



Workers Compensation

Sunrise User Guide

veroedge

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VeroEdge Access

VeroEdge has the ability to deliver Workers Compensation products with speed and efficiency. This user guide gives you an overview of the functionality available.


Logging In

Log into your Broker Management System (BMS):

- Select “Add new quote” and enter your customers’ information and select product GIO Workers Compensation,
- Complete the start and end date,
- Select “Add risk details” to access VeroEdge.

System Features

Header Bar

Workers Compensation Policy Details						Gross Premium
Quote Ref.	Stage	Status	Term Start	Term End	Effective	
IDP020802855	Quote	Draft	22/10/2019	22/10/2020	22/10/2019	 Calculate

Quote ref.

- IDP* - insufficient information entered for validation or the risk has not successfully passed all validation rules.
- QTE* - validation rules passed and Premium quoted. This is the unique reference for the quote – please include this when reporting any issue to Suncorp underwriting or support.
- CVN* - converted to Covernote in BMS.
- WC* - policy has been bound. Once the policy is bound the WC* number will be the permanent reference for the policy.

Stage: The status of the policy lifecycle.

- Quote,
- New Business,
- Policy (only applicable for an in-force, closed policy),
- Alteration,
- Amendment,
- Renewal,
- Cancellation,
- Lapse

Status: The status of the transaction being processed or viewed.

- Draft – transaction information has not yet been validated or requires errors to be remediated before acceptance
- Acceptable – information has been validated and is acceptable,
- Declined - transaction has been cancelled
- Referral Required – referral triggered but not yet submitted
- Referral with underwriter - referral submitted to an underwriter
- Bound- policy has been bound
- Issued – policy has been issued (also called finalised).

Term Start: Is the start date of the Policy contract term

Term End: Is the end date of the Policy contract term

Effective date: Is the date that this transaction takes effect

Update: Checks underwriting guidelines and, if acceptable, calculates the premium.

Navigation Panel Page

Policy

Policy Type, Account number, ANZSIC codes, and estimated wages for the term, Number of workers, Special acceptance questions and Years insured for Workers Compensation. Only this page needs to be completed for a "Quick Quote". Estimated wages and Number of Workers are only available on this page at Quote stage.

ANZSIC/Wages

Break down the estimated wages into worker type, number of workers and estimated wages. Extensions will show on this page – these can be added via referral message to an underwriter. Wages actuals will be added on this page.

Endorsements

Standard and free text endorsements will be reflected here.

Policy Documents and Attachments

Policy and quote documentation for the customer is attached on this page once transaction is bound/finalised.

Referrals and Contact Details

Referral comments are entered and tracked. Individual broker's email address to send documents to or to provide UW team with information on a broker servicing the policy. This will only need to be entered once to be remembered.

Premium & Completion

Premium breakdown of transaction charges, policy term totals and policy term charges. Risk information has been checked and a premium is given if risk is acceptable and validation rules are passed.

Once a quote is converted into a new business policy, this page allows you to enter your insured's preferred payment frequency, business details, invoice number and duty of disclosure. This is one of the most important pages as you are binding your client to a GIO Workers Compensation policy on the terms and conditions of the quote, and upon approval by GIO.

Insured Details

Business and postal address will be entered here.

Navigation Panel Buttons

Validate

This button validates information in VeroEdge and:

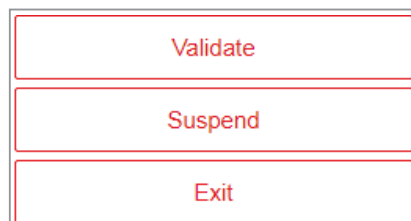
- Checks that all required fields have been completed and validated;
- Checks details against underwriting guidelines – this may generate a referral;
- Calculates premium, if no errors detected.

Suspend

This button allows you to intermittently save your work in VeroEdge without exiting.

Exit

This button allows you to exit the quote process, taking you back to your Broker Management System. This will discard all changes made in the current transaction.



Validation and Errors

Update and **Validate** buttons as well as the **Premium & Completion** page will validate policy/quote information against business rules. You can **Validate** information in your quotation/renewal at any time – this will run entered information against business rules and will notify you of:



Missing information



The following errors have occurred:

X

- Please select the closing type
- Please agree to the duty of disclosure
- Please enter worker details

Action - follow the hyperlinks or go directly to the pages that have incomplete information.

Generate a referral



The transaction requires referral due to:

X

- This policy has more than one ANZSIC

Action – go to your BMS and submit a referral to an underwriter. Please ensure that VeroEdge Status in the Function bar is "Referral with an Underwriter".

Systems Error



The following errors have occurred:

X

- An unexpected error has occurred. Please try again or contact the Suncorp CI helpdesk on 1800 632 196 or email us at systemssupport@suncorp.com.au and quote this reference '04223' in the subject line of the email.

Action – systems errors cannot be rectified by a broker, BDM or an underwriter. Please call or email Suncorp Systems Support and include the Policy No./Quote Ref. and the 5-character unique error reference ('04223' in the example).

Workers Compensation Quote

Getting Started

Log into your Broker Management System and select:

- Add New Quote
- Add your customer's information
- Select product **GIO Workers Compensation** and add cover start and end dates (please note that you cannot forward date more than 42 days ahead, nor create back dated quotes).
- Complete information as you progress through VeroEdge pages. Your customer account details will be pre-populated in VeroEdge.
- Press Next to move to the next page or use left hand Navigation Menu page to go directly to a specific page.

Policy Page

Workers Compensation | Policy Details

Gross Premium \$1,822.36

Quote Ref. QTE013744264

Stage Quote

Status **Acceptable**

Term Start 6/12/2019

Term End 4/12/2020

Effective 6/12/2019

Calculate

Policy

ANZSIC / Wages

Extensions

Endorsements

Policy Documents & Attachments

Referrals & Contact Details

Insured Details

Premium & Completion

Validate

Suspend

Convert quote

Abandon

Quit

Policy details

Inception date 6/12/2019

Expiry date 4/12/2020

Policy type

ACT Conventional

Account

Aussie Mens Account 1 (30327)

2006 ANZSIC

Newspaper and Book Retailing (4244)

1993 ANZSIC

Newspaper, Book and Stationery Retailing (5243)

Estimated wages for the term \$100,000

Number of workers 1

Does your business engage in any labour hire, aerial, underground, offshore, or asbestos-handling activities?

