

Frequently Asked questions for NIG MiniFleet on Acturis

Q: How many vehicles can I quote for on MiniFleet?

A: Our MiniFleet product is designed for fleets between 2 and 15 vehicles, which can be increased to up to 20 vehicles at mid term or renewal.

Q: What are the driver age limits on MiniFleet?

A: The product will cover any driver over 21 for previously fleet rated and any driver over 25 for NCD rated risks. Cover cannot be provided for drivers under the age of 21.

Q: What is the minimum experience required?

A: For NCD risks we require a minimum average NCD per vehicle of 2 years and a minimum of 2 years experience for fleet rated risks.

Q: Can I issue cover without receipt of a confirmed claims experience or NCD proof?

A: Yes – however proof must be provided within 21 days of going on cover. Failure to provide adequate proof within 21 days will result in the policy being cancelled.

Q: How do I provide you with proof of NCD or fleet experience?

A: Please email proof of NCD or claims experience documentation to etradenigfleet@nig-uk.com. If a telephone declaration is completed and uploaded, we will accept this if the following information is provided:

- Name of Policyholder
- Vehicle Registration
- Date of Expiry
- Level of NCD
- Previous Insurer
- Previous Policy Number

Q: What are your preferred trades?

A: MiniFleet will accept over 2000 trades from a variety of sectors. It is important to note that some trades will refer due to their generic nature, such as Engineering, Manufacturing and so on. These refers can be easily avoided by ensuring a trade is selected that captures the clients specific activities.

Examples of trades that we are unable to quote for are: Hauliers, Self-drive Operators, Taxi and Private Hire and Couriers.

Q: What do I do if I cannot locate a trade that matches the client's business description?

A: The Trade selected will appear in all NIG policy documentation, so it is important this is accurate. Should you be unable to find a trade that represents a clients business then the case needs to be referred to an UW. Submit to UW is available for NIG MiniFleet and sends details of quote to our underwriters immediately.

Q: If I am unable to find the vehicle I am looking for using the registration search function, what should I do?

A: Firstly, check that you have used the correct format for the registration number. If a match isn't found, select 'Make Model Search', and enter the vehicle details manually. You will still need to enter the registration number.

Q: My client doesn't know the registration number of their vehicle. Can I still get a quote?

A: Yes. If you enter a dummy registration, such as: AA 02 AAA, you will be able to select the make and model of the vehicle. However, to go on cover, the correct registration number **must be** known and updated on the system.

Q: Can director owned vehicles be covered?

A: We can cover Director's vehicles if they have:

- Historically been insured under the Fleet policy and included within the confirmed claims experience with proof of driving experience.
- If they are moving from a private car/van policy, we will need to know the reason why this vehicle is being moved on to a Fleet policy.
- The director must be over 25 and we would not expect the majority of vehicles to be director owned.

Q: Do you require an over night postcode for every vehicle on the fleet?

A: No. Overnight postcode is not a mandatory question for NIG. However, we would encourage brokers to obtain this information from customers as it may improve the rate being offered.

Q: How do I input claims periods on Acturis for both NCD and CCE cases?

A: Please see our step by step guide below:

Step 1: Number of claims periods

We require **3 claims periods** to be entered in order to enable the system to accurately rate the risk. This is required for **both** NCD rated business and CCE rated business.

If there are less than 3 claims periods provided then the quote will refer to an underwriter.

Options	Risk Details
<ul style="list-style-type: none"> Details Main Details Report Questions Agent & Introducers Client Requirements Product Selection Add On Selection Risk Details Claims History Subsidiaries Covered Rating Notes Interested Parties Quotes Received 	<p>Product Tree</p> <ul style="list-style-type: none"> ▲ Fleet Rated Commercial Motor <ul style="list-style-type: none"> ▲ Cars <ul style="list-style-type: none"> Vehicle - REGNO1 Vehicle - REGNO2 Vehicle - REGNO3 ▲ Claims Experience <ul style="list-style-type: none"> Period - 24/01/2017 Period - 24/01/2016 Period - 24/01/2015

Step 2: Period start date

Claims period 1: Policy inception date less one year.

