In This Issue

- ACE International Advantage® Foreign Casualty Coverage Applications Now In Nexsure®
- Locating ACE International Advantage Applications in Nexsure
- Using Coverage Templates for Standard Coverage Limits

ACE International Advantage® Foreign Casualty Coverage Applications Now In Nexsure®

XDimensional Technologies has partnered with ACE USA to embed applications for International Advantage® Package Policy and Defense Base Act coverage directly into Nexsure®, the Internet insurance agency management solution. ACE USA is a leading provider of foreign property and casualty coverages for U.S. companies, educational institutions and non-profit institutions that travel or do business outside the U.S.

Coverages Available in the ACE International Advantage Package Policy include:

- Commercial General Liability
- Employers Responsibility® including foreign voluntary workers compensation.
- Travel Assistance Services including emergency medical evacuation and repatriation, as well as medical, travel, personal and legal assistance and pre-trip security information.
- Kidnap & Extortion
- Commercial Auto
- Accidental Death & Dismemberment and Medical
- Commercial Property

The Benefits of Doing Business with ACE International Advantage include:

- Packaged coverage: Single easy-to-read policy that can be tailored to include some or all available coverages.
- Ease: Streamlined producer appointment process.
- Financial Stability: Policies underwritten by A+ rated global carrier.
- Exclusive Focus on International: Experienced international underwriters available throughout the U.S. who are dedicated to handling the international exposures of U.S. clients and brokers.
- ACE Global Network: Offices in more than 55 countries and authority to do business in more than 90 others, linked electronically to access expertise in local language, customs and regulations and to deliver prompt, reliable service.

ACE International Advantage coverage is designed to meet the international commercial exposures of U.S.-based companies and organizations, including:

- Companies with employees who travel internationally.
- Companies with employees stationed in foreign countries (temporarily or permanently).
- International event attendees and exhibitors (conferences, trade fairs).
- Exporters
- Professional firms or other businesses that perform work outside the U.S.
- Companies with overseas sales offices or operations (owned or leased).
- Companies doing business via the internet (sale of goods or services).
- Educational institutions and non-profits that sponsor overseas trips, tours or study abroad programs.

The ACE International Advantage applications that are now available in Nexsure include:

- International Casualty Coverage (the primary application for Advantage Package Policy)
- International Property (optional coverage for Advantage Package Policy)
- International Corporate Kidnap and Extortion (to increase standard coverage in Advantage Package Policy)
- Educational Institutions – Students & Chaperones Supplement (optional coverage for Advantage Package Policy)
- ACE USA Marine Cargo (optional coverage)
- ACE USA Defense Base (DBA) (for U.S. contractors working on military bases or contracts overseas)

For additional information regarding these products and to find your local ACE International Advantage underwriting contact, please visit http://www.aceadvantage.com.

Please email your International Advantage or Defense Base Act application to your local ACE International Advantage underwriter or to AdvantagePartners@ace-ina.com.

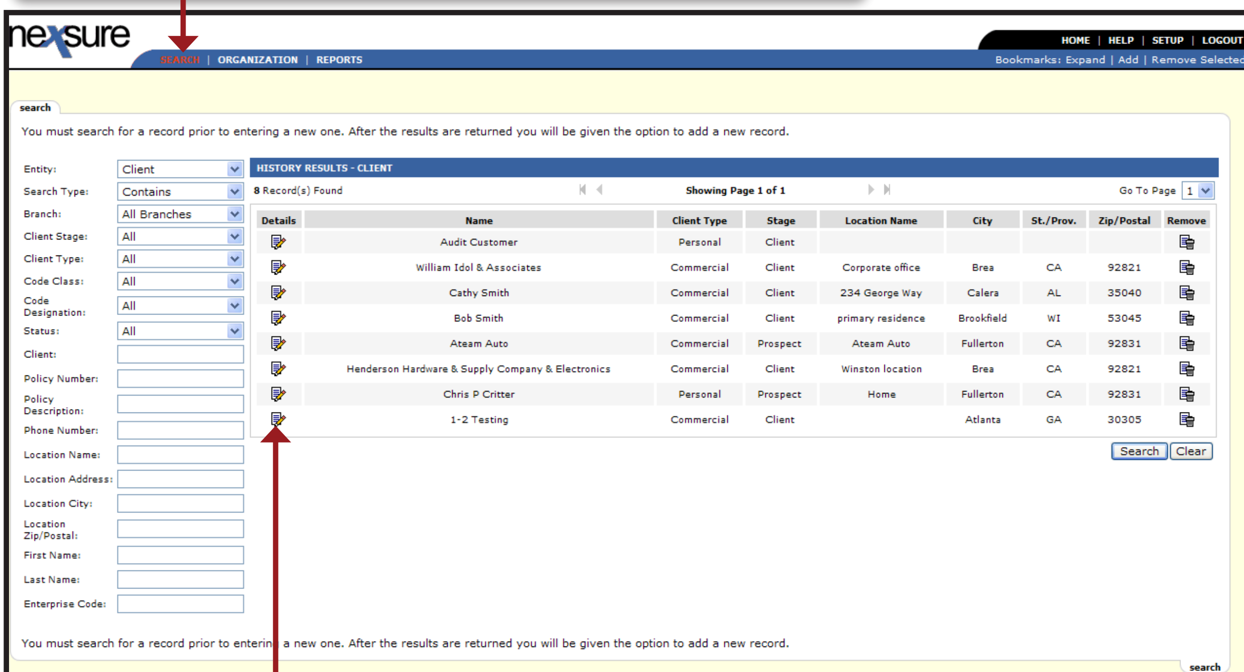
Any description of policy terms or coverage herein is provided for informational purposes only and is subject to availability and shall not amend, alter or change, in any way, the terms, conditions, exclusions and limitations of the policy delivered. Please consult the policy for exact terms and conditions.

ACE USA is the U.S.-based retail operating division of the ACE Group of Companies, headed by ACE Limited (NYSE: ACE) and rated A+ (Superior) by AM Best and A+ (Strong) by S&P. Policies issued by International Advantage® are underwritten by ACE American Insurance Company, rated A+(Superior) by A.M. Best (ratings as of February 4, 2008).

