



## Acturis Guide – Tradesman's Package

### 1. Introduction

This guide has been produced to assist intermediaries with direct and instant Tradesman Package transactions.

#### 1.1 Scope of cover

The following covers are available under the Tradesman's Package:

**Mandatory**

- Public Liability

**Optional**

- Employers Liability
- Own Plant (Manual contract trades only)
- Hired in Plant (Manual contract trades only)
- Contract works (Manual contract trades only)
- Employees' Tools (Manual contract trades only)

#### 1.2 Transactions Covered

Intermediaries will be able to undertake the following transactions electronically via the Tradesman's Package:

- Quotations
- Conversion to New Business
- New Business Adjustments
- Mid Term Adjustments

The following transactions are set to *manual* in the Tradesman's Package and will require intermediaries to contact us:

- Cancellations
- Reinstatements
- Claim registration

#### 1.3 General Considerations

When running risks through the Tradesman's Package there are a number of things for intermediaries to consider:

- Our Tradesman's policies are rated on a per capita basis for the liability covers.
- The Tradesman's Package does not allow backdating of cover.

Please do not convert a policy to manual. Contact us and we will convert the policy on your behalf.



## 2. Processing Guide

### 2.1 Locating the Tradesman's Package

The Tradesman's Package can be selected when running through a request for quote (RFQ) for a contact:

The screenshot shows the 'RFQs - Add RFQ' form with the following fields and values:

Status		Policy Type	
RFQ Ref.		Category	Package
Source RFQ Ref.		Policy Type	Tradesman
Old RFQ No		Product Target	Tradesman Package
Status	Pending	Description	Market and automated quotations available. Try market using Integrated
Closed Reason			
Offices		Account Handler Office	Zenith Marque
Account Exec Office	Zenith Marque	Account Handler	Zenith Marque Test User
Account Exec	Zenith Marque Test Use		
Income Team	Zenith Marque		
Dates		Quote Required Date	
Inception Date		Insurer Quote Due Date	
Effective Date			
Term End Date			
Additional Information		Holding Broker	
Target Amount		<input type="checkbox"/> Remarketed Policy?	Select Policy
Insurer Target Premium		Previous Policy	
Expiring Premium			
Holding Insurer			
RFQ Description			

Buttons: Apply, Cancel

### 2.2 Insurer selection

In order to receive quotes under our Tradesman's package Markerstudy Insurance Services Ltd (E-Trade as 'Rating Method') needs to be selected as an insurer under the Insurers section of the RFQ.

If unable to locate the above make sure *Show Preferred Insurers Only* is unchecked.



## 2.3 Claims History

This section allows intermediaries to detail relevant past claims associated with the client.

Intermediaries should be aware of the following when detailing claims:

- Although mandatory to complete, the *At Fault* details are not passed to us with the rest of the claims details. For this reason only fault claims (i.e. claims where the previous insurer could not recover full costs) should be detailed.
- There are a number of *Claim Types* and *Claim Sections* that are available for selection. Our Tradesman's Package will only recognise those claim types/sections that are applicable to the Contractors All Risk/Employers Liability/Public Liability sections. If claims do not relate to these sections then they should not be detailed.
- All claims require a claim *Section* to be selected or the transaction will refer.
- All claims require a claim paid amount to be entered or the transaction will refer.

## 2.4 Subsidiaries Covered

Subsidiaries can be listed under the *Subsidiaries Covered* section and will be listed on quotes/policies.

## 2.5 Risk Details

There are a number of things to consider in regards to the Risk Details section:

- Employees can be split by those that are manual, non-manual or clerical.
- Our Tradesman's package is rated on a per capita based so requires the number of employees under *Employee Details* sub section.

## 2.6 Rating Notes

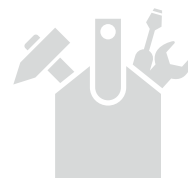
The Rating Notes screen is used to log any endorsements, terms, warranties etc, along with general comments & reasons for decline / referral.

All documentation can be found in.pdf format in the electronic file.

## 2.7 Premium Summary

The Premium Summary screen gives a breakdown of the premium, commission & tax that has been generated for the transaction. It also allows fees and discounts to be added accordingly.

Our Tradesman's Package does not allow commission discounting. The Acturis system will allow intermediaries to discount the commission rate under the premium summary section and this is reflected in the discounted policy amounts. However this is for information purposes only and the discounted policy amounts will not reflect the correct premium.



## 2.8 Referrals

If at new business, mid-term or renewal, a risk is detailed that requires an underwriter to review, the status of the transaction will return as *'Referred to U/W'*. This will lock down the transaction meaning that the Acturis user is unable to amend the details until they are reviewed by our underwriters.

All referrals are logged on an internal log and will be dealt with in the order that they are received. They do not require an intermediary to contact the underwriter, if the underwriter requires any further information then a user will be contacted accordingly.

Once a referral has been dealt with the terms will be sent back via Acturis. Acturis does not generate a notification as to when referrals have been dealt with; a user will have to check periodically to see if the transaction status has been updated.

## 3. Contact details

If users are experiencing issues with Acturis then they should contact the Acturis Help Desk on:

Tel: +44 (0)20 7079 4000  
Email: [info@acturis.com](mailto:info@acturis.com)  
Web: [www.acturis.com](http://www.acturis.com)

If users wish to speak to anyone regarding the our Tradesman's Package then they should contact our Commercial Team on:

Tel: 01227 284004  
Email: [tradesmans.package@markerstudy.com](mailto:tradesmans.package@markerstudy.com)  
Web: [www.markerstudy.com](http://www.markerstudy.com)