Chapter 7

Endorsements

IN THIS CHAPTER

- ***** Adding an Endorsement
- ***** Completing the Change and Populating
- Endorsement Status options
- * Delivering the Endorsement
- ***** Keeping Track of Endorsements
- * Posting the Endorsement

Adding an Endorsement

An Endorsement is an amendment that modifies an insurance policy usually requiring a change request form. The change request form is submitted to the carrier for approval and processing which may or may not result in a premium change. These type of changes in Nexsure are made on the applicable line of business application, populated to the change request form and submitted to the carrier.

HOW to Add an Endorsement Starting at SERVICING

- Locate the appropriate client through **SEARCH** and click the **SERVICING** link on the **Client** menu.
- Click the **Endorsement** option.
- Enter the effective date of the endorsement in the Eff Date field; using the Calendar is icon or key the date in using the correct formatting. The effective date entered here will not only be used to populate to the coverage term date in the endorsement header but filter the policy selection list by displaying only policies with the correct coverage term. This will help with the policy selection process.
- Next select the policy to be changed by choosing the policy from the drop-down box. An [H] indicates a policy in history and an [A] indicates that the policy is active.
- The Description field will default to Process Endorsement. The Description and Memo fields are used to create the action annotation and are known servicing actions. Servicing actions can be used to document the details of why the service function was performed. Once the description has been entered and the Tab key pressed on the keyboard, the Memo field is defaulted with the text entered into the Description field. The Memo field can be used to place more details if needed regarding the change.
- The next step is to select the line of business being changed.

• After selecting the line of business, click the **Create Endorsement** button found in the upper right of the servicing screen.



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 button will be active. Clicking Skip will not update the forms with the changes made to the units at risk associated to the form.

CLIENT PROFILE OPPORTUNITIE	S MARKETING POLICIES CLAIMS SERVICING ATTACHMENTS ACTIONS TRANSACTIONS DELIVERY T-LOG
Client Name: Nunnally's Gla	ass & Framing Inc. Commercial Account
servicing	
Services	Endorsement successfully generated
Marketing	Enorgenenk succession, generated.
Market Analysis	The following units have been updated, added or deleted and have not been changed on this policy. Please select the desired changes to populate the base and /or LOB forms:
Binders	V Select all Update Selected Scip
Edit	Driver
Endorsement	Name DOB Status Di#
Renewal	I C L Jack Kingston 04/12/1955 Indiada 4557897987
Cancellation	
Claim	Employees Name Date Hired W/ Employee Status
Audit	C C Lange Kingston 08/12/1976 Individed
New Certificate(s)	Vehicles
Renewal Certificate(s)	Year Make Model VIN
Verification(s)	C 2010 Volvo SR30 8979HG8797GH87897
	Locations
	Name Street City St Zip
	V C 929 S Noble Street 929 S Noble Street Anniston AL 36201
	Noce: A (Add); C (Change); D (Delece)

- The **underwriting** tab is displayed, with the policy header in a light blue diamond background.
- An Action with an open status is created through the servicing process. The status of the action may be changed to Closed if a personal follow up for the endorsement is not needed. Nexsure tracks all pending or submitted endorsements for you, with or without a personal follow up.
- Endorsement Change Request form is added to **Forms**.

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lient Name: Hudson F	Property Manag	ement, Inc.					Commercial Account
underwriting policy info	assignment attac	nments actions	qualification	history transactio	ns claims	summary of in	nsurance classifieds delivery
Branch:	B C Insurance S	ervices, Inc.	Policy Term:	07/0 07/0	1/2008 12:0 1/2009 12:0		navigation instruction
Issuing Co:	Hartford Casua	Ilty Insurance >>	Stage:	07/0	/2009 12:0 sement	DIAM B	Pending Endorsement
Billing Co:	Hartford Insura	ance Group 💌 >	Mode:	Rene	w	E 11-1	
Policy Number: Policy Description:	BA98238745		Status: Origination Da	renev ite: 05/0	ing 1/2007	I NON-	instruction navigation
List	Print	Abort Endo	rsement P	ost Endorsement	Save	Changes	
Actions:							
Details Topic	Type Status			Memo			
Endorsement An	notation Closed	Add 2005 Chev Av	alanche, 2005	Chev Silverado, 200	8 Chev Mali	ibu and Del	
Endorsement:							
Form		D	escription		InSync	Populate	
ACORD 175		Commercial Pol	icy Change Req	uest 175	\checkmark	ţ,	
Base Forms:			[Import] [A	CORD XML] [Supple	ments] [Ad	d Application]	
Forms			Description	n		Remove	

Note: To endorse a policy using context tools, see *Tips & Facts Vol. 2, Issue 11* in Nexsure Help.

Notes

Completing the Change and Populating

The **underwriting** tab displays the policy header with a light blue diamond background. The Action, the Change Request form (applicable to the line of business) and the Line of Business forms will display beneath the policy header. The effective date of the coverage term in the header should reflect the effective date of the endorsement entered on the Servicing screen.

HOW to Make Changes to the Application

All endorsement changes processed throughout the policy term are done on the appropriate Line of Business form(s) and then populated to the change request. The information contained in the Line of Business form(s) should always be the most current and correct information, as this information populates to other forms.

The **Populate** icon (to the right of the change request form) will not become active until changes are made to the applicable LOB form(s).

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ient Name: Hudson I	Property Managem	ient, Inc.		Commercial Account
inderwriting policy info	assignment attachme	nts actions qualification histo	ry transactions claims summary of in	nsurance classifieds delivery
Branch: Policy Type/Primary Stat	B C Insurance Serv e: Monoline NH	ices, Inc. Policy Term: Coverage Term:	07/01/2008 12:01AM 07/01/2009 12:01AM 09/30/2008 12:01AM 07/01/2009 12:01AM	navigation instruction
Issuing Co: Billing Co: Policy Number:	Hartford Casualty Hartford Insuranc BA98238745	Insurant >>> Stage: e Group >>> Mode: Status:	Endorsement Renew Pending T Non-	Base Requirements Auto - Commercial
Policy Description:	NH Vehicles	Origination Date:	renewing 05/01/2007	
List	Print	Abort Endorsement Post	Endorsement Save Changes	
Actions: Details Topic	Type Status	Μ	lemo	
Endorsement An	notation Closed Ad	d 2005 Chev Avalanche, 2005 Che	v Silverado, 2008 Chev Malibu and Del	
Endorsement:				
Form		Description	InSync Populate	
ACORD 175		Commercial Policy Change Reques	t 175 🔽 📋	
Base Forms:		[Import] [ACO	RD XML] [Supplements] [Add Application]	1
Forms		Description	Remove	

The pending endorsement with its light blue diamond background can be accessed from the **ENDORSEMENTS** link on the **Home** menu or from the **POLICIES** link on the **Client** menu.

- From ENDORSEMENTS on the Home menu, all pending or submitted endorsements which fall within the search criteria are displayed in a summary view. If there is more than one pending or submitted endorsement for a client, each endorsement will have its own Details reaction.
- From POLICIES on the Client menu, pending or submitted endorsements display with the In Force policy. Each will have its own Details price.

