ACN Insurance
in partnership with BIBE

Order Process Guide

corredores de seguros

General Process Overview

Step 1

The customer completes the lead form

Step 2

BIBE contacts the customer and proposes an offer

Step 3

The payment is collected, and the customer receives the insurance policy

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Step 1

The customer completes the lead form

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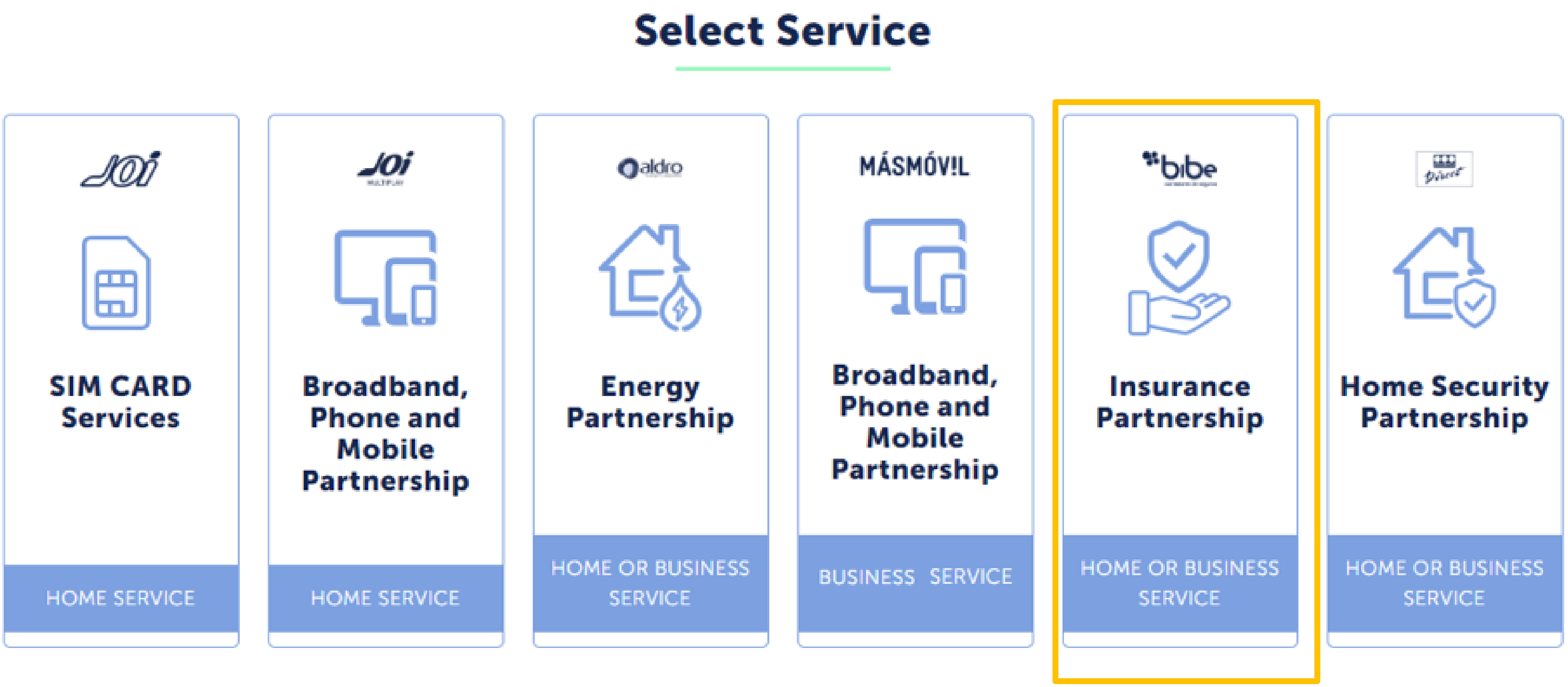
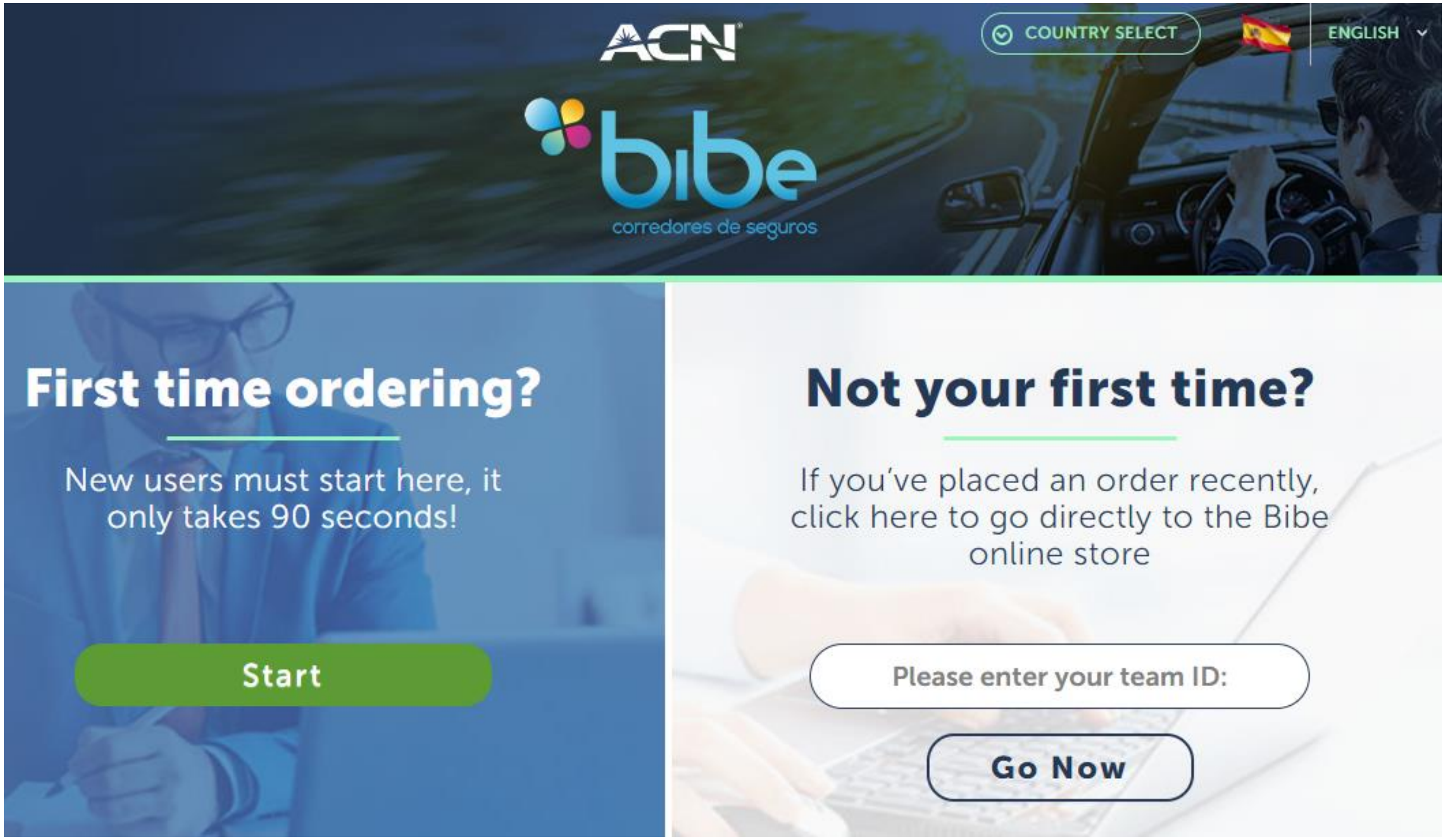
Step 1: The customer completes the lead form

