

eBusiness

Workers Compensation

Underwritten States



QBE Insurance (Australia) Limited ABN 78 003 191 035



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1. New Business

A New Business transaction has the typical lay out and functionality of all transactions, with minor differences depending on the transaction.

1. Account Deta	ils Screen
Select agency number	ABC - WinBEAT 3.3.73 - [Workers Compensation] [Ele Enquiries [Invoke Compliance Bank Glaims Reports Maintain IClose Sugrise Window Help Image: Second Seco
	Account Details Please enter Account details. Eg 186000001
	Account Number:
	<u>Abandon Save</u> 1.7.4



2. Situation Screen

	Workers Compensation - Windows Internet Explorer	
Enter situation address.	🚱 🗢 🖉 https://uat.ebiz.qbe.com/prweb/PRServletCchange/Ucs_OwTnPeLJJOLuU505 🔽 🔒 🐓 🛪 🧗 Live Search	P .
Salact SAV/E	🔆 Favorites 🍘 Workers Compensation	· 🕡 •
Select SAVE	C.ch@nge My profile Strathmore Meurer QBE Australia strathmore.meurer@qbe.com	
	Workers Compensation: New Business Inception Date:29/03/2011 Effective Date: 29/03/2011 Expiry Date: 29/03/2012 Account: H00000465	
	Street sily street Suburb perth State TAS Postcode 6000 ** Pailed Suburb/State/Postcode Validation	
	Cancel Save	
	Trusted sites 🦛 - 🎕 1	00% •

3. Workers Compensation Screen

Business Details	Workers Compensation: New Business Inception D.	ate:10/03/2008 Effective Date: 10/03/2008 Expiry Date: 10/03/2009 Account: PE1043624
Answer Y/N to "is this a new venture"	Workers Lompensation Premium breakdown Risk Pr	Business and Claims Experience Have you had any claims in the last 5 years?
If you answer Yes key in the full business description and then click the ANZSIC link under Occupation Details	Is this a new venture?	Previous No. Of Claims Year Insurer Wages Claims Paid Outstanding Image: State of the st
If you answer No you will be required to key in the remainder of the Business Details and Business and Claims Experience detail	Interested Parties General Page (0) Clauses (1) Click to view, amend or add details. Occupation Details	
	ANZSIC (Click on link to add, modify or delete ANZSIC) ANZSIC Description	Estimated Actual No.Empl <u>Wages</u> No.Empl <u>Wages</u>
	Cancel	× _و ش



4. ANZSIC Search

You must enter at least 3 characters in the ANZSIC search. If your search returns > 15 matches, a message will ask you to refine your search, see screen shot.

You can select more than one ANZSIC to do a comparison by selecting "compare".

Select ANZSIC's displayed and select "add".

>⊙-	2	https://uat.ebiz.qbe.com/prweb/P	RServletCchange/Ucs_OwTnPeLJJ0LuU505 🝸 🔒 🐓 🔀 Live Search	
Favorites	C	Workers Compensation	🖄 🔹 🗟 🚽 📴 🖶 Page 🕶 Safety 🕶	T <u>o</u> ols 🕶 🌘
•	>	c.ch@nge	Lopoxt My profile Strathmore Meurer QBE Australia strathmore.meurer@qbe.com	
Workers Cor	npensat	ion: New Business	Inception Date: 29/03/2011 Effective Date: 29/03/2011 Expiry Date: 29/03/2012 Account: H00000465	
ANZSIC	Searc	ch		
Please er	nter a k	eyword to search the Occupation I	ist	
Keyword	: 0	com	Search Search returned more than 15 item/s. Please refine your search.	
Select A	NZSIC	Description		
	4110	Rock Lobster Fishing		
D 0	4120	Prawn Fishing		
□ °	4130	Finfish Trawling		
□ 0	4140	Squid Jigging		
	4150	Line Fiching	▼	
		Compare	Add	
(1) ANZS Enter Est	IC Sele imate	ected Note: Risk will be i d / Actual Wages (including W	referred if more than one ANZSIC is selected. orking Directors, Family Members and Contractor Wages)	
ANZSIC		Description	Estimated Actual No.Empl <u>Waqes</u> No.Empl <u>Waqes</u>	
01300		Dairy Cattle Farming	1 50000	
			T-1-11// 650.000.00 60.00	
			Total Wages \$50,000.00 \$0.00	