No

Yes

Years insured for Workers Compensation (round to the closest year)

0 (new venture only)

1

2

3

4+

Prior claims (last 4 years)

No

Yes

ANZSIC / Wages

ANZSIC/Wages Page

Expand by clicking **Add ANZSIC wages** or **Edit selected row** to add ANZSIC, enter wages and worker information.

Please note that once an ANZSIC has been added it can only be removed by referring the policy.



ANZSIC / Wages

1993 ANZSIC	Estimated wages	Number of workers
Cereal Food and Baking Mix Manufacturing (2152)	\$500,000	2

Add ANZSIC / Wages

Edit selected ANZSIC

Remove selected ANZSIC

Extensions

If you require an extension on this policy please request via a referral message

ANZSIC / Wages details

2006 ANZSIC

Cereal, Pasta and Baking Mix Manufacturing (1162)

1993 ANZSIC

Cereal Food and Baking Mix Manufacturing (2152)

Estimated wages for the term \$500,000

Number of workers 2

Worker details

Please note: details must match the totals above

Worker type	Estimated wages	Number of workers	Name
General workers (incl. contractors)	\$500,000	2	

Add workers

Edit selected workers

Remove selected workers

Return to Anzsic / Wages list

Ensure that broken down wages across worker types add up to the Estimated wages for the term.



Worker Type	Wages	Workers
General workers	140,000	2
Working director	160,000	1
Estimated Wages	300,000	3

Extensions Page

ANZSIC / Wages

1993 ANZSIC	Estimated wages	Number of workers
Cereal Food and Baking Mix Manufacturing (2152)	\$500,000	2

+ Add ANZSIC / Wages
Edit selected ANZSIC
Remove selected ANZSIC

Extensions

If you require an extension on this policy please request via a referral message

Policy
Endorsements

Extensions will be listed on this page. These can be requested to be added by an underwriter. You will need to create a referral message detailing required extensions (see Referrals section of this document).

An extension will be limited to the description and limit of indemnity if applicable. The following limits apply to the following states:

Extension type	State applicable	Description for VEROEDGE	Limit of Indemnity (Amount Covered) to be shown
ICLL	WA	Common law limit Increased as per GIO wording	Yes
PIAB	WA, NT	Principals indemnity - act benefits as per GIO wording	No
PICB	WA, ACT, TAS	Principals indemnity - act benefits and common law as per GIO wording	Yes
PISW	WA, NT	Project specific waiver of subrogation as per GIO wording	No
IDCA	WA	Industrial disease common law liability above ground as per GIO wording	Yes
IDCU	WA	Industrial disease common law liability under ground as per GIO wording	Yes
OCLL	WA	Overseas common law liability as per GIO wording	Yes
OCLX	WA	Overseas common law liability as per GIO wording	Yes

Endorsements Page

Applicable endorsements (standard and free text) will be displayed on this page once the quote has been converted to New Business. For free text policy endorsements please refer to an underwriter via broker text.

Policy Documents and Attachments Page

Quote and Policy documents will become available on this page during various stages of policy lifecycle, e.g. New Business, Bind, Alteration, Cancellation. These can be accessed in a PDF or text form.

If documents are required to automatically be sent to an individual's e-mail address:

- Add E-mail address for the documents to be sent to. If no address entered, the documents will be sent to the generic e-mail address for the brokerage. Broker Contact Details can be updated on the Referrals and Contact Details page.
- Tick "Email all documents for this policy" box.

Policy Documents & Attachments

Policy Documents

Email address

To update this address, go to the [Referrals & Contact Details](#) page

☐ Email all documents for this policy

Forms

[Visit Vero Central Document Library for all forms](#)

[Endorsements](#) [Referrals & Contact Details](#)

Forms – follow the link to access Vero Document Library.

Attachments – this option allows the broker to attach any supporting information, e.g. wages estimates and wages actuals declarations, SAQs.

Please note that there is no internal trigger in Vero Edge to notify an underwriter/BDM that a document has been added to a policy. If action is required by an underwriter/BDM, they will need to be notified via an e-mail and a manual referral will need to be created with a message advising forms uploaded for UW Review.



Referrals and Contact Details Page

Ensure that the broker contact details are up to date. Broker contact Details will be used:

- To Send documents to individual brokers as opposed to an agency
- By underwriters to identify the broker servicing the policy, e.g. when communicating in relation to a referral.

Referrals & Contact Details

Broker Contact Details

Broker user id

SHANE

Contact name

Shane

Contact phone number

0488888888

Email address

IDPTDL-TEST@suncorp.com.au

☒ Remember the details for future transactions

Referral Messages

Please note: Adding a referral message will cause a referral upon 'Validate'

+

Add

←

Policy Documents & Attachments

Insured Details

→

Insured Details

Check that the risk and postal address details have been correctly auto-populated from your Broker Management System.

Ensure that ABN information is updated for companies as required by Workcover (WA).



Insured Details

Insured Name

Entity type	Name	Family name	ABN	Primary
Company	John Smith Transport			YES

+

Add insured

✎

Edit selected insured

🗑

Remove selected insured

Input tax credit (ITC) percentage

100%

Address

Primary business address

54 58 MOUNTS BAY Road PERTH WA 6000

✎

Edit

Postal address

PO Box 58 PERTH WA 6000

✎

Edit

↪

Copy primary business address

Completion

Please note: Instalment policies are available through the portal version of the application, but not via Sunrise

←

Referrals & Contact Details

Premium & Completion

→

Premium & Completion Page


If sufficient quote information has been provided and it did not trigger a referral, Premium page will validate your information and produce a Premium. It serves the same purpose as the Update and Validate buttons. Note the changes in the Function bar for Quote Ref once Validation has been successful, i.e. a quote number is issued with a QTE* identifier and Status – Acceptable.

