

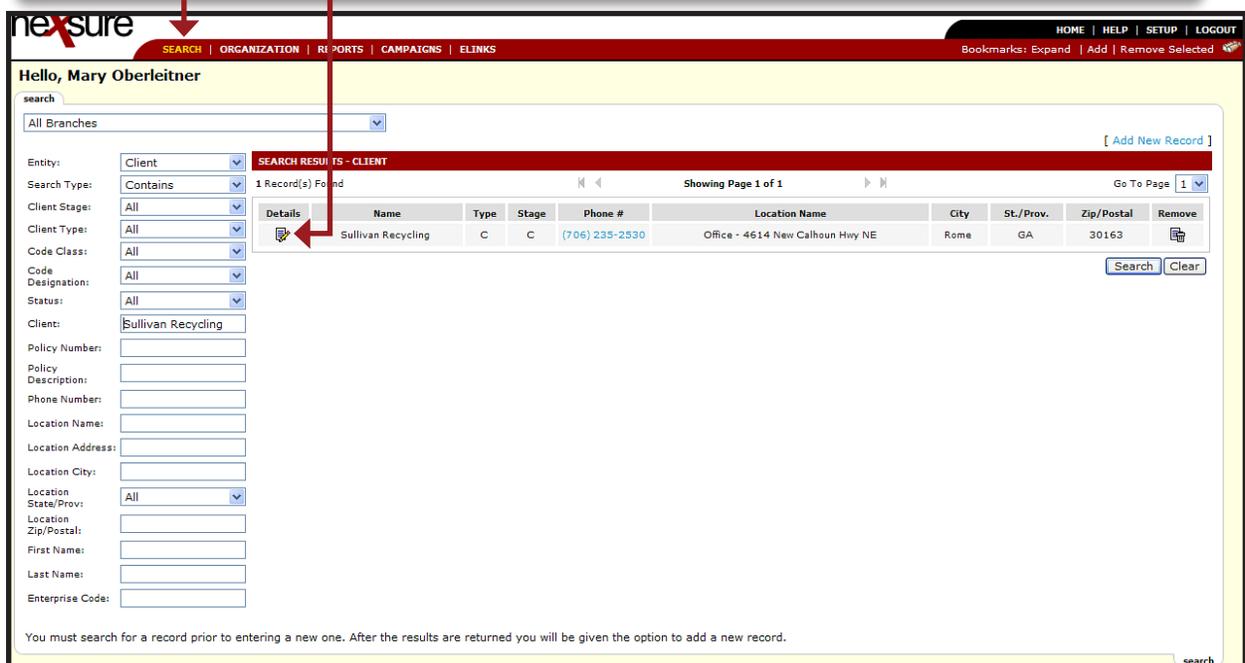
### IN THIS ISSUE

- ✘ Out of Sequence Endorsements

## Out of Sequence Endorsements

When a policy change must be added for an effective date prior to the current coverage term effective date, out of sequence endorsements are automatically created in Nexsure as follows:

1. Access the appropriate client through **SEARCH** and click the **Details**  icon to display the **Client** menu.



The screenshot shows the Nexsure web application interface. At the top, there is a navigation bar with 'SEARCH | ORGANIZATION | REPORTS | CAMPAIGNS | ELINKS' and user options 'HOME | HELP | SETUP | LOGOUT'. Below the navigation bar, the user is greeted with 'Hello, Mary Oberleitner'. The main content area is a search results page for clients. On the left, there are search filters for Entity (Client), Search Type (Contains), Client Stage (All), Client Type (All), Code Class (All), Code Designation (All), Status (All), and Client (Sullivan Recycling). The search results table shows one record for Sullivan Recycling. A red box highlights the 'Details' icon in the search results table, with a red arrow pointing to it from the instruction above. The search results table has the following data:

Details	Name	Type	Stage	Phone #	Location Name	City	St./Prov.	Zip/Postal	Remove
	Sullivan Recycling	C	C	(706) 235-2530	Office - 4614 New Calhoun Hwy NE	Rome	GA	30163	

At the bottom of the search results page, there is a note: 'You must search for a record prior to entering a new one. After the results are returned you will be given the option to add a new record.'

2. On the **Client** menu, click **SERVICING**.

The screenshot shows the Nexsure web application interface. At the top, there is a navigation bar with 'SEARCH', 'ORGANIZATION', 'REPORTS', 'CAMPAIGNS', and 'ELINKS'. Below this is a secondary navigation bar with 'CLIENT PROFILE', 'OPPORTUNITIES', 'MARKETING', 'POLICIES', 'CLAIMS', 'SERVICING', 'ATTACHMENTS', 'ACTIONS', 'TRANSACTIONS', 'DELIVERY', and 'T-LOG'. The 'SERVICING' menu item is highlighted with a red arrow. The main content area shows 'Client Name: Sullivan Recycling' and a 'servicing' tab. On the left, a 'Services' menu has 'Marketing' selected. The main area contains a form for creating a marketing application with fields for 'Enter the desired effective date of the new policy' (set to 11/18/2009) and 'Enter a brief description of the marketing record' (set to 'Process new marketing application.').