5. Clauses Screen

auses are available om the Workers	Goo ♥ Favorites	Https://uat.ebiz.qbe.com/pr Workers Compensation	web/PRServletCchange/Ucs_OwTnPeLJJ0LuU505		🍂 Live Search	lage • <u>S</u> afety •	Tools + Q+
ompensation preen.) c.ch@nge		Logout My pr	ofile PE Strath Me Phoenix UAT Tes strathmore.meu	urer st Broker rer@qbe.com	
applicable, a clause In be added by	Workers Com	pensation: New Business	Inception Date:06/06/2011	Effective Date: 06/06,	/2011 Expiry Date Account	e: 06/06/2012 it: PE0000382	
ecking the box	Please sele	ct all applicable clause code then cl	ick "Update"				
quired and clicking	-	GWCPI62	PI END C LAW/WAIVER BLANKET(2)				
update Select		GWCPI63	PI ENDT COMMON LAW & WAIVER BLA	NKET			
		GWCSD01	STAMP DUTY (NO PREMIUM)				
UGL		GWCSD02	STAMP DUTY (% PREMIUM)				
		GWCSD03	STAMP DUTY (FLAT PREM)				
		GWCWC03	Common Law Limit Increased (ACT)		Update		
	GWCWC	47 Injury Management Fa	ct Sheet WA	Manda	atory		
			<u>Close</u>			1.7.4	



6. Premium Breakdown Screen

		https://uat.ebiz.qbe.com/prweb/PRSe	rvletCchange/Ucs_(OwTnPeLJJOLu	U505 🗙 👔	₽ € ;	🗙 🍂 Live S	earch	
My profile PE Strath Heurer Phoenix UAT Test Broker strathmore.meurer@qbe.com Workers Compensation: New Business Inception Data:06/06/2011 Effective Data: 06/06/2011 Expiry Data: 06/06/201 Vorkers Compensation: New Business Inception Data:06/06/2011 Effective Data: 06/06/2011 Expiry Data: 06/06/201 Vorkers Compensation Premium Breakdown Risk Premium Expired Agreed Agreed Premium Actual Actual Premium AliZSIC Description Estimated Gazette Agreed Pare Premium Wages Premium 24300 Recorded Media Manufac.&publis \$100,000.00 0.942 0.848 -9.979 % \$344,720.00 \$0.00 \$0.4140 9 did Jigging \$1,000,000.00 3.472 3.472 0 % \$34,720.00 \$0.00 \$0.4140	🚖 Favorites	🥖 Workers Compensation					• 🔊 - 🖃	🖶 🔹 Page	e 👻 Safety
Workers Compensation: New Business Inception Date:06/06/2011 Effective Date: 06/06/2011 Expiny Date: 06/06/2011 ✓ Workers Compensation Premium Breakdown Risk Premium ANZSIC Description Estimated wages Gazette Rate Agreed Rate Agreed Premium Agreed Wages Actual Premium 24300 Recorded Media Manufac.&publis \$100,000.00 0.942 0.848 -9.979 % \$848.00 \$0.00 \$0.0 04140 Squid Jigging \$1,000,000.00 3.472 3.472 0 % \$34,720.00 \$0.00 \$0.0) c.ch@nge				Logout	My profile PE Pho stra	Strath Meuro Denix UAT Test B athmore.meurer(er Iroker @qbe.com
Workers Compensation Premium Breakdown Risk Premium AliZSIC Description Estimated wages Gazette Rate Agreed Rate Risk Premium Wages Premium 24300 Recorded Media Manufac.&publis \$100,000.00 0.942 0.848 -9.979 % \$848.00 \$0.00 \$0.00 04140 Squid Jigging \$1,000,000.00 3.472 3.472 0 % \$34,720.00 \$0.00 \$0.00	Workers Com	ensation: New Business	Inception D	ate:06/06/20	11 Effect	tive Date: 06	/06/2011	Expiry Date: 0	D6/06/201
ANZSIC Description Estimated wages Gazette Rate Agreed Rate Agreed Variance Agreed Premium Actual Wages Actual Premium 24300 Recorded Media Manufac.&publis \$100,000.00 0.942 0.848 -9.979 % \$848.00 \$0.00 \$0.01 04140 Squid Jigging \$1,000,000.00 3.472 3.472 0 % \$34,720.00 \$0.00	🗸 Work	ers Compensation Premium Brea	kdown Risk	Premium				Account: F	PE0000382
wages kate kate variance premium wages premium 24300 Recorded Media Manufac.&publis \$100,000.00 0.942 0.848 -9.979 % \$848.00 \$0.00 \$0.00 04140 Squid Jigging \$1,000,000.00 3.472 3.472 0 % \$34,720.00 \$0.00 \$0.00	ANZSIC	Description	Estimated	Gazette	Agreed	Rate	Agreed	Actual	Actual
04140 Squid Jigging \$1,000,000.00 3.472 3.472 0 % \$34,720.00 \$0.00 \$0.00	24300	Recorded Media Manufac.&publis	\$100,000.00	0.942	0.848	-9.979 %	\$848.00	\$0.00	\$0.0
	04140	Squid Jigging	\$1,000,000.00	3.472	3.472	0 %	\$34,720.00	\$0.00	\$0.0

