LORO BROKER PORTAL

How to Create a Quote

A step-by-step guide to creating, reviewing and sharing a quote in the Loro portal.

BROKER USER GUIDE | GUIDE 1 OF 2 | AUGUST 2026

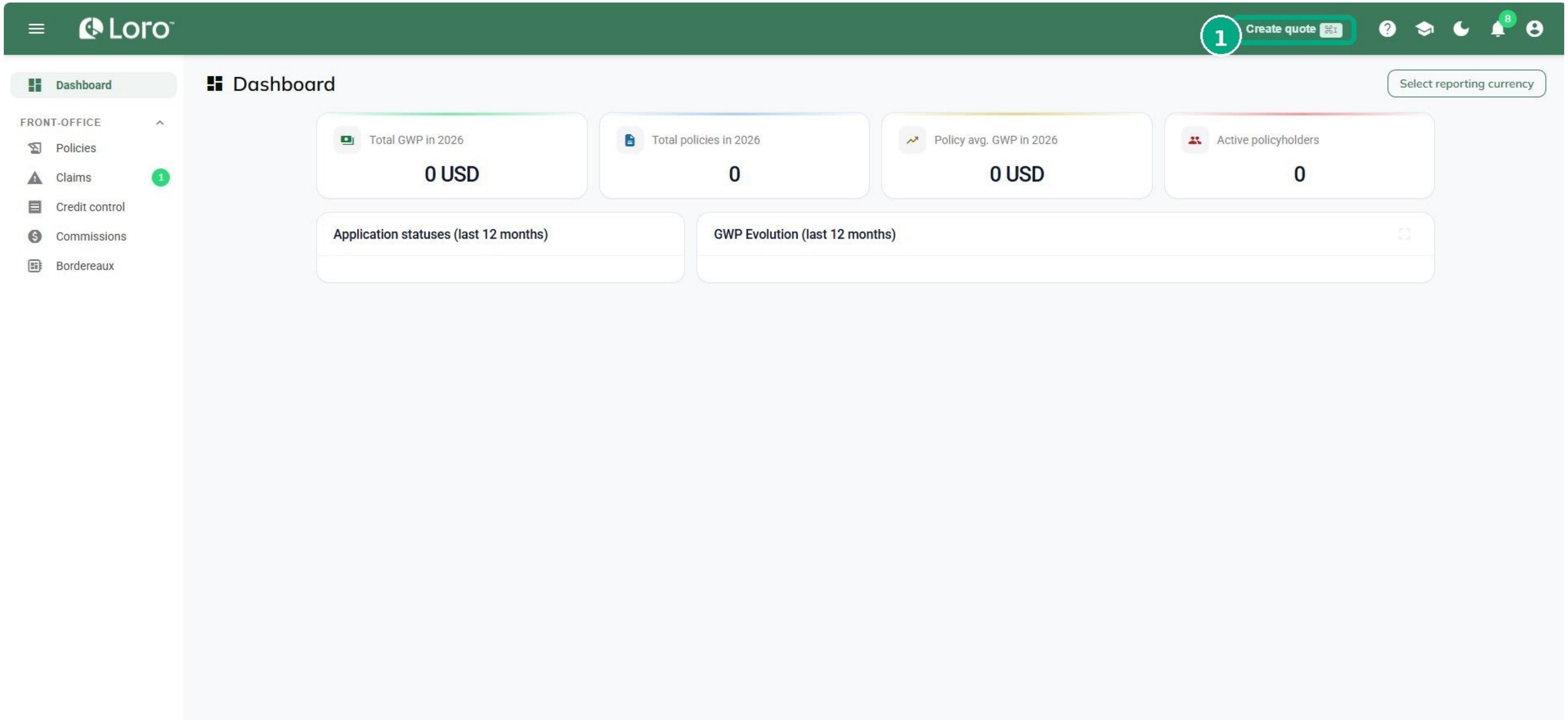
This guide covers:

- Starting a new quote from the dashboard
- Completing policyholder and questionnaire information
- Reviewing quote options, commission and versions
- Emailing documents and locating the quote later

