Chapter 5

Marketing

IN THIS CHAPTER

- Marketing in Nexsure
- Adding Marketing Applications
- Adding, Editing and Removing Assignments
- Managing Marketing Submissions
- Importing and Exporting FSC Quotes
- Marketing Analysis

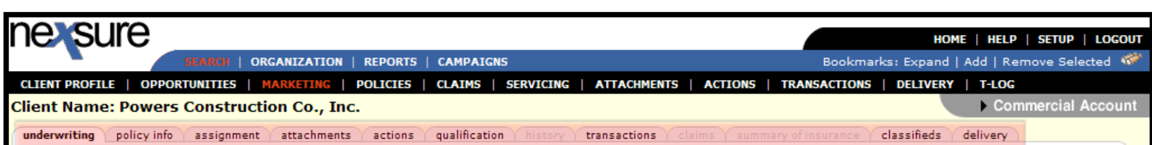
Marketing in Nexsure

After creating a suspect, information may need to be gathered and applications created to request a quote or quotes from one or perhaps several different carriers. Marketing is where these applications are added and completed for submission to these carriers. After completion, they can be e-mailed or faxed directly from Nexsure. Printing is an option for items that need to be mailed. The stage for these submissions will always be Marketing.

Note: Marketing is also used with rating integration and marketing of renewal policies.

Marketing Tab Definitions

Each marketing submission is maintained in a separate marketing record. The marketing record organizes information in a tab format.



Marketing Tabs	Definition
underwriting	**Displays the marketing header containing the following information: Branch, Policy Type/ Primary State, Issuing Company, Billing Company, Policy Number, Policy Description, Policy Term, Coverage Term, Stage, Mode, Status and Origination Date. Coverage Term dates are not active in the Marketing stage.** **Any added applications are available for completion and are displayed under the header. Use the List link to quickly enter data in the form, but make sure to save as you go. The links on the navigation tab may also be used to enter data to the forms.**

Marketing Tabs	Definition
policy info	Contains the billing method, who the invoice is billed to, Premiums, Fees, Taxes, Agency Commission and Other Commissions for the marketing quote. Enter these amounts in when quotes have been received for easy comparison. Security settings control the policy info tab, premiums, fees, taxes, agency commissions and other commissions.
assignment	The assignment tab contains the Retail Agent, Branch, Department, Responsibility, Unit and Name of the employee within the agency assigned to the marketing submission. Any assignments added at client level automatically default to each marketing submission added. It is important to know if these assignments differ at the policy level so they may be modified appropriately. Access to the marketing submission may be restricted to the staff members assigned to the policy.
attachments	The attachments tab is where pictures, documents and Outlook messages pertaining to the marketing submission may be attached. The thing to keep in mind here is that if anything is attached to a specific item, the marketing record itself cannot be removed. If access to the marketing record is restricted, attachments associated with the marketing record are also restricted.
actions	Contains any follow-ups (opened or closed) created by a user on the marketing record. Keep in mind that once an action has been added at this level, the marketing record itself cannot be removed or the action.
qualification	Contains the opportunity created prior to adding the marketing record.
history	No historical information is held on marketing policies at this level this tab will not be active.
transactions	Since this is a marketing submission, it is best only to invoice after placing the policy in force.
claims	The claims tab displays open and closed claims. Information such as the claim number and adjuster information are stored here. This tab is not active at marketing level.
summary of insurance	The summary of insurance is currently meant as a tool for servicing, which allows the viewing of all current coverages on a single page. The tab is only active on in force policies and is not available on policies in the Marketing stage.
classifieds	Policy level classification information will remain with the policy until the classification is removed, or the policy is rewritten or re-marketed.

Adding Marketing Applications

Marketing applications can be added in a number of different ways. If an opportunity was created for the suspect, the opportunity can be sent to marketing. If an opportunity is not needed, a marketing application can be created through **SERVICING**. If a marketing policy doesn't exist, click the **MARKETING** link on the **Client** menu and Nexsure prompts to create a new marketing application or to view marketing history. New marketing can also be added from the Client **SEARCH** screen using the right-click context tool menu from the suspect/prospect or client's **Details** icon.

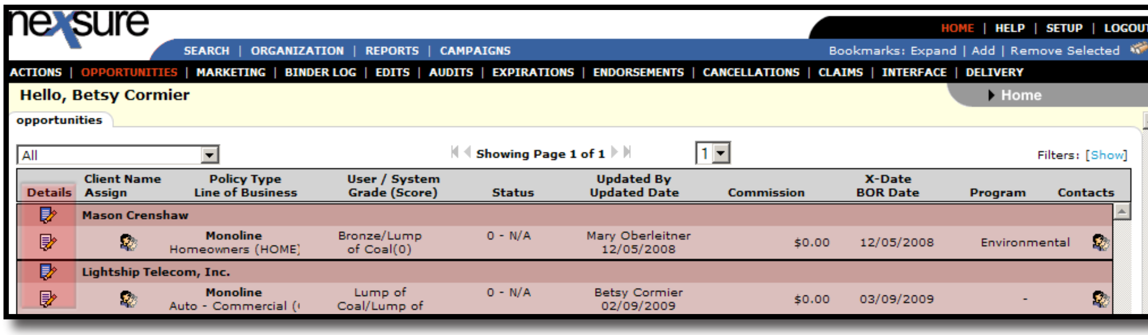
Note: When the marketing submission is created, Nexsure automatically changes the client stage from suspect to prospect.

HOW to Add a New Marketing Application from an Opportunity Record

If an opportunity has been created:

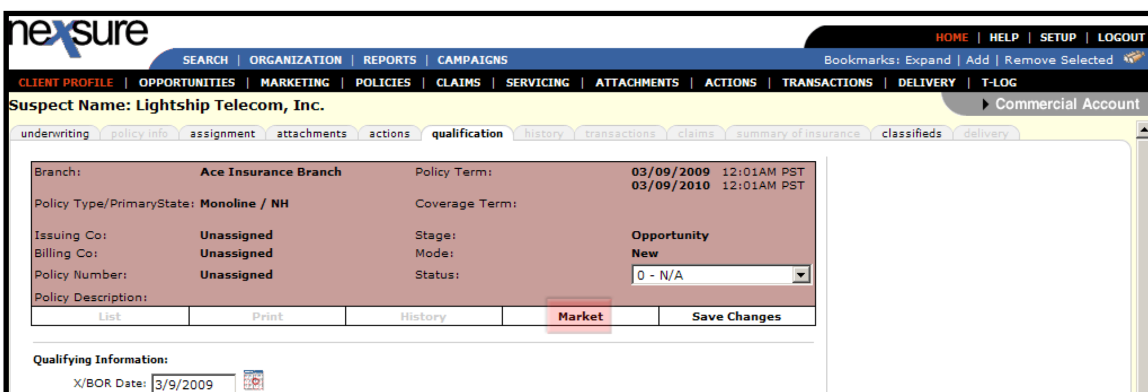
- Click the **OPPORTUNITIES** link on the **Home** menu. All pending opportunities, which meet either the default or entered search criteria are displayed in a summary view. If an opportunity is not displayed and you're certain it has been added, click the **[Show]** filter link and modify the search criteria. Clicking the **Search** button will initiate new search results. Each opportunity displayed will have two **Details** icons.

- Clicking the white **Details** icon will display the **opportunities qualification** tab with the pending opportunity.

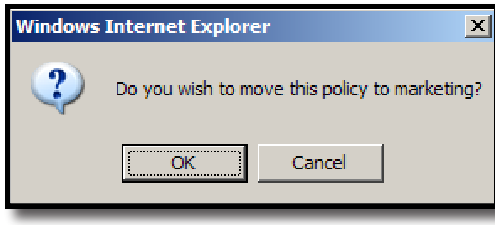


Note: If the **Save Filter Settings** box is checked prior to clicking the filter **Search** button, the entered search criteria will be saved as your personal default for this page. Exercise caution when using the **Save Filter Settings** check box with a date range entered as returned opportunities will be restricted to that date range. Use the **Variable** icon to enter a variable number of days to set a continuous date range to be used with **Save Filter Settings**. Enter **+** or **-** and the number of days up to three digits. The date will then be + (after) or - (before) the current date. As a general rule, check the filter settings each time this screen is accessed.

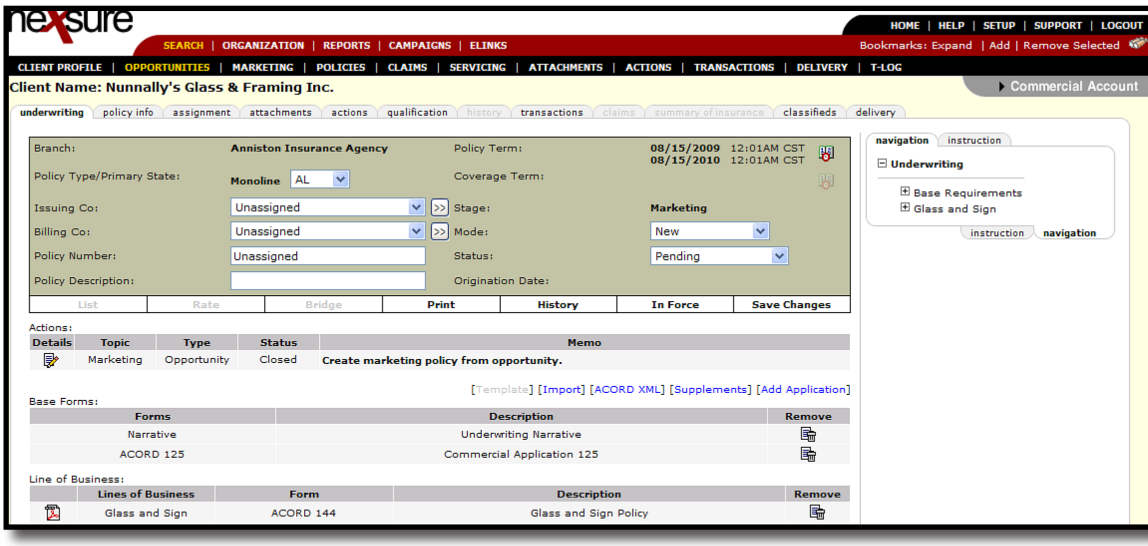
- Clicking the **Market** link in the navigation toolbar under the Opportunity header displays a confirmation pop-up box.



- Click **OK** to send the opportunity to marketing. To abort the process, click the **Cancel** button.



- The opportunity is now in the Marketing stage with the **qualification** tab displayed. To access applications for lines of business added in the opportunity stage, click the **underwriting** tab.



- The **underwriting** tab displays the marketing header. For information on modifying the underwriting header, see "HOW to Complete the Marketing Header" later in this chapter. The applications will be completed after the header.

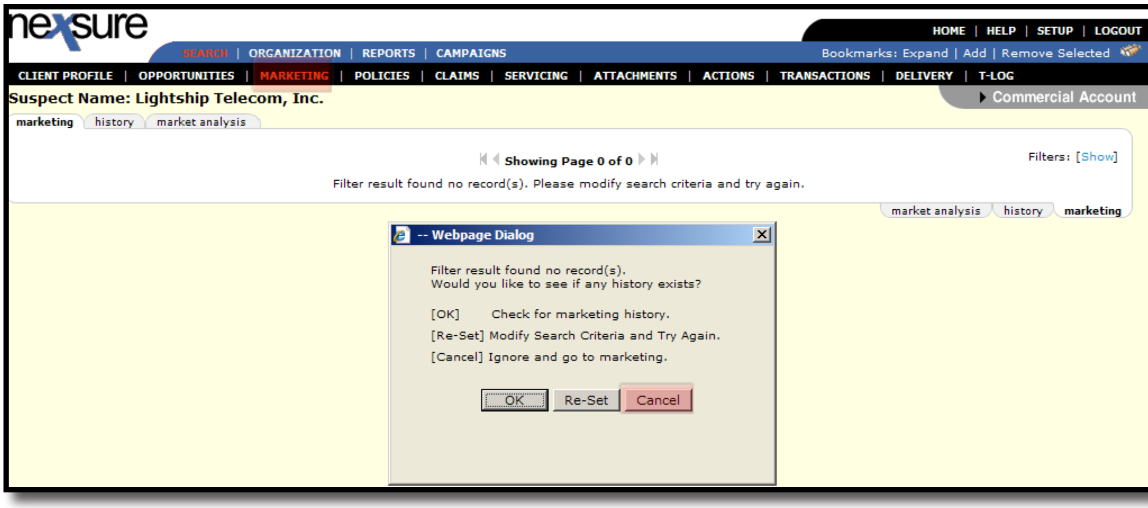
Note: The marketing header is the wheat colored area and the information it contains. The navigation links for the marketing record are located in the navigation toolbar beneath the header.

HOW to Add a New Marketing Application from MARKETING

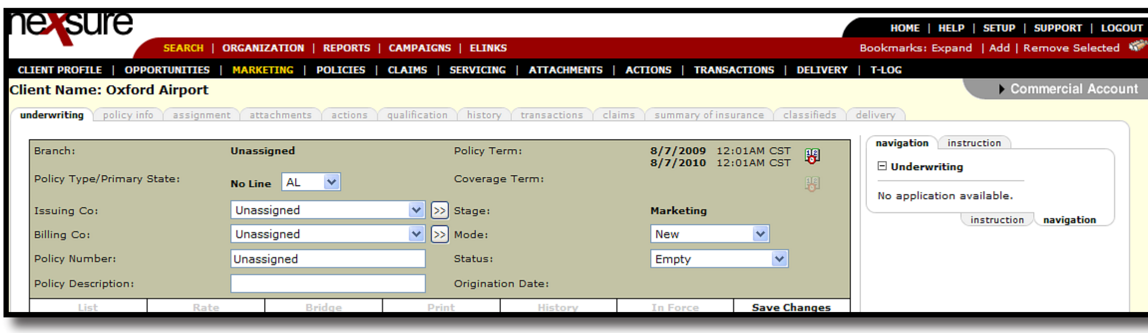
If an opportunity has not been created and there are no existing applications in marketing for the entity, marketing applications can be added by performing the following steps:

- Access the appropriate suspect/prospect or client through **SEARCH**, click the **MARKETING** link on the **Client** menu to display the choices.

- To create the marketing application, click **Cancel**. If you happen to click **OK** instead, the **MARKETING > history** tab will be displayed. The **history** tab contains copies of marketing submissions sent to history after completion of the marketing process.



- After clicking **Cancel**, the **underwriting** tab is displayed with only a marketing header present.



Note: The marketing header is the wheat colored area and the information it contains. The navigation links for the marketing record are located in the navigation toolbar beneath the header.

- For information on modifying the marketing header, see "HOW to Complete the Marketing Header" later in this chapter. The application(s) will be added after completing the Marketing header and selecting the **Save Changes** link on the navigation toolbar.

HOW to Add a New Marketing Application through SERVICING

If an opportunity is not needed or a marketing record already exists at **Client** menu > **MARKETING**, create the new marketing record through **SERVICING**. To add a new marketing submission through **SERVICING**, do the following:

- Locate the appropriate suspect/prospect or client through **SEARCH** and click the **SERVICING** link on the **Client** menu to display the **Servicing** menu.
- The **Marketing, New Line of Business** option is selected by default. Leave this selected if the submission is for a new line of business or not yet submitted. For information on marketing an existing line of business, see "Market an Existing Submission to Other Carriers" later in this

Chapter.

- Enter the **Eff Date** (effective date) of the marketing submission using the **Calendar** icon or keying the date in using the correct formatting. The date entered is transferred to the Marketing header as the effective date of the new marketing submission. This will be the policy term if the policy is placed in force and will save editing time once the header is created.

- Enter a description for the new marketing submission to be added in the **Description** field. The description entered is transferred to the **Memo** box when tabbing off the field. More information may be entered into the **Memo** box as needed. These fields will be added to the **Action Annotation** created to document the addition of the marketing record.

- Select the lines of business to make up the new marketing record and click **Create Marketing** when all have been added.

Definitions:

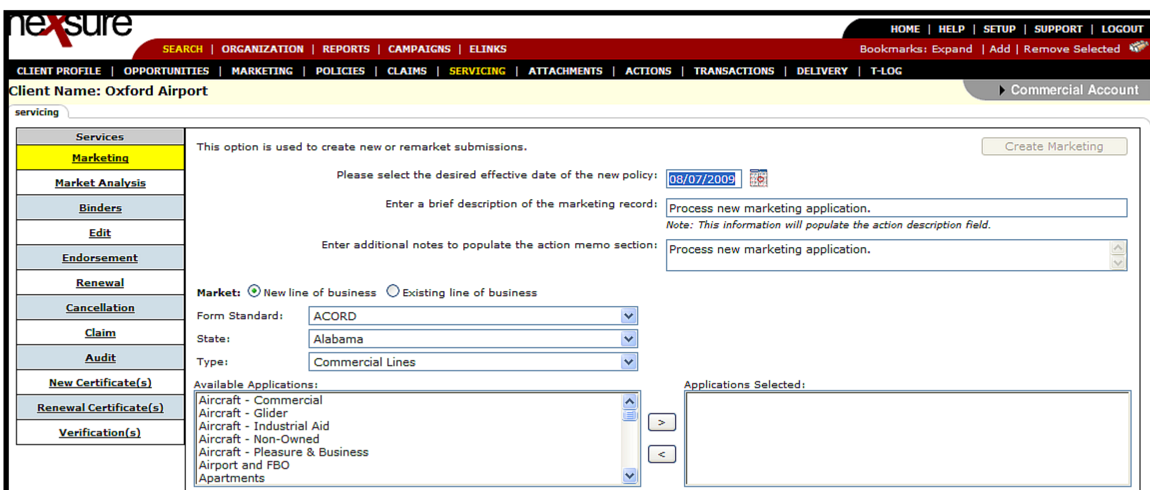
Form Standard - The **Form Standard** will default to **All**. Select the appropriate **Form Standard** from the list to narrow the **Available Applications** list.

State - The form standard default is ACORD and the state defaults to the state selected on the clients primary location. The State determines what forms will be displayed for lines of business selection.

Type - The **Type** list will default to the client type selected when creating the card file. If the **Type** list displays the incorrect client type, select the appropriate client type. Type selected determines the lines of business available for selection.

Lines of Business - Select the line of business to be marketed from the **Lines of Business** list by double clicking or highlighting and clicking the arrow to add to the **Applications Selected** box.

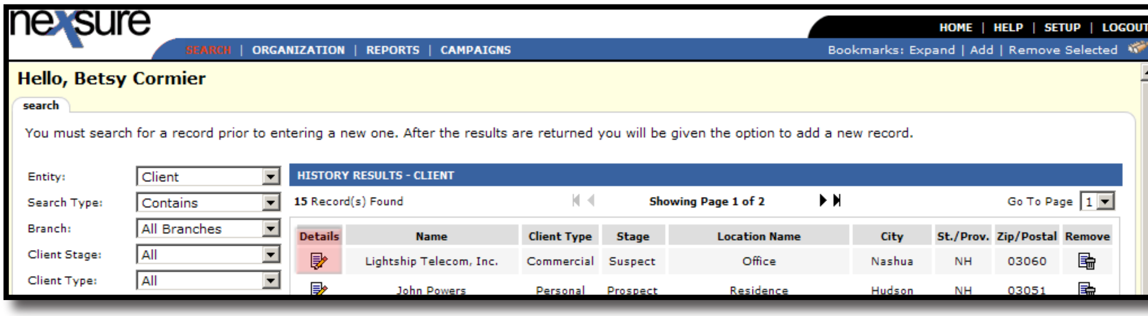
Note: The marketing header is the wheat colored area and the information it contains. The navigation links for the marketing record are located in the navigation toolbar beneath the header.



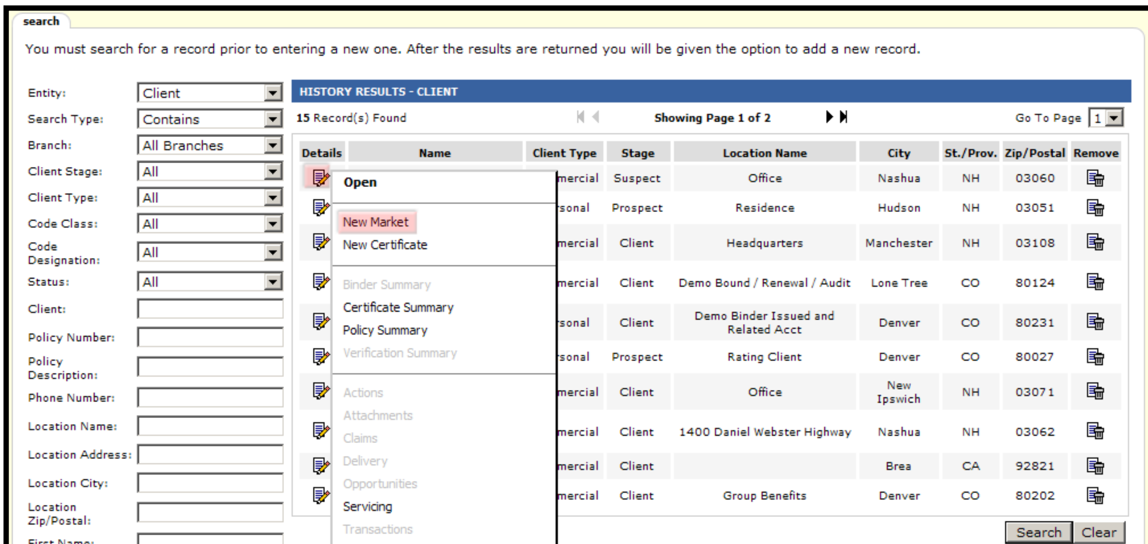
- For information on modifying the underwriting header, see "HOW to Complete the Marketing Header" later in this chapter. The application(s) will be added after completing the Marketing header and selecting the **Save Changes** link in the navigation toolbar.

HOW to Add a New Marketing Application from Client SEARCH

- Locate the suspect/prospect or client's **Details** icon in client **SEARCH** History Results or Search Results.



- Right-click on the **Details** icon and select **New Market** from the listed options.



- The **New Application Selection** pop-up displays over the new marketing **underwriting** tab. For information on selecting forms, see "HOW to Add Forms" later in this chapter.

