

ERS eTrade

User Guide



The specialist
motor insurer

ers.com

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1 Introduction

1.1 Available products

This guide details the steps required to request new quotations, perform midterm adjustments, and handle renewal invitations on ERS eTrade.

These products are currently available through ERS eTrade. Though each product may have specific options or fields within the ERS eTrade screens, guidance remains the same.

1.1.1 Agriculture:

- Horsebox

1.1.2 Personal Motor:

- Enthusiast
- Motorhome
- Prestige

1.1.3 Commercial Motor:

- Coach
- Courier
- Minibus
- Specialist Commercial Vehicle
- Taxi
- Transportation

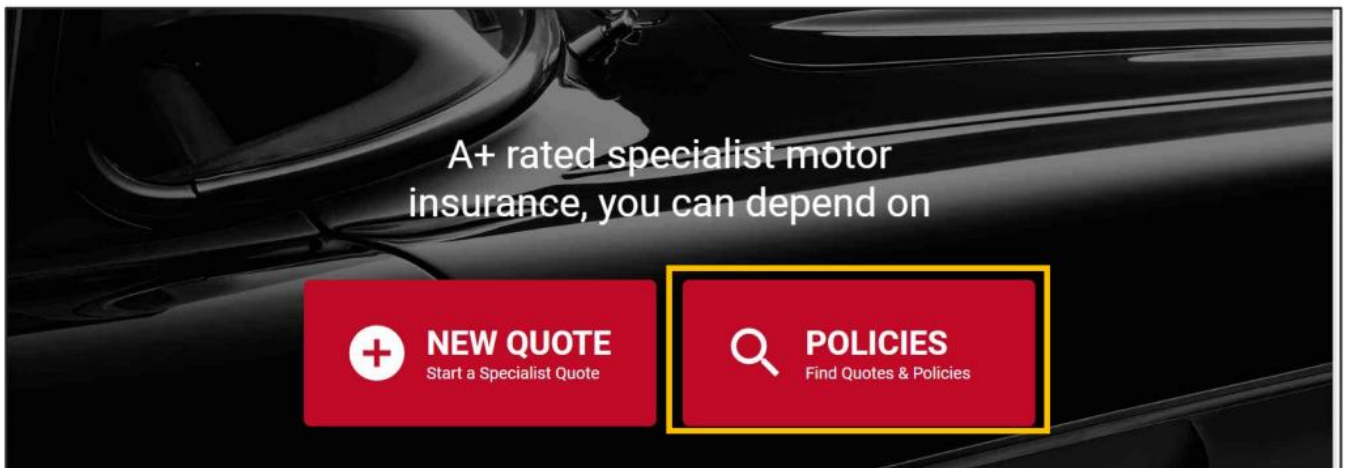
1.1.4 Motor Breakdown:

- Horsebox/ Horse Trailer
- Anything else

2 Searching for Quotes and Policies

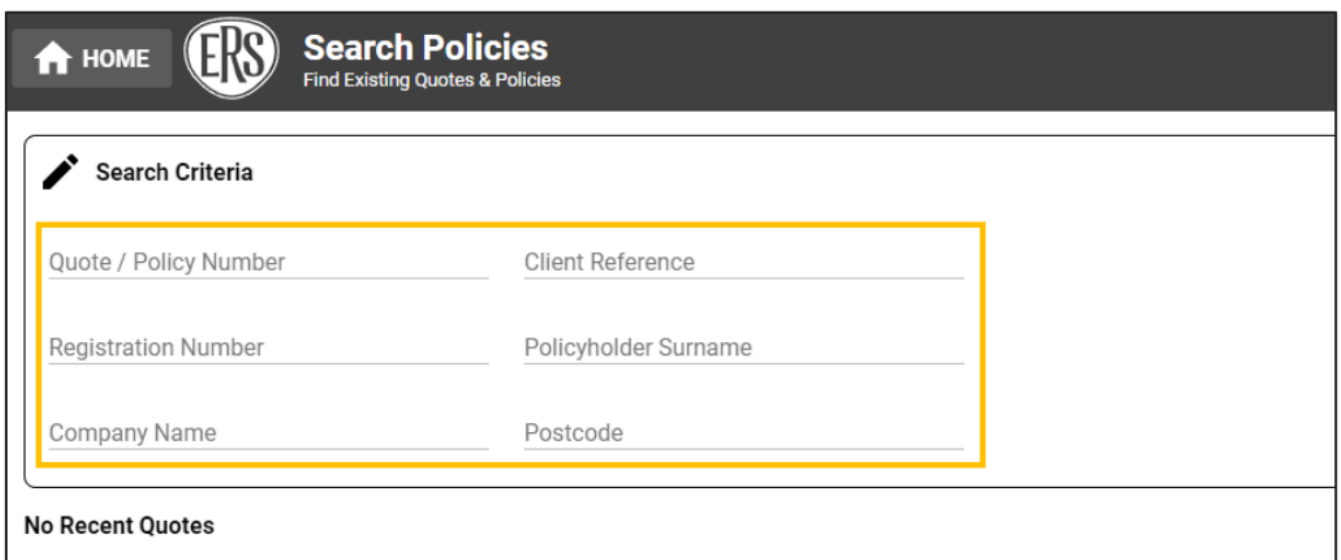
An enhanced search function within ERS eTrade will allow various criteria to be entered to find both quotations and live policies.

Click the **Policies** option from the main ERS eTrade screen.



Enter search criteria:

- Quote references or live policies numbers can be entered in the **Quote / Policy Number** field.
- Multiple criteria can be entered to narrow the search, a registration number and surname, for example.
- Partial searches are acceptable for company name. For example, a search for "Ander" will return results for "Anderson's Logistics", "Anderson Ltd", and so on.

A screenshot of the "Search Policies" form in the ERS eTrade system. The form has a dark header with a home icon, the ERS logo, and the title "Search Policies Find Existing Quotes & Policies". Below the header is a "Search Criteria" section with a pencil icon. This section contains six input fields arranged in two columns: "Quote / Policy Number", "Client Reference", "Registration Number", "Policyholder Surname", "Company Name", and "Postcode". The entire "Search Criteria" section is highlighted with a yellow border. Below the form, it says "No Recent Quotes".

2.1 Search Results

Results are returned in a table format.

- Only policies linked to the searching broker's agency will be shown.
- Policies with no transactions in the last 13 months are hidden.

Select a result.

- Clicking a quote will show the quote details and complete your search.
- Clicking a live policy will display the transaction list.

| Registration: CE10 LAM | | | |
|---|--|----------------------------|---------------------------------------|
| Search Results Showing 1-10 of 323 matches | | | |
| CC00193880.1 Enthusiast | Quote Starts 25/05/2022, expires in 29 days | Miss Linda Duff LE3 1SL | CE10 LAM sarah.dillon@iquw.com |
| TX00193653.1 Taxi | Quote Starts 21/05/2022, expires in 23 days | Miss Linda Duff LE3 1SL | CE10 LAM sanwar.chowdhury@iquw.com |
| TX00193882.1 Taxi | Quote Starts 26/05/2022, expires in 29 days | Miss Linda Duff LE3 1SL | CE10 LAM sanwar.chowdhury@iquw.com |
| TX00193882.2 Taxi | Quote Starts 26/05/2022, expires in 29 days | Miss Linda Duff LE3 1SL | CE10 LAM sanwar.chowdhury@iquw.com |
| 50711072 Enthusiast AC11 | Policy Accepted On cover in 12 hours 52 minutes for 364 days | Miss Linda Duff LE3 1SL | CE10 LAM |

2.2 Transaction List

When selecting a live policy, a list will show of all transactions that have taken place in the previous 12 months (new business, midterm adjustments, etc.). Selecting a transaction will show the detail for that stage of the policy.

- Select a transaction to complete your search.

| 50711072 Enthusiast AC11 1 Transaction | | |
|---|---|---------------------------------|
| New Business 50711072 | Accepted On cover in 12 hours 48 minutes for 364 days | Gross Premium £120.43 |

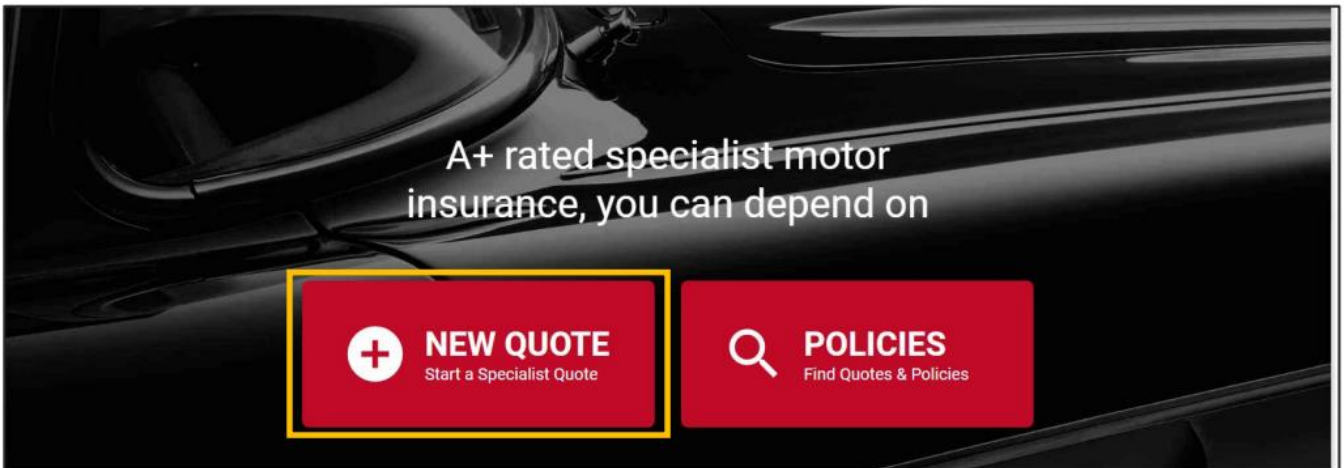
CLOSE

3 Requesting a New Quote

To obtain a new business quotation, complete the below steps.