Click on the ‘Insurance Partnership’ icon on the IBO Online Shop or www.myacn.eu.



Step 1: The customer completes the lead form

You will be redirected to the ACN's homepage for the Insurance partnership.
The website will provide the information you need to successfully place an order.



Step 1: The customer completes the lead form

You will be redirected to the ACN/BIBE portal, where you will land in the ‘New Opportunity’ section of the website.

(New Opportunity) Generates new leads

(Consults) Tracks the status of the orders

(Templates) Contains the templates of the different lead forms to help you prepare for your sales

Adds people to the insurance policy of your existing Health, Dental and/or Family Assistance customers

Step 1: The customer completes the lead form

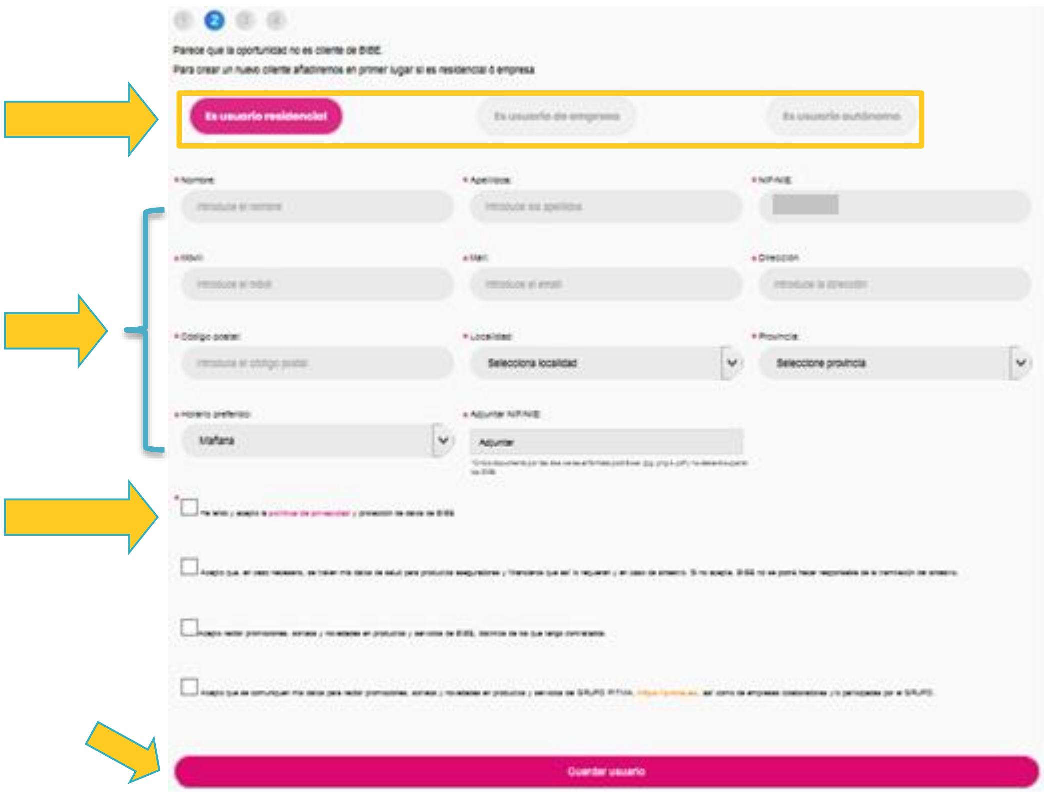
In order to start the process the customer needs to fill in their DNI/NIE/CIF and click on Continuar (continue).