Claims period 2: Policy inception date less two years.

Claims period 3: Policy inception date less three years.

Step 3: Period end date

Claims period 1: This will be the day before the policy start date.

Claims period 2: The day before the policy start date less one year.

Claims period 3: The day before the policy start date less two years.

Risk Details	Additional Info.	Rating Notes
Period - 01/01/2016		
*Period start date	01/01/2015	03
*Period end date	01/01/2016	03

Step 4: Vehicles years

For CCE cases this will be the vehicle years, as they appear on the Claims Experience, for each of the three periods.

For NCD cases this will be the number of vehicles earning a NCD in each of the three periods.

Risk Details	Additional Info.	Rating Notes
Period - 01/01/2016		
*Period start date	01/01/2015	03
*Period end date	01/01/2016	03
Insurer	<input type="text"/>	
*Vehicle years	3.00	
Date experience calculated to	dd/mm/yyyy 03	

Step 5: Date experience calculated to

For CCE cases this will either be the date stated on the claims experience document or, if you are not in possession of the CCE, the date that you are processing the quote.

For NCD this should be entered as the date you have confirmed the bonus information from the customer, this will usually be the date you are processing the quote.

Step 6: Cover basis in period

Select 'comprehensive' unless **all** vehicles are currently insured on a TPFT basis.

Step 7: Total number of claims including windscreen claims:

Enter all claims in relation to the policy for each period of cover.

Make sure the number of windscreen claims are entered separately in the 'No. of windscreen claims' field while maintaining the amount paid for these in the 'total claim value in period' field.

*Cover basis in period	Comprehensive
*Total no. of claims including windscreen claims (paid and outstanding)	1
Claims paid - AD	500.00
Claims paid - F&T	0.00
Claims paid - TP	0.00
No. of claims outstanding	0
No. of windscreen claims (paid and outstanding)	0
*Total claim value in period (paid and outstanding)	500.00
Accidental damage excess	250
Fire & theft excess	250
Windscreen excess	250

MINI FLEET

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Q: How do I process a premium discount on Acturis?

A: MiniFleet allows for 10% premium flexibility as standard for quotes that are not in a referred status. The discount can be applied as follows:

On the 'Premium Summary' section select 'Options' and 'Premium Override' from the dropdown selection.

Enter a % discount, of up to 10%, in the 'Override Rate' field and click Save.

Premium Summary	
Premium and Taxes	
Pro Rata Days	365
Annual Premium	1,250.01
Pro Rata Premium	1,250.01
Override Premium	0.00
Pro Rata Premium	1,250.01
* Override Rate	0.00000000
* Override Amount	0.00
Discounted Premium	1,250.01
Authorisation	
* Authorisation Type	Optional
Authorisation Code	
Admin Fee VAT Rate	
Admin Fee VAT	0.00
Client Amount inc Tax	1,375.01

Q: How do I adjust MiniFleet commission on Acturis?

A: NIG MiniFleet offers flexible commission as standard that can be adjusted down, but not up, to assist with premium negotiation.

This can be done by entering a lower Commission amount in the 'Commission Discount Rate' field on the Premium Summary screen and clicking Save

Premium Summary	
Premium and Taxes	
Pro Rata Days	365
Annual Premium	1,577.92
Pro Rata Premium	1,577.92
Override Rate	0.00000000
Premium Override	0.00
Discounted Premium	1,577.92
Policy Fee	0.00
IPT Rate	10.00
IPT	157.79
VAT Rate	
VAT	0.00
Gross Premium inc Tax	1,735.71
Commission and Fees	
Commission Rate	15.00000000
Commission Income	236.69
* Commission Discount Rate	10.00000000
* Commission Discount	157.79
Discounted Commission	78.90