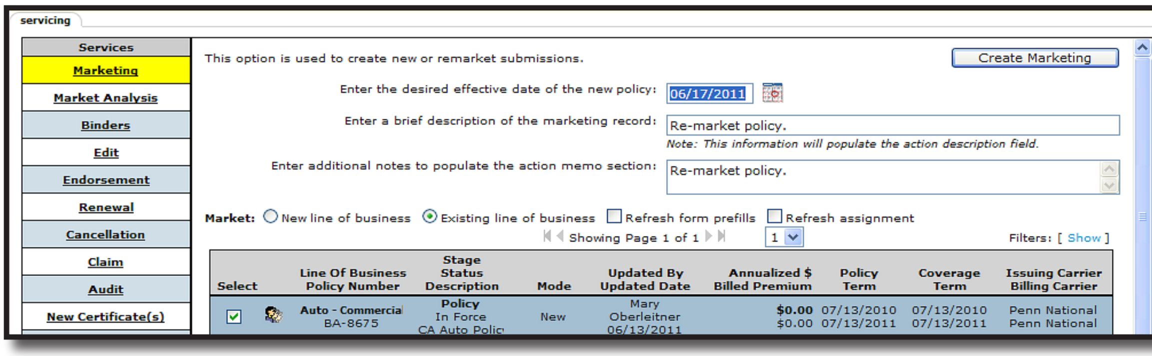
- For information on completing the marketing header, proceed to "HOW to Complete the Marketing Header".

HOW to Market Existing Policies

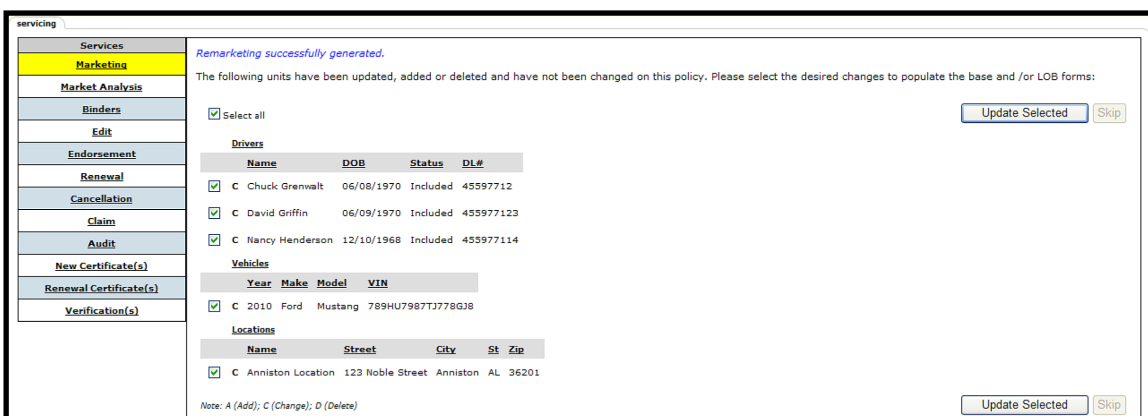
To market an existing policy, begin by clicking the **SERVICING** link on the **Client** menu. On the servicing screen, select the **Existing line of business** option. Enter a description in the **Enter a brief description of the marketing record** box. This will display on the marketing summary screen so the record can quickly be identified. In the **Enter additional notes to populate the action memo section** box, enter a complete description for the marketing record. This information is used to document what is being done and may later be used in pinpointing what has been done on the record. To refresh the basic information on the from from the **client profile** tab as well as the inspection, accounting and claim contacts, place a check in the box beside **refresh form prefills**. See Tips and Facts Volume 4 Issue 9 for more specific details.

To refresh assignments, placing a check in the box beside **refresh assignment** will create the marketing policy with the selected policies assignments as well as the primary client assignment (The client primary assignment becomes policy primary assignment). Not selecting the **refresh assignment** box will simply copy the selected policies assignment to the marketing record, whether the **refresh form prefills** is selected or not. In order to have access to the refresh assignments check box security access to the resource group **Servicing** and the right of **Marketing** and the check box of **Modify** must be selected for the user's security template.

The **[Show]** link may be used to assist in locating the record to market. In the **Select** column, click the check box beside the record (More than one record may be included if necessary as well as marketing and history records). Once the records have been selected, click **Create Marketing**.



If any changes have been made to the units at risk associated to selected forms, the affected units at risk are presented. These should be selected to ensure that the created marketing record will be in sync with the units at risk. After selecting, click **Update Selected** to add changes to the marketing record. If none are selected, the **Skip** button will be active. Clicking **Skip** will not update the forms with the changes made to the units at risk associated to the form.

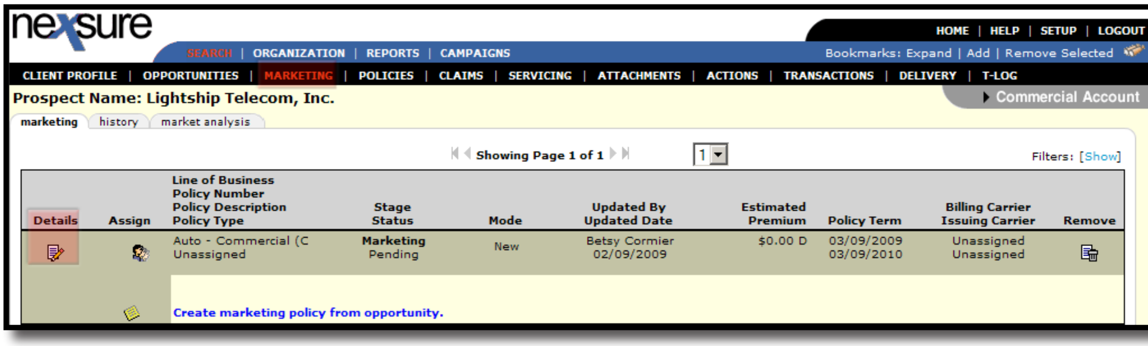


After clicking **Update Selected** or the **Skip**, the marketing underwriting screen is displayed.

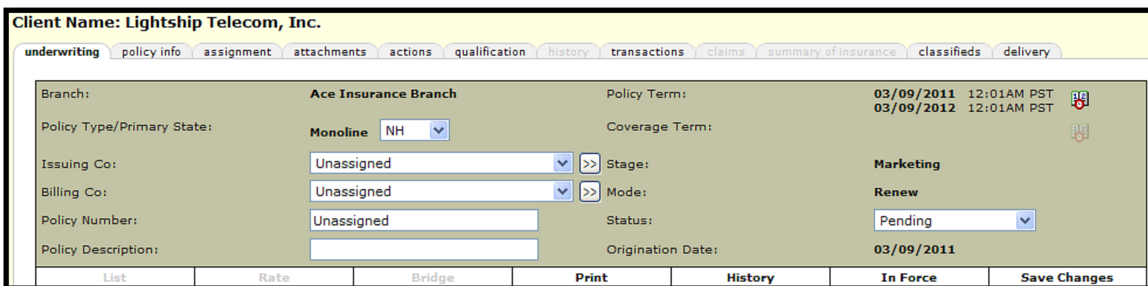
HOW to Complete the Marketing Header

If the marketing header is not already displayed, access the suspect/prospect or client through **SEARCH** and perform these steps to access the new marketing header:

- Click the **MARKETING** link on the **Client** menu.
- All marketing records are displayed in a summary view.
- Click the white **Details** icon of the appropriate marketing record and the **underwriting** tab will be displayed.



The **underwriting** tab displays the marketing header. Update the marketing header prior to clicking the Save Changes link on the navigation toolbar to save the new marketing record.



Marketing Header Definitions

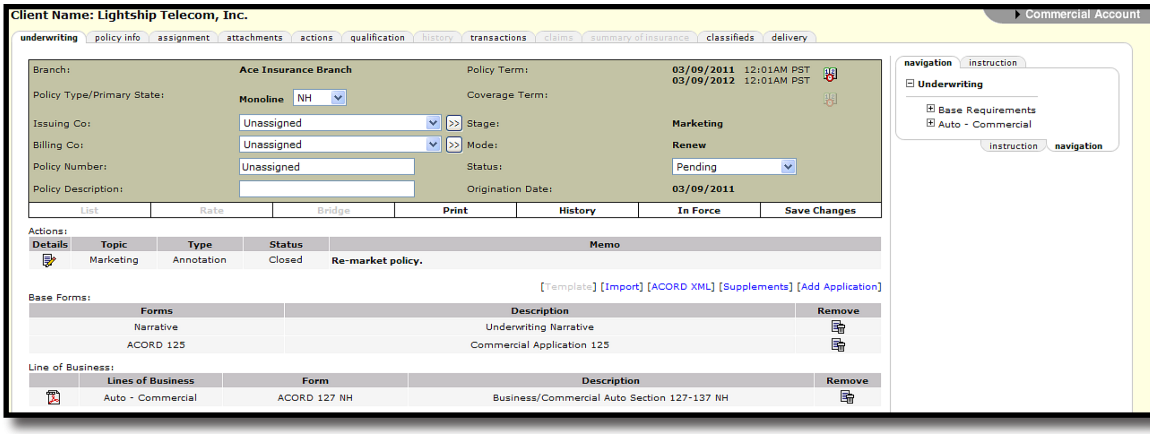
Header Information	Definition
Branch	Branch is unassigned until header information is saved. Client's Primary Branch assignment will display when the header is saved.
Policy Type/Primary State	If an Opportunity was created and sent to market, the Policy Type will be displayed as either Monoline or Package. A Monoline policy contains one line of business. A Package policy contains more than one line of business. Marketing records not created from an Opportunity will display No Line as the Policy Type. The Policy Type is determined by Nexsure. The Primary State will prefill with the Client's primary location physical address State/Province from the CLIENT PROFILE locations tab. Select a different Primary State or Province for this marketing record from the drop-down box.
Issuing Co	Select the Issuing Carrier for this submission from the drop-down box. Click the >> button to expand the drop-down list box to view full names of carriers. The Issuing Co may be left Unassigned if it is not known. The Issuing Carrier is the insurance company who will be writing the policy. When the issuing carrier is selected, the admitted check box is added. Remove the check from the box if the carrier is not an admitted carrier.

Header Information	Definition
Billing Co	Select the Billing Carrier for this submission from the drop-down box. Click the >> button to expand the drop-down list box to view full names of carriers. The Billing Co may be left Unassigned if it is not known. The Billing Carrier is the company where payments are sent and received by the agency.
Policy Number	Leave the Policy Number as Unassigned unless the policy number is known.
Policy Description	The optional Policy Description is used to categorize the policy. The Policy Description may be left blank.
Policy Term	The Policy Term effective date is determined by how the marketing record was created. ■ If an Opportunity was created and sent to marketing, the Policy Term effective date will default to the X/BOR Date of the Opportunity. The expiration date will default to one year beyond the effective date. ■ The Policy Term effective date of new marketing created through the SERVICING link on the Client menu defaults to the Eff. Date entered on the servicing screen. ■ New marketing created from Client SEARCH or the Client menu MARKETING link defaults the current date as the Policy Term effective date. The Policy Term may be edited depending on the policy term of the policy. To modify Policy Term dates and times, see "HOW to Use the Policy Term Calendar" later in this Chapter.
Coverage Term	Coverage Term dates are not active in the marketing stage. The Coverage Term dates will display upon placing the policy In Force.
Stage	The Stage is Marketing and may not be modified. The Stage displayed in a header is determined by Nexsure and will always be appropriate to the item being processed.
Mode	The Mode is New and may be modified New on Existing only on new marketing records. If the mode is anything other than New or New on Existing, the mode may not be modified. This is to maintain tracking for the record.
Status	The Status is identified by the user. If an opportunity was created and sent to marketing the status will default to Pending, otherwise the Status will be Empty. ■ To change the Status of the marketing submission to Pending, use the Status drop-down box. The Status of Pending is used while gathering information and completing the marketing application(s). ■ Changing the Status throughout the marketing process will allow a quick overview of the submission to help keep you informed visually of where the submission is in the marketing process. ■ A Status other than Pending will lock down the submission and prevent changes to the applications. Change the Status back to Pending if applications change after they are submitted to carriers.
Origination Date	The Origination Date is not active in the marketing stage. The Policy Term Effective Date is displayed as the Origination Date upon placing the policy In Force. The Origination Date remains static throughout the life of the policy.

- Click the **Save Changes** link in the navigation toolbar under the **Marketing** header. **Save Changes** saves the new marketing record and any changes made to the marketing header.

Note: Opportunities moved to the marketing stage or new marketing created from client **SEARCH** are permanent marketing records and cannot be aborted.

When the new marketing record is created, the header displays the **Branch** assignment. The navigation toolbar activates the **History** link to be used if the marketing record is no longer needed and is to be sent to History. An **Action** is created and the lines of business selected on the **servicing** tab are added.

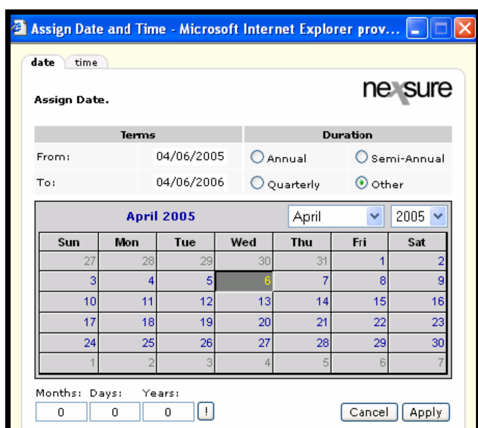


Note: Nexsure tracks the marketing record automatically on the **HOME** > **MARKETING** screen when the record is added. If a personal follow-up is necessary because the **Status** is set to **Closed by default**, the **Status** of the action can be changed to **Open**. For information on working with Actions, see "Actions", Chapter 16, in this manual.

For instructions on adding applications to the marketing record, see "HOW to Add Forms" later in this Chapter.

HOW to Use the Policy Term Calendar

- Click the Policy term **Calendar** icon in the marketing header.
- The **Assign Date and Time** window will appear.



- The calendar is displayed with two tabs, the **date** tab and **time** tab.
- On the **date** tab, the **From** date defaults to the current date or to the **X/BOR Date** of the opportunity or the **effective date** entered on the **Servicing** screen. To select a different **From** date, select the **month** and **year** from the drop-down boxes and click on the **day** in the calendar.
- The **To** date defaults to one year beyond the **From** date. Use the **Duration** options if a different **To** date needs to be selected.
    - **Annual**: Selecting this will default the **To** date out one year beyond the **From** date.

- **Semi-Annual**: Selecting this option will set the default **To** date six months beyond the **From** date.
- **Quarterly**: Selecting this option will set the default **To** date three months beyond the **From** date.
- **Other**: Select this option for term dates that fall outside of the first three options, such as coverage for a special event.

- After selecting the **From** date, click the **Other** option.
- In the **Months: Days: Years:** fields at the bottom of the calendar, enter the appropriate month(s), day(s) or year(s) the coverage is to be effective. These fields can be used separately or in conjunction with each other.
- Click the "**!**" button. The **To** date will default to the exact period selected.

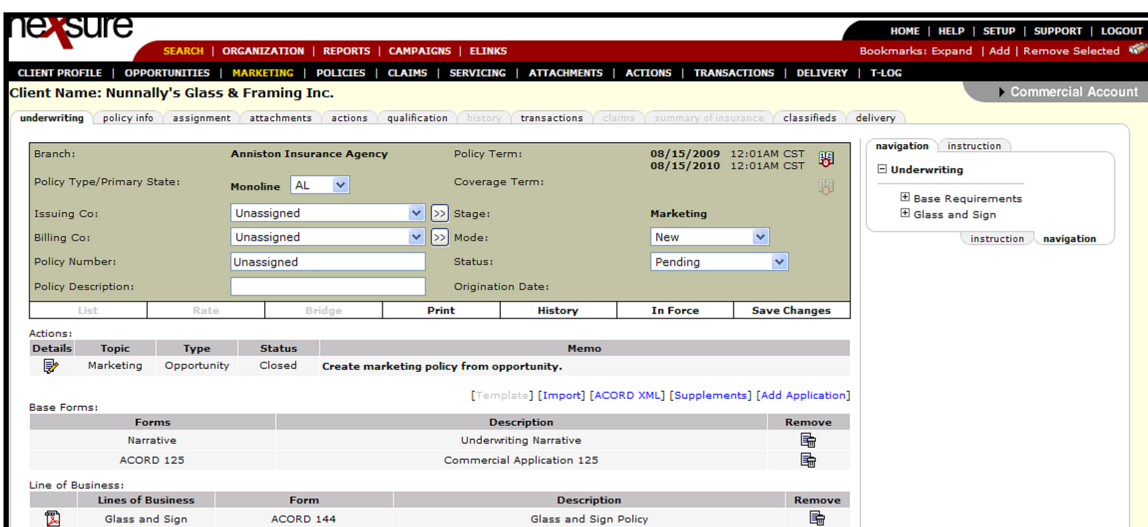
Note: The From and To date fields in the Policy Term Calendar can be also changed by keying the dates in each field using the correct formatting.

- Click the **time** tab to select the **effective** and **expiration** time along with the time zone of the application.
- Click the **Apply** button. This will close the calendar window and pull the policy dates selected into the Marketing header.
- Make sure to click the **Save Changes** link on the navigation toolbar to save the modifications made to the dates in the marketing header.

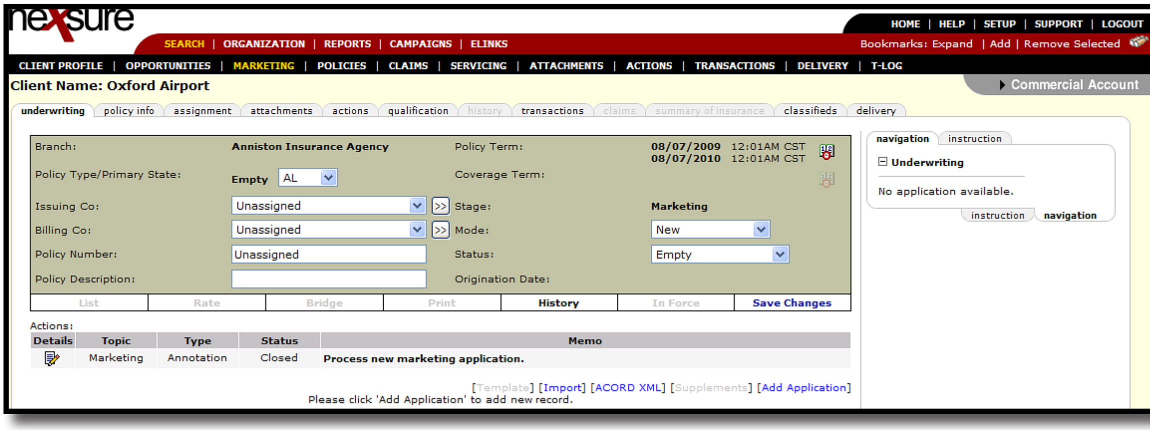
Note: When changes are made in the Marketing header, it is necessary to click the Save Changes link. The Save Changes link is located in the navigation toolbar under the Marketing header.

HOW to Add Forms

If the marketing record was created from an Opportunity, the application(s) selected during the opportunity process will be available for completion on the underwriting **navigation** tab.



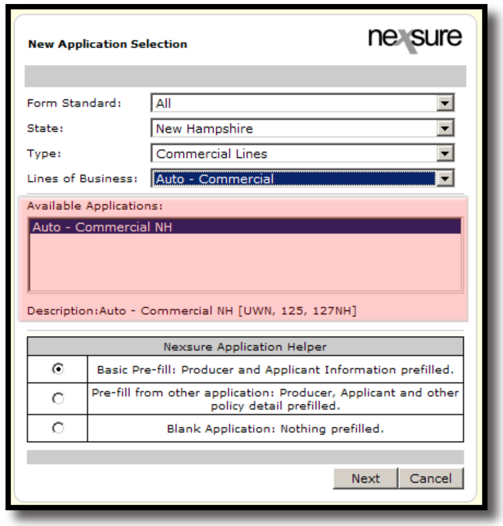
If the marketing record was not created from an Opportunity, or an additional line of business needs to be added, click the **[Add Application]** link to display the **New Application Selection** dialog box. The **[Add Application]** link displays after clicking the **Save Changes** link in the navigation toolbar under a new marketing header. New marketing created from client **SEARCH** will immediately display the **New Application Selection** dialog box.



- Click the **[Add Application]** link.
- The **New Application Selection** pop-up window will be displayed.

New Application Selection	Definition
Form Standard	**The Form Standard will default to All. Select the appropriate Form Standard from the drop-down box to narrow the Available Applications list.**
State	**The State drop-down box will default to the state selected for the suspect/prospect or client. If the State drop-down box displays ALL, click the drop-down to select the appropriate state. The State determines what forms will be displayed for Lines of Business selection.**
Type	**The Type drop-down box will default to the client type selected when creating the card file. If the Type drop-down box displays the incorrect client type, click the drop-down box to select the appropriate client type. Type selected determines the Lines of Business available for selection.**
Lines of Business	**Click the Lines of Business drop-down box to display all lines of business applicable to the Form, State and Type selected.**

- Select the **Line of Business** to be marketed from the **Lines of Business** drop-down box to populate the **Available Applications** box. More than one application may populate the **Available Applications** box.

