

APPLIED RELAY

COMMERCIAL VEHICLE FULL CYCLE RENEWALS

USERGUIDE

September 2018



Commercial Vehicle Full Cycle Renewals

This section of the User Guide introduces the Commercial Vehicle Full Cycle facility

Contents

Accessing Commercial Vehicle Renewals.....	4
Download Renewal Invites	5
The Renewals Screen	6
Matching the insurer renewals to your policies	12
The Offer Process.....	14
Regress Invite.....	23
Transferring a renewal.....	26
Lapsing a renewal	28
Amending renewal risk information	30
Appendix	31



INTRODUCTION

Full Cycle Renewals is now available on Applied Commercial Vehicle (CV).

With this new functionality comes the ability to download electronic renewal invites, produce renewal documentation locally on Commercial Vehicle, provide a renewal premium in place of a new business premium and complete transfers to alternative insurers.

For Applied Relay Commercial Vehicle customers who have Commercial Vehicle integration enabled, any insurer documentation generated will save directly back into the client documents tab.

The following user guide describes the Commercial Vehicle Full Cycle processes from the point of view of Applied Relay Commercial Vehicle customers only and Applied Relay Commercial Vehicle customers with Commercial Vehicle integration enabled.



Accessing Commercial Vehicle Renewals

Applied Relay Commercial Vehicle customers

The renewals menu is accessible via the Online Services menu:

'Online services' -> 'Full Cycle' -> 'Commercial Vehicle Renewals'

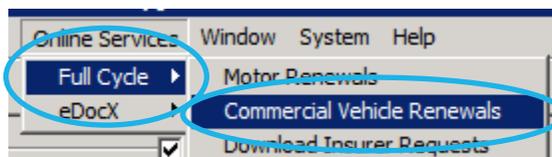


Figure 1 - Access renewals via Applied Relay

The assumption is that you have Commercial Vehicle integration enabled. If this is not the case, or if you cannot see the renewals menu, please contact Applied Support Team.

Applied Commercial Vehicle Only customers

The renewals screen can be launched from within Commercial Vehicle under the new 'Renewals' menu.

'Renewals' -> 'Launch Renewals Wizard'

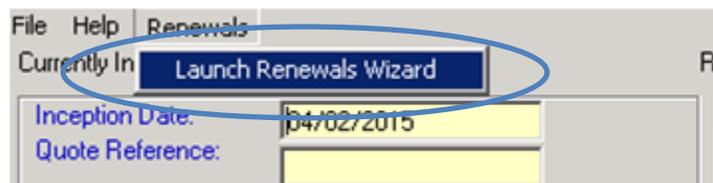


Figure 2 - Access renewals via Commercial Vehicle



Download Renewal Invites

On selecting the renewals module, a prompt will display asking if you want to **Download / Import Renewals**.

The renewals module will be blank until you download your first invites.

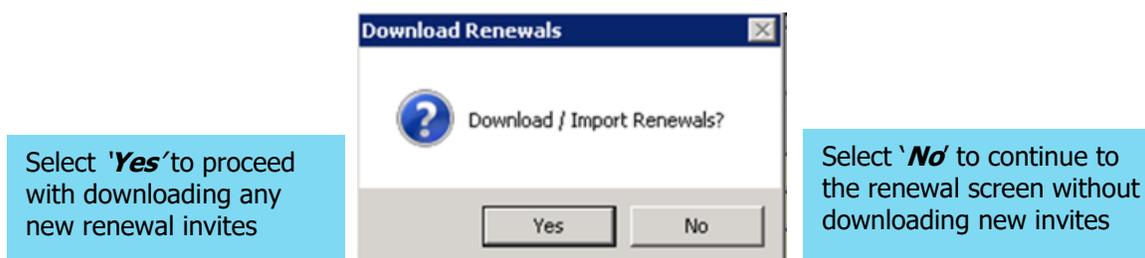
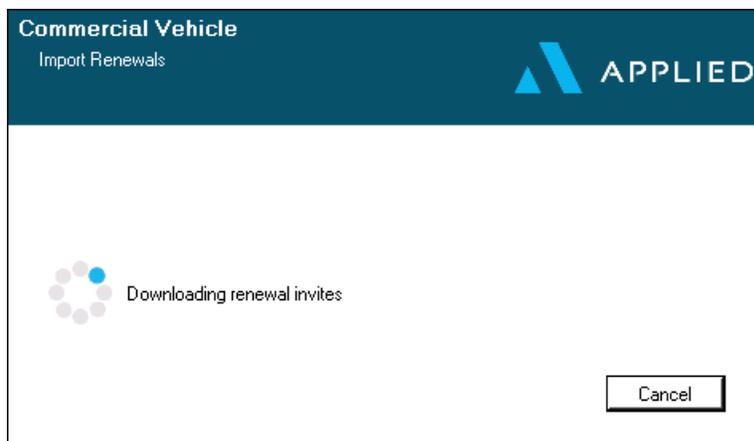


Figure 3 - Download renewals screen

On selecting 'Yes' to download, the system will download all available renewals:



You can cancel the download at any time by selecting '**Cancel**'. The download process will finish downloading the renewal invite currently being imported and then continue to the renewals screen.

