ORQUESTRA

Orquestra Insurance Operations: Complete User Guide

Version: 2026.09.03

Site: `https://csr.orquestrainsurance.ai`

Audience: CSRs, insurance agents, supervisors, and system administrators

Critical safety rule: Orquestra organizes information, performs lookups and quotes, and prepares documents. Except for an endorsement that is clearly labeled and requires an authorization checkbox, it does not automatically bind coverage, pay a bill, renew or cancel a policy, or contact a customer. A critical insurance field must be confirmed by a person when it is uncertain; never guess it.

This guide includes

- Universal intake, MyRMV, SinglePoint, MAIP, and MPIUA
- Renewal and payment follow-up with CSR document delivery
- Billing, endorsements, cards, binders, cancellations, and RTA e-stamp
- Work statuses, analytics, privacy, troubleshooting, and daily checklists

Contents

Select a section in a PDF viewer that supports document links.

1. Quick start

1.1 Sign in

1. Open `https://csr.orquestrainsurance.ai`.
2. Enter the Orquestra username and password supplied by the agency.
3. The site opens on **Work**.
4. If a newly deployed screen is missing, force-refresh with `Cmd + Shift + R` on macOS or `Ctrl + Shift + R` on Windows.

Do not save Orquestra, SinglePoint, MyRMV, MAIP, MPIUA, or carrier passwords in Excel, customer notes, chat messages, or this guide.

1.2 Recommended daily sequence

1. Open **Work** first and resolve **Needs Attention** and **Waiting** items.
2. Use **New Request** for incoming customer information; use **Tools** for a known, structured task.
3. Review the extracted information and correct missing, low-confidence, or conflicting fields.
4. For any live-policy change, verify the customer, policy, and effective date and select the authorization checkbox.
5. After a task starts, use its Work detail page for progress, results, PDFs, and the carrier website link.
6. Supervisors can use **Analytics** to review today's, this week's, and this month's successful, failed, and pending work.

2. Navigation

- **Work:** The common queue for every real task. Filter by Failed, Needs Attention, Running, or Waiting.
- **New Request:** Paste customer text and upload license or registration images. Orquestra extracts the information and chooses the supported workflow.
- **Customers:** An index created from real Work records. It is not a complete CRM and does not list customers who have no Work history.
- **Tools:** Auto Quote, Home Quote, Renewal/Payment Follow-up, Insurance Card, Binder, Add Driver, Update Mortgagee, Cancellation, and RTA E-Stamp.
- **Activity:** A time-ordered audit trail of task and review events.
- **Analytics:** Daily, weekly, and monthly task counts, success rate, failure causes, and recent failures.
- **Help:** Online English and Chinese instructions and the complete PDF guides.
- **Legacy Tools:** Detailed Home, MAIP, MPIUA, Add Vehicle, Billing, and command-based workflows at `https://csr.orquestrainsurance.ai/legacy-tools`.

3. Work statuses, colors, and timeline

3.1 Status at the top of a Work item

- **Running:** The background job is using RMV, SinglePoint, or a carrier website. Do not start a duplicate task.
- **Waiting:** Automation is finished and a CSR action is next, such as reviewing a prepared renewal document.
- **Needs Attention:** Information is missing, the match is ambiguous, a security code is needed, the carrier page changed, or a document is unavailable. Open the item for the exact reason.
- **Completed:** The workflow completed and saved a result. Completed does not mean coverage was bound unless the workflow was an explicitly authorized endorsement and the result confirms submission.
- **Failed:** The automated task encountered an error. Inspect the failed timeline step and use Analytics to see whether the same error is recurring.

3.2 Timeline colors

- **Green - Completed:** The step finished.
- **Blue - Automation step:** Automation is working on, or entered, this step.
- **Amber - Waiting or warning:** Human input, nonfatal missing information, or a warning requires attention.
- **Red - Failed:** The step failed and its explanation must be reviewed.

Running Work normally refreshes automatically. If the carrier has finished but the header briefly still says Running, wait a few seconds. If it is unchanged after one minute, force-refresh the page. Never resubmit a live endorsement only because the UI status is delayed.

