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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.

The screenshot shows the Nexsure search interface. On the left, there are search filters for Entity, Search Type, Branch, Client Stage, Client Type, Code Class, Code Designation, Status, Client, Policy Number, Policy Description, Phone Number, Location Name, Location Address, Location City, Location Zip/Postal, First Name, Last Name, and Enterprise Code. The main area displays 'HISTORY RESULTS - CLIENT' with 8 records found. The table has columns for Name, Client Type, Stage, Location Name, City, St./Prov., Zip/Postal, and Remove. The first row is highlighted, and a red arrow points to the 'Details' icon next to it.

Name	Client Type	Stage	Location Name	City	St./Prov.	Zip/Postal	Remove
Audit Customer	Personal	Client					
William Idol & Associates	Commercial	Client	Corporate office	Brea	CA	92821	
Cathy Smith	Commercial	Client	234 George Way	Calera	AL	35040	
Bob Smith	Commercial	Client	primary residence	Brookfield	WI	53045	
Ateam Auto	Commercial	Prospect	Ateam Auto	Fullerton	CA	92831	
Henderson Hardware & Supply Company & Electronics	Commercial	Client	Winston location	Brea	CA	92821	
Chris P Critter	Personal	Prospect	Home	Fullerton	CA	92831	
1-2 Testing	Commercial	Client		Atlanta	GA	30305	

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

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

The screenshot shows the Nexsure web application interface. The top navigation bar includes 'CLIENT PROFILE', 'OPPORTUNITIES', 'MARKETING', 'POLICIES', 'CLAIMS', 'SERVICING', 'ATTACHMENTS', 'ACTIONS', 'TRANSACTIONS', 'DELIVERY', and 'T-LOG'. The 'MARKETING' tab is selected and highlighted in red. Below the navigation bar, there is a 'Commercial Account' section with a 'marketing' sub-tab. A table displays marketing policies with columns for Details, Assign, Line of Business, Policy Number, Policy Description, Policy Type, Stage Status, Mode, Updated By, Updated Date, Estimated Premium, Policy Term, Issuing Carrier, Billing Carrier, and Remove. A red arrow points to the 'Details' icon in the first row of the table.

Details	Assign	Line of Business	Policy Number	Policy Description	Policy Type	Stage Status	Mode	Updated By	Updated Date	Estimated Premium	Policy Term	Issuing Carrier	Billing Carrier	Remove
		Apartments (APTM), Casualty				Marketing	New	Anne Hammond	02/06/2008	\$0.00 D	07/12/2004 07/12/2005	Unassigned	Unassigned	
		Apartments								\$0.00				
		Casualty - International								\$0.00				

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

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

The screenshot shows the 'underwriting' tab in the Nexsure web application. The main area contains a form for policy details, including fields for Branch, Policy Type, Issuing Co, Billing Co, Policy Number, and Policy Description. Below the form is a table of actions with columns for Details, Topic, Type, Status, and Memo. The 'Add Application' link is highlighted in red. On the right side, there is a navigation pane with 'Underwriting' selected, showing sub-items for 'Base Requirements' and 'Apartments'.

Details	Topic	Type	Status	Memo
	Marketing	Annotation	Closed	Market policyCreated By: [Nexsure Admin] To: [Nexsure Admin] Date: [06/19/2007 5:37 PM PST]

[Template] [Import] [ACORD XML] [Supplements] **[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

New Application Selection

Form Standard: ACE

State: California

Type: Commercial Lines

Lines of Business: Casualty - International

Available Applications:

ACE Casualty International

Description: ACE Int. Advantage Casualty [UWN, 125, CINT]