The **Auto Lapse** process triggers as part of the renewal download.



The Renewals Screen

The Commercial Vehicle Full Cycle renewals screen shows you all renewals invites sent by insurers. There are filter options to allow you to narrow down the list to show only the renewals that you want to work on.

All renewal processing is started from within this renewals screen, via the **'Action'** button.

Select or type in required filters and click **'Apply'** to see only renewals that match these criteria. Use **'Reset'** to remove filters and show all.

Client Code	Client Name	Policy Code	Renewal Status	Renewal Date	Policy Number	Insurer	Renewal Pr.	Alternate Pr.	Paid Via Direct Debit	Ncd
BLOJ01	Joe Bloggs	BLOJ01002	Renewal Invited	01/01/2018			419.19	0.00	X	7
CASF01	Freddy Castle	CASF01001	Renewal Invited	01/01/2018			419.19	0.00	X	7
KENS01	Simon Kenny	KENS01001	Renewal Invited	01/01/2018			419.19	0.00	X	6
LDRG01	Giles Lord	LDRG01001	Renewal Invited	01/01/2018			419.19	0.00	X	6
MURR01	Ryan Murphy	MURR01001	Renewal Exct.	01/01/2018			419.19	0.00	X	9

All renewals sent by insurers show on the one screen, regardless of status. Filter to see less.

The alternate premium will populate after the 'Offer' process.

Refresh Last Updated: 05/01/2018 15:20 by RELAYUAT\mb 5 listed

Action Export... Exit

Figure 4 - The renewals screen explained

Actions available (explained below):

- Disassociate Invite
- Lapse Policy
- Offer Renewal
- Remove Invite
- View Current Risk
- View Renewal Risk

Action ^ Export...

This shows the last date & time that this window has been updated. Select **'Refresh'** to see the latest data (explained below)

Refresh Last Updated: 05/01/2018 15:20 by RELAYUAT\mb



Apply filters to the renewals screen

Use the filters at the top to reduce the number of renewals appearing in the list.

This section can be hidden from view to give you more space for displaying the renewals on the bottom of the screen.

When filters are applied, the bottom right of the screen will be updated to reflect this.



The filters available are discussed below:

Filter Option	How they work
Client / Policy Code	With the client/policy code, it will find any client/policy code whose starting characters match the search string, e.g. searching for 'BEEJ' could return renewals for 'BEEJ01002', 'BEEJ23005', etc.
Policy Number	The policy number filter works off a 'contains' command, i.e. if you enter '10070', it could return 'VAN1007060', 'VAN1007078', etc.
Insurer	Filter on a single insurer.
Renewal Status	Allows you to multi select different status (es). Apply to see only the renewals matching those statuses.
Renewal From / To	The date filters inclusive of both dates, searching FROM 1st April 2018 TO 5th April 2018 will return renewals with renewal dates e.g. 1st, 2nd, 3rd, 4th and 5th April 2018.



Renewal Status

There are a number of different renewal statuses showing on the renewals screen and these are explained below. Depending on the status of the renewal invite, there may be one or more actions available to you. The available actions are shown alongside each status.



Applied Relay Commercial Vehicle customers; these renewal statuses are separate to the policy status you see within your client portfolio.

Renewal Status	What it means	Available Action(s)
Renewal Not Invited	<p>There are three main reasons you would see this particular status.</p> <ul style="list-style-type: none">1. The policy has already been renewed manually. In these cases, select the Action button and select the Remove option.2. The renewal has downloaded but wasn't able to match up with the policy in your system – this leads to Not Matched, Date Difference issues for example. When you work out these exceptions, then the invite record will be removed and you will be left with a single record with a status of 'Renewal Invited'.3. The insurer has not issued the renewal yet but the policy is due for renewal in the near future. Wait for the insurer to send down the renewal.	<ul style="list-style-type: none">• Remove Invite
Date Difference	<p>This status highlights where the insurer invite has a different date than your saved risk record. You will have to confirm that the insurer value is correct in order to proceed. If the insurer value is not correct, you will need to contact the insurer to get the invite resent.</p>	<ul style="list-style-type: none">• Synchronise Data• Remove Invite• Dissociate Invite
Not Matched	<p>The renewal has been downloaded but Applied Relay has not been able to match this to a Commercial Vehicle policy. You will have to match this manually.</p>	<ul style="list-style-type: none">• Associate Invite• Remove Invite



