit' buttons. There is also a 'Hide unanswered optional questions' checkbox at the bottom left of the form area.

Now select **Risk Details** from the **Options** column. You will now be able to make the required amends to the live policy.

You can **Save** at any point to come back to the MTA, once saved there is an option to **Submit** the request, which will finalise the MTA request. Once submitted, the policy will be re-rated.



Mid Term Adjustment

Premium and Taxes			
Revised Annual Premium	<input type="text" value="86.67"/>	Annual AP/RP	<input type="text" value="0.00"/>
Pro Rata Days	<input type="text" value="359"/>	Pro Rata AP/RP	<input type="text" value="0.00"/>
Override Rate	<input type="text" value="0.00000000"/>	Premium Override	<input type="text" value="0.00"/>
		Discounted AP/RP	<input type="text" value="0.00"/>
		Policy Fee	<input type="text" value="0.00"/>
IPT Rate	<input type="text" value="12.00"/>	IPT	<input type="text" value="0.00"/>
VAT Rate	<input type="text"/>	VAT	<input type="text" value="0.00"/>
		Gross Premium Inc Tax	<input type="text" value="0.00"/>
Commission and Fees			
Commission Rate	<input type="text" value="0.00000000"/>	Commission Income	<input type="text" value="0.00"/>
* Commission Discount Rate	<input type="text" value="0.00000000"/>	* Commission Discount	<input type="text" value="0.00"/>
		Discounted Commission	<input type="text" value="0.00"/>
		* Commission Fee	<input type="text" value="0.00"/>
		* Admin Fee	<input type="text" value="0.00"/>
Admin Fee VAT Rate	<input type="text"/>	Admin Fee VAT	<input type="text" value="0.00"/>
		Client Amount Inc Tax	<input type="text" value="0.00"/>
Income Summary			
		Discounted Income	<input type="text" value="0.00"/>
		Introducer Commission	<input type="text" value="0.00"/>
		Retained Income	<input type="text" value="0.00"/>
Totals Including Add Ons			
Add On Gross Premium Inc Tax	<input type="text" value="0.00"/>	Total Gross Premium Inc Tax	<input type="text" value="0.00"/>
Add On Retained Income	<input type="text" value="0.00"/>	Total Retained Income	<input type="text" value="0.00"/>
Add On Client Amount Inc Tax	<input type="text" value="0.00"/>	Total Client Amount Inc Tax	<input type="text" value="0.00"/>

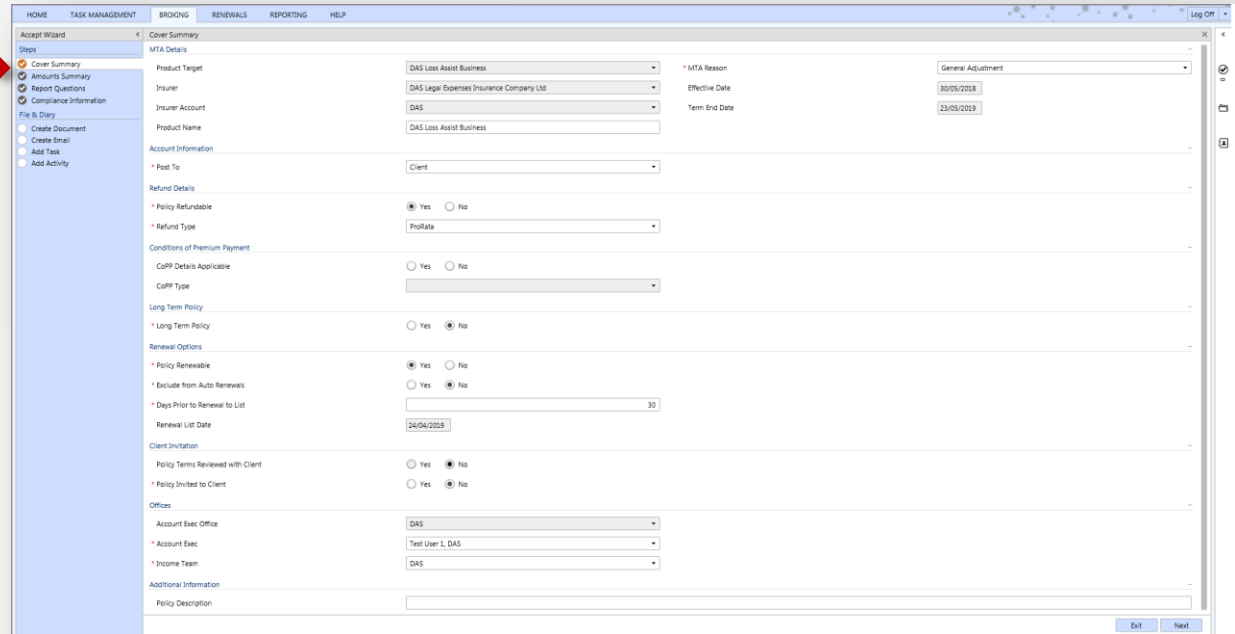
Options Save Cancel

You can now confirm the new premium and make any amends to the commission or fee, should you need to.

Once amended, click on **Save**. Now you can accept the MTA.

Mid Term Adjustment

Follow the Accept Wizard, as previously shown when accepting a policy and complete as per your standard process.



