eReinsure User Guide

Insurer Administrators

April 2011

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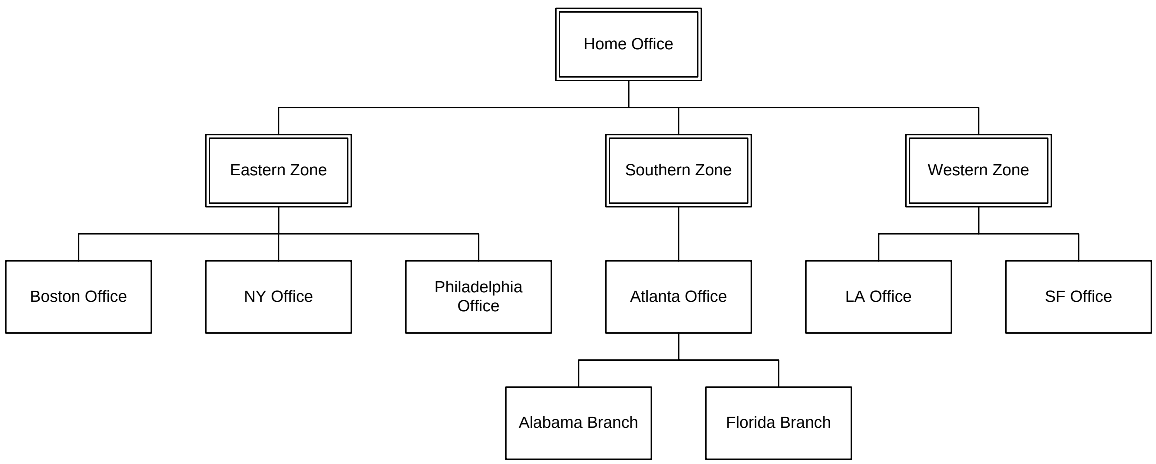
Introduction

1.1 Company Hierarchy

eReinsure organizes users into offices that are arranged in a hierarchical tree structure, with the company's home office at the top. Decisions regarding rights of users, visibility of report data, notification of system events and integration settings rely on this organizational structure.

The company organization is established when a company is setup initially. The Company Manager, a user with a specific role in the system, can modify this structure as needed by adding and removing offices at any level, moving users from one office to another, and adding and removing users.



2 Maintaining Users

2.1 Platform Roles

Each role has one or more platform permissions associated with it. When a user is given a particular role, they also get the associated permissions. The user's activity on the platform is controlled by the combination of permissions they are granted. A user can have more than one role or permission but cannot change their own roles and permissions. All users can modify their own contact information except those with the Review Only role.

2.1.1 Company Admin

The Company Admin role allows the user to:

- Add users
- Inactivate user accounts

- Change passwords
- Move users from one office to another
- Add offices
- Modify company password settings

This role is limited by the location of the user within the company hierarchy. The extent to which a Company Admin can perform any of these functions depends on their position in the company hierarchy. For example, a user in the Home Office with the Company Admin role can change the password for any user in the company. A user with the Company Admin role in the NY Office can only change the password for the users in the NY Office. The exception is company password settings, which can be modified by a Company Admin regardless of where they may be located within the company.

2.1.2 Company Reports

The Company Reports role allows the user to:

- Access reports

This role may be limited by the location of the user within the company hierarchy. Some reports may contain data aggregated across the entire company, while others, such as the Platform Activity Reports, only show data relative to the user's position in the company hierarchy. For example, if a user in the Western Zone in our example company runs the Activity Report, they will only see data owned by underwriters located in the Western Zone, the LA Office and the SF Office.

2.1.3 Market Security Officer

The Market Security Officer role allows the user to:

- Modify the company reinsurance security list

The list of reinsurers and brokers available to receive submissions is controlled by this role. The role is not limited by the user's location in the company hierarchy.

2.1.4 Company Manager

The Company Manager role allows the user to do all of the things of the combined roles:

- Company Admin
- Company Reports
- Market Security Officer

As with the roles it includes, Company Manager is limited by the user's location within the company hierarchy.

__NOTE:__ This role by itself does not allow underwriting tasks, such as distributing a submission or binding a quote. This role can be combined with the Underwriter role to allow the user that functionality.

2.1.5 Underwriter

The Underwriter role allows the user to:

- Create a submission
- Attach files and faxes
- Distribute the submission
- Negotiate
- Bind a quote

__NOTE:__ This role should be assigned independently from the Read Only role. The two roles are meant to be exclusive.

2.1.6 Read Only

The Read Only role allows a user to see business transacted over the platform, but not act on it or change it in any way. This role can be combined with the View/Modify permissions listed below for an audit capability.

The Read Only role only allows a user to:

- Find submissions on My Desk or the Filing Cabinet (or My Views, when combined with a View/Modify permission, listed below)
- View submission detail and history
- Download and view attachments

__NOTE:__ This role should be assigned independently from the Underwriter role. The two roles are meant to be exclusive.

2.1.7 Review Only

A user with the Review Only role is restricted to a single function: reviewing the details of a bound submission. This role, when checked, overrides other roles and permissions that may be selected. Unlike the Read Only role, a user with the Review Only role cannot search for, browse, or otherwise peruse lists of submissions. They are taken to a specific submission using a numeric key or Record Reference. A user with this role cannot modify his or her contact or login information.

__Note__: This role requires a Record Reference from eReinsure for the bound submission, which is made available through the Activity Report, XML or Email integration.

2.2 Platform Permissions

These permissions are available separately from the roles above and may be combined with the roles to provide more functionality for the user.

2.2.1 Reassign Risk

The Reassign Risk permission allows the user to reassign records to another user. If this is combined with one of the View/Modify permissions below, the user can reassign records that belong to other users.

2.2.2 Reassign Risk between Companies NEW

The Reassign Risk between Companies permission allows the user to reassign records to another user in a different, linked, company. This linkage must be first created by eReinsure Administration. If this is combined with one of the View/Modify permissions below, the user can reassign records that belong to other users.

2.2.3 View/Modify Branch Records

This permission allows the user to find submissions belonging to other underwriters in their branch and in the branches below them using the My Views page and search functions. If necessary they can act upon those records as if they owned them.

***Note**: If a user also has Reassign Risk permission, they can find and reassign submissions belonging to users in their branch or the branches below them, up to 200 at once.*

2.2.4 View/Modify Company Records

This permission allows the user to find submissions belonging to any underwriter in the company using the My Views page and search functions. If necessary they can act upon those records as if they owned them.

***Note**: If a user also has Reassign Risk permission, they can find and reassign submissions belonging to any other user, up to 200 at once.*

2.3 Adding Users

In adding a user, you will need to enter all of their contact information, assign roles and permissions, status, user name and password.

When assigning user names, use email addresses to ensure uniqueness. When assigning passwords, your company may have password rules that you will need to follow. Example rules include having upper and lower case letters, including numbers or special characters, or having a certain minimum length. As your company's administrator, you should be aware of your company's defined password rules. Invalid passwords will return an error message upon saving stating the password rules.

