WinBEAT4

Introduction to WinBEAT4.2 Transaction Processing Level 1

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WinBEAT4

Introduction to Transaction Processing level 1

WinBEAT Version 4.2

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This manual was produced using Microsoft Word 2016

Last Updated: 18/06/2020

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1 Introduction to WinBEAT4

The Introduction to WinBEAT4 Transaction Processing training course, has been designed for attendees to acquire the necessary basic skills for navigating and processing both WinBEAT and Sunrise transactions on a daily basis.

1.1 Benefits

Participants will learn the correct and appropriate methods for processing within WinBEAT.

What topics will we cover?

- Navigating WinBEAT
- Utilising WinBEAT Online Help
- Creating & Maintaining Client Accounts
- Overview of WinBEAT & EDI Transactions
- WinBEAT Transaction Processing
- Overview of Client/Policy Enquiry
- WinBEAT Day to Day Activities
- Sunrise Transaction Processing
- Sunrise Day to Day Activities
- Renewal Pending Report & Processing Renewals
- Amendments & Endorsements
- Cancellations
- Authorised Representatives/Associates
- Processing Instalments
- Premium Funding

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1.2 Using the ABC Training Ledger

All installations of WinBEAT include an "ABC Insurance Brokers Database".

ABC Insurance Brokers is a small Insurance database designed to allow you to practise using WinBEAT4. Transactions undertaken in this ledger will not affect your "live" ledger. Not all options are available in the training ledger.

1.3 Logging into WinBEAT

In the following exercise, we will learn how to log into WinBEAT.

Exercise 1: Logging into WinBEAT

1. Double Click on the WinBEAT icon

2. Log into WinBEAT4 using the below

User: type **broker** (all lower case) and press Tab

Password: type **broker** (all lower case) and press Tab

The ABC ledger is selected by default.

In your office, select the drop down arrow to locate the ABC Ledger.

3. Click Log in

This exercise is now complete.

Your WinBEAT System Administrator sets all user names and passwords in your office and we do not retain any records of these login details.

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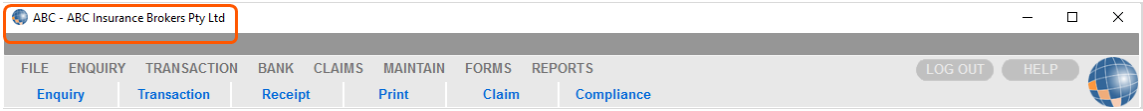
1.4 Navigating WinBEAT

This section provides users with some simple and quick shortcuts when working with WinBEAT.

Ledger Name

Top left of the window displays your company ledger name.



In some cases, your company may have more than one ledger. Therefore, always ensure you log into the correct ledger prior to processing.

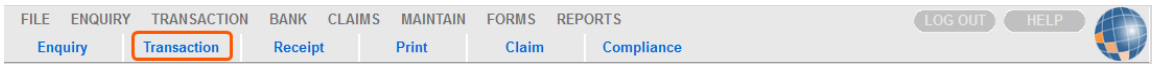
Main Menu

The top-level main menu will never change, however the sub-menu selections in each main menu may alter according to your WinBEAT registration options, custom security or enhancements.

Menu Shortcuts

WinBEAT4 Shortcuts are designed to give users quick access to commonly used WinBEAT functions.

These options are displayed in **blue** wording under the Main menu.

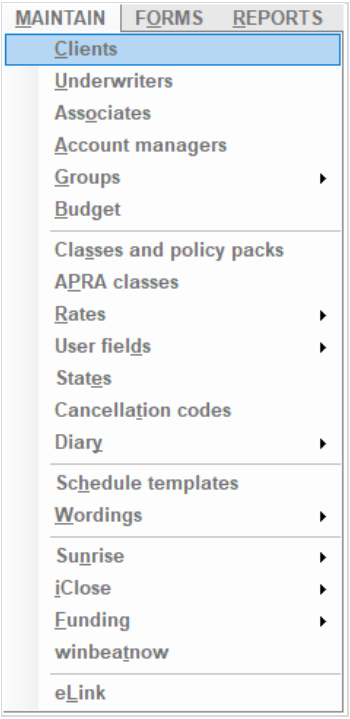


Enquiry	Opens directly to the Client/Policy enquiry window
Transaction	Opens directly to Transaction entry
Receipt	Opens directly to Client receipts
Print	Opens directly to the Invoice queue – queued invoices
Claims	Opens directly to Claims enquiry
Compliance	Opens directly to the Client compliance window

Menu Selection

Users may select menu options two ways – **Mouse or Keyboard Shortcuts**:

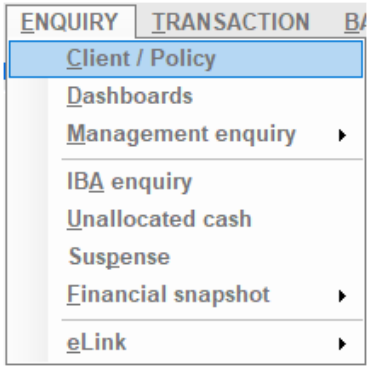
Using the **mouse** to select required MAIN menu followed by the sub menu



OR

When keyboard shortcuts are activated, (pressing ALT key) the menu bar and menu selections are displayed with **one letter in each word underscored.**

For example: **E**NQUIRY, **C**lient/Policy



The underscore letter indicates the keyboard shortcut for that selection.

Keyboard shortcuts are not available on the shortcut toolbar.

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1.5 Function Tabs

As the user activates (opens) a menu or shortcut within WinBEAT, a tab is displayed above the main menu to indicate functions currently open.

The ability to have multiple function tabs open for some of the menu items and shortcuts is also available.

Multiple function tabs are applicable to:

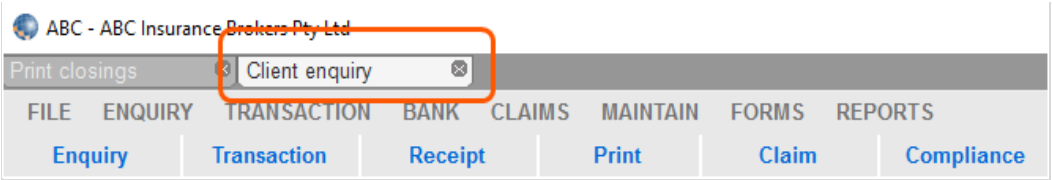
- Client Enquiry
- Claims Enquiry
- Claims Entry
- WinBEAT Transactions
- Maintain Clients

In the next exercise, we will open a number of main menus, sub menus and shortcuts to display the Function Tabs.

Exercise 2: Activating Function Tabs

1. From the F**O**RMS menu select **C**losings
2. From the **E**NQUIRY menu select **C**lient/Policy

The function tab displays **Client enquiry** until a client code is entered.

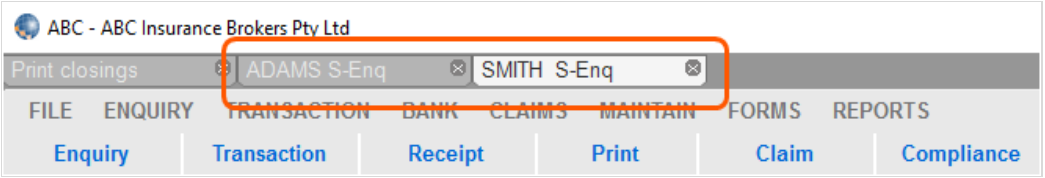


3. Enter Client code **ADAMS S**

The function tab now displays **ADAMS S-Enq**

4. Click **Enquiry** Shortcut
5. Enter Client code **SMITH & S**

There are now two (2) Client Enquiry tabs open – each labelled with the appropriate client code and suffix **Enq**.



6. Click **Receipt** shortcut

7. Click **Transaction** shortcut

8. Click **Print** shortcut

9. Click **Transaction** shortcut again

You will notice we have two windows open for Transaction processing and two widows open for client/policy enquiry.

A user may switch between functions by clicking on a tab rather than reselecting from the main menu or shortcut options.

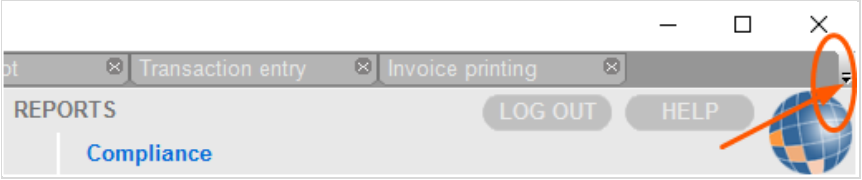
Users may also switch between the open function tabs by using CTRL TAB.

Users may view between six to ten Function tabs across the top window at any time. This will vary depending on the screen resolution of your PC.

Note:

If more function tabs are open than can be displayed across the top, a dropdown arrow will display on the right hand side.

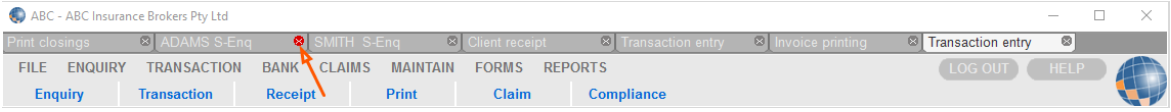
Users may click this dropdown to display the remaining open function tabs.



The tab displayed white indicates the window currently in view.

When you hover over the tab, the cross on the corner, will display red.

10. Click the red in corner of **ADAMS S-Enq** tab



This will close that function tab.

We will now close each of the remaining open tabs.

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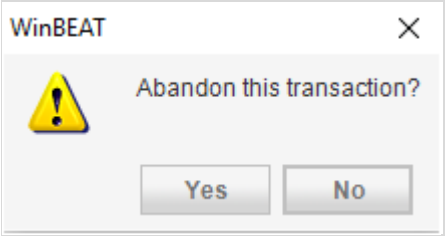
11. Close **Invoice printing** tab
12. Close **SMITH S-Enq** tab
13. Close **Client Receipt** tab
14. Close **Transaction Entry** tab
15. Close **Print closings** tab
16. Close **Transaction Entry** tab

This exercise is now complete.

When trying to close an open function tab that has an unfinished transaction a warning message will display:



How does a user identify which Function Tabs are active?

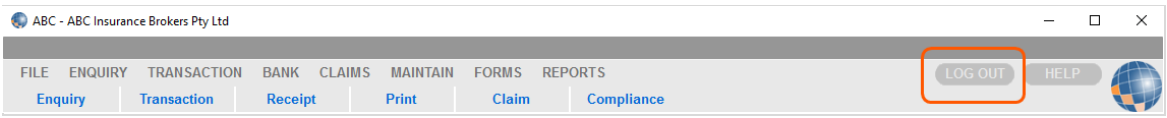
Client/Policy Enquiry	Function Tab displays "Client Code"-**Enq**
Transaction Entry	Function Tab displays "Client Code"-**Tre**
Claims Entry	Function Tab displays "Client Code"-**Cle**
Claims Enquiry	Function Tab displays "Client Code"**-Clm**
Maintain Clients	Function Tab displays only the **Client Code**

A user may switch between tabs by selecting with the MOUSE or utilising CTRL TAB to scroll through the tabs.

1.6 Log out vs Exit

Log Out

The LOG OUT button is located at the top right of the **WinBEAT** main window.



Clicking LOG OUT will close **WinBEAT** and return to the Log in dialog box:

This should be utilised when a user is leaving their desk for an extended period. Eg: morning tea or lunch.

When returning to their desk the user may enter their password and click Log in to access **WinBEAT** again.

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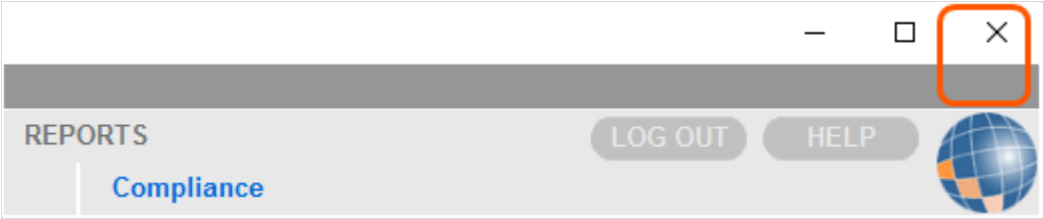
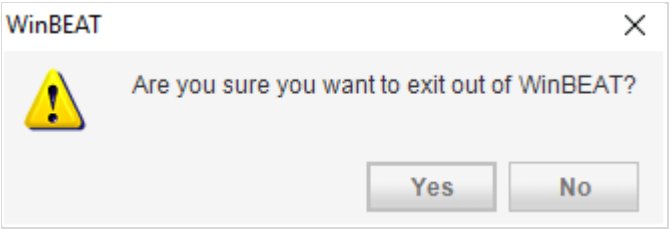
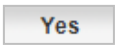
Exit

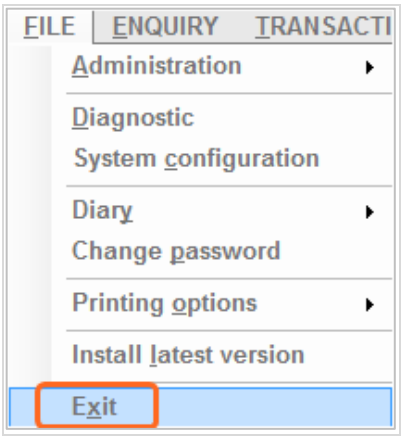
Click from the top right of the **WinBEAT** main window to allow the user to exit out of WinBEAT completely.





Click  to exit

Alternatively users may select E**x**it from the **F**ILE Menu



Exit allows the user to close **WinBEAT4** down completely before they close their computer for the day.

1.7 Emailing WinBEAT Help desk

The WinBEAT Help desk is open from 8.30am – 5:30pm (Eastern Standard Daylight Time).

Only users trained by WinBEAT Trainers are permitted to contact the help desk.

Untrained users or internally trained users requiring assistance should refer to their company's WinBEAT System Administrator for assistance.

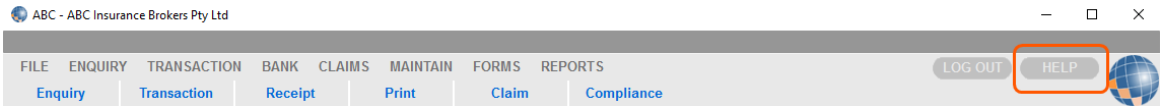
1.8 WinBEAT4 Online Help

WinBEAT has an Online Help system. This has many advantages for our users as Ebix can update Help with the latest information at any time.

The Online Help system assists our many users by referring how day to day WinBEAT functions are accomplished and providing some of the WinBEAT User/Reference Guides for download.

This alleviates the need to email or call us with your specific request.

The WinBEAT Help window will open as a separate window to the WinBEAT application. This means you can have WinBEAT Help display alongside the WinBEAT window, which works well if you have either a wide or two monitors.



Accessing and Navigating Help

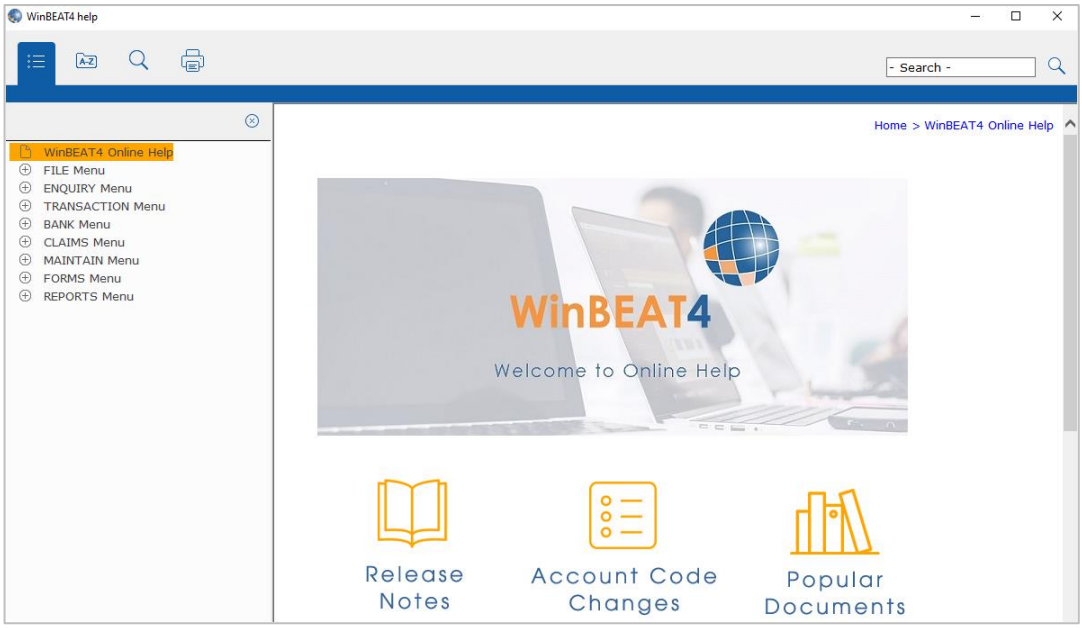
Before accessing Online Help ensure WinBEAT is **not** open in a maximised window as this may restrict moving the Online Help window between two monitors or resizing the Help window on a single monitor.

During the following exercise, we will take a quick look at WinBEAT Online Help.

Exercise 3: Accessing and Navigating Help

1. Click HELP on the top right of the WinBEAT window

The **WinBEAT4 Welcome to Online Help** window will be displayed:



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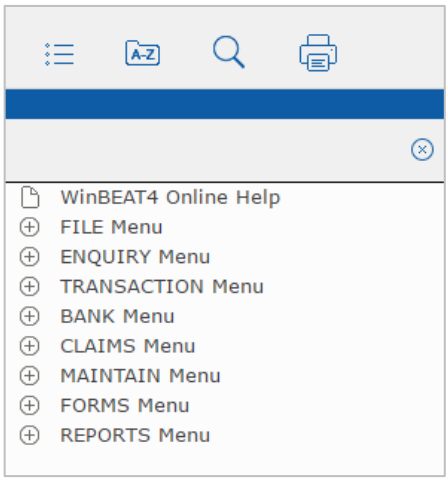
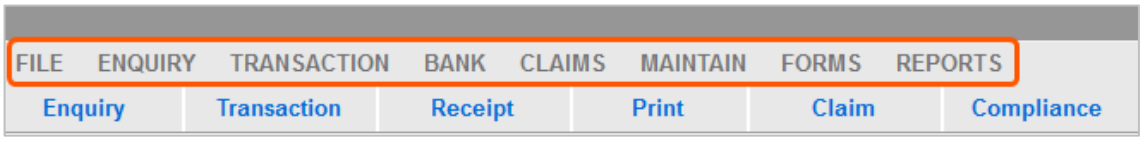
The WinBEAT4 window is made up of two panes.

The left side is known as the Navigation Pane:



The folders displayed in the navigation pane match the WinBEAT4 Main menu.

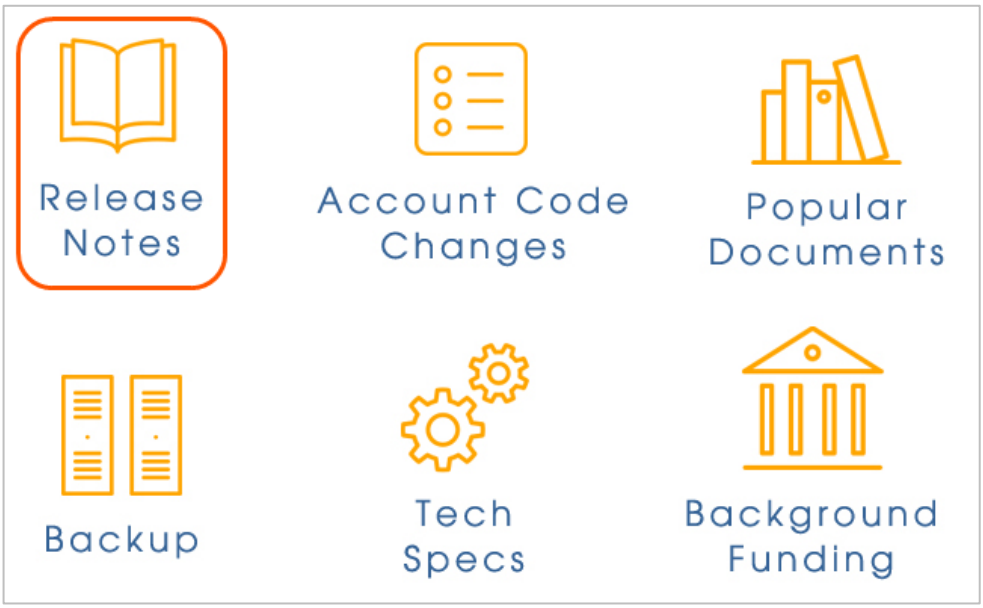


The right side is known as the Main Pane:

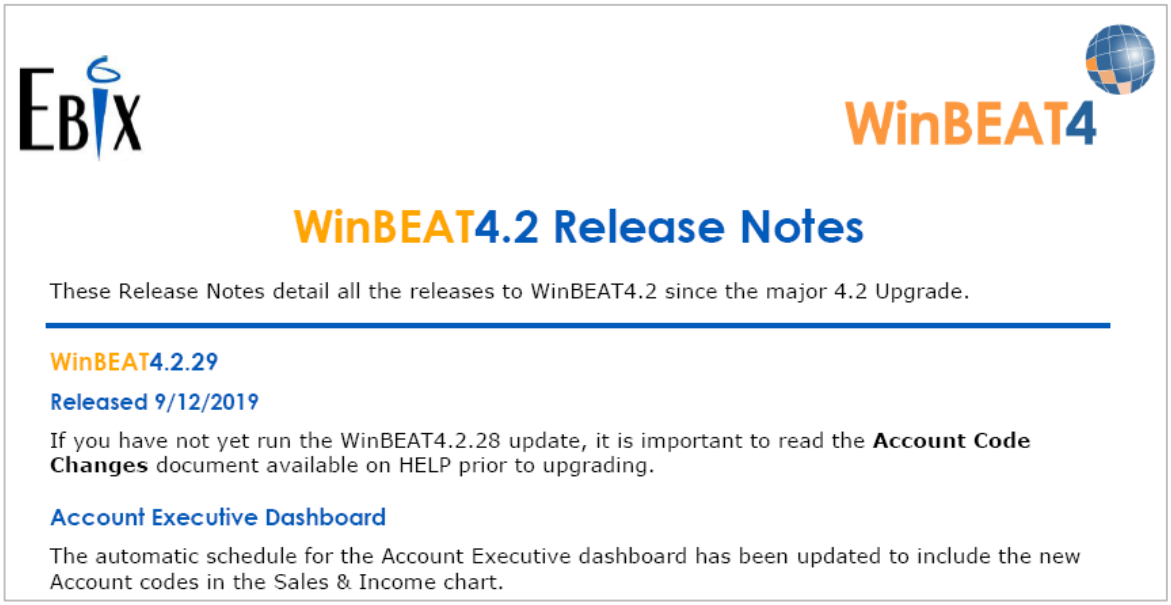
Release Notes

Release notes is updated every time there is a new release of WinBEAT.

2. Click **Release notes Icon**



The **Release notes** PDF Document will be displayed allowing the user to scroll through the topics to read what is new in WinBEAT4.



WinBEAT4

WinBEAT4.2 Release Notes

These Release Notes detail all the releases to WinBEAT4.2 since the major 4.2 Upgrade.

WinBEAT4.2.29

Released 9/12/2019

If you have not yet run the WinBEAT4.2.28 update, it is important to read the **Account Code Changes** document available on HELP prior to upgrading.

Account Executive Dashboard

The automatic schedule for the Account Executive dashboard has been updated to include the new Account codes in the Sales & Income chart.

Once your WinBEAT Administrator has completed a WinBEAT update, it is important to read the Release Notes to ensure you understand the features, fixes and enhancements included with each release.

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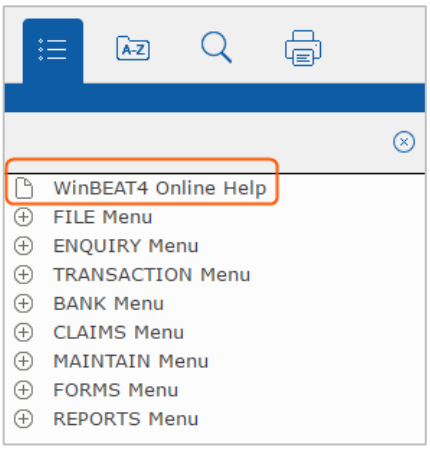
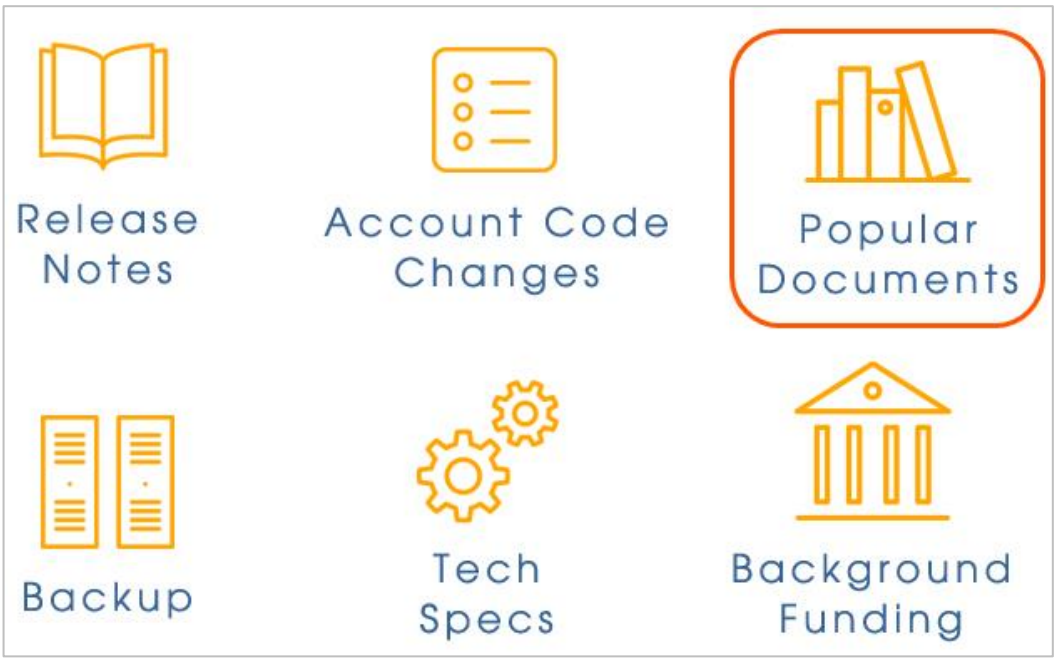
To close a PDF document

3. Click **WinBEAT4 Online Help** (located left in navigation pane)



WinBEAT4 Document List

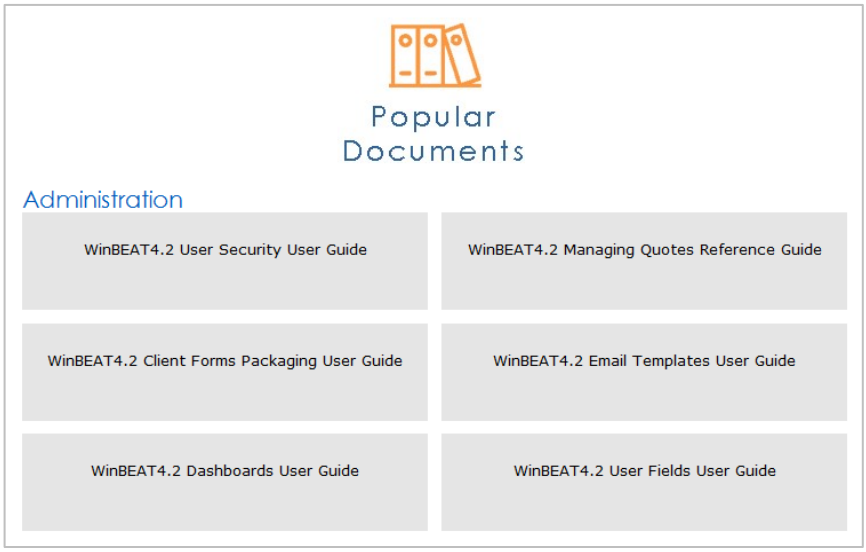
The **Popular Document Icon** on the Welcome page allows users to download various User and Reference Guides in PDF format.



Not all User or Reference Guides display under Popular Documents.

If a particular user/reference guide is required and not listed, please contact the WinBEAT Support Desk.

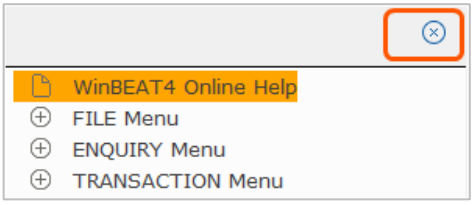
Below is a small sample of some of the user/reference guides located under popular documents.



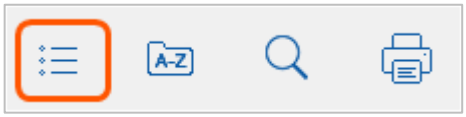
The user may scroll through the different Sub-headings to locate a document:

- Administration
- Registration
- Transaction
- Sunrise
- Accounting
- Technical

4. Click ⊗ to close the navigation pane and display the full Help window



5. Click the "contents" icon to display the left Navigation pane again



6. Click top right ✕ to close Online Help

This exercise is now complete.

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2 Maintain Client Accounts

The Client Account module is designed to familiarise users in creating and maintaining client accounts within WinBEAT.

2.1 What is a Client Account?

The Client account contains information including Client name, Postal address, Street address, Telephone numbers, Compliance details as well as many additional fields to help build a useful database.

The client account is made up of four (4) different sections (tabs):

- Details
- Additional
- Contacts
- User fields (if set up)

The more information you capture about clients in the beginning, the more accurate your database will be in the long term.

This will become more beneficial as time goes by when looking to work with reports and marketing research if the database has been updated regularly and fields completed accurately.

An old adage sums this up – **Garbage in – Garbage out!!**

During this module, users will learn about client account coding, fields available and account creation procedures.

A client account must exist in WinBEAT before users can process their transactions.

When working through this module we refer to certain terminology.

To assist our clients, we have prepared a glossary of the WinBEAT Terminologies which is located at the end of this manual on page 225.

2.2 Client Account Overview

The following discussion outlines the guidelines for creating client codes and setting up a client account.

Client Code Conventions

Client codes are one of the main ways to identify clients.

This means all users should be consistent when creating the client code.

We recommend 5 or 6 characters of the surname/business name followed by a space and the first initial. However, a space is NOT compulsory.

The client code field allows up to ten (10) characters.

Characters such as * # / , ` should NOT be used.

They may cause conflicts with third party programs such as Sunrise Exchange, Funding interfaces or Document Management Systems.

Examples of setting up a client code are as follows:

General Client Code

Client Name:	Mr Brian O'Donald
Incorrect Client Code:	O'DONAL B
Client Code:	ODONAL B (Leave ` out)

Company Client Code

Client Name:	Brady Constructions Pty Ltd
Incorrect Client Code:	BRADY-CON (Do not use -)
Client Code:	BRADY CON

Remember spaces in the client code will depend on your company protocol and business practices.

Client Codes are important as users may search or run reports by client code.

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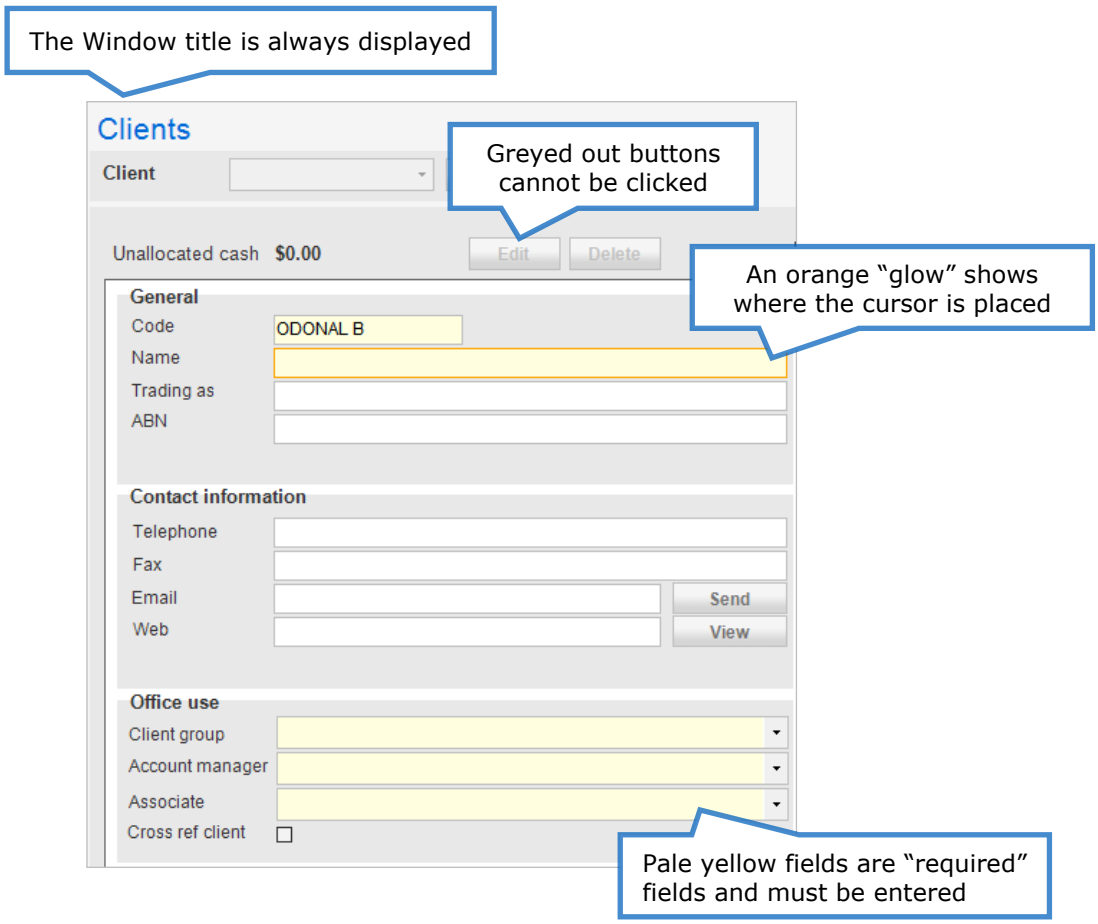
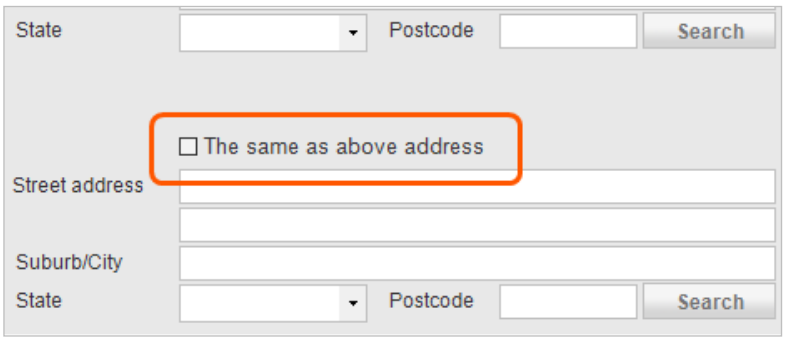
The client account has a range of features to make processing easier. We have outlined some of these below:

- An **orange glow** shows the user where the cursor is placed ready for typing
- **Pale Yellow coloured fields** indicate that they are required fields where data must be entered before the form can be saved
- Buttons that are **greyed-out** cannot be clicked
- All **windows** have a **heading** (window title), so users know exactly which window function they are working in



There is a shortcut ☐ The same as above address checkbox, which if selected, will automatically copy the Postal address into the Street address fields.



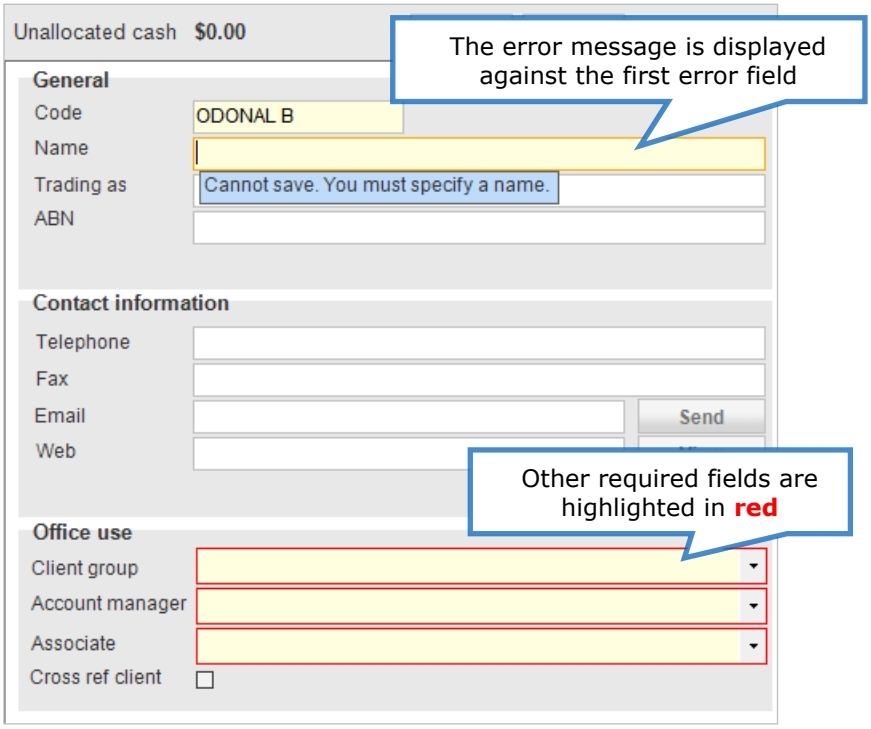
Orange Buttons in WinBEAT are action buttons.

The **orange action** button indicates that data will be saved into the database when clicked.

There are four (4) action buttons in WinBEAT4:
Save, Log in, Finish and Finish & Print.

Error messages

When a user attempts to Save a new client account without completing the required (pale yellow) or mandatory fields, they will receive an error message below the required field.



Any additional required fields will be highlighted in red.

When entering data in WinBEAT we recommend using Proper Case and NOT CAPS, as your data may be utilised for mail merge or email templates.

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2.3 Creating Client Account

Now we have an overview of what is required in the Client Account, we will create a new Client Account in WinBEAT and utilise some of the fields and functions available.

Scenario

Joanne Mitchell has called your office and is requesting a quotation to insure her home and contents. The first step is to create her Client Account in WinBEAT.

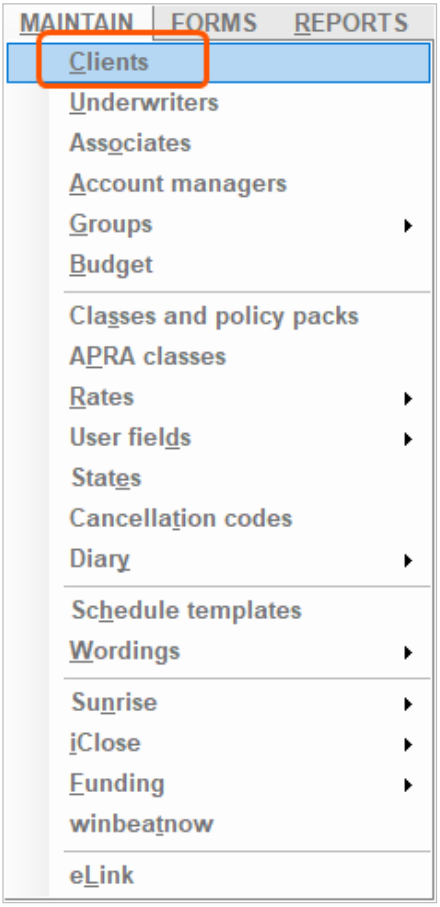
Back in your office, you may or may not be required to create an individual client account.

You may be requested to use a generic Client Account for quotes. Possibly your account managers' name. Eg: "Jenny quotes" and when the quote is accepted, you would then create the client account.

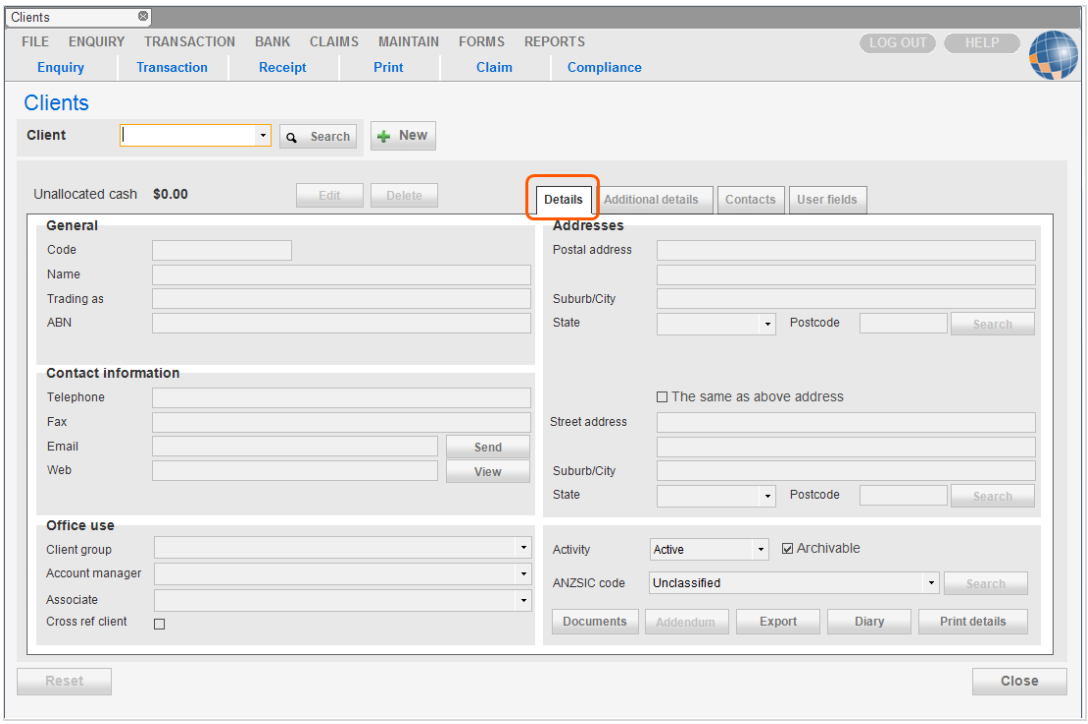
During the following exercise, we will create the new Client Account for Joanne and complete the fields and options correctly.

Exercise 4: Creating a New Client Account

1. From the **M**AINTAIN menu select **C**lients



The following window will be displayed:



The **Client Details tab** will open by default.

Details Tab

2. Click to create a new **Client Account**

The curser will automatically move to the **Code** field.

Fields with a pale yellow background are WinBEAT required fields and must be completed before saving.

General

3. Enter **MITCH J** in the **Code** field then press Tab

4. Enter **Ms J Mitchell** in the **Name** field then press Tab

5. Leave **Trading as** field **Blank** then press Tab

6. Leave **ABN** field **Blank** then press Tab

Trading as and ABN (Australian Business Number) is not applicable for our client as she is not trading as a business and is not registered as a company.

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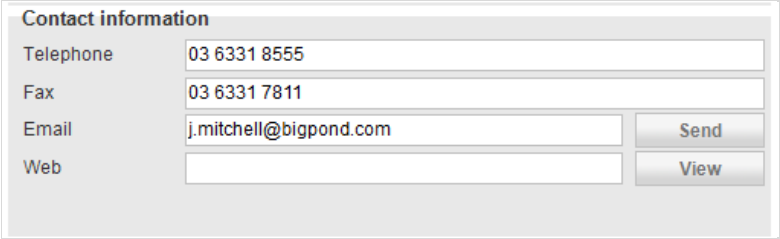
Contact Information

7. Enter **03 6331 8555** in the **Telephone** field then press Tab

8. Enter **03 6331 7811** in the **Fax** field then press Tab

9. Enter **j.mitchell@bigpond.com** in the **Email** field



10. Press Tab twice

Notice the Send button to the right of the email field. Selecting this will open your company email software and automatically populate the clients email address.

The next field is the **Web address**. This can be handy when trying to locate a company's website to access information.

If this field is completed the user may click View to launch the clients website in your Internet Search Engine.

We will not complete this field today as we are creating a domestic client account and Joanne does not have a personal website.

11. Leave **Web** field **blank** press Tab twice

Office use

The following three fields are WinBEAT mandatory fields – notice the pale yellow background.

Client group

12. Click and select **Domestic Client** press Tab

Your company may have different options in the drop down list to select.

Account manager

13. Click ▾ and select **John Jones** press Tab

John Jones is the Account Manager who is assigned to look after Joanne's insurance needs. (Refer to WinBEAT4 **Terminology Module** for an explanation of Account Manager at the end of this manual).

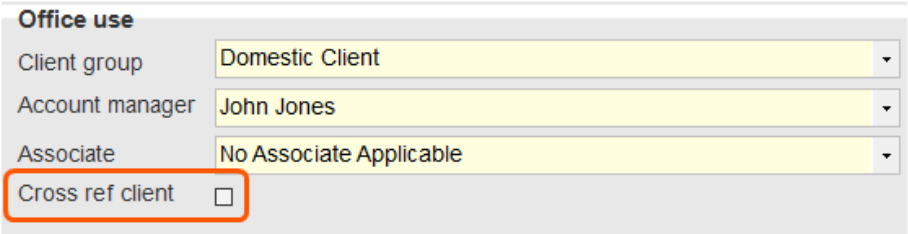
Associate

14. Click ▾ to select **No Associate Applicable** press Tab

This is due to ABC Insurance Brokers not sharing any income with a third party in relation to Joanne Mitchell's insurance. Back in your office, you may be required to select an applicable associate.
(Refer to WinBEAT4 Terminology Module for an explanation of Associate at the end of this manual).

Cross ref client

Enables a user to identify one client account with a second Client account already in the database. This is very useful when working with Multi-client policies.



15. Leave **Cross ref client** Unticked

16. Press Tab

Postal address

17. Enter **PO Box 123**

We do know the Suburb/City where Joanne lives, however we are unsure of the Postcode.

Instead of using the internet to find the postcode, WinBEAT has a postcode search built in, therefore we use this Search facility today.

18. Click Search

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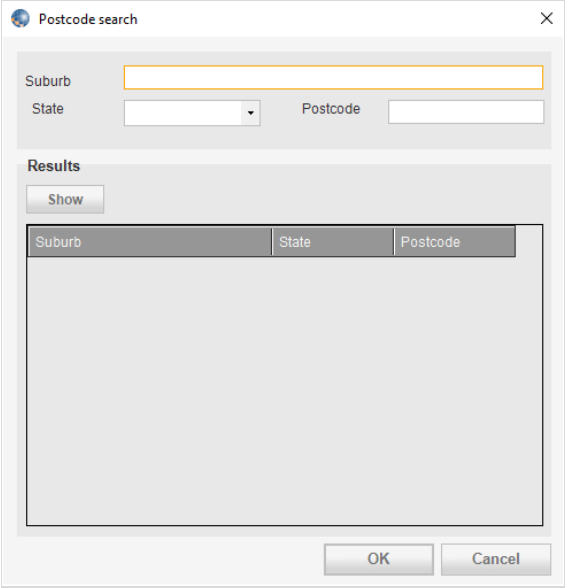
The following dialog box will be displayed:



19. Enter **Launceston** in the **Suburb** field

20. Select **TAS** in the **State** field

21. Click Show

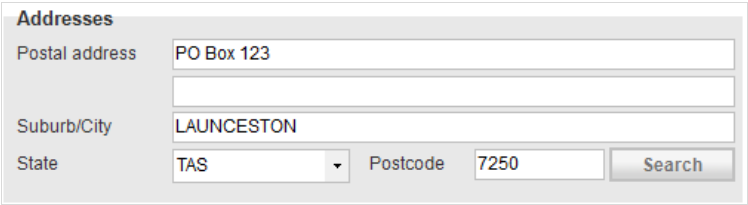
WinBEAT will display your search criteria matches. In this particular case there is one match for East Launceston and multiple matches for Launceston in Tasmania.

The user would have to select the appropriate postcode.

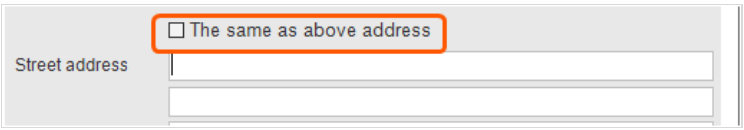
22. Select the second option **LAUNCESTON TAS 7250**

23. Click OK

WinBEAT will insert the Suburb, State and Postcode of your selection.



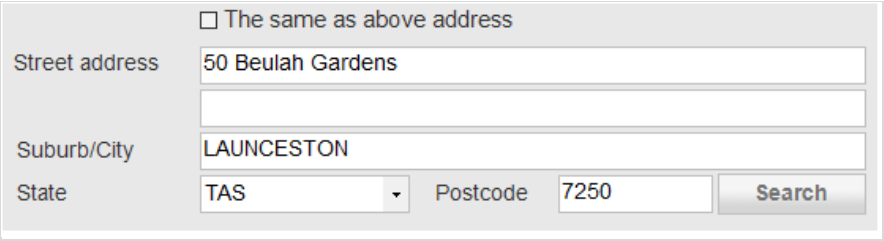
Where the postal address is the same as the Street address, the user may place a tick in the "same as above" box. This will automatically populate the Postal address details.



It is very important that not only the Postal address is completed on the client account but also the Street address.

Managers may choose to create custom reports that contain the client's street address instead of the postal address.

24. Today we will enter a different **Street address** as displayed below:



ANZSIC code
(Australian & New Zealand Standard Industrial Classification)

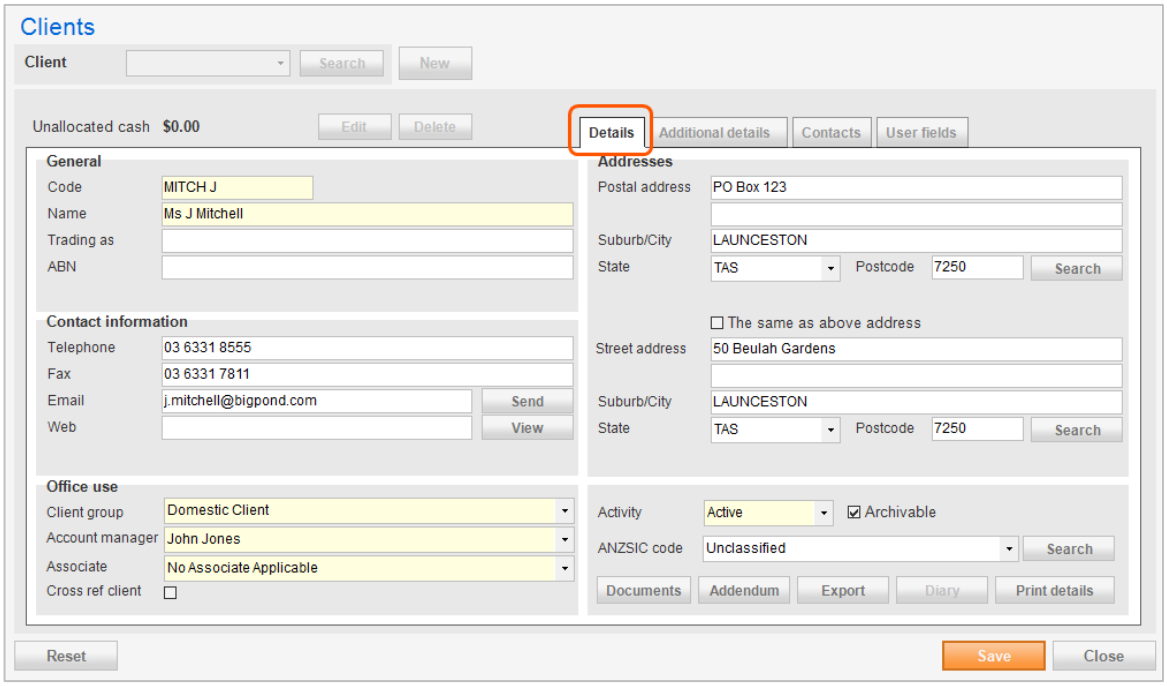
The ANZSIC code allows you to identify what industry a client may belong to – not necessarily their actual occupation.

Eg: If the client was a doctor the user could use the "search" button and enter medical in the description field. The user could then select the most appropriate occupation from the list provided.

25. Leave as **Unclassified** today

(Please refer to the glossary of terminology for definition of ANZSIC or speak to your company Compliance Officer).

The Client Account should currently display the same as below:



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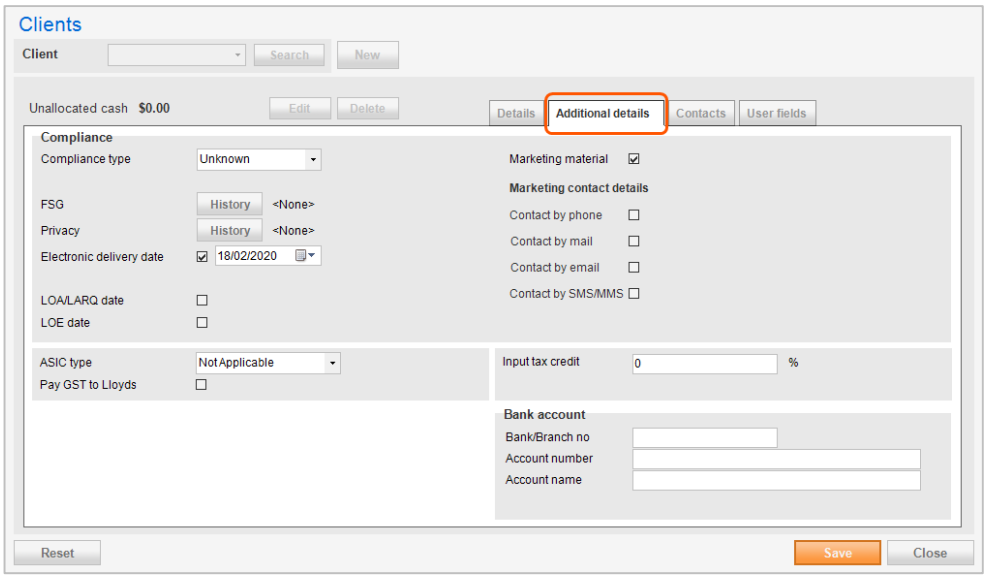
Additional details Tab

The additional details tab consists of the compliance, marketing and client bank details.

26. Select **Additional details** tab



Compliance

If a user is unsure how to complete any of the fields on the additional details tab, please consult with the applicable Account Manager or your Compliance Officer.

Some fields may have been set as mandatory by your WinBEAT System Administrator, therefore you will not be able to save your client account until these fields are completed.

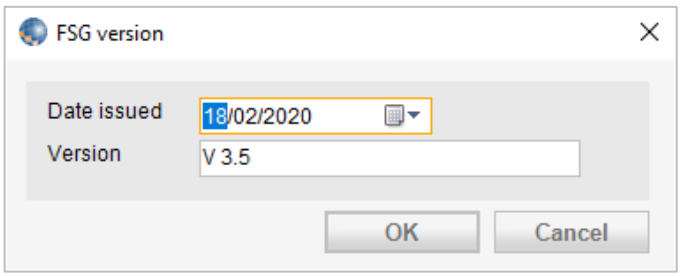
Compliance Type

27. Select **Retail** in Compliance Type field

FSG (Financial Service Guide)

28. Click History

A dialog box similar to the following will be displayed:

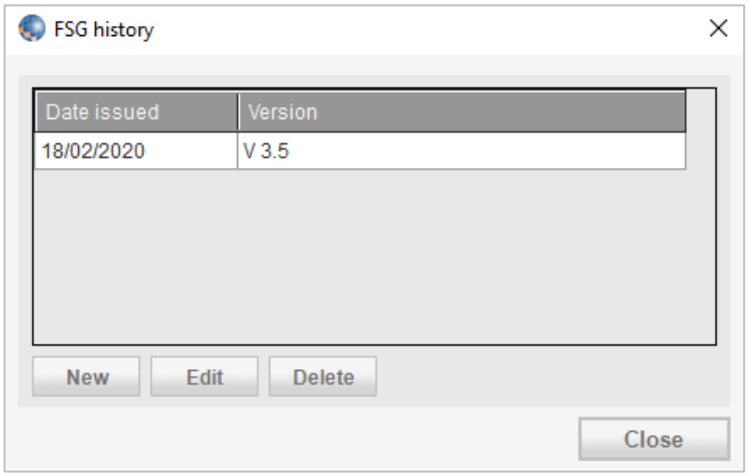


29. Leave **Date issued** as today's date

The **Version** should automatically default as long as your WinBEAT System Administrator has completed the details in System options.

30. Click OK

A dialog box similar to the following will be displayed:



31. Click Close to return to the Additional details window

Privacy

32. Click History

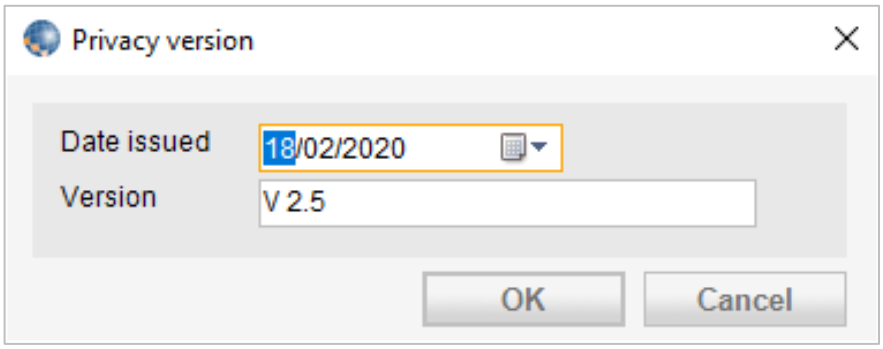
Privacy history will record dates when a Privacy statement has been forwarded to the client. This may be in the form of a single document or part of your Financial Services Guide.

33. Leave **Date issued** as today's date

The **Version** number should automatically default as long as your WinBEAT System Administrator has completed the details in System options.

34. Click OK

The following dialog box will be displayed:



35. Click Close to return to the Additional details window

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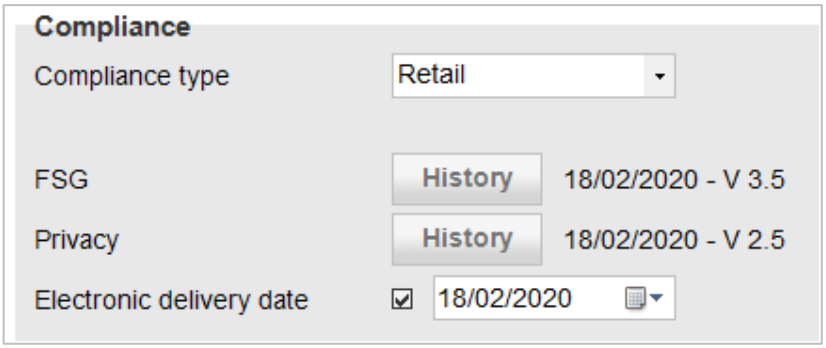
Electronic Delivery Date

The tick box is automatically selected on a new client account

This indicates the client insurance information such as FSG, Product Disclosure Statements, Invoices, Statements, etc will be emailed to the client.

Should a client choose not to receive their insurance information electronically this field must be deselected.

36. Leave **today's date** as the default



LOA/LARQ (Letter of Authority/Letter of Authority to Review & Quote)

Please refer to the glossary of terminology for an explanation of LOA/LARQ and to the applicable Account Manager or your Compliance Officer whether to complete.

37. Leave **LOA/LARQ** field unticked

LOE (Letter of Engagement)

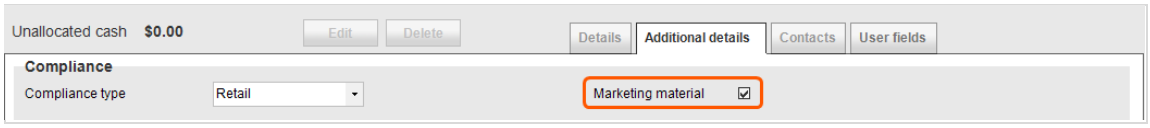
Please refer to the glossary of terminology for an explanation of LOE and to the applicable Account Manager or your Compliance Officer whether to complete.

38. Leave **LOE Date** field unticked

ASIC type

The default is **Not Applicable** – for more information on ASIC type refer to your compliance officer.

Marketing material (right hand side)



Is selected by default. Allows the user to choose one or more of the clients preferred methods in relation to receiving marketing material.

Where a client requests you never contact them in relation to marketing material the user must "untick" this option.

Input Tax Credit

This is required by the claims department when settling claims for companies or small business clients.

39. Leave **Input tax credit** blank

Bank account

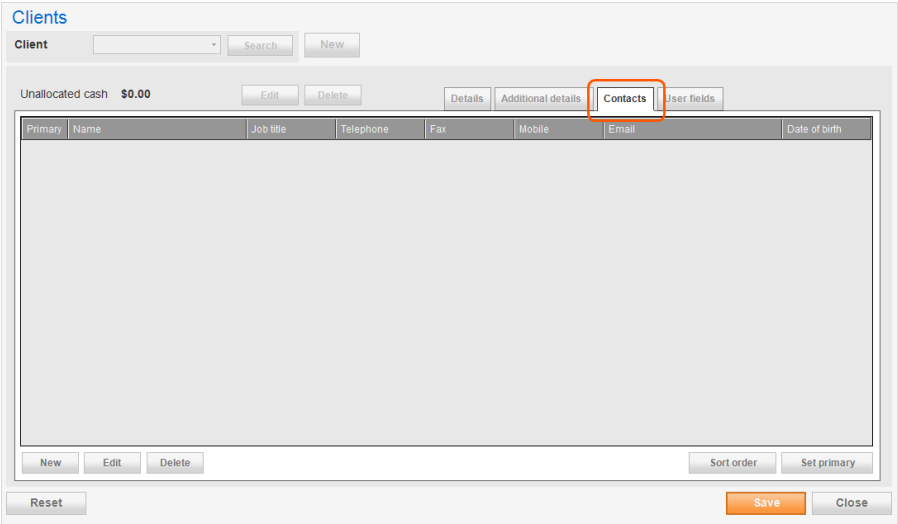
Where your company is registered for Automated Banking, MPP (DEFT) or NAB Transact, you may be required to record the client's bank details.

40. Today we will leave the **Bank account** details blank

Contacts Tab

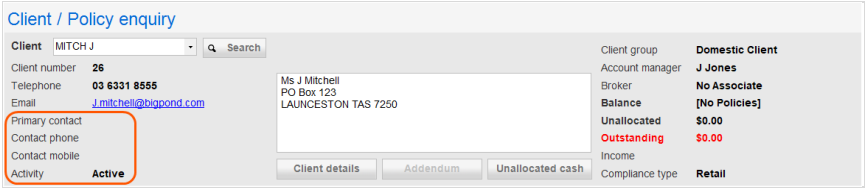
41. Select **Contacts** tab

The following window will be displayed:



It is important that the Contacts tab is completed, even if there is only one person attached to the client account. A primary contact must be entered as this displays in the client enquiry window and is also utilised when exporting data for mail merge or email templates.

If primary contact is not entered, your Client/Policy enquiry window (which we will discuss later) will not be complete (see below) and any mail merge data/email data may be blank.



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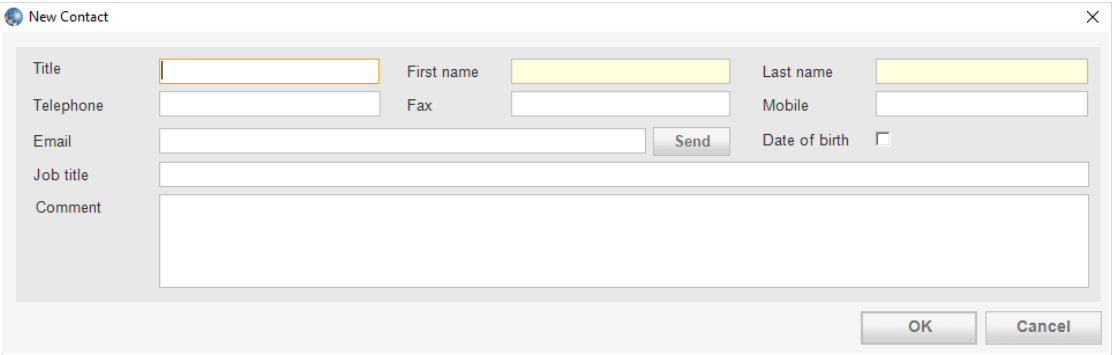
42. Click New (Bottom left hand corner)

The following dialog box will be displayed:

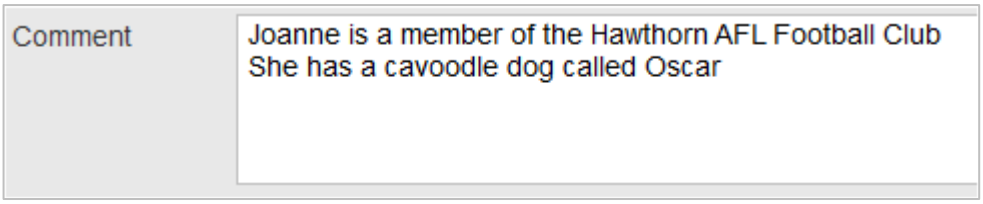


43. Complete the **New Contact Details** as follows:

Title:	Ms
First Name:	Joanne
Last Name:	Mitchell
Telephone:	03 6331 9400
Fax:	03 6331 5645
Mobile:	0422 456 987
Email:	j.mitchell@bigpond.com
Date of Birth:	15 January 1994
Job Title:	Receptionist at Harvey Norman
Comment:	

The comment area may be utilised to record information about the contact, which you may use to interact with them during telephone conversations. Eg: Hobbies, sporting interests, additional family members etc.

44. Enter the **Comment** details as below

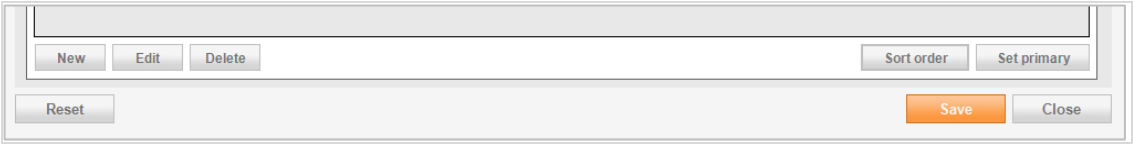


Please keep in mind whatever you enter in the comment field will print when a user chooses to print client details.

45. Click OK

WinBEAT allows the user to add multiple contacts. This is useful for business clients where a user may wish to record details for particular people within the company, eg: Director, Accountant, Business Manager or Receptionist etc.

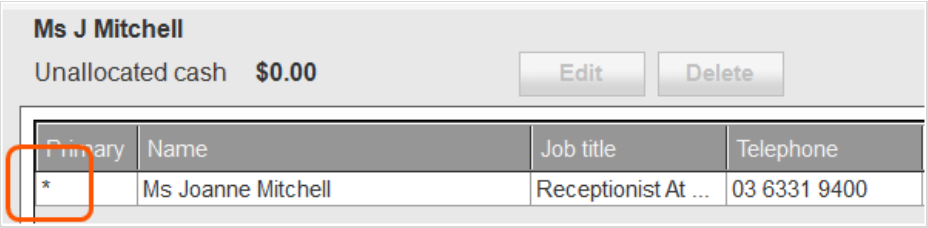
When multiple contacts are entered, the Sort order option allows the user to sort the contacts into the order they wish them to be displayed.



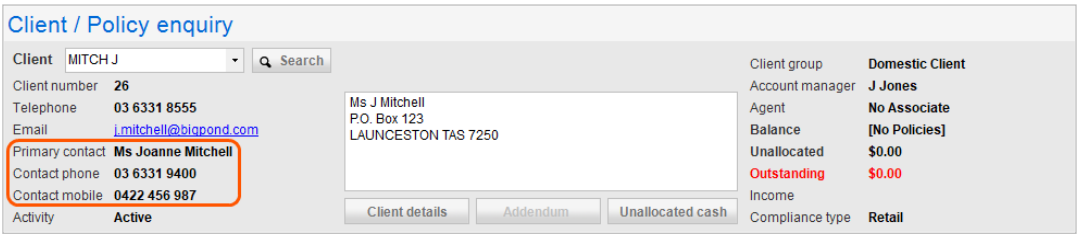
The first contact is always flagged as Primary.

The user may change the primary contact information from one person to another by selecting the contact to be assigned as the Primary contact and then clicking Set primary

An asterisk will display against this persons details at the top of the list.

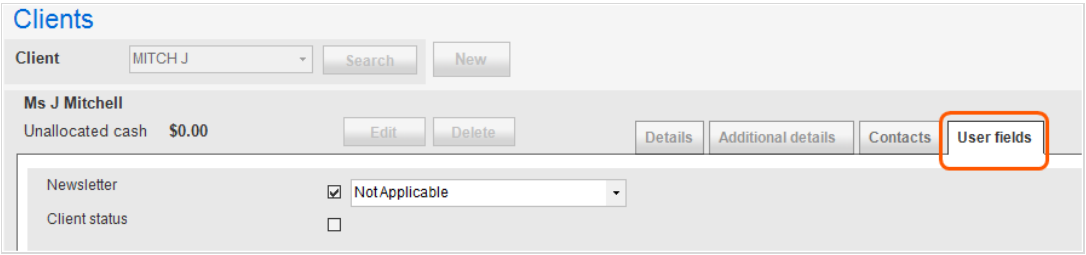


Their detail will then be displayed in the client enquiry window (we will check this later).



User field Tab

46. Select **User fields** tab



User fields tab will only be available where your System Administrator has added additional fields to your client accounts.

When creating or editing a client account you should always update additional fields as required or as per your business rules.

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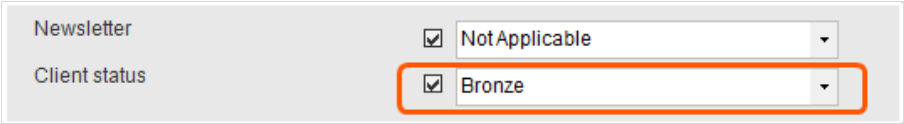
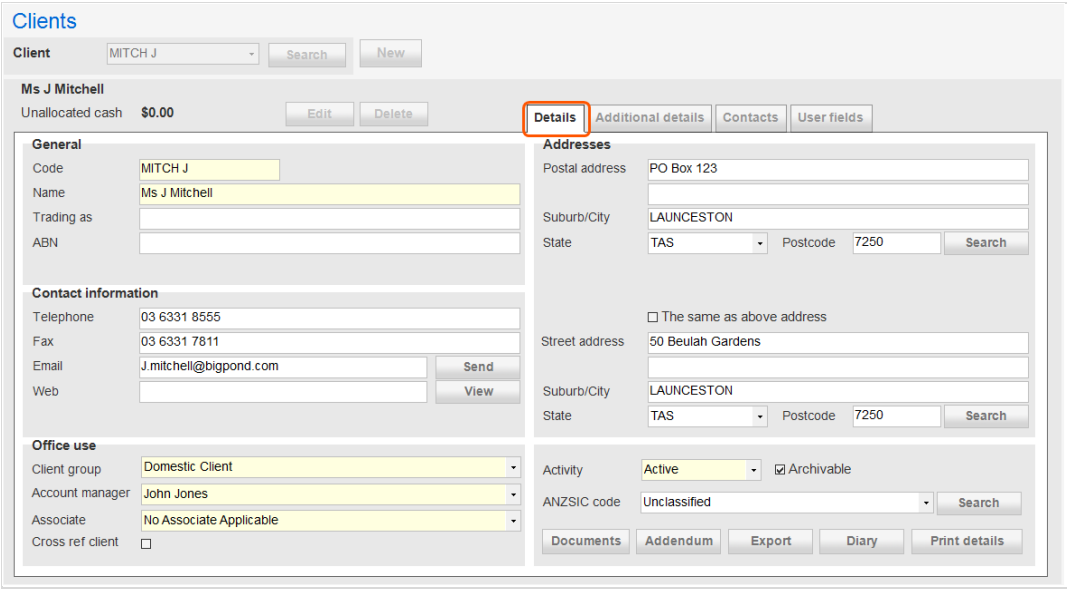
We will not be making any changes to the Newsletter field display.

47. Tick **Client status** & from the dropdown box select **Bronze**



48. Select **Details** tab

We are now back at the main client details window and the client account should look similar to the following:



Additional Buttons

There are five additional buttons located bottom right of the Client Account.

Documents

In your office, the Documents button may be replaced by a DMS button depending on the Document Management System used by your company.

This allows a user to view documents that have been stored against that particular client.

Addendum

Addendum facility allows you to store notes on each Client account. It can also be used as an electronic daybook and there is no limit to the amount of information stored.

Basic Windows word processing facilities are available when creating or modifying Addendum.

When the Addendum has been locked by your Administrator, users cannot modify previous entries.

Clicking View addendum **will enable users to view previous entries.**

Export

Export allows the user to export individual Client account details directly into a Microsoft Word Template and create personalised correspondence.

Diary

Diary is available via a Registration option, which is activated by your WinBEAT System Administrator.

Back in your office, if the "diary" button is "greyed out" in WinBEAT, this indicates your company does NOT have the diary option activated.

Print details

Allows users to print Client account information, which may be useful when an Account Manager visits a client.

49. Click Save to save the client account

50. Click Close to return to the main menu

This exercise is now complete.

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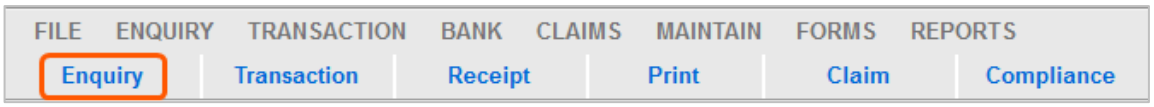
2.4 Review Client/Policy Enquiry

We will now view our newly created client via Client/Policy Enquiry.

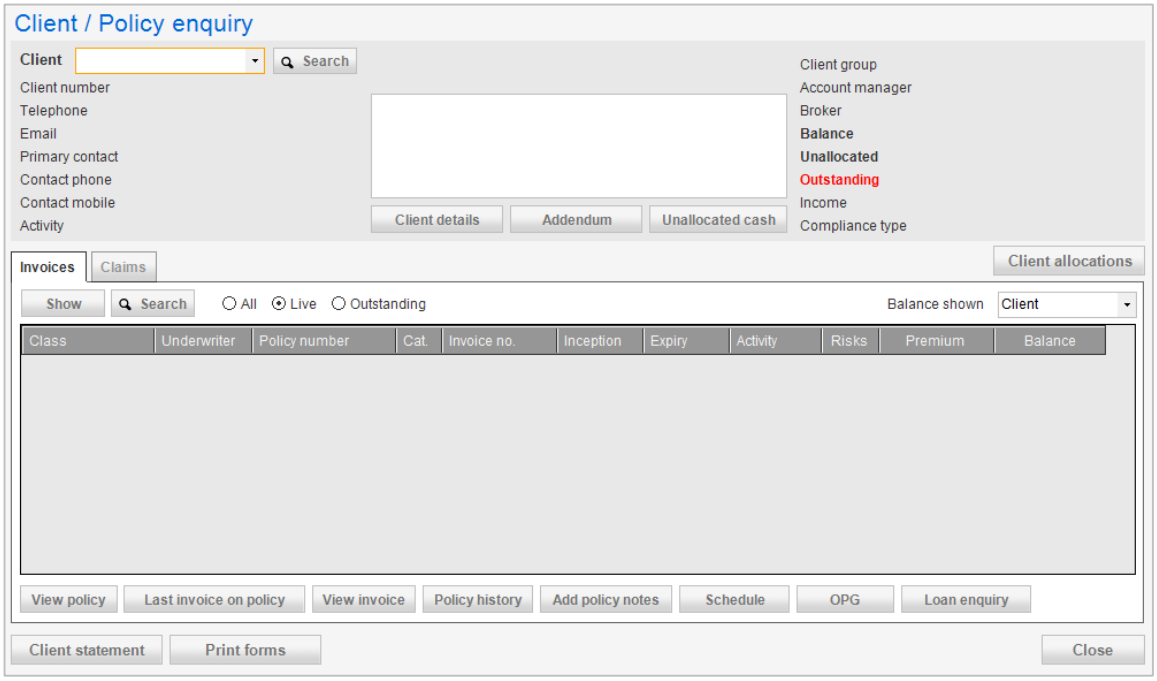
This will assist the user to recognise where the information just entered on the client account displays at enquiry level.

Exercise 5: Review Client/Policy Enquiry

1. Click Enquiry shortcut



The following window will be displayed:



Client

The user may select the required client by:

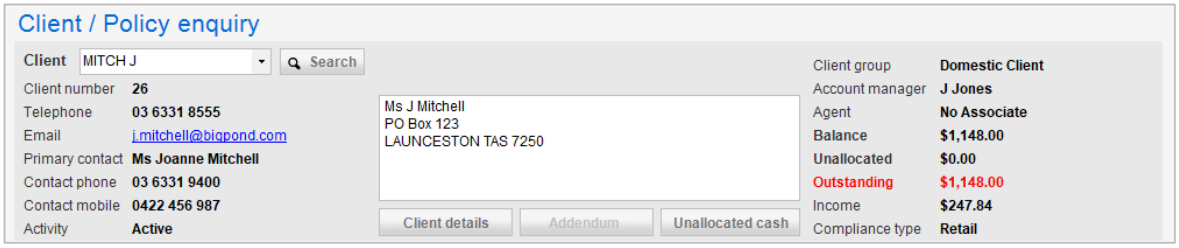
- Entering the full Client Code

  OR

- Entering the first few characters of the client code then click to select from the drop list

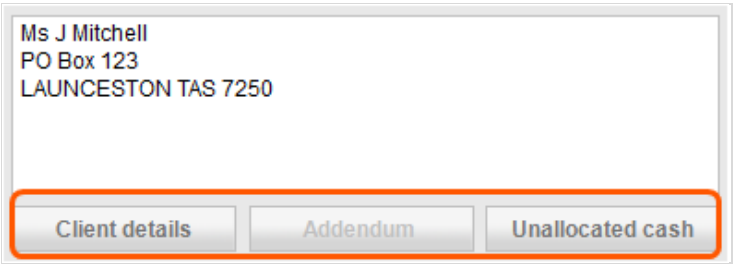
2. Enter Client **MITCH J**

The client information is displayed in the top section:



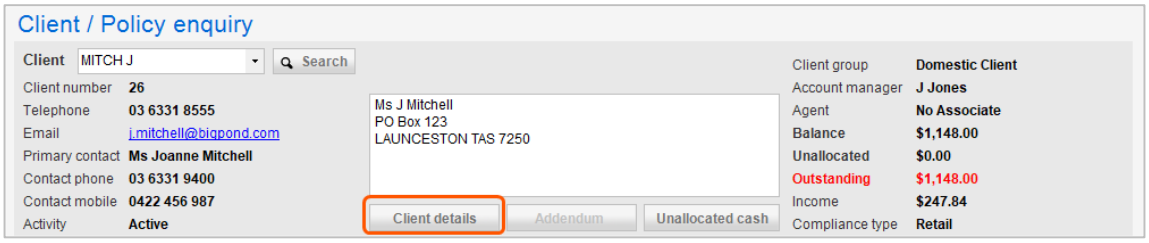
- Client Code
- Client Number
- Telephone number & Email address – (Taken from the Details Tab)
- Primary Contact details – (Taken from the Contacts Tab)
- Client name & Postal address – (Taken from the Details Tab)
- Client group – (Taken from the Details Tab)
- Account manager – (Taken from the Details Tab)
- Associate – (Taken from the Details Tab)
- Balance (Total of outstanding invoices)
- Unallocated cash
- Outstanding (Balance less Unallocated Cash)
- Compliance type – (Taken from the Details Tab)

There are **three** additional buttons below the client name and address.