3. On the **servicing** tab, click the **Endorsement** link on the **Services** menu.

The screenshot shows the Nexsure web application interface with the 'SERVICING' menu item highlighted. The 'servicing' tab is active, and the 'Endorsement' link is selected in the left-hand 'Services' menu. The main area contains a form for creating an endorsement with fields for 'Enter the desired effective date of the change' (set to 07/18/2009), 'Select policy to change/endorse' (set to 'A/H | LOB | Policy Number | Description (current)'), and 'Enter a brief description of the change' (set to 'A WORK | MC-90000 | PROCESS endorsement | Work Comp'). A red arrow points from the 'Endorsement' link in the menu to the 'Create Endorsement' form.

4. Type a date into the **Enter the desired effective date of the change** box or select one by clicking the **Calendar** icon. This date field automatically populates with the current date when not accessing servicing using the context tools (For details on how to add an out of sequence endorsement using the Context tools see, "Out of Sequence Endorsement", in Chapter 7, *CRM Training Manual* located in Nexsure Help). Changing the date and pressing the **Tab** key to the next box automatically changes the **Select policy to change/endorse** list to reflect only those policies that have a coverage term effective date within range of the date entered as the effective date of change.

5. Select a policy from the **Select policy to change/endorse** list.

6. Type a brief description into the **Enter a brief description of the change** box (up to 95 characters). This description populates the **Action Description** box on the policy summary screen. This is used to help you identify the change.

7. In the **Enter additional notes to populate the action memo section** box, enter more detail if needed to describe the change and possibly who requested it. This information is added to the memo section of the action to help keep track of the changes to the policy.

8. Click the **Select** check box of the policy that needs to be changed.

9. Click the **Create Endorsement** button to display the endorsement's underwriting screen.

10. Complete the desired changes on the line of business form and then click the **Populate** icon.

11. In the **populate** dialog box, select the **Agree** option and click **Accept**.

12. Make sure to review the change request for accuracy by clicking the **Print** link on the **Navigation Toolbar**.

13. After confirming the accuracy of the change request, change the **Status** to **Submitted** and click the **Save Changes** link. Changing the **Status** to **Submitted** indicates the request is complete and ready to submit to the carrier and blocks further changes to the request.

14. The **Change Analysis** is displayed containing a brief description of the changes made. Any policy iterations that have a date greater than the **Coverage Effective Date** of this change will be displayed providing the opportunity to include or exclude the addition of the change request. In this example, the policy was modified on **9/18/2009** which is greater than the change request **Coverage Effective Date** of **7/18/2009** being added. Since both of these policies should be affected by this change, leaving the modified limits as entered on the change (or in some cases a checked box will indicate that an OOS (Out of Sequence) endorsement is desired) for the **9/18/2009** iteration of the policy, will allow the addition of the out of sequence endorsement.

**Change Analysis** Show All · Hide All

**Workers Compensation** Next (1)

Policy Evolution:	Prior to:	This Change:	Next (1):
<b>Coverage Effective Date:</b>	05/18/2009	07/18/2009	09/18/2009
Date Processed:	11/18/2009	11/18/2009	11/18/2009

**ACORD 130**

General			
Policy Evolution:	Prior to:	This Change:	Next (1):
<b>Policy Wide Coverages</b>			
<b>Employers Liability - Each Accident:</b>	\$1,000,000	\$2,000,000	2,000,000
Changed from:		\$1,000,000	\$1,000,000
<b>Employers Liability Disease - Policy Limit:</b>	\$1,000,000	\$2,000,000	2,000,000
Changed from:		\$1,000,000	\$1,000,000
<b>Employers Liability Disease - Each Employee:</b>	\$1,000,000	\$2,000,000	2,000,000
Changed from:		\$1,000,000	\$1,000,000

Nexsure has attempted to update the policies following the out of sequence endorsement. Please make any corrections as needed. Once "Accept" is selected, the above changes will be made to all subsequent policies once this endorsement is posted. The population of the subsequent policy values by Nexsure is intended to ASSIST in the execution of this endorsement. It is the responsibility of the End User to verify that the policies are updated appropriately.

