



# **SimpleINSPIRE Agency Web Portal**

**Making it easy to do business with us**

**SimpleINSPIRE INSTRUCTIONS MANUAL**

**Version Date: 04/01/2021**

## TABLE OF CONTENTS

**(Use the PDF Reader Bookmarks in the left panel for quick access to sections)**

<b>Section</b>	<b>Description</b>
<b>1</b>	<b>REGISTRATION &amp; LOGIN</b>
1.1	Registration
1.2	Login
1.3	Log Out
1.4	Application Timeout
<b>2</b>	<b>APPLICATION DESKTOP</b>
2.1	Express Navigation (To Access Policies & Quotes)
2.2	Desktop Widget - Diaries
2.3	Desktop Widget - Submissions
2.4	Desktop - Quick Links
2.5	Desktop - Quick Reports
<b>3</b>	<b>SUBMISSIONS PAGE</b>
<b>4</b>	<b>INITIATING A NEW BUSINESS QUOTE</b>
<b>5</b>	<b>NEW BUSINESS QUOTE WORKFLOW (QUOTE, BIND &amp; ISSUE)</b>
5.1	The Workflow to create a new quote
5.2	Step 1: Initiate New NB Quote
5.3	Step 2: Entry of Insurance Application Data
5.4	Step 3: Entry of Supplements Data
5.5	Step 4: Notes and Attachments Panel Menu item
5.6	Step 5: Rate Quote (Calculate Policy Premium & Fees)
5.7	Step 6: Submit to Underwriter (for underwriting)
5.8	Step 7: Premium & Fees Review
5.9	Step 8: Bind Process: (Panel Menu)
5.10	Step 9: Payment of Binder Deposit Amount
5.11	Step 10: Policy Issuance and Mailing of Policy Documents
5.12	Handling Validation Errors and Underwriter Reviews
<b>6</b>	<b>INVOICE SCHEDULE &amp; PAYMENTS</b>
6.1	Invoice Schedule
6.2	Invoice Policy Fees
6.3	Invoice Installment Fee
6.4	Installment Invoice
6.5	Payment
<b>7</b>	<b>CANCEL FOR NON-PAY – EQUITY DATE BASED CANCELLATION</b>
7.1	Equity Date
7.2	Cancellation Notice
7.3	Cancel for Non-Payment of Premium
<b>8</b>	<b>RENEWAL</b>
8.1	Auto Renewal
8.2	Manual Renewal
8.3	Non-Renewal

<b>Section</b>	<b>Description</b>
8.4	Renewal Broker Fee
8.5	Renewal Document Distribution
8.6	Producer Notification
<b>9</b>	<b>SERVICING IN-FORCE POLICIES</b>
9.1	Policy Access
9.2	Summary Panel Menu Item
9.2.1	Section - Policy Header
9.2.2	Section - Transactions
9.2.3	Section - Coverages
9.2.4	Section - Claims
9.2.5	Section - Related Policies
9.2.6	Section - Related Entities
9.3	Policy Info thru Preview & Issue Panel Menu Items
9.4	Preview & Issue Panel Menu Item
9.5	Policy Docs Panel Menu Item (Print or Email)
9.6	Account Summary Panel Menu Item
9.7	Change Payment Plan Transaction
9.8	Policy Change Endorsements
<b>10</b>	<b>EFFICIENCY FEATURES &amp; FUNCTIONS</b>
10.1	Integrated Email
10.2	Activity Log (Customer Service Notes)
10.3	Diary (Workflow and Communicating with Underwriters)
10.4	Policy Phone Directory
10.5	Event Log (Customer Service Events & Notes)
10.6	Documents Emailed Log
10.7	eSigned Docs Log
10.8	Attachments
10.9	Email Quotes
<b>11</b>	<b>USER DIARY (WORK FLOW)</b>
<b>12</b>	<b>DEFINITION OF TERMS IN SIMPLEINSPIRE</b>
<b>13</b>	<b>QUICK TIPS, FAQs AND HOW TOs</b>

## 1. REGISTRATION & LOGIN

### 1.1. Registration

- 1.1.1. A designated person from an agency would send a request to the SPRISKA Underwriters they normally deal with, to create a User ID for a new Producer. The request must contain the following information;

User First Name  
 User Last Name  
 User Email ID  
 User Type: Producer or CSR or Administrator

*Note: Suggest that an Agency has only 1 Administrator user. Eventually, Admin users will have the access to Bank Account information to enroll in ACH Commission payments*

- 1.1.2. Each user accessing SimpleINSPIRE should have their own Login User ID. Multiple users should not login to SimpleINSPIRE with the same User ID.
- 1.1.3. SPRISKA will send an email to the new user with a registration link, their User ID and temporary password.

Following the link, the user will be asked to choose a new password, choose 3 security questions and answers to the security questions. These questions and answers will be used later for resetting passwords (Forgot Password)

- 1.1.4. **Supported Browsers:** Google Chrome, MS Edge & FireFox are supported browsers. SimpleINSPIRE does support MS Internet Explorer (IE).

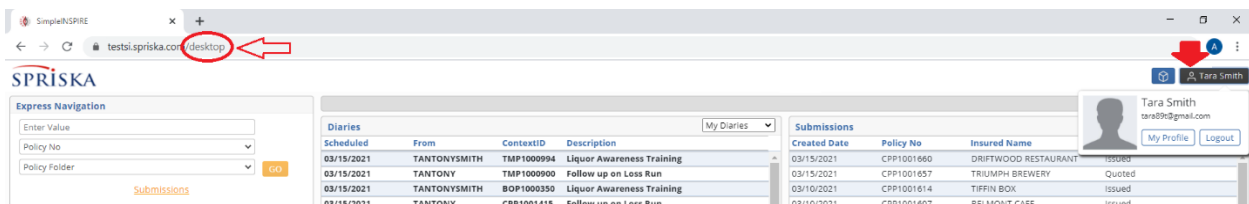
### 1.2. Login



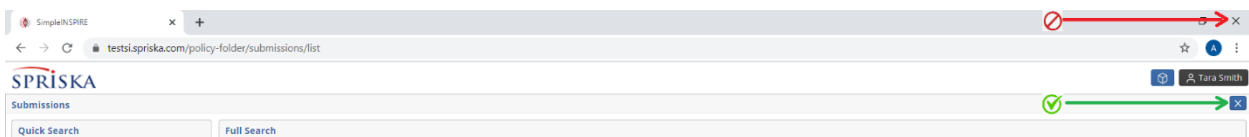
- 1.2.1. SPRISKA will provide the URL to access the SimpleINSPIRE Agency Web Portal application. Users are urged to bookmark the URL for easy access. SPRISKA will be adding a provision to open SimpleINSPIRE from its corporate web site.
- 1.2.2. The application will present you with the Login page.
- 1.2.3. If you place a check mark on Remember My Login, SimpleINSPIRE will remember your User ID, but not your password.


- 1.2.4. If you forgot your password, click on the Forgot Password link on the login page. You will be asked to answer one of your security questions. If answered correctly you will get an email with a temporary password. You will then have to login and reset your password.
- 1.2.5. If you don't remember the answers to your questions, please send a request to SPRISKA, requesting to reset the password of the user. You will get an email with a link that will let you reset your password.

### 1.3. Log Out



- 1.3.1. You will get the Log Out option when you click on your name on the top right of the application title bar.
- 1.3.2. It is important to note that the Log Out option is enabled only on the Desktop of the application. You must close any other application page and return to the desktop. See section 1.3.3 below.
- 1.3.3. **Closing Application Pages:**

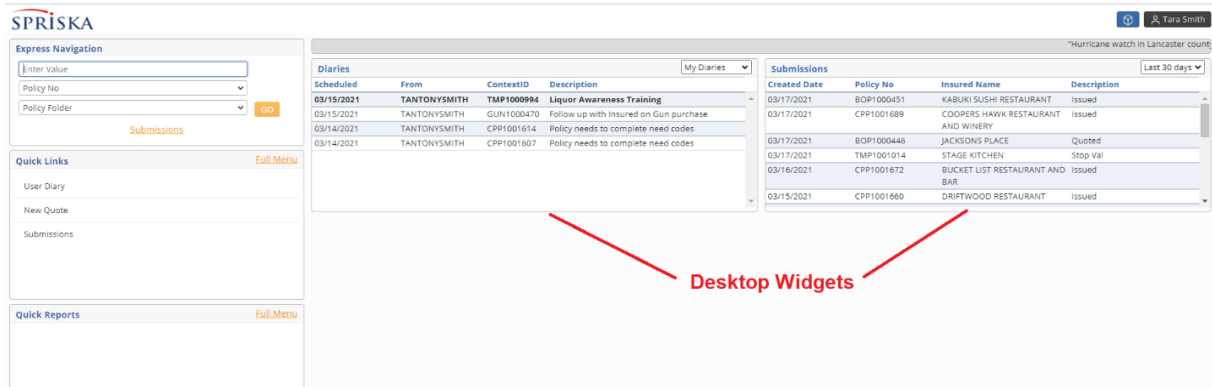


- a) Please note that every page with the application has a blue  at the top right of the page to close the page. It will always be just below your name on the top right of the page. Please use that to close the page. Show by a green line in the image above.
- b) **Please do not close the application by closing the browser X mark.** (Shown by the red line in the image above). You will lose any unsaved data and your Login session information.

### 1.4. Application Timeout

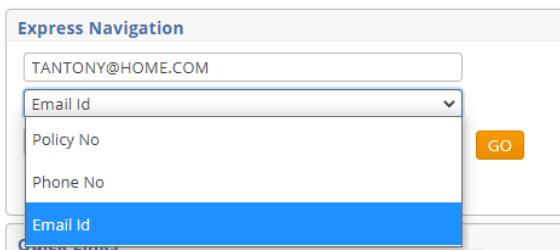
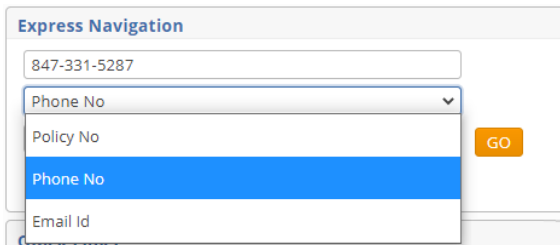
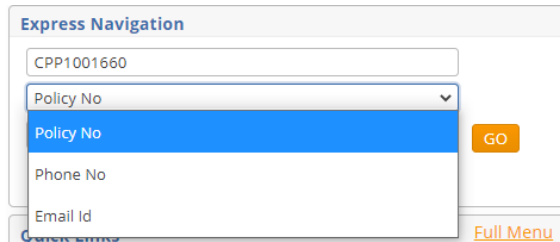
- 1.4.1. If you leave your application session idle (no keyboard or mouse action) for more than 1 hour, SimpleINSPIRE will log you out. You will be redirected to the Login Page.
- 1.4.2. When SimpleINSPIRE logs you out from a Time Out, you will lose any unsaved data.

## 2. APPLICATION DESKTOP



### 2.1. Express Navigation (To Access Policies & Quotes)

- 2.1.1. If you know the identity of the policyholder, this section allows you to easily access your quote or issued policy directly, without a search.
- 2.1.2. You can navigate using one of these as the identity: Policy Number, Phone number or Email ID of your prospect or policyholder to navigate to their quote or policy folder.
- 2.1.3. When you enter the ID, remember select the type of ID you are using in the second drop-down list before you click the orange GO button.