3.1 ERS eTrade Main Screen

Click one of the **New Quote** options from the main ERS eTrade Screen



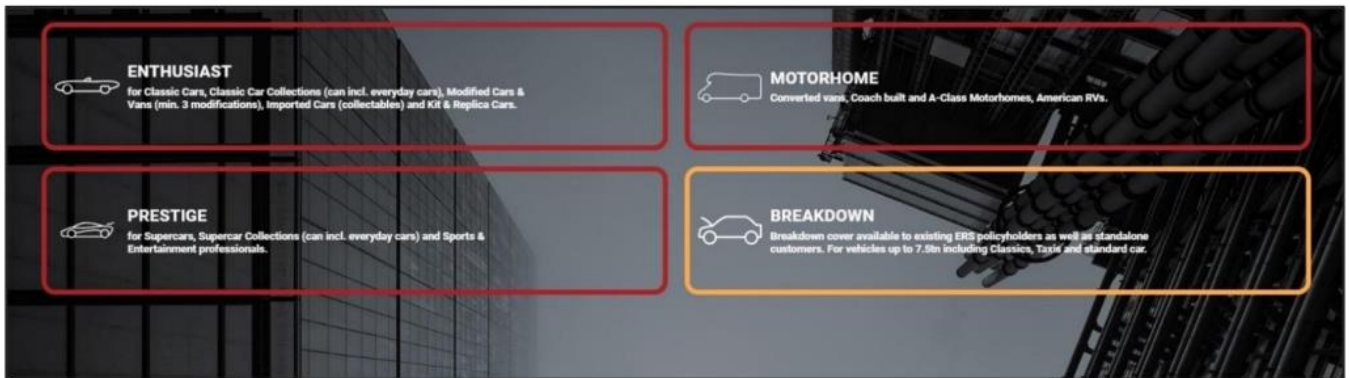
3.2 Product Class & Product Selection

Select a product class from the displayed screen.

- Note that the classes and products available will depend on those available to the broker agency account that your login is linked to.



After selecting a product class, a further list of relevant products will display. Click a product to start a quote.



3.3 Quote Screen

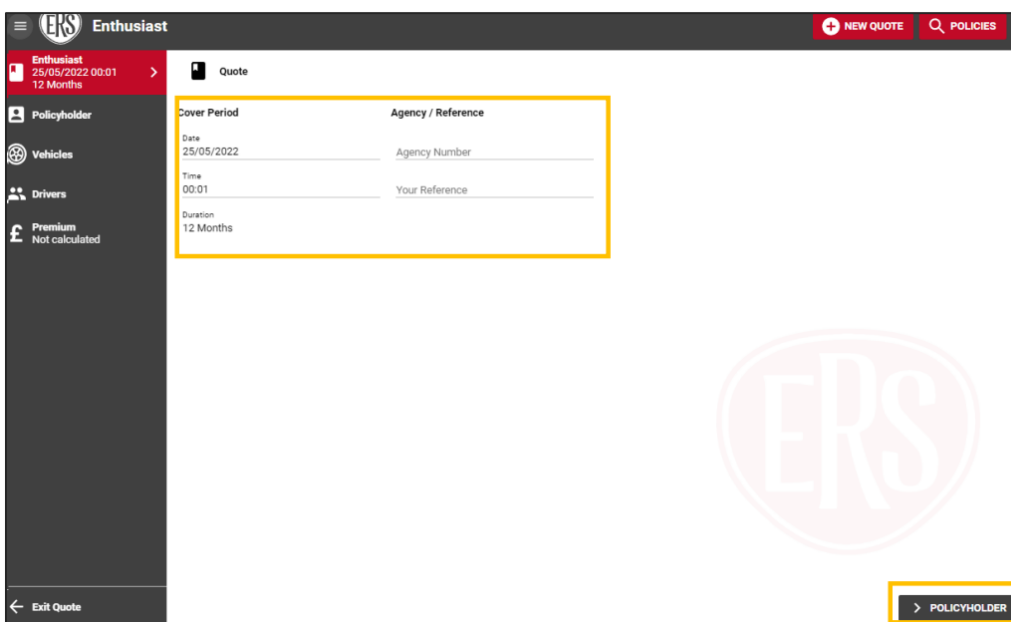
Guidance

Navigation is done primarily by action buttons on the bottom right of each page but can also be done by clicking the relevant section on the menu to the left.

The menu itself can be hidden/shown by clicking the top left three-line icon.

Complete the effective **Date**, **Time**, and **Agency Number**. The **Your Reference** field allows brokers to store their own reference (for example, a system reference).

- Click the **Policyholder** button (bottom right of the page).



Guidance



Depending on the product selected, various additional fields will appear. Complete these fields according to the product selected.

To ensure you get the best experience you will find product specific help text throughout ERS eTrade. This will give you some additional support and guidance at product level. To view this help text, select the black information icons throughout the screens.

3.4 Policyholder Screen

Complete all fields.

- The **Policyholder Type** field can be set to either Organisation or Individual. (Note that this cannot be changed through ERS eTrade on live policies.)
- The **Is this an existing ERS Policy** field is an additional prompt for brokers to ask clients if the risk is currently insured with ERS through another broker. If this is the case, we will not be able to offer a quote.
- Click the **Add Vehicle** button.

| About the Policyholder | Address | Other Details |
|---------------------------------|---------------------------|---------------------------------------|
| Policyholder Type Individual | Line 1 198 Hand Avenue | Is this an existing ERS Policy? No |
| Title Mr | Line 2 | Abode Type House |
| First Name Chris | Town Leicester | Vehicle Owners Club Yes |
| Middle Name / Initials | Postcode LE3 1SL | |
| Surname Packett | | |
| Gender Male | | |
| Date of Birth 21/01/1986 | | |

3.5 Vehicle Screen

Complete all fields.

We recommend using our [Vehicle Registration Lookup](#) or [Vehicle Make and Model Search](#) facilities to provide the most accurate premium.

- **Vehicle Registration Lookup:** Enter the vehicle registration number and select the magnifying glass or SHIFT+ENTER to search
- **Vehicle Make and Model Search:** Enter the vehicle registration number and then start typing the make and model of the vehicle in the relevant fields. Use the drop-down options to select the correct vehicle.

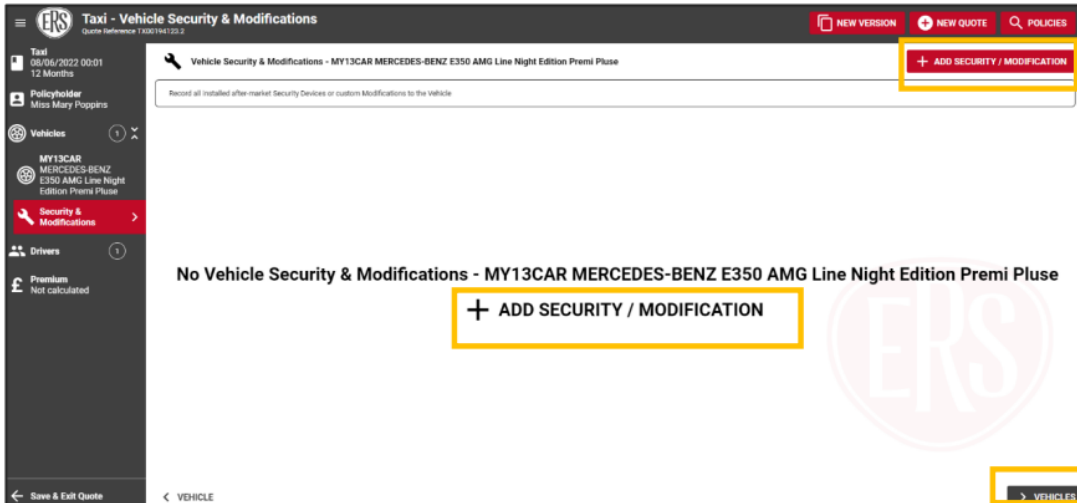
The screenshot shows the ERS 'Taxi - Vehicle' interface. The main heading is 'Vehicle Details - MY13CAR MERCEDES-BENZ E350 AMG Line Night Edition Premium Plus'. A message at the top suggests using the 'Vehicle Registration Lookup' or 'Vehicle Make and Model Search' facilities. The form is divided into several sections:

- Vehicle Details:**
 - Cover: Comprehensive
 - Make: MERCEDES-BENZ
 - Cubic Capacity:
 - Transmission:
 - Seats: 5
- Registration Number:** MY13CAR (Manual Entry Unverified)
- Model:** E350 AMG Line Night Edition Premium Plus Petrol Automatic 1991cc 2d 2016-2020 (Highlighted in yellow)
- Usage:**
 - Driving Restriction: Insured Only
 - Use: Private Hire
 - Annual Mileage: 30000
- Additional Details:**
 - Overnight Postcode: LE3 1SL
 - Owner or Keeper: Proposer/Policyholder
 - Breakdown Cover Required: None
 - Protected NCB required: Yes
 - Camera Fitted: No

Click the **Security and Modifications** button at the bottom of the page.