7. Risk Premium Screen

(C) V	Workers Compensation - Windows Ir	nternet Explorer					→	
Select SAVE	💽 🗢 🙋 https://uat.ebiz.qbe.com/prv	web/PRServletCchang	e/Ucs_OwTn	PeLJJOLuU505	⊻ 🔒 🐓 🗙 🤱	Live Search		<u>۹</u>
User can check	avorites 🏾 🄏 Workers Compensation				🟠 • 🖻	- 🖃 🖶 - B	age 🔹 <u>S</u> afety 🕶	T <u>o</u> ols + 🕢 +
Premium calculation, clauses or referral	C.ch@nge				Logout My profi	le PE Strath Me Phoenix UAT Tes strathmore.meur	u rer it Broker ier@qbe.com	
reasons or other wo	orkers Compensation: New Business ✓ Workers Compensation ✓ Prer	Inc mium Breakdown	eption Date:0 Risk Pr	6/06/2011 emium	Effective Date: 06/06/2	011 Expiry Date Account	e: 06/06/2012 e: PE0000382	
nformation.	Premium Posting							
<u></u>	vghgf perth WA 6000	Premium	GST	5/Duty	Extra Charges	Total	Comm	
v	Vorkers Compensation	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
	otal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
	Clauses			Underwritir	ng Information			
· · · · · · · · · · · · · · · · · · ·	GWCWC47 Injury Management Fac	ct Sheet WA		Refer due to	multiple ANZSIC sel	lected within the ri	isk	
	Back Cancel				Save		174	
						Trusted sites		€ 100% ·



8. Policy Screer	า				
	Workers Compensation:	New Business	Inception Date:02/12/200	12/2008 Effective Date: 02/12/2008 Expiry Date: 02/ Account: H0	
User is returned to the Policy Screen.	Policy Cust	omer General Information	Premium		
Select NEXT	22 Main Road Hobart TA	AS 7000	Associated Risk Workers Compensation	Action New	Premium \$ 4377.60
	Abando	<u>on</u>	Add Situation		Next Ship

9. Customer Scre	en	
	Workers Compensation - Windows Internet Explorer	
Key in Insured's details	🚱 🕞 💌 🖻 https://uat.ebiz.qbe.com/prweb/PRServletCchange/Ucs_OwTnPeLJJDLuU505 🔽 🔒 🚱 🗙 🔊 Live Search 刘	•
Select NEXT	🔆 Favorites 🏉 Workers Compensation	• "
	C.ch@nge	
	Workers Compensation: New Business Inception Date:06/06/2011 Effective Date: 06/06/2011 Expiry Date: 06/06/2012 Account: PE0000382	
	Insured Name Tax Details Client Type: Company ABN: 9899999999 Name Of Insured: Meurer GST Registered: Yes - Full Trading Name: Taxable % / ITC %: 100.0	
	Postal Address Other Contact Details Street: billy street Phone:	
	Suburb: petersham Business Phone: State: XIT Y Fax Number:	
	Postcode: ** Failed Suburb/State/Postcode Validation Email Address:	
	Back Abandon Next 1.7.4	
	Trusted sites	•