2.1.4. **Handling Duplicates:** If the phone number or email id you use as the ID to navigate is the same on more than one policy, SimpleINSPIRE will take you to the submissions page and show you the multiple policies that match the ID. You can then navigate to the policy folder from the submission page.

## **2.2. Desktop Widget - Diaries**

2.2.1. Diaries make up the workflow within the application. A diary represents an action that needs to be performed on a quote or policy. The desktop widget shows just your diaries (logged in user). Rows in bold indicate diaries you have not yet opened. The Widget gives you a quick view of your pending diaries.

2.2.2. The drop-down on top right of the widget allows you to filter to specific type of diaries.

2.2.3. Click anywhere on the widget to open the full User Diary Page to work on your diaries.

## **2.3. Desktop Widget - Submissions**

2.3.1. Submissions widget displays just your (logged in user) pending new business quotes / submissions. This quick view of your pending quotes, sorted latest one on the top.

2.3.2. The drop-down on top right of the widget allows you to filter your submissions period.

2.3.3. Click anywhere on the widget to open the full Submissions page to work on your quotes and/or policies.

## **2.4. Desktop - Quick Links**

2.4.1. Click on the Full Menu link to the top right of the Quick Links box. A pop-up will show you SimpleINSPIRE functions available to you. Place a check mark on the items you want to see in your quick links box.

2.4.2. Quick links makes it possible for you to access a function or page with a single click, rather than going thru the menu.

## **2.5. Desktop - Quick Reports**

2.5.1. Click on the Full Menu link to the top right of the Quick Reports box. A pop-up will show you the reports available to you. Place a check mark on the items you want to see in your quick Reports box.

2.5.2. Quick Reports makes it possible for you to access a function or page with a single click, rather than going thru the menu.

2.5.3. Note: Presently there are not reports configured in SimpleINSPIRE. Reports that an Agency / Producer can run will be progressively added into SimpleINSPIRE.

### 3. SUBMISSIONS PAGE

- 3.1. You can open your submissions page by clicking on the Submission Widget on the desktop. It will open the submission page, with data pre-populated based on your last search criteria (in the Full Search box). By default, the page is pre-populated with your (logged in user) pending submissions.
- 3.2. Once you are on the submissions page, if you open a quote or a policy, when you close the policy folder, SimpleINSPIRE will return you back to the Submissions page, with data populated based on your last search criteria. This becomes your anchor page (from where you navigate from and return to).
- 3.3. **Navigation to Policy Folders:**
  - 3.3.1. To open the folder of a policy or quote, just click on the App/Policy# (orange hyperlink value). SimpleINSPIRE will open the appropriate policy folder based on the policy product and based on the selected policy number being a quote or an issued policy.
- 3.4. **Full Search:**
  - 3.4.1. This section on the top provides you various filter criteria to trim down your search results. The options are self-evident from the label of the option. After making your selections, click on Search to see your results.
  - 3.4.2. When you leave the Submissions page, SimpleINSPIRE will remember the last search criteria you used. The next time you open the submission page, it will prepopulate the page using that search criteria.
  - 3.4.3. If your search results are blank, review your search criteria and then click on the **Search** button to display results.



**3.5. Quick Search:**

3.5.1. This search works just as described in section 2.1, except SimpleINSPIRE will not directly take you to the policy folder. Instead, it works like a search filter. It will display matching policies in the Submissions list.

**3.6. Column Filters:**

3.6.1. Column filters, above each column in the submission list, allows you to search within the rows displayed on your submissions page; meaning it lets you search within your result set, without having to go thru a Full search (search box at the top left).

3.6.2. If you hover your mouse around the right extreme of each column, a three - line icon will appear. (see the Submission page image under section 3). Click to show the search menu. You can enter full or partial values to filter your submission list. You can use multiple column filters simultaneously. It works much like the column filters in Microsoft Excel.

**3.7. Dice Menu:**

3.7.1. Left mouse click on the Dice Menu (4 blue squares icon as shown in the image under section 3) and SimpleINSPIRE will display different functions you can perform on the row you clicked.

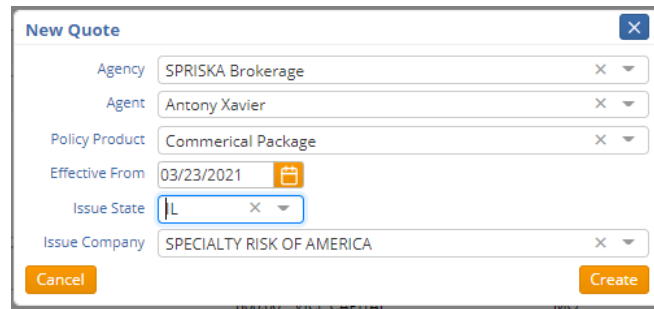
*Note: Please do not click the right mouse button on a dice menu and please do not use the options presented. These are Internet Browser options and not the Agency Web Portal application options.*

**3.8. Submission Page Scroll Options:**

3.8.1. Use the page scroll options at the bottom right of the Submission page to scroll to the next page or previous page of display.



## 4. INITIATING A NEW BUSINESS QUOTE



- 4.1. A New Business Quote is initiated by either clicking on **New Quote** button on the Submissions page (upper left corner), or New Quote option in your Quick links section of the Desktop page.
- 4.2. When initiated, you will be displayed a pop-up page, to specific parameters required for the new quote.
- 4.3. **Agency** will default to your (logged in user's) default agency. If you have been granted access to multiple agencies, you will find them in the drop-down list.
- 4.4. **Agent.** It will default to your name (logged in user). If you are CSR entering a quote on behalf of a Producer, please select the name of the producer.
- 4.5. **Policy Product:** Select the SPRISKA Policy Product you are going to quote. The drop-down list will display the products your Agency has been authorized to write on behalf of SPRISKA.
- 4.6. **Effective From:** This is the desired Effective Date of the Policy, if the quote is Bound and Issued. It will default to tomorrow. You can change it to any date 60 days from the system date.
- 4.7. **Issue State:** The drop-down list will display the states in which the selected policy product is offered and your agency is allowed to write in. Select the appropriate state. \*\*\* Note \*\*\* Please carefully select the Issue State of the policy. This drives many state-based business rules, coverage options and endorsement forms. You will not be able to change the Issue state of the quote once it is created.
- 4.8. **Issue Company:** This will always default to Specialty Risk of America.
- 4.9. **Create:** When you click on Create, SimpleINSPIRE will create a blank policy in SimpleINSPIRE and assign a Temporary policy number (begins with TMP) and set the Policy Effective Date (Top left corner) as tomorrow.
- 4.10. **Cancel:** Will abandon the new quote creation process.
- 4.11. **Copy as New App** option to create a new Quote:
  - 4.11.1. This option allows you to create a new Quote using an existing Quote or Policy.
  - 4.11.2. On the submission page, if you left mouse click on the Dice Menu, you will find this option.

- 4.11.3. On the Post Issuance Policy Folder it us under the More option on the top tool bar menu.
- 4.11.4. If selected, SimpleINSPIRE will present you will the same New Quote pop-up menu, except the Policy Product will be set to the policy product of the policy you initiated this option from.
- 4.11.5. If you click on Create, SimpleINSPIRE will create a new submission, assign a Temporary policy number, and additionally, it will copy all available policy data, locations and coverages from the source quote/policy.

## 5. NEW BUSINESS QUOTE WORKFLOW (QUOTE, BIND & ISSUE)

- 5.1. **The Workflow to create a new quote**, rate it, bind it, take payment, issue the policy and send policy documents to the Insured and other parties on the policy will be the same for all SPRISKA Policy products. The difference between different policy types will be the pages that require data capture of the insurance application, selection of coverages and endorsements.
- 5.2. **Step 1: Initiate New NB Quote:** The first step is to Create a New Business (NB) Quote. You will click on New Quote (button on the Submission page or quick link on the Desktop). You will be presented with a pop-up page to specify the parameters of the NB quote you want to create. Refer to Section 4 for details.
- 5.3. **Step 2: Entry of Insurance Application Data:**
  - 5.3.1. Based on the Policy product you have selected, SimpleINSPIRE will present you with a NB Quote Folder, with appropriate Panel Menu items and Tab pages. Review each page for mandatory fields. All mandatory fields have a red band on the left of the box.
  - 5.3.2. All policy products NB Quote pages have a similar layout to enter application data and to select coverages. Consistency in new quote creation makes the process easy and efficient.
  - 5.3.3. **Insurance App Entry Sequence:** It is recommended that you fill out application data first selecting the Panel Menu items (left panel) from top to bottom and for each panel menu item go through the Tab top pages (Top tabs) from left to right. You can navigate to specific Panel Menu items or Tab top pages by directly clicking on the Panel Menu item or Tab Top. Refer to Section 12.12 of this document.
  - 5.3.4. **Coverages:** Wherever relevant, the system will pre-populate mandatory coverages for a coverage part and often some additional upsell coverages. The system will not allow you to uncheck mandatory coverages (check mark will be a dull blue and will be disabled). You can uncheck to remove non-mandatory / optional coverages (they have a dark blue check box). You can also add additional coverages, endorsements and exclusions by clicking on the orange plus sign at the top of the Coverages list panel.
  - 5.3.5. Enter all the applicable insurance application information and rate the quote (Rate Quote button on the top right). If you have missed information or there are conditions that prevent you from getting a quote, SimpleINSPIRE will display appropriate messages. See section 5.12 for more details.

**Note:** *You can initiate a quote, but don't have to complete the quote the same day. You will however, have to complete entry of data on the page you have started and save it before closing the quote. If you are picking up a quote after a few days, SimpleINSPIRE will prompt you to change the effective date (top left corner) of the quote/policy. The effective date has to be tomorrow or later when you quote or bind. Contact the Underwriter on the policy if you require same day coverage.*

- 5.4. **Step 3: Entry of Supplemental Forms Data:** If the policy type you selected and the information you entered, requires supplemental application forms (usually for CPP and BOP) to be filled, SimpleINSPIRE will prompt you and list the required supplemental forms (e.g General liability supplement, Hospitality Supplement, Habitational Supplement, EPL Application, etc.). Go to the Supplements Panel Menu item and proceed to select the required supplemental forms and fill out the data in each form.
- 5.5. **Step 4: Notes and Attachments Panel Menu item - Additional Quote Features:** All the features under this step are optional.
- 5.5.1. **Agent Notes to the Underwriter.** A producer/agent can record notes to the underwriter. For example, “The insured wants the policy bound today. Can you please expedite approval?”. It will be communicated to the underwriter reviewing the quote.
- 5.5.2. **Attachments:** A producer/agent can upload documents provided by the insured prospect. It will be attached to the Quote and eventually the issued policy for future reference.
- 5.5.3. **Broker Fee:** A producer/agent can add up to 10% of the total policy premium (excl fees) as Broker Fee. It will be billed and collected with the payment with the binder and remitted in full to the Agency with their commission payment.
- Note: If the underwriter, during underwriting review, makes adjustments to the quote reducing the total premium, then the Underwriter may adjust down your broker fee to be within 10%.*
- 5.5.4. **Agent Requested Target premium:** A producer/agent can record a target premium which either the insured has indicated or the producer believes will sell the policy. It will be communicated to the underwriter reviewing the quote and the underwriter will do his/her best to match or get close to the target premium.
- 5.6. **Step 5: Rate Quote (Calculate Policy Premium & Fees):**
- 5.6.1. **Rate Quote:** After you have entered all required quote data, selected coverages, limits and deductibles, entered a broker fee if required, click on the (orange) “**Rate Quote**” button on the top right of the NB Policy folder.
- 5.6.2. **Validation Errors:** SimpleINSPIRE will validate mandatory fields and business rules on the quote before calculating the premium and fees. If the quote fails any validations, a panel will slide out from the right and display details of validation failures. You need to correct all the errors displayed and rate again. The Error message display panel can be closed to hide it while you correct errors. You can open it again by clicking on a blue arrow tab to the extreme right and middle of your display. SimpleINSPIRE will retain the displayed error messages, until you rate the policy again.

