QRisk Underwriter / Assistant Quick Guide

QRisk is an online Risk Management system which administers the process for Risk Management surveys and online questionnaires completed by consultants and clients respectively. Within QRisk you can raise requests for Risk Management activity, receive and download reports, track risk improvement status and run management information reports.

For any queries on how to use QRisk enquires, please feel free to contact the Global Risk Solution Centre by emailing QRisk.support@qbe.com . For technical or system issues please contact the Service Desk.

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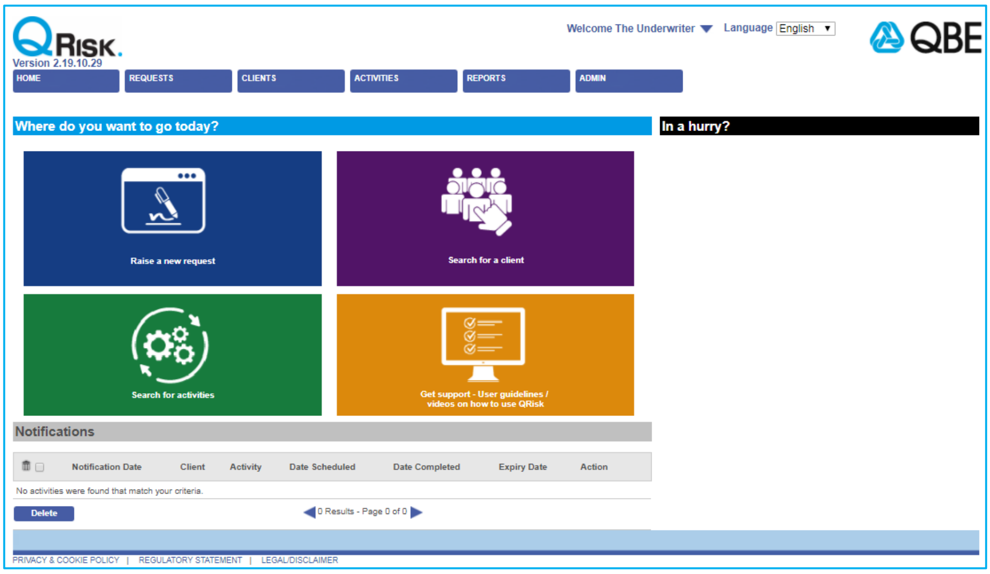
QRisk Web address: https://qriskint.qbe.com

Homepage

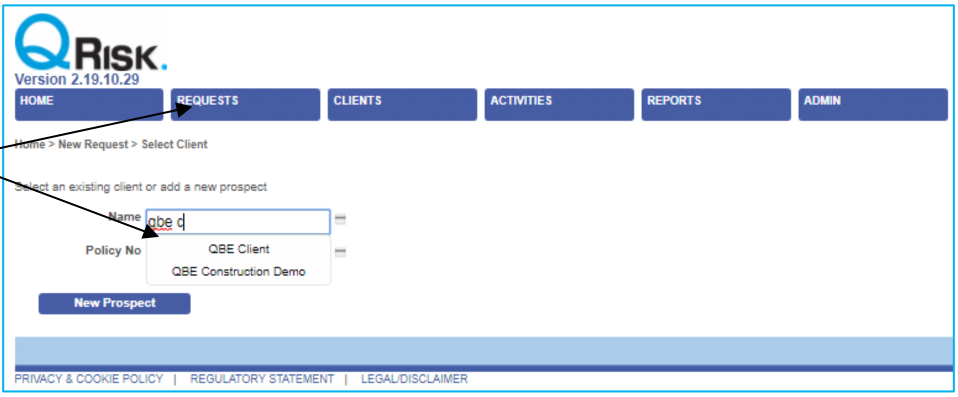


When you log in to QRisk, you will be taken to your homepage. There are tabs along the top as well as the 4 tiles for quick links to the relevant pages most used.

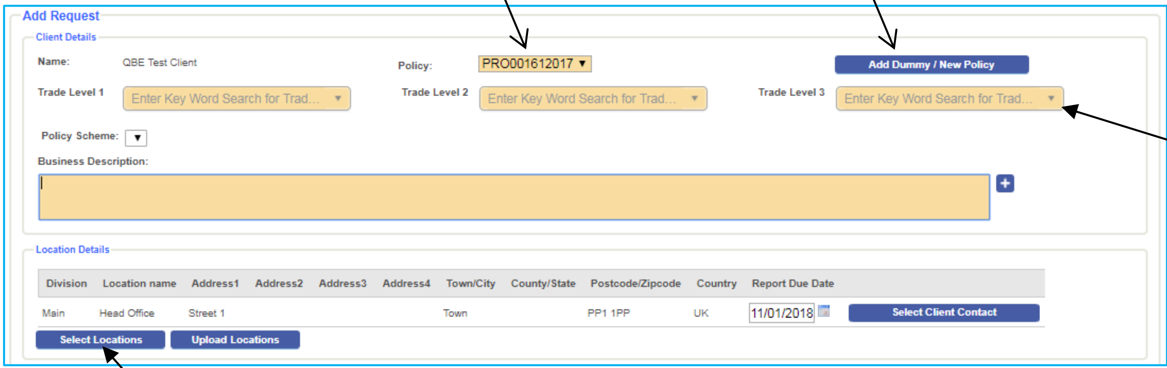
Notifications at the foot of the page relate to events on your respective accounts and are often shortcuts to events requiring your attention such as approving reports. Delete these notifications once viewed or actioned.

Raising a Request

To raise a Risk Management activity request for an insured/prospect, click on the **'Request' tab** (or the quick link tile) and in the **'Name' field**, enter any string of text from the insured/prospect's name and QRisk will populate relevant search results. Select the relevant result and you will be directed to the request screen. ***If you cannot find the Client try a search with just the first part of the policy number. If no client or policy number can be found see "Creating a New Client/ Prospect" section of the user guide.***



When a client has been found or new client has been created, fill in all the highlighted, mandatory fields on the Add Request page.
Firstly, select the current policy number relevant to your class of business. Please note that Prospects will have a system generated Policy Number. If no policy number is available for the class of business for which you wish to raise the request, click **'Add Dummy / New Policy'** and you will be able to add another policy record to that client record or review the policy details in client maintenance section below. If client policy belongs to a scheme update this if needed as some product questionnaires (focus) are only available to scheme clients.