Renewal Status	What it means	Available Action(s)
Renewal Invited	The renewal has been downloaded and matched. It is waiting to be offered out to the customer.	<ul style="list-style-type: none">• Offer Renewal• Lapse Policy• View Current Risk• View Renewal Risk• Remove Invite
Renewal Offered	When you 'Offer' a renewal out to the customer, the status changes to 'Renewal Offered'.	<ul style="list-style-type: none">• Accept Quote• Lapse Policy• View Current Risk• View Renewal Risk• Regress Offer• Remove Invite
Renewal/Lapse Pending	This status will apply if the Renewal Accept EDI fails to complete successfully. This should be a rare occurrence. In the event that this does happen, please contact Applied Support Team.	<ul style="list-style-type: none">• Remove Invite
Renewal Stopped / Insurer to be contacted	Contact the insurer.	<ul style="list-style-type: none">• Remove Invite
Renewal Exception	Contact Applied Support Team.	<ul style="list-style-type: none">• Remove Invite
Synchronisation Req.	Select the renewal, then the Action button and select the synchronisation option.	<ul style="list-style-type: none">• Synchronisation Data
Invitation Issue	If it is not possible to set any other status against a renewal, the status will be set to Invitation Issue. When the mouse pointer is passed over the entry on the renewals screen, a message will be displayed to the broker explain the issue that was encountered. This is expected to be a very rare occurrence and will be dealt with between the broker, Insurer and / or Applied Relay depending on the nature of the problem.	<ul style="list-style-type: none">• Remove Invite



Renewal Status	What it means	Available Action(s)
Renewal Invite/Offer Referral	Not Applicable to Applied Commercial Vehicle.	
Unknown	This is a status to catch any 'unknown' status. This should be an extremely rare occurrence. In the event that this does happen, contact Applied Support.	

Figure 5 - Renewal status available

Actions Available

As explained above, depending on the status of the renewal invite, there may be one or more actions available to you. The actions are described in the following table.

Renewal Action	This action will...
Accept Quote	...allow you to accept the current holding insurer, or to transfer to another insurer and lapse the existing renewal.
Associate Invite	...allow you to match the insurer renewal invite to your own Commercial Vehicle policy. You will be presented with a search screen to locate your Commercial Vehicle policy.
Lapse Policy	...allow you to lapse the renewal and send a lapse message back to the insurer. This is permanent and cannot be undone.
Offer Renewal	...allow you to offer the renewal out to the customer. During this process you can print off your insurer documentation.
Synchronise Data	...allow you to confirm the renewal date that the insurer has sent down is correct.
Remove Invite	...allow you to remove the renewal invite from the renewals screen. This is permanent and cannot be undone.
Regress Offer	...move the renewal from status 'Renewal Offered' to status 'Renewal Invited' and allow you to 'Offer' out the renewal again.
View Current Risk	...allow you to view the saved risk.



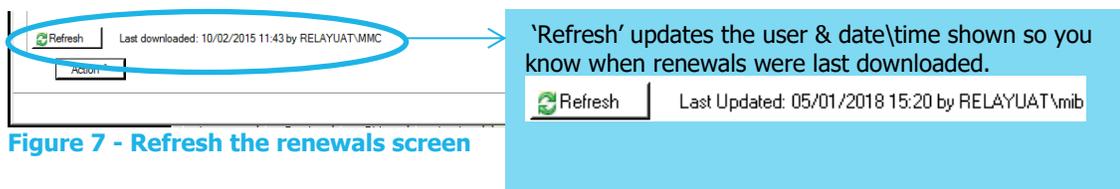
View Renewal Risk	...allow you to view the renewal risk.
--------------------------	--

Figure 6 - Actions available on the renewal

Refreshing the renewals screen

You may want to refresh the renewals module to ensure you are looking at the latest status on each renewal.

To do this, select the '**Refresh**' button (shown below). This updates the renewals shown on the screen. This will also update the date and the user shown in the details beside the 'Refresh' button.



The refresh option will not download any new invites but it will show you any new invites that any other users have imported since you first opened the screen. If you want to check for new invites just close the renewals screen and re-open. This will prompt the renewal download.



Matching the insurer renewals to your policies

Not Matched

Applied Relay will try to automatically match up the insurer invites to your existing Commercial Vehicle policies. In any cases where Applied Relay has not been able to find an obvious match, you will have to locate the matching record manually.

First, select the renewal you wish to match up.

Then choose the '**Action**' button (bottom left of the screen) and from the list of actions, select '**Associate Invite**'.

Client Code	Client Name	Policy Code	Renewal Status	Renewal Date	Policy Number	Insurer	Renewal Pr.	Alternate Pr.	Paid Via Direct Debit	Ncd
	Joe Bloggs		Not Matched	01/01/2018			419.19	0.00	X	7
	Simon Kerry		Not Matched	01/01/2018			419.19	0.00	X	6
CASF01	Freddy Castle	CASF01001	Renewal Offered	01/01/2018			419.19	0.00	X	7
LDRG01	Giles Load	LDRG01001	Renewal Invited	01/01/2018			419.19	0.00	X	8
MJRR01	Ryan Murphy	MJRR01001	Renewal Exce...	01/01/2018			419.19	0.00	X	9



This will bring up a search screen.

The search defaults to the last search criteria e.g. name, address, policy code etc., but you can change this to search on a number of different items.