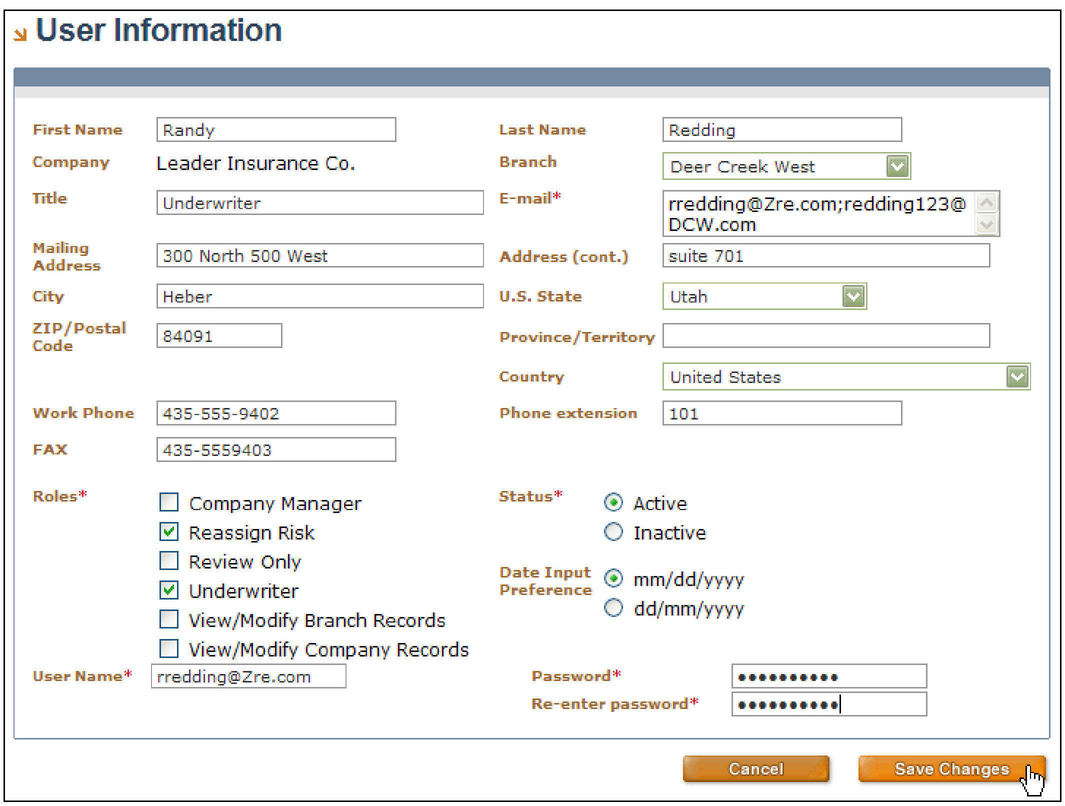
2.3.1 To add a user

1. From My Desk, click on the Settings icon in the upper-right of the screen.

RESULT: This will display the Settings screen.

2. Click the Add User link in the left Tasks box.

RESULT: This will display the User Information screen.



3. Enter the user's first and last name.

4. Select the branch the user is assigned to from the list of branches.

5. Enter the user's job title. This information is not displayed to the reinsurers or brokers.

6. Enter the user's e-mail address (required)

***Note**: A user's e-mail address is where Platform generated messages are sent. It is possible to have other personnel notified simultaneously by including their e-mail addresses as well. Separate e-mail addresses with a semi-colon ";" as shown in this example − bsmith@thecompany.com; mjones@thecompany.com.*

7. Enter the user's mailing address. This information is not displayed to the reinsurers or brokers.

8. Enter the user's work phone number and extension. This information is displayed to the reinsurers or brokers.

9. Enter the user's fax number. This information is used to pre-fill the fax cover sheet phone number.

10. Select the role and permissions of the user. See Roles and Permissions for more information.

11. Select the Active status for the user. An inactive user cannot log on to the platform.

12. Enter the date preference for the user. This affects how the user enters dates (day first or month first) in the system. This does not affect how dates are displayed on the system, since all dates are displayed the same (ex. 15 January 2005).

13. Enter a user name for the user. This must be unique among all eReinsure users.

***Tip**: Use the user's email address as their user name*

14. Enter a password for the user. The password must follow the company password settings.

15. Re-enter the password again to confirm.

16. Click the Save Changes button.

    RESULT: The new user is added and you are returned to the Users and Offices screen.

2.4 Maintaining Users and Changing Passwords

Maintaining users consists of modifying a user's contact information including e-mail notification address, role, permissions, status, user name, or password. You may only maintain the user information and passwords for users in your branch and in the branches below you in the hierarchy, not in the branches above.

When changing user roles, exercise caution. See Roles and Permissions for more information. A user's status is normally Active. Select Inactive to disable a user's login.

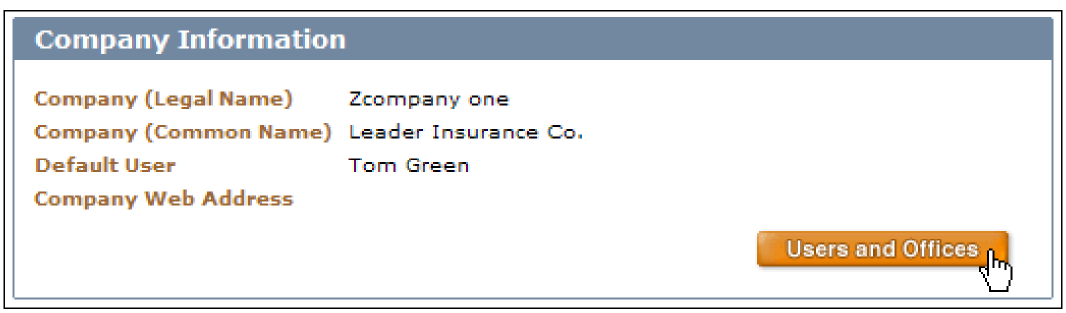
When changing passwords, your company may have password rules that you will need to follow. Example rules include having upper and lower case letters, including numbers or special characters, or having a certain minimum length. As your company's administrator, you should be aware of your company's defined password rules. Invalid passwords will return an error message upon saving stating the password rules.

2.4.1 To change user names and passwords

1. From My Desk, click on the Settings icon in the upper-right of the screen.

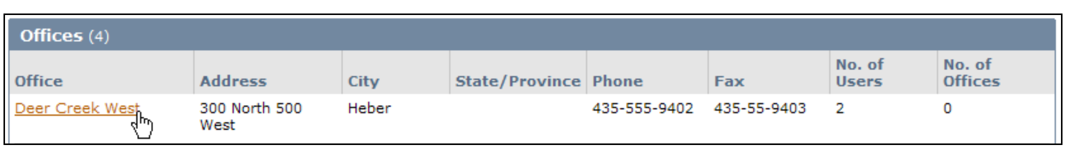
RESULT: This will display the Settings screen.

2. Click the Users and Offices button in the Company Information section.



RESULT: This will display the Users and Offices screen.

3. Click the office link of the office to which the user you are modifying is assigned.


Offices (4)

Office	Address	City	State/Province	Phone	Fax	No. of Users	No. of Offices
Deer Creek West	300 North 500 West	Heber		435-555-9402	435-55-9403	2	0

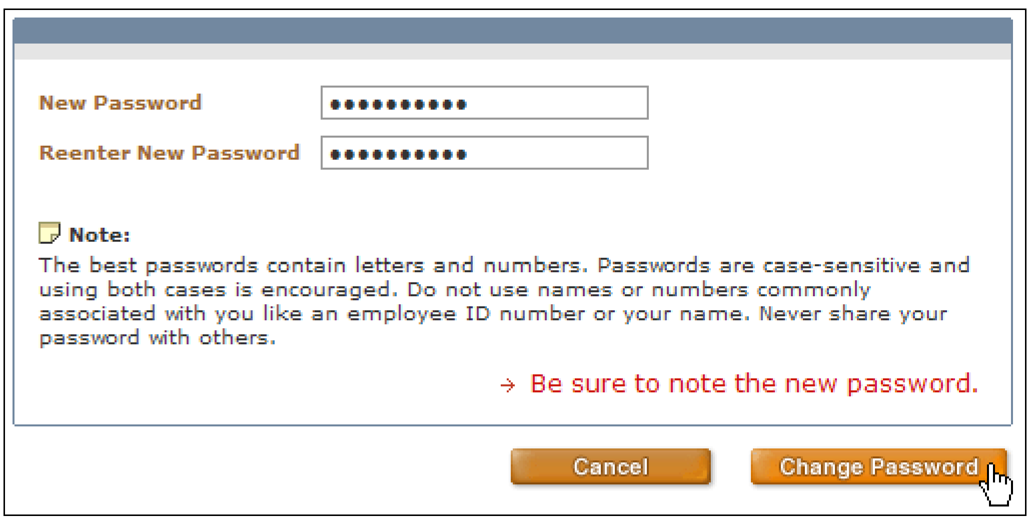
RESULT: This will display the Users and Offices screen for the branch.