Client details

allows the user to access the client account without having to select from the Maintain menu.



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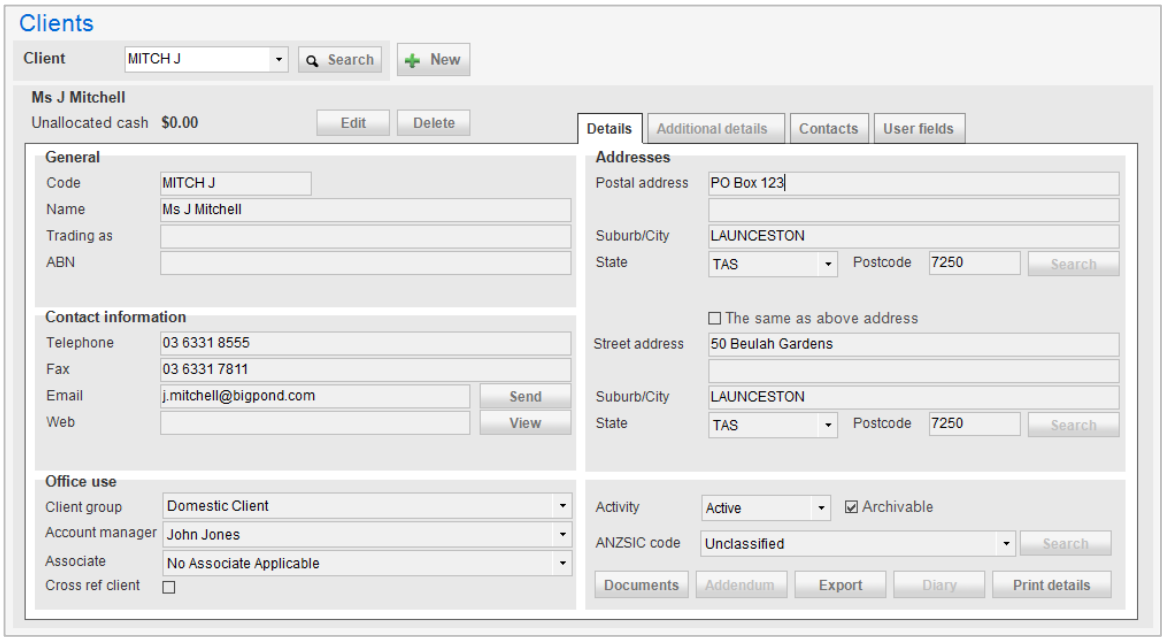
3. Click Client details

The Client Account will be displayed allowing the user to view or Edit client information.

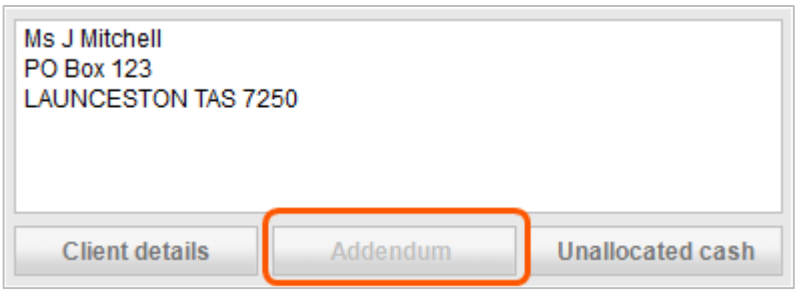


4. Click Close to return to Client/Policy enquiry

Addendum

Addendum allows the user to add additional notes relating to the client and store them on the Client account.

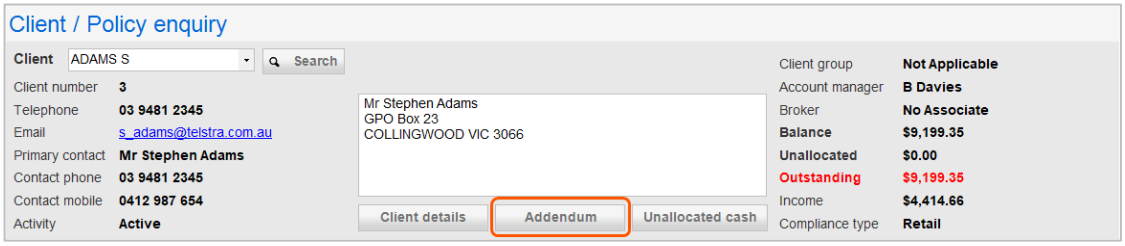
Where addendum notes have NOT been previously entered, the **Addendum** button will be "greyed out".



If any notes had been previously entered **Addendum** button will be available.

The addendum button for client **MITCH J** is greyed out as we did not enter any notes in the addendum when we created her client account.

5. Change Client Code **ADAMS S**



The addendum button for client **ADAMS S** is availabe for selection as there is information recorded in his client card.

6. Click Addendum to view notes for this client

7. Click Close

8. Click Close again to return to the Main menu

This exercise is now complete.

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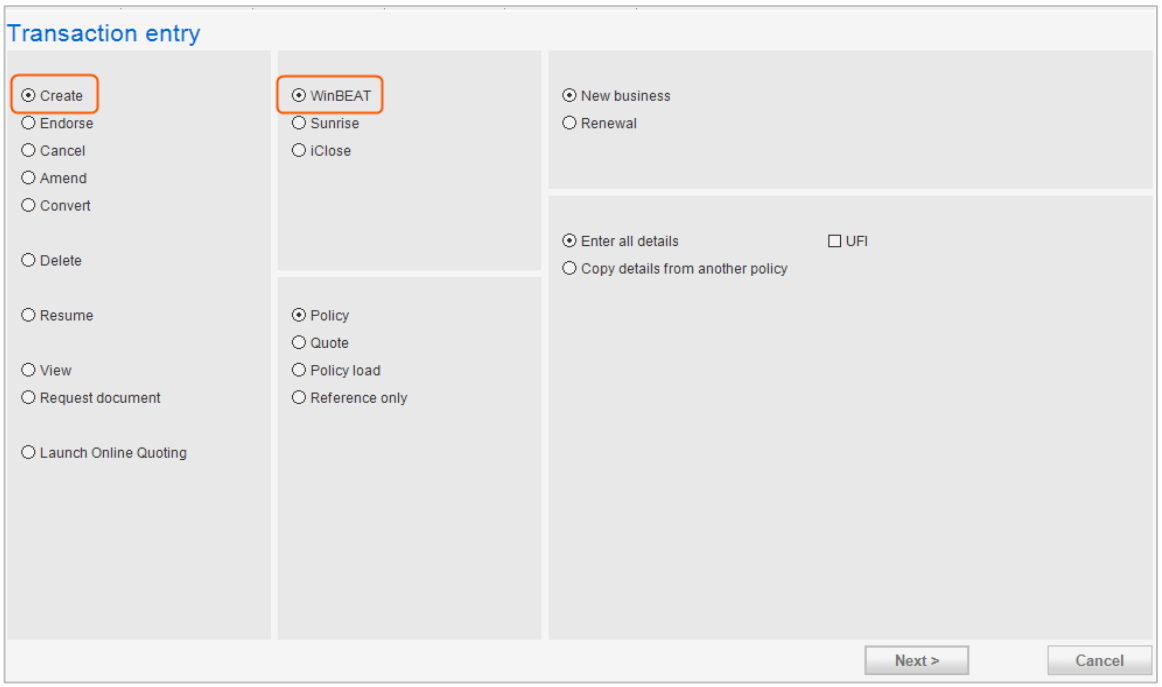
3 Overview of Transactions & Enquiry

Before we begin processing any transactions in the WinBEAT ledger, we should discuss the difference between a WinBEAT (manual) and an EDI (Sunrise or iClose) Policy.

3.1 What is a WinBEAT (manual) Transaction?

A manual transaction begins its life in WinBEAT via Transaction Menu selecting Create and then the **WinBEAT** option.



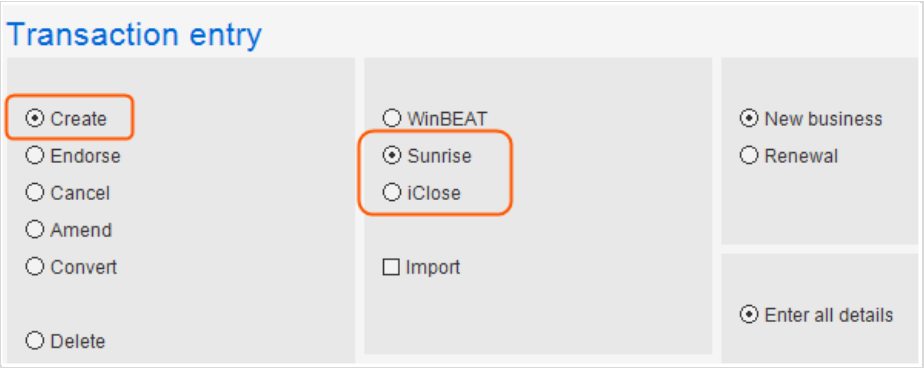
All premiums whether they are Quotes, New Business, Renewals, Endorsements or Cancellations are obtained from the Underwriter, by email, by fax or verbally by phone.

An invoice for the client and a closing for the underwriter are produced by the user and forwarded to the appropriate party. (Depending on Underwriter and System Option settings).

A manual transaction is **not** processed in "real time".

3.2 What is an EDI Transaction?

An EDI (Electronic Data Interchange) transaction begins life in WinBEAT via Transaction Menu selecting Create and then either the **Sunrise** or **iClose** option.



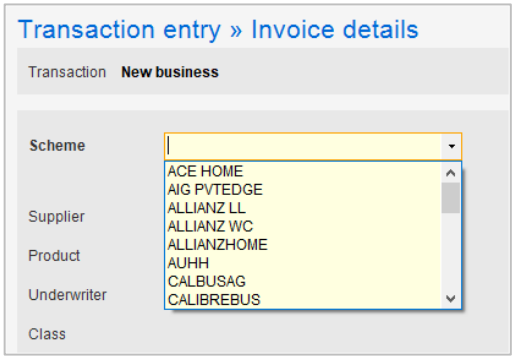
EDI Transactions are processed in **real time** via WinBEAT directly on the underwriter's product.

Access to EDI transactions is via the **internet** and a **VPN** (Virtual Private Network).

Sunrise Schemes

There is a broad range of insurance products offered by many different underwriters which the user may select from a drop list within WinBEAT.

Below is an example of the scheme drop box with different products available.



Once the user confirms the sunrise transaction, the details are transferred back to WinBEAT and an Invoice may be printed for the Client.

Underwriter Closing Advices are not generated in WinBEAT.

Once the transaction is "closed" on sunrise, the details are transferred in real time to the underwriter's system.

We will discuss the terminology "closed" a little later.

Now that we have discussed the difference between the WinBEAT and Sunrise transactions, we will begin to process some policies.

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3.3 Basic WinBEAT New Business Transactions

In the next exercise, you will learn how to process a basic WinBEAT (manual) New Business Transaction.

As we work through further transactions during the day, we will explore additional fields and options which should be utilised in your day to day processing.

You will discover that other transactions are processed in a very similar way to our basic process, however each transaction may warrant different fields/options to be utilised.

Scenario

Rosanna Taylor (an existing client) called your office to request a quotation for her motor vehicle.

Based on the information the Account Manager obtained from Rosanna, they approached three insurance companies requesting quotations.

Each insurer provided the Account Manager with a quotation via email.

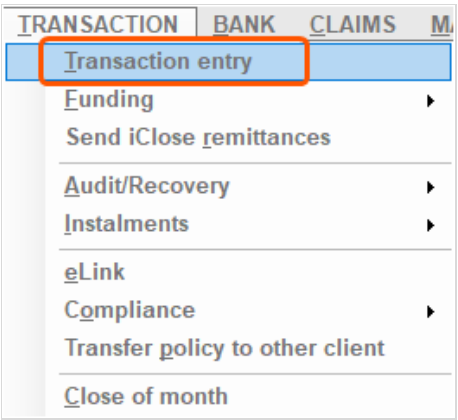
These quotes have been discussed with Rosanna verbally and she has accepted the quote from XYZ Underwriter and wishes to proceed with the cover.

As we already have her details set up in WinBEAT (existing client), we may begin to transact her New Business Motor Vehicle policy.

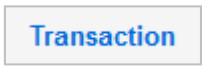
In the following exercise, we are going to create a basic **manual** New Business policy.

Exercise 6: Manual New Business Transaction

1. From the **T**RANSACTION menu select **T**ransaction entry

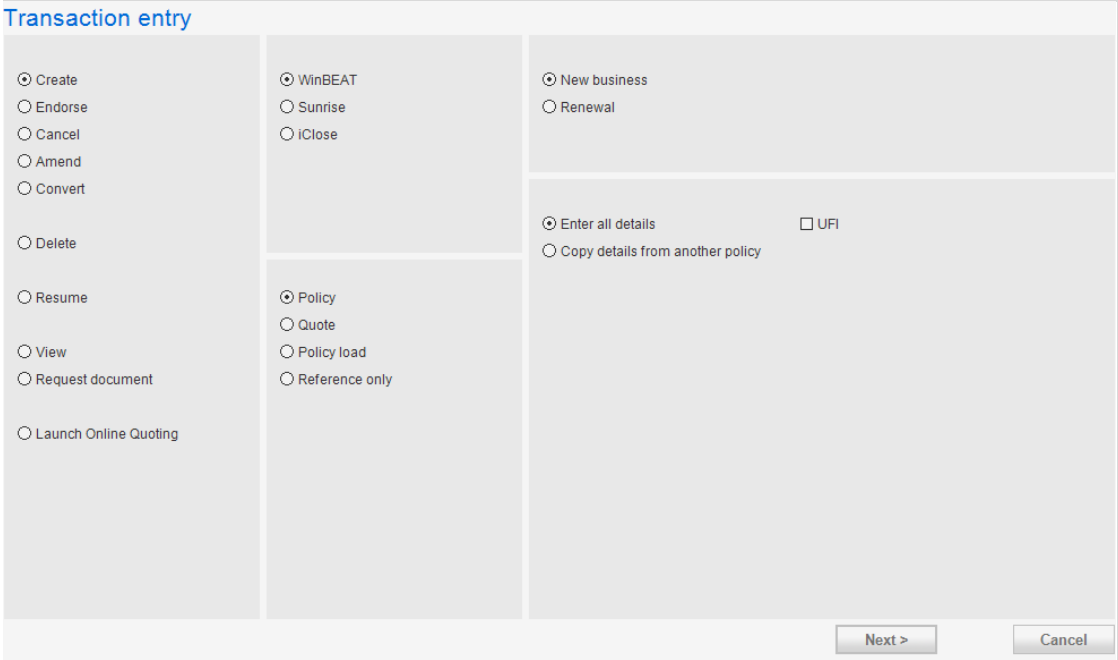


OR

Click 

from shortcut

The following window will be displayed:



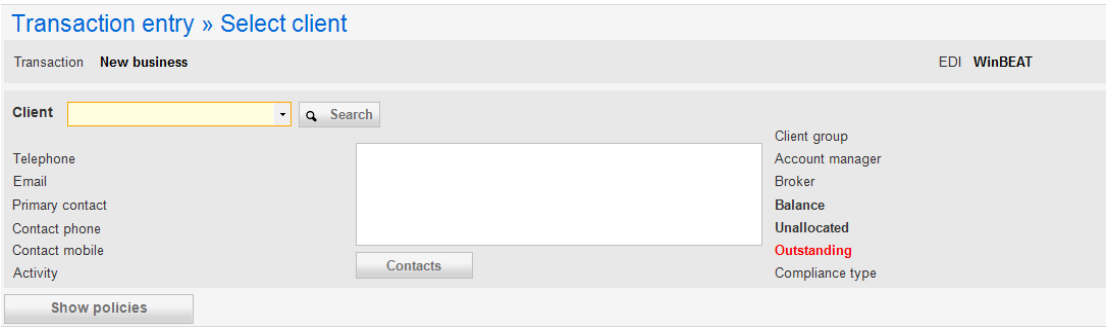
When selecting transaction options, ALWAYS work left to right.

2. Select **Create**
3. Select **WinBEAT**
4. Select **Policy**
5. Select **New business**
6. Select **Enter all details**

You may have noticed these are the default options.

7. Click **Next >**

The following window will be displayed:



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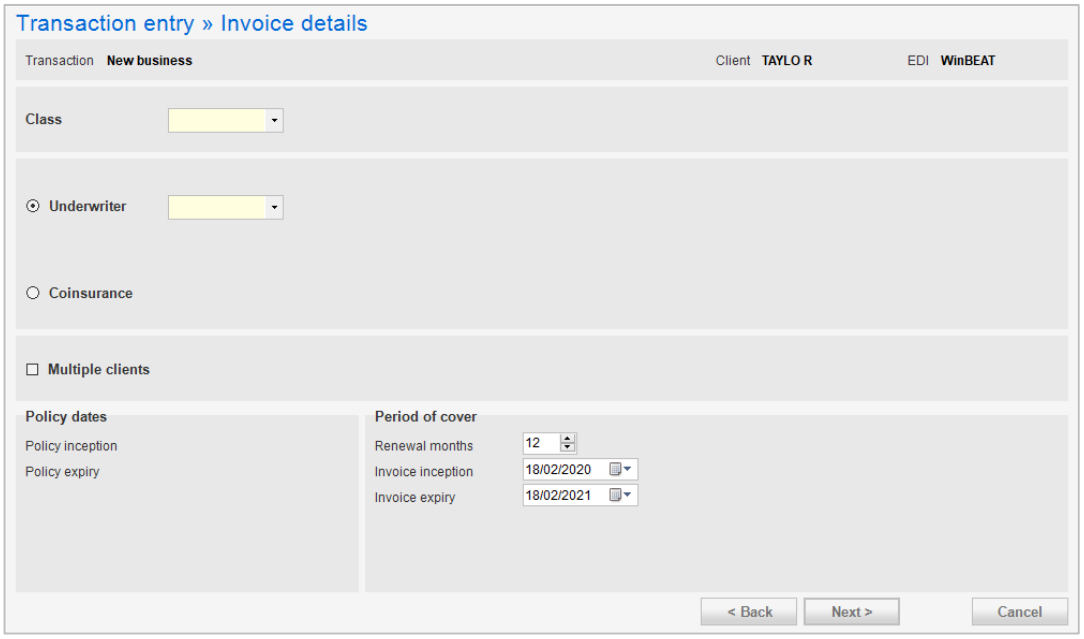
8. Enter Client code **TAYLO R**

Client details entered on the Client Account such as Address, Telephone, Email, Primary contact, Client group, Account manager and Associate are displayed.

9. Click

The following window will be displayed:



Class (Insurance type)

10. Click the drop arrow and select **MVP**

Underwriter (who the business is placed with)

11. Click the drop arrow and select **XYZ**

Period of Cover

Renewal months

The Renewal months allow the user to specify the period for the **next** renewal. This New Business policy would be renewed next year for a further 12 months.

12. Leave default as **12**

Invoice inception

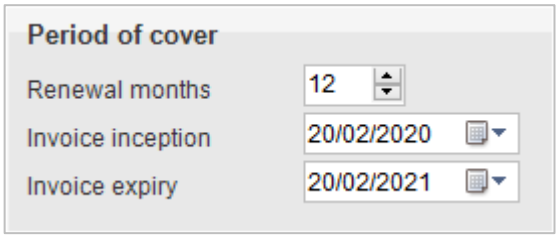
Invoice inception indicates the date the policy is to take effect (start from).

13. Change the inception date to **two days after today's** date

Invoice expiry

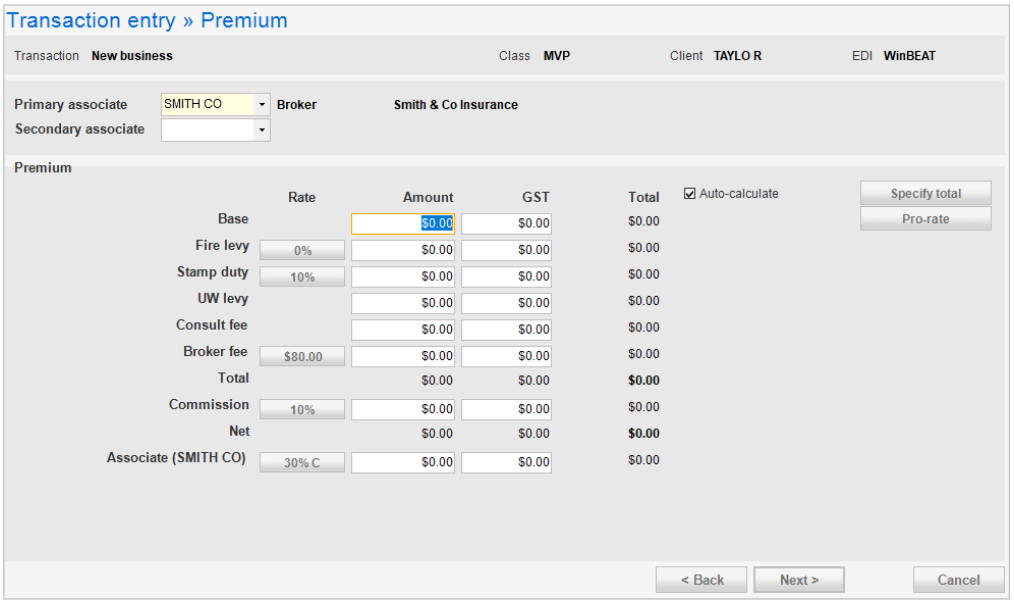
Invoice expiry indicates the date the client wishes the policy to expire (end).

14. Leave as **default – 12 months** from the inception date



15. Click Next > twice

The following window will be displayed:



The Primary associate is automatically entered – taken from the Client Account. If there is not an associate on the Client account – No Associate will be automatically inserted. The user may change this if required and/or enter a Secondary associate if needed.

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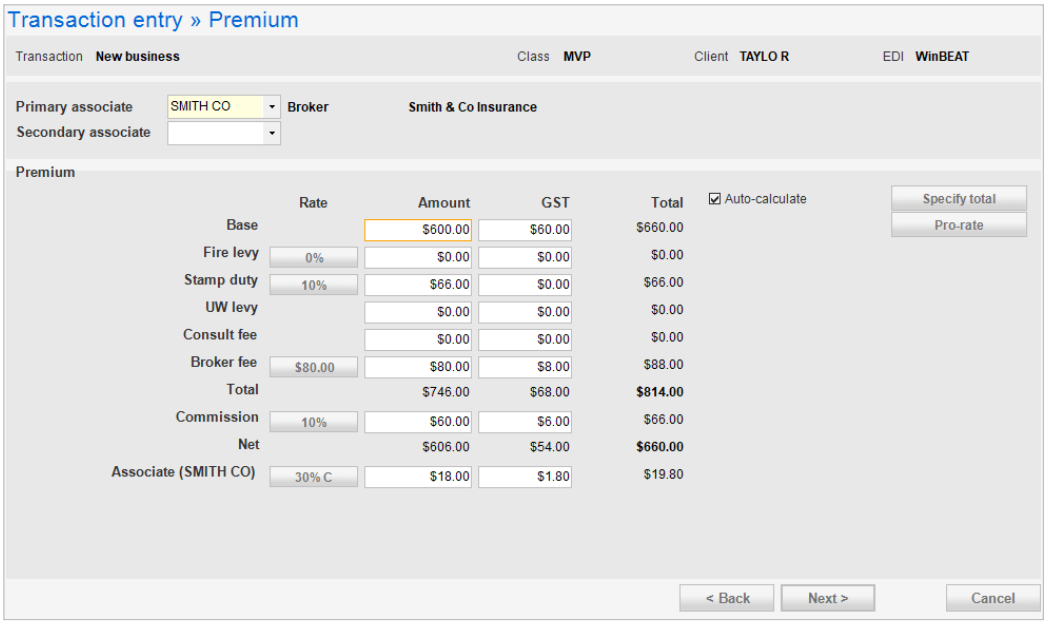
16. Enter Base Premium of **600.00** and press Tab

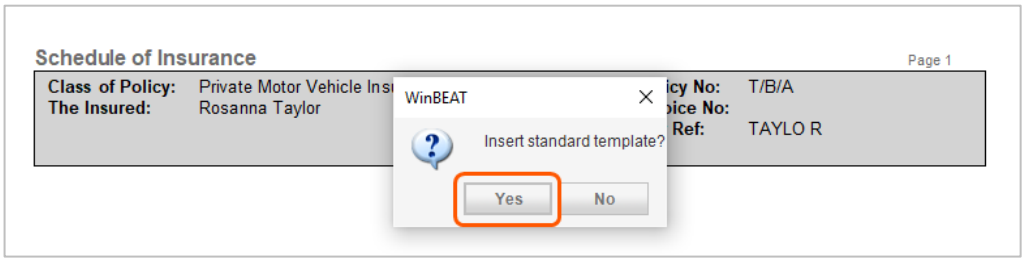
WinBEAT will automatically calculate the remainder of the premium components.



Once the correct premium component is entered

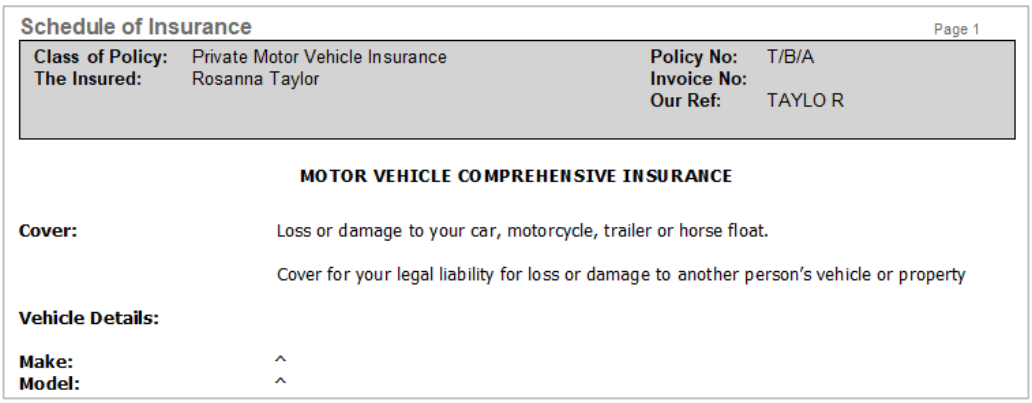
17. Click Next >

The following dialog box will be displayed:



18. Click Yes to insert standard template

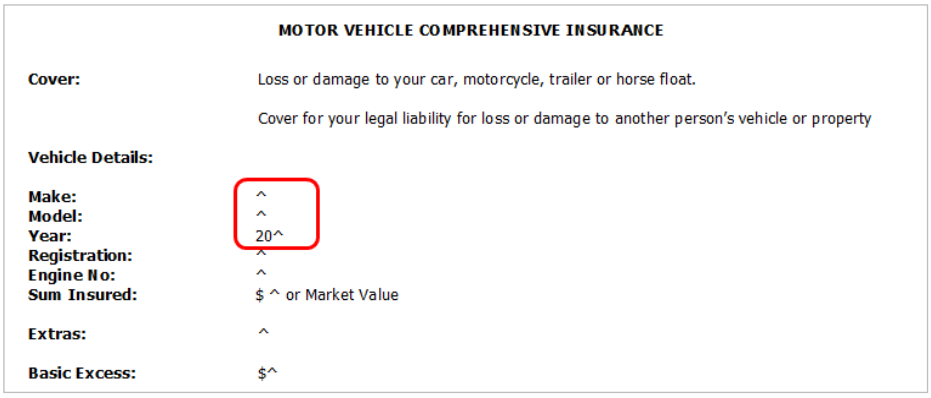
The default schedule template will display in the Schedule of Insurance window:



The "bones" of the schedules are set up by the System administrator leaving the user to complete the relevant details regarding the clients Insurance cover. Eg: Motor Vehicle Information, Sum Insured.

Working within the schedule of Insurance

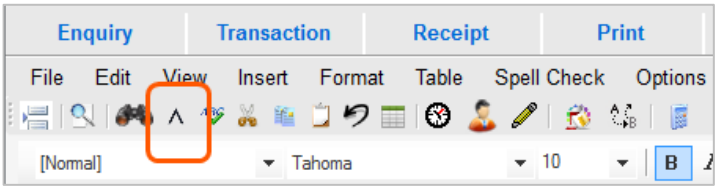
In our example today we have inserted ^ (caret markers) which allow the user to move quickly within the schedule (similar to tab stops in MS Word).



MOTOR VEHICLE COMPREHENSIVE INSURANCE

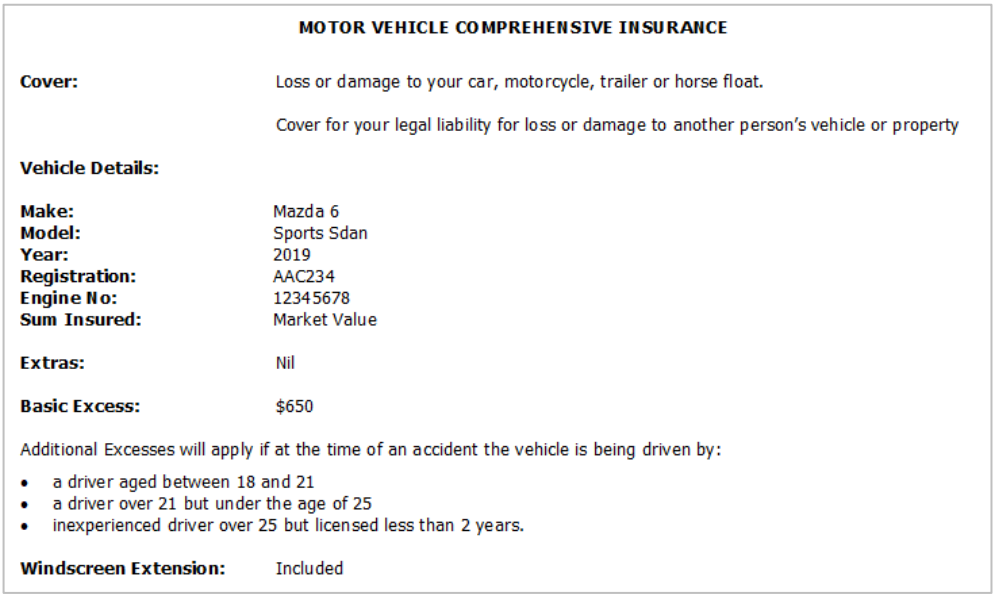
Cover:	Loss or damage to your car, motorcycle, trailer or horse float.
	Cover for your legal liability for loss or damage to another person's vehicle or property
Vehicle Details:	
Make:	^
Model:	^
Year:	20^
Registration:	^
Engine No:	^
Sum Insured:	$ ^ or Market Value
Extras:	^
Basic Excess:	$^

To move to the next ^ caret marker, click ^ on the schedule menu or Press F4 on your keyboard.



Using one of the above methods

19. Complete the Schedule of Insurance details as shown below:



MOTOR VEHICLE COMPREHENSIVE INSURANCE

Cover:	Loss or damage to your car, motorcycle, trailer or horse float.
	Cover for your legal liability for loss or damage to another person's vehicle or property
Vehicle Details:	
Make:	Mazda 6
Model:	Sports Sdan
Year:	2019
Registration:	AAC234
Engine No:	12345678
Sum Insured:	Market Value
Extras:	Nil
Basic Excess:	$650

Additional Excesses will apply if at the time of an accident the vehicle is being driven by:

- a driver aged between 18 and 21
- a driver over 21 but under the age of 25
- inexperienced driver over 25 but licensed less than 2 years.

Windscreen Extension:	Included

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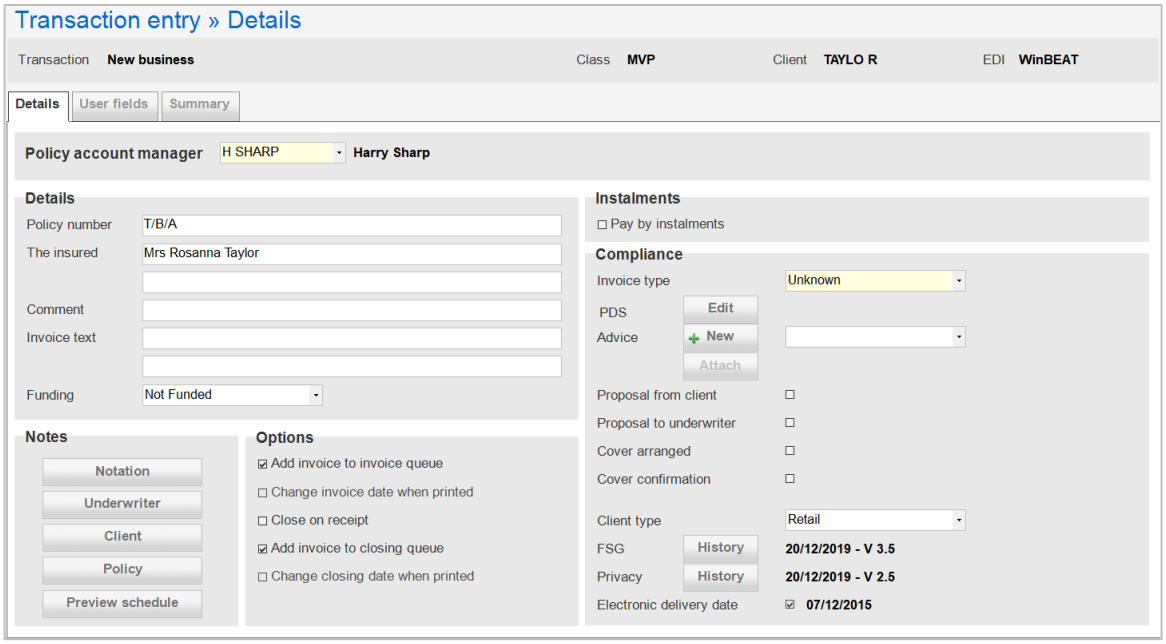
Once you have finished updating the Schedule with the motor vehicle details

20. Click Next >

Transaction entry > Details window will be displayed:



The Details tab is selected by default.

Details

We will now complete basic information only:

Policy number allows the user to enter the policy number issued by the underwriter.

When creating a WinBEAT New Business, a Policy number may not be available, therefore it will need to be updated at a later stage.

21. Leave **Policy number** as **T/B/A**

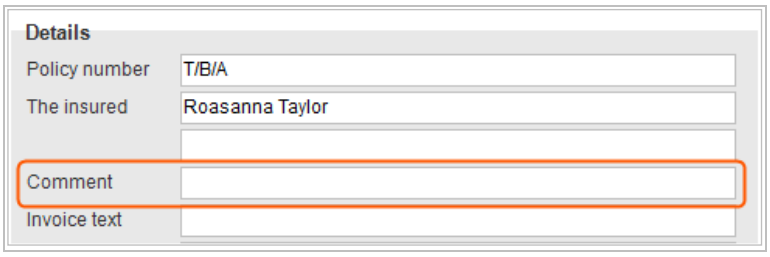
The insured name defaults from the Client account name and may be overwritten if required or additional Insured names added.

There are two lines available for the insured name/s with 50 characters per line.

22. Change **The insured** to **Rosanna Taylor** (Remove Mrs)

Comment Field

Allows the user to enter information relevant to the policy/invoice.



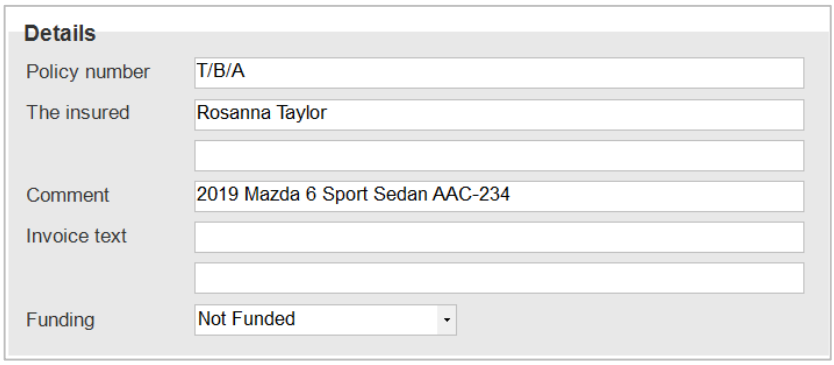
This will not print on any WinBEAT form, however it provides users with the ability to view any of the text entered when the user is accessing client/policy enquiry.

Below is an example of what users could enter into the comment field when processing their invoices.

- **Motor vehicle insurance** we recommend Year, Make, Model and Registration number
- **Home or Business insurance** we recommend address of situation plus Building &/or Contents sum insured

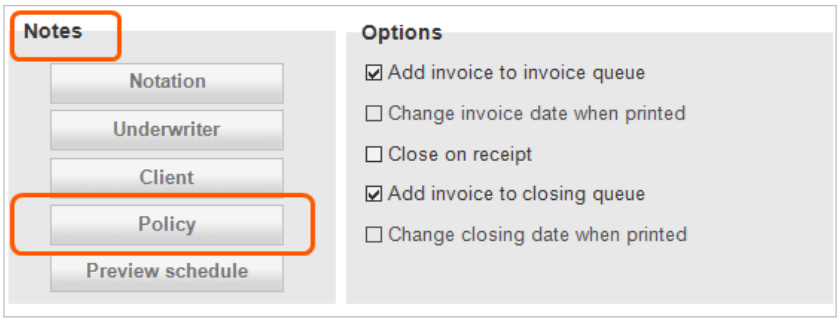
The comment field may also be utilised in the Search facility.
(We will explore the Search facility a bit later)

23. In **Comment field** enter **2019 Mazda 6 Sport Sedan AAC-234**



Notes

There are a number of Notes buttons available within WinBEAT.



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Today we will utilise **Policy notes.**

Policy allows the user to enter notes specifically relating to the current transaction or policy.

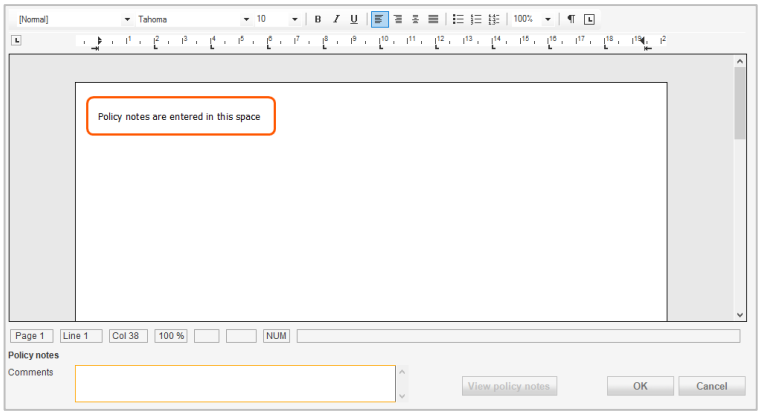
These notes are for **internal use only** and will not print on any WinBEAT forms.

Policy notes are retained on all transactions including endorsements and cancellations.

The user may edit these notes at transaction level and in Client/Policy enquiry.

24. Click Policy

The notes are entered within the schedule area.



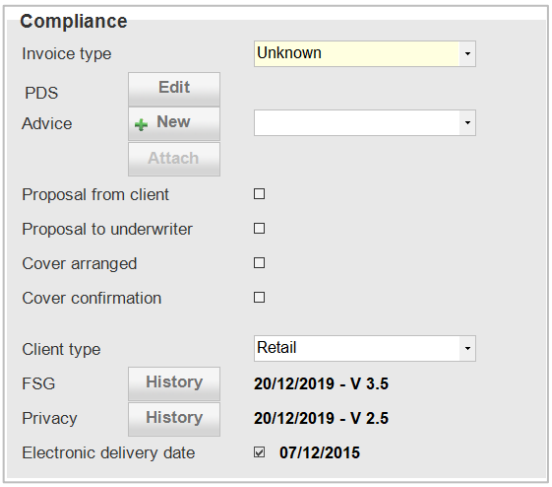
25. Enter the following Policy notes

Rosanna accepted verbal quote for motor vehicle insurance. New Policy to start as of (enter inception date).

26. Click OK

Compliance

Compliance section is extremely important and **must** be updated correctly in accordance with your company compliance practices.



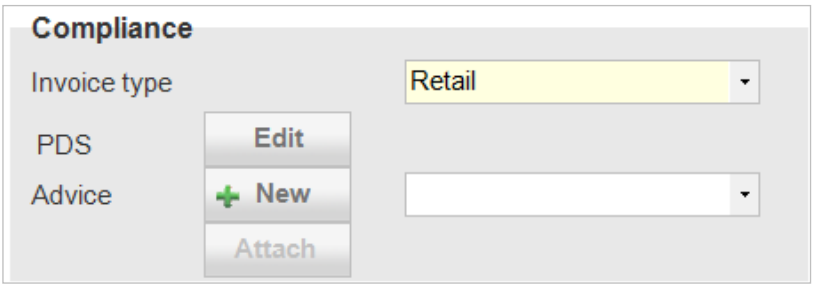
In this exercise we will complete two of the compliance requirements.

Invoice type

There are two options to choose from **Wholesale** or **Retail.**

For more information on **Compliance Invoice type** consult with your company Compliance Officer or Account Manager.

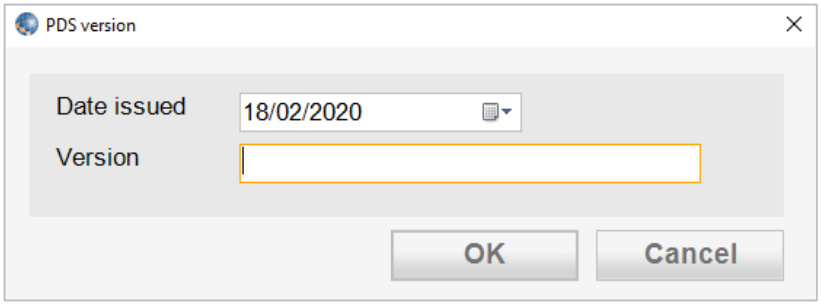
27. Click and select **Retail**



PDS – Product Disclosure Statement

The PDS is a document prepared by the Insurer which contains all the information about the product including the significant benefits, the name and address of the insurer, the terms and conditions, the cooling off period and the dispute resolution process.

28. Click Edit



The PDS date will default to todays date.

29. Enter **V12/18.MVP** in the **Version** field

30. Click OK

31. Click Close

Advice

Allows the user to select the advice type which was provided to the client by the Account Manager.

Your System Administrator will have loaded the appropriate compliance wordings in WinBEAT and when selected by the user will be automatically inserted at the end of the client schedule.

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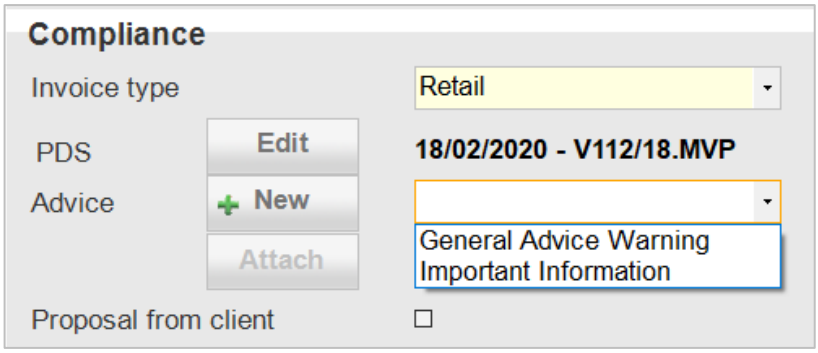
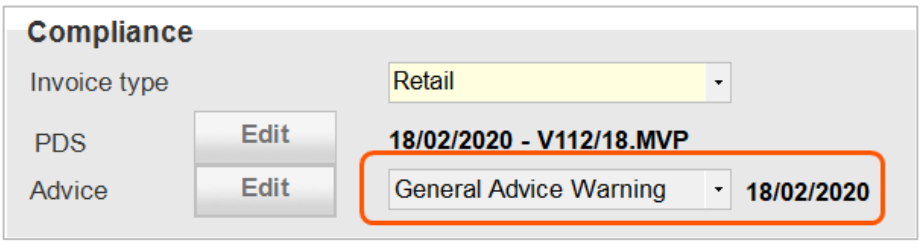
32. Click next to **Advice** to view options



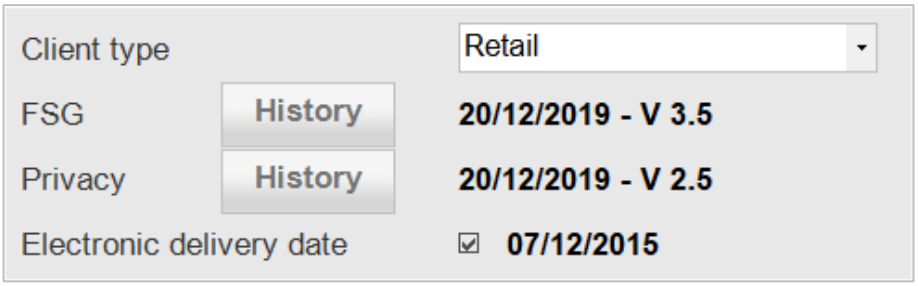
33. Select **General Advice Warning**

The General Advice Schedule wording will automatically be inserted.

The date will automatically default to today.



The client compliance details are displayed at the bottom right of the window.



The Electronic delivery date has been activated when the client account was created, indicating to the user the client wishes to receive their insurance documents via email.

Once the transaction is completed, the user has **two** options for finishing:

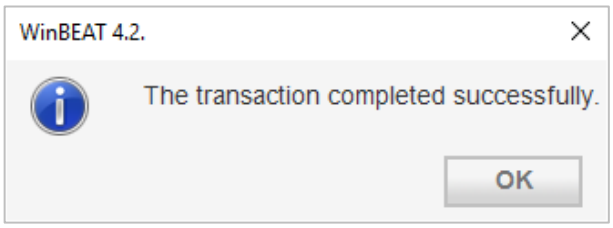
- **FINISH and PRINT** will finish (save) the transaction plus give the user printing options for the Client Invoice and Underwriter Closing Advice

  OR

- **FINISH** will finish (save) the transaction without any printing options. It is assumed the Client Invoice and Underwriter Closing Advice will be printed at a later stage

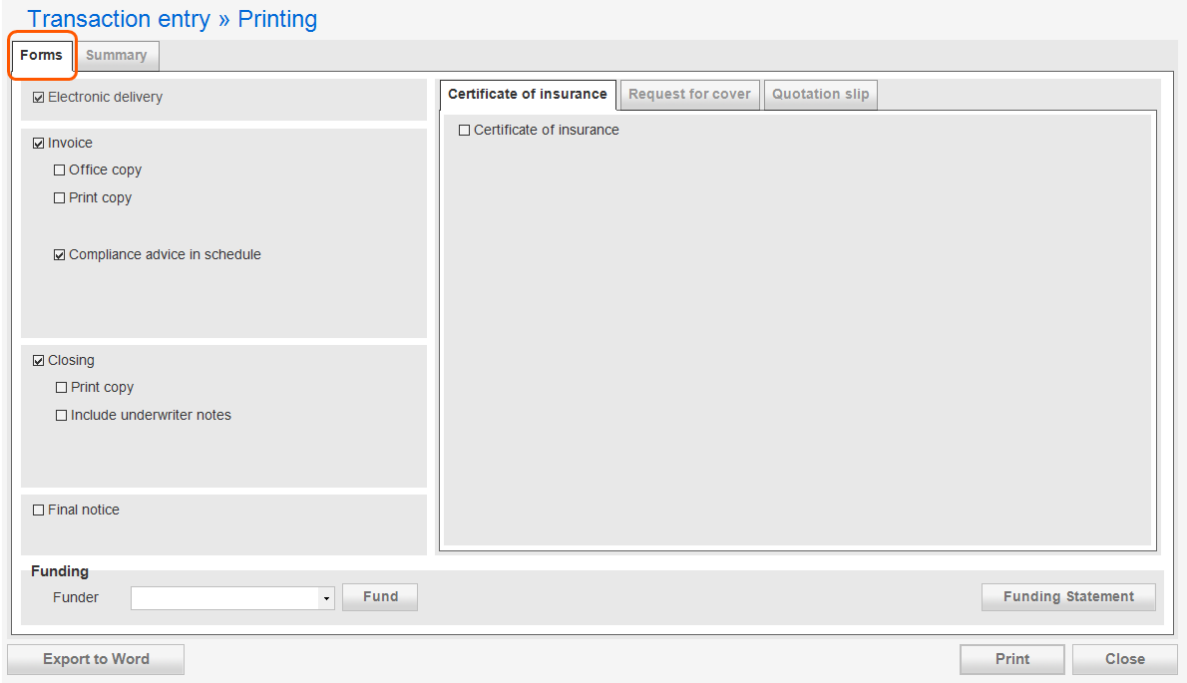
34. Click Finish and print for today

The following dialog box will be displayed:



35. Click OK

The following window will be displayed:



The **Forms tab** is selected by default.

The **Invoice and Closing options** are displayed.

The default options would have been activated by your WinBEAT System Administrator.

We are now ready to Print/Preview the Client Invoice & Underwriter Closing.

36. Click Print

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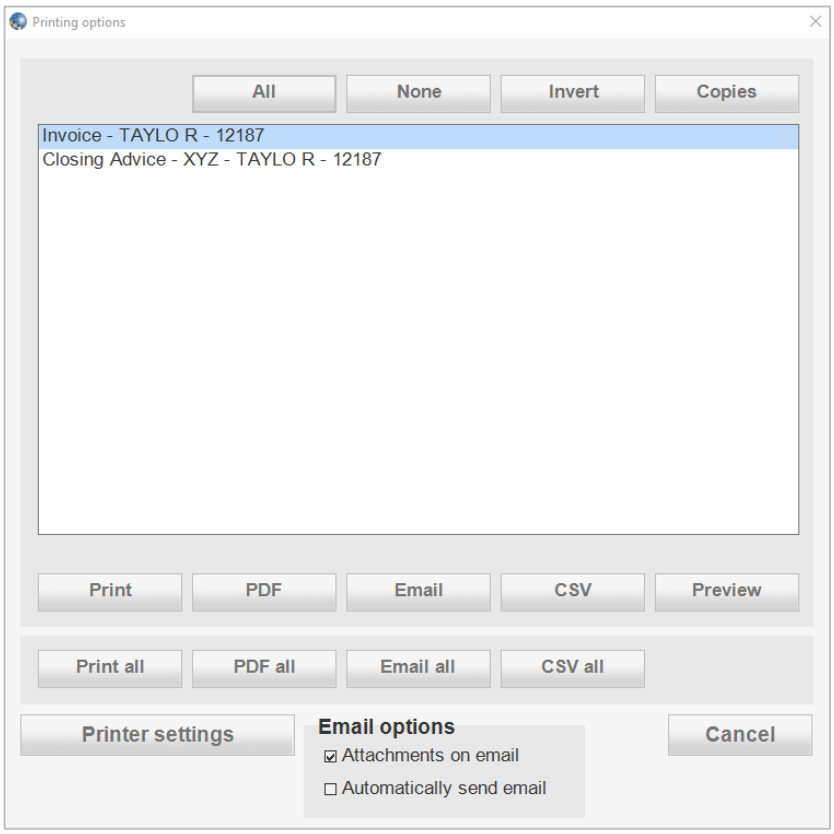
Both the Invoice & Closing Advice are listed on the Print dialog box:

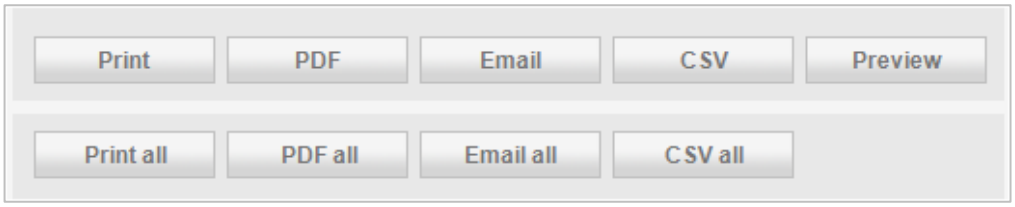


The user may select the relevant printing method based on the Electronic Delivery method we viewed in the previous window.

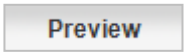
This does not necessarily mean the user must send the information via the Electronic delivery method displayed as there is more than one printing option.

The user may choose the delivery method depending on how the Client and Underwriter wish to receive that particular form.

Example: The Invoice for the client may need to be sent via Australia Post whereas the Closing may be emailed to the underwriter.



37. Select **Invoice – TAYLO R**

38. Click 

The Client invoice will be displayed:

As per your request, we have arranged the following insurance cover effective from the 20/02/2020. To ensure your protection, we must receive your remittance within14 days of you receiving this account.

Page 1 of 4

TAX INVOICE

This document will be a tax invoice for GST when you make payment

Invoice Date: 16/12/2019
Invoice No: 12187
Our Reference: TAYLO R

Should you have any queries in relation to this account, please contact your Account Manager
Harry Sharp

Mrs Rosanna Taylor
454 Pearl Road
COOGEE NSW 2034

Class of Policy: Private Motor Vehicle Insurance
Insurer: XYZ Insurance Ltd
121 Collins Street Melbourne Vic 3000
ABN: 02 333 444 555
The Insured: Rosanna Taylor

NEW POLICY
Policy No: T/B/A
Period of Cover:
From **20/02/2020**
to **20/02/2021** at 4:00 pm

Details: See attached schedule for a description of the risk(s) insured

YOUR DUTY OF DISCLOSURE

PLEASE READ IMPORTANT NOTICE OVERLEAF

NON-DISCLOSURE
If you fail to comply with your duty of disclosure, the Insurer may be entitled to reduce the liability under the Contract in respect of a claim or may cancel the Contract. If your non-disclosure is fraudulent, the Insurer may also have the option of avoiding the Contract from its beginning.

Clients who are not fully satisfied with our services should contact our Complaints Officer.
ABC Insurance Brokers Pty Ltd
are members of the Financial Ombudsman Service Aust.,a free service, & follow the principles of the Insurance Brokers Code of Practice. Further information is available from our office. You can contact FOS directly on 1800 367 287

Your Premium:

Premium	UW levy	Fire levy	GST	Stamp Duty	Consult fee	Broker Fee
$600.00	$0.00	$0.00	$68.00	$66.00	$0.00	$80.00

Commission earned on this invoice $66.00

TOTAL **$814.00**

BPAY
Biller Code: 95682
Ref: 0130000239801
Contact your financial institution to make this payment from your nominated account.

Our Reference: TAYLO R
Invoice No: 12187
Acct Man: H Sharp

eft
Acct Name: ABC Insurance Brokers Trust Account
BSB: 083123 Account: 333456900
Reference: TAYLO R 12187

Mail this portion with your cheque payable to:
Smith & Co Insurance Broker
45 Jackson Road
SYDNEY NSW 2000

To pay with your
Mastercard, Visa or AMEX
Call 1800 807 139
Visit www.abcinsurance.com.au
Client Ref: 0123X Invoice Ref: 12187

AMOUNT DUE **$814.00**

Client Premium breakup is displayed on the invoice body.

The amount the client is due to pay is displayed in the remittance section.

There are many variations of the client remittance depending on your companies method of banking.

The main options are **DEFT, NAB Transact, Automated & Manual banking**.

Within each of these there are a number of payment methods the broker may offer the client. (BPay, EFT, Credit Card, Post Bill Pay, Cheque etc).

Your WinBEAT Administrator will activate the banking options your company offers to automatically print on your remittances.

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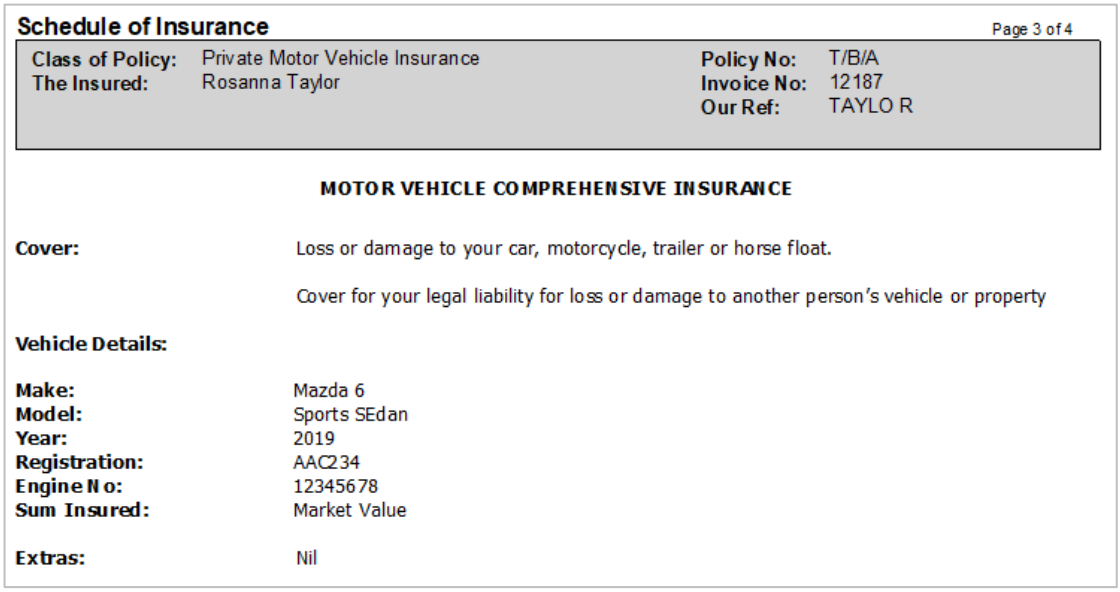
39. Click View schedule (top middle)

A window similar to the following will be displayed:



Schedule of Insurance Page 3 of 4

Class of Policy:	Private Motor Vehicle Insurance	**Policy No:**	T/B/A
The Insured:	Rosanna Taylor	**Invoice No:**	12187
		Our Ref:	TAYLO R

MOTOR VEHICLE COMPREHENSIVE INSURANCE

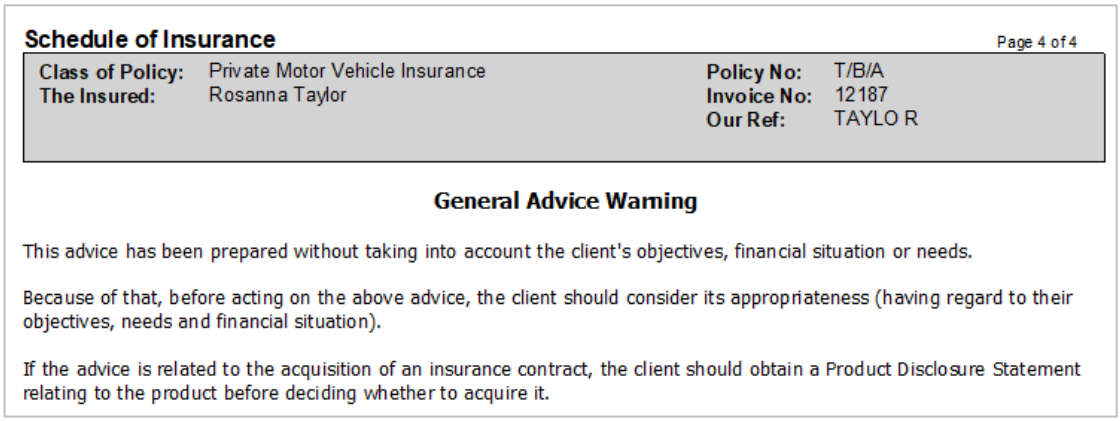
Cover: Loss or damage to your car, motorcycle, trailer or horse float.

Cover for your legal liability for loss or damage to another person's vehicle or property

Vehicle Details:

Make:	Mazda 6
Model:	Sports SEdan
Year:	2019
Registration:	AAC234
Engine No:	12345678
Sum Insured:	Market Value
Extras:	Nil

40. Move to next page to view compliance wording (General Advice Warning)



Schedule of Insurance Page 4 of 4

Class of Policy:	Private Motor Vehicle Insurance	**Policy No:**	T/B/A
The Insured:	Rosanna Taylor	**Invoice No:**	12187
		Our Ref:	TAYLO R

General Advice Warning

This advice has been prepared without taking into account the client's objectives, financial situation or needs.

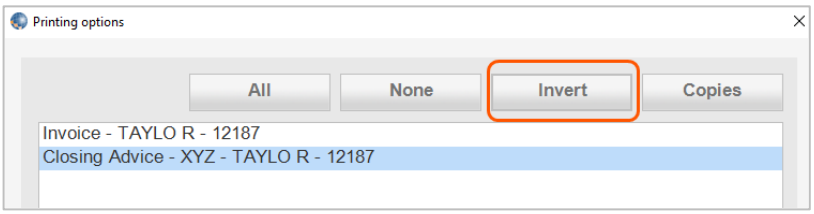
Because of that, before acting on the above advice, the client should consider its appropriateness (having regard to their objectives, needs and financial situation).

If the advice is related to the acquisition of an insurance contract, the client should obtain a Product Disclosure Statement relating to the product before deciding whether to acquire it.

41. Click View first page

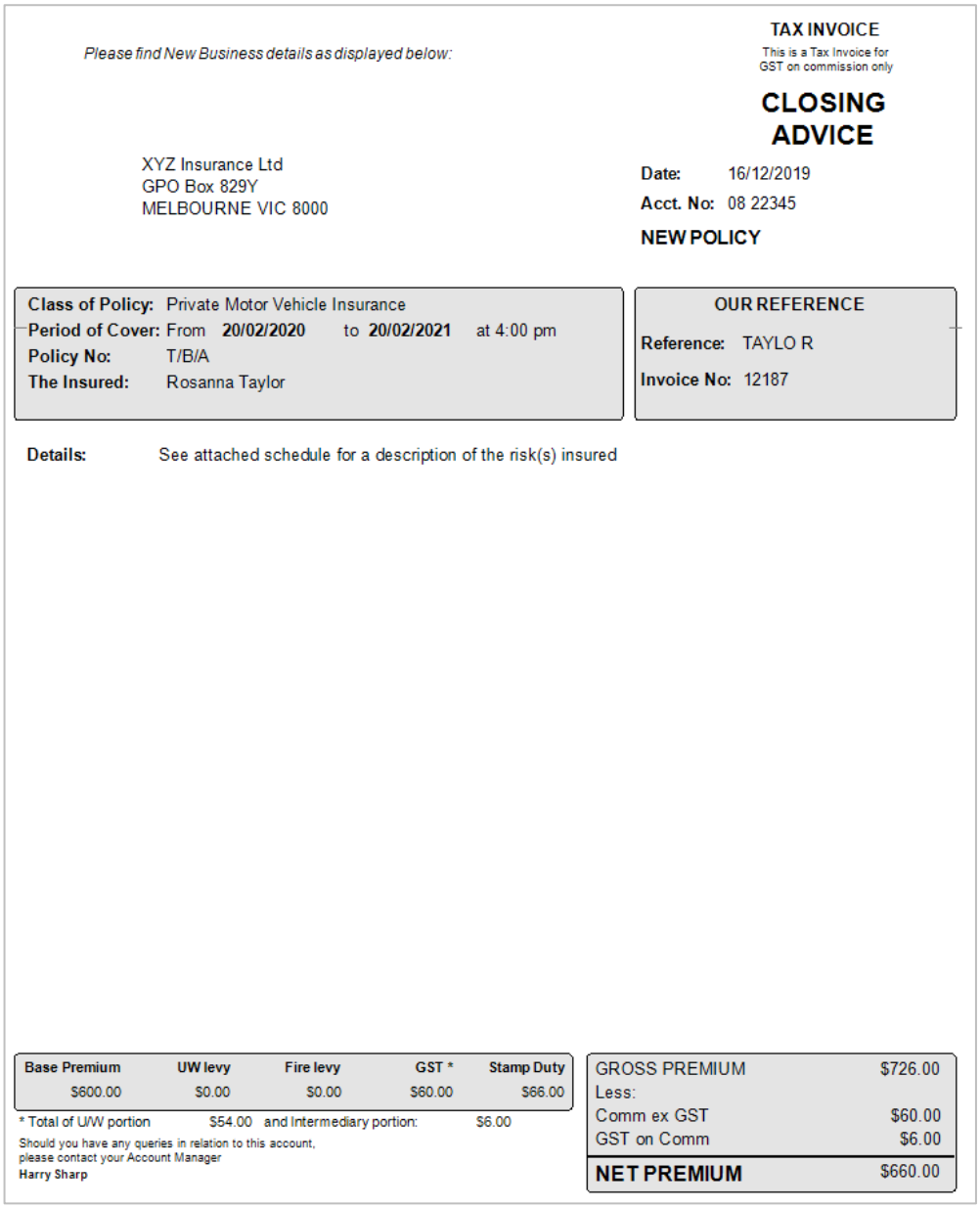
42. Click ✕ to close the preview

43. Click **Invert**



The invoice should no longer be highlighted (selected)

44. Click **Preview** to view Closing



Please find New Business details as displayed below:

TAX INVOICE
This is a Tax Invoice for GST on commission only

CLOSING ADVICE

XYZ Insurance Ltd
GPO Box 829Y
MELBOURNE VIC 8000

Date: 16/12/2019
Acct. No: 08 22345
NEW POLICY

Class of Policy: Private Motor Vehicle Insurance
Period of Cover: From **20/02/2020** to **20/02/2021** at 4:00 pm
Policy No: T/B/A
The Insured: Rosanna Taylor

OUR REFERENCE
Reference: TAYLO R
Invoice No: 12187

Details: See attached schedule for a description of the risk(s) insured

Base Premium	UW levy	Fire levy	GST *	Stamp Duty
$600.00	$0.00	$0.00	$60.00	$66.00

* Total of U/W portion $54.00 and Intermediary portion: $6.00

Should you have any queries in relation to this account, please contact your Account Manager
Harry Sharp

GROSS PREMIUM	$726.00
Less:	
Comm ex GST	$60.00
GST on Comm	$6.00
NET PREMIUM	$660.00

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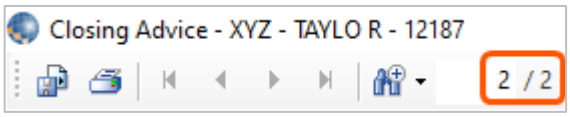
45. Click View schedule to view the schedule

The Closing Advice has 2 pages not 3. This is due to the Compliance wording (General Advice Warning) not being required on Underwriter Closings.



46. Click View first page to return to the **Closing**

47. Click ✕ to close **Preview Closing**

48. Click Cancel

49. Click Close

50. Click Cancel to return to the WinBEAT4 Main menu

This exercise is now complete.

The basic New Business transaction may have seemed to take a long time to work through - this is due to our training manual explaining fields and functionality.

Over the course of the day, we will cover additional fields during processing and explain each of them.

You will find it will take you a lot less time once you commence processing in your office and become more familiar with your company's procedures and guidelines.

3.4 Client Policy/Enquiry – New Business

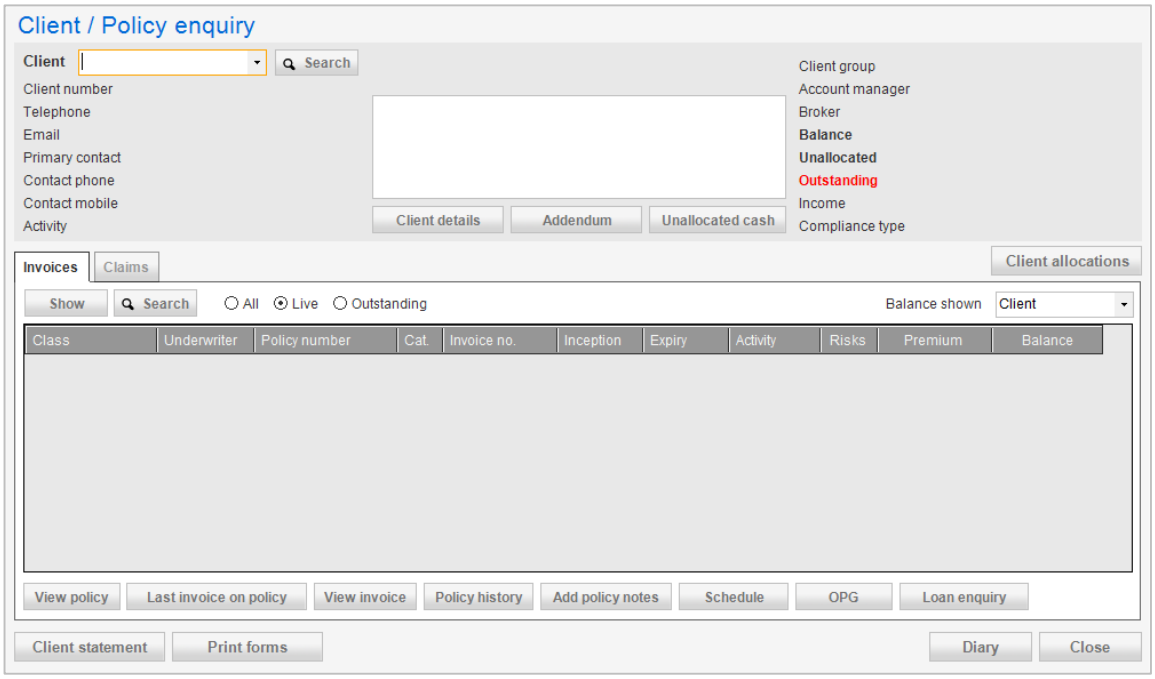
As we have completed a WinBEAT (Manual) New Business transaction for Rosanne Taylor, we will view the Motor Vehicle Policy in Client/Policy enquiry.

This will allow us to become familiar with some of the fields and functions available within the window.

Exercise 7: Client/Policy Enquiry – New Business

1. Click Enquiry shortcut

The following window will be displayed:



Client

The user may select the required client by:

- Entering the full Client Code

  OR

- Entering the first few characters of the client code then click ▾ to select from the drop list

2. Enter Client **TAYLO R**

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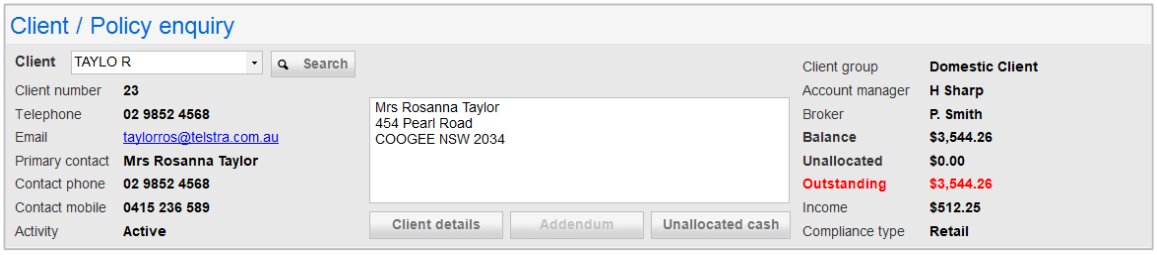
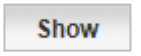
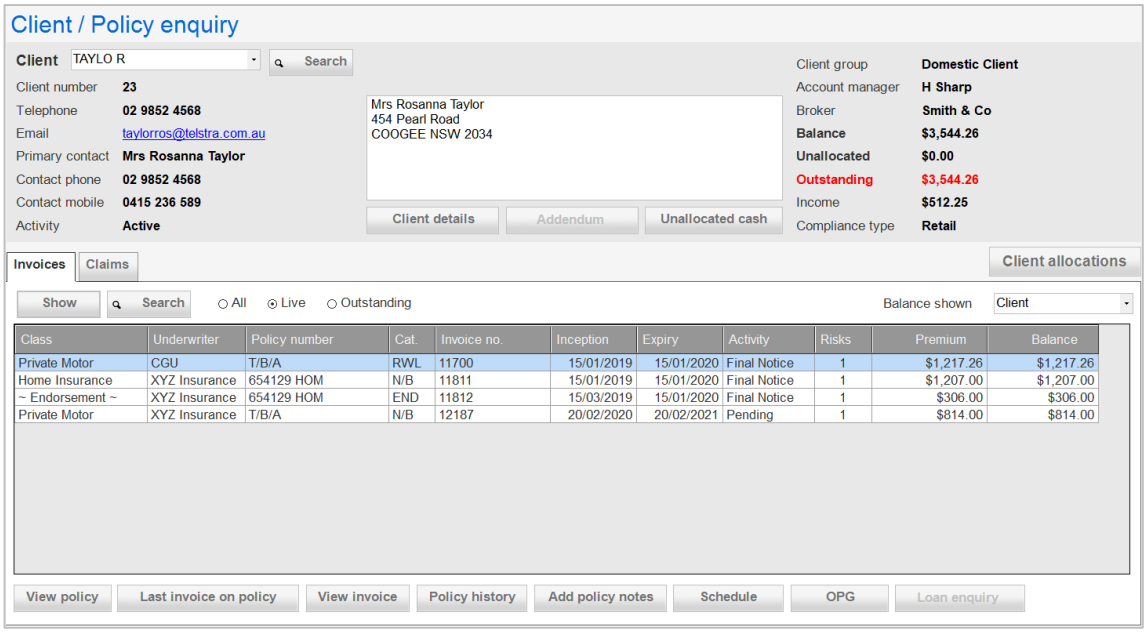
The client information is displayed in the top section:



3. Click  to view the policy

The following window will be displayed:

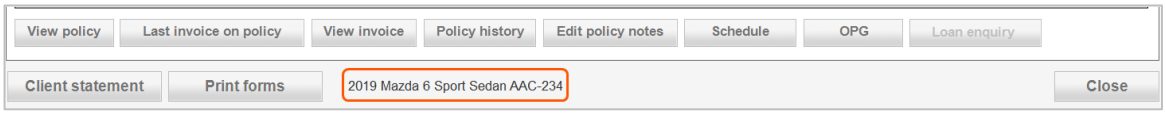


There are multiple transactions for this client.

4. Select the **NB Private Motor Vehicle** with XYZ Insurance

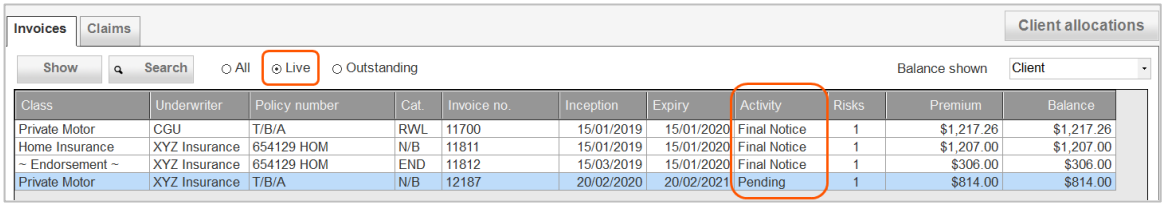
Comment

Notice the **Comment** text displays at the bottom of the Client/Policy enquiry window making identification of a transaction or a policy much easier.



All, Live & Outstanding

Live is selected by default



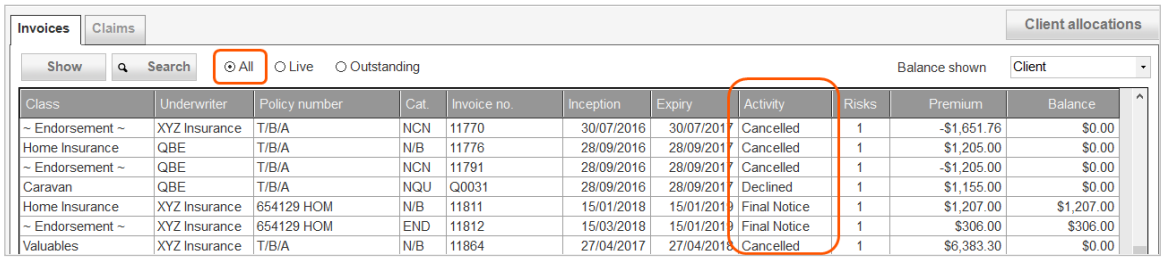
Class	Underwriter	Policy number	Cat.	Invoice no.	Inception	Expiry	Activity	Risks	Premium	Balance
Private Motor	CGU	T/B/A	RWL	11700	15/01/2019	15/01/2020	Final Notice	1	$1,217.26	$1,217.26
Home Insurance	XYZ Insurance	654129 HOM	N/B	11811	15/01/2019	15/01/2020	Final Notice	1	$1,207.00	$1,207.00
~ Endorsement ~	XYZ Insurance	654129 HOM	END	11812	15/03/2019	15/01/2020	Final Notice	1	$306.00	$306.00
Private Motor	XYZ Insurance	T/B/A	N/B	12187	20/02/2020	20/02/2021	Pending	1	$814.00	$814.00

"Live" view should only display current policies/invoices. Therefore, the activity column generally displays **Active, Pending or Final Notice**.

Any policies/invoices displayed in "Live" with an activity other than the three above require investigating and managing by the Account manager.

Expired policies may require renewing or cancelling. **Final notice** may need to be cancelled. **Quotes** that have not been taken up may need to be declined or deleted.