Locating ACE International Advantage Applications in Nexsure

ACE International Advantage applications can be accessed within Nexsure by opening a client and bringing up a new application form. Follow the steps below to locate the ACE International Advantage applications:

1. On the **Primary** menu, click **SEARCH**. Search for the appropriate client.

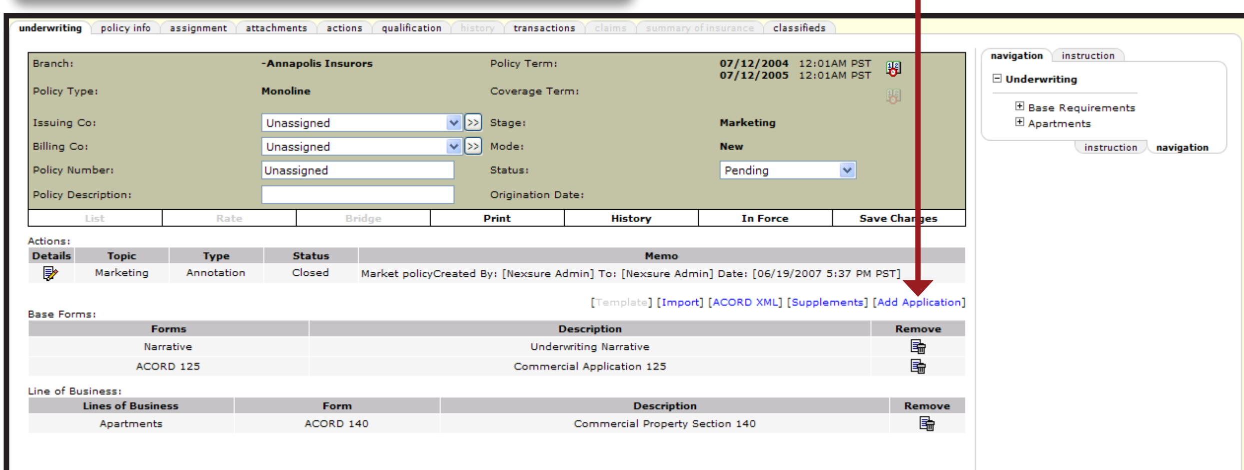


2. Click the **Details** icon next to the appropriate client.

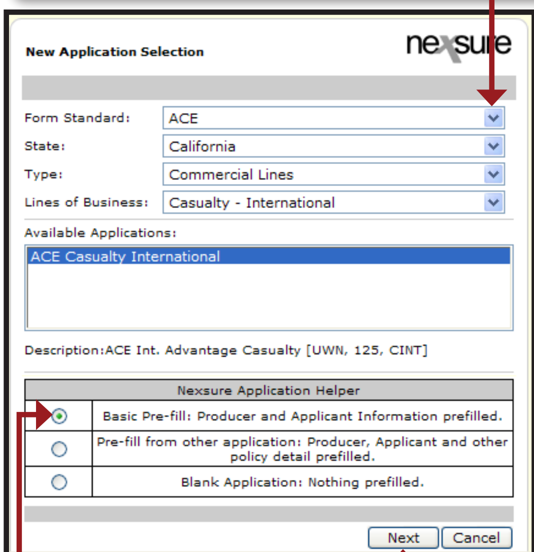
3. On the **Client** menu, click **MARKETING**.

4. Click the **Details** icon next to access the client marketing policy.

5. On the **underwriting** tab, click **[Add Application]**.

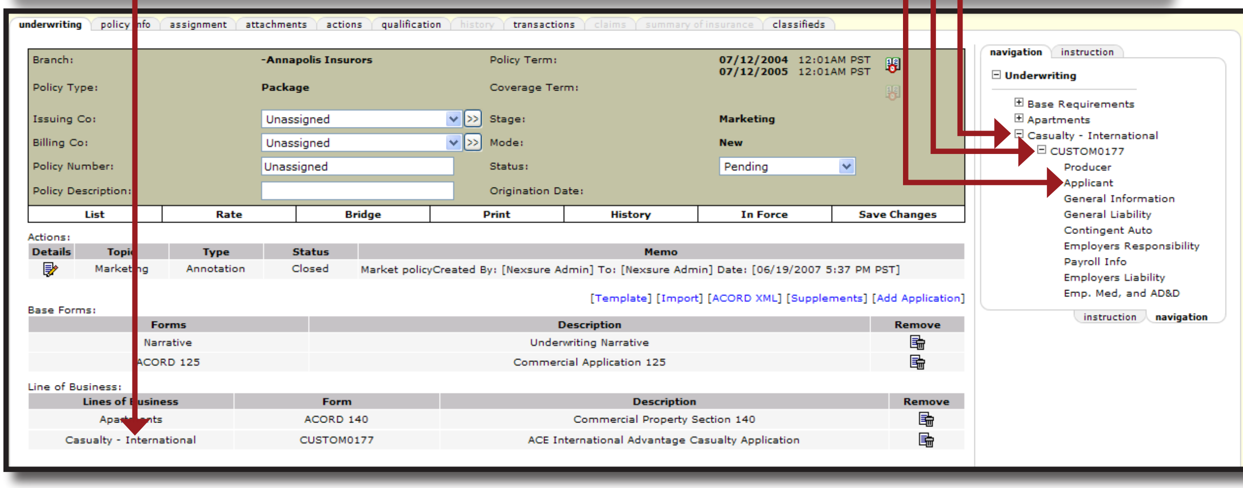


6. In the **New Application Selection** dialog box, select **ACE** in the **Form Standard** drop-down box, select the appropriate **State** and **Type.** In the **Lines of Business** drop-down box select the appropriate ACE International Advantage application(s) from the list:
   - Cargo
   - Casualty - International
   - Property - International
   - Special Risk
   - Workers Comp - International