4. Click the link of the user's name.

RESULT: This displays the User Information screen.

5. To modify the password, click the Change Password button.

RESULT: This displays the Change Password screen.



6. Enter the new password.
7. Re-enter the new password.
8. Click the Change Password button.

   RESULT: This saves the password and returns you to the User Information screen.

9. Modify the user's information as needed.
10. Click the Save Changes button.

RESULT: This saves the User Information and returns you to the Users and Offices screen.

2.5 Moving a User from One Office to Another

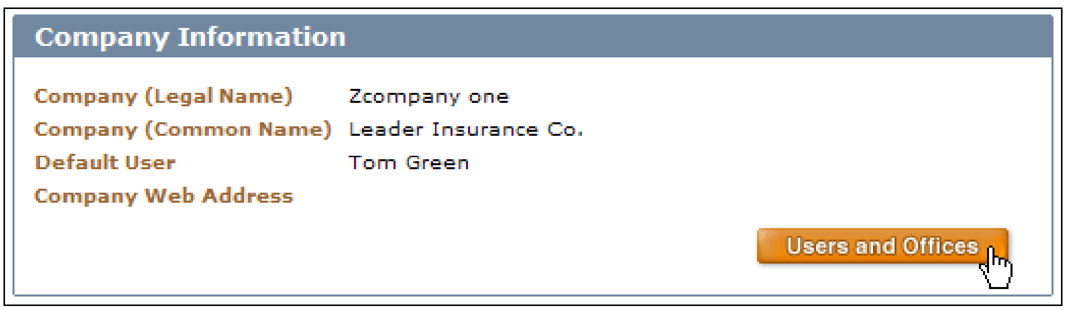
Underwriters often relocate to other branches within an organization. To facilitate this, users can be moved from one branch to another.

2.5.1 To change a user's branch

1. From My Desk, click on the Settings icon in the upper-right of the screen.

RESULT: This will display the Settings screen.

2. Click the Users and Offices button in the Company Information section.



RESULT: This will display the Users and Offices screen.

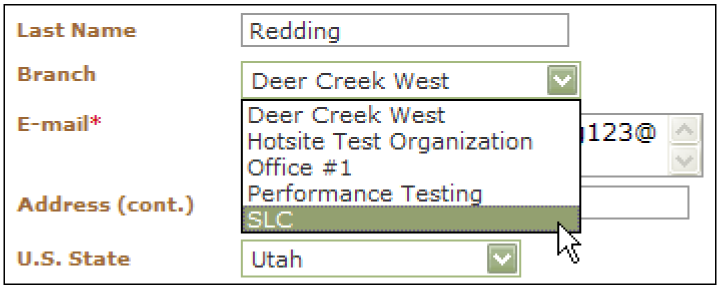
3. Click the office link of the office to which the user is currently assigned.

RESULT: This will display the Users and Offices screen for the branch.

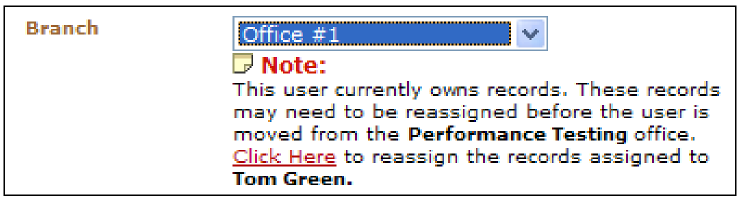
4. Click the link of the user's name.

RESULT: This displays the User Information screen.

5. Select the new branch from the Branch drop-down list.



***Note**: If the user being moved owns submissions, the system will place a reminder on the page to reassign any of the submissions that should stay with the branch before moving the user.*



6. Click the Save Changes button.

   RESULT: The user is moved to the new branch and you are returned to the Users and Offices screen.

3 Maintaining an Office

3.1 Modifying Office Contact Information

Office contact information consists of Branch name, Mailing Contact and Address Information, Billing Contact and Address Information.

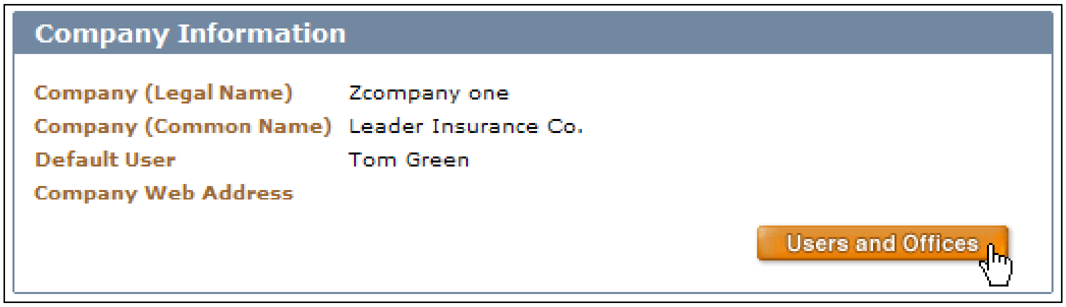
3.1.1 To change office contact info

1. From My Desk, click on the Settings icon in the upper-right of the screen.

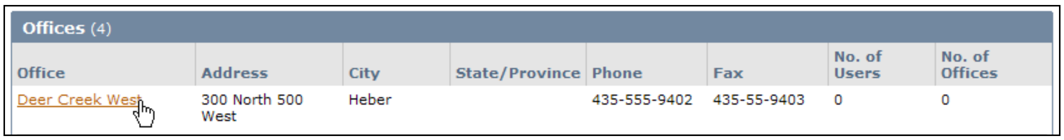
   RESULT: This will display the Settings screen.

2. Click the Users and Offices button in the Company Information section.



RESULT: This will display the Users and Offices screen.

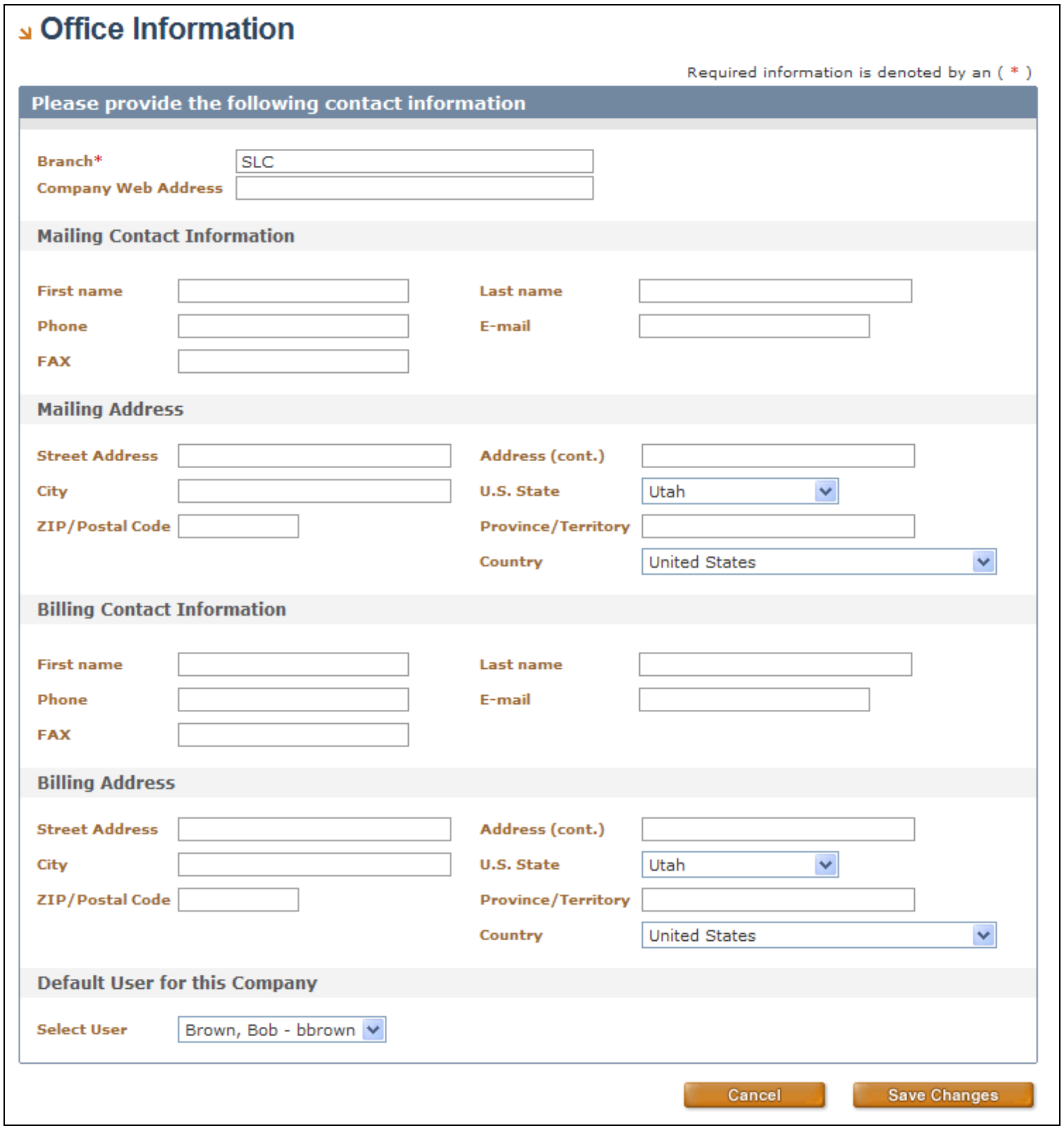
3. Click the office link of the office to be modified.