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ow/ le		Policy Nur Policy Desc	nber ription	Policy Type Line of Busine	55	Policy Term	St: M	atus ode	Annualized Prer Estimated Prer	nium nium	Billi Issu	ng Carrier ing Carrier	
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Ħ		Stage	Status	Change	Covera	ge From	Coverage To	Actio	on Description	Billeo	l Premium	Updated By	Updated Date
Þ	g)	Policy	In Force		07/06	5/2009	07/06/2010	Ø Proce	ess edit.		\$3,000.00	Mary Oberleitner	07/22/2009
- B	a	Endorsement	Pendina		08/06	5/2009	07/06/2010	Proce	ess endorsement.		\$3,000.00	Mary Oberleitner	08/06/2009

Click the **Details** icon of the pending endorsement to view the **underwriting** tab if it is not already displayed.

HOW to Make Changes to the Application

All endorsement changes processed throughout the policy term are done on the appropriate Line of Business form(s) and then populated to the change request. The information contained in the Line of Business form(s) should always be the most current and correct information, as this information populates to other forms.

 Click the ENDORSEMENTS link on the Home menu. All unposted endorsements, which fall within the search criteria, are displayed in a summary view. Clients will display with at least two Details

icons, if there is more than one unposted endorsement, each endorsement will have its own **Details** icon.

- Click the appropriate Details icon of the pending endorsement to display the underwriting tab.
- If the coverage term effective date in the header is incorrect it is best to abort and start the process again since choosing the correct policy iteration is determined when the date is entered on the servicing screen.
- Click the Save Changes link under the policy header to save the changes made in the header.
- The Stage, determined by Nexsure, displays Endorsement.
- The **Mode**, determined by Nexsure will display the current policy mode.
- The Status, determined by the user, displays Pending in the header. The status should not be changed until all changes are completed on the applicable applications and populated to the change request form.

Note: Unposted endorsements are always displayed with a light blue diamond background.

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LIENT PROFILE OPPOR	TUNITIES MARKE	TING POLICIES CLAIMS	SERVICING ATTACHM	ENTS ACTIONS	TRANSAC	TIONS DELIVERY T-LOG
ent Name: Hudson	Property Mana	gement, Inc.				Commercial Account
nderwriting policy info	assignment atta	chments actions qualification	on history transaction	s claims sumr	nary of insura	ince classifieds delivery
Branch:	B C Insurance	Services, Inc. Policy Te	erm: 07/0:	L/2008 12:01AM		navigation instruction
			07/0	1/2009 12:01AM	•	Underwriting
Policy Type/Primary Sta	Hartford Cas	Unity Insurance No. Stage	e ierm: 09/30 07/0: Endor	1/2009 12:01AM	161	➡ Pending Endorsement
Billing Co:	Hartford Inst	Jrance Group ▼ >> Mode:	Rene	w		Base Requirements □ Auto - Commercial
Policy Number:	BA98238745	Status:	Penc	ling 🔽 🗖 No íng	n-	ACORD 127 NH Producer
Policy Description:	NH Vehicles	Originati	on Date: 05/0:	L/2007		Applicant
List	Print	Abort Endorsement	Post Endorsement	Save Chang	es	Billing Coverages - Auto
Actions:			-			Coverages - Truckers
Details Topic	Type Status		Memo			Coverages - Motor Carrier
Endorsement Ar	nnotation Closed	Add 2005 Chev Avalanche,	2005 Chev Silverado, 200	8 Chev Malibu and	Del	Endorsements
Endorsement:						Drivers
Form		Description	n	InSync Po	pulate	General Info
ACORD 175	5	Commercial Policy Chang	e Request 175	V	ģ	Additional Interest Attachments
Base Forms:		[Imp	ort] [ACORD XML] [Suppl	ements] [Add App	lication]	Remarks
Forms		Desc	cription	Re	move	instruction navigation
Nacrativo		Underwriti	ing Narrative			

- All form(s) are available for completion in the **navigation** tab, which is found on the right side of the screen and will display forms in a tree format as they are accessed.
- In the navigation tab, click the plus [+] in front of the line of business to be modified (Personal Auto in this example).

Note: All endorsement changes are made on the appropriate line of business application and then populated to the change request form.

- Click the plus [+] in front of the ACORD form (ACORD 127 NH in this example). This expands the ACORD form into a tree format for completion.
- Click the applicable link, in this case vehicles, to be taken directly to that section of the form for modification.
- See "HOW to Work with Forms", in Chapter 5 Marketing, CRM Training Manual for assistance in modifying the Line of Business form.
- As changes are made to the application you will note the following:
 - □ Adding a new item to a schedule will display an **A** to the right of that item, notating that item is being added.
 - □ Deleting an item by clicking the **Remove** check box will display a **D** to the right of that item, notating that item is being deleted.
 - Any yellow **Details** icon denotes that the item is associated with the units at risk. Any changes that need to be made to an associated item should be done at the client's unit at risk level. Updates done when the endorsement is still pending can be be applied to the pending endorsement at the time the unit at risk is saved. Once updating the form is complete, access the pending endorsement to populate and complete the change.



If you get sidetracked and cannot remember where you left off, click the Compare Policy [On] link in the navigation toolbar below the header to compare this edited version of the application to the original application. Anything highlighted in red is an item that is different from the original application. The Endorsement (Pending) link (located above the form input fields and activated by clicking Compare Policy [On]) will let you toggle back and forth between the pending endorsement and the current in force policy. Click the Compare Policy [Off] link after reviewing the changes.

List	-	-	Print	Compar	e Policy: [On] [Of	f] s	ave Changes
Coverages - Auto - Liabi	ity						Lookup
-	Add Record				-	Prev	Next
Liability - (8) Hired Auto	s Only:						<u>></u>
Liability - (9) Non-Owne	d Autos:						
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Limit - Liability CSL/BI E	ach Person:						
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-	-				-	Prev	Next

The endorsement can be left in a **Pending** status if other modifications need to be made.

Note: A pending endorsement will lock the policy. Additional servicing functions cannot be performend on the policy until the status is changed to submitted or the endorsement is aborted.

- Once all changes have been made on the applicable Lines of Business form(s) click the word Underwriting in the navigation tab to close the forms.
- See "HOW to Abort a Pending Endorsement" later in this chapter if the endorsement is no longer needed.
- See "Keeping Track of Endorsements" later in this chapter to track all pending and submitted endorsements.
- Continue to "HOW to Populate the Change Request Form".

HOW to Populate the Change Request Form

Once all changes have been made on the applicable Lines of Business form(s) click the word

Underwriting in the **navigation** tab to close the forms. The **Populate** icon will now be active.

Click the **Populate** icon to the right of the Change Request form.

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SE	ARCH ORGANIZATION	I REPORTS CAMPAIGN	5			Bookmarks: Expand Add Remove Selected 🐗
ENT PROFILE OPPORTU	NITIES MARKETING	POLICIES CLAIMS	SERVICING ATTACHM	ENTS ACTION	S TRANS	ACTIONS DELIVERY T-LOG
nt Name: Hudson Pi	roperty Managem	ent, Inc.				Commercial Account
derwriting policy info a	ssignment attachmen	ts actions qualification	history transaction	s claims su	mmary of ins	surance classifieds delivery
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Policy Type/Primary State	Monoline NH	Coverage	Term: 09/3 07/0	0/2008 12:01A 1/2009 12:01A	4 19	E Pending Endorsement
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Billing Co:	Hartford Insurance	e Group 💌 >> Mode:	Rene	w		Base Requirements Auto - Commercial
Policy Number:	BA98238745	Status:	Peno	ling 🔽 🗖 íng	Non-	instruction navigation
Policy Description:	NH Vehicles	Origination	n Date: 05/0	1/2007		
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Endorsement Ann	otation Closed Add	1 2005 Chev Avalanche, 20	JUS Chev Silverado, 200	8 Chev Malibu a	nd Del	
ndorsement:					_	
Form		Description		InSync	Populate	
ACORD 175		Commercial Policy Change	Request 175		Ê	

• The **populate** disclaimer is displayed.