If the vehicle has Security Devices or Modifications click the **Add Security / Modification** button in the centre of the page or select the top right red button to declare relevant vehicle changes.

- Click the **Vehicles** button to be taken to the Vehicle list.

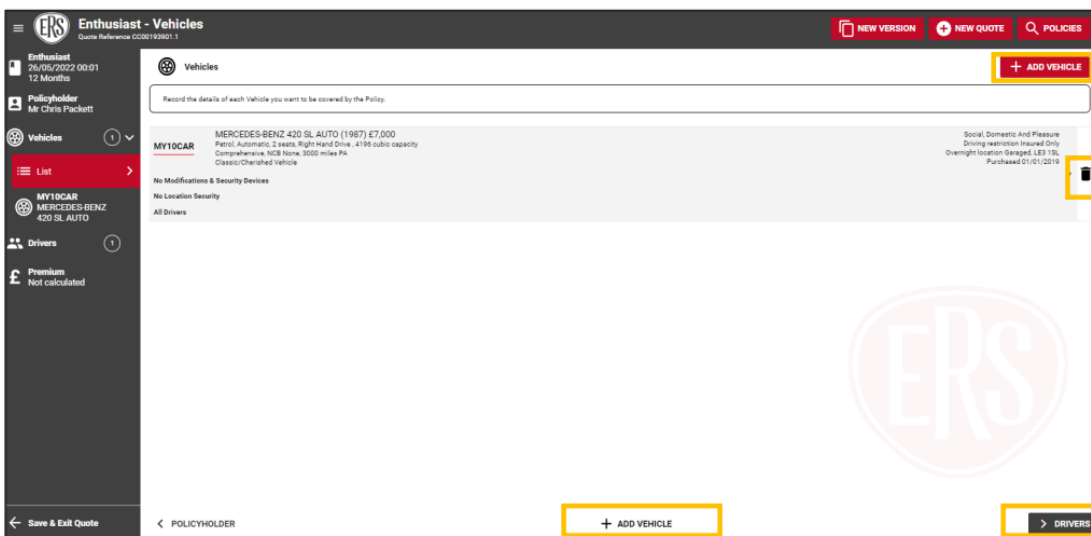


3.6 Vehicle List

The vehicle list will display the details of any vehicles that you have already added.

- To add additional vehicles, click the **Add Vehicle** button at the top right of the screen (or select the + Add Vehicle button at the bottom) then complete step 3.5 again.
- To remove a vehicle, hover over the vehicle details to see a dustbin icon appear to the right. Click this to remove the vehicle.

Click the **Driver** button at the bottom right of the page.



3.7 Drivers

Further details for the drivers are held here:

- For quotes with the Policyholder Type set as Individual, some of the policyholder details will be prefilled from the Policyholder Screen. To complete the remainder of the policyholders' details, select the policyholder from the list. Complete all fields.
- For Organisation quotes, at least one driver must be added using the **Add Driver** button at the top- right or middle of the screen
- To remove a driver, hover over the driver details to see a dustbin icon appear to the right. Click this to remove the driver.
- To add additional drivers, click the **Add Driver** button at the top right or middle of the screen

Guidance

When adding or removing drivers, remember to update both the **Driving Restriction** field on the vehicle screen, as well as updating the **Vehicle Assignments** on the driver screen.

Drivers' details are split over six pages within ERS eTrade. These pages are:

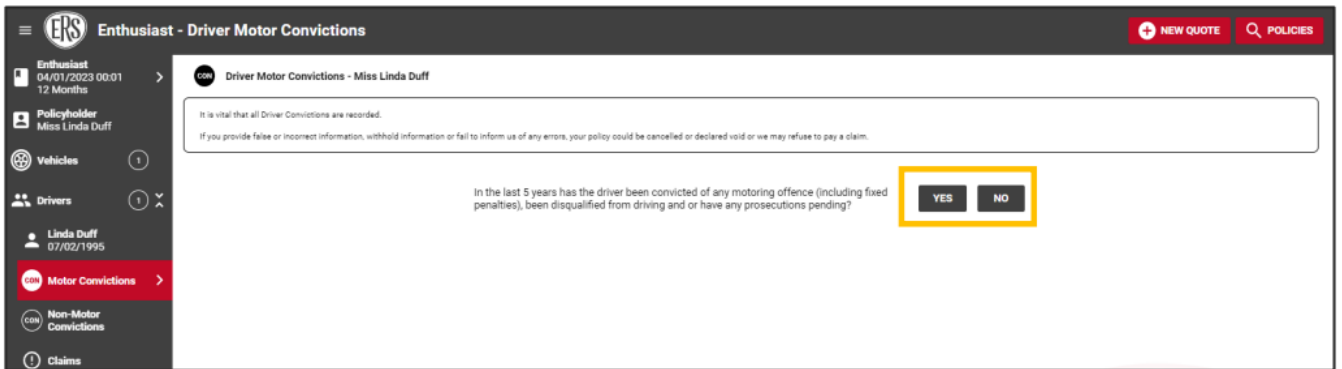
- Driver details
- Motor Convictions
- Non-Motor Convictions
- Claims
- Medical Conditions
- Vehicle Assignment

Complete all fields and navigate through the screens.

| Driver | Driving Licence | Primary Occupation |
|-------------------------------|---------------------------------|-----------------------------|
| Relationship to Proposer | Type Full UK Car Licence | Employment Type Employed |
| Date of Birth 07/02/1995 | Date Passed | Occupation |
| Gender Female | Licence Number | Business |
| UK Resident since Birth? | | Full Time Yes |
| Date of Residency | | |
| Permanent UK Resident? Yes | Number Of Other Vehicles Owned | |
| Length of UK Residency | Number Of Other Vehicles Driven | |
| Title Mrs | | |
| First Name Linda | | |

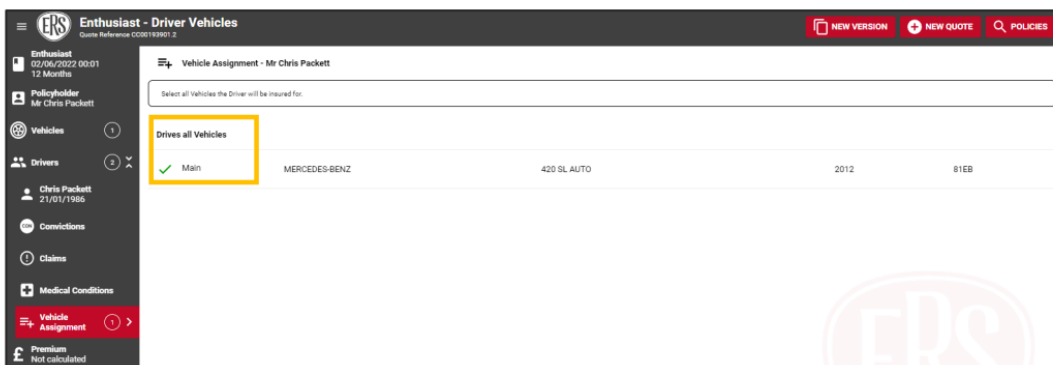
Motoring Convictions/ Non-Motoring Convictions/ Claims & Medical Conditions:

- When answering the above driver validation questions select **Yes** to declare any relevant Convictions/ Claims or Medical Conditions. If the driver has a clean driving history select **No**.



Vehicle Assignment:

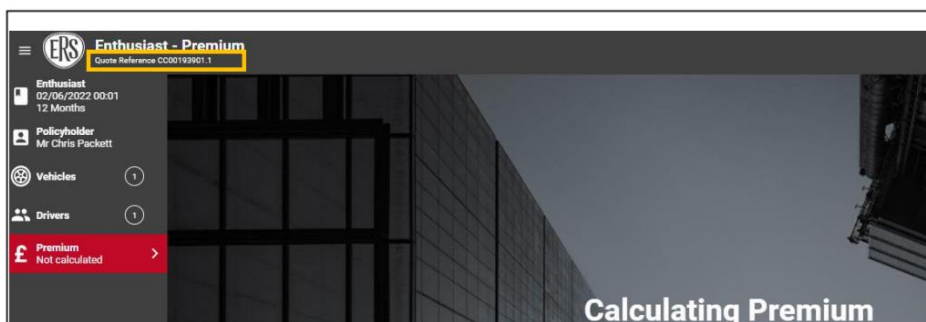
- Include or exclude drivers by clicking each vehicle (a green tick will appear to the left of each vehicle the drive is assigned to). Set the driving frequency per vehicle using the dropdown box. (Note – All vehicles must have a main driver)



3.8 Premium Calculation

Click the Premium button to calculate the premium

- Make a note of the quote reference for future queries



3.9 Quotation/ Referral Screen

3.9.1 Quote Accepted

If the risk details entered are accepted, a premium and full terms (including excesses and endorsements at the bottom) will appear on the final screen.

