Chapter 6

Policy

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- Summary of Insurance

Accessing the Policy

There are several ways to access policies once they have been placed in force. Depending on the screen that is currently displayed or process currently taking place, use the following to help determine the quickest route.

- When tracking daily workflow, a policy may be accessed from a **Home** page. Clicking the **Details** icon of the policy displays the policy underwriting screen. Accessing the policies from these screens is generally done while processing daily workflow. An example of use: Policies have been received from the carrier and binders need to be closed. Click **HOME > BINDER LOG** to check for the open binder and access the policy to close the binder.

- Locate a client from the **Search** screen and click on the **Details** icon. Click the **policy number** link on the client card file below the sticky note or click **POLICIES** from the **Client** menu, then the **Details** icon beside the policy to display the underwriting screen.

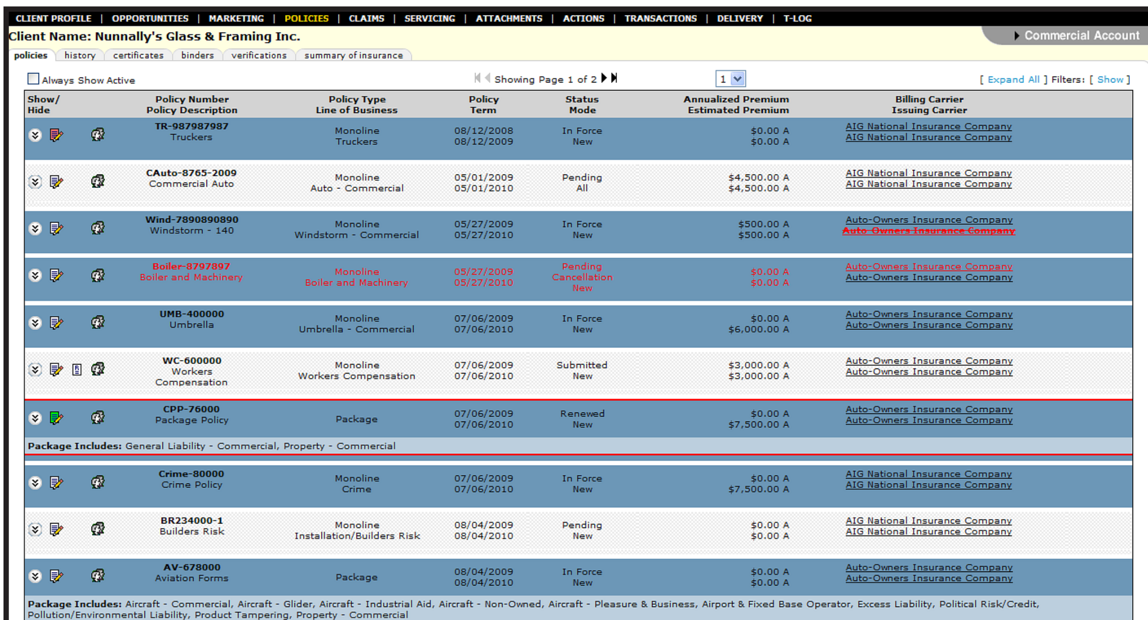
The **underwriting** screen displays with a blue policy header. The information on this screen and the **policy info** tab is locked down after in forcing a new or future renewal policy and can only be changed through servicing.

Note: The policy's **Status** on the **underwriting** tab's header displays as **Bound** for policies placed **In Force** from marketing when the options **Bound** and **Create Binder** are selected. For information on working with Binders, see "Binders", Chapter 8, in this Training Manual.

Policy Header Information	Definition
Branch	The policy's primary Branch assignment displays.
Policy Type/Primary State	The Policy Type displays as either Monoline or Package. A Monoline policy contains one line of business. A Package policy contains more than one line of business. The Primary State is the State/Province of the Client's primary location physical address unless a different State/Province is selected for this policy.
Issuing Co	The Issuing Co (Carrier) is the insurance company writing the policy.
Billing Co	The Billing Co is the company where payments are sent and received by the agency for this policy.
Policy Number	The Policy Number may be Unassigned or TBD until the policy is received. Enter the actual policy number when it is known through SERVICING > Edit. For information on editing the policy, see "Editing the Policy" later in this Chapter.
Policy Description	The optional Policy Description is used to categorize the policy. The Policy Description may be left blank.
Policy Term	The Policy Term dates are the effective and expiration dates of the policy. The Policy Term does not change throughout the life of the policy.
Coverage Term	The Coverage Term dates reflect the effective and expiration dates of coverage and change as policy coverage is changed through servicing. The Coverage Term expiration date of a Bound policy is the expiration date of the binder term.
Stage	Nexsure determines the Stage of a policy through the Servicing process. The Policy stage is displayed for in-force policies.
Mode	Nexsure determines the Mode of a policy if the mode is anything other than New or New on Existing. When creating a New policy, the mode may be changed to New on Existing and when renewing a policy with a mode of new, the selection of new, new on existing or renew may be selected. The modes of a policy are New, New on Existing, Renew, and Re-New-Co.
Status	Nexsure determines the status of In Force and Bound policies. The policy Status will change through the servicing process.
Origination Date	The Origination Date is the first Policy Term Effective Date. The Origination Date remains static throughout the life of the policy.

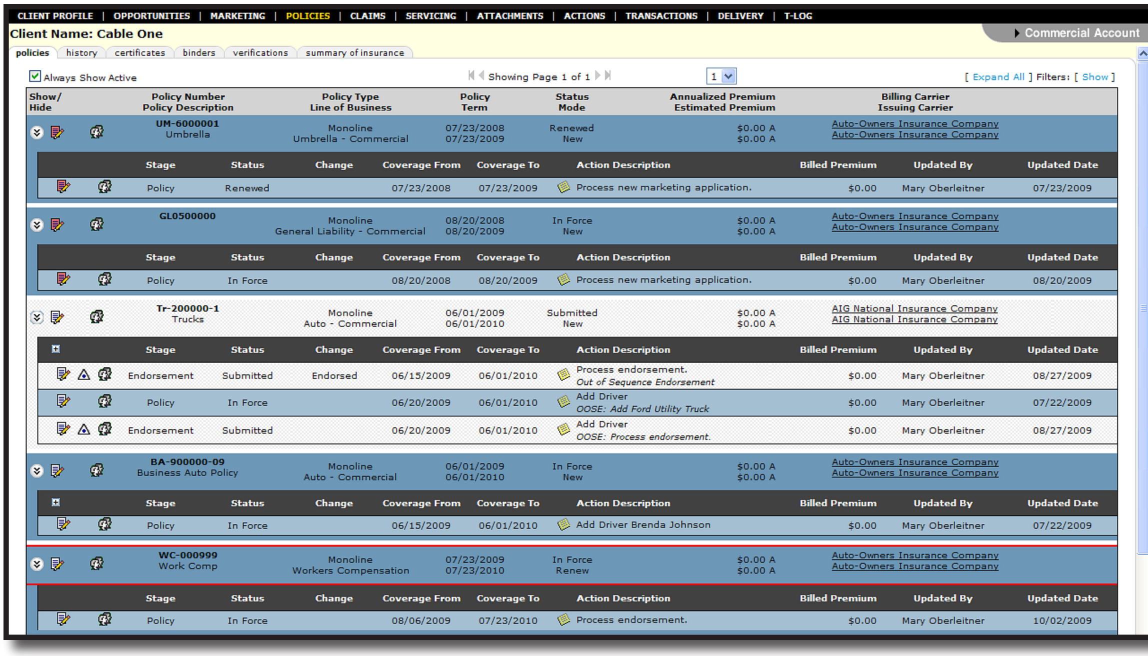
Understanding the Policy Summary Screen

After clicking the **POLICIES** link on the **Client** menu the policy summary screen is displayed. By default all active policies are displayed by expiration date in ascending order, showing only the policy header for the group. The default may be changed as needed. See “HOW to Use the POLICIES Summary Search Filter”, in this chapter, for details on changing the default. The entire policy is grouped together until the policy is cancelled or sent to history. The dark blue policy represents the current version and the gray policy represents an older version. The coverage term dates are located on the single iteration of the policy and is seen only when the policy group is expanded. This date is important when determining what coverages were on the policy during a specific time frame.

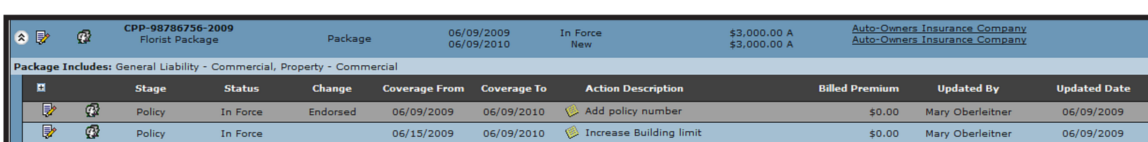


Screen Attributes and Behavior:

- The policy header is dynamic and displays updates made to the record such as **Policy Description**, **Carrier**, **Policy Number** etc.
- To see only the active policies, select the **Always Show Active** check box. Selecting this check box will expand all policy families to show all active policies (blue) including any pending activity (pixilated). The save filter setting (found by clicking the **[Show]** link) can be used to save the **Show / Hide** active filter so that users may choose to have their default setting show all active policies.
- Selecting the **[Expand All]** link will expand all policy families to show all policies in the family. Selecting **[Collapse All]** link will return to main policy header only view. The save filter setting (found by clicking the **[Show]** link) can be used to save the **[Expand All]** link so that users may choose to have as their default setting.



- Viewing Policies in the Group
  - Clicking the **Expand/Collapse** ⊞ toggle button will expand all or collapse policy iterations.
  - The default expanded view sort is by coverage term effective date in ascending order and may not be changed in the show filters, but clicking the headers will re-order on the selected column. A white pointer will display the direction of the sort (ascending – pointing up and descending – pointing down). Only one column header may be sorted at a time. Selecting a different header will change the sort to the newly selected column. When the screen is refreshed by searching or navigating away, the order will return back to the default.
  - Policy group expand (⊞) and collapse (⊟)within the policy group, display a plus or minus sign that enables user to hide duplicate invalid policy iterations for the same coverage term.
  - Clicking the **Expand** ⊞ button will expand policy family to display all policies.
  - By default, **Expand** ⊞ button will be displayed, meaning the policy iterations with the same coverage effective dates that are no longer viable policies (due to edits or out of sequence endorsements for example) will not be displayed. This is done to make it easier to locate and select the most updated version of the policy for the particular coverage term when reporting claims, answering questions, etc. The **Expand/Collapse** ⊞ button is a toggle button which can be selected again to return back to the prior selection. If no additional policies exist in the policy group, the **Expand/Collapse** ⊞ button won't be available for selection.



- Clicking the **Details** icon on the header will display the policy underwriting screen for the most current policy.
- Clicking the **Assign** icon will display the **Assignment List** dialog box with the list of people in the agency assigned to the policy.
- Clicking the **Retail Agent** icon will display the Retail Agent record and hovering over the icon will display the name of the Retail Agent.
- Moving the pointer over the **Line of Business**, **Policy Number**, **Policy Description** and **Policy Type** fields on the policy header 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 **Status** is displayed on the policy header.
- The **Change** field is a field also found in history and denotes the action that was taken to finalize this iteration of the policy.
- The **Stage** is defined by Nexsure and is located on the single iteration of the policy.
- The **Mode** (**New**, **New on Existing**, **Renew** and **Re-New-Co**) and will display what mode the policy is currently in.
- The **Annualized $** and **Estimated Premium** amounts from the policy info screen display are found on the policy header. (**A** = agency bill; **D** = direct bill)
- The **Billed Premium** populates from the posted invoice and is located on the single iteration of the policy.
- The **Policy Term** will display the effective and expiration dates of the policy and is located on the policy header.
- The **Coverage Term** will display the effective date of endorsements and/or expiration dates of cancellations and is located on the single iteration of the policy. This term indicates the term coverages on the policy are valid.
- The **Issuing Carrier** displayed is the carrier writing the coverage and **Billing Carrier** displayed is the carrier who is billing the policy and is located on the policy header.
- The **Updated By** and **Updated Date** displays the person who updated the marketing quote along with the date it was updated and is located on the single iteration of the policy.

