# eReinsure User Guide for Insurers

November 2011

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# **ereinsure**®

## 1 Getting Started

### 1.1 Accessing the Platform

The eReinsure Negotiation Platform can be accessed at the main webpage, <u>http://www.ereinsure.com</u>, by clicking the Login button in the upper right corner.

You can access the platform on the Internet at <u>https://negotiationplatform.ereinsure.com</u>. Don't miss the "s" in "https" – it is required to access the login page. Please bookmark this address for quicker access in the future.



In order to use the Platform, your computer must meet the software and hardware requirements for the Platform as shown on the login page. If you are not sure that your computer meets these requirements, contact your Help Desk. Platform Requirements:

- Windows NT, 2000, XP or later
- Internet Explorer (6 SP1 or later)
- Browser is JavaScript and active scripting enabled
- 800x600 pixel screen resolution minimum
- Thousands of screen colors minimum

Note: For security reasons, the system will automatically log you out after 2 hours of inactivity. It is recommended that you periodically save your work when creating/editing a submission, as any unsaved changes may be lost upon log-out. For more information on saving your work see <u>Creating a Submission</u>

### **1.1.1 To login to eReinsure**

- 1. Open Internet Explorer and access the Internet.
- 2. In the Address bar, enter <u>https://negotiationplatform.ereinsure.com</u> and click Go.

©reinsure <sup>®</sup>	
Login User Name Dessword	
Login	
<ul> <li>Forgot your password?</li> <li>Need help logging in? Call us toll-free at 1-866-Goto-eRe (1-866-468-6373).</li> <li>In Europe call us at +44(0)20.7327.4555.</li> </ul>	
<ul> <li><u>Contact eReinsure Support</u></li> <li><u>Bookmark This Page</u></li> </ul>	

- 3. Enter your User Name.
- 4. Enter your Password.
- 5. Press the Enter key or click the Login button.

RESULT: Upon successful login, you will be presented with the My Desk screen.

#### • I don't have a username and password

If you do not have a Username and Password, please contact your site administrator or your Help Desk. If you are unsure of whom to call, contact the eReinsure Help Desk. North and South America, Australia and Asia call (866) 468-6373. Europe, UK, and Africa call +44(0)20.7327.4555.

• I have forgotten my password

©reinsure <sup>®</sup>
Ø Forgot your password?
Enter in your <b>User Name</b> below and we will send you an email with a link that will let you reset your password.
Be aware that user names can be case-sensitive.
User Name
Cancel Submit
😧 Forgot your user name?
Please contact eReinsure customer support at <u>support@ereinsure.com</u> or 866-468-6373 (US) or +44 (0) 20 7327 4555 (UK, Europe).

If you have forgotten what your password is you may click on the "Forgot Your Password" link and use the password reset feature. All you need is your user name and the platform will help you create a new password. You may also contact the eReinsure Help Desk. North and South America, Australia and Asia call (866) 468-6373. Europe, UK, and Africa call +44(0)20.7327.4555.

### 1.2 Getting to Know My Desk

The My Desk screen summarizes important information about your business. It displays information about quotes, endorsements, and submissions that are in progress, as well as messages regarding submissions' status.

All submissions that have been completed (bound, retracted or declined) can be found on the My Filing Cabinet screen, accessible from the menu bar at the top of each screen. Those with access to view branch or company records can search for submissions using the search field in the menu bar. This search field is the same as that found on the My Views page (see <u>Finding Others' Submissions</u> <u>Using My Views</u>). In addition, the search box can be used to search for items by policy number. Enter the policy number in the search box, and you will be taken to matching results in My Views.

©reinsure <sup>®</sup>	P SETTINGS LOGOUT
My Desk My Filing Cabinet My Views Reports الا Search:	Gol
Home Create Submission Negotiations	

The My Desk screen is divided into four sections: Quotes to Review, Endorsements, Messages to Review, and My Submissions. Each section has an arrow icon at the upper right to expand and collapse that section. Additionally, you can sort the items in each section by clicking on a column's label.

### **1.2.1 Quotes to Review**

The Quotes to Review section contains all quotes you have received from reinsurers and brokers (hereafter referred to as markets) that you have yet to act upon. You can counter offer, not accept or request to bind a market's quote. These options, as well as access to quote detail, are made available by clicking the Named Insured link for the desired submission.

Quotes to Review (3)							
<u>Status</u>	Named Insured	<u>Reinsurance Effective</u> <u>Date</u>	Assumer	<u>Authorized</u> <u>Line</u>	<u>Layer</u> Premium	<u>Good</u> Until	Date Quoted
Requoted	Specialty Plastics	12 January 2004	Action 3 Re	100%	\$ 25,000 Gross		2 September 2004
Quoted	Specialty Plastics	12 January 2004	Sundance 2 Re	85%	\$ 35,000 Gross		31 August 2004
Requoted	DirectVision Inc.	1 August 2002	Action 3 Re	50%	\$ 7,000 Net		30 August 2004

#### • How do I clean out my old quotes to review?

Items will remain in the Quotes to review section until you take action on them. You may request to bind, counter offer, or reject the quote. Any of these actions, as well as moving the associated submission into the Filing Cabinet, will remove the item from the Quotes to Review section.

### **1.2.2 Endorsements**

The Endorsements section contains links to all 'in progress' endorsements. While the endorsement is being negotiated, it can be accessed by clicking on the Named Insured link in the Endorsements section.

Endorsements (1	1)							8
<u>Status</u>	<u>Named</u> Insured	<u>Cedent</u> Endorsement ID	Assumer	<u>No.</u>	Effective Date	Summary	Adjustment to Premium	<u>Date</u> Submitted
In Progress, Waiting on reinsurer	<u>Specialty</u> <u>Plastics</u>		Action 3 Re	1	12 January 2004	Policy Extension	\$ 4,000 Additional	30 August 2004

#### • How do I remove old endorsements from the homepage?

After an endorsement is complete, following the steps for removing a submission from the homepage found in section 1.2.4 will also remove the item from the Endorsements section.

#### • Why do I see the same named insured more than once on the homepage?

All active submissions will appear in My Submissions. Quotes, messages or endorsements associated with the submission and its negotiation will appear in the appropriate sections. It is therefore possible to see the same Named Insured in all four sections of My Desk. However, clicking on the Named Insured link in one section may yield a different screen than clicking that Named Insured in another section.

#### **1.2.3 Messages to Review**

The Messages to Review section contains messages sent by a market pertaining to a specific submission. These messages occur when a market requests additional information about a submission, declines to quote, responds to a request to bind, binds a submission or issues a certificate. Information about the submissions can be accessed by clicking on the Named Insured link. After reviewing the submission you can choose "Mark as Read" to remove the item from this section of the homepage. Subsequently the record can be viewed by finding the named insured in My Submissions, My Filing Cabinet or My Views.

Mess	ages to Re	eview (2)				8
	<u>Status</u>	Assumer	Message Date	Named Insured	Reinsurance Effective Date	Message
	Bound	Action 3 Re	31 August 2004	Specialty Plastics	12 January 2004	Agree to Bind
	Bound	Action 3 Re	30 August 2004	Specialty Plastics	12 January 2004	Agree to Bind - Certificate to follow shortly.
Mark	as Read					

#### • How do I clear out messages to review?

Messages can be removed from the homepage by checking the box(es) next to the message(s) and then clicking the "Mark as Read" button.

#### **1.2.4 My Submissions**

The My Submissions section contains all in-progress submissions that are in draft status or have been submitted to reinsurers and brokers. It also may contain completed submissions that have endorsements in progress. For each submission, the number of reinsurers and brokers that have received the submission, quoted the submission, or bound the submission are displayed under the column headings "Subs," "Qtd," and "Bnd," respectively. Information about the submissions can be accessed by clicking on the Named Insured link.

Submissions (									_
Named	Reinsurance Effective	Data Created	Policy	Reinsurance	Class	Subs		Des d	Charles
Insured	Date	Date Created	Туре	Туре	Class	Subs	<u>Qtd</u>	Bnd	<u>Status</u>
Newberg	1 November 2004	12 October 2004	ATD Policy	Excess of Loss	Property	1	0	0	In Progress
NN	1 November 2004	8 October 2004	ATD Policy	Excess of Loss	Property	1	0	0	In Progress
<u>Cantrell</u> Company	1 July 2003	29 September 2004	Package	Excess of Loss	Property	1	0	0	In Progress
DirectVision Inc.	1 August 2003	29 September 2004	Excess/Umb	Quota Share	Casualty	1	1	0	In Progress
<u>Becker Jet</u> <u>Center</u>	1 August 2003	29 September 2004	GL	Excess of Loss	Casualty	1	0	0	In Progress
<u>Centennial</u> Homes	1 April 2004	29 September 2004	GL	Excess of Loss	Property	1	0	1	In Progress
North Golf	1 July 2003	29 September 2004	Package	Excess of Loss	Property	1	1	0	In Progress

• How do I remove submissions from the homepage?

CAUTION: Do not move a submission to the filing cabinet unless all the lines you want bound are in a bound or certificate issued status.

- Click the Named Insured link for the submission under My Submissions.
- Click the Move to Filing Cabinet link.
- **Note:** If there are outstanding negotiations, the Outstanding Negotiations screen is displayed and the process continues below.
  - For outstanding quotes, check the radio button to decline the quote or retract the submission.
  - For submissions that have not been quoted, check the box to retract them.
  - Click the Submit button.

#### • I bound this submission: Why does it say "In progress"?

A submission is "In progress" once it has been submitted to the markets. Even if one or more lines are bound, the submission remains "In Progress" until it is moved to the filing cabinet, or "Completed."

### 1.3 Changing Personal Information and Password

You can change your user information and your password from the Settings screen. Your user information consists of mailing, phone and email information. All of your Platform email notifications are sent to the email address you specify here.

### 1.3.1 To change your password

1. Click the Settings icon at the top right of the screen.



RESULT: This will display the Settings screen.

2. Click on the Edit button in the Personal Information section.

RESULT: This will display the User Information screen.

3. Click the Change Password button.

RESULT: This shows the Change Password screen.

New Password	
Re-enter New Password	
<b>Note:</b> The best passwords cont	tain letters and numbers. Passwords are case-
sensitive and using both cases is	encouraged. Do not use names or numbers
commonly associated with you lik	e an employee ID number or your name. Never
share your password with others.	
	ightarrow Be sure to note the new password

- 4. Enter your new password.
- 5. Re-enter your new password.
- 6. Click the Change Password button to save your new password and return to the User Information screen.
- 7. Make changes to your personal information if desired.
- 8. Click the Save Changes button to save your information.

#### **1.3.2** To change your personal information

1. Click the Settings icon at the top right of the screen.

RESULT: This will display the Settings screen.

2. Click the Edit button in the Personal Information section.

RESULT: This will display the User Information screen.