The quote has passed validation rules and the Premium can be quoted to the customer.

Quote Ref. IDP020802855	Stage Quote	Status Draft
Quote Ref. QTE011464660	Stage Quote	Status Acceptable

Gross Premium

\$21,010.00

 Calculate

Premium						
Transaction totals Transaction charges Policy term totals Policy term charges						
▼ Expand All ▲ Collapse All						
Description	Rate	Base premium	Charges total	Gross payable	Commission (incl. GST)	Net payable
Policy Premium Summary		\$19,100.00	\$1,910.00	\$21,010.00	\$1,050.50	\$19,959.50
WC Total		\$19,100.00	\$1,910.00	\$21,010.00	\$1,050.50	\$19,959.50
ANZSIC Subtotal						
21520	3.82	\$19,100.00	\$1,910.00	\$21,010.00	\$1,050.50	\$19,959.50
<div><input checked="" type="checkbox"/> Finish and Exit</div>						

Select **Finish and Exit** to go back to your Broker Management System and select **Save** to save the quote. Quote state in Sunrise changes to *complete* and quote is ready to be converted to a cover note or quote summary documentation to be printed.

New Business documents will be available to be accessed in your BMS or **Policy Documents and Attachments** page on VeroEdge.



Policy Documents & Attachments		
Policy Documents		
Email address		
IDPTDL-TEST@suncorp.com.au		
To update this address, go to the Referrals & Contact Details page		
<input type="checkbox"/> Email all documents for this policy		
Description	File Name	Date Added
Quote	GIO Workers Comp Privacy Statement.pdf	22/10/2019 2:13 pm
Quote	GIO Workers Comp Important Notices (WA).pdf	22/10/2019 2:13 pm
Quote	GIO Workers Comp Request to Place Cover QTE011464715.pdf	22/10/2019 2:13 pm
Quote	GIO Workers Comp Quote Summary QTE011464715.pdf	22/10/2019 2:13 pm
Quote	Cover Email.pdf	22/10/2019 2:13 pm
Forms		
Visit Vero Central Document Library for all forms		
Attachments		

New Business

Converting

To convert your quote to new business, find your quote in BMS and select *convert to new business*. This will change the quote state in BMS to new business unclosed new. Then select *convert risk details* to access VeroEdge. Once you have logged into VeroEdge you will be working on a new Stage – New Business.



Insured Details Page

Chose a Closing Type between Auto Close and Manual close/cash close:

Manual/Cash Close = is a 2 x step process of closing the transaction then binding in a single step. Some BMS systems (e.g. Winbeat) will automatically CLOSE the policy when the customer has PAID the premium to the intermediary (Cash Close option).

Auto Close = completes the 2 x steps of BIND and CLOSE in a SINGLE Step

Add invoice number, tick a duty of disclosure acceptance box.

Please note that all policies in Sunrise VeroEdge are Annual policies. Should installments be required, the policy can be taken down and transferred to Vero Portal when Policy No. displays CVN.



ANZSIC/Wages Page

Add a Business Description and **Validate** the information. Go to BMS to Convert Risk Details and Get Acceptance (Confirm).

Policy No.	Stage	Status
IDP050463217	New Business	Draft

Validate

Policy No.	Stage	Status
CVN012130870	New Business	Acceptable

BMS = Convert Risk Details and Get Acceptance.

Policy No.	Stage	Status
WCW012130870	New Business	Bound

Policy

The policy is now:

- Bound New Business
- The Policy is now on risk
- Not yet closed
- Can be Modified

You will be able to access the following documents in the Policy Documents and Attachments page.

Description	File Name	Date Added
New Business	GIO Workers Comp Privacy Statement.pdf	22/10/2019 2:44 pm
New Business	GIO Workers Comp Certificate of Currency WCW012130870.pdf	22/10/2019 2:44 pm
New Business	GIO Workers Comp Policy Schedule WCW012130870.pdf	22/10/2019 2:44 pm
New Business	Cover Email.pdf	22/10/2019 2:44 pm
Policy Wording - WA	Policy Wording - WA	

Go to your BMS to Close, Get Acceptance and Close Risk Details and Finalise the New business – the policy state will be *New Business Unclosed Accepted*. This step will ensure that the policy is finalised. Any alternations after it has been closed will be recorded as a Mid Term Alteration and separate documentation will be issued.



BMS = Close, Convert Risk Details and Get Acceptance

Policy No. WCW012130870	Stage New Business	Status Bound
Policy No. WCW012130870	Stage Policy	Status Issued

Policy Documentation

Documents can be accessed through BMS Print Request functionality – this will automatically navigate to VeroEdge Print page.

Print

Policy No.	Quote Ref.	Stage	Status	Term Start	Term End	Effective
WCW012130870	IDP020802832	Policy	Issued	22/10/2019	22/10/2020	22/10/2019

Available Documents

☐ Policy Schedule

☐ Certificate Of Currency

Cancel

Submit

Depending on the current state of the policy term selected, you will see the list of available documents or a message 'No documents are available to be selected.'

Where documents are available to be requested:

- Policy Schedule
- Certificate of Currency

You have navigated to the "Policy Documents" section of the VeroEdge 'Policy Documents and Attachments' page within the Broker Portal.

When you click on the 'Print Request' button, you are presented with a list of documents applicable to the current policy state.

Only the Certificate of Currency is available for Document Requests through VeroEdge. The Policy Schedule is always available through the Print functionality.

If you use an 'automatic' print request BMS such as CBS, you are able to invoke the VeroEdge 'Request documents' pop-up from your BMS via a view only enquiry.

Based on the current state of the policy term selected, you will see the list of available documents or a message 'No documents are available to be selected.'

On Sunrise you can access documents:

- Through the "Policy Documents & Attachments" page in VeroEdge
- Documents can be emailed based on details provided on the "Referrals & Contact Details" page in VeroEdge
- Generated using Print Request functionality in BMS

Documents can be printed/saved in a PDF format or generated as a text file to be uploaded onto broker templates. to provide own format/branded policy documents to your clients.