- Context Tools are accessed by right clicking on the **Details** icon.
    - Active (blue and pixilated policies) display active policy context tool menu (options include open, add new opportunity, market existing, market new line of business, print, service and summary of insurance).
    - History policies on policy screen (displayed in gray) display history policy context tool (options include open, add new opportunity, market existing, market new line of business, print, rewrite and service).

Note: The **Remove** icons are no longer available since policies were actually just placed into history and not deleted. Due to the policy grouping concept, the entire group will be sent to history and this can now only be done by using the **History** link on the **underwriting** tab's **Navigation Toolbar** or by posting a cancellation. In addition, the **Delete** icon served no purpose on the history screen and has been removed.

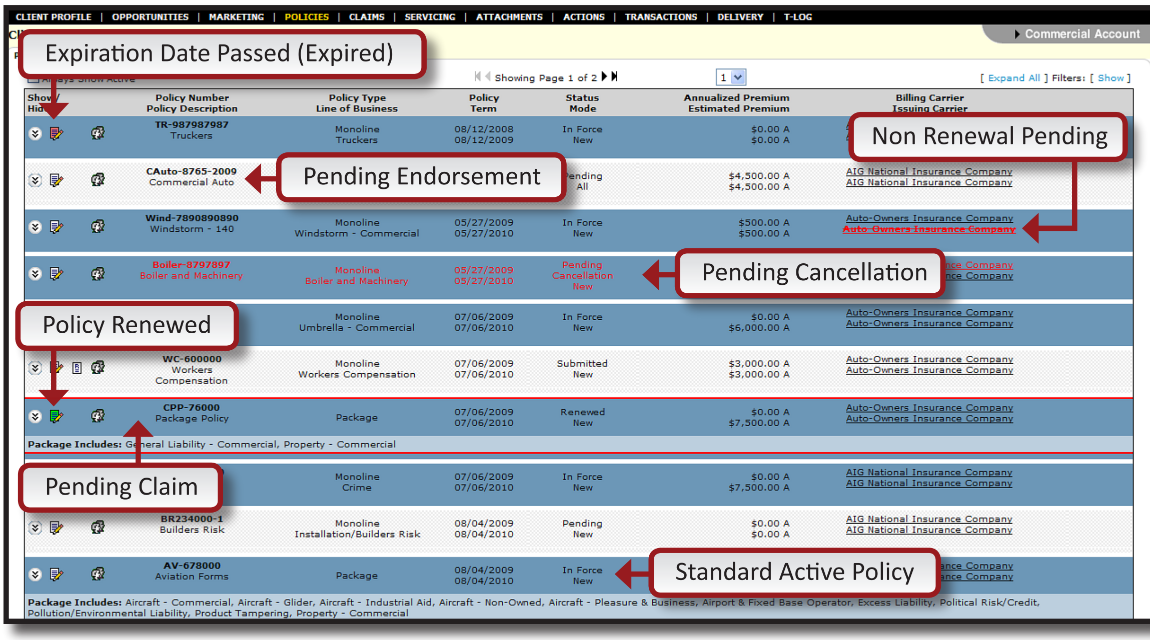
Identifying Serviced Polices

- Pending /submitted endorsements, audits and edits:
    - Policy header displays in blue pixilated background until policy service posted or aborted.
    - Single policy iteration displays in blue pixilated background under the policy header.
- Pending cancellations:
    - Policy header displays with red text until the cancellation posted or aborted.
    - Single policy iteration with a pending cancellation displays red text.
- Pending claim(s):
    - Policy header is outlined in red until the claim is posted or aborted.
    - Single policy iteration is outlined in red.
- Policy flagged for nonrenewal:
    - Issuing Carrier name on policy header has red strike through it.
- Renewed policy:
    - Policy header displays with a green **Details** icon until the policy group is placed in history.
    - Single policy iteration displays with a green **Details** icon until the policy group is placed in history.
- Policy Expiration Date Passed (Expired):
    - Policy header displays with a red **Details** icon until the status is changed by servicing the policy or moving it to history.

- Single policy iteration displays with a red **Details** icon until the status changed by servicing the policy or moving to history.

- Selecting the **Details** icon of a policy when the expiration date has past but the status has not changed to expired will prompt the user to change the **Status** to **Expired**.

- Active current policy displays with blue background.

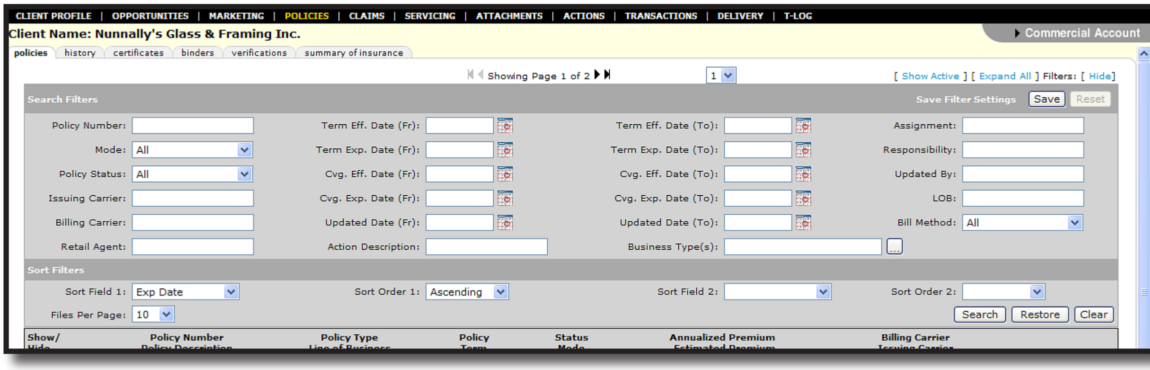


HOW to Use the POLICIES Summary Search Filter

The **POLICIES** link on the **Client** menu will populate based on the default filter settings. The search filter is used when searching for specific policies or for applying sort filters to change the display order of search results. Click the filter's **[Show]** link to display the search filters. Enter specific **Search** and **Sort Filter** criteria and click the **Search** button to display policies that meet the current search criteria.

> **Note**: Security rights may change the default filter to restrict policies displayed on the policy summary to one or more **Business Types**. **Business Types** are Benefits, Bonds, Commercial Lines, Financial Services and Personal Lines. If allowed, Users may override the **Business Types** restriction by clearing the filter's **Business Types** criteria to search for all policies. Click the **Business Type(s) Ellipsis** ... button to select and search for policies by one or more specific **Business Types**.

The current **Search** and **Sort Filter** settings may be saved as a personal default view of **Client** menu > **POLICIES** by clicking the **Filter Settings Save** button. The next time **Client** menu > **POLICIES** is selected by the user, the items returned will be filtered by default to display policies that meet the saved search criteria. Exercise caution when saving **Search** and **Sort Filter** settings with a date range entered as returned items will be restricted to that date range. Clear any date search criteria before clicking **Save**.



The user's saved filter settings will not be altered by subsequent searches for specific policies. The saved settings will remain as saved and will not be altered by those future searches. Clicking the **Restore** button located between **Search** and **Clear** will return the search filter criteria to the saved personal default settings. Use the **Restore** button if you want to view **Client** menu > **POLICIES** by the saved default settings before leaving the screen.

When search filters are saved, the **Reset** button is activated. **Reset** is used to restore the default filter settings to the Nexsure default. **Reset** removes any previously saved search filter criteria. The next time **Client** menu > **POLICIES** is selected by the user, the items returned will be filtered by the Nexsure default. Search filters that display an inactive **Reset** button do not have any saved filter settings.

Filter Settings	Description
Save	Clicking Save stores the current search criteria as the user's personal default view of Client menu > POLICIES.
Restore	Clicking Restore returns the search results to the saved search criteria after performing a search using different search criteria
Reset	Clicking Reset restores Client menu > POLICIES to the Nexsure Default and removes any saved search criteria

Note: Search results will be returned by displaying the policy header for any policy headers that have matching criteria to the search performed. The **Files Per Page** setting in the show filters will display that number of policy headers (Example: Selecting 10 files per page will return 10 policy headers).

Adding a Thank You Letter

The attachment option allows you to attach photographs, documents, e-mail, etc to a client or to a client's policy. Documents, such as a thank you letter, can be created and attached using user defined templates.

WHY a User Defined Template?

User defined templates are created in **SETUP** under the **Document Templates** link on the **Setup Console**. These are created to save time at client level. Documents created in setup are saved globally and can be used on any client in Nexsure. User defined templates can be added to include merge fields that will populate from the client and/or policy information into the document at the time the template is merged at client/

policy level. After the template has completed the merge process it can then be edited if necessary.

Note: See the Nexsure point person in your agency to add document templates.

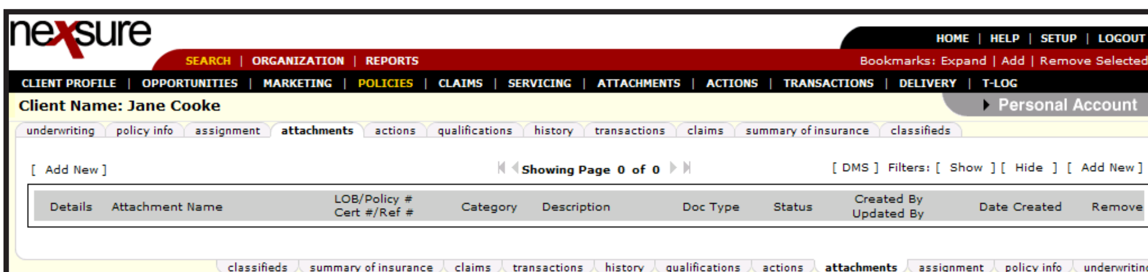
HOW to Utilize a User Defined Template

There are two levels of attachments, the Client level and the Policy level. An attachment created at the Client level is used to attach general information pertaining to the client. An attachment created at the Policy level applies to the selected policy.

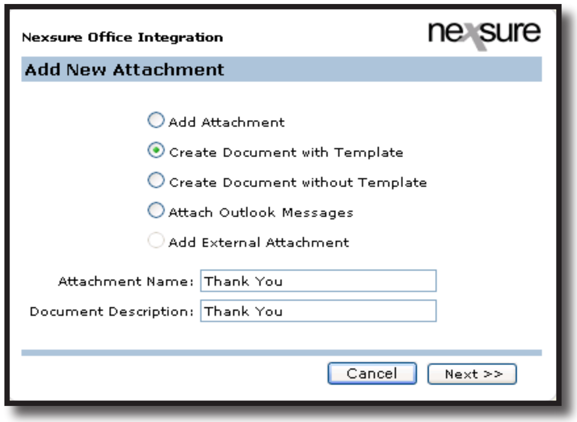
- Locate the appropriate client through **SEARCH** and click the **POLICIES** link on the **Client** menu. All in force policies for the client are displayed in a summary view.
- Click the **Details** icon of the policy.
- Click the **attachments** tab.
- Attachments done at the policy level are displayed.

Note: The defaults configured in the **[Show]** filters option will determine what is displayed in the summary view when clicking the attachment tab.

- Click the **[Add New]** link. There are 2 **[Add New]** links, one on either side of the attachments summary.



