



THE NEW

DUAL

WEB RATER /


A BROKER'S GUIDE

DUAL

A U S T R A L I A



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Welcome to the **DUAL WEB RATER GUIDE**

This Guide is designed to assist brokers when using the new DUAL Web Rater. It explains the Indication, Quotation and Binding procedure.

Getting Started

Why have we upgraded the Web Rater?

The Web Rater has been upgraded to provide brokers with the ability to generate formal quotations and bindings without the involvement of a DUAL underwriter. This enables instant coverage and documentation for Insureds in one easy 'end-to-end' function.

What type of business is the Web Rater for?

The Web Rater should be used for New Business only. If the risk is an existing DUAL Australia renewal, please do not use the Web Rater. Please contact DUAL for assistance with the renewal quotation.

What are the main changes in the new Web Rater?

- *No longer the need to involve a DUAL underwriter when obtaining quotations or bindings.*
- *Web Rater questions have been introduced to ensure DUAL underwriting guidelines are represented.*
- *Upgraded user interface.*
- *The new Web Rater will be expanded for facility business, therefore eliminating the current DUAL Excel Raters.*

LogIN

- ✓ Contact DUAL Australia on **1300 769 772** to obtain your Login and Password.
- ✓ Visit the DUAL Australia website at **www.dualaustralia.com.au** and click on the Web Rater link.
- ✓ Once a Login and Password has been obtained, enter them into the Log In screen.
- ✓ Both Login and Password are case sensitive.



DUAL AUSTRALIA

Login

Password

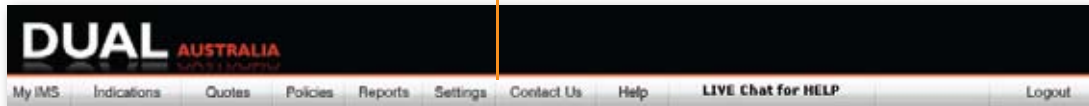
Login

Navigation

Once logged in, the following screen will appear. Navigate directly to several places:

- **“My IMS” - the main search page**
- **Indications/Quotes/Policies lists**
- **Settings**
- **Contact Us**
- **FAQ** (Frequently Asked Questions)

You can move directly to anywhere by selecting the appropriate button from the menu at the top of the screen.



Searching

The "My IMS" screen is an overview of all the Indications, Quotes and Policies you have created. Search for an existing record and either:

- **Choose to amend by selecting the 'Edit' button**
- **Or create a new Indication by selecting 'New'**

Click column headers to sort in ascending or descending order.

You can also search for records in the Web-Rater using the Insured Name, Indication/Quote/Policy number, Product Name or Date range.

Start a new Indication by selecting 'New'

A list of previously completed Indications displays here.

Amend an existing record by highlighting it and selecting 'Edit'

A list of previously completed Quotes displays here.

Sort the view by selecting any of the column headings.

A list of previously completed Policies displays here.

Search on Indication, Quote or Policy number.

Search on Date ranges.

Search on Insured Name.

Search on Product Name e.g. Management Liability.

Important Note:

Creating a new Quote or Policy is not possible without creating an Indication first. You must begin with an Indication and then proceed through to quotation and binding stages.

Creating an Indication

- 1 Select the 'Indication' button from the main menu. Indication list will display.
- 2 Select 'New' to begin.'

Indication No	Product	Insured Name	Expiry Date	Last Modified
I_ML/0/714/10/B-2	Management Liability - Web Rater	TEST1	25/08/2010	26/07/2010 8:29:59 PM
I-PI/0/716/10/B-9	Professional Indemnity - Web Rater	TEST 2	25/08/2010	26/07/2010 8:55:59 PM
I_ML/0/770/10/B-2	Management Liability - Web Rater	ABC Pty Ltd	26/08/2010	27/07/2010 5:38:44 PM
I-PI/0/772/10/B-4	Professional Indemnity - Web Rater	XYZ Pty Ltd	26/08/2010	27/07/2010 5:47:32 PM

Select 'New' to begin an Indication

Creating an Indication

- 3 Select Client Status
- 4 Enter your E-mail Address
- 5 Select Product required
- 6 Select Industry
- 7 Enter Insured Name
- 8 Select Entity Type
- 9 Select Years of Operation
- 10 Enter Staff Size
- 11 Select Company's Turnover

The Retro Date field will pre-populate based on the selections already made.