Policy changes have been reviewed for each policy iteration.
 Accept
Cancel

15. Confirm the **Coverage Effective Date** and changes, select the **Policy changes have been reviewed for each policy iteration** check box to activate the **Accept** button. Clicking the **Accept** button will create the out of sequence endorsements and change the **Status** to **Submitted**. If a pending endorsement is created in this process, this means that a change was made in a schedule on an older form and requires the user to manually complete that change request. So, make sure to check for pending OOS endorsements that need attention before continuing to the next task. Clicking the **Cancel** button will display the endorsement's **underwriting** tab leaving the **Status** at **Pending** allowing the user to alter the form as necessary.

16. When out of sequence endorsements affect multiple policies, a change request is added to each iteration of the policy as indicated in the **Change Analysis** window. Click the **OK** button on the **Endorsement Creation Process** window to close.

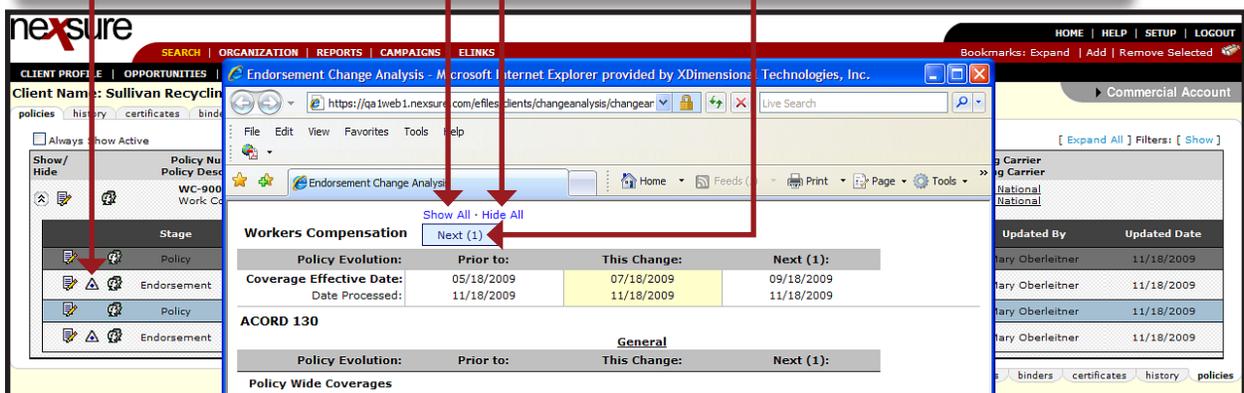
The screenshot shows the 'Change Analysis' window for a client named Sullivan Recycling. It displays details for 'Workers Compensation' and 'ACORD 130' policy evolution. An 'Endorsement Creation Process' dialog box is open, showing a status change to 'Submitted' for the period 09/18/2009 - 05/18/2010. A 'Windows Internet Explorer' error message is also present, stating 'Endorsement creation process is complete' with an 'OK' button.

17. The endorsements are added to the policy and can be seen on the policy summary view. In this example, the text of **OOSE: Increase Policy Limit** (which is from the description entered on the servicing screen) will be displayed on the policy summary screen to indicate that an **Out of Sequence Endorsement** was automatically added. Check the status of each endorsement and if any pending **OOSEs** were added, manually process them and change the **Status** to **Submitted**. Once new forms are created for these older policies, pending endorsements will no longer be created in this process.

The screenshot shows the 'Policy Summary' view for Sullivan Recycling. It displays a table of policy changes and endorsements. A red arrow points to the 'OOSE: Increase Policy Limit' endorsement.

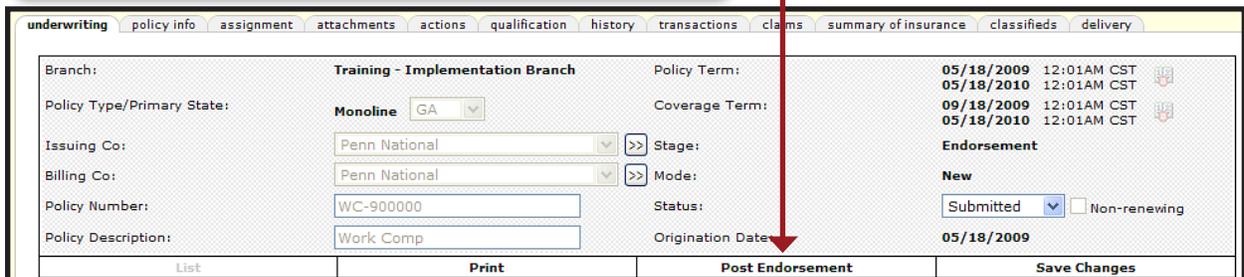
Stage	Status	Change	Coverage From	Coverage To	Action Description	Billed Premium	Updated By	Updated Date
Policy	In Force	Endorsed	05/18/2009	05/18/2010	Process new marketing application.	\$0.00	Mary Oberleitner	11/18/2009
Endorsement	Submitted	Endorsed	07/18/2009	05/18/2010	Increase Policy Limit Out of Sequence Endorsement	\$0.00	Mary Oberleitner	11/18/2009
Policy	In Force		09/18/2009	05/18/2010	Increase payroll amount	\$0.00	Mary Oberleitner	11/18/2009
Endorsement	Submitted		09/18/2009	05/18/2010	Increase payroll amount OOSE: Increase Policy limit	\$0.00	Mary Oberleitner	11/18/2009