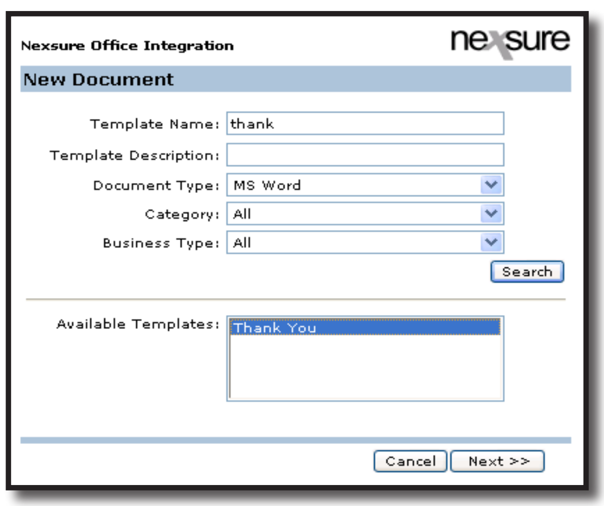
- The Nexsure Office Integration **Add New Attachment** pop-up window is displayed.
- Click the **Create Document with Template** option.
- Enter the **Attachment Name**, **Document Description** and click the **Next** button.



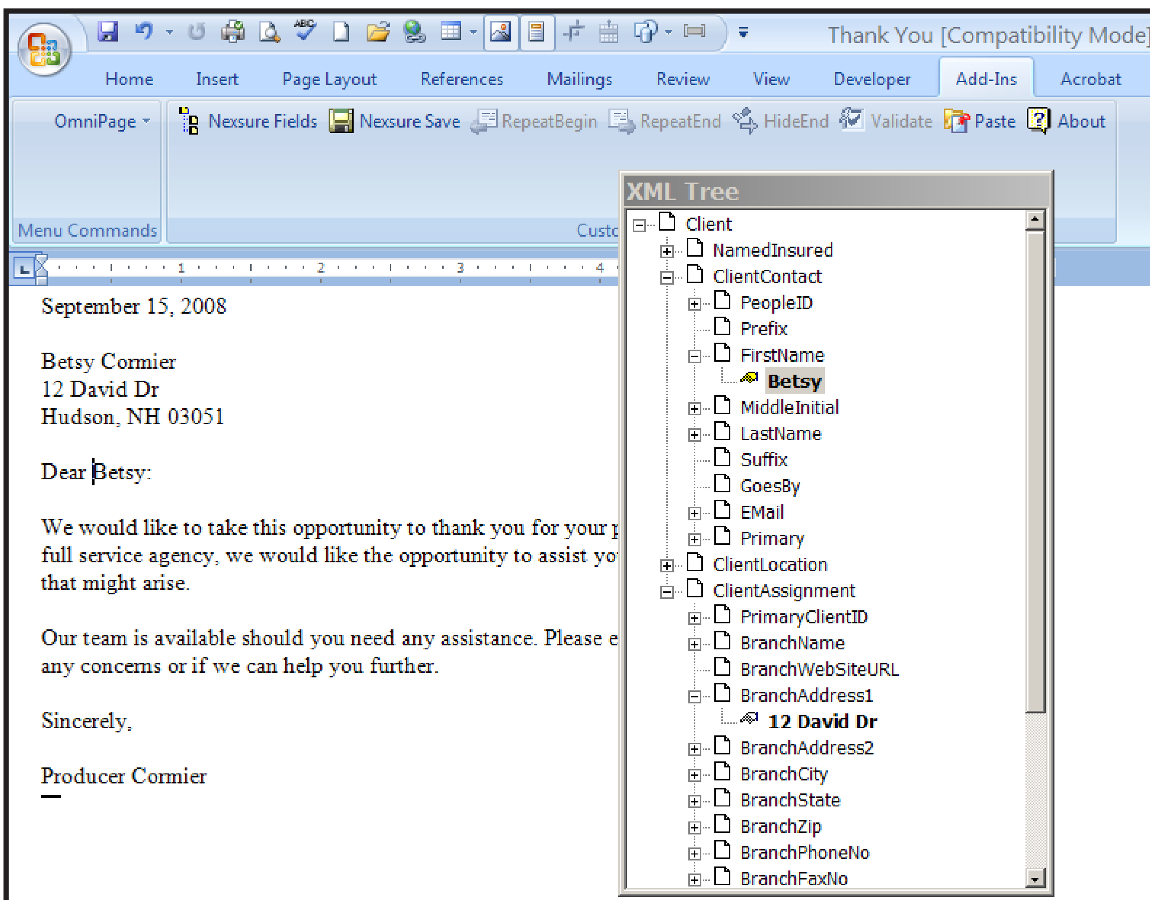
- The Nexsure Office Integration New Document pop-up window is displayed.
- Enter the word "**thank**" into the **Template Name** field.
- Enter the **description** and select the **Document Type**, **Category** and **Business Type** from the drop-down boxes.
- If the **Template Name, Description, Document Type, Category** and **Business Type** are not known, leave the fields blank and click **Search**. This will display all document templates that have been created.

Note: Entering at least one search field will narrow down the search results.

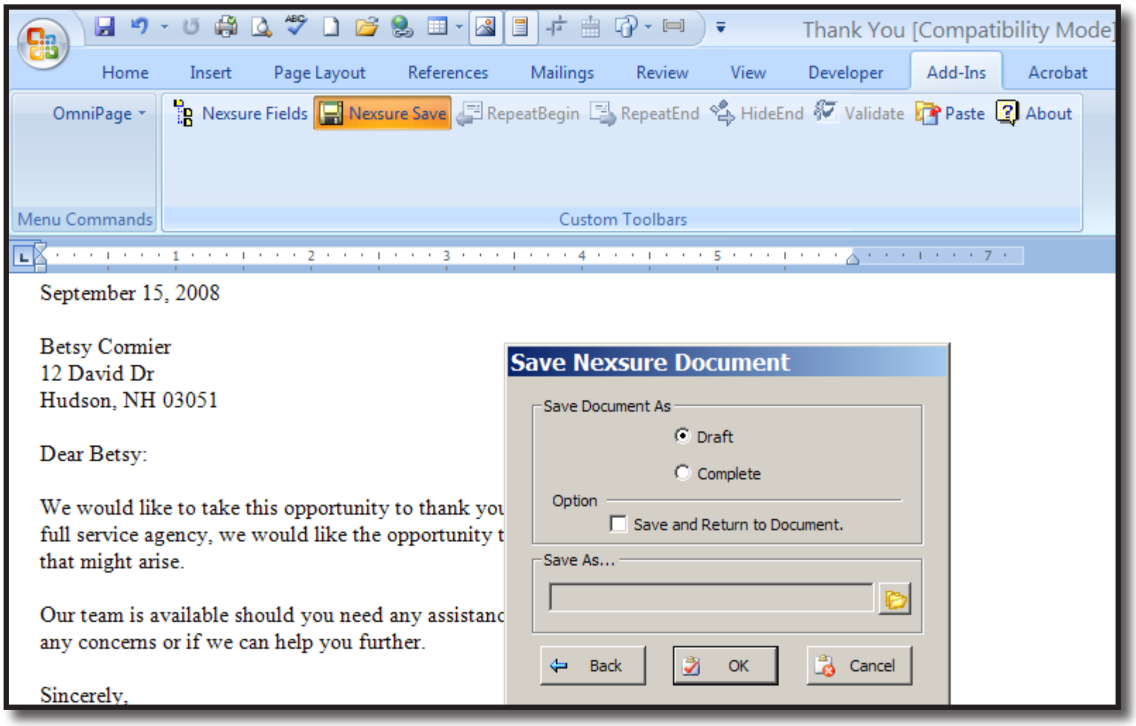
- Templates falling within the search criteria entered are displayed in the **Available Templates** box.
- Click on the appropriate template to highlight it and click the **Next** button.



- The Policy section is displayed. Select the criteria to default into the document from the drop-down boxes:
    - Named Insured
    - Contact
    - Location
    - Assignment
    - Lines of Business (available only if the document will be incorporating application information).
- Click the **OK** button. Click **Back** to page back or **Cancel** to abort.
- The document will be opened in Microsoft Word or Excel (whichever was specified) and will integrate with client and policy information.
- After the integration process is complete, edit the document as necessary using Microsoft Word or Excel functions. Click the **Nexsure Fields** button to display the **XML Tree** for access to information in the client record. Expand the **XML Tree**. Selected field information dragged from the **XML Tree** into the document displays at the cursor's position in the document. Click the **Nexsure Fields** button to close the **XML Tree**.



- When the document has been completed, click the **Nexsure Save** button.
- The **Save Nexsure Document** dialog box is displayed.



  - Select **Draft** to save the document as incomplete and allow future editing of the document.
  - Select **Complete** to prevent future alteration or editing of the saved document.
  - Select **Save and Return to Document** to save and continue editing the document. The **Save Nexsure Document** dialog box closes.
  - Select **Save As** to save a copy of the document to local or network folder outside of Nexsure.
- Click the **OK** button to save the document per the selected **Draft**, **Complete**, or **Save and Return to Document** option. Clicking the **Back** button will cancel the save and return to the document. Clicking **Cancel** will abort a new document or abort changes to a previously saved draft document.
- The Attachment summary view is displayed. Documents saved as a **Draft** display on the attachment summary with a **Status** of **Draft**.
- Click the attachment **Details** icon to open a completed document for viewing or a draft document for editing. Follow the previous steps for saving a draft document. Click **File** > **Close** a completed document after viewing.

- Click the **Word** icon to change the attachment name or document description. Click **OK** to save or **Cancel** to close the pop-up window.

Note: To close document templates after creation or editing, always click the **Nexsure Save** button to display the **Save Nexsure document** dialog box. A completed document opened for viewing may be closed using the Word **File** menu.

Editing the Policy

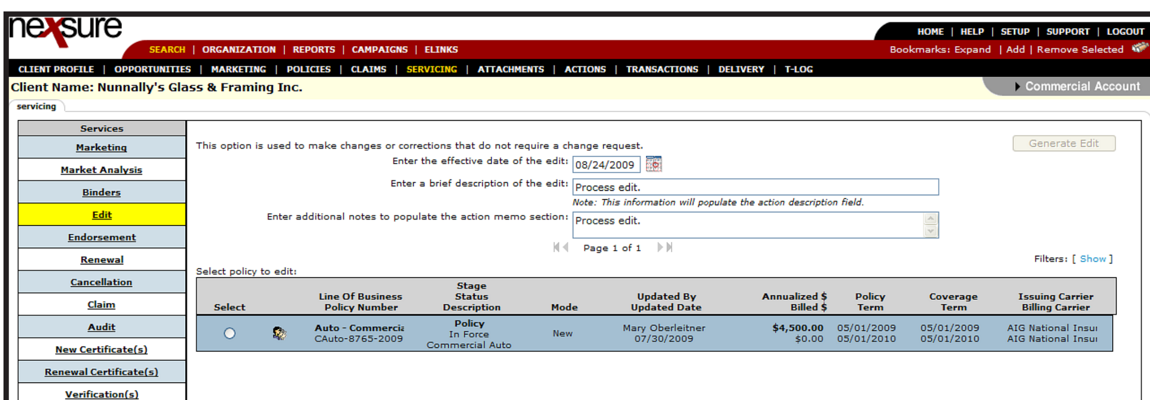
Once a quote is bound or in forced, the information contained in the header and application is locked down. An Edit is used to make internal changes or corrections to the bound or in force policy. Edits do not generate a policy change request form, as they would not need to be sent to the carrier or client.

Note: Only one Edit may be pending for a policy at a time.