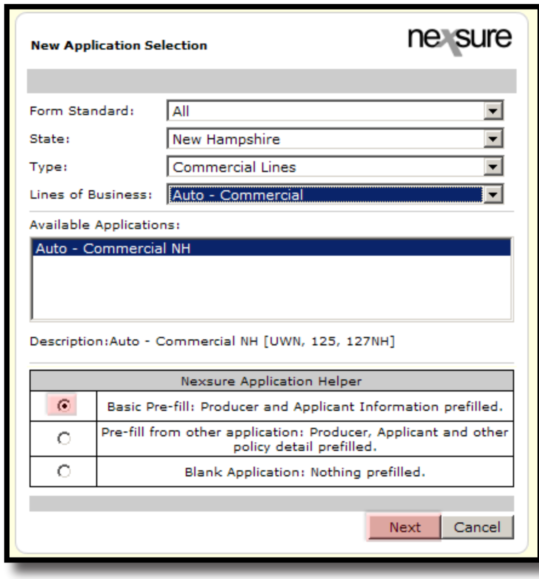


- In the **Available Applications** box, click to select and highlight the appropriate application. The description of the application selected, along with the form number(s) that will be added to the marketing record, will display below the **Available Applications** box. Commercial Lines forms include an Underwriting Narrative (UWN) and the ACORD 125, Application Information.
- The **Nexsure Application Helper** is available to prefill the application(s):

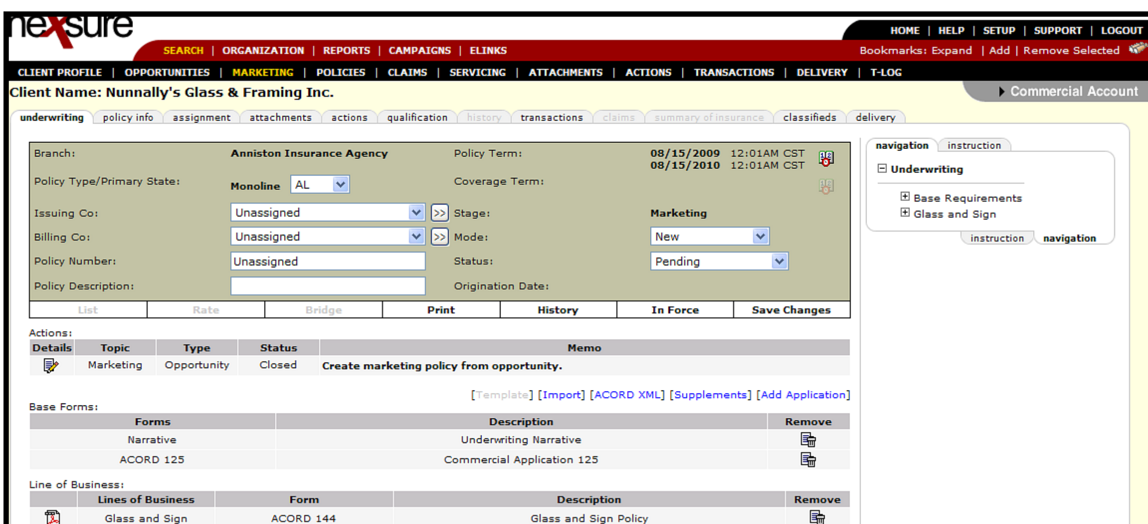
Nexsure Application Helper

Option	Definition
Basic Pre-fill	This option is selected by default and will prefill basic client information from the CLIENT PROFILE to the application. Basic information includes the Branch (Producer) information, Applicant information and Contacts.
Pre-fill from other application	Selecting this option will allow you to select an application (same line of business) that has previously been completed for this client to prefill information to the application.
Blank Application	Selecting this option will prefill nothing to the application.

- Select the **Basic Pre-fill** option and click the **Next** button.



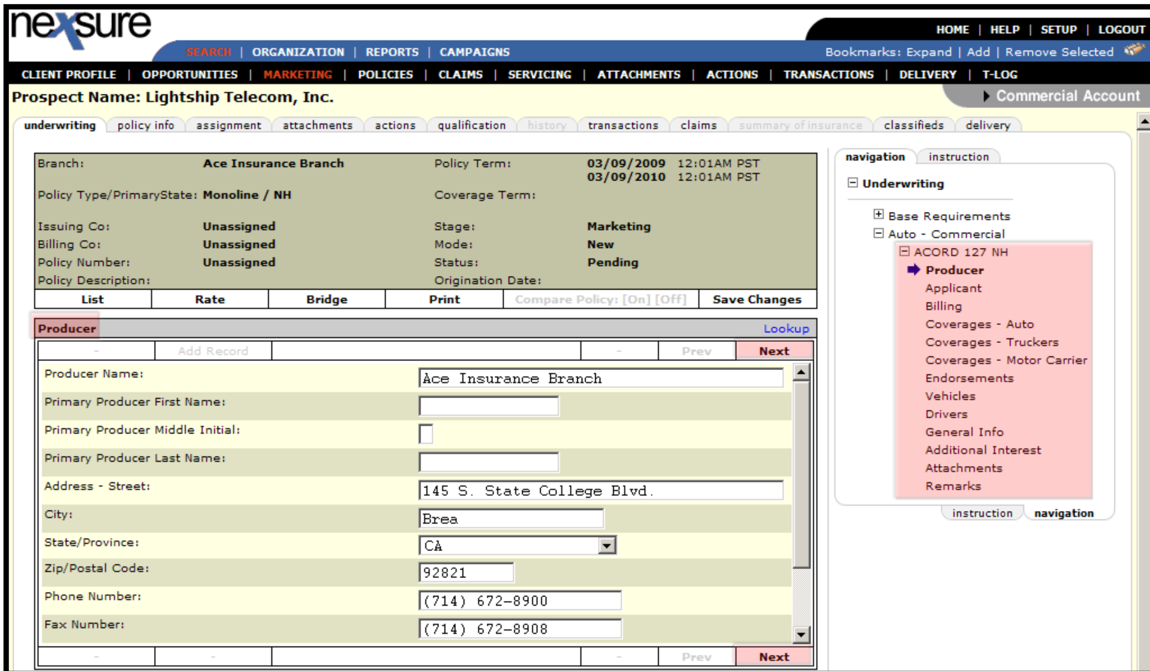
- The line of business form is displayed beneath the Marketing header. If this is the first line of business added to the marketing submission, the **Policy Type** in the Marketing header will be changed to **Monoline**.
- Clicking the **[Add Application]** link to add other lines of business will change the **Policy Type** in the Marketing header from **Monoline** to **Package**.
- After all applications are added, any supplemental forms can then be added by clicking the **Supplements** link. Only supplemental forms relating to the lines of business added will be available for selection.
- All form(s) are available for completion in the **navigation** panel found on the right side of the screen. Application forms display in a tree format as they are accessed.



- Proceed to the **HOW to Work with Forms** section.

HOW to Work with Forms Using the Navigation Tab

- Under the **navigation** tab, click the plus **[+]** in front of the line of business to be completed (**Personal Auto** is the line of business in this example).
- Click the plus **[+]** in front of the ACORD form (**ACORD 127 NH** in this example). This will expand the ACORD form into a tree format for completion.
- Click on the **Producer** link in the **navigation** tab.
- The form will open on the left side of the screen under the Marketing header for completion.



Note: The gray bar above the input fields will keep track of where you are in the navigation tab as the form is completed.

- Click in a text box to enter the appropriate information.

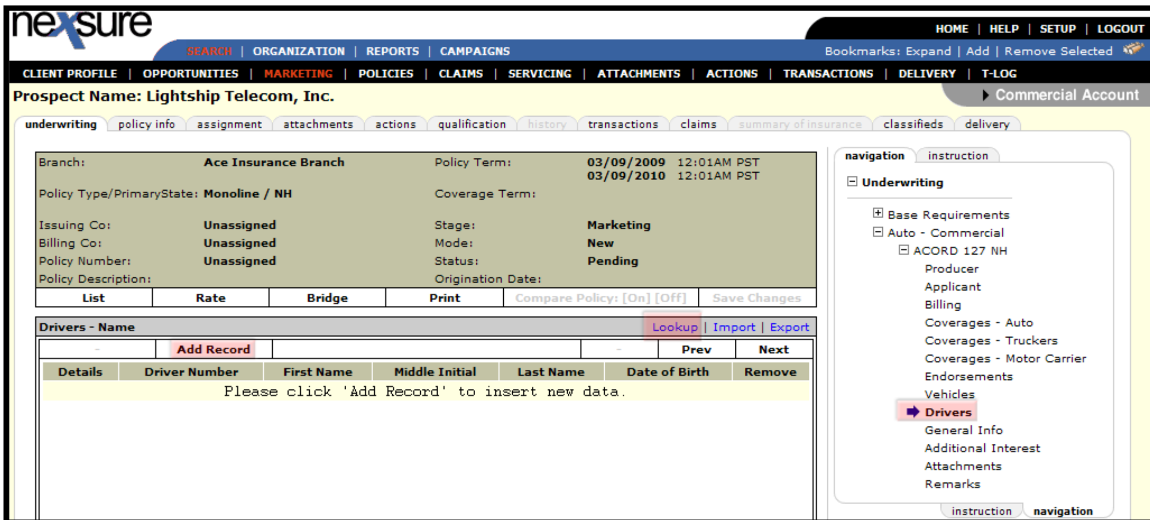
Note: The Producer section of Personal Lines applications and the Commercial Lines ACORD 125 and 130 include a non-text field option to include an electronic signature in the Producer section of the form. To add a signature, refer to the section "HOW to Add A Producer Signature" in this chapter.

- Use the **Next** link at the top or bottom of the input fields to navigate to the next page. The **Next** link saves any information entered on the screen and advances you to the next page of the application.
- A **Prev** link will activate to the left of the **Next** link. The **Prev** link saves any information entered on the screen and allows you to page back to the previous page.

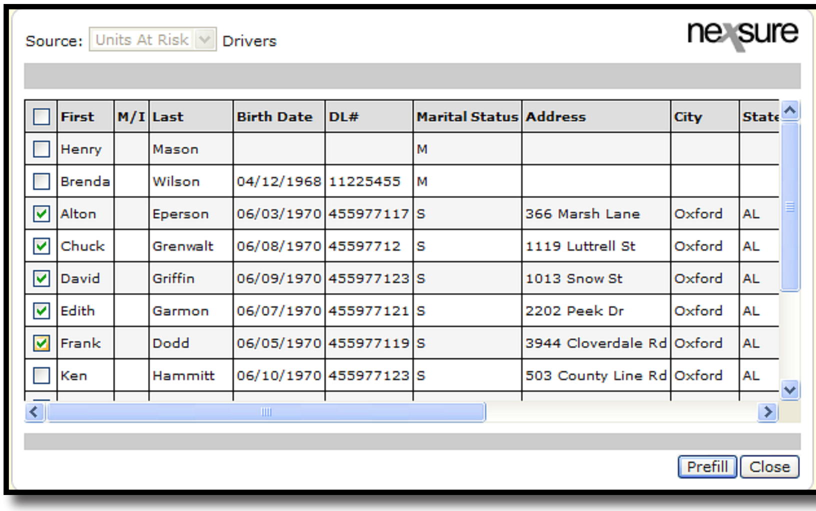
- Clicking a link within the form in the **navigation** tab will save any information entered on the screen and display the section of the application selected.
- If you need to navigate away from the form before completion, or you are interrupted, click the **Save Changes** link in the navigation toolbar under the Marketing header to save any information entered before navigating away from the application.
- Click the **Drivers** link within the form in the **navigation** tab. The **Drivers** section of the application is a scheduled item.

Note: Every application will have sections called "scheduled items". These sections apply to any portion of an application where there can be more than one record added, such as Named Insureds, Drivers, Vehicles, Additional Interest, etc.

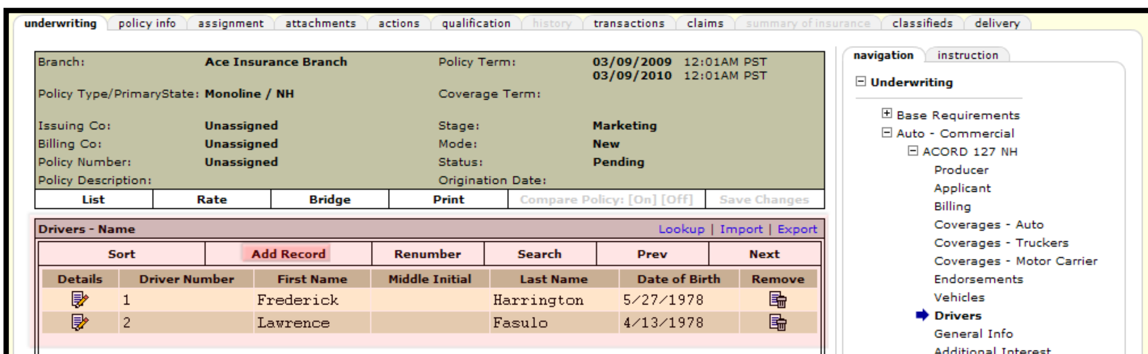
- Click the **Lookup** link to add Drivers using people records identified as included Drivers.



- A pop-up window with all records added on the client **people** tab and designated as an included or excluded driver will be included for selection. Click the check box on the left to select one or more drivers to populate the application. Select all by clicking the small select box to the left of the first column header. When all selections are made, click the **Prefill** button to create a record for each driver selected with information from their contact record. Click **Cancel** to abort.



Note: Once data has been added to a form via the **Lookup** link, this data is now associated with these units at risk. Any changes made to these records should always be done at the client's units at risk level to ensure that all records are kept in sync.



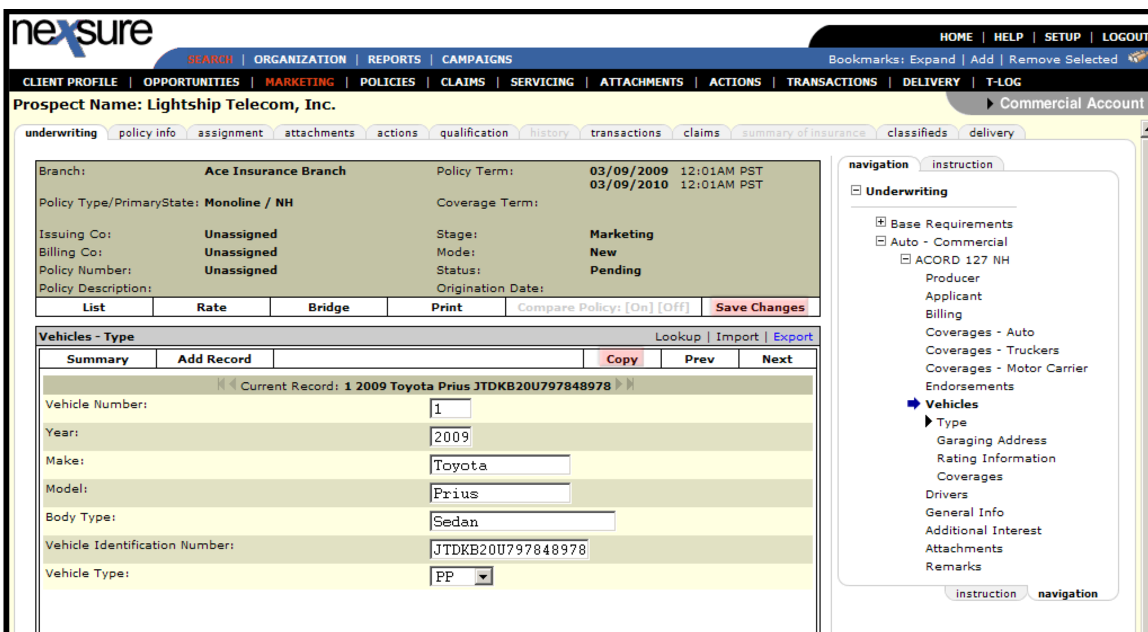
- Click the **Add Record** link on the schedule navigation toolbar to add a driver that is not added at client level. Drivers added this way are not added as drivers to the units at risk. It is best to add to units at risk and then use **Lookup** on the form to associate so that records are kept in sync.
    - The **Drivers - Name** screen is displayed. The **Driver Number** is assigned by Nexsure.
    - Complete the **Drivers - Name** screen.
    - Click the **Next** navigation link to move to the **Employment** (Personal Lines) or **Identification** (Commercial Lines) screen to complete entering driver record information. Clicking **Next** saves information entered on the currently displayed screen.
- To add another driver, click the **Add Record** link. Clicking **Add Record** will save changes made to the Employment/Identification page and create a new record for the next driver.
- Clicking the **Summary** link will display all drivers added in a summary view. Clicking the **Summary** link will also save changes made to the Employment/Identification page. In the summary view, each driver will have their own **Details** icon. Clicking a **Details** icon will allow you to edit the record of the driver selected. Drivers populated via **Lookup** are associated with the units at

risk added at client level. These records are identified on the form with a yellow **Details** icon.

Drivers - Name — Lookup | Import | Export

Sort		Add Record			Renumber	Search	Prev	Next
Details	**Driver Number**	**First Name**	**Middle Initial**	**Last Name**	**Date of Birth**	**Drivers License Number**	**State/Province Licensed**	**Remove**
	1	Alton		Eperson	6/3/1970	455977117	AL	
	2	Chuck		Grenwalt	6/8/1970	45597712	AL	
	3	David		Griffin	6/9/1970	455977123	AL	
	4	Edith		Garmon	6/7/1970	455977121	AL	
	5	Frank		Dodd	6/5/1970	455977119	AL	

- Click the **Next** link to save changes and move to the next section of the application. Clicking a link within the form on the **navigation** tab will also save changes.
- All auto applications have a vehicle section that will have a copy feature. If the entity owns a fleet of similar vehicles or vehicles with similar coverages, the copy feature can be used to create an exact copy of a vehicle. Since copy is also available at units at risk for vehicles, it is recommended this be done through the **units at risk** tab and then use the **Lookup** link to populate the form. This is recommended so the vehicles will be in sync with the forms.
- Click the **Vehicles** link within the form in the **navigation** tab. The vehicle section of the application is a scheduled item.
- Click the **Add Record** link and complete all screens of the vehicle that will be copied. Click the **Save Changes** link in the navigation toolbar under the marketing header. Clicking **Save Changes** will save changes entered on the current section of the application and leaves you within the vehicle record to access the **Copy** link. Click the **Copy** link. The link is located to the left of the **Prev** and **Next** links.

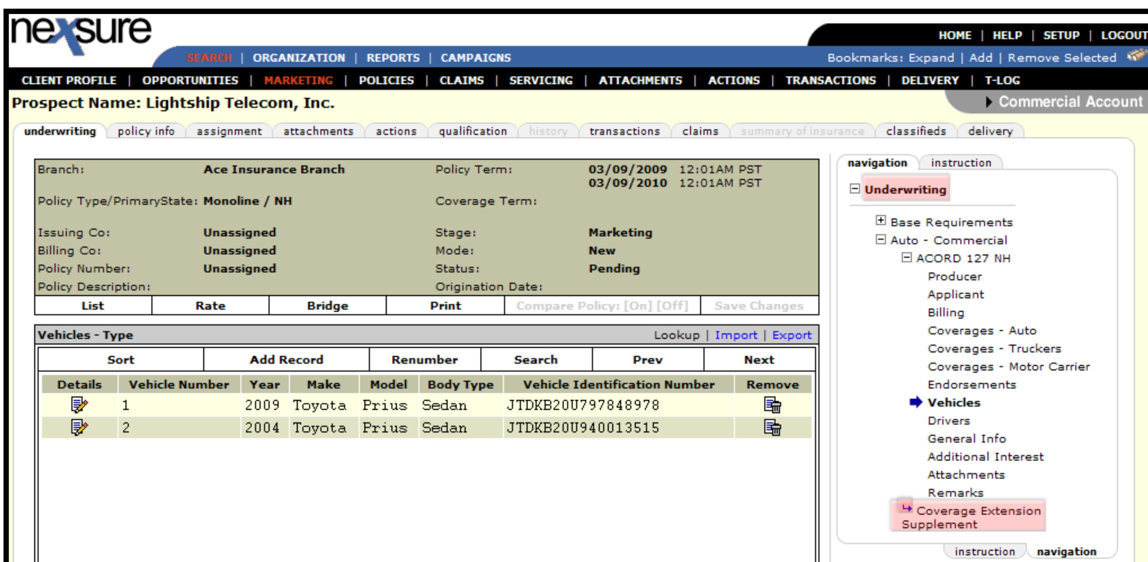


Note: The **Copy** link does <u>not</u> save changes in the record. **Copy** is the only link on a scheduled item that does not save changes.

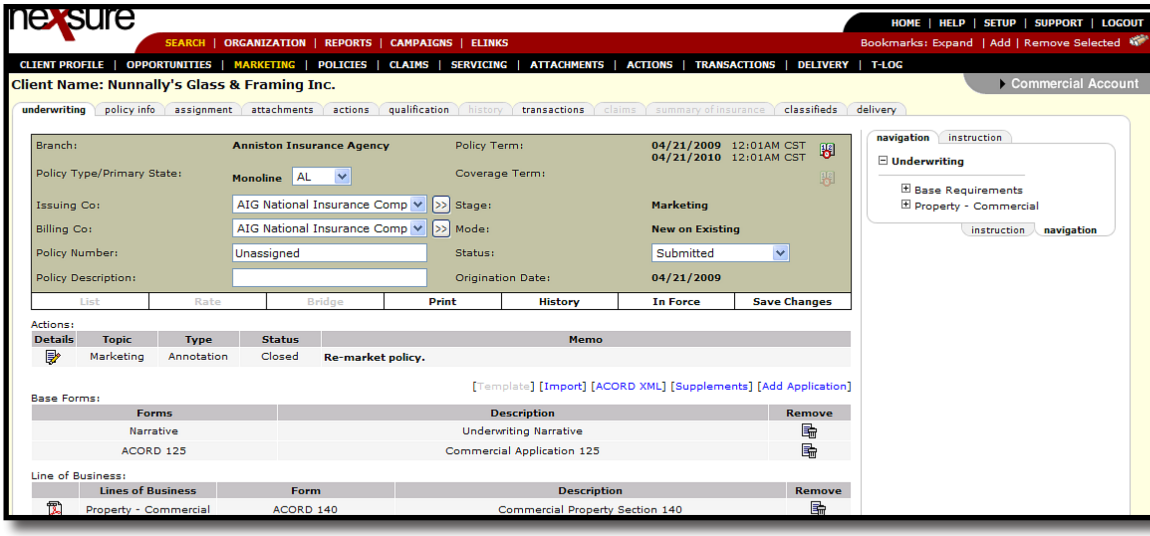
- Enter the **number of copies** needed and click the **Copy** button. Click **Cancel** to abort.
- All vehicles will be displayed in a summary view. Each copied vehicle will need to be edited to correct VIN numbers, drivers and coverages that were copied that may not apply to the copied vehicle(s).
- Click the **Details** icon of the first copied vehicle, correct the VIN and other pertinent information for this vehicle, click the **Save Changes** link in the navigation toolbar under the marketing header. Use the **Paging** link to advance to the next copied vehicle to be edited.

