Terminology for the Whitespace Platform

The Whitespace Platform uses various terms that may not be familiar to users in all markets. To avoid confusion, all such terms are listed below.

Admin: A Whitespace platform user with permission to access the _Admin Module_ and make configuration changes on behalf of their own company. This is NOT a Whitespace staff member position.

Admin Module: The administrator-only section of the platform, with tools for setting up and modifying _teams_, users, other administrators, company data and logos, approved (re)insurer lists, and the _internal review_ system. If you are an _admin_, you can access the module from the bottom of your user profile pop-up screen.

Broker: An individual broker or a broking organisation.

Carrier: A (re)insurer.

Contract View: The screen displaying the text of the contract. Most important actions are performed from this screen.

Contract: As all versions of a contract are permanently retained from the negotiation and placing process, 'contract' usually refers to the most recent, up to date version.

Dashboard: The main screen of the Whitespace Platform, sometimes also known as the _inbox_.

Declaration: A contract shown to a _facility_.

Defined Data: A piece of information in a contract that has been associated with a digital _tag_, labelling its precise use/meaning.

Document: One individual instance of a contract, endorsement, or attachment.

Facility: A line slip, binding authority or similar agreement for a broker to work with a leader and agreement parties on behalf of further parties.

Inbox: The main screen of the Whitespace Platform, usually known as the _dashboard_.

Internal Review: The process of seeking another team member to verify that a contract at certain key stages is okay to progress. Can be made mandatory.

Leader: The (re)insurer responsible for survey and administration of the insurance or _section_ thereof.

Line Condition: One of several commonly-specified concessions that an underwriter might demand in order to write a line, such as 'line to stand'.

Line item: One contract heading and the text that falls under it.

Market-Only: A contract forwarded to underwriters strictly for examination only. They cannot quote, write lines on, or otherwise respond to the contract.

Page: A collective group for tags that fall under one contract heading. All tags belong to at least one page, but can be applied to multiple pages.

Risk Overview: The overview screen containing all contract versions, other documentation, settings, and history pertaining to one contract.

Risk: A contract; occasionally, the core details of the peril that the client wishes to insure against.

Section: A way of partitioning a contract so that multiple underwriters can be offered various elements of the risk without having to subscribe to the whole thing. Sectional terms should be specified using _direct data_

taging, and each section has its own _tag_ to associate with particular tag _pages_. All underwriters see the entire contract.

Split Stamp: An underwriter's _stamp_ that splits the written line between multiple carriers and/or multiple financial arrangements.

Stamp: An underwriter's written/signed line and relevant financial details; a filled-in Lloyd's rubber stamp impression.

Subjectivity: A line written Subject Approval No Risk (SAPNR) because the underwriter has specific requirements for providing cover that the broker must fulfil if they intend to accept the line.

Tag: A label that can be applied to contract text to precisely identify its meaning. Different tags are available under different contract headings.

Team: A group of colleagues who can access each other's data. To use the platform normally, a user has to be in at least one team, even if they are the only person it in.

Template: A contract that cannot, itself, be shown to an underwriter, but which can be cloned repeatedly to create fully functioning contracts. Best practice is to ensure templates are fully formatted and extensively tagged with _defined data_.

Vertical: A way of partitioning a contract so that multiple underwriters can be offered different terms. Individual contract headings are verticalised, at the draft firm order stage only, and each vertical term is assigned to specific underwriters. No underwriter sees another underwriter's vertical term.