HOME TASK MANAGEMENT BROKING RENEWALS REPORTING HELP

Accept Wizard

- Steps
- Cover Summary
- Amounts Summary
- Report Questions
- Compliance Information
- File & Diary
- Create Document
- Create Email
- Add Task
- Add Activity

Cover Summary

MTA Details

Product Target: DAS Loss Assist Business

Insurer: DAS Legal Expenses Insurance Company Ltd

Insurer Account: DAS

Product Name: DAS Loss Assist Business

MTA Reason: General Adjustment

Effective Date: 30/05/2018

Term End Date: 23/05/2019

Account Information

Post To: Client

Refund Details

Policy Refundable: Yes No

Refund Type: ProRata

Conditions of Premium Payment

CoPP Details Applicable: Yes No

CoPP Type: [Dropdown]

Long Term Policy

Long Term Policy: Yes No

Renewal Options

Policy Renewable: Yes No

Exclude from Auto Renewals: Yes No

Days Prior to Renewal to List: 30

Renewal List Date: 24/04/2019

Client Invitation

Policy Terms Reviewed with Client: Yes No

Policy Invited to Client: Yes No

Offices

Account Exec Office: DAS

Account Exec: Test User L, DAS

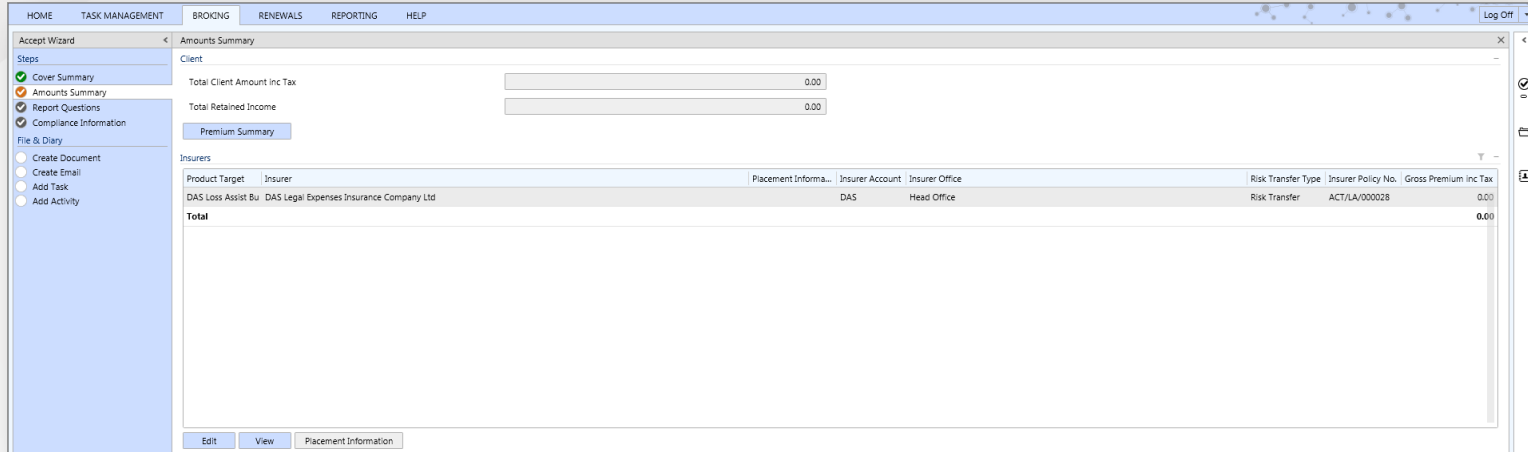
Income Team: DAS

Additional Information

Policy Description: [Text Area]

Exit Next

Mid Term Adjustment



HOME TASK MANAGEMENT BROKING RENEWALS REPORTING HELP Log Off

Accept Wizard < Amounts Summary

Steps

- ✓ Cover Summary
- Amounts Summary
- ✓ Report Questions
- ✓ Compliance Information

