



## **Bespoke Portal User Guide**

Version 0.2

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## Document Control

Version	Date	Description
0.1	20/12/2019	Initial Draft
0.2	13/02/2020	Upped to 0.2 post UAT

## Covering Information

- New business will now be processed through the website as opposed to the previous way of obtaining a quote from us.
- MyLicence will be used for every new business and renewal. It is a mandatory requirement for obtaining a premium rate from CICL. The user will not be able to progress beyond the Drivers screen until each driver has a DLN input and has successfully obtained licence and conviction data from the DVLA.
- Some additional information is required in the quote process that may not have been required before. The user will see this on the new quote process and be prompted to complete any missing data on the renewal quote process.
- The price provided at the quote stage by the portal is just indicative, quotes can be referred to an underwriter to be reviewed.
- Existing policies will effectively 'run-off' in terms of being managed in the current way until such time they are invited for renewal and then are 'migrated' into the new portal. This is where the user will definitely need to input missing data from the old way of working. This process will last up to 12 months from going live with the new portal and at that point all business will be transacted through the website portal.
- MTA's on existing policies cannot be processed in the new portal. The policy must have been created on the portal (new biz or renewal) to allow MTA's to be handled through it. The user will see all policies associated with their broker log in but will also see an indicator that the policy was processed in the old way and will be blocked from processing on that record.
- Cancellations can be requested by the Broker but must be processed by CISL.
- The price referral process will be completed at the end of quote (if necessary) and triggers a real-time alert with CISL staff to review the referral and return a new premium.
- All insurance documentation will be available within the portal once the policy has been incepted and the broker can print them from there. This will also be retrievable at any time post-inception through the client record.
- This User Guide will always be available within the portal and should be referenced as well as relayed to all staff members within the broker's organisation. Training is not provided by CISL/CICL for this type of product.

## Reference Numbers Explained

Product Reference:

BESPC = Private car  
BESCV = Commercial Vehicle

Year

Broker ID

Client ID

Policy ID

↓ ↓ ↓ ↓ ↓

**BESPC/2019/1001/21970/17171**

# User Guide

## Logging In

Users will need to log into the portal each time they use it. A username and password will be provided for each user. When logging in, the user will be automatically taken to their specific Broker client page. When logging into the portal, users should follow this section:

- Users will be presented with a page which will ask them to input a Username and Password (shown below).

Username

Password

**Log In**

- Log in details will be provided prior to the initial log in.

## New Business Quotations

A New Business Quotation should be completed when the client is new and does not already exist within the portal. If a client record has already been created via this methods then subsequent quotes or new policies should be obtained through the client record. When inputting a New Business Quotation, users should follow this section:

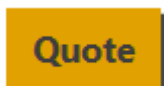
- Users should first click the 'New Client' button shown below.



- Users should then select which business class they require (please note, broker Aldium will have three options)



- Users will then be presented with the New Client form which they should complete with all necessary details.
- Any missed details in the form will be flagged at the end when the user attempts to quote.
- Once the user has clicked the 'Quote' button, the Quote screen will be displayed.



- Users should then complete the details in this screen.
- Once the relevant details are input, users should then click the 'Get/Save Quote' button.

**Get / Save Quote**

- Once the user has reviewed the quote and is happy with it, they should click the 'Incept Now' button.

**Incept Now**

- If the user is not happy with the quote or needs to refer it for any reason then they should use the 'Refer to Underwriter' button.

**Refer to Underwriter**

- Users will then see the details of the policy and the documents.

### Price Referral Process

The Price Referral process should be used when a user needs to refer a quotation to CICL Underwriting Team to be reviewed. When users need to make a price referral to an underwriter, they should follow this section:

- Users will first click the 'Refer to Underwriter' button to create the referral.

**Refer to Underwriter**

- The user will then be prompted to add attachments and notes to the referral. At this point, any relevant notes or attachments to support the referral should be added.

Please type in any additional information to support your request for referral

Please click the Choose File button to attach the document(s) required. Once you have finished uploading your documents, please click the Refer button to send them to us.

Choose file No file chosen

\*The maximum file upload size is 5mb

Add a description of attached documents

Refer Close

- Users should then submit the documents to the underwriters.
- A popup will then be displayed advising that the referral has been submitted.

### Working Referrals (Broker)

An email will be sent to the Broker's centralised email once an Underwriter has worked a referral. At this point, the referral has been returned and the policy is ready to be incepted. When a policy is returned to the Broker, they should follow this process to incept it:

- The Broker should first find the relevant client by using the search options and either double click it or use the 'Modify' button to open the client record.



- The user should then select the relevant policy line and use the 'View' button to open this.



- There will then be the option to incept the policy via the 'Incept Now' button



- The Broker will then have the option to review the policy before inception via the 'Incept Now' button which will follow the same process as if the user was incepting a new quote.



### Mid-Term Adjustment Process (MTA's)

If there is a change requested by the client then the user will need to process a Mid-Term Adjustment. This will usually be a change of address, change of vehicle or the addition of a second driver. There are certain fields such as name and NCB which may need to be changed in case of a mistake but these will need to be processed by Collingwood's Commercial Motor Team. When users need to process an MTA they should follow this section:

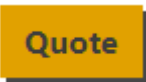
- The Broker should first find the relevant client by using the search options and either double click it or use the 'Modify' button to open the client record.



- The user should then select the relevant policy line and use the 'Edit' button to open this.



- The user should then confirm that they are sure they wish to carry out an MTA.
- In the next screen, the user should edit the necessary details and then use the 'Quote' button to advance.



