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# Quote Referral Functionality

## Frequently Asked Questions

For Brokers

February 2021

# Frequently Asked Questions (FAQs)

The purpose of this document is to help you understand our Quote Referral functionality.

## What is Quote Referral?

Quote Referral is our electronic referral functionality for quotes. QBE is making changes to the way you refer Business Pack (BPK) quotes via Sunrise or c.change direct. With one click, you can now refer quotes directly to us without having to email or pick up the phone. To do this, we've added new business policy data capture fields to the quote screen for you to complete so our underwriting team can have the information they need to process your quote faster.

## How do I refer a quote?

Once you have reached the Policy Premium Breakdown screen you click the **Complete** button at the bottom which brings up two options; Refer or Complete. If you select Refer, you will need to complete the referral information section and click Ref er. This includes selecting an email address from the list.

If you click Complete, the quote will remain saved, however, if you want to progress this quote, you will need to amend / edit the quote first and have any referrals reviewed by our underwriters or convert to new business.

## Why are extra questions required for a quote?

These are the risk specific capture fields that have historically been required when a quote is converted to new business. To ensure our underwriting teams have the information they need to process their decisions faster we now ask all rating and underwriting questions upfront. At quote conversion, the quotes will be partially locked down and you will only be able to edit limited questions.

## What if I need to send you any supporting documents (e.g. claims information, surveys or occupational details)?

If you need to submit any supporting documents, which will speed up your quote, please provide details in the comments section. This will let your underwriter know to expect these documents. You will need to email the documents to your dedicated underwriter.

If you do not include details in the comments section your referral may be declined.

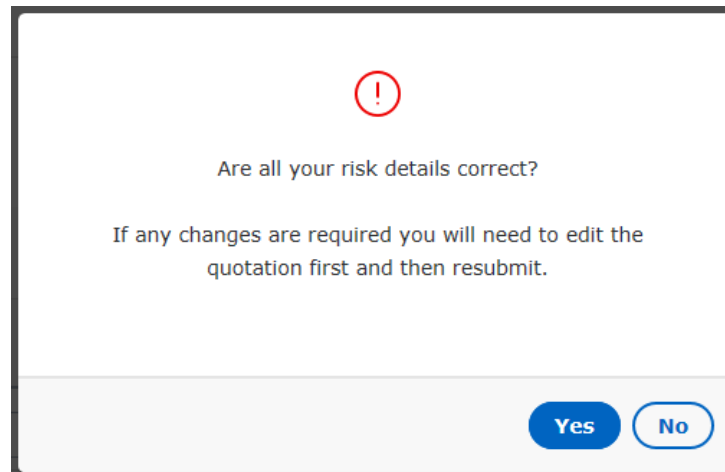
### Do I need to complete the extra questions for quotes which were created prior to this change?

Yes you do. From your broker system, before you can convert any inflight quotes you must first amend / edit the quote and complete all the additional questions. If you attempt to convert an existing quote without first completing all questions, the system will give you an error and prevent you from completing the quote. It is important that you **MUST** review the responses to **ALL** risk and disclosure questions and ensure that these are correct.

### I'm in the Policy & Customer details screen and I get this message. What does it mean?

This pop-up message is a reminder that comes up when converting a quote to new business. To provide our underwriting teams with the information they need to process a quote, we have made all rating and underwriting fields mandatory and they will be locked down if you click **Yes**. This means you can only change limited information which does not have any rating or underwriting impacts, such as customer details, specified items or billing/instalment information.

**NOTE:** If you need to make any amendments, click **No** and amend/edit the quote as necessary. Amending/editing the quote, at this stage, will create a new QBE quote number.



### How do I convert a referred quote to new business?

This process hasn't changed. You will receive an email advising that one of our underwriters has actioned your quote and you can now complete the referral process as per the usual process. Once this is done, and you have your quote documents, the quote can be converted to new business.

NOTE: You must amend/edit the quote and complete the referral process prior to converting to new business.

### Once a quote referral has been accepted by QBE, can it be referred again?

Yes. Use the option from your respective broker platform to complete the quote referral process. In the QBE product screen. Click on the Complete button at the bottom of the screen which brings up two options; Refer or Complete.

Select **Refer to Underwriter**, select the reason and enter comments as to why the quote needs to be referred again. This will result in the same quote being referred again to a QBE underwriter.

### Once a quote referral has been declined by QBE, can I still amend the quote?

Yes, you can. You can still edit your existing quote and a **new** QBE quote will be created. Please note that any system generated referrals, even if they have been previously approved, will be triggered again and will need to be reviewed by an underwriter.

### What happens if I delete a quote from my broker system?

If you delete a quote from your broker platform, you will not be able to retrieve it. It will, however, still exist in QBE's system.

### Can I update specified items when I convert a quote to new business?

Yes, you can update the specified items for **General Property**, **Electronic Equipment** and **Machinery Breakdown**. Specified Items can be modified, added, or deleted as long as you do not change the overall sum insured or the sum insured for each category.

### Can I manually refer quotes which were created prior to this change?

Yes, you can. From your respective broker systems select edit or amend quote. You will be required to complete some additional questions and you will then be able to refer the quote to a QBE underwriter.

### Can I ask my underwriter to do a manual quote?

This self-service capability for quote referrals means you are able to obtain terms electronically and quotes will not be provided manually. Even for non-Business Pack products, we are asking all brokers to follow the existing process of entering referrals through your platform or c.change. This process helps us distribute our work internally so that we can help you faster.

### Do I still call my responsible underwriter for help?

Yes, your dedicated SME underwriter will be managing your quote referrals. We want to respond quickly so we ask that you give us 48 hours to review your referral as we anticipate high volumes of quote referrals.

Please use the existing channels:

- **eBusiness Advisor team** – for system access and issues
- **Business Relationship Managers (BRMs)** – to assist with general enquiries and processes
- **Underwriting team** – referrals, renewals, and other underwriting matters
- **SME Service Managers** – to manage service escalations