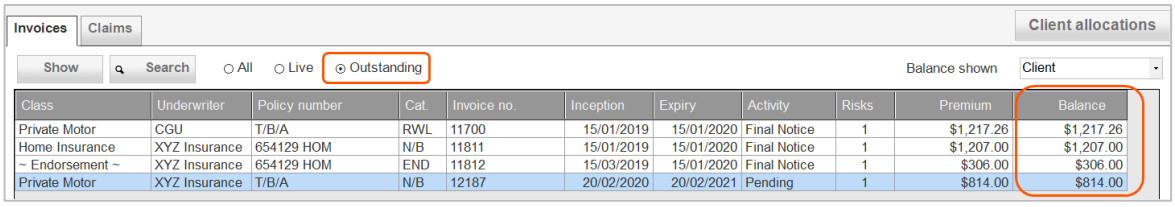
5. Select **All**



Class	Underwriter	Policy number	Cat.	Invoice no.	Inception	Expiry	Activity	Risks	Premium	Balance
~ Endorsement ~	XYZ Insurance	T/B/A	NCN	11770	30/07/2016	30/07/2017	Cancelled	1	-$1,651.76	$0.00
Home Insurance	QBE	T/B/A	N/B	11776	28/09/2016	28/09/2017	Cancelled	1	$1,205.00	$0.00
~ Endorsement ~	QBE	T/B/A	NCN	11791	28/09/2016	28/09/2017	Cancelled	1	-$1,205.00	$0.00
Caravan	QBE	T/B/A	NQU	Q0031	28/09/2016	28/09/2017	Declined	1	$1,155.00	$0.00
Home Insurance	XYZ Insurance	654129 HOM	N/B	11811	15/01/2018	15/01/2019	Final Notice	1	$1,207.00	$1,207.00
~ Endorsement ~	XYZ Insurance	654129 HOM	END	11812	15/03/2018	15/01/2019	Final Notice	1	$306.00	$306.00
Valuables	XYZ Insurance	T/B/A	N/B	11864	27/04/2017	27/04/2018	Cancelled	1	$6,383.30	$0.00

"All" view displays every policy/invoice for the selected client, including Expired, Cancelled, Lapsed and Active invoices.

6. Select **Outstanding**



Class	Underwriter	Policy number	Cat.	Invoice no.	Inception	Expiry	Activity	Risks	Premium	Balance
Private Motor	CGU	T/B/A	RWL	11700	15/01/2019	15/01/2020	Final Notice	1	$1,217.26	$1,217.26
Home Insurance	XYZ Insurance	654129 HOM	N/B	11811	15/01/2019	15/01/2020	Final Notice	1	$1,207.00	$1,207.00
~ Endorsement ~	XYZ Insurance	654129 HOM	END	11812	15/03/2019	15/01/2020	Final Notice	1	$306.00	$306.00
Private Motor	XYZ Insurance	T/B/A	N/B	12187	20/02/2020	20/02/2021	Pending	1	$814.00	$814.00

"Outstanding" view displays all of the clients' policies/invoices with an outstanding client balance.

7. Select **Live**

Policy notes

When the user highlights a transaction the policy notes button will display as either

or

Edit policy notes indicates there **ARE** previous notes attached to the policy.

Add policy notes indicates there are **NO** notes attached at this stage.

Today, Rosanna Taylor's transaction displays **Edit policy notes** indicating that there **are notes on the policy** the user may wish to read.

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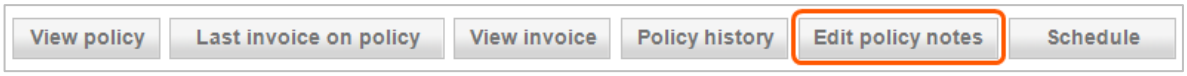
8. Click **Edit policy notes**



As Policy notes are locked, a blank page is displayed allowing the user to add additional notes while viewing Client/Policy enquiry.

To view the existing notes the user must select **View policy notes**.

9. Click **View policy notes**

Notes entered previously today are displayed and may **NOT** be altered.

10. Click **Cancel**

Schedule

11. Click **Schedule**

The Schedule for Motor Vehicle Insurance is displayed allowing the user to view details.

MOTOR VEHICLE COMPREHENSIVE INSURANCE

Cover: Loss or damage to your car, motorcycle, trailer or horse float.

Cover for your legal liability for loss or damage to another person's vehicle or property

Vehicle Details:

Make: Mazda 6
Model: Sports Sdan
Year: 2019
Registration: AAC234
Engine No: 12345678
Sum Insured: Market Value

Extras: Nil

Basic Excess: $650

Additional Excesses will apply if at the time of an accident the vehicle is being driven by:

- a driver aged between 18 and 21
- a driver over 21 but under the age of 25
- inexperienced driver over 25 but licensed less than 2 years.

Windscreen Extension: Included

12. Click **Close** to return to the Client/Policy enquiry window

13. Click **Close** to return to the WinBEAT Main Menu

This exercise is now complete.

3.5 EDI Sunrise Transaction Options

Processing a sunrise transaction is not that much different to processing a WinBEAT transaction.

The transaction entry window will change according to the user's initial selections.

Users should always make selections from left to right.

Sunrise New Business or Renewal

In the example below, the user has selected:

Create > Sunrise > Policy > New Business > Enter all details.

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3.6 EDI Sunrise – Quote

The Transaction entry menu allows the user to process all transaction types available in Sunrise Exchange.

In this exercise, we will discover how to process a Sunrise New Business quotation.

A quotation is raised for the client so they may view the details of the cover requested and the premium they would have to pay if they decide to go ahead with the cover.

Scenario

Joanne Mitchell has contacted your office and asked if you could provide a quotation for her home building and contents.

As we created a client account for **MITCH J** earlier today, we will now create a **Building and Contents Quotation** in Sunrise Exchange.

Exercise 8: Creating a Sunrise Quotation

1. Select **Transaction** shortcut

2. Select **Create, Sunrise, Quote**

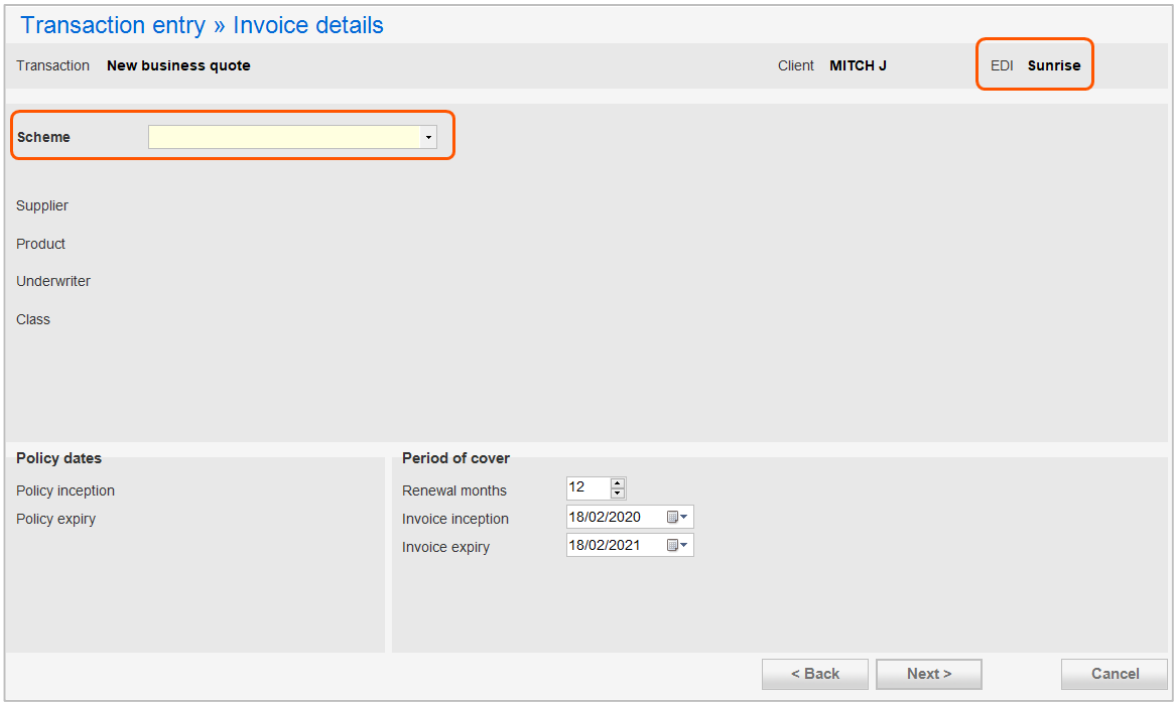
New Business & **Enter all details** will be selected by default

3. Click Next >

4. Enter Client Code **MITCH J**

5. Click Next >

A window similar to the following will be displayed:



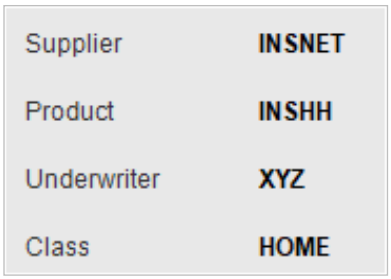
New Business Quote, Client code and EDI type Sunrise are displayed so the user may identify what type of transaction they are processing.

Scheme

Sunrise schemes are created in your WinBEAT database by your System Administrator.

6. Click and select **SUNRISE HOME PRODUCT** or type **S**

The Sunrise Exchange **Supplier** and **Product**, together with the WinBEAT **Underwriter** and **Class** will be displayed:



When the scheme is set up in WinBEAT the Sunrise Supplier and Product is "mapped" to a WinBEAT Underwriter and Class.

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The Scheme we are using today is an "in-house training scheme" (not a real scheme) and has been mapped as follows:

- Sunrise Underwriter (Supplier) = INSNET
- Sunrise Product = INSHH

Mapped to:

- WinBEAT Underwriter = XYZ
- WinBEAT Class = HOME

Back in your office, your System Administrator will have set up multiple schemes.

There could possibly be multiple Schemes for the same Class of business (depending how your WinBEAT System Administrator has set them up) however, each scheme will be mapped to a different underwriter. Example:

- Home Insurance for CGU
- Home Insurance for VERO
- Home Insurance for QBE
- Home Insurance for ALLIANZ

It is important when selecting the scheme for your Quote or New Business you select the correct one.

Choosing the incorrect scheme will result in the policy being written with the incorrect underwriter, displaying incorrect information on the client invoice and could result in the incorrect underwriter being paid.

Renewal months

7. Leave the Renewal months as **12**

Invoice inception

8. Leave **Invoice inception** as default - **today's date**

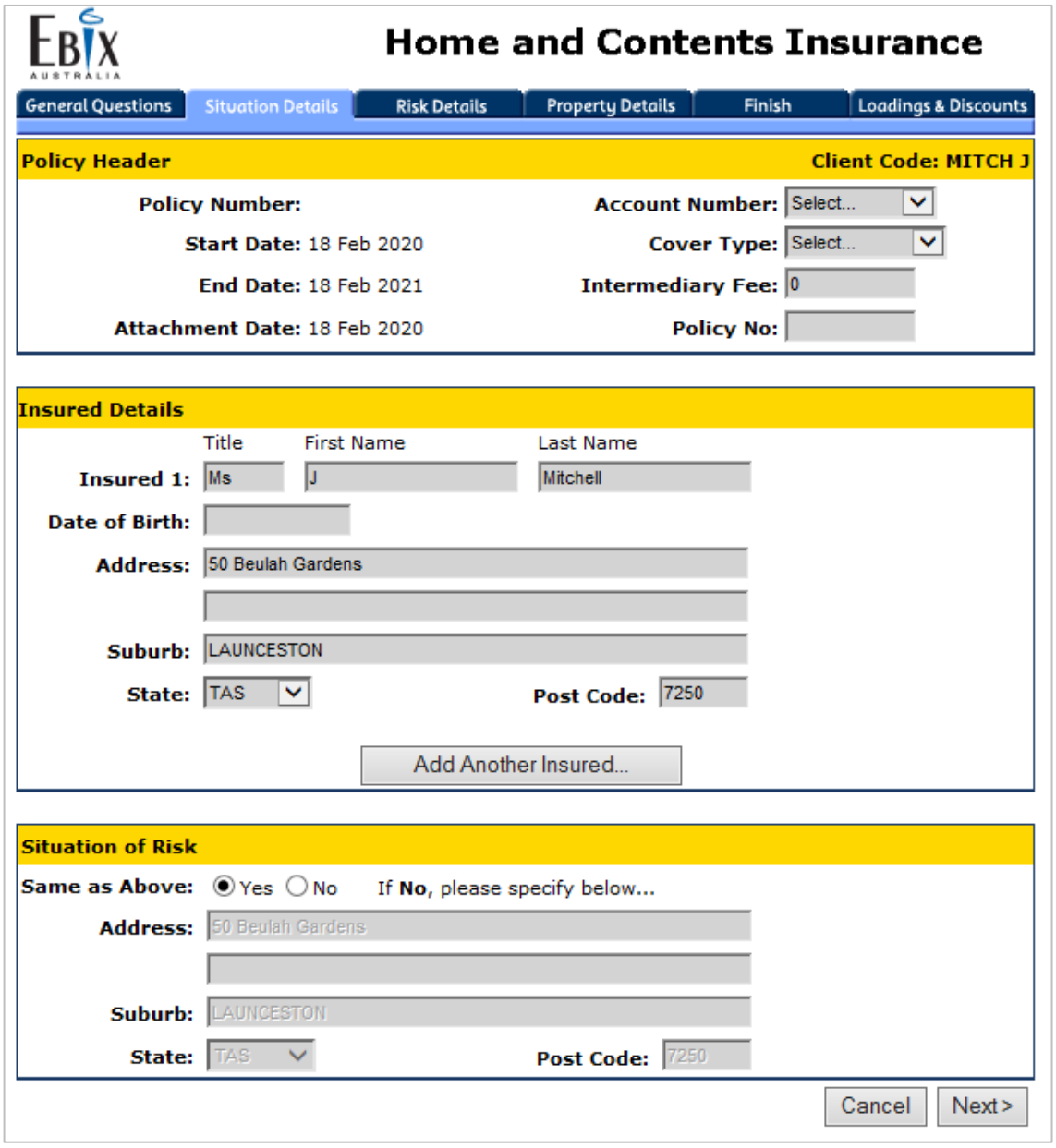
Invoice expiry

9. Leave as **12 months from today**

10. Click Next >

At this point, we are launching the Sunrise platform.

The Sunrise Exchange Insurer product window will be displayed:



Each underwriter designs their own product, therefore the layout and functionality will vary based on their individual requirements.

The product used for this training course is an example in-house product only.

In every insurer product some fields will be mandatory. The user will not be able to progress to the next window until all mandatory fields are completed.

You will notice the **Insured Details** and the **Situation of Risk** areas have been populated with information from the WinBEAT client account.

You may change any of these details if required.

Today we will leave the details as the Default.

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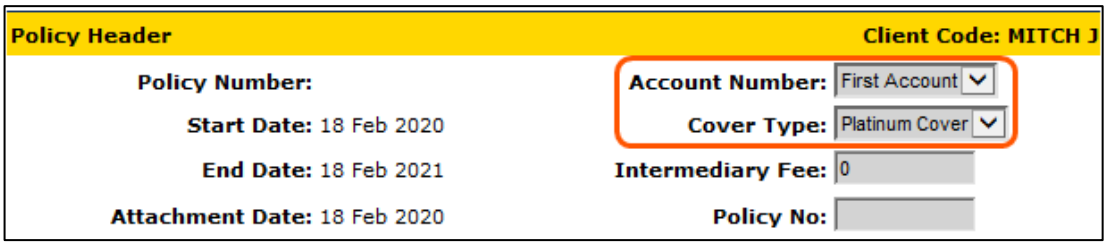
11. Click ▾ next to **Account Number** – Select **First Account**

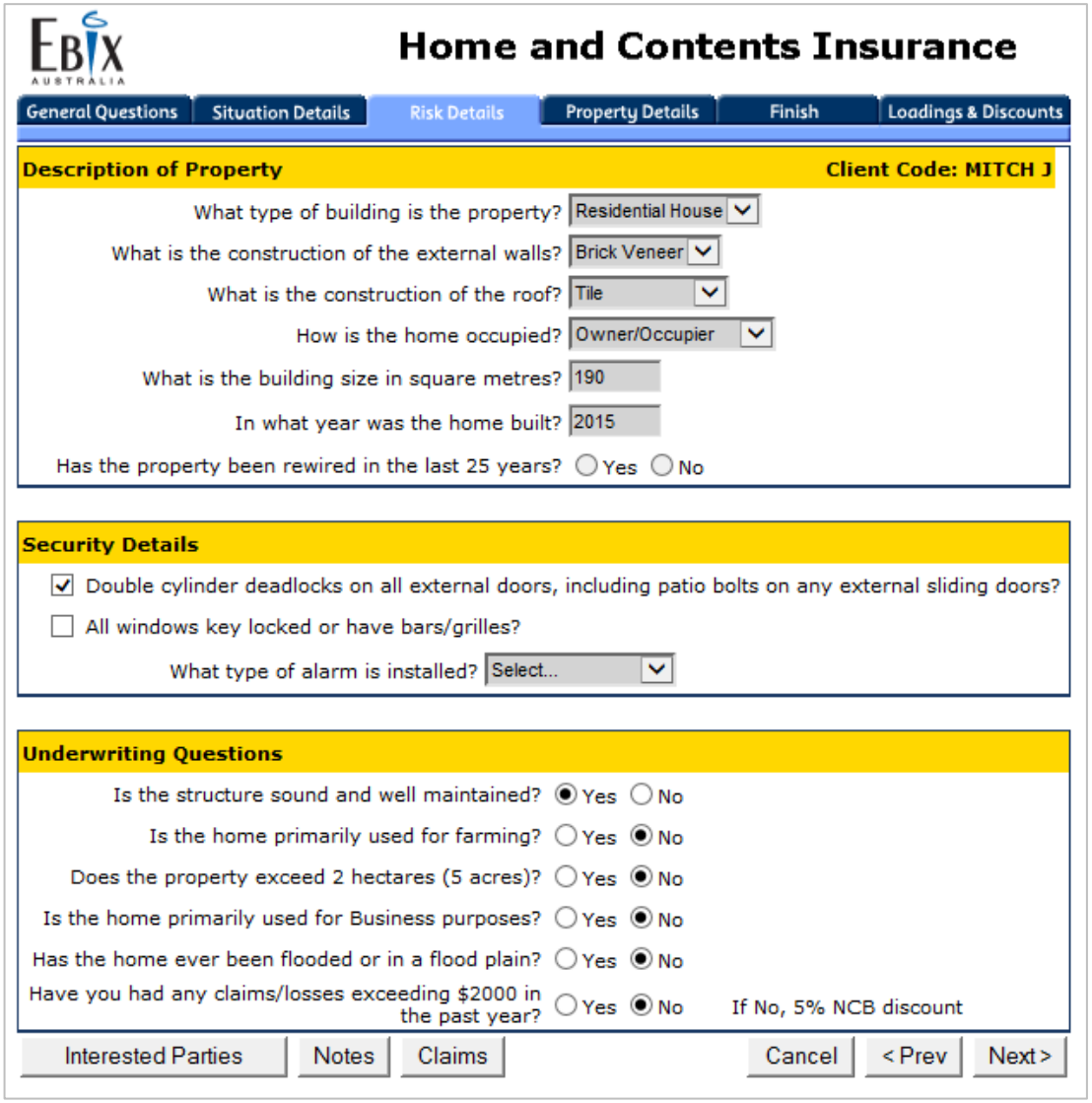
12. Click ▾ next to **Cover Type** – Select **Platinum Cover**



13. Leave the **Intermediary Fee** field and **Policy No** field Blank

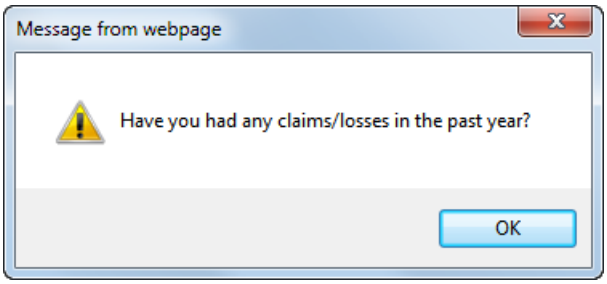
14. Click Next > to move to the next window

15. Complete the details as shown below:



If you **do not** complete all the mandatory fields and click NEXT a dialog box relating to the incomplete field will be displayed.

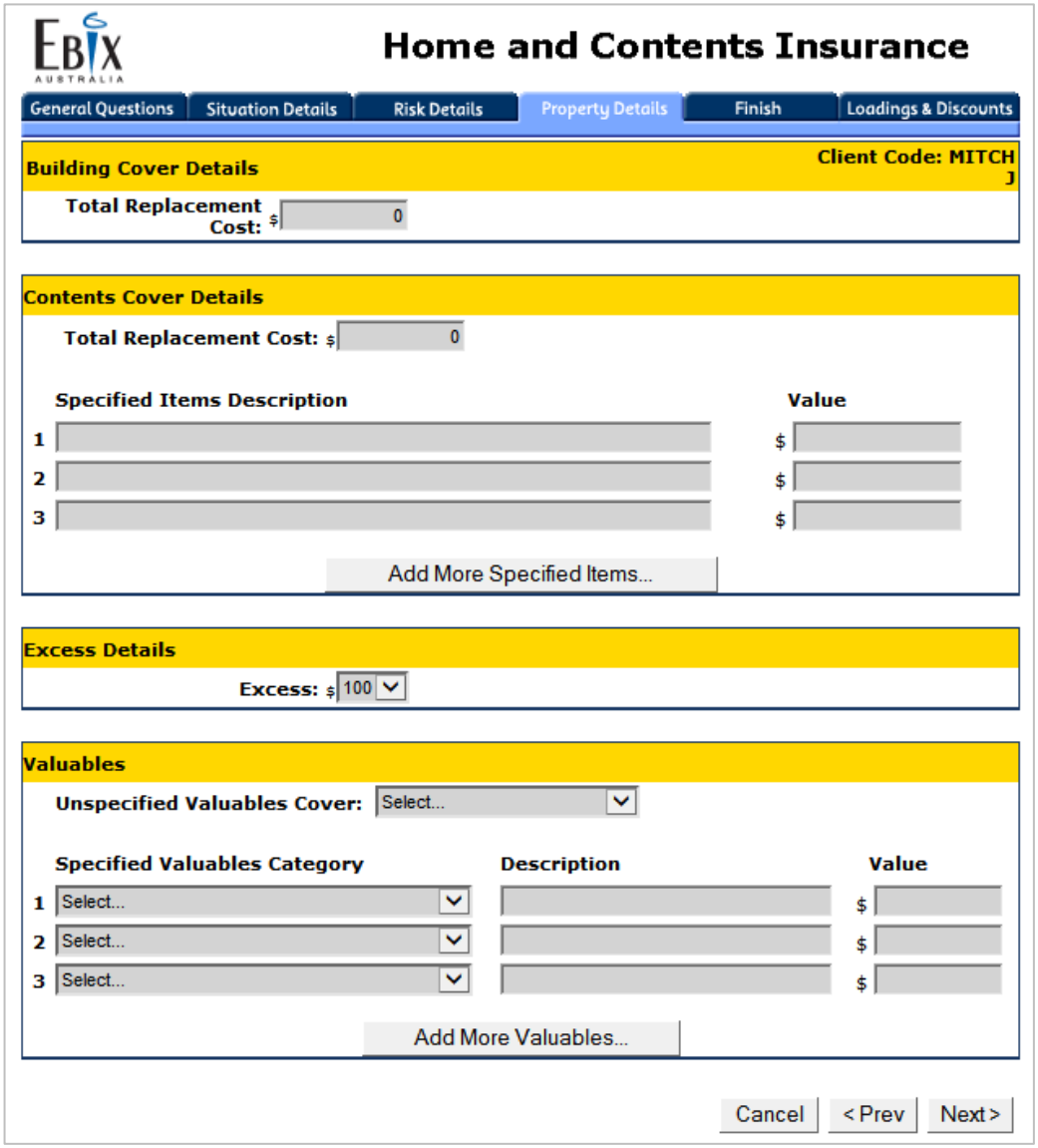
Below is an **example of an incomplete question**:



Once all fields are completed as required:

16. Click Next >

A window similar to the following will be displayed:



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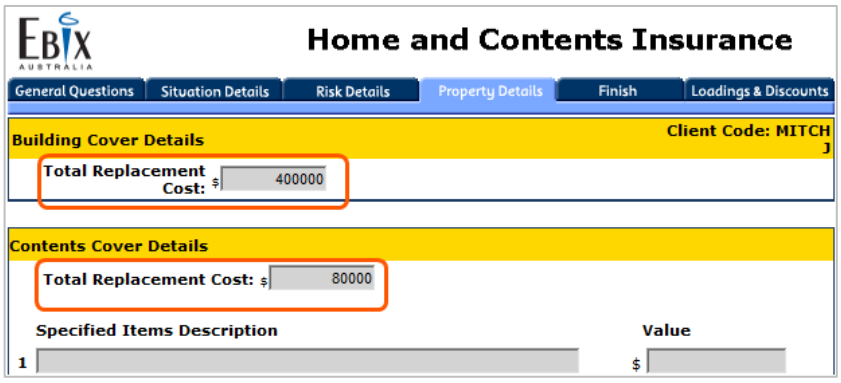
17. Enter **$400,000** in the **Building Cover Total Replacement Cost**

18. Enter **$80,000** in the **Contents Cover Total Replacement Cost**



19. Click **Next >**

A premium similar to the following will be displayed:

Home Insurance Payables for Current Situation — **Client Code: MITCH J**

	PREMIUM							COMMISSION		
	Annual	Adj.	Comm.Adj	FSL	GST	Duty	Payable	%	Amt	GST
Building	610.00	610.00	610.00	0.00	61.00	53.68	724.68	21.5	131.15	13.12
Contents	310.00	310.00	310.00	0.00	31.00	27.28	368.28	21.5	66.65	6.66
Valuables	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21.5	0.00	0.00
Dom. WC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21.5	0.00	0.00
						Intermediary Fee:	0.00			
						Intermediary Fee GST:	0.00			
TOTALS:	920.00	920.00	920.00	0.00	92.00	80.96	1,092.96		197.80	19.78

Re-Calc

Premiums may be different from those shown above if you did not use the same sum insured for the building and contents as indicated in step 17 & 18.

This is the final window and the premium breakdown displayed will be transferred back to WinBEAT.

Premium

It is possible to add an adjustment to the premium if it is within the insurer's limits.

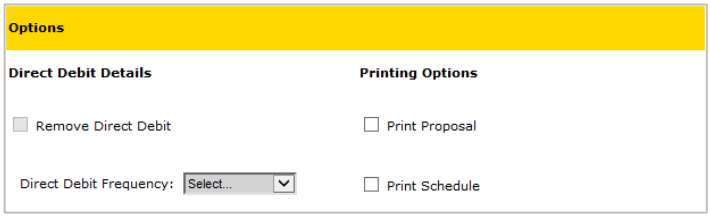
Commission

Commission to be received by the broker is set by the insurer and cannot be amended.

Direct Debit Details

Direct Debit, or Instalments, is not available for all insurer products.
Please check with your insurer representative.

Do not change the Direct Debit default options.



Printing Options:

Printing options enables the user to request an underwriter proposal and/or schedule.

We will not request the documents for our quote however, we will request them when we convert the quote to a New Business transaction.

20. **Do NOT tick proposal or Schedule today**

21. Scroll down and click Finish

This will exit the Insurer product and return to WinBEAT.

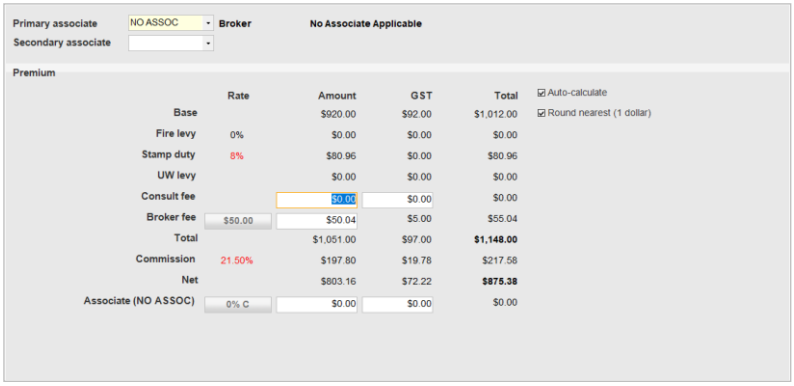
The **Transaction entry > Finalise** window will be displayed:

22. Click Next >

The **Transaction entry > Premium** window will be displayed with the transaction type, class of business, client code and EDI type.

Transaction = New Business Quote, Class = Home, Client = MITCH J & EDI = Sunrise, is displayed for the users reference.

Premium details will be populated from Sunrise Exchange.



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The **Associate** nominated on the Client Account is automatically assigned as the Primary associate.

This may be overwritten or a second associate added.

There is no associate on Joanne Mitchell's account therefore the associate on the transaction displays as **NO ASSOC**.

Fees

We will **not** be adding a **Consult fee** (special fee) today.

A default **Broker fee** may be automatically added to the premium if this has been pre-set in the policy class by the System Administrator. Alternatively, the user may be required to add a Broker fee.

Where **Rounding on a policy class** has been activated, this will be displayed to the right of the Base premium and the broker fee will be adjusted to round the total premium payable.

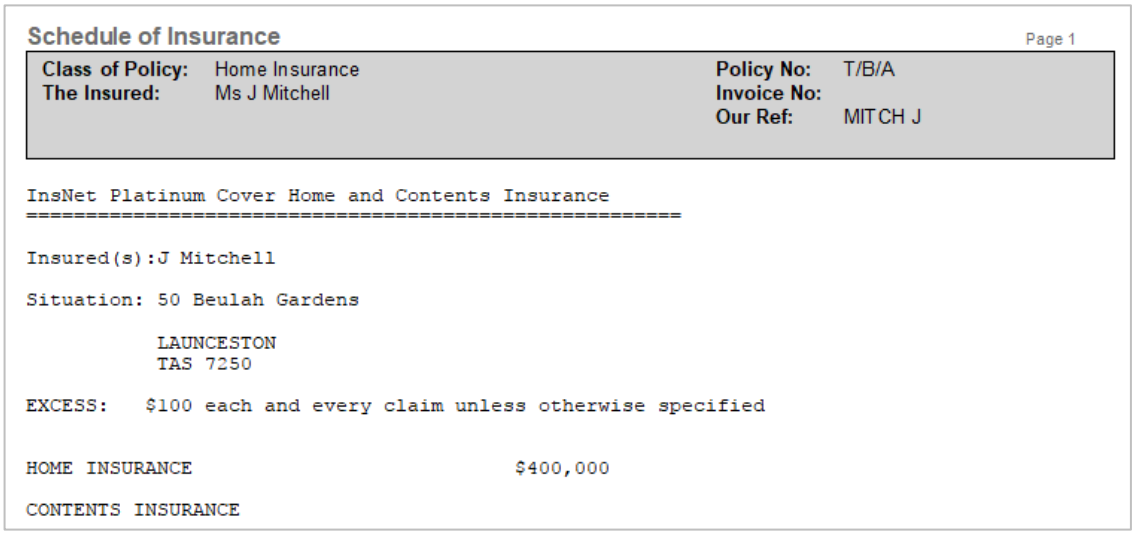
This may be **unticked** on the transaction if the user wishes.

We will leave it ticked today.

23. Leave **Consult fee** blank

24. Click Next >

The schedule of insurance window will be displayed:



Schedule of Insurance

Page 1

Class of Policy:	Home Insurance	**Policy No:**	T/B/A
The Insured:	Ms J Mitchell	**Invoice No:**	
		Our Ref:	MITCH J

```
InsNet Platinum Cover Home and Contents Insurance
=================================================

Insured(s):J Mitchell

Situation: 50 Beulah Gardens

           LAUNCESTON
           TAS 7250

EXCESS:   $100 each and every claim unless otherwise specified


HOME INSURANCE                          $400,000

CONTENTS INSURANCE
```

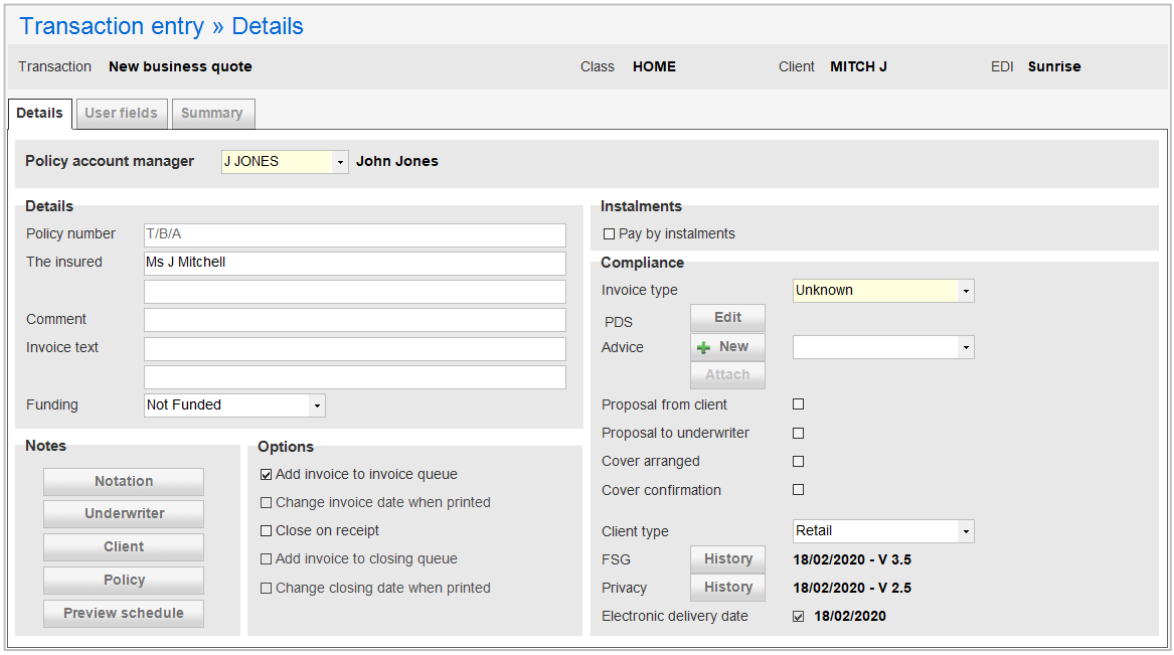
The policy schedule is generated from Sunrise based on the information entered on the underwriter product and transferred into WinBEAT.

The Sunrise schedule font and formatting is controlled by the underwriter, therefore will look very different to your standard WinBEAT schedule templates.

The Sunrise schedule may be re-formatted by changing the font or font size. Under no circumstances should the insurance details be altered, otherwise you will have a mismatch of information from the underwriter system.

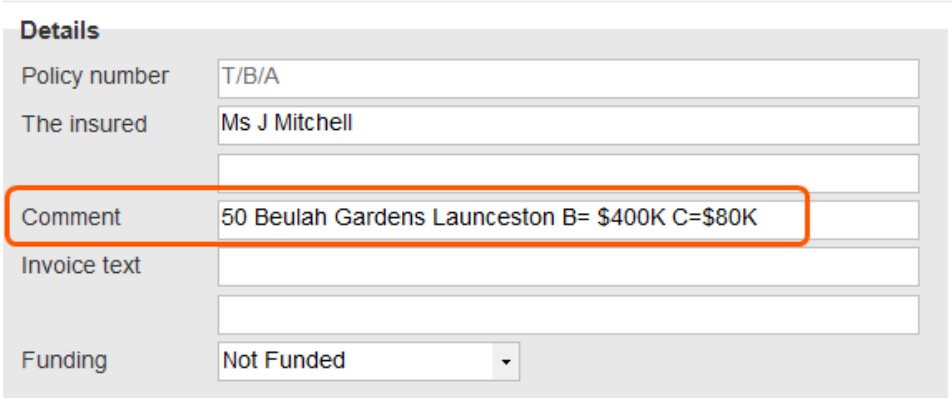
25. Click Next >

Transaction entry > Details window will be displayed:



Details – Comment

26. Enter **50 Beulah Gardens Launceston B=$400K C=$80K**



Policy

27. Click Policy

As Policy notes are locked WinBEAT will automatically date stamp your notes once they are entered.

28. Add the following notes advising Joanne requested a quotation

Joanne verbally requested a quotation for Building $400K & Contents $80K at 50 Beulah Gardens Launceston.

29. Click OK

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Compliance Invoice type

30. Click and select **Retail**

PDS

31. Click Edit

The PDS date will default to todays date.

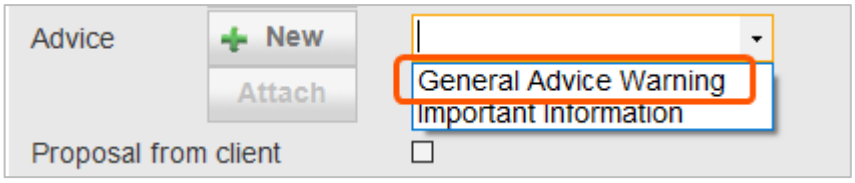
32. Enter **V12/17.HOM** in the **Version** field

33. Click OK

34. Click Close

Advice

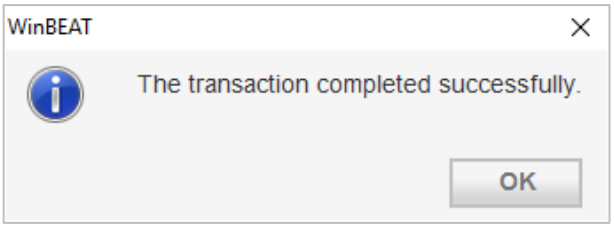
35. Click drop arrow



36. Select **General Advice Warning**

37. Click Finish

The following dialog box will be displayed:



38. Click OK

You will return to the Transaction entry window.

39. Click Cancel to return to the Main menu

We will now open the Client/Policy Enquiry for our client **MITCH J** and discover how a quotation displays in WinBEAT.

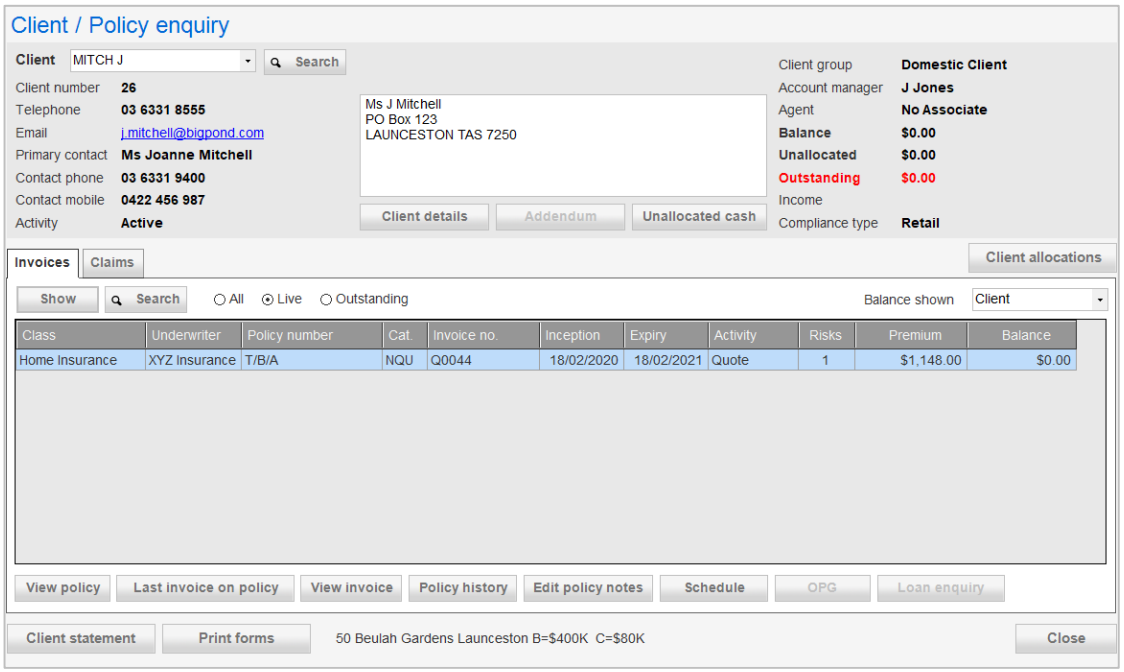
Client/Policy Enquiry

40. Click Enquiry shortcut

41. Enter client code **MITCH J**

42. Click Show

A window similar to the following will be displayed:



The Home Insurance quotation displays as a **Category of NQU** with an amount in the **Premium** column, however the **Balance** is zero.

The transaction **Activity** displays as Quote.

If the client accepts the quote, the broker would convert the quotation to a New Business transaction and send to the client for payment.

The client would then pay the premium to the broker.

We will look at this process later in the day.

43. Click Close to return to the Main menu

This exercise is now complete.

Recapping on what we have processed in this module:

- 1 x **WinBEAT** (Manual) New Business Motor Insurance for Rosanna Taylor
- 1 x **Sunrise** (EDI) New Business Quotation Home Insurance for Joanne Mitchell

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4 WinBEAT Day to Day Activities

During your working day, you may have to perform many activities other than processing transactions.

These tasks may be requested from your Account Manager, fellow colleagues and/or clients.

In this module, we have outlined some of the tasks you may be asked to complete and have provided guidance on how best to perform them.

Our suggestions are only recommendations and you should check with your WinBEAT administrator as to whether what we suggest are the same as your office business practices.

Tasks we will address today are:

- Search Function
  - Contact Client Number
  - Client Policy Number
  - Client Comment Field
  - Client Invoice Number
- Reprint an Invoice
- Reprint Manual Closing to Underwriter
- Print a Statement
- Update Client Card
- Update Policy Notes
- Generate a WinBEAT Support Schedule for WinBEAT (Ebix) Help Desk

4.1 Search Functions in WinBEAT

Search functions in WinBEAT are Case, Space sensitive.

Search by Contact Number

The ability to Search by **Contact number** within the Maintain Client, Client/Policy Enquiry & Claims areas of WinBEAT is very useful.

Like all search options in WinBEAT, unless the phone number is entered in the same format as it was recorded in WinBEAT, the search may return a NIL result.

Therefore we suggest search using only the **last three (3) digits of your clients phone number** (either landline or mobile).

Your search should be able to locate a number that has those 3 digits in a phone number field, no matter what format the number was entered.

This seach will also apply to mobile numbers.

Scenario

Joanne Mitchell has called your office to discuss details of a Home Insurance quotation you provided to her earlier today.

Joanne does not have her quotation with her to provide client code details or quote number.

She can provide her phone number to you - **03 6331 8555**.

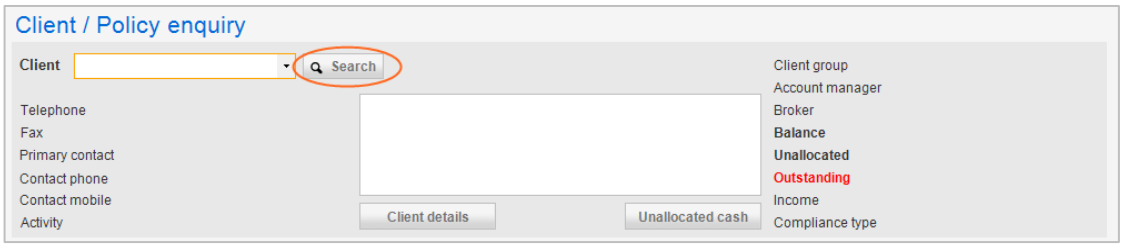
In the next exercise we will attempt to locate the Home Insurance quote that was created earlier today, searching by the last three digits of Joannes phone number.

Exercise 9: Search by Client Contact Number

1. Click the Enquiry shortcut

The following window will be displayed:

2. Click Search



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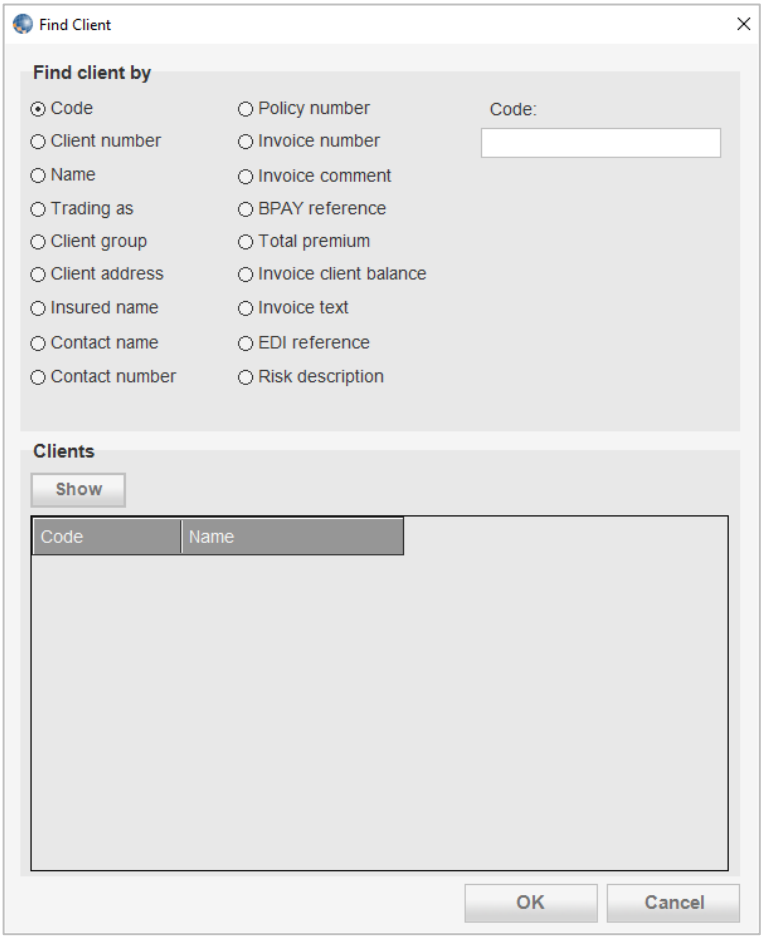
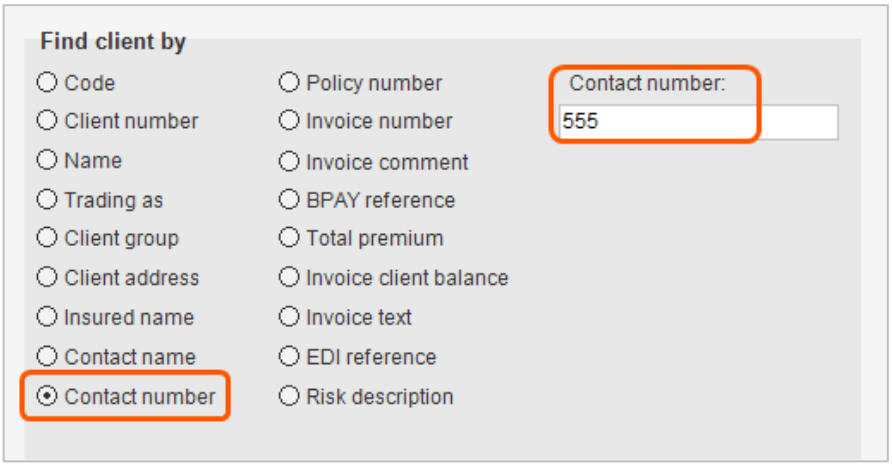
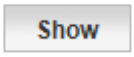
The following dialog box will be displayed:



3. Select **Contact number**

4. Enter **555**

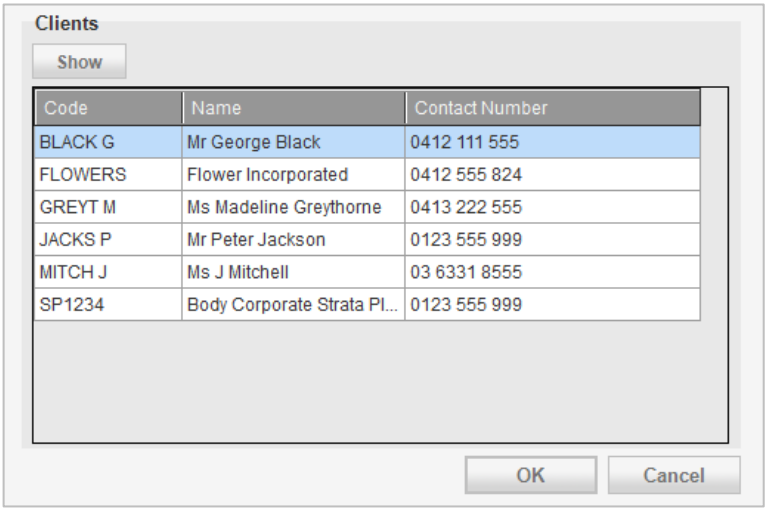


5. Click 

Any client with a phone number containing the three digits will be displayed, no matter which telephone field the number was recorded in.

The user is then able to select the correct client based on their phone number.

Today we have located six clients.

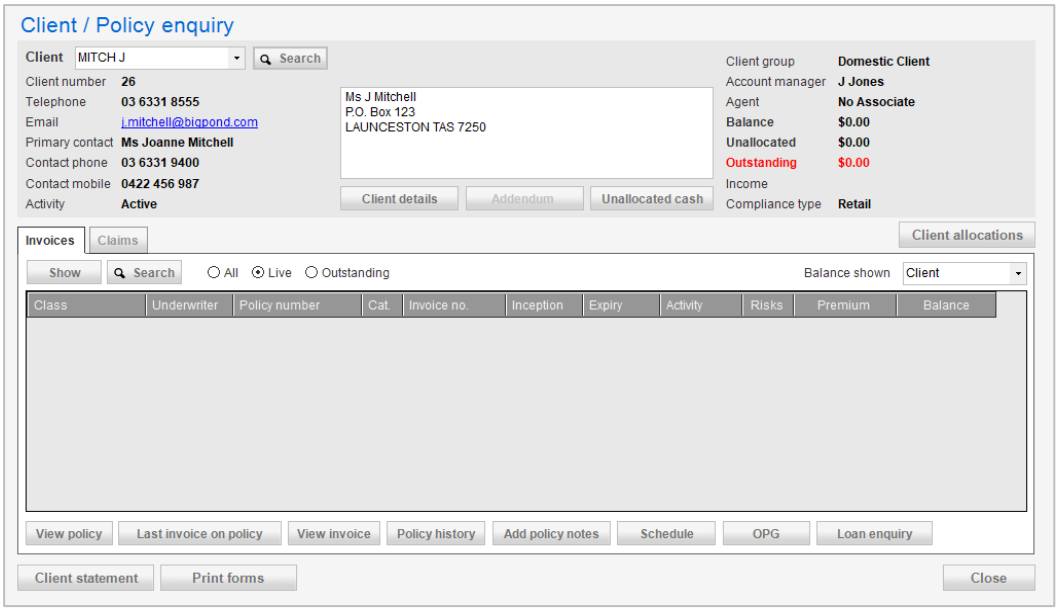


As we are trying to locate the client account for Joanne Mitchell

6. Select **MITCH J**

7. Click OK

Joanne Mitchell's details will be displayed in the Client/Policy enquiry window.



The user may then select the show button to view the quotation.

8. Click Close to return to the Main menu

This exercise is now complete.

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Search by Policy Number

The same rule applies when trying to search by **Policy number**, unless the policy number is entered in the same format as it was recorded in WinBEAT, the search may return a NIL result.

Search using the **first** or **last three (3) or four (4) numbers of your policy number.**

This should locate **any policy number that contains those digits.**

The search should be by **Numeric not Alpha**.

Most underwriters usually have a numeric prefix or suffix on their policy numbers.

Eg: 15T12893456 or 170556678HPK or 161458989COM

Our tip is to **ignore the alpha** and only search on the three or four digits.

Scenario:

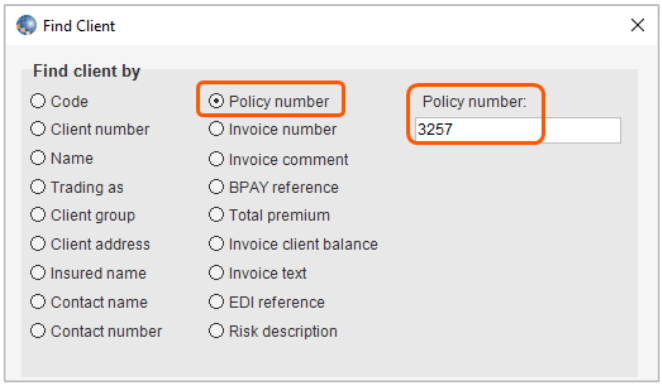
Your client Michael Bowden called the office to discuss his Business Insurance for his company **BF Construction.** When you entered the company name you could not locate any details.

When speaking further with Michael you were able to obtain a policy number – 32579895CGU.

In the next exercise we will locate the client based on the Business policy number supplied by the client. The four digits we will use are **"3257"**

Exercise 10: Search by Policy Number

1. Click the Enquiry shortcut
2. Click Search
3. Select **Policy number**
4. Enter **3257**



5. Click Show

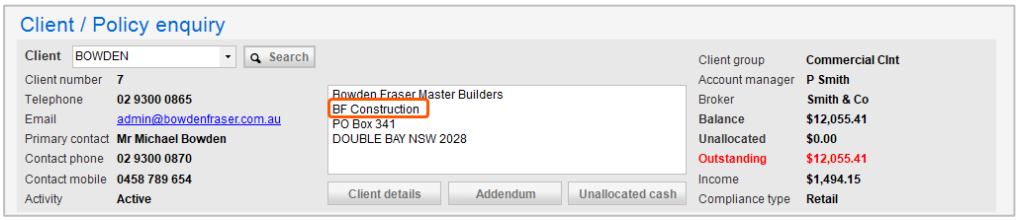
Any client with a policy number containing those digits will be displayed.

The user is then able to select the correct client based on the policy number.

Today, WinBEAT has located Bowden Fraser Master Builders with the digits 3257 in the policy number. As this is the only client located in our database:

6. Click OK

Bowden Fraser Master Builders details are displayed in the Client/Policy enquiry window. This reveals the client has a trading name of BF Construction.

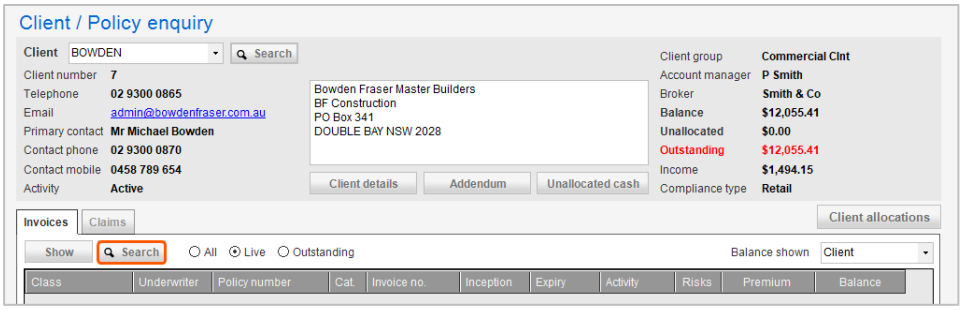


Search Policy is a **two step** process:

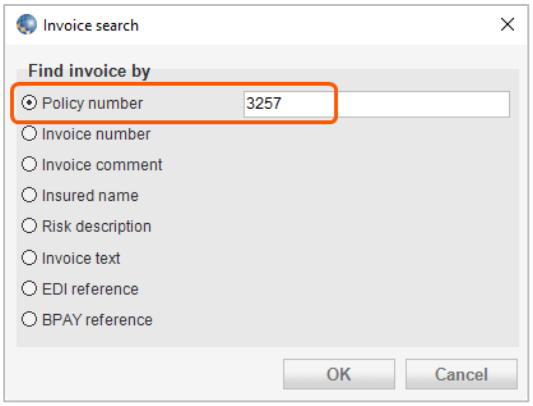
- 1 - Find the Client
- 2 - Find the Policy

As we have located the client, we still need to locate the Business Insurance Policy, so will now utilise the **second search** function available.

7. Click Search next to Show



The second search – invoice search dialog box will display with your previous selection already populated.



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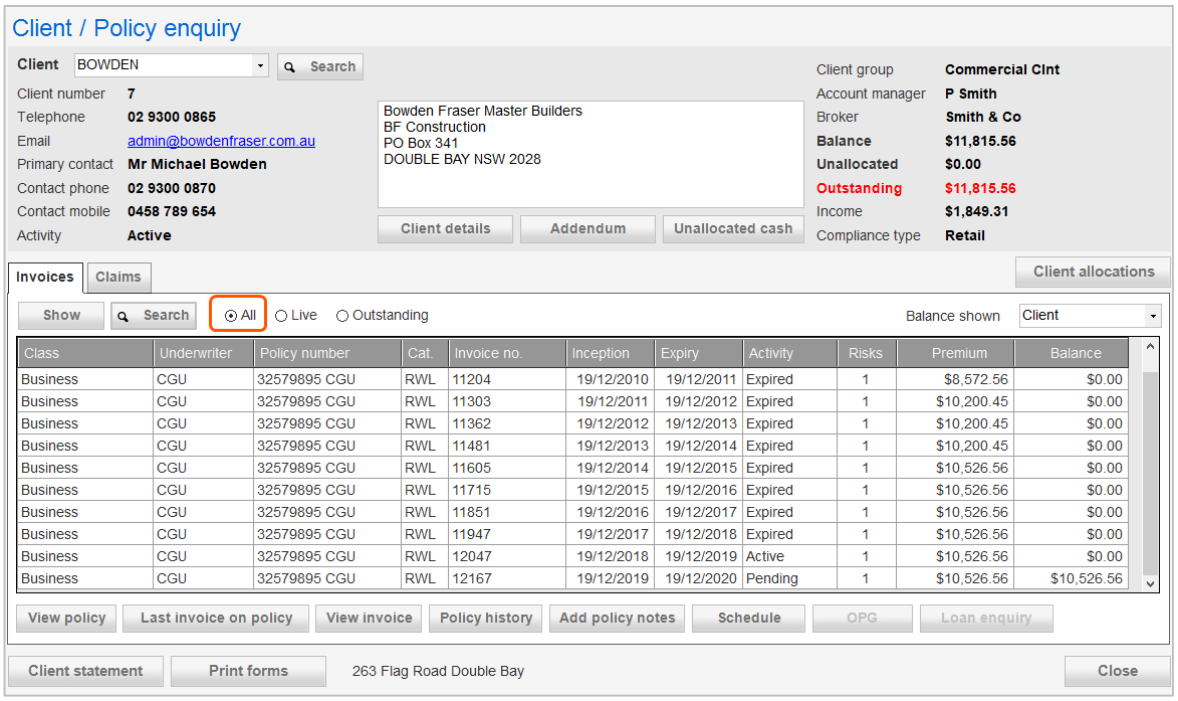
8. Click **OK**

The Policy details will be displayed in the Client/Policy enquiry window with the **All** option selected.



In our example, we note multiple RWL policies are displayed ranging from Insuring years 2009/2010 through to 2019/2020.

The user may now discuss the policy with the client as they have all details in front of them.

9. Click **Close** to return to the Main menu

This exercise is now complete.

Search (next to show) also enables users to quickly locate a particular policy/invoice once the client code is entered.

Search by Invoice Comment Field

Another feature is the ability to search by the **Invoice comment field**.

Sometimes clients do not have phone number or policy number details for you to search on.

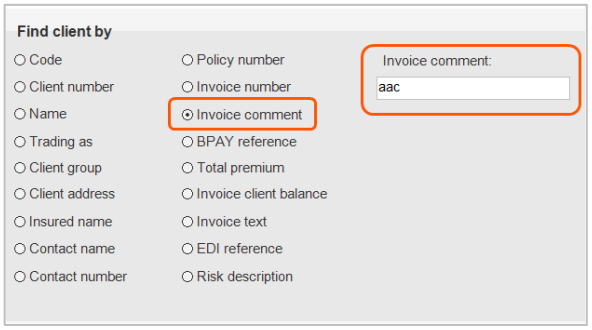
However, they will probably know the registration of a motor vehicle or the address of a property.

If these details are recorded in the **comment field** at time of processing, the user will be able to utilise this detail in their search.

In the following exercise, we will locate Rosanna Taylor's motor vehicle policy using her vehicle registration number via the Find & Search function.

Exercise 11: Search by Invoice Comment Field

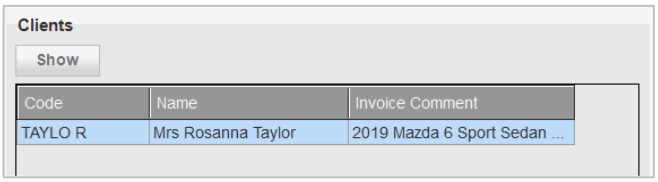
1. Click Enquiry shortcut
2. Click Search
3. Select **Invoice comment**
4. Enter **AAC** (Upper or lower case – it doesn't matter)



You do not have to enter the whole word – just a portion will help in the search.

5. Click Show

Any Client with an Invoice comment matching text entered will be displayed.



In our example, only the details for Rosanna Taylor are displayed.

However if the entered detail of "AAC" was located in the comment field on other transactions – they would also display in the search return.

The user may then choose which client code they wish to select.

6. Select **TAYLO R**

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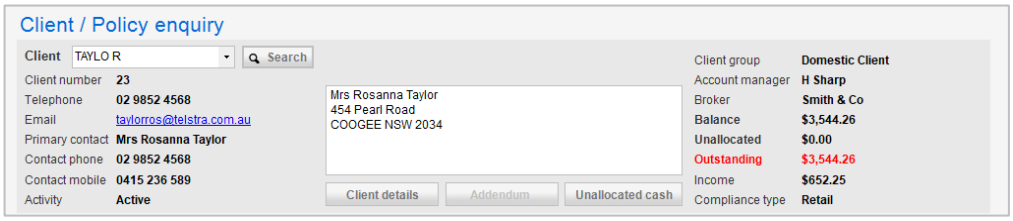
7. Click OK

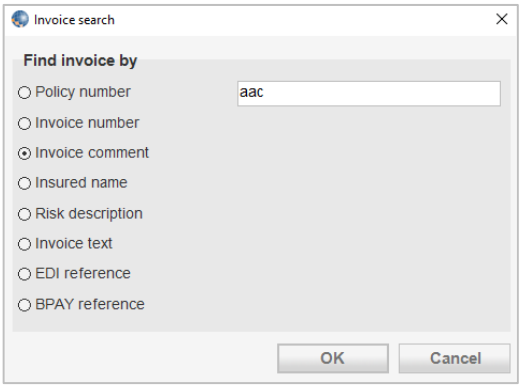
Rosanna Taylor's details will be displayed in the **Client/Policy enquiry** window.



We will now utilise the second **Search** button to locate the transaction with **AAC** in the Invoice comment field.

8. Click Search next to Show

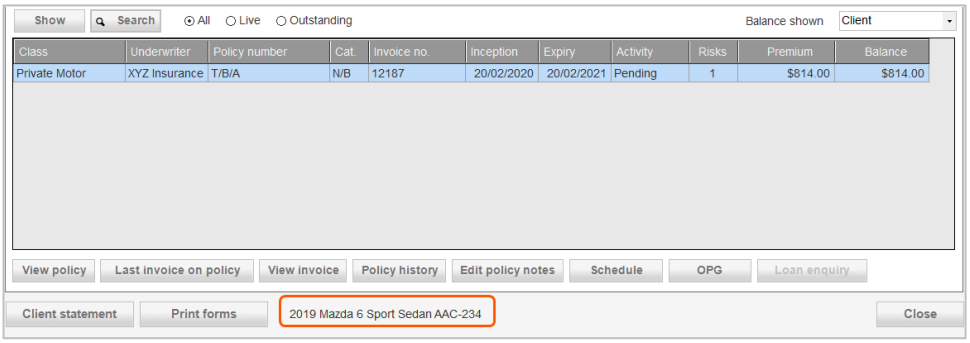
The following dialog box will be displayed with our original search populated:



WinBEAT is confirming you are trying to locate invoices with **AAC** entered in the Invoice Comment field.

9. Click OK

The matching Policy/Invoice will be displayed:



The user may now discuss the policy details with the client and answer any questions they may have.

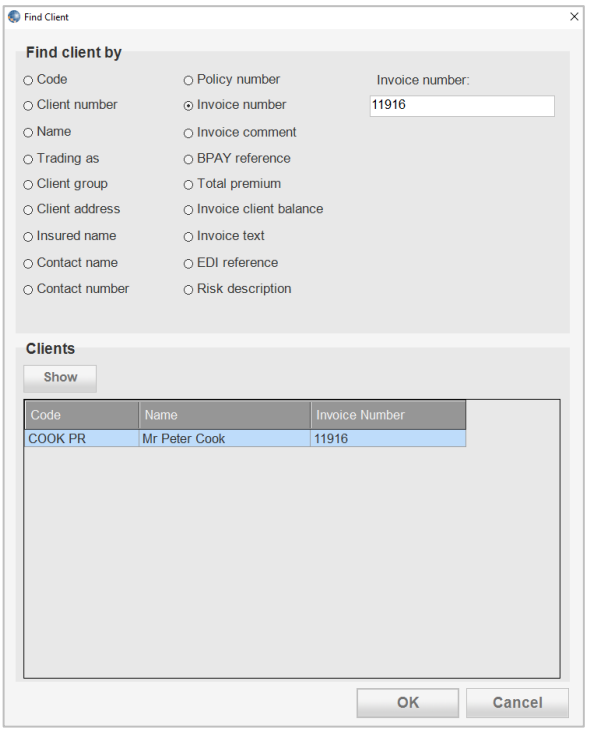
10. Click Close to return to the Main menu

This exercise is now complete.

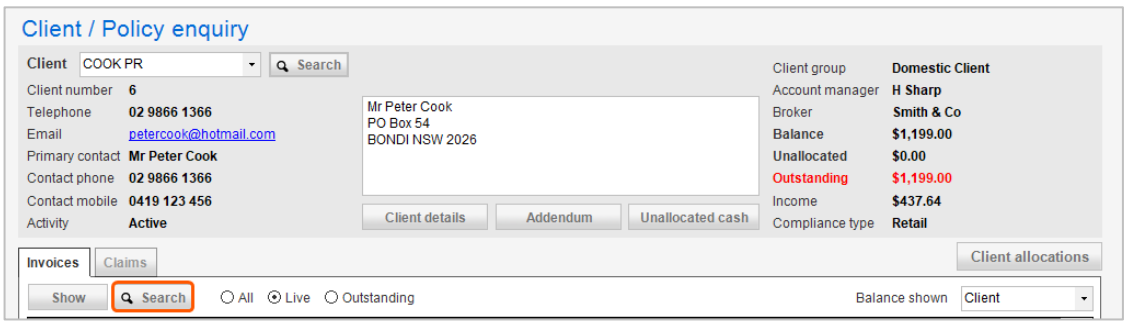
Search by Invoice number

The same rule applies when trying to search by **Invoice number.**

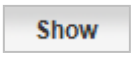
The user must select the invoice number field, enter the invoice number and then select the client.



Once the client/policy enquiry window is activated, the client details will be displayed.



The user must then utilise the **second "Search"** button to locate the invoice.

Click next to 

Searching by invoice number is very useful when:

- a client code cannot be located
- a client has a large amount of invoices
- money is deposited into your trust with the invoice number as the reference

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4.2 Reprint an Invoice or Closing

Quite often a client will contact your office to advise they have misplaced their invoice and would like another forwarded to them.

The quickest way to reprint the invoice for the client is from the Client/Policy enquiry window.

Scenario

Emma Wilson has contacted your office to advise she has lost her renewal invoice for **this month**.

She has asked if you could please forward her another invoice so she can pay her policy.

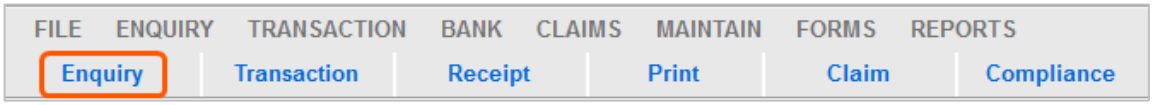
In the next exercise, we will reprint Emma's outstanding invoice via the Client/Policy enquiry window utilising the **Print Forms** button.

We will send her an invoice with a watermark "copy" across it.

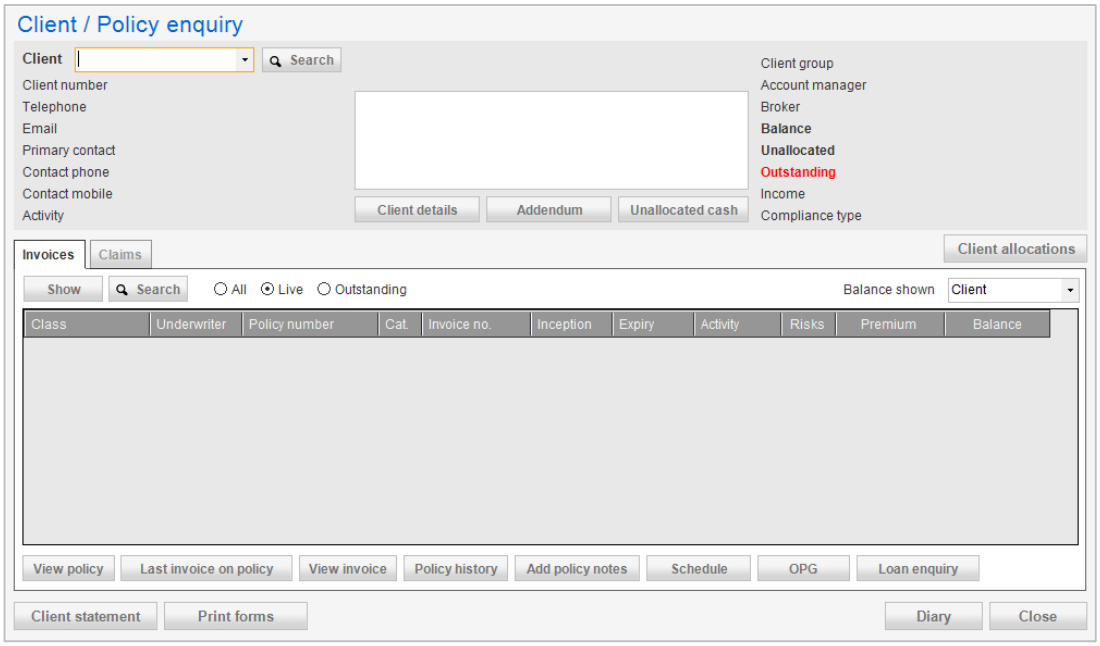
This will identify we have already sent an original to the client and the one we are now sending is a copy.

Exercise 12: Reprint a Client Invoice

1. Click Enquiry shortcut



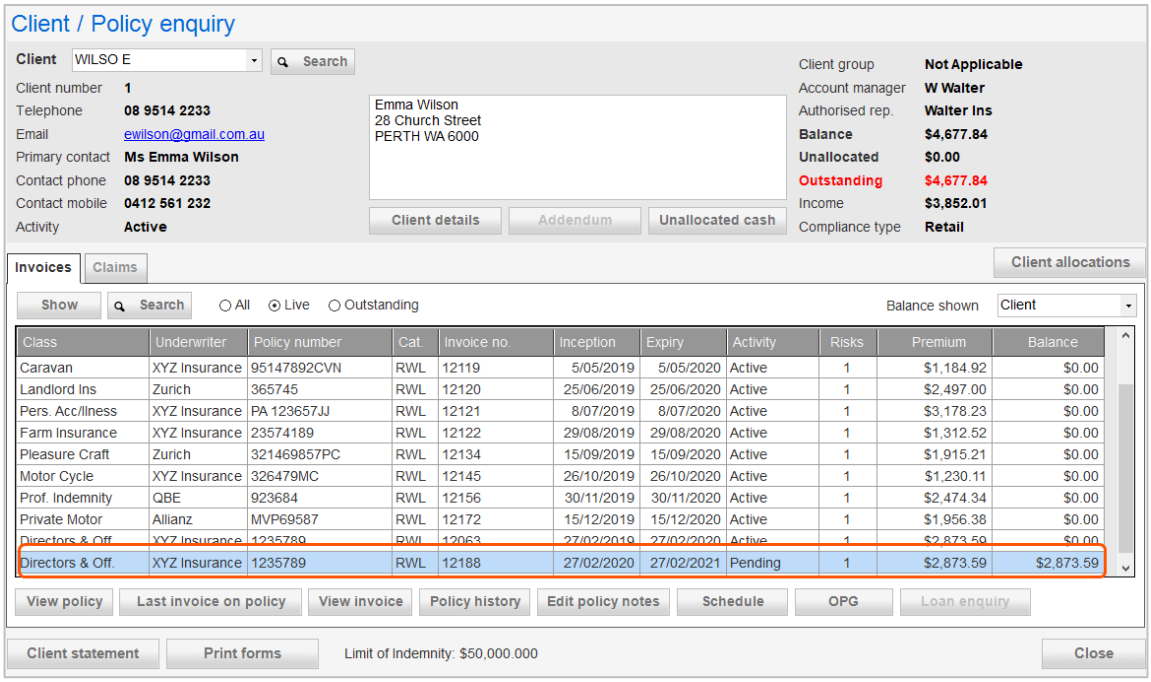
The Client/Policy enquiry window will be displayed:



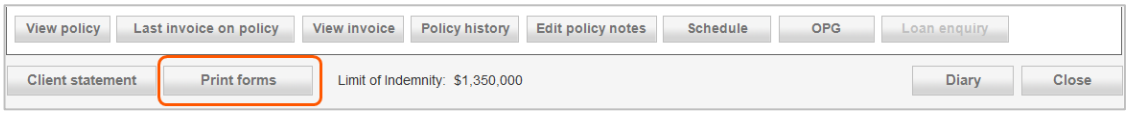
2. Enter Client **WILSO E**

3. Click Show to view invoices

4. Highlight the **Unpaid policy for this month**



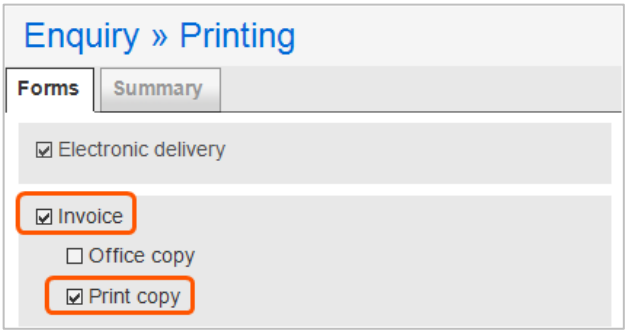
5. Click Print forms



The **Enquiry >> Printing** window will be displayed:

6. Select the **Invoice** option

7. Select **Print copy**



When a copy of an invoice is requested, the user should ensure they select "Print Copy". This will reprint the invoice with a watermark COPY across it.

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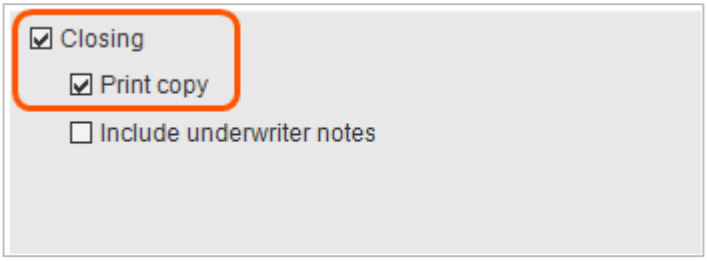
While we are selecting an invoice to reprint, we will also select the Underwriter Closing so we can view how the watermark will display on the manual closing if you are asked to resend to the Underwriter.

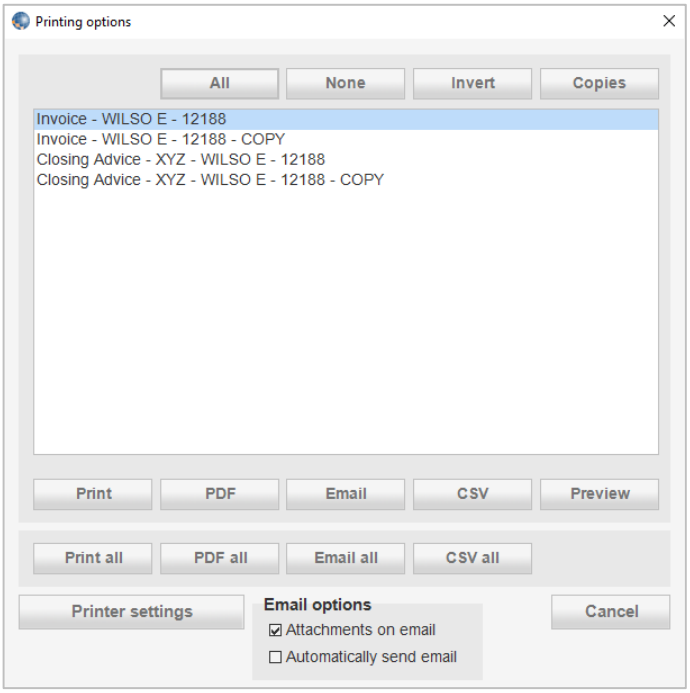
8. Select **Closing** Option

9. Select **Print copy**



10. Click **Print**

The Printing options dialog box will be displayed:



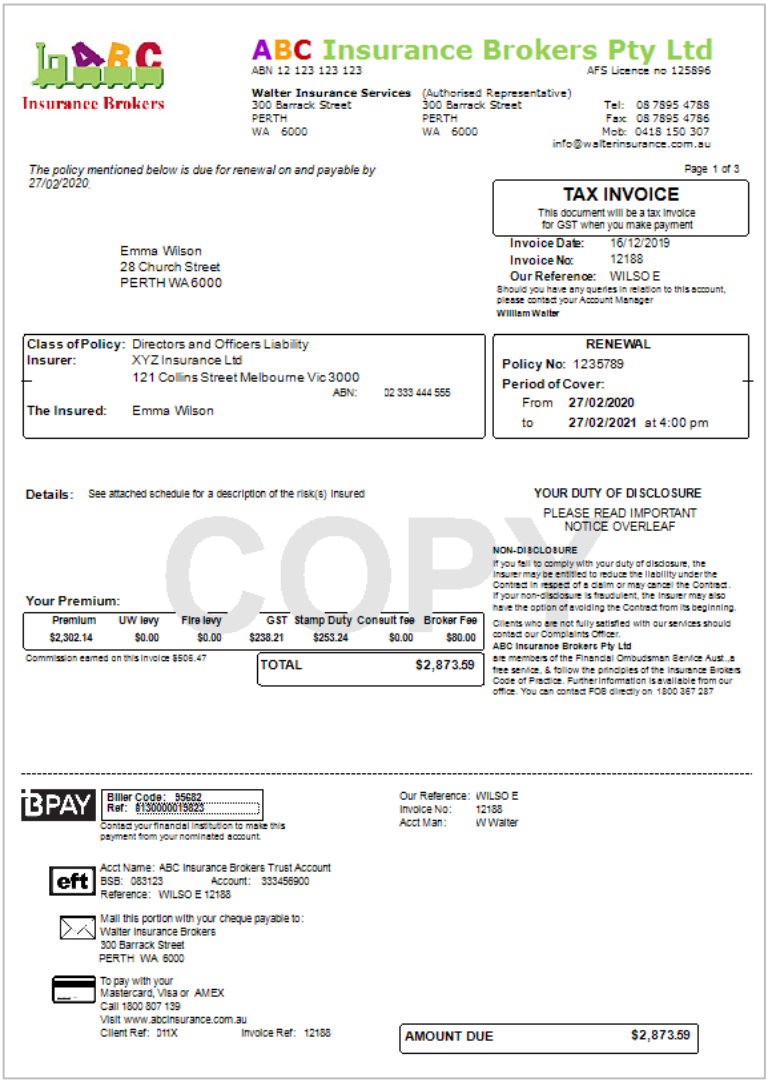
The Invoice is selected by default, however we wish to print the "copy" option

11. Click **None**

12. Select **Invoice WILSO E xxxx COPY**

13. Click **Preview**

The Client invoice will be displayed with a COPY watermark:



ABC Insurance Brokers Pty Ltd
ABN 12 123 123 123 AFS Licence no 125896

Walter Insurance Services (Authorised Representative)
300 Barrack Street PERTH WA 6000
300 Barrack Street PERTH WA 6000
Tel: 08 7895 4788
Fax: 08 7895 4786
Mob: 0418 150 307
info@walterinsurance.com.au

The policy mentioned below is due for renewal on and payable by 27/02/2020.