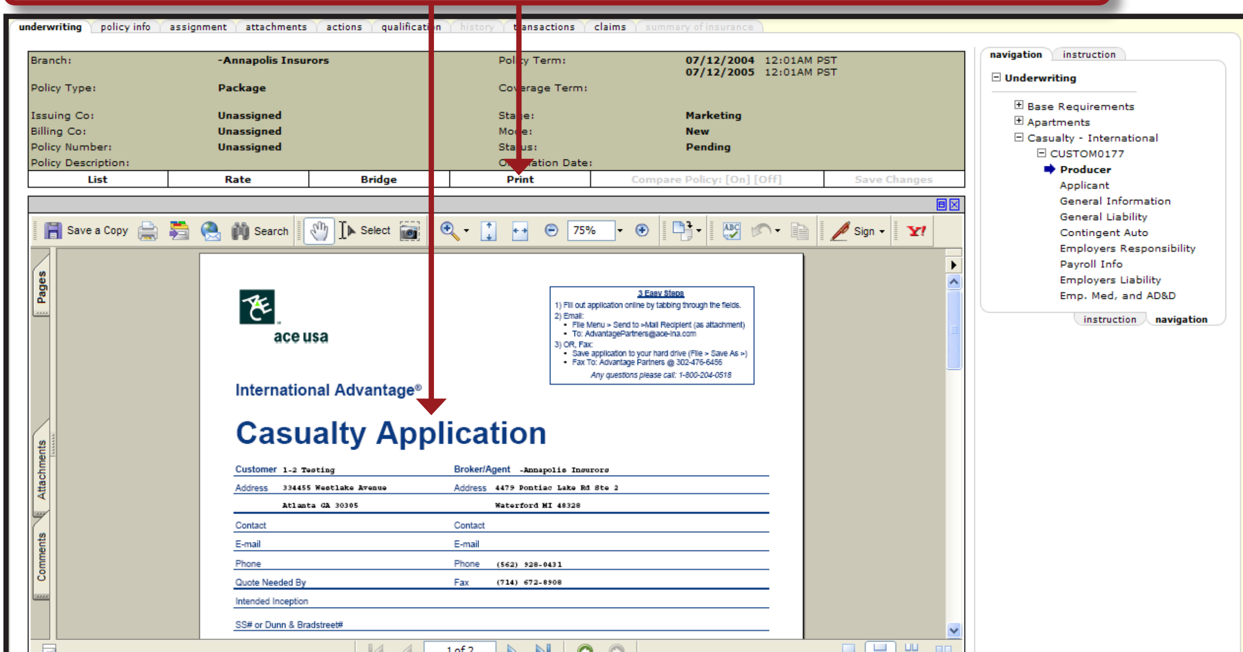


7. In the **Nexsure Application Helper** section, the **Basic Pre-fill: Producer and Applicant Information prefilled** option is selected by default. Click **Next** to add the application(s).

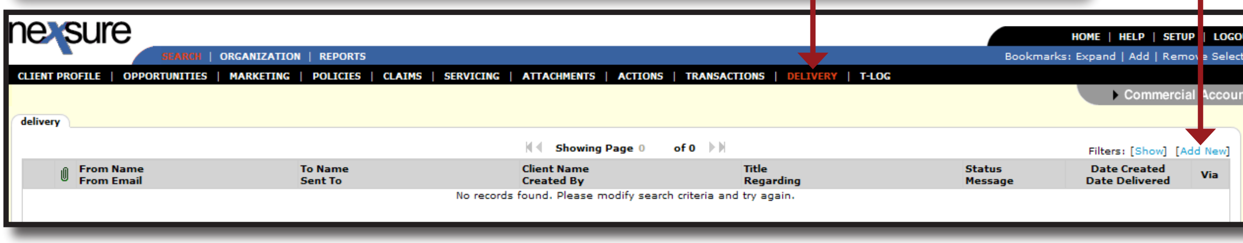
8. The new application is now added to the marketing policy. To view the application, click the ⊞ beside the line of business, click the ⊞ beside the form number and click any item in the form list.



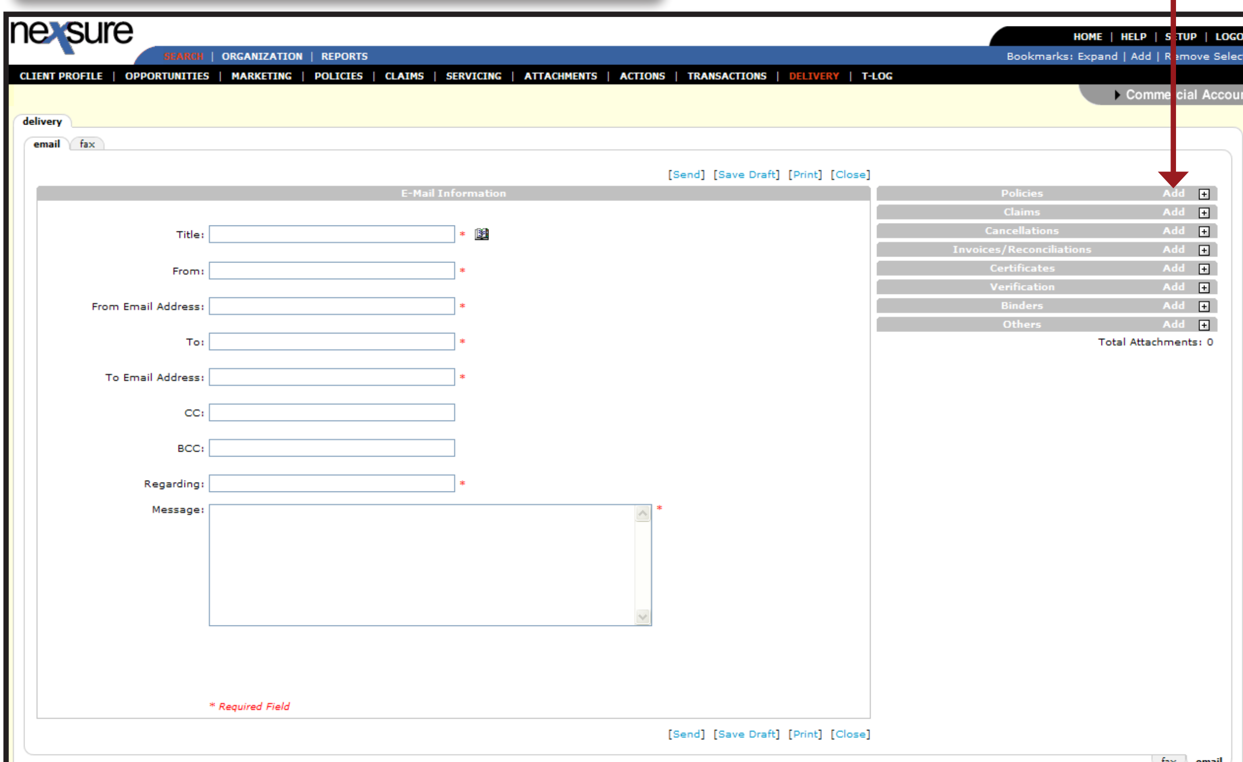
9. On the navigation toolbar, click **Print** to generate a preview of the application. The stored client data will pre-fill the application data fields and the CSR simply needs to answer the remaining questions to complete the new business transaction in list view or the **navigation** tab.