Note: The paging link available for the current record displayed will allow quick navigation between records, but this link does not save. If a change is made to a record, click the Save Changes link below the marketing header before using this link.

- If information is entered on the last page of the application, click the **Save Changes** link in the navigation toolbar under the marketing header to save the screen.
- Supplemental forms appear in the **navigation** tab under the related line of business form. Click the arrow to open the supplement form for completion.



- After all forms have been completed, click the word **Underwriting** in the **navigation** tab to close the applications.
- When the application has been completed, change the **Status** of the application in the Marketing header from **Pending** to **Submitted**.



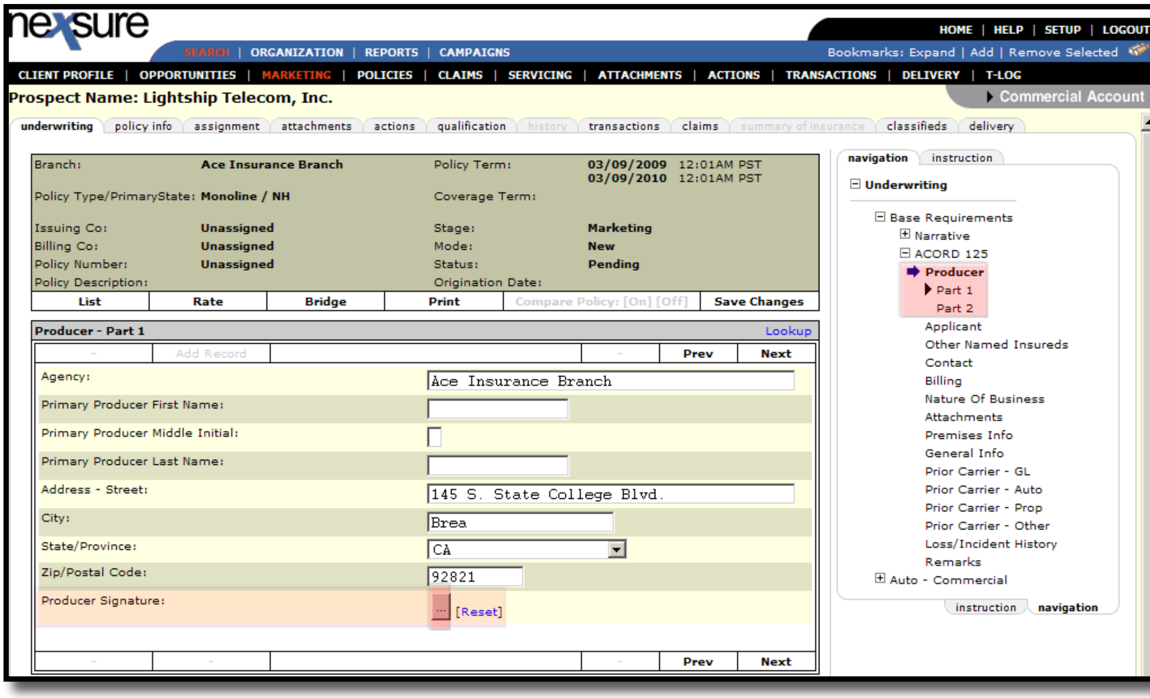
- Click the **Save Changes** link in the navigation toolbar under the marketing header to save the change.
- Clicking the **Print** link in the navigation toolbar under the marketing header will allow a print preview of the applications in Adobe. The form will display an Adobe toolbar that may be used to print or save the applications to one of the agent's local drives if desired. Clicking the **Print** link when the application form is open returns a print preview of only that form. Clicking **Print** when the application form is closed will return a preview of all forms that are part of the submission.
- Proceed to "HOW to Submit a Marketing Application to a Carrier" later in this chapter.

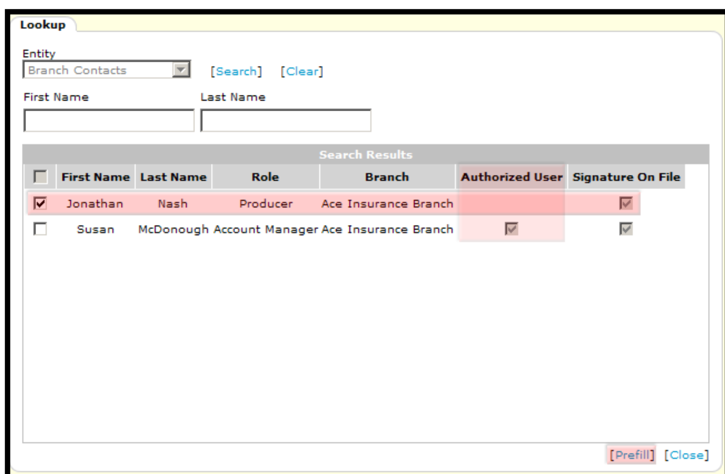
Note: A submitted status locks down all applications. Changes cannot be made to an application while in a submitted status.

HOW to Add a Producer Signature to Forms

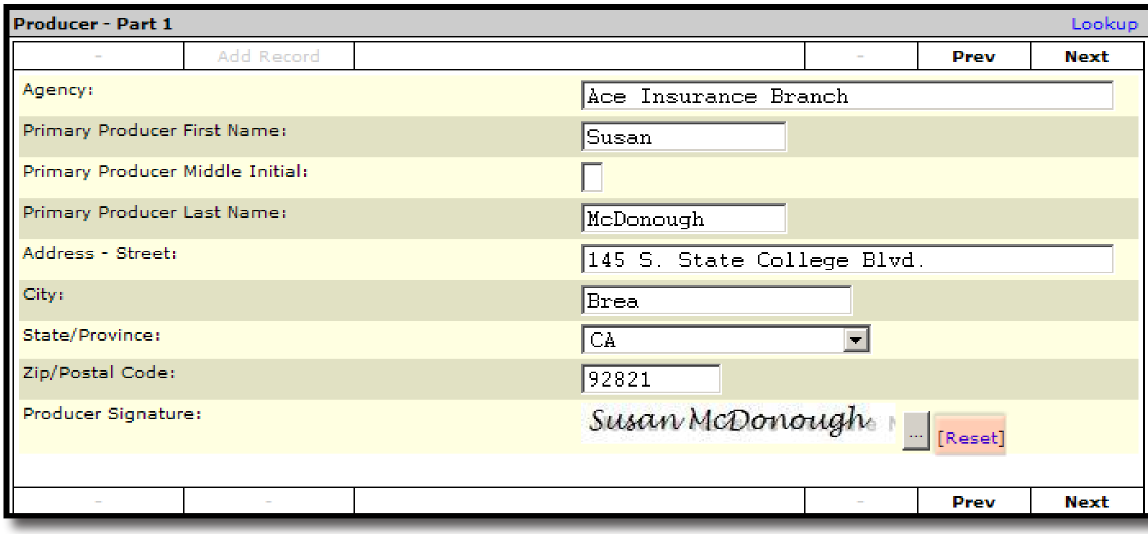
An electronic signature may be added to applications, policy change requests and loss notices. To include a producer's electronic signature on Personal Lines applications or the Commercial Base Form ACORD 125, navigate to the **Producer** section of the form. Click the **Ellipsis** [...] button on Part 1 of the Producer section to open the **Lookup** tab. Employees assigned to the policy pre-fill for selection. A check mark indicates if the employee has an electronic signature on file.

To search for another employee's signature, enter two or more characters of the first and/or last name and click the **[Search]** link. Click the **[Clear]** link to clear the search fields to begin a new search.





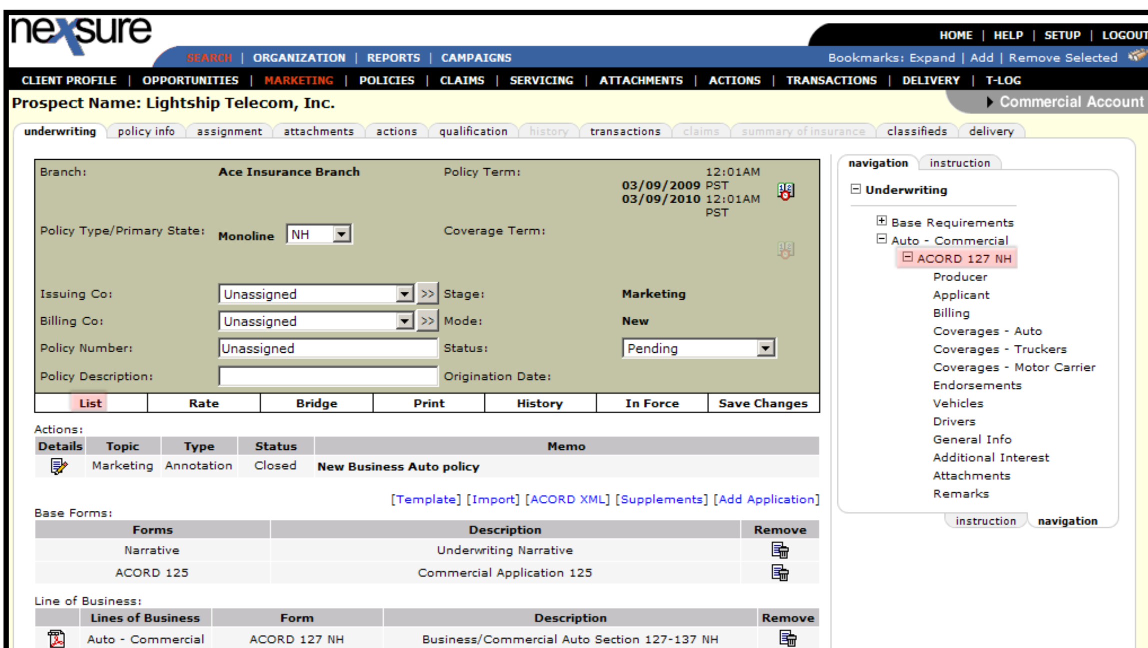
To select an employee's signature from the **Search Results**, place a check mark in the box to the left of the employee's name. Signatures that are not identified with a check mark under the **Authorized User** column may be selected but the signature will not display on the form. Select the appropriate authorized signature. Click the **[Prefill]** link on the **Lookup** tab to display the producer's name and signature on the form. Click the **[Reset]** link on the form to remove a signature from the form.



HOW to Work with Forms Using List View

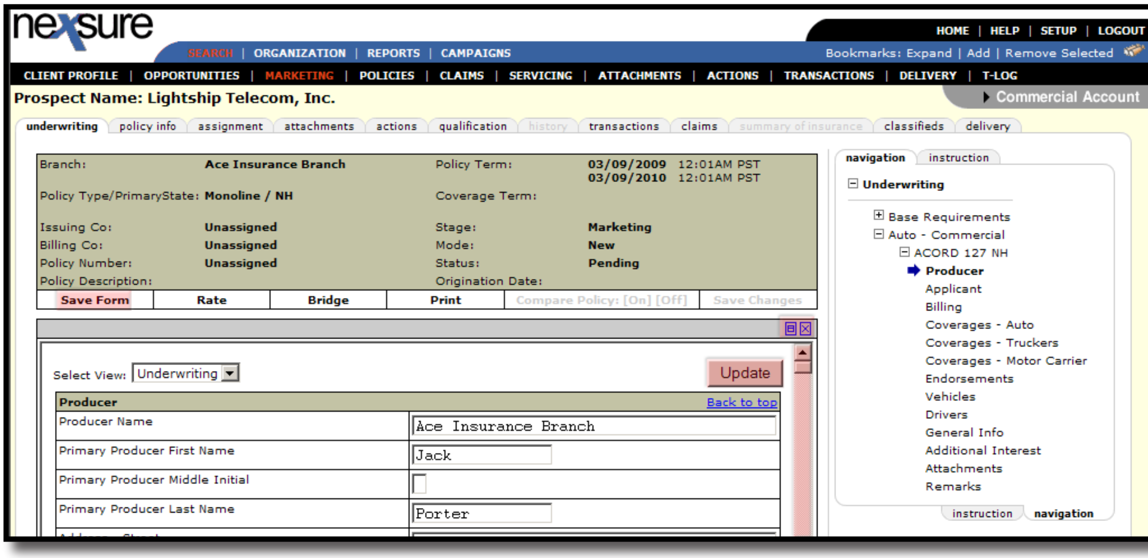
- Under the **navigation** tab, click the plus **[+]** in front of the line of business to be completed (**Commercial Auto** in this example).
- Click the plus **[+]** in front of the ACORD form (**ACORD 127 NH** in this example). Click the **List** link in the navigation toolbar under the Marketing header.

Note: The List link becomes active after the ACORD form is open in a tree view in the navigation tab.

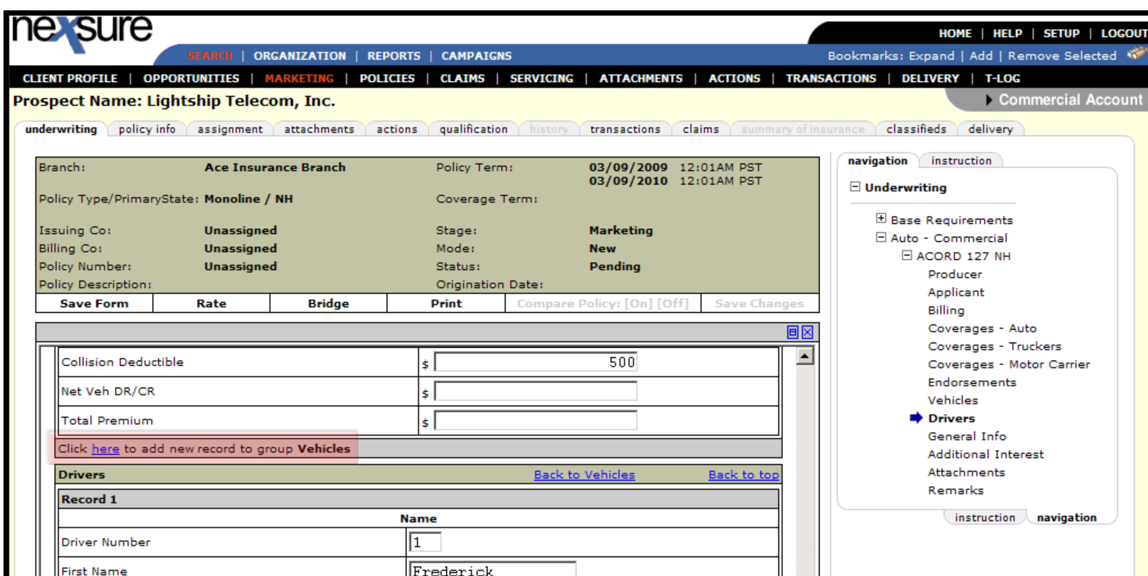


- The ACORD form is now available in a list view for completion. The form can be enlarged for completion by clicking the blue **Maximize** ⊟ icon in the upper right corner of the form. Click the blue **Minimize** icon to minimize the form.

- Use the **scroll bar** to the right of the list view to navigate.
- Use the **Update** button at the top of the form or the **Save Form** link in the navigation toolbar under the header to save changes while in list view. The **Update** button is active after a change has been made in the form. If the form is maximized, the **Save Form** link will not be available on the navigation toolbar.



- All scheduled items in list view will have a **here** link that will allow unlimited records to be added.



- Navigating away from the application while in list view without saving the form will display a pop-up window. Clicking **OK** will close list view without saving changes.

- Click **Cancel**, scroll to the top of the list view window, click the **Update** button or **Save Changes** link on the navigation toolbar to save changes before navigating away.

Note: The Marketing header cannot be edited while in List view.

- When the application has been completed and list view has been closed, change the **Status** of the application in the Marketing header from **pending** to **submitted**.
- Click the **Save Changes** link in the navigation toolbar under the marketing header to save changes.
- Clicking the **Print** link in the navigation toolbar under the marketing header will allow a print preview of the applications in Adobe. The form will display an Adobe toolbar that may be used to print or save the applications to one of the agent's local drives if desired. Clicking the **Print** link when the application form is open returns a print preview of only that form. Clicking **Print** when the application form is closed will return a preview of all forms that are part of the submission.
- Proceed to "HOW to Submit a Marketing Application to a Carrier" in this chaper.

Adding, Editing and Removing Assignments

Assignments added on the client **assignments** tab are automatically included on the marketing **assignment** tab. If the assignments need to be updated, removed or new ones added, click the **assignment** tab on the marketing detail record.

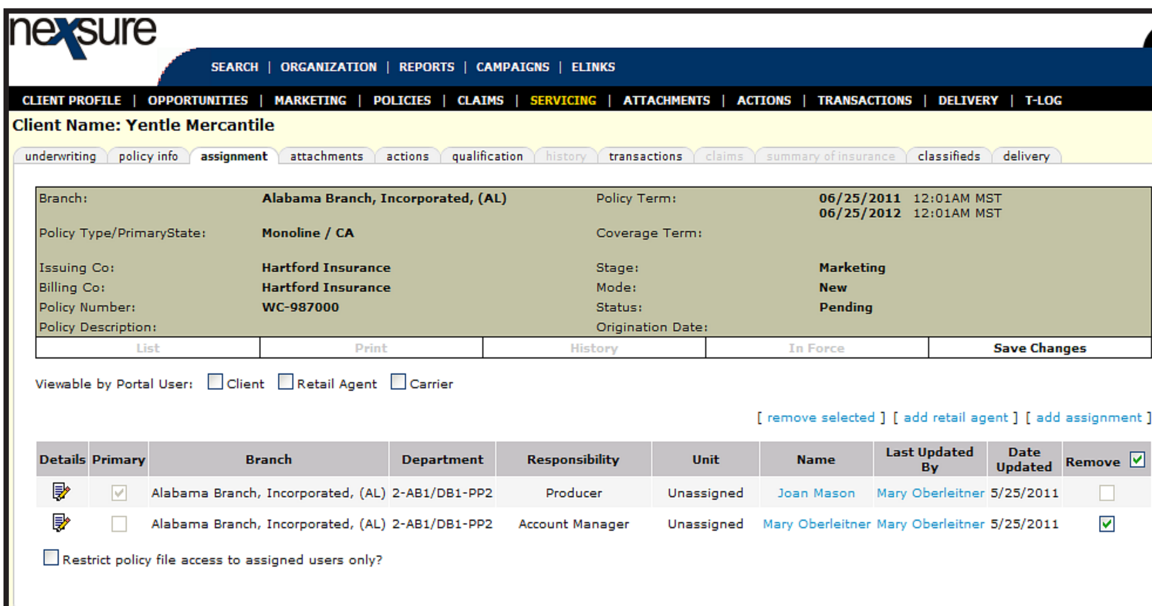
To add a new assignment, click the **[add assignment]** link. The **Assign Account Management** window will display. Select the following from the drop-down boxes:

Assign Account Management	Definition
Branch	**Select the appropriate branch. The branch on the assignment identified as the primary will be the branch that populates the form. If the primary branch is changed after the marketing record is added, make sure to update the form with the correct branch information.**
Department	**Select a department from the drop down box. Departments are added by the System Administrator in Setup and only available departments for the selected branch are available.**
Unit	**Select a unit pertaining to the Department, if applicable. Units are not required. Units are added by the System Administrator in Setup and only available if added to the selected department in setup.**
Responsibility	**Select the appropriate responsibility. The responsibility defines the role for the selected name for this record. The Responsibilities appearing in the drop down box are added by the System Administrator in Setup, Lookup Management.**
Name	**Select the name of the person responsible for this Client. The Names appearing in the drop down box are Employees that have been added at Branch level in Setup by the System Administrator.**

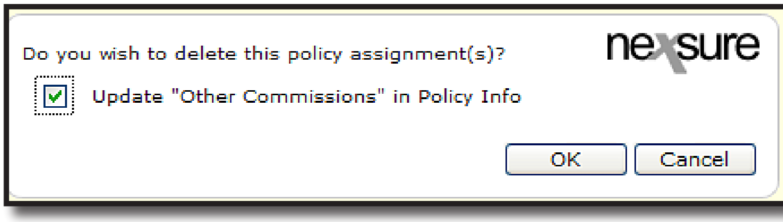
Assign Account Management	Definition
Primary	**Check this box to set this Assignment as the primary responsibility for the account. The branch on the assignment identified as the primary will be the branch that populates the form. If the primary branch is changed after the marketing record is added, make sure to update the form with the correct branch information.**
Save Button	**Click the Save button to save the changes.**
Cancel Button	**Click the Cancel button to abort the change.**

The first assignment entered, when adding a new entity, is designated as the primary assignment and is identified by a check mark in the **Primary** check box on the **assignment** tab. A primary assignment cannot be deleted; to change or delete a primary assignment another assignment will need to be designated as primary. This is done on the **assignment** tab by clicking the details icon of the assignment that should be designated as primary. Place a check in the **Primary** check box to designate the new primary assignment for this record and click the **Save** button. In the **assignment** tab summary view the newly appointed primary assignment will be displayed with a check mark in the **Primary** check box. The old primary assignment will now be displayed with an active check box in the **Remove** column on the right side of the record.

To remove selected assignment(s), click in the check box in the **Remove** column and to remove all except for the primary, place a check in the box to the right of the **Remove** heading label and click the **[remove selected]** link.



On the popup window remove the check from the box beside Update Other Commissions on Policy Info if it is desired to modify the information on the **policy info** tab and then click the **OK** button to complete the removal or **Cancel** to abort.



Attachments Tab

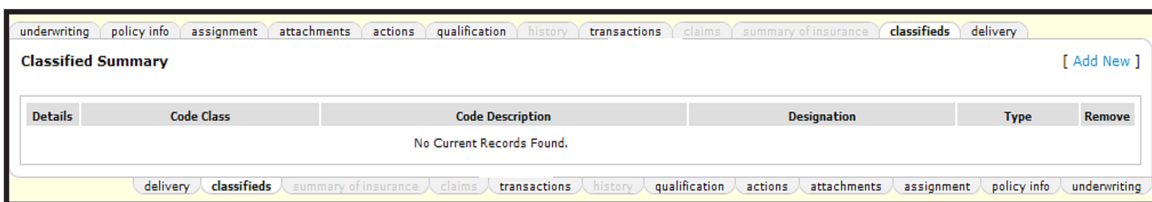
For instructions on adding attachments see the CRM training manual Chapter 17.