Quay Marine Insurance | Practical guidance for broker portal users

STEP 1

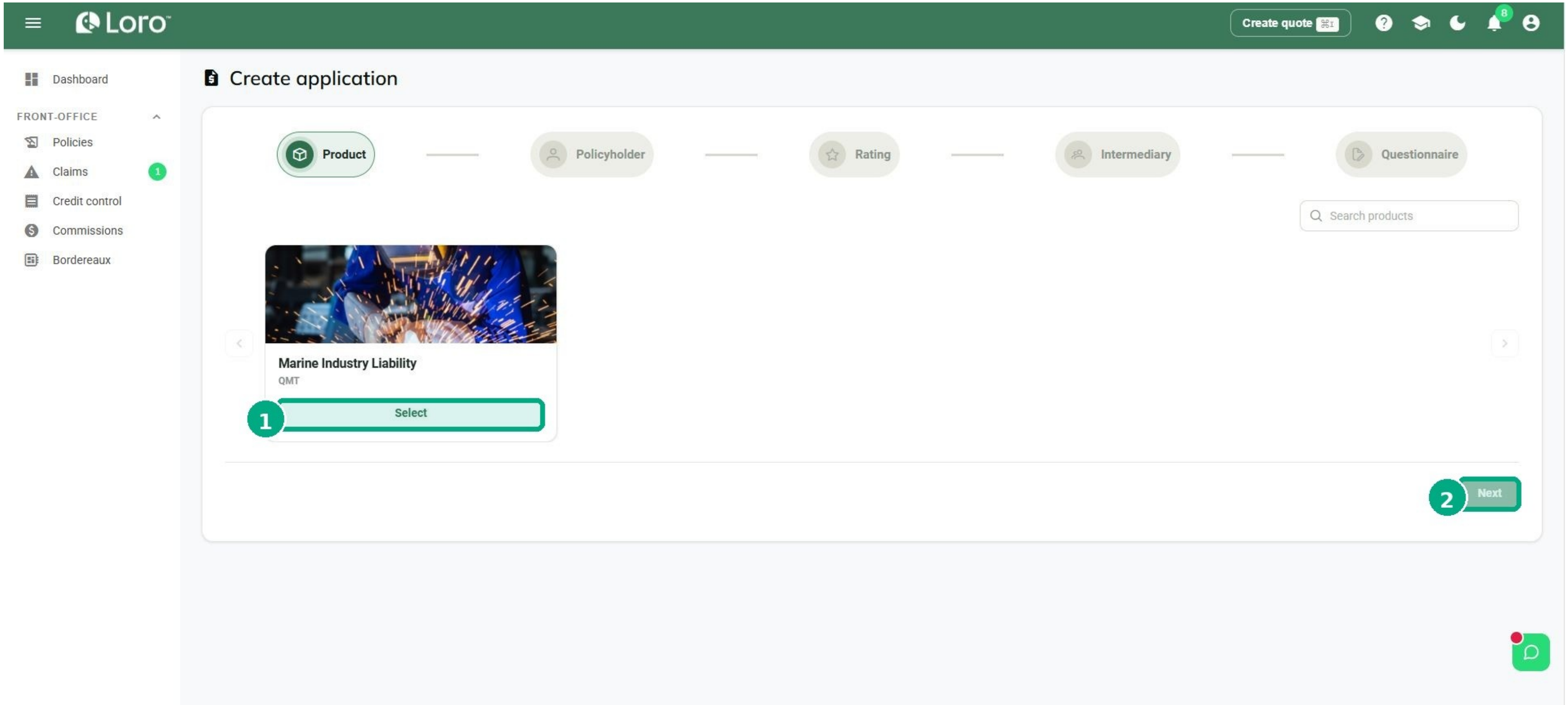
Start from the dashboard



1. **Create quote** — From the portal dashboard, select Create quote in the top-right corner to begin a new application.

STEP 2

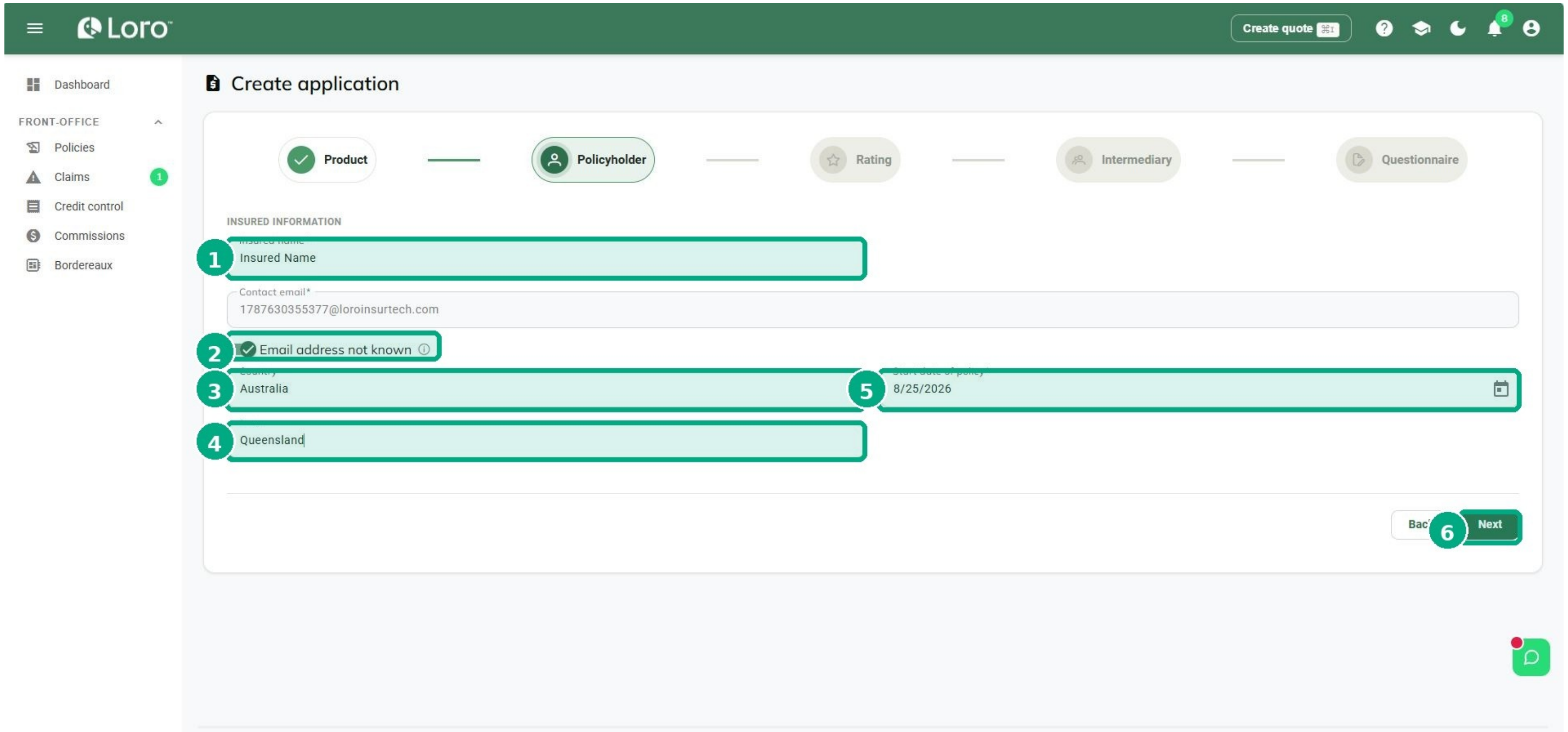
Select the product



1. **Select** — Choose the product that applies to the risk.
2. **Next** — Continue to the policyholder setup.