Note: The synchronization process overwrites any data you have entered manually into fields that are populated by this process on the change request form. Manual changes to the change request form should always be done after the population process.

- Click the **Disagree** option, and then **Close** to close the disclaimer pop-up window to manually
 prepare the Change Request form.
- Click the **Agree** option to activate the **Accept** button.
- Clicking the Accept button allows Nexsure to populate the Change Request form with the changes made on the Line of Business form(s).

opulate Ne sun	е
The populate tool in Nexsure is intended to ASSIST in the preparation of this form.	~
During this process some data could be lost. It is the responsibility of the End User to verify that the form is populated in accordance with the specific requirements of the issuing company for this policy. The synchronization process will overwrite any manually entered data, therefore, modification is recommended to take place after this process.	
- Agree (Accept - populate form) - Disagree (Prepare the form manually)	
5	1
🔿 Disagree 🔿 Agree	
Close Accept	
popula	ite

- In the navigation tab, click the plus [+] in front of the Pending Endorsement and then click the plus [+] in front of the ACORD Change Request form.
- Click the print link in the navigation toolbar under the endorsement header to view the change request form in Adobe^{*} Acrobat^{*} for accuracy. It is the responsibility of the end user to verify that the form is populated in accordance with the specific requirements of the issuing company for this policy.
- Click the blue **X** in the upper right corner of the Adobe Acrobat window to close.
- If manual changes need to be made to the Policy Change Request form, it is available for editing in the **navigation** tab.
- Click the plus [+] in front the pending endorsement and the plus [+] in front of the ACORD Change Request form. The policy change request form is displayed in a tree format. A Change Request Overflow section automatically appears on all Change Request forms. If changes requested on the LOB application either do not have a place on the Change Request or cannot all fit in the applicable section of the Change Request, they will flow to the Change Request Overflow section.
- Click on a link in the navigation tree. The form will open on the left side of the screen under the header for editing. The Change Request Overflow section can be freely edited by clicking the Change Request Overflow link on the Navigation tree and the overflow Details icon.

nexsure			HOME HELP SETUP LOGOUT
SEARCH ORGANIZATION REPORT	5 CAMPAIGNS		Bookmarks: Expand Add Remove Selected
CLIENT PROFILE OPPORTUNITIES MARKETING POLICIES	CLAIMS SERVICING	ATTACHMENTS ACTIONS TRANS	ACTIONS DELIVERY T-LOG
Client Name: Hudson Property Management, Inc.			Commercial Account
underwriting policy info assignment attachments actions	qualification history	transactions claims summary of in	surance classifieds delivery
Branch: B C Insurance Services, Inc. Policy Type/PrimaryState: Monoline / NH	Policy Term: Coverage Term:	07/01/2008 12:01AM 07/01/2009 12:01AM 09/30/2008 12:01AM 07/01/2009 12:01AM	navigation Instruction
Issuing Co: Hartford Casualty Insurance Billing Co: Hartford Insurance Group Policy Number: BA98238745 Policy Description: NH Vehicles List	Stage: Mode: Status: Origination Date: Print Compare	Endorsement Renew Pending 05/01/2007 Policy: [0n] [Off] Save Changes	Pending Endorsement CACORD 175 Producer Applicant Billing Locations
Change Request Overflow Sort Add Record		Lookup Import Export Search Prev Next	Premises Info Vehicles Drivers
Details Additional Change f >>>> * [Change Request Overflow] LEGEND: [.] No Change [C] Change	tequest Information *	Remove	WC Rating Info Scheduled Equipment Coverages - GL Schedule of Hazards
>>> Auto - Commercial: [ACORD 12] Action Code	NH] Vehicles - T3	PELETE]	Umbrella Info Additional Interest Change Request Overflow
Vehicle Number Year	· · · · · · · · · · · · · · · · · · ·	D] 4 D] 1999 D] Chev	Remarks
Model Body Type	: [D] Truck D] Truck	instruction navigation

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branch.		b c insurance be	rvices, mc.	Policy rentil		07/01/2009	12:01AM			
Policy Type/Prir	maryState:	Monoline / NH		Coverage Term:		09/30/2008 07/01/2009	12:01AM 12:01AM			
Issuing Co:		Hartford Casualt	y Insurance	Stage:		Endorsement				
Billing Co:		Hartford Insurar	ce Group	Mode:		Renew				
Policy Number:		BA98238745		Status:		Pending				
Policy Description	on:	NH Vehicles		Origination Date:		05/01/2007				
List		-	-	Print	Compa	are Policy: [On] [O	ff]	Save Chan	iges	
Change Reques	t Overflow						Loo	kup Import	Export	
Summa	ry	Add Record				-	Prev	Ne	ext	
Additional	NN * 1	Change Deguest	N4	Current Record: ▶ 🕅						
Change Request Information:	LEGEND:	[.] No Change	[C] Change	:d						
	>>> Aut	o - Commercial:	[ACORD 127 NH]	Vehicles - Type						
	Action (.oae		[DELETI	- 1					III F
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	Year	••••••		: [D] 1999	9					
	Make			: [D] Cher	,				-	

Click in the Additional Change Request Information text field to expand the view.

The Line of Business is displayed at the beginning of each section in order to indicate what line of business the changes apply to. The Change Type is indicated; Field labels display on the left side; Policy data displays on the right side.

See "HOW to Work with Forms" in Chapter 5, "Marketing" of this manual, for assistance in editing the form.

Once all changes are completed and saved, click the **Underwriting** link at the top of the **navigation** tree to close the form.

Note: If manual changes are made to the form the **Populate** link will become active again and the InSync check box will no longer be checked. If the **Populate** link is initiated after the form has been altered, keep the following in mind: If manual changes are made to fields that contain data that populated from the original LOB application, or that are blank but exist in the original LOB application, when they are repopulated, these data fields will be overwritten with the original LOB data. Any manual changes made to data fields that do not populate from the original LOB will not be overwritten.

 Once the change request form has been verified and is accurate, change the status in the endorsement header to Submitted and click the Save Changes link in the navigation toolbar to save the change.

Note: A submitted status locks down the application; no further changes can be made, nor can the endorsement be aborted. See "Endorsement Status Options" later in this chapter.

See "Delivering the Endorsement" in this chapter to e-mail or fax the endorsement from Nexsure.

HOW to Abort an Endorsement

Endorsements in a **Pending** status can be aborted, but once the status is changed from pending and saved, the endorsement cannot be aborted nor can the status be changed back to pending. Pending endorsements can be accessed from the **ENDORSEMENTS** link on the **Home** menu or from the **POLICIES** link on the **Client** menu.

 Click the ENDORSEMENTS link on the Home menu. All pending or submitted endorsements, which fall within the search criteria, will appear in a summary view. Clients will be displayed with

at least two **Details** icons. If there is more than one pending or submitted endorsement, each endorsement will have its own **Details** icon.