File & Diary

- Create Document
- Create Email
- Add Task
- Add Activity

Client

Total Client Amount Inc Tax 0.00

Total Retained Income 0.00

Premium Summary

Insurers

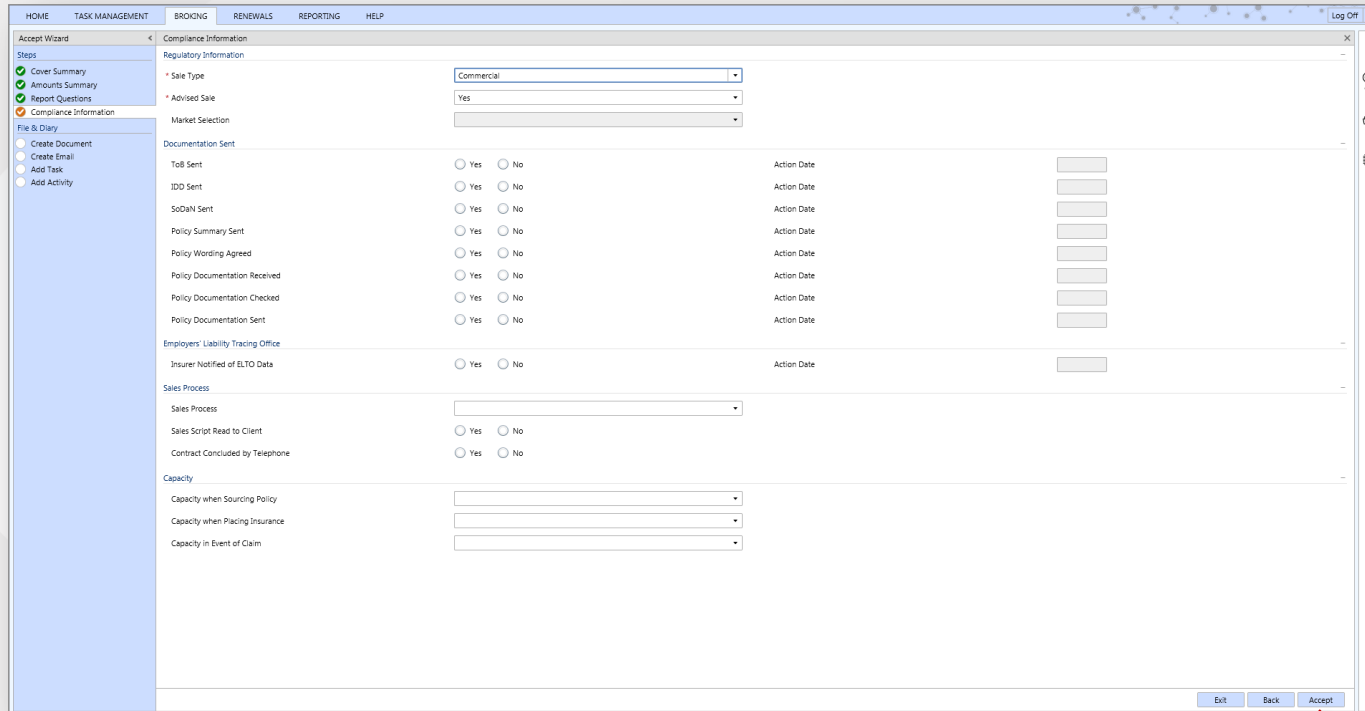
Product Target	Insurer	Placement Informa...	Insurer Account	Insurer Office	Risk Transfer Type	Insurer Policy No.	Gross Premium Inc Tax
DAS Loss Assist Bu	DAS Legal Expenses Insurance Company Ltd	DAS	Head Office		Risk Transfer	ACT/LA/000028	0.00
Total							0.00

Edit View Placement Information

On the **Amounts Summary** screen you will have an opportunity to review the premium by selecting **Premium Summary**. If happy with the premium, click on **Next**.

Complete the **Report Questions** screen as per your standard procedure and click on **Next**.

Mid Term Adjustment



Accept Wizard

Steps

- Cover Summary
- Amounts Summary
- Report Questions
- Compliance Information

File & Diary

- Create Document
- Create Email
- Add Task
- Add Activity

Compliance Information

Regulatory Information

* Sale Type: Commercial

* Advised Sale: Yes

Market Selection: [Dropdown]

Documentation Sent

Task	Yes	No	Action Date
ToB Sent	<input type="radio"/>	<input type="radio"/>	[Text Box]
IDO Sent	<input type="radio"/>	<input type="radio"/>	[Text Box]
SoDAN Sent	<input type="radio"/>	<input type="radio"/>	[Text Box]
Policy Summary Sent	<input type="radio"/>	<input type="radio"/>	[Text Box]
Policy Wording Agreed	<input type="radio"/>	<input type="radio"/>	[Text Box]
Policy Documentation Received	<input type="radio"/>	<input type="radio"/>	[Text Box]
Policy Documentation Checked	<input type="radio"/>	<input type="radio"/>	[Text Box]
Policy Documentation Sent	<input type="radio"/>	<input type="radio"/>	[Text Box]

Employers' Liability Tracing Office

Insurer Notified of ELTO Data: Yes No [Action Date]

Sales Process

Sales Process: [Dropdown]

Sales Script Read to Client: Yes No

Contract Concluded by Telephone: Yes No

Capacity

Capacity when Sourcing Policy: [Dropdown]

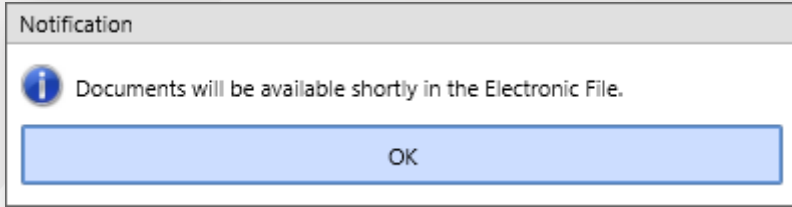
Capacity when Placing Insurance: [Dropdown]

Capacity in Event of Claim: [Dropdown]

Exit Back Accept

Again, as per your usual process, complete the **Compliance Information** screen and click on **Accept**.