RESULT: This will display the Users and Offices screen for the branch.

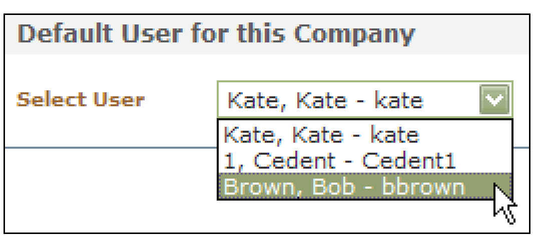
4. Click the Office Information button.

RESULT: This will display the Office Information screen.



5. Change any of the displayed office information.

6. Under Default User for this Company, select the default user from the drop-down list. Only users specified in this branch appear on the list.



***Note**: The default user is the one who is notified if a virus is detected on the system.*

7. Click the Save Changes button.

   RESULT: This will save the Office Information and return you to the Users and Offices screen for this office.

3.2 Adding Offices

As with most companies, there are many branch offices beneath the corporate office. Adding offices allows you to organize your underwriters by branch. You may only add an office to your branch and branches below you in the hierarchy, not to branches above.

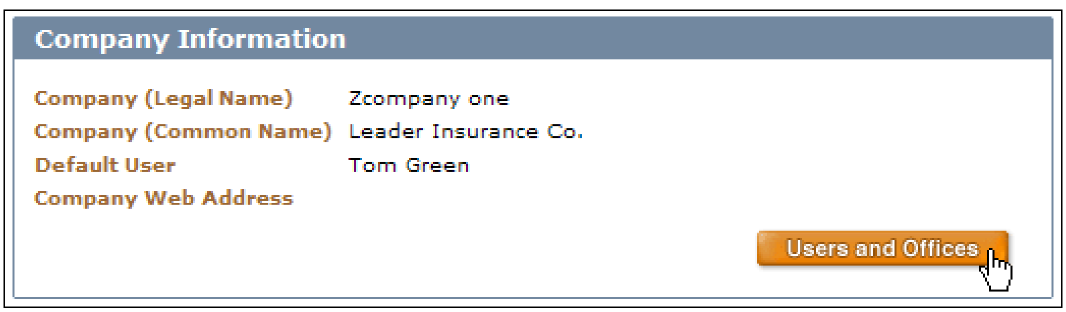
3.2.1 To add an office

1. From My Desk, click on the Settings icon in the upper-right of the screen.

   RESULT: This will display the Settings screen.

2. Click the Users and Offices button in the Company Information section.

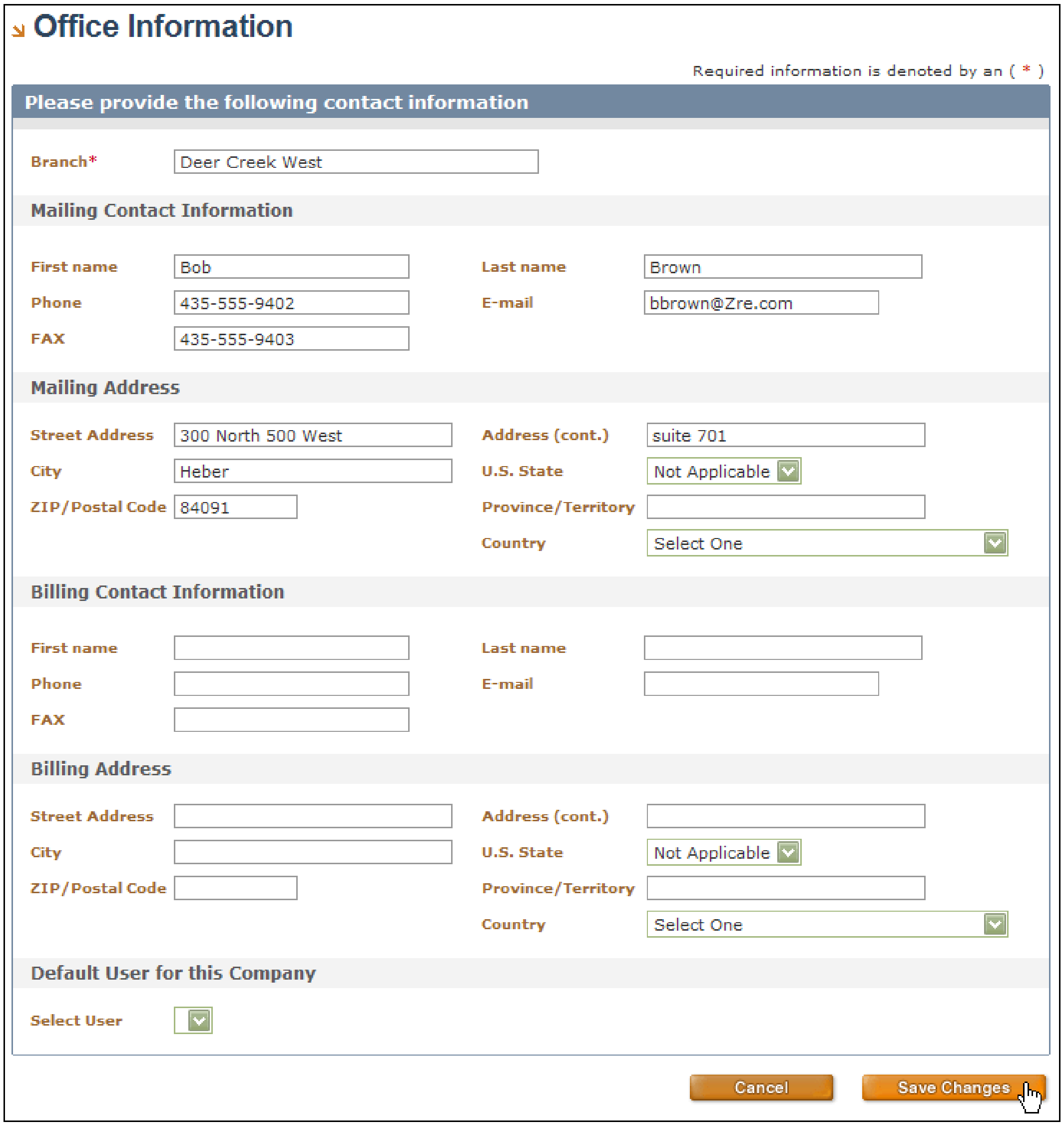
   RESULT: This will display the Users and Offices screen.