STEP 3

Set up the policyholder

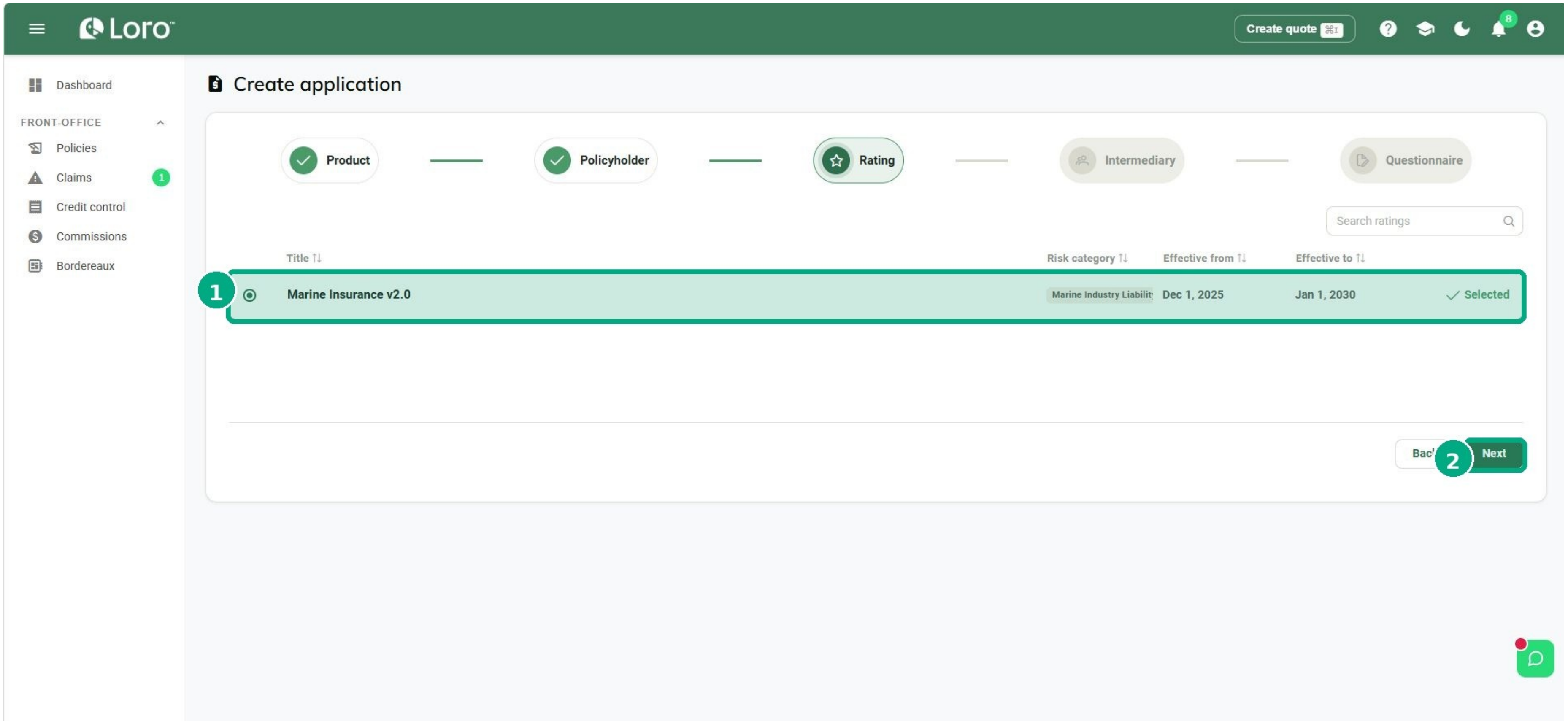


1. **Insured name** — Enter the insured's legal name.
2. **Email address not known** — Switch this toggle on so Loro creates a unique system-generated email address for the policyholder record.
3. **Country** — Select Australia.
4. **State** — Select the insured's relevant state or territory.
5. **Start date** — Enter the required policy commencement date.
6. **Next** — Continue to rating.

IMPORTANT: Do not enter the insured's or broker's real email address in the Contact email field. Loro links the address entered here to the policyholder record.

