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Issuing and Billing Carrier Setup for Download Policies

To determine how to setup the Issuing and Billing Carriers for downloads there are a few things that are helpful to know. First of all it is important to know how Nexsure identifies the issuing and billing carriers. That process is as follows:

1. When the download is received the Issuing Carrier is first identified by the NAIC Code from the list of Carriers. If a match is not found, an exception is created.
2. Next, search for the Billing Carrier within that Carrier group. If no Billing Carrier is found, an exception is created.

While the above explains the Carrier identification process, the following is needed to determine how to setup the Issuing and Billing Carrier records.

1. NAIC codes may not be duplicated since Nexsure download uses this unique code to identify the issuing Carrier. So, make sure to add the NAIC code to the issuing carriers.
2. If the Issuing Carrier Name record has an NAIC code and is also flagged as the Billing Carrier, the downloaded record assigns the Issuing and Billing Carrier to that Carrier Name and will not create an exception.
3. If the Issuing Carrier Name record has an NAIC code, but does not have Billing flagged, the Parent Carrier is checked to see if Billing is flagged. If it is flagged then the Billing Carrier is assigned to the Parent and the Issuing is identified by the issuing flag with the matching NAIC code.
4. If the Issuing Carrier Name record has an NAIC code but does not have the Billing field flagged and the Parent is not flagged as Billing even though another carrier may be flagged as Billing, an exception will be created leaving it up to the agency to assign the correct Billing Carrier.

Note: Since the Billing Carrier is not sent by the Carrier in the download, the agency must set their Org. up to identify the Billing Carrier by placing a check in the Billing box on the Carrier Name. An NAIC code is not necessary on the Billing Carrier for downloads.

Below are some carrier setup scenarios to provide a visual of the above details:

Scenario 1

The following example shows how the carrier would be setup as indicated in number 1 above which states: NAIC codes may not be duplicated since Nexsure uses this unique code to identify the issuing carrier. So, be sure to add the NAIC code to the issuing carriers.

Carrier Name	Category	Type	Download Carriers	Download Results
Carrier A	<input checked="" type="checkbox"/> Traditional	<input checked="" type="checkbox"/> Parent <input checked="" type="checkbox"/> Issuing <input checked="" type="checkbox"/> Billing <input type="checkbox"/> Internal	NAIC Code	Policy will download with this Issuing and Billing Carrier.
	<input type="checkbox"/> Intermediary		1231	
			Integration Code	
Subordinate Carrier				
None	<input type="checkbox"/> Traditional	<input type="checkbox"/> Parent <input type="checkbox"/> Issuing <input type="checkbox"/> Billing <input type="checkbox"/> Internal	NAIC Code	
	<input type="checkbox"/> Intermediary			
			Integration Code	

Scenario 2

The following example shows how the carrier would be setup as indicated in number 2 above which states: If the Issuing Carrier Name record has an NAIC code and is also flagged as the Billing Carrier, the downloaded record assigns the Issuing and Billing Carrier to that Carrier Name and will not create an exception.

Carrier Name	Category	Type	Download Carriers	Download Results
Carrier B	<input checked="" type="checkbox"/> Traditional	<input checked="" type="checkbox"/> Parent <input type="checkbox"/> Issuing <input type="checkbox"/> Billing <input type="checkbox"/> Internal	NAIC Code	
	<input type="checkbox"/> Intermediary			
			Integration Code	
Subordinate Carrier				
Carrier B1	<input checked="" type="checkbox"/> Traditional	<input type="checkbox"/> Parent <input checked="" type="checkbox"/> Issuing <input checked="" type="checkbox"/> Billing <input type="checkbox"/> Internal	NAIC Code	Policy downloads with this carrier as issuing and billing carrier on record.
	<input type="checkbox"/> Intermediary		1234	
			Integration Code	

Scenario 3

The following example shows how the carrier would be setup as indicated in number 3 above which states: If the Issuing Carrier Name record has an NAIC code, but does not have Billing flagged, the Parent Carrier is checked to see if Billing is flagged. If it is flagged then the Billing Carrier is assigned to the Parent and the Issuing is identified by the issuing flag with the matching NAIC code.

Carrier Name	Category	Type	Download Carriers	Download Results
Carrier C	<input checked="" type="checkbox"/> Traditional <input type="checkbox"/> Intermediary	<input checked="" type="checkbox"/> Parent <input type="checkbox"/> Issuing <input checked="" type="checkbox"/> Billing <input type="checkbox"/> Internal	NAIC Code	Policy Downloads with this Carrier as the Billing Carrier
			Integration Code	
Subordinate Carrier				
Carrier C1	<input checked="" type="checkbox"/> Traditional <input type="checkbox"/> Intermediary	<input type="checkbox"/> Parent <input checked="" type="checkbox"/> Issuing <input type="checkbox"/> Billing <input type="checkbox"/> Internal	NAIC Code	Policy Downloads with this Carrier as the Issuing Carrier
			0033	
			Integration Code	

Scenario 4

The following example shows how the carrier would be setup as indicated in number 4 above which states: If the Issuing Carrier Name record has an NAIC code but does not have the Billing field flagged and the Parent is not flagged as Billing even though another carrier may be flagged as Billing, an exception will be created leaving it up to the agency to assign the correct Billing Carrier.