The three formats are:

- TEXT60 – a text only format with a width of 60 characters
- TEXT76 – a text only format with a width of 76 characters
- XML – an XML format output that can then be consumed by a template.





Depending on the BMS you are using, you can then use one of these formats to produce their own documentation.

Schedule of Insurance		Page 1	
Class of Policy:	Workers' Compensation Insurance	Policy No:	WCA007101831
The Insured:	PAULS ACT CLIENT	Invoice No:	
		Our Ref:	PAULA

GIO WORKERS COMPENSATION INSURANCE	

Date	24/10/2017
ISSUER:	AAI Limited ABN 48 005 297 807 trading as GIO
Class of Insurance	Employer's Liability under the Workers Compensation Act 1951
State	ACT
Policy Type	Conventional
Policy Number	WCA007101831
The Insured	PAULS ACT CLIENT
Period of Insurance	
Effective Date	24/10/2018
From	24/10/2018
To 4pm	24/10/2019
Business Desc.	test

Industry Classification (ANZSIC) 2006	Wages Rate
ANZSIC 5910	\$1 0.95%
Situation	23 BRADDON STREET Braddon ACT 2612
Wording	as per the current GIO Insurance Workers Compensation Policy Wording Compensation & Injury
Limit of Liability	Unlimited



Referrals

There are 2 ways that a referral can be triggered in VeroEdge:

1. By triggering a business rule
2. Manually by adding a referral message

Business Rule

The transaction requires referral due to:

- This policy has more than one ANZSIC



Some of the business rules that will trigger a referral are:

- Special Acceptance Questions
- Type of ANZSIC
- Multiple ANZSIC's entered
- Premium is over \$30k
- Cancelling a policy

When risk information triggers a business rule – you will be notified if this is a case.

Manual Referral

The transaction requires referral due to:

- Broker text added - refer



Some of the reasons you may need to add a Manual referral are:

- A request to add or delete extension
- A request to delete an ANZSIC
- A request to add a free text endorsement

Policy No.	Stage	Status
WCW012130870	Alteration	Referral required

To create a manual referral to an underwriter, add a message in the "Referral Messages" page and click **Validate**.

Processing a Referral

Once System or Manual Referral has been triggered, the Policy Status changes to *Referral Required* – at this stage referral has not been submitted to Workers Compensation underwriter.

BMS = Submit Referral

Policy No.	Stage	Status
WCW012130870	Alteration	With underwriter

Go to BMS and Submit the Referral to an underwriter – the policy state in BMS will change to *Awaiting Referral*. The Status in VeroEdge will change to Referral with Underwriter. Your referral messages will indicate that a referral has been submitted.

Ensure that you supply your contact information on the Broker Contact Details page – this will be used by an underwriter to identify who they should be liaising with in relation to the referral.



Finalising a Referral

Once your referral is received and processed by the underwriting team you will receive an email notification to confirm it has been completed. Your policy status will change to – Referral Approved. You will also be able to see underwriter's comments in the Referral Messages page.

Once the referral is approved, Click on Get Acceptance within BMS. Status will then change to Issued

Referral Messages			
Please note: Adding a referral message will cause a referral upon 'Validate'			
Title	Comment	Date	User
Underwriter Comment	Referral approved - extensions added.	15/12/2017 10:21 am	Notifier User
Referral submitted	This transaction has been referred to the EASTERN TEAM 01, contact on 1300 132 604	15/12/2017 10:11 am	Sunrise Exchange
Add Extensions	Please add ICLL, IDCA, PICB and OCLX extensions to this policy. Limit of Indemnity: ICLL - 200 Million, IDCA - 100 Million, PICB - 100 Million and OCLX - 100 Million.	15/12/2017 10:11 am	Sunrise Exchange
Previous		Next	

How to Complete a Mid-term Alteration

You can change everything on a Policy EXCEPT:

1. Start date
2. Policy type
3. Account

Access the policy in your BMS and choose Modify. Update the required information in VeroEdge. The Status bar will change as you progress through mid-term alteration - ensure that the information has been validated

against business rules, finalised and closed in your BMS. The VeroEdge Status bar should show that the transaction has been finalised.

If a mid-term alteration triggers a referral, follow the instructions on "Referrals" in this guide.

Policy No.	Stage	Status
WCW012130862	Alteration	Acceptable

BMS = Get Acceptance

Policy No.	Stage	Status
WCW012130862	Policy	Issued

VeroEdge enables you ADD / EDIT ANZSIC's. Please note that once a second ANZSIC has been added a Multi ANZSIC referral will immediately be triggered and the policy will refer to an underwriter. An ANZSIC can only be removed by an underwriter.

Once finalised, you will be able to access alteration documents on the Policy Documents and Attachments page.



Policy Documents and Attachments		
Policy Documents		
Email address		
noreply@suncorp.com.au		
To update this address, go to the Referrals and Contact Details page		
<input checked="" type="checkbox"/> Email all documents for this policy		
Description	File Name	Date Added
Endorsement/Policy Change	GIO Workers Comp Certificate of Currency WCA007381979.pdf	15/12/2017 9:32 am
Endorsement/Policy Change	GIO Workers Comp Policy Schedule WCA007381979.pdf	15/12/2017 9:32 am
Endorsement/Policy Change	Cover Email.pdf	15/12/2017 9:32 am
New Business	GIO Workers Comp Privacy Statement.pdf	14/12/2017 2:25 pm
New Business	GIO Workers Comp Certificate of Currency WCA007381979.pdf	14/12/2017 2:25 pm
New Business	GIO Workers Comp Policy Schedule WCA007381979.pdf	14/12/2017 2:25 pm
New Business	Cover Email.pdf	14/12/2017 2:25 pm
Policy Wording - ACT	Policy Wording - ACT	

How to Process a Cancellation

Before proceeding with your transaction in VeroEdge, you must upload your customer's written request with date and reason and a wage declaration form in the Attachment page. (Available on VeroCentral).