HOW to Process an Edit

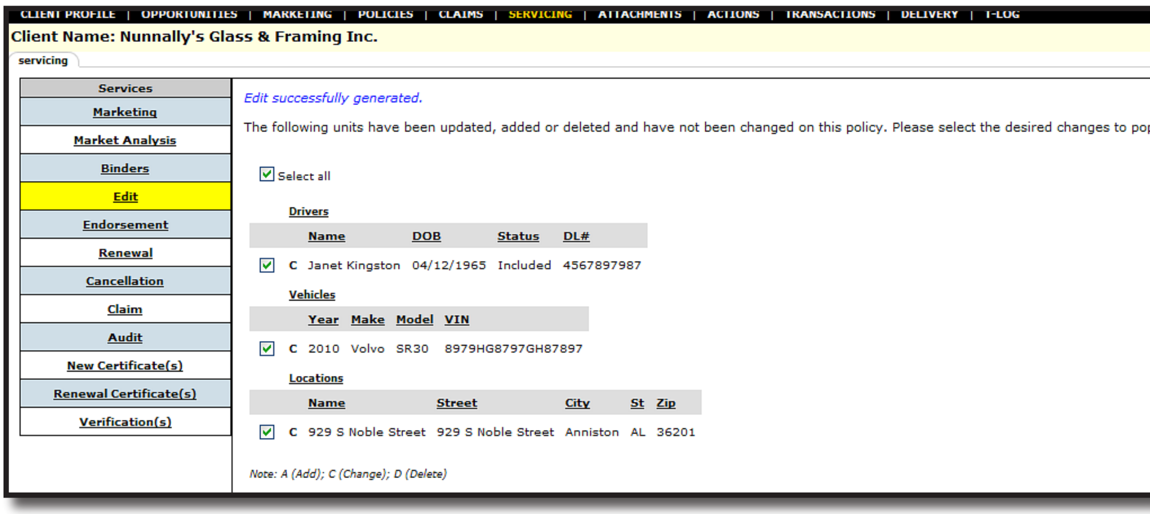
A typical edit may include corrections to typing errors, adding the policy number, etc.

- Locate the appropriate client through **SEARCH** and click the **SERVICING** link on the **Client** menu.
- Select the **Edit** option.
- The effective date will default to today's date. Edits do not require an effective date so leave this field as is.
- The **Description** and **Memo** fields on the **Servicing** screen will default to **Process edit**. To replace text, highlight and type text into the **Description** field or append text. When tabbing from the **Description** field the **Memo** field defaults to what was entered in the **Description** field. The text may be changed or appended to in this field as necessary. The **Description** field can hold up to 95 characters and the **Memo** field is not limited to this small amount and is intended to be used to fully describe what is being done. While both of these fields are used to create the action, it is the **Description** field that can be seen on the policy summary screen, so make sure to enter a short descriptive message that will supply at a quick glance what was done.



- All in force policies for the client are displayed in a summary view.

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



- The policy header is displayed with a light blue diamond background.

Note: An action with a closed status is created through the Servicing process. Nexsure tracks the pending edit for you, but if a personal follow up for the edit is need, the status of the action can be changed to open.

- The **Stage** displays **Edit** and the **Status** displays **Pending** in the header, Nexsure determines both.
- Add the policy number in the **Policy Number** field in the header.
- Click the **Save Changes** link in the navigation toolbar under the header.
- The edit can be left in a **pending** status if other corrections need to be made but the information is not readily available.
- See the **HOW to Post or Abort a Pending Edit** section.

Note: No other servicing functions can be added to the policy until the pending edit is either posted or aborted.

Adding, Editing and Removing Assignments

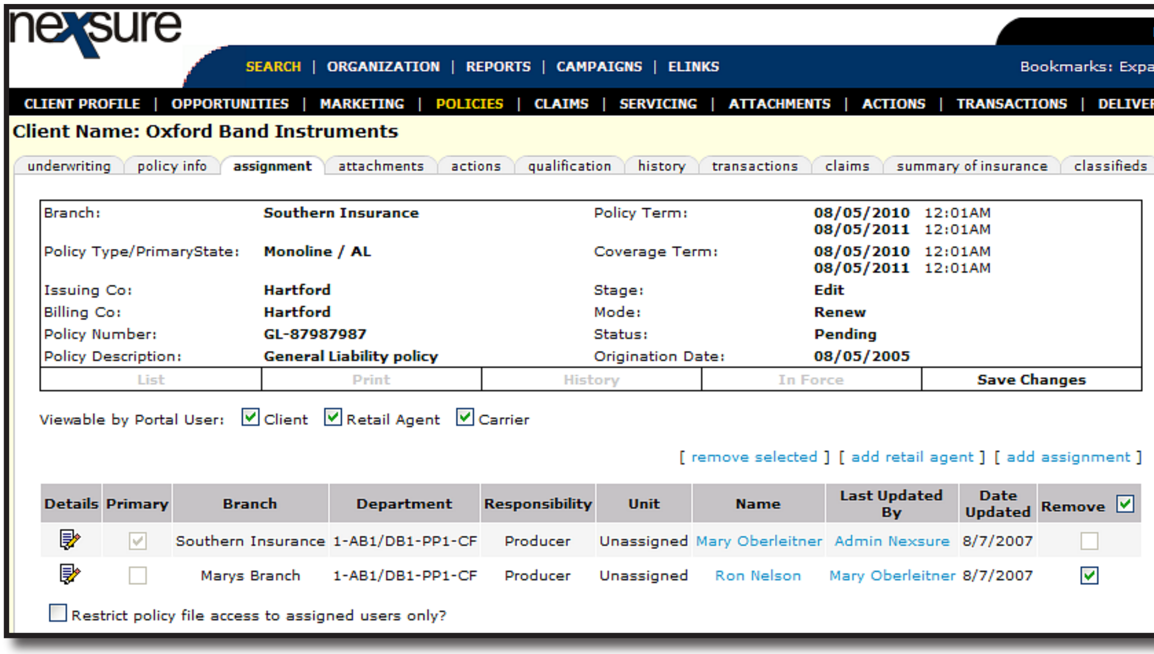
Assignments may be added, modified or removed without editing the policy. However, if other commission defaults are to be applied to the policy info tab, the policy must have a pending or future status. Assignments added on the client **assignments** tab are automatically included on the marketing **assignment** tab. If the assignments need to be updated, removed or new ones added, click the **assignment** tab on the policy 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:

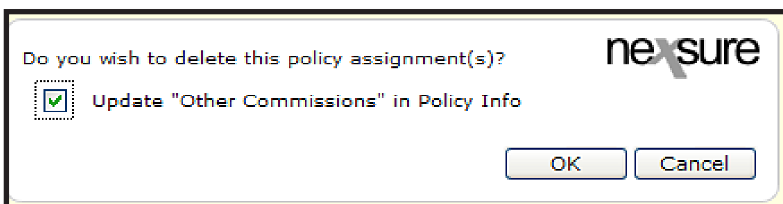
Assign Account Management	Definition
Branch	**Select the appropriate branch. The branch on the assignment identified as the primary will be the branch that populates the form. If the primary branch is changed after the Policy record is created, make sure to update the form with the correct branch information.**
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.**
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 Policy 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

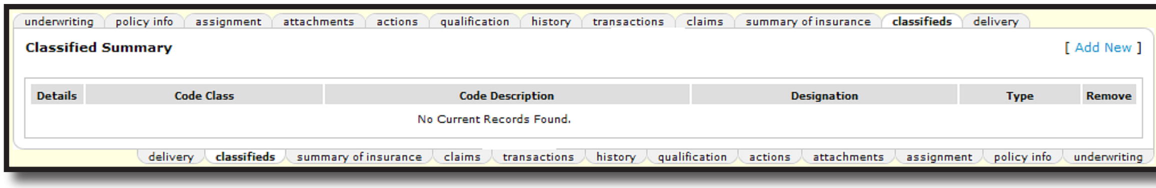
For instructions on adding attachments see the CRM training manual Chapter 17.

Classified Tab

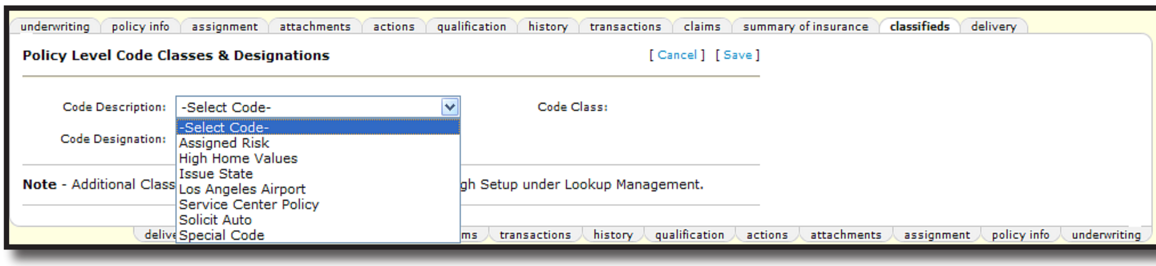
Classified can be used to classify marketing records. **Class Codes** and **Designations** are added by the System Administrator in Lookup Management found in **SETUP**.

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

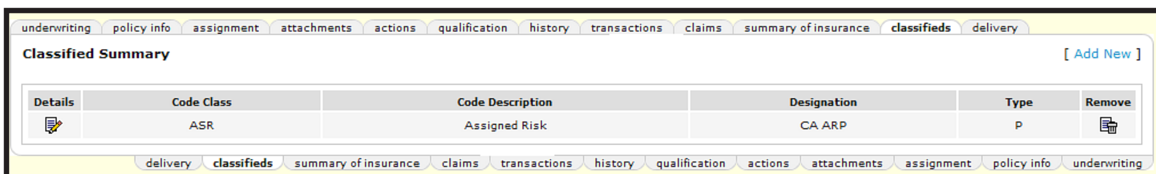
The **classified** tab displays all code classes, descriptions and designations added for this marketing record in a summary view. To add classified information, click the **[add new]** link on the **classified** tab.



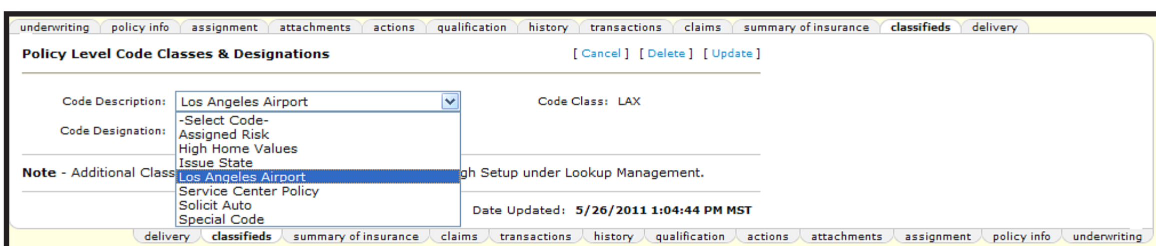
From the **Code Description** drop-down box, make a selection. From the **Code Designation** drop-down box select the appropriate corresponding designation and click the **[Save]** link. Clicking the **[Cancel]** link will abort the process.



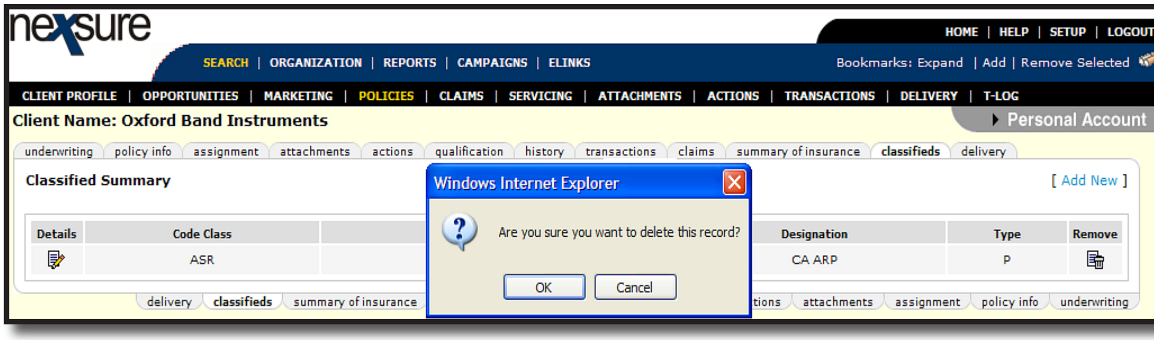
To change the codes, click the **Details**  icon on the summary screen.