Classified Tab

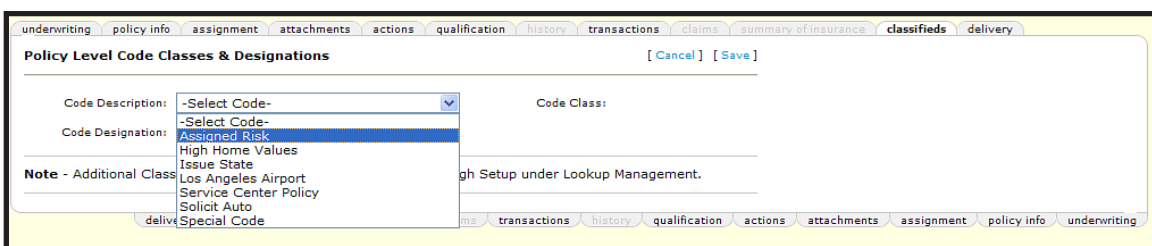
Classified can be used to classify marketing records. **Class Codes** and **Designations** are added by the System Administrator in Lookup Management found in **SETUP**.

Note: Entering information on the **classified** tab is not required.

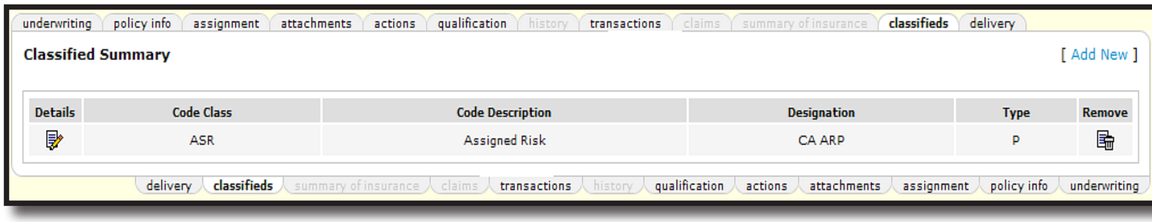
The **classified** tab displays all code classes, descriptions and designations added for this marketing record in a summary view. To add classified information, click the **[add new]** link on the **classified** tab.



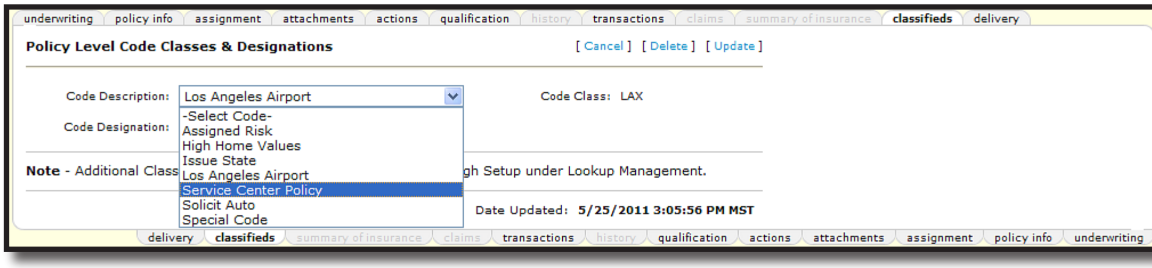
From the **Code Description** drop-down box, make a selection. From the **Code Designation** drop-down box select the appropriate corresponding designation and click the **[Save]** link. Clicking the **[Cancel]** link will abort the process.



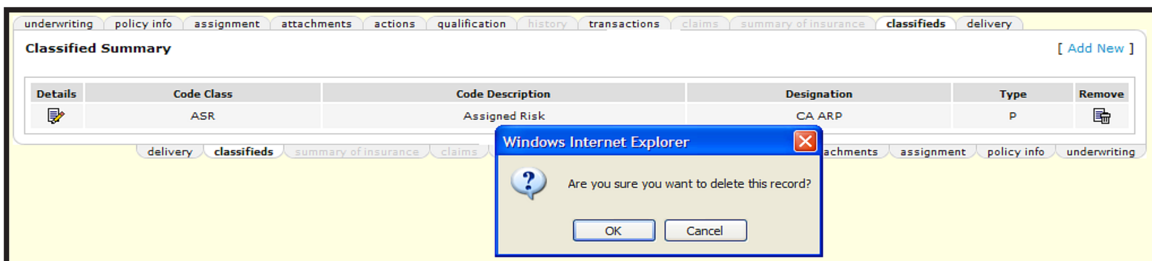
To change the codes, click the **Details**  icon on the summary screen.



Reselect the codes and click the **[Update]** link.



To remove, click the **Remove** icon on the **classified** tab summary view and confirm removal by clicking the **OK** button on the confirmation popup.

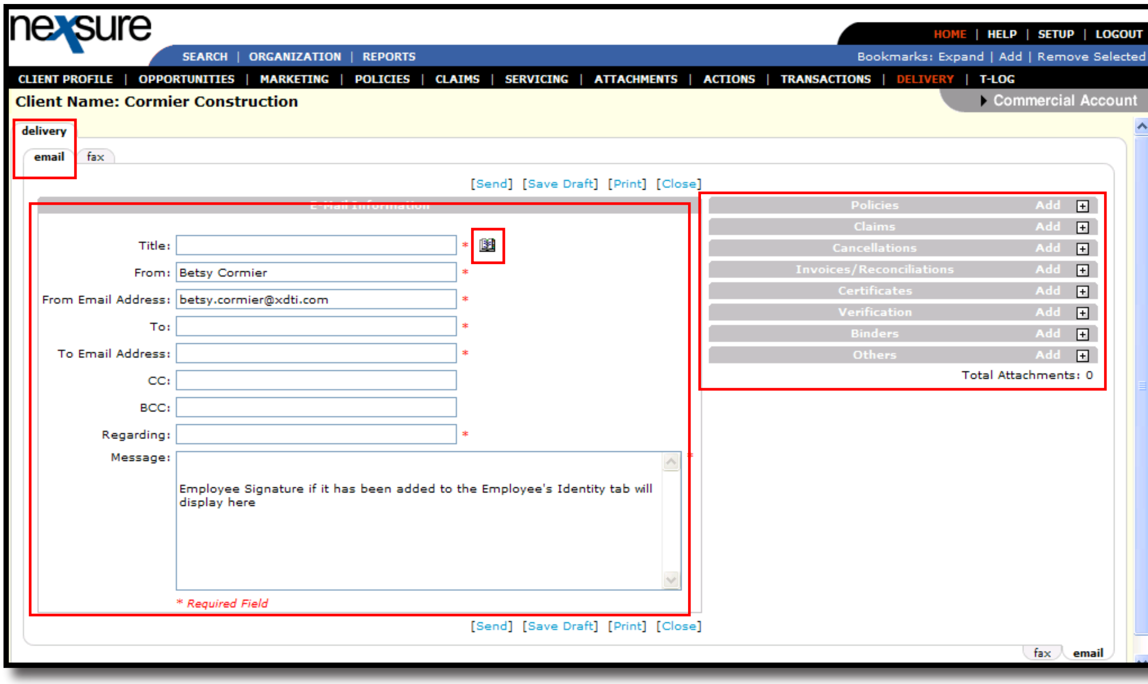


HOW to Submit a Marketing Application to a Carrier

- Locate the appropriate suspect/prospect or client through **SEARCH** and click the **Delivery** link on the **Client** menu. If previous deliveries have been sent, they will appear in a summary view depending on how the **[Show]** filter has been configured.

- Click the **[Add New]** link. The **delivery** > **e-mail** tab is displayed.

Note: Delivery can also be accessed from the marketing record. Click **MARKETING** on the **Client** menu. Click the **Details** icon of the marketing record to be submitted. The **underwriting** tab is displayed. Click the **delivery** tab.



- The application can be sent from Nexsure as an **e-mail** or a **fax**. The **e-mail** tab is the default. To fax the application, click on the **fax** tab.
- When using **e-mail** or **fax** options, all required fields will appear with red asterisks. Completion of these fields is mandatory.

Note: When faxing from Nexsure there is no need to add formatting or a "9" or "1" when entering the fax number as the fax is sent through our fax server.

- Enter the required **e-mail** or **fax** information.

E-mail/Fax Field Definitions

Field	Definition
Title	**The title field is not displayed to the recipient and can be used as an internal note field.**
From	**Your name should be displayed in the from field.**
From E-mail Address/From Fax Number	**Your e-mail address should be displayed in the e-mail address field, if one has been entered in your employee record. If faxing, enter the from fax number.**
To	**Enter the recipient's name.**

Field	Definition
To E-mail Address	**Enter the recipient's e-mail address or click on the Address book icon.** ■ **If using the Address book icon, select the appropriate entity from the drop-down box.** ■ **Enter the search criteria and click search.** ■ **Click to highlight the recipient's name and select the From, To, CC or BCC field delivery options for that recipient.** ■ **Click the Select link to add this name to the field selected.** ■ **Click close when all e-mail or fax recipients have been added.** **Note: Click the Address Book icon to search and select one or multiple e-mail or fax recipients. To select multiple recipients, hold down the control key and click on each name to be included in the e-mail or fax.**
CC	**Enter any e-mail addresses you would like to receive a copy of the e-mail.**
BCC	**Enter any e-mail addresses you would liked copied without other recipients knowledge.**
Regarding	**Enter the subject of the e-mail.**
Message	**Enter the message you would like to accompany the e-mail or fax. The employee's salutation will display in the Message box.**

Note: If a **Salutation** (closing for deliveries) has been added for the employee, it default to the message box. See the Nexsure point person in your agency to add a salutation.

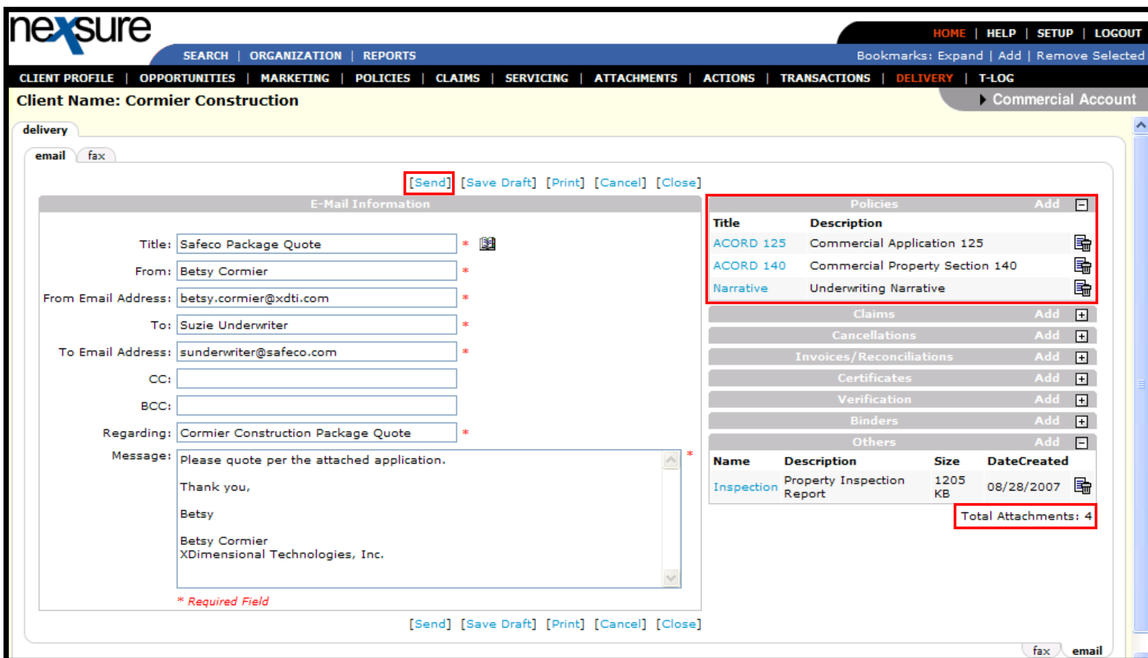
- The right side of the delivery screen is used to attach forms and documents to the e-mail or fax. Click the **Add** link in the gray Policies line.
- The Attachment pop-up window **policies** tab will be displayed. Click the **Show** link at the top of the screen and select **Policy Type** of **Marketing**. Clicking the **Search** button will return results that include Marketing submissions.
- All marketing applications are displayed with their status and issuing carrier. Click the appropriate option for the marketing application being sent.

Note: Delivery from the **delivery** tab within a marketing record will pre-select the marketing application for that marketing record. The **Filter** does not provide access to select applications from other marketing records. Use **DELIVERY** from Client level to access applications from more than one marketing record.

- Click the **Next** button.
- All lines of business applicable to the marketing submission selected will be available.
- Select the lines of business to be included in the e-mail or fax by clicking the appropriate check boxes.

Note: To Include all lines of business in the e-mail, check the small box in the gray title bar.

- Click **Attach** to advance and include selected applications in the e-mail or fax. Clicking **Back** will page back or **Close** to abort.
- Click the **Add** link in the gray **Other** line to select any applicable documents that have been attached to the submission or client to include in the e-mail or fax.
- Click **Attach** to advance and attach selected documents to email or fax. Click **Cancel** to abort adding attachments.
- The attachment(s) will be displayed with the total number of items attached on the right side of the delivery screen.

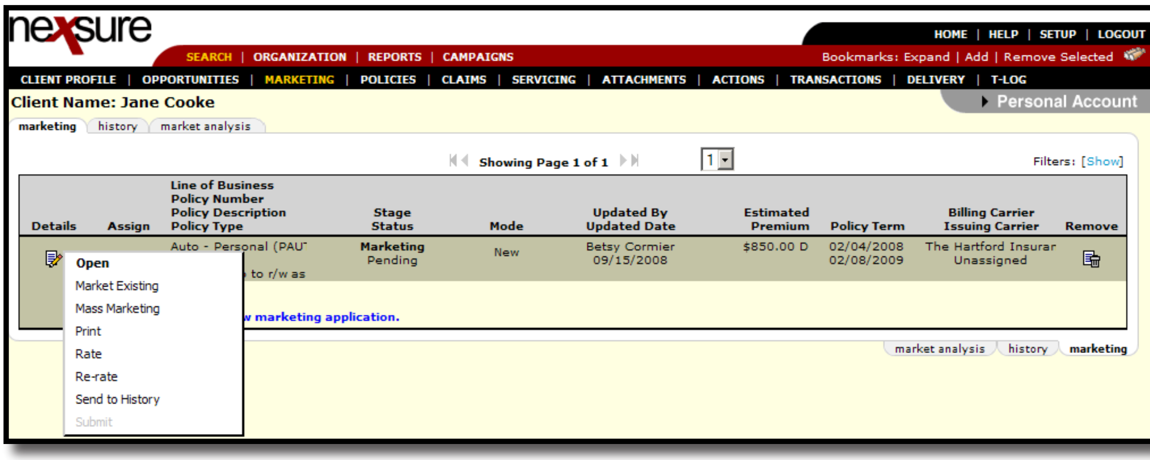


- Click the **Send** link to send the e-mail or fax. Clicking **Save Draft** link allows you to save the email or fax information you have entered to return and send at a future time. The **Print** link allows you to print the e-mail or fax information excluding any attachments. **Cancel** aborts a saved draft. **Close** returns you to the delivery summary without sending the email or fax.
- The delivery summary view screen is displayed with the stage of the e-mail or fax. The stage will update as the screen is refreshed.
- If the e-mail is unsuccessful, the sender whose e-mail address is entered in the **From Email Address** box will receive an **unsuccessful e-mail** message in their mailbox.

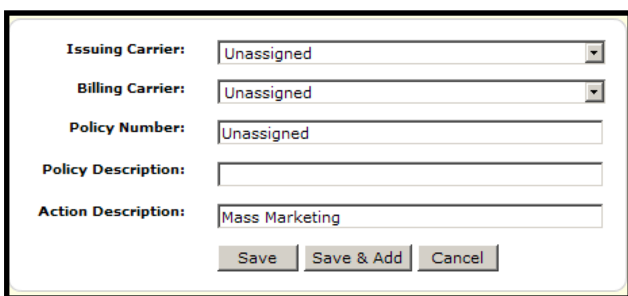
HOW to Market an Existing Application to Other Carriers

In the majority of marketing efforts, applications are submitted to numerous carriers for a single client. The **Mass Marketing** option can be used to generate multiple copies of a marketing record for submission to different carriers. Marketing results may be maintained on each carrier's record for comparison, documenation and tracking purposes.

- Locate the appropriate suspect/prospect or client through **SEARCH** and click the **MARKETING** link on the **Client** menu. The client's **marketing** tab is displayed with a summary of marketing records.
- Right-click on the **Details** icon next to the marketing record to be submitted to other carriers.

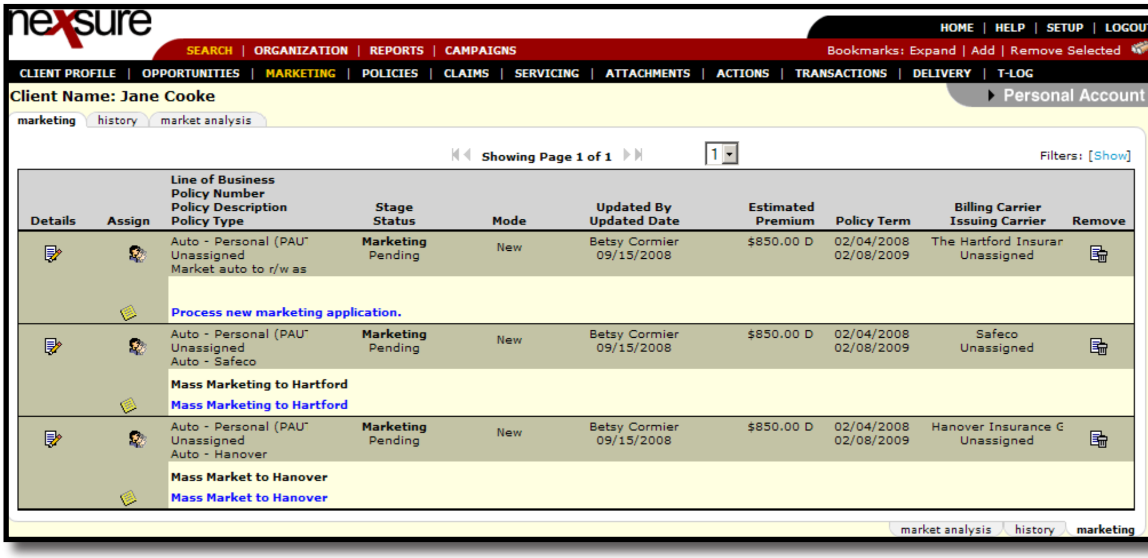


- Select (left mouse click) **Mass Marketing** from the right-click menu. The carrier selection dialog box is displayed.



- Information from the carrier selection dialog box will populate the header and action associated with the new marketing record. Select the **Issuing** and **Billing** carriers for the new marketing record. The carrier may remain unassigned. Enter a policy number if known in the **Policy Number** box. The **Policy Description** will default from the original marketing record and may be edited for the new record. The **Action Description** displays **Mass Marketing** by default. The default can be accepted or a new description for the annotation can be added. **Mass Marketing** Action Annotation defaults may be modified in **SETUP** > **Actions** > **actions** tab > **Marketing** Action Topic > **Mass Marketing** Action Type.
- If the marketing record is being submitted to only the one additional carrier or the information displayed is for the final record to be added, click **Save**. To continue copying the marketing record for additional carriers, click **Save & Add**. The new marketing record will be added and a new **mass marketing** dialog box will be displayed. Click **Cancel** to close the **mass marketing** dialog box without adding a new marketing record.

- When the last mass marketing record has been saved, click the **MARKETING** link on the **Client** menu to refresh the marketing summary. The new marketing records are added to the **marketing** tab. Each new marketing record is a copy of the original. Commission defaults will be based on the Orgs invoice default settings. If **Copy Policy Info Screen** is selected, the the policy info from the originating record is copied. If **policy info** tab default values are selected, commission defaults will be based on the defaults set up in the assigned carrier's record. If the carrier is unassigned, commission information will be copied from the original marketing record. Attachments, Actions and policy info premium/fee/tax information are not copied. For details on invoice default setup see, *Accounting Training Chapter 3*.



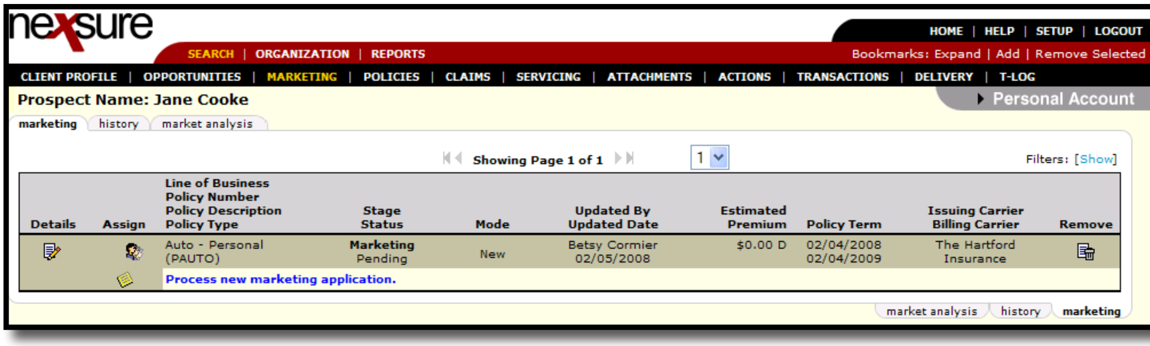
- If changes need to be made to the applications for any carrier, click the **Details** icon for the marketing record that is to be changed. Leave the status as **pending** and proceed to section "HOW to Work With Forms", earlier in this chapter, to revise the forms. After all changes have been made to the application, change the **Status** in the Marketing header from **Pending** to **Submitted** and click the **Save Changes** link in the Navigation toolbar. If changes do not need to be made to the application, simply change the **Status** to **Submitted** and click **Save Changes** link in the Navigation toolbar to save the status change.