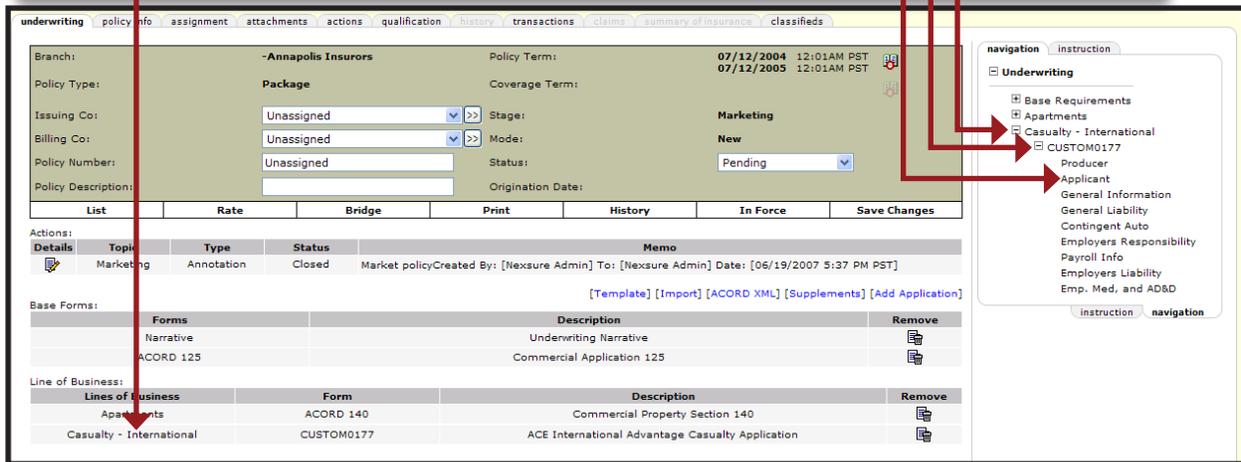
Nexsure Application Helper

<input checked="" type="radio"/>	Basic Pre-fill: Producer and Applicant Information prefilled.
<input type="radio"/>	Pre-fill from other application: Producer, Applicant and other policy detail prefilled.
<input type="radio"/>	Blank Application: Nothing prefilled.

Next Cancel

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).

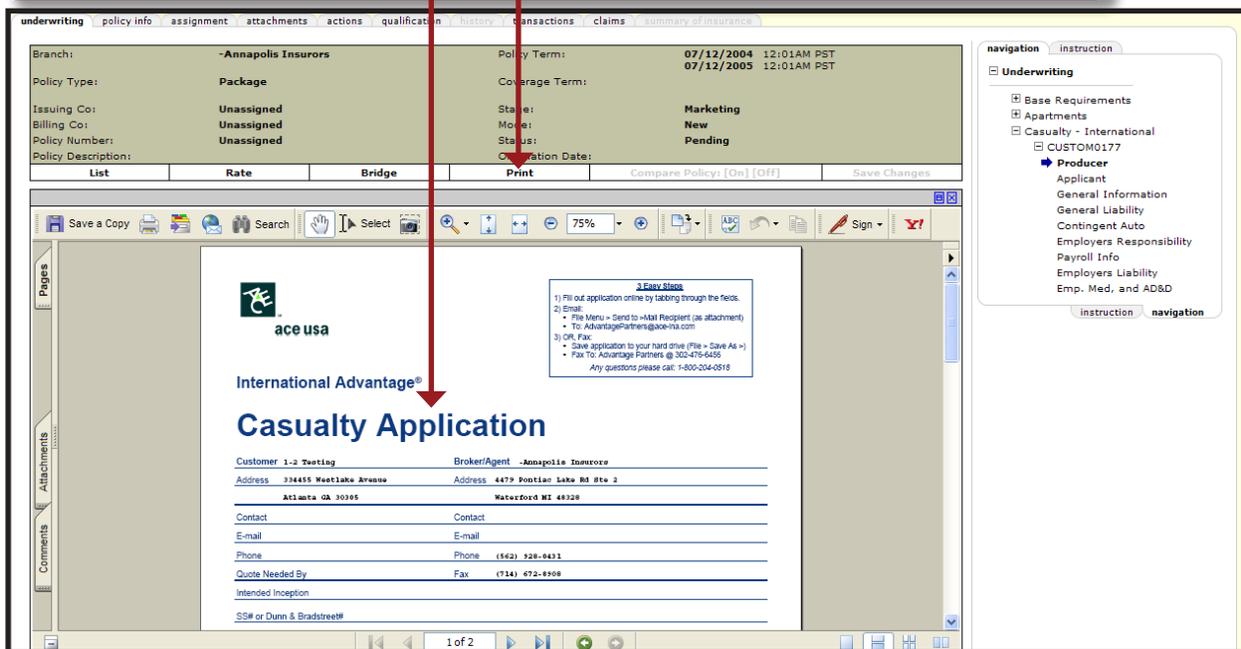
8. The new application is now added to the marketing policy. To view the application, click the  beside the line of business, click the  beside the form number and click any item in the form list.