STEP 4

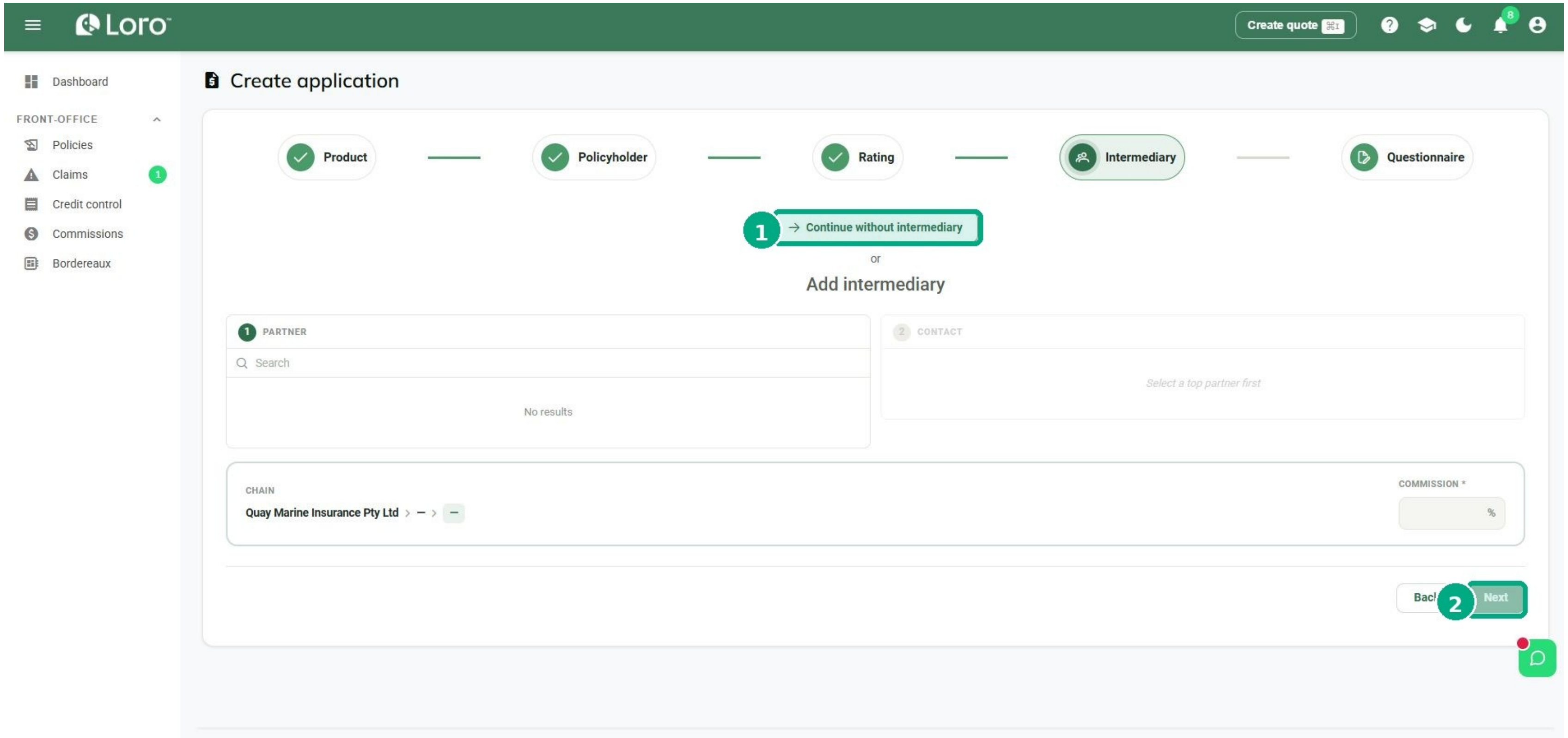
Select the rater



1. **Rater** — Select the rater that applies to the product. Generally, only one rater will be available.
2. **Next** — Continue once the correct rater is selected.