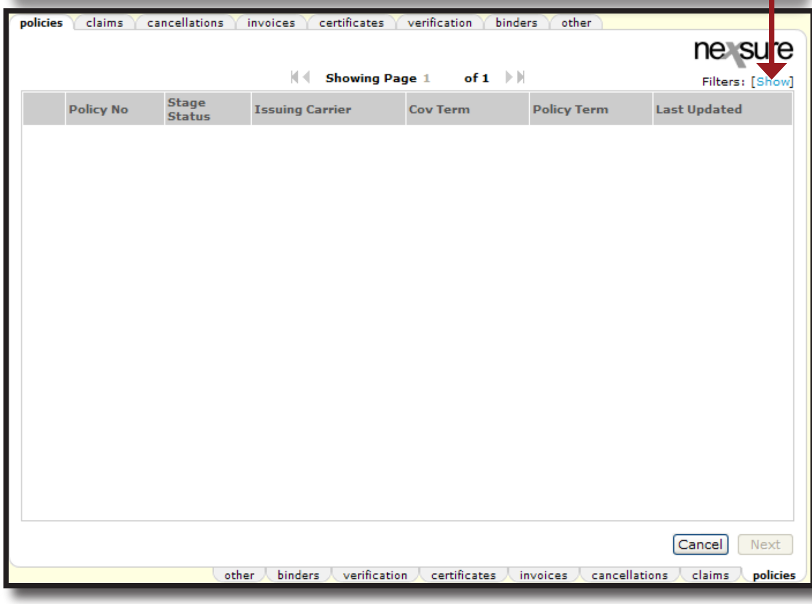
10. To deliver the form, on the **Client** menu, click **DELIVERY.** In the **delivery** tab, click **[Add New]**.



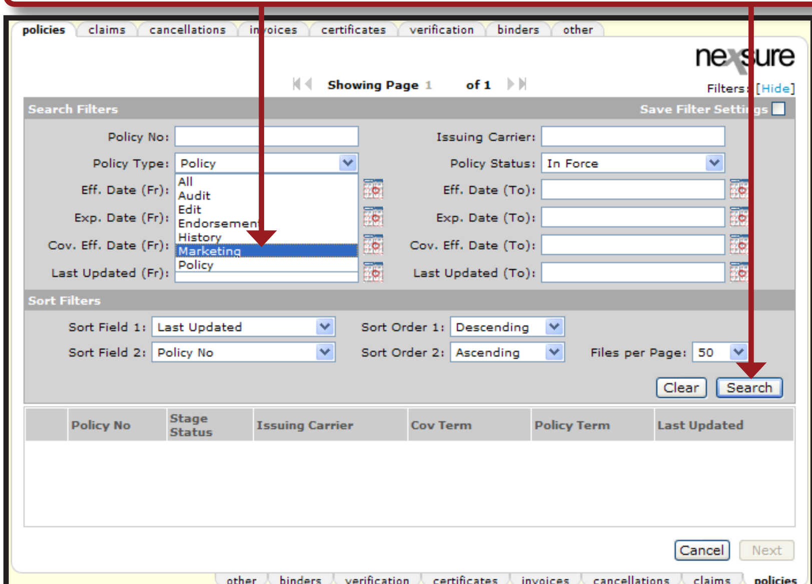
11. In the **email** tab, on the right next to the E-Mail Information section, click **Add** next to **Policies.**



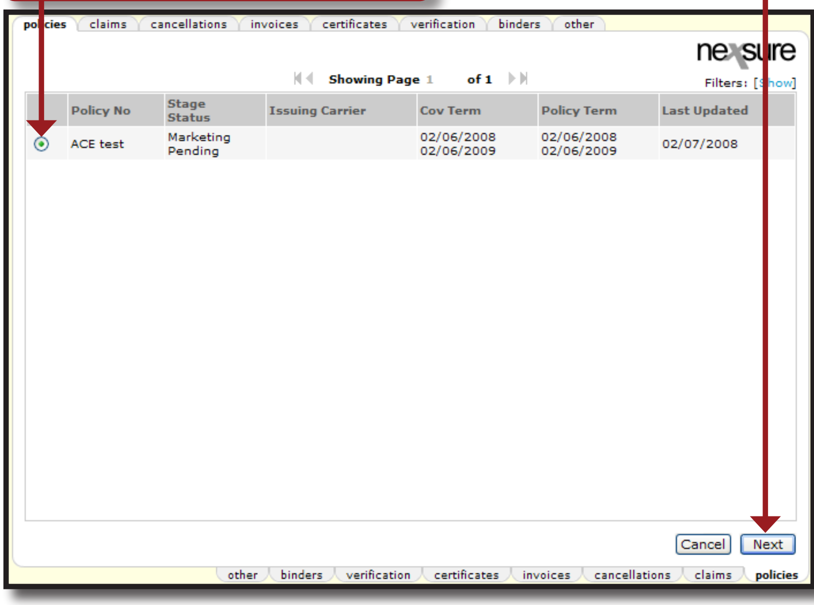
12. In the **Add Delivery Attachment** dialog box, click the **[Show]** link.



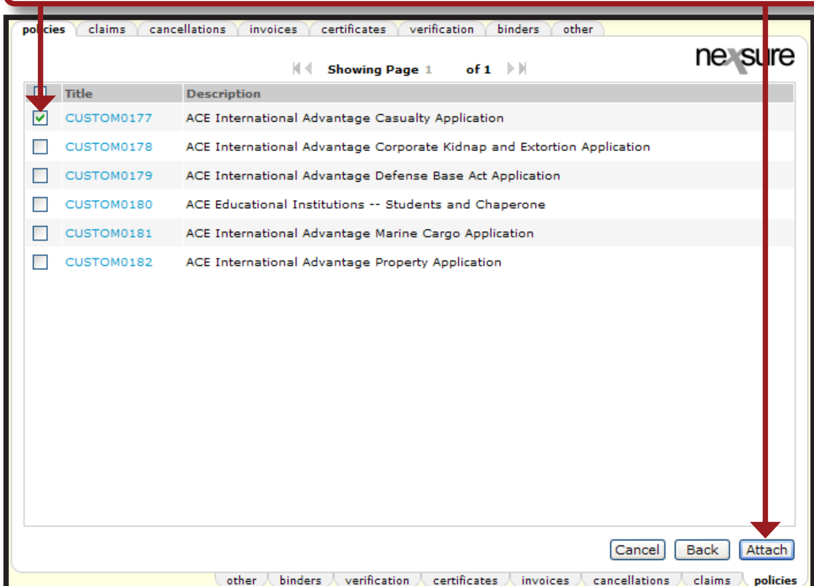
13. In the **Policy Type** drop-down, select **Marketing** and click **Search** to show the correct policy.