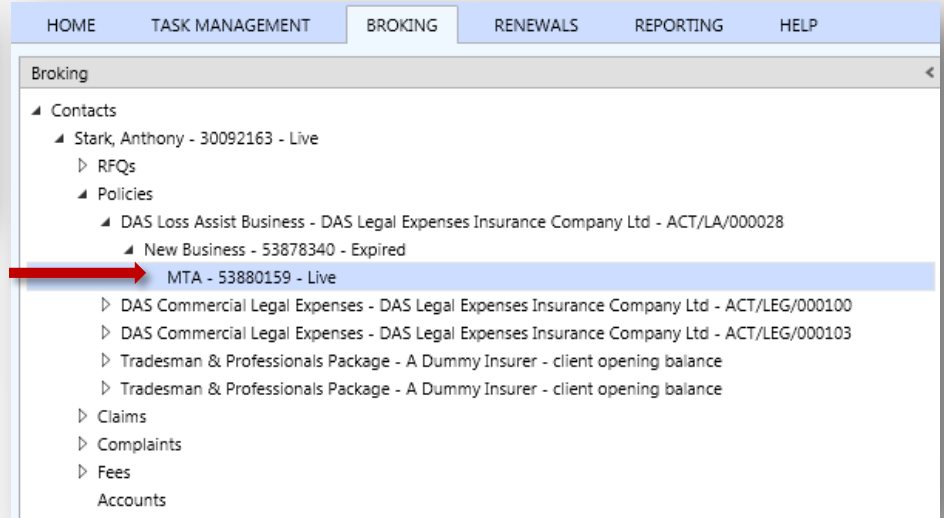
Mid Term Adjustment



A pop up box will confirm the documents will be available in the **Electronic File**, under **File & Diary** in the **Options** column.

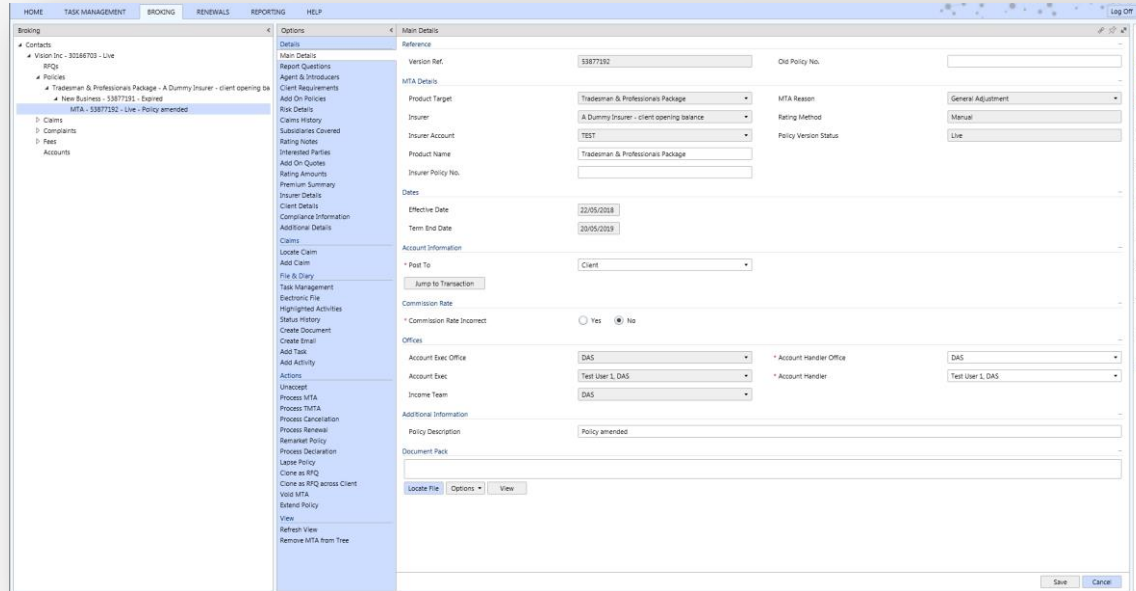
Select **Accept** and the MTA will be showing as **Live** in the **Broking** column.

The **MTA** is now complete.



Cancellations

To cancel a policy, firstly select the policy you wish to cancel in the **Broking** column.