Select this to see more search options





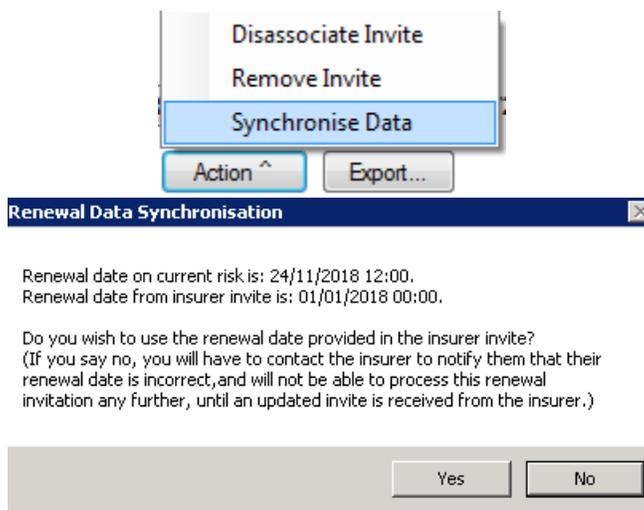
Date Difference

If the Renewal Date in the Insurer Renewal Message does not correspond to the value stored in your system, but the data otherwise matches, the renewal status is set to **Date Difference**.

Choose the '**Synchronise Data**' option via the '**Action**' button. You will be asked to confirm that the Renewal Date on your system should be overwritten by the insurer value. If the insurer renewal date is not correct, please contact the insurer and they can re-invite the renewal with an amended date.

Client Code	Client Name	Policy Code	Renewal Status	Renewal Date	Policy Number	Insurer	Renewal Pr...	Alternate Pr...	Paid Via Direct Debit	Nod
TEST01	John Smith	TEST01005	Renewal Invited	05/01/2016			500.75	0.00	X	7
COLK03	Karen Colbert	COLK03005	Date Difference	12/11/2015			772.89	0.00	X	5
	John Murphy		Not Matched	19/02/2016			649.73	0.00	X	3

Figure 8 - Accepting the 'Date Difference'



Once dates have been aligned, the status becomes Renewal Invited.

Client Code	Client Name	Policy Code	Renewal Status	Renewal Date	Policy Number	Insurer	Renewal Pr...	Alternate Pr...	Paid Via Direct Debit	Nod
TEST01	John Smith	TEST01005	Renewal Invited	05/01/2016			500.75	0.00	X	7
COLK03	Karen Colbert	COLK03005	Renewal Invited	12/11/2015			772.89	0.00	X	5
	John Murphy		Not Matched	19/02/2016			649.73	0.00	X	3



The Offer Process

A valid policy awaiting the 'Offer' process will have a renewal status of '**Renewal Invited**'.

The steps to follow during the 'Offer' process are as follows:

Process

Step 1: [Action button – 'Offer Renewal'](#)

Step 2: Allocate claims or synchronise area (if any)

Step 3: [Commercial Vehicle Renewal Risk screen](#)

Step 4: Choose Alternative (Applied Relay only)

Step 5: [Print proposal or Statement Of Fact for alternative \(Double-click on the alternative\)](#)

Step 6: Display 'Offer Renewal' option

Step 7: [Raise your premium](#)

Step 8: Create your letter pack

Step 1: Action button – 'Offer Renewal'

Select the renewal you wish to offer, and choose the **Action** button at the bottom.

From the list of actions, select **Offer Renewal**.



Client Code	Client Name	Policy Code	Renewal Status	Renewal Date	Policy Number	Insurer	Renewal Pr...	Alternate Pt...	Paid Via Direct Debit	Ncd
TEST01	John Smith	TEST01005	Renewal Invited	05/01/2016			500.75	0.00	×	7
	John Murphy		Not Matched	19/02/2016			649.73	0.00	×	3

12/2016 17:10 by nmc

2 listed

Disassociate Invite
Lapse Policy
Offer Renewal
Remove Invite
View Current Risk
View Renewal Risk

Action ~ Export...

Step 2: Allocate claims or synchronise area (if any)

Claims Allocation

If the insurer sends claims information a claims allocation wizard will appear during the 'Offer' process to assist you in linking these claims to the correct driver(s) on the policy.

For Applied Relay Commercial Vehicle customers, this process is similar to Private Motor renewals where you need to allocate a claim to a driver, however unlike Private Motor renewals; you will not choose to overwrite existing claim data or add a new claim.

When allocating claims on Commercial Vehicle renewals, the assumption is that the insurer has the correct claims.

To allocate, simply select the claim you wish to allocate on the left side of the screen, pick the correct driver on the right side, and click on **Allocate Claim**.

If you have made a mistake and allocated to the wrong driver, you can **Unallocate Claim**.

You can refer to the Current Claim Allocation section which will show any claims already allocated to drivers on Commercial Vehicle.



The image displays two screenshots of the 'ClaimAllocationForm' interface, showing the process of allocating claims to a driver.