Page 1 of 3

TAX INVOICE
This document will be a tax invoice for GST when you make payment

Invoice Date: 16/12/2019
Invoice No: 12188
Our Reference: WILSO E
Should you have any queries in relation to this account, please contact your Account Manager
William Walter

Emma Wilson
28 Church Street
PERTH WA 6000

Class of Policy: Directors and Officers Liability
Insurer: XYZ Insurance Ltd
121 Collins Street Melbourne Vic 3000
ABN: 02 333 444 555
The Insured: Emma Wilson

RENEWAL
Policy No: 1235789
Period of Cover:
From 27/02/2020
to 27/02/2021 at 4:00 pm

Details: See attached schedule for a description of the risk(s) insured

YOUR DUTY OF DISCLOSURE
PLEASE READ IMPORTANT NOTICE OVERLEAF

NON-DISCLOSURE
If you fail to comply with your duty of disclosure, the Insurer may be entitled to reduce the liability under the Contract in respect of a claim or may cancel the Contract. If your non-disclosure is fraudulent, the Insurer may also have the option of avoiding the Contract from its beginning.

Clients who are not fully satisfied with our services should contact our Complaints Officer.
ABC Insurance Brokers Pty Ltd are members of the Financial Ombudsman Service Aust., a free service, & follow the principles of the Insurance Brokers Code of Practice. Further information is available from our office. You can contact FOS directly on 1800 367 287

COPY

Your Premium:

Premium	UW levy	Fire levy	GST	Stamp Duty	Consult fee	Broker Fee
$2,302.14	$0.00	$0.00	$238.21	$253.24	$0.00	$80.00

Commission earned on this invoice $508.47

TOTAL $2,873.59

BPAY Biller Code: 95682
Ref: 61000000189 2X
Contact your financial institution to make this payment from your nominated account.

Our Reference: WILSO E
Invoice No: 12188
Acct Man: W Walter

eft Acct Name: ABC Insurance Brokers Trust Account
BSB: 083123 Account: 333456900
Reference: WILSO E 12188

Mail this portion with your cheque payable to:
Walter Insurance Brokers
300 Barrack Street
PERTH WA 6000

To pay with your Mastercard, Visa or AMEX
Call 1800 807 139
Visit www.abcinsurance.com.au
Client Ref: 011X Invoice Ref: 12188

AMOUNT DUE $2,873.59

14. Click ✕ to close the preview

15. **Deselect** the Invoice Copy

16. Select the **Underwriter Closing Copy**

17. Click Preview

The Underwriter Closing will be displayed with a COPY watermark.

18. Click ✕ to close the preview

Back in your office the user would either email or post the "copy" invoice or Underwriter Closing.

19. Click Cancel and Close twice to return to the Main menu

This exercise is now complete.

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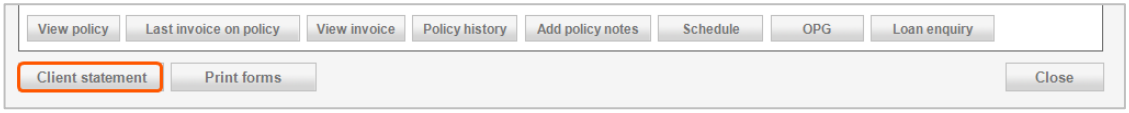
4.3 Print a Client Statement

From time to time, you may be speaking with a client on the telephone and the conversation moves in the direction of an outstanding payment.

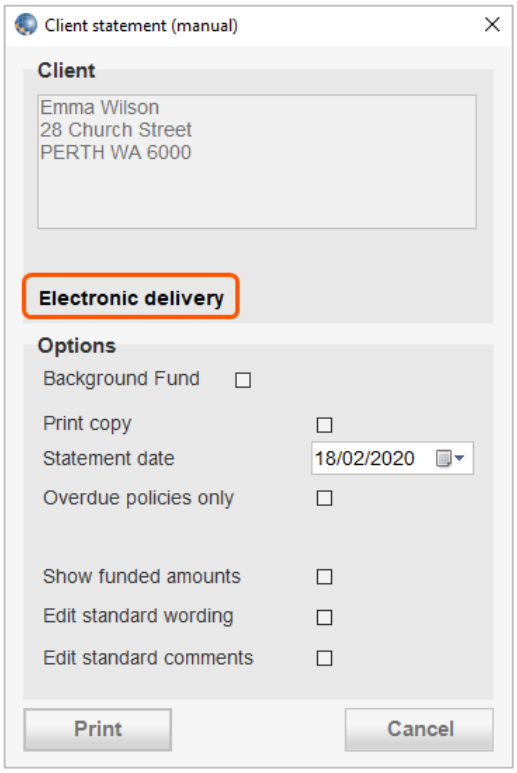
When you raise the query with the client … "When do you think you will be paying your outstanding invoices?"– their response may be… "Send me a Statement".

Frequently when this conversation is taking place the user will be viewing the Client/Policy enquiry window.

The **Client Statement** button is at the users fingertips, permitting the user to produce a **Statement of Account** for the selected client with a couple of clicks of the mouse.



The Client statement may be produced in Print, PDF or email format.

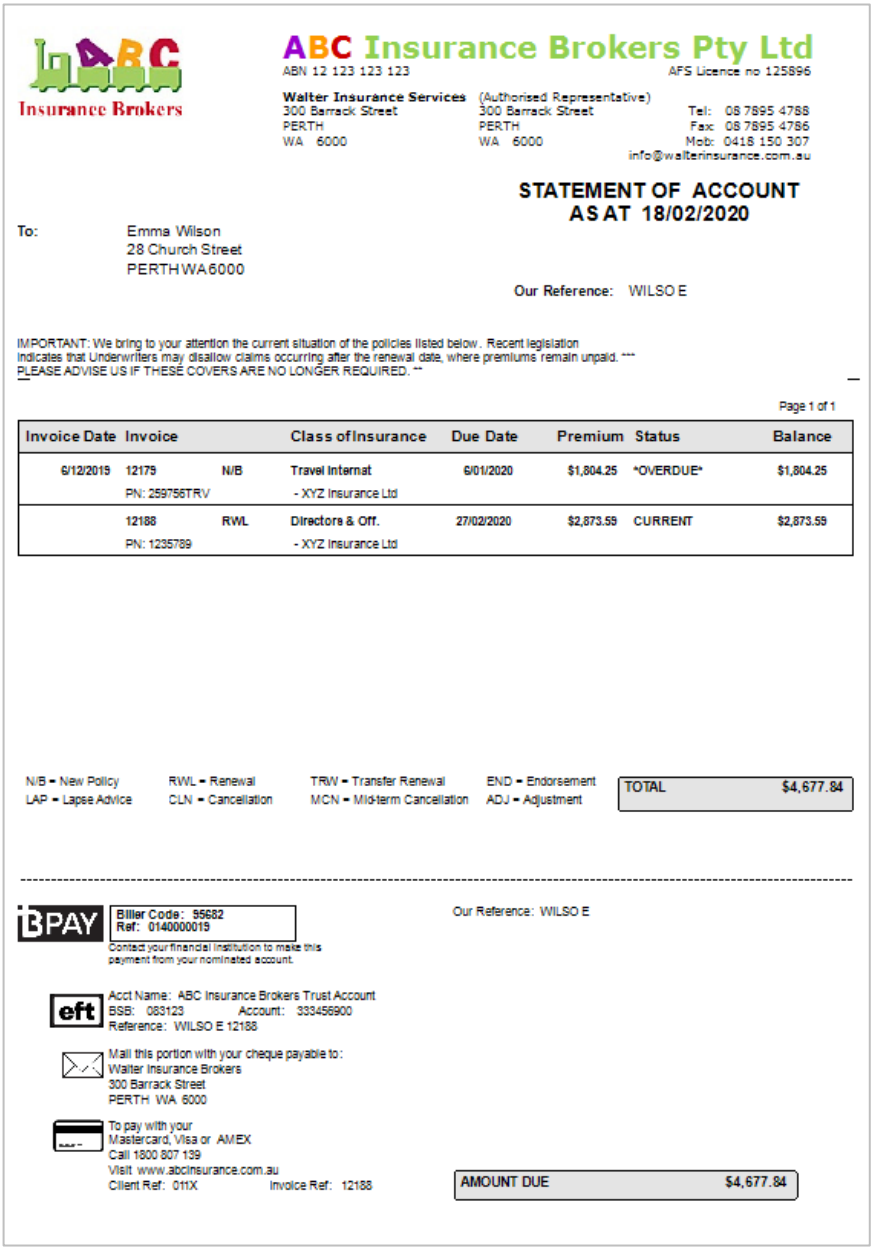


Note: Electronic Delivery will display on the Client Statement dialog box if it has been activated on the client account.

The user may choose to:

- Display any invoices which have been flagged as Premium funded
- Edit the standard wording on that one particular statement
- Edit/add a comment on that one particular statement

Sample of a Standard Statement produced for Emma Wilson.



ABC Insurance Brokers

ABC Insurance Brokers Pty Ltd
ABN 12 123 123 123 AFS Licence no 125896

Walter Insurance Services (Authorised Representative)
300 Barrack Street PERTH WA 6000
300 Barrack Street PERTH WA 6000
Tel: 08 7895 4788
Fax: 08 7895 4786
Mob: 0418 150 307
info@walterinsurance.com.au

STATEMENT OF ACCOUNT
AS AT 18/02/2020

To: Emma Wilson
28 Church Street
PERTH WA 6000

Our Reference: WILSO E

IMPORTANT: We bring to your attention the current situation of the policies listed below. Recent legislation indicates that Underwriters may disallow claims occurring after the renewal date, where premiums remain unpaid. ***
PLEASE ADVISE US IF THESE COVERS ARE NO LONGER REQUIRED. **

Page 1 of 1

Invoice Date	Invoice		Class of Insurance	Due Date	Premium	Status	Balance
6/12/2019	12179 PN: 259756TRV	N/B	Travel Internat - XYZ Insurance Ltd	6/01/2020	$1,804.25	*OVERDUE*	$1,804.25
	12188 PN: 1235789	RWL	Directors & Off. - XYZ Insurance Ltd	27/02/2020	$2,873.59	CURRENT	$2,873.59

N/B = New Policy RWL = Renewal TRW = Transfer Renewal END = Endorsement
LAP = Lapse Advice CLN = Cancellation MCN = Mid-term Cancellation ADJ = Adjustment

TOTAL $4,677.84

BPAY Biller Code: 95682 Ref: 0140000015
Contact your financial institution to make this payment from your nominated account.

Our Reference: WILSO E

eft Acct Name: ABC Insurance Brokers Trust Account
BSB: 083123 Account: 333456900
Reference: WILSO E 12188

Mail this portion with your cheque payable to:
Walter Insurance Brokers
300 Barrack Street
PERTH WA 6000

To pay with your Mastercard, Visa or AMEX
Call 1800 807 139
Visit www.abcinsurance.com.au
Client Ref: 011X Invoice Ref: 12188

AMOUNT DUE $4,677.84

All outstanding invoices are included on the statement indicating individual invoice numbers, invoice category (N/B, END, RWL etc), due date and individual premiums.

Please note: No invoice date displaying for a particular invoice indicates that invoice has not been printed, pdf'd or emailed to the client.

Eg: The New Business Private Motor Vehicle Insurance we created earlier today does not have an Invoice Date. This is due to the invoice not being printed – we only previewed it.

Client Statements may be printed from the Forms Menu where the user may choose to print a bulk statement run (Automatic), individual statements (Manual) or a statement with individually selected invoices (Select invoices).

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4.4 Update/Edit Client Account

During your working day, you may receive a call from a client to advise they have moved premises, a change of postal address or they have a new phone number.

WinBEAT will need to be updated accordingly and depending on the clients advice an endorsement may need to be transacted on their policy/policies.

Scenario

Ashley Allen has called your office to advise he will be **moving house effective tomorrow.**

He has requested his details be updated and his home policy endorsed to reflect the changes.

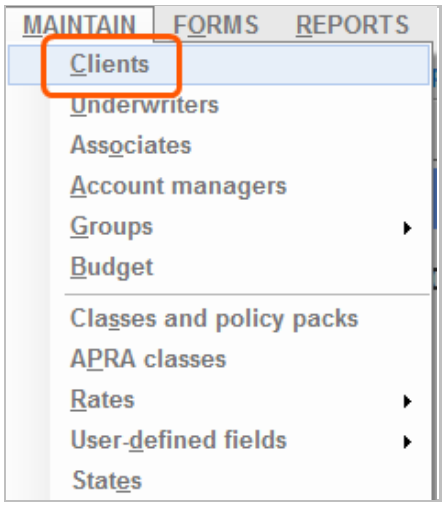
Details of his move are:

Phone Number From:	**03 9625 3368**
Phone Number To:	**03 9727 2646**
Address From:	**222 Beach Road Brighton**
Address To:	**27 Smith Close Waterways in Victoria**

During the following exercise, we will update his client account and change his phone number together with the postal and street address.

Exercise 13: Edit Client Account

1. From the **M**AINTAIN menu select **C**lients



2. Select Client **ALLEN A**

3. Click Edit

The first update we need to enter is the telephone number

4. Click into the **Telephone field** and remove the existing number

5. Enter new phone number **03 9727 2646**

We now need to update the postal address and the street address. Even though Ashley gave you the details he did not know the postcode for the new suburb.

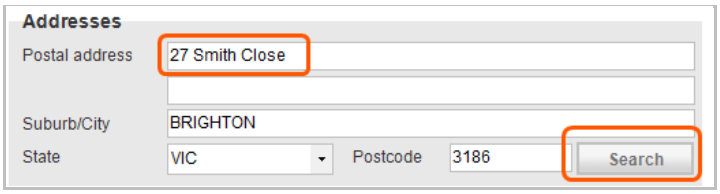
WinBEAT has the facility to search for a postcode so we will use this function today.

Change of address details are:

From: **222 Beach Road Brighton**

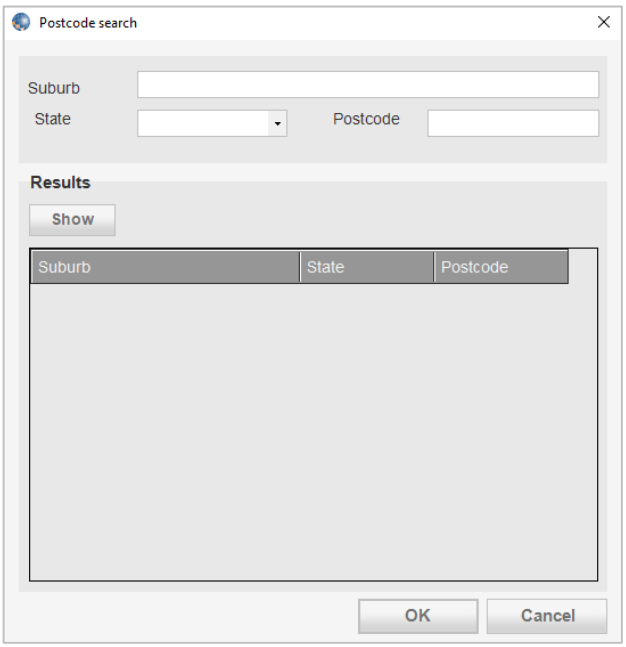
To: **27 Smith Close Waterways in Victoria**

6. Enter **27 Smith Close** in Postal Address



7. Click Search

The following dialog box will be displayed:



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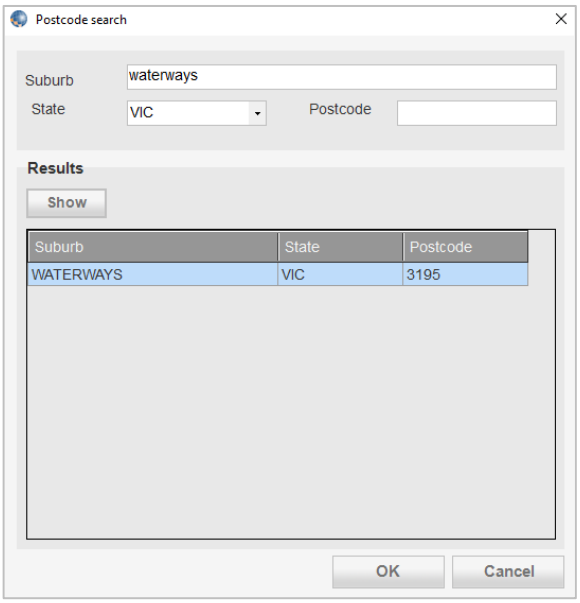
8. Enter **Waterways** in the Suburb & **VIC** in the State

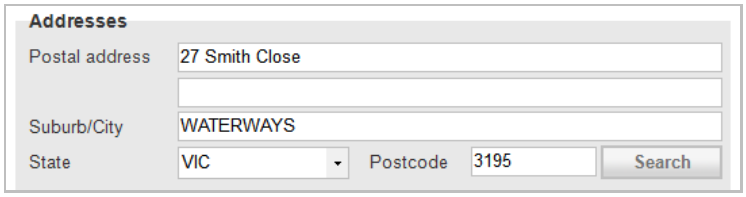
9. Click Show

The following dialog box will be displayed:



10. Click OK

The postal address has been updated with the correct suburb and postcode



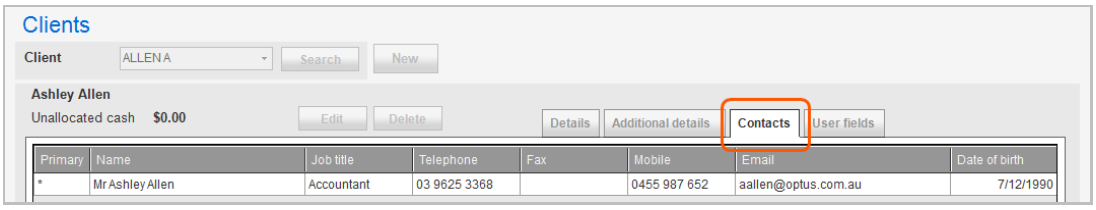
It is very important that not only the Postal address is completed on the client account but also the Street address.

Managers may choose to create custom reports that contain the clients' street address instead of the postal address.

Notice the check box for ***The same as above address*** is selected, therefore the Postal address details will automatically populate into the Street address fields.

11. Select the **Contacts** tab

The **Contacts tab** allows the user to add, edit or delete additional contacts for the client.



This is particularly relevant where a Business Client may have several people who your office may be required to contact in relation to their insurance, claims or for other relevant information.

If the client is a domestic (Retail) client, you should enter contact details of their spouse or partner and possibly other members of the family.

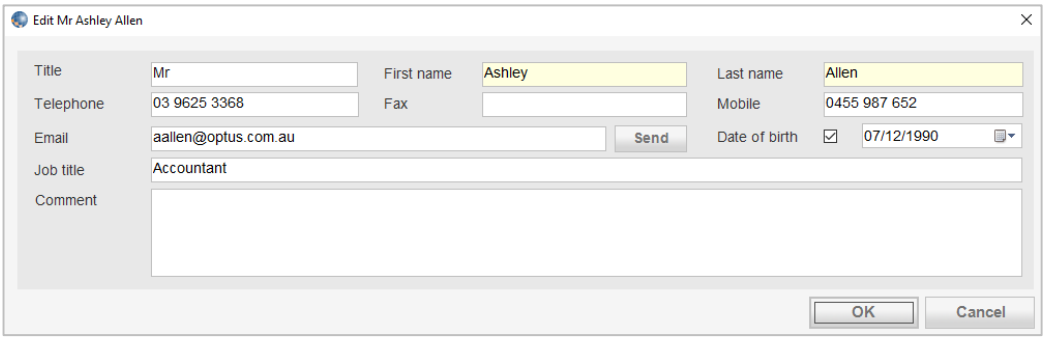
If the client is a commercial (Wholesale) client, you may wish to add the contact details for the Managing Director, Office Manager or Accounts Department.

Today we will update Ashley's contact phone number.

12. Select **Mr Ashley Allen**

13. Click Edit

The following information will be displayed:



14. Update the telephone number to **03 9727 2646**

The user may wish to add information in the Comment field relating to the contact.

This information is available for internal use only and will not print on any forms, eg: Relationship to client, favourite sport, any pets, important events coming up etc.

15. Click OK

16. Click Save

17. Click Close to return to the main menu

We have now updated Ashley Allen's client card.

Note:

We now need to update our policy notes and/or the addendum to reflect the instructions we have received. In the next exercise, we will update the policy notes. Back in your office, you will update whichever option your business is using.

This exercise is now complete.

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4.5 Update Policy Notes

Policy notes allows the user to enter notes specifically relating to the current transaction or policy.

These notes are for **internal use only** and will not print on any WinBEAT forms.

Policy notes are retained on all transactions including endorsements and cancellations.

When the user highlights a transaction in Client/Policy enquiry the policy notes button will display as either:

Edit policy notes or Add policy notes

Edit policy notes indicates there **ARE previous notes attached** to the policy.

Add policy notes indicates there are **NO notes attached** at this stage.

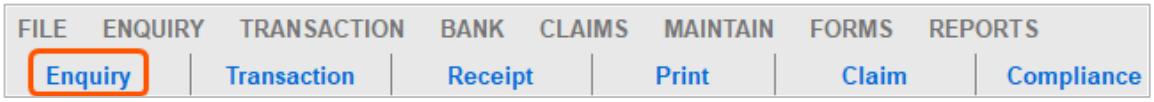
Scenario

In the previous exercise, we updated Ashely Allen's account details after he called the office to advise he was moving house.

We now need to update the policy notes on his home insurance policy so that everyone in the office can view the instructions issued by the client and the actions that have been taken so far in the office.

Exercise 14: Update Policy Notes

1. Click Enquiry shortcut



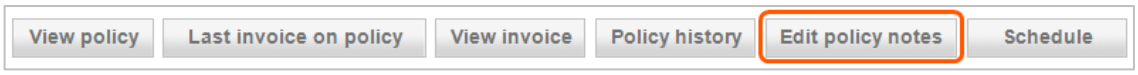
The Client/Policy enquiry window will be displayed.

2. Enter Client **ALLEN A**

3. Click Show to view invoices

4. Highlight the **Home Insurance Policy**

5. Click Edit policy notes



As Policy notes are locked in the database we are using today, a blank page is displayed, allowing the user to add additional notes while viewing Client/Policy enquiry. We do not have to date stamp our notes as this will automatically happen when we save our notes.

If you are going to record notes, you need to make sure they are correct, accurate and informative. You never know when this information may be required as proof of instruction from the client.

Below is an ***example of the notes you could record*** in the policy notes section. - ***Do NOT enter these notes today***

Ashley Allen called our office to advise he will be moving house effective tomorrow (enter tomorrows date).

He has requested that we update his details and endorse his home policy to reflect the changes.

Ashley is moving from 222 Beach Road Brighton to 27 Smith Close Waterways.

His phone number is changing from 03 9625 3368 to 03 9727 2646

I have updated the client account with the above details and have given information to Barry Davies (account manager) so an endorsement may be processed on the Home Insurance Policy.

Due to time restraints today we will ony record minimum information so we may view the details in the Client/Policy enquiry window.

6. **Add** the **policy notes** as **displayed below**:

Ashley Allen is moving from 222 Beach Road Brighton to 27 Smith Close Waterways effective (enter tomorrows date). Updated client account with address and phone number.

7. Click Save

We have now returned to the Client/Policy enquiry window.

To view the policy notes just we entered:

8. Highlight the **Home Insurance Policy**

9. Click Edit policy notes

The page is blank due to the policy notes being "locked" in our database. Therefore we have to view previous notes.

10. Click View policy notes

We may now view not only the notes we just entered but all notes relating to this policy.

11. Click Cancel and Click Close to return to the main menu

Note: We now need to pass all the information on to the account manager or their assistant, so they may endorse the existing home insurance policy with the change of address.

This exercise is now complete.

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4.6 Emailing a WinBEAT Support Schedule

Every now and then, you may face a problem processing an invoice that you cannot resolve by yourself or with staff members in your office.

At this point, your organisation may have to contact either Sunrise or WinBEAT.

If the query is to be directed to WinBEAT, only WinBEAT trained users are authorised to contact the Help desk.

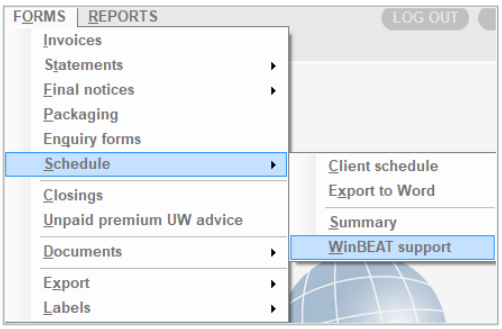
Once contact has been made with the Help desk and your query discussed, you may be asked to provide a WinBEAT Support Schedule.

In the next exercise, we will walk through how to produce this schedule and email it to the WinBEAT Help desk.

We will send a WinBEAT Support Schedule for our client FLOWER INC for the Business Policy with QBE.

Exercise 15: Printing WinBEAT Support Schedule

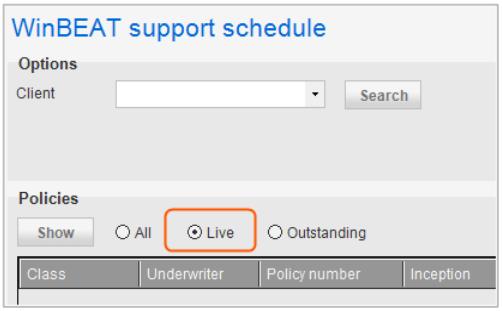
1. From the F**O**RMS menu select **S**chedule > **W**inBEAT support



The WinBEAT support schedule window will be displayed.

2. Enter Client code **FLOWERS**

3. Make sure **Live** is selected



4. Click Show

5. Highlight the **Business Insurance** with **QBE**

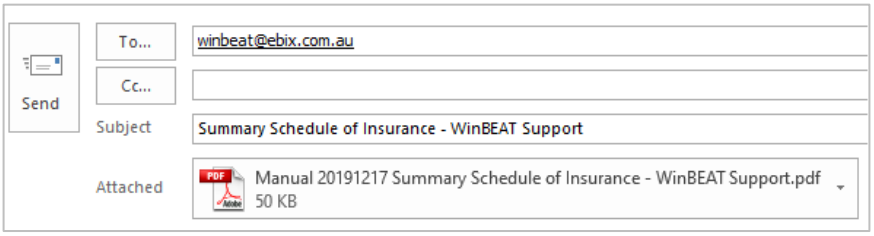
6. Click Print selected

The Printing options dialog box will be displayed with **Summary Schedule of Insurance – WinBEAT Support** highlighted.

Ebix would have requested the schedule to be emailed to WinBEAT support, so today we will also email our selection.

7. Click Email

Your email program should automatically open and the email address automatically default to winbeat@ebix.com.au.

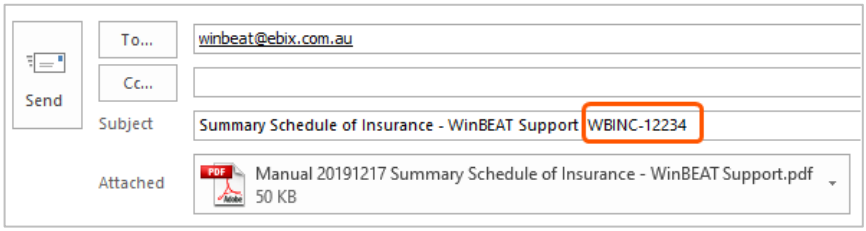


The Subject line will default with "Summary Schedule of Insurance – WinBEAT Support".

The Support schedule will be automatically attached as a pdf document.

When you spoke with the WinBEAT Help desk they should have given you a **WinBEAT incident report number.** This needs to be inserted in the subject line at the end of the auto populated text before you send the email.

8. Add the WinBEAT Incident number as **WBINC 12234**



9. Double click on the pdf document so we may preview it

Detailed information relating to the policy and any invoices raised against it will be displayed which will assist the Help desk in trouble shooting your query.

10. Click × to close the PDF document (top right)

As we are in training today **we will not send the email**.

11. Click × to close the email (top right)

12. Click No to return to WinBEAT Printing options

13. Click Cancel and Close to return to the main menu

This exercise is now complete.

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5 Sunrise Transactions

This module is designed to help users understand some of the concepts associated with Sunrise Transactions.

5.1 Sunrise Transaction Options

Processing a Sunrise transaction is not that much different to processing a WinBEAT transaction.

Users should always **make selections from left to right.**

When **Create** option is selected by a user, they are required to then specify if the transaction will be transacted in either WinBEAT or Sunrise.

This selection should be checked every time Create is selected.

The transaction should also be checked as to whether it is to be flagged as a **New Business** or a **Renewal**.

In the example below, the user has selected:

Create > Sunrise > Policy > New Business > Enter all details.

The transaction entry window will change according to the user's initial selections.

5.2 Sunrise Underwriter Closings

Before we begin processing in Sunrise, we need to explore the options for sending the underwriter closings (confirmation of cover).

When processing a WinBEAT (manual) transaction the user **MUST** email/fax/post the closing to the underwriter either at the time of processing the invoice or once the client has paid their premium (this will be your companies business decision).

However, when the user processes transactions in Sunrise a closing is **NOT** generated in your WinBEAT database.

When a transaction is processed in Sunrise, there are many different options as to when the closing will be forwarded to the underwriter.

This is product and underwriter dependent.

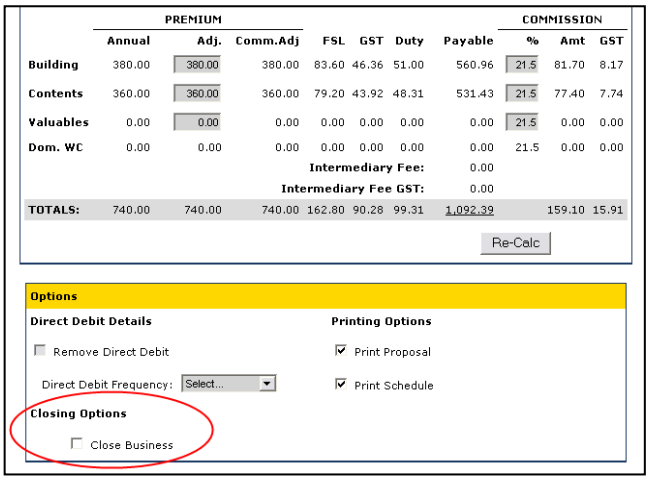
Close Verses Unclosed

Whether the user elects to close policies at the time of processing, or leave them unclosed, is a business rule made by your company and Underwriters.

The **Close/Unclose** function is Underwriter and product driven and is determined when Sunrise Exchange first connects your company to the underwriter product in Sunrise.

Some underwriters have their Product set to **Auto close** which indicates once the user finalises/saves the transaction the closing is **sent automatically** to the underwriter.

When a policy has a **manual close option**, the user may select **close business** at the time of processing the transaction or leave it **unclosed** and transact a Sunrise Closing at a later stage.



	PREMIUM							COMMISSION		
	Annual	Adj.	Comm.Adj	FSL	GST	Duty	Payable	%	Amt	GST
Building	380.00	380.00	380.00	83.60	46.36	51.00	560.96	21.5	81.70	8.17
Contents	360.00	360.00	360.00	79.20	43.92	48.31	531.43	21.5	77.40	7.74
Valuables	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21.5	0.00	0.00
Dom. WC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21.5	0.00	0.00
						Intermediary Fee:	0.00			
						Intermediary Fee GST:	0.00			
TOTALS:	740.00	740.00	740.00	162.80	90.28	99.31	1,092.39		159.10	15.91

Re-Calc

The policy must be flagged as **closed** to be deemed "on risk" on the underwriters system.

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5.3 Manual Close Options

Close

- Select to close during processing of a New Business, Renewal or Import
- Once a policy is closed, a user **cannot amend** the details of the policy. An endorsement will need to be completed

Unclose

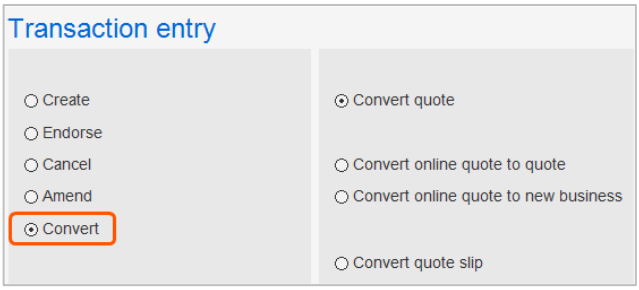
- Policy must be closed at a later stage. This will need to be completed within the insurer time limits via the Amend option in WinBEAT
- If a New Business, Renewal or Import transaction is left **unclosed**, the user has the ability to **amend** the policy up until a Closing transaction has been completed.

If the transaction has been set for **auto close**, the user will not be able to select or tick the Close Business Option (this option may not even display).

In turn, the user will **not be able to amend** a policy - only endorse.

5.4 Converting Sunrise Quotes

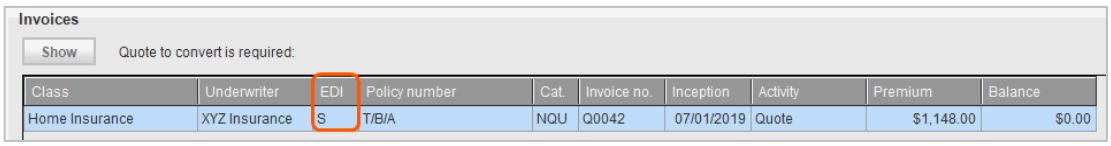
Selecting **Convert** allows the user to convert an existing WinBEAT quote or a Sunrise quote to a New Business policy.



The user is not required to specify if the transaction is WinBEAT or Sunrise.

Once a client code is entered and the user clicks the **Show** button, WinBEAT displays an **EDI category** field.

This allows the user to identify if the policy is WinBEAT or Sunrise.



IMPORTANT NOTE:

Where a client requires details to be altered on the quotation, the user **MUST** amend the quotation **BEFORE** converting to a new business.

Scenario

Joanne Mitchell has received and reviewed the quotation provided to her earlier.

She has approved the sums insured on the Building and Contents, accepted the premium quoted and advised she has a mortgage on the building that will need to be added.

We will now convert the quotation to a New Business transaction, add the interested party and "close" the transaction.

The invoice, together with the proposal will then be sent to the client.

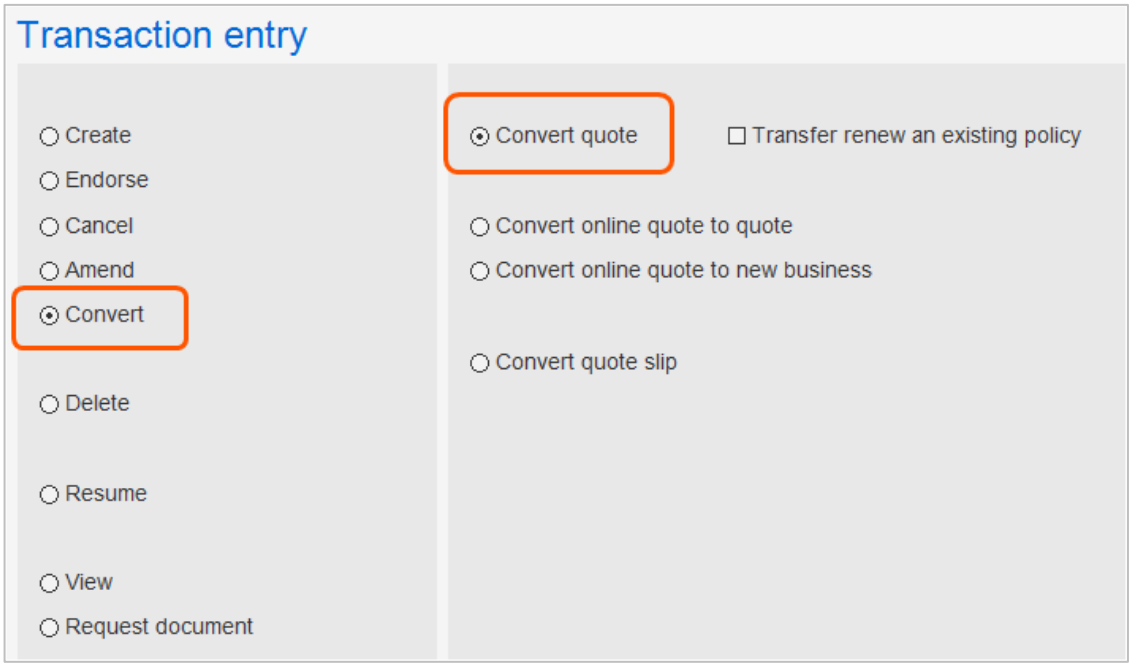
The proposal should be completed by the client and returned to your office with the premium payment.

Exercise 16: Convert a Sunrise Quotation

1. Select Transaction shortcut

2. Select Convert

3. Select Convert quote



Transfer renew an existing policy is discussed in our second transaction processing course – Intermediate Transaction Processing Level 2

4. Click Next >

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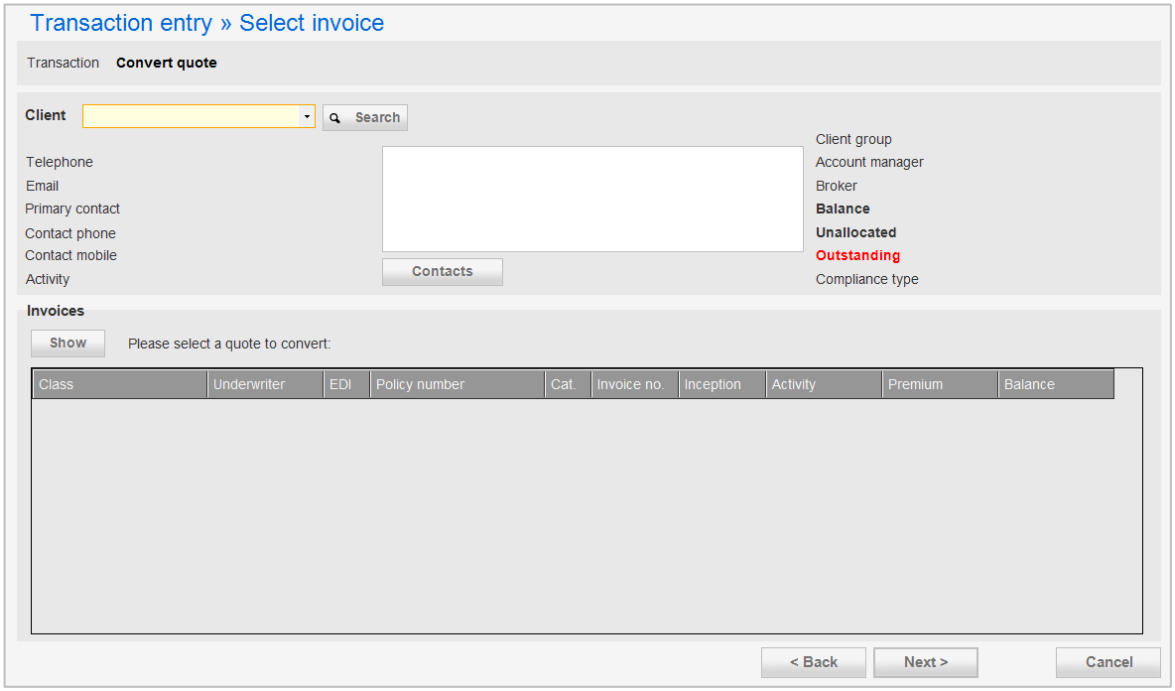
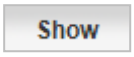
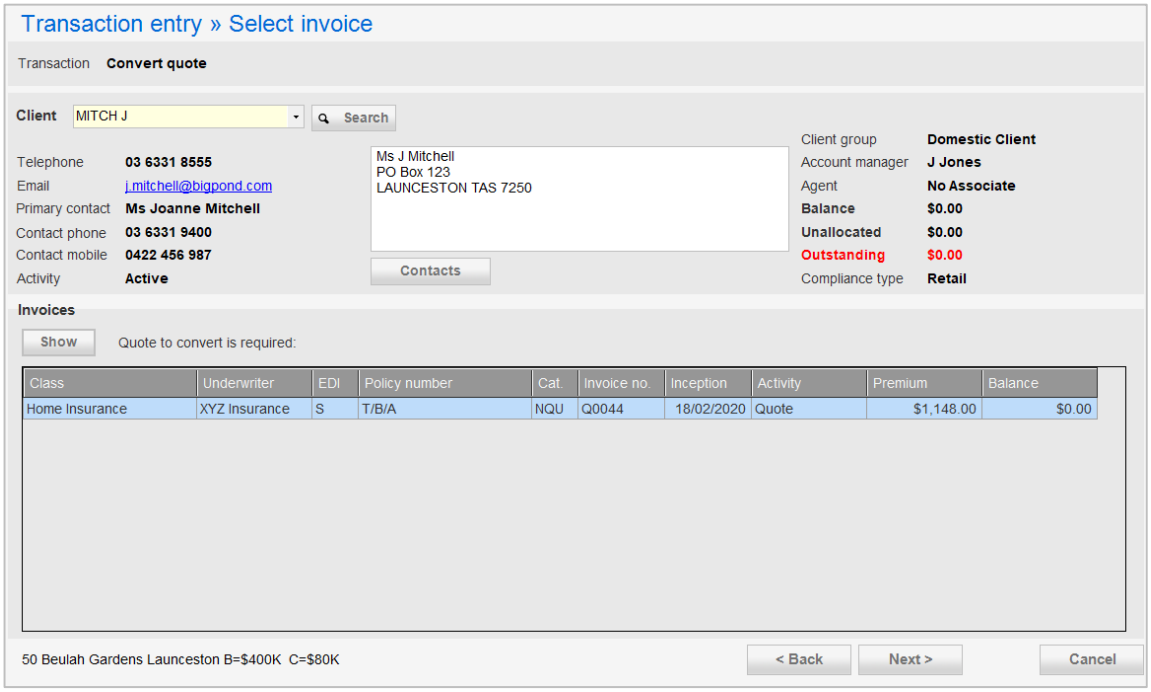
The **Transaction entry > Select invoice** window will be displayed:



5. Enter **MITCH J**

6. Click 

The client details together with the quotation previously processed will be displayed:



7. Select the **quote** you created earlier

8. Click

The following window will be displayed:

Transaction entry » Invoice details

Transaction **Convert quote** Client **MITCH J** EDI **Sunrise**

Supplier **INSNET**
Product **INSHH**
Underwriter **XYZ**
Class **HOME**

Policy dates
Policy inception **18/02/2020**
Policy expiry **18/02/2021**

Period of cover
Renewal months 12
Invoice inception 18/02/2020
Invoice expiry 18/02/2021

< Back | Next > | Cancel

Note: The Supplier, Product, Underwriter and Class are all pre-populated with the detail from the quotation and cannot be changed.

Any changes the client requires must be made to the quotation via the amend function **before the Quote is converted to a New Business.**

9. Click **Next >**

The following window will be displayed:

EBIX AUSTRALIA

Home and Contents Insurance

General Questions | Situation Details | Risk Details | Property Details | Finish | Loadings & Discounts

General Questions **Client Code: MITCH J**

All the following questions must be answered.
Have you, or anyone proposed to be insured under this policy, either alone or jointly:

- Ever had any insurance declined, cancelled or refused renewal, in the past 5 years? ○ Yes ○ No
- Been charged with, convicted of any criminal offence(s), in the past 5 years? ○ Yes ○ No
- Had 2 or more household losses or claims which exceed $5000 in total in the past 5 years, or had a single household loss or claim (whether insured or not) exceed $5000 in the past 5 years? ○ Yes ○ No
- Ever been declared bankrupt in the past 5 years? ○ Yes ○ No
- Been aware of any circumstances based on the duty of disclosure which you should disclose? ○ Yes ○ No

Cancel | Next >

Further questions will need to be completed when converting a quotation to New Business.

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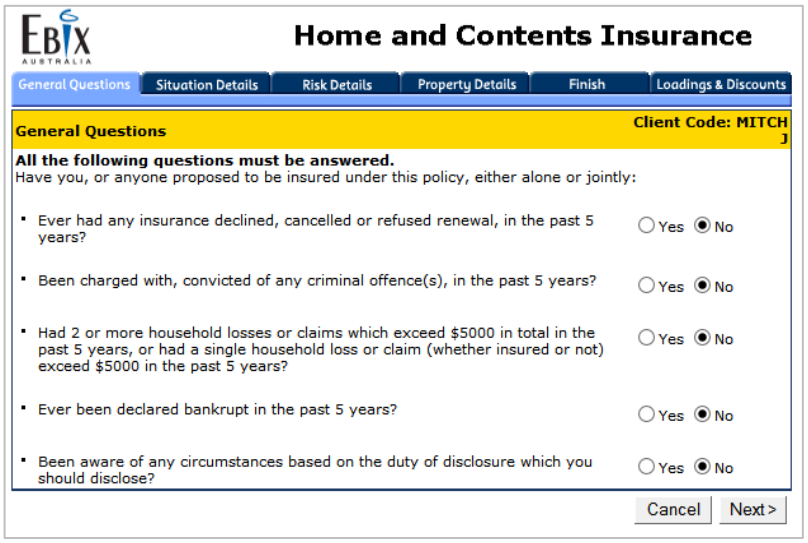
Questions will vary from underwriter to underwriter and vary within different products.

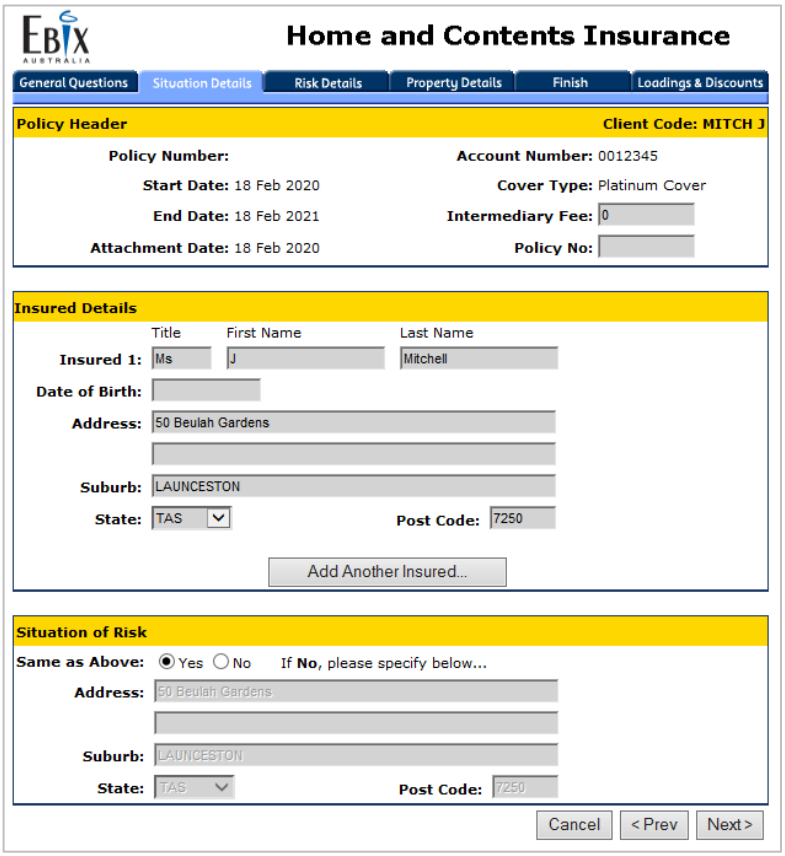
Insurer products may differ in the questions to be completed.

10. **Complete** the General Questions Window **as displayed below**:



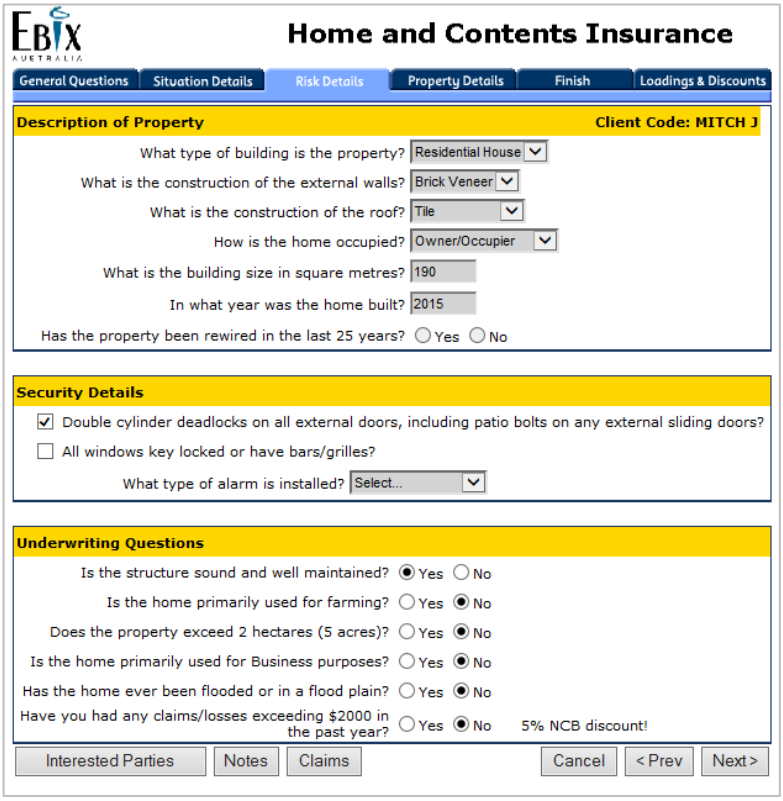
11. Click

The **Insured and Situation Details** window will be displayed:



12. Click

A window similar to the following will be displayed:

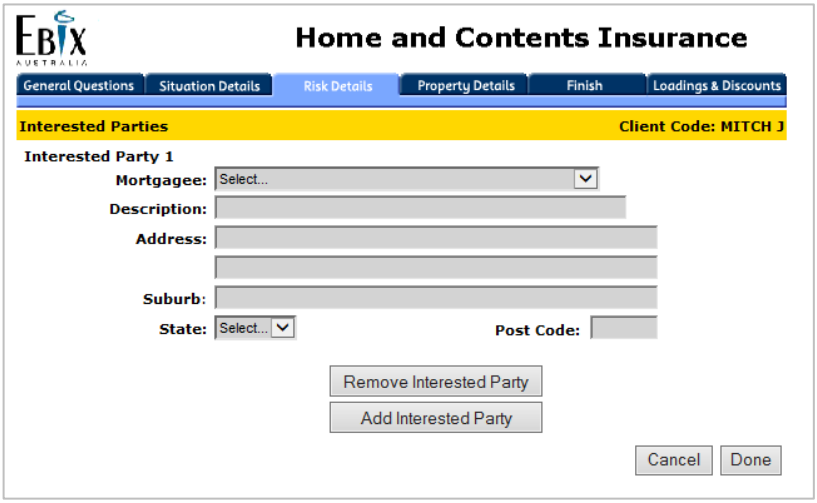


Changes to the **Description of the Property, Security Details** or **Underwriting Questions** will be underwriter and product dependent based on the restrictions imposed by the underwriter.

Joanne advised she has a mortgage on the property and we will have to note this on the policy.

13. Click Interested Parties (bottom left)

The following dialog box will be displayed:



14. Select **Metway Bank** as the Mortgagee

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Back in your office, the user would need to complete the address details.
We will leave it blank today due to time.

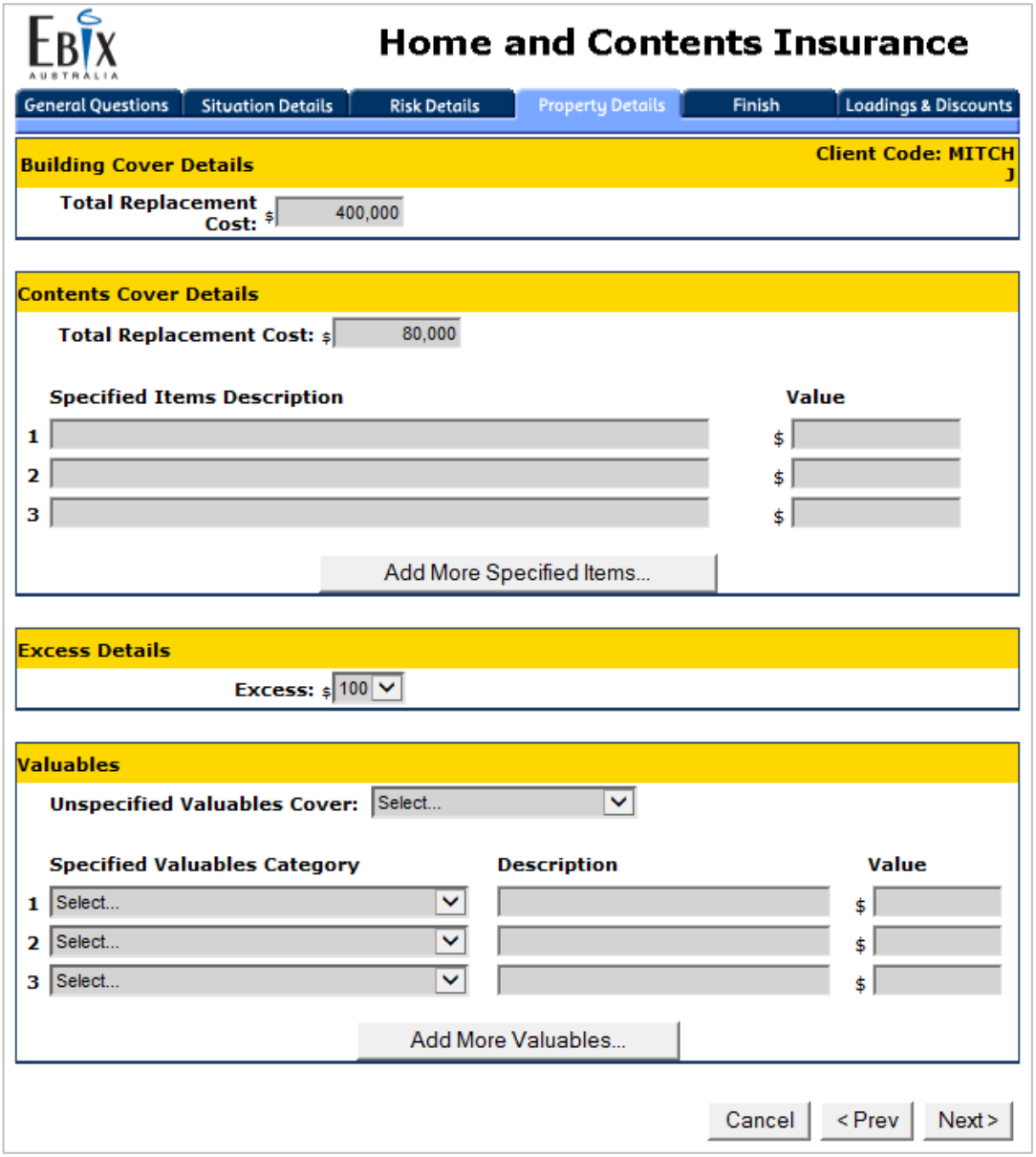
15. Leave **Address** blank

16. Select **State** as **TAS**

17. Click Done

18. Click Next >

The following window will be displayed:



We do not need to change the sums insured.

19. Click Next >

The final premium breakdown will be transferred back to WinBEAT.

EBIX AUSTRALIA

Home and Contents Insurance

General Questions | Situation Details | Risk Details | Property Details | Finish | Loadings & Discounts

Home Insurance Payables for Current Situation — **Client Code: MITCH J**

	PREMIUM							COMMISSION		
	Annual	Adj.	Comm.Adj	FSL	GST	Duty	Payable	%	Amt	GST
Building	610.00	610.00	610.00	0.00	61.00	53.68	724.68	21.5	131.15	13.12
Contents	310.00	310.00	310.00	0.00	31.00	27.28	368.28	21.5	66.65	6.66
Valuables	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21.5	0.00	0.00
Dom. WC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21.5	0.00	0.00
						Intermediary Fee:	0.00			
						Intermediary Fee GST:	0.00			
TOTALS:	920.00	920.00	920.00	0.00	92.00	80.96	1,092.96		197.80	19.78

Re-Calc

We will NOT make any changes to the Premium or Commission today.

Direct Debit Details

Direct Debit, or Instalment, is not available for all underwriter products. Please check with your underwriter representative (Business Relationship Manager - BRM).

20. **Do not** change the Direct Debit Details today

Options

Direct Debit Details

☐ Remove Direct Debit

Direct Debit Frequency: Select...

Closing Options

☐ Close Business

Printing Options

☑ Print Proposal

☑ Print Schedule

Printing Options

Today we will request a Proposal and an Underwriter schedule. We will be able to print/email/pdf these documents and forward to the client after we have finished processing the New Business Policy.

21. **Tick** Print Proposal

22. **Tick** Print Schedule

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Closing Option

While converting the quotation to a New Business you may have the option to close the policy.

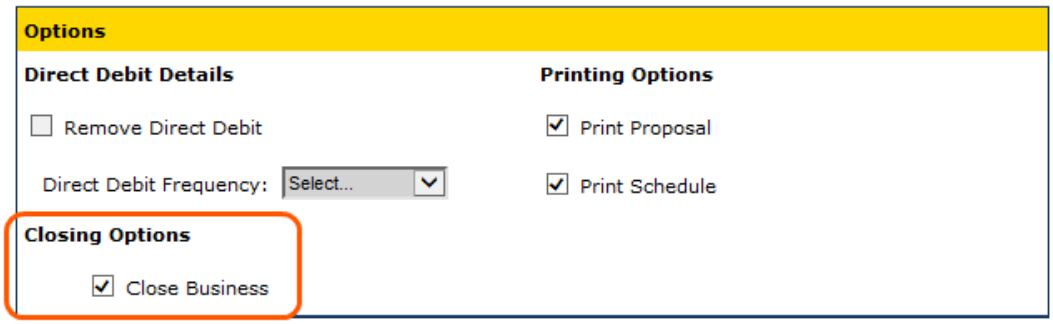
Close indicates the transaction is "bound" (written) to the underwriter and they are responsible for the risk.

Once closed, any changes to the policy must be done via an endorsement.

If you do **not close** the transaction the policy is not "bound" (written) to the underwriter therefore they are not responsible for the risk.

Today we will Close the policy so any changes will have to be processed via an Endorsement.

23. **Tick** Close Business



24. Click Finish

This will exit the Insurer product and return to WinBEAT.

The **Transaction entry > Finalise** window will be displayed:

Confirm or Suspend

Confirm is selected by default and will finalise the transaction and transfer the policy information into WinBEAT.

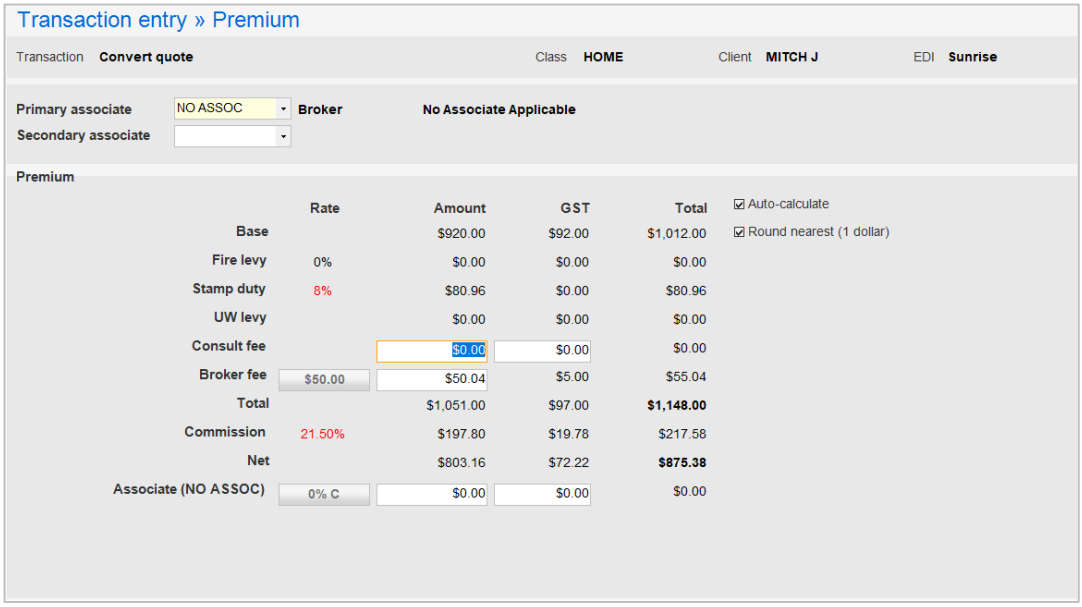
Suspend will "hold" the transaction in the resume list for a user to complete at a later date.

Transactions should not be "held" in the resume list for an extended period of time as the underwriter is not aware of what is on risk.

We will leave the default today.

25. Click Next >

The **Transaction entry > Premium** window will be displayed:



Premium details will be populated from the underwriter product in Sunrise Exchange.

The **Associate** nominated on the Client Account is automatically assigned, however this may be overridden or a second Associate added.

A **Broker Fee** is automatically added from the default set on the Policy Class, however this may be altered where required.

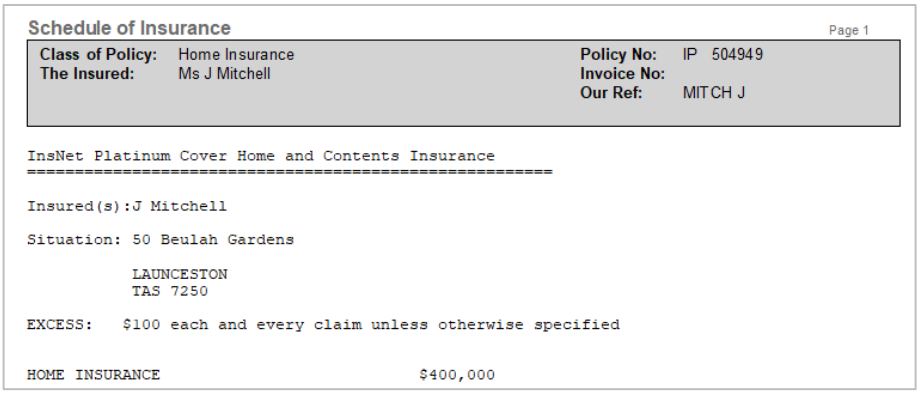
If your company has set up **Special fee** (Consult fee on our database), the user may be required to complete this field.

The above policy class also has the **Rounding** facility activated. This indicates WinBEAT will automatically adjust the broker fee so the total premium is rounded to the nearest dollar. (This is activated by your System Administrator).

We will not alter anything today.

26. Click **Next >**

The schedule of Insurance will be displayed:



27. Click **Next >**

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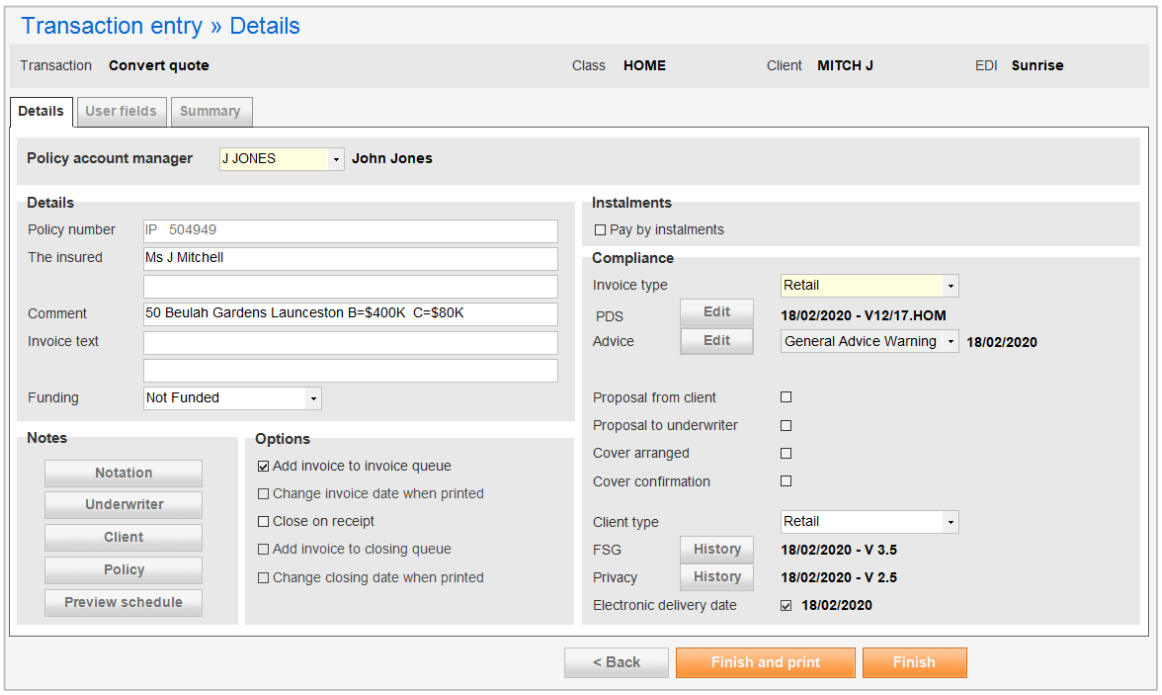
The **Transaction entry > Details** window will be displayed:



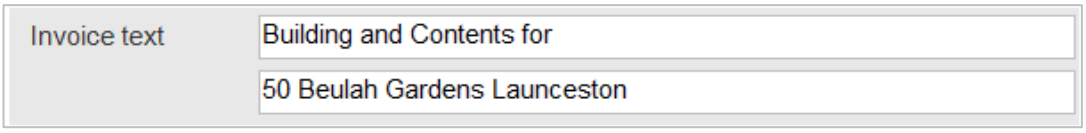
The **Policy Number** is supplied by the insurer's product.

28. Leave **Insured** as the default and press Tab twice

Comment field **will be populated from the original quote**.

29. **Invoice Text** enter **Building and Contents for** Press Tab

30. **Second line of Invoice Text** enter **50 Beulah Gardens Launceston**



31. Click Policy

32. Update **Policy notes** confirming conversion of quotation

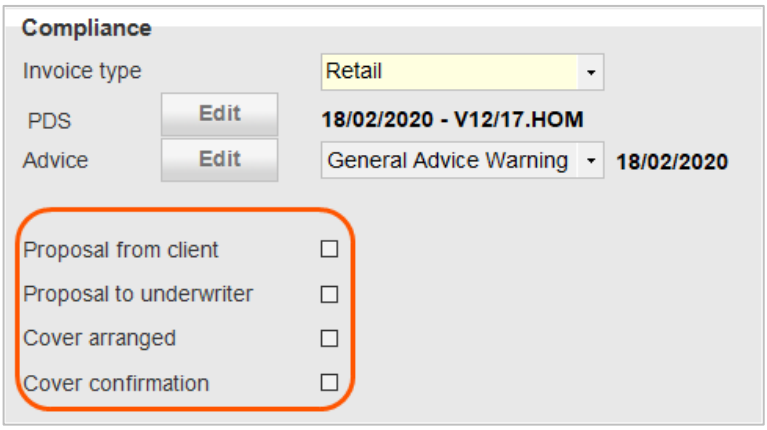
Joanne accepted quotation and confirmed she would like the new business documents and proposal issued to her.

33. Click OK

Instalments is not ticked as we did not request "direct debit" when converting the quote.

Compliance Type defaults to Retail.

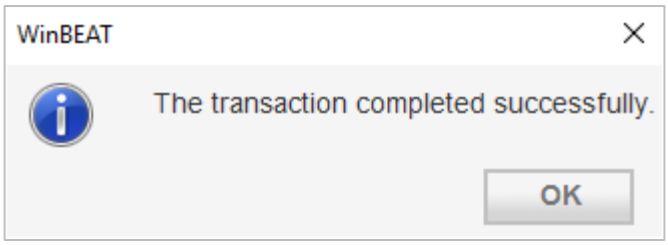
PDS & **Advice** default from the original quote.



We will not complete any other compliance fields today

34. Click Finish

The following dialog box will be displayed:



35. Click OK

36. Click Cancel to return to the Main menu

We will now view our policy and converted quote in the Client/Policy Enquiry window.

Client/Policy Enquiry

37. Click Enquiry shortcut

38. Enter client code **MITCH J**

39. Click Show

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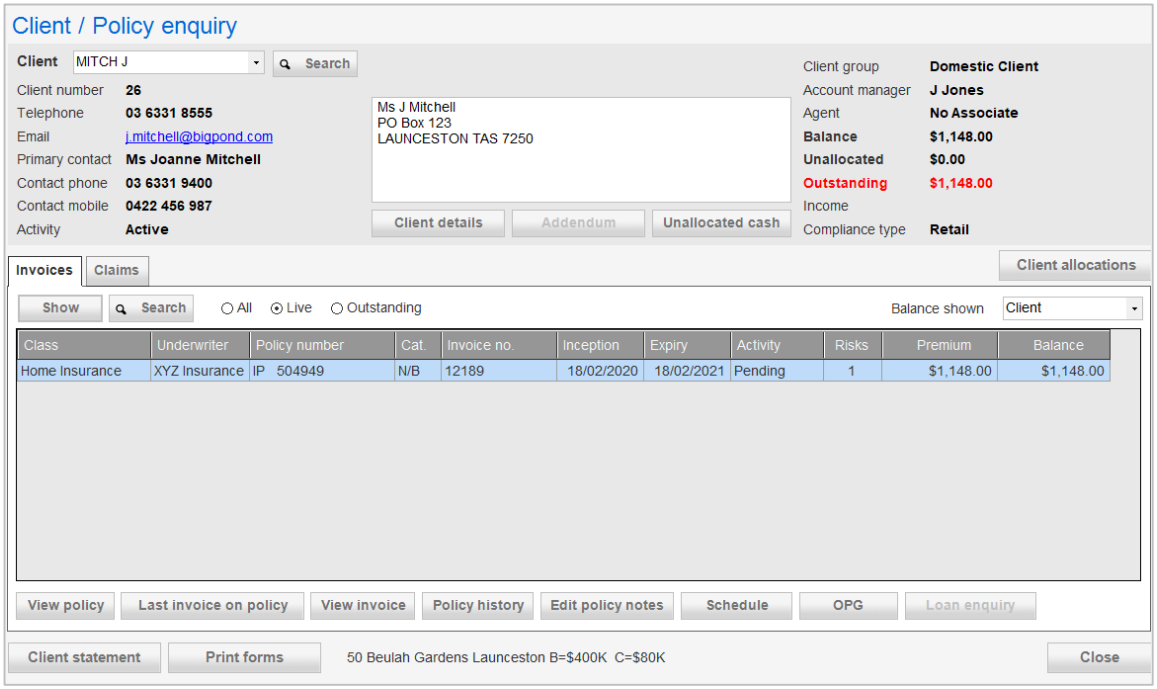
A window similar to the following will be displayed:

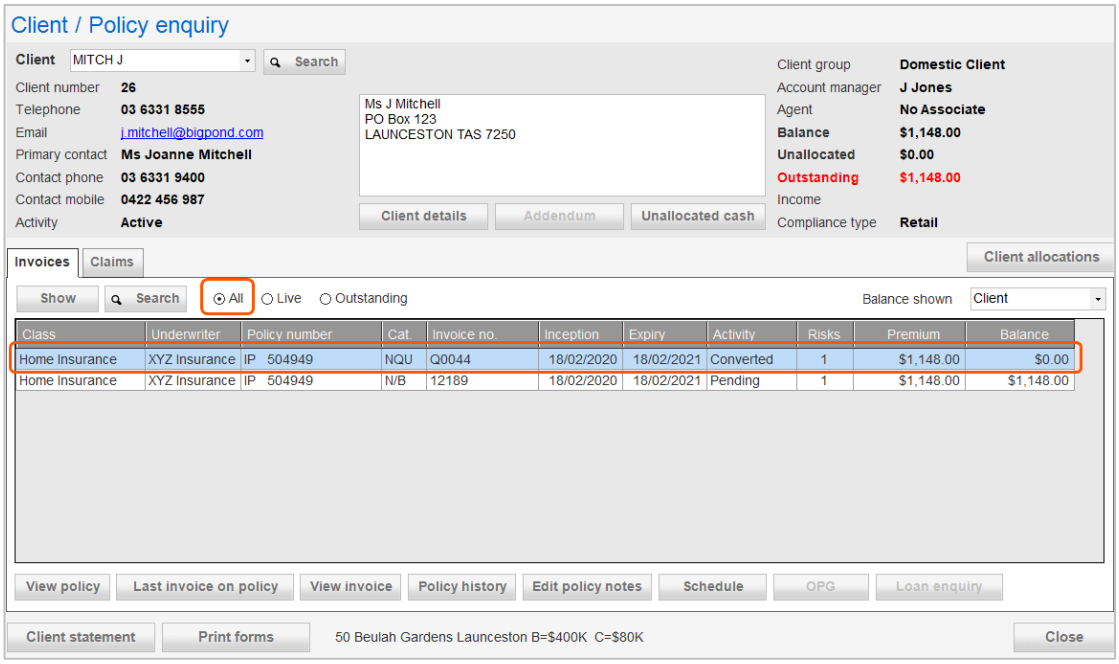


The Home Insurance policy now displays as a **Category of N/B** with **Balance** outstanding.

The quotation does not display in the **Live** list anymore.

Your transaction will have an "Activity" of Pending not Active.

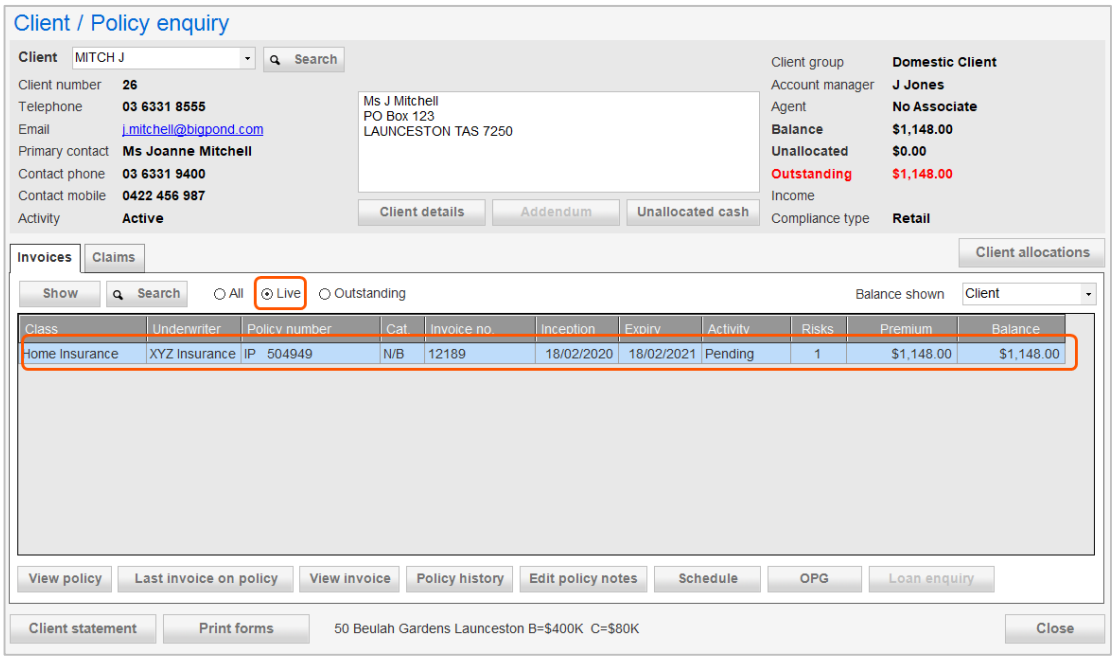
40. Select **All**



The original quote now displays in the **All** (history) list with an **Activity** of **Converted** with a Zero **Balance.**

41. Select **Live** to display the current Policies

42. Select the **Home Insurance** Policy



43. Click **Edit policy notes**

As Policy notes are locked, a blank page is displayed allowing the user to add additional notes while viewing Client/Policy enquiry.

To view the existing notes the user must select View policy notes.

44. Click **View policy notes**

Notes entered previously today both for the quotation and the conversion of the quotation are displayed and may NOT be altered.

45. Click **Cancel**

46. Click **Close** to return to the Main menu

This exercise is now complete.

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5.5 Suspend a Sunrise Transaction

Sometimes a user will begin to process a transaction and may not have all the information required to complete and finalise the process.

If this occurs, the user may suspend the transaction allowing the data already entered to be saved and "put on hold" until the rest of the required information is obtained from the client.

Scenario

Bernadette Verall (an existing client) rang your office advising she would like to insure her building and contents. She also stated she would like to cover a specified item - her engagement ring – for a declared sum insured.

She did not have her valuation with her at the time of speaking with you, however advised she would email it to you when she got home from work that night.

In the next exercise we are going to process the New business and complete as much detail as possible. We will then suspend the transaction while we wait for the valuation.

Once we receive the valuation we will add the engagement ring and finalise the policy.

Due to the set up of our Sunrise training platform, our attendees cannot use the same Client code for this exercise.

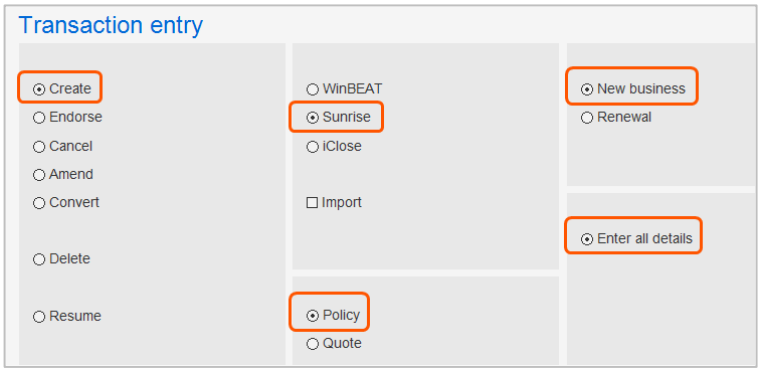
Your trainer will provide each attendee their own client code.