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



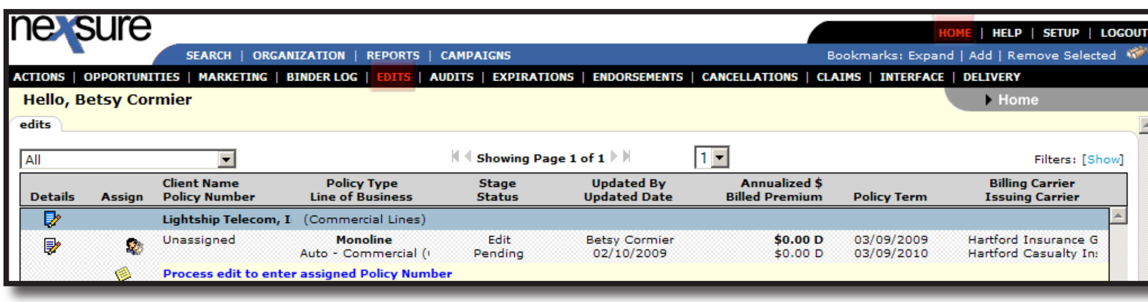
To remove, click the **Remove**  icon on the **classified** tab summary view and confirm removal by clicking the **OK** button on the confirmation popup.



HOW to Track Pending Edits from the Home Menu

The **HOME > EDITS** link serves as a way to keep track of policies with a pending edit. 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 edits, click the **EDITS** link on the **Home** menu. The **Home** menu is the third menu down.

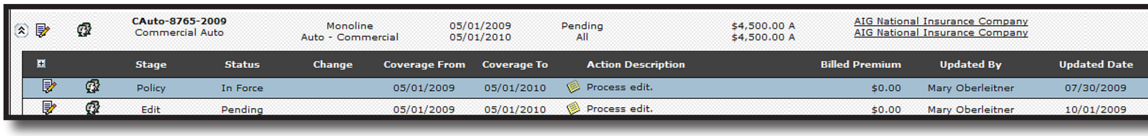
> **Note:** When the edit is either posted or aborted, it will no longer appear on the **HOME** > **EDITS** link.



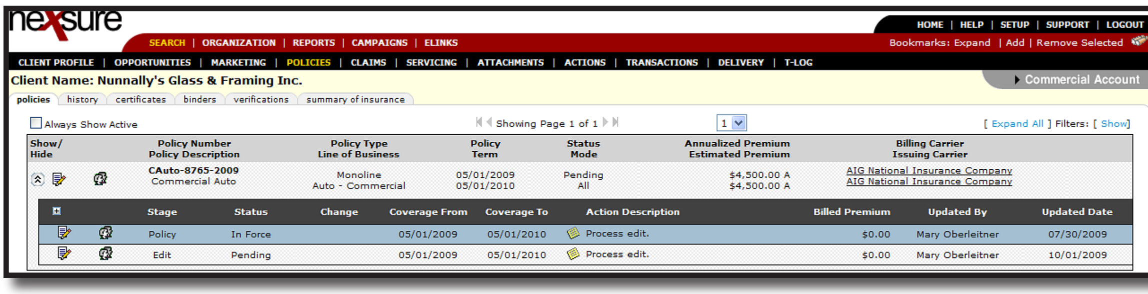
- Clicking the **EDITS** link will display all pending edits that fall within the search filter criteria for the Agency.
- If the edit is not displayed, click the **[Show]** filter, change the **Search** criteria and click the **Search** button to initiate a new search.
- Edits displayed on the **Home Edits** screen will have two **Details** icons.
  - Clicking the first **Details** icon will display the card file for the client.
  - Clicking the second **Details** icon will display the **underwriting** tab for the pending edit.

HOW to Track Pending Edits from the Client Menu

- Access the appropriate entity through **SEARCH.**
- Click the **POLICIES** link on the **Client** menu, all in force policies for the client are displayed in a summary view**.** The pending edit is displayed beneath the policy to which it applies in the expanded view. The pending edit will have its own **Details** icon**.**



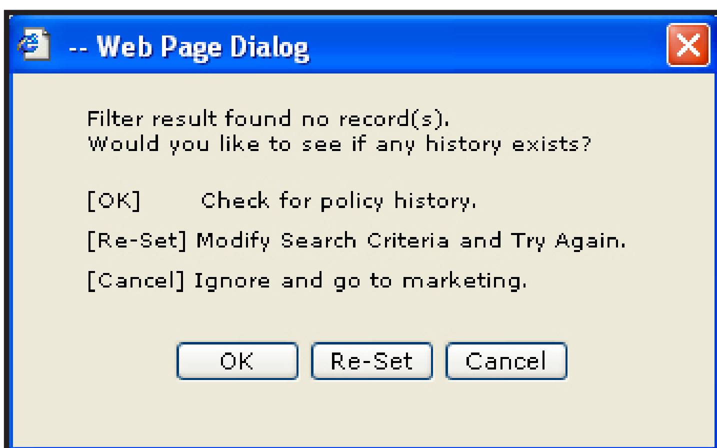
- In the collapsed view the background is the same as the actual edit to make it easy to see that there is a change in process on the policy.



- Clicking the **Details** icon of the pending edit from the version in the expanded view or the collapsed view displays the **underwriting** tab for the pending edit.

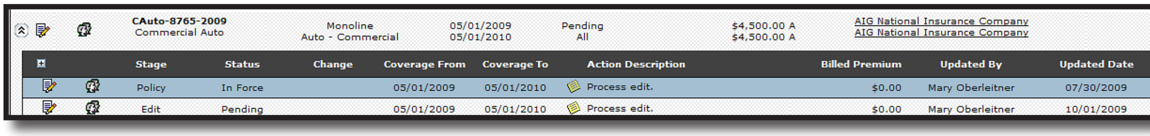
If no policy records display on the **policies** tab, a dialog box displays giving the following options:

- **OK**: Check for policies on the **history** tab.
- **Re-Set**: Modify the search filter criteria on the current **policies** tab.
- **Cancel**: Open the **marketing** tab.



HOW to Use the Edit Summary Screen

Only one edit may be pending for a policy at a time. A pending edit is displayed in a summary view when clicking the **EDITS** link on the **Home** menu or the **POLICIES** link on the **Client** menu. The expanded summary view will give you pertinent information for the edit.



- Clicking the **Details** icon will display the **underwriting** tab for the pending edit.
- Clicking the **Assign** icon will display the Assignment List pop-up window with the list of people in the agency assigned to the policy.
- On the policy's header, holding the cursor over the **Line of Business/Policy Number/Policy Description/Policy Type** 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** seen on the single iteration of the policy and **Status** found on the policy's header are determined by Nexsure and will display **Edit** and **Pending** respectively.
- The **Mode** (New, New on Existing, Renew and Re-New-Co) and will display what mode the policy is currently in.
- The **Updated By** and **Updated Date** displays the person who updated the marketing quote along with the date it was updated and is found on the single iteration of the policy in expanded view.
- The **Annualized $** and **Estimated** amounts are found on the policies header while the **Billed Premium** is found on the single iteration of the policy, both billed and annualized are determined by Nexsure and display the annualized and billed amounts through posted invoices. The estimated premium populates from the policy info screen.
- The **Policy Term** will display the effective and expiration dates of the policy on the policies header.
- The **Coverage Term** will display the effective date of endorsements and/or expiration dates of cancellations on the single iteration of the policy.
- The **Issuing Carrier** displayed is the carrier writing the coverage and **Billing Carrier** displayed is the carrier who is billing the policy and both carriers are displayed on the policy's header as a link.
- The edit will need to be posted or aborted to remove it from the summary view.

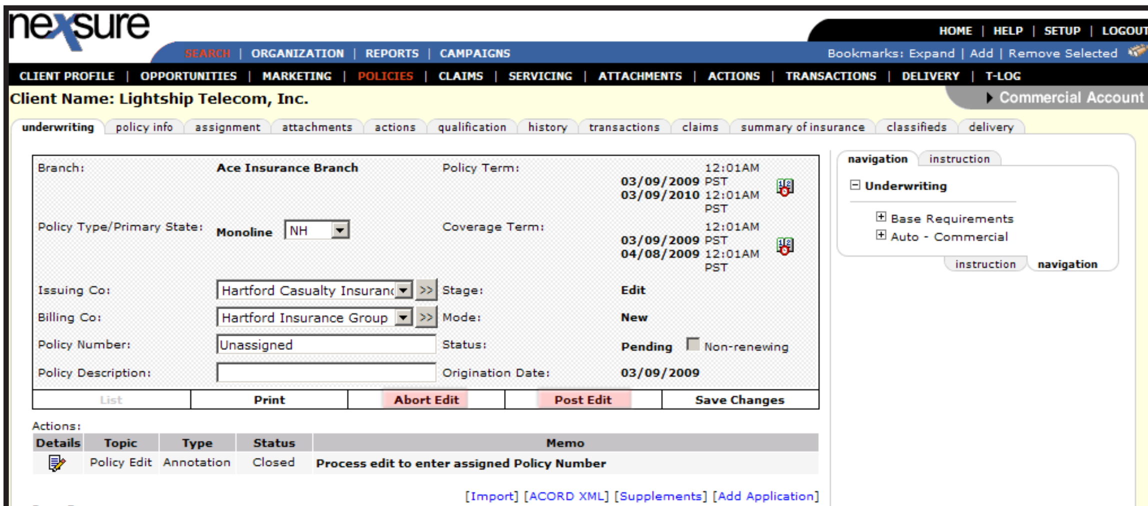
HOW to Post or Abort a Pending Edit

To post or abort a pending edit:

- The pending edit can be accessed from the **Edits** link on the **Home** menu or from the **Policies** link on the **Client** menu.
- Click the **Edits** link on the **Home** menu**.** All pending edits, which fall within the search criteria, will

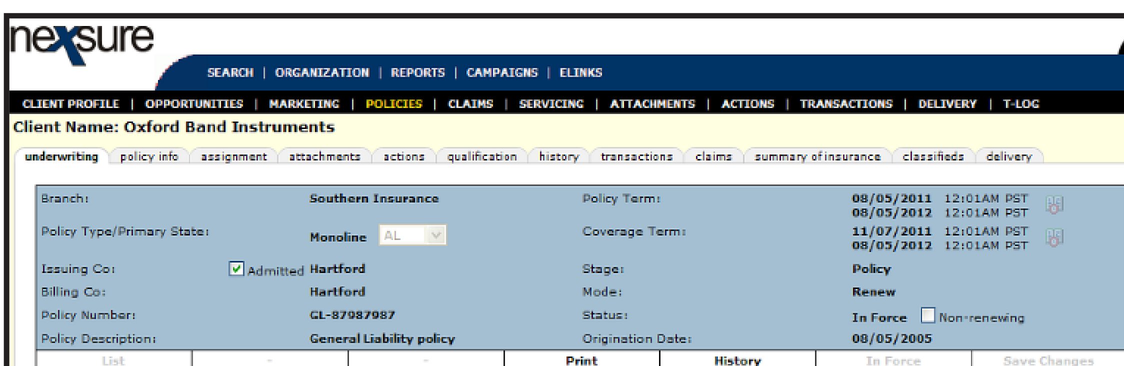
appear in a summary view. Each pending edit will have two **Details** icons.