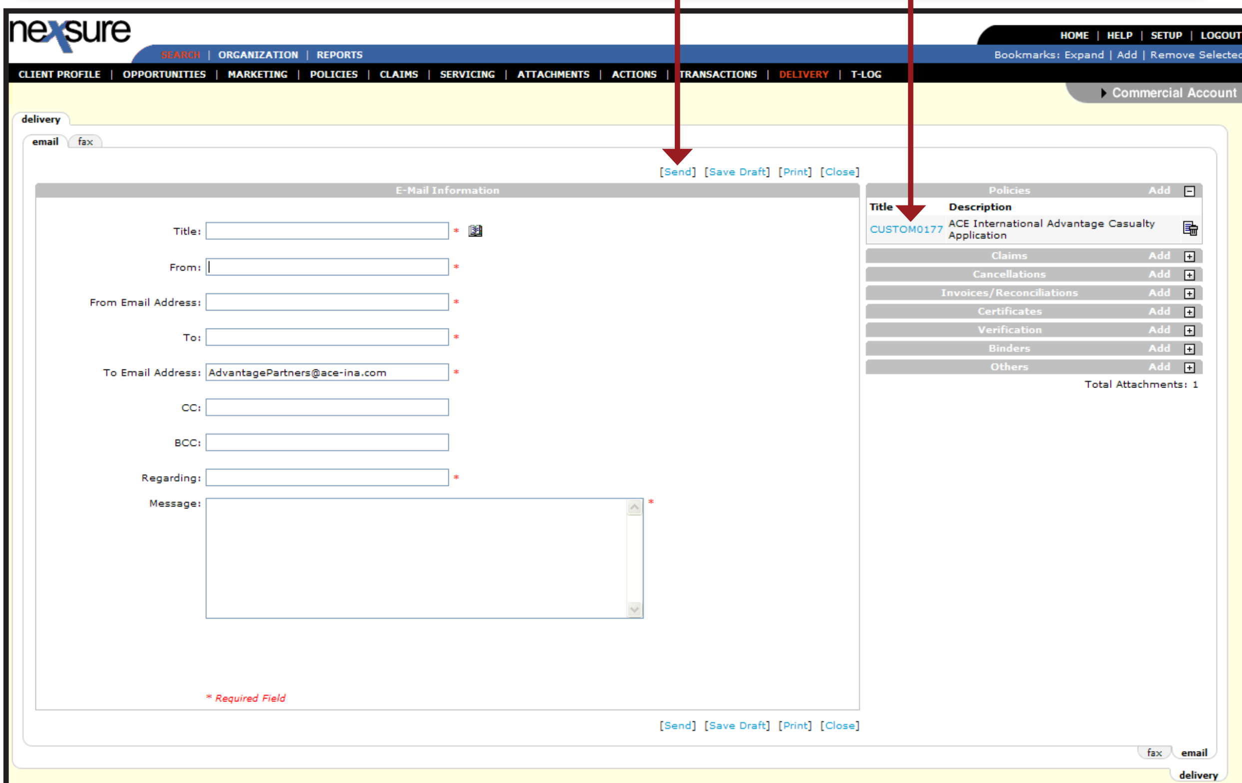
14. Select the policy and click **Next**.



15. Select the appropriate ACE International Advantage application (in this example, ACE International Advantage Casualty Application was used) and click **Attach**.



16. The application is now attached to be sent via email and is visible under **Policies**. Fill-in all required fields with a red asterisk * (the **To Email Address** should be entered as: AdvantagePartners@ace-ina.com) and click **[Send]** to deliver the email to an ACE Advantage Underwriter.



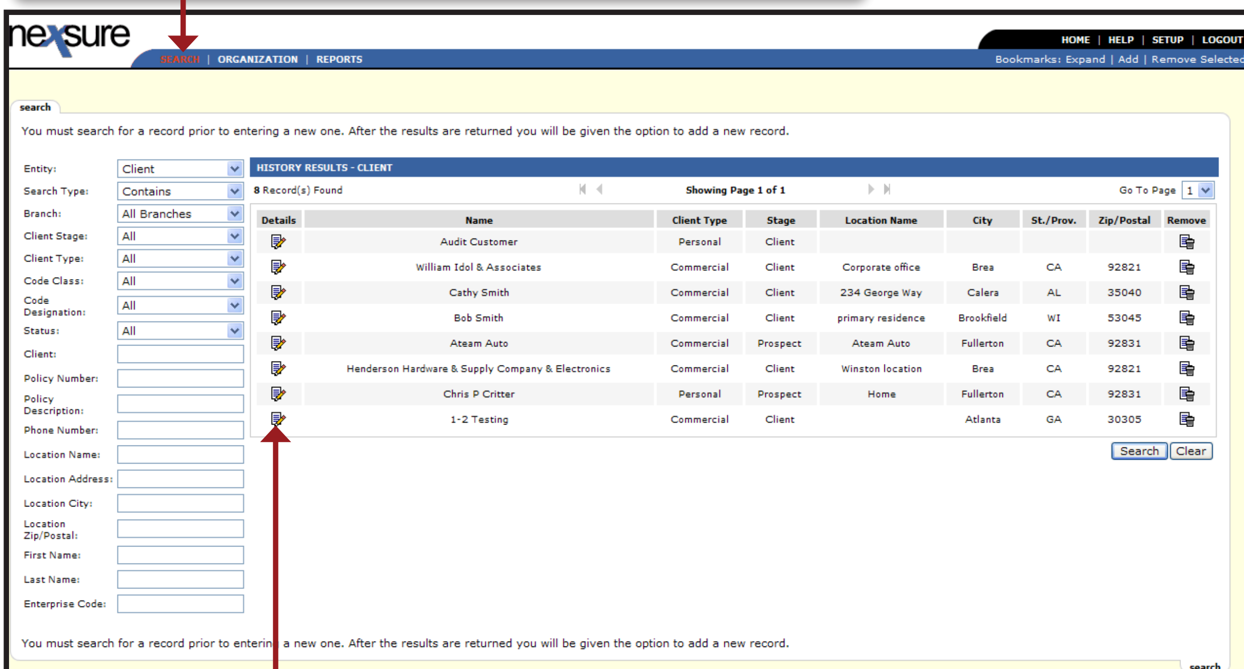
Using Coverage Templates for Standard Coverage Limits

The Nexsure Coverage Template functionality allows for the creation of application templates that include standardized information (such as default coverage limits) in order to save application population time. The use of Coverage Templates allows an agency to access their pre-created templates and begin the application process with default limits already entered.

To Add a Marketing Policy

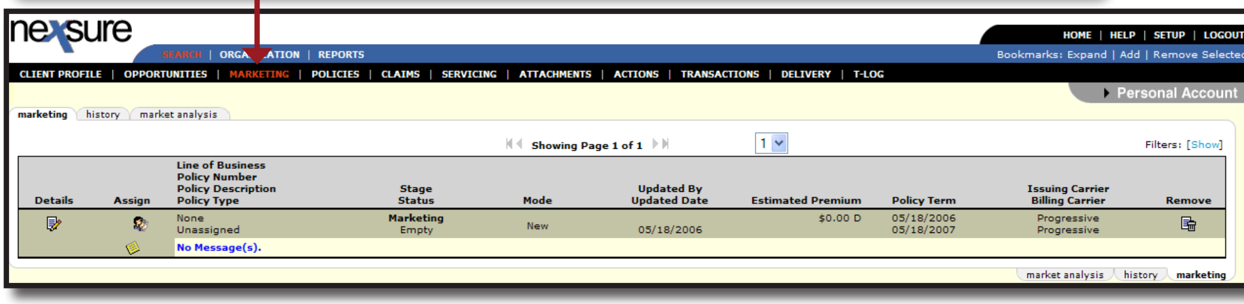
Applications are added and completed for submission to carriers on either the Marketing or Opportunities screens.