10. General Information Screen

Answer General Information Questions	Workers Compensation: New Business Inception Date: 10/03/2008 Effective Date: 10/03/2008 Expiry Date: 10/03/2009 V Policy V Eustomer General Information Premium
Working Directors and Family Members must be noted on this screen if they wish to be covered for Workers Compensation Select NEXT	Please complete the following information: Are there any <u>Working Directors</u> or <u>Family Members</u> to be covered under this policy? Are there any <u>Contractors and Sub-Contractors</u> to be covered under this policy?
	Back Abandon Neglin

11. Premium Screen → 🖉 Workers Compensation - Windows Internet Explorer 🚱 💿 💌 👔 https://uat.ebiz.gbe.com/prweb/PRServletCchange/Ucs_OwTnPeLJJOLuU505 💌 🔒 🐓 🗙 🧗 Live Search P Select 🔄 🔹 🔝 🔹 🚔 🔹 Page 🗸 Safety 🗸 Tools 🗸 🕢 🗸 🚖 Favorites 🟉 Workers Compensation Complete or Refer to My profile PE Strath Meurer Underwriter C.ch@nge Logout Phoenix UAT Test Broker strathmore.meurer@qbe.co rkers Compensation: New Business Expiny Date: 06/06/2012 Account: PE0000382 reption Date:06/06/2011 Effective Date: 06/06/2011 / ✔ Custo \checkmark Premium Policy Premium Breakdo Premium GST S/Duty Extra Charges Total Comm fvghgf perth WA 6000 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 Grand Total \$0.00 \$0.00 \$0.00 Premium Su riting Information No cover is in place until we confirm acceptance. Referral reason: Refer due to multiple ANZSIC selected within the risk Annual Premi Commission: GST on Commission Net Premium: \$0.00 \$0.00 \$0.00 \$0.00 Abandor Back Refer 🗸 Trusted sites 🛛 🍖 🔹 🔍 100% ÷



2. Update of Actuals

Depending on policy status and effective date chosen, endorsements or Update of actual transaction can be processed on the following rules

Endorsements can only be processed if:

- S If policy is not in renewal status or effective date is latest policy period
- Update of Actuals can only be processed if:
- Effective Date is a prior period and Policy is not in renewal status or
- Seffective Date is the latest period and Policy is in renewal status

1. Transaction Type Screen
Select transaction type. Error message will be displayed if your transaction doesn't adhere to the rules above. Select SAVE



2. ANZSIC Search Screen

Vi 	vorkers Compensation:	Endorsement - PE1889776GWC	Inception Date:01/01	/2008	Effective Date: 31/	12/2007	Expiry Date: 01/0
iote that	ANZSIC Search						Account PErc
ed Number Dyees and Ded Wages	Please enter a keyw Keyword:	word to search the Occupation List					
 → protected Ipdate I Wages ions. 	Souce ANESIC	- Conspirer					
VEXT	Legend: ANZSIC hig (1) ANZSIC Select	hlighted in I will be referred to an unde ed Note: Risk will be referred Actual Wages (including Working D	rwriter. if more than one ANA	ZSIC is s	elected.	anc)	
		escription	N	Est o.Empl	imated Wages	A No.Empl	ctual Wages
	51211 F	ish Retailing		3	750000	3	
							500000
							500000
			Total Wages		\$750,000.00		500000 \$0.00
	Cance	st	Total Wages		\$750,000.00		500000 \$0.00

3. Premium Brea	akdow	n Screen						
Actual wages and Actual premium have been calculated Select NEXT	Workers Comp Worker ANZSIC 51211	Insation: Endorsement - PE1889776 Insation: Endorsement - PE1889776 Insation: Premium Bro DESCRIPTION Fish Retailing	GWC Inception Da eakdown Risk ESTIMATED G WAGES \$750,000.00	Ale:01/01/2008 Premium AZETTE AGREEI RATE RATE 3.030 2.81	Effective Date: RATE VARIANCE 0 -7 %	31/12/2007 AGREED PREMIUM \$21,075.00	Expiry Date: Account: ACTUAL WAGES \$500,000.0	01/01/2009 PE1043624 ACTUAL PREMIUM 00 \$14,050.00
	Back	<u>Cancel</u>						Nga