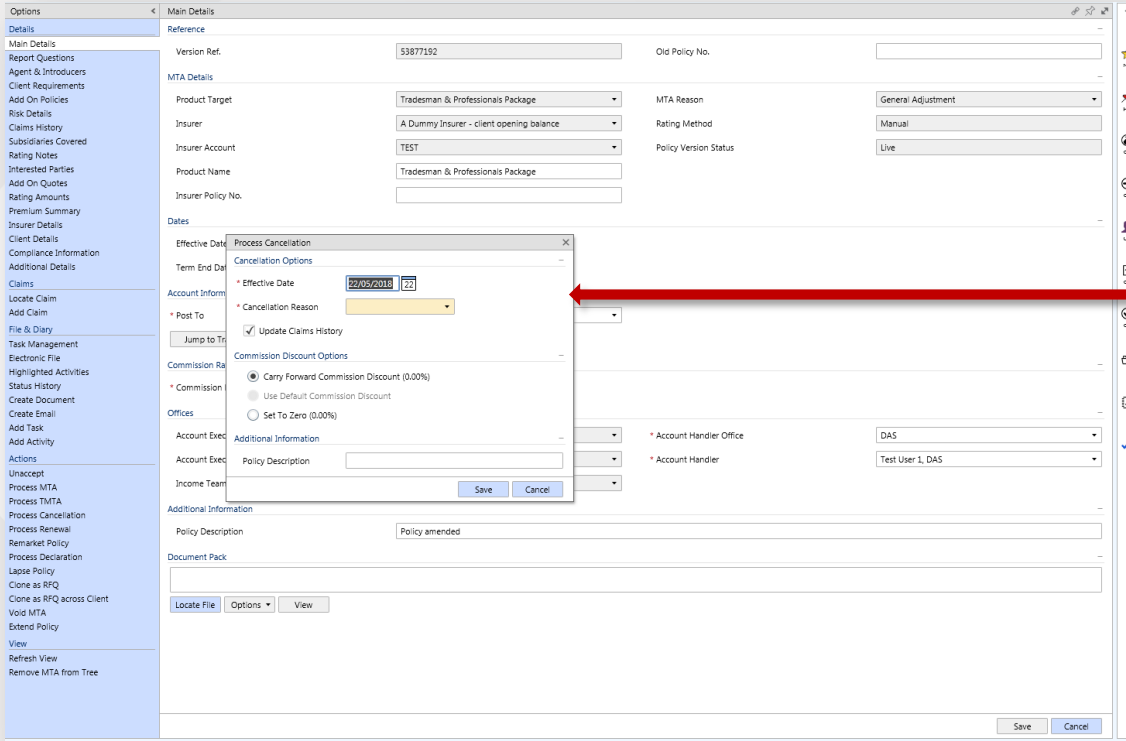


The screenshot displays a software interface with a navigation menu on the left and a main details form on the right. The 'Broking' column is selected in the tree view. The main details form includes the following sections:

- Reference:** Version Ref: 53877392, Old Policy No. (empty)
- MTA Details:** Product Target: Tradesman & Professionals Package, MTA Reason: General Adjustment, Insurer: A Dummy Insurer - client opening balance, Rating Method: Manual, Insurer Account: TEST, Policy Version Status: Live, Product Name: Tradesman & Professionals Package, Insurer Policy No. (empty)
- Risk Details:** Claims history, Substances Covered, Rating Notes, Interested Parties, Add-On Quotes, Rating Amounts, Premium Summary, Insuree Details, Client Details, Compliance Information, Additional Details, Claims, Locate Claim, Add Claim, File & Copy
- Dates:** Effective Date: 22/05/2018, Term End Date: 26/05/2019
- Account Information:** Post To: Client, Jump to Transaction button
- Commission Rate:** Commission Rate Incorrect: Yes No
- Offices:** Account Exec Office: DAS, Account Exec: Test User 1, DAS, Income Team: DAS, Account Handler Office: DAS, Account Handler: Test User 1, DAS
- Additional Information:** Policy Description: Policy amended
- Document Pack:** Locate File, Options, View buttons

Buttons: Save, Cancel

Cancellations



The screenshot shows a software interface for policy cancellations. A 'Process Cancellation' pop-up window is open, displaying the following fields and options:

- Effective Date:** 22/05/2018
- Cancellation Reason:** A dropdown menu with the selected option being 'no longer required'.
- Update Claims History:** Checked.
- Commission Discount Options:**
 - Carry Forward Commission Discount (0.00%)
 - Use Default Commission Discount
 - Set To Zero (0.00%)

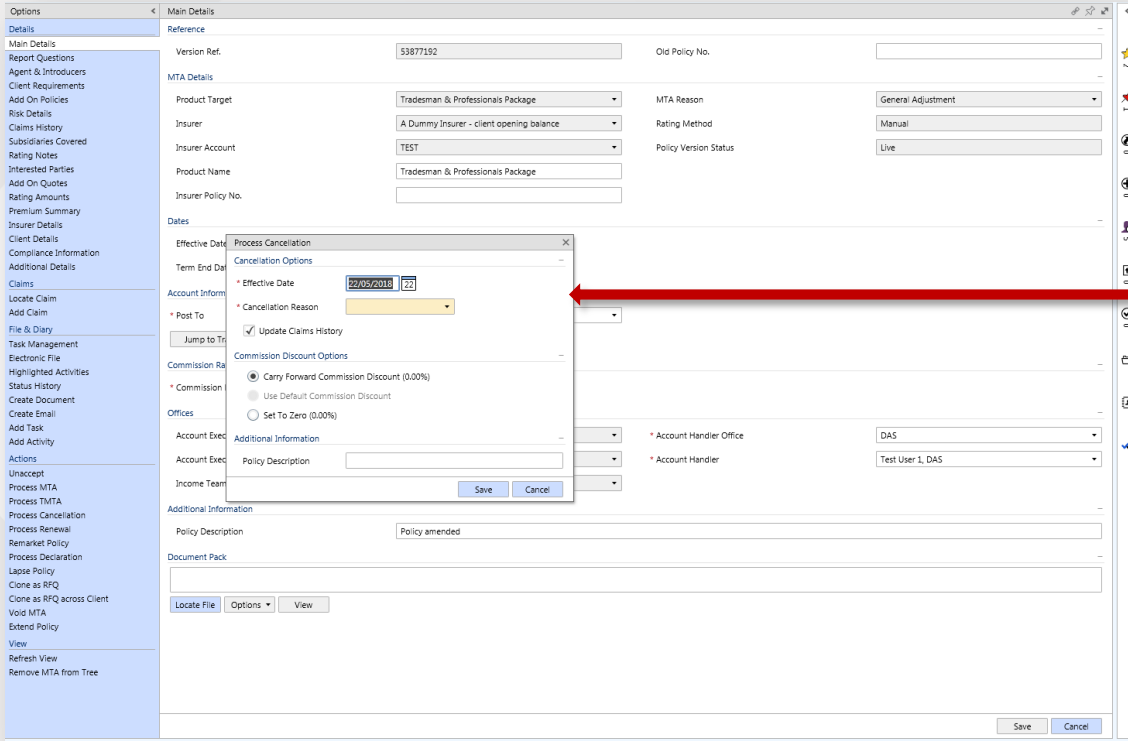
The background interface shows a 'Main Details' tab with various fields for policy information, including Version Ref (53877192), Product Target (Tradesman & Professionals Package), and Insurer (A Dummy Insurer - client opening balance).