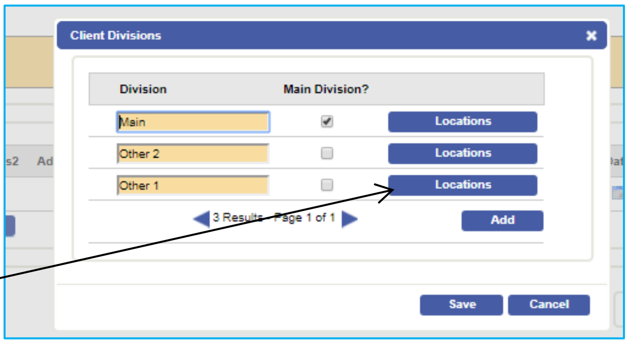


First try searching for a trade description at level 3 using a keyword if the trade is not already populated.

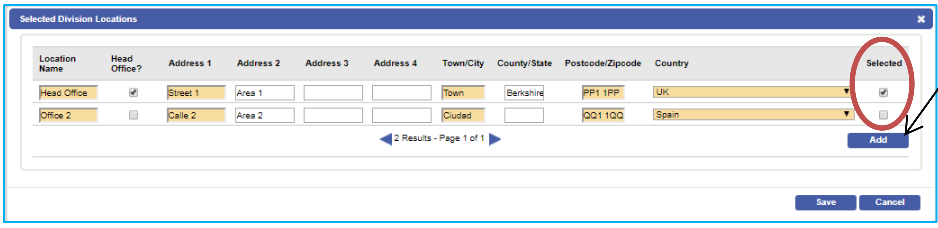
For further tips on completing the trade level see the *Trade Description* PowerPoint here.

Ensure the address in **location details** is the site address for the survey. If it isn't, or needs editing, click select locations. This allows you to add new locations/ divisions.

After clicking **'Select Locations'** you will be presented with the insured's division structure (with a default division called 'Main'). For most clients it will be sufficient to associate all locations to this 'Main' division. For more complex client organisations you can add new divisions by clicking on the **'Add' button.** To view locations in the division, click on the **'Locations' button** for that division and select a location. ***Remember to 'Save' your changes.***



You can add a new 'Location' by selecting the **'Add'** button and entering the appropriate information. Check the **'Selected'** checkbox for the actual location to be surveyed. To raise multiple survey requests for the client simply check more than one location if the type of survey and activity focus is the same for all locations selected.



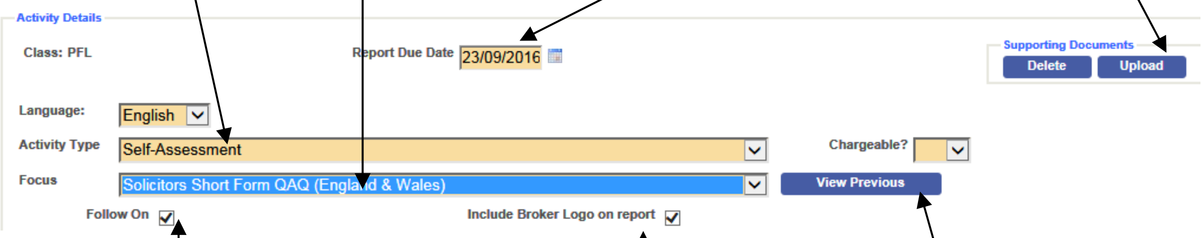
When selecting the 'Activity **Type'**, choose the language prior to the activity type.

Special visit is to be used for bespoke activities where consultant only has to upload a bespoke report.

In the **'Focus'** field, select the 'Focus' or question set to be completed. This represents the report a consultant will complete or a client questionnaire if activity is a self-assessment.

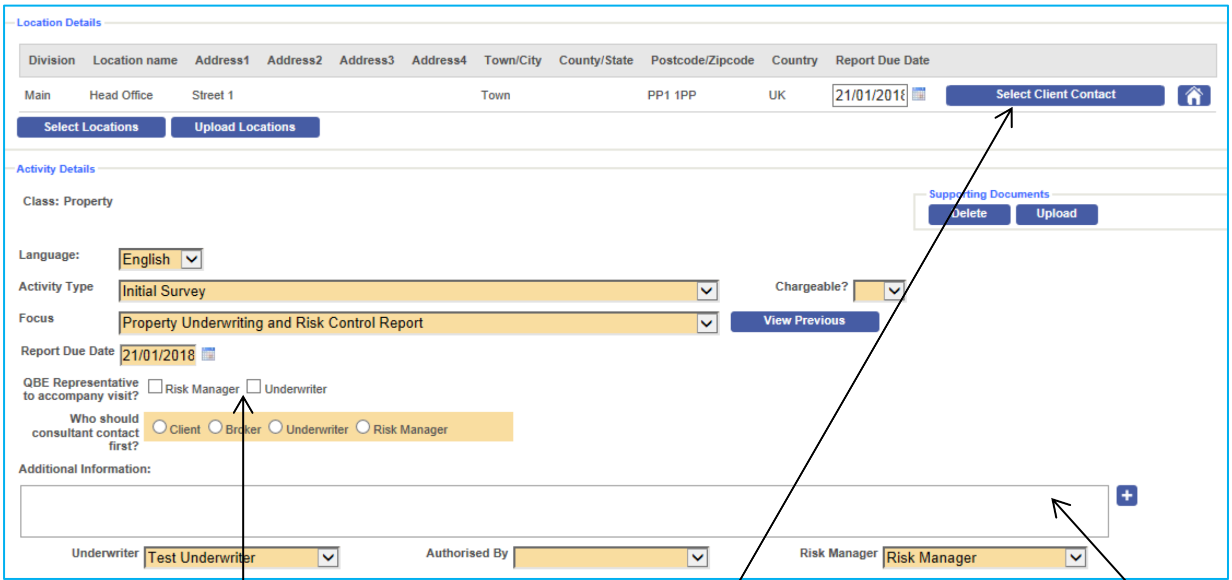
Once you have selected the activity focus review the default **'Report due date'** for that activity focus and adjust date if activity is more urgent than the default.

There is an option to upload documents which you feel will be useful to the Insured or consultant/surveyor when they are completing a survey activity e.g. A claims list or broker presentation. To do this, select the **'Upload'** button.



If activity is a resurvey or a repeat self-assessment associated to the location set in request, the **'Follow on'** option appears. Ensure it remains checked as this prefills the question set and risk improvements from the previous activity to be updated by client or consultant. Click **'View Previous'** to see past activities at the client's location.