Step 1: The customer completes the lead form

The system will look for the customer within the BIBE database. If the customer is not a BIBE customer yet, they will need to choose if they are residential, self-employed (autónomo), or business customers; fill out their personal details and accept the data protection policy.

To continue click on Guardar usuario (save user).

If the customer is an existing BIBE customer, their details will be prepopulated and masked throughout the process.

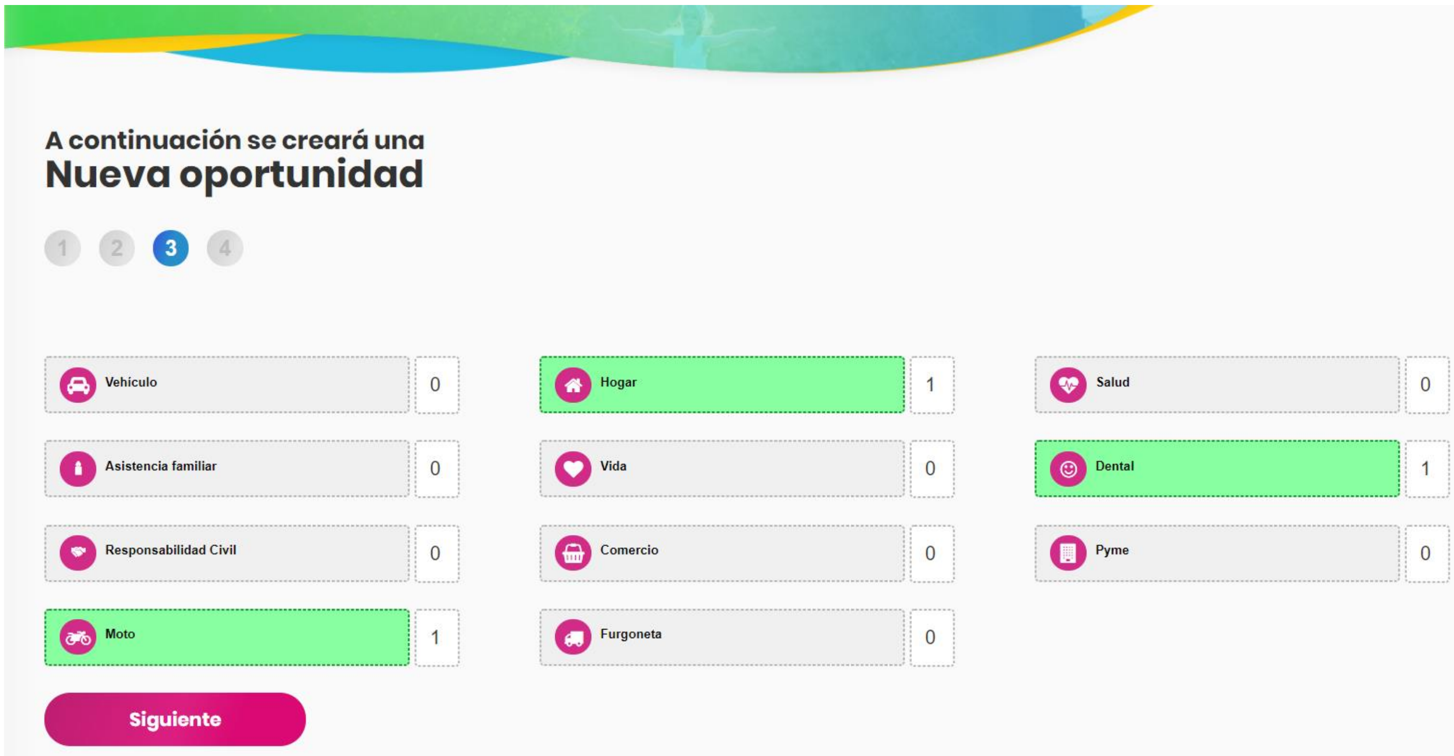


Step 1: The customer completes the lead form

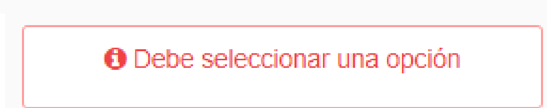
Next, the customer needs to select the type of insurance they wish to acquire.