Once the correct policy has been selected, click on **Process Cancellation** in the **Options** column, under **Actions**.

Complete the pop up box ensuring the correct dates have been entered.

From the **Cancellation Reason** drop down, select the reason cover is no longer required.

Cancellations



The screenshot shows a software interface for policy management. A 'Process Cancellation' dialog box is open, displaying the following fields:

- Effective Date: 22/05/2018
- Cancellation Reason: (Dropdown menu)
- Update Claims History:
- Commission Discount Options:
 - Carry Forward Commission Discount (0.00%)
 - Use Default Commission Discount
 - Set To Zero (0.00%)

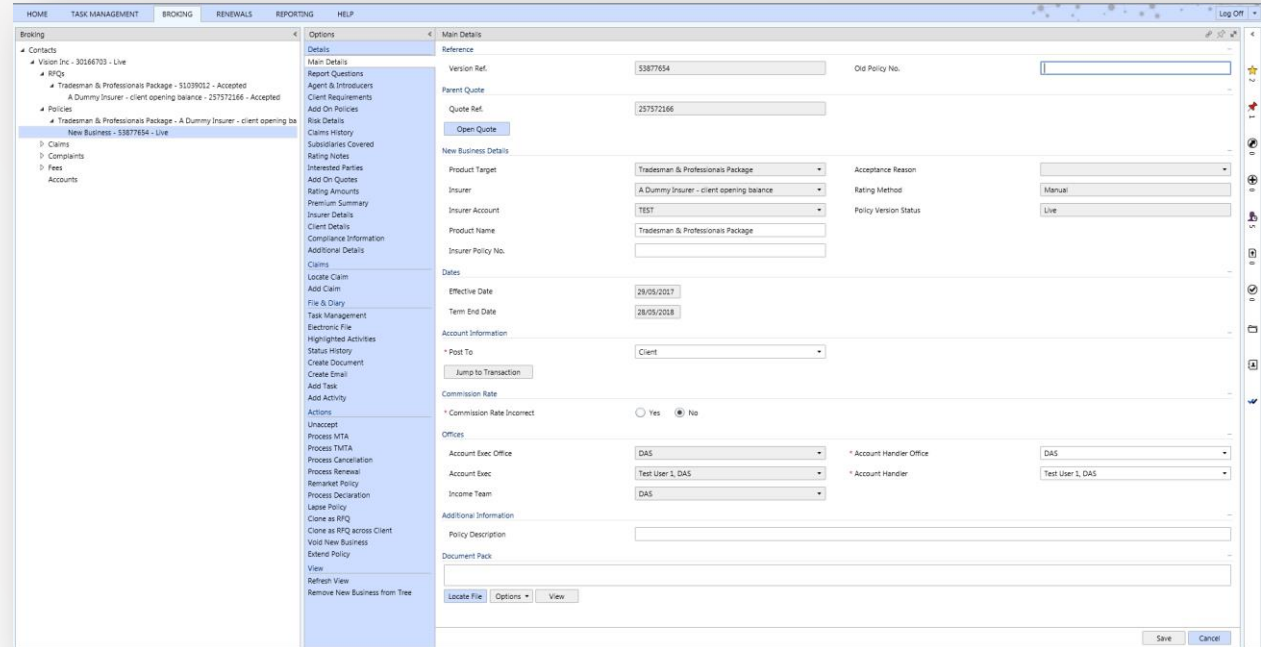
A red arrow points to the 'Cancellation Reason' dropdown menu. The background interface shows a 'Main Details' tab with various fields for policy information, including Version Ref (53877192), Product Target (Tradesman & Professionals Package), and Insurer (A Dummy Insurer - client opening balance).

Now you will need to **Submit** (under **Actions** in the **Options** column) and this will give a cancellation quote with the return premium on the premium tab and the cancellation will show as **Obtained**. They then need to **Accept Wizard** the cancellation quote.

The cancellation will then be **Live** in the broking tab.