Exercise 17: Suspend a Sunrise Transaction

1. Select **Transaction** shortcut

2. Select **Create > Sunrise > Policy > New Business**

Enter all details will be selected by default



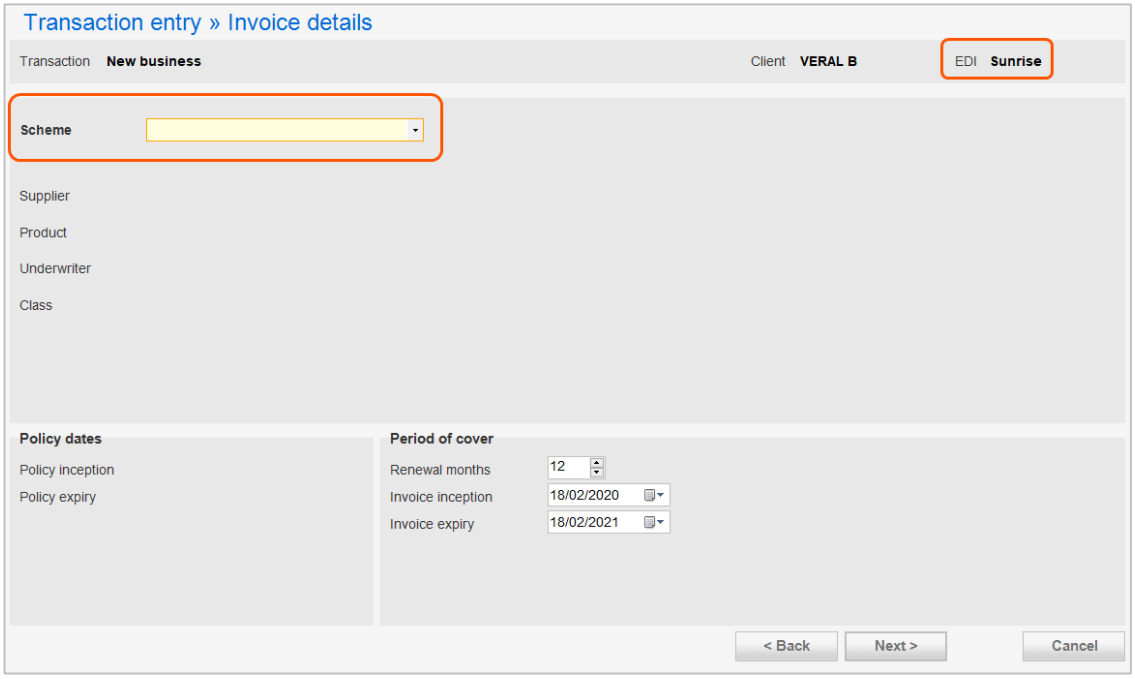
3. Click Next >

Each user will be designated their individual client code to process this transaction.

4. Enter the Client Code **supplied by your trainer**

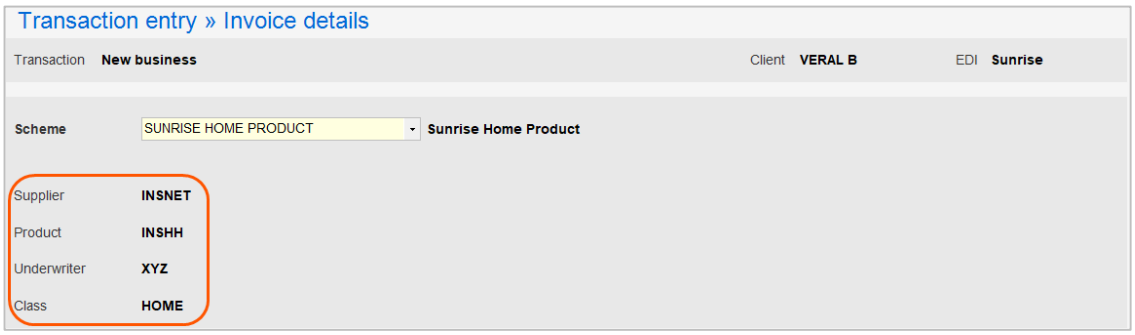
5. Click Next >

A window similar to the following will be displayed:



6. Click and select **SUNRISE HOME PRODUCT** or type **S**

The Sunrise Exchange **Supplier** and **Product**, together with the WinBEAT **Underwriter** and **Class** will be displayed:



7. Leave the Renewal months as **12**

8. Leave **Invoice inception** to default to **today's date**

9. Leave as **12 months from today**

10. Click Next >

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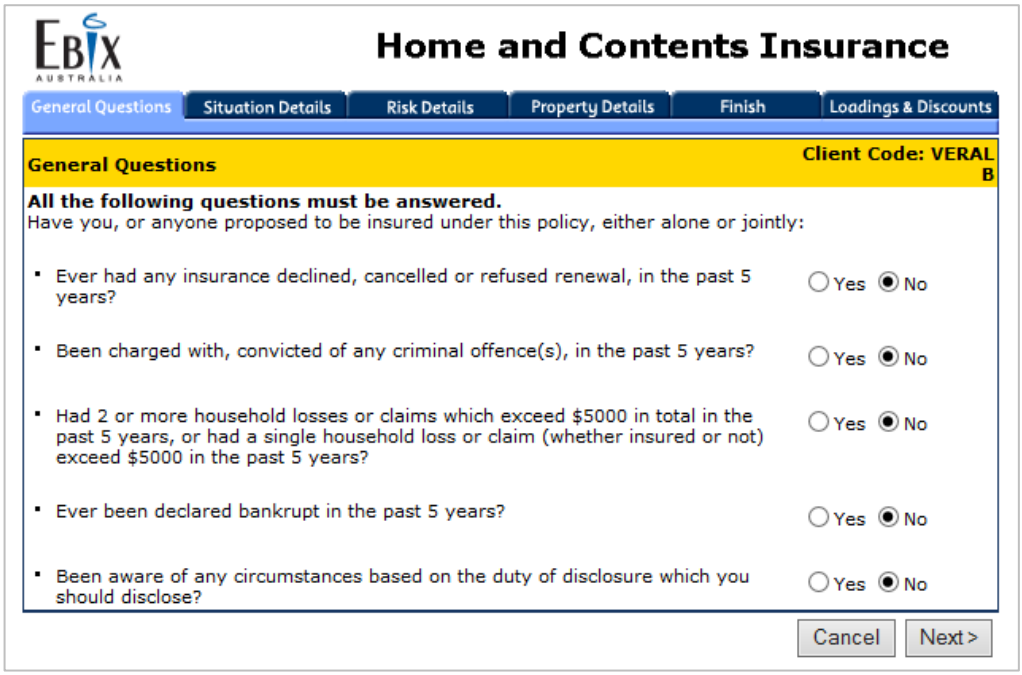
The Sunrise Exchange Insurer product window will be displayed.

The General Questions (disclosure questions) must be answered before we begin the transaction.

Remember the product used for this training course is an example product only.

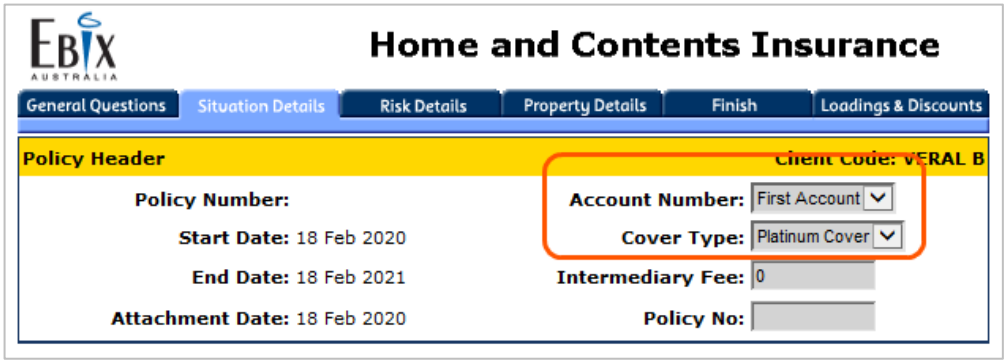
11. **Complete** the General Question Window **as displayed below**:



12. Click

13. Click next to **Account Number** – Select **First Account**

14. Click next to **Cover Type** – Select **Platinum Cover**



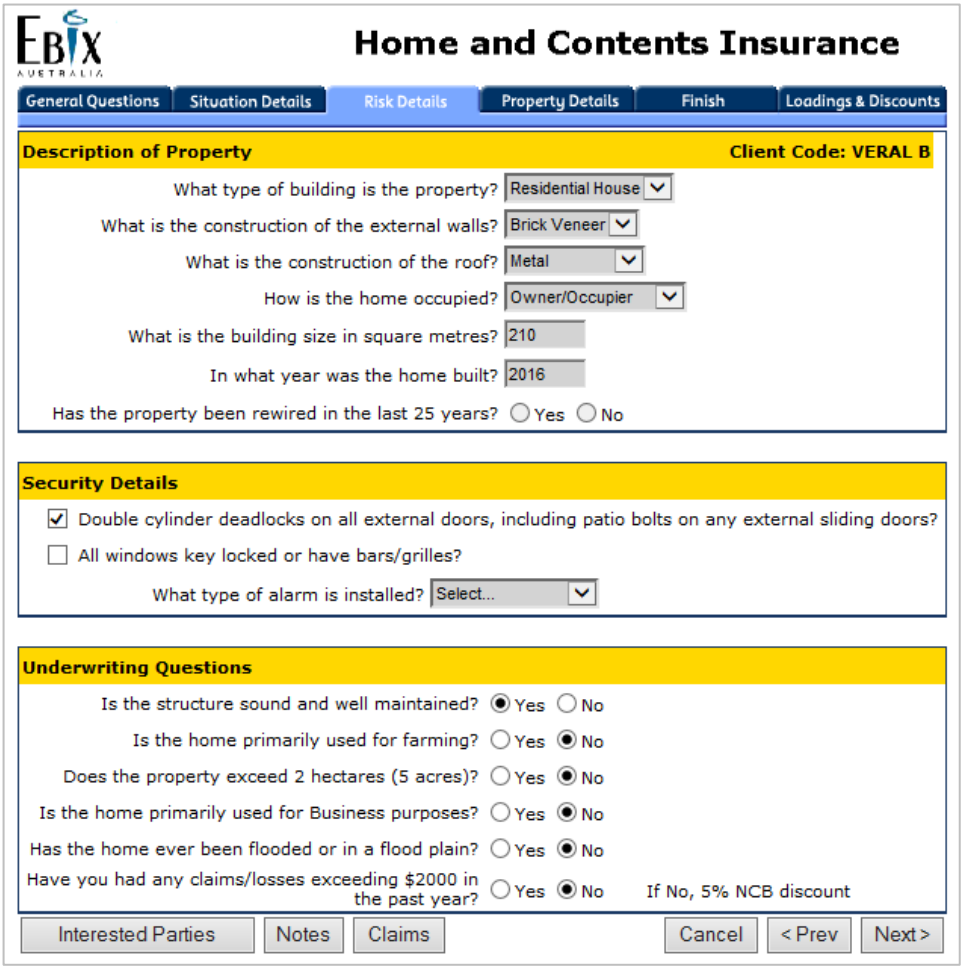
15. Leave the **Intermediary Fee** field and **Policy No** field Blank

You will notice the **Insured Details** and the **Situation of Risk** areas have been populated with information from the WinBEAT client account.

Today we will leave the details as the Default.

16. Click **Next >** to move to the next window

17. Complete the details as shown below:



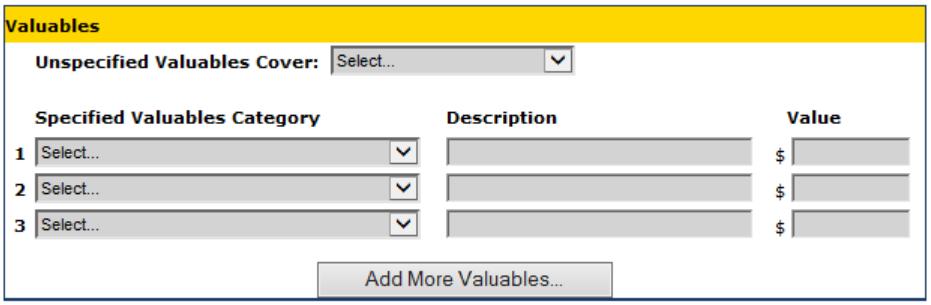
18. Click **Next >**

The Property Details window will be displayed.

19. Enter **$600,000** in the **Building Cover Total Replacement Cost**

20. Enter **$100,000** in the **Contents Cover Total Replacement Cost**

We are unable to enter our clients engagement ring in the Specified Valuables field as we do not have the valuation to enter the exact sum insured.



We will leave this blank for now to complete at a later stage.

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When your client emails the valuation, we will resume our transaction, add the engagement ring and finalise the policy.

21. Click Next >

A premium similar to the following will be displayed:

Home Insurance Payables for Current Situation — **Client Code: VERAL B**

	PREMIUM							COMMISSION		
	Annual	Adj.	Comm.Adj	FSL	GST	Duty	Payable	%	Amt	GST
Building	780.00	780.00	780.00	171.60	95.16	104.68	1,151.44	21.5	167.70	16.77
Contents	390.00	390.00	390.00	85.80	47.58	52.34	575.72	21.5	83.85	8.38
Valuables	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21.5	0.00	0.00
Dom. WC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21.5	0.00	0.00
						Intermediary Fee:	0.00			
						Intermediary Fee GST:	0.00			
TOTALS:	1,170.00	1,170.00	1,170.00	257.40	142.74	157.02	1,727.16		251.55	25.15

Re-Calc

The premium displayed for your transaction may differ from above due to **your nominated client** living in a different city and/or state.

Do not change the Direct Debit or Printing Options – Leave unticked.

22. Scroll down and click Finish

This will exit the Insurer product and return to WinBEAT.

The **Transaction entry > Finalise** window will be displayed:

Transaction entry » Finalise

Transaction **New business** Client **VERAL B** EDI **Sunrise**

What do you want to do?

- (•) Confirm
- ( ) Suspend

< Back | Next > | Cancel

Confirm or Suspend

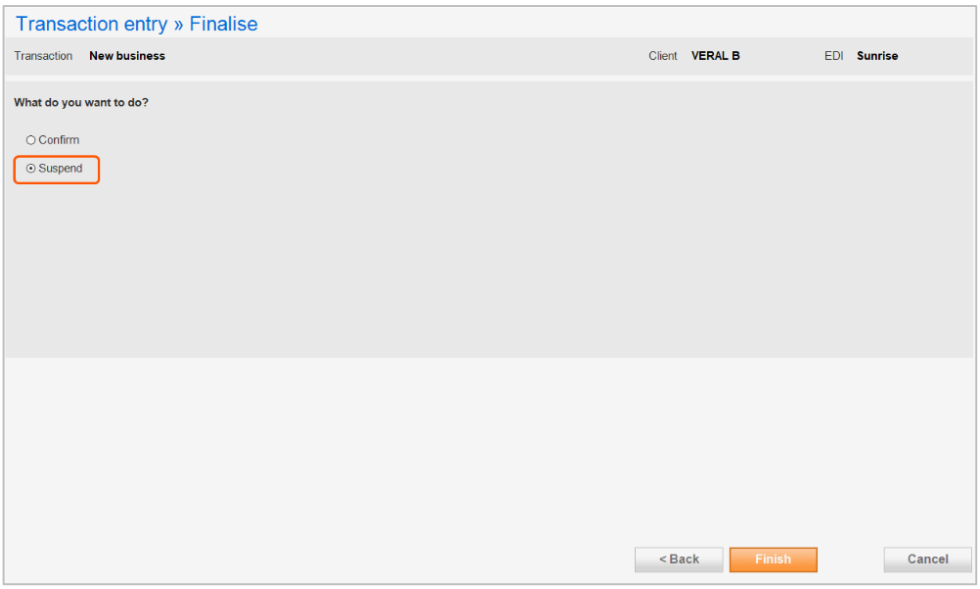
Confirm is selected by default and will finalise the transaction and transfer the policy information into WinBEAT.

Suspend will "hold" the transaction in the resume list for a user to complete at a later date.

Transactions should not be "held" in the resume list for an extended period of time as the underwriter is not aware of what is on risk.

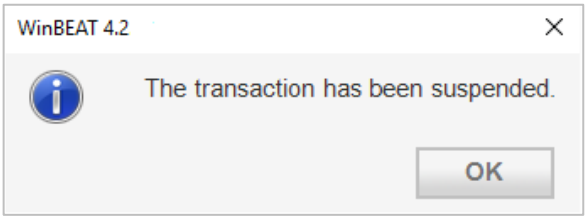
As we do not have the valuation for the engagement ring we need to suspend the transaction until we receive the valuation and can finalise the policy

23. Select **Suspend**



24. Click Finish

The following dialog box will be displayed:



25. Click OK

26. Click Cancel to return to the main menu

This exercise is now complete.

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6 Sunrise Day to Day Activities

This module is designed to help users comprehend some of the activities they may be requested to perform in relation to Sunrise Policies.

6.1 Printing Sunrise Documents

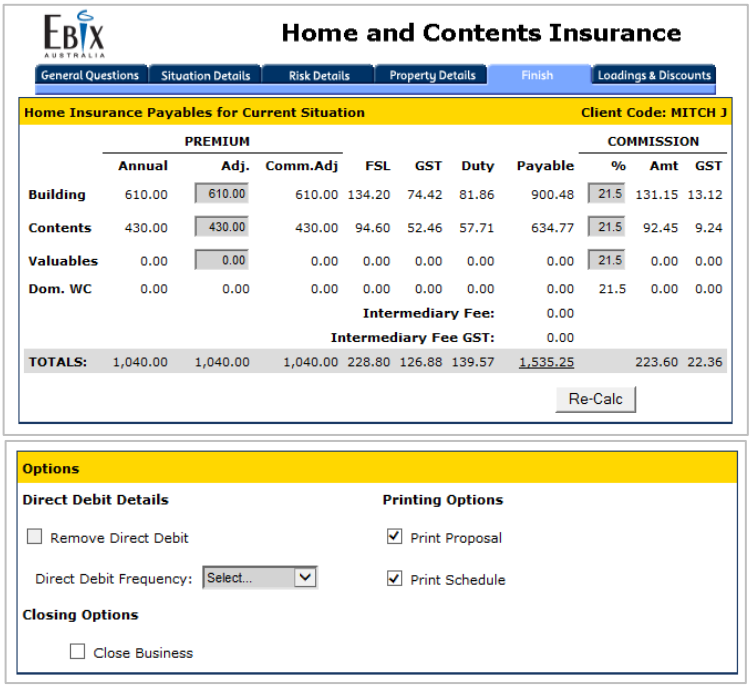
One advantage of processing policies via Sunrise is the ability to be able to deliver documentation provided by the underwriter, printed on underwriter letterhead.

Documents required may be selected at the time of processing the policy/transaction or later after the transaction has been completed.

When we converted Joanne Mitchell's quotation to a New Business, there was an option within the underwriter's product to generate underwriter documentation from Sunrise Exchange.

This documentation is specific for the transaction being processed and as mentioned above will print on the underwriter's letterhead.

Each Underwriter product will have a document selection the user may choose when processing a transaction. Typically, they will offer a Policy Schedule and/or a Proposal.



	PREMIUM							COMMISSION		
	Annual	Adj.	Comm.Adj	FSL	GST	Duty	Payable	%	Amt	GST
Building	610.00	610.00	610.00	134.20	74.42	81.86	900.48	21.5	131.15	13.12
Contents	430.00	430.00	430.00	94.60	52.46	57.71	634.77	21.5	92.45	9.24
Valuables	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21.5	0.00	0.00
Dom. WC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21.5	0.00	0.00
						Intermediary Fee:	0.00			
						Intermediary Fee GST:	0.00			
TOTALS:	1,040.00	1,040.00	1,040.00	228.80	126.88	139.57	1,535.25		223.60	22.36

These documents are **not available** in the WinBEAT print queue, they are located under the **Forms menu > Documents > Sunrise**.

Other documentation may be selected via the **Request Documents** option and we will explore this process later in the module.

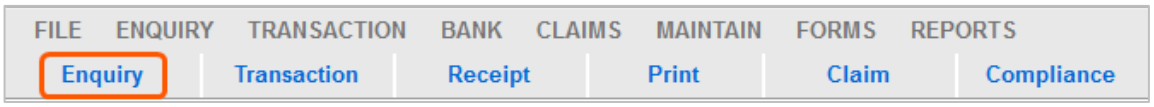
6.2 Printing Proposals & Schedules

In the next exercise, we will view the Sunrise documents (proposal and schedule) selected when we converted Joanne Mitchells Home & Contents quotation to a New Business Policy earlier today.

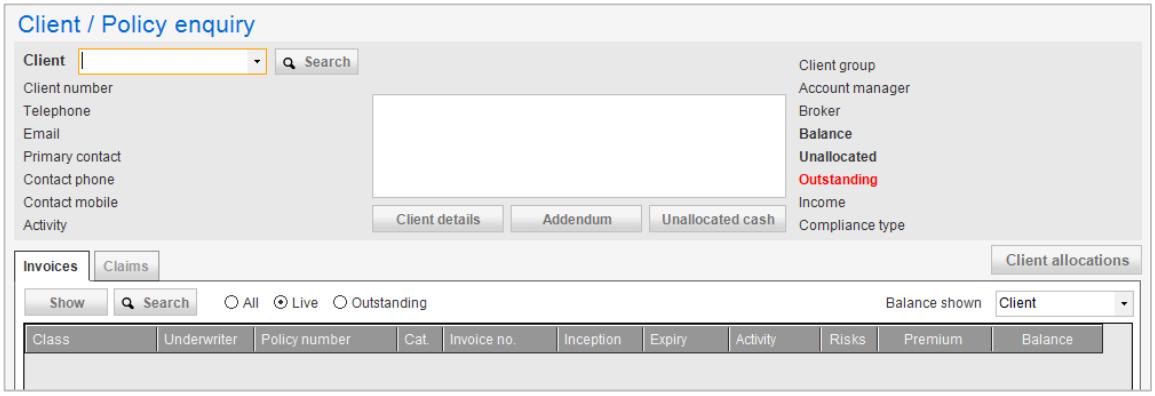
Your first task will be to check the policy number on Joanne's Policy before we view the documents.

Exercise 18: Printing Sunrise Documents

1. Click Enquiry shortcut



The following window will be displayed:



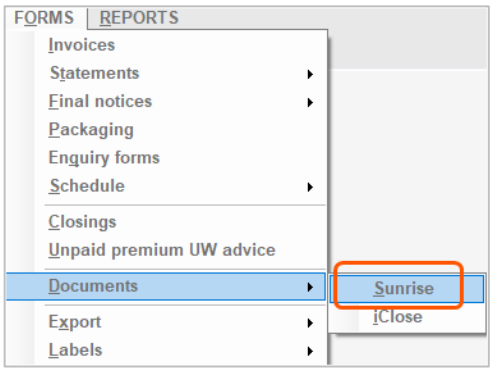
2. Enter Client **MITCH J**

3. Click Show to view the Building & Contents policy

4. Note the **Policy number**

5. From the F**O**RMS menu, select **D**ocuments

6. Select **S**unrise



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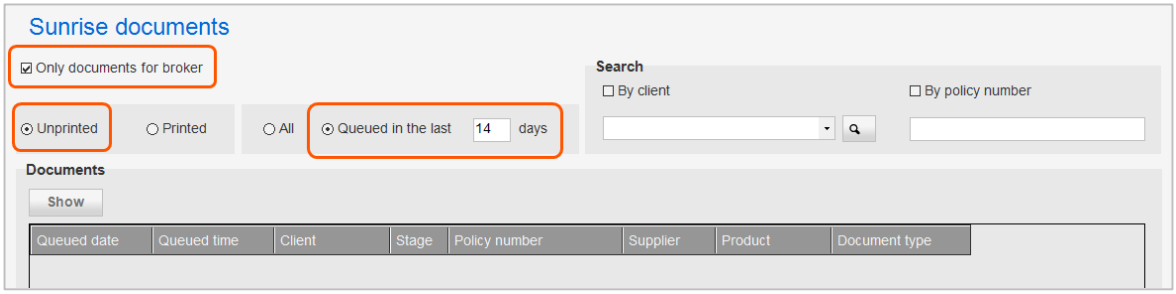
The following window will be displayed:



You will notice that **Only documents for <username>** is ticked as the default.

The default will be your user name.

You will also notice **Unprinted** and **Queued in last 14 days** are selected as the default.

You do not have to alter either of these options unless you are trying to locate documents that either:

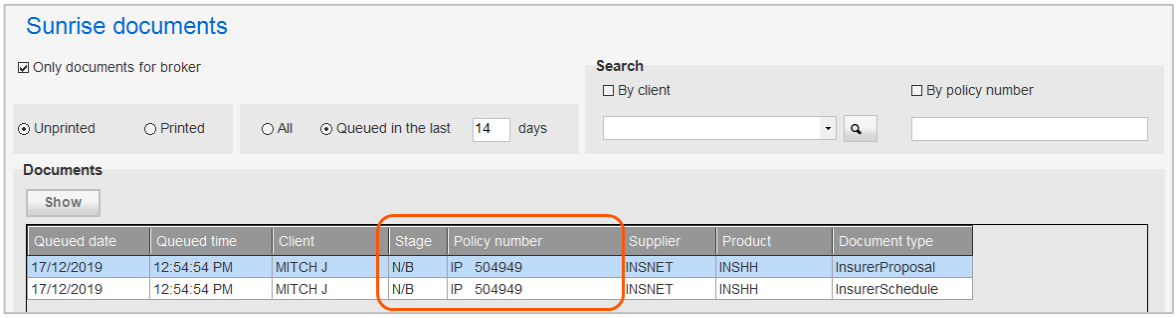
- Have been previously printed or viewed
- Have been created prior to the 14 day time frame
- Were created by another user

Search enables the user to search by the **client** or by the **policy number**.

7. Leave the defaults as selected

8. Click Show

All Sunrise documents for the user will be displayed:



As we are all logged in today under the same user name – **broker -** there will be many transactions displaying.

The documents you requested when converting the quote will be identified by the **policy number you noted earlier** and with **NB** in the **Stage** Column.

9. Select the **New Business - Insurer Proposal**

Please ensure you select your documents, not other attendees.

10. Click View

The proposal will be displayed as a PDF and cannot be altered.

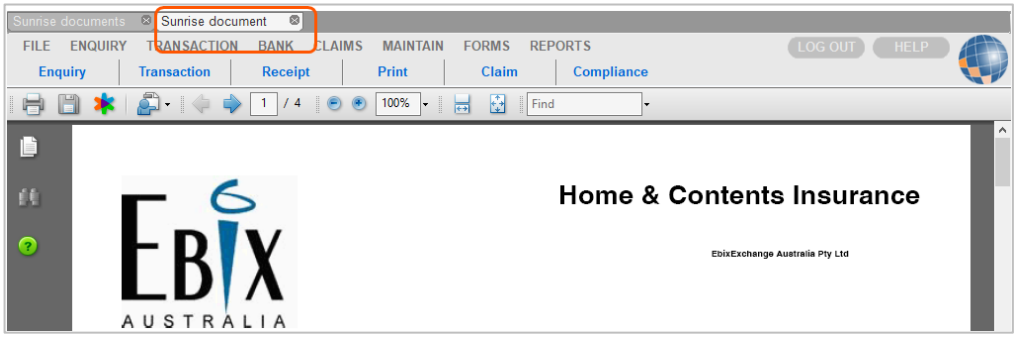
The document will differ for each Underwriter and each product depending on what information the underwriters wishes to display.

11. Scroll through the proposal

You may choose to save a copy, print or email the document.

Once the user has finished with the document, they may return to the Sunrise Documents listing.

12. Close **Sunrise document** function tab



After viewing, the document will no longer display in the Sunrise Documents **Unprinted Queue**. It will move to the **Printed** Queue.

The only document left in the Unprinted Queue is the Schedule document. You can identify your document by the **N/B** displaying in the **Stage** Column.

13. Click **Close**

This exercise is now complete.

Click Mark as printed to move an unprinted document to the Printed Queue. Documents will remain in the Printed Queue for approx. a 30 day period.

Back in your office - do not forget to print your New Business Invoice from the Invoice Print Queue.

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6.3 Request Documents

One of the advantages of processing policies via Sunrise is the ability to be able to provide some documentation to the client provided by the underwriter.

A user has the ability to request a document applicable to either a quotation or policy.

Documents available will vary from underwriter to underwriter, product to product and transaction type.

Please remember you can **only** obtain underwriter documents in Sunrise for policies that have **been processed in Sunrise**.

Documents required for manual (WinBEAT) policies need to be requested from the underwriter via email, fax or phone.

Scenario

In a previous exercise, we converted Joanne Mitchells Home and Contents quotation to a New Business Policy.

The transaction was flagged as **closed** and accepted by the underwriter.

Joanne has contacted your office this morning and requested a **Certificate of Currency** to provide to her mortgagee.

In the following exercise, we will explore the process involved to obtain this document from the underwriter.

Exercise 19: Request Sunrise Documents

1. Select Transaction shortcut

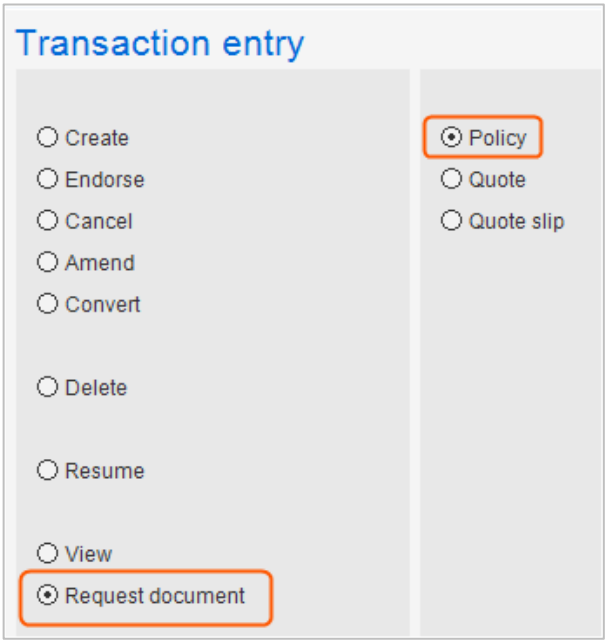
2. Select **Request document**

The user must then choose the transaction type applicable to the document they require.

Is the document to be produced applicable to the Quotation or the Policy?

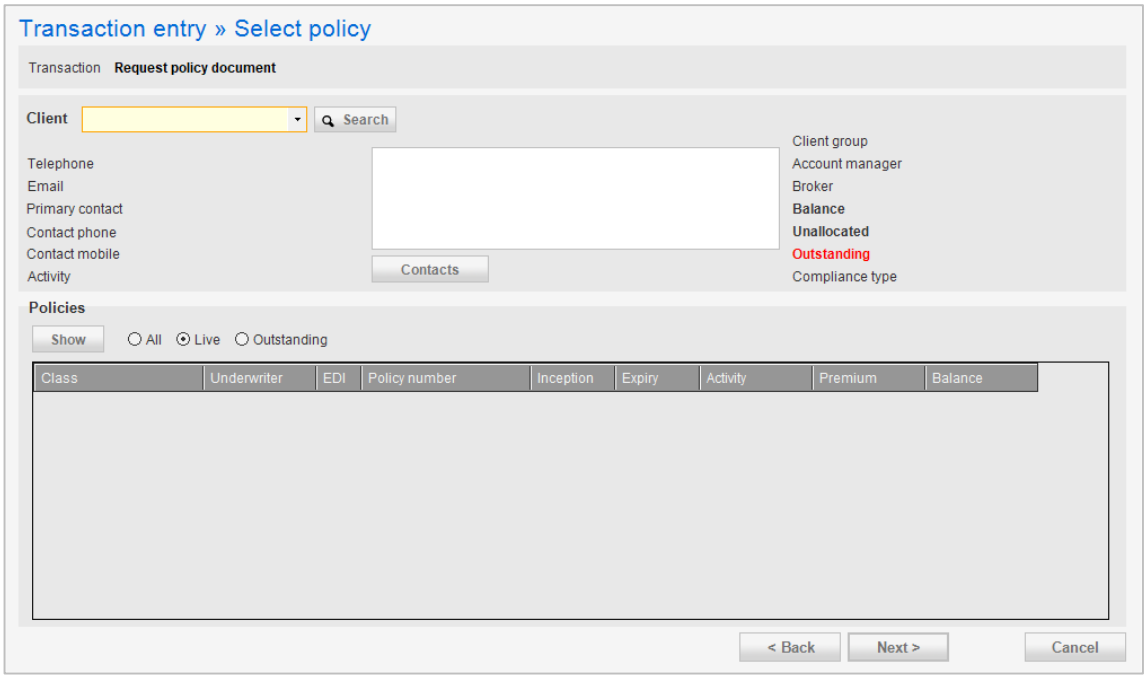
Today we will work with the **Policy** option as we wish to request a Certificate of Currency.

3. Select **Policy**



4. Click Next >

The **Transaction entry >> Select policy** window will be displayed:



5. Enter **MITCH J**

6. Click Show

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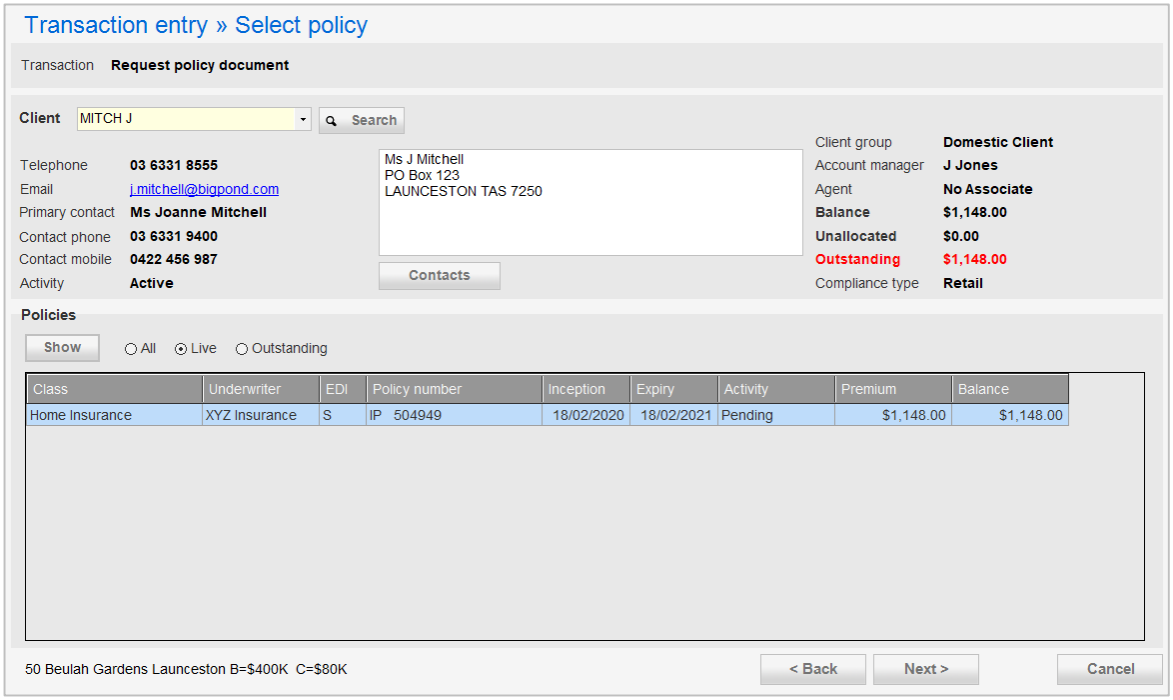
The client details together with the Sunrise policy processed will be displayed:

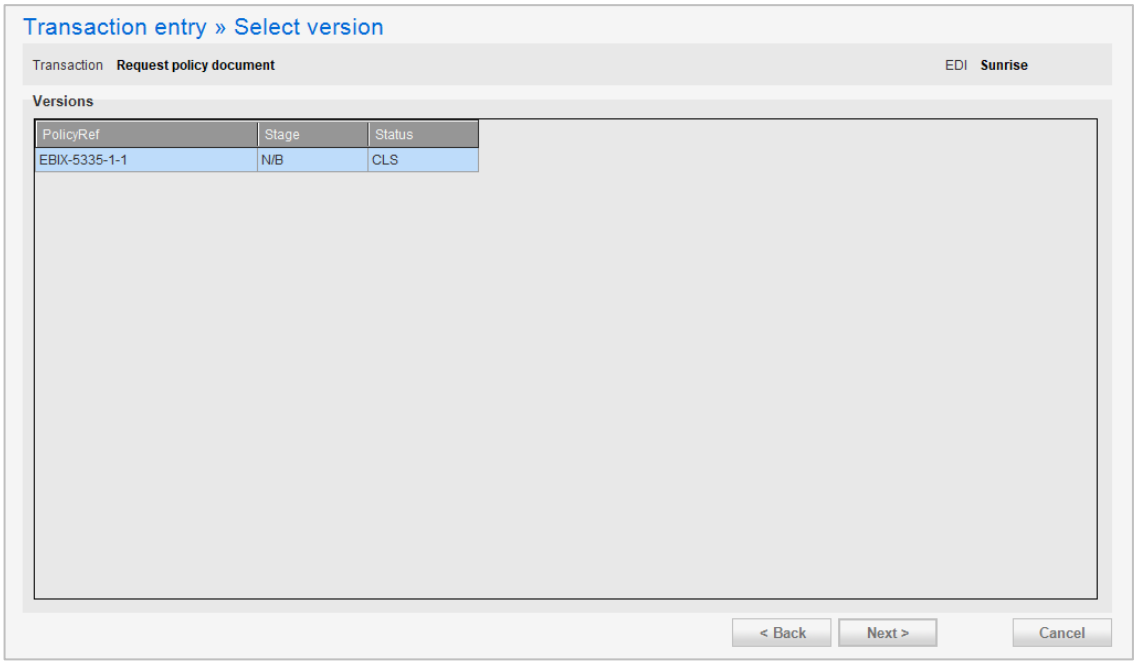


7. Select the **Policy** created earlier

**** Take note of the policy number as a reference for later ****

8. Click **Next >**

The **Transaction entry >> Select version** will be displayed:



The different Stage/Status of each transaction is displayed for the user to select.

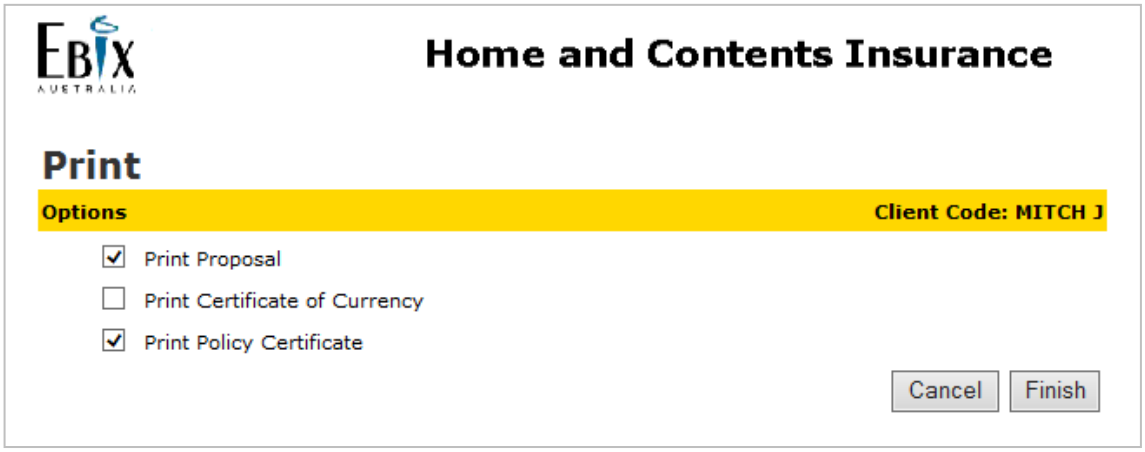
The different Stage/Status will have different documents available.

Today we only have **N/B CLS (New Business Close)** option as we chose to close the policy when we converted the quote.

9. Select the **N/B CLS**

10. Click Next >

The following window will be displayed:

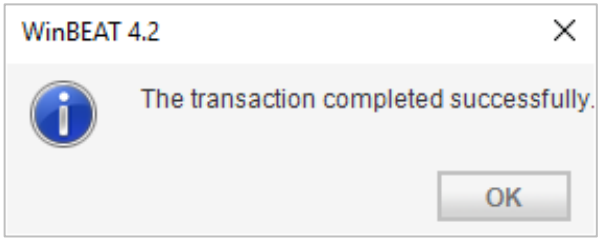


11. **Select** Print Certificate of Currency

12. **Deselect** Print Proposal & Print Policy Certificate

13. Click Finish

The following dialog box will be displayed:



14. Click OK

The user will be returned to the Transaction entry window.

15. Click Cancel

16. From the **FORMS** menu select **Documents** > **Sunrise**

Leave the default selection

17. Click Show

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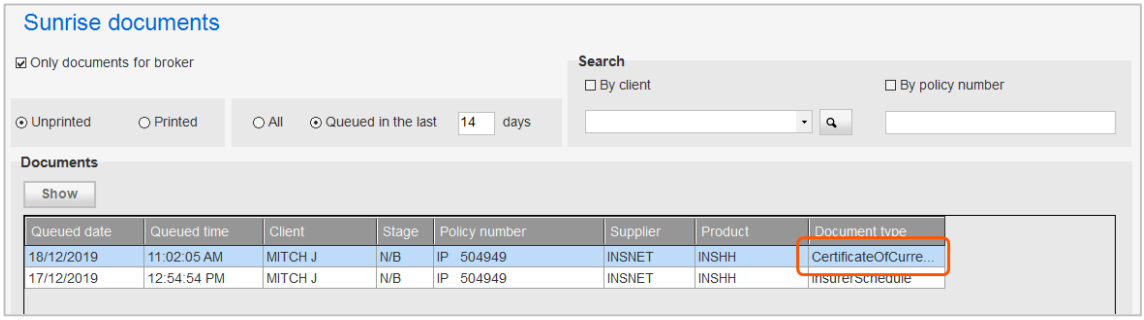
All Sunrise documents for the user will be displayed:



18. Locate your policy number in the list

19. Select the **New Business Certificate of Currency**

20. Click View

The document will open as a PDF.

You may choose to save a copy, print or email the document.

21. Close **Sunrise document** function tab to return to Sunrise Documents window

22. Click Close

This exercise is now complete.

Note:

Certificate of Currency is only available if policy is closed

Certificate of Insurance is applicable to unclosed transactions

6.4 Resume Sunrise Documents

Once a transaction has been placed in the Sunrise Resume List, it is important that it is **finalised as soon as possible.**

While the transaction is held in resume, the underwriter has not confirmed the risk/cover is acceptable.

Scenario

In the previous module, we suspended your nominated clients Home and Contents policy as we were waiting on a valuation certificate for an engagement ring to be specified on the policy.

Your client has emailed a copy of the valuation so we may now complete the transaction and send the policy documents.

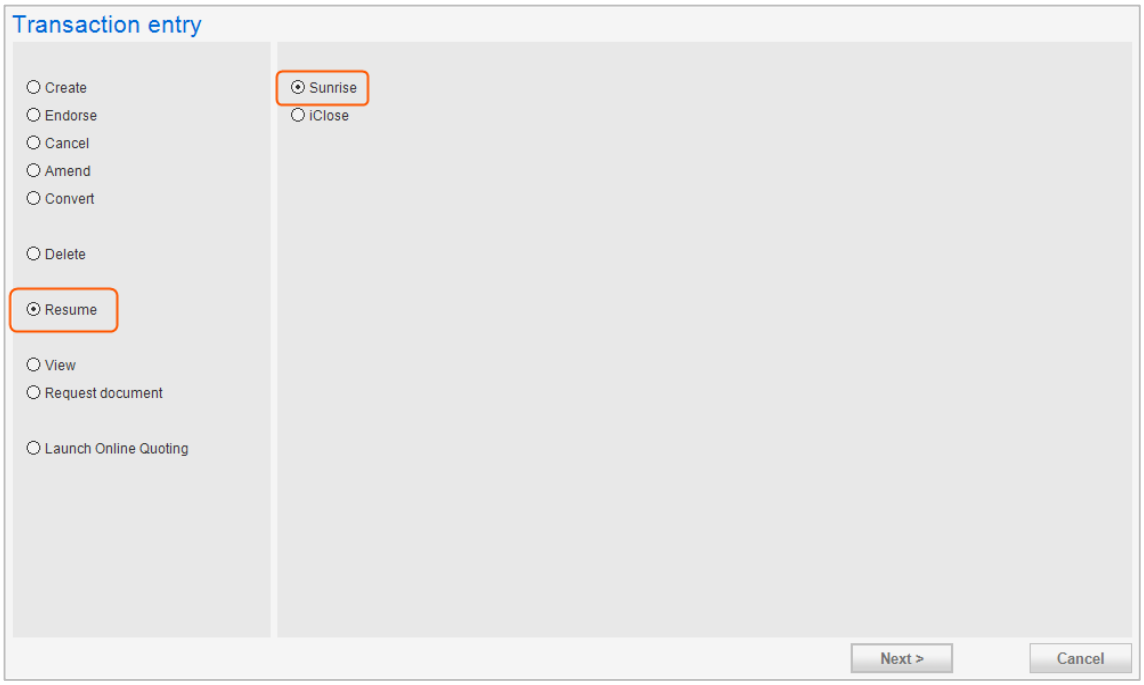
In the following exercise, we will resume, complete and finalise the policy.

Please refer to your trainer if you have forgotten your client code.

Exercise 20: Resume a Sunrise Policy

1. Select **Transaction** shortcut

2. Select **Resume > Sunrise**



3. Click

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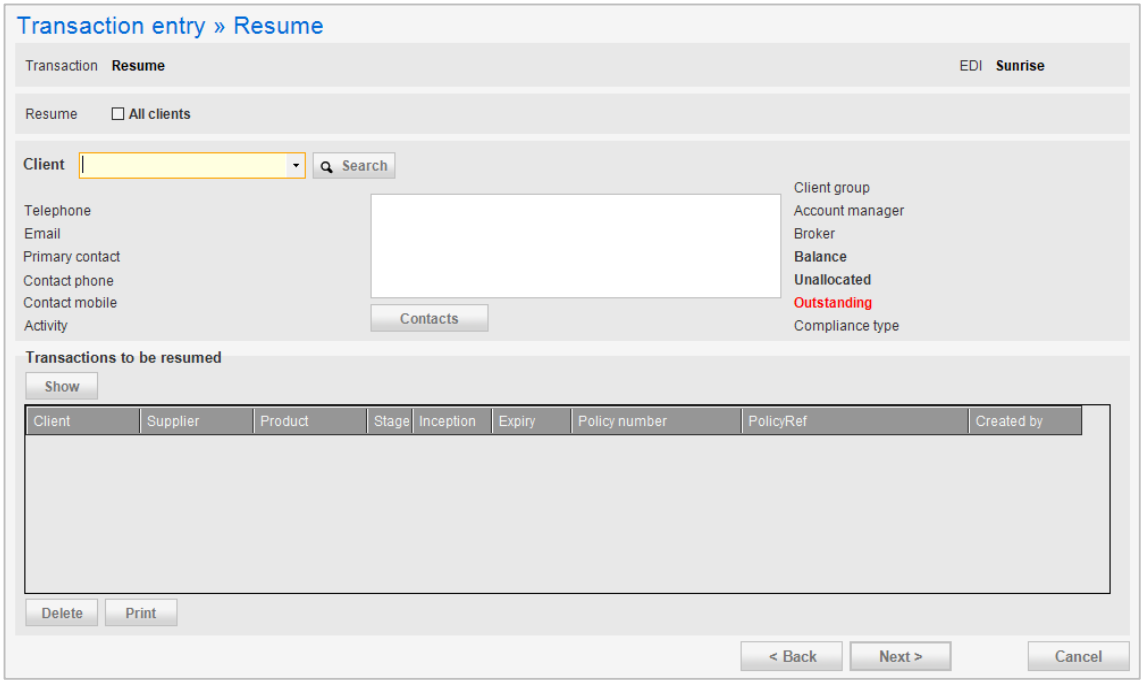
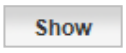
The following Transaction entry >> Resume window will be displayed:



4. Enter the **CLIENT CODE allocated by your trainer**

5. Click 

Any transactions in the resume list for your **CLIENT CODE** will be displayed.

6. Select your transaction to be resumed

7. Click

The **Transaction entry >> Finalise** window will be displayed:

The user may choose from three options:

- Confirm
- Suspend
- Product

As we have to add the engagement ring to the policy, we need to select **Product** allowing us to go back into the sunrise transaction and add the detail.

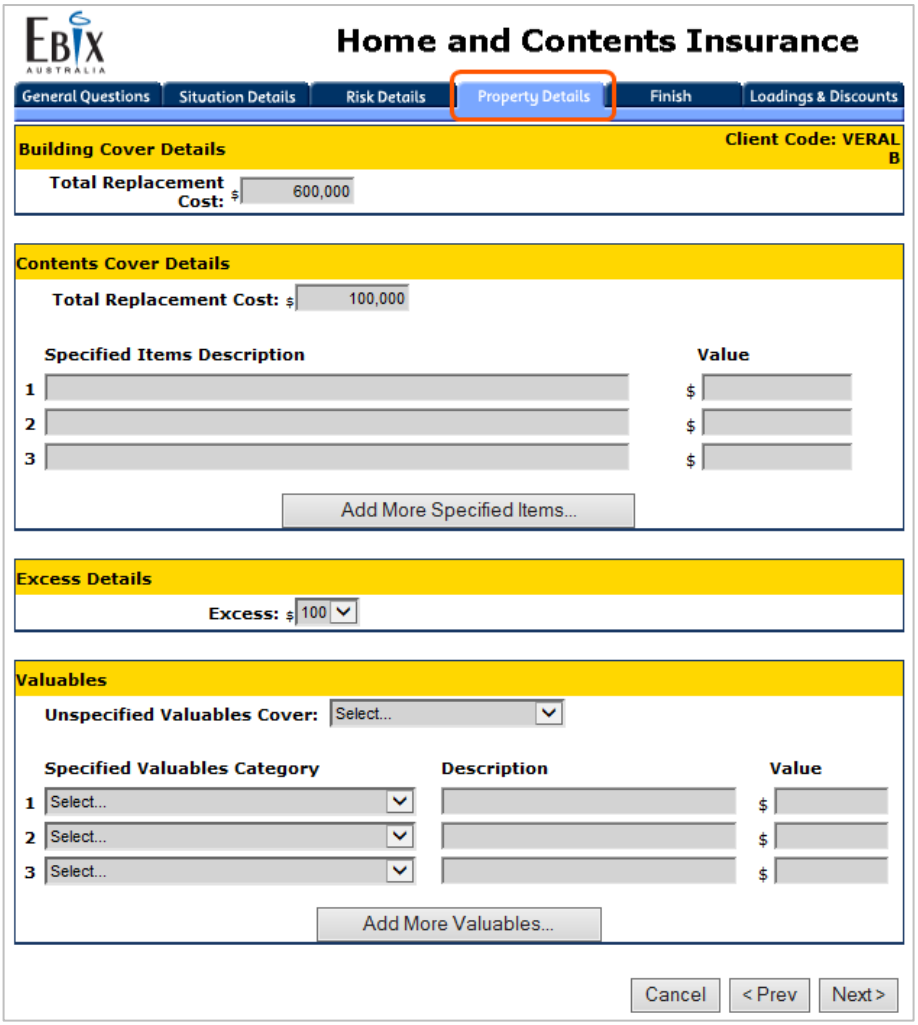
8. Select **Product**

9. Click Next >

The **General Question** window of your clients Home and Contents Insurance product displays.

10. Click Next > three times

The **Property Details** window will display:



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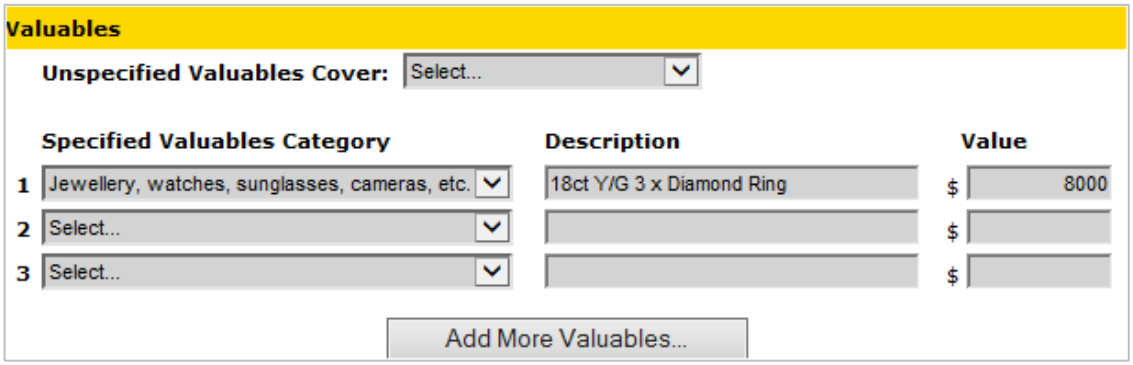
Specified Valuables

11. Click drop down in **Category** & select **Jewellery, watches, sunglasses**

12. In **Description** enter 18ct Y/G 3 x Diamond Ring

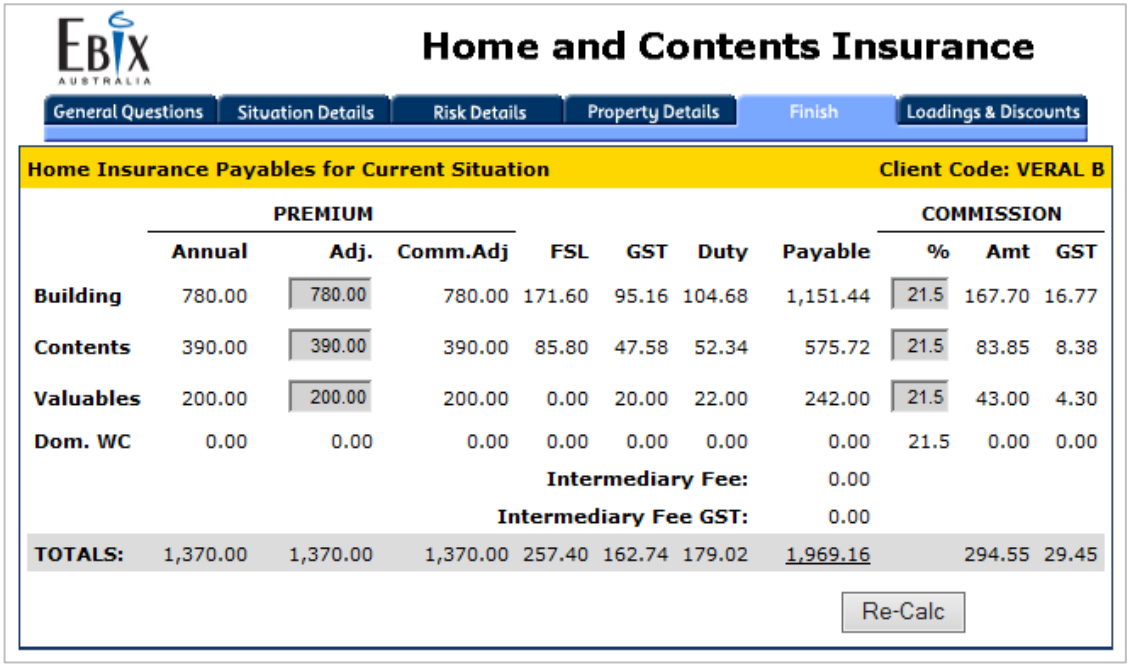
13. In **Value** enter 8000



14. Click **Next >**

The final premium breakdown will be transferred back to WinBEAT.

The premium generated may be different from our example below depending on the postcode of the client code used.



	PREMIUM							COMMISSION		
	Annual	Adj.	Comm.Adj	FSL	GST	Duty	Payable	%	Amt	GST
Building	780.00	780.00	780.00	171.60	95.16	104.68	1,151.44	21.5	167.70	16.77
Contents	390.00	390.00	390.00	85.80	47.58	52.34	575.72	21.5	83.85	8.38
Valuables	200.00	200.00	200.00	0.00	20.00	22.00	242.00	21.5	43.00	4.30
Dom. WC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21.5	0.00	0.00
						Intermediary Fee:	0.00			
						Intermediary Fee GST:	0.00			
TOTALS:	1,370.00	1,370.00	1,370.00	257.40	162.74	179.02	1,969.16		294.55	29.45

Printing Options

15. **Tick** Print Proposal

16. **Tick** Print Schedule

Closing Option

Close indicates the transaction is "bound" (written) to the underwriter and they are responsible for the risk.

Once closed, any changes to the policy must be done via an endorsement.

If you do **not close** the transaction the policy is not "bound" (written) to the underwriter, therefore they are not aware they are responsible for the risk.

If the transaction is not "Closed" at the time of processing, it is important that it is manually "closed" later.

We will explore how to manually close a sunrise policy later in the day.

Today we will **NOT close the transaction**.

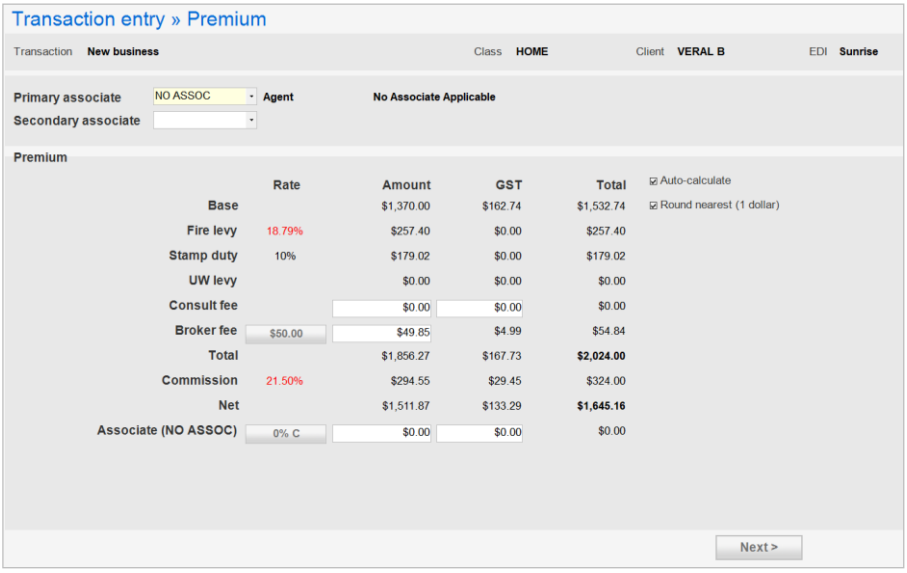
17. Do **NOT Tick** Close Business

18. Click Finish

The **Transaction entry > Finalise** window will be displayed. We will leave the default - **Confirm** today

19. Click Next >

The **Transaction entry > Premium** window will be displayed.



	Rate	Amount	GST	Total
Base		$1,370.00	$162.74	$1,532.74
Fire levy	18.79%	$257.40	$0.00	$257.40
Stamp duty	10%	$179.02	$0.00	$179.02
UW levy		$0.00	$0.00	$0.00
Consult fee		$0.00	$0.00	$0.00
Broker fee	$50.00	$49.85	$4.99	$54.84
Total		$1,856.27	$167.73	**$2,024.00**
Commission	21.50%	$294.55	$29.45	$324.00
Net		$1,511.87	$133.29	**$1,645.16**
Associate (NO ASSOC)	0% C	$0.00	$0.00	$0.00

Remember, the premium above is an example only as the premium generated for your client may be different depending on their postcode.

The above policy class has the "Rounding" facility activated.

This indicates WinBEAT will automatically adjust the broker fee so the total premium is rounded to the nearest dollar. (This is activated by your System Administrator)

We will not alter anything today.

20. Click Next >

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The schedule of Insurance will be displayed for your client.

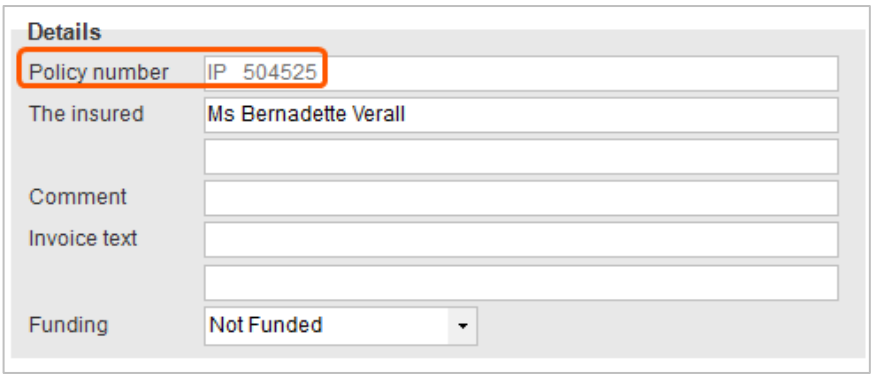
```
InsNet Platinum Cover Home and Contents Insurance
=================================================

Insured(s):Bernadette Verall

Situation: 12 Kimberley Avenue

           SWAN HILL
           VIC 3585

EXCESS:   $100 each and every claim unless otherwise specified


HOME INSURANCE                            $600,000

CONTENTS INSURANCE

 Unspecified:                             $130,000
 Specified:                               $0
 Total Sum Insured for your Contents:     $130,000

PERSONAL PROPERTY INSURANCE

 Unspecified - Limit per item:            $0
 Unspecified - Total limit of cover:      $0
 Specified:                               $8,000

 Description                              Sum Insured  Excess
 -------------------------               -----------  ------
 18ct Y/G 3 x Diamond Ring                $8,000       $50


LEGAL LIABILITY INSURANCE:                $10,000,000
```

The user may need to tidy the schedule layout and check if the valuable item displays correctly.

Note the address as we will enter this detail in the comment field on the next window.

21. Click **Next >**

The **Transaction entry >> Details** window will be displayed:



The **Policy Number** is supplied by the insurer.

22. Complete details in the **Comment Field** using **your clients address** as per the example below:

    12 Kimberley Avenue B=$600K C=$100K + Ring = $8K

23. **Invoice Text** enter **Building & Contents for** Press Tab

24. **Second line of Invoice Text** enter ***your clients address***

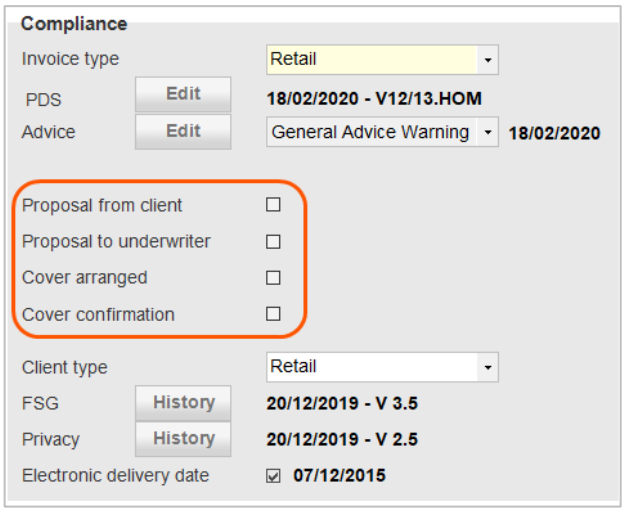
Invoice text	Building and Contents for
	12 Kimberley Avenue, Swan Hill

25. **Complete the compliance information yourself:**

- Invoice type
- PDS (make one up)
- Advice (select General Advice Warning)

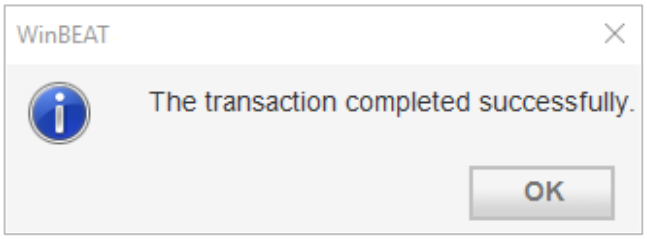
26. Leave **Proposal from Client** & **Proposal to Underwriter** Unticked

27. Leave **Cover Arranged** & **Cover Confirmed** Unticked



28. Click Finish

The following dialog box will be displayed:



29. Click OK then Cancel to return to the Main menu

This exercise is now complete.

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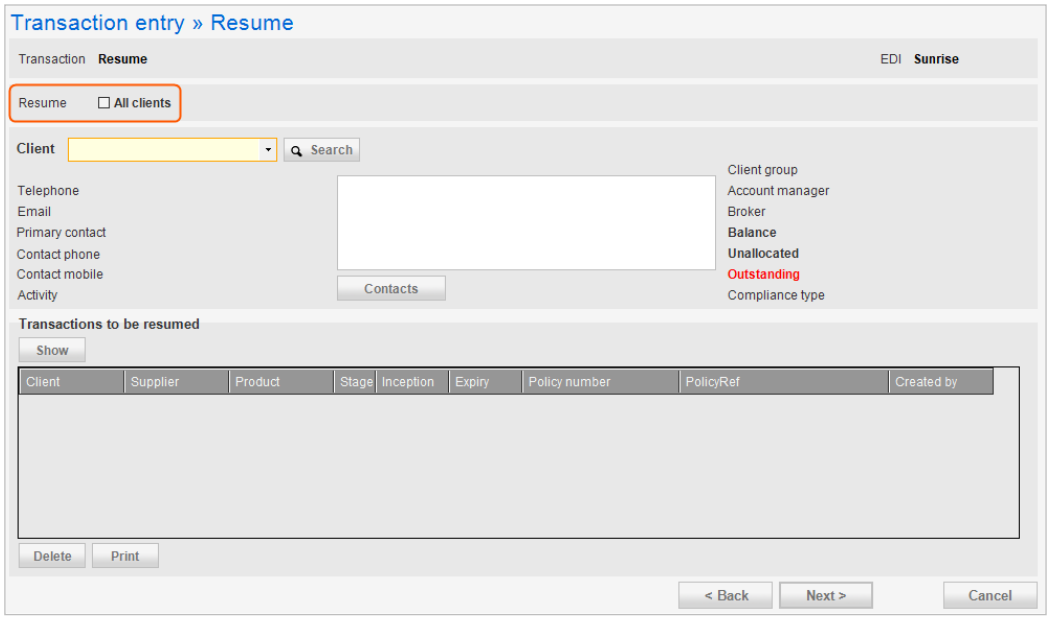
Remember:

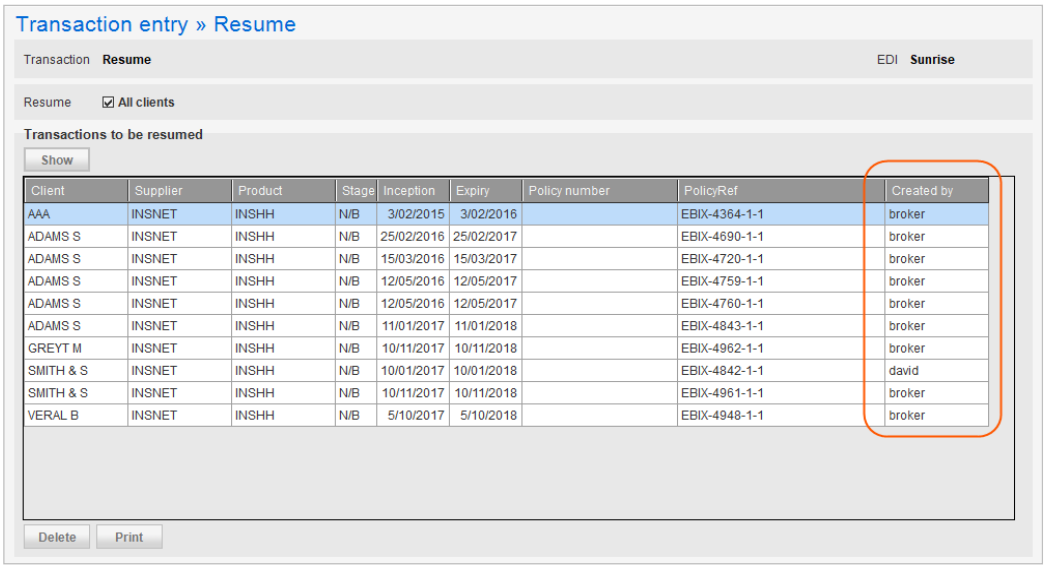
Once a transaction has been placed in the Sunrise Resume List, it is important that it is finalised as soon as possible.

It is recommended a nominated person in your office chooses to resume **All clients** on a regular basis.



If there are a number of transactions in the resume list, the WinBEAT System Administrator may choose to print the resume list and distribute to Account mangers requesting transactions be finalised as soon as possible.

It is easy to identify who has processed what transactions as the user is identified on every transaction.



Client	Supplier	Product	Stage	Inception	Expiry	Policy number	PolicyRef	Created by
AAA	INSNET	INSHH	N/B	3/02/2015	3/02/2016		EBIX-4364-1-1	broker
ADAMS S	INSNET	INSHH	N/B	25/02/2016	25/02/2017		EBIX-4690-1-1	broker
ADAMS S	INSNET	INSHH	N/B	15/03/2016	15/03/2017		EBIX-4720-1-1	broker
ADAMS S	INSNET	INSHH	N/B	12/05/2016	12/05/2017		EBIX-4759-1-1	broker
ADAMS S	INSNET	INSHH	N/B	12/05/2016	12/05/2017		EBIX-4760-1-1	broker
ADAMS S	INSNET	INSHH	N/B	11/01/2017	11/01/2018		EBIX-4843-1-1	broker
GREYT M	INSNET	INSHH	N/B	10/11/2017	10/11/2018		EBIX-4962-1-1	broker
SMITH & S	INSNET	INSHH	N/B	10/01/2017	10/01/2018		EBIX-4842-1-1	david
SMITH & S	INSNET	INSHH	N/B	10/11/2017	10/11/2018		EBIX-4961-1-1	broker
VERAL B	INSNET	INSHH	N/B	5/10/2017	5/10/2018		EBIX-4948-1-1	broker

While the transaction is held in resume, the underwriter may not be aware they are on risk/cover.

6.5 Manually Close Transactions

As we discussed in a previous module there are a number of options when "closing" a transaction in Sunrise.

One of the options is to manually close an invoice after the original transaction has been processed.

This option is usually selected by the user if they wish the facility to amend details on the transaction later without having to raise an endorsement.

Simple changes such as correcting typing errors, increasing or decreasing sums insured as per the insured request immediately after they have received the renewal is easy to process if the invoice is "unclosed".

Most brokers will nominate one person in their office to take responsibility for closing "unclosed" Renewals and New Business Transactions.

The user will have to run the "Unclosed Renewal Report" which will list all the brokerages unclosed sunrise transactions.

This process is usually done on a weekly basis and the transactions with an inception date up to and including the following Fridays date are selected and "closed".

Sunrise Unclosed Report

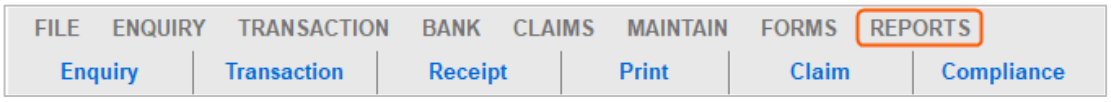
Earlier today, we created, suspended and resumed a New Business policy for home and contents insurance including a specified valuables item.

We did not close the transaction.

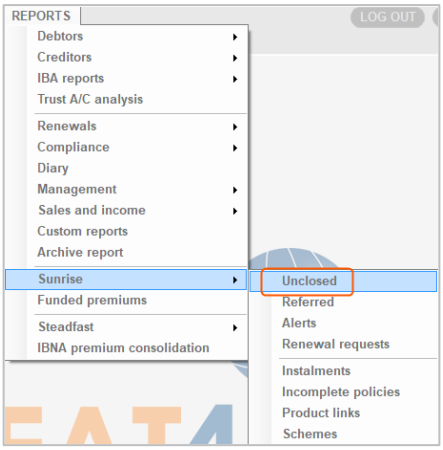
In the following exercise, we will run the **Sunrise unclosed renewal report** and locate the transaction created earlier for **your nominated client**.

Exercise 21: Sunrise Unclosed Report

1. Select **Reports** menu



2. Select **Sunrise > Unclosed**



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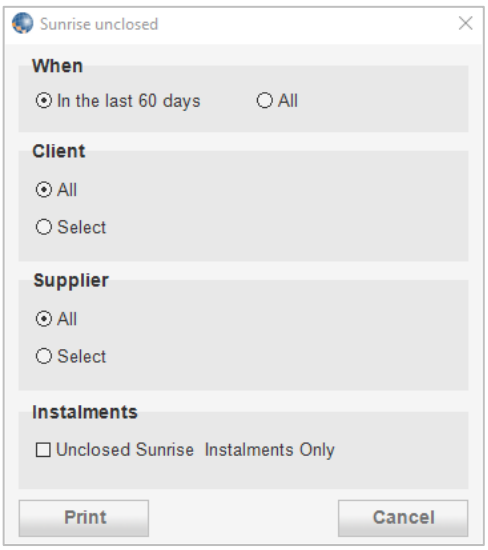
The following dialog box will display with the default selection:

- **When** – In the Last 60 days
- **Client** – All
- **Supplier** – All



The user may also choose to run an Unclosed Report for "Instalment Policies only" by selecting the **Instalments** option.

Today we will leave the default selection.

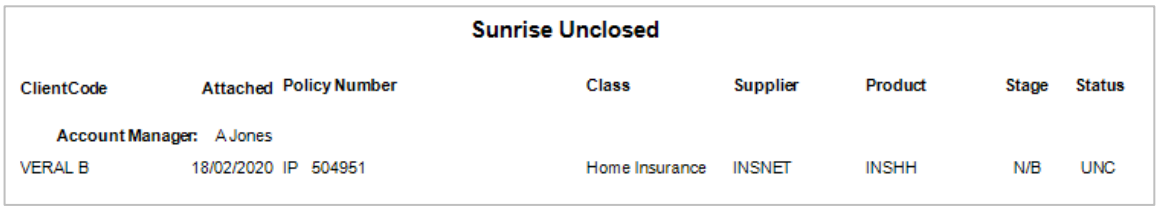
3. Click Print

The Printing Options dialog box will be displayed.

4. Click Preview

The Sunrise Unclosed report will display all unclosed policies for your company.

Today your allocated client code will be displayed.



Sunrise Unclosed

ClientCode	Attached	Policy Number	Class	Supplier	Product	Stage	Status
Account Manager: A Jones							
VERAL B	18/02/2020	IP 504951	Home Insurance	INSNET	INSHH	N/B	UNC

5. Click ✕ to close the report

6. Click Cancel twice to return to the Main menu

This exercise is now complete.

Close a Sunrise Renewal/New Business

Once the Sunrise Unclosed Report has been run and the user has established which transactions need to be manually closed, they may work their way through the report individually closing each transaction.

Note: When manually closing a Sunrise transaction the user **MUST NOT** make changes to the policy.

If a change needs to be made to the policy, the user **MUST** amend the transaction first and then "Close" the policy, in a second transaction.

When a user selects the Close option – the detail already recorded in WinBEAT is protected.

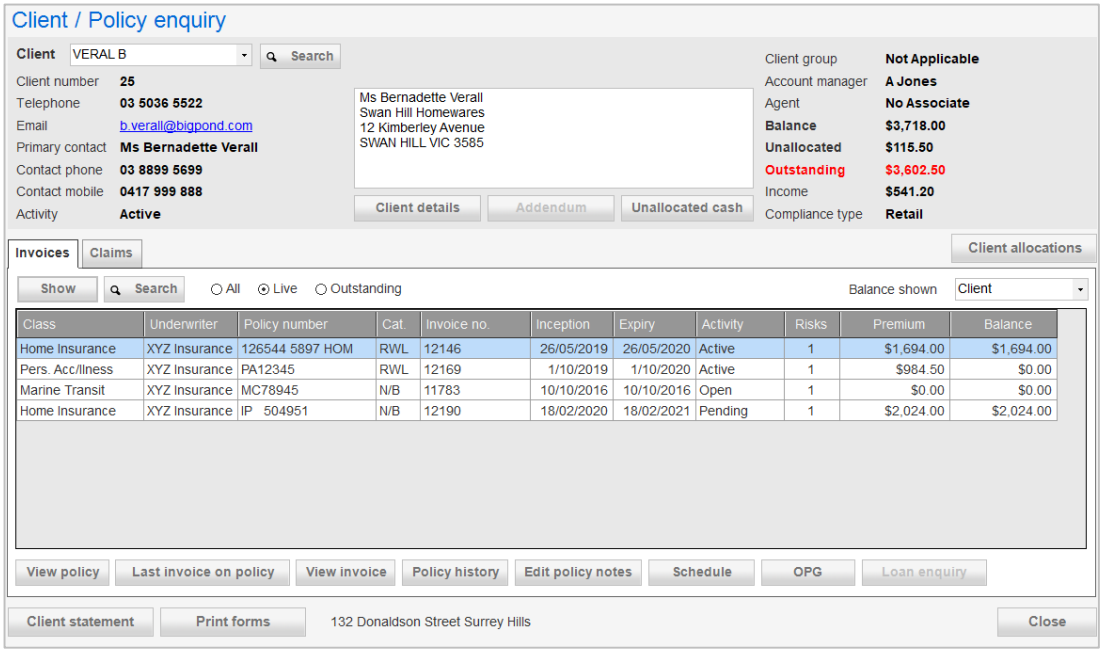
If the user decides to make any changes in Sunrise in the middle of the close transaction – these changes will not be returned to WinBEAT.

In the next exercise, we will check our policy in Client/Policy enquiry to locate the Close flag on the transaction and then we will **manually close** the policy.

Exercise 22: Close a Sunrise Policy

1. Click Enquiry shortcut
2. Enter **CLIENT CODE** nominated by your trainer
3. Click Show

A window similar to the following will be displayed:



The Home Insurance policy displays as a **Category of N/B** with **Balance** outstanding.