To complete your cancellation request, you will need to commence the cancellation in VeroEdge - find a policy and select Terminate, then Terminate Risk Details.

In the Insured Details page enter Cancellation reason.

Workers Compensation | Policy Details

Policy No.	Stage	Status	Term Start	Term End	Effective
WCW012130862	Cancellation	Draft	22/10/2019	22/10/2020	22/10/2019

Policy

ANZSIC / Wages

ANZSIC / Wages

Extensions

Endorsements

Policy Documents & Attachments

Referrals & Contact Details

Insured Details

Premium & Completion

Validate

Suspend

Exit

Gross Premium

Calculate

The following errors have occurred:

Please enter the cancellation reason

Insured Details

Insured Name

Entity type	Name	Family name	ABN	Primary
Company	John Smith Transport			YES

View selected insured

Input tax credit (ITC) percentage

100%

Business sold

Business Closed

Cannot Afford Premium

Claim - Payment Delay

Customer Unsatisfied

Declined by company

Dissatisfied with cover

Dissatisfied with Settlement

Insurance No longer reqd

No Longer Required (System Use Only)

Nti Referral

Opportunity Bound With Other Trade

Poor service by staff

Poor service by Investigator

Poor Service by repairer or supplier

Poor Service by Assessor

Premium Too High

Project Completed

Reason Unknown

Edit

Edit

through the portal version of the application, but not via Sunrise

Sunrise User Guide – Workers Compensation on VeroEdge

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Validate the policy - this will trigger a referral. At this stage, you can add attachments, change the address, and referral messages can still be sent.

Policy No.	Stage	Status
WCW012130862	Cancellation	Referral required

BMS = Submit for Referral

Policy No.	Stage	Status
WCW012130862	Cancellation	With underwriter

Submit the referral in your BMS. The Policy Status will change to "Referral With underwriter" and Referral messages will be updated on VeroEdge.

Referral Messages			
Please note: Adding a referral message will cause a referral upon 'Validate'			
Title	Comment	Date	User
Underwriter Comment	Policy cancelled as of the 14/12/2017.	15/12/2017 10:45 am	Notifier User
Referral submitted	This transaction has been referred to the EASTERN TEAM 01, contact on 1300 132 604	15/12/2017 10:43 am	Sunrise Exchange
Underwriter Comment	Referral approved - extensions added.	15/12/2017 10:21 am	Notifier User
Referral submitted	This transaction has been referred to the EASTERN TEAM 01, contact on 1300 132 604	15/12/2017 10:11 am	Sunrise Exchange
Add Extensions	Please add ICLL, IDCA, PICB and OCLX extensions to this policy. Limit of Indemnity: ICLL - 200 Million, IDCA - 100 Million, PICB - 100 Million and OCLX - 100 Million.	15/12/2017 10:11 am	Sunrise Exchange



Once your request for a cancellation has been processed by the underwriting team you will receive an email notification to confirm that the policy has been cancelled. Your policy status will change to – Referral Approved. You will also be able to see underwriter's comments in the Referral Messages page. Get Acceptance in your BMS to finalise.

Please Note that a cancellation cannot be performed during the renewal cycle on an unbound policy. The following message will be displayed.



The following errors have occurred:	
• Cannot perform prior term cancellation during renewal cycle	

Transaction cannot be completed. Abandon/cancel the transaction.

Renewals

Notification Process

A broker will be notified via their BMS once the policy has become available for renewal. There are two types of notifications:

Renewal Invitation:

A broker will receive an invitation to renew policies that were created and still maintained through VeroEdge.

Renewal Import:

This option is given for policies that have never existed on VeroEdge or have been removed from the system. This enables the broker to have control of the policy during renewal cycle.

In those instances where an underwriter is still reviewing the policy, you will be notified via email once the policy has been actioned and has become available for renewal.

The risk details that can be modified for the upcoming term are:

Wages estimates

Worker type/wages split

Insured's details

Address



Please note that, for VeroEdge policies, an underwriter will not be able to update policy information. It is the broker's responsibility to ensure that insured's information as well as risk details are up to date and accurate.

Renewing Policy

Wages Estimates, claims information etc can be updated once the policy becomes available for renewal. Select "Renew Risk details" in your BMS – the policy stage will be Renewal.

To update wage estimates go to ANZSIC/Wages detail page and edit wages, i.e. *Edit Selected Row*, ensuring that you have updated the wage/worker type breakdown.

[Cover details](#) > [ANZSIC / Wages details](#)

ANZSIC / Wages details

2006 ANZSIC

1993 ANZSIC


Estimated wages for the term


Number of workers


Worker details

Please note: details must match the totals above

Worker type	Estimated wages	Number of workers	Name
General workers (incl. contractors)	\$35,000	15	

 Add workers

 Edit selected workers

 Remove selected workers

[Return to Anzsic / Wages list](#)

Please ensure that the Wages declaration is attached in the Documentation and Attachment page. Update all other information for the renewing term and Validate to ensure that data is sent to Vero and validated against business rules. If there are no referrals, the policy status will change to Acceptable. Referrals, if any, will be handled as per referral process.

Update risk details in BMS. You will be issued with new Premium.

It is essential that the Alteration is finalised in your BMS to ensure that the wages estimate has been recorded. Once information is received, wages status will be automatically updated to stop the "Outstanding Wages Declaration" reminder letters going out to the broker.

Once the policy has been finalised, you will be able to access Renewal documentation in Documents and Attachments page.