- To change the inception date, click the **Change** option next to the Cover Starting date.
- To increase the voluntary excess, click the **Change** option next to the Requested Voluntary Excess box. Adjust the slider to change to the desired amount.

(Updating either of the above will calculate a new premium).

- You can “print” the quote information or print to PDF. This can only be done before the quote has been accepted.

The quote can now be accepted, or you can choose to refer it to ERS Underwriters for further review:

- To accept the terms on behalf of the client and bind cover on the policy, click the **BUY NOW** button. Once this button has been selected an ERS Policy Reference Number will be generated.
- To electronically refer the premium or terms (and/or to advise of a target premium), click the **REFER TO ERS** button.
- NEW - To upload a document click on the upload document button.

| Item | Amount |
|---------------------|------------------|
| Net | £850.00 |
| IFT | £113.33 |
| Commission @ 10.00% | £94.44 |
| Total | £1,057.77 |

| Item | Amount |
|---------------------|------------------|
| Net | £850.00 |
| IFT | £113.33 |
| Commission @ 10.00% | £94.44 |
| Total | £1,057.77 |

3.9.2 Quote Declined

If ERS eTrade determines that a risk is not acceptable (or if an ERS Underwriter declines it following referral), confirmation will show on ERS eTrade.

- A reason for the declination will be shown as well as the word Declined showing on the **Premium** page.

- If ERS Underwriters review the quote first the usual no quote documents will still be sent to the agency's email address. If it's straight declined through ERS eTrade, no documents are issued.

Taxi
01/09/2021 00:01
12 Months

Policyholder
Miss Test Driver

Vehicles 1

Drivers 2

£ Premium Declined >

Declined

We cannot calculate a Premium due to the decline reasons below.

Click an item below to go to the page relating to each Decline.

| | |
|--------------------------------|---|
| Luke Duff 01/01/1995 | 1001 Occupation Driver: Mr Luke Duff (R9) |
|--------------------------------|---|

Guidance



ERS eTrade will in some cases advise of a decline but not provide a specific reason. This is usually related to an input error (such as more than one driver being listed where the driving restriction is set to "Insured Only"). Declinature reasons are not shown for the Motor Breakdown product.

3.9.3 Quote Referred to ERS

ERS eTrade will automatically refer the quote to ERS Underwriting if a specialist underwriter needs to review the risk details. Once the underwriter has reviewed the risk you will receive an email to advise you that the quote has been returned to ERS eTrade for you to review.

Taxi - Premium
Quote Reference TX01502919.1

PRINT | UPLOAD DOCUMENT | NEW VERSION | NEW QUOTE | POLICIES

Calculated Gross Premium Including Tax

£3,230.68

Quote valid for 17 days

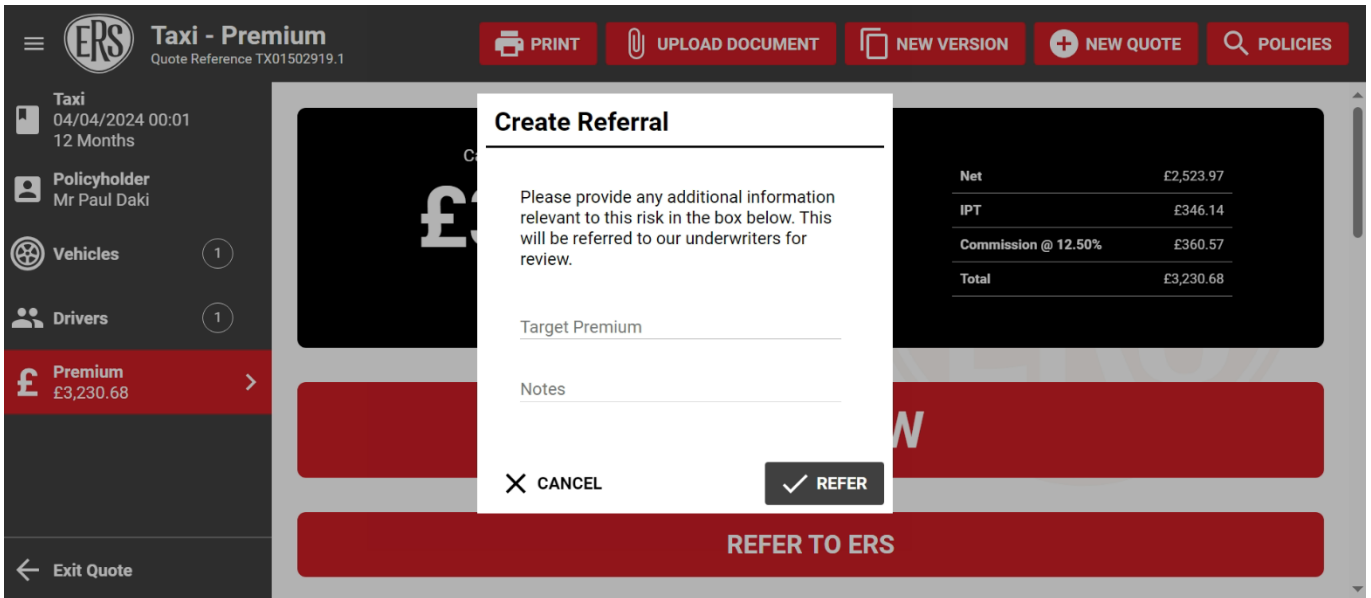
| | |
|---------------------|------------------|
| Net | £2,523.97 |
| IPT | £346.14 |
| Commission @ 12.50% | £360.57 |
| Total | £3,230.68 |

BUY NOW

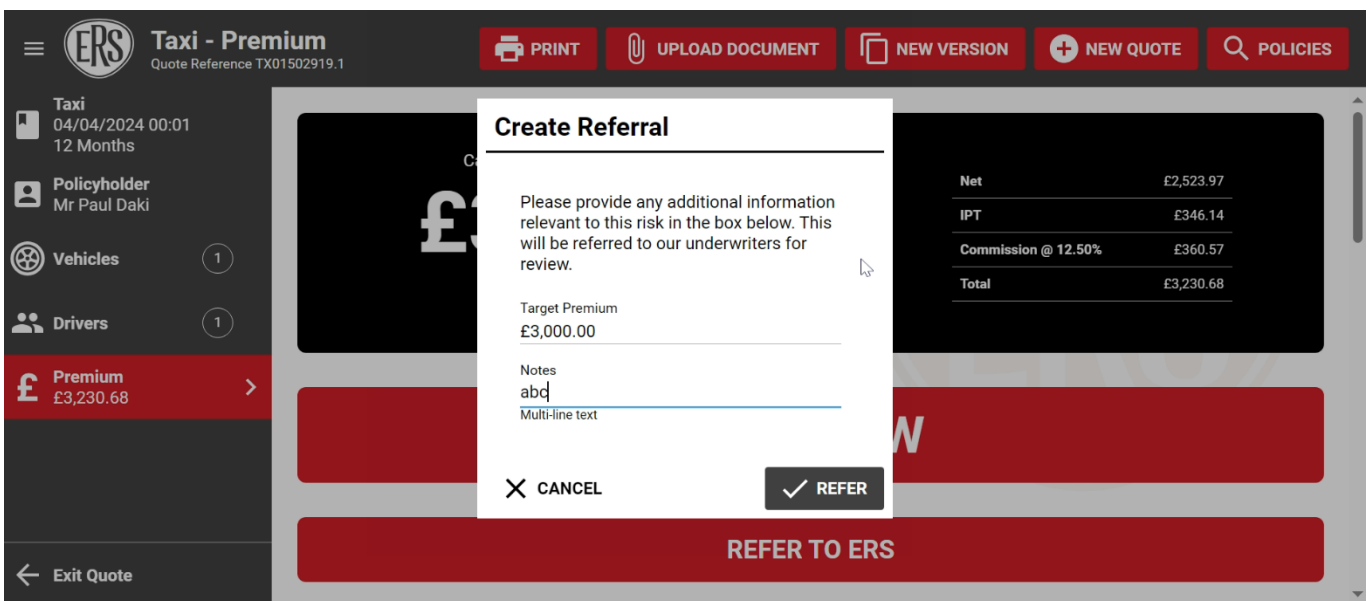
REFER TO ERS

Exit Quote

Once you click on refer to ERS:



Here you will have the option to update the target premium and add in notes before referring to an ERS underwriter.



Guidance i

ERS eTrade will automatically lock the policy so you cannot make any amendments when handling pending transactions if an ERS Underwriter is also in the policy.

3.10 New Version

In some cases, users may want to make multiple versions of the same quote to save time adding each from scratch. This can be done using the **New Version** button.

We have enhanced our quote referral logic, making it easier for you to adjust start dates without causing a risk to re-refer. The system now automatically re-authorises referrals where the inception time or date is changed within the quote guarantee period, displaying the updated rate on screen for quick and easy reference. If any other risk information is amended the risk will re-refer.

| Item | Amount |
|---------------------|------------------|
| Net | £850.00 |
| IPT | £113.93 |
| Commission @ 10.00% | £94.44 |
| Total | £1,057.77 |

- When creating a new version, all of the details from the original version will be copied over.
- The quote reference will be a point 2 version of the original quote number

Quote Reference CC00193901.2

4 Midterm Adjustments

To make an amendment to an existing policy, search for the policy within ERS eTrade (see Searching for Quotes and Policies) and then follow the below steps.