For self-assessments and where we have uploaded a broker logo in QRisk leave the broker logo option checked for it to appear on the client's self-assessment report. A chargeable field may appear for some classes, Select 'Yes' in the **'Chargeable'** field only if client is to be invoiced for cost of the activity.

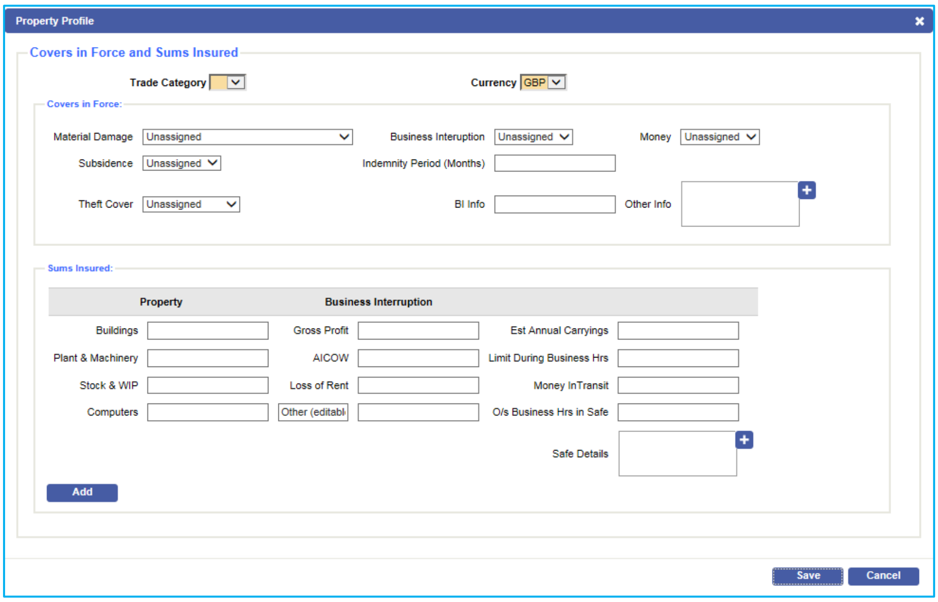


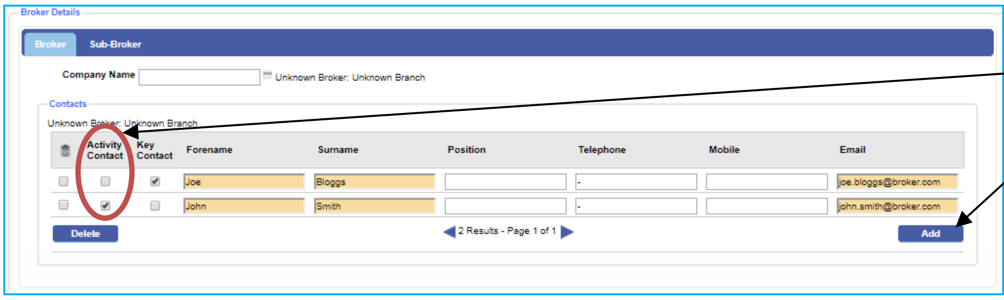
Checking Underwriter to accompany visit will notify surveyor accordingly. Next, if Client is to be contacted first or activity is a self-assessment then you must put client contact details by clicking **Select Client Contact** on the location.

In **'Additional Information'** please add specific instructions / objectives to Risk Solutions / appointed surveyor for the activity.

At the end of this section you will also note there are 3 mandatory fields Underwriter, Authorised by & Risk Manager. You will need to select the relevant name from the drop down lists if these are not already populated or indeed if you wish to change the default names.

When raising a request with a property element to it, QRisk allows you to enter underwriting data for the location (Covers in Force and Sums Insured). Click on **'House'** symbol button and the Property Profile screen will pop up on screen for you with the data entry fields you can populate.



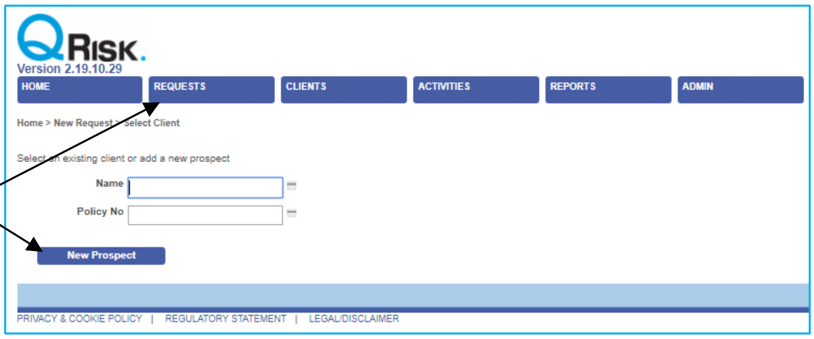


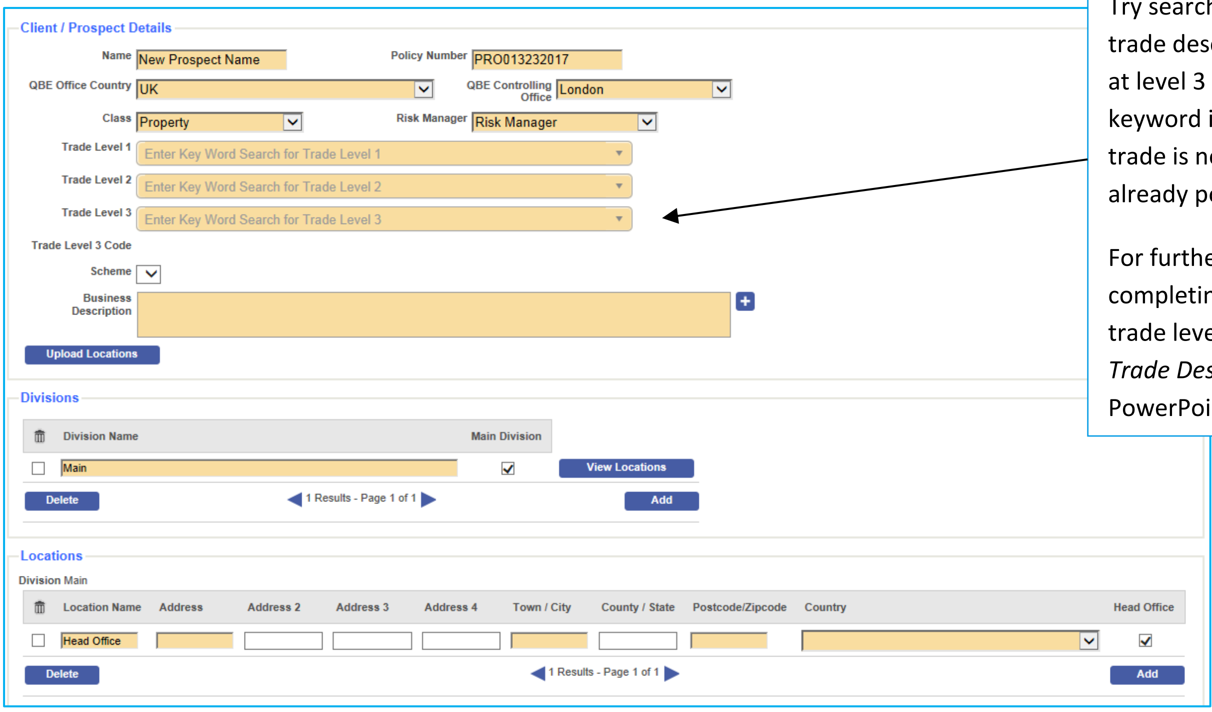
The final information to complete is the broker contact for the insured. Select broker contact if in list or click to add another. Please delete/ correct broker contact details as appropriate. Ensure a single broker name is checked as the **'Activity contact'** for either broker or sub broker.