1. On the **Primary** menu, click **SEARCH**. Search for the appropriate client.

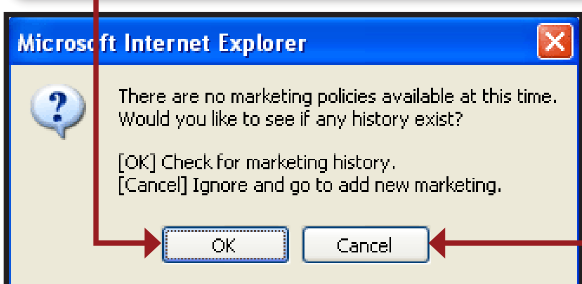


2. Click the **Details** icon next to the client for which the marketing policy will be created.

3. On the **Client** menu, click **MARKETING**. If no marketing policies exist, a dialog box will display.

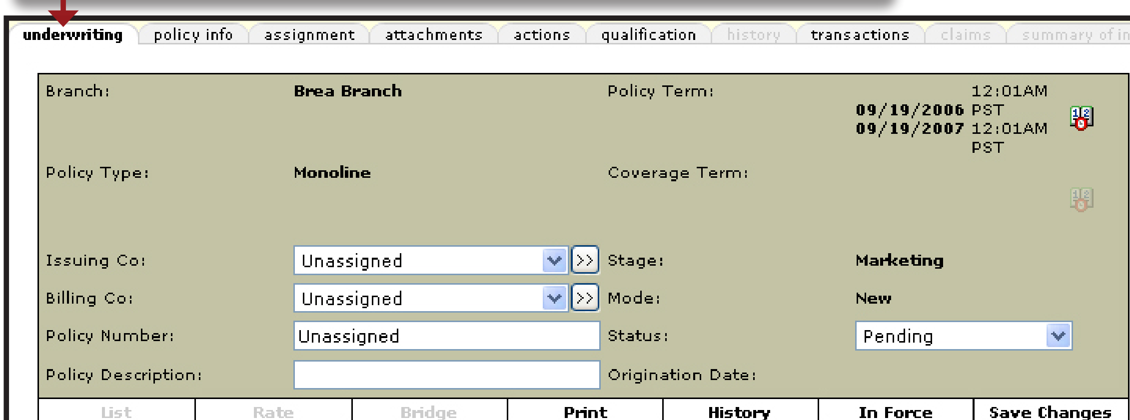


4. Click **OK** to check for marketing history. Or, click **Cancel** to add a new marketing policy.



Note: If marketing policies are available, a new marketing policy can be added through **SERVICING** > **Marketing**. If the correct marketing policy is not found on the **history** tab, click **MARKETING** on the **Client** menu again. The dialog box is displayed again, click **Cancel**.

5. Once the new marketing policy is open, the **underwriting** tab is displayed.

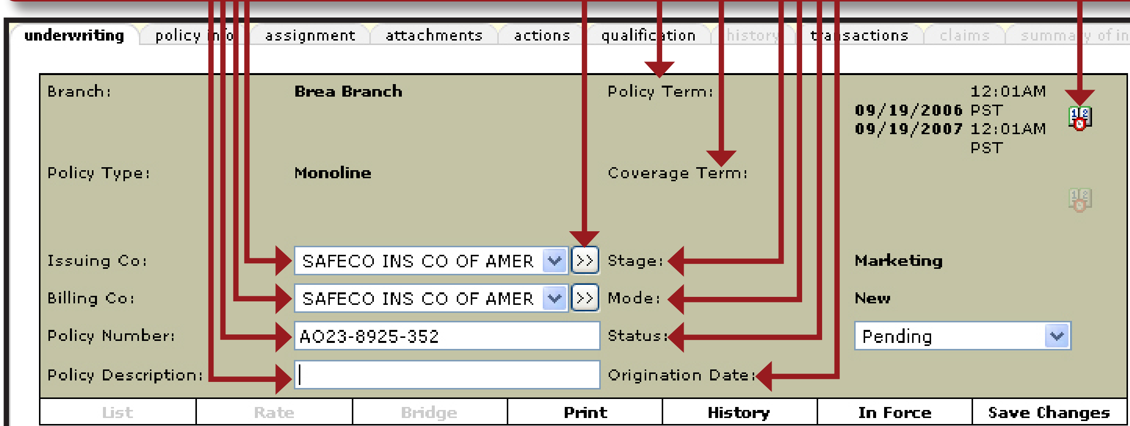


6. In the policy header, contains each of the following:

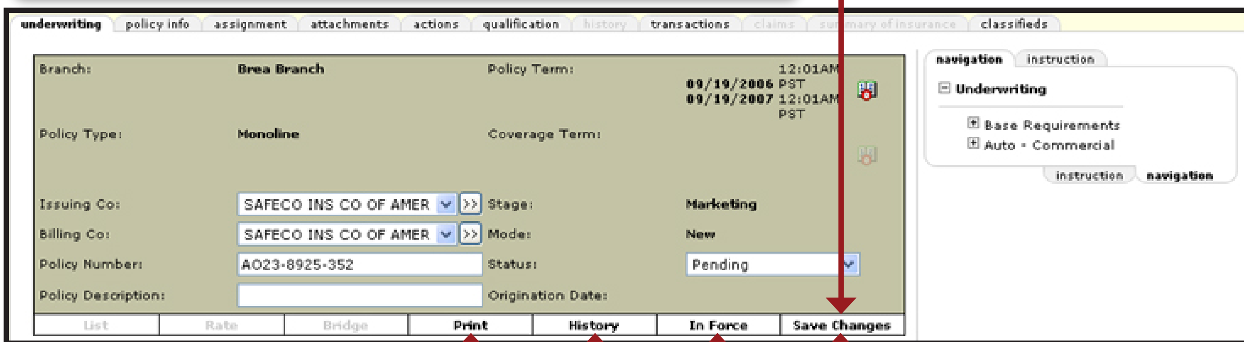
- **Issuing Co**: Select the issuing company name from the list box if known.
- **Billing Co**: Select the billing company name from the list box if known.