Policy Documents & Attachments

Policy Documents

Email address

noreply@suncorp.com.au

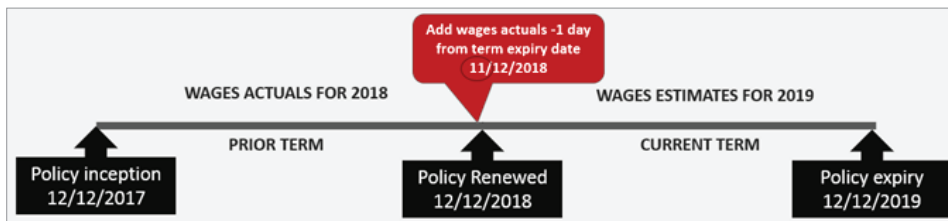
To update this address, go to the [Referrals & Contact Details](#) page

☐ Email all documents for this policy

Description	File Name	Date Added
New Business	GIO Workers Comp Privacy Statement.pdf	19/11/2019 9:22 am
New Business	GIO Workers Comp Certificate of Currency WCW009395785.pdf	19/11/2019 9:22 am
New Business	GIO Workers Comp Policy Schedule WCW009395785.pdf	19/11/2019 9:22 am
New Business	Cover Email.pdf	19/11/2019 9:22 am
Policy Wording - WA	Policy Wording - WA	

Adding Wages Actuals

Workers Compensation Actual Wages can be updated in VeroEdge after the policy has been bound and renewed. As the Actual Wages need to be reflected in Prior Term you will need to perform a Back Dated Endorsement.



Step 1

In your BMS find the last transaction for the prior term.

Policies

Client Id:	<input type="text"/>	Policy No:	WCW009395785	Acc Exec:	Select... ▼
Insured Id:	<input type="text"/>	Our Ref:	<input type="text"/>	Close Type:	Select... ▼
Branch Id:	<input type="text"/>	Attach. Date:	<input type="text"/>	View:	History ▼
Product Id:	<input type="text"/>	Key Data:	<input type="text"/>	Sort By:	Select... ▼
State:	Select... ▼	Select... ▼	Select... ▼		
Bus. Domain:	Select... ▼				

New Business Search Clear

Search Results

Client Id Insured Id Branch Id	Product Id Policy No Our Ref Funding Ref	Start Date End Date Attach. Date	State Bus. Domain	Acc Exec Key Data Desc	Currency Period \$ Version \$	
12345678 12345678	GIOWC WCW009395785 VEROTEST-20612-1-1	19 Nov 2019 19 Nov 2020 19 Nov 2019	New Business Auto Closed Accepted Sunrise		AUD 442.75 442.75	View

Step 2

Open Transaction and amend the effective/attachment date to -1 (1 day prior) from policy expiry date.

This will allow for the prior term actual wages to be adjusted and will generate extra premium or return premium for the customer.

Modify

References

Our Ref	Policy No	Policy State
VEROTEST-20612-1-2	WCW009395785	Endorsement Auto Closed New

Identification		Product Details	
Client Id	Client Name	Product	
12345678	The Chocolate Company	GIO WC - DEV	
Insured Id	Insured Name	Start Date	End Date
12345678	The Chocolate Company	19 Nov 2019	19 Nov 2020
Branch		Attachment Date	Premium Summary
Select... ▼		18 Nov 2020	AUD0.00

Risk Details

Modify Risk Details

Step 3

Once you have chosen the effective date -1 from prior term expiry date, VeroEdge will recognise that you are attempting to make a prior term alteration and will provide you with a link to the ANZSIC/Wages page.

veroedge

Workers Compensation | Policy Details

Policy No.	Stage	Status	Term Start	Term End	Effective
WCW009395785	Alteration	Draft	19/11/2019	19/11/2020	18/11/2020

Policy

ANZSIC / Wages

ANZSIC / Wages

Extensions

Endorsements

Policy Documents & Attachments

Referrals & Contact Details

Insured Details

Premium & Completion

Validate

Suspend

Exit

Gross Premium

-

Calculate

Policy details

Wages declaration transaction

Based on the transaction effective date chosen, this amendment is to declare actual wages for the term. To continue with a wage declaration, go to the [ANZSIC/Wages page](#).

For non wage declaration amendments:

Cancel this transaction and start a new one with effective date prior to 18/11/2020

Policy type

WA Conventional

Account

Aussie Mens Account 1 (30327)

2006 ANZSIC

Takeaway Food Services (4512)

1993 ANZSIC

Takeaway Food Retailing (5125)

Does your business engage in any labour hire, aerial, underground, offshore, or asbestos-handling activities?

No

Yes

ANZSIC / Wages

Following fields will appear in read only mode:

- 2006 ANZSIC
- 1993 ANZSIC
- Estimated wages for the term
- Number of workers

Please note that a value in the wages column needs to be entered, if there is a value in the Number of Workers column.

Step 4

Go to ANZSIC/Wages page and “Edit Selected Row” and update the details for each ANZSIC: Actual Wages for the term and Number of workers. Additional workers can be added or removed.

veroedge

Workers Compensation | Policy Details

Gross Premium -

Policy No.	Stage	Status	Term Start	Term End	Effective
WCW009395785	Alteration	Draft	19/11/2019	19/11/2020	18/11/2020

Policy

ANZSIC / Wages ^

ANZSIC / Wages

Extensions

Endorsements

Policy Documents & Attachments

Referrals & Contact Details

Insured Details

Premium & Completion


Validate

Suspend

Exit

ANZSIC / Wages

1993 ANZSIC	Estimated wages	Number of workers	Actual wages	Number of workers
Takeaway Food Retailing (5125)	\$35,000	15	\$0	0

 **Edit selected ANZSIC**


Reminder: please upload a copy of your clients' wage declaration form on the **Attachments** page


Business description

Takeaway Food Retailing

Extensions

If you require an extension on this policy please request via a referral message

 **Policy**

Endorsements 

Worker details

Worker type

General workers (incl. contractors)

Working director

Estimated wages

\$35,000

Number of workers

15

Actual wages

\$45,000

Number of workers

16

Cancel

OK

Step 5

Attach Wages - WA

Worker details

Worker type

General workers (incl. contractors)

Working director

Estimated wages

\$35,000

Number of workers

15

Note: Contractors and subcontractors that are deemed to be workers must also be declared in the wages section above. When only the full contract value is known, please apply the percentages below to calculate the contractors and subcontractors wages component.