3. Select the office under which you will add the new office.

4. Click the Add Office button.

   RESULT: This will display the Office Information screen.


Office Information

Required information is denoted by an (*)

Please provide the following contact information

Branch* Deer Creek West

Mailing Contact Information

First name Bob
Last name Brown
Phone 435-555-9402
E-mail bbrown@Zre.com
FAX 435-555-9403

Mailing Address

Street Address 300 North 500 West
Address (cont.) suite 701
City Heber
U.S. State Not Applicable
ZIP/Postal Code 84091
Province/Territory
Country Select One

Billing Contact Information

First name
Last name
Phone
E-mail
FAX

Billing Address

Street Address
Address (cont.)
City
U.S. State Not Applicable
ZIP/Postal Code
Province/Territory
Country Select One

Default User for this Company

Select User

Cancel Save Changes

5. Enter the Branch name.

6. Enter the mailing contact's first and last name, phone number including extension, email address, fax number, and street address.

7. Leave the billing contact blank as this is not applicable to branch locations.

8. Leave the default user blank. You can choose one later once the office has users.

9. Click the Save Changes button.

RESULT: This creates the new office and returns you to the Users and Offices screen.

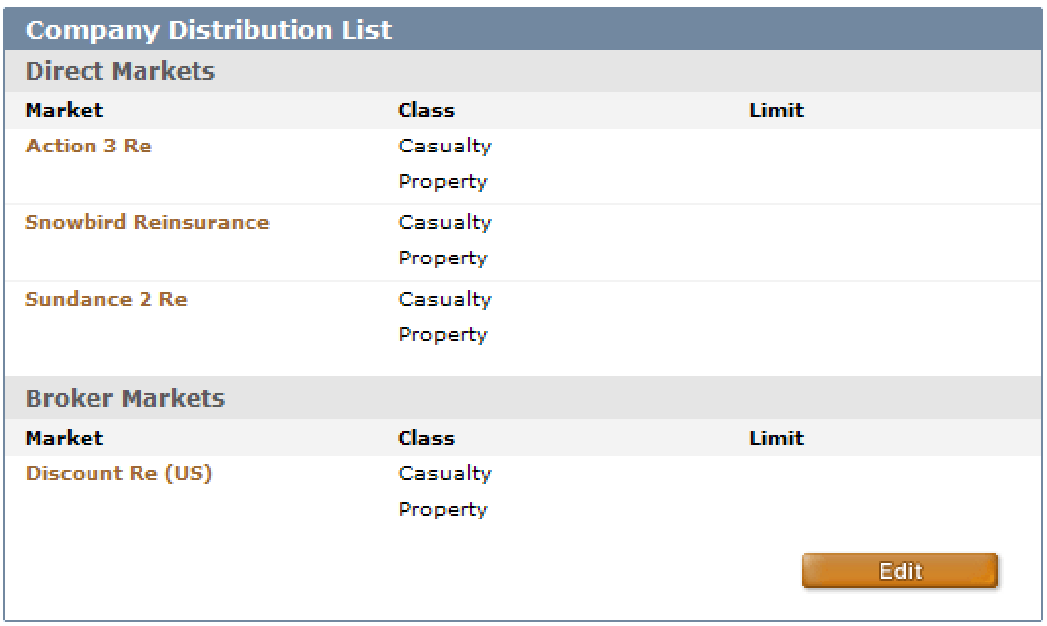
10. Add users to the new office by moving existing users (see Moving a User from One Office to Another) or by creating new ones (see Adding Users).

4 Maintaining Company Information

4.1 Reinsurance security list

The Company Distribution List is the list of authorized companies (reinsurers and brokers) with which you do business over the platform. The Company Distribution List screen has two sections, the Markets section and the Broker Markets section.

You can return to the Company Distribution List screen at any time to maintain and update your list of preferred Reinsurers and Broker Markets.



4.1.1 Markets

This section displays a list of all of the reinsurer companies that are available through the Platform. You can indicate whether that market is optional or required for each class of business. You can also type a per-submission limit for that class, displayed for informational purposes to the underwriter. The limit field does not change which markets are available or prevent the underwriter from distributing to any markets, regardless of the submission limits.

'Optional' will allow your underwriters the freedom to choose whether or not to send submissions to that company while 'Required' forces your underwriters to send their submissions to that company. Your company's underwriters can still choose the specific underwriters within a required or optional company.

4.1.2 Broker Markets

This section allows you to specify markets that are approved for brokers to use. You can indicate whether that market participates for each class of business. You can also type a per-submission limit for that class.

4.1.3 To edit Company Distribution List

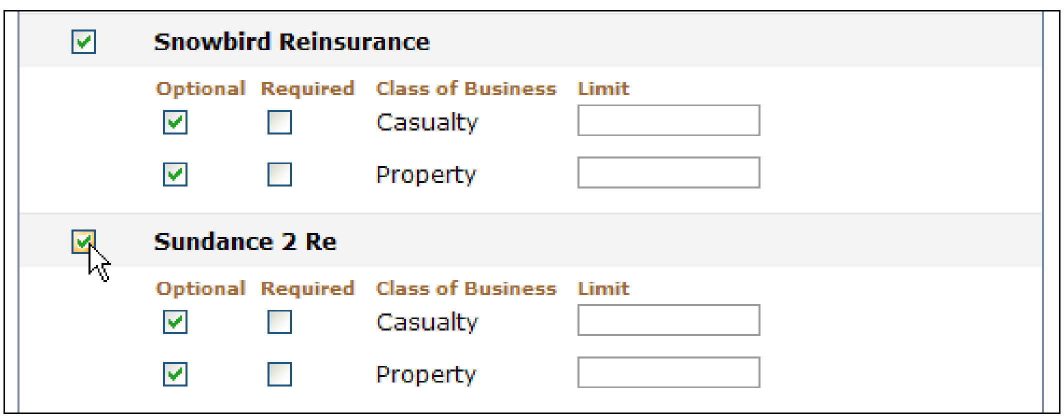
1. From My Desk, click on the Settings icon in the upper-right of the screen.

RESULT: This will display the Settings screen.

2. Click the Edit button in the Company Distribution List section.

RESULT: This will display the Company Distribution List screen.

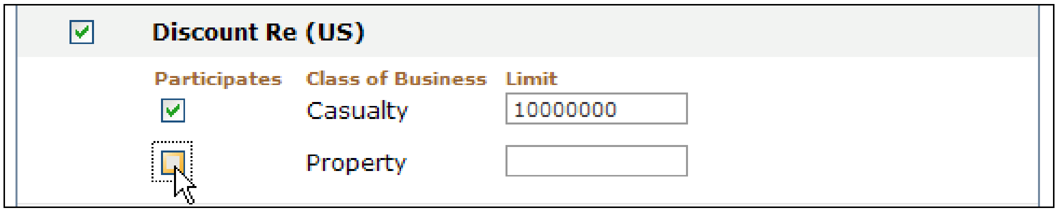
3. Check the markets with whom you wish to do business.



   a. For each market selected, check each class of business as Optional, Required or non-participating by making no selection.

   b. For each class of business selected, enter a per-submission limit if desired for that market.

4. Check the Broker Markets with whom you prefer your brokers to do business with.



a. For each broker market selected, indicate each class of business participation by checking Participates or non-participating by making no selection.

b. For each class of business selected, enter a per-submission limit if desired for that market.

5. Click the Save Changes button.

RESULT: This will save your Company Distribution List and return you to the Settings screen.

***Note**: Be aware that changes to the security list are effective immediately. Existing submissions in negotiation may be bound, but new submissions cannot be distributed to companies that may have been removed from the security list.*

4.2 Maintaining Password Settings

The Settings screen displays the status of My Views, Virus Scan, Integration and Password Settings. The Company Settings screen allows you to change your company's password settings only. eReinsure maintains the other settings. Contact eReinsure Customer Support if you have questions about the other settings.

