

Z.stream – Business Insurance

Quick Reference Guide



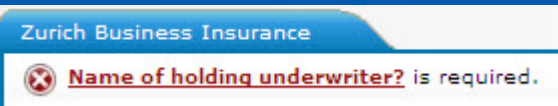
Z.stream – Zurich Business Insurance

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

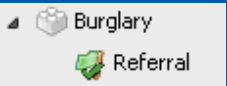
Alerts

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

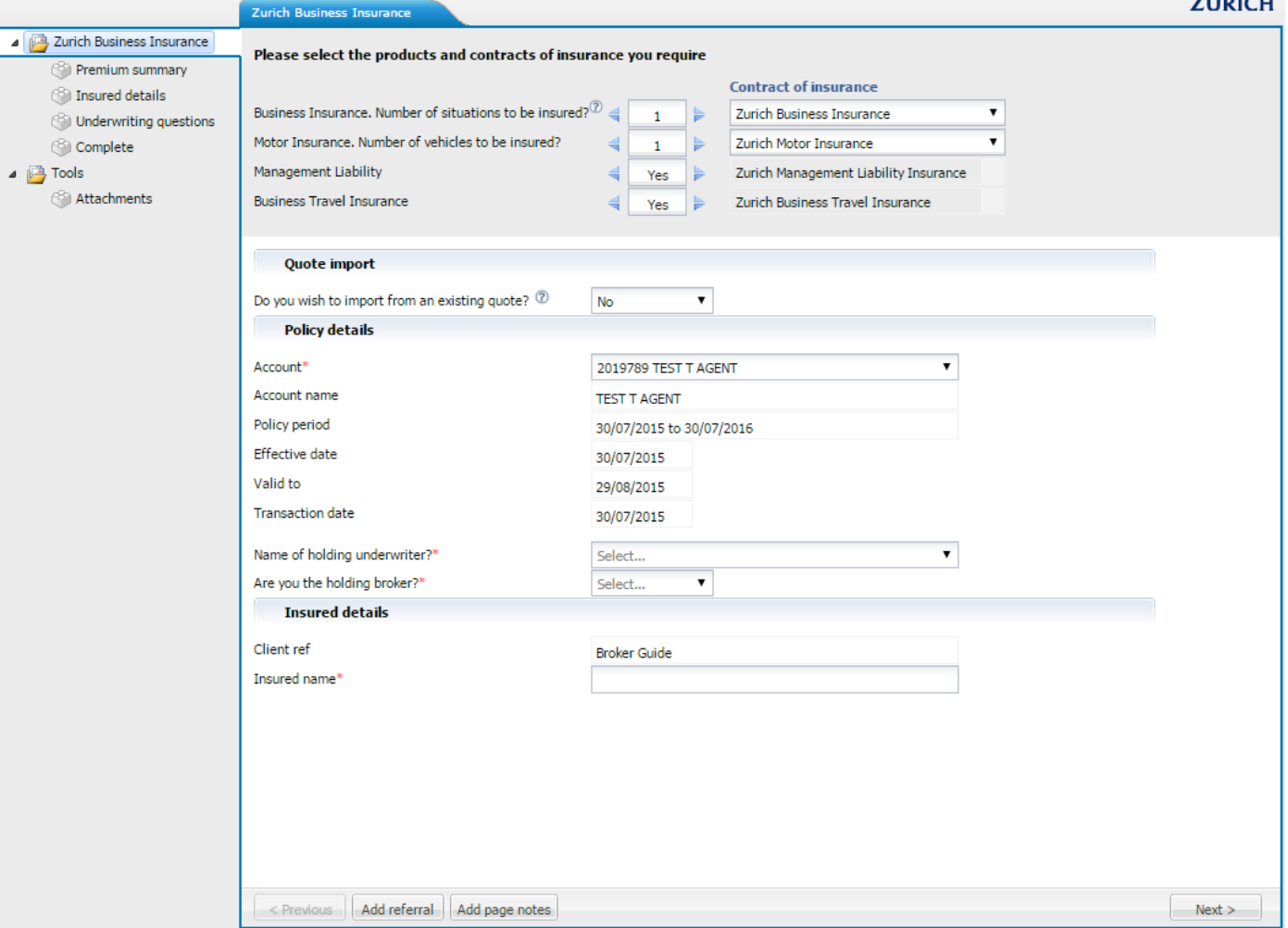
Here you can view policy dates, select schedules to print and change the Renewal Invitation delivery method

Attachments

Here you add any attachments onto the quote/policy

Zurich Business Insurance

QN010061320-1 New Business Quote



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

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:

☐ Fire	☐ Business special risk
☐ Business interruption - Fire risk must be added	☐ Employee fraud
☐ Liability	☐ Engineering
☐ Burglary	☐ Electronic equipment
☐ Money	☐ 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.

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

Add comment...

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.

Save

Cancel

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*

Claims experience listing

Type*

Claims experience listing

Description*

Document description

Attachment*

Browse...

Attach

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

The screenshot shows the 'Complete' screen with the following sections:

- Policy details:** Includes 'Closing number' (with a help icon) and 'Close Now?*' (a dropdown menu currently set to 'Yes').
- Documents available to print:** A list of documents with checkboxes and 'On Accept' or 'On Complete' status.

Document	Status
☐ Certificate of Currency (PDF)	On Accept
☐ New Business Schedule (PDF)	On Accept
☐ Proposal (PDF)	On Complete
- Policy status:** Includes 'Policy stage' (set to 'New Business') and 'Underwriting status' (set to 'Complete').

Callout boxes provide additional information:

- A blue callout box points to the 'Close Now?' dropdown: "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 closed/accepted on your broking system."
- A blue callout box points to the 'Documents available to print' section: "Based on the transaction type and status, the system will present you with a list of documents available for printing. **Certificate of Currency** documentation is available for print at risk level"
- A blue callout box points to the 'Done' button: "Select **'Done'** to complete the transaction. This will automatically take you back to your broking system"

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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