Note: Click the >> button to expand the Issuing Co and Billing Co field to view full names.

- **Policy Number**: Leave the policy number as unassigned as the policy does not yet exist.
- **Policy Description**: Enter a description to categorize the policy. This description can only be modified from the **underwriting** tab and will remain with the policy.
- **Policy Term**: The policy term defaults to one year from today's date. To change the policy term dates, click the **Calendar** icon to select new dates. Use the Selecting a Policy Term guidelines to complete the **Assign Date and Time** dialog box.
- **Coverage Term**: Coverage term dates are not active in marketing.
- **Stage**: Identifies the current stage of the policy. Nexsure defines the **Stage** automatically, such as: **Marketing** or **Policy** stage.
- **Mode**: The **Mode** identifies the policy as: **New**, **Renew**, or **Re-New-Co**.
- **Status**: Once the policy has been submitted to the carrier, use the Status type to denote where in the quoting process the application stands.
- **Origination Date**: The policy term effective date is displayed as the **Origination Date** upon placing the policy in force or binding the policy. Once the policy is placed in force, the **Origination Date** will remain static throughout the life of the policy. This date can assist in the tracking of the retention of existing customers as they are migrated to new divisions within a customer's organization as well as tracking the retention of acquisition business.



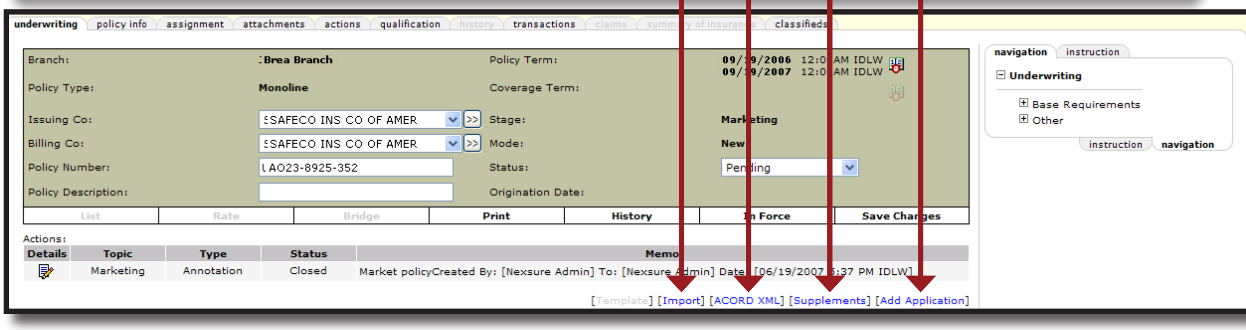
7. On the **navigation toolbar**, click **Save Changes**. New options are added to the navigation toolbar and below the policy header.



8. The following options are available on the navigation toolbar:
   - **Print**: Print the marketing application once it has been added.
   - **History**: Move the marketing policy to history when the marketing policy is no longer active or needed.
   - **In Force**: This option moves the policy from marketing to active, making the policy a current **In Force** or **Bound** policy status. Once a policy is in force, changes may only be made through **SERVICING**.
   - **Save Changes**: Saves any additions or changes made to the **underwriting** tab.

9. The following links are available:
   - **[Import]**: Import the client's data into the file from outside programs such as rating vendors.
   - **[ACORD XML]**: Import or export XML data.
   - **[Supplements]**: After all applications are added, any supplemental forms can then be added.
   - **[Add Application]**: **New Application Selection** dialog box will be displayed.

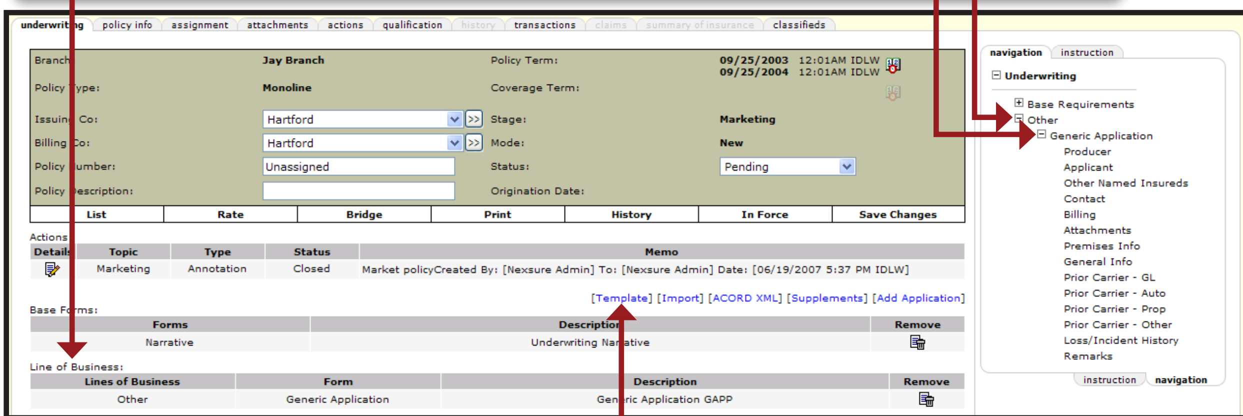
   Note: The **[Template]** link becomes available once an application has been added and the form has been accessed. Templates can be created or used to help populate applications.



To Create a Coverage Template

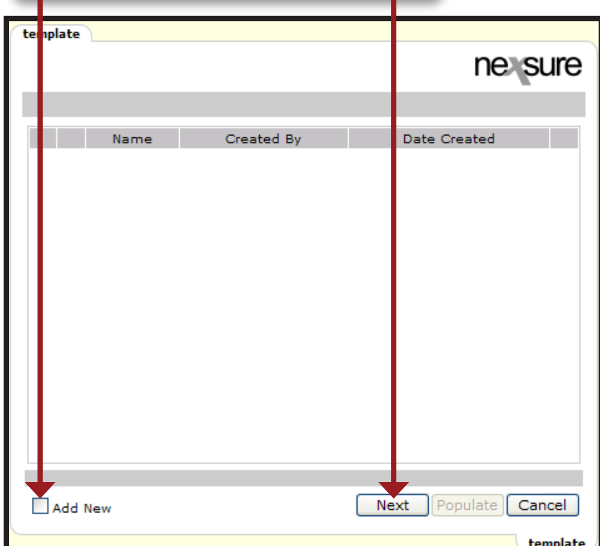
Application templates can be created to save application population time. Templates can be created on any client account at the **marketing** > **underwriting** level. On state-specific forms, only templates for the same state as the target application may be used.

1. Add the desired line of business to marketing and complete the application. Click the ⊞ beside the line of business and the ⊞ beside the form number to activate the [**Template**] link.