Top Screenshot:

- Claims for Allocation:**

Claim Date	Claim Type	Claim Amount
12/09/2007	AC	33.00
12/09/2006	AD	66.00
- Allocated Claims:** Proposer: John Smith, Driver: Joe Smith
- Current Claim Allocation:** Proposer: John Smith, Driver: Joe Smith
- Status:** 2 Claims Remaining, 0 Claims Allocated
- Buttons:** Refresh, Cancel, Accept Changes

Bottom Screenshot:

- Claims for Allocation:** (Empty table)
- Allocated Claims:** Proposer: John Smith, Driver: Joe Smith, Claim [Claim date: 12/09/2007, Claim code: AC, Claim amount: 33], Claim [Claim date: 12/09/2006, Claim code: AD, Claim amount: 66]
- Current Claim Allocation:** Proposer: John Smith, Driver: Joe Smith
- Status:** 0 Claims Remaining, 2 Claims Allocated
- Buttons:** Refresh, Cancel, Accept Changes

Area of Use Difference

Should the insurer renewal invite have a different area to your saved risk, you will be asked to complete the following wizard. Simply select and confirm the sub area from the list available in the dropdown.



Figure 9 - Confirm Area of Use Difference

Step 3: Commercial Vehicle Renewal Risk screen

This brings you to the Commercial Vehicle renewal risk screen.

The holding insurer is shown in a **different color (purple)** to the other insurer quotes.

For example;

Company Name	TP	TPFT	Comp
	N/A	602.93	744.33
	N/A	N/A	772.89
	N/A	633.07	781.54

The risk screen is mostly greyed out; this is to ensure that you do not make an unintentional change to the risk details while offering out the renewal.



From here you can print results as you would normally do from Commercial Vehicle.

Step 4: Choose Alternative (Applied Relay CV customers only)

For Applied Relay Commercial Vehicle customers, you can save the details of the alternative insurer by first selecting who the alternative is.

Right click on the appropriate quote to get the option 'Select Alternate Quote'.

When a quote has been selected as the alternative, it will change to **bold**.

Policy Name	TP	TPFT	Comp
Auto Van Plus	N/A	679.90	1129.1
Auto Van Plus - Restricted Op...	N/A	781.89	1298.7
Standard	N/A	382.83	458.9
Standard	315.00	380.66	490.1

For Applied Relay Commercial Vehicle customers using Commercial Vehicle Integration, this will then update the policy details in Applied Relay with the alternative quote premium and insurer. The premium saved will be based on the 'Cover Required' you have already selected in the risk. For Example, in this case I have 'Comprehensive' cover selected, so the premium that saves back will be the comprehensive premium.

Step 5: Print proposal or Statement of Fact for alternative (Double-click on the alternative)

Depending on the insurer, and your EDI setup you can print the proposal either via a 'Print Proposal' option on the first screen (as seen below), or via the 'Submit Risk' option. In either case, print the proposal and save as required. (Again, for those using Commercial Vehicle integration, this document will automatically save to the Applied Relay documents tab).



Breakdown [X]

Breakdown | Notes | Referrals[]

[Empty Box] [Print Proposal Form] [Set Cover Date]

	Third Party	TPFT	Comprehensive
Discounts			
No Claims Discount	N/A	N/A	- 400.73
Optional Extra If this Optional Extra is showing as '0' when it has been selected then the annual premium is at the Minimum Level. Therefore there would not be a reduction in premium for removing this optional cover.			
Additional Benefits	N/A	N/A	Not Included
Total Annual Premium excluding Optional Extras			
	N/A	N/A	458.98
Premium	N/A	N/A	437.12
Govt Levy	N/A	N/A	21.86
Service Charge	N/A	N/A	0.00
Total Premium	N/A	N/A	458.98

[Print]

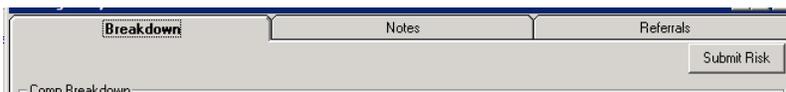
Close out of the current screen (press X in the top right corner) to return to the Commercial Vehicle screen.



Step 6: Offer renewal and print documentation for holding insurer

Double click on the holding insurer renewal quote to proceed to Offer the renewal.

This will first bring you to the following screen; choose **Submit Risk** to continue to the '**Offer**' option.



Depending on the insurer, you may need to add in additional EDI information prior to proceeding to Offer the Renewal e.g. an extra line of address and/or confirm acceptance of their criteria by ticking a box (ref screen shot below).

Cover to commence: 01/01/2018 at hr: 00 mm: 01
Cover: Third party FT
Premium: 419.19

Proposer Details:
Address line1: 25 Deerpark Road
Address line2:
Address line3: Castleknock
Address line4: Dublin 15

Vehicle details:
Date purchased: 01/12/2015 * dd/mm/yyyy
Registration number: 151D5635
Number of fixed seats in vehicle: 3

Previous Policy:
Previous Policy Expiry Date: 31/12/2017 * dd/mm/yyyy

Penalty Points

Driver	Points	Allocat
Prop Giles Lord	0	0

By ticking this box the proposer confirms having read and accepts the policy **acceptance criteria**

Cancel Print Proposal Form Only Offer Renewal Confirm Renewal

On the EDI capture screen, you will see an option to **Offer Renewal**.