18. As long as the changes are in a submitted, 2nd or 3rd request status, the **Delta**  icon on the policy summary screen is available to display the **Endorsement Change Analysis** window to view the changes. In the **Endorsement Change Analysis** window, clicking the **Hide All** link will hide all iterations of the change and clicking the **Show All** link will display all iterations. In this example, clicking the **Next (1)** (the number within the parenthesis indicates the number of iterations potentially affected by the change) link will display the next iteration when multiples exist.



Policy Evolution:	Prior to:	This Change:	Next (1):
Coverage Effective Date:	05/18/2009	07/18/2009	09/18/2009
Date Processed:	11/18/2009	11/18/2009	11/18/2009

19. On the **underwriting** tab, click the **Post Endorsement** link on the **Navigation Toolbar** to post the endorsement.



Branch: Training - Implementation Branch      Policy Term: 05/18/2009 12:01AM CST  
 05/18/2010 12:01AM CST  
 Policy Type/Primary State: Monoline GA      Coverage Term: 09/18/2009 12:01AM CST  
 05/18/2010 12:01AM CST  
 Issuing Co: Penn National      Stage: Endorsement  
 Billing Co: Penn National      Mode: New  
 Policy Number: WC-900000      Status: Submitted  Non-renewing  
 Policy Description: Work Comp      Origination Date: 05/18/2009

Navigation Toolbar: List      Print      **Post Endorsement**      Save Changes

20. When posting endorsements, on the Endorsement Group Post Confirmation dialog box the option to post just the selected (click **Post One**) or all (click **Post All**) is presented to the user. This option will be presented until all connected endorsements are posted.



**Endorsement Group Post Confirmation**

To only post this endorsement, please select "post one".  
 To post all endorsements in this out of sequence endorsement group, please select "post all".  
 To go back to the underwriting screen, please select "cancel".

21. Once the endorsement is posted, the Delta  icon is removed from the policy summary screen. However, the **Endorsement Change Analysis** window is always available on the **underwriting** tab of the policy by clicking the **Change Analysis** link under the Endorsement(s) label..

Policy Evolution:	Prior to:	This Change:	Next (1):
Coverage Effective Date:	05/18/2009	07/18/2009	09/18/2009
Date Processed:	11/18/2009	11/18/2009	11/18/2009

Policy Evolution:	Prior to:	This Change:	Next (1):
Employers Liability - Each Accident:	\$1,000,000	\$2,000,000	2,000,000
Employers Liability - Disease - Policy Limits:	\$1,000,000	\$2,000,000	2,000,000
Employers Liability - Disease - Each Employee:	\$1,000,000	\$1,000,000	\$1,000,000

22. On the policy summary screen in the expanded un-collapsed view (the Collapse  icon is displayed), in this case, the darkest gray shaded iteration of the policy represents the iterations replaced by more recent changes to the policy. The more current of the 2 policy iterations that show the same coverage effective date replaces the one that was created with the first endorsement. When in the collapsed view (the Expand  icon is displayed) these iterations are hidden.

Show/Hide	Policy Number	Policy Description	Policy Type	Line of Business	Policy Term	Status Mode	Annualized Premium	Billing Carrier	Issuing Carrier
	WC-90-0000	Work Comp	Monoline	Workers Compensation	05/18/2009 05/18/2010	In Force New	\$0.00 A \$6,000.00 A	Penn National	Penn National

Stage	Status	Change	Coverage From	Coverage To	Action Description	Billed Premium	Updated By	Updated Date
Policy	In Force	Endorsed	05/18/2009	05/18/2010	Process new marketing application.	\$0.00	Mary Oberleitner	11/18/2009
Policy	In Force	Endorsed	07/18/2009	05/18/2010	Increase Policy limit Out of Sequence Endorsement	\$0.00	Mary Oberleitner	11/18/2009
Policy	In Force	Endorsed	09/18/2009	05/18/2010	Increase payroll amount	\$0.00	Mary Oberleitner	11/18/2009
Policy	In Force	Endorsed	09/18/2009	05/18/2010	Increase payroll amount OOSE: Increase Policy limit	\$0.00	Mary Oberleitner	11/18/2009

**Note:** Shading is used for readability ease and does not indicate historical tracking.