Renewals

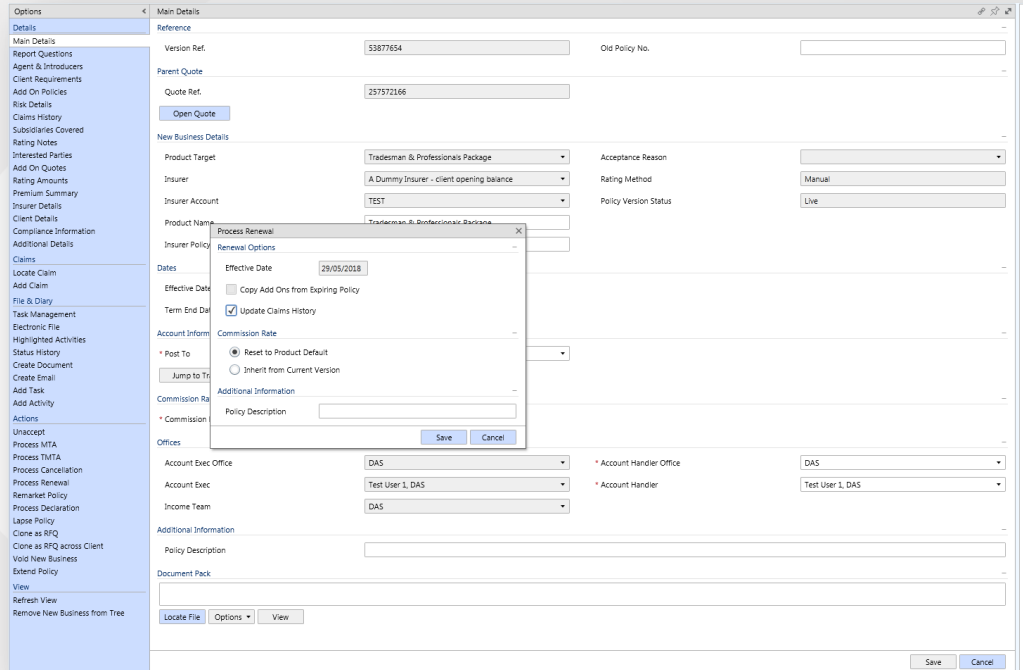
To renew a policy, first select the policy that requires renewing from the **Broking** column and then click on **Process Renewal** in the **Options** column.



The screenshot shows the DAS system interface with the following details:

- Navigation:** HOME, TASK MANAGEMENT, BROKING, RENEWALS, REPORTING, HELP
- Left Panel (Broking):**
 - Contacts
 - Vision Inc - 30266703 - Live
 - RFQs
 - Tradesman & Professionals Package - 51099012 - Accepted
 - Dummy Insurer - client opening balance - 257572166 - Accepted
 - Policies
 - Tradesman & Professionals Package - A Dummy Insurer - client opening balance
 - New Business - 53877654 - Live**
 - Claims
 - Complaints
 - Fees
 - Accounts
- Options Column:** Details, Main Details, Report Questions, Agent & Introducers, Client Requirements, Add On Policies, Risk Details, Claims History, Substituted Covered, Rating Notes, Interested Parties, Add On Quotes, Rating Amounts, Premium Summary, Insurer Details, Client Details, Compliance Information, Additional Details, Claims, Locate Claim, Add Claim, Fix & Diary, Task Management, Electronic File, Highlighted Activities, Status History, Create Document, Create Email, Add Task, Add Activity, Actions, Unaccept, Process MTA, Process TMTA, Process Cancellation, Process Renewal, Remarket Policy, Process Declaration, Lease Policy, Clone as RFQ, Clone as RFQ across Client, Void New Business, Extend Policy, View, Refresh View, Remove New Business from Tree
- Main Details:**
 - Version Ref: 53877654
 - Parent Quote: 257572166
 - Quote Ref: 257572166
 - Open Quote
 - New Business Details:
 - Product Target: Tradesman & Professionals Package
 - Insurer: A Dummy Insurer - client opening balance
 - Insurer Account: TEST
 - Product Name: Tradesman & Professionals Package
 - Insurer Policy No.
 - Dates:
 - Effective Date: 28/05/2017
 - Term End Date: 28/05/2018
 - Commission Rate: * Commission Rate Incorrect (Yes/No)
 - Offices:
 - Account Exec Office: DAS
 - Account Exec: Test User 1, DAS
 - Income Team: DAS
 - Additional Information:
 - Policy Description
 - Document Pack

Renewals



The screenshot shows a software interface for policy renewals. A 'Process Renewal' dialog box is open, displaying the following options:

- Renewal Options:
 - Effective Date: 29/05/2018
 - Copy Add Ons from Expiring Policy
 - Update Claims History
- Commission Rate:
 - Reset to Product Default
 - Inherit from Current Version
- Additional Information:
 - Policy Description: [Empty field]