Once you complete this, your web browser will open with a page containing links to your renewal documents. From here you can print or save a copy of any of



the documents available. **When saving them please remember to rename them to something meaningful.** Note that if you have forgotten to save your documents and need another copy you must regress the invite and re-offer it. For Applied Relay Commercial Vehicle customers, these documents will automatically store in your clients document tab.

MOTOR RENEWAL NOTICE			
REASON FOR ISSUE:	Renewal Invite	AGENCY CODE:	RE0000
POLICY NUMBER:		DATE OF ISSUE:	05/01/2018 16:34:39
INSURED ADDRESS:	Freddy Castle Deerpark Road Ravensdale Dundalk Co Louth		
BUSINESS OR OCCUPATION:	Electrician		
PERIOD OF INSURANCE:	From: 01/01/2018 00:00 To: 31/12/2018 23:59	VALUE:	€ 12000
REGISTRATION NUMBER:	141D24648	COVER:	Third party FT
CLAIM FREE YEARS:	5		
DRIVERS:	Insured only	DISCOUNT ALLOWED:	€ -445.41
PREMIUM:	€ 398.23	GOVERNMENT LEVY:	€ 20.96
TOTAL PREMIUM:	€ 419.19		
ADDITIONAL INFORMATION			
Included in Premium above Claim(s) Loading € 0		Conviction(s) Loading € 0	
Additional Covers: Windscreen Cover € 0			

Closing this documents directory (clicking on the **X** in the top right) will bring you back to the renewals screen where you will see a message confirming renewal has been offered. You can proceed with offering further renewals.



In order to complete the renewal offer process for your policy, complete the next steps outside of the renewals screen.

Step 7: Raise your premium

Applied Relay Commercial Vehicle customers Manually raise a 'Provisional Renewal' premium, (you will need to fill in the premium and service charge details).

If you need to apply any discounts, you should edit the premium in this field before merging your letter.



Applied Commercial Vehicle customers Manually raise premium on your existing client system.

The status on your Applied Relay policy remains as 'Insurer Invited' until you raise your Renewal premium.

Step 8: Create your letter pack

Applied Relay Commercial Vehicle customers The assumption is that Commercial Vehicle integration is enabled. If this is not the case, contact Applied Support Team. Applied Relay will automatically save the insurer documents to the Client Documents tab (associated to that policy). The Alt Insurer & Premium will also be populated in Policy Details, allowing you to pull this through into your Applied Relay letter or invoice.

Applied Commercial Vehicle customers In step 6 above you will have had the opportunity to add your insurer documents to your CRM (if applicable). Follow your normal internal process to create the letter.



Regress Invite

If you wish to regress a renewal, select the renewal you wish to regress, click the '**Action**' button and select '**Regress Offer**':

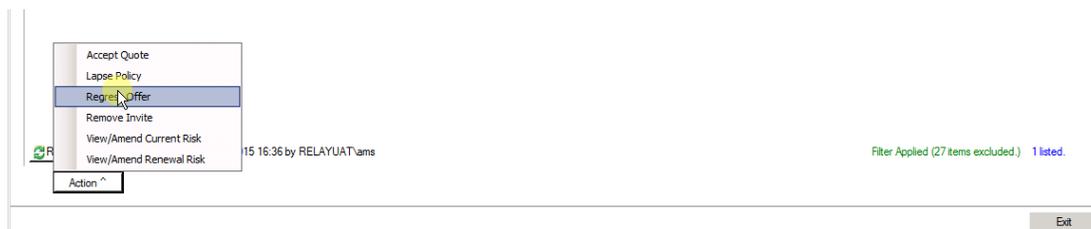
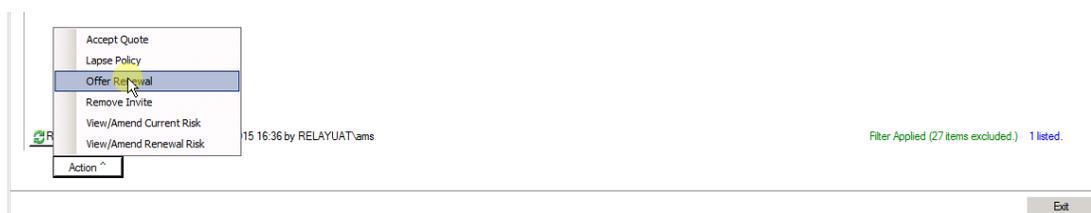


Figure 10 - Regress an invite

Then select the renewal again, click the '**Action**' button and select '**Offer Renewal**' again (prompting you to print / save the renewal offer documents)



Note that Applied Commercial Vehicle Only customers you can use the regress option to generate another copy of your renewal documentation if you forgot to save them the first time around.

Accepting a renewal

A valid policy awaiting the 'Accept' process will have a renewal status of **Renewal Offered**.