- Please note that only underwriters will be able to unlock changes from inception.
- The user should then choose the effective date and time and then use the 'Get Midterm' button to process the changes.

**Midterm Adjustment**

Effective Date	<input style="width: 90%;" type="text" value="26/02/2020"/>	
Effective Time	<input style="width: 90%;" type="text" value="13:00"/>	

[Get Midterm](#)

- The AP/RP calculation will then be displayed and the user will have the option to incept via the 'Incept Adjustment' button.

**Incept Adjustment**

### Renewals Process (Broker)

Brokers will receive an email to their centralised mailbox whenever one of their customers who are due for renewal has either been offered new terms or if we are unable to offer insurance. If a Non-Renewal invite is sent then there is nothing system wise that is needed, the policy will simply lapse. If a Renewal Invite is sent then actions will be needed. When processing a renewal, Brokers will follow this process:

- The Broker should first find the relevant client by using the search options and either double click it or use the 'Modify' button to open the client record.

**Modify**

- Users should then select the policy line with the status 'DRAFTRENEWAL' and then click the 'View' Button.

**View**

- On the next page, there will be the option to 'Incept Now'.

**Incept Now**

- The Broker should then complete the required, missing fields on the webform and then click the 'Quote' button.

**Quote**

- The quote information will then be displayed and users should then click the 'Update Renewal Quote' button

**Update Renewal Quote**

- If a referral is required, users can click the 'Refer to Underwriter' button. This will then follow the same process as the Referrals process documented above.

**Refer to Underwriter**

- If no referral is required, users can click the 'Incept Policy' button. This will follow the same process as if the user was accepting a new quote.

**Incept Policy**

## Cancellations (Broker)

Brokers will be unable to actually cancel a policy. The process below details how to request a cancellation. When processing a cancellation as a Broker, users should follow this process:

- Users should select the relevant policy line that they wish to cancel/
- They should then click the 'Cancel' button.



- Users should then select the cancellation date and cancellation time and click the 'Calculate RP' button.



- The refund amount will then be displayed along with a disclaimer which the customer MUST be made aware of.
- Users should then click the 'Request Cancellation' button if they are happy with the details.



- You will then be asked to confirm you are sure you wish to request the cancellation.
- Please note that this **WILL NOT** cancel the policy. This sends a notification to the insurer to process the cancellation.

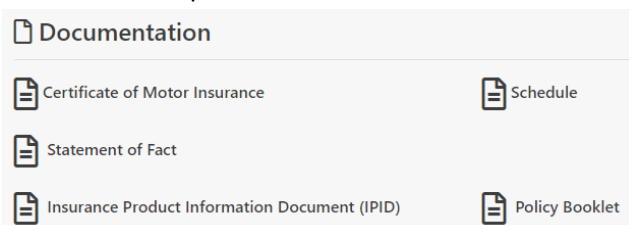
## Viewing Documents

Users may need to view, save or print documentation. When a user needs to view documents or customer data, they should follow this process:

- First, click into the client.
- Then select the relevant policy line and click the view button (or double click the policy line)



- Navigate down the page to the 'Documentation' section and double click the relevant documents to open them.



- Documents can be saved after opening.
- There is also a section at the top of the page named 'Resend Emails and Documents' which will show documents that can be resent. If this doesn't appear there simply aren't any.



## Searching for a client

If a user needs to search for a client, they should follow this process:

- Enter the Customer details into this search box and click the 'Search' Button



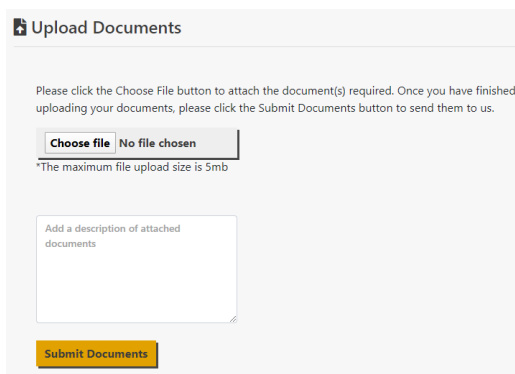
A search interface consisting of a yellow square button with a circular refresh icon on the left, a white text input field with the placeholder text "Enter Customer ID or Name" in the center, and a yellow rectangular button with the text "Search" on the right.

- The refresh button will clear the search.

## Uploading a Document

To upload a document, users should follow this process:

- Click the 'Choose file' icon to select a document to attach.
- Type in a description of the document into the box.
- Click the 'Submit Documents' button.



A form titled "Upload Documents" with a document icon. Below the title is a paragraph of instructions: "Please click the Choose File button to attach the document(s) required. Once you have finished uploading your documents, please click the Submit Documents button to send them to us." Below this is a file selection area with a "Choose file" button and "No file chosen" text. A note below reads: "\*The maximum file upload size is 5mb". Below the file selection is a text area with the placeholder "Add a description of attached documents". At the bottom is a yellow "Submit Documents" button.

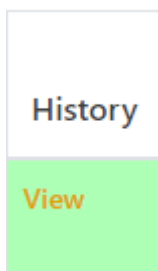
## View Policy History

To view any changes to a policy, follow this process:

- The Broker should first find the relevant client by using the search options and either double click it or use the 'Modify' button to open the client record.



- Users should then click the 'View' hyperlink under the History column to access the history of the policy.



- Users can then view the policy at the different stages of its history by clicking the 'View Policy' hyperlink. This will allow previous documents to be accessed.