3.3 Work detail page

Each Work detail page includes:

- The original Request and its source;
- AI understanding with masked license and VIN values;
- Human review items that remain open;
- Result and direct PDF buttons;
- Execution plan and timeline;
- A carrier link after a successful workflow.

Quotes normally link to **SinglePoint** or **MAIP**. Successful Plymouth Rock billing and endorsements link to **Plymouth Rock**. After opening a carrier site, still verify the quote, policy number, and customer identity.

4. Universal Customer Intake

Universal Intake is the preferred starting point for incoming customer information. It converts chat text, images, Google Sheet/Excel records, and manual corrections into the same Customer, Driver, Vehicle, and Property data model.

4.1 Supported input

- Pasted customer messages or staff-prepared text;
- Driver license images;
- Registration images;
- JPG, PNG, or WebP images;
- Up to four images per request, each no larger than 8 MB.

Example:

```
Run auto quote
Zhang San
12/20/1990
25 Main St Newton MA 02458
[license image]
[registration image]
```

4.2 Extract and confirm

1. Open **New Request**.
2. Paste the text and drag in or select the images.
3. Click **Understand request**.
4. Review the extracted name, birth date, address, license, VIN, vehicle, and prior-insurance fields.
5. Amber or red fields are missing, uncertain, or conflicting. Correct them against the source image and customer information.
6. Click **Confirm fields** to save the verified values.
7. If the same name has more than one address, select the correct address before continuing.

Most license and VIN characters are masked in the UI. Masking protects the display; it does not mean that the value has been verified.

4.3 MyRMV enrichment

When the request contains a valid Massachusetts license number and a 17-character VIN, Orquestra automatically starts a MyRMV lookup. A Massachusetts license normally begins with S or SA.

1. Wait while the page shows **Looking up MyRMV**.
2. If **MyRMV security code required** appears, enter the new six-digit code for this login.
3. Verified name, birth date, address, license, and matching vehicle fields are marked MyRMV verified.
4. Still verify the unit, VIN, and that the vehicle belongs in this quote.

The security code is used for the current login only and is not saved to the customer record.

4.4 Missing prior insurance

Common Auto Quote gaps are prior carrier, prior effective date, and prior expiration date. Enter them directly in the matching fields. Legacy Tools Universal Intake can also accept a follow-up line such as:

```
Progressive, 10/1/25-10/1/26
```

Never infer these dates from an old policy or another customer. Leave the task in Needs Attention when they cannot be confirmed.

5. Auto Quote

5.1 Recommended path: New Request

1. Upload text, license, and registration as described in Section 4.
2. Confirm the customer, DOB, address, license, VIN, and prior insurance.
3. Click **Run Auto Quote**.
4. A Massachusetts license routes to SinglePoint. A non-Massachusetts or foreign license routes to MAIP with the confirmed jurisdiction data.
5. Open the Work detail page and wait for the result.

5.2 Fast path: MA License + VIN

1. Open **Tools** → **New Business** → **Auto Quote**.
2. Enter the Massachusetts license number and 17-character VIN.
3. Click **Look up & run**.
4. Orquestra uses MyRMV for the name, DOB, address, and vehicle before starting SinglePoint.
5. Enter a six-digit security code if the page requests one.

5.3 SinglePoint results

A carrier can return:

- **RATED / Premium:** A price was returned. Open the SinglePoint link to verify it and continue the agency's sales process.
- **REVIEW / REFER:** The carrier requires human handling or a critical answer did not meet its rating requirements. This is not a usable quoted price.
- **DECLINED:** The carrier explicitly declined. Save it for CSR review and do not rerun identical input repeatedly.
- **Needs Attention:** A page, credential, security code, data value, or carrier mapping must be handled.

Orquestra saves the quote but does not bind, purchase, or collect payment.

5.4 Non-Massachusetts licenses and MAIP hours

A non-Massachusetts or foreign license requires confirmed name, DOB, address, license state/country, first-licensed date, and vehicle information. Never manufacture a Massachusetts license.