The Wording field will pre-populate based on the selections made prior.

A list of previously completed quotes for this Indication will display here.

Broker will default.

Creating an Indication

- 12 Enter Stamp Duty % Split for the relevant state. If the Insured is exempt from GST and Stamp Duty, tick the relevant boxes.
- 13 If Management or Association Liability, select which Coverages are to be included (Entity, Crime and EPL).

Select here if the Insured is exempt from GST or Stamp Duty here.

Ability to remove Coverages by de-selecting if required.

A list of Endorsements that will apply will be listed here.

Deductible amounts are displayed here.

The screenshot displays three sections of the web rater interface:

- Tax & Stamp Duty:** Contains checkboxes for 'Insured exempt from GST?' and 'Insured exempt from Stamp Duty?'. Below these are input fields for stamp duty percentages for ACT, NSW, NT, QLD, SA, TAS, VIC, WA, and Overseas. WA is set to 100%.
- Endorsements Detail:** Shows a table with columns for 'Endorsement' and 'Description'. One endorsement is listed: '99ML' with description 'NON Binding Quotation / Policy'.
- Coverage:** Includes a note: 'Cover may be removed below. Note: D&O refers to Entity coverage (D&O and Company Reimbursement are always included)'. It features a table with columns for 'Coverage', 'Primary Excess', and 'Alternative Excess'.

Coverage	Primary Excess	Alternative Excess
<input checked="" type="checkbox"/> D&O	2500	0
<input checked="" type="checkbox"/> CRIME	2500	0
<input checked="" type="checkbox"/> EPL	2500	0

Creating an Indication

14 Select 'Show Premium' for the premium breakdown to display. This will show:

- Base Premium
- GST
- Stamp Duty
- DUAL Administration Fee, plus GST

Details of the Premium Breakdown will display here.

Save the Indication before proceeding.

Limit 1		Limit 2		Limit 3	
Limit	1,000,000	Limit	2,000,000	Limit	5,000,000
Base Premium	\$942.3	Base Premium	\$1177.88	Base Premium	\$1696.14
GST	\$94.23	GST	\$117.79	GST	\$169.61
Stamp Duty	\$103.65	Stamp Duty	\$129.57	Stamp Duty	\$186.58
Admin Fee	\$175	Admin Fee	\$175	Admin Fee	\$175
Admin GST	\$17.5	Admin GST	\$17.5	Admin GST	\$17.5
Total	\$1332.68	Total	\$1817.74	Total	\$2244.83

Select additional limits by using the drop down boxes. Once additional limit has been selected, press 'Show Premium' again for premium display.

Pressing 'Cancel' without Saving first will not store any of the data entered. The Indication will need to be completed again.

Important Note:

Select 'Save Indication' to continue further.

The Web Rater will then save and store all data entered.

If 'Cancel' is selected prior to Saving, a new Indication will need to be created.

Creating an Indication

15 Once the Indication has been saved, additional options are available:

- **View Indication**
- **Send Indication**
- **Create Quote**
- **Cancel**

View Indication: View the details of the Indication in PDF format on screen

Send Indication: Send a copy of the Indication and Policy Wording to the email address entered previously

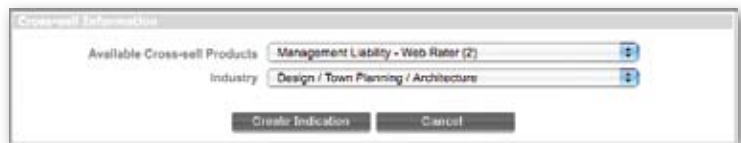
Create Quote: Continue through to Quote stage

Cancel: Return to Indication list



After saving an Indication for Professional Indemnity, you will be asked if you would also like an Indication on another product.