- Proceed to "HOW to Submit a Marketing Application to a Carrier", earlier in this chapter.

HOW to Use the Marketing Summary Screen

Unlimited **Marketing submissions** may be added for an entity, they will be displayed in a summary view when clicking the **MARKETING** link on the **Home** menu or **Client** menu. The summary view will give you pertinent information for each Marketing submission that has been created.

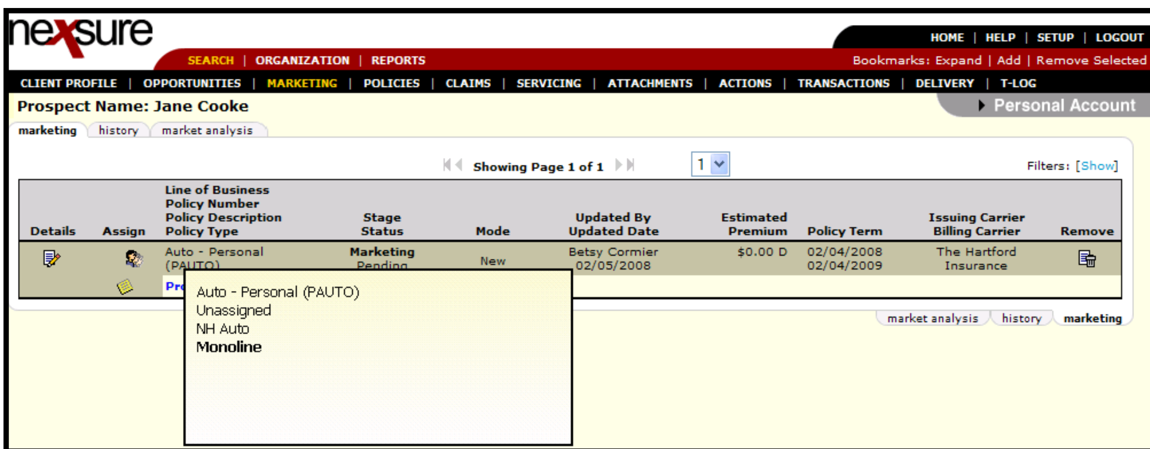
Note: Marketing submissions are displayed in a wheat color.



- Clicking the **Details** icon will display the **underwriting** tab for the pending marketing submission.

- Clicking the **Assign** icon will display the Assignment list pop-up window with the list of people in the agency assigned to this marketing submission.

- Holding the cursor over the **Line of Business/Policy Number/Policy Description/Policy Type** or the Estimated Premium fields will display the information in a larger font for ease of reading. Clicking those items in the summary view will open a display box containing the selected information.



- The **Stage** is determined by Nexsure and Marketing will be displayed. The **Status** is determined by the user and will show where you are in the marketing process for the quote.

- The **Mode** is determined by Nexsure and will display **New** by default. When the **Mode** is **New**, **New on Existing** will be available to select if needed. Use **New on Existing** mode when it is desired to identify the record is new to an existing client. Use the **Mode** of **Mode** to identify new policies for new clients.

- The **Updated By** and **Updated Date** displays the person who updated the marketing submission along with the date it was updated.

- The **Estimated Premium** will display the quoted premium from the carrier that is entered as the **Estimated Premium** on the **policy info** tab.

- The **Policy Term** will display the effective and expiration dates of the submission.

- The **Issuing Carrier** and **Billing Carrier** will display the carrier the submission was sent to.
- The **Remove** icon will allow this marketing submission to be deleted. If the **Remove** icon is not available, see the Nexsure point person within the agency for assistance.

Note: As marketing submissions are modified and saved, the information in the Marketing summary view will update as well.

HOW to Revise a Marketing Submission

If a carrier requires changes made to the applications and requests the quote be resubmitted for consideration:

- Locate the appropriate suspect/prospect or client through **SEARCH** and click the **MARKETING** link on the **Client** menu.
- All marketing submissions are displayed in a summary view.
- Click the **Details** icon of the marketing submission needing revision.
- The **underwriting** tab is displayed.
- Change the status in the Marketing header from **Quoted** to **Pending**, this will allow changes to the application.
- Click the **Save Changes** link in the navigation toolbar under the header.
- See **HOW to Work With Forms** to make the applicable changes.
- Once all changes have been made to the application, change the **Status** in the Marketing header from **Pending** to **Submitted**.
- Click the **Save Changes** link in the navigation toolbar under the marketing header to save changes.
- Proceed to **HOW to Submit a Marketing Application to a Carrier**.

WHEN a Submission is Received from a Carrier

When a submission has been received from a carrier, the status should be changed as well as any premiums, fees, taxes and commission entered. If the **Billing** and/or **Issuing Carrier** is changed because the quoted carrier differs from the submission or the **Issuing Carrier** was unassigned (only a **Billing Carrier** was assigned when **Marketing**), refer to **Changing a Carrier and Commissions** section of this chapter. If the carrier requires changes made to the applications and requests the quote be resubmitted, see **HOW to Revise a Marketing Submission** for information.

- Locate the appropriate suspect/prospect or client through **SEARCH** and click the **MARKETING** link on the **Client** menu.
- All marketing submissions are displayed in a summary view.
- Click the **Details** icon of the marketing submission with the appropriate carrier.
- The **underwriting** tab is displayed.

- Change the status in the Marketing header from **Pending** to **Quoted**.
- Click the **Save Changes** link in the navigation toolbar under the header.
- See the **HOW to Complete the Policy Info Tab** to enter the quoted premium, any applicable fees and/or taxes and commissions.

Changing a Carrier and Commissions

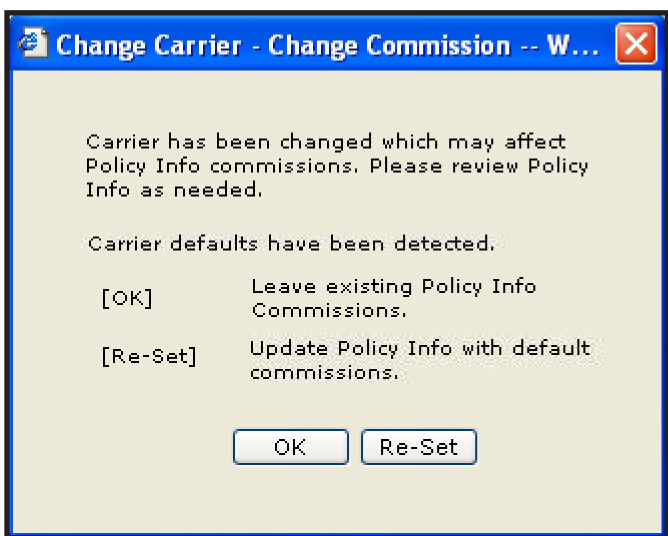
The carrier commission defaults can be updated if the new carrier has commission defaults and the carrier is changed during the marketing stage or when a policy is in a pliable state such as servicing.

To Change a Carrier and Commissions

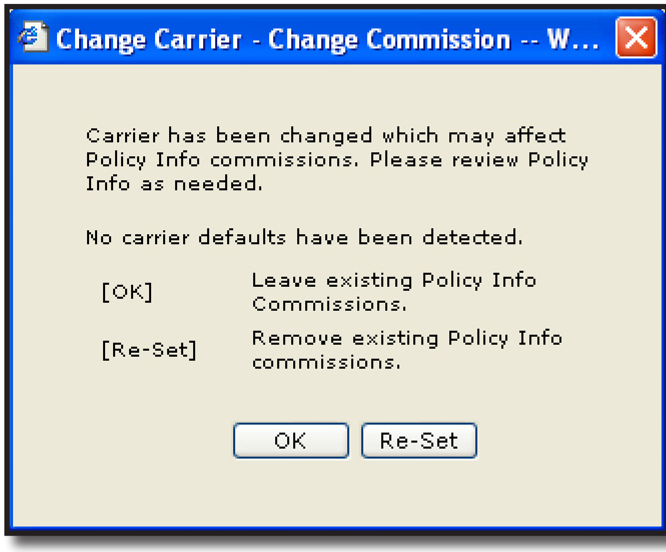
- Navigate to the policy header in an editable stage (**Marketing** or **Servicing**).
- In the **Issuing Carrier** list, select a new **Issuing Carrier**. If an **Issuing Carrier** is not selected, a new **Billing Carrier** can be selected instead. Nexsure will recognize when carrier commission defaults exist.

> **Note:** When a new marketing policy is created and only a **Billing Carrier** is assigned, if the **Billing Carrier** has default commissions for the line of business added, those defaults will update the policy. Once an **Issuing Carrier** has been assigned, regardless of the existence of commission defaults, the **Billing Carrier** will no longer drive commissions.

- On the navigation toolbar, click **Save Changes**. If a line of business is selected and the carrier is changed to a new carrier, Nexsure will give a prompt to update the commissions attached to the policy. One of the two possible **Change Carrier** dialog boxes are displayed:
    - If new carrier commission defaults are detected, the following dialog box is displayed:



    - Select **[OK]** to keep the existing carrier commissions or select **[Re-Set]** to update the policy with the commissions from the issuing carrier selected.
- If no new carrier commission defaults are detected, the following dialog box is displayed:



- Select **[OK]** to keep the existing carrier commissions or select **[Re-Set]** to remove the existing carrier commissions.

Note: Reversal of an invoice uses information from the original invoice regardless of changes made to the policy.

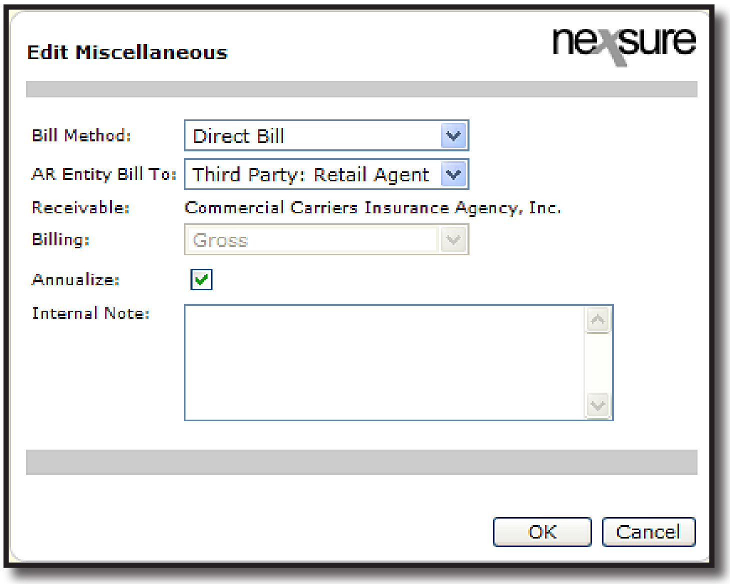
HOW to Complete the Policy Info Tab

The **policy info** tab is used to maintain the **Premiums**, **Fees**, **Taxes**, **Agency Commissions** and **People Commissions**. The information on this tab is locked down after a marketing application is bound or placed in force. The information on this tab will default into the invoice. The **policy info** tab is to the right of the policy **underwriting** tab.

Note: Security Administration settings control **Premiums**, **Fees**, **Taxes**, **Agency Commissions** and **People Commissions**. One or more of these sections in **Policy Info** will not be accessible to the logged on user if security is not granted. See Chapter 9, "Security", in the *Admin Training Manual*.

- Click the **policy info** tab. Using the links in the **navigation** tab on the right, or the scroll bar, complete the following sections:
- **Miscellaneous**:
    - The **Bill Method** will default to **Direct Bill**. Click the **Edit** link to change the **Bill Method** to **Agency Bill**. The **A/R Entity Bill Type** will default to **Client** if a Retail Agent has not been added to the **assignments** tab on the policy. If a Retail Agent has been added to the policy, it will default to **Retail Agent** indicating that the Retail Agent will be billed. If it is not desired to bill the Retail Agent, this can be changed to the **Client** for client billing. Change whether to update the annualized premium field on the **policy info** tab or add

Internal Notes, if needed.



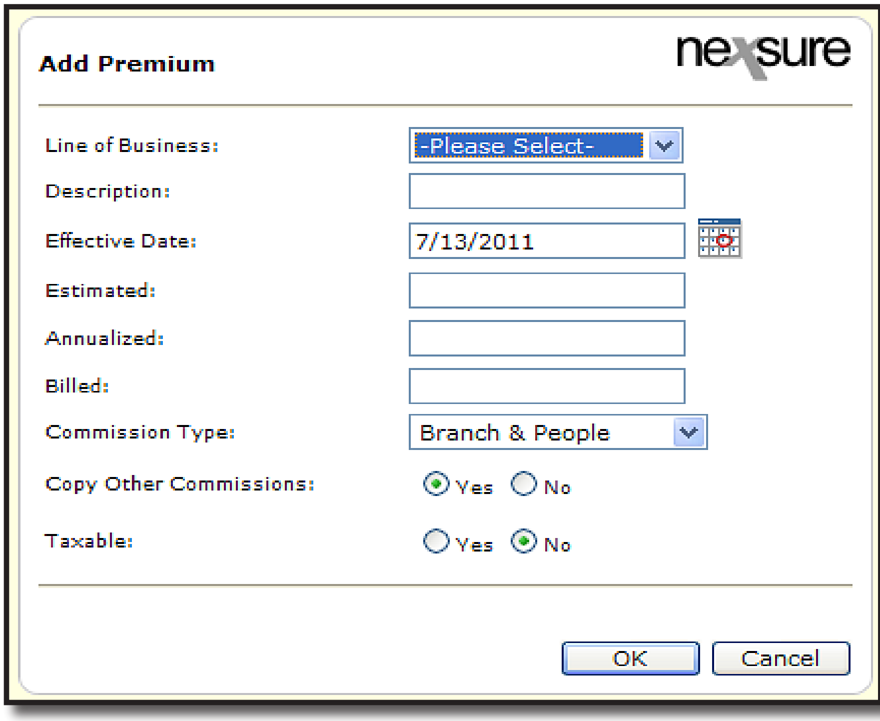
- ❑ Click **OK** to save the changes. Click **Cancel** to abort.

- ■ **Invoice Bill to**:
  - ❑ The Invoice Bill to will default to the client. Click the **Change Bill To** link to change who will be billed.
  - ❑ Select the entity to be billed by clicking the appropriate option, enter the name and click the **Search** button. Select the name from the search results by clicking on it and click the **Next** link.
  - ❑ Select the **Location** and **Contact** from the drop-down boxes and click **Next**.
  - ❑ Click **OK** to confirm or **Back** to edit the selection.

- ■ **Premium**:
  - ❑ Click the **Details** icon to add the quoted premium.
  - ❑ Enter the quoted premium amount in the **Estimated** field.
  - ❑ Nexsure will update the Annualized field through the invoicing process.
  - ❑ The Billed amount reflects the total billed amount. This field is updated when invoices are posted.
  - ❑ **Commission Type** will default to **Branch** and **People**. If this is not correct, select the correct entity, if any, who should receive commission.
  - ❑ The **Taxable** option will default to **No**. If the premium is taxable, click the **Yes** option.
  - ❑ Click **OK** to save the premium. Click **Cancel** to abort.

Note: The Billed field is updated when invoices are posted and cannot be modified by the user.

- To add additional premium lines, click the **[Add New Premium]** link.



At the bottom of the pop-up window for **Copy Other Commission Defaults**, the option is set to **Yes**. If this option remains as **Yes** when the **OK** button is selected the **Other Commission** line already on the policy info record will be copied. If **No** is selected then the default producer will be added for the newly added premium.

- **Fees**:
  - If a fee is to be charged, click the **[Add New Fee]** link.
  - Select the **Level/LOB**, **Fee code** and **Service Provider** from the drop-down boxes.
  - The **Add Non Premium Fee details** pop-up window with the defaults set up for the fee selected appears. If necessary make changes and click **OK** to confirm the addition of the fee. Click **Cancel** to abort.
- **Taxes**:
  - Select the **Tax On**, **Level/LOB** and **Tax Code** from the drop-down boxes.
  - Click the **Default** link.
  - The tax information set up for the **Tax Code** selected will be added by default. Make changes, if necessary, click **OK** to confirm the addition of the tax. Click **Cancel** to abort.

Note: The taxable option, located in the Premium line, must be Yes to add taxes.

- **Agency Commissions**:
  - If commission defaults have been set up for the carrier, they should be added by default. If the **Issuing** and/or **Billing Carrier** changed upon receipt of the quote, commission defaults may have been re-set, removed or left unchanged. For more information see **Changing a Carrier and Commissions** section in this chapter. See the Nexsure point person in your agency to have carrier commission defaults set up.
  - To edit an existing commission, click the **Details** icon, make the necessary changes to the **Rate Type** and **Rate**. Click **OK** to confirm the change. Click **Cancel** to abort. Nexsure will recalculate the commission percentage based on the information entered.
  - To add a new agency commission, if one is not added by default, click the **[Add New Agency Commission]** link. Select the **Commission On**, **Level/LOB** and **Rate Type** from the drop-down boxes. Enter the **Rate** and click **OK** to confirm. Click **Cancel** to abort. Nexsure will calculate the commission percentage in the Estimated and Annualized fields based on the information entered.
- **Third Party Billing:**
  - If commission defaults have been set up for the Retail Agent, they should be added by default.
  - To edit an existing commission, click the **Details** icon, make the necessary changes to the **Rate Type** and **Rate**. Click **OK** to confirm the change. Click **Cancel** to abort. Nexsure will recalculate the commission percentage based on the information entered.
  - To add new commission if one is not added by default, click the **[Add New Third Party Commission]** link.
- **Other Commissions**:
  - If commission defaults have been set up for the employee, they should be the default setting. See the Nexsure point person in your agency to have employee commission defaults set up.
  - To **edit** an existing employee commission, if it is incorrect, click the **Details** icon, make the necessary changes to the **Employee**, **Production Role**, **Production Credit Amount, Rate Type** and **Rate**. Click **OK** to confirm the change. Click **Cancel** to abort. Nexsure will recalculate the employee commission percentage based on the information entered.
  - To **add** a new employee commission, if one does not default in, click the **[Add New Other Commission]** link. Enter the **First** and **Last Name** of the employee and click the **Search** button (if the employee is not available in the **Employees** box). Click on the **name** of the employee in the **Employees** box to highlight it. Select the **Commission On**, **Level/LOB**, **Production Role**, **Production Credit Amount** and **rate type** drop-down boxes. Enter the **Rate** and click **OK** to confirm. Click **Cancel** to abort. Nexsure will calculate the employee's commission percentage in the Estimated and Annualized fields based on the information entered.

Note: The Production Role and Production Credit Amount for the employee is used to give the employee their percentage of the credit for bringing this piece of business to the agency. It has nothing do with the percent of commission they are to receive if the policy is written.

Managing Marketing Submissions

Pending marketing submissions can be tracked from the **Home** menu, which will display all pending marketing submissions for the agency. From the **Client** menu, marketing submissions can be displayed for the selected entity.

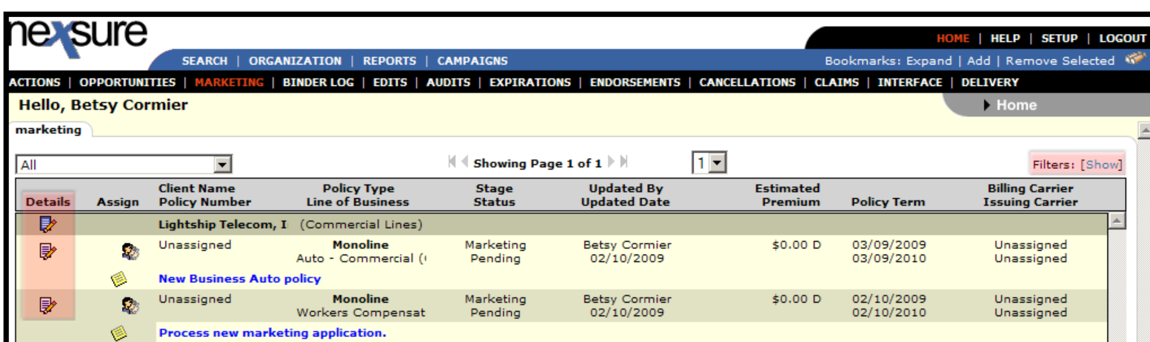
Note: The defaults configured in the **[Show]** filters option determine what is displayed in the summary view when clicking the **Marketing** link on the **Home** menu or the **Client** menu.

HOW to Track Marketing Submissions From the Home Menu

The **HOME > MARKETING** link serves as a way to keep track of policies identified with a Policy **Stage** of **Marketing**. It is not necessary to create **Actions**, or to change the status of an **Action** created by Nexsure to **Open**, in order to track these marketing submissions, as Nexsure keeps track of them for you. Submissions displayed when clicking the **HOME > MARKETING** link include both new and renewal submissions being re-marketed. The **Home** menu is accessible by clicking the **HOME** link on the **Utility** menu in the upper right hand corner of the screen. The **HOME > ACTIONS** screen will be the first screen displayed, to track pending marketing submissions, click the **MARKETING** link on the **Home** menu. The **Home** menu is the third menu down.

Note: After a marketing submission has been bound, In Forced or sent to history, it will no longer appear on the **HOME** > **MARKETING** link.

- Clicking the **MARKETING** link will display all pending marketing submissions that fall within the search filter criteria for the agency.



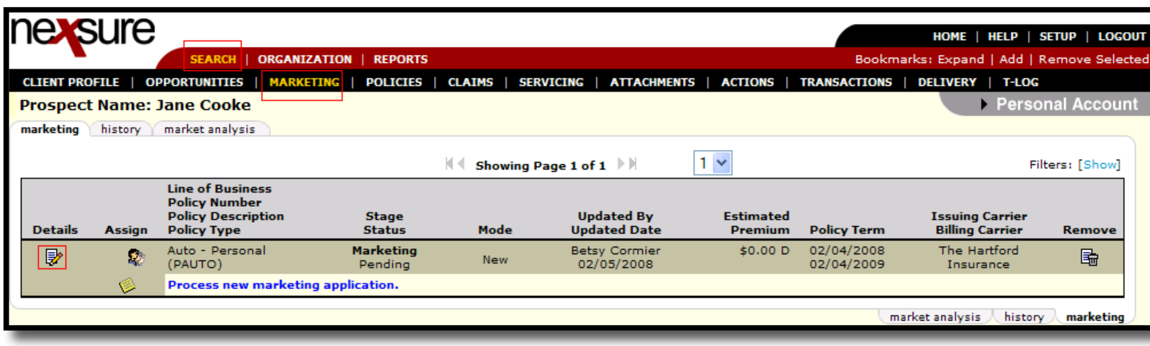
- If the marketing submission is not displayed, click the **[Show]** filter, change the **Search** criteria and click the **Search** button to initiate a new search.