- When a type of insurance is selected, the field will turn green. Next to it, the customer will be able to see the number of requested insurances
- Additional insurances can be added at a later stage

To continue click on Siguiente (next).



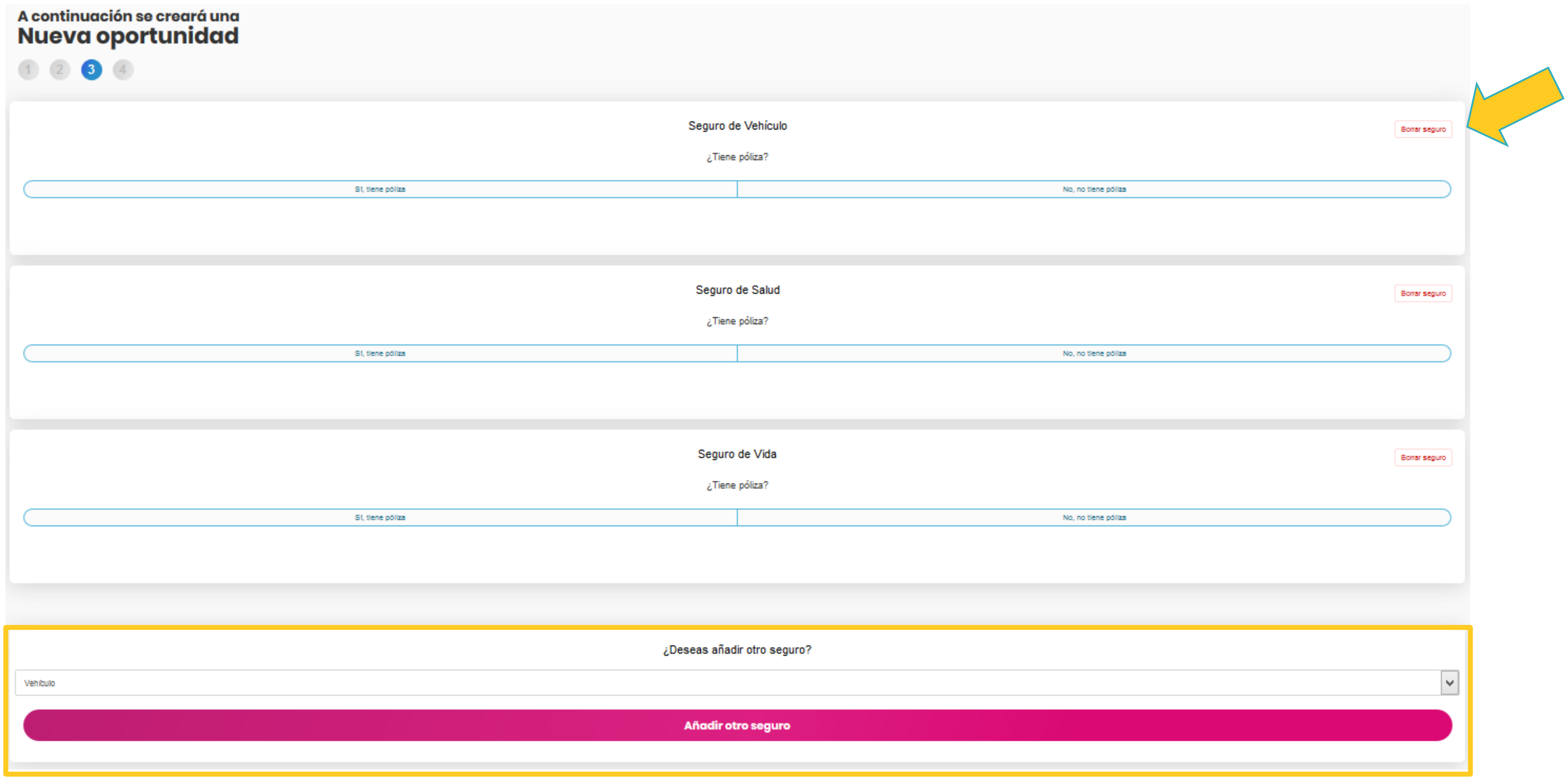
SME - producer
Trade insurance - reseller