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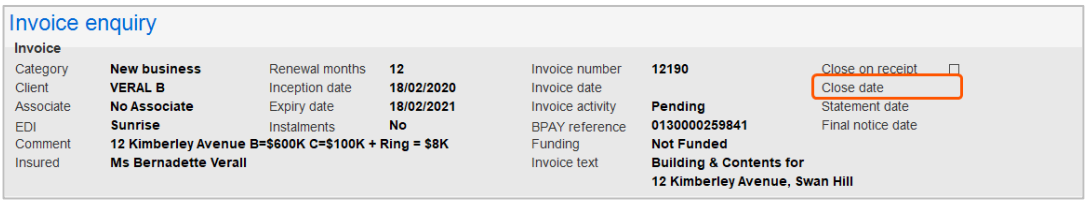
4. Select the Home Insurance policy

5 Click View invoice

The Invoice enquiry window will be displayed:



The Close date is blank indicating the policy remains unclosed to the underwriter.

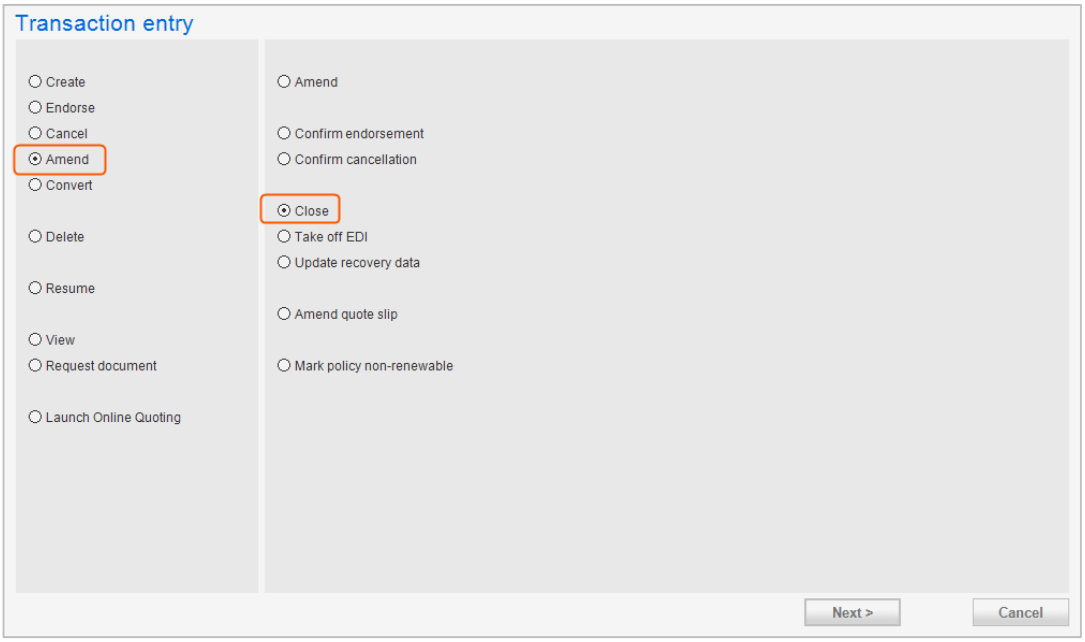
6. Click Close

7. Click Close to return to the Main menu

We will now **close** the transaction in Sunrise.

8. Select **Transaction** shortcut

9. Select **Amend > Close**



10. Click Next >

11. Enter **CLIENT CODE** allocated by your trainer

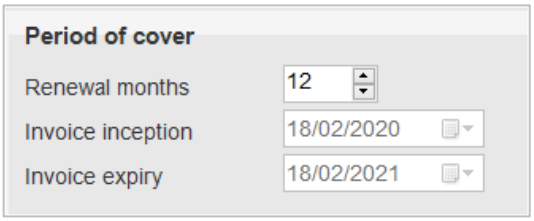
12. Click Show

13. Select the Home Insurance Renewal that is **unclosed**

14. Click Next >

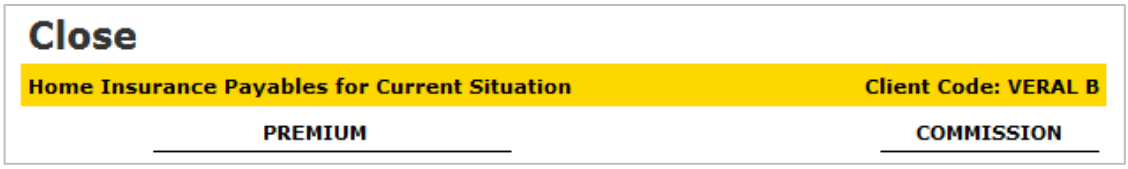
The **Transaction entry > Invoice details** window will display.

15. **Do not change** the Renewal months, Invoice inception & expiry date

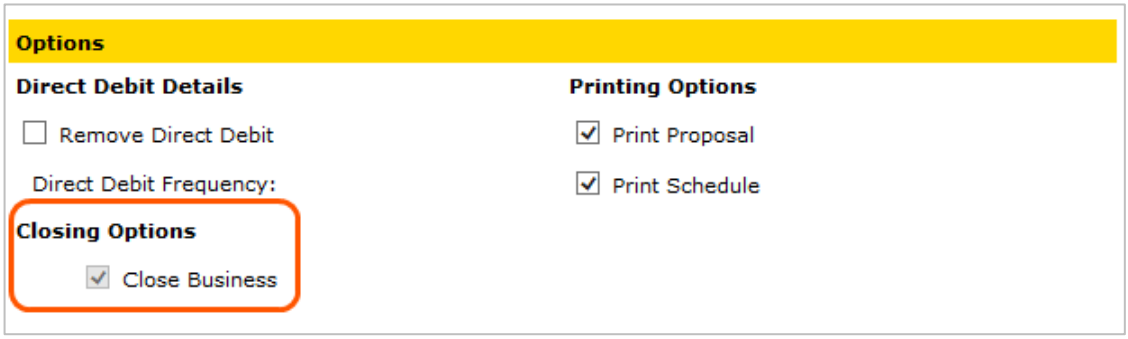


16. Click Next >

The Sunrise Exchange Insurer product **Close** window will be displayed.



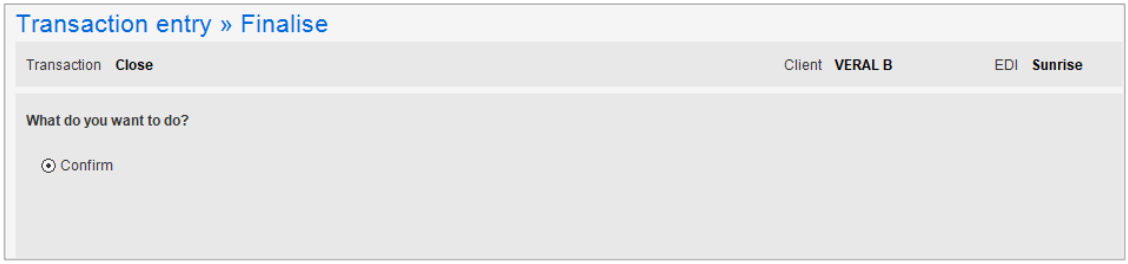
17. **Close Business** has already been selected (ticked)



18. Click Finish

This will exit the Insurer product and return to WinBEAT.

The **Transaction entry > Finalise** window will be displayed:



Confirm is selected by default and will finalise the transaction and transfer the policy information into WinBEAT.

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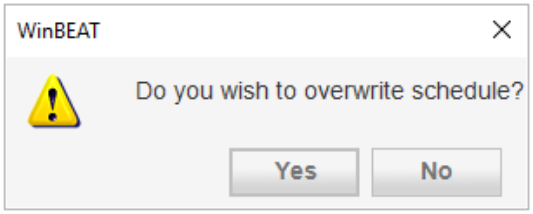
19. Click Next >

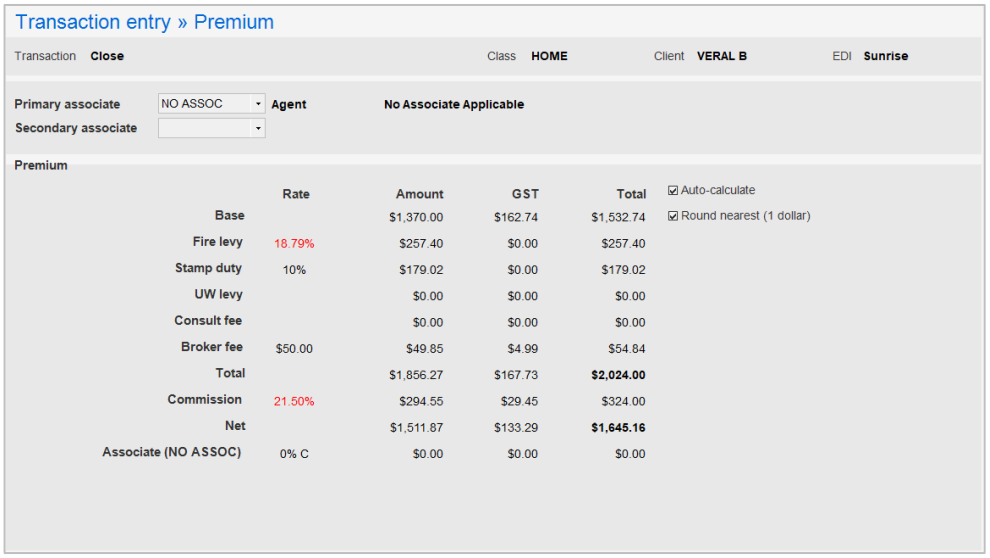
The following dialog box will be displayed:



20. Click Yes

We encourage all users to select **Yes** to ensure all information recorded in Sunrise matches the Schedule in WinBEAT.

The **Transaction entry >> Premium** window will be displayed:



	Rate	Amount	GST	Total
Base		$1,370.00	$162.74	$1,532.74
Fire levy	18.79%	$257.40	$0.00	$257.40
Stamp duty	10%	$179.02	$0.00	$179.02
UW levy		$0.00	$0.00	$0.00
Consult fee		$0.00	$0.00	$0.00
Broker fee	$50.00	$49.85	$4.99	$54.84
Total		$1,856.27	$167.73	**$2,024.00**
Commission	21.50%	$294.55	$29.45	$324.00
Net		$1,511.87	$133.29	**$1,645.16**
Associate (NO ASSOC)	0% C	$0.00	$0.00	$0.00

We cannot alter any part of the premium in a closed transaction – including the broker fee.

21. Click Next >

The **Schedule of Insurance** will be displayed and the user must **NOT** alter any detail on the schedule as it matches the detail recorded in Sunrise. However, the user may need to tidy the layout or reformat the font depending on your requirements.

22. Click Next >

The **Transaction entry >> Details** window will be displayed with all details pre-populated from the original transaction.

23. Click Finish and OK

24. Click Cancel to return to the Main menu

Client/Policy Enquiry

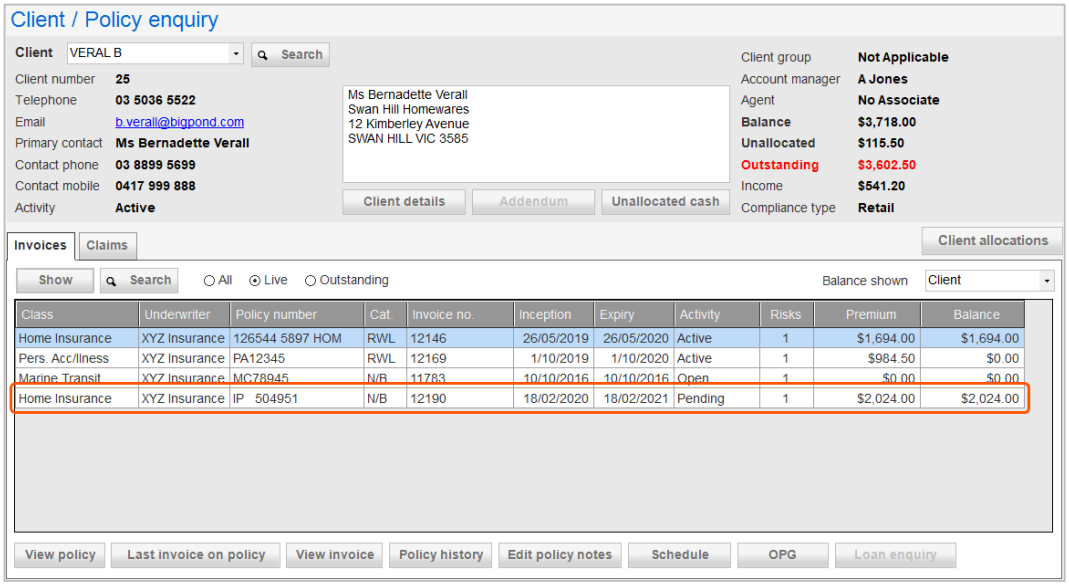
We will now return to the Client/Policy enquiry window to once again view the Close flag on the transaction.

25. Click Enquiry shortcut

26. Enter **CLIENT CODE** nominated by your trainer

27. Click Show

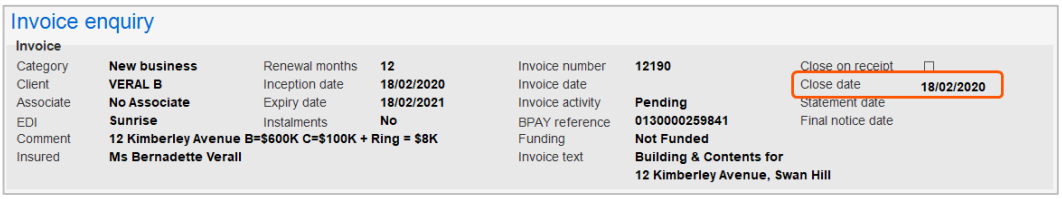
A window similar to the following will be displayed:



28. Select the **Home Insurance policy** we just closed

29. Click View invoice

The Invoice enquiry window will be displayed:



A Close date is now visible indicating the date the transaciton was closed to the underwriter.

30. Click Close to return to Client/Policy enquiry

31. Click Close to return to the Main menu

This exercise is now complete.

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7 WinBEAT Renewal Options

Processing a Renewal is easier than entering a New Business as all the policy details are already in place. The user simply updates the policy to reflect the current period of cover and any changes to the schedule and premium.

The WinBEAT Renewal Selection has five options:

- **Enter all details**

  This allows the user to create a Renewal from scratch (First Time Renewal).

- **Copy details from another policy**

  This allows the user to copy existing renewal details from the same client or another client policy without having to re-key the Premium and Schedule from scratch.

- **Renew an existing policy**

  This allows the user to renew an existing policy within WinBEAT.

- **Transfer Renew an existing policy**

  This allows the user to transfer the policy to another underwriter at the time of renewal.

  Once processed a Transfer Renewal Invoice is created for the client, together with a Transfer Renewal Closing for the new underwriter. An End Term Cancel Closing will be generated for the original Underwriter.

- **Rebroke a renewal**

  When a renewal has already been generated and sent to the client and the user is required to change the underwriter for the same insuring period, they may choose the Rebroke option.

  This means they do not have to enter the policy as a New business and re-key the information.

  Once the Rebroke renewal is confirmed, a Renewal Invoice and Closing for the new underwriter will be created along with a Lapse Closing for the original Underwriter.

7.1 Extracting a Renewal Pending Report

Every month or fortnight (depending on your office protocols), the Account Manager or Office Manager will print/PDF a Renewal Pending Report to determine which policies are due for renewal within a nominated date range.

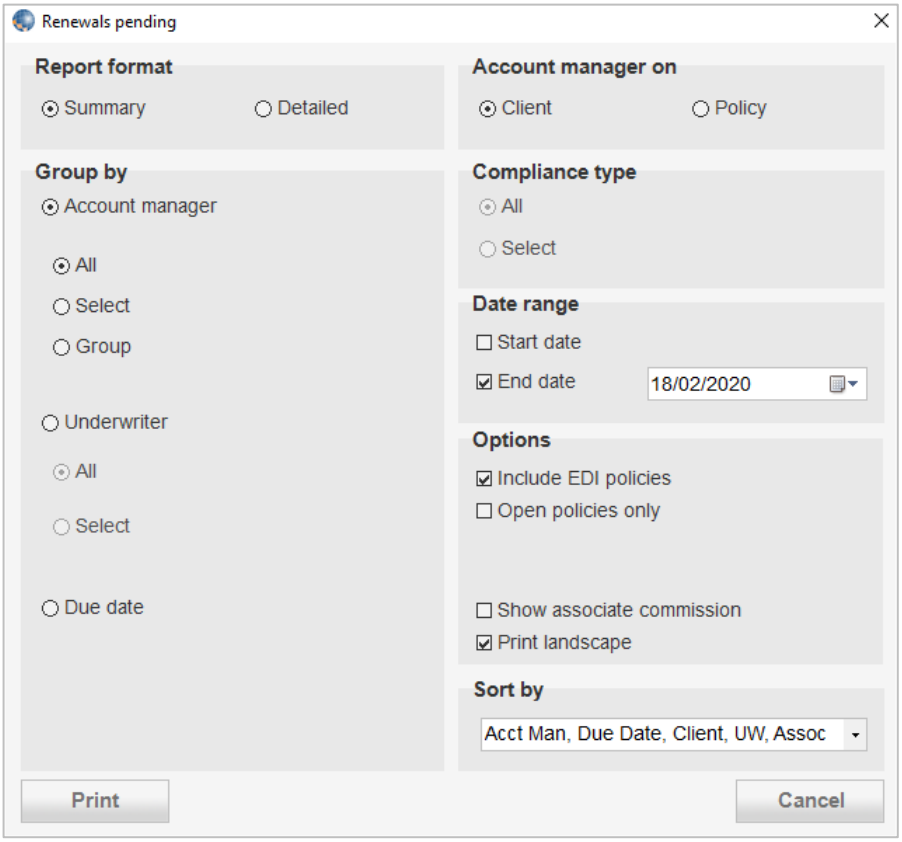
This report may be produced in either Summary or Detailed format.

In the following exercise, we will run the renewal pending report in summary format for the following month, enabling us to locate our policies due to be renewed.

Exercise 23: Extracting Renewals Pending Report - Summary

1. From the **R**EPORTS menu select **R**enewals > **P**ending > **A**uto

The following dialog box will be displayed:



The default option for the Report format is **Summary**

We will work with the default options today.

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We will run the Renewal Pending Report for the following month enabling us to locate the policies that are due to be renewed.

2. Tick **Start date** and enter the **1st day of next month**

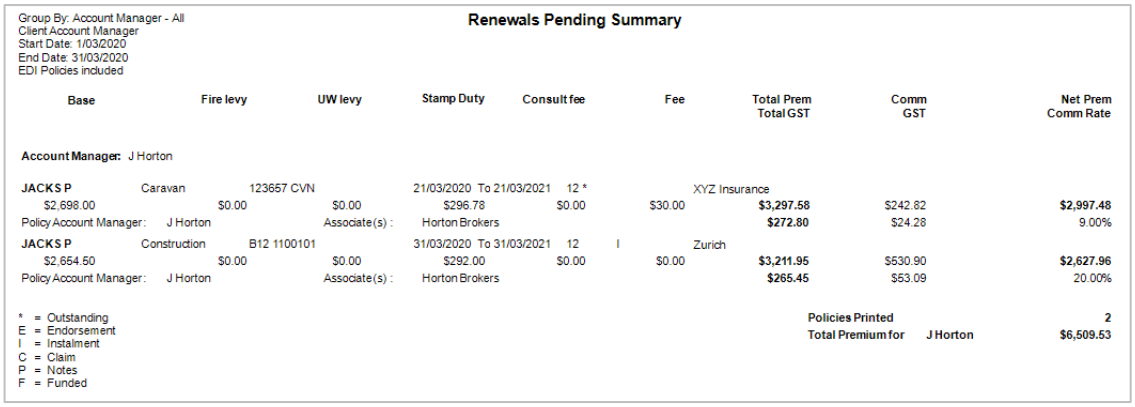
3. Change **End date** to **last day of next month**

Notice **Include EDI policies** is selected by default**.**

4. Click **Print**

5. Click **Preview**

The Summary Renewal Pending Report will be displayed:



Group By: Account Manager - All
Client Account Manager
Start Date: 1/03/2020
End Date: 31/03/2020
EDI Policies included

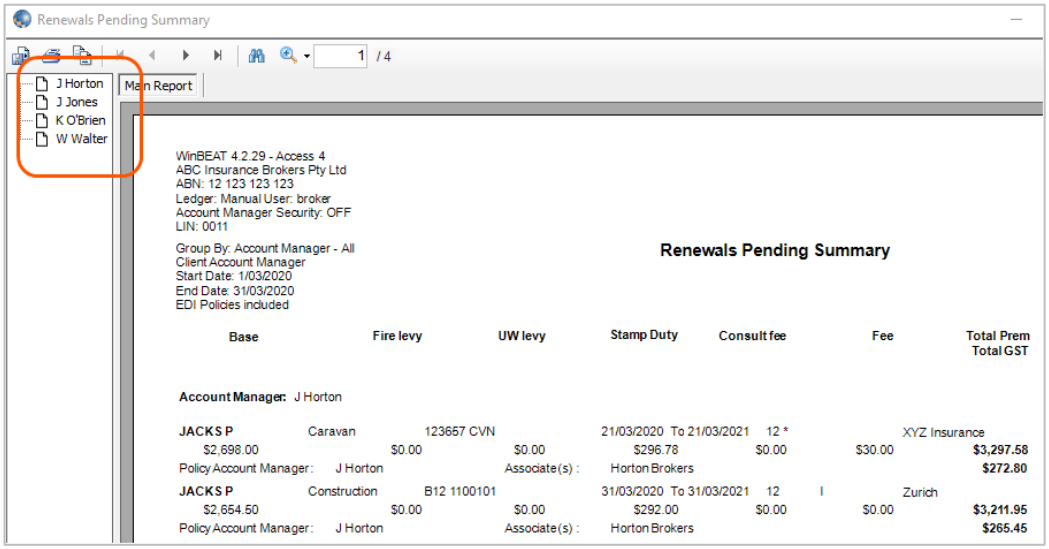
Renewals Pending Summary

Base	Fire levy	UW levy	Stamp Duty	Consult fee	Fee	Total Prem / Total GST	Comm / GST	Net Prem / Comm Rate
Account Manager: J Horton								
JACKS P Caravan 123657 CVN			21/03/2020 To 21/03/2021 12 *			XYZ Insurance		
$2,698.00	$0.00	$0.00	$296.78	$0.00	$30.00	**$3,297.58**	$242.82	**$2,997.48**
Policy Account Manager: J Horton		Associate(s):	Horton Brokers			**$272.80**	$24.28	9.00%
JACKS P Construction B12 1100101			31/03/2020 To 31/03/2021 12 I			Zurich		
$2,654.50	$0.00	$0.00	$292.00	$0.00	$0.00	**$3,211.95**	$530.90	**$2,627.96**
Policy Account Manager: J Horton		Associate(s):	Horton Brokers			**$265.45**	$53.09	20.00%

* = Outstanding
E = Endorsement
I = Instalment
C = Claim
P = Notes
F = Funded

Policies Printed **2**
Total Premium for J Horton **$6,509.53**

The Report displays by Account Manager



The default lists the transactions in **Due Date** order & then by **Client Code**

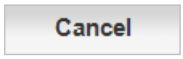
There is a legend at the bottom of each page indicating what the abbreviations are for on the summary report.

Today we need to locate the policy due for renewal next month for our client code WILSO E.

6. Click through the Account Managers until you locate the policy

7. Record the Class of policy we wish to renew & its due date

8. Click to close report

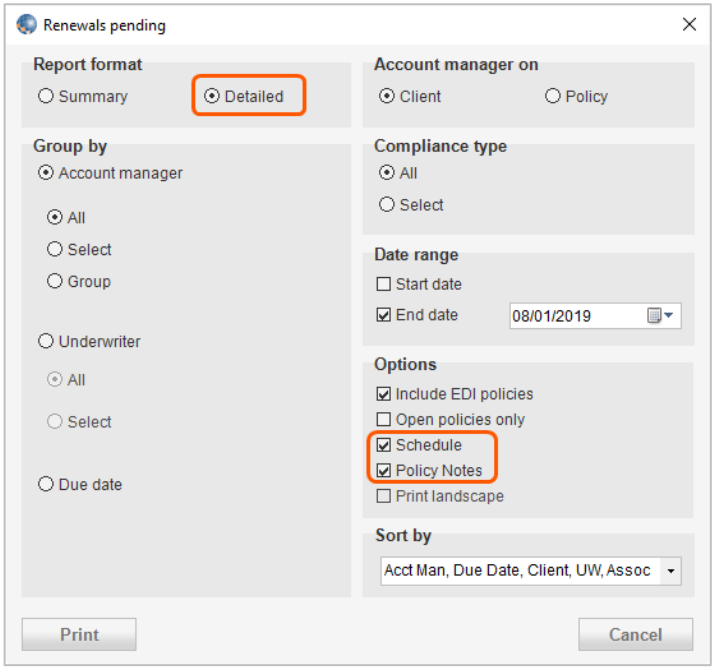
9. Click  twice to return to main menu

This exercise is now complete.

Detailed Renewal Pending Report

The Renewals Pending Report in Detailed format includes information that is more comprehensive.

This report may also include the complete Policy Schedule & Policy notes depending on the users' selection.



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Once **Detailed** is selected the options to **include Schedule &/or Policy notes** and **Print landscape** are available.

In most cases this is far too much information and if PDF'd or printed incorporates many pages that the Account Manager may not wish to browse through. Some Account Managers however, may wish to use the document as a worksheet.

Information listed on the detailed report:

- How many Endorsements?
- How many Claims?
- Is it a Sunrise or WinBEAT Policy
- Was the Policy Funded?
- Was it an Instalment Policy?
- Displays original Invoice Premium
- Displays Composite Premium (including Endorsements)
- Policy Notes (where available) are printed at the bottom of the page

Renewals Pending Detailed

Group By: Account Manager - All
Client Account Manager
Start Date: 01/02/2019
End Date: 28/02/2019
EDI Policies included

Client Account Manager:	H Sharp				
Client:	COOK PR		**Mr Peter Cook**		
Email:	petercook@hotmail.com		**PO Box 54**		
			BONDI	**NSW**	**2026**
Cover Period:	From 17/02/2019	To 17/02/2020	**Rwl Instructions:**	12	**Compliance Type:** Wholesale
Insured:	Mr Peter R Cook		**Telephone:**	02 9866 1366	
Underwriter:	CGU		**Class:**	Machinery B'Down	**Endorsement:** 0
Policy Account Manager:	H Sharp		**Sunrise Policy:**	No	**Instalment:** No
Claim:	0		**Funding:**	Not Funded	**Outstanding:** $0.00
Associate(s):	Smith & Co				

	Original	GST	Composite (includes Endorsements)	Composite GST (includes Endorsements)
Base	$1,323.00	$132.30	$1,323.00	$132.30
UW levy	$0.00	$0.00	$0.00	$0.00
F&E SL	$0.00	$0.00	$0.00	$0.00
S/Duty	$145.53	$0.00	$145.53	$0.00
Consult Fee	$0.00	$0.00	$0.00	$0.00
Broker Fee	$40.00	$4.00	$40.00	$4.00
Total	$1,508.53	$136.30	$1,508.53	$136.30
Total Inc. GST	$1,644.83		$1,644.83	
Comm	$264.60	$26.46	$264.60	$26.46
Associate(s)	$39.69	$3.97	$39.69	$3.97
Net to UW	$1,203.93	$105.84	$1,203.93	$105.84
Net Inc. GST	$1,309.77		$1,309.77	

Risk Details

Client:	COOK PR	**Policy Number:**	2579145 MAC
Underwriter:	CGU	**Class:**	Machinery B'Down
Payment Method:	EFT		

01/09/2018 4:29:32 PM louise
Mr Cook decided to remain with CGU after three quotes were provided

If Policy notes are included, they will display at the bottom of the policy premium information.

7.2 Processing a Renewal Transaction

Based on the Renewal Pending Report, and to ensure the current renewal is still competitive in the market, Account Managers would generally request quotations from other underwriters to compare against the current premium.

Scenario:

In the previous exercise, we ran the Renewal Pending Report, located details for our client **WILSO E** and the policy due for renewal next month.

We will pretend we have already obtained alternative quotations from other insurers.

The decision has been made to leave the policy with the current insurer as they are very competitive on price and risk cover.

In the following exercise, we will process that renewal with the **existing** insurer.

Exercise 24: Processing a Renewal

1. From the **T**RANSACTION menu select **T**ransaction Entry

The Transaction entry window will be displayed allowing us to make our selection to renew an existing WinBEAT Policy.

2. Select **Create, WinBEAT**, **Policy** then **Renewal**

Renew an existing policy is selected by default today.

3. Leave Original premium **unticked**

4. Click Next >

5. Enter Client Code **WILSO E**

6. Click Show

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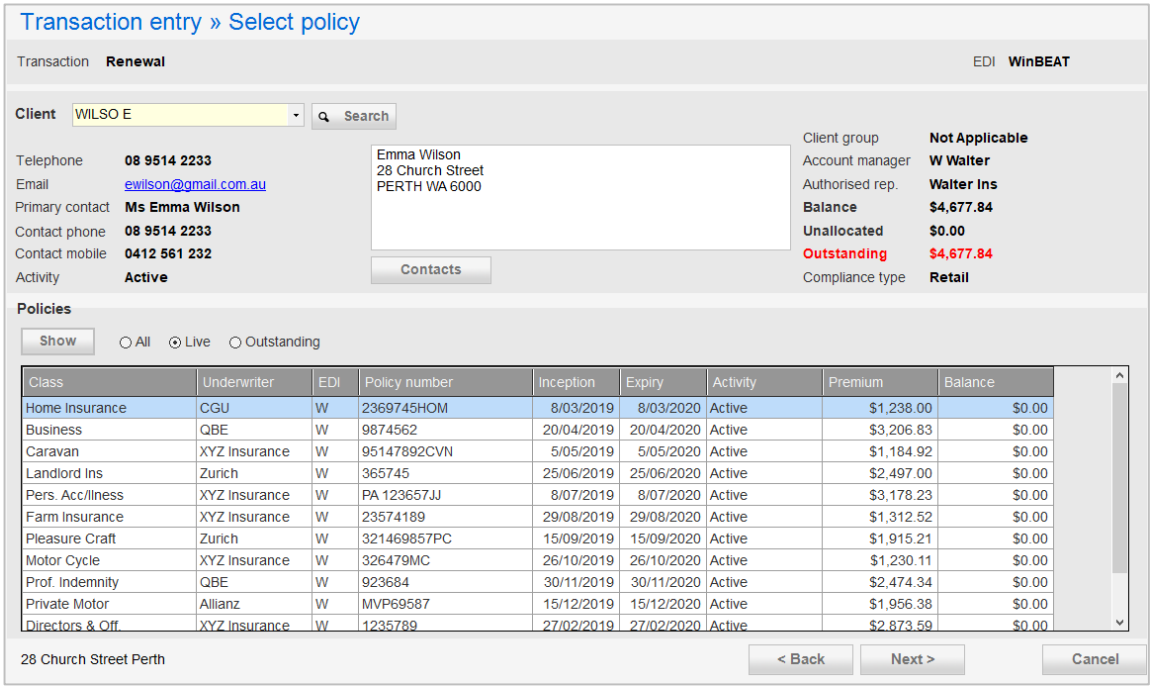
All live policies for **Emma Wilson** will be displayed:



7. Select the policy with an **expiry date for the following month**

8. Click **Next >**

Invoice inception & Invoice expiry

The inception and expiry dates will display the new period of cover.

9. Click **Next >** twice

10. Increase the **Base Premium** by **100.00**
(Eg: Add $100.00 to the current base premium)

11. Click **Next >**

Schedule of insurance

In your office, you would check and update any changes to the schedule for this insuring period.

Premium Comparison NSW ESL Insurance Monitor

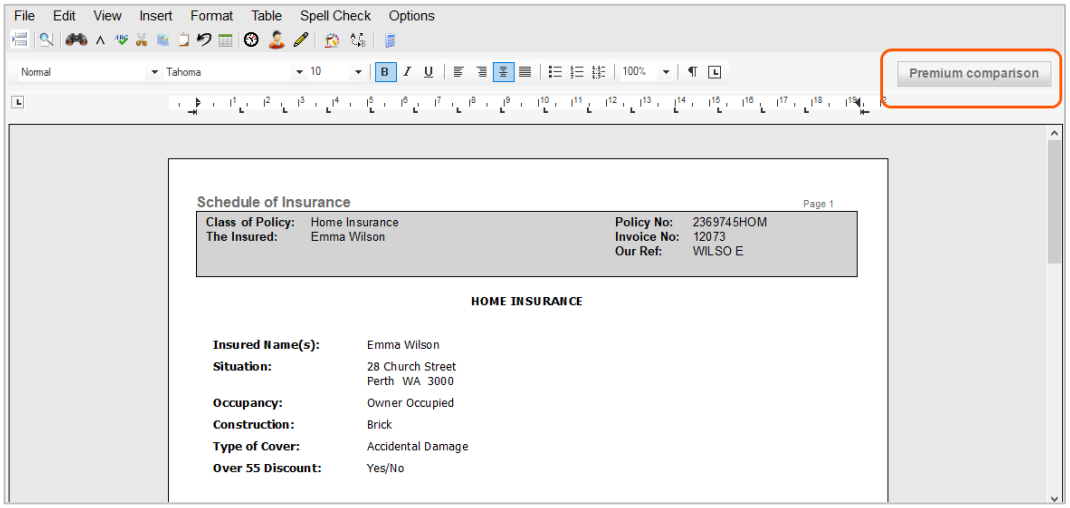
The NSW Emergency Services Levy Insurance Monitor requires a year on year comparison for the issue of regulated contracts of insurance.

In order to provide a client with the previous year/current year premium comparison, WinBEAT has a function in the Schedule window to insert a table showing the Premium comparison.

This will display last year's new business or renewal premium and this year's renewal premium in a table. (It does not include endorsement premiums)

It is only available when processing **renewals** and not available for new business, endorsements or transfer renewals.

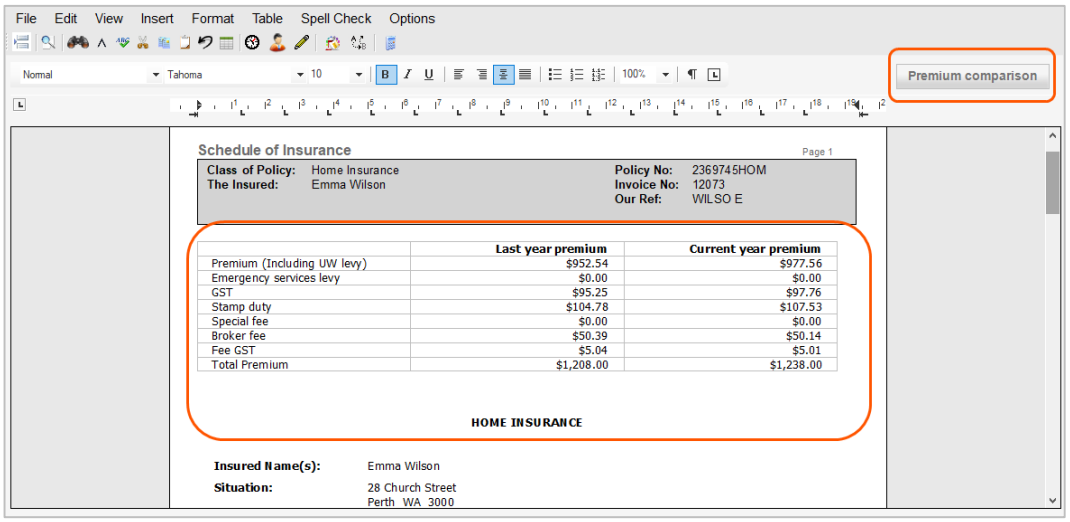
If you are instructed to display the Premium comparison by your Manager, the user will find a Premium comparison button in the WinBEAT Schedule window.



We will utilise this facility today to investigate how it works.

12. Place cursor in the schedule where the comparison table is to be inserted

13. Click Premium comparison.



	Last year premium	Current year premium
Premium (Including UW levy)	$952.54	$977.56
Emergency services levy	$0.00	$0.00
GST	$95.25	$97.76
Stamp duty	$104.78	$107.53
Special fee	$0.00	$0.00
Broker fee	$50.39	$50.14
Fee GST	$5.04	$5.01
Total Premium	$1,208.00	$1,238.00

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14. Click Next >

The **Transaction entry > Details** window will be displayed.

Working by yourself, complete the renewal transaction
(Please ask your trainer if you are unsure with any of the steps or fields below).

15. **Update** the following information as required:
    - **Comment field**
    - **Policy Notes**
      A user may retain the previous year's Policy notes or remove them. If they are removed from the renewal, they may still be accessed on the previous year's transactions.

16. **Update** Invoice & Client Compliance as required:
    - **PDS** details - (make one up for today)
    - **Advice** – General Advice
    - **FSG & Privacy** details (if required)

17. Click Finish and print

18. Click OK

Note that Electronic Delivery **is ticked** therefore the client is expecting to receive their renewal via email.

19. Click Print

20. **Preview** the Renewal Invoice and Schedule

Note the Premium Comparison printed at the top of the schedule

21. Click ✕ to **close the schedule**

22. Click ✕ to **close the invoice**

23. Click Cancel

24. Click Close

25. Click Cancel to return to the Main menu

This exercise is now complete.

7.3 Renewal Client/Policy Enquiry

When viewing the policy in Client/Policy enquiry, the user will notice there are two transactions for the one policy in the **Live** list.

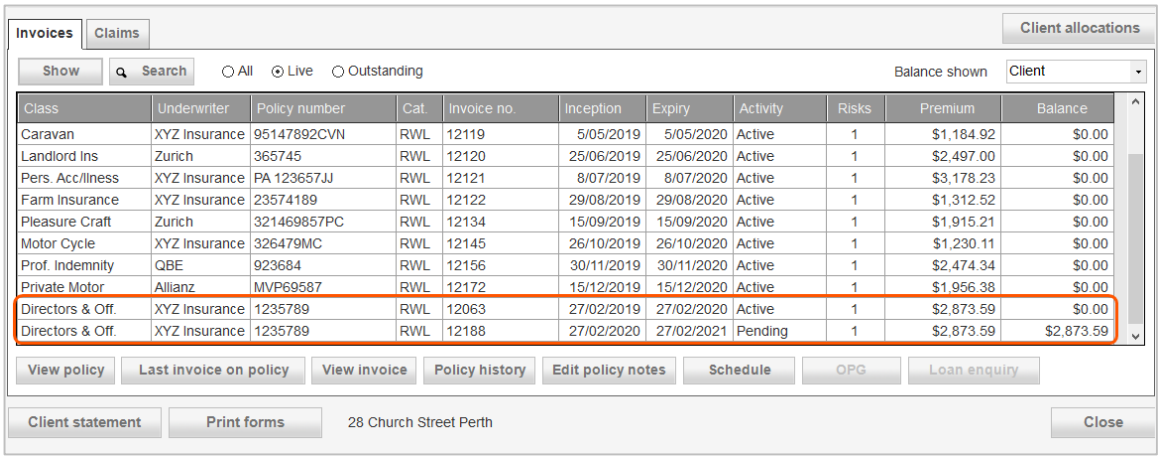
Exercise 25: Client/Policy Enquiry

1. Click Enquiry shortcut

2. Enter client code **WILSO E**

3. Click Show

The Client/Policy enquiry window will display:



Class	Underwriter	Policy number	Cat.	Invoice no.	Inception	Expiry	Activity	Risks	Premium	Balance
Caravan	XYZ Insurance	95147892CVN	RWL	12119	5/05/2019	5/05/2020	Active	1	$1,184.92	$0.00
Landlord Ins	Zurich	365745	RWL	12120	25/06/2019	25/06/2020	Active	1	$2,497.00	$0.00
Pers. Acc/Illness	XYZ Insurance	PA 123657JJ	RWL	12121	8/07/2019	8/07/2020	Active	1	$3,178.23	$0.00
Farm Insurance	XYZ Insurance	23574189	RWL	12122	29/08/2019	29/08/2020	Active	1	$1,312.52	$0.00
Pleasure Craft	Zurich	321469857PC	RWL	12134	15/09/2019	15/09/2020	Active	1	$1,915.21	$0.00
Motor Cycle	XYZ Insurance	326479MC	RWL	12145	26/10/2019	26/10/2020	Active	1	$1,230.11	$0.00
Prof. Indemnity	QBE	923684	RWL	12156	30/11/2019	30/11/2020	Active	1	$2,474.34	$0.00
Private Motor	Allianz	MVP69587	RWL	12172	15/12/2019	15/12/2020	Active	1	$1,956.38	$0.00
Directors & Off.	XYZ Insurance	1235789	RWL	12063	27/02/2019	27/02/2020	Active	1	$2,873.59	$0.00
Directors & Off.	XYZ Insurance	1235789	RWL	12188	27/02/2020	27/02/2021	Pending	1	$2,873.59	$2,873.59

There are two transactions for the policy just renewed:

- One transaction for the expiring year
  Activity displays **Active** until expiry date is reached

- One transaction for future insuring year
  Activity displays **Pending** until inception date is reached

4. Click Cancel to return to the Main menu

This exercise is now complete.

Once the **Active** policies expiry date is passed by one day, the policy will move to the **All** list (history) and the activity is flagged as Expired.

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8 Amend or Endorse

Earlier today, we processed a WinBEAT New Business Transaction and various Sunrise Transactions, followed by a Renewal.

In this module, we are going to explore the next group of straightforward transactions you may be required to process as part of your day to day activities.

In this module, we will cover:

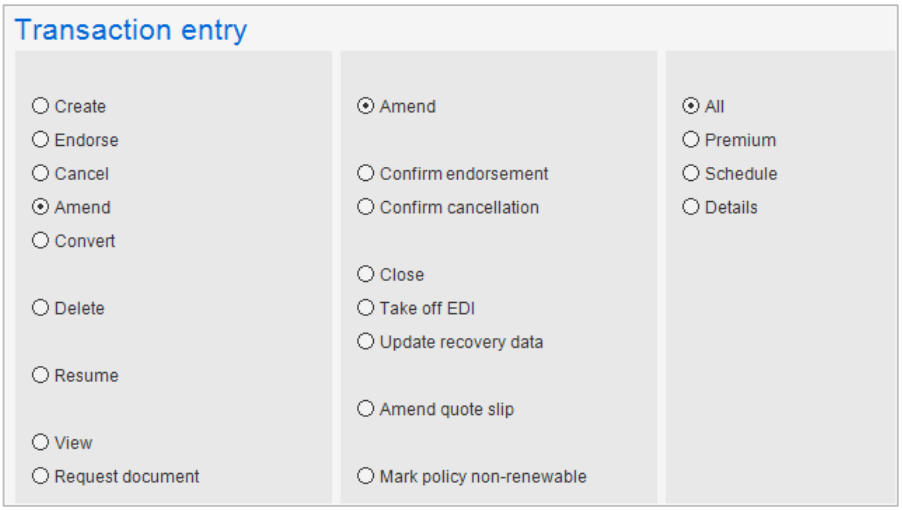
- How to Amend a WinBEAT Policy?
- How to Endorse a Sunrise Policy?
- How do I know whether to Amend or Endorse a Sunrise Policy?

The more advanced processing transactions are covered in our follow on Training course - Intermediate Transaction Processing Level 2.

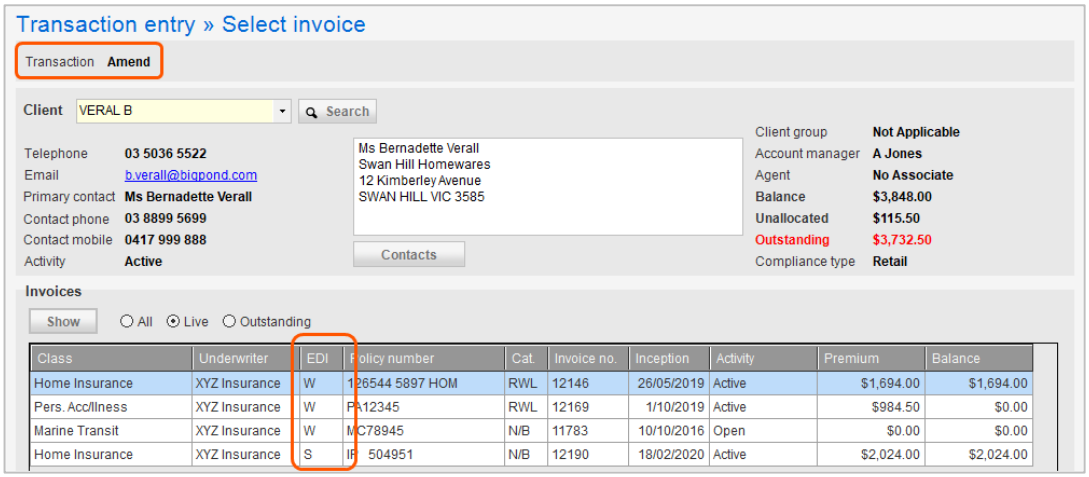
8.1 Amend or Endorse

One of the nice features when working with amend or endorse functions is the user does not have to specify if the transaction is a WinBEAT or a Sunrise policy.

In the example below, the user has selected **Amend**



Once a client code is entered and the user clicks the "Show" button, WinBEAT displays an **EDI category** column.



This allows the user to identify if the policy is WinBEAT, Sunrise or iClose.

If the user selects a Sunrise policy, the endorsement or amendment will follow the sunrise path, if the user selects a WinBEAT policy the endorsement or amendment will follow the WinBEAT path.

So we become familiar with how the transactions work, we will process both an amendment and an endorsement in the next couple of exercises.

W = WinBEAT S = Sunrise I = iClose

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8.2 Amending a WinBEAT Policy

Amend function within WinBEAT allows the user to change or amend an invoice after it has been saved.

The amend option in Transaction entry is controlled by your WinBEAT System Administrator.

- **Allowing policy amendments** gives the user the ability to amend all sections of the policy including the premium component.
- **Not allowing policy amendments** restricts the user from amending the premium component, however the user may still amend the schedule.

Scenario

Earlier in the day, we processed a WinBEAT New Business Motor Vehicle policy for Rosanna Taylor and the policy number defaulted to T/B/A.

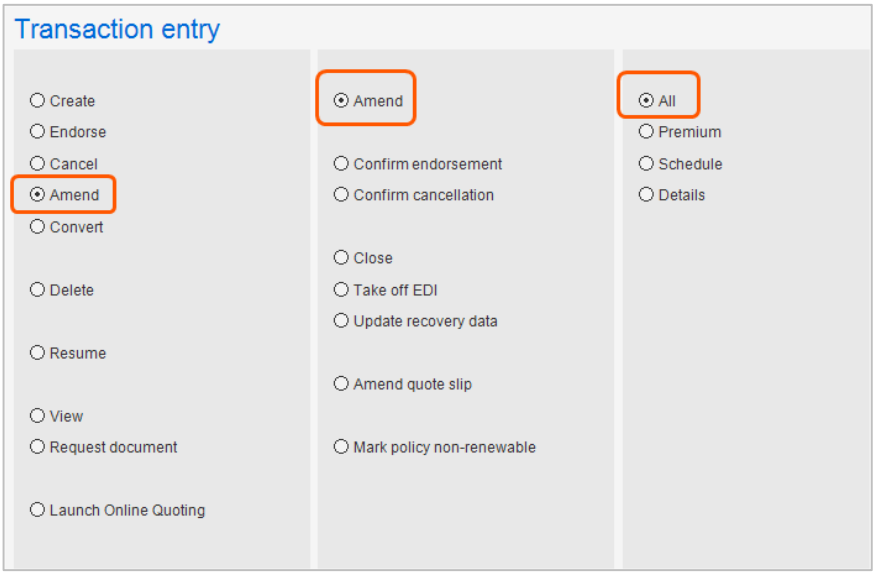
The underwriter has now allocated a policy (including the policy number) and provided details to your office via either email or a posted hard copy.

During the following exercise, we will amend our existing New Business transaction to update the policy number provided by the insurer.

Exercise 26: Amend an Existing Policy

1. From the **T**RANSACTION menu select **T**ransaction Entry
2. Select **Amend**

You will notice **Amend** and **All** options are selected by default.



There are four options available within the Amend selection:

All

Allows the user to modify all windows and details of the transaction. Selecting "All" the user will have to click next several times to move through each window and modify as required.

Premium

Allows the user to select the policy or endorsement and move directly to the premium component, followed by the schedule and details windows.

Schedule

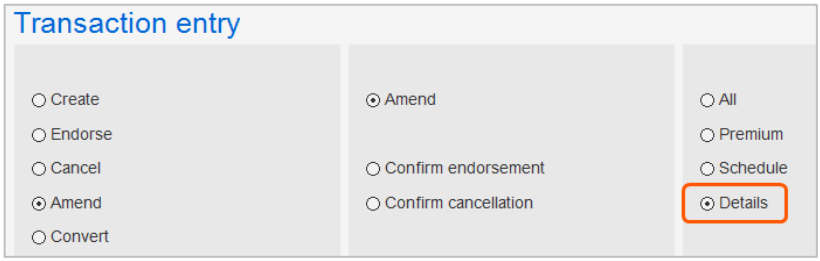
Allows the user to select the policy or endorsement and go directly to the schedule window, followed by the details window. This option will bypass the premium component.

Details

Allows the user to select the policy or endorsement and go directly to the details window. This option will bypass both the Premium & Schedule windows.

Today we wish to amend *only the policy number*, which is located on the details window.

3. Select **Details**



4. Click Next >

5. Type **TAYLO R**

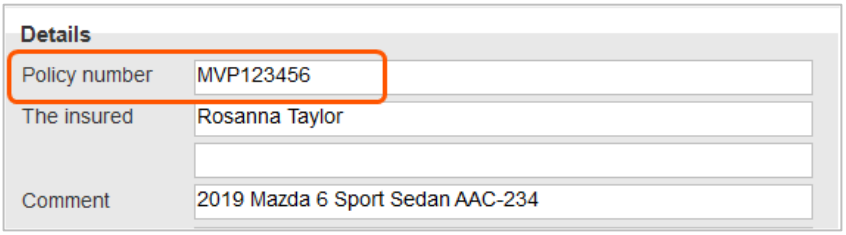
6. Click Show

7. Select **Private Motor Policy with XYZ Underwriter**

8. Click Next >

The **Transaction entry >> Details** window will display.

9. Select the Policy number field and enter **MVP123456**



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Today we will add **Policy notes** to record that we have changed the policy number from T/B/A to MVP123456

10. Click Policy

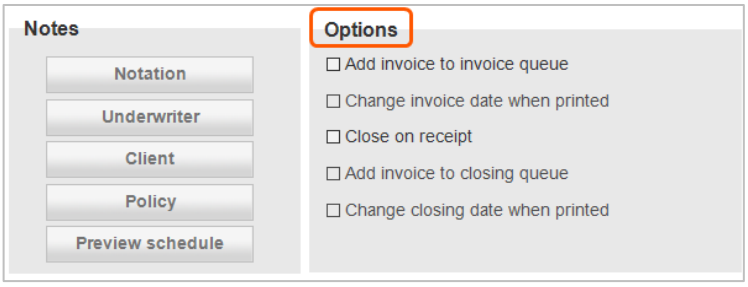
11. Enter the following Policy note

Received policy documents from insurer and updated WinBEAT to reflect the policy number on the transaction.

12. Click OK

Options:

When amending an invoice and the user chooses the **Details** option at Transaction entry selection (as we did today - see below), the printing options **do not automatically pre-populate** with printing preferences:



Where the user wishes to send an updated invoice to the client or an updated closing to the underwriter, they will have to select **FINISH and PRINT** and select the printing options applicable for the documents required.

Today we will not reprint the invoice or closing, therefore:

13. Click Finish

14. Click OK to complete the transaction

15. Click Cancel to return to the main menu

This exercise is now complete.

Recommendation for WinBEAT Amendments

We recommend users should **not amend the premium or schedule of insurance** on an invoice once it has been sent to the client or the client has paid the premium.

Instead an endorsement should be created and sent as a separate invoice to the client.

This will provide traceability and an audit trail for your transactions.

Policies that have been receipted and/or paid:

- Once a policy has been **receipted as Direct Payment**, the user must endorse the policy to change any portion of the premium.
- Once the **Client has paid**, the user must endorse the policy to change any portion of the premium.
- Once the **Underwriter is paid**, the user must endorse the policy to change any portion of the premium.
- Once both the **Client and Underwriter is paid**, the user may only amend the Associate code or the Associate Commission.

Once a New Business or Renewal has been endorsed:

- The user will not be able to amend the policy class – the field will be locked (greyed out).
- The user will not be able to amend the underwriter – the field will be locked (greyed out).

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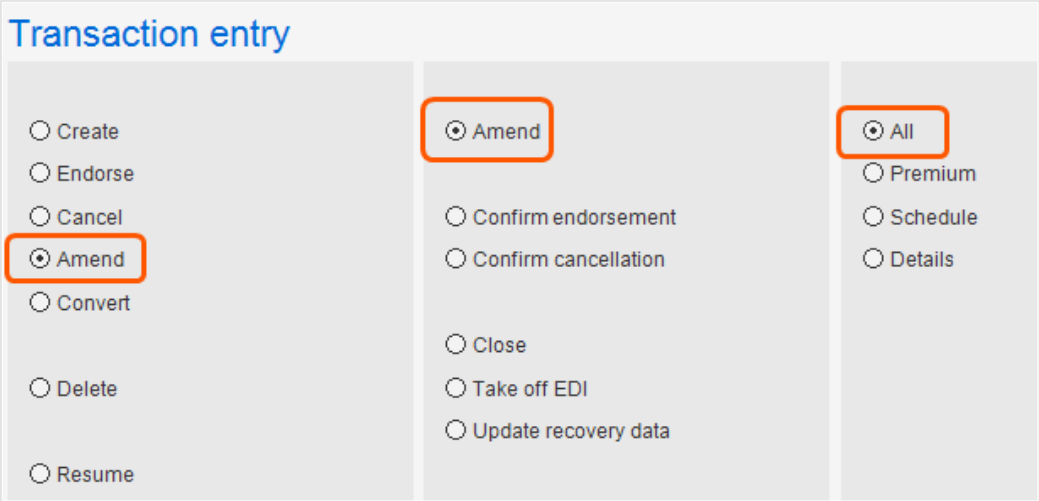
8.3 Sunrise Amend Rules

Amending or Endorsing a Sunrise Exchange policy requires the user to determine whether the policy is closed or unclosed.

A policy that has been automatically or manually **closed** may only be **endorsed**.

A policy that is **unclosed** may only be **amended.**

As discussed earlier when selecting the **Amend** function there are four options to choose, however, when working in Sunrise a user must be careful they select the correct option:



- **All** allows the user to **amend all windows of the transaction including the sunrise product windows**. In other words All allows you to transact completely from start to finish
- **Premium** allows the user to amend the **broker fee** and/or **associate commission** in the **WinBEAT Transaction entry > Premium window** When choosing this option the user will not enter the Sunrise platform
- **Schedule** allows the user to access the **Schedule and Transaction entry > Details window only**. This would be selected if the user needs to amend the schedule formatting, layout or spelling mistakes.
  If any other details need to be made **amend all** function should be utilised so that the changes also occur in the sunrise platform
- **Details** allows the user access to **the Transaction entry > Details window only**. This would be selected if the user needed to amend/add comment details, invoice text, notation, or advice etc

Remember:

Amendments to Insurers Premium, Sums Insured etc must be made via the "Amend All" option so changes are recorded in Sunrise.

8.4 Endorsing a Policy

Endorse option allows the user to add, remove, increase or decrease information to an existing policy.

An endorsement may be:

- Extra Premium Endorsements - EP's (generally positive premiums)
- Return Premium Endorsements - RP's (generally negative premiums)
- Nil Premium Endorsements (No charge for the amendment)

Recommendations when Endorsing a Policy

- The Schedule must be updated to reflect the change
- The Comment field (Details window) should be updated
- A Notation must always be added, advising client & underwriter of changes
- Policy notes must be updated (if your company utilises them)

It does not matter if the endorsement is transacted on either Sunrise or WinBEAT, the above recommendations apply.

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8.5 Endorse a WinBEAT Policy

Scenario:

Early today we received a call from our client **Ashley Allen** advising he will be **moving house effective as of tomorrow.**

He provided his details so we could update his client account and endorse his home policy to reflect the changes.

Details of his move are:

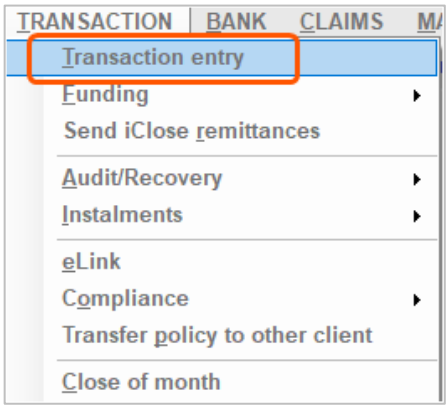
Address From:	**222 Beach Road Brighton**
Address To:	**27 Smith Close Waterways in Victoria**
Phone Number From:	**03 9625 3368**
Phone Number To:	**03 9727 2646**

Earlier today, we updated his client account, changed his phone number, postal and street address.

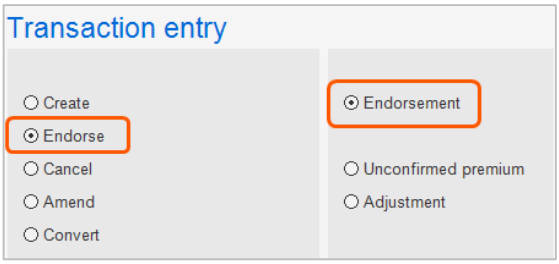
During the following exercise, we will endorse his policy to update the situation address.

Exercise 27: Endorse a WinBEAT Policy

1. From the **T**RANSACTION menu select **T**ransaction entry



2. Select **Endorse**



Endorsement allows the user to add, remove, increase or decrease information to an existing policy.

Unconfirmed premium allows the user to process an endorsement prior to receiving confirmation of premium from the underwriter. The user may complete all sections of the endorsement except the premium component.

Adjustment allows the user to process an *adjustment* endorsement on a policy for a prior period. This is usually utilised for WorkCover adjustments or annual marine cargo adjustments – both based on completed declarations.

The selections for Unconfirmed premium and Adjustment are NOT applicable to our exercise today.

We will choose the standard endorsement which is selected by default.

3. Leave the default **Endorsement** selected

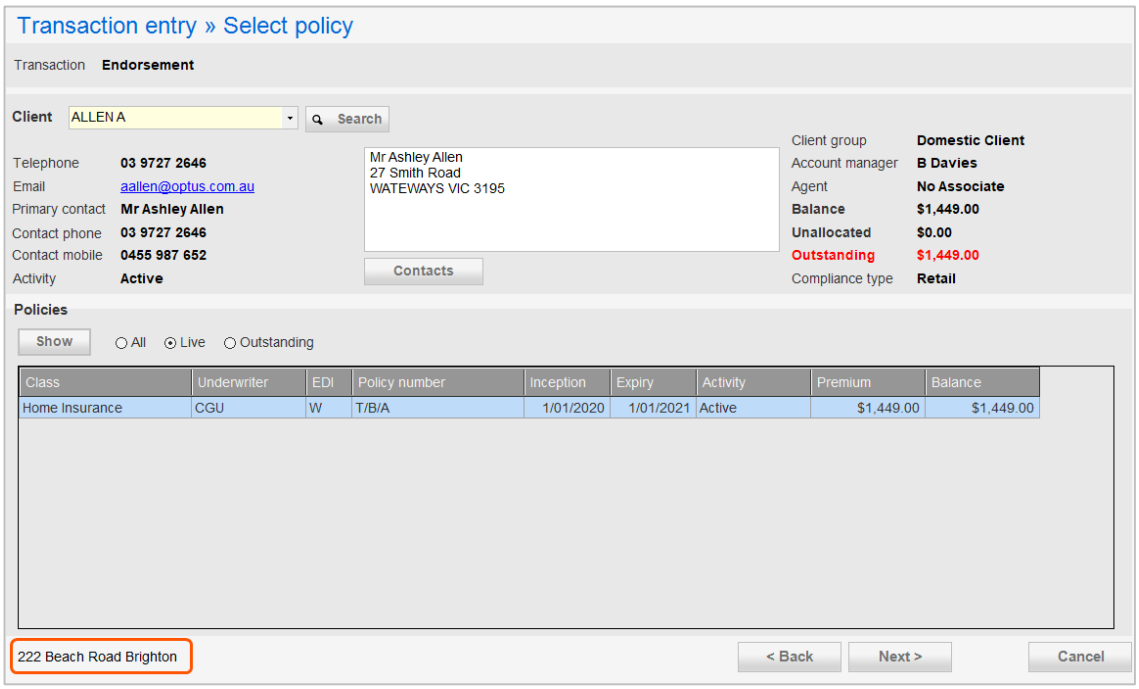
4. Click Next >

The **Transaction entry >> Select policy** window will be displayed.

5. Enter **ALLEN A** in the **Client Code**

6. Click Show

7. Select the **Home Insurance policy**



Notice the comment on the bottom left of the endorsement window. This is displayed from the previous transaction. We will update this while processing the endorsement.

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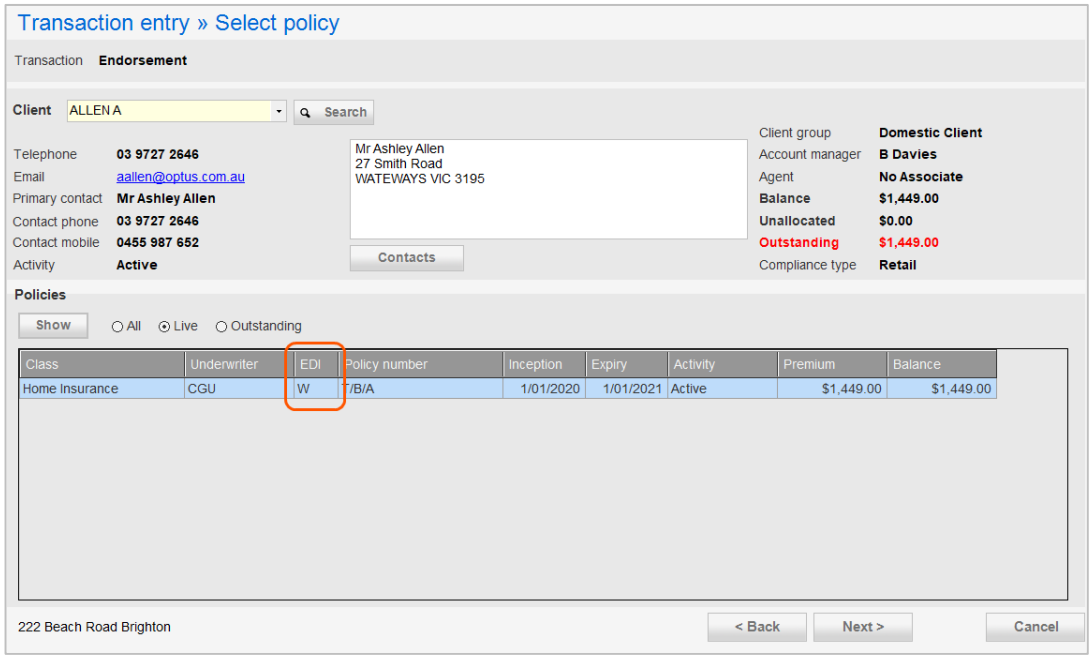
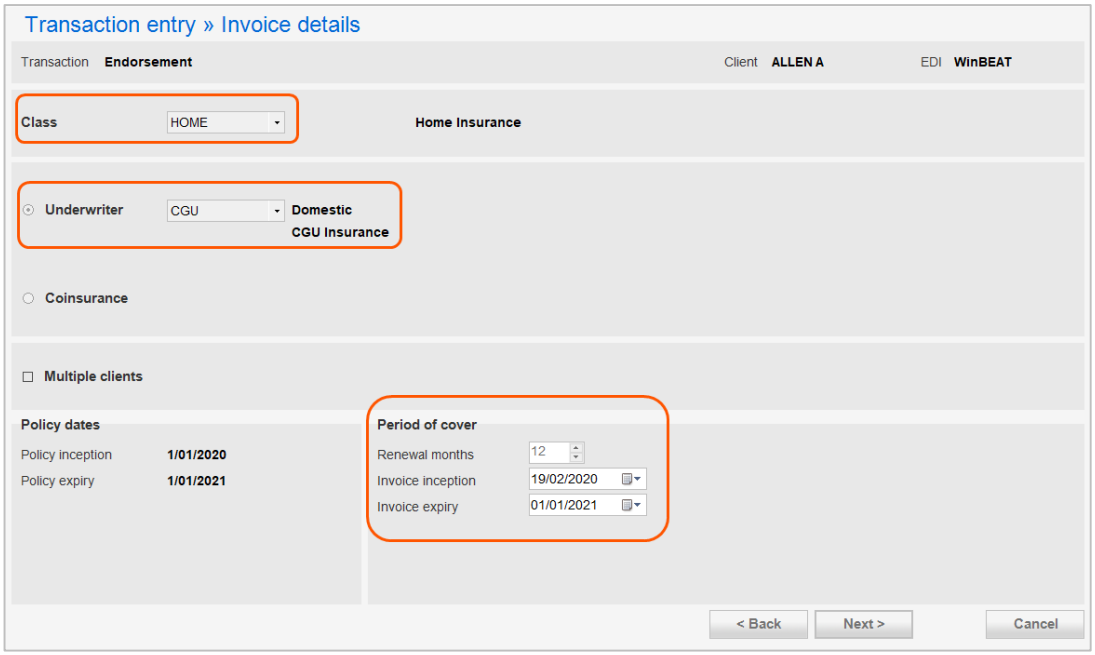
The important field to note is the **EDI field**. **W** is displayed indicating the user has selected and will be endorsing a **WinBEAT** Policy



8. Click Next >

Notice the Class and Underwriter is greyed out as a user is not permitted to change these fields on endorsements.



9. Change **Invoice inception** forward **to tomorrow**

The **Invoice expiry** is carried forward from the New Business transaction.

10. Click Next > twice

We have already spoken to the underwriter and they have advised there will not be a charge to change the situation on the policy, therefore we will leave this endorsement as $0.00.

11. Click Next >

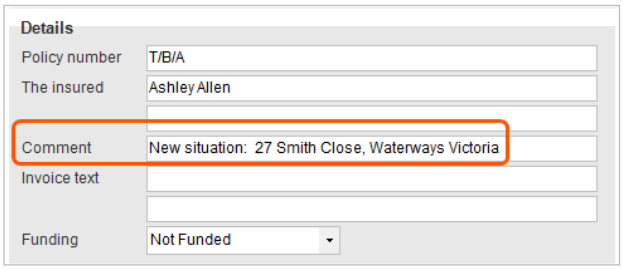
The schedule of insurance will be displayed.

12. Change the **Situation** on the schedule:

    27 Smith Close, Waterways Victoria

13. Click Next >

14. Update the **Comment** field to reflect the new address



15. Click Notation

A Notation must be entered when processing an endorsement.

The notation wording will print **at the top of the client and underwriter schedule** of insurance advising what changes have been made to the policy.

The **Schedule of insurance** will print **below the notation wording** unless your System Administrator has turned off the "Print schedule of insurance on endorsement" within System Options.

The notation is also available for other users within your company to view within client/policy enquiry.

16. Enter text into the **Notation window** as shown below:

Before we close the notation, **copy** the note entered as we will paste this into the policy notes for future reference.

17. Highlight the notation and press CTRL C to copy

18. Click OK to return to the Details Window

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Policy notes

19. Click Policy

20. Paste (CTRL V) the notation

As our policy notes are locked the user does not need to date stamp the notes – this will occur automatically when the notes are saved.

21. Click OK

We will not make further changes today.

22. Click Finish and print

23. Click OK

The Printing options are now displayed.

Reminder: Notice Electronic delivery flag

24. Click Print

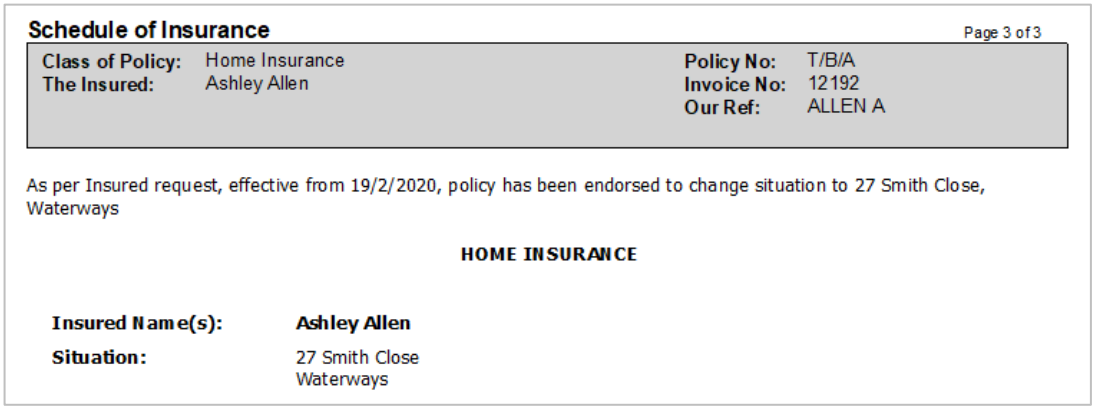
Client Invoice is selected by default

25. Click Preview

The Endorsement invoice will be displayed.

26. Click View schedule

The Schedule window will display the Notation wording at the top.



Schedule of Insurance Page 3 of 3

Class of Policy:	Home Insurance	**Policy No:**	T/B/A
The Insured:	Ashley Allen	**Invoice No:**	12192
		Our Ref:	ALLEN A

As per Insured request, effective from 19/2/2020, policy has been endorsed to change situation to 27 Smith Close, Waterways

HOME INSURANCE

Insured Name(s):	**Ashley Allen**
Situation:	27 Smith Close Waterways

27. **Close** the **Schedule Preview**

28. Click ✕ to close the Invoice

29. Select Invert to choose the **Closing Advice**

30. Click Preview

The Endorsement closing will be displayed.

31. Click View schedule

The Schedule window will display the Notation wording at the top.

32. **Close** the **Schedule Preview**

33. **Close** the Invoice

34. Click Cancel and Close

35. Click Cancel to return to main menu

We will now review our endorsment in Client/Policy Enquiry

Client/Policy Enquiry

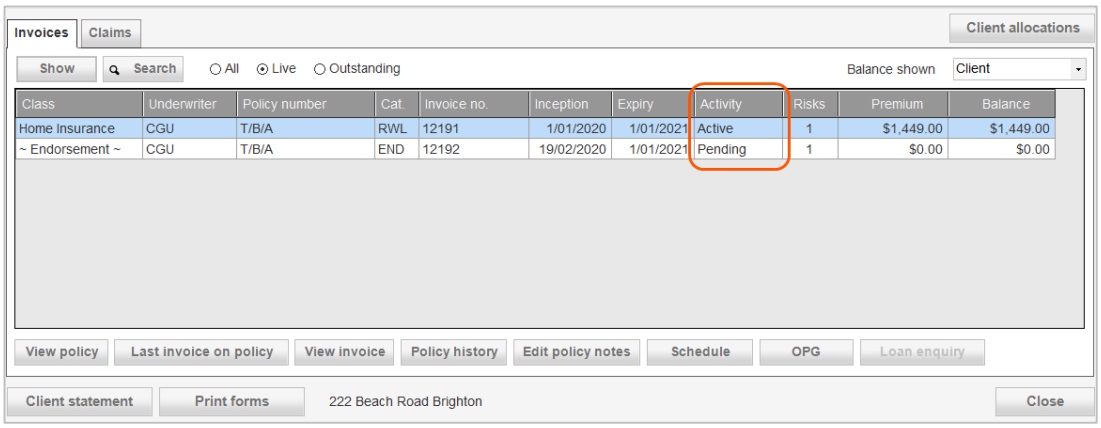
36. Click Enquiry shortcut

37. Enter client code **ALLEN A**

38. Click Show

The Client/Policy enquiry window will display.

Live is selected by default



"Live" view should only display current policies/invoices. Therefore, the activity column displays **Active, Pending or Final Notice**.

If a policy displays an activity of **expired**, the policy should be investigated to resolve why it has not been renewed or cancelled.

The Home Insurance Policy displays two invoices as there has been two transactions created today:

- Renewal invoice
- Endorsement to change situation

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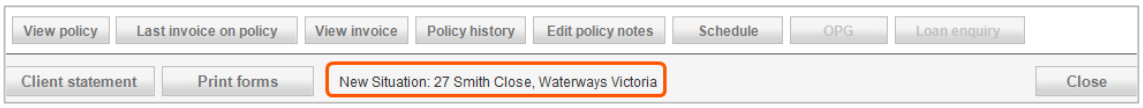
39. Select the **Endorsement**

Notice the **Comment** text displays at the bottom of the Client/Policy enquiry window making identification of what the transaction was for, much easier.



40. Click View invoice

Buttons available within a selected invoice

The Invoice Enquiry window displays with a number of additional buttons available to locate certain information.

Allocations

Allocations (located bottom left of window) allows the user to view or print transaction ADP allocations relating to the selected invoice. This is usually utilised by the Accounts/Finance department for troubleshooting.

UW notes

Underwriter notes are entered during transaction entry and print at the top of the Schedule only on the Underwriting Closing. They do **NOT** print on the schedule on the Client Invoice.

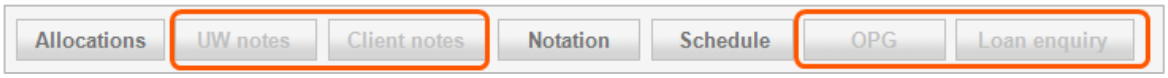
Client notes

Client notes are entered during transaction entry and print at the top of the Schedule only on the Client Invoice. They do **NOT** print on the Schedule attached on the Underwriter Closing.

Notation

A Notation must always be added, advising client & underwriter of changes. Any notations added to an invoice may be viewed via the Notation button instead of opening the schedule.

Button Greyed out



If any of the buttons have **not** been utilised when processing the transaction or are not relevant to the invoice, they will be **greyed** out, making it easy for users to identify if important information has been recorded in UW notes, Client notes or Notation.

41. Click Close twice to return to the Main menu

This exercise is now complete.

8.6 Endorse a Sunrise Policy

Scenario:

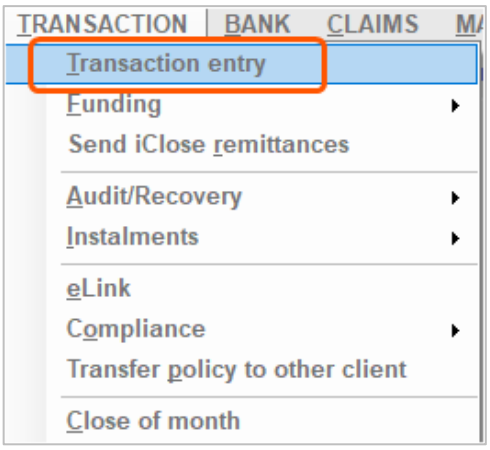
Earlier today, we manually closed our sunrise home insurance policy - for the client allocated to you by the classroom trainer.

"Your client" has just sent an email to your office instructing they would like to increase their contents cover from $100,000 to $130,000.

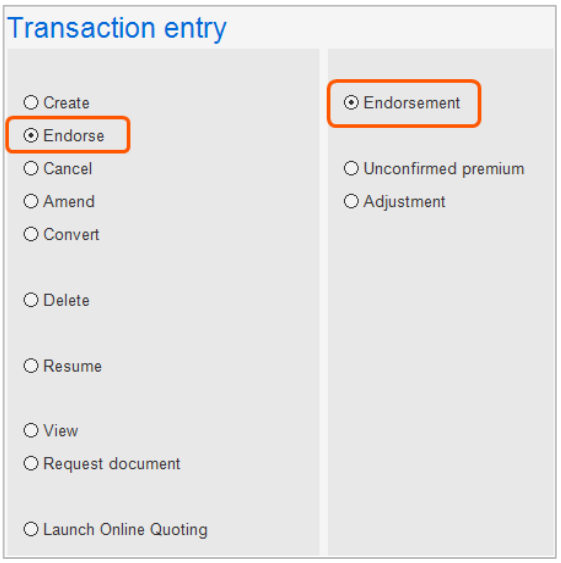
During the following exercise, we will endorse the Home and Contents policy.

Exercise 28: Endorse a Sunrise Policy

1. From the **T**RANSACTION menu select **T**ransaction entry



2. Select **Endorse**



3. Leave the default **Endorsement** selected

4. Click Next >

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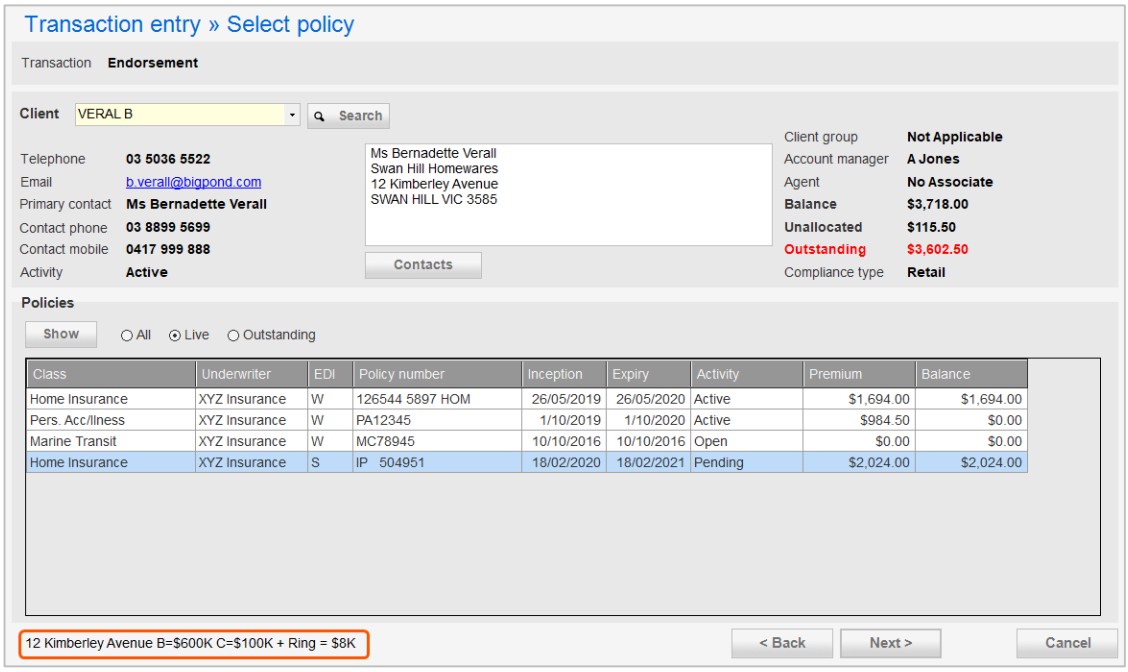
The **Transaction entry >> Select policy** window will be displayed.