STEP 5

Continue without an intermediary

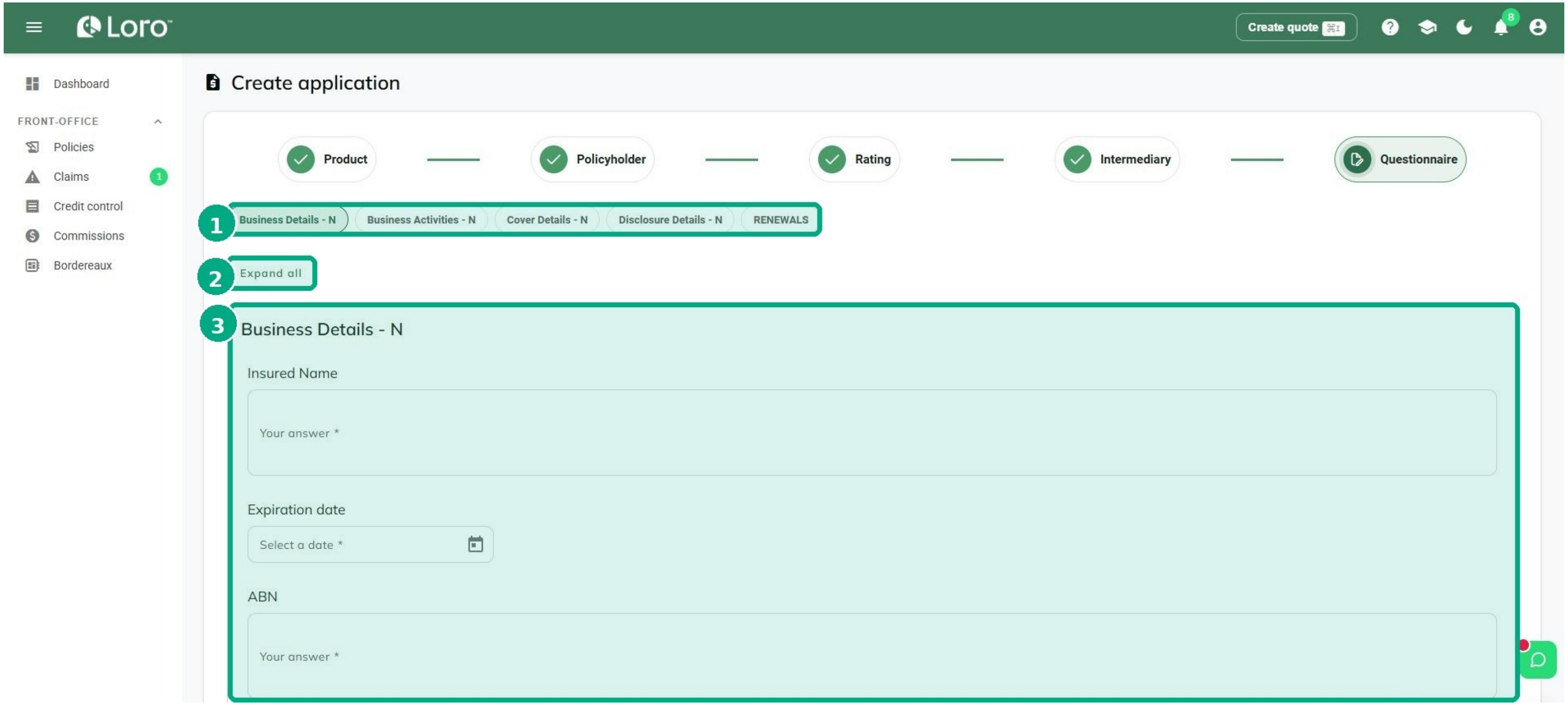


1. **Continue without intermediary** — The logged-in broker is already acting as the intermediary, so select this option.
2. **Next** — Continue to the questionnaire.

NOTE: Do not add the broker again as a separate intermediary.

STEP 6A

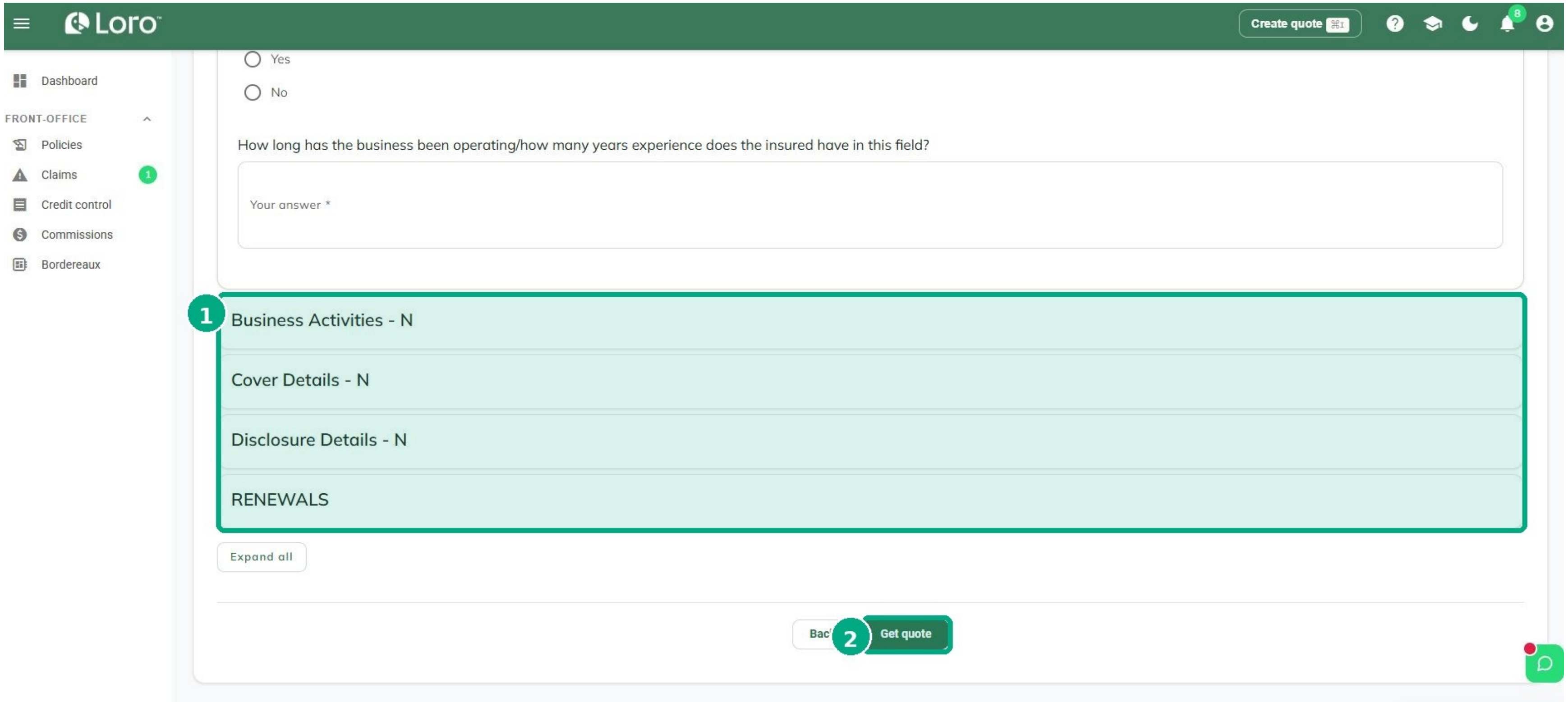
Complete the questionnaire



1. **Questionnaire sections** — Work through every section shown across the top of the questionnaire.
2. **Expand all** — Use Expand all if you prefer to view every section on one page.
3. **Required questions** — Complete all required questions and provide full, accurate risk information.