- 5.6.3. Underwriter Review: Certain conditions or selections, based on SPRISKA’s business rules, require underwriting review of the application before a premium quote can be provided. If SimpleINSPIRE finds such conditions during validation, it will mark the quote for underwriter review, notify the underwriter immediately, and display a message to the producer. At this point, close the NB Quote and wait for a determination from the underwriter. After the underwriter has reviewed the application and made a determination, the underwriter will release the quote back to you, with a notification, for you to continue on the quote.
- 5.6.4. If SimpleINSPIRE does not find any validation errors, it will calculate the Premium and Fees on the policy. You can see the premium on the top right, to the left of the Rate Quote button. The first time you rate the quote and get a premium, treat this as the interim premium. When you submit it to the underwriter for review, the premium could change based on underwriter changes to coverages, limits, deductibles, discounts and surcharges.

**5.7. Step 6: Submit to Underwriter (for underwriting):**

- 5.7.1. The Submit to Underwriter button is located at the bottom of the Notes and Attachments Panel Menu page.
- 5.7.2. It is recommended that you submit your quote to the underwriter for preliminary review or if you need help with a quote after entering data. When this review is over, you will still have the ability to edit the app and add Broker fee. If you skip this step and proceed to Bind, and then Submit a Request to the Underwriter to Bind, you will not be able to make any changes to the Quote.
- 5.7.3. A SPRISKA underwriter will review all the information on the quote. The underwriter has the ability to add discounts and/or surcharges (IRPM) base on the merits of the data submitted.
- 5.7.4. The underwriter may also order a regular or drone inspection. If ordered, you will see inspection fees in the premium and fee summary page.
- 5.7.5. If the underwriter requires additional information or clarification, the underwriter has the ability to communicate through diaries to the producer requesting entry of the information on the quote. After entry, you can reply back to the underwriter on the same diary. Refer to Section 11 on Diaries.
- 5.7.6. If you intend to add a Broker Fee, it is best to do it after initial Underwriter Review, as the underwriter would have made adjustments to get to the final premium.

**5.8. Step 7: Premium & Fees Review:**

- 5.8.1. This (panel menu) page shows you the break up of Premium by Coverage part and all the additional fees charged to the policy. Fees may include policy fees, Inspection Fees and Broker Fee.

**5.8.2.** This panel will have information, only if the NB Application has been successfully rated and you see a premium amount to the top right of the NB Policy folder (just to the left of the orange Rate Quote button).

**5.9. Step 8: Bind Process: (Panel Menu)**

**5.9.1. eServices enrollment Tab:** When you get to the Bind Section, the first tab page is to enroll the insured for paperless policy documents and Billing. SPRISKA encourages you to enroll insureds in eServices. All their policy documents, invoices, and notices will be emailed to them (with the exception of documents like the Cancellation notice that has to be mailed under certificate of mailing).

**Electronic Mail Consent Form:** Regulatory compliance requires an insured to sign a consent form to receive documents electronically. You, as a producer don't have to worry about this. When the policy is issued, SimpleINSPIRE will automatically send the consent form by email to the Insured (to the email on record) for signature. When the insured signs the consent form, the signed copy of the consent form will be available for reference in SimpleINSPIRE. Only when the consent form is received back in SimpleINSPIRE, will documents be emailed to the insured. Until such a time policy documents will be mailed USPS to the insured.

*NOTE: Producers are requested to encourage their insureds to enroll in eServices. In today's digital economy, consumers love the ease of doing business using their personal devices rather than deal with paper. It avoids issues related to mailing mishaps.*

**5.9.2. Payment Plan Selection:** SimpleINSPIRE will present all the payment plans available to the policy type and the issue state. Each payment plan will display the initial deposit amount, installments, installment fee and due date for each installment. Consult the insured and select a payment plan.

**5.9.3. Pre-Bind Mandatory Underwriter Review (Pay and Bind Page)**

a) SPRISKA requires every commercial quote to be reviewed by an underwriter, before it can be bound and issued by a producer. So, the first time you get to the Pay and Bind section, the only enabled button option to a producer will be "Request to Bind". When clicked a review request will be sent to the underwriter of the policy (assigned underwriter can be seen in the header section of the policy folder).

b) The underwriter will do a final review of the quote and as appropriate, release the quote back to the producer to make further edits to the quote or release the quote just to bind the policy with no further changes. The underwriter's decision will be communicated to the producer through a Diary and by email.

**5.9.4. Policy Bind / Issuance Options:** Assuming the quote has been released to the Producer to Bind the policy;



- a) You can open the quote through the Submission Page or from the User Diary page.
- b) The Producer has the ability to generate a PDF and download the quote or directly email the quote to the Insured.
- c) If the Insured decides to purchase the policy, the producer has the option to accept payment, bind and issue the policy immediately.

## 5.10. Step 9: Payment of Binder Deposit Amount

- 5.10.1. Once an underwriter has completed underwriting review, approved the policy for Bind, the **Pay & Bind** button will be enabled (Bind Panel Menu item, Pay & Bind Tab).
- 5.10.2. **Accept Payment Online:** The Producer has the option to take payment from the Insured (if the insured is in the office or on the phone). On click on Pay and Bind, SimpleINSPIRE will open the payment pop-up page. The pop-up page opened is from the application of Payment Gateway service provider “One Inc.” One Inc is a very reputable payment gateway service provider widely used in the insurance industry.

NOTE: SPRISKA does not store any credit card or bank account information in its database. All such information is stored only in One Inc’s system, which is PII Compliant and extremely secure. (One Inc Company website just for reference - <https://www.oneinc.com/>)

- 5.10.3. **Insured Pays Online:** If your agency’s policy is not to takes payments over the phone, the other option is to direct the Insured to make payment directly, using the Payment option on SPRISKA’s corporate web site ([www.spriska.com](http://www.spriska.com)). The producer can use the built-in email option to communicate the payment request to the insured (New Email option under Event Log found on the top tool bar of the Policy Folder).

*Note: For insured’s to pay thru spriska.com they must have their policy number and the policy’s mailing ZIP code to authenticate them and display the amount payable. So please ensure you provide that information to the insured when you direct them to pay using spriska.com.*

*Note: Producers are requested to encourage their insureds to enroll in auto pay. They can enroll while making a payment or at a later time, just enroll in Auto Pay without making a payment Enroll in auto pay feature is available from SPRISKA.com/Payments. This pre-empts follow-up on receivables, cancellations and reinstatement with a fee.*

## 5.11. Step 10: Policy Issuance and Mailing of Policy Documents

- 5.11.1. **Automatic Policy Issuance:** In the normal course, if the insured has paid the Deposit amount (based on selected payment plan), SimpleINSPIRE will automatically issue the policy (at midnight) and generate all the policy documents. No producer or underwriter intervention is required.



***Note:** SimpleINSPIRE will auto issue the policy only if the Deposit amount is paid in full. If the deposit amount is partially paid (less than deposit amount), the policy will not be issued by SimpleINSPIRE. Consequentially the policy documents will not be generated and distributed.*

- 5.11.2. **Distribution by Email:** If the insured is enrolled in eServices and SPRISKA has received the signed consent form, the policy documents will be emailed to the Insured's email ID on file. The documents are not physically attached to the email; instead, there will be a link in the email to download the documents. New Business Policy Documents will usually be sent by USPS mail as it is unlikely the eSigned consent form is received back at the time of policy issuance.
- 5.11.3. **Distribution by USPS Mail:** If the insured is not enrolled in eServices, their documents are mailed USPS to the mailing address of the policy. FYI: Mailing does not require any manual intervention. It is automatically done through a print and mail service.
- 5.11.4. **Distribution of Policy Documents to Other Parties:** All other parties eligible to receive a copy of the policy documents (Addl Interests, Prem Finance Co, Mortgagee, etc), will be mailed policy documents by USPS. It is automatically printed and mailed through a print and mail service.
- 5.11.5. **Urgent Policy Documents Distribution:** If the Insured requires policy documents urgently on the same day the policy is bound, first direct them to make deposit payment and Bind the policy. Then on the Print Binder tab page (last tab on Bind Panel Menu), the producer can click on the Issue Policy button. If binder deposit payment has been received, SimpleINSPIRE will immediately issue the policy and generate the policy documents. The producer can open the policy from the Submissions page, it will take the producer to the Post Issuance Policy folder. The producer can view, print, email policy documents from the Policy Docs Panel menu item of the policy folder. On an issued policy, the producer can access policy documents at any time from the post issuance policy folder, should reprints be needed.
- 5.11.6. **eSign Insurance Application:** When the policy is issued, the system will automatically send an Insurance Application, pre-populated with information provided for the Insured and the Agency to sign.

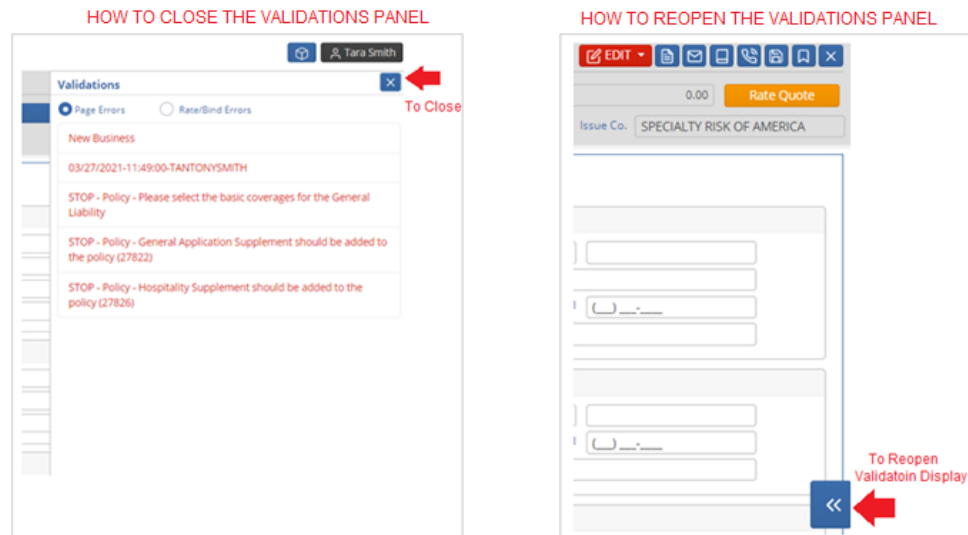
***Note:** Presently only some policy products have the Insurance app being sent for eSignature. Eventually, an insurance app will be sent out for all policy products SPRISKA writes.*

- 5.11.7. **Producer Notification:** The producer of record on the policy, will be sent a diary, when the policy is issued.