MAIP is available Monday through Saturday, 7:00 AM-7:00 PM Eastern. From 7:00 PM through 7:00 AM and all day Sunday, Orquestra stops before opening MAIP and displays **MAIP Closed**. Run the request again during the next open period.

6. Home Quote

6.1 Start from Tools

1. Open **Tools** → **New Business** → **Home Quote**.
2. If only a Massachusetts license is available, enter it first. Select **Open full Home form** for detailed entry.
3. In Legacy Tools, enter a Massachusetts license or enter the name, DOB, and complete property address.
4. Click **Find Property & Run Home Quote**.

6.2 Property information

Orquestra searches available public property sources for required building details such as year built, area, stories, construction, roof, and occupancy. When a noncritical dropdown cannot be sourced, it can use an approved default or the first available choice. Staff must still verify these critical items:

- Insured name and DOB;
- Complete address and unit;
- Occupancy and product type;
- Building or condo facts;
- Replacement cost or clearly unusual square footage;
- Claims, coverage, and all underwriting answers.

Orquestra does not invent customer identity, the property address, loss history, or a coverage instruction merely to obtain a price.

6.3 Handle the result

For Premium/RATED, open SinglePoint from Work and verify the quote. REVIEW, REFER, or missing critical property information requires human handling. Producing a price does not purchase a Home policy.

7. Detailed MPIUA and MAIP entry

Open **Legacy Tools** → **MPIUA / MAIP**.

7.1 MPIUA Property

1. Select **MPIUA Property**.
2. Enter the customer name.
3. Select Dwelling or Homeowners and confirm occupancy.
4. Verify the property address, especially a condo or unit.
5. Click **Run MPIUA to Final Review**.

The automation stops at the final human-review point. It does not submit, issue, or pay. If a unit is missing or the returned address differs, stop instead of selecting a similar address.

7.2 MAIP Personal Auto

1. Select **MAIP Personal Auto**.
2. Use RMV data for a Massachusetts license and detailed manual fields for an out-of-state or foreign license.
3. An uploaded license image is stored in the private customer folder and is not automatically uploaded to MAIP.
4. Verify the applicant, jurisdiction, first-licensed date, VIN, and address.
5. Run only during MAIP service hours.

8. Renewal and Payment Follow-up

8.1 Scheduled work

When enabled, the system runs once each agency-local day after 7:00 AM and checks issued policies expiring from today through the next 21 days. It creates two separate items for each due policy:

- **Renewal Follow-up**;
- **Payment Follow-up**.

Orquestra first checks the customer's private folder. Clearly named renewal/declaration and bill/invoice PDFs are attached to the matching Work item. When enabled for Plymouth Rock, it also performs a read-only search of Policy Documents for clearly matching files.

The workflow does not renew, pay, or contact a customer.

8.2 CSR action

1. Filter Work for **Waiting** and **Needs Attention**.
2. Open Renewal Follow-up and select **Open Renewal Document**.
3. Open Payment Follow-up and select **Open Bill Document**.

4. Verify customer, policy number, carrier, and expiration date.
5. Follow the agency's contact process and record the follow-up.
6. When a file is missing, retrieve or verify it from the carrier as the task explains. Never attach a file from a different policy.

8.3 Manual scan and deduplication

Open **Tools** → **Policy Service** → **Renewal & Payment Follow-up** and click **Scan Next 21 Days**. The system deduplicates by policy number, expiration date, and follow-up type, so the same scan does not create duplicate tasks.

If the page reports that the follow-up source is unavailable or Google Sheet returns 403, stop and notify an administrator. The scan refuses to substitute stale policy data for the live issued-policy source.

9. Plymouth Rock Billing Status

This is a read-only lookup. It does not pay or modify the policy.

1. In **New Request**, enter `Check billing for Customer Name`, or open **Legacy Tools** → **Billing Status**.
2. Confirm the full name. If several matches exist, select the correct address.
3. Enter a Plymouth Rock security code if requested.
4. The result shows the policy number and the next payment date/amount or **Paid in Full**.
5. Use the Plymouth Rock link on successful Work to verify the carrier record.

Do not treat the billing result as bank settlement confirmation. If the customer paid very recently, verify it in the carrier portal.