STEP 6B

Check the questionnaire and obtain the quote



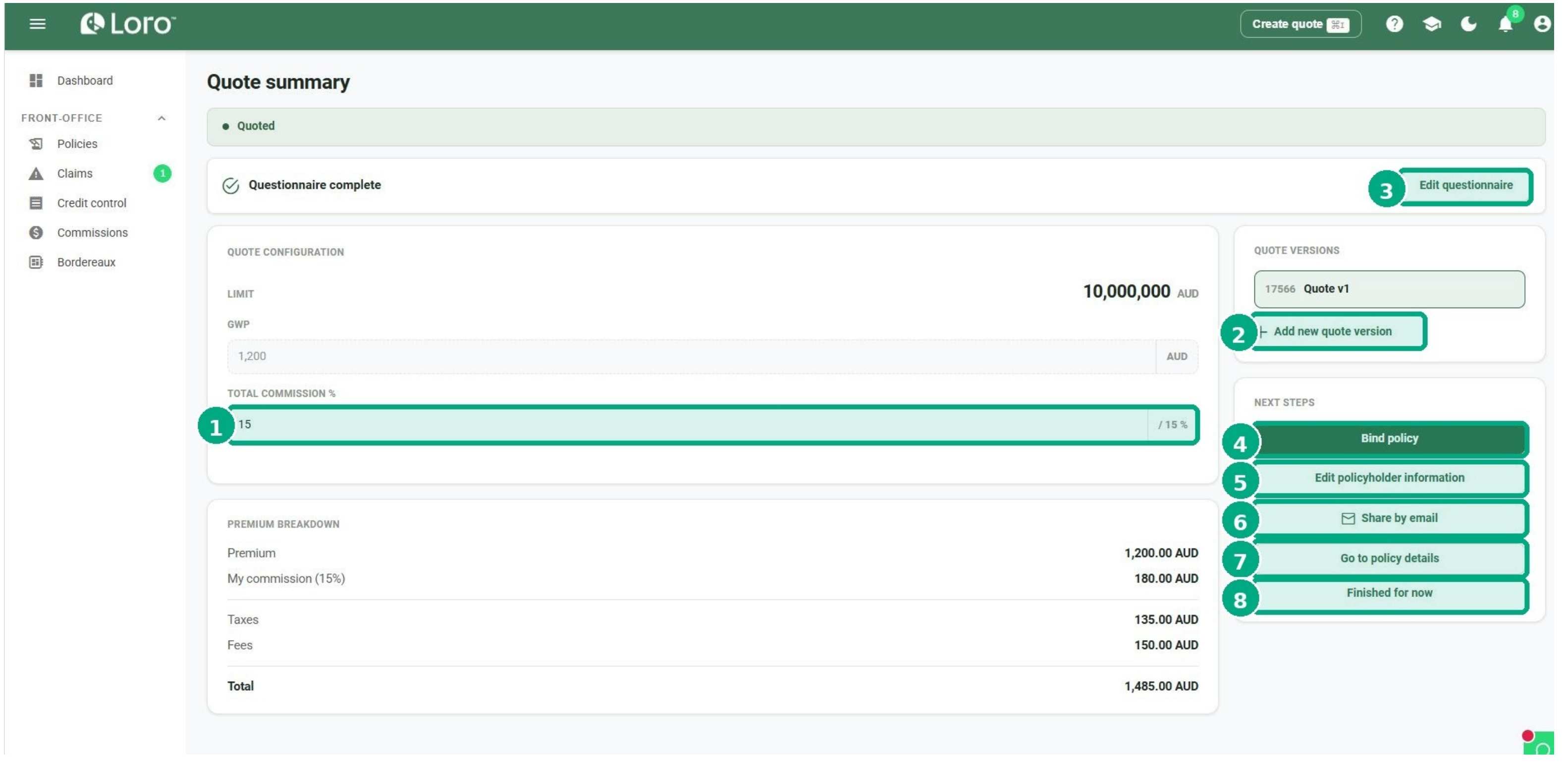
1. **Review each section** — Confirm all questions are complete before requesting terms.
2. **Get quote** — Select Get quote to calculate the premium and generate the quote summary.

KEY POINTS: The expiry date can be changed to short-term a policy or align it with a common due date; the premium will reflect the dates entered. Turnover percentages must total 100%.