Guidance

Temporary Additions can't be processed on ERS eTrade – please contact the relevant ERS Underwriting team.

From the policy screen, select **Create an MTA** on the left-hand navigation bar

| Cover | | Duration | |
|----------|---------------------|-----------|-----------------------------|
| Starting | 08/06/2022 at 00:01 | 364 days, | ends on 07/06/2023 at 23:59 |

| Policy | | | |
|--|--|--|--|
| Excesses | | | |
| Refer to your Policy booklet for other applicable excesses | | | |
| Endorsements | | | |
| No additional endorsements applied to this Policy | | | |

| Vehicles | | | |
|--|--|---|--------------|
| MERCEDES-BENZ PNCB Applied PNCB Allowed | E350 AMG Line Night Edition Premium Plus | 2018 | MY13CAR |
| | | Voluntary | Compulsory |
| | | Premium £1,651.48 implied protected no claims bonus price £79 fee | |
| Excess | | | Total |
| Accidental Damage | £0.00 | £350.00 | £350.00 |
| Fire Excess | £0.00 | £350.00 | £350.00 |
| Theft Excess | £0.00 | £350.00 | £350.00 |
| Windscreen Approval | £0.00 | £75.00 | £75.00 |

Complete the pop-up box

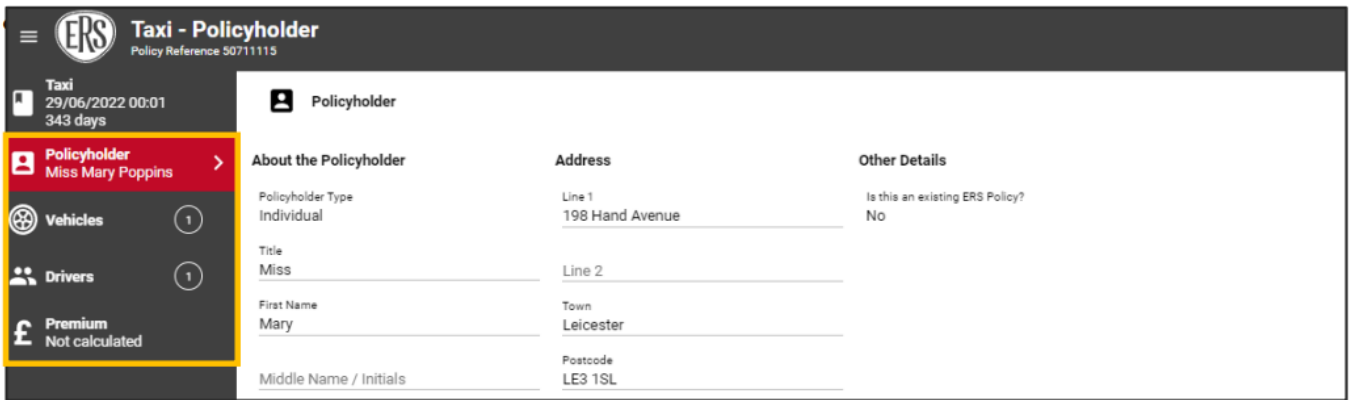
- Select a reason for the mid-term adjustment
- Enter the required start date and time (all adjustments must be after the date and time of the most recently accepted transaction on the policy)
- Select **Create MTA**

Guidance

Cover cannot be backdated beyond the current date and time. To make an adjustment that precedes a future dated mid-term adjustment please contact the relevant ERS Underwriting Team.

4.1 Updating Policyholder Details (MTA)

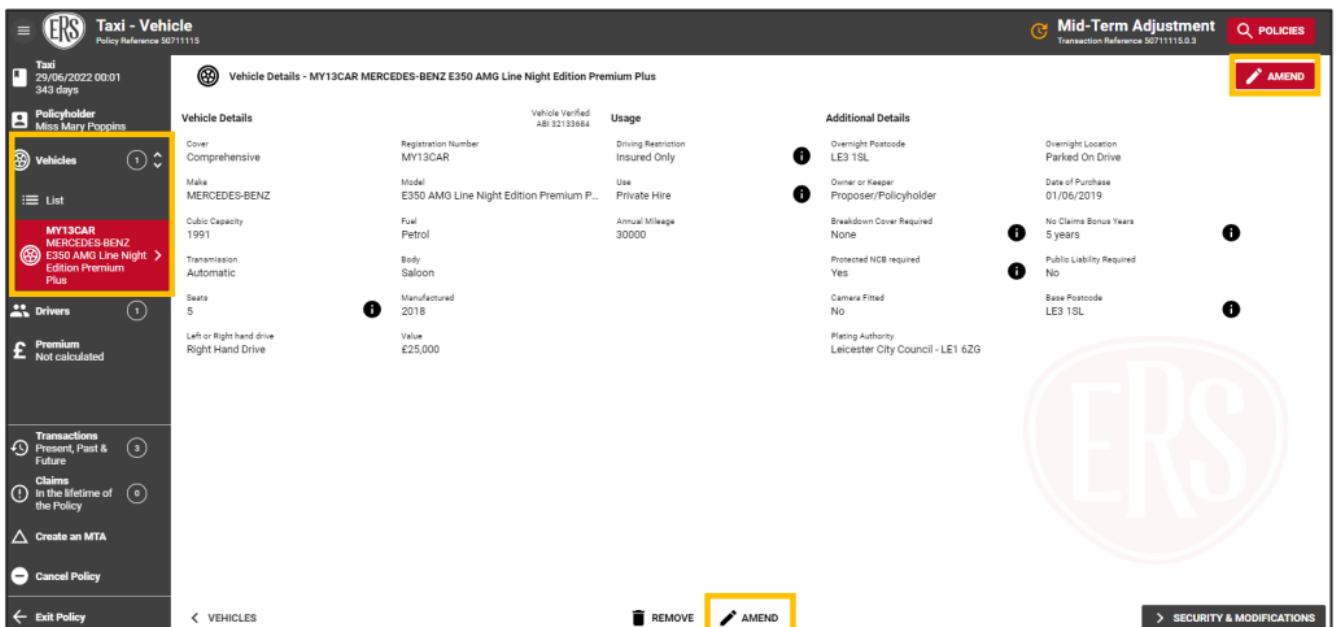
- Using the left-hand navigation bar select the **Policyholder** link to access the policyholder screen
- Update any relevant fields
- Select **Premium** to recalculate any premium charge



4.2 Vehicles (MTA)

4.2.1 Amending Vehicles

- Click the **Vehicles** link to access the list of vehicles.
- To update an existing vehicle, select the vehicle, then click the **Amend** button at the top right of the page.

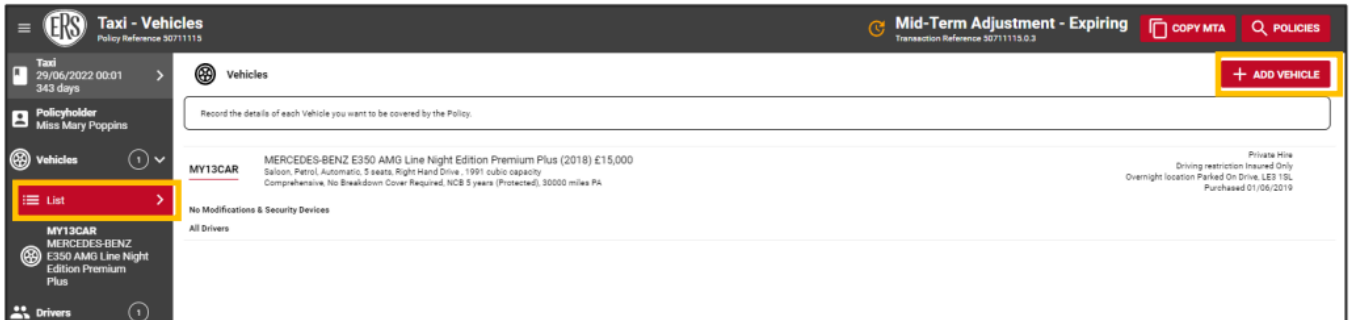


Update any relevant fields

- Click the **Security and Modifications** link at the bottom right of the page if security or modifications need to be adjusted.
- Select **Premium** to recalculate any premium

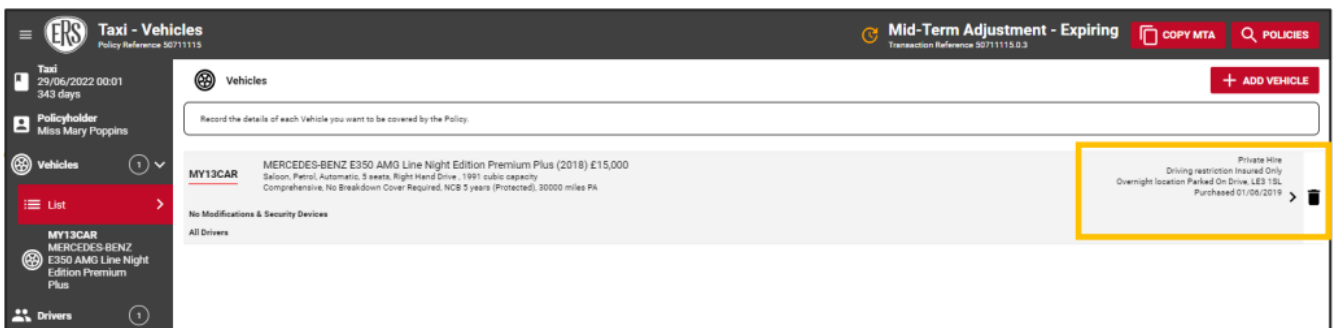
4.2.2 Adding Vehicles

- To add a vehicle, select **List** under the **Vehicles** link and click **Add Vehicle**
- Follow steps **3.5 Vehicle Screen**
- Select **Premium** to recalculate any premium



4.2.3 Removing Vehicles

- To remove a vehicle, hover over the vehicle on the vehicle **List** screen, or scroll down to the bottom of a selected vehicle's page.
- Select the dustbin icon to remove the vehicle
- Select **Premium** to recalculate any premium



Click the **Drivers** link to access the list of vehicles.