You must select an option

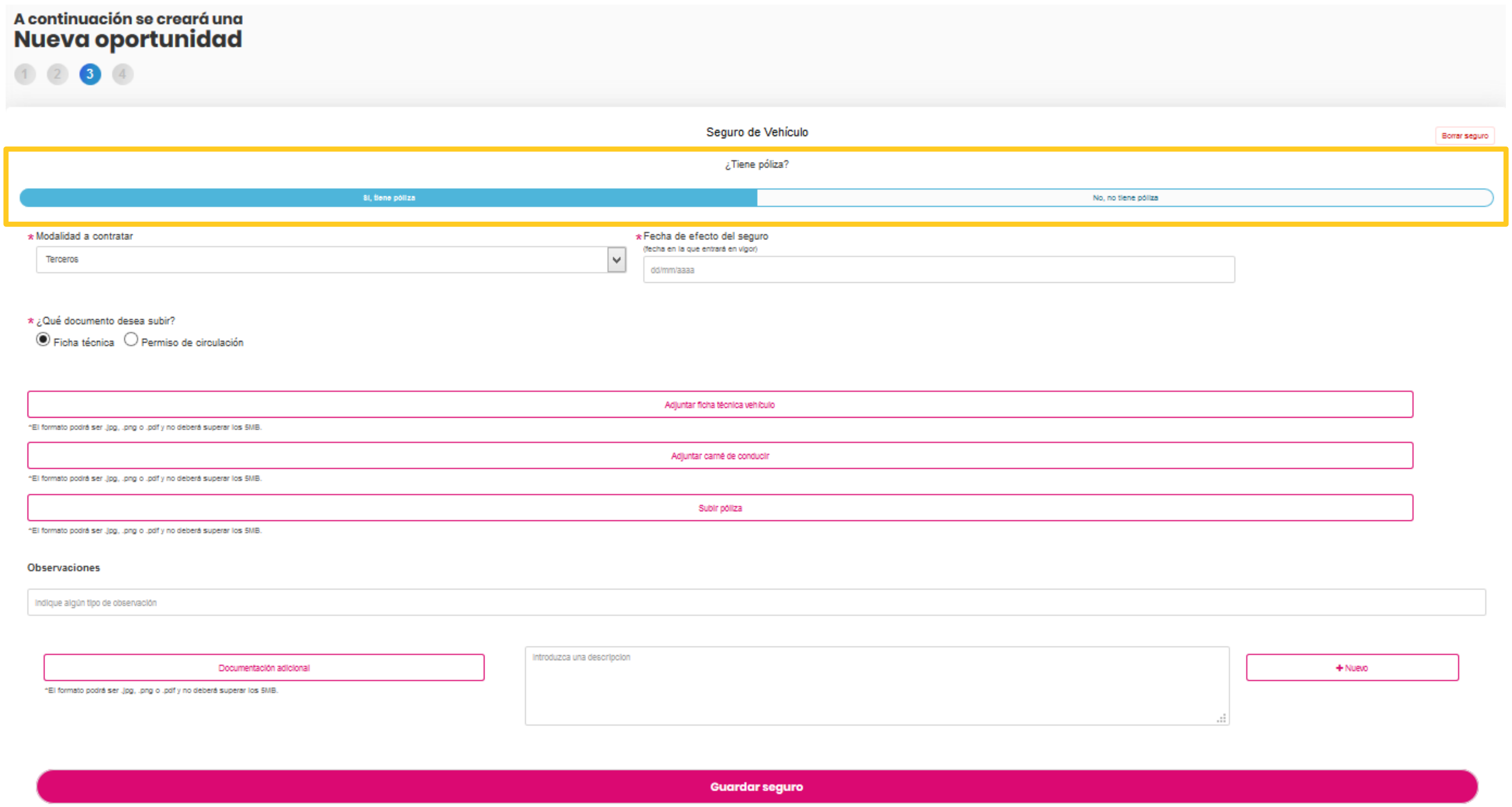
Step 1: The customer completes the lead form

The selected insurance types will be listed. The customer will be able to add or remove insurances on this screen.



Step 1: The customer completes the lead form

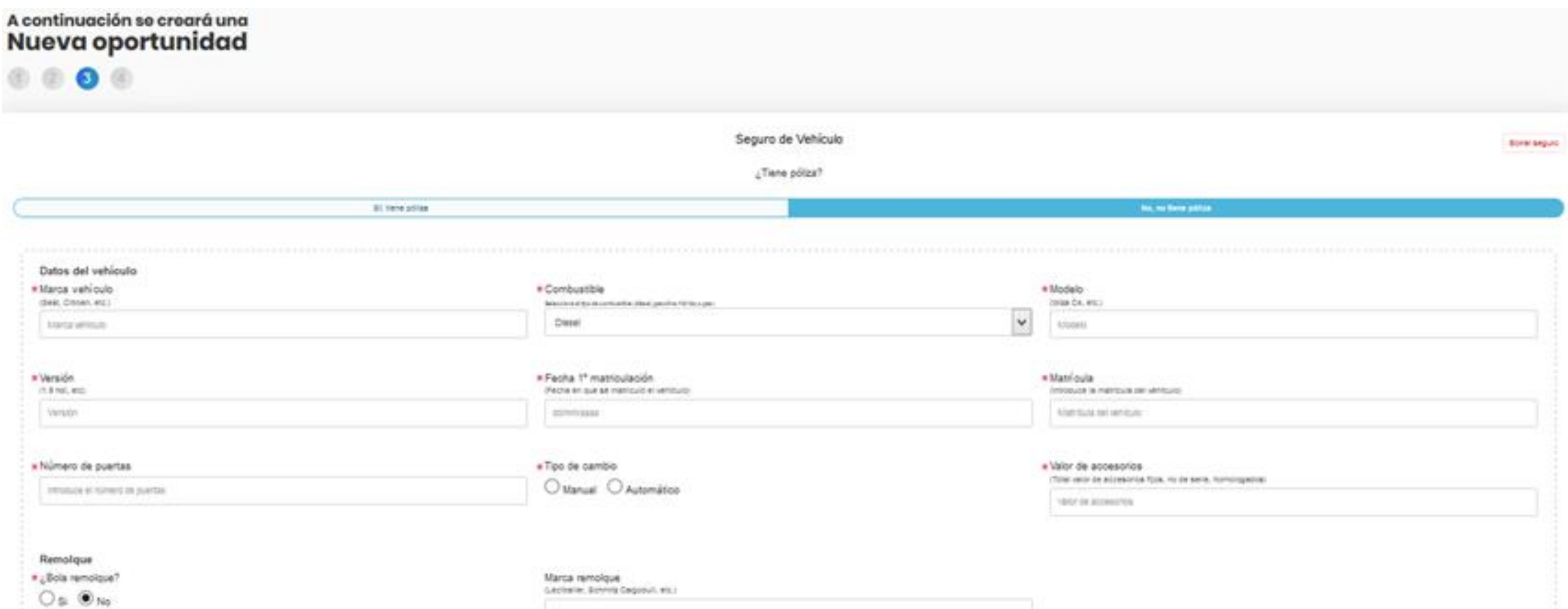
The customer needs to select ‘Sí, tiene póliza’ if they already have an insurance policy for the selected insurance type, or ‘No, no tiene póliza’ if they are not insured or they do not have their insurance policy at hand.