- Clicking the second **Details** icon displays the **underwriting** tab of the pending edit.
- If the edit changes have been completed, click the **Post Edit** link in the navigation toolbar under the header to post.
- The policy header is displayed in blue and copy of the policy, prior to the edit, is sent to **history**.
- Clicking on the **history** tab will allow access to a copy of the policy prior to the edit.
- If the edit is not needed, click the **Abort** link in the navigation toolbar under the header, click **OK** to confirm. The edit will be deleted and no record of it kept.

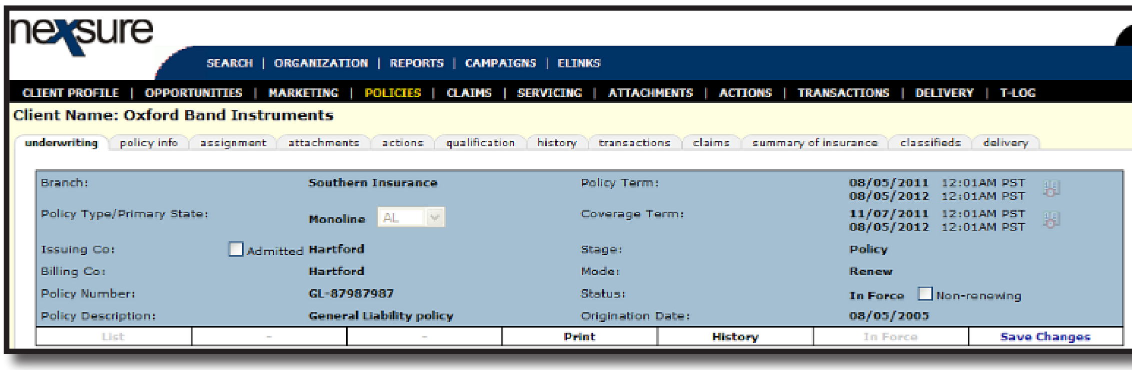


Admitted Carrier Identification

To identify admitted carriers on the policy underwriting screen, a check in the box on the header indicates that the carrier on the policy is admitted.

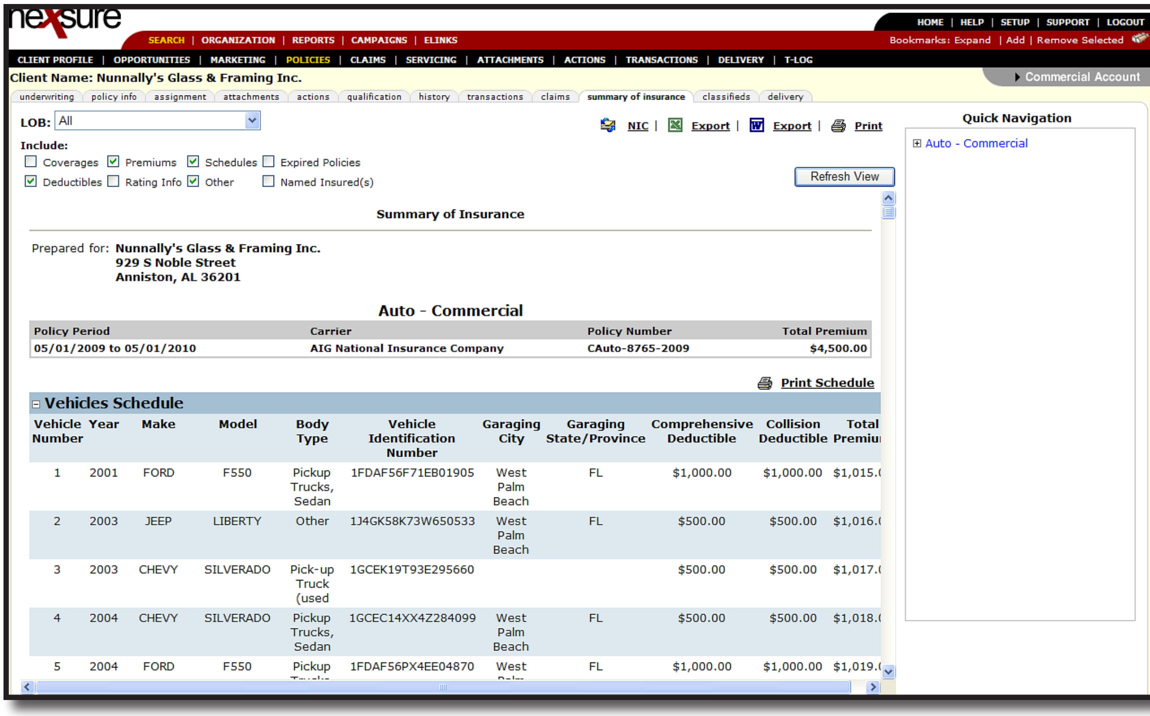


If the carrier is not admitted, click in the box beside admitted to remove the check from the box. The **Save Changes** link on the **Navigation Toolbar** becomes active. Click the **Save Changes** link to save the change. The check can be added or removed without the policy being in a pending or future status. On policies that do not have a pending status, once the **Save Changes** link is clicked it is not available to select unless the box is clicked again.



Summary of Insurance

The **summary of insurance** tab at policy underwriting of an In Force policy provides a summary view of policy information from the application(s). The **summary of insurance** (SOI) is available only for In Force policies at client level, but at policy level the summary may be accessed for the pending or submitted changes. If coverage does not exist, then the field will not show up on the summary of insurance. Although if a limit exists in a schedule for one item but not the others, then the blank fields will be displayed in order to show the one where coverage does exist.



The **summary of insurance** tab at Client level provides a summary view of all In Force policies for the client if there are no restricted policies. If restricted policies are present, only those assigned to the restricted policy may access summary of insurance at client level.

To display just one line of business from the client **summary of insurance** tab, select **Line of Business** from the **LOB** list and click the **Refresh View** button. All other LOBs will be removed from the view allowing just the one to be viewed.

To jump to a specific line of business in the summary of insurance, click the **Line of Business** link. If more than one policy exist for the line of business, click the ⊞ to display the policy numbers. Click the policy number of the policy to jump to.

Exclude items from the summary by deselecting the check boxes under **Include** and then click the **Refresh View** button. Items that may be included or excluded are as follows:

- **Coverages** - Coverage sections of the policy (defaults to selected).
- **Premiums** - Premium fields on the form and the **Premium Summary** which populates from the policy info screen and is only available at SOI Client level. On the premium summary if taxes and/or fees exist on any of the policies, the columns showing the taxes and fees will also display. If no policies have taxes or fees, only the premium column will display along with the static columns for policy #, coverage and carrier. (Defaults to checked)
- **Schedules** - Schedule sections of the form such as vehicles (defaults to selected)
- **Expired Policies** - Policies with a status of Expired (defaults to unselected)
- **Deductibles** - Deductible fields from the form (defaults to selected)
- **Rating Info** - Rating Information from the form (defaults to unselected)

- **Other** - Fields selected as SOI only. (No other field attributes apply, such as coverages, rating info, deductible or premium) (defaults to selected)
- **Named Insureds** - Check box to display master named insured schedule from client profile. Named insured schedule is only available at client level summary of insurance. (defaults to unselected)

> **Note**: Check box selections will hold during user's entire session. Once user logs out, the check boxes will be reset to defaults as noted above. These check box options are not available via NIC access.

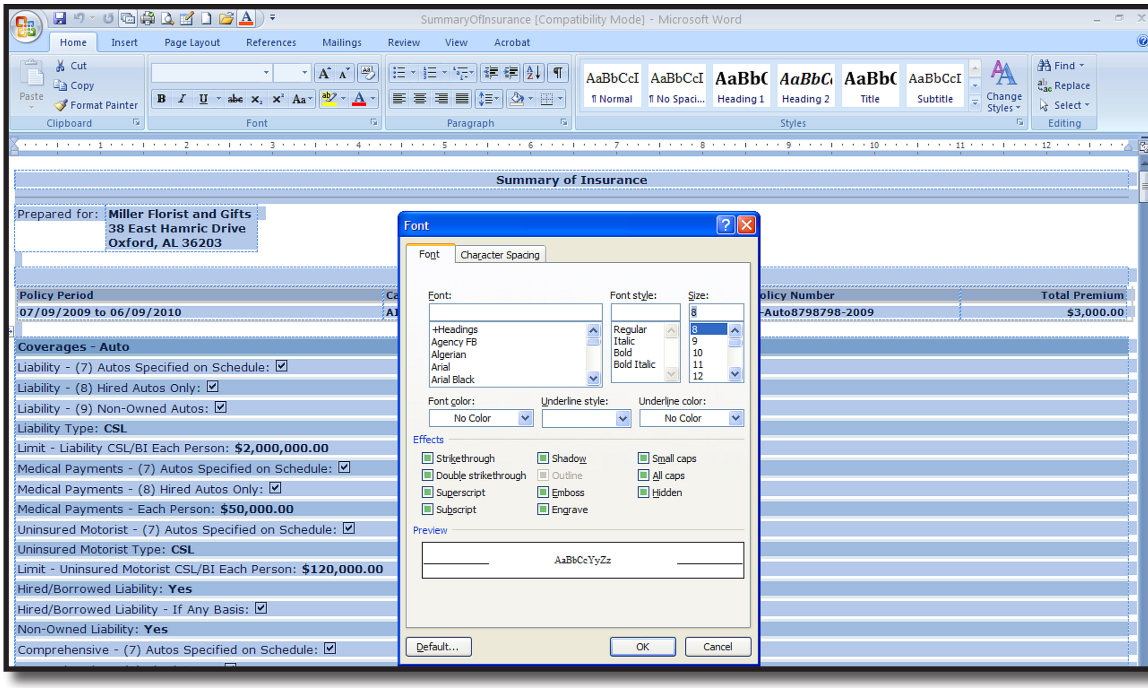
A print link has been added to the beginning of each schedule listing to print just that schedule. The Schedule will print as it appears on screen with a title of what the schedule is such as Schedule of Vehicles, Schedule of Drivers, etc.

> **Note**: The selection of landscape print option is available from print dialog box. Make sure to check printing orientation since this is not controlled by Nexsure.

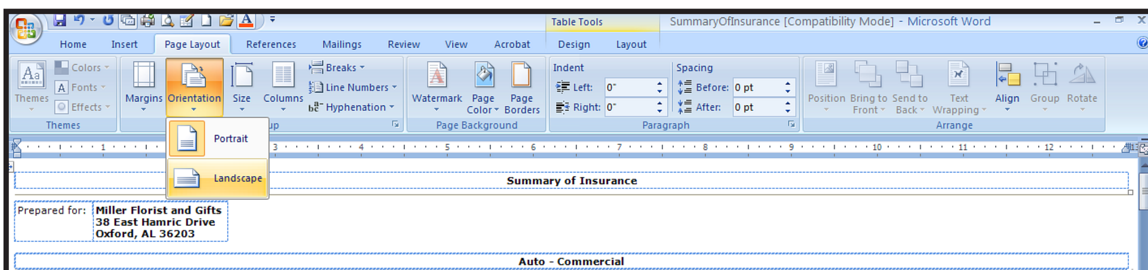
To expand/collapse the schedules a +/- is available so that when selected the schedule will display or hide individually as selected. The default for schedules is in expanded view.

The summary of insurance may be printed and exported to Word or Excel. Make sure to take advantage of the Microsoft Word Tools to format the Summary of Insurance. Whatever is displayed on the screen will be exported, so for example if the schedules are collapsed, they will not print or export.