- Clicking the Details ricon of the pending endorsement displays the underwriting tab.
- Click the Abort Endorsement link in the navigation toolbar under the header. Click OK to confirm. Click Cancel to abort.
- The pending endorsement will be deleted and no record of it kept.

HOW to Submit an Endorsement

Once the change request has been verified and is accurate, change the status in the endorsement header to **Submitted** and click the **Save Changes** link in the **Navigation Toolbar**.

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SEARCH	ORGANIZATION REPOR	TS CAMPAIGNS ELINKS		Bookmarks: Expand Add Remove Selected 🕷
IENT PROFILE OPPORTUNITIES	6 MARKETING POLICIE	S CLAIMS SERVICING ATTACHMENT	S ACTIONS TRANSACTIONS DELIVERY	T-LOG
ient Name: Nunnally's Gla	ss & Framing Inc.			Commercial Account
inderwriting policy info assign	ment attachments action	ns qualification history transactions	claims summary of insurance classifieds	delivery
Branch:	Anniston Insurance Ag	ency Policy Term:	07/06/2009 12:01AM CST	navigation instruction
Dalias Tura (Drimana Chatas		C	07/06/2010 12:01AM CST	Underwriting
Policy Type/Primary State:	Monoline AL 🚩	Coverage Term:	07/06/2010 12:01AM CST	Pending Endorsement
Issuing Co:	Auto-Owners Insuran	ce Comp 💙 > Stage:	Endorsement	
Billing Co:	Auto-Owners Insuran	ce Comp 💙 >> Mode:	New	Base Requirements Workers Compensation
Policy Number:	WC-600000	Status:	Pending V Non- Submitted	instruction navigation
Policy Description:	Workers Compensatio	n Origination Date:	2nd Request 3rd Request	
List	Print	Abort Endorsement Post End	dorsemen Pending e Changes	

The **Change Analysis** dialog box is displayed containing a brief description of the changes made. Confirm the coverage effective date and changes, select the **Policy changes have been reviewed for each policy iteration** check box to activate the **Accept** button. Clicking the **Accept** button will change the status of the endorsement to **Submitted**. A policy with a **Submitted** status cannot be altered. Clicking the **Cancel** button will display the endorsement's **underwriting** tab with an unchanged status allowing the user to alter the form as necessary.

Change Analysis		
Workers Compensation	ı	
Policy Evolution:	Prior to:	This Change:
Coverage Effective Date:	07/06/2009	08/06/2009
Date Processed:	07/22/2009	08/06/2009
ACORD 130		
		General
Policy Evolution:	Prior to:	This Change:
Policy Wide Coverages		
Employers Liability - Each	\$1,000,000	500,000
Changed from:		\$1,000,000
Employers Liability -	\$1,000,000	500,000
Disease - Policy Limit: Changed from:		\$1.000.000
Employers Liability -	¢1 000 000	500.000
Disease - Each Employee:	\$1,000,000	\$1,000,000
changed from.		\$1,000,000
	Policy chan	iges have been reviewed fo

Upon clicking the **Accept** button the **Endorsement Creation Process** dialog box is displayed showing progress steps. Once completed, an alert message is displayed. Once the **OK** button is clicked, the change process is complete. Endorsements with a **Submitted**, **2nd** or **3rd** request status will not block the addition of new endorsements, however, a status of **Pending** will. For more information see "Endorsement Status Options" in this chapter.

Endorsement Creation Process
The endorsement changes are being processed and applied to all policy iteration(s) affected. Select "continue working" button to minimize this screen while the changes are being applied.
This Change [08/06/2009 - 07/06/2010]
Changes Applied
Status Changed To Submitted
Windows Internet Explorer
Endorsement creation process is complete
ОК
Continue Working
Continue Working

To submit the endorsement via email or fax in Nexsure see "Delivering the Endorsement", in this chapter.

HOW to Process an Out of Sequence Endorsement

There are occasions where it is necessary to add an endorsement to a policy prior to the current coverage term effective date. Out of sequence endorsements may be added to active policies as well as those found in history. This process is as follows:

Endorsements may be added either by locating the policy and right clicking on the details icon to access context tools and select the option of Servicing or click the Servicing link on the Client menu. If the context tool of servicing is selected, the policy is automatically selected. If the Servicing link on the Client menu is selected the policy will be selected on this screen after selecting the servicing option of Endorse. Since the basic steps to add an endorsement starting at the Servicing screen was covered in this chapter under "Adding an Endorsement" this section will demonstrate how to add an endorsement from the Context tool option of servicing. Adding the out of sequence endorsement from the policy using the context tool, follow these steps:

- 1. Locate the appropriate client through **SEARCH** and click the **POLICIES** link on the **Client** menu. If the policy is located in history, click the **HISTORY** tab.
- 2. Locate the policy iteration to add the change to.
- 3. Right-click on the **Details** icon and select **Service**.

ne	X	sure	<u>, </u>							H	ome Help Setup	SUPPORT LOGOUT
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Clie	nt Na	me: Nu	innally's Gla	iss & Fran	ning Inc.						► C	commercial Account
pol	cies	nistory	certificates b	oinders ver	ifications summa	ry of insurance						
)	Showing Pag	je 1 of 1 ▶ 🕅	1 🗸	[Sh	ow Active] [Expand A	All] Filters: [Show]
	ide		Policy Nur Policy Desc	nber ription	Policy Type Line of Busine	e Poli ess Ter	cy St m M	atus ode	Annualized Premium Estimated Premium	Billi Issu	ing Carrier ling Carrier	
	» 🦻	ø	WC-6000 Worker Compense	000 rs ation	Monoline Workers Compen	07/06/ nsation 07/06/	2009 In 1 2010 N	Force ew	\$3,000.00 A \$3,000.00 A	Auto-Owners Auto-Owners	Insurance Company Insurance Company	
	Ξ		Stage	Status	Change	Coverage From	Coverage To	Action	Description	Billed Premium	Updated By	Updated Date
		Ð	Policy	In Force	Edited	07/06/2009	07/06/2010	🌾 Process	new marketing	\$0.00	Mary Oberleitner	07/21/2009
		Open			Endorsed	07/06/2009	07/06/2010	🤌 Process	edit.	\$3,000.00	Mary Oberleitner	08/06/2009
	V	Add Nev	v Opportunity			08/06/2009	07/06/2010	Process	endorsement.	\$3,000.00	Mary Oberleitner	08/06/2009
_		Market E	Existing									
		Market I	New Line of Busin	ess					summary of	finsurance verifications	i binders certificat	tes history policies
		Print										
		Rewrite										
		Service										

4. On the **servicing** tab, click the **Endorsement** link. Since the policy was selected first, the date field automatically populates with the **Coverage Term** effective date on the selected policy. Changing the date and pressing the **Tab** key will automatically change the policy to reflect the correct iteration of the selected policy.

nevsure		HOME HELP SETUP SUPPORT LOGOUT
SEAR	CH ORGANIZATION REPORTS CAMPAIGNS ELINKS	Bookmarks: Expand Add Remove Selected 🖤
CLIENT PROFILE OPPORTUNI	TIES MARKETING POLICIES CLAIMS SERVICING ATTACHMENTS ACTIONS TRANSACTIONS DELIVERY	T-LOG
Client Name: Nunnally's	Glass & Framing Inc.	Commercial Account
servicing		
Services Marketing	This option is used to generate change requests.	Create Endorsement
Market Analysis	Please select the desired effective date of the change: 07/06/2009	
Binders	Select policy to change/endorse: A/H LOB Policy Number	Description (current)
Edit	Note: A = Active / H = History	WOIXELS COMPENSATION
Endorsement	Enter a brief description of the change: Process endorsement.	
Renewal	Note: This information will populate	the action description field.
Cancellation	Enter additional notes to populate the action memo section: Process endorsement.	
Claim		
Audit	The following policy has been colorted to endorse. If a parkage policy has been colorted, place colort the line(s) of	of business to orderse.
New Certificate(s)	Policy Number Select Line Of Business Coverage Term Billing Carrier	Issuing Carrier
<u>Renewal Certificate(s)</u>	WC-600000 07/06/2009 - 07/06/2010 Auto-Owners Insurance Company	Auto-Owners Insurance Company
Verification(s)	Workers Compensation	

- 5. Clicking the Create Endorsement button will display the endorsement's underwriting tab.
- 6. Access the section of the form and change according to the request and populate the change

request by clicking the **Populate** icon. For detailed instructions populating the change see "Completing the Change and Populating" in this chapter.