## 5.12. Handling Validation Errors and Underwriter Reviews

- 5.12.1. **Page Errors:** Page level validations trigger when you leave a page but there are issues related to the data on the page. If you have not entered data in mandatory fields or you have selected options that are not valid for the

type of policy or issue state, or some selections are not aligned with business rules established by SPRISKA, the system will display details of the stop validation in an error message panel that will slide over from the right. Read and fix the issues reported.



*Note: You can close the error message panel to fix the issues on the page. You can also reopen the panel from the arrow as shown in the image on the right. The panel will retain the page level validation messages, until you successfully navigate away from the page.*

5.12.2. **Rate/Bind Errors:** Rate/Bind Validations trigger when you click on the Rate Quote button or the Bind Panel Menu item. SimpleINSPIRE will verify the data on the entire quote and validate it against business rules set up by SPRISKA. If the data fails any of the validations, it will display under the Rate/Bind section (radio button on top left) of the Validations panel.

5.12.3. **Underwriter Review Messages:**

- a) SPRISKA has underwriting guidelines on different policy products which are validated before the quote is rated or prepared for Binding. If the data on the insurance app falls under any such guidelines, the quote will be marked for underwriter review. For example, if the Liability Class is in a particular Hazard Group.
- b) The Error messages panel will display that the quote is marked for underwriter review. A Diary notification is immediately sent to the Underwriter on the policy.
- c) You will close the NB Policy folder and wait for a response from the underwriter.
- d) Once the underwriter has reviewed the NB quote and makes a determination, you will get a response diary and also get an email

notification (since you may not be logged into SimpleINSPIRE when the response comes back).

- e) If approved by the underwriter, you can continue to edit or rate the quote.

## 6. INVOICE SCHEDULE & PAYMENTS

- 6.1. **Invoice Schedule:** You can *preview* installments and fees during the Bind process. When the Bound policy is Issued, SimpleINSPIRE generates the schedule of invoices based on the selected payment plan. The Invoice schedule can be seen in the Account Summary section of the Post Issuance policy folder.
- 6.2. **Invoicing Policy Fees:** All non-premium items such as policy fees, inspection fees, broker fees, etc. will be included in full in the first Deposit invoice.
- 6.3. **Invoice Installment Fee:** A \$5.00 Installment Fee will be added to all Installment Invoices. No Installment fees are added to the first Deposit Invoice of the Policy Term. No Installment fees are added to Full Payment Plan Invoice.
- 6.4. **Installment Invoice:** 20 days before the due date of an installment, SimpleINSPIRE generates and posts the installment invoice to the Insured's account. The invoice is emailed if insureds are enrolled in eServices. The invoice is mailed USPS to insureds not enrolled in eServices.
- 6.5. **Payment:** Insureds can make a payment using the Payment option on SPRISKA.com or mail in a check. If paying by check, the invoice will have a payment stub at the bottom, which has the address to mail the check.

## 7. CANCEL FOR NON-PAY – EQUITY DATE BASED CANCELLATION

- 7.1. **Equity Date:** SPRISKA follows Equity Date Based Cancellation. Simply put, the Equity Date is the date through which the policy premium is paid up. To explain Equity, when the policy is issued (NB or Renewal), the Equity date is set to the Effective Date of the policy (NB or Renewal). When a payment (or other credits) is posted to the account, based on a daily per-diem policy premium, SimpleINSPIRE will calculate the number of days of premium that has been paid, therefore deriving the equity date (effective date + days premium paid). The equity date keeps getting pushed towards the term expiration date as each installment payment is posted to the account. The equity date will become the term expiration date when the last invoice is paid.

Since the NB deposit or first renewal payment is usually 20% or more, the equity date will always be farther away from the due date of the invoice. If an invoice is not paid by the due date, the unpaid balance is carried over to the next invoice, provided the next invoice due date is still prior to the Equity date.

- 7.2. **Cancellation Notice:** 20 days before the equity date, SimpleINSPIRE sends out the Cancellation Notice to the insured (always by USPS mail, under certificate of mailing). The cancellation notice will indicate the amount payable and the effective date of cancellation for non-payment.

7.3. **Cancel for Non-Payment of Premium:** If the insured does not pay by the cancellation effective date, SimpleINSPIRE will auto cancel the policy on the cancellation effective date.

## 8. RENEWAL

8.1. **Auto Renewal:** SPRISKA policies are normally Auto Renewed.

8.2. **Manual Renewal:** Based on rules, some policies may be either manually renewed by an underwriter or sometimes non-renewed.

8.3. **Non-Renewal:** Insureds are given sufficient notice (state based) on non-renewals.

8.4. **Renewal Broker Fee:** If there is a Broker Fee on the policy in the current term, the Broker Fee will automatically be applied to the renewal term. If you need to change the Broker Fee, please contact your underwriter.

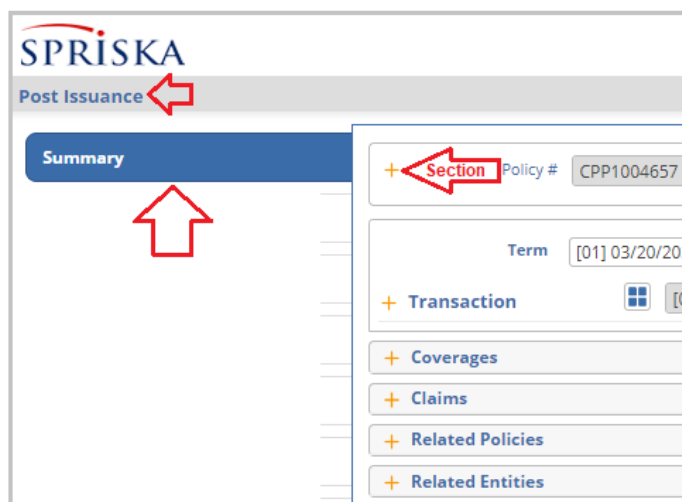
8.5. **Renewal Document Distribution:** Renewals are Issued, policy documents generated, deposit Invoice generated and distributed by email or mail, 30 days prior to the Renewal effective date.

8.6. **Producer Notification:** The producer of record on the policy, will be sent a diary, when the renewal is issued.

## 9. SERVICING AN IN-FORCE POLICY (POST ISSUANCE POLICY FOLDER)

9.1. **Policy Access:** All New Business quotes and Issued policies (Quote, Inforce, cancelled or non-renewed) can be accessed from the Submissions Page or from Express Navigation on the Desktop. If the policy has been issued, SimpleINSPIRE opens the Post Issuance Policy folder appropriate for the policy product. The Post Issuance Policy Folder has the same layout and navigation for all products, with the exception of the insurance application data capture/display pages, which are policy product specific.

9.2. **Summary Panel Menu Item:** This First Panel Menu option is designed for Customer Service. It gives you a quick overview of the policy. It has various sections that can be expanded to view policy related information. Click on the + sign to expand and click on the – sign to collapse a section.



9.2.1. Section - **Policy Header:**

- a) This section shows you Policy information, policyholder information, Agency of Record, Underwriter (SPRISKA's assigned Underwriter), Policy Status, Summary Claims information and summary Accounts information.
- b) You may use the Edit button to change Phone and email ID of the insured and the billing address. Remember to Save your changes by clicking on the Save button in the header section. Producers are requested not to change any other fields on the policy.
- c) **Billing Address:** By default, the Billing Address of the insured is set to be the same as the policy mailing address. The insured may choose to have a different billing address, in which case you can edit the address in this header section.
- d) **Additional Mailing Addresses:** Though editable, these addresses are presently not being used by SimpleINSPIRE.

9.2.2. Section - **Transactions:**

- a) Any changes to an issued policy can be done only through a new transaction. Once a policy transaction is Issued, no aspect of the policy can be edited. You can make changes only through additional transactions. Examples of Transactions are Policy Change Endorsements, Cancel, Reinstate, Renew, etc. Beginning with New Business, every version of the policy as it goes through changes is preserved. You can select any transaction and view details of that version of the policy, which mean you can view policy information at a point in time (version).
- b) **Term:** This section has a drop-down which shows you all the policy terms of the policy since its inception. You can select any term from the drop-down. This will cause SimpleINSPIRE to display the transactions performed on the policy for the selected term.
- c) **Transaction** (Single line along the label): This line shows the transaction you have selected from the table of transactions shown below. Left mouse click on the Dice Menu (4 squares Icon) to display the actions you can perform on the transaction.
- d) **Transaction Table** below the Transaction label: This table displays all the policy transactions performed on the policy within the selected term, latest on top; such as Renewal, Endorse (Policy change), Cancel, Reinstate, etc.). The Dice Menu on each row will display the actions you can perform on the transaction. The transaction you select in this table will show in the line described in item b. above.
- e) The transaction Table also displays premium information in the last four columns. You can see how premium has changed after every transaction.

- f) Transaction with a status of **VOIDED**: These are policy change endorsements initiated, but not issued. It is a mere record of an attempted policy change transaction that was abandoned and it has no impact on the policy.
- g) The transaction (policy version) you select (per item b. above) substantially drives the data display on most of the panel menu items in the post issuance folder. Which means, you can look at the details of the policy as of a point in time in the past. When you click through panel items on the left, the details displayed will be of the transaction you have selected.

9.2.3. Section - **Coverages**:

- a) For CPP, BOP and Liquor, this section displays Summarized Coverage Parts, with the Coverage Part Premium and Exposure. For other policy types, SimpleINSPIRE displays individual coverages on the policy and coverage level premium. Note that the premium shown in this section is just policy premium, without taxes and fees.

9.2.4. Section - **Claims**:

- a) This section displays a one-line summary and the status of all claims created in SimpleINSPIRE for the policy on display. Note: This section does not show Prior-Carrier Claims history of the insured prior to policy New Business Inception. It only shows claims processed after the policy was created with SPRISKA.

9.2.5. Section - **Related Policies**:

- a) This section displays other SPRISKA policies of the same insured.

9.2.6. Section - **Related Entities**:

- a) This section displays all the other parties associated with the policy; Additional Named Insureds, Additional Interests, Premium Finance Company, Loss Payees, Mortgagees, etc.

9.3. **Policy Info thru Preview & Issue Panel Menu Items**: These panel menu items will be a replica of the corresponding panel menu item on the New Business Quoting Policy Folder of the policy product. However, it is important to note that the information displayed will be of the version of the policy term and transaction you selected in the Transaction Section (refer to section 9.2.2 of this document).

9.4. **Preview & Issue Panel Menu Item**: This page displays the impact on premium from the transaction being viewed. For example, you are reviewing a policy change Endorsement transaction where you may have made changes that result in a change in premium. This page shows you the change in in-force and written premiums compared to what it was before the change. It also provides you the summary of premium and fees resulting from the transaction.

9.5. **Policy Docs Panel Menu Item (Print or Email):**

9.5.1. This page displays all the policy documents based on the version of the transaction that was selected.

*Note: Please remember to select the latest transaction from the transaction section to send the latest set of policy documents to the Insured, if you are emailing documents to them from this page.*

9.5.2. You have the option of selecting all or selective documents from the documents list to print or email. SimpleINSPIRE generates a single PDF file containing all the selected documents.