<mark>⊿ User In</mark> ଜ	formation		Required information is denoted by an ( * )
First Name*	Mark	Last Name*	Nielson
Company	Z Company 1 (v2)	Branch	SLC
Title		E-mail*	mnielson@ereinsure.com
		Other E-mail Addresses	sgood@ereinsure.com
Mailing Address		Address (cont.)	
City*		U.S. State	Select One 🔻
ZIP/Postal Code*		Province/Territory	
		Country*	United States 👻
Work Phone		Phone extension	
FAX			
Password	Change Password		
			Cancel Save Changes

- 3. Modify your personal information.
- Note: The e-mail address entered on the User Information screen is the address to which all of your notifications will be sent. You may add additional email addresses to inform others with the same notification by adding the additional email address to the "Other Email Addresses" field.
  - **Tip**: If you are going to be out of the office for an extended period of time, use the "Other Email Addresses" field to notify colleagues of activity on submissions in case action needs to be taken on them while you are away.
  - 4. Click the Save Changes button to save your information.

### 1.4 Changing the Personal Distribution List

Your personal distribution list specifies which reinsurer underwriters or brokers you may choose when sending a submission over the Platform. Your options are limited to the reinsurers and brokers from your company's reinsurance security list.

You can go to the Personal Distribution List screen from the Settings screen at any time to update your list of default underwriters and brokers.

### 1.4.1 To select underwriters and brokers

1. Click the Settings icon at the top right of the screen.

RESULT: This will display the Settings screen.

2. To modify your personal distribution list, click the Edit button in the Personal Distribution List section.

RESULT: This will display the Personal Distribution List screen.

Section Sectio	sion to re	distribution. ceive and assign submission:	5.	Ç Find Rei	nsurer or Broker	Search
Show by Company	Shov	v by Name			Personal Distr	ribution List
Company	<b>/</b>	Alta Reinsurance (1)				
🦰 Alta Reinsurance (1)		Name 🛆	Office	Line of Business	City	Country
Class Limit Casualty		🗌 Allen, Jared	New York	Casualty	New York	United States
,		🗹 Flanagan, Fanny	San Francisco	Casualty	San Francisco	United States
ACME Brokers (3)	1	Greenfield, Harry	Chicago	Property	Chicago	United States
Brighton Brokerage (1)		Groden, Gary	Dallas	Casualty	Dallas	United States
Everglade Re (1)		Hardy, Gwen	Atlanta	Casualty	Atlanta	United States
GoRe Brokers (2)		Hill, Debbie	Philadelphia		Philadelphia	United States
📄 Sun Valley Reinsurance (5)		Louis, Armstrong	New York	Property		United States
TUV Intermediaries (2)		Mellancamp, Cougar	Chicago	Casualty	Chicago	United States
TugBoat Reinsurance		Peterson, Peter	New York	Casualty	New York	United States
World Re Inc. (1)		🗌 Roberts, Robert	Boston	Casualty	Boston	Select One
XYZ Re (4)		Sarbanes, Oxley	New York	Property	New York	United States
Save Distribution List changes? Cancel Save Changes						

- 3. You can sort by column and filter the underwriters by Company or by Name. Check the boxes next to the underwriters on the security list to which you would like to send submissions.
- 4. Click the Save Changes button.

#### • I can't find a particular underwriter on the list

There are two possible reasons: 1. The company to which the underwriter or broker belongs is not on your company's security list. 2. The underwriter or broker does not have an account on the eReinsure platform. Contact the person you wish to have added, and confirm that they are a registered eReinsure user. If they have an eReinsure account, your company administrator may add their company to the security list. If they don't have an eReinsure account, direct them to contact eReinsure. Once they have established an account and if their company is on the security list, you can add them to your Personal Distribution List.

### 2 Creating a Submission

The create submission process is divided into four easy steps. They are: Step 1 -Classify Policy and Reinsurance, Step 2 -Enter Policy Information, Step 3 -Describe Reinsurance, Step 4 -Select markets and Submit. For your convenience, a Save link is displayed on Steps 2 and 3 allowing you to immediately save work and continue.

### 2.1 Classifying Policy and Reinsurance

Classifying the submission involves entering the original policy holder information. Furthermore, you will classify the policy and select a template which will be used to describe the original policy in greater detail. Lastly, you will classify the reinsurance being requested.

The default template used to describe the primary policy is automatically selected based on the policy type, but you may select whichever template suits your needs. The short form templates do not require specific information but rather accept primary insurance information as a series of electronic file attachments and free form text. The regular forms can also be used in conjunction with attached documents, but allow the input of specific information.

### 2.1.1 To create a new submission

1. Click the Create Submission link in the menu bar at the top of the screen.

#### RESULT: The Create Submission Step 1 screen will appear.

	Required information is denoted by an ( $st$ )
Policy	
Named Insured*	Website
Mailing Address	Address (cont.)
City	U.S. State Select One 🔽
ZIP/Postal Code	Province/Territory
	Country United States 💌
Policy Number	
Policy Effective Date*         Policy           mm/dd/yyyy	Expiration Date mm/dd/yyyy
Reinsurance Effective Date*         Reinsu           mm/dd/yyyy	rance Expiration Date mm/dd/yyyy

2. In the Policy section, enter the primary policy holder's information including the mailing address of the policy holder, policy number, policy dates, and reinsurance dates. When you input the Policy Effective date and hit the Tab key or click elsewhere on the screen the system will automatically populate the Policy Expiration and the Reinsurance dates based on an annual term. This auto-population will occur even if the Policy Expiration

and Reinsurance dates are already filled in. You can overwrite these dates as needed. Depending on your company there may be customized variations of this section.

Classify Policy		
Select Class(es)* Casualty Property Hold down the "Ctrl" key for multiple :	Select Policy Type(s)*	Select Template*          Auto         Select the template used         to describe the insurance.

- 3. In the Classify Policy section, select the policy class. This list is specific to your company and represents the types of business for which you can purchase reinsurance. The system will display a list of policy types based on the policy class you selected.
- 4. Select the policy type(s) from the list of policy types. The default template will be selected based on the policy type you choose.
- **Tip**: If you are selecting more than one item on a list, hold down the Ctrl key while making your selections.
- 5. Select the template from the list of templates.

Classify Policy				
Select Class(es)* Casualty Property Hold down the "Ctrl" key for multip	Select Policy Type(s)*		Select Template*  Property Short Form Auto Casualty Multi Line Property Property Short Form Short Form Umbrella	
Named Peril(s)		Currency*	Workers Comp	
Select from list of perils		U.S. Dollar	*	
All Risk Including Flood and E All Risk Excluding Flood and E Auto Aviation			ncy selected here will be the currency cial amounts in this transaction.	
			Cancel	Next Step

- 6. **[Optional]** Specify the perils to be covered by the reinsurance by selecting perils from the list.
- 7. Select the currency that will be used in this transaction. This currency will apply to all requests for reinsurance and all quotes once the submission has been sent.
- 8. Click the Next Step button.

### 2.2 Entering Policy Information

Following classification of the policy, Step 2 displays the template you selected on step 1 with fields for the input of specific information about the primary policy. Some information gathered in step one pre-populates fields in step two and does not require re-entry.

In addition to populating structured data fields, you can also attach electronic files to the submission. For your convenience, a Save link is displayed, allowing you to immediately save work and continue.

You can also enter information about terms and conditions, endorsements, exclusions and any general comments about the primary policy which needs to be conveyed to the reinsurers or brokers.

Required information is denoted by an ( $st$ )		📙 <u>Save</u>
Enter information about the policy		
Policy		
Named Insured* Ardell Brown	Website	
Mailing Address	Address (cont.)	
City	U.S. State Select One 💙	
ZIP/Postal Code	Province/Territory	
	Country United States	*
Policy Effective Date* 09/20/2004 mm/dd/yyyy	Policy Expiration Date 09/20/2005 mm/dd/yyyy	

### **2.2.1 To describe the underlying policy**

- 1. In the Description of Operations section, describe the operations or attach a file.
- 2. In the Policy Limits and Net and Treaty Retention section, enter the policy limits as well as your net and treaty retentions.
- Note: These may be specific fields or free-form text fields for entering the limits of the policy depending on the selected template.
- 3. In the Policy Coverage section, enter the conditions, exclusions, and endorsements to the original policy or attach a file.
- 4. In the Loss Information section, enter the specific information or attach a file.
- 5. Click the Next Step button to proceed to Step 3 Requesting Reinsurance.

### 2.3 Understanding Templates

The system provides eight templates into which you can enter information for the policy you wish to reinsure: Auto, Casualty, Multi Line, Property, Property Short Form, Short Form, Workers Comp, and Umbrella. Each template gathers specific line of business information. The short form provides a generic template into which most data can be entered in text boxes or added to the submission as attachments.

The following table summarizes the data collected by each template.

	Short Form	Property Short Form	Property	Auto	Casualty	Workers Comp	Multi Line	Umbrella
Attachments	✓	√	✓	~	✓	√	✓	✓
Comments	✓	√	✓	~	✓	√	✓	✓
Policy Information	✓	√	✓	~	✓	√	✓	✓
Description of Operations	✓	√		~	✓	√	✓	✓
Policy Coverage	✓	√	✓	~	✓	✓	✓	~
Policy Limits	✓	√		>	✓		1	~
Loss Information	✓	✓	✓					
Locations		<b>√</b> (1)	✓					
COPE information			✓					
Sublimits			✓					
Exposures			✓		✓	1	1	~
Equipment Schedule				>			1	~
Large Loss Schedule				>	1	~	~	~
Historical Loss Schedule				~	✓		✓	✓
Aggregate Loss Schedule						√	✓	
Coverages							1	~
Policy Exclusions					~		1	✓
Employers Liability						1	1	~
Employee Concentration						1	1	
Payroll Schedule						✓	✓	

Some templates have specific functionality associated with the data. Steps describing how to attach a file to a submission and save as draft are explained below. Other specific steps are described here, including:

- Enter historical loss information
- Enter large loss information
- Add multiple locations (property template)
- Describe an excess umbrella (umbrella template)
- Add a payroll schedule (workers comp template)
- Input individual lines of business (multi-line template)

### 2.3.1 To enter historical loss information

1. Click to expand the historical loss schedule if necessary.

Exposure and	Historical L	oss Informatio	n					
Attach exposure and historical loss file(s). <u>Click here</u> to input historical loss information below.								
Attach histor Policy Period		) above, or inp Valuation Date					Closed Claims	Open Claims
Current Year	Insurer A	mm/dd/yyyy 05/05/2004	\$ 64,541	\$ 65,415	\$ 15,412	\$ 158,451	54	12
Prior Year 1								
Prior Year 2								
Prior Year 3								
Prior Year 4								
Prior Year 5								
								Add a Year

- 2. Enter specific data for each year of losses.
- 3. Click "Add a Year" to create more rows. The page is redrawn with additional blank rows available.