If you select 'Yes' you will then be asked to select a Product and Industry (currently only Management Liability is available).



A new Indication screen will then display with any matching information already pre-filled into the new Indication. You can then complete the indication as normal.

Send the Indication PDF via e-mail to address entered previously



View Indication in PDF

Continue to Quote stage

Return to Indication list

Note: Upon selection to Send the Indication PDF via e-mail, a copy of a blank DUAL Web Rater proposal form will also be sent. This will assist in obtaining the answers to the DUAL Web Rater questions which must be answered at Quote stage. The proposal form is an exact copy of every question that will be asked. Forward this to the Insured for completion.

Important! A signed and dated DUAL Web Rater proposal form must be uploaded into the Web Rater upon binding.

Creating a Quote

- 1 From the Indication screen, select Create Quote
- 2 Enter 'Current Insurer Expiry Date' if risk is currently insured elsewhere
- 3 Enter Broker Fee
- 4 Enter Proposal Form Date if a proposal form has been received

Limits previously selected will display here

Retro Date will default from previous screen.

Return to Indication screen here

Industry will default from previous selection

Any Subjectivities that apply will be displayed here.

Creating a Quote

5 A complete list of Automatic Extensions can be seen by clicking 'Show Details'. The Automatic Extensions can be hidden again by clicking 'Hide Details'.

Clause	Description
3.1	Official Investigations and Inquiries
3.2	Automatic Reinstatement of the Limit of Liability For Non-Executive Directors
3.3	Discovery Period
3.4	Retirement Cover
3.5	Outside Directorship Cover
3.6	New Subsidiary Cover
3.7	Former Subsidiary Cover
3.8	Heirs Estates and Legal Representatives
3.9	Occupational Health and Safety
3.10	Spousal Liability Cover
3.11	Statutory Liability Extension
3.12	Public Relations Cover
3.13	Order Of Payment
3.14	Positive Defence Costs For Claims
3.15	Continuous Cover
3.16	Crisis Containment
3.17	Emergency Defence Costs
3.18	Additional Coverage For INSURED PERSONS

6 Web Rater questions must be answered. Selecting a Yes or No answer.

Web Rater Questions

Upon enquiry, have any claims been made against the Insured or any related entity to the Insured for professional negligence, error or omission in past 5 years where the value of all claims notified exceed \$20,000 including current reserves?
 Yes No

Upon enquiry, are you aware of any circumstance or incident which may give rise to a claim under the policy?
 Yes No

Has any partner, principal, director or staff member upon enquiry ever been subject to disciplinary proceedings for professional misconduct?
 Yes No

Upon enquiry, have you ever had any loss sustained through the fraud or dishonesty of any employees?
 Yes No

Has your business, practice or any partner, principal or director ever been declined the type of insurance, or had similar insurance cancelled, or had an application for renewal declined (other than insurer acting that area of insurance), or had special terms or restrictions imposed?
 Yes No

Industry-Split Web Rater Questions

Are you professionally qualified for the activities you wish to insure?
 Yes No

Do you ever enter into hold harmless agreements or otherwise waive any legal right or entitlement that you may have against such consultants, sub-contractors or agents?
 Yes No

Of your five largest projects / contracts, do any exceed \$20M in total overall contract value?
 Yes No

Do you always confirm verbal reports and verbal advice in writing?
 Yes No

The answers to these DUAL Web Rater questions will determine final premium, deductibles and any further endorsements to apply.

The answers may also determine whether the risk needs to be referred to DUAL or ultimately declined.