9.5.3. You may generate a PDF document on your local computer and print/download the document.

9.5.4. You may also email the documents directly to the insured or to any other email address. You can enter multiple email addresses, separated by a semi colon, just as you do in outlook.

9.6. **Account Summary Panel Menu Item:**

9.6.1. **Term:** By default, SimpleINSPIRE shows the financial transactions of the latest term of the policy. You can change the term using the drop-down list.

9.6.2. **Financial Transactions of Policy:** The left panel shows all the Financial Transactions of the term. This will help you answer questions on invoices and payments on an insured's account.

9.6.3. **Invoice Schedule:** The right panel shows the Invoice Schedule of the selected term. From the Status column you can determine invoices that have been posted and sent to the insured and also see future installments yet to be billed.

9.7. **Change Payment Plan Transaction:**

9.7.1. If the insured requests a change in their payment plan, as a producer, you can make the change without help from a SPRISKA underwriter, provided the policy is an issued in-force policy.

9.7.2. Open the policy folder. In the Summary panel menu, under the Transaction Section, you will find an orange button "Pay Plan". Click to open the change pay plan pop-up.

9.7.3. SimpleINSPIRE will display the available payment plans. From the New Plan drop-down, select the desired payment plan.

9.7.4. When you click Proceed, SimpleINSPIRE will backout the existing payment Invoice Schedule, and generate a new Invoice Schedule. If any payments were made on the old pay plan, SimpleINSPIRE will reapply the credits to the new plan. You can see details of the change on the Accounts Summary page (Last Panel Menu item) of the Policy folder.



**Pay Plan** ✕

Policy No: CPP1008555      Equity Dt: 03/25/2021

Payments/Credits: 0      Curr Plan: Annual Payment P

Retain Inst. Fees:  Yes  No ➔ New Plan: --Select--

Tran Notes:

Bill Type: Direct

Bill To: Policy Holder

SELECT >>	Annual Payment	Semi Annual	Quarterly	20
Deposit	450	225	113	
04/25/2021	0	0	0	
05/25/2021	0	0	0	
06/25/2021	0	0	118	
07/25/2021	0	0	0	
08/25/2021	0	0	0	
09/25/2021	0	230	118	
10/25/2021	0	0	0	
11/25/2021	0	0	0	
12/25/2021	0	0	116	
01/25/2022	0	0	0	
02/25/2022	0	0	0	
<b>Total</b>	<b>450</b>	<b>455</b>	<b>465</b>	

(\*\* Note: Installment Fees are included in the payments above)

## 9.8. Policy Change Endorsements:

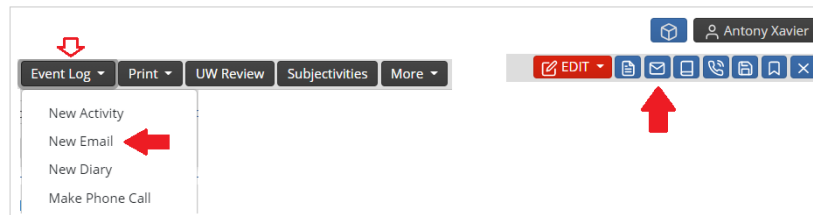
- 9.8.1. If the Insured is requesting changes to their policy, like adding or removing coverages, change limits or deductibles, add locations, etc. please contact the SPRISKA underwriter on the policy. The underwriter’s name is displayed in the header section of the Summary Panel menu item of the Policy Folder.



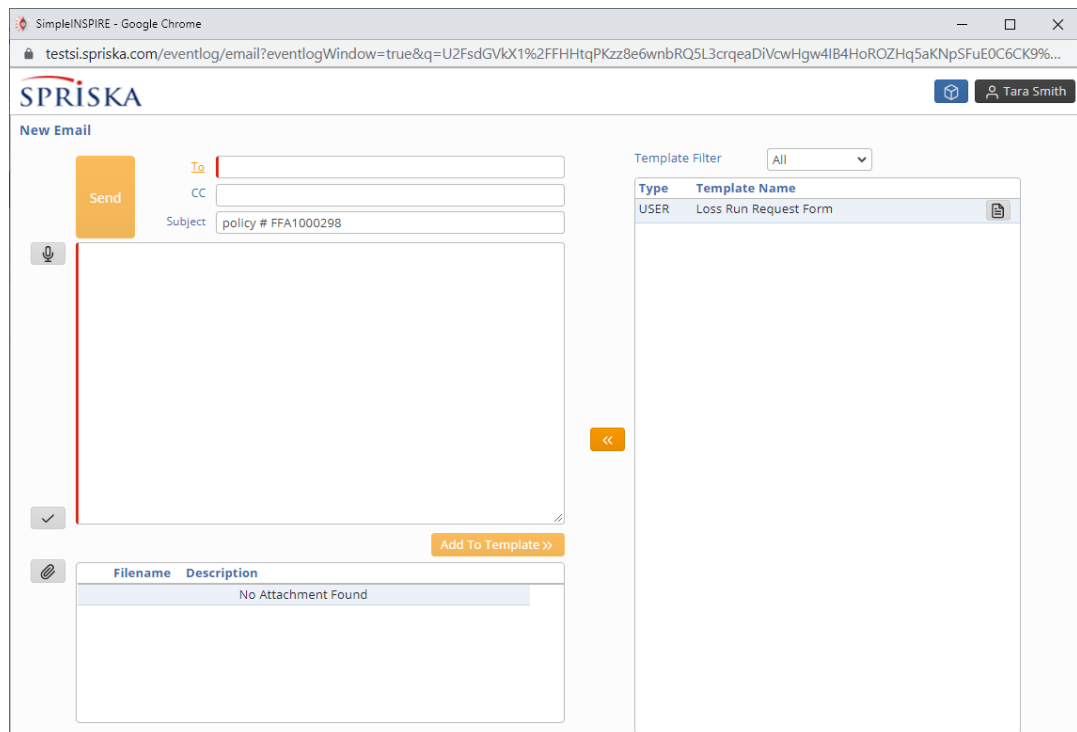
## 10. EFFICIENCY FEATURES & FUNCTIONS

### 10.1. Integrated Email:

- 10.1.1. SimpleINSPIRE has an integrated email function to send emails to Insureds and other parties associated with a policy. This is apart from the ability to email quotes and policy documents.
- 10.1.2. You initiate a new email either from the Event Log tool bar menu or the email icon of a policy folder (see image below).



- 10.1.3. **New Email** will launch the Email pop-up page.



- 10.1.4. **To** Email ID(s): When you click on email **To** SimpleINSPIRE will show the email of the insured and also the name and email Ids of all parties associated with the policy like Additional Named Insured, Additional Interests/Insureds, Finance co, etc.. You can select one or more emails and it will be populated in the **To** box.

- 10.1.5. **Additional Email IDs:** You can add additional emails in To or CC, separated by a semi colon.
- 10.1.6. **Subject:** Like regular email, enter a subject of the email.
- 10.1.7. **Email Body:** The box below Subject is where you will enter the body of the email. Like in Microsoft Word, SimpleINSPIRE does spell check. You can right mouse click to help correct spelling errors.
- 10.1.8. **Voice to Text:** The microphone icon to the left of the email body will allow you to dictate the body of the email. Click on the microphone and it will turn green – which means it is on. Proceed to dictate. When you are done, remember to click on the microphone again to turn it off (turns grey).
- 10.1.9. **Templates:**
- a) This is a good efficiency tool that will let you create and send emails in seconds. Generally, correspondence with Insureds (quote or in-force), are fairly standard.
  - b) When you create an email and you think you will use it often, you can save it as a template for future use (Add to Template button). When you save a template, SimpleINSPIRE will ask you for a template name, for your easy identification in the future and it will save both the Subject of the email and the body of the email.
  - c) When creating new emails, if you choose a template and click the left arrow in the middle, the new email subject and body will be populated from the template. You are free to edit it before sending it.
  - d) In the Right Panel, showing you the list of templates, at the end of the template name you will see a note icon. Click on it to see the full body of text of the template.
  - e) Templates with Type of **STD** are templates made available to you by SPRISKA. All users will be able to see these templates.
  - f) Templates with Type of **User** are your private templates. Only you will see these templates. It will not be displayed to any other user or underwriter.
- Note: Please be prudent about creating templates. You don't want to have a very long list of templates making it difficult to find the template you are looking for.*
- 10.1.10. **Attachments:** You can add attachments from your local computer to an email.
- 10.1.11. The email sent from SimpleINSPIRE will have the sender as [DoNotReply@Spriska.com](mailto:DoNotReply@Spriska.com).

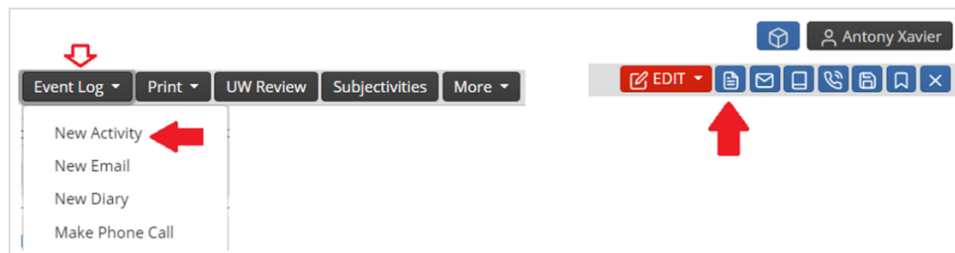
- 10.1.12. Click on Send when ready. Every email you send, will be written to the Event Log of the Policy. Event Logs created during new business will carry over to the Issued Policy.

Note: Emails send from SimpleINSPIRE will not display on your personal Outlook / Gmail “Sent” emails. But the emails will reach the email recipients into their regular email In-Box. If you want a copy in your email system, then add your email to CC of the email.

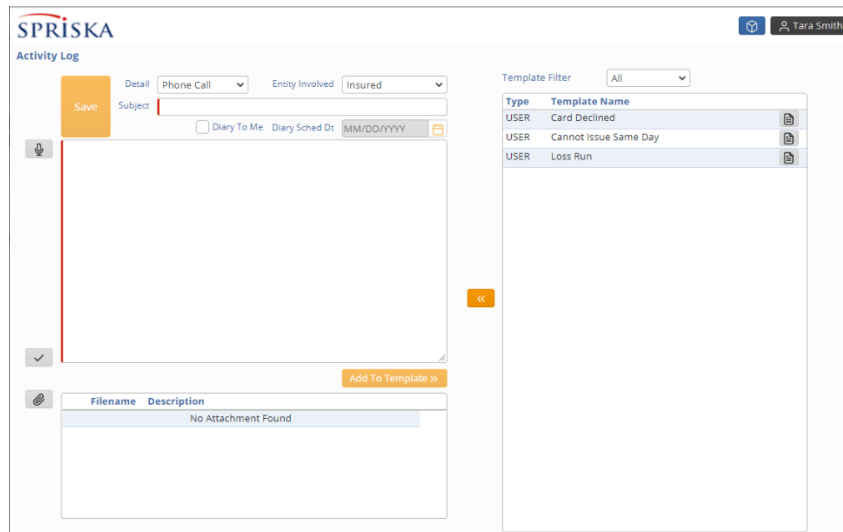
**10.2. Activity Log (Customer Service Notes):**

- 10.2.1. SimpleINSPIRE has feature to record customer service notes on a policy. SimpleINSPIRE will also add Activity Log Entries for transactions on a policy (endorsed, Cancelled, Reinstated etc.). Notes you enter are never purged and is always available for reference on the Event Log of the policy. Activity Log created during new business will carry over to the Issued Policy.