Step 1: The customer completes the lead form

If the customer has an insurance policy already, they will need to upload the relevant paperwork. The documents that need to be uploaded are dependent on the type of insurance the customer chose.

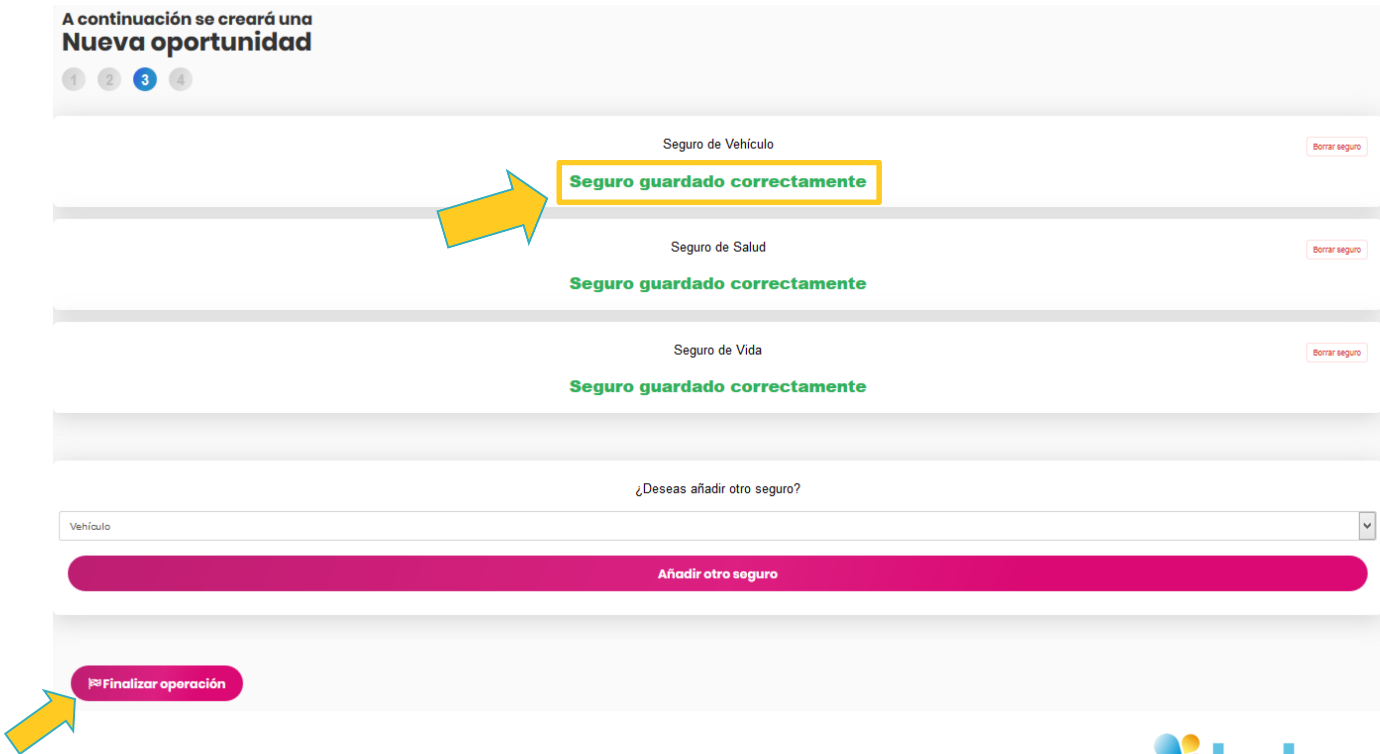
If they are not insured yet, they will need to provide the relevant information depending on the type of insurance they selected. All the required information per insurance type can be found in the 'Plantillas' (templates) section of the website.



Step 1: The customer completes the lead form

Once all the information has been provided, the confirmation message ‘Seguro guardado correctamente’ (insurance saved correctly) should appear on each of the selected insurance types. The customer will still be able to add or remove insurances on this screen.