Creating a Quote

7 Once DUAL Web Rater questions have been answered, select 'Show Premium' for final premium display.

Select 'Show Premium' for final premium display.

The screenshot shows the 'Quote Premium' section of the DUAL Web Rater interface. At the top, there is a 'Show Premium' button. Below it, the 'Management Liability' section is displayed, which contains three columns of data representing different limit options (Limit 1, Limit 2, and Limit 3). Each column lists various costs such as Base Premium, GST, Stamp Duty, Admin Fee, Admin GST, Broker Fee, Broker Fee GST, Total, Brokerage, Brokerage GST, and Grand Total.

Limit 1	Limit 2	Limit 3
Limit: \$1,000,000	Limit: \$2,000,000	Limit: \$5,000,000
Base Premium: \$942.30	Base Premium: \$1177.66	Base Premium: \$1696.14
GST: \$94.23	GST: \$117.79	GST: \$169.61
Stamp Duty: \$103.66	Stamp Duty: \$129.57	Stamp Duty: \$186.58
Admin Fee: \$175.00	Admin Fee: \$175.00	Admin Fee: \$175.00
Admin GST: \$17.50	Admin GST: \$17.50	Admin GST: \$17.50
Broker Fee: \$0.00	Broker Fee: \$0.00	Broker Fee: \$0.00
Broker Fee GST: \$0.00	Broker Fee GST: \$0.00	Broker Fee GST: \$0.00
Total: \$1332.68	Total: \$1617.74	Total: \$2244.83
Brokerage: \$188.46	Brokerage: \$235.58	Brokerage: \$339.23
Brokerage GST: \$18.85	Brokerage GST: \$23.56	Brokerage GST: \$33.92
Grand Total: \$1125.37	Grand Total: \$1358.60	Grand Total: \$1871.68

If additional limits were selected during Indication, they will be displayed here.

Save Quote must be selected before continuing.

Important Note:

Select 'Save Quote' to continue further.

The Web Rater will then save and store all data entered.

If 'Cancel' is selected prior to Saving, a new Quotation will need to be created.

Creating a Quote

- 8 As per the Indication screen, once the Quote has been saved - either View or Send the Quotation PDF.

The screenshot shows a 'Quote Premium' window with a 'Show Premium' button and a 'Hide Details' button. The window displays three liability limits with their respective premium and fee breakdowns.

Management Liability	
Limit 1	
Limit	\$ 1,000,000
Base Premium	\$ 942.30
GST	\$ 94.23
Stamp Duty	\$ 103.65
Admin Fee	\$ 175.00
Admin GST	\$ 17.50
Broker Fee	\$ 0.00
Broker Fee GST	\$ 0.00
Total	\$ 1332.66
Brokerage	\$ 188.46
Brokerage GST	\$ 18.85
Grand Total	\$ 1125.37
Limit 2	
Limit	\$ 2,000,000
Base Premium	\$ 1177.86
GST	\$ 117.79
Stamp Duty	\$ 129.57
Admin Fee	\$ 175.00
Admin GST	\$ 17.50
Broker Fee	\$ 0.00
Broker Fee GST	\$ 0.00
Total	\$ 1617.74
Brokerage	\$ 235.58
Brokerage GST	\$ 23.56
Grand Total	\$ 1356.80
Limit 3	
Limit	\$ 5,000,000
Base Premium	\$ 1696.14
GST	\$ 169.61
Stamp Duty	\$ 186.58
Admin Fee	\$ 175.00
Admin GST	\$ 17.50
Broker Fee	\$ 0.00
Broker Fee GST	\$ 0.00
Total	\$ 2244.83
Brokerage	\$ 339.23
Brokerage GST	\$ 33.92
Grand Total	\$ 1871.68

Buttons at the bottom: Save Quote, View Quote, Send Quote, Bind Policy, Cancel.