- 10.2.2. You initiate entry of a new Activity Log entry from the Event Log tool bar menu or the email icon of a policy folder (see image below).

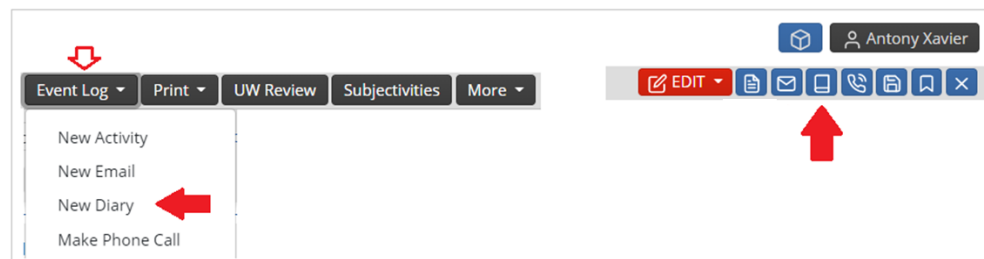


- 10.2.3. New Activity Log will open the following pop-up page

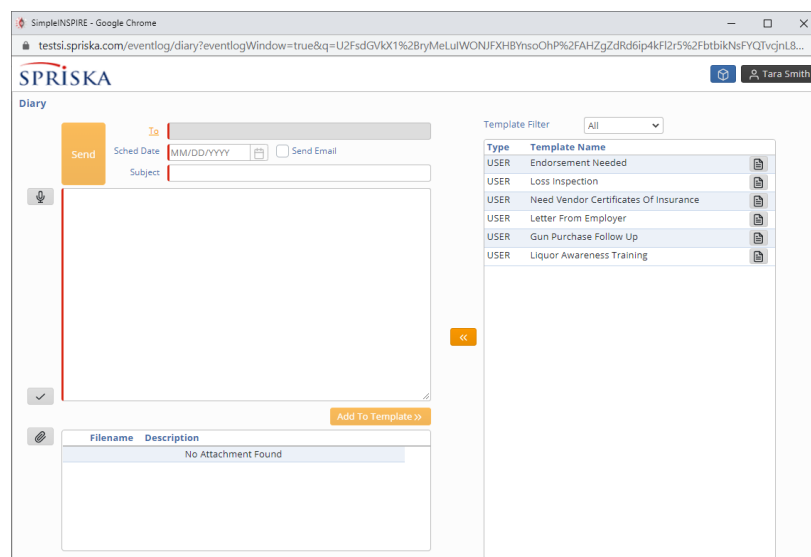


- 10.2.4. **Details:** Select the appropriate Detail (activity type) from the drop-down. Select the Entity Involved (related to the entry you are recording) from the dropdown.

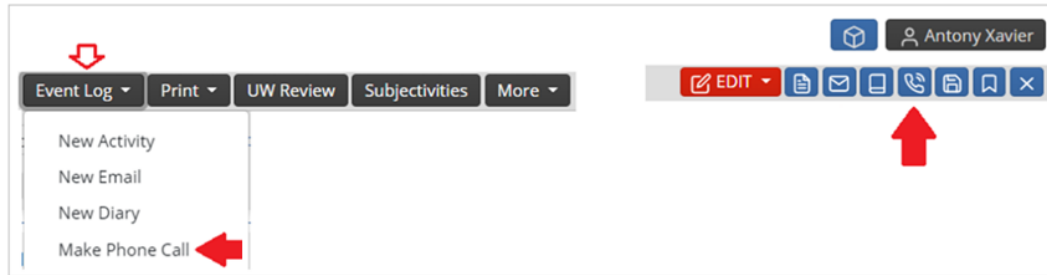
- 10.2.5. **Subject:** Enter a Subject (a short description for activity identification like “Spoke to the Insured regarding Cancellation”)
  - 10.2.6. **Body:** The Body of the Activity can be typed in, or dictated (refer Voice to Text section 10.1.8), or selected from a Template (refer Templates section 10.1.9).
  - 10.2.7. **Attachments:** You can add attachments from your local computer to an email.
  - 10.2.8. **Save** will save the Activity Log to the Event Log of the Policy Folder.
  - 10.2.9. **\*\*\* Cannot Edit or Delete \*\*\*** Once an activity log entry is saved, it cannot be edited or deleted.
- 10.3. **Diary (Workflow and Communicating with Underwriters)**
- 10.3.1. The Diary in SimpleINSPIRE is a very versatile feature that not only helps drive your workflow, but is also a means of communicating with SPRISKA underwriters and setting up suspense (work reminders) on your quotes and policies. Refer section 11 in this document on “User Diary”.



- 10.3.2. **Open New Diary Pop-up:** When you select the Event Log New Diary option or click on the Diary tool bar icon (refer image above), SimpleINSPIRE will open the page shown below.

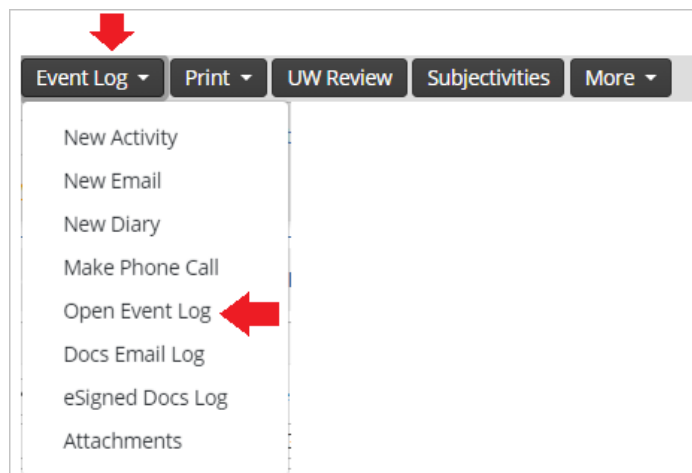


- 10.3.3. **Creating a New Diary:** To create a Diary, you have to first open the Quote or the Policy you want to set up the diary on.
- 10.3.4. **Diary To:**
- a) You can set up a Diary for yourself or create a Diary to Producers within your Agency or create a diary to a SPRISKA Underwriter.
  - b) To select the person you are sending the diary to, click on the **To** link and SimpleINSPIRE will open a pop-up list displaying names of both users within your agency and Underwriters at SPRISKA. You have a Last Name Search filter on the top. You can enter partial start of the last name to search. Select the person by clicking on the User ID of the person.
  - c) **Diary To Underwriter:** When you want to send a diary to your SPRISKA underwriter, make sure you send the diary to the underwriter of the policy. The name of the underwriter will be in the header section of a Quote or Policy (Summary panel menu, expand header section). You may not get a timely response if you send the Diary to the wrong person.
- 10.3.5. **Scheduled Date:** Select the date on which this Diary should be acted upon. You can select today's date for the diary to appear in the in-box of the assigned person immediately. Select an appropriate future date, if you are setting up a diary for yourself for an action to be taken on a future date. For example, you may be setting up a diary for yourself, to call the insured 10 days later about Binding the policy. The diary will appear in your Diary In-box only on the scheduled date.
- 10.3.6. **Subject:** Enter a Subject (a short description for easy identification of the diary from a list like "Call Insured about Binding their Policy")
- 10.3.7. **Body:** The Body can be typed in, or dictated (refer Voice to Text section 10.1.8), or selected from a Template (refer Templates section 10.1.9).
- 10.3.8. **Attachments:** You can add attachments from your local computer to a Diary. You may be writing to an underwriter, sending a copy of the Insureds Loss Run. So, you can attach the Loss Run to the Diary.
- 10.3.9. **Send** will save the Diary to the Event Log of the Policy.
- 10.3.10. \*\*\* Cannot Edit or Delete \*\*\* Once a diary is saved, it cannot be edited or deleted.
- 10.4. **Policy Phone Directory:** When clicked, the system will open the Policy's phone directory. It will list the name and phone numbers of every person associated with the policy; Insured, Addl Named Insureds, Addl Interests, Mortgagees, Premium Finance Co. In the Agency Web Portal, you will not be able to click thru and make a call as it is not integrated to Agency phone systems.

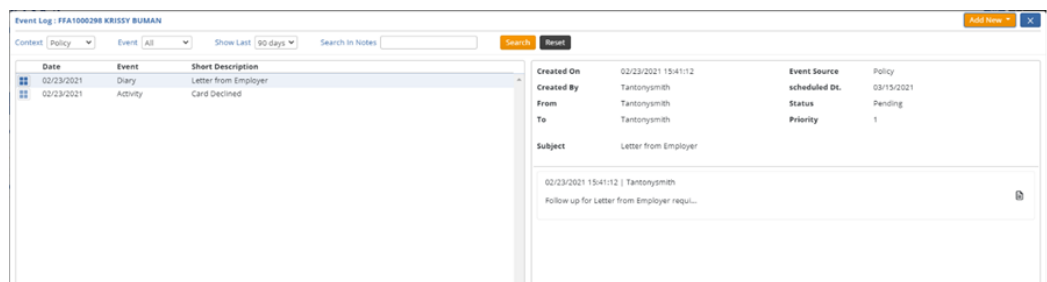


**10.5. Event Log (Customer Service Events & Notes):**

- 10.5.1. The Event Log of a Quote or an In-Force policy displays all the Activity Log entries (customer service notes), all Emails sent on the Quote or policy, and all Diaries created on the Quote or Policy, irrespective of who created the entry (Producer or Underwriter or the system). The Event Log entries created on a New Business Quote, automatically carries over to the policy when the policy is bound and issued (Post Issuance Folder).
- 10.5.2. To display the Event Log of a policy, click on one of the following option from the policy folder header menu options, shown in the image below:



**10.5.3. The Event Log: Shown below is what the event log looks like:**



- 10.5.4. Details of Event Lot Entries: Click on a row from the list on the left, to display details of the entry in the panel on the right.
- 10.5.5. The event log has filters on the top, to filter the items displayed.


**10.6. Documents Emailed Log (Docs Email Log):**

- 10.6.1. This option, under the Event Log Tool Bar Menu, opens a pop-up page which displays a log of documents your or anyone has emailed to the Insured; quotes, policy documents, etc).
- 10.6.2. On left panel titled Date, will display the date and time of each time documents were emailed. Click on a row to display relevant details on the right.
- 10.6.3. The panel on the right will display the recipients and body of the email.
- 10.6.4. The clip icon on the bottom left will open the and display a PDF of the actual documents that were emailed to the recipients.
- 10.6.5. The Resend option will allow you to resend the email and the attached documents.