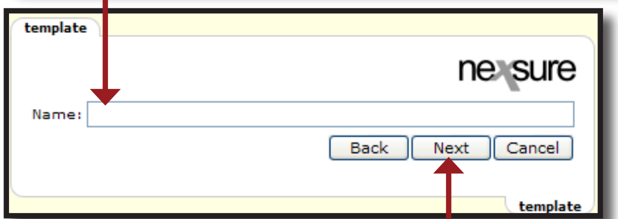


2. Click the [**Template**] link.

3. Select **Add New** and click **Next**.

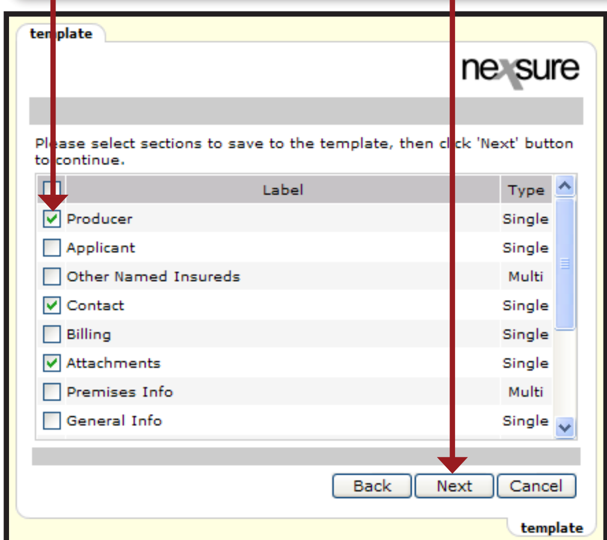


4. Enter a name to identify the **template**. Naming the **template** makes it easier to pick out of a list later.

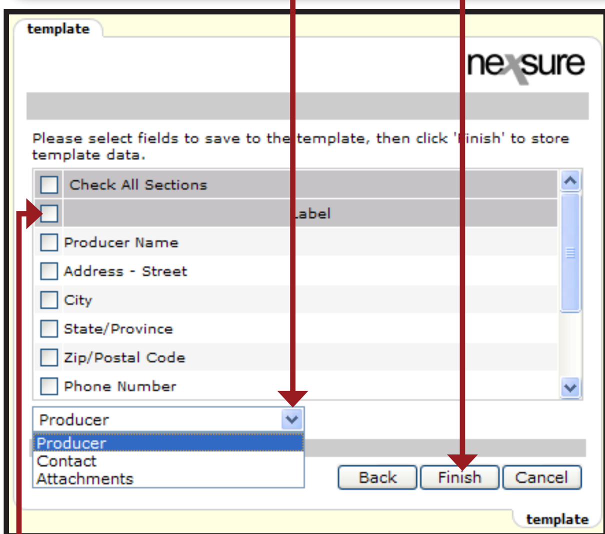


5. Click **Next.**

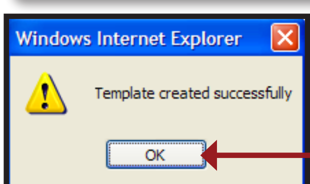
6. The sections listed are the same sections found in the tree on the navigation tab. Select the sections to be used to create the **template** and click **Next**.



7. The drop-down box contains each section selected on the previous screen. Selecting the section displays the fields for each section. Select the needed fields. When all sections have been completed, click **Finish**.



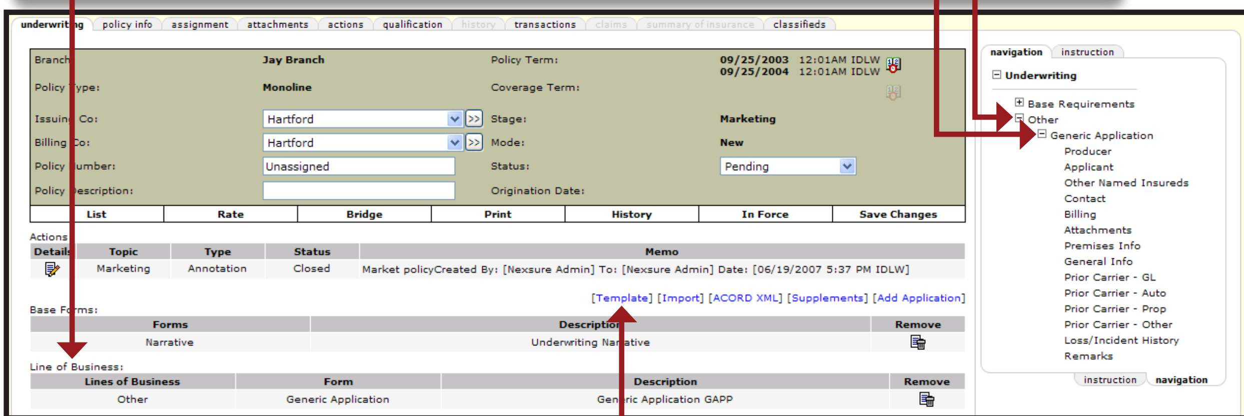
8. Select the needed fields. When all sections have been completed, click **Finish**. Click **OK** to confirm the template.



Using the Template

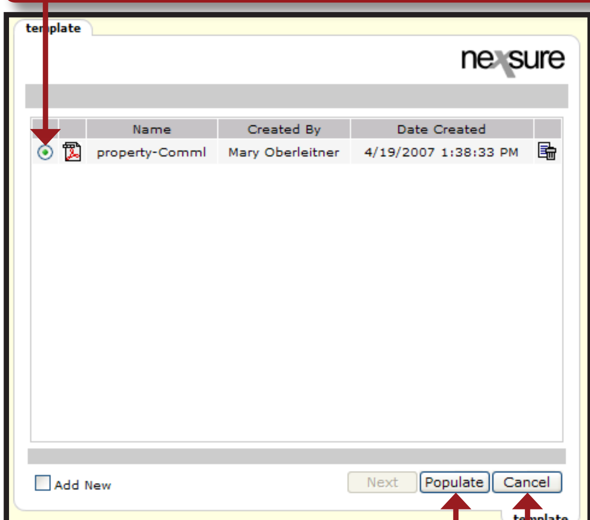
To Use a Coverage Template

1. Add the line of business to marketing and complete the application. Click the ⊞ beside the line of business and the ⊞ beside the form number to activate the [**Template**] link.



2. Click the [**Template**] link.

3. Select the option button beside the **template** to use. You must select a **template** for the **Populate** button to become available.



4. Click **Populate**. When populated, a message notifies you that the application was successfully populated from the **template**. Click **Cancel** to close the **template** screen.