All the information for the request has now been completed, so click on the **'Submit'** button. If any data has been entered incorrectly a validation warning may appear in red text at top of screen. Please review such errors, correct and resubmit. A successful submission message will appear in green text. If the activity is a self-assessment, an email will be sent directly to the insured. If the request is for a survey, a risk manager will assign the activity to a consultant/surveyor.

Creating a New Client/ Prospect

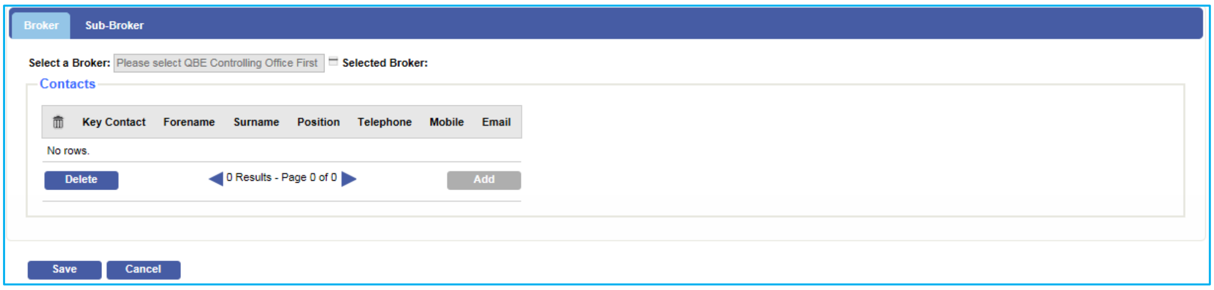
If you have searched for a client using their name or policy number but get no search results, you may add a new client/ prospect in order to raise a Risk Management activity against that client record. Simply click on the **'Requests'** tab and then select the **'New Prospect'** button.





Try searching for a trade description at level 3 using a keyword if the trade is not already populated.

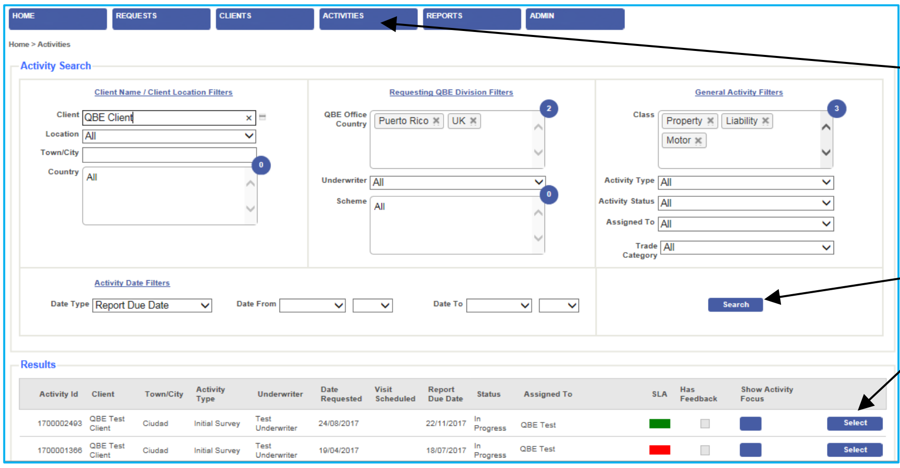
For further tips on completing the trade level see the *Trade Description* PowerPoint here.



After selecting the **'New Prospect'** button, you will be presented with client data entry fields. Please note that the fields highlighted in orange are mandatory. You will be able to replace the system generated "PRO" policy number with the actual QBE policy number if appropriate. Once the country, office & Class are selected you will then see the 3 Trade level drop boxes appear. Please apply same rules as Trade description on New Request section.

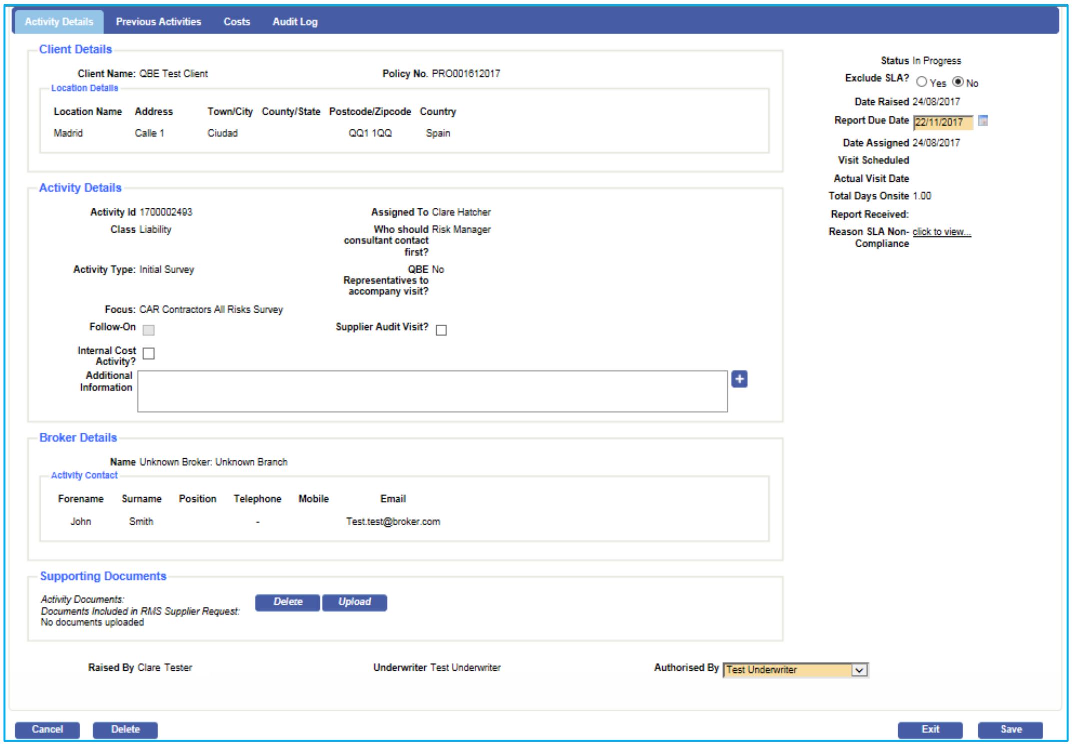
Broker detail will also need to be added as noted in adding request. Once you have saved this initial client record you will then be taken automatically to the initial screen to complete 'raising a new request'. Please follow instructions above.