The screenshot shows the 'Marketing' policy page for '-Annapolis Insurers'. The 'Line of Business' table includes 'Casualty - International' with form 'CUSTOM0177'. The 'Base Forms' table shows 'Commercial Application 125'. The navigation menu on the right is expanded to show the 'Producer' section.

Line of Business	Form	Description	Remove
Casualty - International	CUSTOM0177	ACE International Advantage Casualty Application	

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.



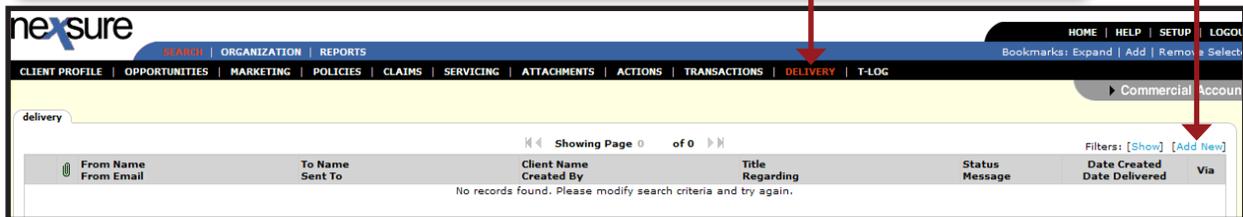
The screenshot shows the 'Print' preview of the 'Casualty Application' form. The form is pre-filled with client data for 'Customer 1-2 Testing' and 'Broker/Agent -Annapolis Insurers'. The navigation menu on the right is expanded to show the 'Producer' section.

Print button:

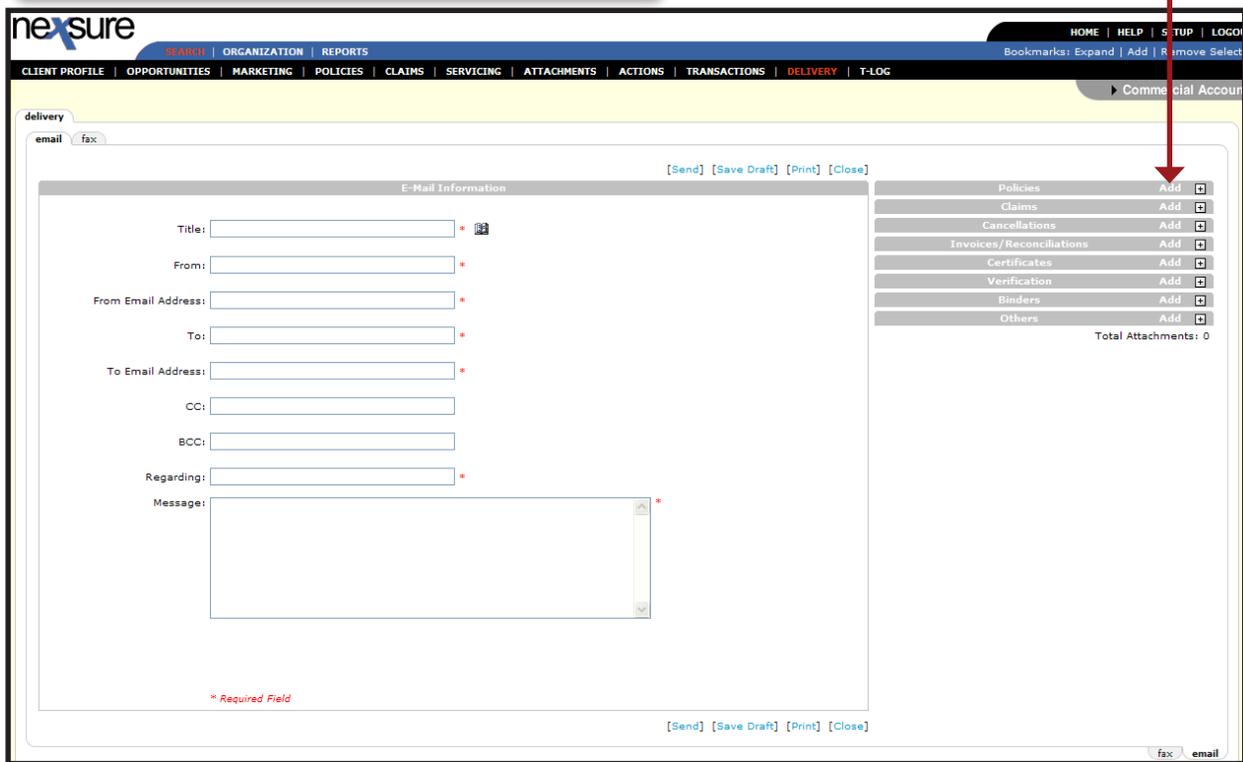
Navigation menu:

- Underwriting
 - Base Requirements
 - Apartments
 - Casualty - International
 - CUSTOM0177
 - Producer
 - Applicant
 - General Information
 - General Liability
 - Contingent Auto
 - Employers Responsibility
 - Payroll Info
 - Employers Liability
 - Emp. Med. and AD&D

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.

The screenshot shows the Nexsure interface with a table of policies. The table has the following columns: Policy No, Stage Status, Issuing Carrier, Cov Term, Policy Term, and Last Updated. The table is currently empty. In the top right corner, there is a link labeled **[Show]**. A red arrow points from the text above to this link.

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

The screenshot shows the Nexsure interface with search filters. The **Policy Type** drop-down menu is open, and **Marketing** is selected. A red arrow points from the text above to this selection. Another red arrow points from the text above to the **Search** button. The search filters include: Policy No, Issuing Carrier, Policy Status (In Force), Eff. Date (Fr/To), Exp. Date (Fr/To), Cov. Eff. Date (Fr/To), and Last Updated (Fr/To). Below the search filters are sort filters for Sort Field 1 (Last Updated), Sort Order 1 (Descending), Sort Field 2 (Policy No), and Sort Order 2 (Ascending). There are also buttons for **Clear** and **Search**.

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

The screenshot shows the Nexsure interface with a table of policies. The table has columns for Policy No, Stage Status, Issuing Carrier, Cov Term, Policy Term, and Last Updated. A red arrow points to the radio button next to the 'ACE test' policy. Another red arrow points to the 'Next' button at the bottom right of the table area.

Policy No	Stage Status	Issuing Carrier	Cov Term	Policy Term	Last Updated
ACE test	Marketing Pending		02/06/2008 02/06/2009	02/06/2008 02/06/2009	02/07/2008

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

The screenshot shows the Nexsure interface with a list of ACE International Advantage applications. The list has columns for Title and Description. The first application, 'CUSTOM0177 ACE International Advantage Casualty Application', is selected with a checked checkbox. A red arrow points to this checkbox. Another red arrow points to the 'Attach' button at the bottom right of the list area.

Title	Description
<input checked="" type="checkbox"/> CUSTOM0177	ACE International Advantage Casualty Application
<input type="checkbox"/> CUSTOM0178	ACE International Advantage Corporate Kidnap and Extortion Application
<input type="checkbox"/> CUSTOM0179	ACE International Advantage Defense Base Act Application
<input type="checkbox"/> CUSTOM0180	ACE Educational Institutions -- Students and Chaperone
<input type="checkbox"/> CUSTOM0181	ACE International Advantage Marine Cargo Application
<input type="checkbox"/> CUSTOM0182	ACE International Advantage Property Application

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.