5. Enter the **CLIENT CODE** allocated by your trainer

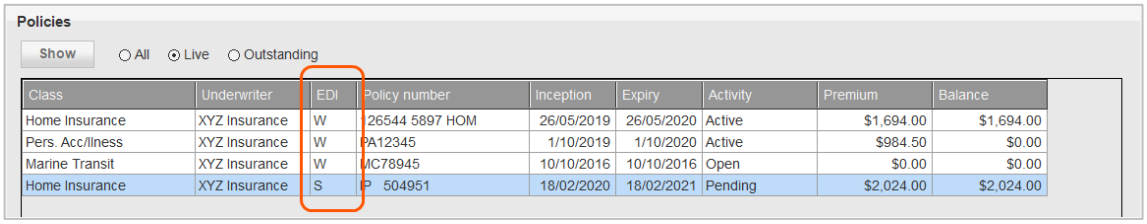
6. Click Show

7. Select the **Home Insurance policy** created earlier today



You will notice the comment entered previously in the details window (New Business Transaction) displays at the bottom of the endorsement window. This may assist the user to identify the correct policy is selected.

S is displayed in the EDI field, indicating the user has selected and will be endorsing a **Sunrise** Policy.



8. Click Next >

Notice the scheme is greyed out as a user is not permitted to change this field on endorsements.

9. Change **Invoice inception** forward **two weeks** from today

The **Invoice expiry** is carried forward from the New Business transaction.

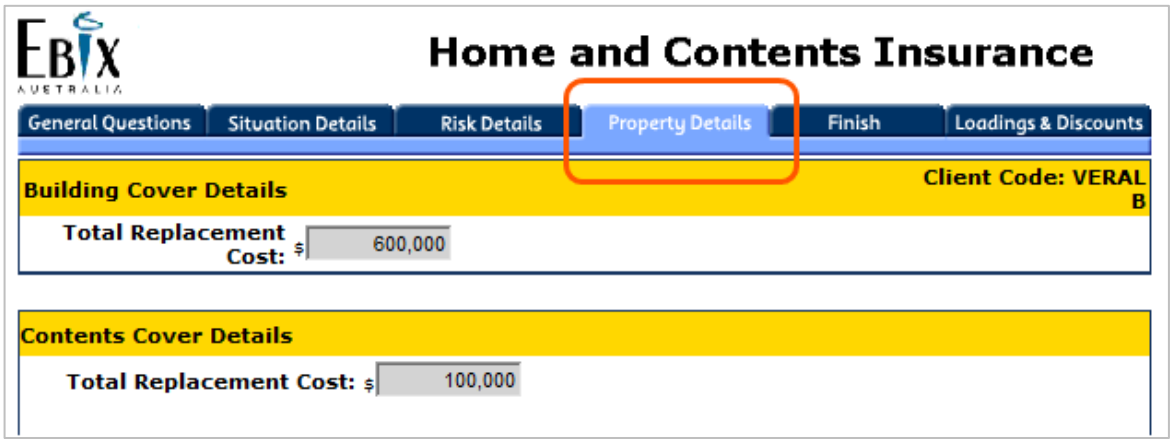
10. Click Next >

The Sunrise Exchange Insurer product window will be displayed.

Account Number, Cover Type, **Insured Details** and the **Situation of Risk** have been populated with information from the original New Business Transaction.

11. Click Next > twice

The **Property Details** window will display:



As we wish to increase the contents cover from $100,000 to $130,000

12. Replace the existing Contents amount with **$130,000**

13. Click Next >

A premium similar to the following will be displayed:

Home Insurance Payables for Current Situation — **Client Code: VERAL B**

	PREMIUM							COMMISSION		
	Annual	Adj.	Comm.Adj	FSL	GST	Duty	Payable	%	Amt	GST
Building	780.00	0.00	0.00	0.00	0.00	0.00	0.00	21.5	0.00	0.00
Contents	481.20	69.24	69.24	15.23	8.45	9.29	102.21	21.5	14.89	1.49
Valuables	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21.5	0.00	0.00
Dom. WC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21.5	0.00	0.00
						Intermediary Fee:	0.00			
						Intermediary Fee GST:	0.00			
TOTALS:	1,261.20	69.24	69.24	15.23	8.45	9.29	102.21		14.89	1.49

Re-Calc

Do not change the Direct Debit or Printing Options.

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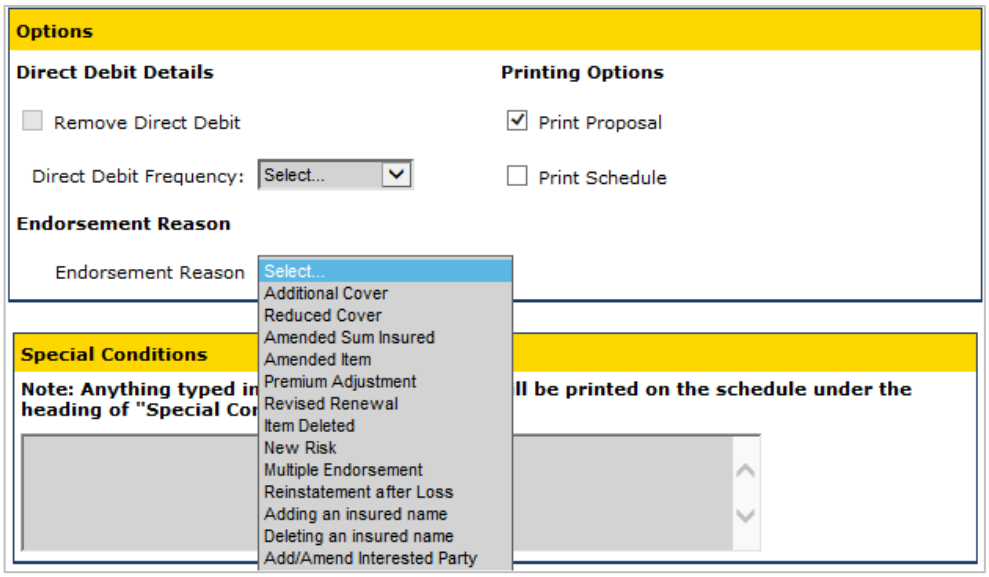
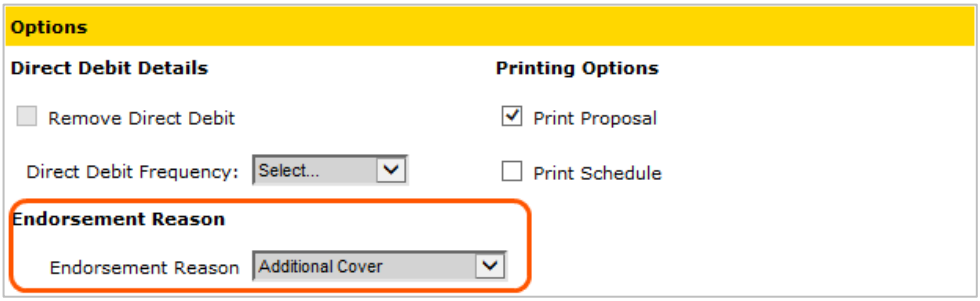
Endorsement Reason

14. Select the drop list next to Endorsement Reason



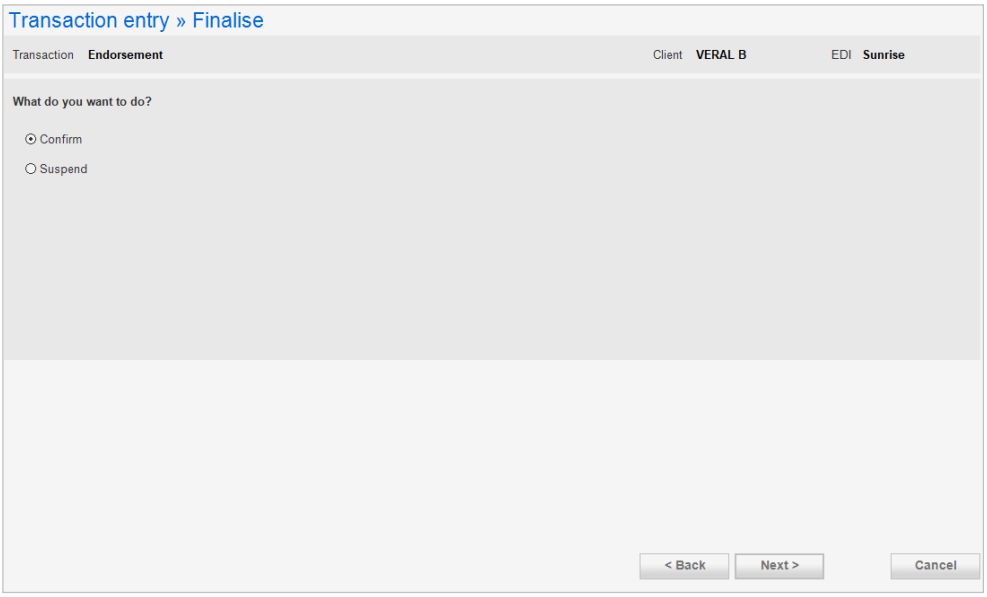
15. Choose **Additional Cover**



16. Scroll down and click Finish

This will exit the Insurer product and return to WinBEAT.

The **Transaction entry > Finalise** window will be displayed:



We will leave the default of Confirm today.

17. Click Next >

The **Transaction entry > Premium** window will be displayed:

Transaction entry » Premium

Transaction **Endorsement** Class **HOME** Client **VERAL B** EDI **Sunrise**

Primary associate NO ASSOC **Broker** **No Associate Applicable**
Secondary associate

Premium

	Rate	Amount	GST	Total
Base		$69.24	$8.45	$77.69
Fire levy	22%	$15.23	$0.00	$15.23
Stamp duty	10%	$9.29	$0.00	$9.29
UW levy		$0.00	$0.00	$0.00
Consult fee		$0.00	$0.00	$0.00
Broker fee	$25.00	$25.26	$2.53	$27.79
Total		$119.02	$10.98	**$130.00**
Commission	21.50%	$14.89	$1.49	$16.38
Net		$78.87	$6.96	**$85.83**
Associate (NO ASSOC)	0% C	$0.00	$0.00	$0.00

☑ Auto-calculate
☑ Round nearest (1 dollar)

Next >

Premium details for the endorsement will be populated from the underwriter product in Sunrise Exchange.

The **Associate** nominated on the original New Business/Renewal is automatically assigned.

A **Broker Fee** is automatically added from the default on the Policy Class for an endorsement, however this may be altered where required.

If your company has set up Special fee (similar to our Consult fee) the user may be required to complete this field.

The above policy class also has the **Rounding** facility activated.

This indicates WinBEAT will automatically adjust the broker fee so the total premium for the endorsement is rounded to the nearest dollar. (This is activated by your System Administrator)

We will not alter any details today.

18. Click Next >

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The schedule of Insurance will be displayed:

Schedule of Insurance Page 1

Class of Policy:	Home Insurance	**Policy No:**	IP 504951
The Insured:	Ms Bernadette Verall	**Invoice No:**	
		Our Ref:	VERAL B

```
InsNet Platinum Cover Home and Contents Insurance
=================================================

Insured(s):Bernadette Verall

Situation: 12 Kimberley Avenue

           SWAN HILL
           VIC 3585

EXCESS:   $100 each and every claim unless otherwise specified


HOME INSURANCE                          $600,000

CONTENTS INSURANCE

 Unspecified:                           $130,000
 Specified:                             $0
 Total Sum Insured for your Contents:   $130,000
```

19. Click **Next >**

The **Transaction entry >Details** window will display.

Comment field

20. Delete all text relating to the previous transaction

21. Replace with **Increased Contents to $130K**

Details

Policy number	IP 500046
The insured	Ms Bernadette Verall
Comment	Increased Contents to $130K

22. Invoice Text – **Leave Blank today**

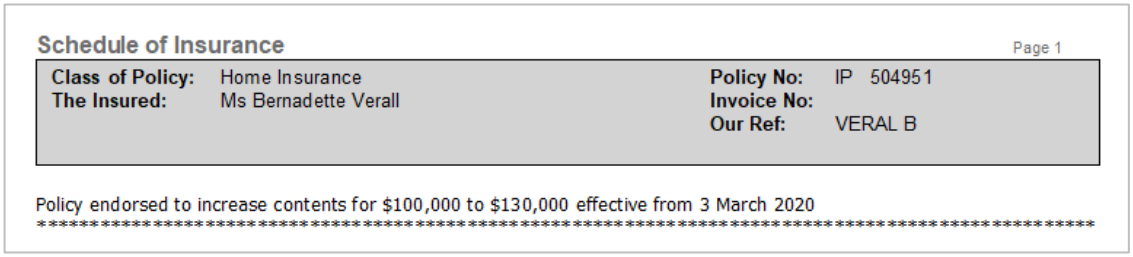
23. Click **Notation**

A **Notation** must be entered when processing an endorsement. The notation wording will print **at the top of the client and underwriter schedule** of insurance advising what changes have been made to the policy.

The **Schedule of insurance** will print **below the notation wording** unless your System Administrator has turned off the "Print schedule of insurance on endorsement" within System Options.

The notation is also available for other users within your company to view within client/policy enquiry.

24. Enter the following text into the **Notation window** as shown below:


Schedule of Insurance

Page 1

Class of Policy:	Home Insurance	**Policy No:**	IP 504951
The Insured:	Ms Bernadette Verall	**Invoice No:**	
		Our Ref:	VERAL B

Policy endorsed to increase contents for $100,000 to $130,000 effective from 3 March 2020

****

You may add the asterisks if you wish to.

Before we close the notation, **copy** the note entered as we will paste this into the policy notes for future reference.

25. Highlight the notation and press CTRL C to copy

26. Click OK to return to the Details Window

Policy notes

27. Click Policy

28. Paste (CTRL V) the notation

As our policy notes are locked the user does not need to date stamp the notes – this will happen automatically when the notes are saved.

29. Click OK

It is much easier for the user to copy the information recorded in Notation and then paste into Policy notes instead of having to re-type the information again.

Compliance

Compliance fields must be updated to reflect if a new PDS is being issued or if the account manager has issued further Advice.

We will not make any changes today.

30. Click Finish and print

31. Click OK

The Printing options are now displayed.

Reminder: watch for Electronic delivery flag

32. Click Print

33. Click Preview

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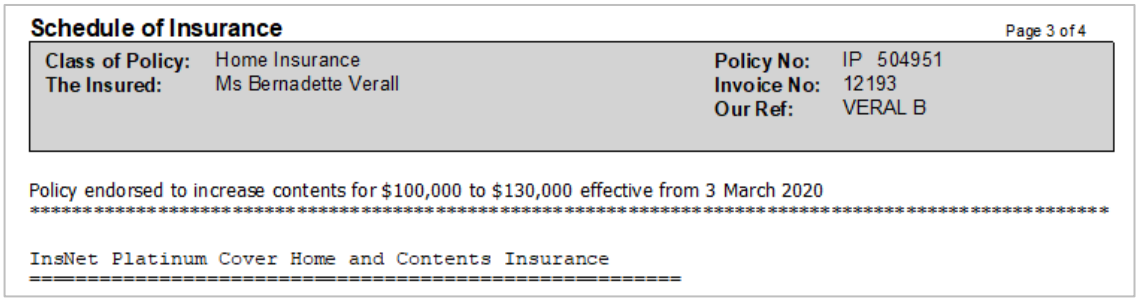
The Endorsement invoice will be displayed.

34. Click View schedule

The Schedule window will display the Notation wording at the top.



Schedule of Insurance Page 3 of 4

Class of Policy: Home Insurance
The Insured: Ms Bernadette Verall
Policy No: IP 504951
Invoice No: 12193
Our Ref: VERAL B

Policy endorsed to increase contents for $100,000 to $130,000 effective from 3 March 2020
****

InsNet Platinum Cover Home and Contents Insurance
==========

35. Close the Schedule Preview

36. Click ✕ to close the Invoice

There is no closing for the underwriter as this is a Sunrise policy.

37. Click Cancel

38. Click Close

39. Click Cancel to return to main menu

Client/Policy Enquiry

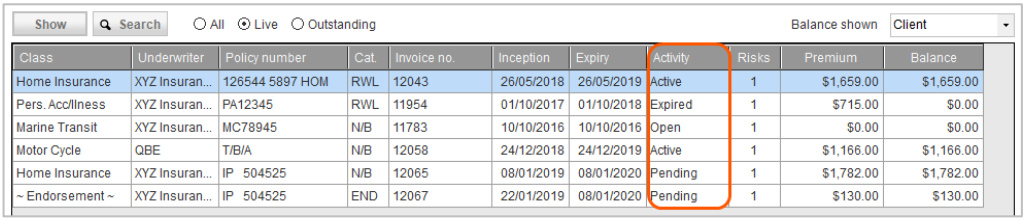
40. Click Enquiry shortcut

41. Enter the **CLIENT CODE** allocated by your trainer

42. Click Show

The Client/Policy enquiry window will display.

Live is selected by default



Show | Search | ○ All ⦿ Live ○ Outstanding | Balance shown Client

Class	Underwriter	Policy number	Cat.	Invoice no.	Inception	Expiry	Activity	Risks	Premium	Balance
Home Insurance	XYZ Insuran...	126544 5897 HOM	RWL	12043	26/05/2018	26/05/2019	Active	1	$1,659.00	$1,659.00
Pers. Acc/Illness	XYZ Insuran...	PA12345	RWL	11954	01/10/2017	01/10/2018	Expired	1	$715.00	$0.00
Marine Transit	XYZ Insuran...	MC78945	N/B	11783	10/10/2016	10/10/2016	Open	1	$0.00	$0.00
Motor Cycle	QBE	T/B/A	N/B	12058	24/12/2018	24/12/2019	Active	1	$1,166.00	$1,166.00
Home Insurance	XYZ Insuran...	IP 504525	N/B	12065	08/01/2019	08/01/2020	Pending	1	$1,782.00	$1,782.00
~ Endorsement ~	XYZ Insuran...	IP 504525	END	12067	22/01/2019	08/01/2020	Pending	1	$130.00	$130.00

"Live" view should only display current policies/invoices. Therefore, the activity column displays **Active, Pending or Final Notice**.

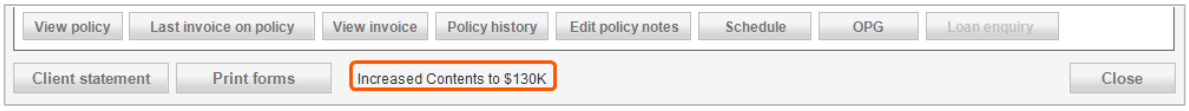
If a policy has an activity of expired, the policy should be investigated to resolve why it has not been renewed or cancelled.

The Sunrise Home Insurance Policy displays two invoices as there has been two transactions created today:

- Original New Business
- Endorsement to change sum insured

43. Select the **Endorsement**

Notice the **Comment** text displays at the bottom of the Client/Policy enquiry window making identification of what the transaction was for, much easier.



44. Click Edit policy notes

45. Click View policy notes

All notes made regarding the change of situation will be displayed.

46. Click Cancel

47. Click Close to return to the Main menu

This exercise is now complete.

Sunrise Endorsement Rule

Users must remember when endorsing a policy on sunrise they **cannot** enter the endorsement inception date prior to the previous transaction inception date.

Example:

New Business Inception Date – 28th February

First Endorsement Inception Date – 5th May

Second Endorsement Inception Date – Must be 5th May or after (cannot be before)

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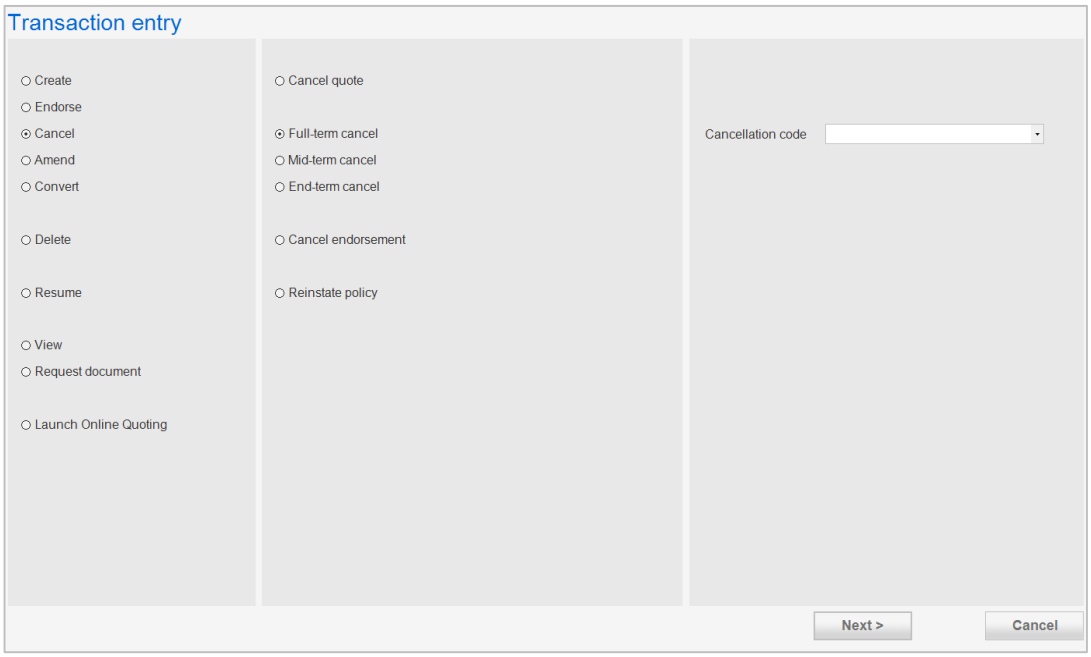
9 Cancellations

In the previous modules, we have processed and explored some of the more commonly utilised transactions, beyond the New Business and Renewal process.

In this module, we will discover via processing and discussion when and how to apply the following cancellations:

- **Cancel quote** – Quote is marked as declined and moved to the "ALL" list
- **Full-term cancel** – Policy is cancelled from Inception
- **Mid-term cancel** – Policy is cancelled at some time during its term
- **End-term cancel** – Policy is cancelled as at the expiry date
- **Cancel endorsement** – Cancels an endorsement created in error
- **Reinstate policy** – Re-instates a policy which has been cancelled



A "notation" should always be added when selecting the Cancel option.

9.1 Cancellation Options

Cancellation Codes

A list of Cancellation Codes may be created by your System Administrator which users should select during cancellation transactions.

The Cancellation Code is available for all cancellation transactions except "Cancel a Cancellation".

The business may have also made a decision to make the "Cancellation Code" mandatory – in which case when processing a transaction the user will not be able to move to the "Transaction entry > Select invoice" window until a cancellation code has been selected.

This allows the business to utilise cancellation codes with management reporting.

Cancel quote

A WinBEAT quote may be cancelled. This transaction will flag the quote with an **Activity as Declined** and move the quote from **"Live" list** to the **"All" list**.

Show | Search | All | Live | Outstanding | Balance shown | Client

Class	Underwriter	Policy number	Cat.	Invoice no.	Inception	Expiry	Activity	Risks	Premium	Balance
~ Endorsement ~	CGU	T/B/A	NCN	11183	01/02/2011	01/02/2012	Cancelled	1	-$1,111.00	$0.00
Travel Internat	Suncorp	1247853 TRA	N/B	11323	03/09/2012	29/12/2012	Expired	1	$452.10	$0.00
Pleasure Craft	CGU	T/B/A	NQU	Q0036	10/02/2018	10/02/2019	Quote	1	$1,654.18	$0.00
Travel Internat	CGU	1239698TRV	N/B	11956	10/02/2018	23/02/2018	Expired	1	$423.50	$0.00
Business Interr.	Allianz	T/B/A	N/B	11977	26/03/2018	26/03/2019	Cancelled	1	$1,266.76	$0.00
~ Endorsement ~	Allianz	T/B/A	NCN	11987	26/03/2018	26/03/2019	Cancelled	1	-$1,266.76	$0.00
Liability	Calliden	LIAB49806784	N/B	12046	01/02/2019	01/02/2019	Pending	1	$950.84	$950.84
Business	XYZ Insuran	T/B/A	NQU	Q0040	01/11/2018	01/11/2019	Declined	1	$1,870.00	$0.00

Full-term cancel

You may cancel a Policy for the full term. (An example of a full term cancellation is where a renewal invitation has not been accepted by the client and therefore you wish to cancel the renewal).

The Cancellation of a Renewal results in a Lapse Advice (LAP).

Show | Search | All | Live | Outstanding | Balance shown | Client

Class	Underwriter	Policy number	Cat.	Invoice no.	Inception	Expiry	Activity	Risks	Premium	Balance
~ Endorsement ~	CGU	T/B/A	MCN	11425	16/07/2013	17/06/2014	Cancelled	1	-$1,082.82	$0.00
Travel Internat	QBE	T/B/A	N/B	11473	24/12/2013	15/02/2014	Expired	1	$675.40	$0.00
Liability	CGU	T/B/A	NQU	Q0024	01/04/2015	01/04/2016	Declined	1	$1,256.04	$0.00
Private Motor	QBE	12366974589MVP	N/B	11616	21/05/2015	21/05/2016	Expired	1	$1,622.28	$0.00
Private Motor	QBE	12366974589MVP	RWL	11788	21/05/2016	21/05/2017	Expired	1	$1,617.70	$0.00
Private Motor	QBE	12366974589MVP	RWL	11915	21/05/2017	21/05/2018	Expired	1	$1,641.70	$0.00
Private Motor	QBE	12366974589MVP	RWL	12033	21/05/2018	21/05/2019	Cancelled	1	$1,705.55	$0.00
~ Endorsement ~	QBE	12366974589MVP	LAP	12049	21/05/2018	21/05/2019	Cancelled	1	-$1,705.55	$0.00

For your protection, it is advised the Lapse Advice is forwarded to the client.

The cancellation of a New Policy results in a Cancellation Advice (NCN)

Show | Search | All | Live | Outstanding | Balance shown | Client

Class	Underwriter	Policy number	Cat.	Invoice no.	Inception	Expiry	Activity	Risks	Premium	Balance
Directors & Off.	Special PIB	T/B/A	N/B	11495	21/03/2014	21/03/2015	Expired	1	$2,833.83	$0.00
Directors & Off.	Special PIB	T/B/A	RWL	11611	21/03/2015	21/03/2016	Expired	1	$2,885.83	$0.00
Directors & Off.	Special PIB	T/B/A	RWL	11732	21/03/2016	21/03/2017	Expired	1	$2,933.92	$0.00
Directors & Off.	Special PIB	56974112WB	RWL	11856	21/03/2017	21/03/2018	Expired	1	$3,022.25	$0.00
Directors & Off.	Special PIB	56974112WB	RWL	11960	21/03/2018	21/03/2019	Active	1	$3,189.54	$0.00
Travel Internat	XYZ Insuran	1248963TRV	N/B	11541	01/09/2014	01/03/2015	Expired	1	$1,993.31	$0.00
I.S.R.	XYZ Insuran	T/B/A	N/B	12048	01/02/2019	01/02/2020	Cancelled	1	$15,400.00	$0.00
~ Endorsement ~	XYZ Insuran	T/B/A	NCN	12051	01/02/2019	01/02/2020	Cancelled	1	-$15,400.00	$0.00

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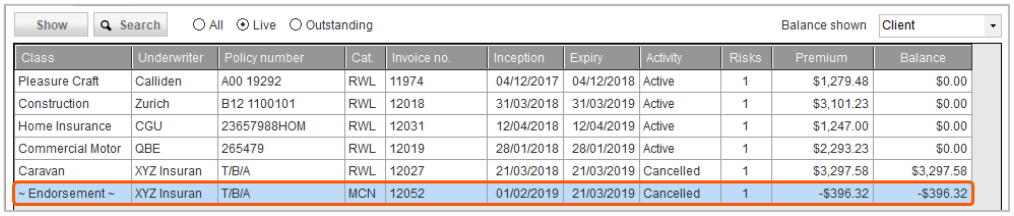
Mid-term cancel

A Mid-Term Cancellation refers to the cancellation of a Policy effective from a date after the inception date.

If a Policy is cancelled mid-term, a cancellation date will be required (the system will default to today's date if a date is not entered) and the Return Premium will be automatically calculated on a pro-rata basis.

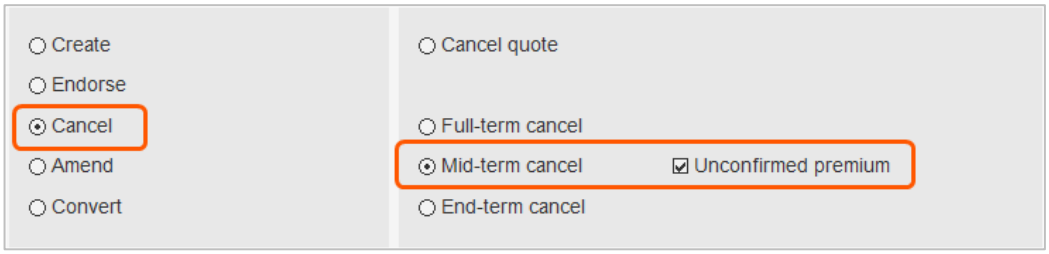
The user may modify the premium and charges if they differ from the underwriter terms.



Class	Underwriter	Policy number	Cat.	Invoice no.	Inception	Expiry	Activity	Risks	Premium	Balance
Pleasure Craft	Calliden	A00 19292	RWL	11974	04/12/2017	04/12/2018	Active	1	$1,279.48	$0.00
Construction	Zurich	B12 1100101	RWL	12018	31/03/2018	31/03/2019	Active	1	$3,101.23	$0.00
Home Insurance	CGU	23657988HOM	RWL	12031	12/04/2018	12/04/2019	Active	1	$1,247.00	$0.00
Commercial Motor	QBE	265479	RWL	12019	28/01/2018	28/01/2019	Active	1	$2,293.23	$0.00
Caravan	XYZ Insuran	T/B/A	RWL	12027	21/03/2018	21/03/2019	Cancelled	1	$3,297.58	$3,297.58
~ Endorsement ~	XYZ Insuran	T/B/A	MCN	12052	01/02/2019	21/03/2019	Cancelled	1	-$396.32	-$396.32

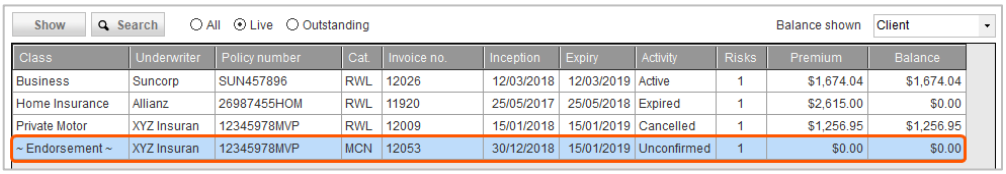
Mid-term cancel – Unconfirmed premium

The user may transact a **Mid Term unconfirmed premium** cancellation.



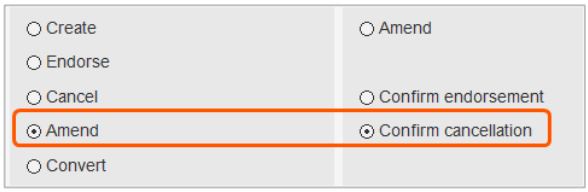
This would usually be processed when the broker wishes to cancel the policy but does not have the refund premium from the underwriter.

In Client/Policy Enquiry, the unconfirmed cancellation will display in the **Activity** field as **unconfirmed** and will **NOT** display in the underwriter remittance extraction.



Class	Underwriter	Policy number	Cat.	Invoice no.	Inception	Expiry	Activity	Risks	Premium	Balance
Business	Suncorp	SUN457896	RWL	12026	12/03/2018	12/03/2019	Active	1	$1,674.04	$1,674.04
Home Insurance	Allianz	26987455HOM	RWL	11920	25/05/2017	25/05/2018	Expired	1	$2,615.00	$0.00
Private Motor	XYZ Insuran	12345978MVP	RWL	12009	15/01/2018	15/01/2019	Cancelled	1	$1,256.95	$1,256.95
~ Endorsement ~	XYZ Insuran	12345978MVP	MCN	12053	30/12/2018	15/01/2019	Unconfirmed	1	$0.00	$0.00

Once the broker has received the refund premium from the underwriter, the user may then process an **Amend – Confirm cancellation** transaction.

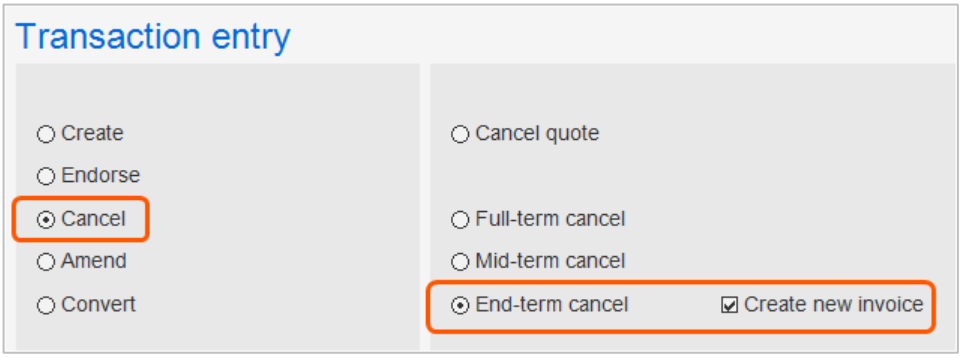


This will then produce a Cancellation invoice for the client with the refund amount and a cancellation closing to the underwriter with the net premium refund.

End-term cancel

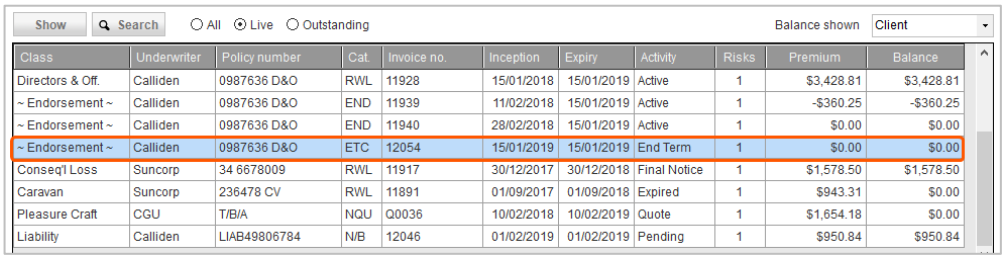
End Term Cancellation is assuming the user is cancelling an annual policy as at the expiry date - You do not need to renew the policy.

Such a transaction will turn the renewal instruction to "0" therefore, the policy is no longer renewable.



WinBEAT will default to tick "Create New Invoice". This means you will generate a cancellation invoice (ETC) for the client and an invoice number will be allocated. An End Term Cancellation Advice will also generate for the Underwriter.

You will also notice that once the policy has expired, the activity will show as "End Term" and the policy will be transferred from your "Live List" to the "All List".



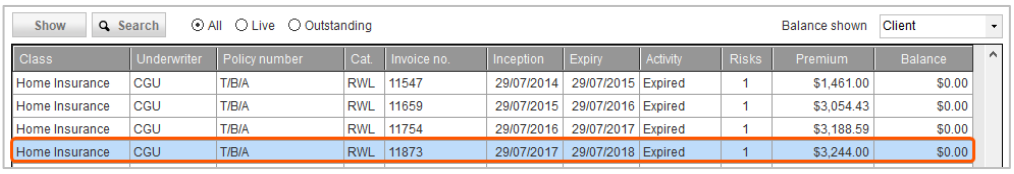
Show | Search | All | Live | Outstanding | Balance shown | Client

Class	Underwriter	Policy number	Cat.	Invoice no.	Inception	Expiry	Activity	Risks	Premium	Balance
Directors & Off.	Calliden	0987636 D&O	RWL	11928	15/01/2018	15/01/2019	Active	1	$3,428.81	$3,428.81
~ Endorsement ~	Calliden	0987636 D&O	END	11939	11/02/2018	15/01/2019	Active	1	-$360.25	-$360.25
~ Endorsement ~	Calliden	0987636 D&O	END	11940	28/02/2018	15/01/2019	Active	1	$0.00	$0.00
~ Endorsement ~	Calliden	0987636 D&O	ETC	12054	15/01/2019	15/01/2019	End Term	1	$0.00	$0.00
Conseq'l Loss	Suncorp	34 6678009	RWL	11917	30/12/2017	30/12/2018	Final Notice	1	$1,578.50	$1,578.50
Caravan	Suncorp	236478 CV	RWL	11891	01/09/2017	01/09/2018	Expired	1	$943.31	$0.00
Pleasure Craft	CGU	T/B/A	NQU	Q0036	10/02/2018	10/02/2019	Quote	1	$1,654.18	$0.00
Liability	Calliden	LIAB49806784	N/B	12046	01/02/2019	01/02/2019	Pending	1	$950.84	$950.84

If you remove the tick from "Create New Invoice", an invoice will NOT be created.

The Renewal months will turn to zero and when the policy has expired and the policy will automatically move from the "Live list" to the "All List".

However, the activity will stay as **EXPIRED** and **not display** as **END TERM**



Show | Search | All | Live | Outstanding | Balance shown | Client

Class	Underwriter	Policy number	Cat.	Invoice no.	Inception	Expiry	Activity	Risks	Premium	Balance
Home Insurance	CGU	T/B/A	RWL	11547	29/07/2014	29/07/2015	Expired	1	$1,461.00	$0.00
Home Insurance	CGU	T/B/A	RWL	11659	29/07/2015	29/07/2016	Expired	1	$3,054.43	$0.00
Home Insurance	CGU	T/B/A	RWL	11754	29/07/2016	29/07/2017	Expired	1	$3,188.59	$0.00
Home Insurance	CGU	T/B/A	RWL	11873	29/07/2017	29/07/2018	Expired	1	$3,244.00	$0.00

We recommend that whenever a user transacts an "End Term Cancellation" the invoice is sent to the client and the closing is forwarded to the underwriter.

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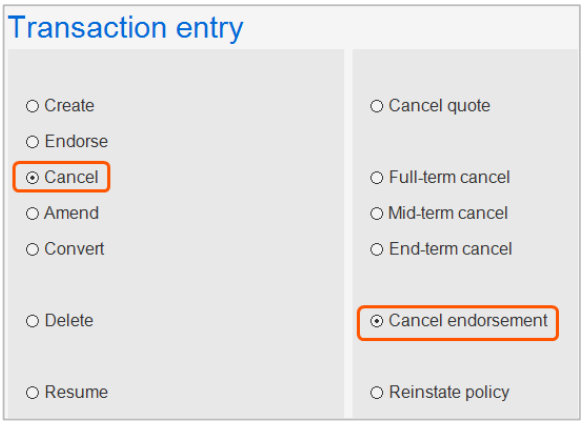
Cancel endorsement

This facility provides you with the ability to Cancel an endorsement.



Reasons for using this function could be that:

- An endorsement was created that is incorrect & you wish to "reverse" it or
- An endorsement needs to be cancelled that the client has not taken up.

When using this procedure WinBEAT will create a cancellation equal and opposite to the original endorsement.

Hence, you will not have discrepancies in your negative and positive premiums.

When you select **Cancel endorsement**, WinBEAT will only display a list of endorsements that are available for cancellation.

This procedure will cancel the endorsement selected without affecting the original policy.

A "notation" should always be added when cancelling an endorsement.

Reinstate policy

Reinstate policy allows the user to re-instate a policy which has been cancelled.

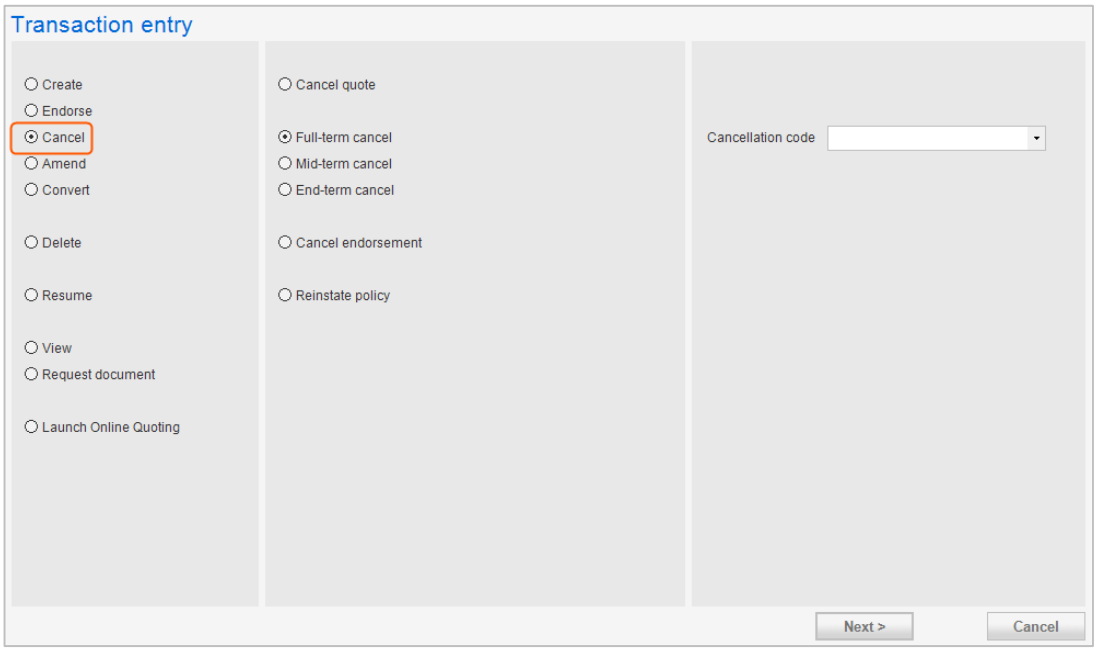
This may be due to a user cancelling a policy by mistake.

If you wish to reinstate a policy that has been cancelled, the user should check with their manager prior to processing, to confirm that this is an acceptable transaction in your office.

A "notation" should always be added when reinstating a policy.

9.2 Cancelling WinBEAT and Sunrise Transactions

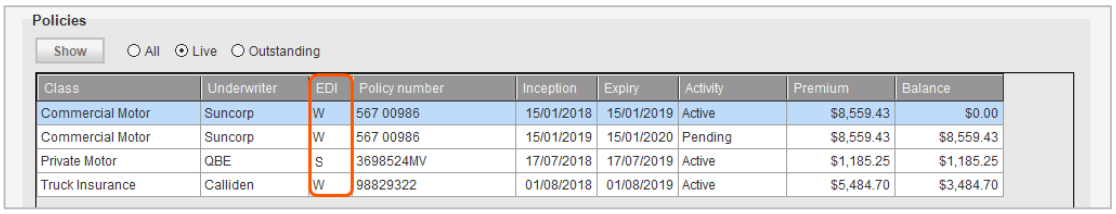
When a user selects **Cancel** from the Transaction entry window, they are not required to specify if the transaction is WinBEAT or Sunrise.



The only requirement is to select which type of cancellation the user wishes to process (Cancel quote, Full-term cancel, Mid-term cancel etc)

Once a client code is entered and the user clicks the **Show** button, WinBEAT displays an **EDI category** field.

This allows the user to identify if the policy is WinBEAT, Sunrise or iClose.



Class	Underwriter	EDI	Policy number	Inception	Expiry	Activity	Premium	Balance
Commercial Motor	Suncorp	W	567 00986	15/01/2018	15/01/2019	Active	$8,559.43	$0.00
Commercial Motor	Suncorp	W	567 00986	15/01/2019	15/01/2020	Pending	$8,559.43	$8,559.43
Private Motor	QBE	S	3698524MV	17/07/2018	17/07/2019	Active	$1,185.25	$1,185.25
Truck Insurance	Calliden	W	98829322	01/08/2018	01/08/2019	Active	$5,484.70	$3,484.70

W = WinBEAT S = Sunrise I = iClose

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9.3 Cancelling a Policy Mid-Term

Scenario:

Mr Black has emailed your office to advise his property at 2/39 Wattle Avenue Glenhuntly has been sold.

Settlement took place this morning and he has instructed the Account Manager to cancel the insurance effective today.

As the policy does not expire until the 15th January 2021, a **mid-term cancel** transaction would be utilised.

In the next exercise, we will **Mid-Term Cancel** the **Home Insurance Policy** for the Client code **BLACK G.**

Exercise 29: Mid-term Cancellation

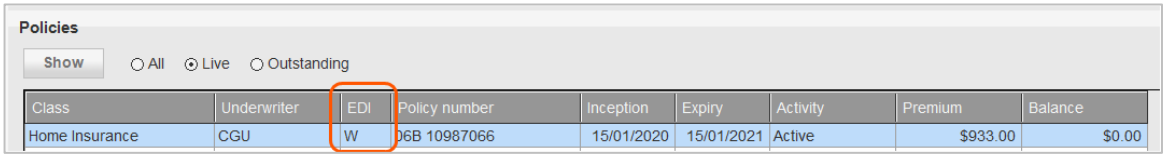
1. From the **T**RANSACTION Menu select **T**ransaction Entry
2. Select **Cancel**
3. Select **Mid-Term cancel**
4. Leave **Unconfirmed premium** unticked
5. Click next to the **Cancellation Code**
6. Select **PS – Property Sold**

Note:

Your WinBEAT System Administrator **may** have set this field to mandatory in System Options, therefore, users will not be permitted to continue with the cancellation transaction until a Cancellation Code has been selected.

7. Click Next >
8. Enter **BLACK G**
9. Click Show
10. Select **Home Insurance** Policy with **CGU**

Note: EDI column is displaying **W** which indicates it is a WinBEAT policy.



Class	Underwriter	EDI	Policy number	Inception	Expiry	Activity	Premium	Balance
Home Insurance	CGU	W	06B 10987066	15/01/2020	15/01/2021	Active	$933.00	$0.00

11. Click Next >

Note:

Class and Underwriter cannot be amended

The renewal months have now changed to "0" therefore once cancelled the policy will no longer display on the renewal pending report.

12. Leave the **Invoice inception** as the default **(This will be todays date)**

In your office, you would change the Invoice inception to the date the cancellation is to take effect.

13. Click Next > twice

The Transaction entry >> Premium window will be displayed.

The return premium is automatically calculated, based on the inception date of the cancellation. The user may override and amend the premium if required.

Back in your office, you will need to check with your manager as to whether your office charges a positive broker fee for cancellations.

We will not make any changes to the premium today.

14. Click Next >

We will not make any amendments to the schedule.

15. Click Next >

Comment field

16. Enter **Property Sold**

17. Click Notation

18. Complete **Notation** text as below:

As per client's written request, Policy covering 2/39 Wattle Avenue, Glenhuntly has been cancelled effective from (enter today's date) due to property being sold.

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Policy notes

Rather than retype policy notes the user could copy the text entered in Notation and paste into Policy notes.

Today you may choose whether you would like to copy the information from the notation section (using the CTL C or right click and copy) or retype the information yourself.

19. Click OK to return to the details window

20. Click Policy

21. Either copy and paste or enter the **text as displayed below**

As per client's written request, Policy covering 2/39 Wattle Avenue, Glenhuntly has been cancelled effective from (enter today's date) due to property being sold

22. Click OK

23. Click Finish and print

24. Click OK

25. Click Print

26. **Preview** the **Invoice** and the **Schedule Notation** wording at the top of the schedule

27. **Close Preview** and return to the **Printing Options** dialog box

28. Click Cancel

29. Click Close

30. Click Cancel to return to the main menu

This exercise is now complete.

Notes

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10 Authorised Representatives

Licensees (Brokers) may **authorise** a company or an individual as their **Authorised Representative** to provide financial services on their behalf.

Licensees monitor, supervise and train their authorised representatives.

There are specific procedures when appointing an authorised representative including:

- Authorised Representatives (AR's) must be registered with ASIC
- They must display their AR number, whom they are acting for on all business documentation
- They must clearly display that they are not operating as a principal
- They must issue their own personalised FSG declaring whom they act for and the remuneration received
- All client monies should be paid into the licensee's trust account

Once a brokerage appoints an Authorised Representative (AR), the WinBEAT Administrator will apply certain locks and filters to the database.

AR's are set up in WinBEAT as an **Account manager** and/or an **Associate** to accommodate financial, sales and income reporting.

Account Manager Security ensures each AR's data is secure and cannot be accessed by other AR's.

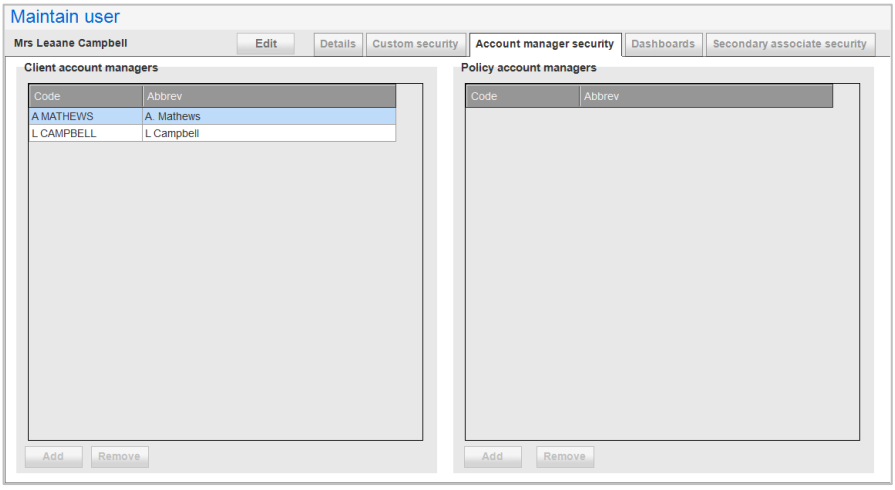
Associate Accounts and **Associate Commissions** may also be locked.

Secondary Associate Security (SAS) enables a Secondary or Sub Associate to be added to a user's profile when Account Manger Security (AMS) has been active.

10.1 What is Account Manager Security (AMS)?

Account Manager Security (AMS) will restrict access to certain menu options and functions in WinBEAT.

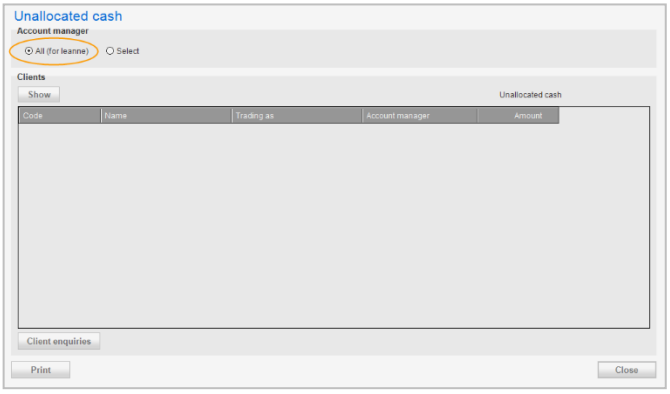
The WinBEAT Administrator may assign one Account manager or multiple Account managers to a user which will restrict client and/or policy information.



When a user is logged into WinBEAT with AMS activated, they will only view menu options applicable to their User level.

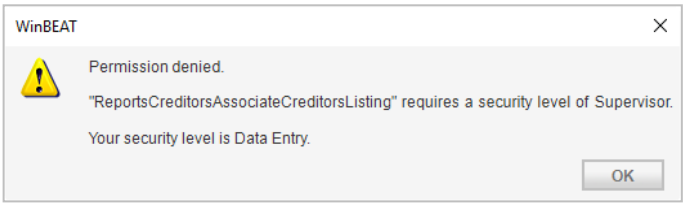
The information will be limited to the Account managers that have been assigned to the user.

Reports will be limited to the client and/or policy account managers assigned to the user.



Financial Reports are restricted as these functions cannot be limited to information relating to a specific account manager.

If a user attempts to access a report that is limited by Account Manager Security, the following message may be displayed:



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10.2 What is an Associate?

An Associate is generally a third party the brokerage has an agreement with to share a portion of any Invoice Income (Commission and/or fee).

An Associate may be an **Authorised Rep**, **Agent**, **Referrer** or **Broker** - either internal or external to the brokerage.

The Associate Account allows the Administrator to specify the terms agreed upon with the third party.

The Administrator may specify the commission percentage or fixed amount to be calculated for the associate during transaction processing.

The rate calculations may be set based on New Business, Renewal & Endorsements (Extra premiums, Return premiums or cancellations).

Even though the rate is set, **if permitted in system setup**, the user may amend during transaction entry.

The Fee referred to under the Rates applies to the admin/broker fee only.

Special fee (when activated) is not included in the associate rate calculation.

There are three (3) different categories of Associates in WinBEAT:

- **Primary associate**
  An associate sharing a portion of the broker income
- **Secondary associate**
  Shares a portion of the broker income. Therefore both the Primary and Secondary are sharing a portion of the broker income
- **Sub-associate**
  The Primary associate has agreed to share a portion of his or her own income with another associate. However, the broker is responsible for the payment of income to both the Primary and Sub associates.

The WinBEAT administrator is responsible for setting up the Associates in the database.

10.3 Account Manager Security – Secondary Associate Security

When Account Manger Security has been activated for a user & the WinBEAT System Administrator has activated Lock Associate**,** a second function is available on the user profile - **Secondary Associate Security**

This enables Secondary or Sub Associates to be added to a policy by the user at time of transaction processing.

10.4 Change Users

At present, we are logged into the WinBEAT database under a User name and password of **Broker.**

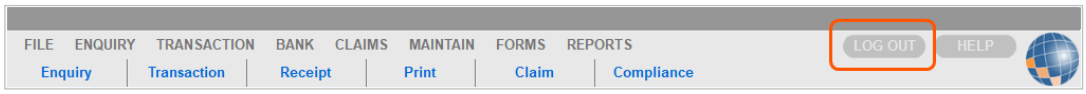
This user has a security level of Administration.

We will now log out of WinBEAT and log back in as an Authorised Representative so we may familiarise ourselves with the following security options:

- Account Manager Security (AMS)
- Lock Associate Commission
- Lock Associates

Exercise 30: Change Users

- 1. Click LOG OUT



The Log In dialog box will be displayed:

2. Log into **WinBEAT** with the **User name & Password** below:

User: Enter **william** (all lower case) then press Tab

Password: Enter **william** (all lower case) then press Tab

3. Click Log in

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The WinBEAT Main Menu will be displayed.

Top Left hand corner

The name of your WinBEAT ledger is displayed together with AMS (Account Manager Security) and the version of WinBEAT the company is currently using.

If **Account Manager Security** has not been activated, AMS **will not** display beside the ledger name.

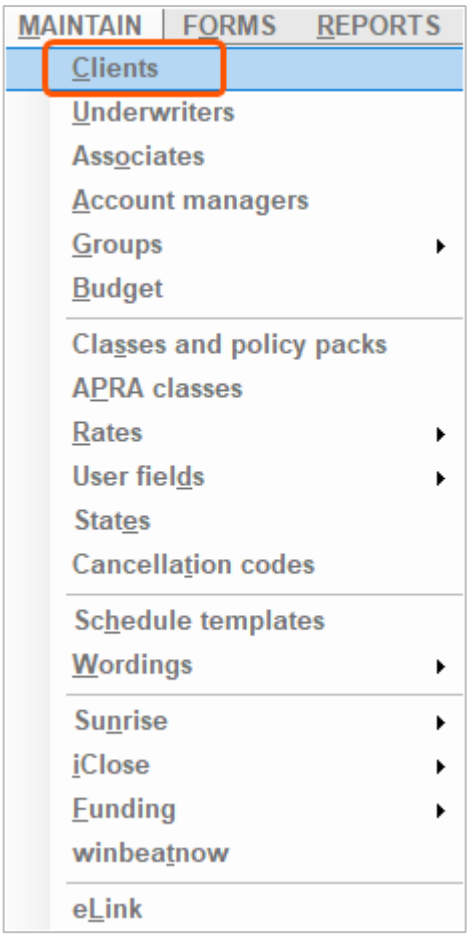
This exercise is now complete.

10.5 Edit & View an Existing Client Account

During the following exercise, we will view an existing Client Account for Emma Wilson and focus on the Associate.

Exercise 31: Edit & View an Existing Client Account

1. From the **M**AINTAIN menu select **C**lients



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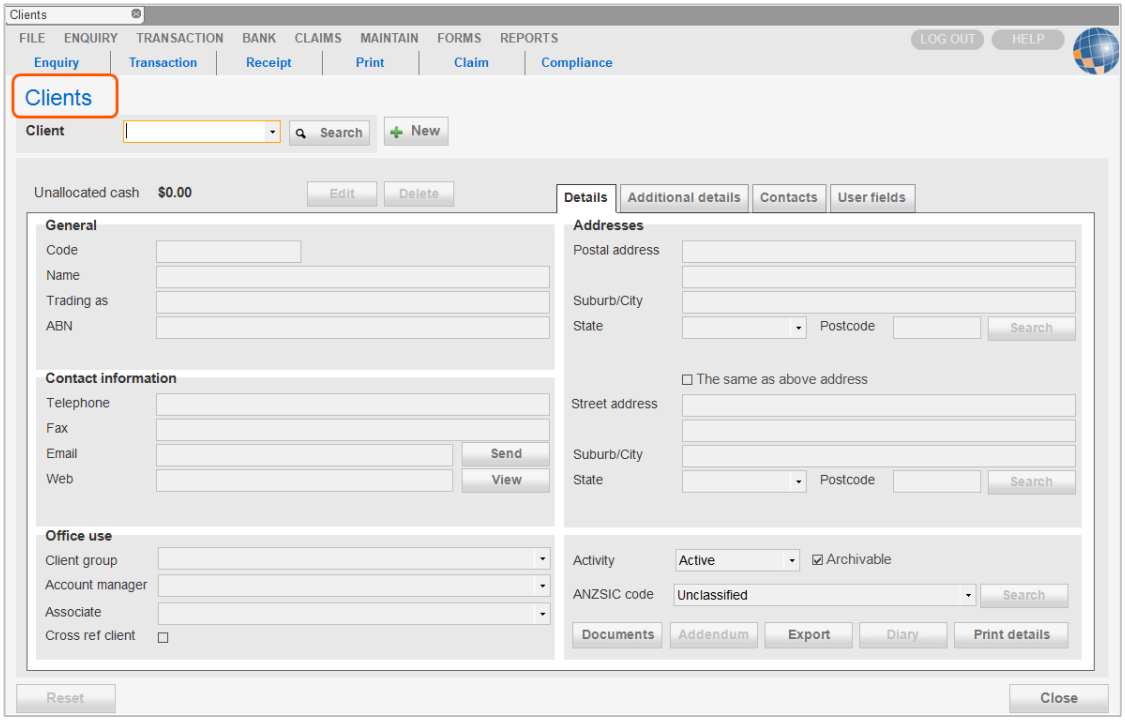
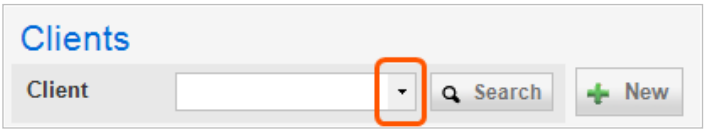
The **Clients** window will be displayed:



2. Click drop arrow in the **Client** field



Only the client codes available to the user within the Account Manager Security filters are displayed.

3. Select **WILSO E** from the drop list

The Client information for **WILSO E** will display.

4. Click Edit

Notice the **Associate** is "greyed out" and cannot be changed.

This is due to the WinBEAT Administrator locking **Associate** in System Options.

If a user is required to change the associate on an existing Client account, they will have to contact their WinBEAT Administrator, who will be able to do this on the users' behalf.

5. Click Close to return to the main menu

This exercise is now complete.

10.6 New Business – Primary Associate

In the following exercise, we will create a New Business transaction, include a Primary Associate and observe how the Primary Associate and the Associate commission is locked.

Exercise 32: New Business Policy - Primary Associate

1. Click Transaction shortcut

The default selection **Create > WinBEAT > New Business > Enter all details**

2. Click Next >

3. Enter Client code **WILSO E**

Client Account – WILSO E - has Associate Walter Insurance assigned

4. Click Next >

5. Select Class **MVP** (Private Motor)

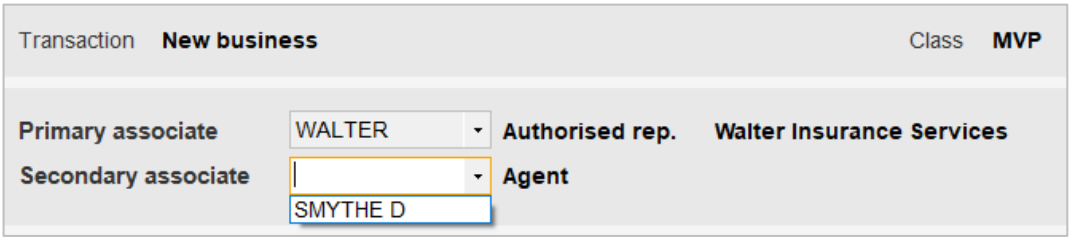
6. Select **Underwriter** select **XYZ**

7. Click Next > twice

You will notice a **Primary Associate – WALTER** is displayed and "greyed out".

Although our Associates are locked, as the WinBEAT System Administrator has assigned a secondary associate via the users AMS settings, we can assign a **Secondary Associate.**

8. Click dropdown button beside Secondary associate



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9. Select **SMYTHE D**

Transaction	**New business**		Class	**MVP**
Primary associate	WALTER	**Authorised rep.**	**Walter Insurance Services**	
Secondary associate	SMYTHE D	**Referrer**	**Dianne Smythe**	

This is the only Secondary associate assigned to the user.

We will now enter a Base Premium to comprehend how WinBEAT assigns the Income between the Company, the Primary & the Secondary Associates and observe how the Associate commission is locked.

10. Enter a **Base premium** of **855.00**

The Associate Income and GST is calculated as per the rates specified on the associate account.

Broker fee	$80.00	$80.00	$8.00	$88.00
Total		$1,029.05	$93.50	**$1,122.55**
Commission	10%	$85.50	$8.55	$94.05
Net		$863.55	$76.95	**$940.50**
Associate (WALTER)	60% CF	$99.30	$9.93	$109.23
Associate (SMYTHE D)	$20.00	$20.00	$2.00	$22.00

- **WALTER** income $99.30 is calculated 60% of broker commission & fee (60%CF) $165.50
- **SMYTHE D** income $20 is calculated as a flat amount
- The total **broker income** will be **$46.20**
  Fee $80.00 plus Commission $85.50 less
  Primary Associate income of $99.30 & Secondary Associate income of $20
- GST is calculated accordingly

Note: The Associate commission is "greyed out" – the user cannot make any changes to the commission figure.

Broker fee	$80.00	$80.00	$8.00	$88.00
Total		$1,029.05	$93.50	**$1,122.55**
Commission	10%	$85.50	$8.55	$94.05
Net		$863.55	$76.95	**$940.50**
Associate (WALTER)	60% CF	$99.30	$9.93	$109.23
Associate (SMYTHE D)	$20.00	$20.00	$2.00	$22.00

If this figure is to be altered, the user will need to contact the WinBEAT Administrator who can override the existing calculation via an amend transaction.

11. Click Next >

We will not include a schedule today as we are only interested in working with our associate.

12. Click No to **insert schedule**

13. Click Next >

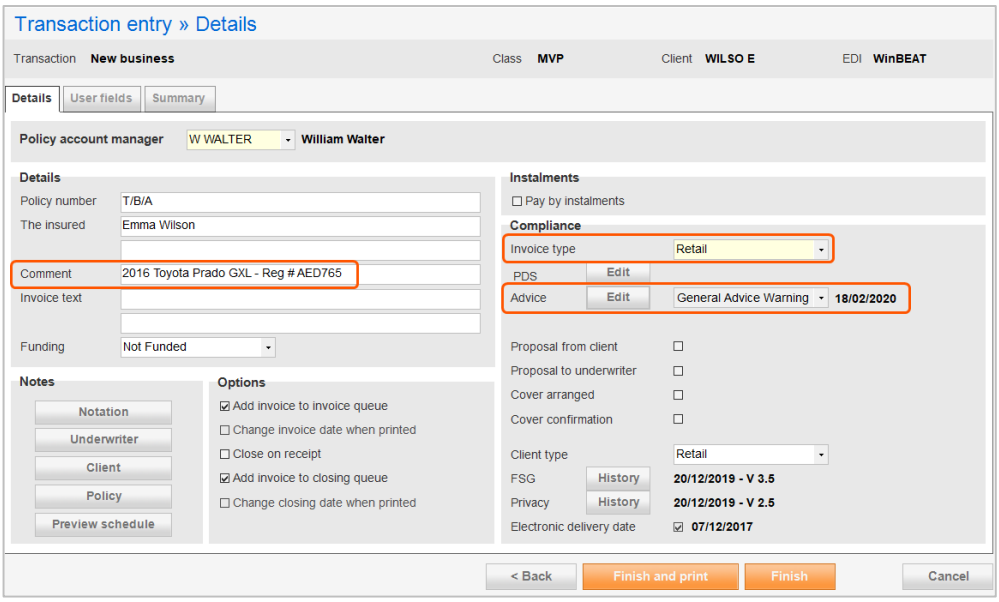
Back in your office the user would continue completing all necessary information for the transaction, however today, we will only complete **Comment field** and the mandatory fields.

14. Click into the **Comment Field**

Enter the following detail: *2016 Toyota Prado GXL – Reg # AED765*

15. Change **Compliance** - Invoice type to **Retail**

16. **Advice** – Select **General Advice Warning**



17. Click Finish

18. Click OK

19. Click Cancel to return to the Main menu

This exercise is now complete.

As we have just seen, the **Primary & Secondary Associates** Income was deducted from the Broker income.

The Associates income could **NOT** be changed during processing due to the **Lock Associate Commission** activated in System Options.

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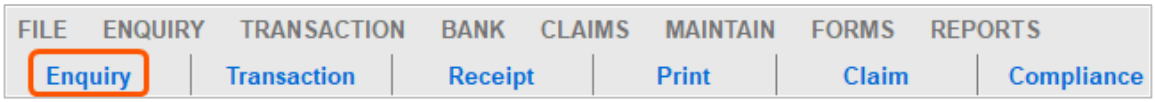
10.7 Client/Policy enquiry – Associates

Client/Policy enquiry allows users to view client, policy and associate details.

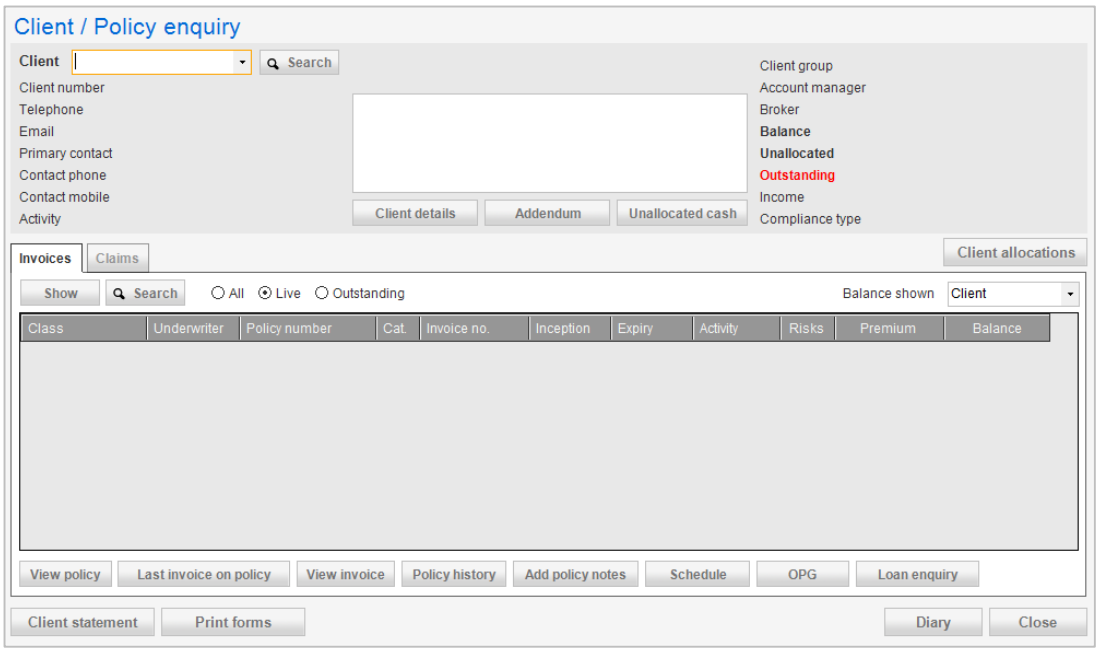
In the next exercise, we are going to review the Client/Policy enquiry options utilised in the last transaction.

Exercise 33: Client/Policy enquiry - Associates

1. Click Enquiry shortcut



The following window will be displayed:



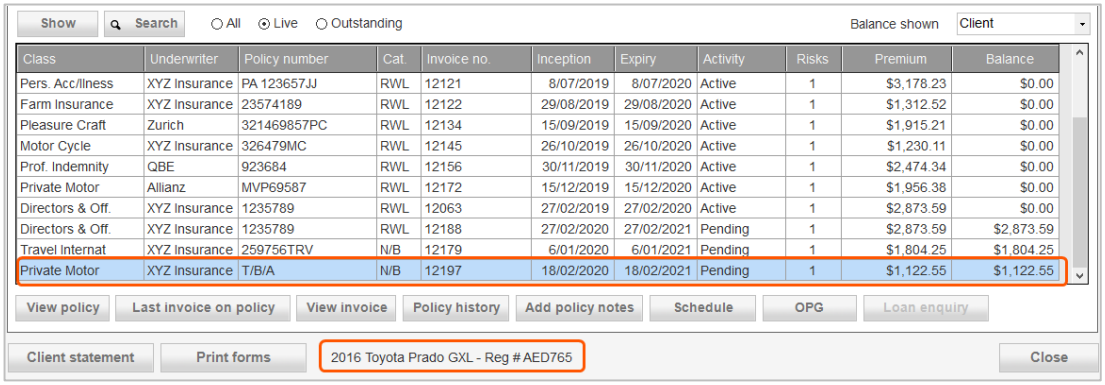
2. Enter Client **WILSO E**

Notice **William Walter** is assigned as both the Account Manager and the **Associate**.

The associate has been nominated as an **Authorised rep**.

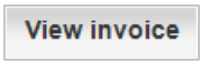
3. Click Show

4. Select the **Private Motor** with Policy number **TBA**

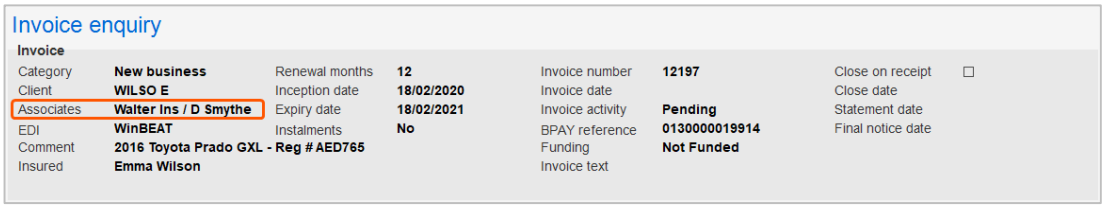


Class	Underwriter	Policy number	Cat.	Invoice no.	Inception	Expiry	Activity	Risks	Premium	Balance
Pers. Acc/Illness	XYZ Insurance	PA 123657JJ	RWL	12121	8/07/2019	8/07/2020	Active	1	$3,178.23	$0.00
Farm Insurance	XYZ Insurance	23574189	RWL	12122	29/08/2019	29/08/2020	Active	1	$1,312.52	$0.00
Pleasure Craft	Zurich	321469857PC	RWL	12134	15/09/2019	15/09/2020	Active	1	$1,915.21	$0.00
Motor Cycle	XYZ Insurance	326479MC	RWL	12145	26/10/2019	26/10/2020	Active	1	$1,230.11	$0.00
Prof. Indemnity	QBE	923684	RWL	12156	30/11/2019	30/11/2020	Active	1	$2,474.34	$0.00
Private Motor	Allianz	MVP69587	RWL	12172	15/12/2019	15/12/2020	Active	1	$1,956.38	$0.00
Directors & Off.	XYZ Insurance	1235789	RWL	12063	27/02/2019	27/02/2020	Active	1	$2,873.59	$0.00
Directors & Off.	XYZ Insurance	1235789	RWL	12188	27/02/2020	27/02/2021	Pending	1	$2,873.59	$2,873.59
Travel Internat	XYZ Insurance	259756TRV	N/B	12179	6/01/2020	6/01/2021	Pending	1	$1,804.25	$1,804.25
Private Motor	XYZ Insurance	T/B/A	N/B	12197	18/02/2020	18/02/2021	Pending	1	$1,122.55	$1,122.55

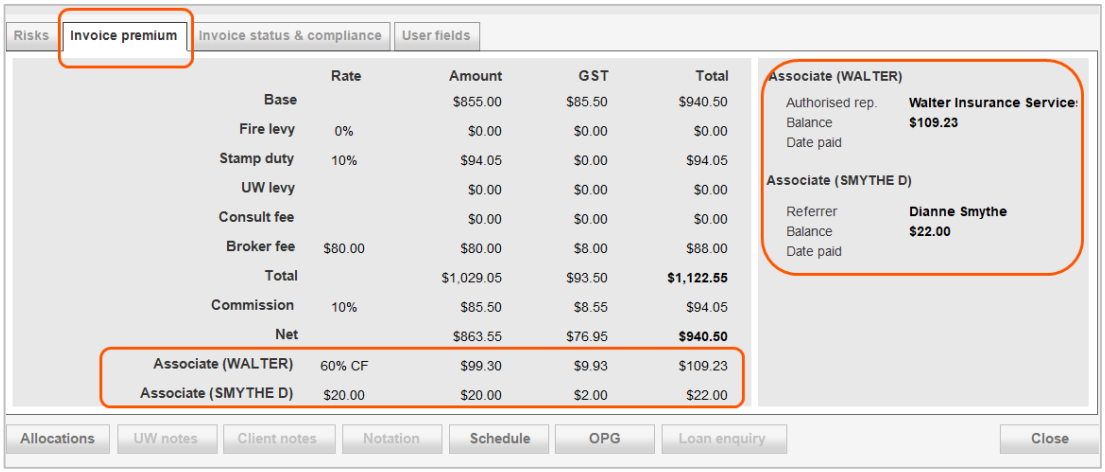
Notice the **Comment** displayed at bottom of the window, allowing the user to easily identify what the policy is covering without having to open the schedule.

5. Click 

The Invoice enquiry window will display and the user will be able to identify which associates are attached to the invoice.



6. Select the **Invoice premium** tab

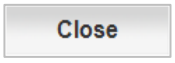


	Rate	Amount	GST	Total
Base		$855.00	$85.50	$940.50
Fire levy	0%	$0.00	$0.00	$0.00
Stamp duty	10%	$94.05	$0.00	$94.05
UW levy		$0.00	$0.00	$0.00
Consult fee		$0.00	$0.00	$0.00
Broker fee	$80.00	$80.00	$8.00	$88.00
Total		$1,029.05	$93.50	$1,122.55
Commission	10%	$85.50	$8.55	$94.05
Net		$863.55	$76.95	$940.50
Associate (WALTER)	60% CF	$99.30	$9.93	$109.23
Associate (SMYTHE D)	$20.00	$20.00	$2.00	$22.00

The **Associates** breakup is displayed within the premium split.

The **Associates** commission and date paid are also displayed.

If there is more than one associate on the policy – Primary and Secondary or Primary and Sub Associate – details for all parties will be displayed separately.

7. Click 

twice to return to Main menu

This exercise is now complete.

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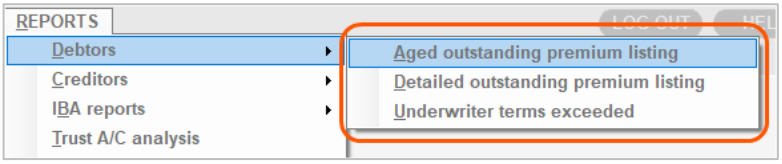
10.8 Managing Debtors

The WinBEAT Debtors Reports allow the Accounts Department or Account Managers to monitor a Clients' Unpaid Premiums, Refunds (credits) and monies held in Unallocated Cash.



Where **Account Manger Security** has been activated, a user may still access the Debtors reports, however only details for the Account Managers attached to the user will be displayed.

Detailed Outstanding Premium Listing

The Detailed Outstanding Premium Listing displays all clients with outstanding invoice premiums.

This also includes Return Premiums (refunds) along with any monies held in Unallocated Cash.

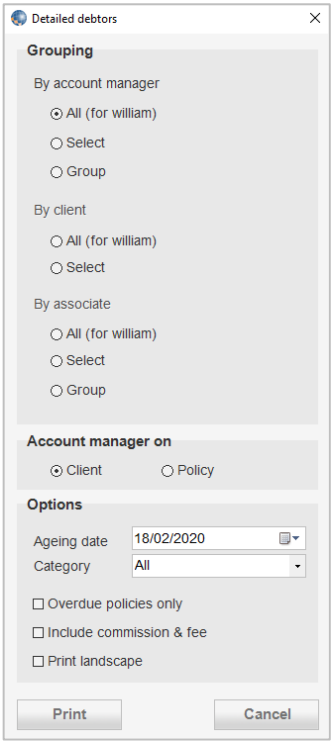
During the following exercise, we will generate and discuss the Detailed Outstanding Premium Listing.

Exercise 34: Debtors Report – Detailed Outstanding Premium Listing

1. From the **R**EPORTS menu

2. Select **D**ebtors > **D**etailed outstanding premium listing

The following dialog box will be displayed:



Grouping

The default selection is **By account manager.** When AMS is activated only the account managers attached to the user will display with their outstanding clients.

The user may choose to change this selection to **By client** or **By associate.**

Again, the information displayed will be limited to only the clients or associates attached to the user. (Account Manager Security)

3. Leave the default **By account manager**

Options

Ageing date allows the user to select the ageing date they require for the Debtors Report. This may be a past or future date.

4. Leave the default **Ageing date as today**

Category

Allows report to be printed based on **All, New Business, Renewals** or **Endorsement** transaction types.

5. Today we will **leave as default - All**

Overdue policies only

Allows the report to print overdue policies only, this would be based on the Ageing date or leave deselected to include all outstanding premiums.

6. Today we will **NOT Tick Overdue policies only**

Include Commission & fee

Displays a summary of the Commission & fee (ex GST) for each client's outstanding premium. This allows the Account Manager to identify the income they could possibly earn for the brokerage.

7. Tick **Include Commission & fee**

Print Landscape

Allows the report to be Previewed, Printed or PDF in Landscape format rather than portrait.