Type of Contract	WA
Labour only	90%
Labour and Tools	70%
Labour and Plant	50%
Labour and Materials	40%
Labour, Plant and Materials	30%

Cancel

OK

Attach Wages - NT

Worker details

Worker type

Family member

General workers (incl. contractors)

Working director

Estimated wages

\$35,000

Number of workers

15

Note: Contractors and subcontractors that are deemed to be workers must also be declared in the wages section above. When only the full contract value is known, please apply the percentages below to calculate the contractors and subcontractors wages component.

Type of Contract	NT
Labour only	90%
Labour and Tools	70%
Labour and Plant	50%
Labour and Materials	40%
Labour, Plant and Materials	30%

Cancel

OK

Worker details



Worker type

Family member

General workers (incl. contractors)

Working director

Estimated wages

\$35,000

Number of workers

15

Note: Contractors and subcontractors that are deemed to be workers must also be declared in the wages section above. When only the full contract value is known, please apply the percentages below to calculate the contractors and subcontractors wages component.

Type of Contract	ACT
Labour only	100%
Labour and Tools	90%
Labour and Plant	80%
Labour and Materials	Various (*)
Labour, Plant and Materials	Various (*)

- (*) Supply of labour, plant and materials:
- Bricklayers supplying bricks 30%
 - Carpenters supplying timber 30%
 - Plasterboard fixers supplying plasterboard 30%
 - Tilers supplying tiles 30%
 - Electricians supplying conduit and wire 50%
 - Plumbers supplying pipes and fittings 50%
 - Painters and decorators supplying paint 50%
 - Painters and decorators supplying paint and wallpaper 60%
 - Carpet Layers supplying underlay 70%

Cancel

OK

Worker details



Worker type

Estimated wages

Number of workers

Note: Contractors and subcontractors that are deemed to be workers must also be declared in the wages section above. When only the full contract value is known, please apply the percentages below to calculate the contractors and subcontractors wages component.

Type of Contract	TAS
Labour only	100%
Labour and Tools	90%
Labour and Plant	80%
Labour and Materials	Various (*)
Labour, Plant and Materials	Various (*)

(*) Supply of labour, plant and materials:

- Bricklayers supplying bricks 30%
- Carpenters supplying timber 30%
- Plasterboard fixers supplying plasterboard 30%
- Tilers supplying tiles 30%
- Electricians supplying conduit and wire 50%
- Plumbers supplying pipes and fittings 50%
- Painters and decorators supplying paint 50%
- Painters and decorators supplying paint and wallpaper 60%
- Carpet Layers supplying underlay 70%

Attach Wages Declaration form via the Attachments link.

Attachments

Description	File Name	Type	Date Added	User
IDP Testing Wages	IDP Testing - Actual Wages.txt	Wage Declaration - Actuals	19/11/2019 10:30 am	Sunrise Exchange

Step 6

Validate once finished. There may be a Referral triggered upon validation. This will be mainly due to:

- large increase in a base premium
- large decrease in base premium generating large return premium
- if the wages are different from estimated wages for policies with extensions
- adding a director or a family member.

If there are no referrals, the Premium page will reflect Extra or Return Premium for prior term.

Workers Compensation | Policy Details

Gross Premium \$126.50

Policy No. WCW009395785 Stage Alteration Status **Acceptable** Term Start 19/11/2019 Term End 19/11/2020 Effective 18/11/2020 [Calculate](#)

Premium

Transaction totals Transaction charges Policy term totals Policy term charges

Expand All Collapse All

Description	Rate	Base premium	Charges total	Gross payable	Commission (incl. GST)	Net payable
Policy Premium Summary		\$115.00	\$11.50	\$126.50	\$6.33	\$120.17
WC Total		\$115.00	\$11.50	\$126.50	\$6.33	\$120.17
ANZSIC Subtotal						
51250	1.150000	\$115.00	\$11.50	\$126.50	\$6.33	\$120.17

[Validate](#) [Suspend](#) [Exit](#) [Finish and Exit](#)

Need further protection for your business?
Vero Packages Business Insurance is available through VeroEdge – get a quote today.

Step 7

Finalise and close the transaction in BMS to ensure that all information has been captured, documentation issued and “Outstanding Actual Wages” reminder letters have been stopped from going out to the customers.

Your policy status will change to Issued and will reflect the Effective date as -1 from the Term End date.

Workers Compensation | Policy Details

Policy No. WCW009395785 Stage Policy Status **Issued** Term Start 19/11/2019 Term End 19/11/2020 Effective 18/11/2020

Please note that there are no internal alerts for Vero underwriters notifying them that a document has been attached in VeroEdge. If action is required by an underwriter, please refer your request via a referral message (broker text).

Early Renewals

Early renewals (more than 5 weeks prior to expiry date) are not enabled in VeroEdge. If you attempt to process and early renewal, you will see the following message.

Policies

Error

Your request could not be processed by the Sunrise Transaction Engine due to the following error.

Your transaction could not be processed. The renewal has not yet been issued. For support contact Suncorp Systems Support - 1800 632 196

Ref: FAILED-E0045 .

[Renew](#)

References

Our Ref	Policy No	Policy State
VEROTEST-20613-2-1	WCW009395821	Renewal Unclosed New

The following error occurred in Sunrise:
E0045:
Your transaction could not be processed. The renewal has not yet been issued. For support contact Suncorp Systems Support - 1800 632 196

OK

Renewal documents

Renewals documents can be accessed once the renewal transaction has been processed through your BMS, on the VeroEdge 'Policy Documents and Attachments' page or the Print Request function within your BMS

Once navigated to the BMS' 'Print Request' functionality, VeroEdge will display the Print page.

Based on the current state of the policy term selected, available documents or a message 'No documents are available' will display.