4.3 Updating Drivers Details (MTA)

4.3.1 Amending Driver Details

To amend an existing driver, select the drivers name from the menu and then update any relevant fields

- Click the **Convictions**, **Claims** and **Medical Conditions** buttons (bottom right of the page or linked from the menu) to complete declarations.

| Policyholder Miss Mary Poppins | About the Policyholder | Address | Other Details |
|---|---------------------------------|---------------------------|---------------------------------------|
| Vehicles (1) Drivers (1) ✓ List Mary Poppins 07/02/1986 | Policyholder Type Individual | Line 1 198 Hand Avenue | Is this an existing ERS Policy? No |
| | Title Miss | Line 2 | |
| | First Name Mary | Town Leicester | |
| | Middle Name / Initials | Postcode LE3 1SL | |
| | | | |

To add a driver, select **List** under the **Drivers** page link and click **Add Driver**.

- Complete all fields.
- Follow buttons on the bottom right of the page to complete **Convictions**, **Claims** and **Medical Conditions** declarations.

The screenshot shows the 'Taxi - Drivers' page for Miss Mary Poppins. The 'Drivers' section is active, and a red box highlights the '+ ADD DRIVER' button in the top right corner. The page also shows a 'List' button in the left sidebar.

4.3.2 Removing Drivers

To remove a driver, hover over the vehicle on the **Driver List** screen, or scroll down to the bottom of a selected vehicle's page.

- Select the dustbin icon to remove the vehicle

The screenshot shows the 'Taxi - Drivers' page for Miss Mary Poppins. The 'Drivers' section is active, and a red box highlights the dustbin icon in the top right corner of the driver's profile card. The page also shows a 'List' button in the left sidebar.

To update vehicle assignments for drivers, click the **Vehicle Assignment** link in the menu.

- Include or exclude drivers by clicking each vehicle (a green tick will appear to the left of each vehicle the driver is assigned to). Set the driving frequency per vehicle using the dropdown box.

Guidance



When adding or removing drivers, remember to update both the Driving Restriction field on the vehicle screen, as well as updating the Vehicle Assignments on the driver screen.

4.4 Calculating Premium (MTA)

When selecting the **Premium** button, ERS eTrade will review the updated risk details against a live pricing model. If the risk details entered are accepted, a premium and amended terms (including excesses and endorsements at the bottom) will appear on the final screen.

4.4.1 MTA Accepted

- To change the cover date, click the **Change** option next to the Cover Starting date.
- To increase the voluntary excess, click the **Change** option next to the Requested Voluntary Excess box. Adjust the slider to change to the desired amount.

(Updating either of the above will calculate a new premium).

The MTA can now be accepted, or you can choose to refer it to an ERS Underwriter for further review:

- To accept the terms on behalf of the client and bind cover on the policy, click the **ACCEPT MTA** button.
- To electronically refer the premium or terms (and/or to advise of a target premium), click the **REFER TO ERS** button

The screenshot shows the ERS eTrade interface for a 'Taxi - Premium' policy. The main display shows a 'Refunded Premium Including Tax' of £196.11. Below this is a table of financial details:

| | Now | Difference |
|---------------------|-----------|------------|
| Net | £1,159.87 | -£137.59 |
| WPT | £154.65 | -£21.01 |
| Commission @ 10.00% | £128.88 | -£17.31 |
| Total | £1,443.40 | -£196.11 |

The interface also features a 'Cover' section with 'Starting' date (29/06/2022 at 00:01) and 'Duration' (343 days, ends on 07/06/2023 at 23:59). A 'Requested Voluntary Excess' of £0.00 is shown. The 'ACCEPT MTA' and 'REFER TO ERS' buttons are highlighted with yellow boxes labeled 'C' and 'D' respectively. The 'CHANGE' button for the 'Requested Voluntary Excess' is highlighted with a yellow box labeled 'B'. A yellow box labeled 'A' highlights the 'CHANGE' button for the 'Cover Starting' date.

4.4.2 MTA Declines

If ERS eTrade determines that a change is not acceptable, confirmation will show instantly on ERS eTrade

- **Not Rated** will show both on the transaction list following a Search, and as a message on the final screen of the **Create an MTA** flow.

No documents are emailed.

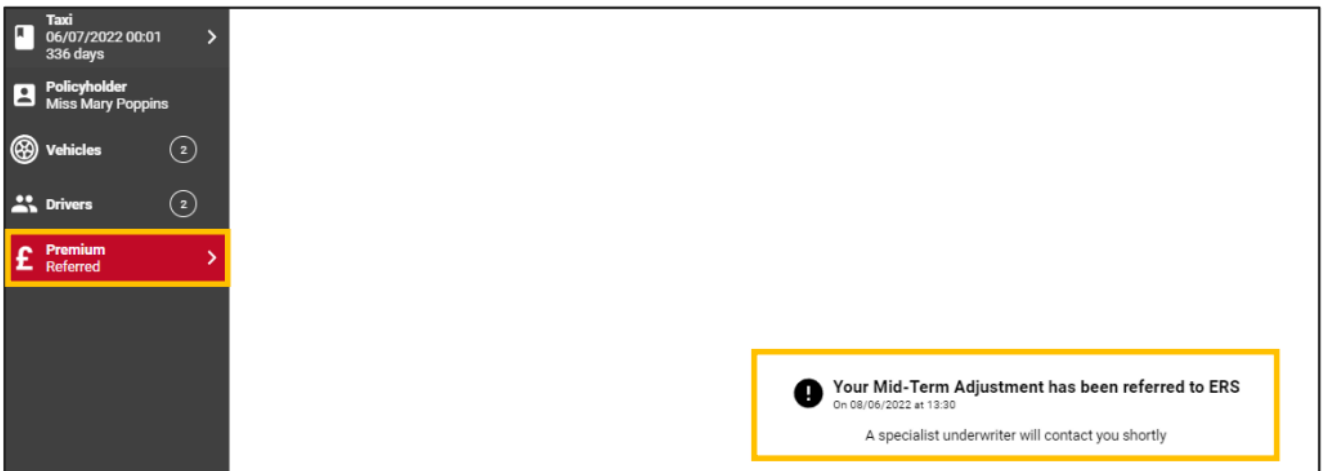
Guidance i

If a change is declined following referral to ERS Underwriters, they will contact the broker to discuss it. The midterm adjustment will no longer show on ERS eTrade.

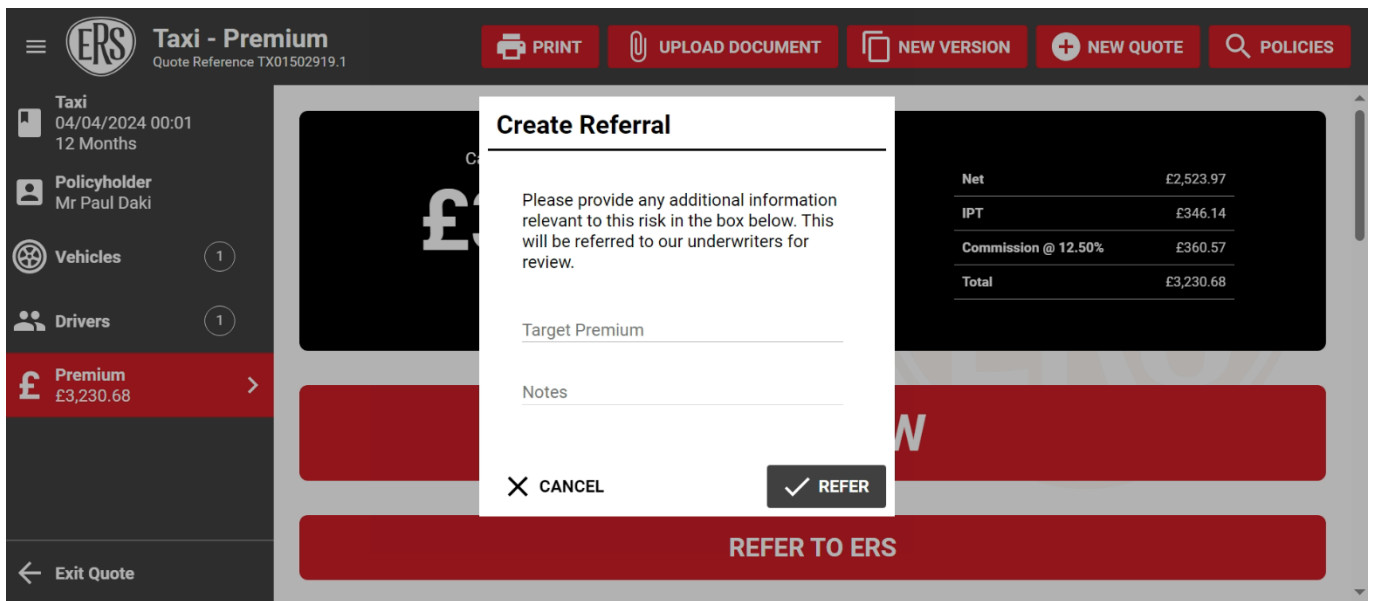
4.4.3 MTA Referred

If the change requires referral to our underwriters, ERS eTrade will automatically refer it to ERS Underwriters.