To complete the order the customer should click on ‘Finalizar operación’ (finalise operation).



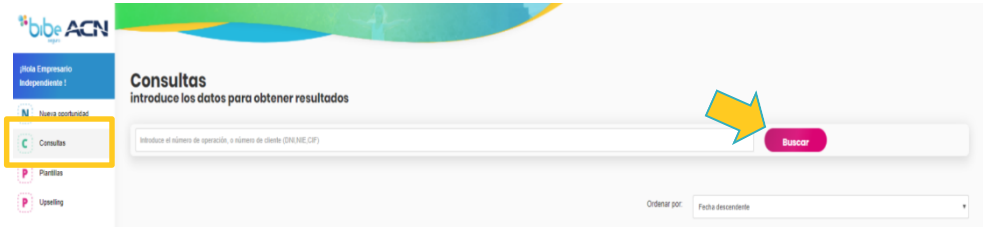
Step 1: The customer completes the lead form

After clicking on ‘Finalizar operación’ you will get a confirmation screen with a summary of the order. The customer details will appear masked.
The customer will receive a confirmation email.

Step 1: The customer completes the lead form

On the **Consults** section of the website you can track the status of your orders, check the reasons for incomplete orders, upload missing documentation and edit some of the policy details.

1



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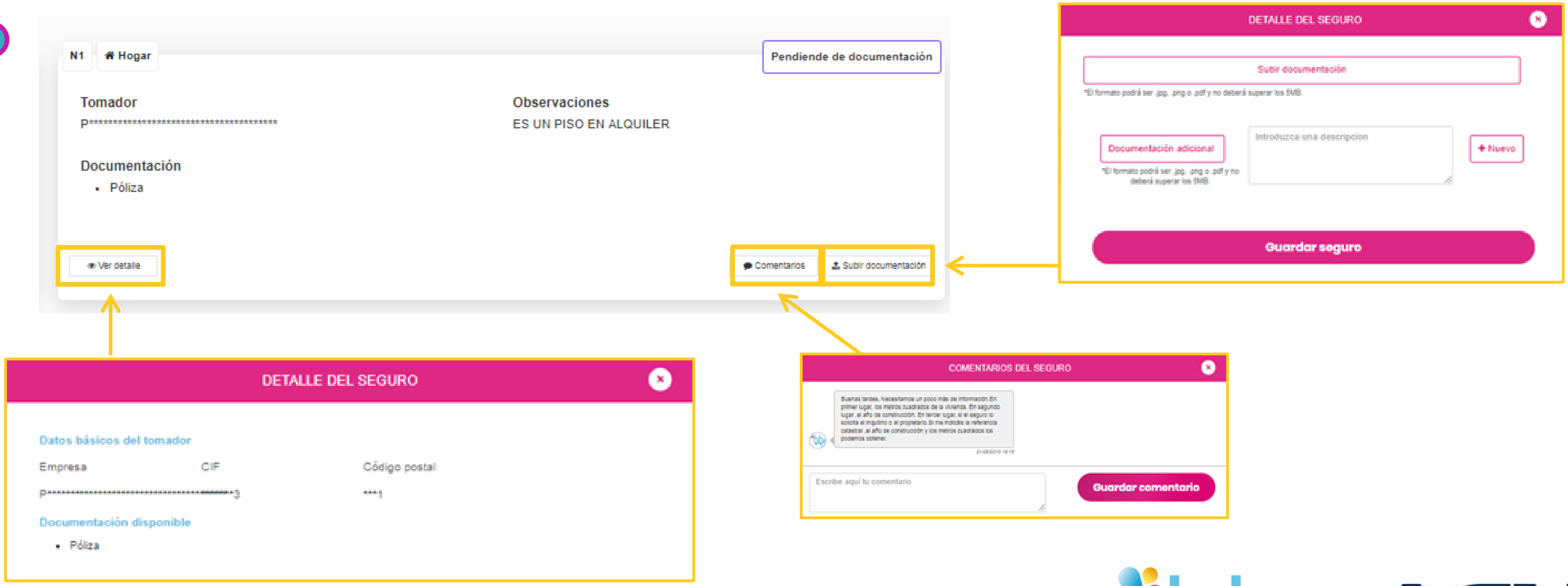
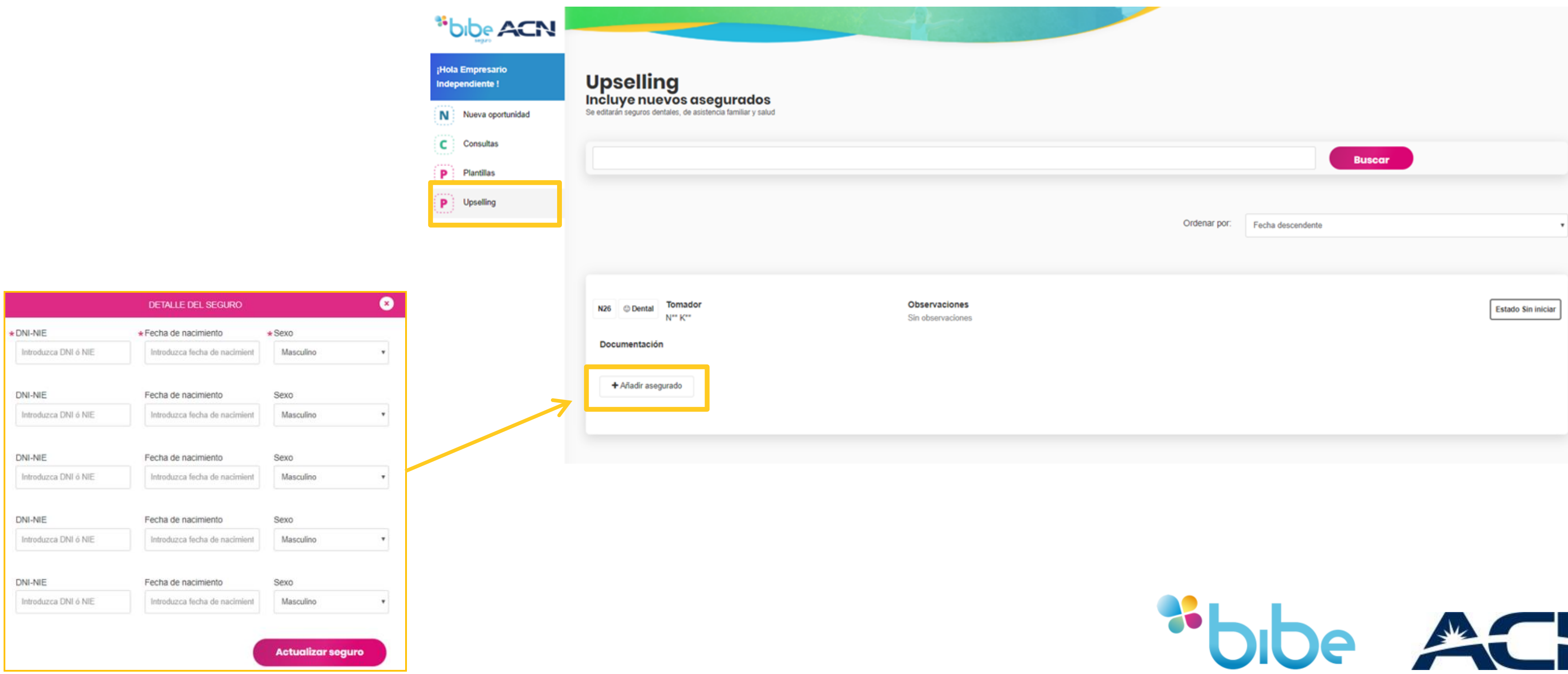