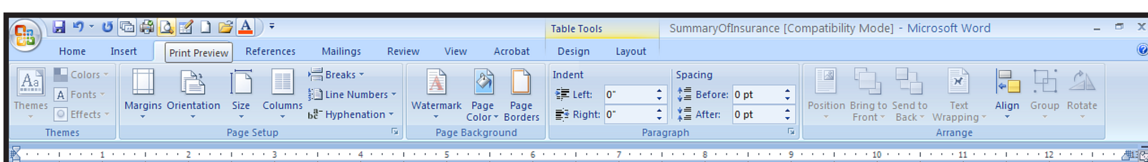
For example after exporting to Microsoft Word, it is easy to change the font by first selecting all text in the document. This is done by pressing the Control (**Ctrl**) key and the letter **A** on your keyboard. All text will be highlighted. To reduce the font size, press the **Ctrl** + **Shift** keys and the letter **P** on your keyboard to bring up the font selection box. If there are some wide schedules in the document try a small font size such as 8.



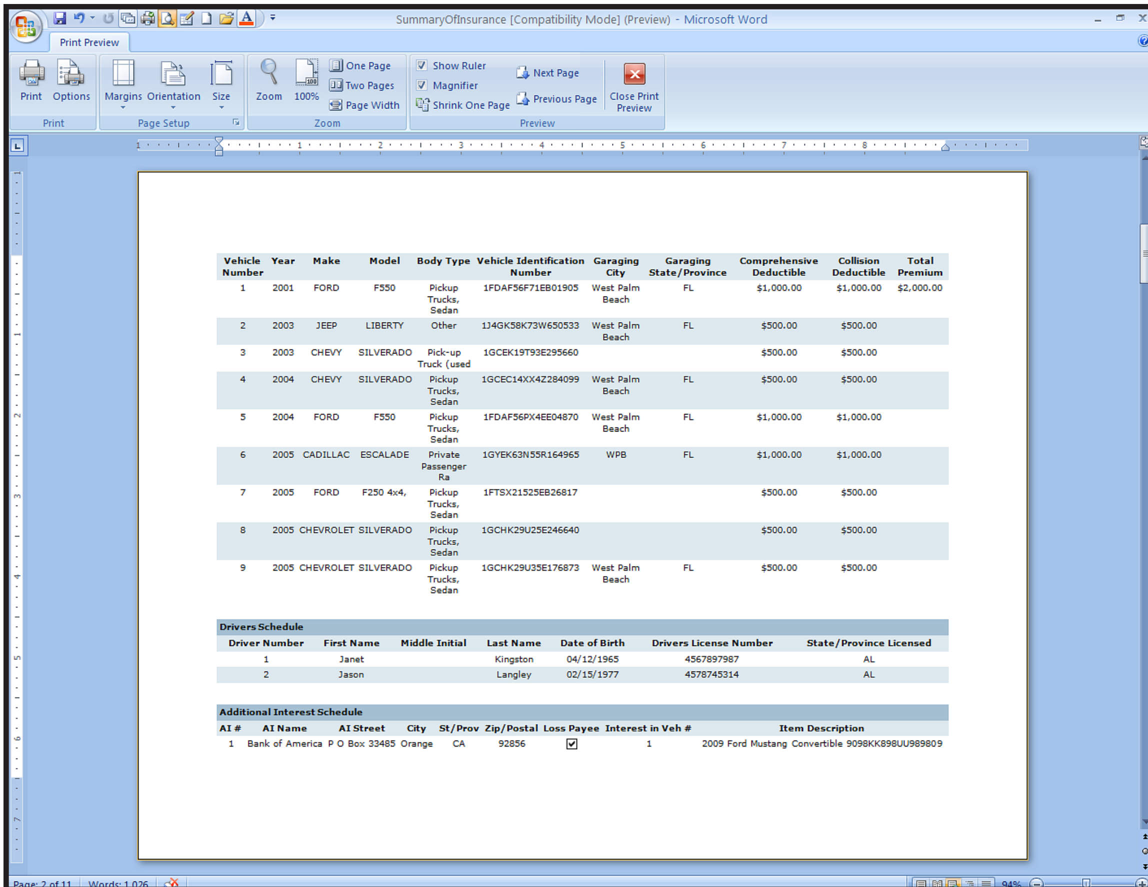
Experiment by changing the font until the desired result is returned. Next, try changing the orientation. Click the **Page Layout** tab, select **Orientation** and choose **Landscape**.



Preview the document prior to printing by selecting **Print Preview**.



Previewing the document provides the opportunity to see what the paper version looks like. The schedule headings will carry over to the next screen when the schedule crosses multiple pages and a page break will exist between each line of business to provide a professional look.



Vehicle Number	Year	Make	Model	Body Type	Vehicle Identification Number	Garaging City	Garaging State/Province	Comprehensive Deductible	Collision Deductible	Total Premium
1	2001	FORD	F550	Pickup Trucks, Sedan	1FDAF56F71EB01905	West Palm Beach	FL	$1,000.00	$1,000.00	$2,000.00
2	2003	JEEP	LIBERTY	Other	1J4GK58K73W650533	West Palm Beach	FL	$500.00	$500.00	
3	2003	CHEVY	SILVERADO	Pick-up Truck (used	1GCEK19T93E295660			$500.00	$500.00	
4	2004	CHEVY	SILVERADO	Pickup Trucks, Sedan	1GCEC14XX4Z284099	West Palm Beach	FL	$500.00	$500.00	
5	2004	FORD	F550	Pickup Trucks, Sedan	1FDAF56PX4EE04870	West Palm Beach	FL	$1,000.00	$1,000.00	
6	2005	CADILLAC	ESCALADE	Private Passenger Ra	1GYEK63N55R164965	WPB	FL	$1,000.00	$1,000.00	
7	2005	FORD	F250 4x4,	Pickup Trucks, Sedan	1FTSX21525EB26817			$500.00	$500.00	
8	2005	CHEVROLET	SILVERADO	Pickup Trucks, Sedan	1GCHK29U25E246640			$500.00	$500.00	
9	2005	CHEVROLET	SILVERADO	Pickup Trucks, Sedan	1GCHK29U35E176873	West Palm Beach	FL	$500.00	$500.00	

Drivers Schedule

Driver Number	First Name	Middle Initial	Last Name	Date of Birth	Drivers License Number	State/Province Licensed
1	Janet		Kingston	04/12/1965	4567897987	AL
2	Jason		Langley	02/15/1977	4578745314	AL

Additional Interest Schedule

AI #	AI Name	AI Street	City	St/Prov	Zip/Postal	Loss Payee	Interest in Veh #	Item Description
1	Bank of America	P O Box 33485	Orange	CA	92856	☑	1	2009 Ford Mustang Convertible 9098KK898UU989809

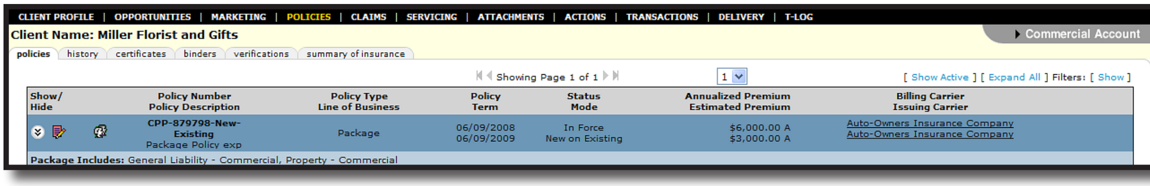
If desired, you may save the exported document locally and then attach to the client's file. For attaching documents, see "Attachments", in Chapter 17 of this manual.

Note: For downloaded policies, the overflow pages will be included in the summary of insurance display.

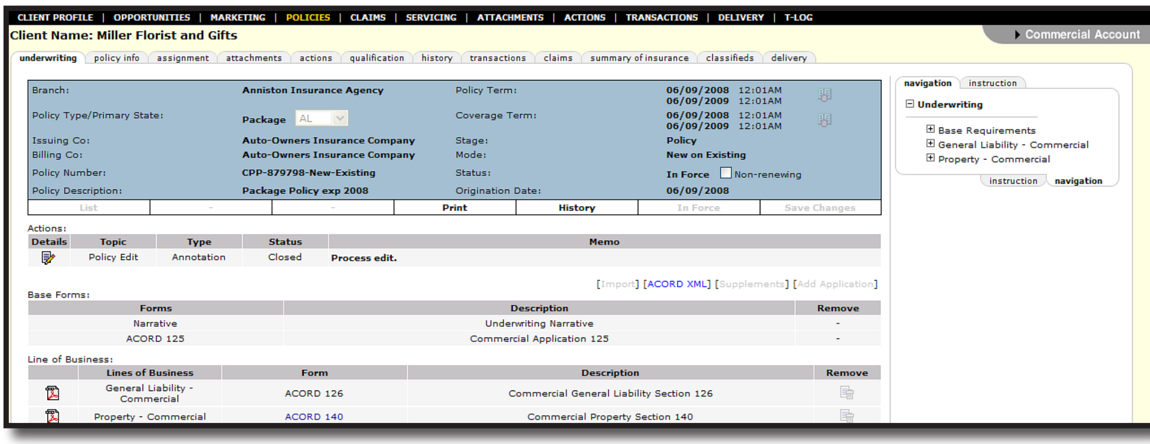
The summary of insurance disclaimer may be customized for client types of commercial and personal separately in **SETUP**. For instructions, see "Color Schemes and Blank Forms", in Chapter 5, *Admin Training Manual*.

Where to Locate Fields Mapped to the Summary of Insurance

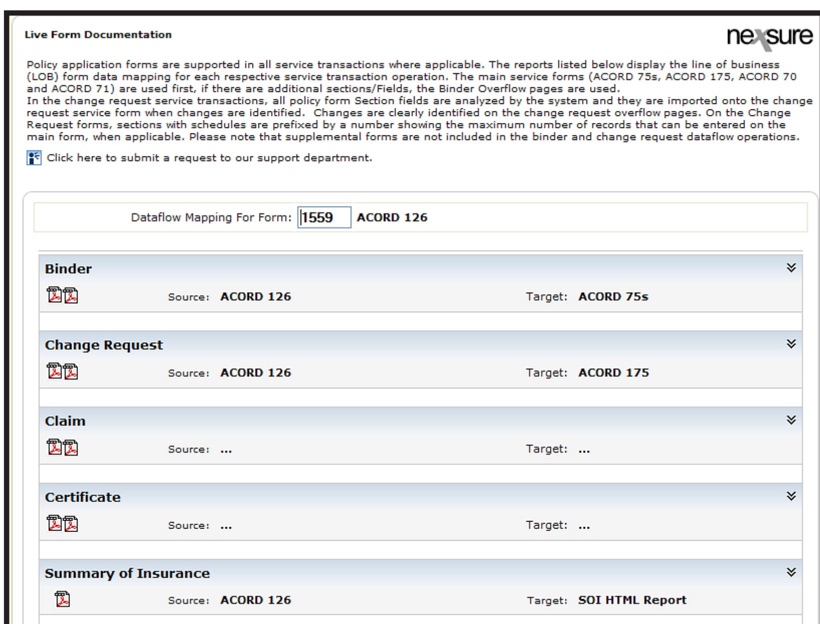
To see what fields are mapped to the summary of insurance, locate the policy and access the underwriting screen. (From Client Policies, click the policy **Details** icon)



On the **underwriting** tab, click the ACORD form number in the middle part of the screen to display the **Dataflow** screen.



Click the arrow on the right to open up the summary of insurance portion of the **Dataflow** screen.