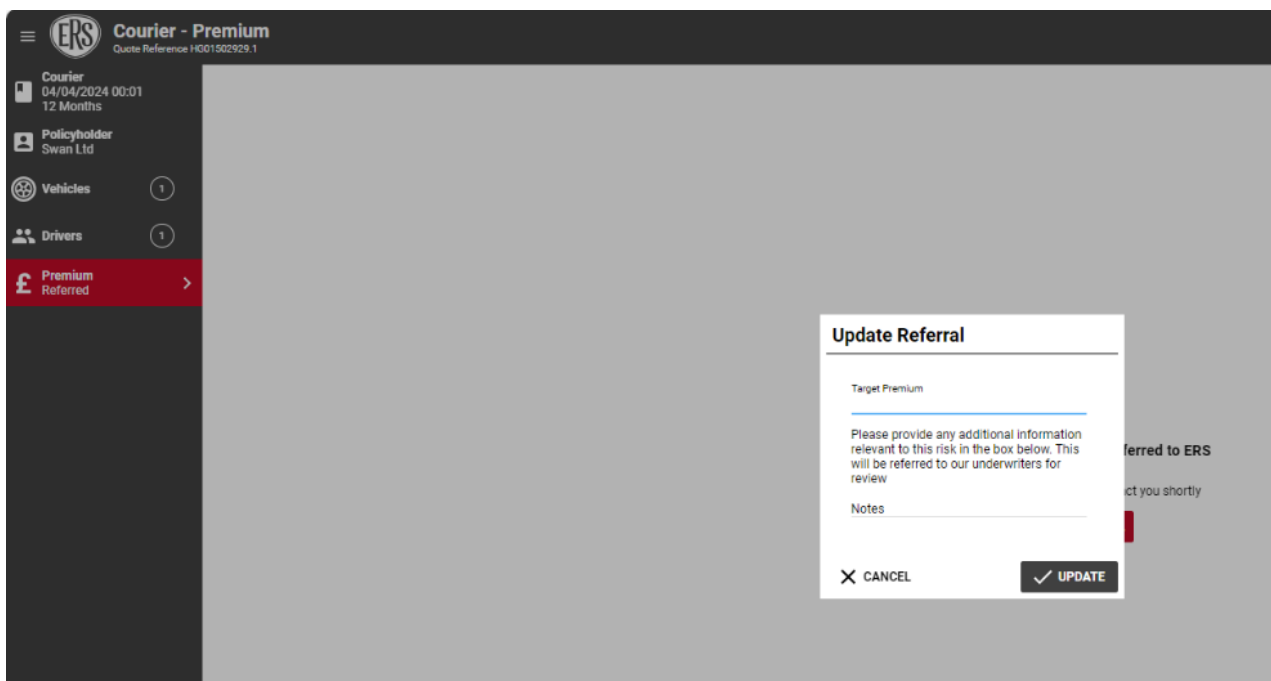
- **Referred** will show both on the transaction list following a Search, and as a message on the final screen
- No documents are emailed.



Once you click on refer to ERS:



Here you will have the option to update the target premium and add in notes before referring to an ERS underwriter.



You can also update the referral.

4.4.4 Copying an MTA

Once an MTA has been completed and a premium has been calculated, the **Copy MTA** button will appear. This function allows the MTA information to be copied into a new MTA version.

- Select **Copy MTA**

Specialist Commercial Vehicle - Premium
Policy Reference 50711154

Mid-Term Adjustment - Expiring
Transaction Reference 50711154.0.3

Specialist Commercial Vehicle
23/06/2022 00:01
351 days

Policyholder
Salt Ltd

Vehicles 1

Drivers 2

Additional Premium £39.60

Additional Premium Including Tax
£39.60
Quote valid for 13 days

| | New | Difference |
|---------------------|-----------|------------|
| Net | £1,433.75 | £30.00 |
| BPF | £202.41 | £4.24 |
| Commission @ 15.00% | £233.02 | £5.30 |
| Total | £1,869.18 | £39.60 |

ACCEPT MTA

REFER TO ERS

Cover Starting 23/06/2022 at 00:01 Duration 351 days, ends on 09/06/2023 at 23:59 CHANGE

Requested Voluntary Excess £0.00 CHANGE

5 Processing a Renewal

Renewal invitations will be processed and issued to the broker agency's email address as usual for relevant products. Renewals can be accepted or amended via ERS eTrade.

If a renewal is not accepted, it will automatically lapse three days after the expiry of the previous full term.

5.1 Viewing a Renewal

- Locate the Policy on ERS eTrade (See 2 Searching for Quotes and Policies)
- Click the Renewal Transaction from within the transaction list The renewal screen will show the details of the newly offered terms.

Quote / Policy: 50556521

Search Results

50556521
Taxi
69860

50556521
Taxi
69860

5 Transactions

| Transaction | Status | Details | Gross Premium |
|----------------------------------|-------------|------------------------|---------------|
| Renewal 50556521.2.1 | Invited | Expires in 28 days | £1,008.00 |
| Mid-Term Adjustment 50556521.1.5 | Active | On cover for 28 days | Not Rated |
| Renewal 50556521.1.4 | Cover Ended | on 03/09/2021 at 10:24 | Not Rated |

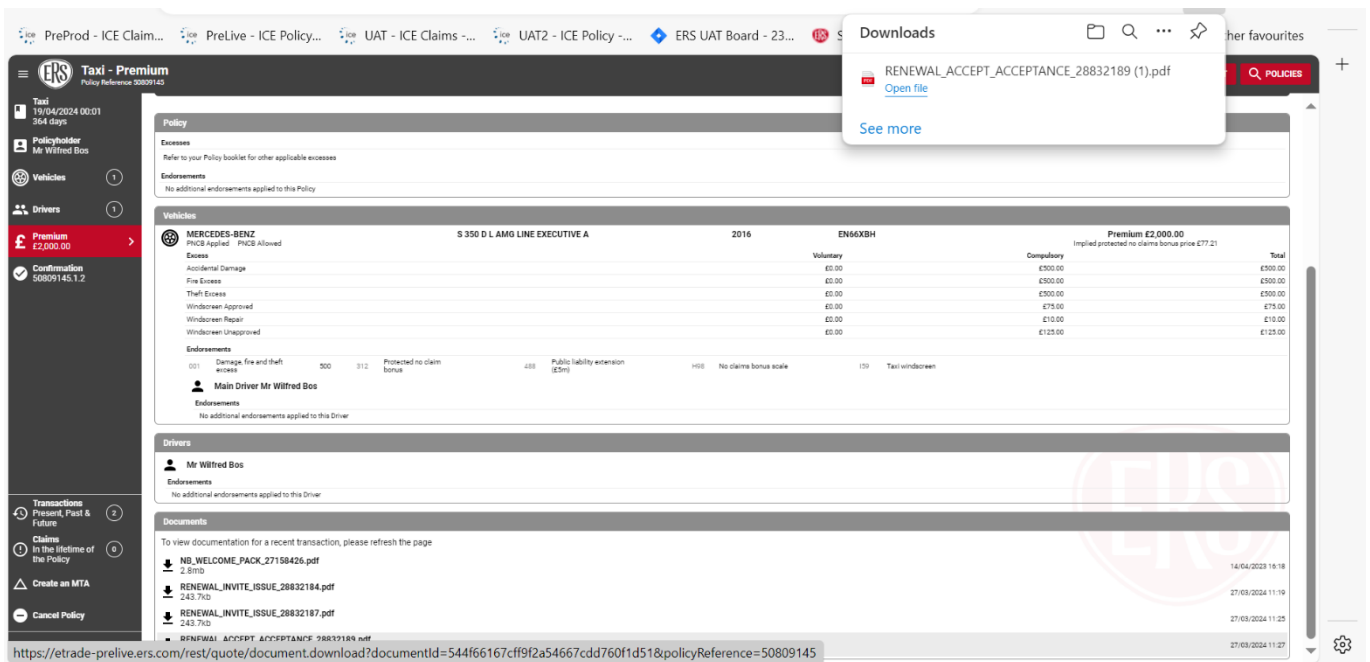
PE61SX0

Showing 1 matching result

5.2 Accepting a Renewal

To confirm the client's intent to renew this policy with the offered terms, click the **Accept Renewal** button. Full renewal documents will be emailed to the usual agency address and are available for download from the eTrade platform.

Select the document and it will start downloading. From here you can save the pdf file and print. Here you can see the download has happened once selecting the document.



5.3 Referring a Renewal

To request that ERS Underwriters review this renewal invitation (for example, if there is a target rate available), click the **Refer to ERS** button.



5.4 Amending a Renewal

To make changes to the policy from the renewal date, click the **Amend Renewal** button. A new version of the renewal invitation will be created, allowing the original invite to be accepted if required later.