Documents available:

- Policy Schedule
- Certificate of Currency

Stage	Status	Sunrise (BMS)	VeroEdge (Sunrise)	VeroEdge (Portal)
Renewal	Unbound	No documents available	No documents available	No documents available
Renewal	Bound	Policy Schedule Certificate of Currency	Policy Schedule Certificate of Currency	Certificate of Currency
Amendment	Unbound	No documents available	No documents available	No documents available
Amendment	Bound	Policy Schedule Certificate of Currency	Policy Schedule Certificate of Currency	Certificate of Currency
Policy	Finalised	Policy Schedule Certificate of Currency	Policy Schedule Certificate of Currency	Certificate of Currency

Document Matrix

Document Subtype	Sunrise Document Type	Initial Renewal Offer	Update Unbound Renewal	Renewal Bind	Renewal Amendment	Renewal Close
		part of notification / import process	automatic on save or on request if Portal	automatic on bind	automatic on bind	n/a
General Cover Email	n/a	✓	✓	✓	✓	✗
Renewal Offer Standard & Domestic Permanent	n/a	✓	✓	✗	✗	✗
Renewal Confirmation Standard & Domestic Permanent	n/a	✗	✗	✓	✗	✗
Policy Schedule	Insurer Schedule	✗	✗	✓	✓	✗
Certificate of Currency	Certificate of Currency	✗	✗	✓	✓	✗
Privacy Statement	Policy Notes	✓	✓	✗	✗	✗
Wage dec – estimated	n/a	✓	✓	✗	✗	✗
Wage dec – actuals	n/a	✓	✓	✗	✗	✗
Definition of Wages Summary	n/a	✓	✓	✗	✗	✗
Extensions (1 per policy extension)	n/a	✓	✓	✓	✓	✗

A Certificate of Currency will not be generated if the policy is considered to be in debt. For a Brokered policy this means that the payment has not been received within the 90 day credit terms for a Renewal Transaction or 30 days for an Endorsement (Renewal Amendment)



Assistance and Contact Details

For all VeroEdge user enquiries (excluding technical system support) please contact your relevant Vero/GIO representative.

For assistance with underwriting and policy matters, call your usual workers compensation underwriter or call **1300 132 604**.

For technical assistance and support please call System Support on **1800 632 196** or email **systemssupport@suncorp.com.au**.

Steps - Quote

1. In the Policy Details page enter/select to the following information:

Policy Type	WA Conventional
Account number	Any valid account
2006 ANZSIC code	Newspaper Publishing (5411)
1993 ANZSIC code	Newspaper Printing or Publishing (2421)
Estimated Wages for term & No of employees	\$250,000 with 2 workers
Labour Hire/Aerial/Underground etc.	No
Years Insured for Workers Compensation	0

2. Once all of these details are complete, select the Validate button to ensure you have completed all necessary information. If acceptable and all minimum fields are complete, you can simply click on the premium & complete page to obtain a price.

3. In the Policy Details page enter/select to the following information:

Policy Type	WA Conventional
Account number	Any valid account
2006 ANZSIC code	Cement and Lime Manufacturing (2031)
1993 ANZSIC code	Cement and Lime Manufacturing (2631)
Estimated Wages for term & No of employees	\$250,000 with 2 workers
Labour Hire/Aerial/Underground etc.	No
Years Insured for Workers Compensation	0

4. Once all of these details are complete, select the Validate button to ensure you have completed all necessary information. If acceptable and all minimum fields are complete, you can simply click on the premium & completion page or a Update button to obtain a price.
5. Select Finish and Exit on the premium and completion page to go back to your Broker Management System. Select Save, then select Convert to New Business and finally select Convert risk details:

ANZSIC /Wages	Cement and Lime Manufacturing (2031) & (2631) \$250,000 wages for general workers
Insured	Auto populated from Broker Management System
Primary Business & Postal Address	Auto- populated
Closing type	Auto close
Insured/delegate authorised to bind policy	Your choice
Business Description	Cement manufacturer
WA WorkCover number available	No, to be advised

6. Once all details/ fields are complete, select Finish and Exit on Premium and Complete Page. If you want to modify or edit any of these pages/fields select the Modify button. Then select *Get Acceptance* and you have a policy. To view the risk in VeroEdge, select the *View risk details* button.

Steps – Renewal and Wages Estimates

1. Find renewing policy in your BMS and select *Renew*.

Update Wages Estimates:	
ANZSIC/Wages Page	Select "Edit Selected Row"
	Select "Edit Selected Row" again
	Update "Estimated wages" and "Number of workers" click OK
	Over-write 'Estimated Wages' for the term and 'Number of Workers'
Please ensure that Estimated wages and Number of workers for the term matches the details in the 'Worker type' breakdown table below.	
	Click OK
Policy Documents and Attachments	Select "Add" to add Wages Declaration documents
	Complete Description field
	Select Type: Wages Declaration - Estimates
	Select "Upload"
Referrals and Contact Details	Provide the contact details of a broker servicing the policy

2. Once all of the details are complete, select Validate button to ensure you have completed all necessary information. If acceptable and all minimum fields are complete, you can simply click on the Premium and Complete field or Update button to obtain a price for the new term.
3. Select Finish and Exit on premium and completion page. Select Get Acceptance to finalise the renewal.
4. The renewal documents will be available in VeroEdge Documents and Attachments page.

Steps – Updating Wages Actuals

1. In your BMS go into Policy's prior term and select "Modify". You will need to amend effective/attachment date to show -1 from renewal date. Select *Modify Risk Details* which will take you to the Policy Details page.

Update Wages Actuals:	
Policy Details	Select ANZSIC/Wages page link
ANZSIC/Wages	Select "Edit Selected Row"
	Select 'Edit Selected Row' again
	Add 'Actual Wages for the prior term' and a 'Number of workers'
Policy Documents and Attachments	Select "Add" to add Wages Declaration documents
	Complete the Description field
	Select Type: Wages Declaration - Actuals
	Select "Upload"

2. Once all of the details are complete, select Validate button to ensure you have completed all necessary information. If acceptable and all minimum fields are complete, you can simply click on the Premium and Complete field or Update button to obtain an Extra or Return premium for the prior term.
3. Select Finish and Exit on premium and completion page. Select Get Acceptance to finalise the actual wages transaction.

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