Activity Search – Deleting Activities



To view the details of an activity, use the shortcut in your notifications on homepage or click on the **'Activities'** tab, and enter your search criteria and click on the **'Search'** button. Some default criteria are populated from your user profile, but you can add and remove criteria to fit your search.

A list of activities matching your search criteria will appear. Click on the **'Select'** button to view the details of a specific activity.

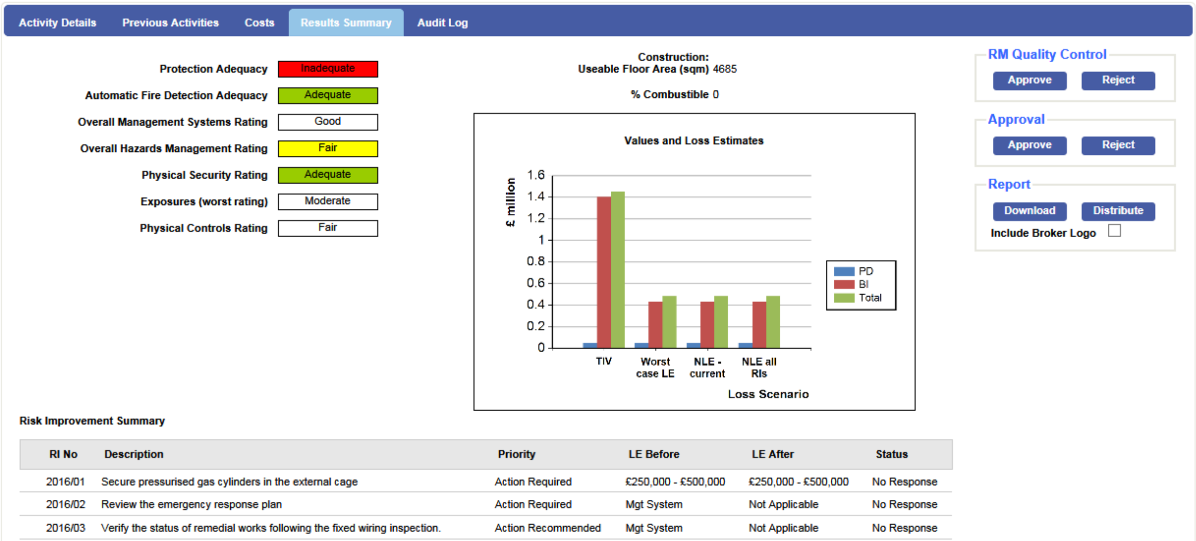


Once you have selected an activity, you will be directed to the 'Activity Details' page for that activity.
There is a **'Delete'** button at the bottom of the page which you can select if you wish to delete the activity (e.g. if the request was raised in error). If the activity has already been assigned to a consultant, click **'Cancel'** at the bottom of the screen as we may still get charged for their time and need to record that against the activity.

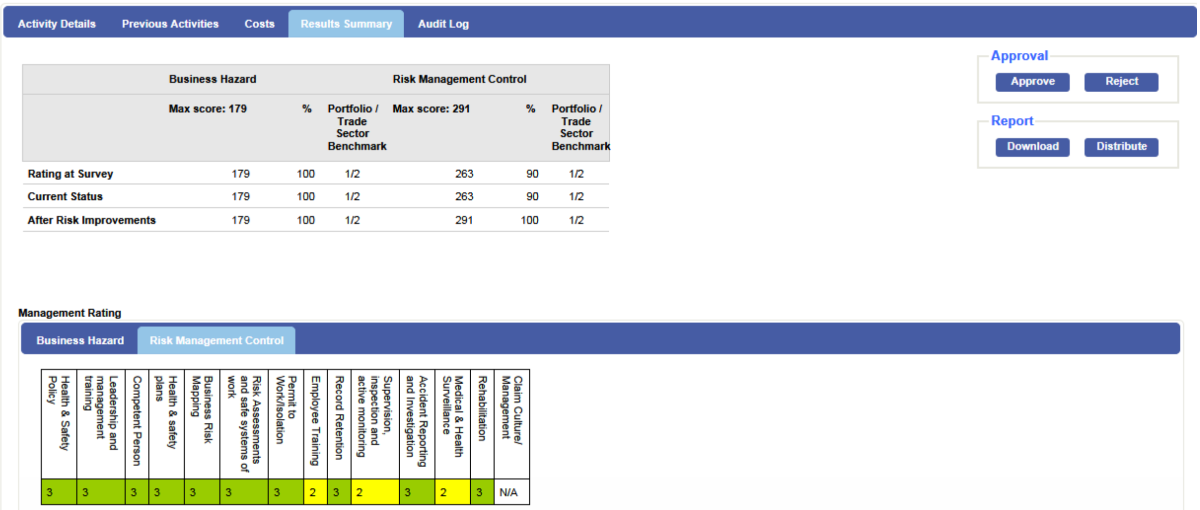
You can also upload additional documents whilst a survey is in progress.

Viewing Activities - Viewing Results, Accepting/Rejecting Activities and Downloading Reports

To view the results for an activity, accept/reject activities and download Risk Intelligence Reports, click on the **'Results Summary' sub-tab**, on the **'Activity Details'** page for an activity. Please note that the appearance of 'Results Summary' page will differ across activity types and classes of business.