Carrier Name	Category	Type	Download Carriers	Download Results
Carrier D	<input checked="" type="checkbox"/> Traditional <input type="checkbox"/> Intermediary	<input checked="" type="checkbox"/> Parent <input checked="" type="checkbox"/> Issuing <input type="checkbox"/> Billing <input type="checkbox"/> Internal	NAIC Code	
			1122	
			Integration Code	
Subordinate Carrier				
Carrier D1	<input checked="" type="checkbox"/> Traditional <input type="checkbox"/> Intermediary	<input type="checkbox"/> Parent <input type="checkbox"/> Issuing <input checked="" type="checkbox"/> Billing <input type="checkbox"/> Internal	NAIC Code	If neither the Parent nor issuing is flagged as billing, an exception is created leaving it up to the agency to assign the correct Billing Carrier.
			Integration Code	

Scenario 5

The following example is specific to doing business with Hartford and Southern County Mutual. If the agency does not write business directly with Southern County Mutual, and only has access through Hartford, add Southern County Mutual as a Subordinate Carrier as follows:

Carrier Name	Category	Type	Download Carriers	Download Results
Carrier E (Hartford)	<input checked="" type="checkbox"/> Traditional	<input checked="" type="checkbox"/> Parent <input checked="" type="checkbox"/> Issuing <input checked="" type="checkbox"/> Billing <input type="checkbox"/> Internal	NAIC Code	Policy Downloads with this Carrier as the Billing Carrier
	<input type="checkbox"/> Intermediary		0022	
			Integration Code	
Subordinate Carrier				
Carrier E1 (Southern County Mutual)	<input checked="" type="checkbox"/> Traditional	<input type="checkbox"/> Parent <input checked="" type="checkbox"/> Issuing <input type="checkbox"/> Billing <input type="checkbox"/> Internal	NAIC Code	Policy Downloads with this Carrier as the Issuing Carrier
	<input type="checkbox"/> Intermediary			
			Integration Code	
			1111H	

Scenario 6

If the agency not only goes through Hartford to place Business but writes directly with Southern County Mutual, Southern County Mutual must not only be added to Hartford but under Republic also. Hartford and Southern County Mutual would be setup as follows:

Carrier Info for Hartford:

Carrier Name	Category	Type	Download Carriers	Download Results
Carrier F (Hartford)	<input checked="" type="checkbox"/> Traditional	<input checked="" type="checkbox"/> Parent <input checked="" type="checkbox"/> Issuing <input checked="" type="checkbox"/> Billing <input type="checkbox"/> Internal	NAIC Code	Policy Downloads with this Carrier as the Billing Carrier
	<input type="checkbox"/> Intermediary		0022	
			Integration Code	
Subordinate Carrier				
Carrier F1 (Southern County Mutual)	<input checked="" type="checkbox"/> Traditional	<input type="checkbox"/> Parent <input checked="" type="checkbox"/> Issuing <input type="checkbox"/> Billing <input type="checkbox"/> Internal	NAIC Code	Policy Downloads with this Carrier as the Issuing Carrier
	<input type="checkbox"/> Intermediary			
			Integration Code	
			1111H	

Note: Instead of entering an NAIC code for the Hartford Subordinate Issuing Carrier, Southern County Mutual, the NAIC code with an H added to the end is entered into the integration field for scenarios 5 and 6.

Carrier Info for Republic:

Carrier Name	Category	Type	Download Carriers	Download Results
Carrier F (Republic)	<input checked="" type="checkbox"/> Traditional	<input checked="" type="checkbox"/> Parent <input type="checkbox"/> Issuing <input checked="" type="checkbox"/> Billing <input type="checkbox"/> Internal	NAIC Code	Policy Downloads with this Carrier as the Billing Carrier
	<input type="checkbox"/> Intermediary			
			Integration Code	
Subordinate Carrier				
Carrier F1 (Southern County Mutual)	<input checked="" type="checkbox"/> Traditional	<input type="checkbox"/> Parent <input checked="" type="checkbox"/> Issuing <input type="checkbox"/> Billing <input type="checkbox"/> Internal	NAIC Code	Policy Downloads with this Carrier as the Issuing Carrier
	<input type="checkbox"/> Intermediary		1111	
			Integration Code	

Important Note: The Carrier setups described in scenarios 5 and 6 are an exception and Carriers should not be set up this way unless the described situation exists with Hartford. This setup is strictly done to accommodate a unique download situation. Normally, Billing Carriers that are considered a go between to write with the Carrier (Broker) should be set up separately and flagged as parent and billing only with no subordinate carriers. The issuing carriers will be setup with the Parent carrier it belongs to. Doing this will prevent the need to add the carrier more than one time in Nexsure. The issuing carrier even though added with a different parent can be used on any policy underwriting screen with any billing carrier whether associated with the issuing carrier or not. When adding a Parent carrier that you do not have a contract with, do not flag as billing and issuing, add the subordinate carrier and flag as issuing. (For more details on adding Carriers, see "Entering Carriers" in the "Before you Start" section of Nexsure Help.)

Recap

1. Setup Parent Carrier and add the Billing flag if applicable to the Parent.
2. Add the Issuing and Billing Carrier Name as a subsidiary to the Parent as applicable, making sure to add the NAIC Code and Billing flag if not added to the Parent Carrier.

Definitions

Parent Carrier - is the corporate entity for a group of carriers that will be designated as either billing and/or issuing. In most cases the parent carrier is identified as a billing carrier.

Subordinate Carrier - are the carriers who are affiliated to the parent carrier (conducts business under the corporate entity of the parent carrier). The subordinate carriers can be identified as either billing and/or issuing as needed.