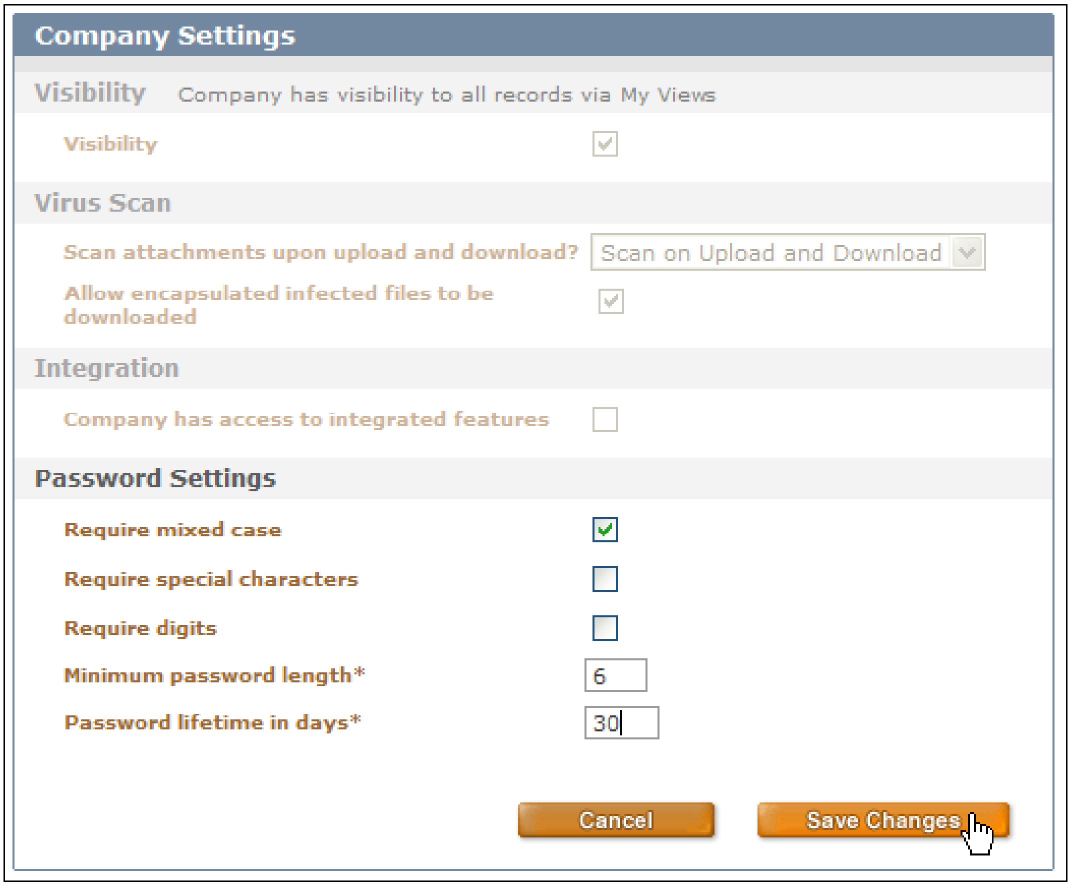
4.2.1 To change password settings

1. From My Desk, click on the Settings icon in the upper-right of the screen.

RESULT: This will display the Settings screen where you may view the status of the company settings.

2. Click the Edit button in the Company Settings section.

RESULT: This will display the Company Settings screen.



3. Select or deselect Require mixed case.

4. Select or deselect Require special characters.

***Note**: Special characters are those other than letters and numbers such as !@#$%^&*(){}[]|\<>~.*

5. Select or deselect Require digits (numbers).

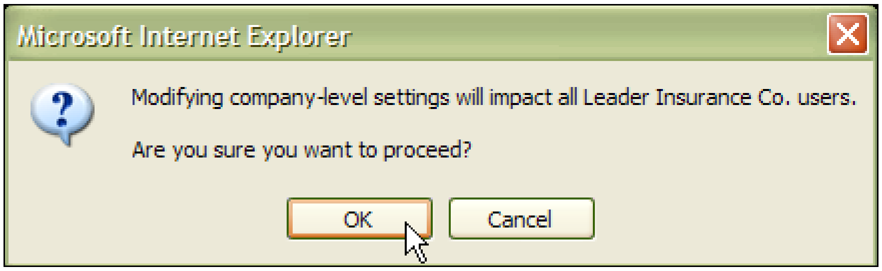
6. Enter the Minimum password length.

***Note**: The minimum password length is 6 characters.*

7. Enter the Password lifetime in days.

8. Click the Save Changes button.

RESULT: A dialog box appears stating “Modifying company-level settings will impact all users. Are you sure you want to proceed?”



9. Click the OK button.

   RESULT: This saves the password settings and returns you to the Settings screen. Current passwords will still be valid, but newly created passwords will be required to meet the new password requirements.

5 Reassigning Records

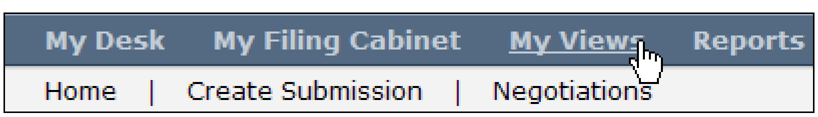
Users with the permissions for My Views and Reassign Risk have the ability to reassign any submission from one underwriter to another underwriter. They may reassign one or more at a time to a specific underwriter. Users with the Reassign company permission may also reassign submissions from one company to another within the parent company.

To reassign a complete book of records, filter the results to obtain the records to be reassigned, select Show All records to display all those to be reassigned and then go to the Reassign Records screen.

Please note that the Platform allows you to reassign up to 200 records at a time.

5.1.1 To reassign records

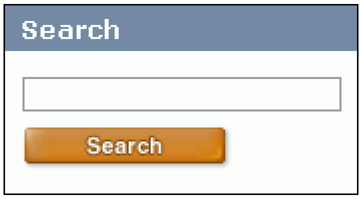
1. From My Desk, click the My Views link.



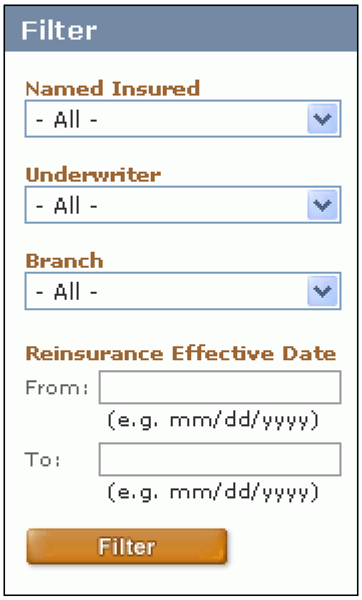
   RESULT: This will display the My Views screen entitled Submissions.

2. Find the records to be reassigned by using the Search box or the various Filter selections:

   a. To search, enter a search term in the Search box and click the Search button.

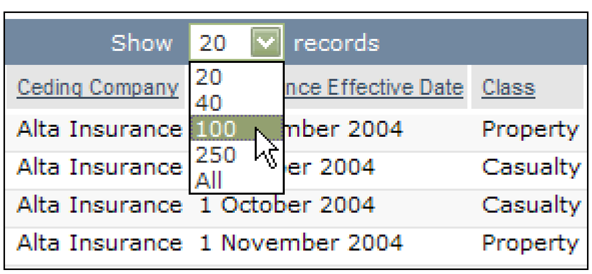


b. To filter the records, select one or more filter criteria from the drop down lists and/or enter a Reinsurance Effective Date or range of dates in the Filter box and click the Filter button.



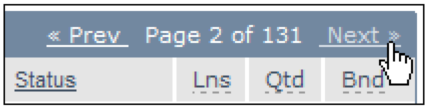
RESULT: If results meeting your criteria are found, they are displayed in a table to the right of the Search and Filter boxes. Otherwise, a message stating there were no submissions meeting your search or filter criteria is displayed and you will need to change your criteria again and filter.