### 2.3.2 To enter large loss information

1. Click to expand the large loss schedule if necessary.

Description	of Large Losses							
Attach large	loss file(s) or <u>click l</u>	nere to input	large loss inform	nation below.			Attach F	ile
Attach large	loss file(s) above, Cause/Description	or input larg Carrier	e loss informatio		Reserves	Expenses	Total Incurred	Closed
03/12/2004	Fire	Insurer A	02/13/2004	\$ 65,142	\$ 45,411	\$ 5,412	\$ 15,425	
	×							
	Y						Add a	Loss dh

- 2. Enter specific data for each loss.
- 3. Click "Add a Loss" to create more rows. The page is redrawn with additional blank rows available.

### **2.3.3 To add multiple locations (property template)**

1. Fill out the information for the first location on the form.

New Location		
Location Name		
Street Address	Address (cont.)	
City	U.S. State	Select One
ZIP/Postal Code	Province/Territory	
	Country	United States
Property		
Occupancy O Manufacturing	Construction O Fire Resistive	Protection Class
Mining     Non-Manufacturing	Frame	Wind Class

2. Click the button "Add Another Location" (located immediately under the sublimits section)



Add Another Location

RESULT: The Property template is redrawn. The first location is shown with an Edit button and a Delete button. New, blank fields appear for the next location, titled "New Location"

Locations		
Number of locations 3 Location # 1: Edit Delete	Total insured value of all locations	\$ 1,500,000 Add Another Location
New Location		
Location Name Street Address City ZIP/Postal Code	Address (cont.)	
Property		
O Mining O Fran	Resistive	Protection Class Wind Class

- 3. Repeat steps 1 and 2 for each location to be added.
- 4. Click "Edit" next to any location you wish to change.

Locations						
Number of locations	3			Total insured value of all locations	\$ 1,500,000	Add Another Location
Location #1:	Edit		Delete			
Location #2:	Edit	÷	Delete	1		
New Location						
Less March Marca						

RESULT: The selected location is displayed in the fields on the form. Other locations are shown in summary form.

5. Click "Delete" next to any location you wish to remove.

RESULT: The screen is redrawn and the deleted location is no longer available.

Note: Locations are renumbered to be sequential. For example, if you enter 3 locations, and delete the second one, when the screen is redrawn you will see location #1 and location #2 (previously location #3).

#### **2.3.4 To describe an excess umbrella (umbrella template)**

1. Select the radio button for Excess Umbrella in the Description of Policy section.

Description of Policy	
Select type	Total Umbrella Limits
Lead Umbrella 🛛 🔘	Occurrence
Excess Umbrella 🧕	
Underlying Umbrella Limit	
Underlying Umbrella Carriers	~
	~

RESULT: A new section appears with the fields Underlying Limit and Underlying Carriers.

### 2.3.5 To add a payroll schedule (workers comp template)

1. Click to expand the payroll schedule section, if necessary.

			Attach File
ttach payroll so	chedule above or g	<mark>lick here</mark> to input payroll schedule manually.	
		4m	
itate	Payroll	to input payroll schedule manually. المعنى المعنى الم المعنى المعنى المعن المعنى المعنى	
tate		4m	
	Payroll	4m	

- 2. Select the state and enter the payroll and class code information.
- 3. Click "Add Another State" to create new rows.

### **2.3.6 To input individual lines of business (multi-line template)**

1. Select the checkboxes for the pertinent line of business forms in the Multiple Line Forms section.

Multiple Line F	orms
Select the forms	to use for this submission
Auto	
General Liability	
Workers Comp	

**ereinsure** 



RESULT: for each checkbox selected, a section of the form appears to collect pertinent information.

### 2.4 Attaching a File

Files of any type and size can be uploaded to the Platform. Uploading files may be especially useful for sharing information (e.g. loss history, exclusions) with markets about large or complex risks.

### 2.4.1 To attach a file

1. Click the Attach File button.

Attach File

#### RESULT: This presents the Attach File screen

Attach File	
Send this file C:\My Documents\Description of Operations.doc	Browse
Description of file (200 characters maximum) Description of Operations	
Cancel	Attach File راسی راس

2. Click the Browse button, and navigate to the desired file on your computer or network drive.

Choose file		? 🔀
Look in:	🕝 Desktop 💌 🗢 🖆 📰 -	
Desktop My Documents	My Documents My Computer My Network Places Cunused Desktop Shortcuts Historical Losses.xls	
Functional Specs		
eReinsure		
Documentation	File <u>n</u> ame: Historical Losses xls	<u>O</u> pen
	Files of type: All Files (*.*)	Cancel

- 3. Select the file and click Open, or double click on the file.
- 4. Enter a description of the file in Description of file.
- 5. Click Attach File. The system uploads the file, which may take some time depending on the size of the file.

RESULT: You are returned to the previous page where the attached file is shown

Atta	chments			
	Filename	Description	Attached By	Date Attached
<b>1</b>	<u>Terms and</u> <u>Conditions.doc</u>	Cover note terms	Mike Oates	13 June 2007
*	<u>Final</u> Inspection.xls	Inspection details	Mike Oates	13 June 2007

6. To attach additional files, repeat steps 1-4 above.

#### 2.4.2 Attaching a File with New Browser (Firefox, Chrome, etc)

You can now drag files directly from your desktop onto the attach file screen. *Please note this function is not compatible with Internet Explorer*.

Attach File		×
Add files to the upload o	queue and click the "Upload Files" button.	
Filename	Description	
	Drag files from your desktop to here.	
Add a File		Ŧ
	Cancel Upload	Files

- 1. Drag the files to be uploaded into the area with the dotted line.
- 2. The files are now shown under the filename detail (shown below).

ttach File			8
Add files to the upload queue and click Filename	the "Upload Files" button. Description		
Loss Information.docx	Loss Information	0	*
Desc. of Operations.docx	Description of Operations	0	
Drag files	from your desktop to here.		
Add a File			
	Cancel Uplo	ad Files	

- 3. Click Upload Files to attach them to the submission.
- 4. You can delete any of the files by clicking the delete icon next to the description.

### 2.5 Saving a Draft

Submissions can be saved as draft submissions as you create them. There are two ways to create a draft submission. You can click the "Save" link that appears at certain places on the form. This saves your information and returns you to the same form where you left off. You can also click the button "Save as Draft" at the bottom of steps 2 and 3. This saves your information and returns you to your homepage. Draft submissions are listed in the My Submissions section of the homepage.

#### 2.5.1 To save your work

1. Click the Save link located at certain places on steps 2 or 3.



RESULT: Your work is saved and you are returned to the spot on the form where you left off.

#### 2.5.2 To save your submission as a draft

1. Click the Save as Draft button located at the bottom of steps 2 or 3.

Save as Draft

RESULT: Your submission is saved and you are returned to the homepage. Draft submissions appear in the My Submissions section of the homepage.

#### 2.5.3 To send a draft submission

1. Click on the Named Insured link of the draft submission in the My Submissions section of My Desk.

RESULT: The submission overview is displayed.

2. Click the "Edit" link in the left bar.

Tasks
🖹× Delete
Edit راس
🕞 + Create Private Note
📲 Reassign
🗅 Сору

RESULT: The first step of the create submission process is displayed, with all the data in place as it was when the submission was last saved.

3. Proceed through the four steps of the create submission process to send the submission.

### 2.6 Describing Reinsurance

Following the description of the original policy on Step 2, Step 3 displays the reinsurance requested screen. From here the user can structure the proposed reinsurance contract and provide information about the reinsurance terms, conditions and exclusions. Again, the user can choose to attach any electronic files which need to be shared with the markets. For your convenience, a Save link is displayed to allow the user to immediately save work and continue.

#### 2.6.1 To request reinsurance

Required information is denote	Required information is denoted by an ( $st$ )		
Enter the information a	Enter the information about the reinsurance you want to buy here		
Reinsurance Effective date*	09/20/2004 mm/dd/yyyy		
Reinsurance Expiration date	09/20/2005 mm/dd/yyyy		
Need Quote By			
Cedent Reference			

1. The Reinsurance Effective and Expiration dates are pre-populated and may be edited.

- 2. Enter Need Quote By. This is a free form text field in which you may enter a date and time or text such as 'ASAP', 'By COB Friday', etc.
- 3. Enter a Cedent Reference number, if appropriate. This is a unique identifier for the submission, perhaps an existing policy reference or internal control number.

Policy Information	
Leader Insurance Co. Policy Limit 💡	
Leader Insurance Co.'s share of Ardell Brown policy 🔞	100%
Underlying Limit 🔞	Amount of any insurance or SIR underlying this policy

- 4. In the Policy Information section, enter the Policy Limit.
- 5. If the original insurance policy is a co-insurance, enter the percentage share that you are insuring. This number is passed for information only; it is not considered in the calculation of premiums or limits.
- 6. Enter the Underlying Limit.

Reinsurance Request #1	0	<u>Delete</u> 🔗
Coverage Requested		
Request Name 🛛	\$ OR %	
	part of	
Layer Limit 🛛		
Reinsurance Attaching Point Ø		
Proposed Layer Premium @		
	🔘 Gross 🛛 🕘 Net	
	Flat	
Ceding Commission	%	
Basis of Acceptance *	< Select One> 🔻	
Reinsurance purchased to benefit	Select One	
Coverage Basis	Select One	
Loss Adjusting Expenses	Select One	
Delete Arbitration Clause? *	◎ No	
	Yes	
Reinsurance Terms and Conditions		
		om Library
		*
Comments on this request		
		* *
	Click to add another reinsurance request, or describe additional quotes requested	
	Add Anoti	her Request

# **ereinsure**

- 7. In the Reinsurance Requested section, enter a name for this request in Request Name. This may be the line of business or any other identifier specific to this individual request.
- 8. Specify the Coverage Requested as an amount or percent by filling in the appropriate field.
- 9. Enter the Layer Limit.
- 10. Enter the Reinsurance Attaching Point.
- 11. Enter the Proposed Layer Premium, and use the radio buttons to specify premium type.
- 12. Enter the Ceding Commission.
- 13. Select Basis of Acceptance from the drop down menu.
- 14. Enter Reinsurance Terms and Conditions in the text box provided, or click on the Get From Library Link to pick from your company's standard terms and conditions.
- 15. Enter any comments for the request.
- 16. If you would like to specify additional lines or quotes, click the Add Another Request button and fill-out the structured quote fields following steps 7 to 15 again. You may add as many requests as needed.

Add Another Request

17. Describe any Additional Quotes Requested that you wish to receive.

Additional Quotes Requested				
Additional Quotes Requested (Up to 4000 characters)				
				*
				~
Other Information				
Attachments				
				Attach File
$\sim$				
Comments on Reinsurance Requested				
(Up to 4000 characters)				
				*
				-
				📑 Save
	Back	Cancel	Save as Draft	Next Step

- 18. In the Other Information Section, attach files as appropriate.
- 19. In the Comments on Reinsurance Requested section, enter any comments and instructions you may have for the markets.
- 20. Click the Next Step button to proceed to Step 4 or click the Save as Draft button which will save it to My Desk under My Submissions.