- Once the change request is verified as correct, change the status in the header to submitted and click the Save Changes link. For detailed instructions on changing status to submitted see "How to Submit an Endorsement" in this chapter".
- 8. The Change Analysis is displayed containing a brief description of the changes made. Any policy iterations that have a date greater than the coverage effective date of this change will be displayed providing the opportunity to include or exclude the addition of the change request. In this example the policy was modified on 8/6/2009 which is greater than the change request coverage effective date of 7/6/2009 being added. Since both of these policies should be affected by this change, leaving the box selected by the 8/6/2009 iteration of the policy will allow the addition of the change request to this iteration of the policy also.

9. Confirm the coverage effective date and changes, select the Policy changes have been reviewed for each policy iteration check box to activate the Accept button. Clicking the Accept button will change the status of the endorsement to Submitted. A policy with a Submitted status cannot be altered. Clicking the Cancel button will display the endorsement's underwriting tab with an unchanged status allowing the user to alter the form as necessary.

Change Analysis					×			
Workers Compensation	Show All · Hide All Next (1)							
Policy Evolution:	Prior to:	This Change:	Next (1):					
Coverage Effective Date:	07/06/2009	07/06/2009	08/06/2009					
Date Processed:	07/22/2009	08/06/2009	08/06/2009					
ACORD 130								
		Units at Risk						
Modifications:								
WC Rating Info	Prior to:	This Change: Modify	Next (1): Modify 🔽					
Order:	1	1	1					
Location:								
Description Code:								
Categories, Duties, Classifications:	Office Work	Office Work	Office Work					
🛞 Additional Modification	Information (show detai	ls)]				
Nexsure has attempted to update the policies following the out of sequence endorsement. Please make any corrections as needed. Once "Accept" is selected, the above changes will be made to all subsequent policies once this endorsement is posted. The population of the subsequent policy values by Nexsure is intended to ASSIST in the execution of this endorsement. It is the responsibility of the End User to verify that the policies are updated appropriately. Deline changes have have required for each policy iteration Accent								
I			si cacil policy iteration.					

10. If available, clicking the 🕑 Additional Modification Information (show details...) icon will display more modification information.

Additional Modification In	nformation (hide detail	ls)		
Estimated Annual \$80.	.000	280.000	280,000	
Changed from:	,000 3	\$80,000	\$80,000	

11. When out of sequence endorsements affect multiple policies a change request is added to each iteration selected in the **Change Analysis** dialog box as shown in the Endorsement Creation Process dialog box below.

Change Analysis			×
Workers Compensation	Show All • Hide Next (1)	Endorsement Creation Process	
Policy Evolution: Coverage Effective Date: Date Processed:	Prior to 07/06/200 07/22/200	The endorsement changes are being processed and applied to all policy iteration(s) affected. Select "continue working" button to minimize this screen while the changes are being applied.	
ACORD 130 Modifications:		This Change [07/06/2009 - 07/06/2010] Changes Applied Status Changed To Submitted	
WC Rating Info Order: 1 Location: Description Code: Categories, Duties, C	Prior to	Next (1) [08/06/2009 - 07/06/2010] ify Endorsement Created Changes Applied Endorsement Form Populated Status Changed To Submitted	
Additional Modification I	information (st	Windows Internet Explorer	
Nexsure has attempted to upd Once "Accept" is selected, the of the subsequent policy value End User to verify that the poli	ate the policies fo above changes v s by Nexsure is i cies are updated	Continue Working	eeded. opulation v of the
	🗹 Polic	y changes have been reviewed for each policy iteration.	Accept Cancel

12. These endorsements are added to the policy and can be seen on the policy summary view. A notation of OOSE below the action identifies that the endorsement added is an out of sequence endorsement displayed on the summary screen.

							М	Showing	Page 1	of 1 ▶ 🕅	1 🕶	[Sh	ow Active] [Expand A	ll] Filters: [Sho
ow/ le			Policy Num Policy Descr	nber ription	Policy Type Line of Busin	2 855	Polic Tern	y n	Status Mode		Annualized Premium Estimated Premium	Billi Issu	ng Carrier ing Carrier	
Ņ		Ø	WC-6000 Worker Compensa	100 s ition	Monoline Workers Compe	nsation	07/06/2 07/06/2	2009 S 2010	ubmitte New	d	\$3,000.00 A \$3,000.00 A	<u>Auto-Owners</u> <u>Auto-Owners</u>	Insurance Company Insurance Company	
			Stage	Status	Change	Cover	age F r om	Coverage	То	Action D	escription	Billed Premium	Updated By	Updated Date
Ų		£	Policy	In Force	Edited	07/0	6/2009	07/06/20	10 🥠	Process	new marketing	\$0.00	Mary Oberleitner	07/21/2009
Ų	۶	G2	Policy	In Force	Endorsed	07/0	6/2009	07/06/20	10 🔌	Process	edit.	\$3,000.00	Mary Oberleitner	08/06/2009
Ŗ	• 🛆	s 🕼	Endorsement	Submitted	Endorsed	07/0	6/2009	07/06/20	10 🥬	Increase Out of Se	payroll estimate	\$3,000.00	Mary Oberleitner	08/06/2009
Ş	۶	ø	Policy	In Force		08/0	6/2009	07/06/20	10 💖	Process	endorsement.	\$3,000.00	Mary Oberleitner	08/06/2009
	• 🛆	0	Endorsement	Submitted		08/0	6/2009	07/06/20	10 🔞	Process	endorsement.	\$3,000.00	Mary Oberleitner	08/06/2009

13. As long as the changes are in a **Submitted**, **2nd** or **3rd** request status, the **Delta** ▲ icon is available to select to show changes. Clicking the **Hide All** link will hide the iteration of the change. Clicking the Show All link to view all iterations. Clicking the **Next (1)** button will display next iteration.