- Make any required changes. (Changes to the **Policyholder**, **Drivers** and **Vehicles** screens are done in the same way as New Quotes and Midterm Adjustments.)

- With all required changes made, click the **Premium** button.
- A screen will display offering the ability to add a target premium and/or notes for review by ERS Underwriters
- Click **Submit** to send the request

The screenshot shows the ERS eTrade interface for a 'Taxi - Premium' policy. At the top, there is a navigation bar with the ERS logo, 'Taxi - Premium' (Policy Reference: 50556521), and a 'Renewal' section (Transaction Reference: 50556521.2.2) with a 'POLICIES' search icon. Below the navigation bar is a pink 'Guidance' box with an information icon (i) in the top right corner. The guidance text reads: 'ERS Underwriting will review all amended renewals. In most cases, a revised renewal invitation will be processed back via ERS eTrade (with relevant documents emailed to the agency address). If further discussion is required, ERS Underwriters will contact the broker directly.' Below the guidance box is a form with two input fields: 'Target Premium' and 'Notes'. To the right of these fields is a red 'SUBMIT' button.

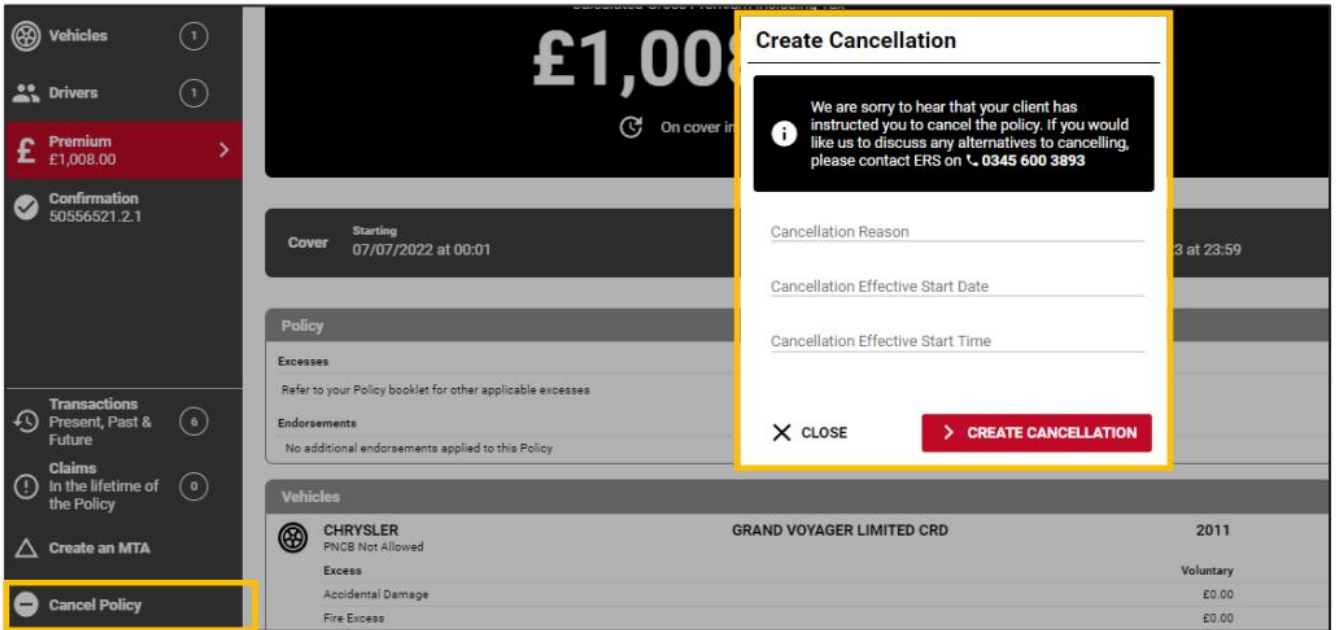
5.5 Renewal Declines

Where ERS are unable to offer a renewal rate, the renewal transaction will show on the transaction list, as well as a confirmation message on the policy's premium screen.

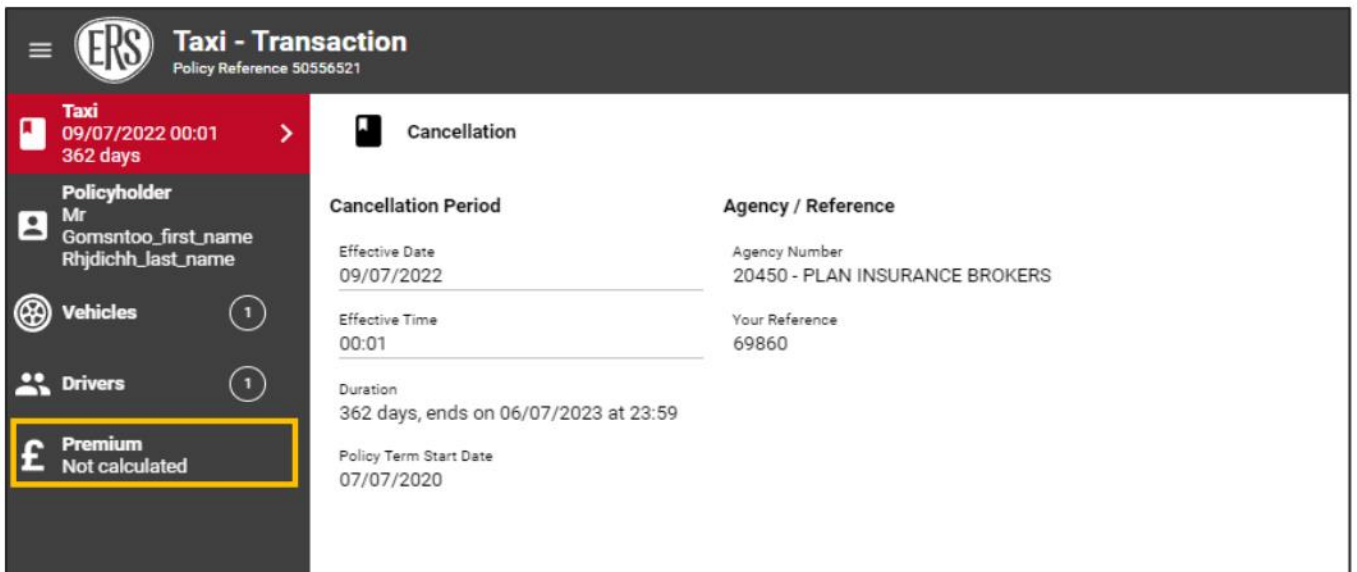
| | | | |
|---|---------------------------------|---------------------------------------|-----------------------------------|
|  | Renewal 50468399.1.1 | No Quote | |
|  | New Business 50468399 | Active On cover for 17 days | Gross Premium £1,742.60 |

To cancel a policy via ERS eTrade, click on the **Cancel Policy** link

- Enter a cancellation reason. To help us collect accurate data on cancellations, please select the closest matching reason from the list.
- Enter an effective date and time in the future.
- Click **Create Cancellation**.



- Select the Premium button to request cancellation terms



The final screen will confirm the calculated terms, either as a return or nil return premium.

- To accept the terms, click **Accept Cancellation**.
- Effective date/time can be changed using the **Change** option located below the Accept Cancellation button.

The screenshot shows the ERS eTrade interface for a 'Transportation - Premium' policy. The main display features a large 'Refunded Premium Including Tax' of £1,024.74, valid for 29 days. A table on the right lists charges: Net (£0.00, -£823.43), IPT (£0.00, -£109.79), Commission @ 10.00% (£0.00, -£91.50), and Total (£0.00, -£1,024.74). A prominent red button with a yellow border says 'ACCEPT CANCELLATION'. The sidebar on the left includes navigation for 'Transportation', 'Policyholder', 'Vehicles', and 'Drivers'. The top right shows 'Cancellation - Expiring' and a 'POLICIES' search icon. A 'CHANGE' button is located at the bottom right.

6 Referrals to ERS Underwriters

ERS eTrade has the functionality to pass risk details to our Underwriting teams for manual review when relevant.

6.1.1 Automatic Referrals

These occur whenever ERS eTrade is unable to rate the entered risk details, or where a rule exists that certain criterion needs further review.

6.1.2 Forced Referrals

In some circumstances, a “Refer to ERS” button will be offered that when clicked, will force ERS eTrade to pass the quote details to our Underwriting teams.

Guidance



ERS eTrade will automatically determine when it’s appropriate to offer a forced referral route and so the button won’t be available on all risks.

Upon referral through either means, transaction details are saved and placed in a ‘Pending’ state. Full transaction detail will be visible in real-time on both ERS eTrade and ERS’ internal software.

ERS Underwriters will contact the broker to discuss referrals where necessary and/or issue revised documents by email to the usual agency address.

7 Further Support

To report issues, faults, or incidents, please contact the ERS Service Desk.

7.1.1 ERS Service Desk

Email

technicalhelpdesk@ers.com

7.1.2 ERS Underwriting Telephone Numbers

| | |
|------------------------|---------------|
| Agriculture | 0345 602 5428 |
| Enthusiast & Motorhome | 0345 600 3890 |
| Commercial | 0345 600 3893 |
| Motor Breakdown | 01277 235 545 |
| Prestige | 03300 539 157 |