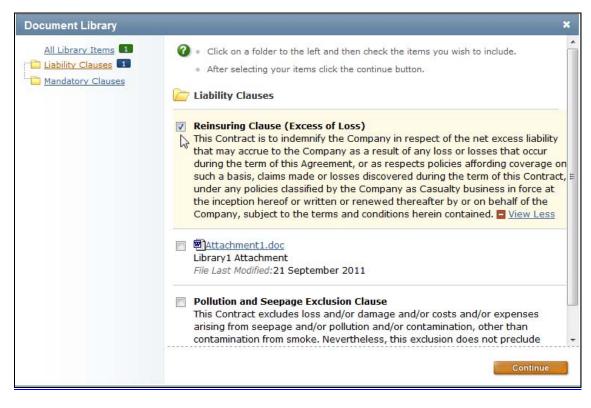
### 2.7 Using the Library

The library is a feature that will only be available upon request, due to the fact that it needs to be specifically configured for your company.

1. Click on the link "Get from Library" to pick from your company's standard terms and conditions.



2. Click on the folders at the left to navigate to the clause you wish to add. Then check the box next to the clause you wish to add.



3. You may add as many clauses as desired. When finished, click the Continue button.



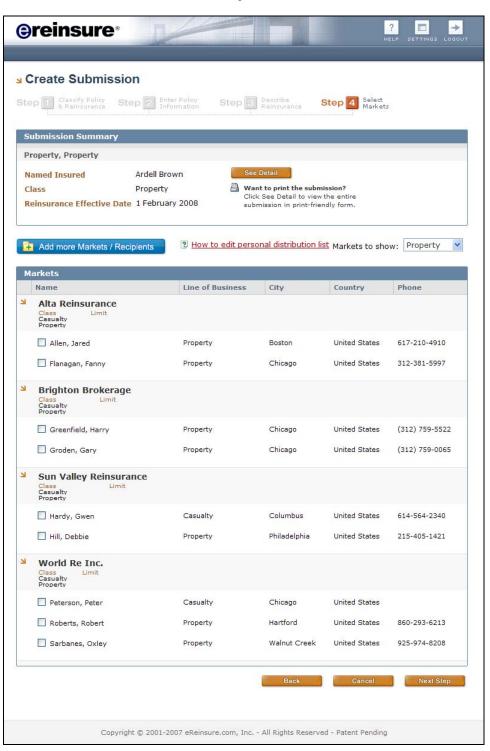
RESULT: You will be returned to Step 3 with the selected clauses visible in Reinsurance Terms and Conditions section.

### 2.8 Selecting markets and Submitting

After requesting reinsurance in Step 3, Step 4 displays the list of underwriters selected on your Personal Distribution List. Select the markets from this list to which you will send your submission.

Your company may assign classes of business to approved markets. In that case, only the markets approved for the class of business you are submitting are displayed. Use the drop-down menu to display all markets, if necessary.

### 2.8.1 To select markets that will receive your submission



1. Select the underwriters to whom you wish to send the submission by checking the box next to the person's name.

# ereinsure

- Note: If a particular underwriter does not appear, modify your Personal Distribution List to include them. See <u>Changing the Personal Distribution List</u> for more information.
- 2. Click the Submit button. This displays the Review Submission screen.

Submission Summa	۲ <b>y</b>			
Excess of Loss Auto				
Named Insured Class Reinsurance Effective Da Cedent Reference	Ardell Brown Casualty 20 September :	2004	Want to print the Click See Detail to vie submission in print-fri	w the entire
Status	Draft		s	ee Detail
Markets to whom yo	u are sending th	e submission		
Market	Name	Line of Business	State/Region	Phone
Action 3 Re	Greg Green			
Sundance 2 Re	Tom Menlo			
authorized by your compar	ny to offer this submi	einsure database. By completing ssion to those parties that you ha and has played no part in the de	ve identified as recipients.	eReinsure has
nor will it serve to guarante by any party using the eRe	ee, in any way, the a insure negotiation pl ions or negotiations v	tract entered into by subscribers ccuracy of information or perforn atform. As a result, all rights and ria the eReinsure platform, as we	nance of the contract terms obligations set forth in any	s entered into contracts
			Back	Submit

- 3. Verify the selections you have made.
- 4. Click the Submit button.

RESULT: This notifies the selected markets of the submission by email, and makes it available to them for quoting.

### 3 Binding a Submission

### 3.1 Reviewing a Quote

When a market has sufficient information about the submission, they can use the Platform to issue a quote. You will be notified via email that you have received a quote from the market. The email message will contain a link that will take you to the quote's detail page on the Platform. The quote will also appear in the Quotes to Review section of My Desk.



When viewing the Quote Detail page, keep in mind that a market has the ability to restructure the reinsurance section of the submission and may issue quotes for layers that were not originally requested. If there have been changes in the values the application will highlight them. The detail about each quote can be viewed and selected from the Quote Detail – Requested and Alternates section. Additionally, if the quote is from a broker, the information on each market the broker used is shown.

The Complete Negotiation History screen displays information about the history of the negotiation with that specific market. If the market made any changes to the original request, those changes will be highlighted in red text.

When you are finished reviewing a market's quote, you can choose to not accept it, issue a counter offer to the market or request to bind one or all of the quotes. These options are made available by clicking on the appropriate button at the bottom of the Quote Detail screen.

### 3.1.1 To review a quote

1. On My Desk, click on the Named Insured link in the Quotes to Review section.

Quotes to Review (3)		
<u>Status</u>	<u>Named</u> Insured	<u>Reinsurance Effective</u> <u>Date</u>
Quoted	Specialty Plastics	12 January 2004

RESULT: This will display the Quote Information screen.

Sundance 2 Re Quote Information	
	📇 Print
Specialty Plastics	
Reinsurance Effective Date 12 January 2004	
Reinsurance Expiration Date 12 January 2005 Need Quote By	
Good Until	

2. Click the View Negotiation History button to view the negotiation history.

RESULT: The Complete Negotiation History screen is displayed in a new window. Items that have changed from one column to another are indicated in red text.

Complete Negotiation History for Specialty Plastics				
	Reassigned to Assumer 2 (Sundance 2 Re)	Reassigned to Mark Nielson (Sundance 2 Re)		
Date and Time	20 September 2004 11:29:39 AM MDT	20 September 2004 11:24:04 AM MDT		
Status				
Policy Effective Date	12 January 2004	12 January 2004		
Policy Expiration Date	12 January 2005	12 January 2005		
Reinsurance Effective Date	12 January 2004	12 January 2004		
Reinsurance Expiration Date	12 January 2005	12 January 2005		

- 3. Click Close Window at the bottom to close the history screen.
- Note: If your company security officer sets per-risk limits for reinsurers those limits can be seen on quotes from the broker.

Brok	er Markets		
	Reinsurer		Amount
	<u>Alta Reinsura</u>	ance Company 💶	\$ 1,500,000
		X	
	Alta Reinsu	irance Company	
	Class Casualty	Limit 5,000,000	

### 3.2 Requesting to Bind a Quote

The next step after receiving an acceptable quote is for you to notify the market that you wish to bind. Quotes to be bound are displayed in the Quotes to Review section of My Desk.

A status of Requoted is displayed when a market has declined your request to bind, but wishes to continue negotiations based on changes to their original quote. Those changes can be viewed by clicking the View Negotiation History button on a quote's Quote Detail page (changes appear in red).

### 3.2.1 To request to bind a quote

- 1. Click on the Named Insured of the desired submission found in the Quotes to Review section of the My Desk screen.
- 2. On the Quote Information screen in the Quote Detail Requested and Alternates section, check the box next to the quotes you wish to bind.

heck the box next		you want to	bina.			
Offer #1: Reque	st 1					
Authorized Line					00% part of 15,000,000	
Reinsurance Att	aching Point			\$ 7,000,000		
Layer Premium	Layer Premium					
Ceding Commiss	ion					
Basis of Accepta	ince			Exc	ess of Loss:	
Assumer Refere	nce					
Reinsurance Off	\$	15,000,000				
Commission Am						
Gross Premium	\$ 15,000					
Net Premium to	(Fla	at) \$ 15,000				
Comments on Of	ffer					
Brokerage					100%	
Other Deduction	51					
Broker Markets						
Reinsurer	Amount	Share	Net Premium	Brokerage	Reference	

3. Click the Request to Bind button at the bottom of the screen.

RESULT: This displays the Request to Bind Submission screen.

ummary				
Offer 1: GL Quote	Authorized Line 100% part of \$ 6,000,000	Reinsurance Attaching Point \$ 6,000,000	<b>Layer Premium</b> \$ 25,000 Gross	Ceding Commission 23.5%
			Required field	ds are denoted by an (
equest to Bind			quired her	in the sented by an (
/riting Company*	Writing Company #1 🔽			
olicy Number*	8832340			
olicy Premium				

4. In the Request to Bind section, select the writing company from the drop-down list.

- 5. Enter the primary Policy Number.
- 6. Optionally, enter the total primary policy premium on this screen.
- 7. Click the Request to Bind button.

RESULT: A pop-up box appears requesting confirmation.

Microso	ft Internet Explorer 💦 🔀
2	You are about to request to bind.
~	Are you sure?
	OK Cancel

8. Click the OK button. The system will notify the market by email and request that the market agree to the terms and issue a certificate.

### 3.3 Reviewing Bound Submissions

If a market agrees to bind, the submission is displayed in the Messages to Review section with a status of Bound or Certificate Issued along with any message sent by the market.

#### 3.3.1 To review recently bound lines

- 1. On My Desk, view the message under the Messages to Review section with the status of Bound or Certificate Issued.
- 2. Click on the Assumer name.

RESULT: This displays the Summary of Agreement screen for your review.

		📇 Print
Summary of Agreement		8
Assumer Information	Greg Green Company: Action 3 Re Branch: SLC Email: <u>asanches@ereinsure.com</u>	
Cedent Reference		
Named Insured	Specialty Plastics	
Status	Bound - Needs certificate	

3. Click the Mark as Read button to clear the submission from the Messages to Review section.

### 3.4 Moving a Submission to My Filing Cabinet

You can move submissions from My Desk and into My Filing Cabinet when the negotiation is completed, thus archiving the submission for later use.

eReinsure checks to see that all negotiations have been finalized before moving a submission into the filing cabinet. If there are submissions that were never quoted, or quotes that were not bound or declined, the system will present a list of "Outstanding Negotiations" which need resolution before the submission can be moved to the filing cabinet. However, the system will allow you to move a submission to the filing cabinet if there are outstanding endorsements.

# Note: Moving a submission that is in a bind requested state to the filing cabinet will require you to retract or not accept the submission, thereby canceling the request to bind.

Finalizing outstanding negotiations notifies all of the markets that the submission is complete and no more action is required on their part. If you do not want the markets to be notified, un-check the Send Email Notification Box. This feature is useful when removing old items from My Submissions.