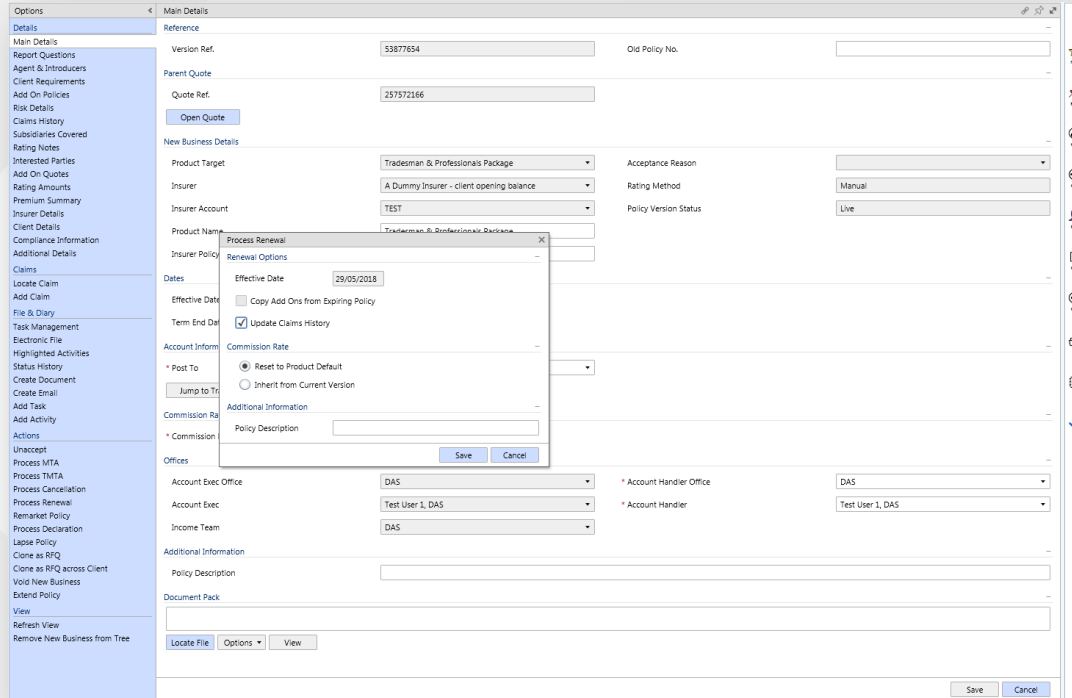
Buttons for 'Save' and 'Cancel' are visible at the bottom of the dialog box.

When selecting to **Process Renewal**, a pop up will appear.

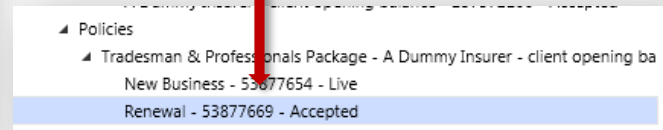
If the client requires any adjustments to their policy, you will need to complete the **Risk Details** section, as previously shown when completing an RFQ.

Click **Save** once complete then submit.

Renewals



Once the relevant sections have been updated, click on **Accept Wizard** and, as previously shown when accepting a policy, ensure the details are correct on each screen and click **Next**. Once accepted, the renewed policy will show as **Live** in the **Broking** column.



Policy	Status
Tradesman & Professionals Package - A Dummy Insurer - client opening balance	Live
New Business - 53877654	Live
Renewal - 53877669	Accepted

Renewals



Broking	Options	Main Details
<ul style="list-style-type: none"> Contacts ↳ Vision Inc - 30166703 - Live ↳ RFQs <ul style="list-style-type: none"> ↳ Tradesman & Professionals Package - \$1039012 - Accepted ↳ A Dummy Insurer - client opening balance - 237372166 - Accepted ↳ Policies <ul style="list-style-type: none"> ↳ Tradesman & Professionals Package - A Dummy Insurer - client opening balance ↳ New Business - 53877654 - Live ↳ Renewal - 53877669 - Accepted ↳ Claims ↳ Complaints ↳ Fees ↳ Accounts 	<ul style="list-style-type: none"> Details Main Details Report Questions Agent & Introducers Client Requirements Add On Policies Risk Details Claims History Subsidiaries Covered Rating Notes Interested Parties Add On Quotes Rating Amounts Premium Summary Insurer Details Client Details Compliance Information Additional Details File & Diary Task Management Electronic File Highlighted Activities Status History Create Document Create Email Add Task Add Activity Actions Unaccept Process MFA Process TMTA Process Cancellation Process Renewal Remarket Policy Process Declaration Accept Wizard Lapse Policy Clone as RFQ Clone as RFQ across Client Void Renewal Extend Policy View Refresh View Remove Renewal from Tree 	<p>Reference</p> <p>Version Ref. <input type="text" value="53877669"/> Old Policy No. <input type="text"/></p> <p>Renewal Details</p> <p>Product Target <input type="text" value="Tradesman & Professionals Package"/> Acceptance Reason <input type="text"/></p> <p>Insurer <input type="text" value="A Dummy Insurer - client opening balance"/> Rating Method <input type="text" value="Manual"/></p> <p>Insurer Account <input type="text" value="TEST"/> Policy Version Status <input type="text" value="Accepted"/></p> <p>Product Name <input type="text" value="Tradesman & Professionals Package"/></p> <p>Insurer Policy No. <input type="text"/></p> <p>Dates</p> <p>Effective Date <input type="text" value="29/05/2018"/></p> <p>Term End Date <input type="text" value="28/05/2019"/></p> <p>Account Information</p> <p>* Post To <input type="text" value="Client"/></p> <p><input type="button" value="Jump to Transaction"/></p> <p>Commission Rate</p> <p>* Commission Rate Incorrect <input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>Offices</p> <p>Account Exec Office <input type="text" value="DAS"/> * Account Handler Office <input type="text" value="DAS"/></p> <p>Account Exec <input type="text" value="Test User 1, DAS"/> * Account Handler <input type="text" value="Test User 1, DAS"/></p> <p>Income Team <input type="text" value="DAS"/></p> <p>Additional Information</p> <p>Policy Description <input type="text"/></p> <p>Document Pack</p> <p><input type="text"/></p> <p><input type="text"/></p> <p><input type="button" value="Locate File"/> <input type="button" value="Options"/> <input type="button" value="View"/></p> <p><input type="button" value="Save"/> <input type="button" value="Cancel"/></p>

Issue documents as per your business procedure.

The policy is now renewed.



FIRST FOR JUSTICE