The screenshot displays the 'E-Mail Information' form within the nexsure application. The form includes fields for Title, From, From Email Address, To, To Email Address (pre-filled with AdvantagePartners@ace-ina.com), CC, BCC, Regarding, and Message. Red asterisks indicate required fields. A 'Policies' sidebar on the right lists various policy types, with 'CUSTOM0177 ACE International Advantage Casualty Application' highlighted. The interface also features a navigation menu at the top and a 'Commercial Account' indicator.

Title	Description
CUSTOM0177	ACE International Advantage Casualty Application
Claims	Add
Cancellations	Add
Invoices/Reconciliations	Add
Certificates	Add
Verification	Add
Binders	Add
Others	Add

Total Attachments: 1

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.

The screenshot shows the Nexsure web application interface. At the top, there is a navigation bar with 'SEARCH', 'ORGANIZATION', and 'REPORTS' tabs. The 'SEARCH' tab is active. Below the navigation bar, there is a search form with various filters and a search button. The search results are displayed in a table with columns: Name, Client Type, Stage, Location Name, City, St./Prov., Zip/Postal, and Remove. The table contains 8 records. A red arrow points from the 'SEARCH' button in the navigation bar to the search form. Another red arrow points from the 'Details' icon (a document with a pencil) next to the client entry '1-2 Testing' to the search results table.

Details	Name	Client Type	Stage	Location Name	City	St./Prov.	Zip/Postal	Remove
	Audit Customer	Personal	Client					
	William Idol & Associates	Commercial	Client	Corporate office	Brea	CA	92821	
	Cathy Smith	Commercial	Client	234 George Way	Calera	AL	35040	
	Bob Smith	Commercial	Client	primary residence	Brookfield	WI	53045	
	Ateam Auto	Commercial	Prospect	Ateam Auto	Fullerton	CA	92831	
	Henderson Hardware & Supply Company & Electronics	Commercial	Client	Winston location	Brea	CA	92821	
	Chris P Critter	Personal	Prospect	Home	Fullerton	CA	92831	
	1-2 Testing	Commercial	Client		Atlanta	GA	30305	

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.

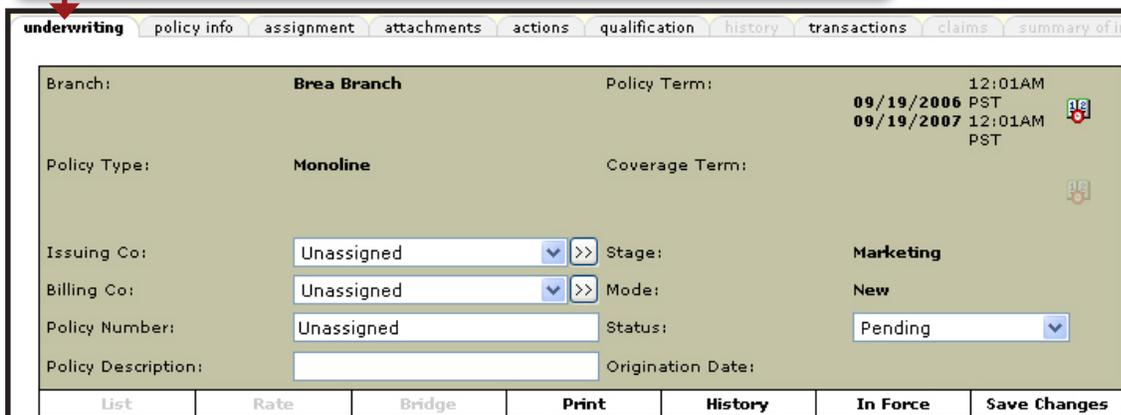


4. Click **OK** to check for marketing history. Or, click **Cancel** to add a new marketing policy.



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.

The screenshot shows the 'underwriting' tab of a policy header. The fields and their values are as follows:

- Branch:** Brea Branch
- Policy Type:** Monoline
- Issuing Co:** SAFECO INS CO OF AMER
- Billing Co:** SAFECO INS CO OF AMER
- Policy Number:** AO23-8925-352
- Policy Description:** (Empty field)
- Policy Term:** 09/19/2006 12:01AM PST, 09/19/2007 12:01AM PST
- Coverage Term:** (Empty field)
- Stage:** Marketing
- Mode:** New
- Status:** Pending
- Origination Date:** (Empty field)

At the bottom of the form, there are buttons for: List, Rate, Bridge, Print, History, In Force, and Save Changes.