Send email notification to these markets

### 3.4.1 To complete a submission

1. Under the My Submissions section of My Desk, click the Named Insured link of the submission you want to mark as complete.

RESULT: This displays the Submission Summary for that submission.

2. Click the Move to Filing Cabinet link in the left Tasks box.

Tasks
🗄 🛾 Move to Filing Onbinet
Update Submission
Endorse
Cancel Coverage
Submit to Additional Markets
🕞 + Create Private Note
📳 Reassign
🗅 Сору

RESULT: This moves the submission to the filing cabinet. If there are outstanding negotiations, the system displays the Outstanding Negotiations screen. From this screen the user can clean up any outstanding lines.

oforo th	o cubmis	sion can be mo	ved to the filin	a cabinet you	must finalize all outstan	dina		
egotiati	ions. This	includes declini	ing quotes tha	t have been n	eceived that have not be	en -		
					quoted. Please indicate submission homepage.	which		
					Sabinosion nonopagoi			
Quotes	s Receiv	ed						
Do Not Accept	Retract	Assumer	Underwriter	Status	Reinsurance Limit	Authorized Line	Layer Premium	Quoted Date
0	0	Sundance 2 Re	Assumer 2	Bind Requeste	d 85% part of \$ 5,100,000	\$ 5,100,000	\$ 35,000	20 September 200
Lines (	Dutstan	ding						
Retract		Assumer		U	nderwriter	Status	Submitted D	)ate
		Snowbird Reinsu	rance	Da	avid Phillips	Needs Quote	30 August 20	04

- 3. Select the appropriate radio buttons for Quotes Received and checkboxes for Lines Outstanding.
- 4. Click Submit.

einsure

RESULT: The submission is moved to My Filing Cabinet and any markets with outstanding lines are notified by email, unless the Send Email Notification box is unchecked.

5. Submissions moved to the filing cabinet can be found by clicking "My Filing Cabinet" on the menu. You will then be able to filter by the desired criteria to find submissions that have been moved to your Filing Cabinet.

### 3.5 Viewing Certificate Information

You can review certificates by visiting the submission summary which is linked from My Filing Cabinet.

### 3.5.1 To view the certificate of a completed submission

1. From My Desk, click "My Filing Cabinet" in the main menu bar.

**RESULT**: This will display the My Views screen showing Submissions & Files that have been moved to the filing cabinet (both placed and not placed submissions together).

2. You can search accounts by Named Insured or Policy Number. To search by Named Insured, select the Named Insured radio button and enter a search term in the Search box and click the Search button. To search by Policy Number, select the Policy Number radio button and enter a search term in the Search box and click the Search button. Optionally you can use the Named Insured drop-down in the Filter box to find the account.



- Note: You can sort the list of submissions by column by clicking on the column's name. Clicking it a second time will sort in reverse order.
- 3. Click on the Named Insured link of the submission you wish to view.

RESULT: This will display the Submission Summary. All lines that the user has bound will appear in the Bound section of the screen.

4. Click on the link in the View Certificate column for the bound line's certificate you wish to view.

Bound (1)	)					
Assumer	Certificate Number	Authorized Line	Layer Premium	Date Bound	Summary	View Certificate
Action 3 Re	12345	75%	\$ 45,100 Gross	31 August 2004	<u>View</u>	<u>Certificate.doc</u>

RESULT: The browser will then ask if you would like to open the file or save it to your computer.

5. Click the Open button to view.

RESULT: The computer should launch the appropriate software for viewing that type of file. If not, repeat and save the file to your computer first, and then open it

6. If you would like to view the date attached, the description, or multiple certificate attachments, click on View in the Summary column and you will see the information displayed in the certificates section near the top of the Summary of Agreement page.

Certi	ficates			
Certifi	icate Number	CN28448-2007-5		
	Filename	Description	Attached By	Date Attached
	binder.doc	binder letter	Mike Oates	13 January 2007

### 4 Negotiating

### 4.1 Updating a Submission

You can update a submission after it has been sent with additional information (e.g. revised policy and/or reinsurance dates) either at the request of a market, or as the submitting underwriter desires. If a market requests more information, the message appears on My Desk in the Messages to Review section with a status of More Info Requested. You can read and reply to the message by clicking on the Assumer name.

### 4.1.1 Send a Message

You can send a message to your counterpart at any time during the negotiation process.

1. In the Tasks Box on the left click Send a Message.

Tasks
Resubmit
Retract
🖂 Send a Message
🕞 + Create Private Note
•월 View Negotiation History

2. Type your message in the box that appears and click Send Message when you have finished.

RESULT: Comments and messages appear together in the order they were sent, showing who sent each message and when.

Comments and Mess	ages	8
		옌 <u>View History</u>
Mike Oates	Transatlantic Brokers	10 July 2007 11:18:29 AM EDT
What is the gross premium	on the account?	
🖂 Alder Nielson	Alta Insurance	10 July 2007 11:23:55 AM EDT
I believe it is \$15,250. I'll update you if that number changes.		

### 4.1.2 To respond when the market requests more information

- 1. On My Desk, view the message under the Messages to Review section with the status of More Info Requested.
- 2. Click on the Assumer name.

RESULT: This displays the Resubmit screen where you may add the requested information and resubmit to the market.

<mark>ی</mark> Resubmit		
Describe changes to your	request for reinsurance below.	📇 Printer Friendly
Expand All Quotes	Collapse All Quotes	
Request #1		🔕 <u>Delete</u> 🚿
Comments	예 <u>View History</u>	
		~ ~

#### 4.1.3 To update a submission

1. From My Desk, click the name of the submission you wish to update under the Named Insured field in the My Submissions section.

RESULT: This will display the Submission Summary screen for the submission.

2. Click the Update Submission link in the left Tasks box.

RESULT: This displays the Update Submission screen.

Tasks
Description
Retract
Submit to Additional Markets
🕞 + Create Private Note
<li>Reassign</li>
Сору

Add Submission Informatio	on		
Submission Dates			
Policy Effective Date*	04/04/2004 mm/	dd/yyyy	
Policy Expiration Date	04/04/2005 mm/	dd/yyyy	
Reinsurance Effective Date*	04/04/2004 mm/	dd/yyyy	
Reinsurance Expiration Date	04/04/2005 mm/	dd/yyyy	
Note: Changes to submission If you need to change the sub Comments			
If you need to change the sub			
If you need to change the sub Comments			*
If you need to change the sub Comments			× v
If you need to change the sub Comments (Up to 4000 characters)			Attach File

- 3. Modify the Policy Dates as needed.
- 4. Modify the Reinsurance Dates as needed.
- 5. Enter comments and information in the Comments section.
- 6. Attach a file(s).
- 7. Click the Continue button.

RESULT: This displays the Select Assumers screen. The Cancel button cancels the update process.

Sel	lect the Assumers to whon	n the update will be se	nt	
	Assumer	Underwriter	Location	Phone
<b>~</b>	Action Intermediaries	Wes White	Illinois	555-548-6875
<b>~</b>	Snowbird Re	Greg Green	Georgia	555-6865-4578

- 8. Check the boxes of markets to whom the update will be sent.
- Note: This is the list of markets to which the submission was originally sent. No new markets are listed.
- 9. Click the Submit button to send the update.

RESULT: The update is sent to the selected markets and they are notified of the update by email.

#### 4.1.4 Review Updates

Rather than print the entire submission again when updates are added, users can print just the updates. Next to the updates section is a new link "Print Updates" which allows you to create a hard-copy of the changes.

Subm	ission Update: Tue Oct 25 15:01:13 MDT 2011			📇 Print Update
	Filename	Description	Attached By	Date Attached
ſw	Loss Information.docx		eReinsure Testing	25 October 2011 3:00:51 PM MDT
w	Policy Limits.docx		eReinsure Testing	25 October 2011 3:01:01 PM MDT

### 4.1.5 Downloading All Attachments

1. If you would like to download all the attachments in a given submission at once you may do so by clicking on the View All Attachments button.

Tasks
Resubmit
≧¥ Retract
🖂 Send a Message
🕞 + Create Private Note
View all Attachments
☆ View Negotiation History

2. You will then be presented with a list of all the attachments within that submission. Click the Download All Attachments Icon at the bottom and you will be prompted to save them on your local drive in a ZIP file.

All Attachments			
Name	Description	Attached By	Date Attached
Attachment1.doc	Description of Operations	Cedent 1	13 June 2007
Attachment2.doc	Policy Coverage	Cedent 1	13 June 2007
Attachment3.doc	Loss Information	Cedent 1	13 June 2007
Attachment4.doc	Other Attachment	Cedent 1	13 June 2007
Attachment5.doc	Step 3 attachment	Cedent 1	13 June 2007
Attachment6.doc	Update attachment	Cedent 1	13 June 2007
Attachment7.doc	Quote attachment	Assumer 1	13 June 2007
EAX document #11120000.txt	Step 2 Fax Description	Cedent 1	13 June 2007
EAX document #11120032.txt	Step 3 Fax Description	Cedent 1	13 June 2007
Download All Attachments		l	Done

### 4.2 Resubmitting a Submission

You can resubmit a posted submission to a market while in the negotiation process or after the market has declined to quote (a submission that is in a quoted or bound state cannot be resubmitted). If a market declines to quote a submission, the declination appears on My Desk in the Messages to Review section: The status will appear as Declined to Quote. You can read the message and reply by clicking on the Assumer name.

You can modify the submission and resubmit it to the market which will move the submission out of the Messages to Review section. The information about the declination will now be available by selecting the submission in the My Submissions section and clicking on the View link next to the desired reinsurer.

### 4.2.1 To resubmit a declined quote

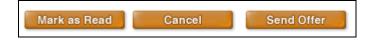
- 1. On My Desk, view the message under the Messages to Review section with the status of Declined to Quote.
- 2. Click on the Assumer name.

RESULT: This displays the Resubmit screen where you can mark as read or resubmit.



Expand All Quotes	Collapse All Quotes	
Request #1 Comments	· · · · · · · · · · · · · · · · · · ·	S <u>Delete</u>
comments		
	×.	
Describe the reinsurand	e you want assumed	
Request Name 🔞		
Authorized Line 🕜	\$ \$7,000,000 100% %	
ayer Limit Reinsurance Attaching Poir	\$ 7,000,000	
What is the premium fo	r the entire layer?	
ayer Premium 🔞	\$ 15,000 O Gross ④ Net	
eding Commission	96	
Results		
Reinsurance Offered by Su		
commission Amount to Alt Gross Premium to Sundanc		
eross Premium to Sundance I		
	● Flat ○ Adjust.	
Minimum Premium	\$ 15,000	
Deposit Premium	\$ 15,000	
Rate	~	
xposure Base xposure Type	<> Select>	
Additional Exposure Inforn	ation 🖉	
Deductions and Fees		
Brokerage <sup>*</sup> Ø Other Deductions Ø	96	
	96	
Which markets are parl	icipating on this layer?	
Request Details		
Assumer Reference		
Basis of Acceptance*	Excess of Loss	
Reinsurance Terms and Con	ditions	
	<b>M</b>	
comments on this Request	<u>^</u>	
	<u>v</u>	
Expand All Quotes	Collapse All Quotes	Add Another Request View Negotiation History
Request Details Describe other terms of	the request	
Need Quote By	uie request	
Quote Good Until 🙆		
Attachments		
		Attach File

3. You can modify the submission and click the Send Offer button at the bottom of the Resubmit screen or simply clear the message from your Messages to Review box by clicking the Mark as Read button.