3. Select the number of results to be displayed from a drop down box at the top and center of the search results table.

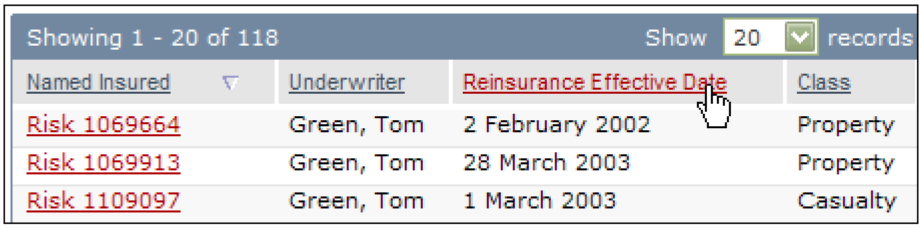


***Note**: To reassign a complete book of business, select 'Show All' records following the filtering of records and prior to clicking the Go To Reassign Screen button.*

4. 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.



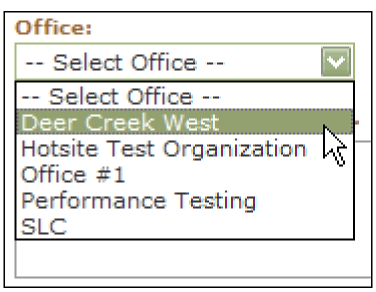
5. To sort the results alphanumerically by column, click on the title of the column. Click the title of the column again to sort the results in reverse.



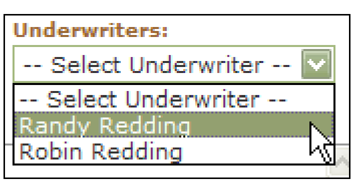
6. Once you have found the submissions to be reassigned, click the Go to Reassign Page button.

RESULT: This displays the Reassign Records screen. All of the submissions which displayed on the My Views screen will be available for reassignment.

7. In the Office drop-down selector, select the office of the underwriter to whom the records will be reassigned.

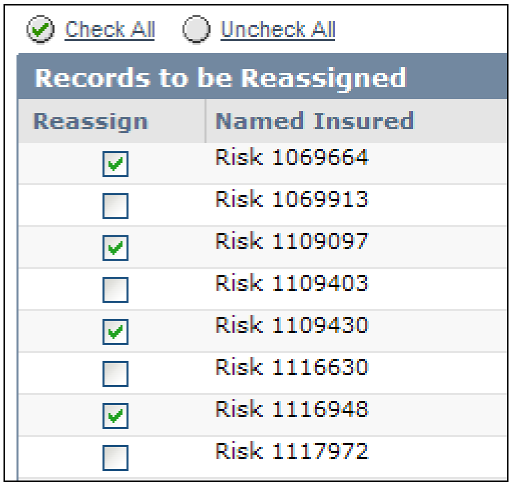


8. In the Underwriters drop-down selector, select the underwriter to whom this submission will be reassigned.



9. Enter any comments you may have for the new underwriter.

10. Select the records to be reassigned by checking the box next to the appropriate submissions. If you wish to reassign all the displayed submissions, click the Check All link above the table.



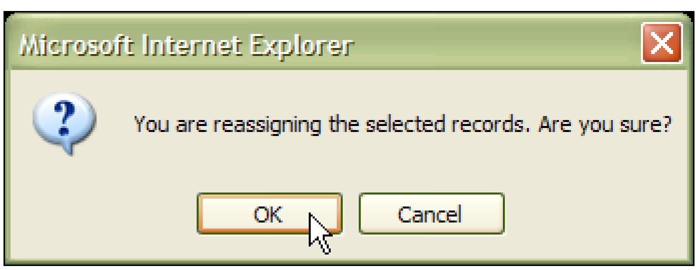
Records to be Reassigned

Reassign	Named Insured
☑	Risk 1069664
☐	Risk 1069913
☑	Risk 1109097
☐	Risk 1109403
☑	Risk 1109430
☐	Risk 1116630
☑	Risk 1116948
☐	Risk 1117972

__Note__: The system allows 200 records to be reassigned at a time. If you need to reassign more than 200 records, repeat the process after reassigning each group of 200 records.

11. Click the Submit button.

RESULT: A dialog popup box appears asking if it is OK to reassign the submissions.



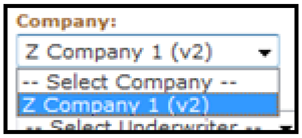
12. Click the OK button.

RESULT: The submissions are reassigned to the new underwriter and both the new underwriter and the previous underwriter are informed by email of the reassignments.

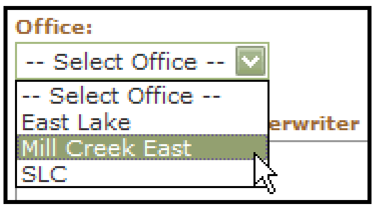
5.1.2 To reassign record between users in different companies

1. Follow steps 1-6 to reassign records described in 5.1.1 above.

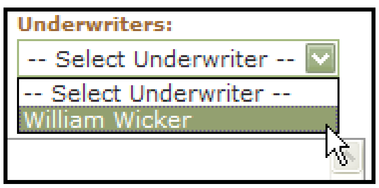
2. In the Company drop-down selector, select the company of the underwriter to whom the records will be reassigned.



3. In the Office drop-down selector, select the office of the underwriter to whom the records will be reassigned.

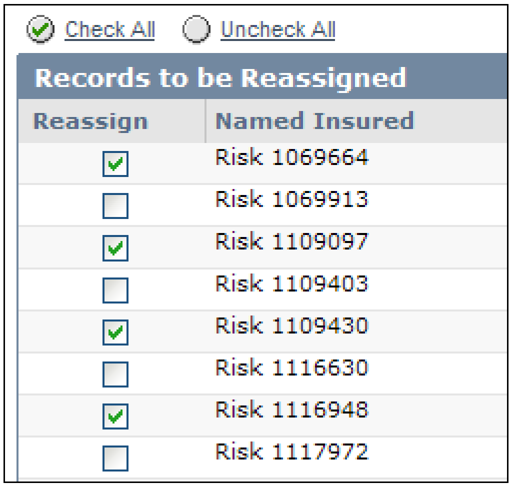


4. In the Underwriters drop-down selector, select the underwriter to whom this submission will be reassigned.



5. Enter any comments you may have for the new underwriter.

6. Select the records to be reassigned by checking the box next to the appropriate submissions. If you wish to reassign all the displayed submissions, click the Check All link above the table.



Check All Uncheck All

Records to be Reassigned

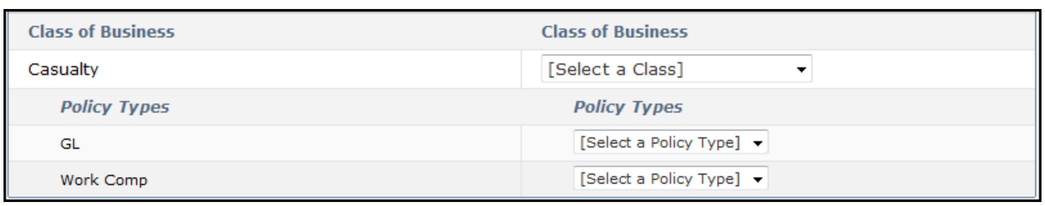
Reassign	Named Insured
☑	Risk 1069664
☐	Risk 1069913
☑	Risk 1109097
☐	Risk 1109403
☑	Risk 1109430
☐	Risk 1116630
☑	Risk 1116948
☐	Risk 1117972

***Note**: The system allows 200 records to be reassigned at a time. If you need to reassign more than 200 records, repeat the process after reassigning each group of 200 records.*

7. Click the Next Step button.

RESULT: The Reassign mapping page is displayed. This page allows you to map Class of Business, Policy Type, and Basis of Acceptance terms from the original company to the appropriate categories for the company the record is being transferred to.

8. Designate the fields to map to by selecting from the drop down. If the appropriate field is not available, please contact eReinsure about adding the required classes, policy types, and basis of acceptance.