Landscape will be automatically activated, if **Include Commission & fee** is selected. This option may also be initiated on its own.

8. **Print Landscape** should be automatically selected

9. Click Print

10. Click Preview

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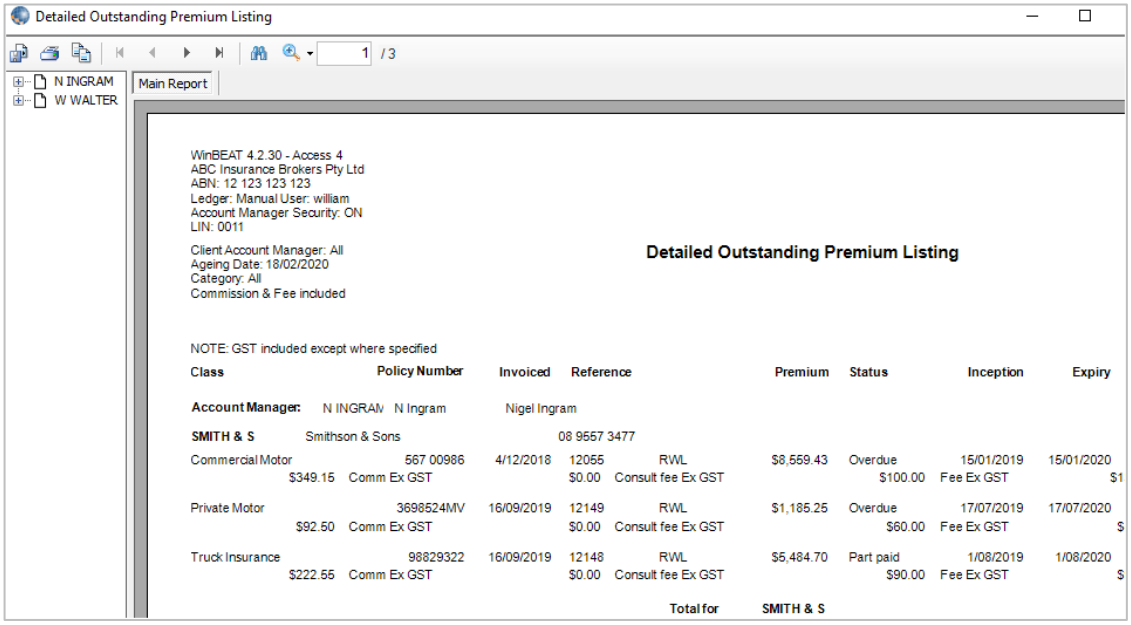
The Debtors report similar to the one below will be displayed:



The report displays Account managers, clients, unpaid invoices, unallocated cash and commission and fees outstanding:

- Left hand side displays Account managers (assigned to the user under AMS) who have clients with outstanding balances
- Right hand side displays the clients and the transaction/Invoices outstanding balances, including Unallocated Cash
- Commission & Fee (ex GST) is displayed below each client Amount

11. Click to close debtors preview

At your office you may Print, PDF, Email or CSV the Detailed Outstanding Listing

12. Click Cancel twice to return to the Main menu

This exercise is now complete.

10.9 Extracting a Renewal Pending Report

Earlier today, we reviewed the Renewal Pending Report based on a user with Administration security level.

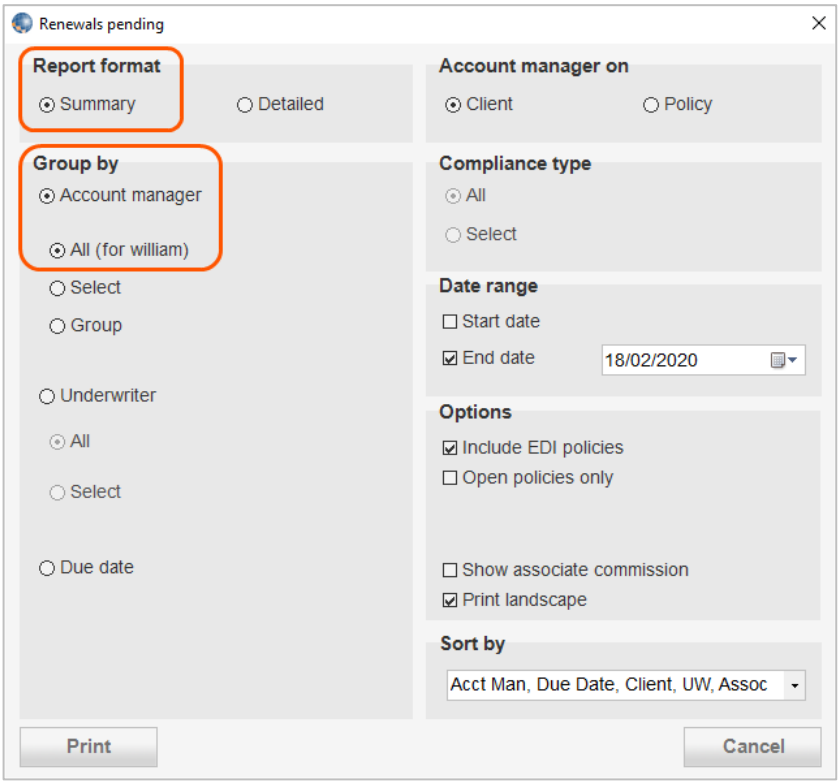
Now we have logged in with a user who has Account Manager Security (AMS) activated, we will run this report again to see what information is extracted.

In the following exercise, we will run the renewal pending report in summary format for the following month.

Exercise 35: Extracting Renewals Pending Report - Summary

1. From the **R**EPORTS menu select **R**enewals > **P**ending > **A**uto

The following dialog box should be displayed:



2. Leave **Report format** as **Summary**

Notice **Group by** defaults to **Account manager** and for **All**.

However, this is restricted to only user **William** and the account managers assigned to him.

Date range

3. **Tick Start date** and enter the **1st day of next month**

4. Change **End date** to **last day of next month**

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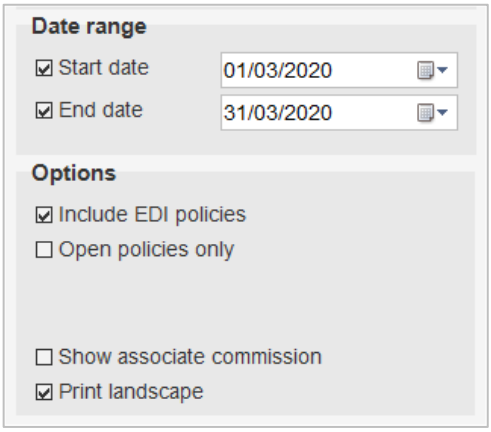
Options

Include EDI polices and **Print Landscape** is selected by default.

If activated **Show associate commission** will list the associate/s commission**.**

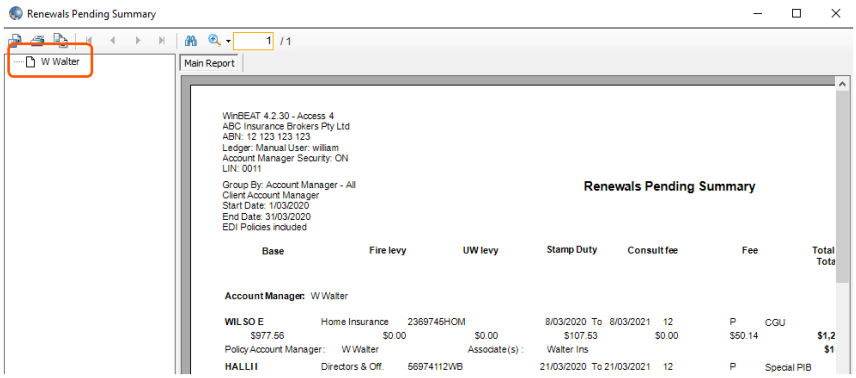


5. Confirm your selections match our example (different dates will apply)

6. Click **Print**

7. Click **Preview**

The Summary Renewal Pending Report will be displayed:



The Account Managers assigned to the user will be displayed on the report.

In our example, **William Walter** is the only Account Manager applicable with policies due for the renewal period selected.

8. Click ✕ to close the report

9. Click **Cancel** twice to return to the main menu

This exercise is now complete.

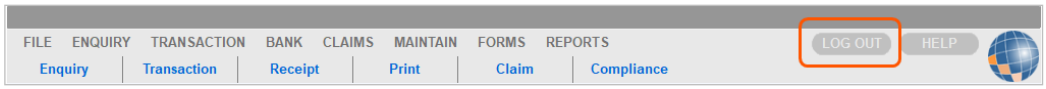
Change User

The remainder of our training today requires the Account Manager Security module to be turned off.

In the next exercise **we will log out as william** who has Account Manager Security activated and **log back in as broker** with full administration access.

Exercise 36: Log out of Account Manager Security

1. Click LOG OUT



The Log In dialog box will be displayed:

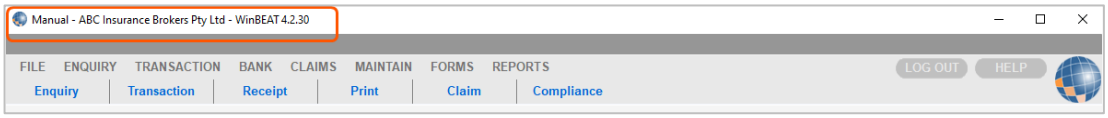
2. Log into **WinBEAT** with the **User name & Password** below:

User:	Enter	**broker**	(all lower case) then press Tab
Password:	Enter	**broker**	(all lower case) then press Tab

3. Click Log in

The WinBEAT Main Menu will be displayed.

As **Account Manager Security** is not activated for this user, AMS **will not** display beside the ledger name



This exercise is now complete.

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11 Instalment Invoices

Sometimes a client wishes to pay their insurance premium by monthly instalments instead of paying the whole premium up front as a lump sum.

Certain underwriters allow this process to occur and will direct debit the clients' bank account each month to withdraw the instalment premium.

From this point on the premium is collected directly by the underwriter and your company needs to be able to record the policy is being paid by instalments.

11.1 WinBEAT (Manual) Instalment Transactions

When processing the New Business Transaction, the user simply flags the policy as **Pay by instalment.** WinBEAT will automatically clear the client and underwriter balances to zero.

You will discover that these transactions are processed in a very similar way to annual premium transactions.

Scenario:

Nigel Newton (an existing client) called your office to request a quotation for motor vehicle insurance.

Based on the information the Account Manager obtained from Nigel, the insurer has provided a quote which Nigel has verbally accepted.

He has requested to pay this premium by monthly instalments and has completed a direct debit form for the underwriter to deduct the money from his bank account each month.

In the following exercise, we are going to create a New Business policy for his new **Private Motor Vehicle** and flag it as **Pay by instalment.**

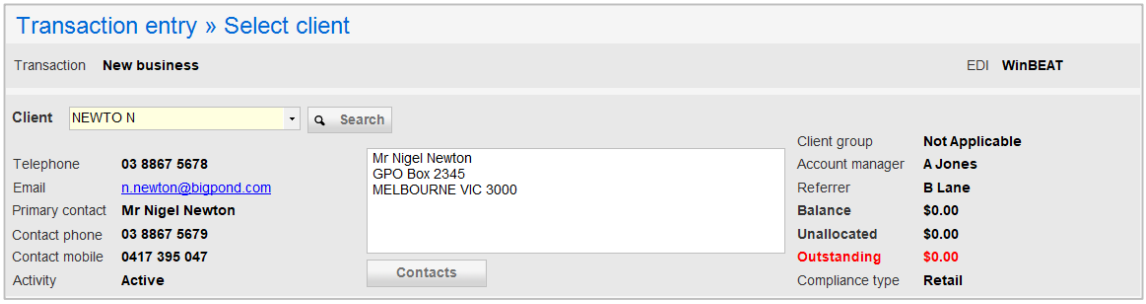
Exercise 37: Creating a New Business – Pay By Instalment

1. Click Transaction from shortcut

The Transaction Entry Window will be displayed.

2. Select **Create**
3. Select **WinBEAT**
4. Select **Policy**
5. Select **New business**
6. Select **Enter all details**
7. Click Next >

8. Enter Client code **NEWTO N**



9. Click Next >

Class

10. Click the drop arrow and select **MVP**

Underwriter

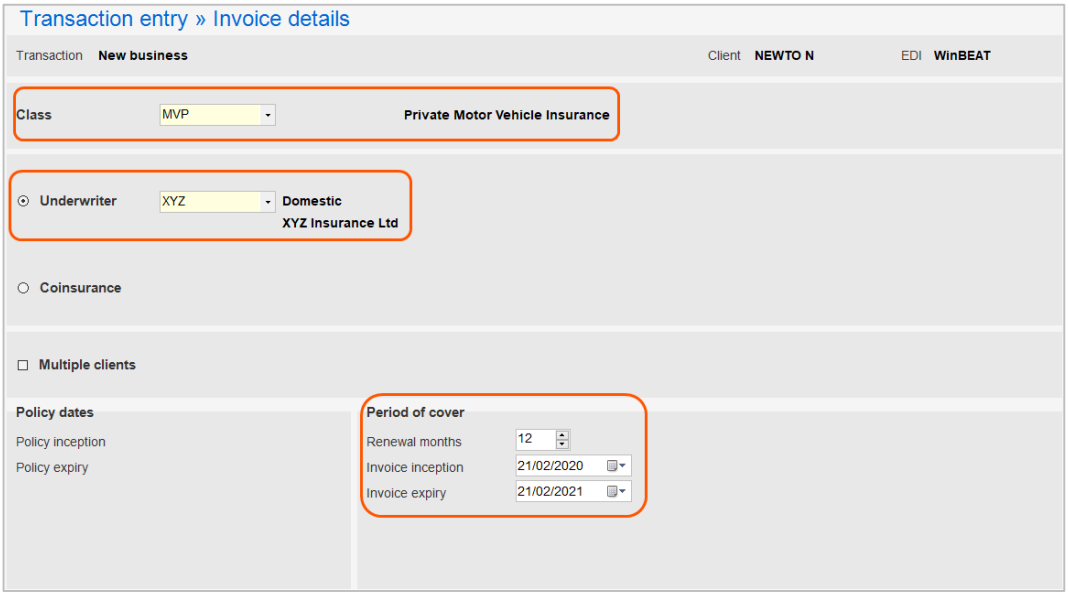
11. Click the drop arrow and select **XYZ**

12. Leave **Renewal months** default as 12

13. Change the **Invoice inception** date **three days after today's** date (Nigel is picking his new car up on that day)

14. Leave **Invoice expiry** as default – 12 months from the inception date

The **Transaction entry >>Invoice details** should be **similar** to following:



15. Click Next > twice

The Premium window allows the user to enter the premium supplied by the underwriter.

Notice we have an associate – **B Lane** which is automatically assigned to the policy.

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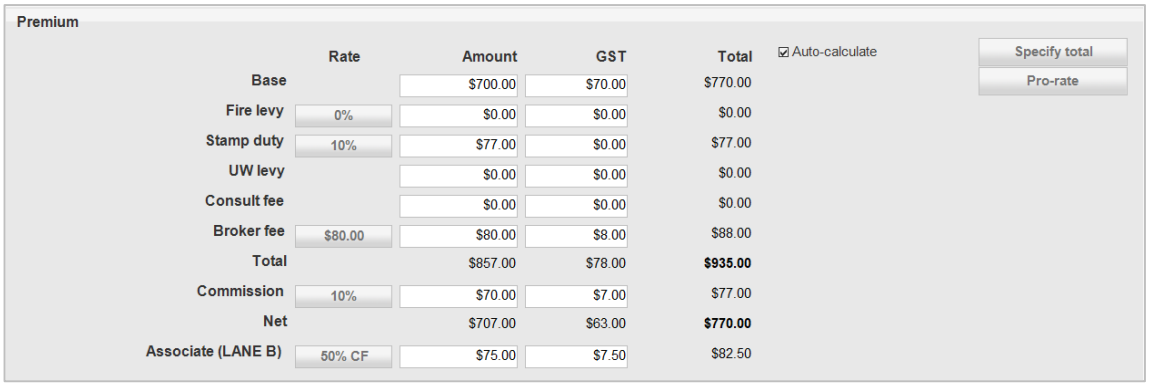
16. Enter Base Premium of **700.00** and press Tab



Premium

	Rate	Amount	GST	Total
Base		$700.00	$70.00	$770.00
Fire levy	0%	$0.00	$0.00	$0.00
Stamp duty	10%	$77.00	$0.00	$77.00
UW levy		$0.00	$0.00	$0.00
Consult fee		$0.00	$0.00	$0.00
Broker fee	$80.00	$80.00	$8.00	$88.00
Total		$857.00	$78.00	**$935.00**
Commission	10%	$70.00	$7.00	$77.00
Net		$707.00	$63.00	**$770.00**
Associate (LANE B)	50% CF	$75.00	$7.50	$82.50

Auto-calculate

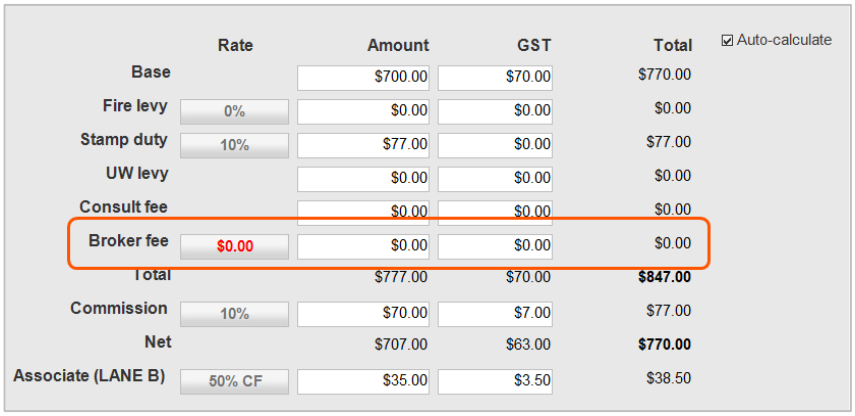
Specify total

Pro-rate

On this occasion we are **not going to charge a broker fee** on the policy.

17. **Remove** the $80.00 **Broker fee**

The **Total** is now **$847.00** (This is what we are invoicing the client)



	Rate	Amount	GST	Total
Base		$700.00	$70.00	$770.00
Fire levy	0%	$0.00	$0.00	$0.00
Stamp duty	10%	$77.00	$0.00	$77.00
UW levy		$0.00	$0.00	$0.00
Consult fee		$0.00	$0.00	$0.00
Broker fee	$0.00	$0.00	$0.00	$0.00
Total		$777.00	$70.00	**$847.00**
Commission	10%	$70.00	$7.00	$77.00
Net		$707.00	$63.00	**$770.00**
Associate (LANE B)	50% CF	$35.00	$3.50	$38.50

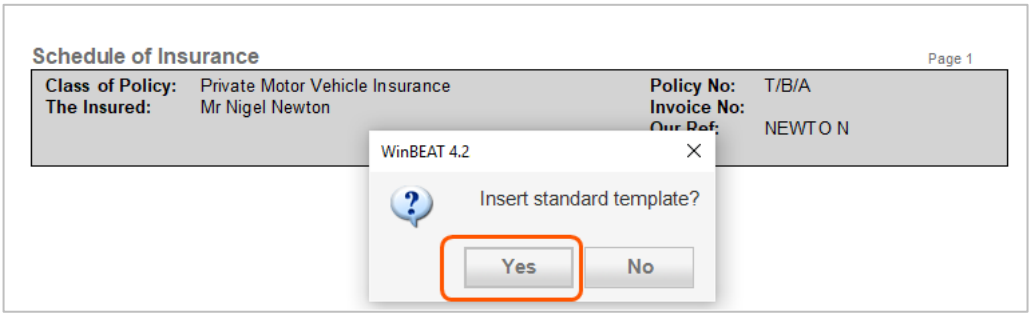
Auto-calculate

Note:

The Broker fee button is displaying $0.00 in Red. This indicates we have altered the default broker fee which is attached to the MVP policy class.

18. Click Next >

The following dialog box will be displayed:



19. Click Yes to insert standard template

The default schedule template will display in the Schedule of Insurance window. Due to our time constraints today, we will not complete the schedule of insurance, we will pretend we have.

20. Click Next >

We will now complete the **Transaction entry >> Details** window.

Policy number has defaulted to T/B/A and as we do not have the policy number from the Underwriter yet, we will leave the default.

21. Leave **Policy number** as **T/B/A**

22. Leave **The insured** as **Mr Nigel Newton**

We will enter details in the comment field relating to the vehicle we are insuring

23. In **Comment field** enter **2017 Honda Civic VTi-LX Reg # C12B34**

24. Click Policy

25. Enter the following text into **Policy notes**:

Insured accepted verbal quote.
Policy to take effect (enter date used for inception date) as Vehicle being picked up from Honda dealership that day.

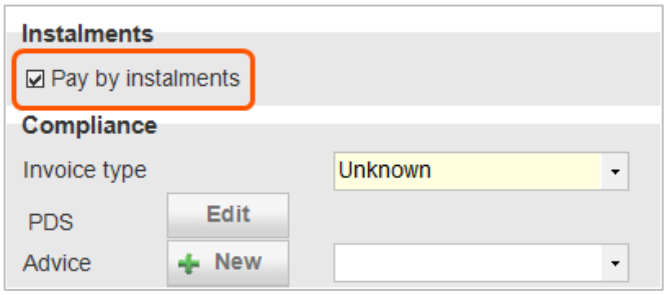
Direct Debit form has been completed by client, returned to our office and is to be forwarded to underwriter with closing.

26. Click OK

Instalments

Nigel has chosen to pay his insurance premium by monthly direct debit instalments.

27. Select **Pay by instalments**



WinBEAT will automatically clear the client and underwriter balances to zero as Nigel does not have to pay your company any money and your company does not have to pass any money onto the underwriter.

We will discuss this further when we preview the client invoice and underwriter closing.

Invoice type

28. Click and select **Retail**

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PDS

29. Click Edit

30. Leave **Date issued** as today's date

31. Enter Version **V1.12**

32. Click OK

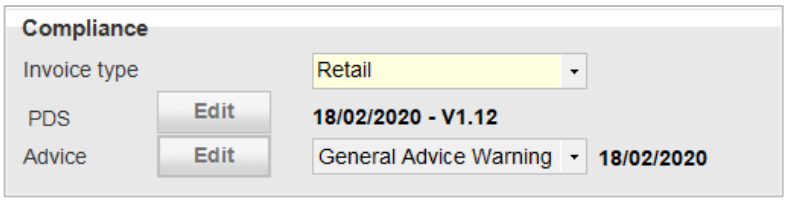
33. Click Close

The PDS date and version display indicating which version of the PDS (Product Disclosure Statement) you are issuing to the client.

Advice

34. Select **General Advice Warning**

The General Advice Schedule wording will automatically be inserted and the date will automatically default to today.

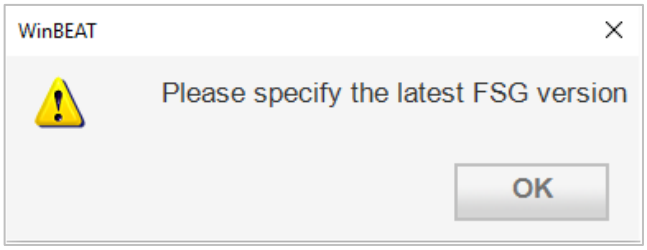


Client Compliance

Client Compliance is displayed based on the current compliance details recorded on the Client Account. If you have forgotten to update the **FSG or Privacy date & version** prior to processing the transaction you may update the details now.

Note: Where your administrator has flagged FSG and/or Privacy as mandatory, and activated check version, the user will not be permitted to Finish the transaction if the current version displayed is different to the one specified within System Options.

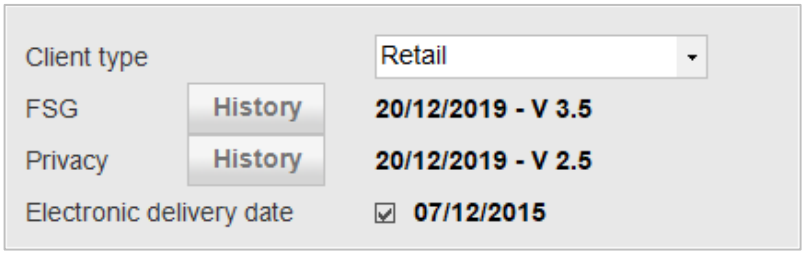
Below is an **example of the dialog box message** displayed if the client compliance has been activated to mandatory and WinBEAT detects the detail needs to be updated.



The user will have to confirm the change and send new FSG/Privacy documentation to the client with the invoice and PDS.

35. **Do not** change anything today

Nigel's FSG & Privacy documents were last updated on 20/12/2019 therefore we should not have to update these today.



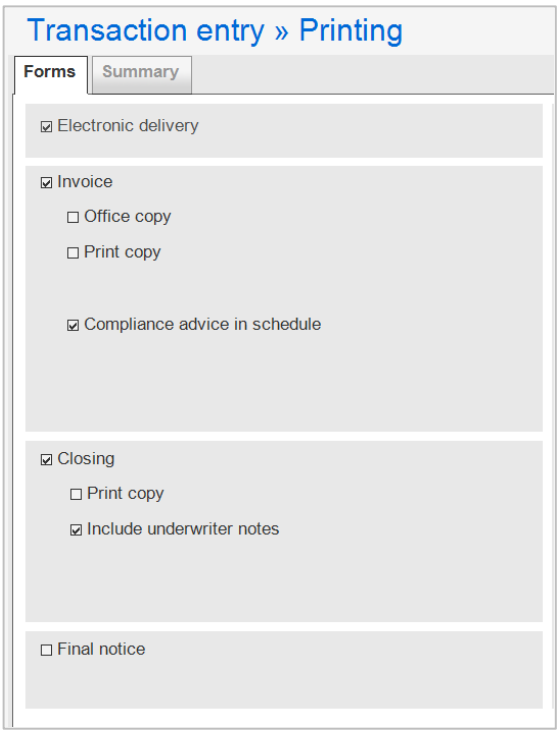
36. Click Finish and print for today

37. Click OK

The **Transaction entry > Printing** window is displayed.

The **Forms tab** is selected by default

The **Electronic delivery** flag is activated



Funding option is not available for instalment (Pay by the month) policies

38. Click Print

Both the Invoice & Closing Advice are listed.

39. **Invoice – NEWTO N** is selected by default

40. Click Preview

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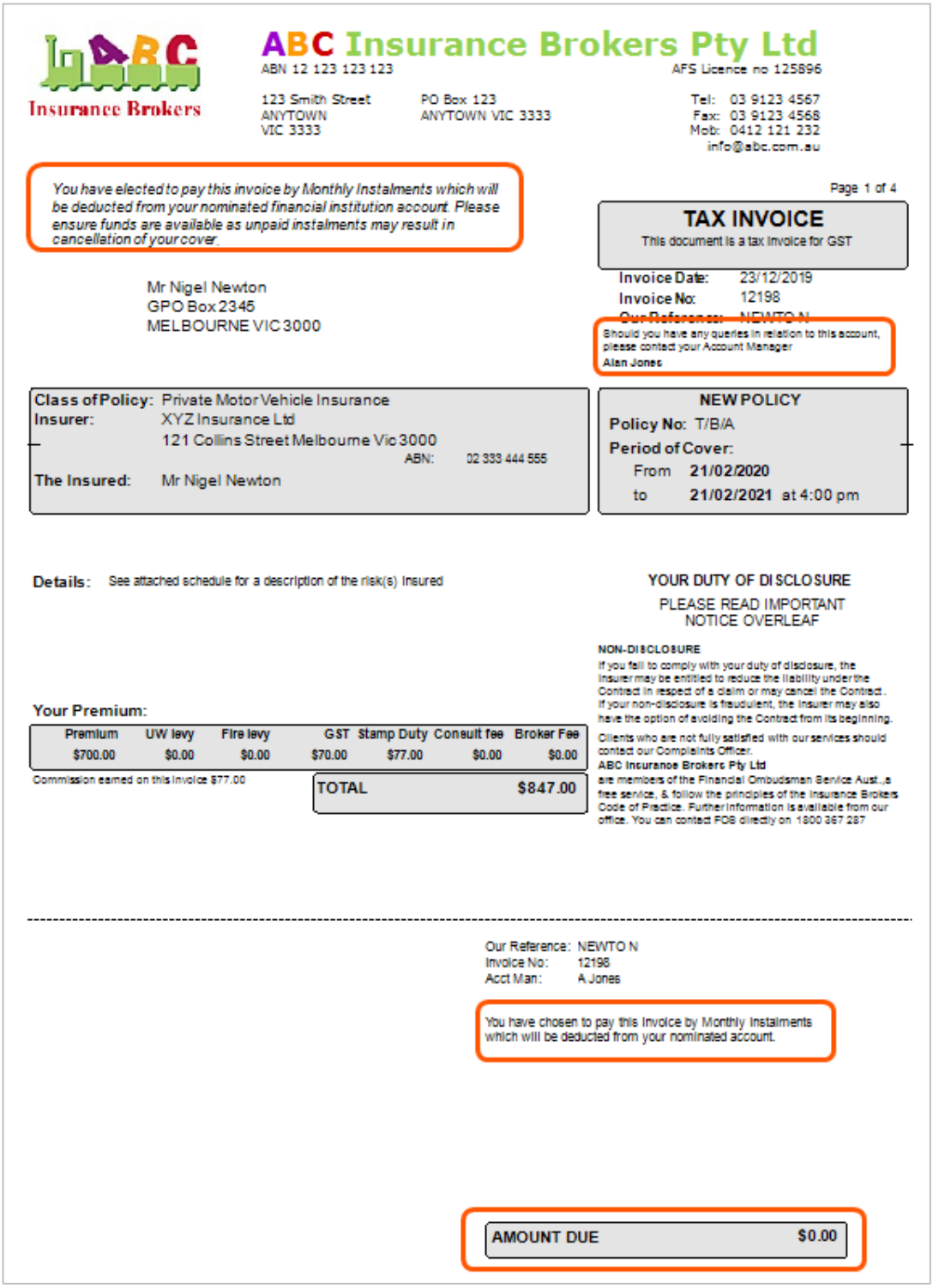
The Client invoice will be displayed:



ABC Insurance Brokers Pty Ltd
ABN 12 123 123 123
AFS Licence no 125896

123 Smith Street
ANYTOWN
VIC 3333

PO Box 123
ANYTOWN VIC 3333

Tel: 03 9123 4567
Fax: 03 9123 4568
Mob: 0412 121 232
info@abc.com.au

You have elected to pay this invoice by Monthly Instalments which will be deducted from your nominated financial institution account. Please ensure funds are available as unpaid instalments may result in cancellation of your cover.

Page 1 of 4

TAX INVOICE
This document is a tax invoice for GST

Mr Nigel Newton
GPO Box 2345
MELBOURNE VIC 3000

Invoice Date: 23/12/2019
Invoice No: 12198
Our Reference: NEWTO N

Should you have any queries in relation to this account, please contact your Account Manager
Alan Jones

Class of Policy: Private Motor Vehicle Insurance
Insurer: XYZ Insurance Ltd
121 Collins Street Melbourne Vic 3000
ABN: 02 333 444 555
The Insured: Mr Nigel Newton

NEW POLICY
Policy No: T/B/A
Period of Cover:
From **21/02/2020**
to **21/02/2021** at 4:00 pm

Details: See attached schedule for a description of the risk(s) insured

YOUR DUTY OF DISCLOSURE
PLEASE READ IMPORTANT NOTICE OVERLEAF

NON-DISCLOSURE
If you fail to comply with your duty of disclosure, the insurer may be entitled to reduce the liability under the Contract in respect of a claim or may cancel the Contract. If your non-disclosure is fraudulent, the insurer may also have the option of avoiding the Contract from its beginning.

Clients who are not fully satisfied with our services should contact our Complaints Officer.
ABC Insurance Brokers Pty Ltd
are members of the Financial Ombudsman Service Aust., a free service, & follow the principles of the Insurance Brokers Code of Practice. Further information is available from our office. You can contact FOS directly on 1800 367 287

Your Premium:

Premium	UW levy	Fire levy	GST	Stamp Duty	Consult fee	Broker Fee
$700.00	$0.00	$0.00	$70.00	$77.00	$0.00	$0.00

Commission earned on this invoice $77.00

TOTAL **$847.00**

Our Reference: NEWTO N
Invoice No: 12198
Acct Man: A Jones

You have chosen to pay this invoice by Monthly Instalments which will be deducted from your nominated account.

AMOUNT DUE **$0.00**

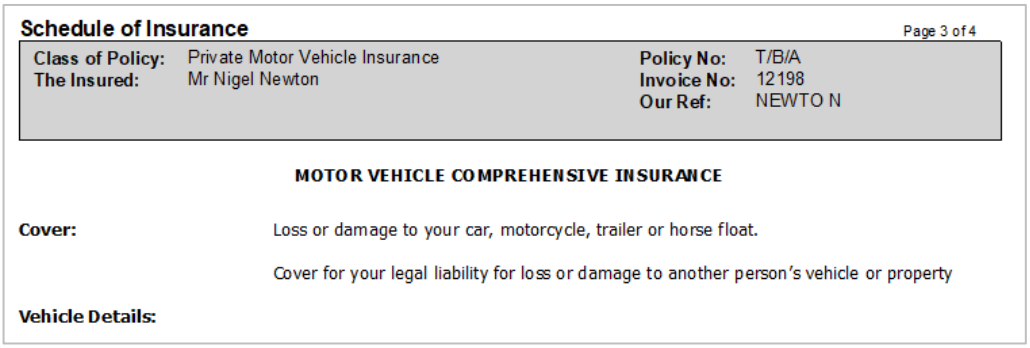
Note: Pay by instalment wording is at the top of the invoice, advising the client that their premium will be deducted by monthly instalments from their nominated account.

The remittance advice **does not** display payment options and the Amount Due displays Zero as the client does not owe the broker any money.

The **Account Manager Name** is displayed on today's invoice in order for the client to know who to speak with in the office. (This is an optional setting activated by your System Administrator).

41. Click View schedule (top middle)

The base of the schedule will display, however we did not complete the details therefore these will be blank.


Schedule of Insurance
Page 3 of 4
Class of Policy: Private Motor Vehicle Insurance
The Insured: Mr Nigel Newton
Policy No: T/B/A
Invoice No: 12198
Our Ref: NEWTO N
MOTOR VEHICLE COMPREHENSIVE INSURANCE
Cover: Loss or damage to your car, motorcycle, trailer or horse float.
Cover for your legal liability for loss or damage to another person's vehicle or property
Vehicle Details:

42. Move to next page to view compliance wording (General Advice Warning)

43. Click View first page

44. Click ✕ to close the preview

45. Click Invert

The Closing Advise for XYZ should be selected

46. Click Preview to view Closing

The Net Premium to the Underwriter is displayed

47. Click View schedule to view the schedule

Note: The Closing Advice does not indicate to the Underwriter that the client has agreed to pay their Insurance via Instalments.

The user may wish to add wordings in the Underwriter Notes window advising of such.

48. Click ✕ to close the Schedule and **Closing**

49. Click Cancel and then Close

50. Click Cancel to return to the Main menu

This exercise is now complete.

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11.2 Pay by instalment Guidelines

Once a transaction has been flagged as Pay by instalment, the premium is "locked" and cannot be changed. If the premium must be changed, the policy has to be amended to remove the "Pay by instalment" flag.

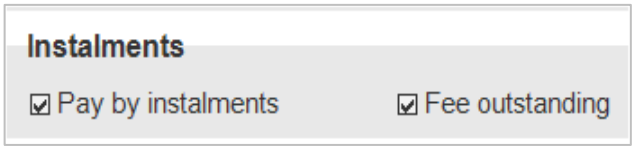
Once a Pay by instalment transaction has been amended to an Annual policy, the premium may be changed.

A user may amend a New Business or Renewal Transaction from a "Pay by instalment" to "Annual"or vice versa as long as the policy has not been endorsed.

Once a policy is endorsed the Pay by instalment flag is "locked" and cannot be changed.

Broker or Admin Fee:

Where your brokerage has included a Broker or Admin Fee in the premium, a tick box next to the Pay by instalment option will display:



The **Fee outstanding** tick box is activated by default. This indicates the clients invoice will be generated with the Fee outstanding for the client to pay directly to your office and **will not be included in the monthly instalments** collected by the underwriter.

If the user unticks Fee outstanding the client invoice remittance will display $0.00 balance indicating the brokerage is **expecting the underwriter to collect the broker fee as part of their monthly instalment direct debit**. (This would have to be negotiated between your company and the underwriter).

Cancellations and Instalment policies

Full Term Cancellation

Utilised when the client has dishonoured on ALL monthly instalments.

An invoice is created as an equal and opposite premium of the original policy. The user cannot make any changes to the premium or the Pay by instalment flag. Both the client and underwriter balances are cleared to $0.00 and no monies are exchanged.

Mid Term Cancellation

Utilised when only SOME of the 12 instalments have been collected.

The return premium is automatically calculated, based on the inception date of the cancellation. This may be amended if required.

If a broker fee is added, Fee outstanding will be automatically flagged (next to the Pay by instalment flag) and CANNOT be changed.

To remove the Fee outstanding flag the user must remove the broker fee from the premium window. Both the client and underwriter balances are cleared to $0.00 and no monies are exchanged.

11.3 Sunrise Instalments

Sunrise Instalments permits a client to pay their premium by monthly instalments or as one annual instalment, directly to the insurer.

Sunrise Instalment Billing is currently only available for specific insurers.
Please refer to your insurer Business Relationship Manager (BRM) for further information.

Not all underwriters subscribe to Instalment Billing.

At this stage, only three underwriters transfer instalment policies from Sunrise into WinBEAT with the correct zero balances.

- CGU and Allianz utilise **Sunrise Instalment Billing**
- QBE have their own Instalment process **Writepay**

When a policy is processed as a Sunrise Instalment, the client is paying the underwriter directly via direct debit.

The client and underwriter balances in WinBEAT are automatically cleared to zero as the client does not have to pay your company any money and your company does not have to pass any money onto the underwriter.

This means that the policy is considered "fully paid" by WinBEAT and the transaction will not be displayed on either debtors or creditors reports.

Other underwriters may offer instalment processing in Sunrise, however the transaction will transfer back into WinBEAT displaying as an annual policy with outstanding Client & Underwriter balances.

These policies may be marked as Pay by Instalment in WinBEAT ensuring the balances are cleared.

11.4 When Pay by Instalment is not offered?

Some underwriters do not offer pay by instalment facilities on their insurance products.

On the other hand, some brokerages do not offer their clients the facility to pay their policy premiums by instalment, even though the underwriter does offer "pay by instalment".

This is usually due to the large amount of time/manpower required to track payment of commission and fees from the underwriter to your office.

However, you will find, most brokerages offer their clients the facility to pay their policy premiums by **Premium Funding**.

From the clients point of view – they still get to pay their premium in instalments - to the Premium Funder - over ten months, however the broker is paid by the funder up front for the full premium by the due date.

We will discuss **Premium Funding** in our next module.

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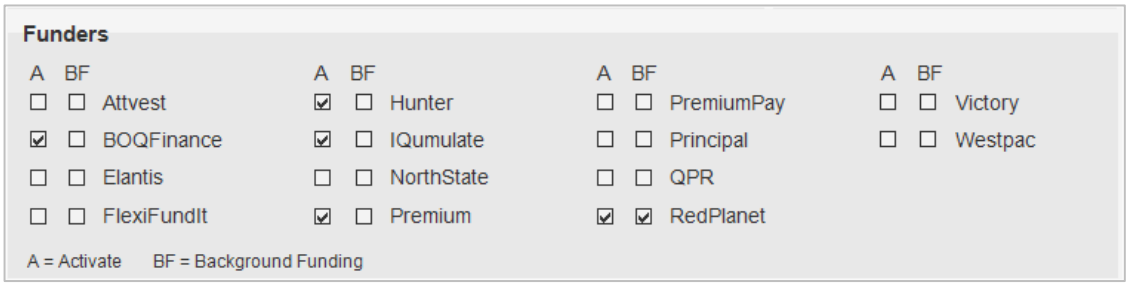
12 Premium Funding

There are two types of Premium Funding available in WinBEAT:

- Automatic Funding Interface
- Background Funding Interface



12.1 Automatic Funding Interface

The Premium Funding Interface in WinBEAT is designed to streamline the production of Premium Funding quotations for your customers and users.

The WinBEAT Premium Funding Interface enables you to nominate a client, and select one or more fully outstanding invoices for a funding quotation.

This information is transferred into the Premium Funders quoting software, and a quotation can be produced in a matter of seconds.

Update Funding Status

The funding status is updated automatically when a user logs into a Premium Funder's web site via WinBEAT.

The Update status is also updated when a WinBEAT System Administrator logs into WinBEAT for the first time for that day.

It is recommended the Manual Update Funding Status is run on a regular basis to ensure the funding quotes and contracts information is up to date.

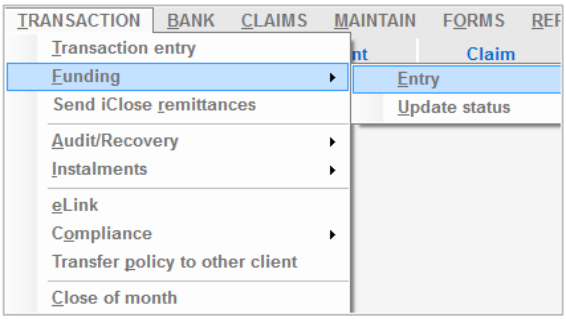
This process is usually performed by the WinBEAT System Administrator.

12.2 Process a Premium Funding Transaction

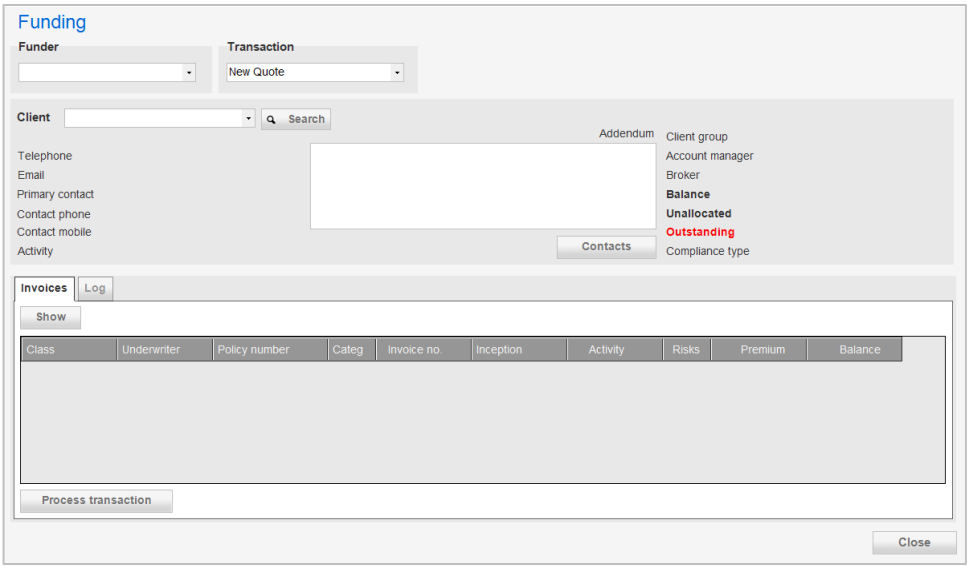
In this exercise, we will investigate the Premium Funding process for our client **SMITH S** to demonstrate how the Premium Funding module is accessed.

Exercise 38: Premium Fund Invoice

1. From the **T**RANSACTION menu select **F**unding > **E**ntry



The Funding window will be displayed:

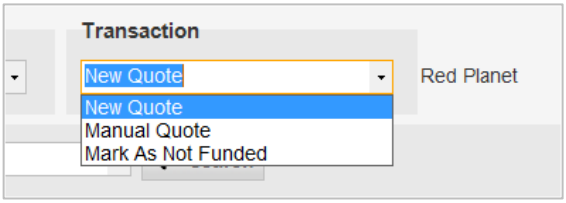


Funder:

2. From the drop down list select **REDPLANET**

Transaction:

WinBEAT will default **Transaction** type to New Quote, however the user may choose another option from the dropdown if required.



3. Enter Client code **SMITH & S**

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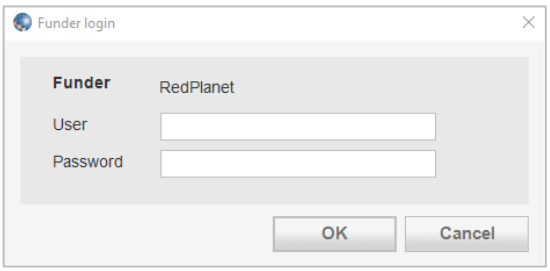
4. Click **Show**

Only invoices where the **total premium is outstanding** will display.

5. Select **Private Motor Vehicle** with **QBE**

6. Click **Process transaction**

The funder login will display for the user to enter their User name and Password:



We do not have a user name and password to enter today, therefore we cannot progress any further with the funding exercise.

The Funder Login information (user name and Password) can only be supplied by the Premium Funder, WinBEAT Helpdesk cannot assist with this information.

Back in your office, once the User and Password is entered, the Funder's web site will be accessed and your login details passed to the Funder via the Internet connection.

WinBEAT then transfers the information to the funder where it is imported to produce a funding quotation.

7. Click **Cancel**

8. Click **Close** to return to the main menu

This exercise is now complete.

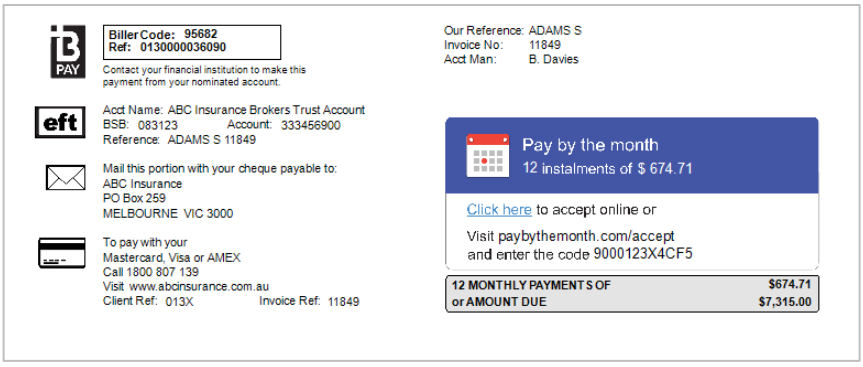
Every time a user logs into Premium Funding, data is passed back & forth updating the status of the quote in WinBEAT.
Some Funders also update the contract number.

12.3 Background funding

Background funding allows a funding quotation for an invoice or client statement to be automatically generated, without going to the funder web site or having to access the Automatic Funding Interface via transaction menu.

Funding instalments will be printed on the invoice remittance with a link to the funder's web site for completion of the funding contract and direct debit details should the client wish to proceed.

Each Background funder may have different payment methods displayed on the remittance depending on how they wish the client to complete their contract.



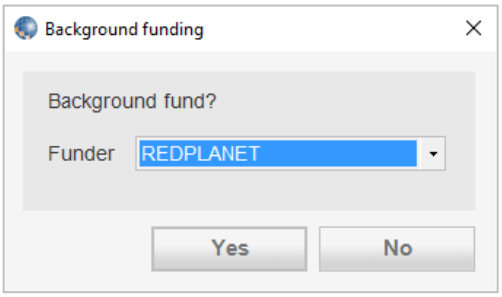
Optional or Automatic Background Fund an Invoice

Once your company is registered for Background Funding, the WinBEAT System Administrator must allocate a background funding **mode** to the relevant classes and flag them as either Automatic or Optional.

Optional

When a user processes a transaction against a policy class they will be required to complete a pop up dialog box before finishing the transaction.

- Do they wish to Background fund? Yes or No
- If more than one Background funder is set in WinBEAT – there will be a drop option to select which funder the user wishes to utilise



Automatic

When a user processes a transaction against a policy class that has Background funding set to automatic, the user will not be prompted to select Yes or No. The funding quote will be activated automatically and printed on the Invoice remittance.

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12.4 Process New Business – Background Funders

During the next exercise, we will create a Personal Accident & Illness new business policy for our client **FLOWERS.**

We will include background funding and view the remittance at the bottom of the invoice.

We will not worry about entering a schedule or compliance information for this transaction, we will only enter the basic requirements.

Exercise 39: Create a New Business Policy – Background Funding

1. Click Transaction shortcut

The default selection **Create**, **WinBEAT, New Business – Enter all details**

2. Click Next >
3. In **Client** enter **FLOWERS**
4. Click Next >
5. Select Class **PERSACC** (Personal Accident and Illness)
6. Select **Underwriter** select **XYZ**

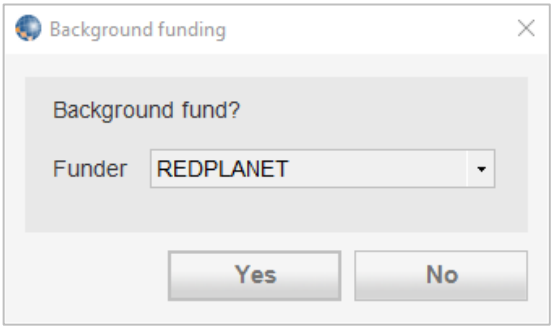
Leave the Renewal month, Invoice inception and Invoice expiry as today.

7. Click Next > twice
8. Enter a **Base premium** of **2240.00**
9. Click Next > twice
10. Complete mandatory **Invoice type** field as **Retail**
11. Click Finish and print

Our database has the policy class **PERSACC** set to be optionally background funded with Red Planet.

Therefore when finalising a transaction a dialog box is requesting if we wish to Background fund this particular invoice – Yes or No.

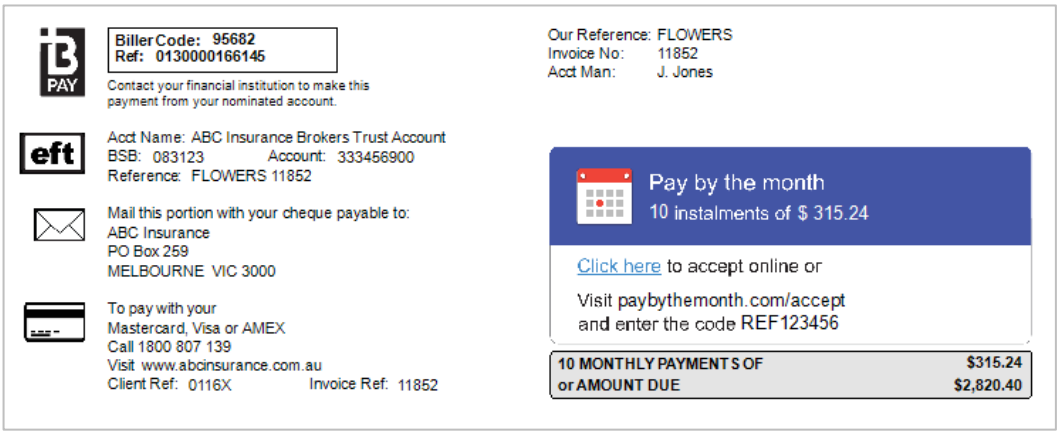
The following dialog box will be displayed:



12. Click **Yes** and Click **OK**

13. Click **Print** then **Preview**

14. Scroll to the bottom of the invoice to view the Background funding logo



Email or Australia Post

If the client receives their invoice via **Email** and is viewing the invoice electronically, they may simply click the link and accept online.

If the client receives their invoice via **Australia Post**, the user must log onto the funder website using the URL address & details printed on the remittance and accept the quote.

Please note that each funders acceptance format printed on the client remittance may vary.

15. Click ✕

16. Click **Cancel** then **Close**

17. Click **Cancel** to return to the Main menu

This exercise is now complete.

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12.5 Invoice Enquiry - Premium Funded

Now we have processed an Invoice utilising the Background funding option, we will have a quick look in Client/Policy enquiry and view how the background funding information may be identified on an invoice.

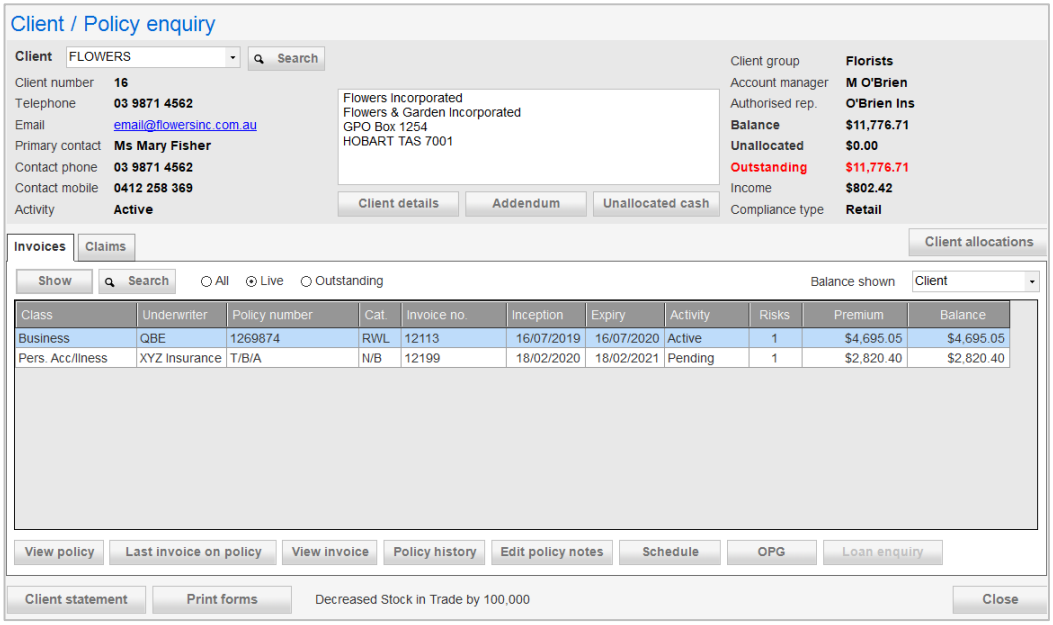
Exercise 40: View Client/Policy Enquiry

1. From the **E**NQUIRY menu select **C**lient/Policy

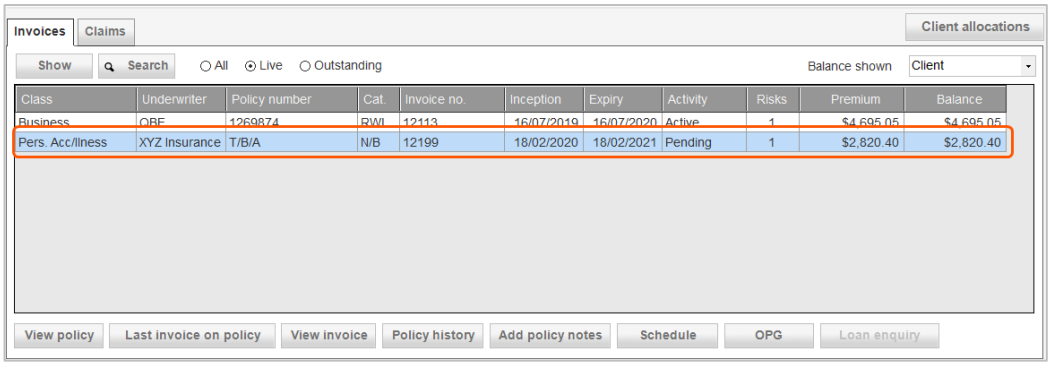
2. Enter Client code **FLOWERS**

3. Click **Show**

The following window will be displayed:

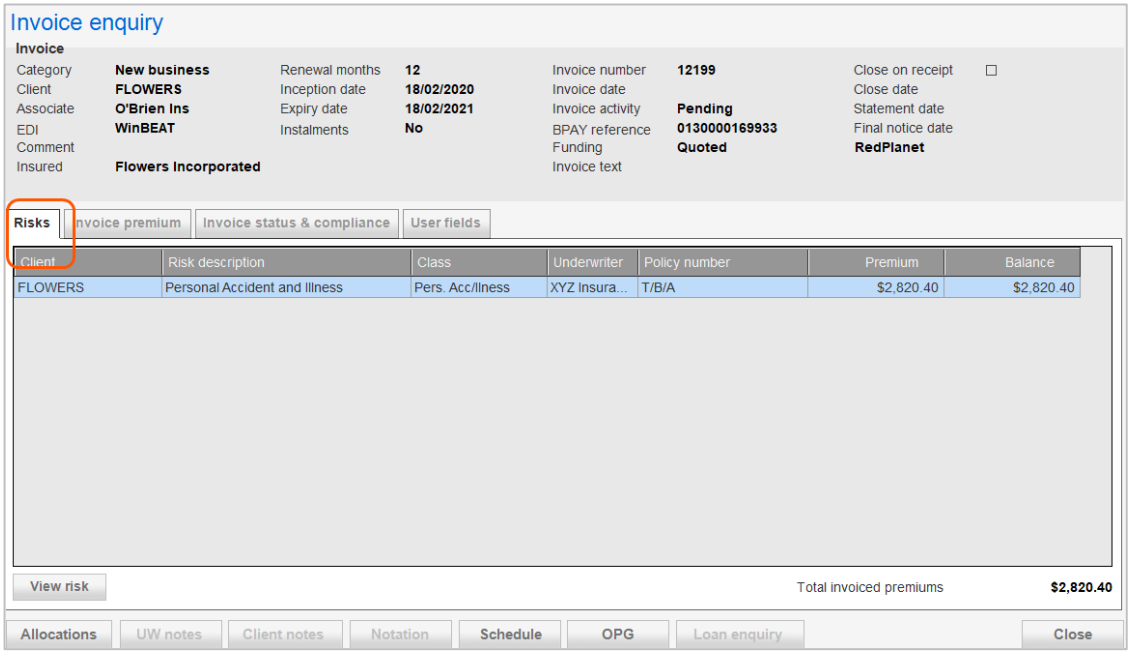


4. Select the **Pers. Acc/Ilness** Policy with **XYZ**



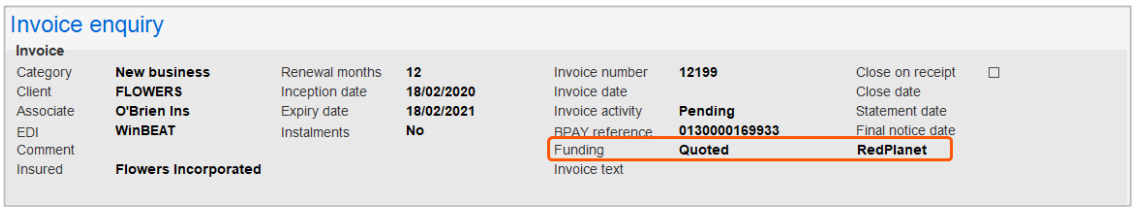
5. Click **View invoice**

The **Risks** tab is automatically selected with Invoice details displayed:



There is important information available at the top of the window relating to the invoice.

Today we are interested in the indication this policy has been quoted for funding and by which funder.



6. Click **Close** to return to Client/Policy Enquiry

This exercise is now complete.

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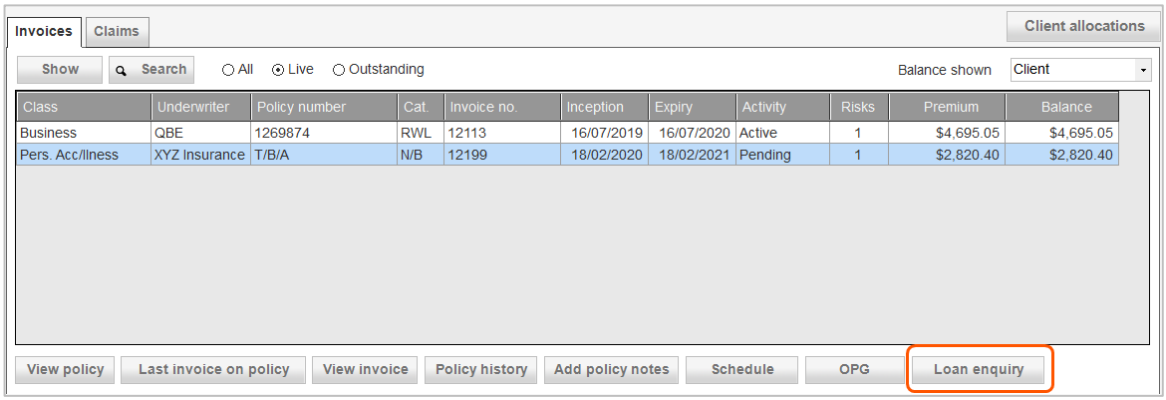
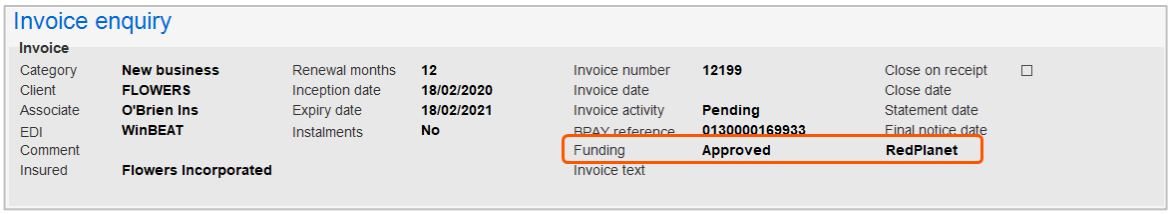
12.6 Loans Button

When viewing and selecting invoices in Client/Policy Enquiry you may notice a Loan enquiry button.



Where an invoice has been quoted for premium funding and then flagged as unapproved or approved, the Loan enquiry button will be active (not greyed out).



Once the funder has approved and provided Loan number details, the user may click Loan enquiry to instantly access the premium funder's online system and view the specific loan contract.

The user's ability to view the contract will depend on whether the funder is supporting this facility.

Back in your office, your manager will need to check with your funder/s to ascertain if they have upgraded their software to utilise this facility.

Notes

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13 WinBEAT4 Terminology

As with many software products one of the hardest things is to understand each of the terminologies associated.

To try and assist our customers we have prepared a glossary of WinBEAT Terminologies which may assist new or even existing staff members when working in the different areas of WinBEAT.

13.1 Client Account Terminology

Account manager

Account manager allows users to select from a predetermined list created by your WinBEAT Administrator.

Account Manager is the person in your office responsible for the client's insurance needs.

The Account Manager name is printed on various WinBEAT forms.

Management has the facility to produce reports for all Account Managers or by an individual Account Manager.

Account Manager is a required field and may not be left blank. If an Account Manager has not been generated the default may be General Office Account.

Activity

The client account may be flagged with three different options for activity:

Active Is default and means the account is currently active and in use.

Runoff Placing the account in "run-off" means you no longer wish to process New Business or Renewal transactions against this account. This would be utilised if the client places their insurance business with another broker.

The client account will be visible in Enquiry and allows the user to process receipts or payments. The user will also be able to endorse existing policies, however, they will not be able to select the client to create a New Business or Renewal transaction.

Inactive An account can only be made "Inactive" once it has no live policies, outstanding claims or balances against it. This would be selected if the user no longer wishes to use the Account and does not wish to view it from WinBEAT Enquiry. Even though the client account has been flagged as Inactive, details of transactions will still be included in Management reports.

ANZSIC code

The Australian and New Zealand Standard Industrial Classification (ANZSIC) was developed to analyse industry statistics.

As at February 2014, we have updated the ANZSIC codes in WinBEAT to the most recent list available, which is version 2006.

The ANZSIC code allows you to identify what industry a client may belong to – not necessarily their actual occupation.

Check with your manager to establish if your office is using the ANZSIC code when a new client account is added.

These ANZSIC classifications may not be edited, deleted or updated in WinBEAT.

Archivable

A Client Account may be archived as part of the WinBEAT Database Manager Archive & Delete functionality. This means the client account is removed from the brokers' database and moved into an Archive Ledger.

By default, a tick will display in Archivable, therefore the client account may be archived if it meets the criteria, such as no outstanding balances or no live policies attached.

It is recommended to deselect Archivable, if you do not wish this client account to be archived at any time or a Cross Ref Client has been included on the client account.

Note: Policies and claims for the Non Archivable client will still be archived if they meet the selection criteria.

Associate

Associate allows users to select from a predetermined list created by your WinBEAT Administrator.

An Associate is generally a third party your company has an agreement with to share a portion of the Invoice Income (Commission and/or Fee).

The Associate may be an internal staff member or an external party.

An Associate may be one of the following:

- Brokers
- Agents
- Authorised Reps
- Referrers

Associate is a required field and may not be left blank. If an Associate is not applicable to a client, the default is **No Associate Applicable.**

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Client group

Client Group allows users to select from a predetermined list created by your WinBEAT Administrator.

Example:

- Domestic or Commercial
- Type of Business – Retail outlet, Florist, Construction Company
- Insurance Scheme – Sporting Clubs, Tree Loppers, Accountants

Client Groups will be unique to your business depending on the insurance policies your company deals with.

When client groups are nominated on client accounts, it enables users to search for clients within a particular group plus provides internal reporting capabilities for management.

Client group is a required field and may not be left blank. If Client Groups have not been generated the default is Not Applicable.

Compliance type

When creating a new Client Account, the user must select if the client is a "Retail Client" or a "Wholesale Client".

If the user is unsure which option to choose, they should consult with the Account Manager or the Compliance Officer.

Cross ref client

Cross Reference enables a user to identify one client account with a second Client account that is already set in the database.

This is helpful where a client may have two client accounts (maybe a personal client account and a company or partnership client account).

Electronic delivery date

The purpose of this field is to record the date your business has elected to issue client insurance information electronically, such as product disclosure statements (PDS) and other financial services disclosure documents.

ASIC ruled as at July 2015 the default option is to allow delivery of all consumer documentation digitally, unless the consumer opts out.

Should a client opt out and not receive their insurance information electronically this field must be deselected.

This field is completed once. The date will default to the actual day's date once the checkbox is ticked.

The Electronic delivery date may be viewed to indicate if client does not wish to receive their correspondence electronically in the following windows:

- Transaction Final Details Window - grouped with the client compliance
- Finish and Print window
- Print Queue
- Client Statement
- Final Notice
- Client Receipt & Remittance
- Client enquiry – Print forms

FSG

Every Company that holds an ASIC Licence must have an FSG – Financial Services Guide.

FSG Date provides a facility to record dates when a Financial Services Guide is forwarded to the client.

If the Financial Services Guide is updated a new copy must be forwarded to all clients and recorded in the FSG field.

Input tax credit

The user may record the clients Input Tax Credit amount. This normally relates to business clients and is required by the insurance company's claims department for settling of claims.

LARQ & LOE date

Letter of Authority to Review and Quote

To obtain a quotation for a prospective client a Broker may be required to obtain a "Letter of Authority to Review and Quote (LARQ) from the client. This allows the Broker to obtain details of the clients' existing insurance portfolio from an underwriter in order to provide a quotation to the client.

Letter of Engagement

If appointed, the broker will be required to have a "Letter of Appointment" (LOE) completed by the client which includes Terms of Engagement.

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Privacy

Privacy History will record dates when a Privacy Statement has been forwarded to the client. This may be in the form or a single document or part of the FSG.

Additional Buttons

There are five additional buttons located bottom right of the client Account.

Documents

When creating a Client account, clicking Documents creates a Documents Folder for the client in a location specified by your System Administrator.

Once the Documents folder has been created, the WinBEAT Document facility allows a user to view documents that have been stored against that particular client.

Back in your office, the Documents button may be replaced by a DMS button depending on the Document Management System used by your company.

Addendum

Addendum facility allows you to store notes on each Client account. It can also be used as an electronic daybook.

The information contained in the Addendum is not subject to any of the field restrictions in the Client account and may be "free-format" typed as required.

Basic Windows word processing facilities are available when creating or modifying Addendum pages and there is no limit to the number of pages that may be added.

When the Addendum has been locked by your Administrator, you cannot modify previous entries. Clicking View addendum will enable you to view previous entries.

Export

Export allows the user to export individual Client account details directly into a Microsoft Word Template and create personalised correspondence.

WinBEAT will automatically insert the client details into specified fields in your template enabling you to Print or Save to a specific document directory.

Diary

Diary provides an Item View of calendar and task entries for filtering on Client, Policy or Claim entries. This enables the user to automate follow up tasks for Renewals, New Business, Quotes, Claims, part receipted items and compliance requirements.

Note: Diary is available via Registration option. There is NO additional cost for this function.

Print details

WinBEAT allows you to print Client Account details. This can be useful for Account Managers when visiting clients. They can confirm that all the details for the client are correct.

13.2 Transaction Entry Terminology

Advice

Personal Advice is advice that takes one or more of the client's individual circumstances into account.

General Advice is based on general information only and does not take into consideration the personal needs or circumstances of the insured.

Associate

An Associate is a third party in which your company has a contract in sharing a portion of the broker income.

A policy may have one associate assigned to it if the brokerage is sharing income or two associates assigned.

If there are two associates there will be a Primary associate and either a Secondary or Sub-associate on the policy.

A **Primary associate** is an associate sharing a portion of the broker income.

A **Secondary associate** indicates both the Primary and Secondary are sharing a portion of the broker income.

A **Sub-associate** is where the associate is sharing a portion of the Primary associates' income, not the brokers income

Class

Class is the "Type" of policy you are creating. Example: Home, Motor Vehicle, Business etc. When creating an invoice in WinBEAT you are required to enter a "class".

Closing

A document sent by the Broker to an Insurer confirming and finalising an insurance cover for the client arranged by the broker.

Commission

An amount paid by an insurer to the broker or agent for services on the sale of an insurance contract.

Compliance

Compliance in WinBEAT includes your Financial Services Guide (FSG) your Privacy Statement, and the issuing of Personal or General Advice.

WinBEAT also includes fields for recording PDS versions and dates, dates proposals are received from clients and sent to the insurer and dates that cover was arranged and the date confirmation of cover was received.

Cover

Means the protection provided by the policy outlined within the policy schedule.

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Endorsement

This is a transaction created after the New Business or the Renewal has come into effect and a change is required to the policy. Endorsements may be any one of three options:

- **An Extra Premium Endorsement**
  (Adding something to the policy which is incurring an extra premium).
- **A Return Premium Endorsement**
  (Removing something from the policy - client may be entitled to a refund).
- **A Zero $ Value Endorsement**
  (Making a change to the policy, however the insurer does not require extra premium or is not required to refund money to the client).

Expiry Date

The date the cover on the insurance policy ends. Conventionally, 4:00pm is the normal time of expiry, although this can vary from Insurer to Insurer and can depend on the type of policy.

Excess

An excess on a policy is the amount that must be contributed by the insured towards each claim.

Fire Service levy (FSL)

A government charge added to the insurer's premium to help cover the Fire Brigade costs for some States and Territories.

Gross Premium

Is the total of the base premium, government charges, commission and fees.

Inception Date

The date the cover of an insurance policy commences.

Insurance Schedule

Sets out the information given to an Insurer upon which the decision to offer cover was made and displays the individual details of the policy.

Insured (Client)

The person or business on an insurance agreement to whom the insurer agrees to provide cover against specific losses or provide specific services, subject to the terms of the insurance contract.

Insurer (Underwriter)

An Insurer is the underwriter or insurance company who is listed on an insurance agreement who undertakes to provide cover or services on the happening of specified events. The insurer is referred to as the Underwriter in WinBEAT.

Lapsed Policy

A policy that has been allowed to expire because of non-payment of premium is classed as lapsed.

Open Policy

An Open Policy has the same Invoice Inception Date and Invoice Expiry Date. Renewal Months are automatically set to Zero and therefore cannot be cancelled.

This cover is generally used for Marine Insurance. A declaration is submitted by the insured to the broker on goods in transit each month & a premium is charged accordingly.

Overseas Insurer (Underwriter)

Refers to an insurer who is based overseas (offshore) and who processes international insurance and reinsurance business for your clients through you, the broker.

Premium

The Premium is the total price of the insurance cover that is quoted to the client for a specified risk and for a specified period.

The Premium should include all levies, government charges, commission and fee.

Premium Funding

Is an arrangement between the Insured (your client) and the Finance provider, whereby the insurance premiums are paid directly to the insurer (underwriter) by the Finance provider.

The insured (your client) then repays the premium to the Financer under agreed credit terms.

Product Disclosure Statement

A document prepared by the Insurer which contains all the information about the product including the significant benefits, the name and address of the insurer, the terms and conditions, the cooling off period and the dispute resolution process. Commonly referred to as a PDS.

Renewal

A renewal Invoice which is issued by the Broker to renew a policy. It retains the original policies agreement, exclusions and conditions and any endorsements that were added during the expiring year.

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Retail Client

General Insurance is provided to a person as a Retail Client where the client is an individual, or the product is sold for use in a small business. (A small business is defined as less than 100 employees for a manufacturer or 20 employees for any other business).

Stamp Duty

A government charge added on top of the insurer's premium.

Underwriter

A person employed by an insurance company to evaluate risks in order to determine premium rates.

However, within WinBEAT the Insurance Companies are referred to as Underwriters who provide cover and/or services on the occurrence of specified events. The Underwriter (Insurance Company) is displayed on the front of any invoices generated from WinBEAT.

Underwriting Intermediary

An Underwriting Agency or a Wholesale Broker allows the user to process a policy which is to be placed through a third party and not directly with the Risk (Insurer) underwriter.

Underwriting Agency

Underwriting agencies act on behalf of insurers.

This means that typically they assess the risk involved in providing insurance to a particular entity and the basis on which insurance may be provided.

Wholesale Broker

Wholesale Brokers focus their efforts on finding specialised insurance products from smaller and lesser-known insurers.

The broker's expertise is an awareness of existing niche policies and specific coverage products not offered by general insurance companies.

Underwriting Agencies and Wholesale Brokers are regulated by ASIC and have AFS licenses.

Wholesale Client

Section 761G(4) of the Corporations Act states that a client is classed as a Wholesale Client if they do not meet the Retail Client criteria (see above).

13.3 General Terminology

Binder

Is an authority given by an insurer, to an intermediary allowing the intermediary to act as an agent for the insurer.

Broker

Insurance Brokers are insurance professionals who work either as individual brokers or for broker organisations. Brokers represent their customers, assessing their insurance requirements to find the right insurance policy that best suits their needs.

Certificate of Insurance

A certificate that acts as proof that a policy has been issued.

13.4 Invoice Category Types

Category Code	Category Description
NB	New Business
RWL	Renewal
TRW	Transfer Renewal
END	Endorsement
NQU	New Business Quote
RQU	Renewal Quote *
PLD	Policy Load *
REF	Reference Only Policy *
NCN	New Business Cancellation *
LAP	Lapse
TLP	Transfer Lapse
MCN	Mid-Term Cancellation
ECN	Endorsement Cancellation *
CCN	Cancel a Cancellation (Restore a policy) *
CLN	Cancel a Policy ^
ETC	End term Cancel a Policy *

* Only applicable to WinBEAT policies

^ Only applicable to Sunrise policies

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13.5 Invoice Activity Types

Invoice Activity displays in Client/Policy enquiry and indicates the status of the policy.

Active

Active indicates the policy is current and the expiry date has not been reached.

Expired

A policy will display as Expired once the expiry date has passed. The Expired policy will display in the "LIVE" list until it has been Cancelled, End Term Cancelled or Renewed. Once this is done the policy will move from "LIVE" to the "ALL" (History) list.

Pending

When a policy has been renewed for the next insuring period and the inception date is in the future the policy will display as pending. When the inception date is reached, the Activity will change from Pending to Active.

Cancelled

When a policy is no longer required and has been cancelled, the policy will display an activity of Cancelled. The cancellation will display in either the "LIVE" or "ALL" lists depending on the inception date of the cancellation.

End Term

Where a policy has reached its expiry date and has not been renewed the user must End Term Cancel the policy. This transaction will be moved from the "LIVE" list to the "ALL" list once the expiry date has been reached.

Unconfirmed

Where the Unconfirmed option for Endorsements or Mid-term Cancellations has been utilised the Activity will display as Unconfirmed until the transaction is confirmed via the Amend option.

Final Notice

When a client does not pay their insurance premium by the due date and it is overdue, your office may elect to send a Final Notice via WinBEAT. This will change the Activity to Final Notice.

Quote

All quotes that are not converted to New Business or Cancelled will display an Activity of Quote.

Converted

When a quote is converted to a New Business or Renewal transaction the quote is automatically moved from the "LIVE" list to the "ALL" list and the activity on the quote displays as Converted.

Declined

When a quote is not accepted and converted to a New Business or Renewal, it may be cancelled. The activity on the quote displays as declined and the quote moves from the "LIVE" list to the "ALL" list.

Notes

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14 Contact WinBEAT Helpdesk

Ebix Australia has customers Australia-wide as well as some sites overseas currently using WinBEAT.

We have a call logging system that allows us to log and allocate support calls, to track call statistics and to allow the sharing of information among the help desk staff.

Our help desk staff come from a wide range of backgrounds including broker office experience, technical and accounting skills, programming and supporting other broker products and teaching!

Our help desk staff are involved in other aspects of our business such as training, newsletter publication, workshops, conferences and technical development.

This not only allows them to develop their skills in a range of areas, but also enhances their ability to provide our customers with excellent support.

The Help Desk line is open:

- 8.30am – 5:30pm (Eastern Standard Daylight Saving Time)

Help Desk response time:

All support calls will be responded to within four hours as per the Support Agreement.

Purpose of the Help Desk…

To assist a trained staff member with the interpretations of screens and general operating functions of WinBEAT.

Who may call?

Only users trained by Ebix trainers, are permitted to contact the Ebix help desk.

Untrained WinBEAT users requiring assistance should speak to your trained staff member/s who can then contact the Help Desk by telephone or email.

Clause 3.4 - WinBEAT Software and Support Agreement

The individual seeking Support Services on behalf of the Customer must have a sound operational knowledge of general insurance broking and must have been formally trained in the proper use of WinBEAT by Ebix or a person approved by Ebix.

Contacting the Help Desk

Before contacting the support line, check the Help Documentation which is available to all users from the WinBEAT Help Menu.

To help us help you please provide any documents, forms, error messages or reports which will assist with your support call.

When contacting help desk by telephone

State Your Name & Company Name or Branch plus a short description of your problem for logging by our receptionist.

Our next available help desk staff member will contact you.

Telephone:

- 1800 807 139 (Outside Melbourne Metro area)
- 03 9895 2600 (within Melbourne Metro area)

When contacting via Fax

Ensure you have your Company Name clearly printed on the fax header with the Contact Person marked on the fax.

Fax:

- 03 9898 7811

Include any documents, reports, error messages with your email to assist with your enquiry.

When contacting via Email

Ensure you forward your support email to winbeat@ebix.com.au with Your Name, Company Name or Branch clearly shown.

Attach any documents, reports, error messages with your email to assist with your enquiry.

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