lient Name: Nunnally's	😤 🏟 🌽 Endorsement Change	Analysis	Home 🔹 🔝 F	ieeds (J) 🔹 🖶 Print 🔹 🛃 Pag	ge 🔹 🎯 Tools 🔹 "	► Con	nmercial Account
Show/ Policy	Workers Compensation	Show All · Hide All Next (1)				xpand All] Filters: [Show]
Hide Policy D	Policy Evolution:	Prior to:	This Change:	Next (1):			
🔊 🗈 🖓 🔍 WC-	Coverage Effective Date:	07/06/2009	07/06/2009	08/06/2009		npany	
Comp	Date Processed:	07/22/2009	08/06/2009	08/06/2009		npany	
🗏 Stage	ACORD 130					3y	Updated Date
😥 Policy			Units at Risk			itner	07/21/2009
B (A) Baliau	Modifications:					taor	09/06/2009
the the Policy	WC Rating Info	Prior to:	This Change: Modify	Next (1): Modify 🔽		itilei	00/00/2005
💱 🛆 🛱 Endorsem	Order: 1		1	1		itner	08/06/2009
📝 🥵 Policy	Location:					itner	08/06/2009
	Description Code:						
🛛 🖓 🛆 💱 Endorsem	Categories, Duties, Classifications:	Office Work	Office Work	Office Work		itner	08/06/2009
	Additional Modification 1	Information (show detai	ils)			ertificates	history policies

Notes

Endorsement Status Options

When initiating an endorsement, the **Stage** and **Mode** (displayed in the header) is determined by Nexsure, whereas the user determines the **Status** of the endorsement. The following statuses are available:

Pending: A Pending status indicates the endorsement is incomplete and not ready to be submitted to the carrier. As long as the endorsement is in a pending status changes can be made to the application(s). A pending status locks the policy. No other servicing functions can be done on the policy until either the endorsement is aborted or the status is changed to submitted.

servicing							
Services	This setting is used to second a shore						Crasta Endersement
Marketing	This option is used to generate change	requests.					Create Endorsement
Market Analysis		Enter the desired effective date o	f the change:	08/27/200	9		
Binders		Select policy to cha	nge/endorse:	A/H LOB	Policy Number	Description (current)	
Edit				A INBR	BR234000-1	Builders Risk	~
Endorsement		f the change:	Process er	ndorsement.			
Renewal				Note: This information will populate the action description field.			
Cancellation	Enter a	additional notes to populate the action m	emo section:	Process er	ndorsement.		~
Claim							
Audit	The following policy has been selected	to endorse. If a package policy has been	n selected, ple	ase select	the line(s) of business	to endorse:	
New Certificate(s)	Policy Number	Courses Toom	Dilling Com			Territer Consider	
Renewal Certificate(s)	BR234000-1	08/27/2009 - 08/04/2010	AIG Nation	al Insurance	Company	AIG National Insurance Con	10204
Verification(s)	Installation/Builders Risk	0,21,200 00,04,2010		and a second second			

 Submitted: A Submitted status indicates the endorsement is complete and has been, or is ready to be submitted to the carrier for approval. A submitted, 2nd or 3rd request locks down the application(s) and no further changes can be made.

Note: A submitted status will allow another endorsement to be initiated.

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LIENT PROFILE OPPORTUNI	TIES MARKETING POLICIES	CLAIMS SERVICING	ATTACHMENTS ACTIONS TRANS	ACTIONS DELIVERY T-LOG
ent Name: Hudson Pro	perty Management, Inc.			Commercial Accourt
nderwriting policy info as	signment attachments actions	qualification history tra	ansactions claims summary of ins	urance classifieds delivery
Branch:	B C Insurance Services, Inc.	Policy Term:	07/01/2008 12:01AM 07/01/2009 12:01AM	navigation instruction
Policy Type/Primary State:	Monoline NH	Coverage Term:	09/30/2008 12:01AM 07/01/2009 12:01AM	Pending Endorsement
Issuing Co:	Hartford Casualty Insurance >>	Stage:	Endorsement	
Billing Co:	Hartford Insurance Group 🔽 >>	Mode:	Renew	
Policy Number:	BA98238745	Status:	Submitted Non- renewing	instruction navigation
Policy Description:	NH Vehicles	Origination Date:	05/01/2007	
List	Print	Post Endorsement	Save Changes	

- **2**nd **Request**: A 2nd Request indicates a response has not been received and the endorsement has been submitted for a second time to the carrier.
- **3**rd **Request**: A 3rd Request indicates a response has still not been received and the endorsement has been submitted for a third time to the carrier.

Note: Changing the status throughout the endorsement process will allow a quick overview of the endorsement and helps you keep track of where you are in the endorsement process.

Once the status has been changed from pending to submitted, 2nd request or 3rd request the endorsement may not be changed to show pending again. Once submitted, the endorsement cannot be aborted.

If the status was changed from pending and the **Save Changes** link was selected by mistake, the only recourse is to post the endorsement and enter a description indicating the mistake. Prior to posting, the action memo should be modified to indicate the mistake as well.

New endorsements can be processed on policies that have existing endorsements with a status of submitted, 2nd request or 3rd request. The submitted endorsement contains the current policy information so new endorsements will be processed off the submitted application. This is to keep coverage information correct.

Notes



Delivering the Endorsement

The endorsement **Change Request** form may be delivered from **DELIVERY** on the **Client** menu or the **delivery** tab at policy **underwriting**. The endorsement can be delivered as an **email** or **fax**.

HOW to Deliver the Endorsement from DELIVERY on the Client Menu

- Locate the appropriate client through **SEARCH** and click the **DELIVERY** link on the **Client** menu.
- Click the [Add New] link on the delivery summary screen.
- The email tab displays by default. Click on the fax tab to deliver by fax.
- Complete the required email or fax information on the left side of the screen.
- The right side of the delivery screen is used to attach forms and documents to the email or fax. Click the Add link in the gray policies line.

nexsure			НОМЕ	HELP SETUP LOGO
	SEARCH ORGANIZATION REPORTS C	AMPAIGNS	Bookmarks: Expand Ad	ld Remove Selected 🐧
CLIENT PROFILE OPPO	RTUNITIES MARKETING POLICIES C	AIMS SERVICING ATTACHMENTS	ACTIONS TRANSACTIONS DELIVERY	T-LOG
Client Name: Hudsor	n Property Management, Inc.			Commercial Accourt
delivery				
email fax				
		[Soud] [Source Draft] [Brint] [Closed	1	
	E-Mail Information	[Send] [Save blan] [Phint] [Close]	Policies	Add 🔳
			Claims	Add T
Title:	Endorsement	* 📴	Cancellations	Add 🛨
From:	Betsy Cormier	*	Invoices/Reconciliations	Add 🛨
From Empil Address	hetsy cormier@ydti.com		Certificates	Add 🛨
-	becsy.commen@xdd.com		Verification	Add Ŧ
To:	Underwriter	*	Binders	Add 🛨
To Email Address:	underwriter@carrier.com	*	Others	Add 🛨
CC:		7	То	tal Attachments: 0

The Attachment pop-up window policies tab will display listing the client's In Force policies. Click the [Show] filter link and change the Policy Type selection to Endorsement. Click Search to find the client's policies for endorsements.