- Marketing submissions displayed on the **HOME > MARKETING** screen will have two **Details**  icons.

- Clicking the blue **Details** icon will display the card file for the client.
- Clicking the white **Details** icon will display the **underwriting** tab of the pending marketing submission.
- If multiple marketing submissions have been done, each submission will have its own **Details** icon.

HOW to Track Marketing Submissions from the Client Menu

- Access the appropriate entity through **SEARCH.**
- Click the **MARKETING** link on the **Client** menu. All marketing submissions that fall within the search filter criteria for the client will be displayed in a summary view. Each marketing submission will have its own **Details** icon**.**

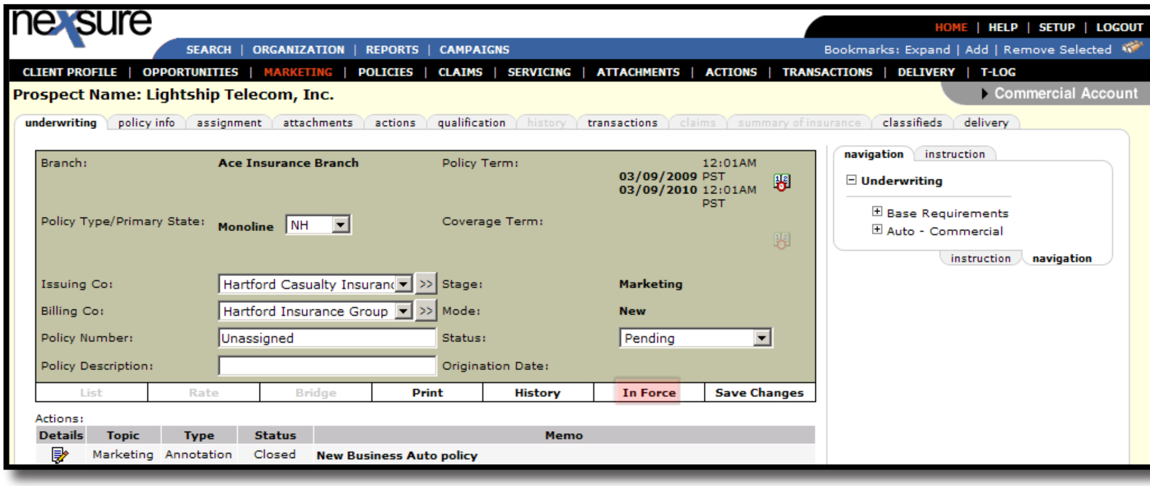


- Clicking the **Details** icon will display the **underwriting** tab of the pending submission selected.

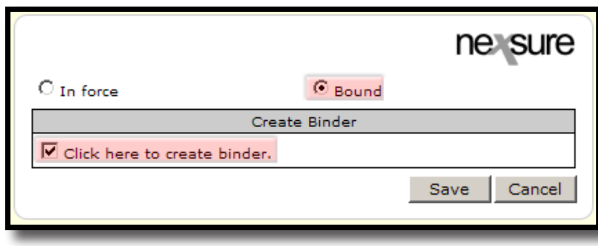
HOW to In Force a Marketing Submission

To In Force a marketing submission:

- The marketing submission can be accessed from the **MARKETING** link on the **Home** menu or from the **MARKETING** link on the **Client** menu.
- Click the **MARKETING** link on the **Home** menu**.** All pending marketing submissions, which fall within the search criteria, will appear in a summary view. Each marketing submission will have two **Details** icons.
- Click the white **Details** icon displaying the carrier who will be writing the coverage.
- The **underwriting** tab is displayed.
- Click the **In Force** link in the navigation toolbar under the Marketing header.



- A confirmation pop-up window is displayed.



- Click the **In force** option to continue to the policy. Click the **Bound** option to bind coverage pending receipt of the policy.
- Click the **Click here to create binder** check box if the **Bound** option was selected and you will be issuing an Acord Binder through Nexsure.
- Click **Save** to In Force the submission. Click **Cancel** to abort.
- The marketing submission is now **In Forced** or **Bound** and will no longer appear on the **HOME > MARKETING** link.
- When the policy is placed **In Force**, a separate action may be triggered to document In Forcing the policy or other action set up by your System Administrator. The Action in place when the policy is In Forced is not altered.

WHAT to Do with Unaccepted Marketing Submissions

If a marketing submission has been done and the client or the carrier does not accept the submission, it will need to be sent to history.

- Locate the appropriate suspect/prospect or client through **SEARCH** and click the **MARKETING** link on the **Client** menu.
- All marketing submissions are displayed in a summary view.
- Click the **Details** icon of the marketing submission that needs to be sent to history.
- The **underwriting** tab will be displayed.

- Click the **History** link in the navigation toolbar under the Marketing header.
- Select the **status** of the submission in the drop-down box and enter **notes** as to why the submission is being sent to history.
- Click the **Save** link to send the submission to history. Click the **Cancel** link to abort.

Importing and Exporting FSC Quotes

Nexsure facilitates two-way integration with FSC's rating software, a two-way personal lines rating integration product. Marketing applications started in Nexsure can be exported to FSC Rater to obtain multiple quotes from carriers. Single or multiple quotes can then be bridged back into Nexsure. If the quote is started in FSC Rater, it can be bridged into Nexsure as a new marketing line item.

Note: Initiating the FSC process in Nexsure creates an audit trail of quotes that have been done and allows for better client management. Reports can be generated to determine the number of quotes done and will keep all prospect, suspect and client information in one centralized location.

HOW to Export Marketing Quotes from Nexsure to FSC Rater

Marketing applications can be exported to FSC Rater as a blank application, or after the application is completed in Nexsure. If the application is not complete when it is exported, it must be completed in FSC Rater before a quote can be provided. If the application is completed in Nexsure before it is exported, a quote will be provided once it opens in FSC Rater.

- Locate the appropriate suspect/prospect or client through **SEARCH** and click the **MARKETING** link on the **Client** menu.
- All marketing quotes are displayed in a summary view.
- If there are no marketing quotes displayed proceed to the **HOW to Add a New Marketing Submission** section in this chapter.
- To complete the Marketing header, proceed to the **HOW to Complete the Marketing Header** section in this chapter.

Note: If a carrier has not been determined at the time of quoting, leave the issuing and billing carrier drop-down boxes as unassigned. The carrier DOES NOT need to be entered to export to FSC.

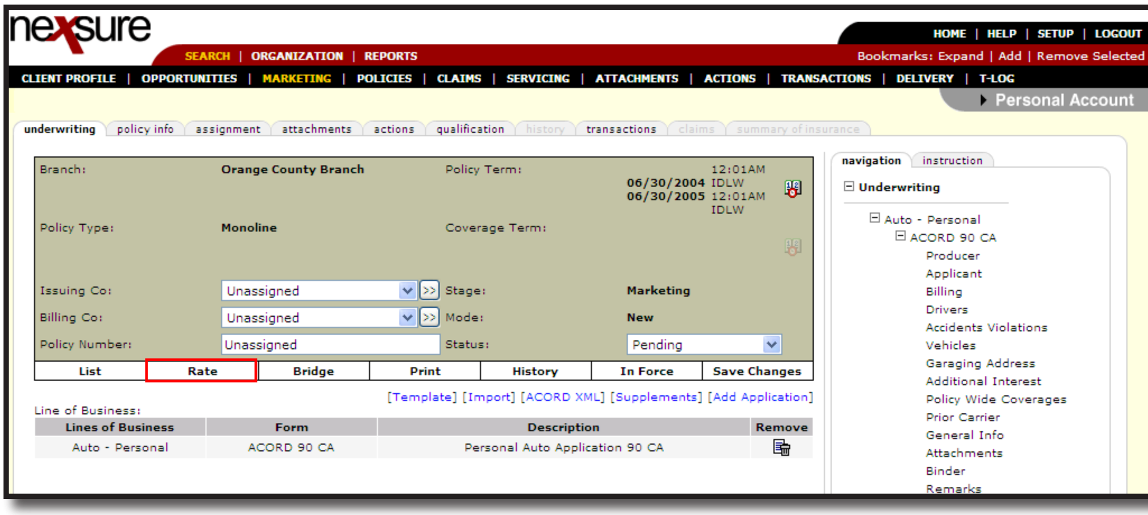
- To add the form, proceed to section "HOW to Add Forms" in this chapter.

Note: The application must be added in marketing to export it to FSC Rater.

- If the marketing application will be completed in Nexsure before exporting it to FSC Rater, proceed to **HOW to Work with Forms** in this chapter.
- Click the plus **[+]** in front of the line of business to be completed in the **navigation** tab.
- Click the plus **[+]** in front of the ACORD form. The line of business application must be selected for

the **Rate** (export) link to become available.

- Click the **Rate** link in the navigation toolbar under the Marketing header. Nexsure will export the application and launch FSC Rater. Any application information that was entered while in Nexsure will prefill in FSC Rater.



- Complete the quoting process in FSC Rater as normal.
- Once the quote has been provided in FSC Rater, the application can be bridged back into Nexsure.
  - To bridge a single quote back into Nexsure, proceed to section "HOW to Bridge a Single FSC Quote into Nexsure" in this chapter.
  - To bridge multiple quotes back into Nexsure, proceed to section "HOW to Bridge Multiple FSC Quotes into Nexsure" in this chapter.

Note: There is no limit to the number of times a quote may be exported and/or imported between Nexsure and FSC Rater.

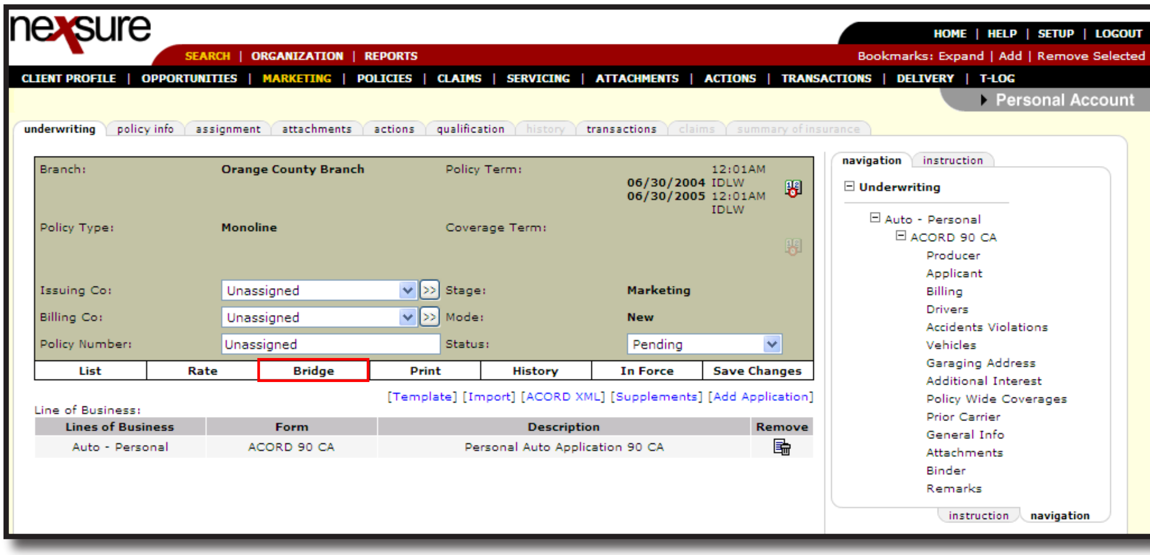
HOW to Bridge a Single FSC Quote into Nexsure

When an application is exported to FSC Rater, it is sent with a Nexsure-generated policy ID. This ID number will route the same application back into Nexsure and overwrite the original marketing application that was exported for a quote.

Note: Before an application can be imported, it must first be exported from FSC Rater. In FSC Rater, on the **Tools** menu, click **Export**.

- Locate the appropriate suspect/prospect or client through **SEARCH** and click the **MARKETING** link on the **Client** menu.
- All marketing quotes are displayed in a summary view.
- Click the **Details** icon of the original exported marketing quote.

- In the **navigation** tab, click the plus **[+]** in front of the line of business.
- Click the plus **[+]** in front of the ACORD form. The line of business application must be selected for the **Bridge** (import) link to become available.



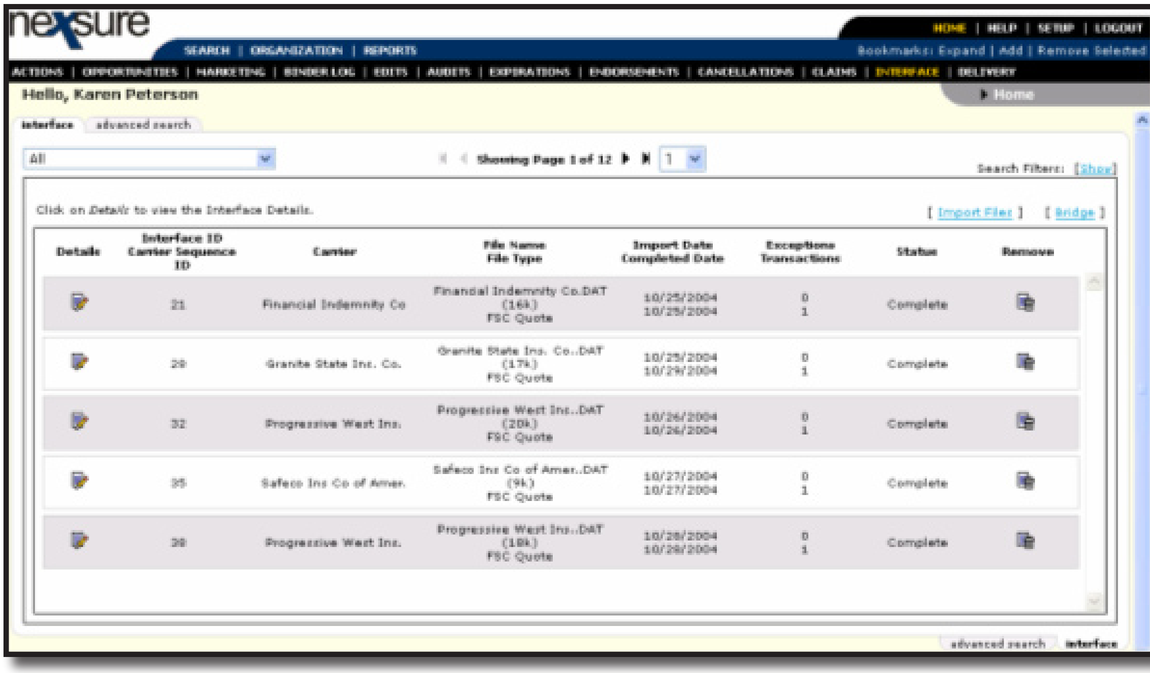
- In FSC Rater make sure the quote to be bridged into Nexsure has been exported. In FSC, click the **Tools** link on the menu and click **Export**.
- Click the **Bridge** link in the navigation toolbar under the Marketing header. The original marketing application will be over written with the quoted application from FSC Rater.
- If the **issuing** and **billing carrier** in the marketing header were not selected prior to the export/import process, select them from the drop-down boxes now. Click the **Save Changes** link in the navigation toolbar under the marketing header.
- Complete the marketing process as normal.
- To Bridge multiple quotes from FSC Rater into Nexsure, proceed to the **HOW to Bridge Multiple FSC Quotes into Nexsure** section in this chapter.

Note: Refer to Chapter 21, “Interface”, for information regarding uploading the application from FSC Rater to the carrier and downloading from the carrier into Nexsure.

HOW to Bridge Multiple FSC Quotes into Nexsure

To bridge multiple quotes for the same application, quote files from FSC Rater must be imported from the Interface screen. A new marketing line item will be added for each quote imported for the client. When an application is originated in FSC Rater, FSC Rater will first search the Nexsure database for the exact name of the client. If a match is found, it will be added as a new marketing line item. If a match is not found, the new suspect will automatically be added in Nexsure.

- Click the **HOME** link on the **Utility** menu.
- The **HOME > ACTIONS** screen will be the first screen displayed, click the **INTERFACE** link on the **Home** menu. The **Home** menu is the third menu down.



- In FSC Rater, make sure the quote to be bridged into Nexsure has been exported. In FSC, click the **Tools** link on the menu, click **Export**.

- Click the **[Bridge]** link in the upper right corner. Files in the FSC Rater export folder will be bridged into Nexsure. If a match is found, each quote will be added as new marketing line item for the client. If a match is not found, the new suspect will automatically be added in Nexsure.

- If a quote comes through as an exception, the exception will need to be cleared before the quote will complete the download process. If there is an exception, proceed to the **HOW to Clear Import Exceptions** in this chapter.

- If there were no exceptions, complete the marketing process as normal.

Note: Refer to Chapter 21, "Interface", for information regarding uploading the application from FSC Rater to the carrier and downloading form the carrier into Nexsure.

HOW to Clear Import Exceptions

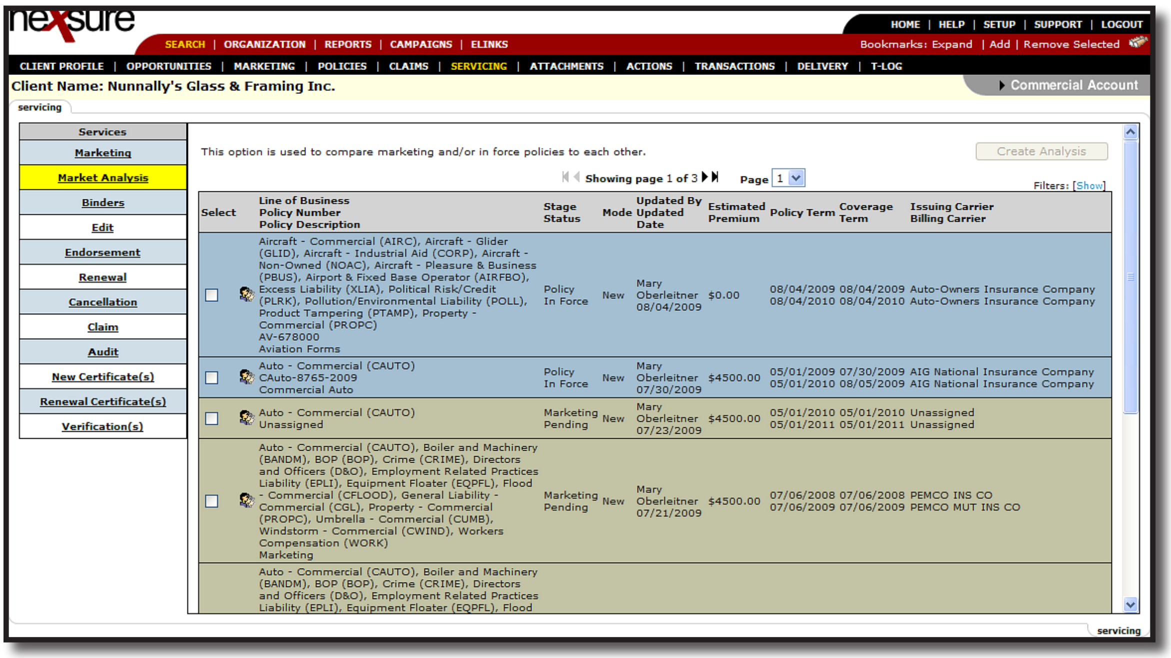
- **Producer Exception**: When an FSC quote is imported, a search is performed to determine who the branch/producer is who is assigned to the quote. This search is performed using the "Input By:" information from FSC Rater. If the Input By:(FSC Rater) name and the Producer (Nexsure) name match, the assignment will be generated using the first match found. A quote could be assigned to an incorrect branch if an employee is associated with more than one branch. If no match is found, a Producer Exception is generated in Nexsure's interface screen. To resolve the exception, add the employee under a branch in Nexsure, and accept the exception.

- **NAIC Code Exception**: This exception can occur if Nexsure is unable to resolve the NAIC code from FSC Rater's proprietary CarrierID.

- **Carrier Exception**: This exception occurs when the NAIC code for the quote being imported is not listed under the carriers in Nexsure. To resolve this exception, add the carrier or carrier name with the appropriate NAIC code and accept the exception.

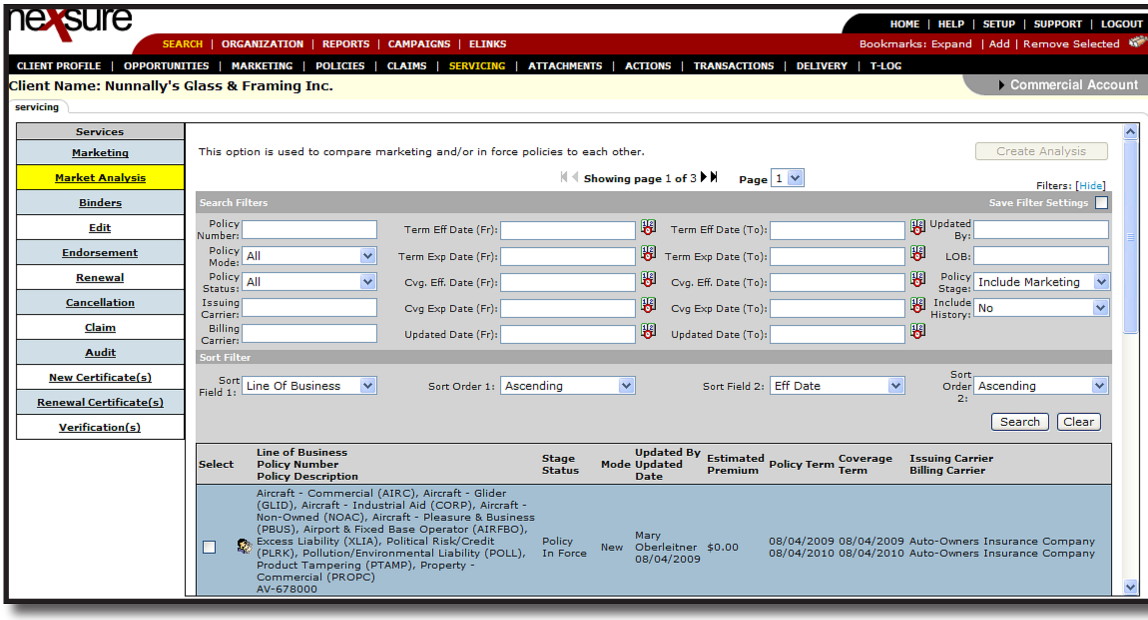
Marketing Analysis

The most common use of the marketing analysis feature would be to compare alternative options and quotations to current in-force coverages. Frequently done at time of renewal, this procedure is most common within a commercial renewal setting for independent agents. To use this feature, select the client, and click the **SERVICING** link on the **Client** menu. Make sure to select the **Market Analysis** option and click the **Create Analysis** button.