Process

Step 1: Action button – 'Accept Quote'

Step 2: Commercial Vehicle Renewal Risk screen

Step 3: Confirm renewal quote and print insurer documents via 'Confirm Renewal' option

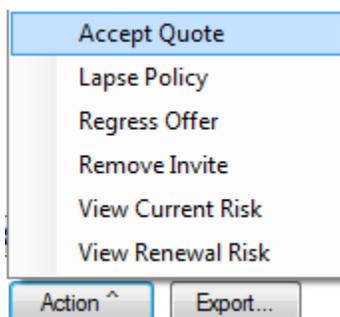
Step 4: Raise your premium



Step 5: Create your letter pack

Step 1: Action button – 'Accept Quote'

Highlight your policy and select **Action** -> **Accept Quote**



Step 2: Commercial Vehicle Renewal Risk screen

As per the 'Offer' process, you will be first brought to the Commercial Vehicle risk screen where you can make any necessary amendments to the risk. Select the 'Amend' button from the Renewals menu in Commercial Vehicle.



Step 3: Confirm renewal quote and print insurer documents via 'Confirm Renewal' option

Double click on the renewal quote to proceed with accepting the renewal quote, (follow similar process as you would for New Business)

Like the Offer process, this will open a browser with links to your renewal confirmation documents. Save or print these as required.

Step 4: Raise your premium

The following steps may differ, depending on whether you are using Applied Relay for managing your client or not.

Applied Relay Commercial Vehicle customers Post the client payment and / or confirm your renewal premium.

Applied Commercial Vehicle customers perform whatever actions you take to confirm the renewal in your Appliedsystem.

Step 5: Create your letter pack

The following steps may differ, depending on whether you are using Applied Relay for managing your client or not.

Applied Relay Commercial Vehicle customers The assumption is that Commercial Vehicle integration is enabled. If this is not the case, contact Applied Support Team. Applied Relay will automatically save the insurer documents to the Client Documents tab (associated to that policy). Merge your cover letter or invoice as usual, again risk information can be automatically pulled from the Commercial Vehicle risk screen into your letter.

Applied Commercial Vehicle customers In Step 3 above you will have had the opportunity to add your insurer documents to the client (if possible). Create your letter as you currently do.

Once a renewal has been successfully renewed, the invite will be automatically removed from the renewals screen.



Transferring a renewal

A valid policy awaiting the 'transfer' process will have a renewal status of 'Renewal Offered'.

Process

Step 1: Action button – 'Accept Quote'

Step 2: Commercial Vehicle Renewal Risk screen

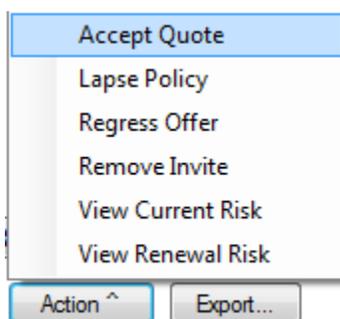
Step 3: Select the alternative insurer quote and print insurer documents via 'Confirm Renewal' option

Step 4: Lapse your old premium and raise your new premium

Step 5: Create your letter pack

Step 1: Action button – 'Accept Quote'

Highlight your policy and select **Action** -> **Accept Quote**



Step 2: Commercial Vehicle Renewal Risk screen

As per the accept process, you will be first brought to the Commercial Vehicle risk screen where you can make any necessary amendments to the risk using the 'Amend' button on the Renewals menu.



Step 3: Select the alternative insurer quote and print insurer documents via 'Confirm Renewal' option

Similar to the Offer and Accept process, this will allow you to print and save your new business documents.

Step 4: Lapse your old premium and raise your new premium

Applied Relay Commercial Vehicle customers Lapse your provisional renewal premium by posting a lapse for transfer premium. On the new Applied Relay policy line (automatically created), raise your transfer premium. Finally, post client payment and allocate accordingly.

Applied Commercial Vehicle customers Complete the renewal transfer process as usual in your non-Applied Relay.

Step 5: Create your letter pack

Applied Relay Commercial Vehicle customers The assumption is that Commercial Vehicle integration is enabled. If this is not the case, contact Applied Support Team. Applied Relay will automatically save the insurer documents to the Client Documents tab (associated to that policy). Merge your letter or invoice as usual; again risk information can be automatically pulled from the Commercial Vehicle risk screen into your letter.

Applied Commercial Vehicle customers In Step 3 above you will have had the opportunity to add your insurer documents to the client (if possible). Create your letter as you currently do.

Once a renewal has been transferred successfully the holding policy will be Lapsed and the invite will be automatically removed from the renewals screen.



Lapsing a renewal

A valid policy awaiting the 'lapse' process will have a renewal status of '**Renewal Offered**'.

Process

Step 1: Action button – 'Lapse Policy'

Step 2: Complete Lapse reason

Step 3: Lapse your premium

Step 1: Action button – 'Lapse Policy'

Select the renewal you wish to lapse, and choose the 'Action' button. From the list of actions, select 'Lapse Policy'.

