

## SSR Combined – Frequently Asked Questions

### *What is SSR Combined?*

SSR Combined will replace our current QBE liability schemes (Per Capita and turnover/wageroll-rated main scheme), streamlining how we underwrite going forward by automating some of our processes. All quotes and policies will be accessible online, ultimately improving our service response times and making it easier for brokers to access our products.

### *Why are you switching SSR Combined?*

We understand that e-trading is becoming more commonplace in the insurance market, so it's important for us to adapt in order to respond to your feedback and maintain our usual high-standard of service.

### *Can I still speak to a member of the Underwriting team if I have any queries?*

Absolutely, you can still access our team of underwriters as before, by phone and email. The product has changed, but our experience team of staff and how you access them stays the same.

### *Can I still submit a proposal form or presentation via email?*

Yes, we have amended our proposal forms to reflect our revised underwriting question set and we can still accept broking presentations as we do currently.

### *Will the policy documents look different?*

Yes, following broker feedback our policy schedules will look different and will show all of the applicable extension limits of indemnity and excesses to make it easier to find what you are looking for without needing to delve into the wording as much. Our quote documents will also follow this format.

### *Are Per Capita terms still generated automatically online?*

As Per Capita policies are moving to SSR Combined there will not be automated renewals this year. Once the policy is on SSR Combined it can automatically renew providing the policy does not need referral / further discussion at renewal (this is the same as the current Per Capita process). If you place the policy with us via Acturis Connect, renewals are conducted manually as per current processes.

### *Will policies renew automatically?*

If an SSR Combined policy can renew automatically we will do so to ensure no gaps in cover and reduce manual processes. Should we require further information at renewal stage or need to agree a referral then the policy may not automatically renew but we will communicate the position clearly during renewal discussions. If you place the policy with us via Acturis Connect, renewals are conducted manually as per current processes.

### *I don't have login details for your system, how can I obtain these?*

You can either send an email to [info@ssr.co.uk](mailto:info@ssr.co.uk) with your name, email address and broker address, or call us on 0117 930 0100

### *Will the commission levels change?*

Policies moving across to SSR Combined will retain the same commission rate as the expiring policy to ensure consistency in your earnings.