#### 4.2.2 To resubmit a submission (not declined)

1. From My Desk, click the name of the submission you wish to resubmit under the Named Insured field in the My Submissions section.

RESULT: This will display the Submission Summary screen for the submission.

2. In the Not Quoted section, click the Resubmit link for the market you wish to resubmit to.

Submitted Date	View	Resubmit
7 September 2004	<u>View</u>	<u>Resubmit</u>
7 September 2004	<u>View</u>	Resubred
7 September 2004	<u>View</u>	<u>Resubmit</u>

RESULT: This displays the Resubmit screen.

- 3. Make changes as necessary, including adding or removing files.
- 4. Click the Send Offer button.

RESULT: The submission is resubmitted to the selected market and they are notified by email.

### 4.3 Counter Offering a Quote

If a quote does not meet your criteria, you may counter offer with terms that you find more acceptable. You may choose to request to bind the submission with the modified terms at the end of the counter offer process, rather than waiting for markets to respond to the changes, and then requesting to bind.

The Counter Offer screen displays summary information about the submission (detail is available by clicking on the See Detail button), any comments that the market included and details about the quote. This screen provides an area for you to enter details about the counter offer. The Counter Offer also displays the last two steps in the negotiation of the quote (any changes from offer to offer are highlighted in red).

You can also enter additional requests when counter offering. This will add a new request section that will allow you to define a new request for reinsurance.

### 4.3.1 To counter offer

1. From the Quote Detail page, click the Counter Offer button.

Counter Offer



<mark>⊿</mark> Counter Offer		
Describe your request belo	w.	📇 Printer Friendly
🗵 Expand All Quotes	Collapse All Quotes	
Request #1		🔇 <u>Delete</u> 🔊
Comments	연 <u>View History</u>	

- Note: to view negotiation history click on the link "View History" in the Comments section or click on the link "View Negotiation History" in the Tasks section on the left hand side of the page.
- 2. Enter any comments you have.
- 3. Enter your counter offer in the structured fields. The Results section displays calculated values for Reinsurance Offered, Gross and Net Premium as well as Commission Amount.
- 4. Enter additional quote requests by clicking on the Add Another Request button. To remove a request, click the Delete link in the request's title bar.



- 5. Enter a Need Quote By date or text statement such as "ASAP"
- 6. Enter reinsurance terms and conditions.
- 7. Enter reinsurance exclusions.
- 8. Attach a file(s) by clicking on the Attach File button.
- 9. To finish, you may either choose to click the Send Offer button, or the Request to Bind Offer.

Attachments			
Accountencs			
			Attach File
	Cancel	Send Offer	Request to Bind Off

RESULT: The counter offer, or counter offer with bind request is sent to the markets and they are notified by email.

- Note: Clicking the Request to Bind Offer button yields the same outcome as clicking the Request to Bind button as outlined above. If you choose Send Offer, the market must quote back before you can request to bind.
- Note: With each iteration of a negotiation, eReinsure will highlight any values that change. For example, when a quote comes in from a reinsurer, eReinsure will highlight the fields that are different than the original request.

Offer #2	
Authorized Line	100% part of \$ 5,000,00
Reinsurance Attaching Point	\$ 10,000,00
Layer Premium	\$ 200,000 Gros
Ceding Commission	12.5%
Basis of Acceptance	Excess of Los
Assumer Reference	
Reinsurance Offered by Z Company 2	\$ 5,000,00
Commission Amount to Z Company 1	\$ 25,00
Gross Premium to Z Company 2	\$ 200,00
Net Premium to Z Company 2	(Flat) \$ 175,00

### 4.4 Declining a Quote

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One of your options for handling a quote is to not accept it. This acts as a rejection of the offer and is not a counter offer. However, you may comment on why the quote has not been accepted.

#### 4.4.1 To reject a quote

1. From the Quote Detail screen, click the Do Not Accept button.

RESULT: This displays the Do Not Accept Quote screen.

Submission		
Excess of Loss P	roducts	
Named Insured Cedent Reference	Specialty Plastics	
Status	Requoted by reinsurer	 
Offer		
Reinsurance Limit	100% part of \$ 6,000,000	
Authorized Line	100%	
Layer Premium	\$ 25,000 Gross	
Assumer	Action 3 Re	
		See Detail
Reason Not Acc	epted	
(Up to 4000 char		
		~

- 2. Enter the reason for not accepting.
- 3. Click the Submit button to send to the reinsurer.

RESULT: The market will be notified that you have rejected the quote by email.

## 5 Working with Submissions

### 5.1 Reviewing a Submission

To review a submission you must first determine the location of the submission. The submission will either appear in the My Submissions section of My Desk, or if it has been completed, in My Filing Cabinet. Regardless of where the submission is located, by clicking on the Named Insured link you will be taken to the Submission Summary.

The Submission Summary is divided into five sections: Submission Summary, Quotes, Not Quoted, Bound and Private Notes. Depending on the status of a negotiation with a market, it will appear in quotes, not quoted or bound.

- The Quotes section contains all submissions that have been received and quoted by the market but are still in negotiation and are not yet bound.
- The Not Quoted section contains all lines that have been sent and not yet quoted by the market or resubmitted to the market and waiting action.
- The Bound section contains all lines that have been quoted and bound with the markets including any endorsements. When lines have been retracted, a section called Not Bound is displayed. You can view the specific lines by clicking on the View link next to each line.
- The Private Notes section contains any Private Notes that have been created within the submission.

#### 5.1.1 To view a Submission Summary screen from My Desk

1. From My Desk, click the name of the submission under the Named Insured field in the My Submissions section.

eRe RFI Submission Summary								
Reinsurance Effect Status	<i>tive Date</i> 1 Januar In Progre		See Detail					
						📇 Print	<u>This Page</u>	
Quotes (0)	Not Quoted (1)	Bound (0)	<u>Private Notes</u> (	0)				
Quotes (0)								
Not Quoted	(1)							
Assumer		Underwriter	Status	Submitted Date	View	Resubmit	Retract	
Z Company 3 (Te	est Reinsurer)	eReinsure Testing	Needs Quote	14 October 2011	View	Resubmit	<u>Retract</u>	
Bound (0)								
Private Note	s: eRe RFI (0)							

RESULT: This will display the Submission Summary for the submission.

2. To see more information, click the See Detail button in the Submission Summary section.

RESULT: This displays the Submission Detail screen with all the original information. Update submissions will not appear on this detail screen but may be viewed by clicking the View link for each market

3. To see detail for a specific line, including any updated information, click on the View link for the appropriate market.

RESULT: This displays either the Summary of Agreement, Submission Detail, Counter Offer Detail or Quote Information screen, depending on the line's status.

#### 5.1.2 To view a Submission Summary screen from My Filing Cabinet

1. From My Desk, click the My Filing Cabinet link in the main menu bar.

RESULT: This will display the Filter box which will select you by default as the underwriter.

Filter Accounts
Named Insured
- All - 💌
Named insured not in the list?
Underwriter
- All - 💌
Branch
- All - 💙
Status
- All - Completed Draft In Progress
Reinsurance Effective Date
From:
To:
Filter

2. Refine the filter criteria as desired and then click Filter.

RESULT: The submissions that fit your criteria will be displayed.

**Note**: You can sort the list of submissions by column by clicking on the column's name. Clicking it a second time will sort in reverse order.

3. Select a submission by clicking on the Named Insured link.

RESULT: This will display the Submission Summary screen, which contains links for each of the bound lines related to this submission.

4. Click on the View link for the appropriate market.

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RESULT: This displays either the Summary of Agreement, Submission Detail, or Quote Information screen, depending on the line's status.

### 5.2 Finding Others' Submissions Using My Views

My Views allows you to find submissions belonging to other underwriters within your organization. Once you have found the submission you are looking for, you may view, edit, negotiate and track just as you would your own submission.

My Views is a permissions based role that you may or may not have. If you do not have the link displayed in the menu bar next to My Filing Cabinet, then you do not have My Views permissions. You may view your permissions in the Personal Information section under the field called Roles on the Settings screen.

The My Views permission is of two types: View/Modify Branch Records (access to submissions in your branch and branches below); and View/Modify Company Records (access to submissions for all branches in the company).

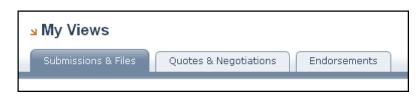
#### 5.2.1 To find a submission using My Views

1. From the My Desk screen, click on the My Views tab.

My Desk	My Filing Cabinet	My Views	My Automatics	Reports
Home	Create Submission	Negotiations		

RESULT: This displays the My Views screen.

2. You can narrow search results by utilizing the three tabs displayed: Submissions & Files, Quotes & Negotiations, and Endorsements.



- 3. You may search for records using the Search box or you may filter records using the various Filter selections:
  - a. You can search for submissions by Named Insured or Policy Number. To search by Named Insured, select the Named Insured radio button and enter a search term in the Search box and click the Search button. To search by Policy Number, select the Policy Number radio button and enter a search term in the Search box and click the Search button (shown below).





b. To filter the records, select one or more filter criteria from the drop down lists and/or enter a Reinsurance Effective Date or range of dates in the Filter box and click the Filter button.

Filter Accounts
Named Insured
- All -
Named insured not in the list?
Underwriter
- All -
Branch
- All -
Status
- All -
Draft In Progress
Reinsurance Effective Date
From:
(e.g. mm/dd/yyyy)
(e.g. mm/dd/yyyy)
Filter

RESULT: If results meeting your criteria are found, they are displayed in a table to the right of the Search and Filter boxes. Otherwise, a message stating there were no submissions meeting your search or filter criteria is displayed.

					Go T	o Reassi	ign Pag	je
Showing 1 - 6 of 6		Show 20 💟 re	ecords				Page	1 of 1
Named Insured	Underwriter	Reinsurance Effective Date	Class	Branch	<u>Status</u>	Subs	Qtd	Bnd
Becker Jet Center	Brown, Bob	1 August 2003	Casualty	SLC	In Progress	1	0	0
Becker Jet Center	Brown, Bob	1 August 2003	Casualty	SLC	Retracted	1	0	0
Becker Jet Center	Brown, Bob	1 August 2003	Casualty	SLC	Retracted	1	0	0
Becker Jet Center	Brown, Bob	15 August 2002	Casualty	SLC	Completed	1	0	1
Becker Jet Center	1, Cedent	1 August 2002	Casualty	SLC	Completed	1	0	1
Becker Jet Center	1, Cedent	1 August 2002	Casualty	SLC	Retracted	1	0	0

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- Note: If you do not see the Named Insured you are looking for in the drop down menu, use the search box to find it.
- 4. You may select the number of results to be displayed from a drop down box at the top center of the search results table.