STEP 7

Review the quote summary

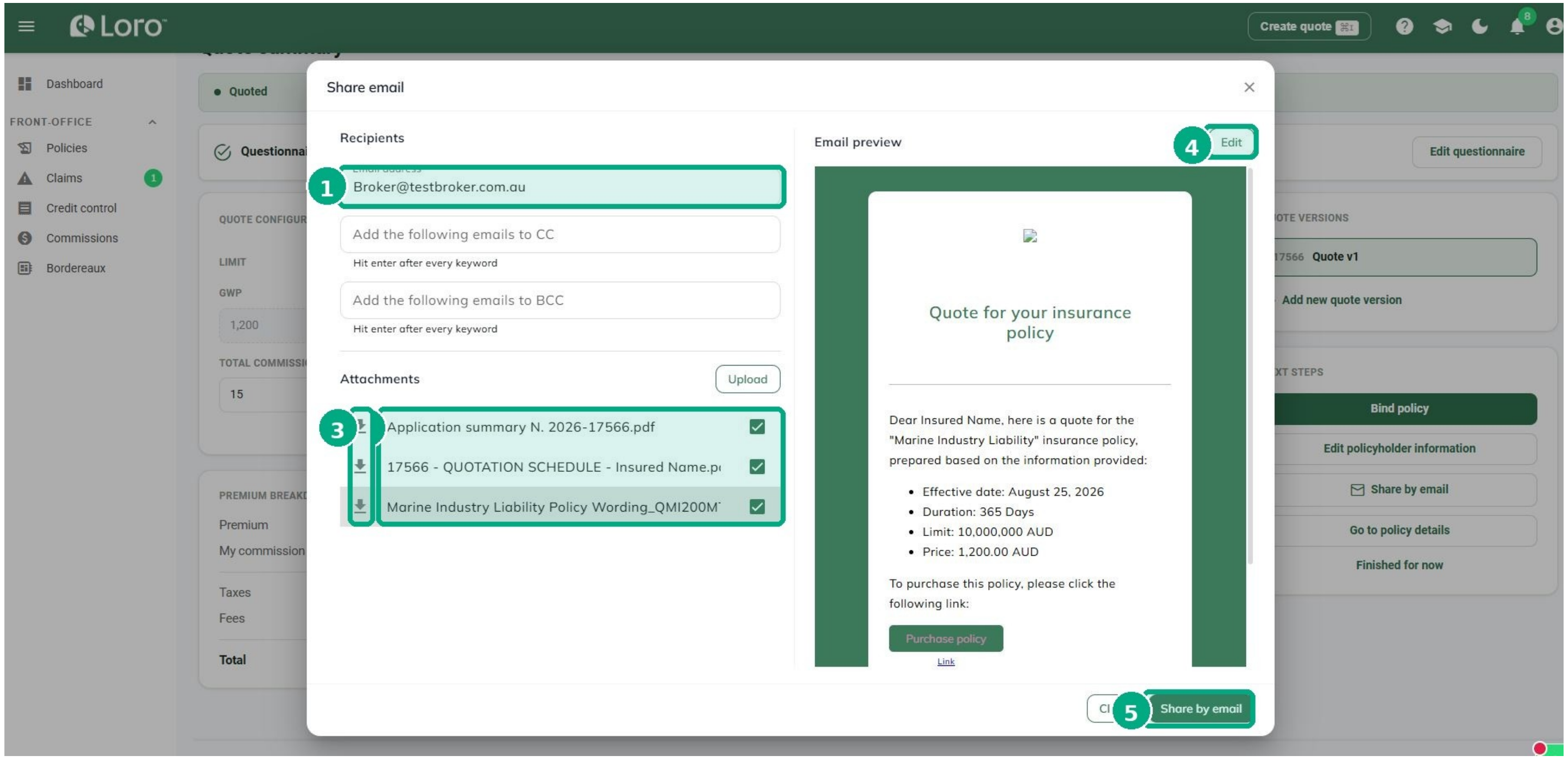
The quote summary shows the selected limit, premium, commission, taxes, fees and available next steps.



1. **Commission** — Amend Total Commission % if you need to issue the policy net of commission.
2. **Add new quote version** — Create an identical second version, then change the required option—for example, compare $10 million and $20 million limits.
3. **Edit questionnaire** — Return to the questionnaire and change the risk information.
4. **Bind policy** — Proceed to bind the selected quote version.
5. **Edit policyholder information** — Correct or update the insured's details.
6. **Share by email** — Email the quote to yourself or directly to the insured.
7. **Go to policy details** — Open the full quote record, documents and activity history.
8. **Finished for now** — Save the quote and return to the dashboard.