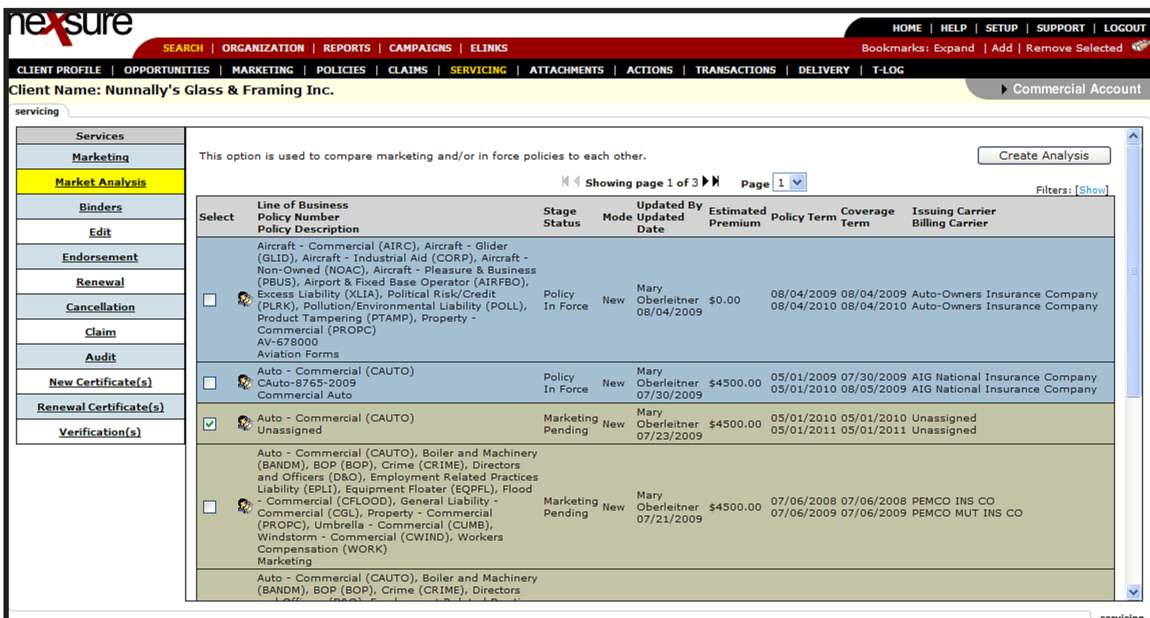


Both the in-force policies and marketing submissions are displayed. If history policies are needed, click the **[Show]** link at the top of the screen on the right and choose to include history by selecting **Yes** from the **Include History** drop-down box and click the **Search** Button to return the results.

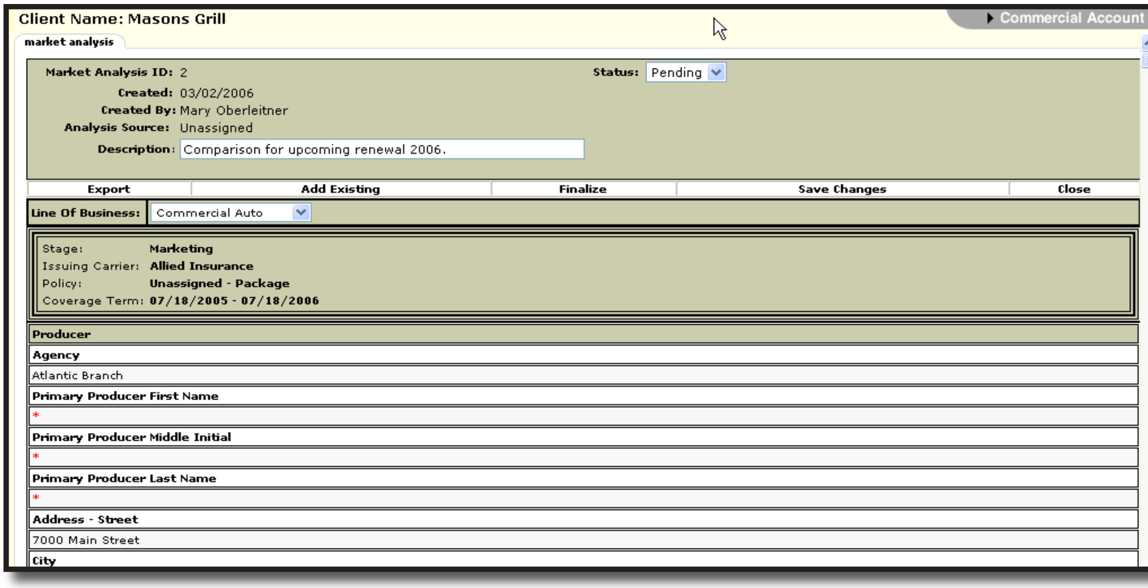
The first policy selected is automatically identified as the source policy. It is possible to only select one policy here and add the other policies after the analysis is created, but multiple policies may be selected at this point.



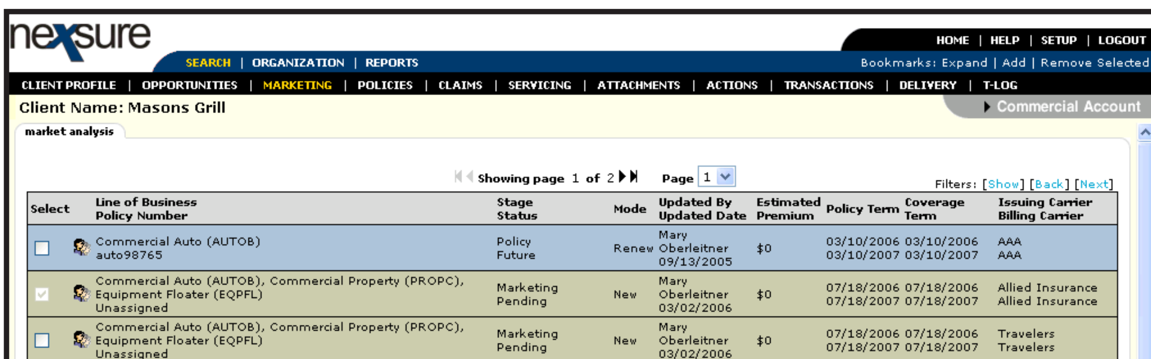
Select at least one policy from the list of policies displayed and click the **Create Analysis** button to add the new market analysis.



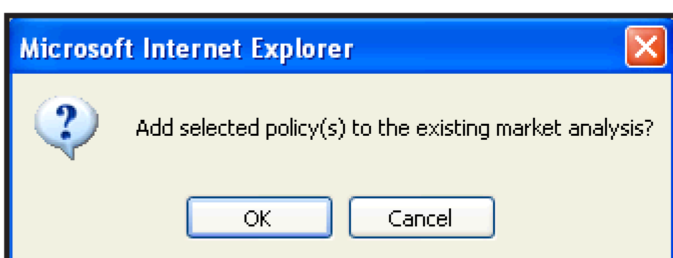
If only one policy was selected, then only the source is displayed. Additional policies may be added by clicking the **Add Existing** link on the navigation toolbar.



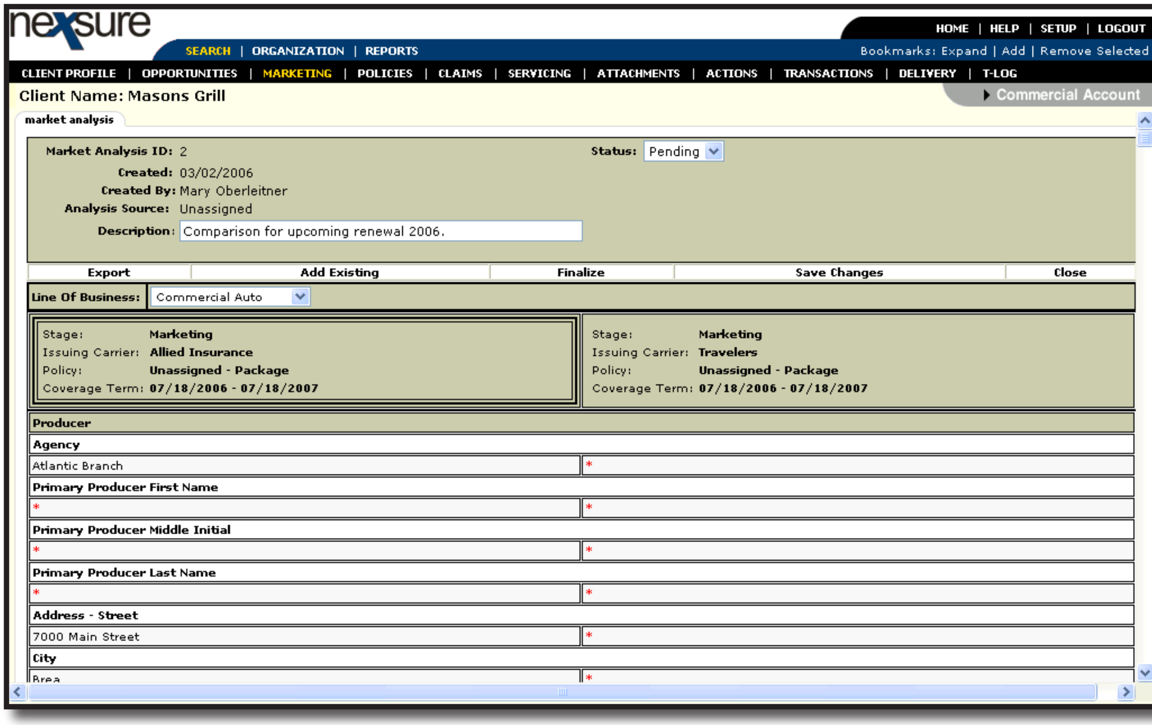
The policies previously added to the analysis are indicated and may not be selected again. Use the **[Show]** filter if necessary to search for a specific policy or for those in history. Click the box in the **Select** column to choose the policy or policies to add and click the **[Next]** link.



Confirm the addition of the policy or policies by clicking the **OK** button or **Cancel** button to abort the addition.

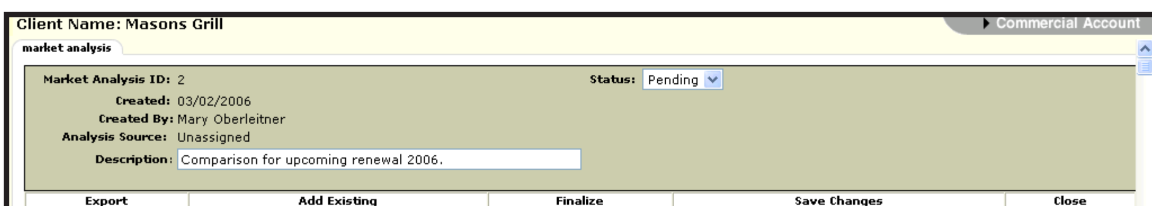


When a policy is selected to be compared to the source policy, any differences between that policy and the source policy will be shown in red text. If there are coverage fields that are blank or are populated on the source policy (but not on the comparison policy) the differences on the comparison policy are shown with a red * asterisk. For instance, if the source policy has towing coverage and the comparison policy does not, rather than just showing a blank space a red * asterisk is displayed.



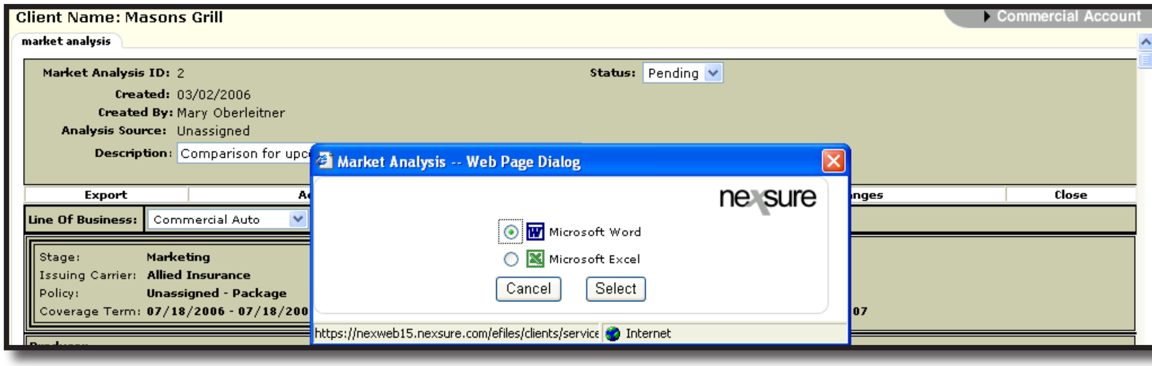
There are two fields on the header that can be modified, the **Status** and **Description**. To modify the status list options, access **Lookup Management** in **SETUP** under the category of **Policy**. This list is maintained by your organization's administrator. After modifying these fields, make sure to click the **Save Changes** link to save.

To return to the marketing analysis summary view, click the **Close** link on the navigation toolbar.

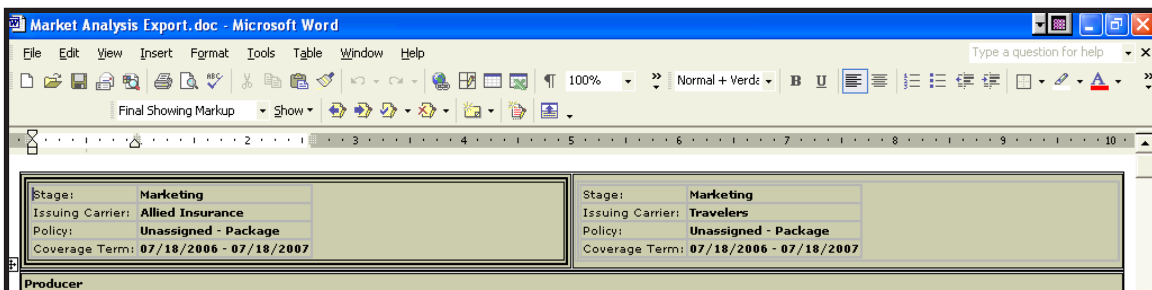


To change the comparison view for a package policy, use the **Line of Business** list to compare a different line of business.

To export the selected view of the analysis, click the **Export** link on the navigation toolbar. On the market analysis export screen, select the form of output of either Microsoft Word or Microsoft Excel and click the **Select** button.

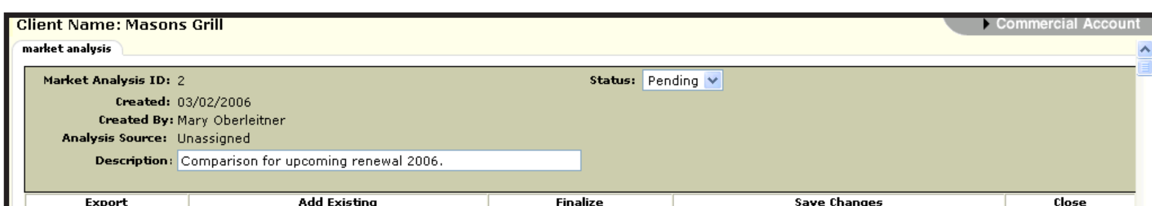


After the Word or Excel document is exported; print, edit, and save as needed. If editing any coverage information, make sure these changes are added to the marketing application. Any changes made to the application regardless of the marketing analysis status will automatically update the marketing analysis. If the document is saved, it can be attached to the client on the attachments screen and if desired, delivered from Nexsure after attaching.

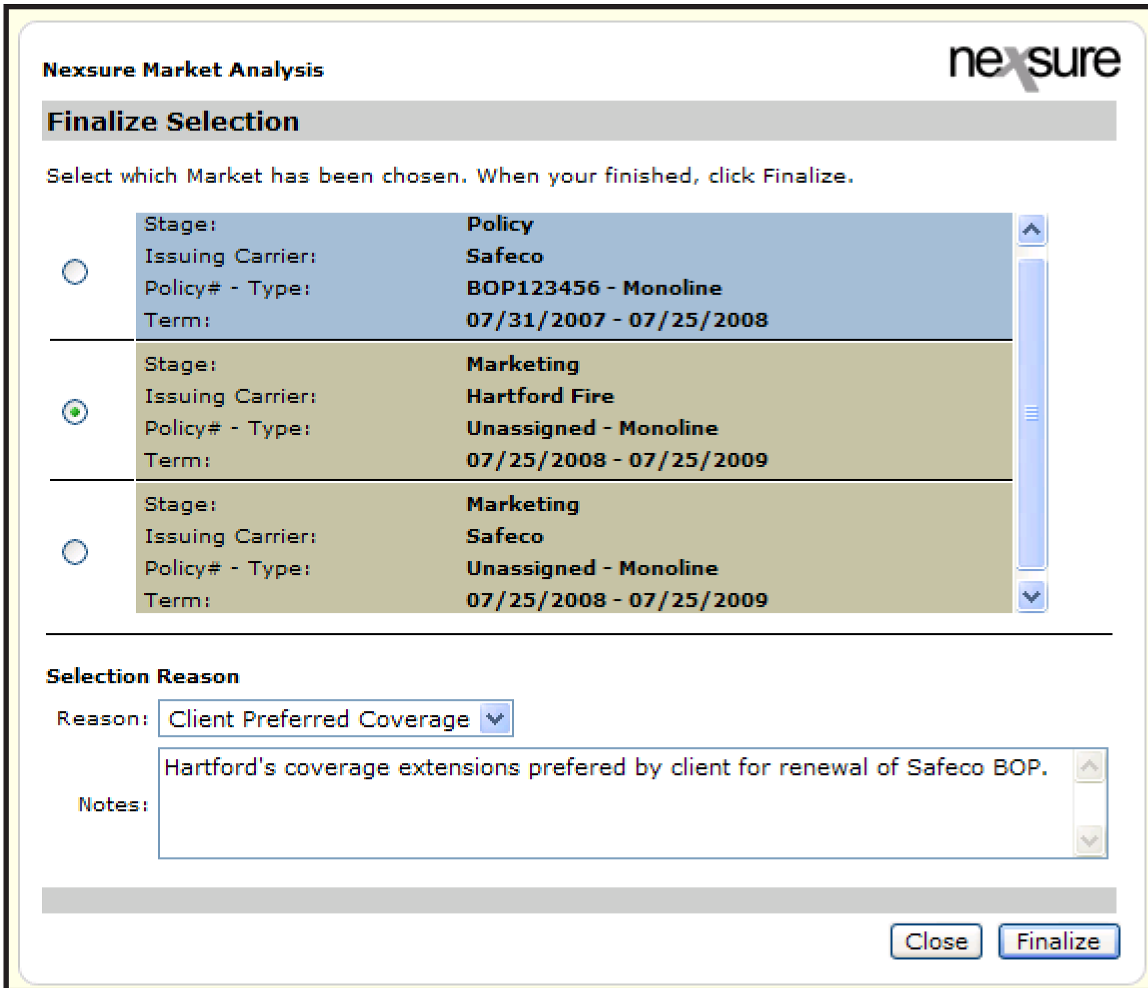


Note: Make sure to update the marketing analysis prior to finalizing.

Once the client has indicated acceptance of a quote, identify this by clicking the **Finalize** link on the navigation toolbar.

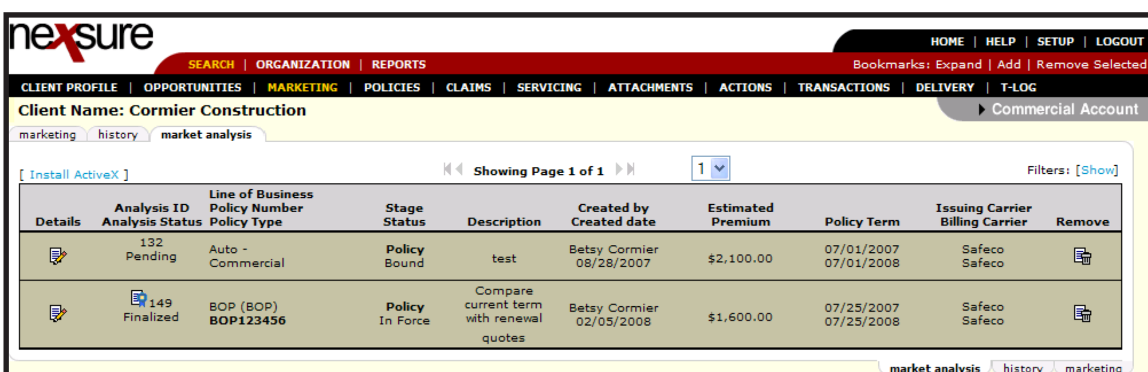


The Nexsure market analysis **Finalize Selection** screen is displayed with all the policies added to the analysis. Choose the market that has been chosen by clicking the option button beside the policy. At the bottom of the screen make sure to clearly state why this market was selected. Any marketing policies included in the analysis but not marked as chosen for the market will automatically be moved to history.



Note: Finalized reasons are added in lookup management under the category of policy by your organization's administrator.

The marketing analysis summary shows the analysis is complete with a status of **Finalized**.



The marketing summary screen shows the winner of a market analysis with a **Blue Ribbon**  icon.