Show	100 🔽	records
Reinsurance Effect	20 40	<u>Class</u>
1 January 2003	100	Property
1 January 2003	250 以 All	Property
1 January 2003		Property

5. To view the next set of results, click the Next>> link at the top and right of the search results table. Conversely, to go back a page, click the <<Prev link in the same corner.



- 6. To sort the results alphanumerically by column, click on the title of the column. Click the title of the column again to sort the results in reverse order.
- 7. Click on the Named Insured link of the submission you wish to view.

RESULT: This displays the Submission Summary for the submission where you may view, edit, negotiate and track the submission.

Note: Clicking the My Views tab again will display the results from the previous search for this web session only.

### 5.3 Submitting to Additional Markets

You may send your submission to additional markets that were not included the first time you sent the submission. This function also allows you to select and send any updates you may have made to the submission.

#### 5.3.1 To send a submission to additional markets

1. In the My Submissions section of My Desk, click on the Named Insured link of the submission you wish to submit to additional markets.

RESULT: This displays the Submission Summary for that submission.

2. Click the Submit to Additional markets link in the left Tasks box.

RESULT: This displays the Submit to Additional markets screen.

я (	Submit to Additional Markets							
Indicate which of the following underwriters will receive the original submission. Existing markets will not receive the additional submission and are shown for reference only.								
			Mai	rkets to show: Property				
M	arkets							
	Name	Line of Business	State/Region	Phone				
Ы	Action Intermediaries	Casualty Property						
	Chicago							
	☑ White, Wes		Illinois	555-548-6875				
Ы	Snowbird Re	Casualty Property						
	Atlanta							
	🗹 Green, Greg		Georgia	555-6865-4578				
	✓ Woods, Susan							
С	omments							
(	Up to 4000 characters)							
				~				
				×				
				Cancel Submit				

- 3. Select the group of approved markets you would like to use from the drop-down list of approved markets.
- 4. Select the markets to which you would like to send the submission.
- Note: Markets that have already received the submission are displayed for reference only.and have grayed out checkboxes. The submission cannot be resent to these markets.
- 5. If displayed, select which submission updates to include with the submission.
- 6. Enter any comments you may have for the markets.
- 7. Click the Submit button.

RESULT: A dialog pop-up box appears asking for confirmation to send the submission to additional markets.



8. Click the OK button to send or the Cancel button to go back and make changes.

RESULT: The submission is distributed to the selected markets and they are notified by email.

### 5.4 Retracting a Submission

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The Platform allows you to retract a submission that has already been sent to markets. The markets will be notified by email that the submission has been retracted. The submission will be moved from My Desk and into My Filing Cabinet.

#### 5.4.1 To retract a submission from all markets

1. From My Desk, click the name of the submission you wish to retract under the Named Insured field in the My Submissions section. To retract just the submission from just one market, locate the retract link on the toolbar of the market from which you want to retract.

RESULT: This will display the Submission Summary screen for the submission.

2. Click the Retract link.

Retract Submis	sion Confi	rmation						
			📇 Print	er Friendl				
Submission being Retr	acted							
Casualty, Auto								
Named Insured Ardell Brown Cedent Reference Status In Progress								
Status In Prog	1635							
Distribution List (Distr Company	ibute the retraction	to these compar	state/Region	Phone				
Snowbird Re	Dion Davidson	United States	Utah	Filone				
Sundance Intermediaries	Dion Davidson	United States	Utah					
Comments (Up to 4000 characters)								
			ick F	etract				

RESULT: This will display the Retract Submission Confirmation screen.

3. Click the Retract button.

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RESULT: The submission will be retracted from all markets and no further negotiation will take place on the retracted submission. The submission is moved into My Filing Cabinet.

#### 5.4.2 To retract a submission from one market

a. From My Desk, click the name of the submission you wish to retract under the Named Insured field in the My Submissions section.

RESULT: This will display the Submission Summary screen for the submission.

b. Click the Retract link on the right side of the "Not Quoted" section.

Submitted Date	View	Resubmit	Retract
7 April 2006	View	Resubmit	Retract
7 April 2006	<u>View</u>	<u>Resubmit</u>	Retract

RESULT: This will displa	y the Retract Submission	Confirmation screen.
--------------------------	--------------------------	----------------------



3. Click the Retract button.

Retract Submission Confirmation						
				📇 Printer Friendly		
Submission be	ing Retract	ed				
Casualty, GL						
Named Insured Cedent Reference Status						
Distribution Lis			these companies.)			
Company	Name	Country	State/Region	Phone		
Comments (Up to 4000 cha	racters)			<		
V Send e	email notificati	ion to these mark	ets Back	Retract		

### 5.5 Copying a Submission

The eReinsure platform allows you to copy any submission. By copying a submission, a new submission will be created containing the primary insurance and reinsurance information of the original, along with any attachments.

The submission retains its original name by default, but the name and all information relating to the submission can be modified by clicking on the Edit link in the left Task Bar. You will then work through the same steps as Creating a Submission, editing and adding information as necessary.

- **Tip**: This feature is useful for renewals. Simply create a copy of the submission to be renewed then change the dates and other information as needed.
- **Tip**: This feature can save you time entering information. If you find that the submissions you create often include the same information (e.g. your submissions use the same terms and conditions), copy a submission which contains the common information and use the copy in lieu of a blank template.
  - 1. Create a submission filling in the fields with the most common entries and selections. Use a generic name for the named insured (eg. "GL Submission").

- 2. On Step 3 click Save as Draft. The reusable submission you've created can be found on the homepage in the My Submissions section with a Draft status.
- 3. To create a submission using this template, create a copy of it (following the instructions below) and Edit the submission, modifying the fields that are specific to the account for which you are placing reinsurance.

#### 5.5.1 To copy a submission

- 1. There are two places the submission you wish to copy may be located. Follow one of the two steps below:
  - a. If the submission has not been moved to My Filing Cabinet:
    - On My Desk under My Submissions, click the Named Insured link for the submission.

#### RESULT: This will display the Submission Summary screen.

- b. If the submission has been moved to the Filing Cabinet:
  - From My Desk, click the My Filing Cabinet link in the main menu bar.

RESULT: This will display the Placed Submissions screen.

• Select the submission by clicking on the Named Insured link.

RESULT: This will display the Submission Summary.

2. Click the Copy link in the left Tasks box.

Tasks
I Move to Filing Cabinet
Update Submission
Endorse
Cancel Coverage
Submit to Additional Markets
Reassign
🗅 Сору 🖑

RESULT: This displays the Submission Summary for the copy.





Your submission has been copied. To begin work on the new submission click the 'Edit' link.

3. Click the Edit link in left Tasks box to modify the copied submission using the create submission process and to submit it to markets for quoting.

Tasks
🖹× Delete
🖹 Edit ூரு
🕞 + Create Private Note
<li>Reassign</li>
🗅 Сору

4. Update claims and other information as necessary.

## 5.6 Reassigning a Submission

The Platform allows you to transfer ownership of your submission to another underwriter or from other underwriters to yourself. This function, Reassign Risk, is a permission based role that you may or may not have. If you do not have permission, you will not see the link to reassign. You may view your permissions in the Personal Information section under the field called Roles on the Settings screen.

#### 5.6.1 To reassign a submission

1. From My Desk, click the name of the submission you wish to reassign under the Named Insured field in the My Submissions section.

RESULT: This will display the Submission Summary for the submission.

2. Click the Reassign link in the left Tasks box.

RESULT: This will display the Reassign Records screen for the submission.



- 3. In the Office drop-down selector, select the office of the underwriter to whom this submission will be reassigned.
- 4. In the underwriter's drop-down selector, select the underwriter to whom this submission will be reassigned.
- 5. Enter any comments you may have to the new underwriter.
- 6. Click the Submit button.

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RESULT: A popup box appears requesting confirmation.

Microsoft Internet Explorer				
?	You are reassigning the selected records. Are you sure?			
	OK Cancel			

7. Click the OK button.

RESULT: The submission is reassigned to the new underwriter and the underwriter is informed by email of the reassignment.

### 5.7 Private Notes

If you would like to create a message on the submission that is only viewable by you and those within your company, you can create a private note and also attach files to this note. There is no limit to the amount of files you can attach.

#### 5.7.1 To Create a Private Note

1. From My Desk, click the Named Insured link of the submission you wish to create a Private Note for under My Submissions.

2. Click "Create a Private Note" from the left toolbar.

Tasks
Update Submission
B Retract
Submit to Additional Markets
- Creater mate notify
Reassign
Сору

3. Enter any text you would like to include and attach any files pertinent to the submission that you would like to be included on the private note. To attach files, click "Attach File" within the private note and browse your computer for the desired file.

My Desk My Filing C	abinet My Views			
Home   Create Submis	sion   Negatiations	-		
	Create a Private Note ×			
Tasks	Enter Private Note			
Update Submission Retract	Enter any information here regarding your submission that is only viewable by you A and those within your company.			
Submit to Additional Markets	Attach any files as necessary below using the "Attach File" button and browse your computer for the file.		📇 <u>Print 1</u>	<u>This Page</u>
🕞+ Create Private Note				
Reassign	*			
Сору	Notify others of private note via email		-	-
Other Places	ATTACH FILES	w	Resubmit	Retract
My Views	Filename Description	N	<u>Resubmit</u>	Retract
My Desk	Attach File			
N N N N N N N			_	-
Help	Cancel Create Note			
How to counter offer				
Bow to bind a				

4. Click "Create Note" to attach the note to the submission.

Private Notes: eRe RFI (1)		
eReinsure Testing	Fri Oct 21 11:08:04 MDT 2011	8
Enter any information here regarding your submission that is only viewable b company.	y you and those within your	
Attach any files as necessary below using the "Attach File" button and brows file. <mark>View Less</mark>	e your computer for the	

5. The note is now viewable as a part of the submission. You can also delete a private note at any time by clicking the red delete icon in the upper right corner of the Private Note. You will be asked to confirm that you want to delete the note:



Click "OK" to delete the note and any attachments.

# 6 Endorsements

## 6.1 Creating an Endorsement

There are many different reasons why a facultative transaction can be cancelled or may need to be endorsed; an additional premium is required of the insurer, a credit or return premium is due to the insurer, or other changes not affecting premiums. To use endorsements for cancellations, see <u>Canceling Coverage</u>.

#### 6.1.1 To endorse a bound submission

- 1. There are two places the submission you wish to endorse may be located. Follow one of the two steps below:
  - a. If the submission has not been moved to the Filing Cabinet:
    - i. On My Desk under My Submissions, click the Named Insured link for the submission.

RESULT: This will display the Submission Summary screen.

