



LORO BROKER PORTAL

How to Bind a Policy

A step-by-step guide to reviewing a quote, binding cover and issuing policy documents.

[BROKER USER GUIDE](#) | [GUIDE 2 OF 2](#) | [AUGUST 2026](#)

This guide covers:

- Opening the quoted application
- Confirming insured details, answers and policy terms
- Binding the policy and sending documents
- Locating the assigned policy number and full policy record



STEP 1

Open the quote from the Policies dashboard

Loro Create quote ? ? ? ? ?

Dashboard

FRONT-OFFICE

- 1 Policies
- Claims
- Credit control
- Commissions
- Bordereaux

Policies

Search

Quote/Policy N. ↑↓	Policyholder ↑↓	Product ↑↓	Status ↑↓	Company ↑↓	Trade name ↑↓	Rating name ↑↓	Effective date ↑↓	Expiration ↑↓	Limit ↑↓	Premium ↑↓	Currency ↑↓	Assigne
7566	Insured Name	Marine Industry Liability	QUOTED	Test Broker Pty Ltd	Test Broker	Marine Insurance v2.0	Aug 25, 2026	Aug 25, 2027	10,000,000	1,200.00	AUD	

1. **Policies** — Open the Policies dashboard from the left navigation.
2. **Quote number** — Select the quote you want to bind.



STEP 2

Start the binding process

Dashboard

FRONT-OFFICE

Policies

Claims

Credit control

Commissions

Bordereaux

Policies > Policy 17566

Quoted

1 Bind policy

Share by email

Edit application

Close application

Re-quote policy

Policy information

Documents

Endorsements

Financial

Claims

Activity

Policy information

IDENTITY

Product

Risk category

Rating used

PERIOD

Effective date

Expiration date

Policy duration

RISK LOCATION

Country of risk

State/Province

FINANCIAL

Limit

Total premium

Total taxes

Total fees

Total

Marine Industry Liability

Marine Industry Liability

Marine Insurance v2.0

August 25, 2026

August 25, 2027

365 days

Australia

Queensland

AUD 10,000,000

AUD 1,200.00

AUD 135.00

AUD 150.00

AUD 1,485.00

Policyholder

INSURED

Insured name

Insured email

Tax ID

Country of incorporation

PRIMARY CONTACT

Broker Contact Name

Contact email

Broker Phone Number

Email policyholder

Insured Name

1787630355377@loroinsurtech.com

-

AU Australia

-

-

-

Partner

Legal name

Trade name

Test Broker Pty Ltd

Test Broker

Create quote

?

🎓

🌙

🔔

👤

POLICY

#17566

#17566

POLICYHOLDER

Insured Name

1787630355377@loroinsurtech.com

PRODUCT

Marine Industry Liability

[QMT]

PARTNER

Test Broker

% Commission

1. Bind policy — From the Policy Details screen, select Bind policy.



STEP 3

Confirm the insured details

The screenshot shows the 'Bind policy' screen in the Loro system. The interface has a dark green header with the Loro logo and a 'Create quote' button. A sidebar on the left lists 'FRONT-OFFICE' options: Dashboard, Policies, Claims (with a green '1' badge), Credit control, Commissions, and Bordereaux. The main content area is titled 'Bind policy' and contains three tabs: 'Policyholder' (active), 'Questionnaire', and 'Policy details'. The 'Policyholder' tab displays 'INSURED INFORMATION' with fields for 'Insured Name' (marked with a green '1') and 'ABN' (1234567810). Below this is 'Contact details' with an email field (1787630355377@loroinsurtech.com, marked with a green '2') and a checkbox for 'Email address not known'. The 'INSURED ADDRESS' section (marked with a green '3') includes a search address field with '128 Tingal Rd, Wynnum QLD 4178, Australia' and individual fields for Street (128 Tingal Road), Apartment/Suite/etc., Postal Code (4178), City (Wynnum), State/Province (QLD Queensland), and Country (AU Australia). A green 'D' button is at the bottom right.

1. **Insured name and ABN** — Confirm the insured's legal name and ABN are correct.
2. **Contact details** — Confirm the system-generated email setting and broker contact details.
3. **Insured address** — Check the insured's street, postcode, suburb, state and country, then select Next.