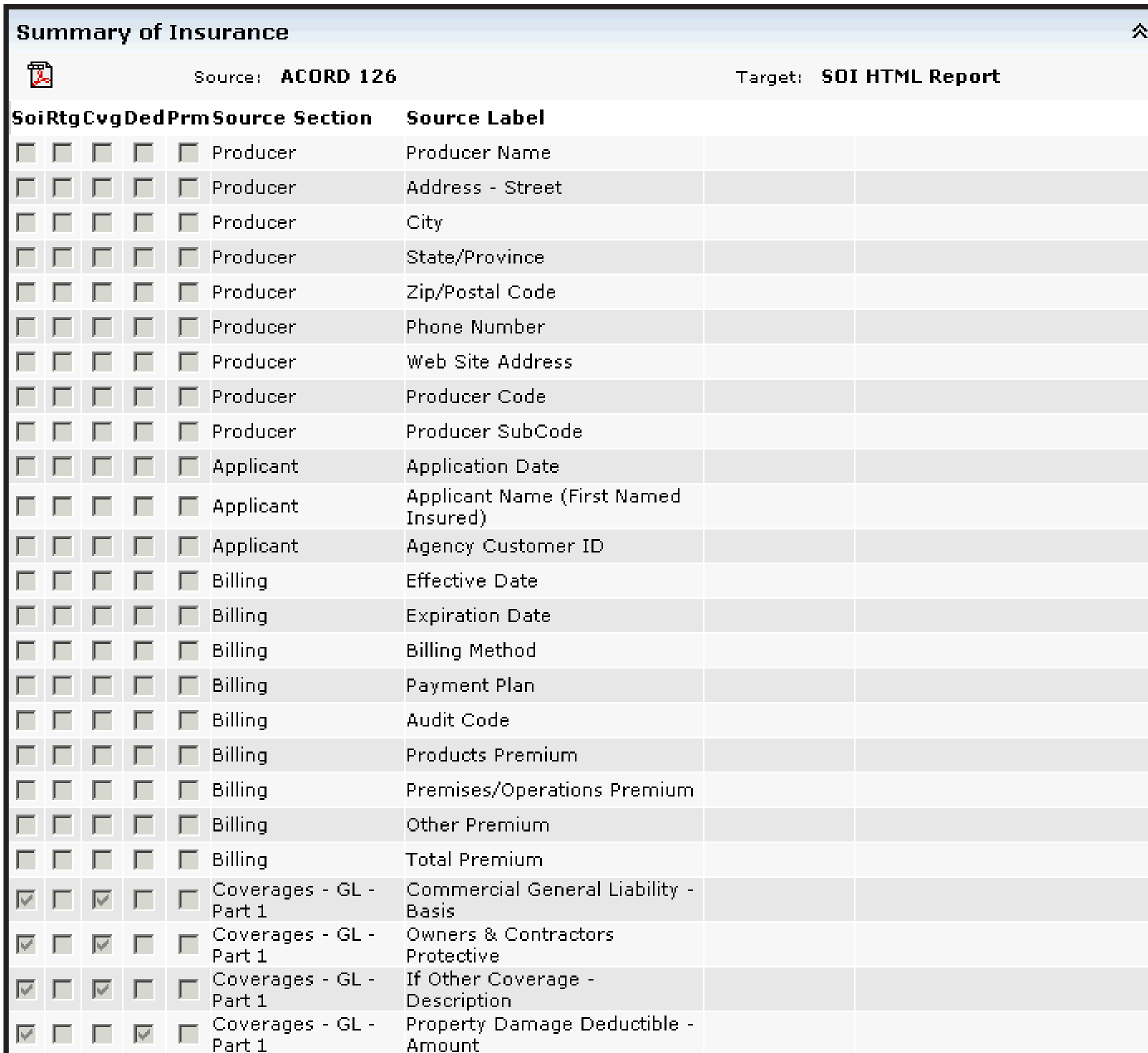


Scroll to see what fields are flagged. Selected fields are included on the **Summary of Insurance** as follows:

- **SOI** = Appear on the Summary of Insurance.
- **RTG** = Appear on the Summary of Insurance if the **Rating Info** box is checked on the Summary of

Insurance at Client or Policy level.

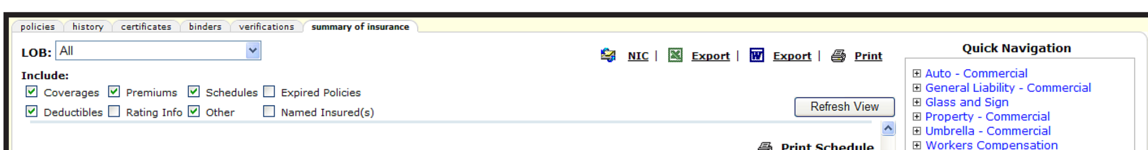
- **CVG** = Appear on the Summary of Insurance if the **Coverages** box is checked on the Summary of Insurance at Client or Policy level.
- **DED** = Appear on the Summary of Insurance if the **Deductible** box is checked on the Summary of Insurance at Client or Policy level.
- **PREM** = Appear on the Summary of Insurance if the **Premium** box is checked on the Summary of Insurance at Client or Policy level.



Summary of Insurance

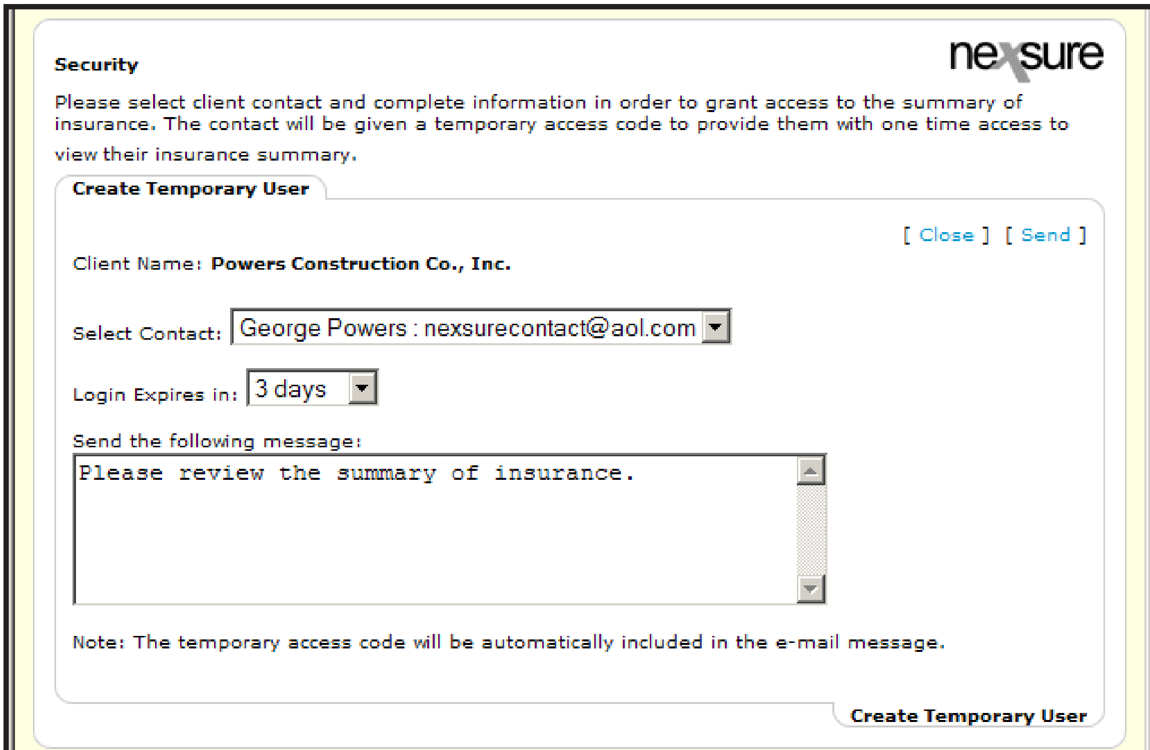
Source: ACORD 126 Target: SOI HTML Report

Soi	Rtg	Cvg	Ded	Prm	Source Section	Source Label
☐	☐	☐	☐	☐	Producer	Producer Name
☐	☐	☐	☐	☐	Producer	Address - Street
☐	☐	☐	☐	☐	Producer	City
☐	☐	☐	☐	☐	Producer	State/Province
☐	☐	☐	☐	☐	Producer	Zip/Postal Code
☐	☐	☐	☐	☐	Producer	Phone Number
☐	☐	☐	☐	☐	Producer	Web Site Address
☐	☐	☐	☐	☐	Producer	Producer Code
☐	☐	☐	☐	☐	Producer	Producer SubCode
☐	☐	☐	☐	☐	Applicant	Application Date
☐	☐	☐	☐	☐	Applicant	Applicant Name (First Named Insured)
☐	☐	☐	☐	☐	Applicant	Agency Customer ID
☐	☐	☐	☐	☐	Billing	Effective Date
☐	☐	☐	☐	☐	Billing	Expiration Date
☐	☐	☐	☐	☐	Billing	Billing Method
☐	☐	☐	☐	☐	Billing	Payment Plan
☐	☐	☐	☐	☐	Billing	Audit Code
☐	☐	☐	☐	☐	Billing	Products Premium
☐	☐	☐	☐	☐	Billing	Premises/Operations Premium
☐	☐	☐	☐	☐	Billing	Other Premium
☐	☐	☐	☐	☐	Billing	Total Premium
☑	☐	☑	☐	☐	Coverages - GL - Part 1	Commercial General Liability - Basis
☑	☐	☑	☐	☐	Coverages - GL - Part 1	Owners & Contractors Protective
☑	☐	☑	☐	☐	Coverages - GL - Part 1	If Other Coverage - Description
☑	☐	☐	☑	☐	Coverages - GL - Part 1	Property Damage Deductible - Amount



The **Summary of Insurance** may be printed or exported to Microsoft Word or Excel. Nexsure Instant Collaborator, **NIC**, grants temporary access to clients allowing them to view and print their **Summary of Insurance** document.

To grant temporary access to a client contact, click the **NIC** link. The **Security - Create Temporary User** dialog box displays.



- Select the contact to be given temporary access.
- Select the number of days when the login is to expire.
- Edit the message with personal instructions for the contact.
- Click **[Close]** to abort or **[Send]** to send the access invitation to the contact.
- When the “Successfully created temporary user login” message displays, close the dialog box.

The contact will receive an email invitation with a login link.

Temporary Nexsure Login

betsy.cormier to you - 1 min ago More Details

Print | New Window

Add to: To Do, Calendar

Hello,

You have been granted temporary access to Nexsure. You can login automatically by clicking the following URL:

https://www.nexsure.com/tmp_user_login.asp?email_address=nexsurecontact@aol.com&access_code=Jz1%26Ux8-Oj4%3dNy6%2c

If this URL didn't work, please click the URL below and enter your email address and access code.
https://www.nexsure.com/tmp_user_login.asp

This is your temporary access code: Jz1&Ux8-Oj4=Ny6,

Please note that your access expires on Saturday, February 14, 2009

Below is the message from the person who requested your temporary login:

Please review the summary of insurance.

Clicking the link displays their **Summary of Insurance** with a **Print** link and a **Logout** link.

summary of insurance

Logout | Print

Summary of Insurance

Prepared for: **Powers Construction Co., Inc.**

Line of Business	Policy Number	Policy Term	Carrier
Workers Compensation	WC1234	03/09/2008 - 03/09/2009	Hartford Casualty Insurance

Premises Info

Location Number of Premises	Location Address - Street	City	State/Province	Zip/Postal Code	County
1	1000 Elm Street	Manchester	NH	03108	

WC Rating Info

Record 1

Rating State/Province Associated with Location	CO

Policy Wide Coverages

Workers Compensation (States)	CO
Employers Liability - Each Accident	$1,000,000
Employers Liability - Disease - Policy Limit	$1,000,000
Employers Liability - Disease - Each Employee	$1,000,000
Other States Ins	All States except ND,OH, WA, WV, WY and CO

Please Note

The information shown here is not a guarantee of coverage and is displayed for informational purpose only. Please refer to your policy declarations.

You will receive a **Temporary user status update** email notification with the date and time the Contact completed their task. Temporary access terminates the earlier of the Contact logging out or when the temporary login was set to expire.