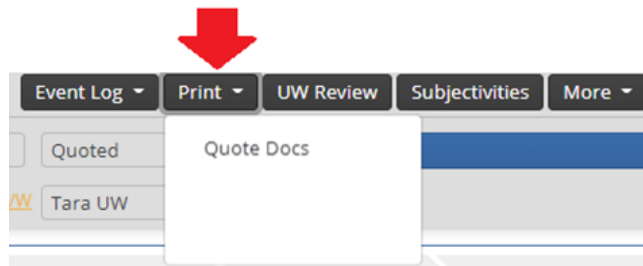
**10.7. eSigned Docs Log:**

- 10.7.1. This option, under the Event Log Tool Bar Menu, opens a pop-up page which lists the signed versions of any documents that were sent to the Insured for eSignature. Click on the form ID to open the PDF of the document.

**10.8. Attachments Event Log Option:**

- 10.8.1. This option, under the Event Log Tool Bar Menu, opens a pop-up page which lists all files attached to the policy (attachments uploaded by producers or underwriters, not policy documents).
- 10.8.2. To open an attachment, click on the File name in the first column.
- 10.8.3. The Dice menu will allow you to delete an attachment you have created.
- 10.8.4. Adding new Attachments: First click on Edit at the bottom, then click on the  icon to select a file from your local computer.
  - a) Security Code: Please select All under Security Code drop down. If you select Internal, Producers will not be able to see the attachment in their list.
  - b) Description: You will have to provide a description of the document for easy identification in the future.
  - c) Last Updated By (user who added the attachment) and Last Updated On (system date) is populated by the system. It is not user editable.

10.9. **Email Quotes:**



- 10.9.1. Open the Quote Docs option from the Print Tool Bar Menu
- 10.9.2. Select Quote Docs to open a pop-up page
- 10.9.3. Place a check mark on the Quote Doc entry.
- 10.9.4. You can choose to Generate a PDF and download or print the PDF document (icons on the top right of the PDF display page).
- 10.9.5. You may also choose to Email the selected Quote document. First enter the email address(es) separated by a semi colon for multiple emails, and then click on Send Email.
- 10.9.6. SimpleINSPIRE will attach the Quote document to an email and send it to the emails listed.

10.10. **Email Policy Documents:** Please refer to section 9.5 or section 13.15 on how to email policy documents on in-force policies.



## 11. USER DIARY (WORK FLOW)

The screenshot shows the SPRISKA User Diary interface. At the top, there is a user profile for 'Tara Smith' and a notification for '4 User TANTONYSMITH'. Below this, there are filter options for 'All Diaries', 'Category', 'Status' (set to 'Pending'), and date ranges from '03/27/2020' to '03/27/2021'. A table lists various diary entries with columns for From, Status, Status Date, Priority, Context, ID, Client Name, ID Status, Task Description, and Diary ID. A context menu is open over the first row, showing options like 'Reply to Sender', 'Close Diary', 'Delete Diary', 'Hold Diary', and 'Transfer to User'. A second context menu is open over the second row, showing 'Enter a Note'. At the bottom, a status bar shows the time '03-14-2021 1:00:01' and a message: 'Please navigate to the policy and refer to the need codes to be completed.'

From	Status	Status Date	Priority	Context	ID	Client Name	ID Status	Task Description	Diary ID	
TANTONYSMITH	Pending	03/14/2021	0	Policy	CPP3001607	BELMONT CAFE	ACTIVE	Policy needs to complete need co...	1001151	
TANTONYSMITH	Pending	03/14/2021	0	Policy	CPP3001614	TIFIN BOX	ACTIVE	Policy needs to complete need co...	1001152	
TANTONYSMITH	Pending	02/23/2021	1	Policy	GUH3000479	ESSIE BONNETT	PROSPECT	Follow up with Insured on Gun pu...	1000931	
TANTONYSMI...	Pending	03/10/2021	1	Policy	TMP3000594	TIFFIN BOX	PROSPECT	Liquor Awareness Training	1001119	
TANTONYSMI...	Pending	03/19/2021	0	Policy	CPP3001657	TRIUMPH BREWERY	PROSPECT	Policy needs to complete need c...	1001174	
03/19/2021	TANTONYSMI...	Pending	03/19/2021	0	Policy	CPP3001660	DRIFTWOOD RESTAURANT	ACTIVE	Policy needs to complete need c...	1001175
03/20/2021	TANTONYSMI...	Pending	03/20/2021	0	Policy	CPP3001672	BUCKET LIST RESTAURANT AN...	ACTIVE	Policy needs to complete need c...	1001197
03/21/2021	TANTONYSMI...	Pending	03/21/2021	0	Policy	BOP3000446	JACKSONS PLACE	PROSPECT	Policy needs to complete need c...	1001201
03/21/2021	TANTONYSMI...	Pending	03/21/2021	0	Policy	CPP3001689	COOPERS HAWK RESTAURANT...	ACTIVE	Policy needs to complete need c...	1001202
03/21/2021	TANTONYSMI...	Pending	03/21/2021	0	Policy	BOP3000451	KABUKI SUSHI RESTAURANT	ACTIVE	Policy needs to complete need c...	1001204
03/23/2021	TANTONYSMI...	Pending	03/09/2021	1	Policy	TMP3000591	PARK TAVERN	PROSPECT	Loss Inspection	1001109

11.1. The User Diary can be opened either by clicking on the Diary widget on the desktop or Choosing User Diary from your Quick Links.

11.2. The User Diary is a multi-function utility that provides both producers and underwriters with an efficient way to manage workflow related to their policy book of business.

11.2.1. Diaries are suspense items set up by Producers or Underwriters or by the system, scheduling some action on a policy to be performed on a scheduled date (today or in the future). Examples of tasks are “Contact the Insured to confirm binding of policy” or “Call the insured for Loss Run” and it can be set up for a specific date in the future (or for the current date when a diary is being sent to an underwriter or producer).

11.2.2. When the scheduled date of the diary becomes current (today), the diary will appear on your use diary list.

11.3. Diary List: When you open the User Diary page, by default, the system will display your (logged in user) pending diaries with a scheduled date today or prior. You can work through the list by navigating to the Quote/Policy, completing the task, come back to the list and work on the next item.

11.4. Search Parameters: Use the filter parameters provided above the Diary list to filter the displayed list of Diaries. Change the To date (to the far right) to view future diaries. If you are changing filter parameters, click on Go button to refresh the list.

11.5. **Navigating to a Quote/Policy** (# 1 in the image): If you click on the policy number, the system will open the relevant Quote or Policy. After you work on the policy and close the NB or Post Issuance Policy Folder, the system will return you to your Diary Page.

11.6. **Diary Details** (# 2 in the image): The list displays the subject of the Diary. To see the details of the task, click on the desired row (anywhere other than on the policy number) and the system will display the details of the task in the area marked as #2

in the image. The details of a diary are much like an email thread. It will contain multiple entries, which is basically notes entered by the user, each time an action is performed based on the diary.

- 11.7. **Dice Menu** - (# 3 in the image). Left mouse click on the dice menu for actions you can perform on Diary items.
- 11.7.1. **Reply To Sender:** If another user or an underwriter sends you a diary (like to fill out some information on a quote), when you are done,
- 11.7.2. **Close Diary:** When you complete the task of a diary item, you close the Diary and remove the item from your user diary list. The diary itself is always preserved and can be viewed from the Event Log of the policy or quote.
- 11.7.3. **Delete Diary:** You can delete a diary you have created. This action will permanently delete the diary from the quote or policy.
- 11.7.4. **Hold Diary:** You can put a diary on hold. If the Diary status is hold, it will not appear by default when you open the user diary page. You have to search and retrieve diaries you have put on hold.
- 11.7.5. **Transfer to User:** You can transfer a diary to another user with your Agency. SimpleINSPIRE will display a pop-up for you to select the transfer to user.
- 11.7.6. **Enter a Note:** Any time you choose an action from the Dice Menu, you will be asked to enter a note on your action in a pop-up notes box shown below. This is mandatory. The system will add your note as a separate line item in the details of the diary.

- 11.8. **User** (See Diary of other users) - (# 4 in the image). This button allows you to view the diary of another user within your agency. When the button is clicked, the system will display a list of users to select from. Select the user and click on the Go button to view the diary of the selected user. You will be able to work on the diary of the other user.

## 12. DEFINITION OF TERMS IN SIMPLEINSPIRE

- 12.1. **SimpleINSPIRE Agency Web Portal:** This is SPRISKA’s Web Application which allows Agency Producers to Quote, Bind, Issue and Service their Policyholder customers. The SimpleINSPIRE Agency Web Portal is limited function version of SPRISKA’s SimpleINSPIRE policy administration application, which means all information being created by Agency Producers are stored directly into SPRISKAs system and can be viewed and/or edited by SPRISKAs underwriters in immediately, in real time. All the pages in the Agency Web Portal application are exactly the same pages that SPRISKA underwriters will view/edit quotes/policies created by Agencies.
- 12.2. **Agency:** The organization appointed by SPRISKA to sell/quote/bind commercial insurance policies on behalf of SPRISKA.
- 12.3. **Producer:** Employees of an Agency who will use SPRISKA’s web portal application to sell/quote/bind commercial insurance policies. An agency can have several employed Producers.
- 12.4. **Agent:** Agent, when it appears in documentation or on the web pages of the application means and is synonymous with Producer.
- 12.5. **Policy Product:** SPRISKA writes various types of policies, referred to as a Policy Product. As an Agency and as a Producer, you will be able to write policy products that SPRISKA configures in your Agency Profile in SimpleINSPIRE. Currently SPRISKA writes the following policy products through Independent Agents:
- a) Commercial Package Policies (CPP)
  - b) Liquor Liability Policies (Mono-Line Commercial Policy)
  - c) Business Owners Policy (BOP)
  - d) Special Events
  - e) Special Events – Liquor Liability
  - f) Gun Owners Liability
  - g) Law Enforcement Family Firearms Liability
- 12.6. **Issue State:** This is the state that the policy is considered to be issued in. The issue state is set when you select the Issue state in the New Quote Creation pop-up window. Once the quote is created, you will not be able to change the issue state. The Issue state drives a lot of business rules and inclusion of state based policy endorsement forms.
- 12.7. **Issue Company:** This is the name of the Insurance company issuing the policy. It will always be Specialty Risk of America.
- 12.8. **Coverage Part:**
- 12.8.1. CPP Policies have three coverage part options; Property, Liability and Liquor Liability. Select desired coverage parts on the very first page of policy folder (Policy Info → First Insured page). If the selection is

unchecked, the Panel Menu item will be disabled and you will not be able to select coverages on the policy. for that coverage part.

- 12.8.2. BOP has two coverage parts; Property and Liability. Both coverage parts are mandatory and you will not be able to exclude (uncheck) any coverage part.

**12.9. Coverages:**

12.9.1. **Coverage:** On every policy product / Coverage Part, you will have a Tab Page titled Coverages. It lists the Coverages of a Policy. In SimpleINSPIRE, the title Coverages has a broader meaning. The Page devoted to coverages will list Basic Policy Coverages, Policy and State Endorsements and any Exclusions.