IMPORTANT: Correct any inaccurate insured information before continuing.



STEP 4

Review the questionnaire

The screenshot shows the 'Bind policy' interface in the Loro system. The top navigation bar includes a 'Create quote' button and user icons. The left sidebar lists 'FRONT OFFICE' options: Dashboard, Policies, Claims, Credit control, Commissions, and Bordereaux. The main content area is titled 'Bind policy' and features three tabs: 'Policyholder' (active), 'Questionnaire', and 'Policy details'. A green box highlights the 'Questionnaire' tab, with a red circle '1' and an 'Edit questionnaire' button. Below the tabs, a message states 'The questionnaire is in read-only mode'. A green box highlights the 'Business Details - N' section, with a red circle '2' and an 'Expand all' button. The section lists 'Business Activities - N', 'Cover Details - N', 'Disclosure Details - N', and 'RENEWALS'. A red circle '3' and a 'Next' button are located at the bottom right of the interface.

- 1. Edit questionnaire** — If anything is incorrect, edit the questionnaire—or return to Policy Details and select Edit application—before binding.
- 2. Review all sections** — Open or expand each section and confirm the answers are complete and accurate.
- 3. Next** — Continue only when all information has been checked.

IMPORTANT: Do not bind the policy if any application information is incorrect.



STEP 5

Confirm the policy terms and bind

Bind policy

1 **Limit**

Limit	10,000,000.00
Policy duration	365 days
Effective date	August 25, 2026
Expiration date	August 25, 2027 (auto)

2 **Premium summary**

Premium	1,200.00 AUD
My commission (0%)	0 AUD
Taxes	135.00 AUD
Fees	150.00 AUD
Total	1,485.00 AUD

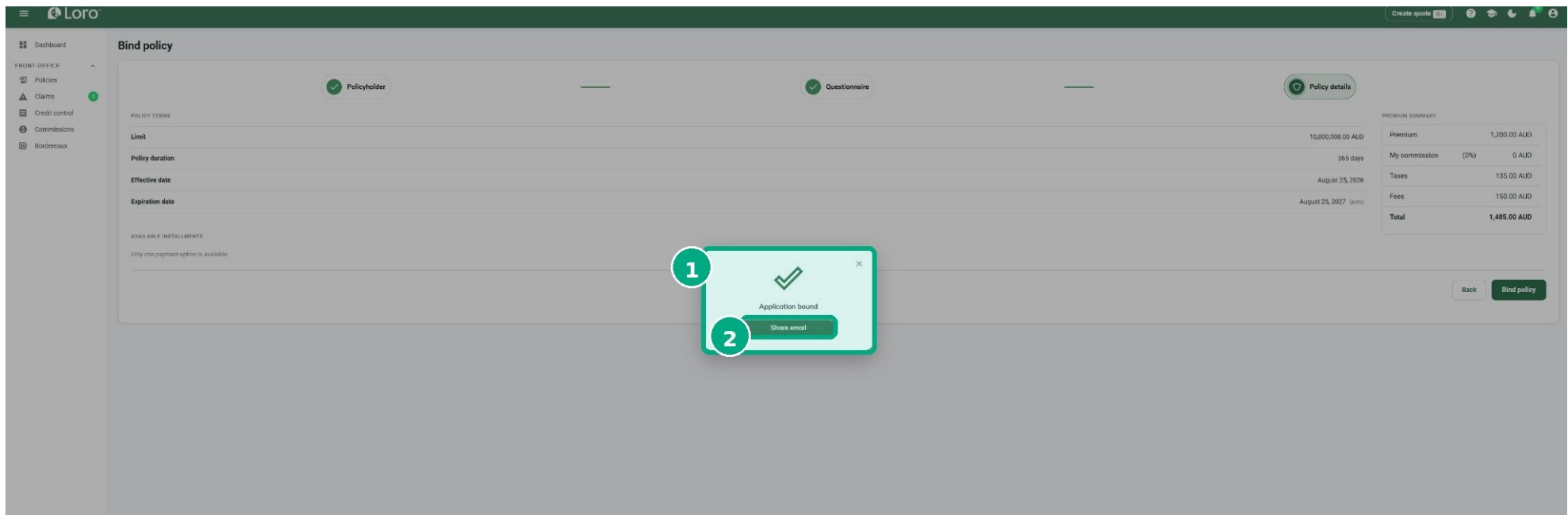
3 **Bind policy**

1. **Policy terms** — Confirm the limit, policy duration, effective date and expiry date.
2. **Premium summary** — Check the premium, commission, taxes, fees and total.
3. **Bind policy** — Select Bind policy to place the cover.