4. Risk Premium Screen

Endorsement or Actual Wages transactions may result in a credit on the policy. Credits are highlighted to user by displaying in Red. See screen shot

Select SAVE

 Workers Compensation 	ion 🗸 Prer		Risk Pre	mium			
Premium Posting							
123 TEST STREET PERTH W	/A 6000			$\overline{\checkmark}$			V
		Premium	GST	S/Duty	Extra Charges	Total	Comm
Workers Compensation		-\$7,025.00	-\$702.50	\$0.00	-\$70.25	-\$7,797.75	-\$351.25
Total		-\$7,025.00	-\$702.50	\$0.00	-\$70.25	-\$7,797.75	-\$351.25
Total Clauses		-\$7,025.00	-\$702.50	\$0.00 Underwritin	-\$70.25 g Information	-\$7,797.75	-\$351.25
Total Clauses GWCWC36 COMMON L4	AW LIMIT \$100 I	-\$ 7,025.00 MILLION WA	-\$702.50	\$0.00 Underwritin	-\$70.25 g Information	-\$7,797.75	-\$351.25
Total Clauses GWCWC36 COMMON L4	AW LIMIT \$100 f	-\$ 7,025.00 MILLION WA	-\$702.50	\$0.00 Underwritin	-\$70.25 g Information	-\$7,797.75	-\$351.25

5. Premium Scr	een							
Select Complete Transaction or Refer to Underwriter	Workers Compensation: Endors	ement - PE18897 er 🖌 General I wn	76GWC Inceptio	n Date: 01/01/2008 P remium	3 Effective Date: 3:	1/12/2007	Expiry Date: 01/1 Account: PE10	01/2009 043624
	123 TEST STREET PERTH W	Premium -\$7,025.00	GST -\$702.50	5/Duty \$0.00	Extra Charges	Total -\$7,797.75	Comm -\$351.25	
	Grand Total	-\$7,025.00	-\$702.50	\$0.00	-\$70.25 -	\$7,797.75	-\$351.25	
	Underwriting Informatio	n		Pre	:mium Summary			
				Annu Comr GST o Net P	al Premium: mission: n Commission: remium:			\$7,797.75 -\$351.25 -\$35.12 \$7,411.38
	<u>Back Abandon</u>					<u>Comp</u>	<u>lete</u>	
						Co	mplete Transaction fer to Underwriter	R



3. Document Printing

Schedules and documents may be printed by using the Options action within the risk screens.

1. Customer Scr	een		
Select Options found at the bottom of the screen, then select Documents.	Workers Compensation - Microsoft Internet Explorer Ele Edit Yew Favorites Iools Help Back Image: Company of the state of	JJOLUU505F8Q_E70QpPrp*/ISTANDARD?pyActivity=Show-H	Harness&pzFromF Go Links
	Policy Customer General Information Insured Name Business/Surname: PERTH PTY LTD Given Name: Trackog Act:	Premium Tax Details ABN: GST Registered: N Taxable % (TC %: 0.00 0	Account: PE0000437
	Postal Address Street: 1 CLARENCE STREET Suburb: PERTH State: WA Postcode: 6000	Other Contact Details Phone: Business Phone: Fax Number: Email Address:	
	Back Abandon	<u>D</u> øbons	Next Trusted sites



2. Policy Docum	nents Screen		
Select the document link to print.	Workers Compensation - Hicrosoft Internet Explorer File Edit View Favorites Tools Help Sold Back Image: Compensation - Microsoft Internet Explorer Image: Compensation - Microsoft Internet Explorer Address Image: Compensation - Microsoft Internet Explorer Image: Compensation - Microsoft Internet Explorer Address Image: Compensation - Microsoft Internet Explorer Image: Compensation - Microsoft Internet Explorer	Image: Solution of the second seco	tarness&pzFromF 🗸 🄁 Go Links *
	Workers Compensation: View Policy - PE1892093GWC	Inception Date: 19/05/2008 Effective Date: 19/05/2008	Expiry Date: 19/05/2009 Account: PE0000437
	Policy Documents Document Type Claims Advice Cancellation Letter Certificate of Currency Employer Indemnity Policy Terrorism Exclusion Wages Declaration	Date Entered 19/05/2008 19/05/2008 19/05/2008 19/05/2008 19/05/2008 19/05/2008 19/05/2008	
		<u>Close</u>	Trusted sites

Note that the CED clause wording can only be printed via this option as the document is created on the risk level rather than the policy level.