- b. If the submission has already been moved to the Filing Cabinet:
  - i. From My Desk, click the My Filing Cabinet link in the main menu bar.

RESULT: This will display the Placed Submissions screen.

- Note: You can sort the list of submissions by column by clicking on the column's name. Clicking it a second time will sort in reverse order.
  - ii. Select the submission by clicking on the Named Insured link.

RESULT: This will display the Submission Summary.

2. Click the Endorse link in the left Tasks box.



RESULT: If more than one market assumed the submission, then a Select Assumer screen is displayed. If only one market was involved, the Create Endorsement screen is displayed and you may skip to step five.

Select Assumers					
Select the Assumers to whom the update will be sent					
	Assumer	Underwriter	Location	Phone	
	Action Intermediaries	Wes White	Illinois	555-548-6875	
	Snowbird Re	Greg Green	Georgia	555-6865-4578	
		Bac	k Can	cel Submit	

- 3. On the Select Assumer screen, check the boxes next to the markets with whom you wish to endorse the policy with.
- 4. Click the Continue button.

RESULT: This displays the Create Endorsement screen.

Highlighted rows contain informati	on that has <b>chan</b> g	ged since the las	t revision of the endorsement.
Endorsement			
Details			
Common Description			
Summary Description @ Policy Effective Date	02/02/2012	1	
Policy Expiration Date		mm/dd/yyyy	
Reinsurance Effective Date*	02/02/2013	mm/dd/yyyy	
Reinsurance Expiration Date	02/02/2012	mm/dd/yyyy	
Endorsement Effective Date*	02/02/2013	mm/dd/yyyy	
Cedent Endorsement ID		mm/dd/yyyy	
Adjustment Type 🔮			
Aujustment Type 😈	<ul> <li>Additional</li> <li>Return</li> </ul>		
	<ul> <li>Non Premiu</li> </ul>	m Bearing	
			If you don't know the adjustment amount, leave
Adjustment to Premium @			the field blank
Endorsement Description*			
Enter an explanation of the e	ndorsement as	well as terms	and conditions
(Up to 4000 characters)			
			*
			-
Endorsement Comments			
(Up to 4000 characters)			
			A
			~
Attachments			
			Attach File
			Cancel Continue

- 5. Enter a Summary Description of the endorsement.
- 6. Modify the Policy Effective Date if needed.
- 7. Modify the Policy Expiration Date if needed.
- 8. Modify the Reinsurance Effective Date if needed.
- 9. Modify the Reinsurance Expiration Date if needed.
- 10. Enter an Endorsement Effective Date.
- 11. Enter a Cedent Endorsement ID.

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- 12. Indicate the Adjustment Type by selecting the appropriate radio button.
- 13. Enter the monetary amount for any Adjustment to Premium.
- 14. Enter a description of the endorsement in the Endorsement Description field.
- 15. Enter comments you may have in the Endorsement Comments field.
- 16. Attach any electronic files in the Attachments section.
- 17. Click the Continue button.

RESULT: This displays the Submit Endorsement Confirmation screen.

Endorsement			
Policy Effective Date	12 January 2004		
Policy Expiration Date	12 January 2005		
Reinsurance Effective Date	12 January 2004		
Reinsurance Expiration Dat	e 12 January 2005		
Endorsement Effective Dat	🛚 23 September 2004		
Cedent Endorsement ID			
Adjustment to Premium	\$0		
Endorsement Description	Action 3 Re Example		
Named Insured	Specialty Plastics		
Assumers to whom th	e endorsement will be sen	t	
	Inderwriter	Location	Phone
lssumer l			
	Greg Green		

18. Click the Send button to send the endorsement.

RESULT: This will notify the markets of the endorsement by email.

## 6.2 Canceling Coverage

The Platform allows you to cancel coverage using the endorsement process for bound submissions placed on the Platform.

#### **6.2.1 To cancel coverage**

- 1. There are two places the submission you wish to change may be located. Follow one of the two steps below:
  - a. If the submission has not been moved to the Filing Cabinet:
    - i. On My Desk under My Submissions, click the Named Insured link for the submission.

RESULT: This will display the Submission Summary screen.

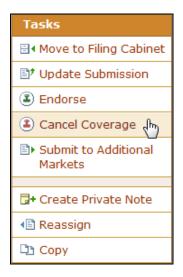
- b. If the submission has already been moved to the Filing Cabinet:
  - i. From My Desk, click the My Filing Cabinet link in the main menu bar.

RESULT: This will display the Filter box with you set as the default underwriter.

- ii. Filter by your desired criteria and select the submission by clicking on the Named Insured link.
- Note: You can sort the list of submissions by column by clicking on the column's name. Clicking it a second time will sort in reverse order.

RESULT: This will display the Submission Summary.

2. Click the Cancel Coverage link in the left Tasks box.



RESULT: If more than one market assumed the submission, then a Select Assumer screen is displayed. If only one market was involved, the Create Endorsement screen is displayed and you may skip to step six.

Sel	ect the Assumers to whor	n the update will be se	nt	
	Assumer	Underwriter	Location	Phone
~	Action Intermediaries	Wes White	Illinois	555-548-6875
~	Snowbird Re	Greg Green	Georgia	555-6865-4578

- 3. On the Select Assumer screen, check the boxes next to the markets with whom you wish to cancel coverage with.
- 4. Click the Continue button.

RESULT: This displays the Create Cancellation screen.

etails		
		1
Summary Description 🔮		
olicy Effective Date	02/02/2012 mm/dd/yyyy	
olicy Expiration Date	02/02/2013 mm/dd/yyyy	
einsurance Effective Date*	02/02/2012 mm/dd/yyyy	
einsurance Expiration Date	02/02/2013 mm/dd/yyyy	
ancellation Effective Date*	mm/dd/yyyy	
edent Endorsement ID		]
djustment Type 🛛 🖗	Additional	
	Return	
	Non Premium Bearing	
djustment to Premium 💡		If you don't know the adjustment amount, leave the field blank
	cancellation as well as terms	and conditions
-	cancellation as well as terms	and conditions
Enter an explanation of the	cancellation as well as terms	
Enter an explanation of the	cancellation as well as terms	
Enter an explanation of the (Up to 4000 characters)	cancellation as well as terms	
Enter an explanation of the (Up to 4000 characters)	cancellation as well as terms	
Enter an explanation of the (Up to 4000 characters)	cancellation as well as terms	*
Enter an explanation of the (Up to 4000 characters)	cancellation as well as terms	*
Enter an explanation of the (Up to 4000 characters) Cancellation Comments (Up to 4000 characters)	cancellation as well as terms	*
Enter an explanation of the (Up to 4000 characters)	cancellation as well as terms	*
Enter an explanation of the (Up to 4000 characters) Cancellation Comments (Up to 4000 characters)	cancellation as well as terms	*
Enter an explanation of the (Up to 4000 characters) Cancellation Comments (Up to 4000 characters)	cancellation as well as terms	•

# **ereinsure**

- 5. Enter a brief Summary Description of the cancellation.
- 6. Modify the Policy Effective Date if needed.
- 7. Modify the Policy Expiration Date if needed.
- 8. Modify the Reinsurance Effective Date if needed.
- 9. Modify the Reinsurance Expiration Date if needed.
- 10. Enter a Cancellation Effective Date.
- 11. Enter a Cedent Endorsement ID.
- 12. Indicate the Adjustment Type by selecting the appropriate radio button.
- 13. Enter the monetary amount for any Adjustment to Premium.
- 14. Enter a description of the cancellation in the Endorsement Description field.
- 15. Enter comments you may have in the Endorsement Comments field.
- 16. Attach electronic files in the Attachments section.
- 17. Click the Continue button.

RESULT: This displays the Submit Cancellation Confirmation screen.

18. Click the Send button to send the cancellation.

RESULT: This will notify the markets of the cancellation by email.

### 6.3 Responding to a Market's Endorsement

The market may send you endorsements to act on, which will appear in My Desk in the Endorsements section. You may either agree to the endorsement as it is presented or respond with changes. You also have the option of attaching files.

#### 6.3.1 To respond to a market's endorsement

1. On My Desk, click the Named Insured link in the Endorsements section for the endorsement you wish to review.

RESULT: This will display the Endorsement Detail screen.

Endorsement Detail د
Colored italicized labels contain information that has <b>changed</b> since the last revision of the endorsement.
Submission Summary
Named Insured     Ardell Brown       Assumer     Z Company 3 (Test Reinsurer)       Assumer Underwriter     eReinsure Testing       Policy Effective Date     2 February 2012       Cedent Reference     Status       In Progress, Waiting on cedent
Endorsement
Details
Summary Description     Amend Policy Number       Policy Effective Date     2 February 2012       Policy Expiration Date     2 February 2013       Reinsurance Effective Date     2 February 2012
Reinsurance Expiration Date 2 February 2013 Endorsement Effective Date 2 February 2012 Cedent Endorsement ID Assumer Endorsement ID
Adjustment to Premium Status In Progress, Waiting on cedent
View Negotiation History
Endorsement Description 😔 View History
Please amend policy number for accuracy
Endorsement Comments 🔄 View History
Please agree to the endorsement
Attachments
Attach File
Disclaimer
You are about to agree to an endorsement to a contract of reinsurance held in the eReinsure database. By completing this action you represent that you are authorized by your company to agree to this change to the referenced reinsurance.
eReinsure.com is not a party to any reinsurance contract entered into by subscribers using the eReinsure.com negotiation platform, nor will it serve to guarantee, in any way, the accuracy of information or performance of the contract terms entered into by any party using the eReinsure.com negotiation platform. As a result, all rights and obligations set forth in any contracts resulting from communications or negotiations via the eReinsure.com platform, as well as any premiums or loss payments, flow only between the contracting parties.
Back Respond Agree

2. Attach files if necessary.

- 3. You can Respond or Agree:
  - a. Clicking the Respond button will display the Create Endorsement screen where you may counter offer terms.
  - b. Clicking the Agree button will display a dialog box requesting confirmation. Click the OK button.

#### RESULT: This will notify the market of your response by email.

4. When an endorsement is agreed to by both parties, the platform will automatically move the endorsement to the filing cabinet. This will help keep the Desk clean and efficient, and reduces the steps required to manage the reinsurance asset.



5. All submissions moved to the Filing Cabinet will be retained there indefinitely. The platform used to move them onto the Desk when a copy was made, but that is no longer the case. A list of easy links marked "Other Places" is provided from the endorsement.



### 6.4 Attaching Files to a Completed Endorsement

In addition to adding files when creating and responding to endorsements, you can also add files to a completed endorsement at any time.

#### 6.4.1 To add a file to a completed endorsement

1. On the Submission Summary Page click the View link for the desired endorsement.

RESULT: This will display the Endorsement Detail Page.

- 2. Attach files. See <u>Attaching a File</u>.
- 3. Click the Save Changes button at the bottom of the screen.

RESULT: This will notify the counter-party of the new attachment(s) by email.

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