Continue to
'Bind Policy'

View the Quote
PDF on screen

Send Quote PDF
to the nominated
e-mail address in
Indication stage

Note: Upon selection to Send the Quote PDF via e-mail, a copy of the DUAL proposal form will also be sent which has been populated with the data entered. The proposal form is an exact copy of every question asked. Forward this to the Insured to be checked, signed and dated.

Important! A signed and dated DUAL Web Rater proposal form must be uploaded into the Web Rater upon binding.

It may be the pre-populated Web Rater proposal form generated at Quote stage or the original DUAL Web Rater proposal form completed by the client at Indication stage if no changes have been made.

There is no need to have the client re-sign and date the system-generated proposal form unless changes have been made to the original form. If changes have been made, the system-generated proposal form must be uploaded.

Binding a Policy

- 1 **Select 'Bind Policy'**
- 2 **Enter the date which the policy is required to incept**

Important Note:

- a) Policy Inception must not be earlier than today's date. Backdating cover is not available.
- b) Policy period may not be greater than 12 months.

- 3 **Enter the Insured postcode for APRA reporting purposes**

- 4 **Select the preferred limit**

- 5 **Attach the signed and dated DUAL Web Rater proposal form which is generated during Quote stage (or the version at Indication stage which would have been forwarded to the client for completion. This version may only be uploaded if no changes were made to it during the Quote stage)**

- a) 'Browse' own system for saved proposal form
- b) Press 'Upload' once document file path shows in 'Proposal Form' field
- c) 'View' document that is being uploaded
- d) Proposal form will be audited by DUAL

- 6 **Confirm the 'Policy Binding Terms' by ticking the check box**

- 7 **Select 'Save Policy'. This will 'Bind' the policy and allow documents to be viewed/sent.**

Policy Binding Terms must be confirmed.

'Save Policy' must be selected.

Insured postcode is needed to fulfil APRA requirements.

You must select 'Upload' after browsing for the proposal form.

Binding a Policy

- 8 Once 'Save Policy' is pressed, option to 'View Policy' or 'Send Policy'.

The screenshot displays the 'Policy Detail' page in the DUAL AUSTRALIA system. The 'Policy Information' section includes fields for Quote No (Q_ML03M1092), Policy Inception Date (26/7/2010), Policy Expiry Date (26/7/2011), Insured Postcode (8000), Selected Limit (1,000,000), Brokerage (20%), Proposal Form (no file selected), and Proposal Form Date (26/7/2010). There are 'Upload' and 'View' buttons next to the Proposal Form field. Below this, the 'Policy Binding Terms' section contains a checkbox for confirming the proposal form. At the bottom of the form, there are four buttons: 'Save Policy', 'View Policy', 'Send Policy', and 'Cancel'. A callout box points to the 'Cancel' button with the text 'Return to My IMS'.

View Policy PDF
on screen.

Send Policy to
the nominated
email address at
Indication stage.

Return to
'My IMS'

- 9 Press Cancel to return to the 'My IMS' screen once Policy has been Viewed or Sent.

Need more help?

Broker Guide

A Broker Guide to the Web Rater is available from the Main Menu. Simply click on the HELP button located across the top of the screen.

Call Us

Contact DUAL on **1300 769 772** for assistance.

Alternatively, contact your DUAL local office:

Sydney

Level 4, 332 Kent Street
Sydney NSW 2000
Australia
Tel: (02) 9248 6300

Brisbane

Level 8, 320 Adelaide Street
Brisbane QLD 4000
Australia
Tel: (07) 3149 8100

Melbourne

Level 8, 454 Collins Street
Melbourne VIC 3000
Australia
Tel: (03) 8611 3500

Perth

Unit 68, 177 Oxford Street
Leederville WA 6007
Australia
Tel: (08) 6141 6700

LIVE Chat

Chat to us in real time by clicking on the 'Live Chat' button from the Main Menu. Ask questions and receive an immediate response by our technical team.