STEP 8

Email or download the quote documents

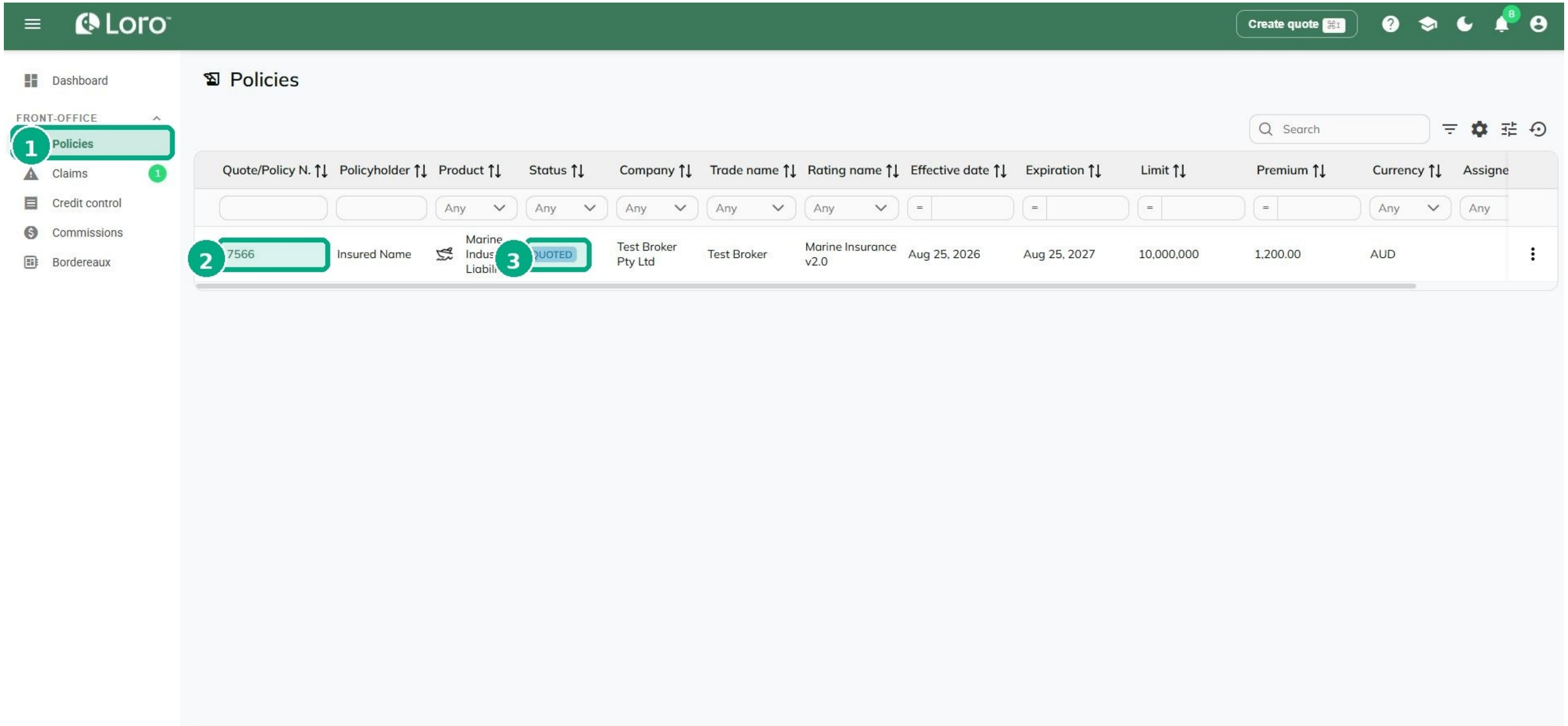


1. **Recipient** — Enter the email address receiving the quote—usually your own broker email address. CC and BCC fields are optional.
2. **Attachments** — Tick the documents you want attached to the email.
3. **Download** — Use the download arrow beside a document to save it without emailing.
4. **Edit** — 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 documents.

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

STEP 9

Find quotes and policies

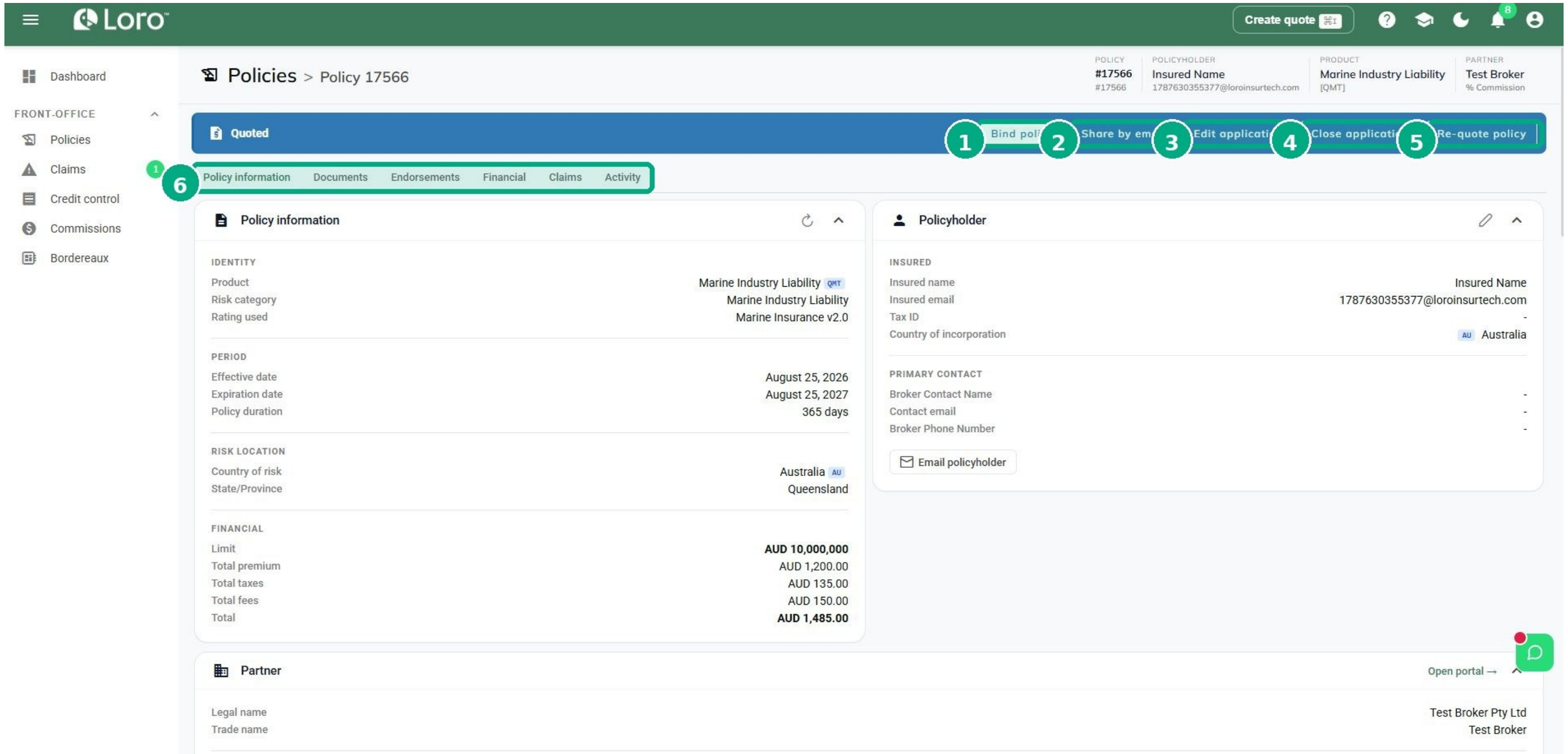


1. **Policies** — Open the Policies dashboard from the left navigation.
2. **Quote or policy number** — Select the number to open the full record.
3. **Status** — Use the status column to see whether the record is quoted, bound or otherwise updated.

STEP 10

View quote or policy details

This screen is the complete record for the quote or policy.



1. **Bind policy** — Bind the selected quote version.
2. **Share by email** — Send the quote documents.
3. **Edit application** — Change application details before binding.
4. **Close application** — Close a quote that will not proceed.
5. **Re-quote policy** — Create a new quote version.
6. **Record tabs** — Review policy information, documents, endorsements, financial information and payments, claims, and the activity audit log.