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

The screenshot displays a web-based interface for policy management. At the top, there are tabs for 'underwriting', 'policy info', 'assignment', 'attachments', 'actions', 'qualification', 'history', 'transactions', 'claims', 'summary of insurance', and 'classifieds'. The main area contains a form with the following fields:

- Branch: Brea Branch
- Policy Type: Monoline
- Issuing Co: SAFECO INS CO OF AMER
- Billing Co: SAFECO INS CO OF AMER
- Policy Number: A023-8925-352
- Policy Description: (empty)
- Policy Term: 09/19/2006 PST to 12:01AM
- Coverage Term: 09/19/2007 12:01AM PST
- Stage: Marketing
- Mode: New
- Status: Pending
- Origination Date: (empty)

At the bottom of the form is a navigation toolbar with buttons: List, Rate, Bridge, Print, History, In Force, and Save Changes. To the right, there is a 'navigation' panel with a tree view showing 'Underwriting' expanded to show 'Base Requirements' and 'Auto - Commercial'. A red arrow points from the 'Save Changes' button in the toolbar to the 'Save Changes' button in the navigation panel.

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.

Branch: Brea Branch Policy Term: 09/19/2006 12:00 AM IDLW 06
09/19/2007 12:00 AM IDLW

Policy Type: Monoline Coverage Term:

Issuing Co: SAFECO INS CO OF AMER Stage: Marketing
Billing Co: SAFECO INS CO OF AMER Mode: New
Policy Number: LA023-8925-352 Status: Pending
Policy Description: Origination Date:

Actions:

Details	Topic	Type	Status	Memo
	Marketing	Annotation	Closed	Market policy Created By: [Nexsure Admin] To: [Nexsure Admin] Date: [06/19/2007 1:37 PM IDLW]

[Template] [Import] [ACORD XML] [Supplements] [Add Application]

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.

template

nexsure

Name:

Back Next Cancel

template

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**.

template

nexsure

Please select sections to save to the template, then click 'Next' button to continue.

<input type="checkbox"/>	Label	Type
<input checked="" type="checkbox"/>	Producer	Single
<input type="checkbox"/>	Applicant	Single
<input type="checkbox"/>	Other Named Insureds	Multi
<input checked="" type="checkbox"/>	Contact	Single
<input type="checkbox"/>	Billing	Single
<input checked="" type="checkbox"/>	Attachments	Single
<input type="checkbox"/>	Premises Info	Multi
<input type="checkbox"/>	General Info	Single

Back Next Cancel

template

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**.

template

Please select fields to save to the template, then click 'finish' to store template data.

Check All Sections

Label

Producer Name

Address - Street

City

State/Province

Zip/Postal Code

Phone Number

Producer

Producer

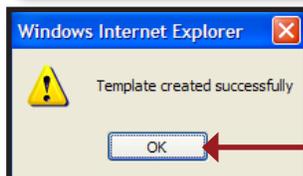
Contact

Attachments

Back Finish Cancel

template

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.

The screenshot shows the 'underwriting' application interface. The top navigation bar includes tabs for 'policy info', 'assignment', 'attachments', 'actions', 'qualification', 'history', 'transactions', 'claims', 'summary of insurance', and 'classifieds'. The main content area displays policy details for 'Jay Branch' with a 'Monoline' policy type. The 'Line of Business' section at the bottom shows a table with columns for 'Lines of Business', 'Form', and 'Description'. A red box highlights the 'Template' link in the 'Description' column for the 'Generic Application' form.

Lines of Business	Form	Description	Remove
Other	Generic Application	Generic Application GAPP	<input type="checkbox"/>

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.

The screenshot shows the 'template' selection screen. It features a table with columns for 'Name', 'Created By', and 'Date Created'. A red box highlights the 'Populate' button at the bottom of the screen.

Name	Created By	Date Created
property-Comm1	Mary Oberleitner	4/19/2007 1:38:33 PM

Buttons: Add New, Next, **Populate**, Cancel

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.