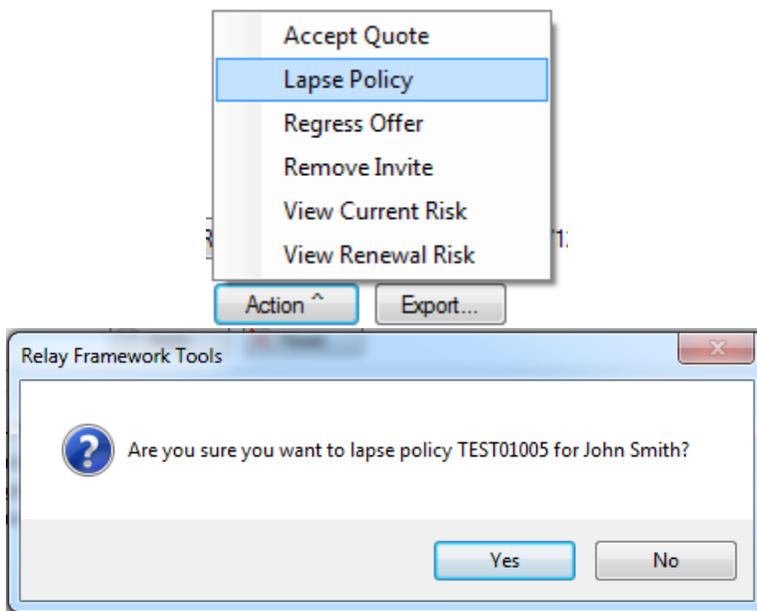


Figure 11 - Confirmation of lapse



Step 2: Complete Lapse reason

When you select **'Yes'** to lapse, you will be offered a screen that allows you to capture the reason why this policy is being lapsed.

Lapse Policy: GRIA17001

Lapsed Due To Being Uncompetitive At Renewal

✓ X

Figure 12 - Capture reason why policy is lapsed

Lapse Policy: GRIA17001

Lapsed Due To Being Uncompetitive At Renewal

- Lapsed Due To Being Uncompetitive At Renewal
- Lapsed Due to Change Of Agent Or Merger
- Lapsed Due To Death, Business Closure Or Selling Of Property
- Lapsed For Transfer To Another Insurer To Support Other Business
- Lapsed For Transfer To Another Insurer Under Better Terms
- Lapsed For Transfer To Different Scheme With Holding Insurer
- Lapsed To Carry Own Risk
- Manually Lapsed For Unknown Reason

Figure 13 - Different 'Lapse' reasons available

If you click the **'red X'** on this lapse reason screen, the policy will not be lapsed. You must select a reason and then click the green tick to confirm this reason.

Step 3: Lapse your premium

Applied Relay Commercial Vehicle customers Lapse your provisional renewal premium by posting a renewal policy lost premium.

Applied Commercial Vehicle customers Complete the Lapse process as usual on your back office/CRM system.

Once a renewal has been lapsed successfully, the invite will be automatically removed from the renewals screen.

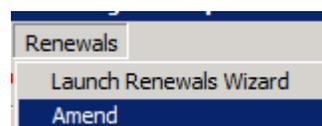


Amending renewal risk information

When your Commercial Vehicle policy has been matched to a renewal invite, you will notice that the risk screen is mostly greyed out; this is to ensure that you do not make an unintentional change to the risk details while offering out the renewal.

Should you need to make a change from renewal date, you will need to 'Amend' the risk.

This is available on the risk screen (after you have offered the renewal) from the within Commercial Vehicle via the Renewals menu:



'Renewals' -> 'Amend'

These will make the risk fields editable, and you can make any required changes to the risk and exit/save.

Note that you must offer the renewal before the 'Amend' option will be available.



Appendix

Enabling & Configuring

Should any existing Applied Relay Commercial Vehicle customers not have Commercial Vehicle integration enabled, please contact Applied Support Team and we will schedule this for you.

For Applied Relay Commercial Vehicle customers, there is a list of merge codes that can be used to merge in Commercial Vehicle risk information to your existing letter templates. If you do not already have these merge codes, please contact Applied Support Team.

Tips

Expand the screen size



Did you know you can make your Commercial Vehicle screen full size? Just select the square button in the top right corner. This allows you to see more information in your quote results.



. Change back using this button

From this:

Company Name	TP	TPFT	Comp
	Refer	Refer	Refer

To this:

Company Name	TP	TPFT	Comp	Notes	Guid
	N/A	Refer	Refer		12E5BF
	Refer	Refer	Refer		CDD7E
	Refer	Refer	Refer		4C0EAE
	Refer	Refer	Refer		82D561
	Refer	Refer	Refer		8A0A27
	Refer	Refer	Refer		5FCCA6
	Refer	Refer	Refer		92654A



Table of figures

Figure 1 - Access renewals via Applied Relay	4
Figure 2 - Access renewals via Commercial Vehicle.....	4
Figure 3 - Download renewals screen.....	5
Figure 4 - The renewals screen explained	6
Figure 5 - Renewal status available.....	10
Figure 6 - Actions available on the renewal.....	11
Figure 7 - Refresh the renewals screen	11
Figure 8 - Accepting the 'Date Difference'	13
Figure 9 - Confirm Area of Use Difference	17
Figure 10 - Regress an invite.....	23
Figure 11 - Confirmation of lapse.....	28
Figure 12 - Capture reason why policy is lapsed.....	29
Figure 13 - Different 'Lapse' reasons available	29



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