Class of Business	Class of Business
Casualty	[Select a Class]
Policy Types	*Policy Types*
GL	[Select a Policy Type]
Work Comp	[Select a Policy Type]

9. If applicable, select mapping fields for basis of acceptance by selecting the appropriate drop down.

Basis of Acceptance	Basis of Acceptance
Excess of Loss	[Select Basis of Acceptance]

10. Once mapping is complete, click Review Risks to be Reassigned.

RESULT: The records to be reassigned are displayed, as well as the selected mapping designations.

11. Click Reassign.

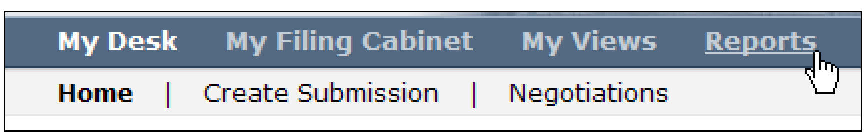
RESULT: The submissions are reassigned to the new underwriter and both the new underwriter and the previous underwriter are informed by email of the reassignments.

6 Reports

Company Managers can view reports online. eReinsure offers several standard reports that are available to all companies. Each report has its own parameters to configure the output to meet your needs. Premium and Responsiveness reports produce the same output for all company managers – the data is not affected by where the user is in the company hierarchy. Other reports limit their data to the company manager's branch and those below it in the company hierarchy.

6.1.1 To generate a report

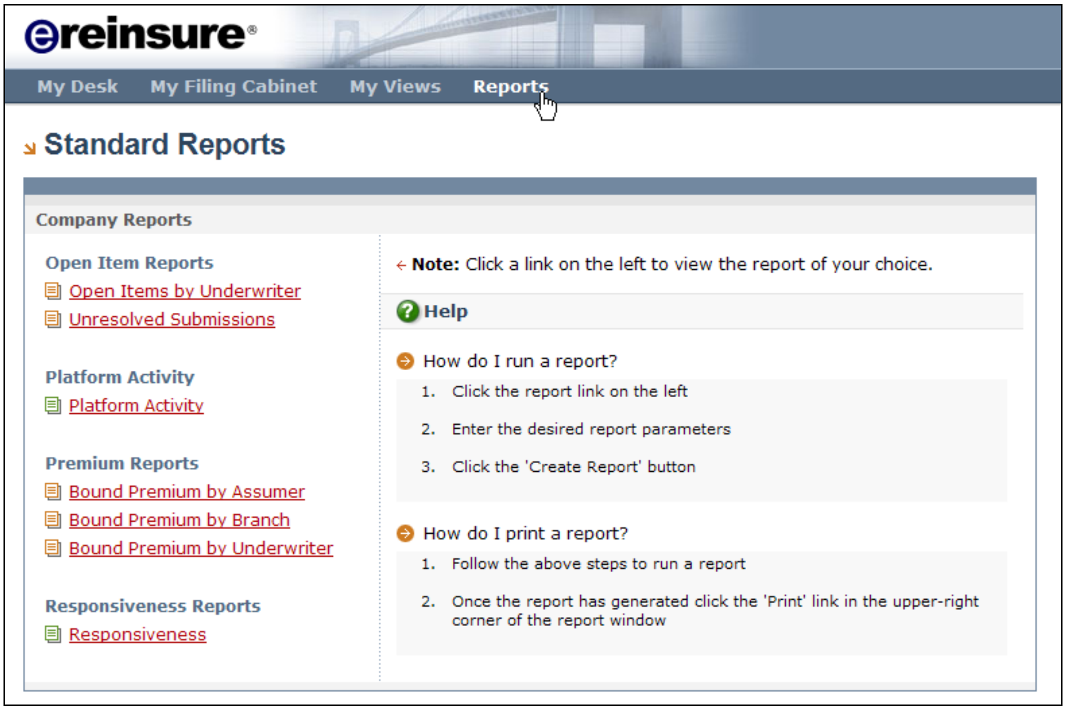
1. From My Desk, click the Reports link.



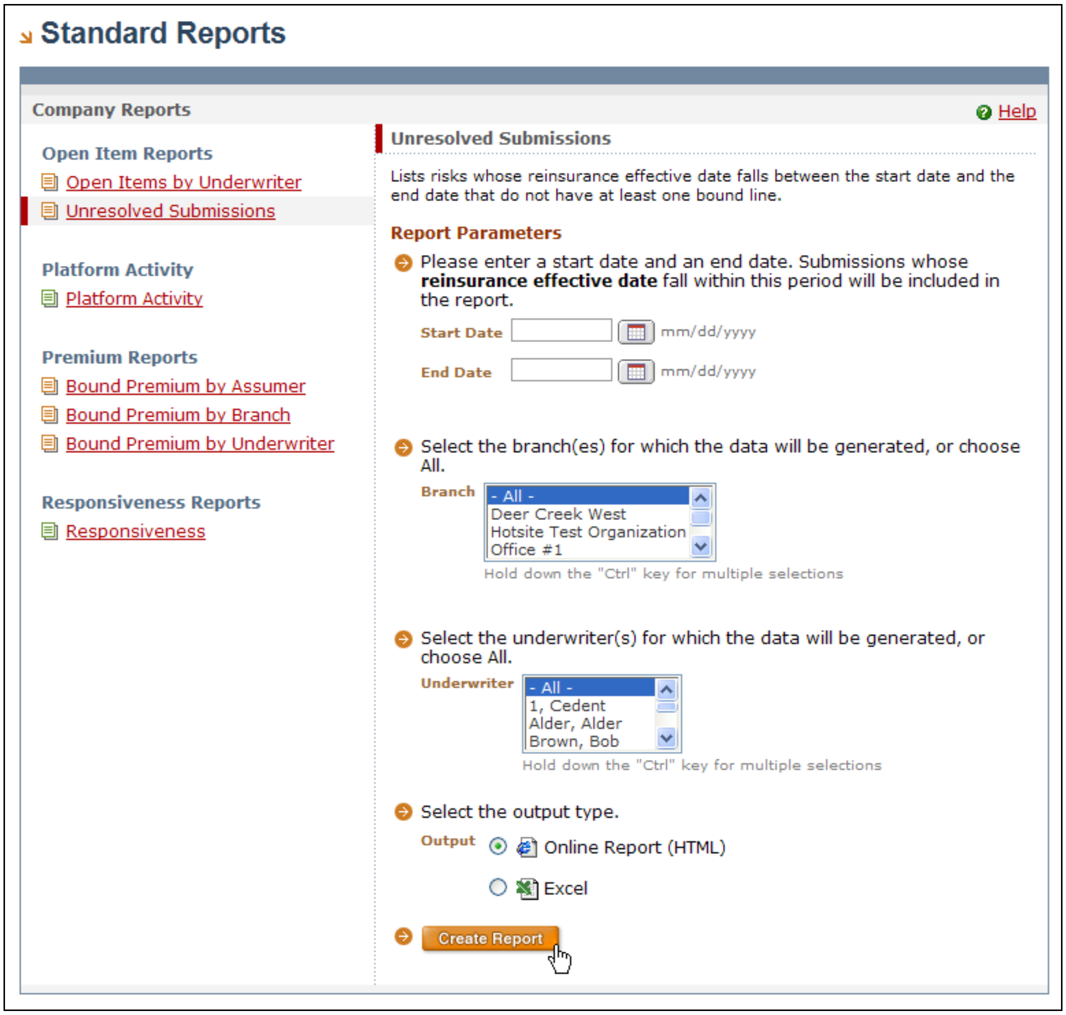
RESULT: This will display Reports screen.

2. Click on the specific report you wish to run on the left side of the screen.

RESULT: This will display Reports screen.



3. Click on the specific report you wish to run on the left side of the screen.



RESULT: This will display Reports screen.

4. Fill in the input parameters as needed. You may limit the output to specific dates, specific branches, or specific users, depending on the report. You may have a choice as to the output format for the report.

7 Maintaining the Library

The library feature can be an effective time-saving tool for your company's underwriters. In order for the library to be most effective, it must contain the up-to-date clauses and contract wording underwriters need. To have materials added to the library, contact your eReinsure account manager or eReinsure support.

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