10. Add Driver Endorsement

Add Driver changes a live Plymouth Rock Auto policy.

1. Open **Tools** → **Policy Service** → **Add Driver**.
2. Enter the policyholder/customer full name.
3. Enter the endorsement effective date.
4. Enter the new driver's legal first name, last name, Massachusetts license, and relationship.
5. Verify driver identity, relationship, and effective date.
6. Select the live-policy authorization checkbox.
7. Click **Verify & Add Driver**.
8. Enter the current six-digit security code if requested.
9. Use Work to review RMV verification, Plymouth Rock submission, and the final result.

If the customer, policy, or RMV identity is ambiguous, the workflow must stop. Do not choose the closest person.

11. Add Vehicle Endorsement

Add Vehicle is currently available at **Legacy Tools** → **Add Car · Plymouth Rock** and changes a live Plymouth Rock Auto policy.

1. Enter the customer full name.
2. Enter the 17-character VIN and effective date.
3. Orquestra finds one issued Plymouth Rock Auto policy.
4. It identifies the VIN vehicle and copies the current vehicle's coverage structure.
5. Verify vehicle, policy, date, and coverage before final submission.
6. Run only after confirming customer authorization.

Stop for human handling if there are multiple policies, the VIN is invalid, or current coverage cannot be copied unambiguously.

12. Update Mortgagee Endorsement

This changes a live Plymouth Rock Home policy.

1. Open **Tools** → **Policy Service** → **Update Mortgagee**.
2. Enter the customer and endorsement effective date.
3. Enter the mortgagee legal name, street, city, state, ZIP, and optional loan number.
4. Verify the customer, unique Home policy, property, and mortgagee clause.
5. Select the authorization checkbox and click **Update Mortgagee & Create Documents**.
6. Enter a security code if prompted.
7. Download **Updated Policy** and **Updated Home Binder**.

If the endorsement succeeded but a PDF is temporarily unavailable, do not resubmit. Verify the submitted transaction in Plymouth Rock and retrieve the document later to avoid a duplicate endorsement.

13. Insurance Card

1. Open **Tools** → **Policy Service** → **Insurance Card**.
2. Enter the customer full name and click **Generate card**.
3. Select the correct address when the same name has multiple records.
4. Orquestra generates a card only for a vehicle record with a VIN and explicitly skips records without one.
5. Open the PDF and verify the name, vehicle, VIN, policy number, carrier, and dates.

Legacy Tools also accepts:

```
Generate insurance card for Customer Name
```

When Legacy Tools shows **Send Email**, it sends only to the server-configured agency/test recipient. Verify the recipient displayed on the page before sending. It does not automatically use the customer's email address.

14. Auto/Home Binder

1. Open **Tools** → **Policy Service** → **Binder**.
2. Enter the customer full name and click **Generate binder**.
3. Orquestra searches for completed, saved Auto and Home quotes for that customer.
4. It detects the available types and generates a binder for every matching type.
5. Verify customer, policy/quote, carrier, premium, vehicle/property, mortgagee, and coverage in each PDF.

A usable binder is not generated when there is no completed quote, the customer address conflicts, or critical data is missing. Generating a binder does not mean coverage was bound.

15. Cancellation 2A and LPR

1. Open **Tools** → **Policy Service** → **Cancellation**.
2. Enter the customer full name and click **Generate documents**.
3. Orquestra detects the available policy type:
   - Auto generates the fixed SinglePoint-style **2A** template;
   - Home generates the fixed SinglePoint-style **LPR** template.
4. The cancellation date defaults to today.
5. Verify the customer, policy, vehicle/property, carrier, and date after download.

This workflow prepares template documents only. It does not submit a cancellation to a carrier or cancel coverage. Staff must follow the agency's signature, notice, retention, and submission procedures.

16. RTA E-Stamp

1. Open **Tools** → **Documents** → **RTA E-Stamp**.
2. Select the correct authorized carrier stamp.
3. Upload the completed RTA PDF; it must be no larger than 15 MB.
4. Click **Stamp RTA**.
5. Open the stamped PDF and verify page count, form content, stamp position, and clarity.