					n	e sure
		Show	wing Page 1 of 1	► H	F	ilters: [Hide
arch Filters					Save Filter	Settings 📕
Policy	No:		Issuing Ca	arrier:		
Policy Ty	pe: Polic	cy 💙	Policy St	tatus: In For	ce 🎦	×
Eff. Date (Fr): All Audi	t	Eff. Date	(To):		
Exp. Date (Fr): Edit	orsement	Exp. Date	(To):		
Cov. Eff. Date (Fr): Histo Mark	ory ceting	Cov. Eff. Date	(To):		
Last Updated (Fr): Polic	У	Last Updated	(To):		
ort Filters						
Sort Field 1:	Last Up	dated 💌	Sort Order 1: Descen	iding 🔽		
Sort Field 2:	Policy N	• 💌	Sort Order 2: Ascend	ing 🔽	Files per Page: 50	~
					Clear	Search
Policy No	Stage Status	Issuing Carrier		Cov Term	Policy Term Last	Updated
) BA98238745	Policy In Force	Hartford Casualty Insu	rance	07/01/2008 07/01/2009	07/01/2008 07/01/2009 08/03	L/2008
) PKG1234	Policy In Force	Hartford Casualty Insu	rance	07/01/2008 07/01/2009	07/01/2008 07/01/2009 08/03	L/2008
LIMPTODESA Policy Untifered Convolty Tar			12000	07/01/2008	07/01/2008	/2009

 All endorsements are displayed with the Stage, Status, Issuing Carrier, Coverage and Policy Term along with the memo from the action annotation. Click to select the appropriate endorsement for delivery.

t	ht	tps://nex	web24.n	exsure.com/?mode=1&pid=-	1&certid	=-1&pbi.	💶 🗖 🔀
(polici	es claims	cancellations	invoices certificates verification bind	ers other		
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				Showing Page 1 of 1			Filters: [Show]
		Policy No	Stage Status	Issuing Carrier	Cov Term	Policy Term	Last Updated
	۲	BA98238745	Endorsement Submitted	Hartford Casualty Insurance	09/30/2008 07/01/2009	07/01/2008 07/01/2009	10/01/2008
		Add 2005 Che Created By: [ev Avalanche, Betsy Cormier	2005 Chev Silverado, 2008 Chev Malibu and] To: [Betsy Cormier] Date: [09/30/2008 10:	Del 1999 Chev 55 AM EST]	/ Truck	
	\circ	WC7654987	Endorsement Pending	Hartford Accident and Indemnity Company	05/06/2008 05/06/2009	09/25/2008	
	6	Process endo Created By: [Betsy Cormier] To: [Betsy Cormier] Date: [09/25/2008 10:	21 AM EST]		
	\circ	PKG1234	Endorsement Submitted	Hartford Casualty Insurance	08/12/2008 07/01/2009	07/01/2008 07/01/2009	09/18/2008
	۵	Location 1 ad Appended By Change Loc 1 Created By: [ldress change i : [Betsy Cormic address [Betsy Cormier]	requested on package policy - pend receipt o er] To: [Betsy Cormier] Date: [09/18/2008 1] To: [Betsy Cormier] Date: [08/12/2008 2:1	of end from ca 0:36 AM EST] 3 PM EST]	arrier.	

- Click the **Next** button.
- All lines of business applications and the Change Request form are displayed and available for selection. Click to select the Change Request form to be included in the email or fax.

C http	s://nexweb24.n	exsure.com/?mode=1&pid=-1&certid=-1&pbi 🔲 🗖 🛽	K
policies	claims cancellations	invoices certificates verification binders other	
		Showing Page 1 of 1	
	Title	Description	
	ACORD 125	Commercial Application 125	
	ACORD 127 NH	Business/Commercial Auto Section 127-137 NH	
	ACORD 175	Commercial Policy Change Request 175	
	Narrative	Underwriting Narrative	
	ot	Cancel Back Attach	

• Click Attach to advance. Clicking Back will page back; clicking Close will abort the delivery.

Suic	SEARCH ORGANIZATION REPO	RTS CAMPAIGNS	Bookmarks: Expan	OME HELP SETUP d Add Remove Sele
T PROFILE OPPO	RTUNITIES MARKETING POLIC	IES CLAIMS SERVICING ATT	ACHMENTS ACTIONS TRANSACTIONS DELIVER	Y T-LOG
Name: Hudson	n Property Management, In	с.		Commercial A
ery				
ail fax				
		[Send] [Save Draft] [i	Print] [Close]	
	E-Mail Inform	nation	Policies	Add 🖃
			Title Description	
Title:	Endorsement	*	ACORD 175 Commercial Policy Char	ige Request 175
From:	Betsy Cormier	*	Claims	Add 🛨
om Email Address:	betsy.cormier@xdti.com	*	Cancellations	Add 🛨
To	Laderuriter	*	Invoices/Reconciliation	is Add Ŧ
			Certificates	Add 🛨
To Email Address:	underwriter@carrier.com	*	Verification	Add 🛨
CC:			Binders	Add 🛨
BCC:			Others	Add 🛨
Regarding:	Change Request	*		Total Attachments: 1
Message:	Re: Hudson Property Managemen Betsy Cormier XDimensional Technologies Phone: 714-476-7224 Remote O The information transmitted is int which it is addressed and may con- material, He disclosure of which is reader of this message is not an i	t, Inc. ffice: 603-882-2188 ended only for the person or entity tain confidential and/or privileged is governed by applicable law. If the intended recipient or agent respons	to ble V	
	* Required Field			
		[Send] [Save Draft] [I	rint] [Close]	

• Click the [Send] link to send the email or fax.

HOW to Deliver the Endorsement from the Delivery Tab at Policy Underwriting

- Locate the appropriate client through **SEARCH** and click the **POLICIES** link on the **Client** menu.
- Click the Details ricon of the endorsement to be delivered.

es	his	story	certificates b	inders Veri	fications 🍸 summa	ry of insu	rance						
							М	Showing P	age 1 of	1 🕨 1 💌	[Sh	ow Active] [Expand A	All] Filters: [Show
iov de	•/		Policy Nun Policy Descr	nber ription	Policy Type Line of Busine	255	Polic Tern	y 5	Status Mode	Annualized Premium Estimated Premium	Bill Issu	ing Carrier Jing Carrier	
)	2	ø	WC-6000 Worker Compensa	100 s ition	Monoline Workers Comper	sation	07/06/2 07/06/2	009 Su 010	bmitted New	\$3,000.00 A \$3,000.00 A	<u>Auto-Owners</u> Auto-Owners	Insurance Company Insurance Company	
)	=		Stage	Status	Change	Cover	ige From	Coverage T	`o /	ction Description	Billed Premium	Updated By	Updated Date
	>	e	Policy	In Force	Edited	07/0	6/2009	07/06/201	0 📣 P	rocess new marketing	\$0.00	Mary Oberleitner	07/21/2009
	>	G2	Policy	In Force	Endorsed	07/0	6/2009	07/06/201	0 🔌 P	rocess edit.	\$3,000.00	Mary Oberleitner	08/06/2009
	<i>ک</i> 🐶	∆ Ø	Endorsement	Submitted	endorsed	07/0	6/2009	07/06/201	o 🔌 [c	ncrease payroll estimate ut of Sequence Endorsement	\$3,000.00	Mary Oberleitner	08/06/2009
	?	ø	Policy	In Force		08/0	6/2009	07/06/201	0 🔌 P	rocess endorsement.	\$3,000.00	Mary Oberleitner	08/06/2009
	🦻 /	∆ @	Endorsement	Submittee	ł	08/0	6/2009	07/06/201	o 🔞 🖞	rocess endorsement.	\$3,000.00	Mary Oberleitner	08/06/2009

• The underwriting tab of the endorsement is displayed. Click the delivery tab.