Above example represents a property survey. The risk management quality in each section of report is shown plus summary of values and loss estimates and risk improvements in report.



Above example represents a liability survey and same format is used for motor surveys. Key risks are evaluated from inherent business hazard and quality of risk management controls with applicable rating score for each factor and overall survey result shown.

Activity Details | Previous Activities | Costs | Results Summary | Results | Audit Log

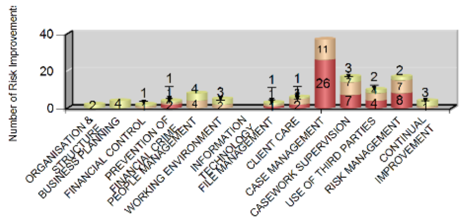
Risk Management Results Summary

Client Name: Brockbank Curwen Cain & Hall Ltd (trading as Brockbanks Solicitors and Oglethorpe & Broatch Solicitors)
Activity Type: Self-Assessment
Focus: Solicitors QAQ (England & Wales)

Approval
Approve | Reject

Report
Download | Distribute
Include Broker Logo

Original Scores & Risk Improvements

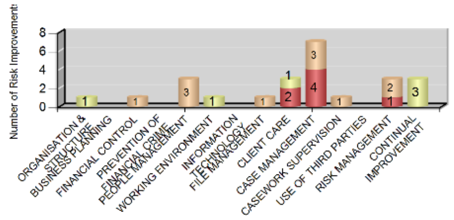


Original Result: Fail
Report Received: 13/06/2013

Original Compliance by Priority:

	Priority 1	Priority 2	Priority 3	Total
Number of Risk Improvements	50	42	27	119
Number of Passes	24	43	68	135
Overall Compliance (%)	32.43%	50.59%	71.58%	53.15%

Latest Scores & Risk Improvements



Current Result: Pass
Last Updated:

Compliance by Priority (Latest):

	Priority 1	Priority 2	Priority 3	Total
Number of Risk Improvements	7	11	6	24
Number of Passes	67	74	89	230
Overall Compliance (%)	90.54%	87.06%	93.68%	90.55%

Above shows results summary for a self-assessment activity. The top chart shows number of risk improvements generated by how questionnaire was originally submitted and the lower chart the current position based on client updating status of risk improvements they have completed.

RM Quality Control
Approve | Reject

Approval
Approve | Reject

Report
Download | Distribute
Include Broker Logo

Note Each activity results summary may or may not have all the buttons opposite to enable approval of an activity report.

- Start by pressing **'Download'** to read / review report.
- **'RM Quality Control'** will only show when a person in Risk Solutions is to quality check a report before it is released to the underwriter.
- **'Approval'** buttons are for the underwriter to do final approval of the report. Pressing approval allows the report to be distributed using inbuilt email template and allows risk improvements status to be updated.
- Press **Reject** if report is not to acceptable standard and input a rejection reason, which is sent to the consultant for them to resubmit activity.
- **'Include Broker Logo'** is optional and can be checked for survey activities when broker logo has been updated in QRisk. This allows dual logos to be displayed on risk control report.

Approve Activity

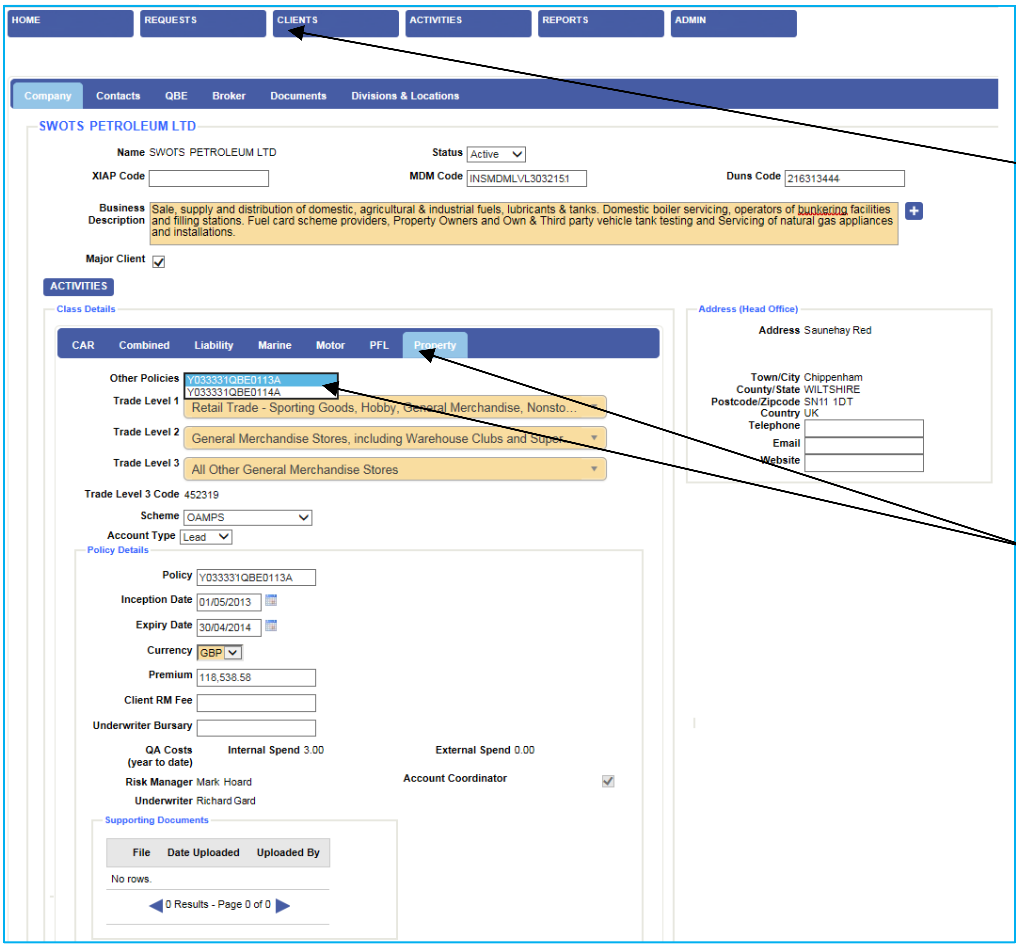
Click continue to confirm approval of activity. Should the report contain sensitive material and not to be made available to broker/or client users please uncheck the boxes before clicking continue.