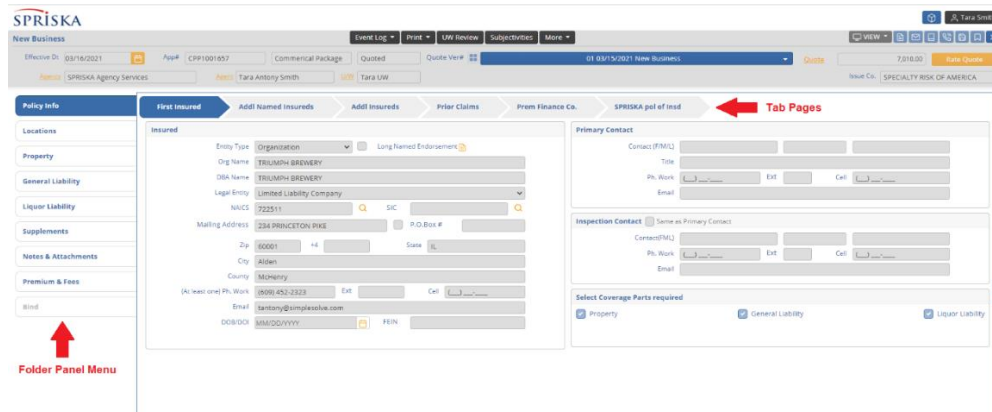
12.9.2. **Policy Coverages:** When you see the Tab Page titled as Policy Coverages, it refers to Coverages, Endorsement and Exclusions that apply to the whole policy including all its Locations and Buildings. On Commercial Package policies, General Liability and Liquor Liability coverages are always at the Policy level. The Property Coverage part also has optional Policy Level Coverage.

12.9.3. **Building Coverages (Bldg Coverages):** This Tab Page appears under the Property Coverage section. Coverages listed on this page apply to a specific building you have selected. You have to review and select coverages for each building on the policy. You will select specific Buildings from the drop-down list above the coverage list.

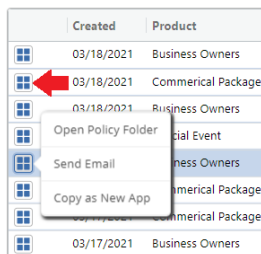
12.10. **Location Vs Building:** In SimpleINSPIRE you will see locations and buildings designated as L1 B1, L1 B2 etc. The L stands for Location and B stands for Building. All Buildings within a location should have the same address. If a building has a different address, create it as a new location.

12.11. **User ID:** Each Producer will have a separate User ID and Password to login to SPRISKA’s Agency web portal. Agencies are requested to avoid multiple producers using the same User ID.


**12.12. Folder Panel Menu and Tab Pages:**



- 12.12.1. **Folder:** The web pages required to quote or to manage an in-force policy are collectively presented as a folder.
  - 12.12.2. **Panel Menu:** The pages are organized into groups, which you will find as a list of items in a panel to the left of the folder. You can click on these Panel Menu items to open a set of pages that belong to the panel menu group.
  - 12.12.3. **Tab Pages:** Each Panel menu group will have one or more pages, presented as tabs. You can click on the tab to open the relevant page to view and/or edit information on the page.
  - 12.12.4. **Navigation within a Folder:** Presenting a collection of pages as a Folder, with Panel Menu groups and Tab Tops gives you the freedom to navigate to pages at will, without being forced to access them in a fixed sequence. The names of the Panel menu items and the Tabs are fairly intuitive, making it easy to locate the page you are looking for.
- 12.13. NB Policy Folder:** The NB Policy Folder is where you will create, edit, Bind or Issue a New Business Quote. Until you Issue a NB Quote, the data of a Quote will display on the NB Policy Folder.
- 12.14. Post Issuance Policy Folder:** Once a policy is Issued, the Policy will display only on the Post Issuance Folder. It will have all the information carried over from the NB Policy Folder. All Post-Issuance transactions like Servicing a Policy, Policy Change Transactions, Cancel, Reinstate etc. is done from this folder.
- 12.15. Dice Menu (🎲)**




- 12.15.1. 🎲 In most tabular presentations (with multiple rows), you will notice there is a dice menu. If you left mouse click on the dice menu, it will present you with actions you can perform on the row of information. The dice menu can be found in various parts of the application. In each case the dice menu options display will be as appropriate for the type of data row you are dealing with. Normally the Dice menu, just presenting options will be blue in color.
- 12.15.2. Orange Dice Menu (🟡🎲) This color dice menu appears on Coverage Pages. This is an indication that the Coverage requires additional information to be entered (on the right panel) and it has not been entered. It is a visual indicator to you that additional data has to be entered.

12.15.3. Green Dice Menu (  ) This color dice menu appears on Coverage Pages. This is an indication that the Coverage requires additional information to be entered (on the right panel) and such data has already been entered.




**12.16. Save (Page Data):**



12.16.1. Generally, when you navigate away from a page, the system will auto save your data. You don't have to click on the Save button always.


12.16.2. If, however, you are working a page and want to take a break, it is recommended that you use the Save icon  on the top right of the page (as shown on the image above). Otherwise, if your application times out, you may lose unsaved data. But please note that the Save action will trigger mandatory field validations. You will have to address the validations to successfully save the data on a page.

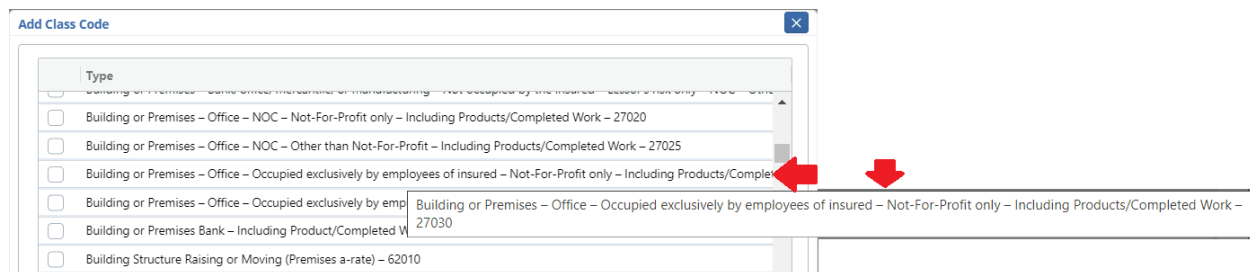
### 13. QUICK TIPS, FAQs AND HOW TOs


- 13.1. **Orange Color objects:** You will find buttons, Icons and Hyperlink text in an orange color. These are objects, when clicked, initiates an action.
- 13.2. **Mandatory Fields:**  Any field on the web page with a red band on the left indicates entry of a value is mandatory. When you fill in a value, the red band disappears. So, when you have completed entry of data on a page and you are ready to navigate to another page, with a quick look on the page you can see if you have missed entry of any mandatory field.
- 13.3. **Email ID – Enables Electronic Communications:** When you enter the contact information of any person on organization associated with the policy (Policyholder, Addl Insured, Addl Interests, Mortgagees, Finance Co, etc.) there is a provision to enter an Email ID. We urge you to obtain and enter the Email ID. For the Policyholder, Email ID is mandatory. In today’s emerging digital economy, instant communications with people electronically, is an experience people have come to expect. SimpleINSPIRE has many features that enable electronic communications; emailing quotes and policy documents, eSignature on documents, sending invoices and notices, etc. It significantly reduces the Average Handling Time of a transaction.
- 13.4. **ZIP Code – Must for any address:** Whenever you are required to enter an address, the system requires you to enter the ZIP Code. The system then auto-populates the City, County and State. We urge you to obtain the ZIP code of addresses of people and organization you enter in the system. This way all the addresses in SimpleINSPIRE will be fairly clean and significantly reduces return mail.
- Note: If a ZIP has multiple options of City/County options, the system will display the options to you to select the appropriate City/County.*
- 13.5. **Effective Date** on a NB Quote: Often, when you open a Quote you created in the past and it has not been bound, the system will display a validation message “*You must select an effective date not less than 3 days in the past and no later than 30 days in the future*”. Change the Effective date on the top left of the page to a date tomorrow or greater.
- 13.6. **Getting Underwriter Help:** If, due to some special circumstances of a NB quote or you are having difficulty rating and binding a quote, you can request review by and underwriter (Orange Button “**Submit to U/w**” in the bottom center of Notes and Attachments panel menu item. When submitting to the underwriter, the system will allow you to enter a note which will be included in the Diary sent to the underwriter.
- 13.7. **Using the Dice Menu** (): Any time you see the Dice Menu, it means there are quick functions you can perform on the specific row. Please use the Left Mouse Click to see the options. DO NOT USE THE OPTIONS ON THE RIGHT MOUSE CLICK. These are browser options. Not SimpleINSPIRE application options.
- 13.8. **Orange Dice Menu** () indicates that the coverage requires additional information to be filled. Click on the coverage row and enter the additional information on the

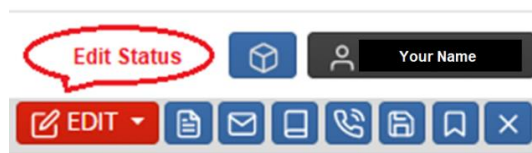


right panel. After you have entered the required information, the Dice menu will turn green (■).

- 13.9. **The Magnifying Glass:**  You will see this at the end of a row on Coverages pages. This icon indicates that the coverage requires additional information to be entered. If the data has not been filled, the dice menu of the row will be Orange. If the data has been filled, the dice menu of the row will be green.
- 13.10. **Navigating to a Quote or Policy from a List:** On the Submissions page or the User Diary Page, you will find the policy number as a orange hyperlink text ([CPP1008854](#)). Click on it to open the policy folder.
- 13.11. **Description Truncated on Display:** When you find that a description (of a coverage or a class code for example) is truncated due to lack of space, if you hover your mouse pointer over the display, the full description will display in a popup.



- 13.12. **Adding an Item:** When you need to add an item like Coverages, Class Codes, Add Interests, etc., look for this  icon in the proximity of what you are trying to add and click on the icon.
- 13.13. **Deleting an Item / Row in a list:** If SimpleINSPIRE allows you to delete an item or a row, click on the Dice Menu and you will see the Delete option. For example, you want to delete one of the several Additional interests in the list, click on the dice menu of the row and select the Delete option. In particular, if you add a row, data is blank and you want to remove it, Delete the row.
- 13.14. **Edit Status:** The Edit Status of a Policy folder can be seen on the top right of the page when you open the policy folder.



- 13.14.1. **Edit** means you are allowed to edit the Policy/Quote. When you are editing a policy/Quote, it is locked in your name. No one, including an underwriter, can edit the policy while it is locked, but can view the policy in non-edit mode. When you save and close the policy folder, the lock is released.



- 13.14.2. **Remove from Edit Option:** When your policy folder is in Edit mode and you want to change it to View only mode, click on the Edit button and select Remove from Edit in the drop-down.
- 13.14.3. **Locked** means some other user has the policy folder opened in Edit mode.
- 13.14.4. **View** means this policy data can only be viewed and may not be edited (for example an Issued policy can only be viewed and not edited. To edit, you have to create a change endorsement transaction.
- 13.15. **Emailing Policy Documents to Insureds:** For in-force policies, you need to open the policy folder, navigate to the Policy Docs Panel menu item, select the documents you need to email, and click on Print. You will have the option to generate a PDF file or directly email the documents to one or more email recipients. \*\*\* NOTE \*\*\* You have the ability to select documents for prior terms or prior transactions. Make sure you select the correct term and set of documents before you email them.
- 13.16. **Navigation within a Page:** You can use the tab key on keyboard to go through fields in sequence on a page.
- 13.17. **Navigation between Pages on Policy Folders:** You can use the Next and Prev buttons at the bottom right and bottom left of a page to go to the next page in sequence on the previous page.