STEP 6

Application bound



1. **Application bound** — This confirmation means the policy has been successfully bound.
2. **Share email** — Select Share email to issue the policy documents.



STEP 7

Email or download the policy documents

The screenshot shows the 'Bind policy' interface in the Loro system. A modal window titled 'Share email' is open, allowing the user to send policy documents via email. The modal includes fields for recipients (1), a list of attachments with checkboxes (3), an 'Options' section for sending account details, an 'Email preview' section (4) showing a sample email template, and a 'Share by email' button (5). The background interface shows policy details like 'Limit', 'Policy duration', 'Effective date', and 'Expiration date', along with a 'Premium summary' table.

Premium	1,200.00 AUD
My commission (0%)	0 AUD
Taxes	135.00 AUD
Fees	150.00 AUD
Total	1,485.00 AUD

- 1. Recipient** — Enter the email address receiving the documents—usually your own broker email address. CC and BCC fields are optional.
- 2. Attachments** — Tick the policy documents you want attached.
- 3. Download** — Use the download arrow beside a document to save it without emailing.
- 4. Edit** — Change the email wording before sending. A brokerage admin can also update the standard email templates.
- 5. Share by email** — Send the email and selected policy documents.

REMINDER: Policy documents may be emailed to the broker or directly to the insured. Review the recipient and message before sending.



STEP 8

Confirm the policy is bound

Loro														Create quote					
Policies														Search					
Quote/Policy N.	Policyholder	Product	Status	Company	Trade name	Rating name	Effective date	Expiration	Limit	Premium	Currency	Assigned user	Date created						
YTX17586	Insured Name	Marine Industry Liability	BOUND	Test Broker Pty Ltd	Test Broker	Marine Insurance v2.0	Aug 25, 2026	Aug 25, 2027	10,000,000	1,200.00	AUD		August 25, 2026						

1. **Policy number** — A policy number is assigned once the application is bound.
2. **Bound status** — The dashboard status changes from Quoted to Bound.



STEP 9

View the bound policy record

Select the policy number from the dashboard to open the complete policy record.

The screenshot displays the Loro policy record interface for policy QMTX17566. The interface features a green status bar at the top indicating the policy is 'Bound'. Below this, there are tabs for 'Policy information', 'Documents', 'Endorsements', 'Financial', 'Claims', and 'Activity'. The 'Documents' tab is selected, showing a list of four documents: 'Certificate Of Currency - Insured Name.pdf', 'Policy Schedule - Insured Name.pdf', 'Tax Invoice - Insured Name.pdf', and 'Marine Industry Liability Policy Wording...'. A green box highlights the 'Bound' status bar, the 'Documents' tab, and the list of documents. A green box also highlights the 'Share by email' button in the top right corner.

Date	Title	Type
August 25, 2026	Qmtx17566 - Certificate Of Currency - Insured Name.pdf	Rating_document
August 25, 2026	Qmtx17566 - Policy Schedule - Insured Name.pdf	Rating_document
August 25, 2026	Qmtx17566 - Tax Invoice - Insured Name.pdf	Rating_document
August 25, 2026	Marine Industry Liability Policy Wording_gmc200mt_v2.00.01_04052026.pdf	Rating_document

- 1. Bound status** — The green status bar confirms the policy is bound.
- 2. Policy tabs** — Move between policy information, documents, endorsements, financial information, claims and activity.
- 3. Documents** — Open or download the Certificate of Currency, Policy Schedule, Tax Invoice and Policy Wording.
- 4. Share by email** — Send the policy documents again whenever required.