Broker Users ☑
Client Users ☑

Continue | Cancel

When activity to be approved is a **'Special Visit'** or **'Management Review'** and is simply a bespoke report uploaded by the consultant within Qrisk you will be presented with option to share such reports directly with client portal users or delegated broker users. If such a report is to remain hidden from such users <u>uncheck the boxes</u> and press **'Continue'** to approve activity.

Insured Account – Client Maintenance

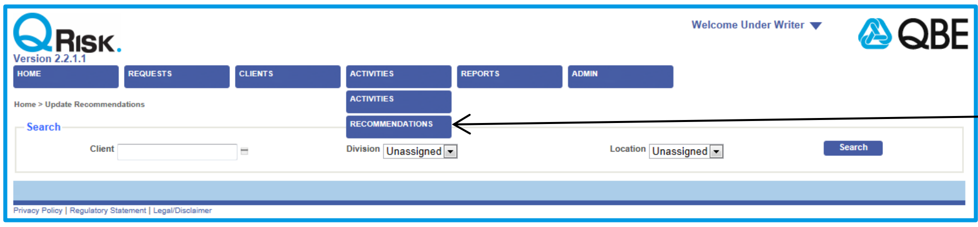


Search for a known client record under the Clients tab. Once in the insured's account you can view and maintain aspects such as their policy details, schemes, client contacts, QBE contacts, broker details, company structure and location details.

Simply click on one of these tabs to view/maintain the relevant details. The client record may have multiple policy details in it so ensure you are working on the correct one.

Please note that for a cross class client, you can view aspects for all classes insured by QBE but can only maintain details associated with your user profile.

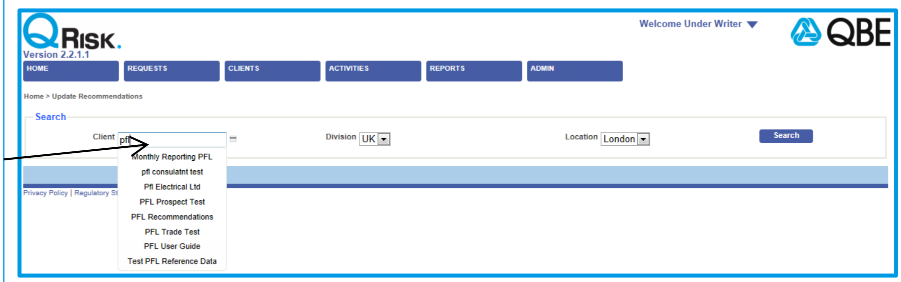
Updating Risk Improvements



You can update the status of Risk Improvements should you receive updates from the Broker or Insured.

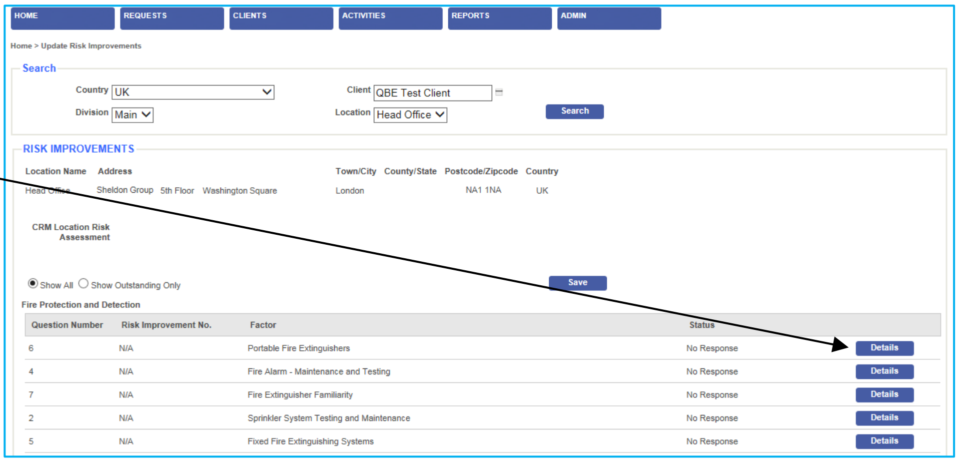
Simply hover over the **'Activities' tab** and select **'Risk Improvements'**.

You will then need to search for the Insured whose Recommendations/Risk Improvements you would like to update. In the **'Client'** field, enter any string of text from client name and QRisk will populate relevant search results. Select the Insured and then chose the 'Division' and 'Location' details of the activity. After completing this information, click on the **'Search'** Button. **NB Only 'Approved' reports can have their risk improvements updated.**



A list of Recommendations/Risk Improvements will then appear on the screen.

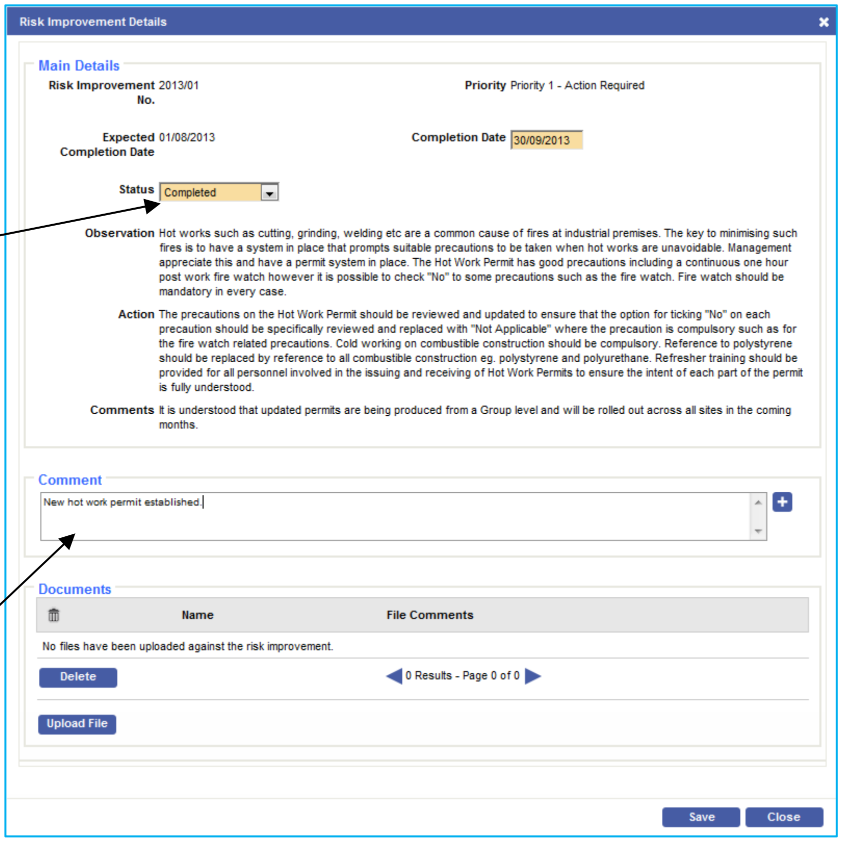
Select the **'Details' button** for the Recommendation and a pop up box will appear on the screen. You will then be able to update the status of a risk improvement. **Remember to save your changes!**