Step 1: The customer completes the lead form

With the **Upselling** tool, your BIBE customers with status ‘Póliza Efectiva’ can add people to their existing *health*, *dental* and/or *family assistance* insurance policies. The customer will need to provide the DNI/NIE, date of birth and gender of each new person.

Please note that this tool is intended for sales that have already been completed. If a customer wants to add more people to their policy before the sale is completed, they need to do so in the **Consultas** section.



Step 2

BIBE verifies the lead, contacts the customer and proposes an offer

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Step 2: BIBE verifies the lead, contacts the customer and proposes an offer

- It can take up to 48 hours for BIBE to verify the submitted data
- If the order is missing information or documentation, the IBO will receive an email alert from ACN requesting them to resolve the issue. The IBO will need to contact the customer and provide the requested information via the Consultas section
- It can take up to 5 working days for BIBE to rate the lead and send an offer proposal to the customer
- The customer will receive an email with he available offers, coverage details and conditions of sale. BIBE will call the customer soon after to confirm their choice
- BIBE will make a maximum of 10 attempts to contact the customer from a number that starts with 942. After 2 failed attempts, the customer will receive an email requesting them to answer BIBE's call
- Once the offer is confirmed by the customer, BIBE will send them a welcome email with the link to the BIBE app and an access code

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Step 3

The payment is collected and the customer receives the insurance policy

Step 3: The payment is collected and the customer receives the insurance policy

- The policy will become active only after the first payment is received
- If the payment is not received, the customer will be contacted and requested to make the payment. If the payment is still not received the lead will be rejected
- If a customer fails to pay subsequent installments, the IBO will no longer be compensated for them

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Step 3: The payment is collected and the customer receives the insurance policy

Statuses visible in the Personal Customer List (PCL):

Please note that a customer's NIF/NIE can only be associated to one Business ID. Subsequent insurance policies ordered with the same NIF/NIE will be associated to the original Business ID provided.

Status	Description
Incomplete	Lead submitted – verification of data
Incomplete	Rating in progress
Incomplete	Contact date with customer has been scheduled
Incomplete	Rejected by vendor
Incomplete	Missing data/documentation
Incomplete	Customer not reachable
Incomplete	Rejected - customer not reachable
Incomplete	Required data/documentation provided – pending verification by the vendor
Incomplete	The offer has been presented – pending customer decision
Incomplete	The offer was accepted by the customer
Incomlpete	The offer was rejected by the customer
Incomplete	Policy issued – pending payment
Incomplete	Postdated Policy issued – pending payment
Rejected	
Active	

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