4. Helpful Hints

Following are some helpful hints that will assist with ease of processing:

Hotkeys

Hotkeys are sometimes referred to as shortcut keys because of their ability to easily trigger an action. Hotkeys have been developed all throughout the Workers Compensation application and can be triggered anywhere from the screen. As an example, to trigger the NEXT action at the bottom of the screen shown below, hold down the ALT key + the first letter of the action, in this case 'N'. This will take the user straight to the next screen. Note that the hotkeys will trigger validation that is normally done as if the action itself is selected.

orkers Compensation: New Busin	ess In	ception Date: I	15/05/20	08 Effective	Date: 15/0	05/2008	Expiry Dat Accourt	e: 15/05/200 it: PE000107
Workers Compensation	Premium Breakdown	Risk Prer	mium					
Business Details			Busine	ss and Clai	ms Experi	ence		
Work Cover Number			Have you	u had any cla	aims in the la	ast 5 years?	Yes	~
Is this a new venture?	No 💌		Year	Previous Insurer	Wages	No. Of Claims	Clai Paid	ims Outstanding
Year Operations Commenced	2000		2007	Allianz 🛩	100000	1	2000	
Current Insurance Expiry Full Business Description	15/05/2008		2006	Allianz 🗸	100000			
description			2005	Allianz 🗸	100000			
Attachments			2004	Allianz 💌	100000			
Interested Parties Ger Clauses (0) Click	neral Page (0) to view, amend or add details.		2003	Allanz 👻	100000			
Occupation Details								
ANZSIC (Click on link to add ANZSIC Description	l, modify or delete ANZSIC)		No.	Estimate Empl	d Waqes	No.Empl	Actual <u>Waq</u> e	<u>55</u>
24300 Recorded Med	ia Manufacturing and Publishing			1	100000			
04140 Squid Jigging				1	50000			
Cancel								Next

In the situation where more than one action within the same screen has the same first letter, i.e. Abandon and Add Situation in the Policy details screen, the first letter of the second word will be used as the hotkey. In this case, to trigger Abandon, use ALT + A, to trigger Add Situation, use ALT + S.

The hotkeys do not work if a selection from a drop-down list is further required. An example of this is the Complete action found in the Premium Posting Screen where the user will need to select to Complete or Refer the transaction.



Hover Over Error Messages

Where applicable, error messages triggered by the front-end system are displayed as the symbol in front of the field. The actual error message does not display as pop-up screens. This can be displayed by placing the cursor just above the symbol. See screen shot below.

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vorites 🌔 🏉 Work	ers Compensation					🖃 🌞 🕈 Ba	ige + Safety +	T <u>o</u> ols +
C.ch	@nge			Logou	My profile	Strathmore M QBE Australia strathmore.meure	eurer er@qbe.com	
ers Compensation: Ne	ew Business	Inception Date:1	2/10/2011	Effective D	ate: 12/10/2011	. Expiry Date	12/10/2012	
p-k Cust	General Information	Dromium				Account	H00015025	
Policy Cust	General Information	Freimain						
Terrored Name			Tour Datail	-				
Client Type:	Company 🗸		ABN:	5	98999999999			
Name Of Insured:	Steve Rogers		GST Register	ed:	Yes – Full	*		
Trading Name:			Taxable % /	ITC %:	100.0			
Abbreviated Name:	STEVER]						
Click here for acc	cess a PDF on correct format f	or Legal Name	Click he	re for ac	cess to the ABR	t website to ver	ify ABN	
Street:	PO Box 38		Phone:	Lact Det	1115			
Suburb:	Petersham		Business Pho	ne:				
State: X	NSW 😽		Fax Number:					
Postcode:	* Failed Suburb/State/Postcode Val	dation	Email Address	s:				
L								
<u>ck Abandon</u>						Next	1.7.4	