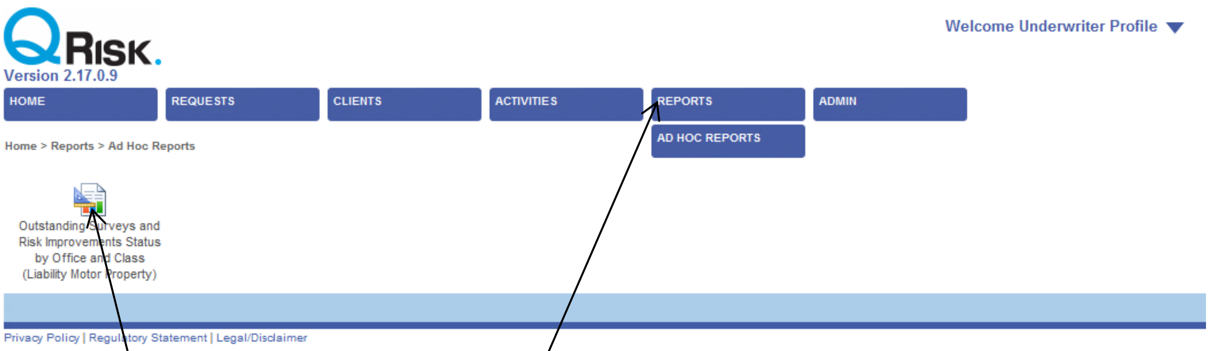
When updating risk improvements, change the status in line with the feedback received.

- **Agreed long term:** – not started but will be done in longer term.
- **Completed**: modify completion date if needed.
- **Disagree**: client will not action/ disputes risk improvement.
- **In Abeyance**: client will not action but we wish for risk improvement to remain outstanding on future survey reports.
- **In progress**: client is actioning but not yet complete.
- **Removed**: we agree that risk improvement is no longer relevant.
- **Under review**: client considering.

In the comments box please make any relevant notes about the risk improvement. These notes will be shared with consultant at time of a resurvey. A risk improvement showing status, 'Confirmed Completed' has been verified by a consultant during a resurvey.

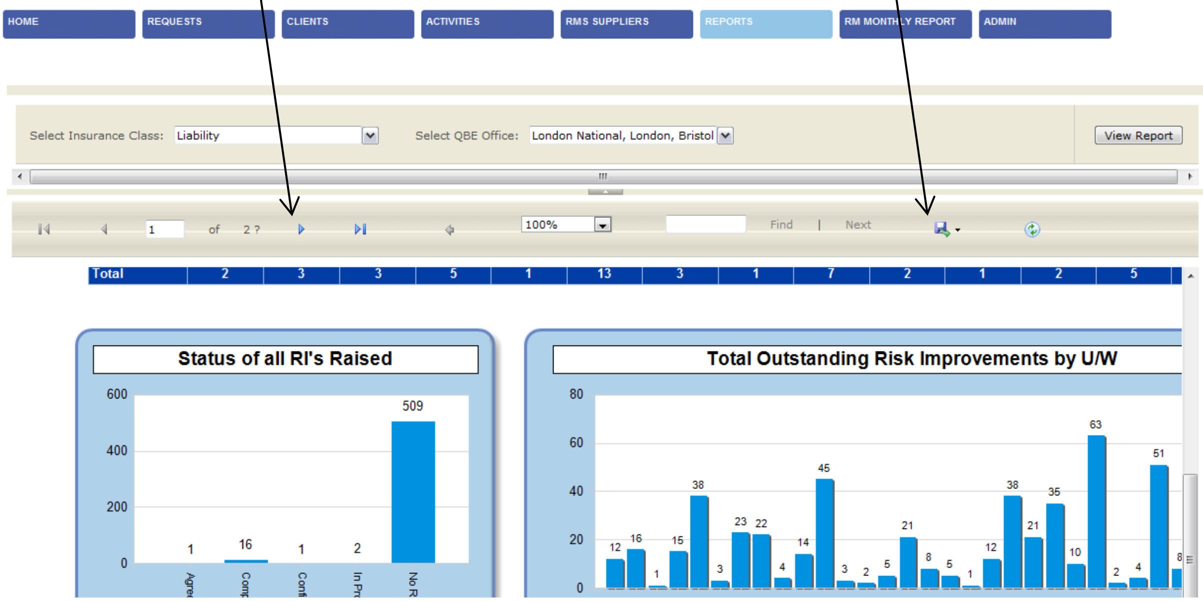


Running Management Information Reports



Click on the Reports/ Adhoc Reports link and you will see all reports you are able to run by double clicking the icon.

Select any desired report parameters and click view report. The results of the reports can be viewed in QRisk by paging through results or for easier viewing click the **'Save'** symbol and export report to desired format (normally Excel due to report sizes/ formatting).



Raising issues concerning QRisk

For any 'how to' queries on QRisk please refer to your local Risk Solutions Champion who is more familiar with QRisk functionality or contact the Global Risk Solutions Centre via email Qrisk.Support@qbe.com.

Should there be an underlying system fault or technical issue then this will need to be raised with the IT service desk by logging it in the Service Now portal or by calling your divisional service desk on the relevant telephone number listed below (please note that that the Service Desk is English speaking only, if this is an issue log the issue through your local UW Champion or English speaking Risk Solutions colleague):

Europe:	+44 (0)207 105 5000
Australia:	+61 133 723
North America:	Toll Free (877) 435 7442
The Americas:	+1 877 435 7442

Missing clients / policy records in QRisk

Having your client and their policies pre-loaded in QRisk makes for a simpler and better user experience and also benefits management information reporting and our data analytic capabilities. Currently policy records are loaded based on agreed divisional rules and thresholds per country (e.g.: Class, Premium etc.)

Should you not be able to find your client name or the policy in QRisk please raise this with IT service desk so it can be investigated with aim of continuous improvement to the quality of the client data feed coming in to QRisk.

In such circumstances you can still continue to raise a QRisk activity by adding either a prospect client record or adding a Dummy / New Policy record as highlighted in the sections above.