Use only an agency-authorized stamp. E-Stamp prepares the file; it does not mean the RMV received, accepted, or processed the RTA.

17. Customers, Activity, and Analytics

17.1 Customers

Customers is derived from Work. It shows each customer's open and completed count and recent work. Use it to navigate task history, not as a replacement for the carrier policy system or agency CRM.

17.2 Activity

Activity lists request received, field confirmation, browser start, document found, quote completed, and failure events in time order. For a dispute or status question, inspect Activity and the Work timeline first.

17.3 Analytics

Analytics includes:

- Total, successful, failed, pending, and success rate for Today, This week, and This month;
- Counts by workflow;
- Repeated failure causes;
- Latest failed tasks.

Success rate excludes work that is still Waiting, Running, or Needs Attention. Supervisors should address recurring system failures before isolated customer-data exceptions.

18. Security codes, passwords, and customer privacy

- Enter a security code only in the current page's code field. Do not store it in notes or long-lived screenshots.
- Only an authorized administrator updates carrier credentials in protected Render environment variables.
- Licenses, registrations, VINs, DOBs, addresses, and policy documents are private customer data.
- Upload only images required for the current work and follow the agency retention policy afterward.
- Work masks license and VIN values, but downloaded PDFs and carrier pages may show the complete data.
- Never place real customer information in public issues, generic test examples, ordinary email, or an unauthorized AI service.

19. Troubleshooting

19.1 Work remains Running

Wait 60 seconds and force-refresh. If the timeline has no new event, inspect Analytics or ask an administrator to check Render logs. Do not resubmit a live endorsement that already reached carrier confirmation.

19.2 Needs Attention

Open Work and read the exception reason and the last amber or red timeline step. Complete the data, choose the correct customer, enter a security code, or work in the carrier portal. Do not hide the cause by repeatedly rerunning the same task.

19.3 Multiple customers or policies

Select by complete address. If a unique match still cannot be confirmed, stop and contact a supervisor or the customer. Never select the first name-only match.

19.4 MyRMV or Plymouth Rock requests a code

Use the new six-digit code sent for the current login. Do not keep retrying an expired code. If a newer email arrives, use the newest code.

19.5 Google Sheet 403 or sync pending

A quote can sometimes continue after saving a local record, but Renewal/Payment scanning stops to avoid stale policy data. Notify an administrator to verify that the production service account has reader access to the Sheet.

19.6 Carrier page changed or a button/document is missing

Stop the automated task and retain the Work ID and safe error message. Do not guess a replacement button. Run it again only after an administrator repairs and verifies the page mapping.

19.7 PDF cannot be opened or is incomplete

Reopen the PDF from Work and confirm that the browser allows a new tab. Do not send or submit a document with a missing critical field; return to the customer record or carrier for verification.

20. Daily CSR checklist

At the start of the day:

- Open Work and resolve Needs Attention;
- Review Waiting Renewal and Payment Follow-up items;
- Confirm whether MAIP is in service hours;
- Confirm access to the carrier/security-code mailbox.

Before every submission:

- Verify customer full name and address;
- Verify policy number, VIN/property, and effective date;
- Verify coverage, mortgagee, relationship, and other business fields;
- Confirm authorization for a live-policy change;

- Confirm there is no duplicate Running task.

Before leaving:

- Review failed and pending work in Analytics;
- Resolve or escalate open Needs Attention items;
- Confirm downloaded documents belong to the correct customer;
- Do not retain customer files indefinitely on Desktop or in Downloads.

21. Administrator escalation

Escalate these conditions instead of changing server configuration as a CSR:

- Google Sheet/API permission 403;
- A carrier password or login URL changed;
- Render deployment failure;
- Repeated carrier locator or page-change failure;
- Persistent disk, customer folder, or PDF path error;
- Work status repeatedly disagrees with the carrier result;
- A new carrier, agency, QQ Catalyst adapter, or data source is required.

Report the Work ID, workflow, time, safe on-screen error, and whether the carrier portal already shows success. Never send a password, complete license number, or complete customer document in the incident report.