nexsure				HOME HELP SETUP LOGOUT
SEA	RCH ORGANIZATION REPORTS	CAMPAIGNS		Bookmarks: Expand Add Remove Selected 🟾 🖤
CLIENT PROFILE OPPORTUNI	TIES MARKETING POLICIES	CLAIMS SERVICING	ATTACHMENTS ACTIONS TRANS	ACTIONS DELIVERY T-LOG
underwriting policy info as	signment attachments actions	qualification history tr	ansactions claims summary of ins	urance classifieds delivery
Branch: Policy Type/Primary State:	B C Insurance Services, Inc.	Policy Term: Coverage Term:	07/01/2008 12:01AM 07/01/2009 12:01AM 09/30/2008 12:01AM	navigation instruction
Issuing Co:	Hartford Casualty Insurance >>>	Stage:	07/01/2009 12:01AM	Pending Endorsement
Billing Co:	Hartford Insurance Group	Mode:	Renew	Base Requirements Auto - Commercial
Policy Number:	BA98238745	Status: Origination Date:	renewing 05/01/2007	instruction navigation
List	Print	Post Endorsement	Save Changes	

- Click the [Add New] link on the delivery summary screen.
- The email tab displays by default. Click on the fax tab to deliver by fax.
- Complete the required email or fax information on the left side of the screen.
- The right side of the delivery screen is used to attach forms and documents to the email or fax.
- Click the **Add** link in the gray policies line.

nexsure			НОМЕ	HELP SETUP LOGOUT					
	SEARCH ORGANIZATION REPORTS CA	MPAIGNS	Bookmarks: Expand A	dd Remove Selected 🟾 💞					
CLIENT PROFILE OPPO	RTUNITIES MARKETING POLICIES CL	AIMS SERVICING ATTACHMENTS	ACTIONS TRANSACTIONS DELIVERY	T-LOG					
Client Name: Hudsor	n Property Management, Inc.			Commercial Account					
delivery				2					
email fax									
		[Soud] [Source Draft] [Brint] [Close]							
	[Send] [Save Drart] [Print] [Close]								
			Claims	Add II					
Title:	Endorsement	* 📴	Cancellations	Add 🛨					
From:	Betsy Cormier]+	Invoices/Reconciliations	Add 王					
From Email Address:	betsy.cormier@xdti.com	-] *	Certificates	Add 🛨					
		」 】	Verification	Add 王					
10:	Underwriter] *	Binders	Add 🛨					
To Email Address:	underwriter@carrier.com	*	Others	Add 🛨					
CC:]	Тс	tal Attachments: 0					

 The Attachment pop-up window policies tab will display with the endorsement policy preselected.

Ć	htt	ps://nexw	eb26.nexs	sure.com/?mode=2π	d=635&ce	ertid=-1&	p 💶 🗖 🔀
6	policie	es claims ca	ancellations inv	oices certificates verification	binders othe	er	
							ne sure
				Showing Page 1 of 2	L M		Filters: [Show]
		Policy No	Stage Status	Issuing Carrier	Cov Term	Policy Term	Last Updated
	۲	BA98238745	Endorsement Submitted	Hartford Casualty Insurance	09/30/2008 07/01/2009	07/01/2008 07/01/2009	10/01/2008

• Click the **Next** button.



 All lines of business applications and the Change Request form are displayed and available for selection. Click to select the Change Request form to be included in the email or fax.

os://nexweb24	.nexsure.com/?mode=1&pid=-1&certid=-1&	:pbi 🔳 🗖 🔀
claims cancellation	ns invoices certificates verification binders other	
	Showing Page 1 of 1	ne sure
Title	Description	
ACORD 125	Commercial Application 125	
ACORD 127 NH	Business/Commercial Auto Section 127-137 NH	
ACORD 175	Commercial Policy Change Request 175	
Narrative	Underwriting Narrative	I) Back Attach
	other binders verification certificates invoices concellation	
	claims cancellation Title ACORD 125 ACORD 127 NH ACORD 175 Narrative	Claims cancellations invoices certificates verification binders other Claims cancellations invoices cencellation Commercial Application 125 ACORD 125 Commercial Application 125 ACORD 127 NH Business/Commercial Auto Section 127-137 NH ACORD 175 Commercial Policy Change Request 175 Narrative Underwriting Narrative Cance

- Click **Attach** to advance. Clicking **Back** will page back; clicking **Close** will abort the delivery.
- Click the [Send] link to send the email or fax.

After clicking [Send] to send the email or fax, the delivery summary screen displays the Status Message of the email or fax. The status will update as the screen is refreshed.

 If the email or fax is unsuccessful, the sender will receive a failed delivery message in their email system inbox.

🖉 https://m	nail.xdti.com/?Cmd=open - Undeliverable: Change Requ 🔲 🗖 🔀
🙈 Reply 🆓 Reply	to all 🕞 Forward 🛃 🖄 🏠 👗 🔺 🗇 🔞 Help
🔥 Attachments ca	an contain viruses that may harm your computer. Attachments may not display correctly.
From: To: Cc:	System Administrator [postmaster@carrier.utc.com] Sent: Wed 10/1/2008 9:15 AM Cormier, Betsy
Subject: Attachments:	Undeliverable: Change Request Change Request(59KB)
Your messa	ge
To:	underwriter@carrier.com
Sent:	Wed, 1 Oct 2008 09:18:11 -0400
did not re	ach the following recipient(s):
underwrite The re Th ;p=utc;l=C. MSEXCH	r@carrier.utc.com on Wed, 1 Oct 2008 09:17:12 -0400 cipient name is not recognized e MTS-ID of the original message is: c=us;a= ARUSSYRMC080810011317T6W1GACM :IMS:UTC:CARMAIL:CARUSSYRMC08 0 (000C05A6) Unknown Recipient

- Each delivery will have its own **Details** icon. To view the details, perform the following steps:
 - Click the **Details** icon to display the email or fax information, the forms attached and the total number of attachments.
 - Each form included in the email is displayed with a Magnifying Glass (icon. Click the Magnifying Glass (icon to view the information contained in the form that was sent.
- For information about Deliveries, see "Deliveries", in Chapter 19, CRM Training Manual.

Note: For invoicing Instructions see "Invoicing", in Chapter 18 of this manual.

Notes

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Keeping Track of Endorsements

Policies with endorsements in a pending and/or submitted, 2nd or 3rd request status can be tracked from the **Home** menu or the **Client** menu. The **Home** menu, depending on your filter settings, can display all pending and/or submitted endorsements for the agency. The **Client** menu will display endorsements applicable to the client selected.

HOW to Track Pending Endorsements from the Home Menu

The **HOME** > **ENDORSEMENTS** link serves as a way to keep track of all policies with an endorsement in a pending or submitted status. 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 Endorsements click the **ENDORSEMENTS** link on the **Home** menu. The **Home** menu is the third menu down.

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

nexs	sure						Ног	1e Help Setup	LOGOU
		SEARCH ORG	GANIZATION REPORTS				Bookmarks: Ex	pand Add Remove	e Selecte
CTIONS C	OPPORTUNI	TIES MARKETING	BINDER LOG EDITS A	UDITS EXPIRATIO	NS ENDORSEMENTS	CANCELLATIONS CLA	AIMS INTERFACE	DELIVERY	
Hello, Be	etsy Cor	mier						▶ Home	
ndorseme	ents								
All		~		Showing Pag	e1of1 🕨	1 🛩		Filters: [8	Show]
Details	Assign	Client Name Policy Number	Policy Type Line of Business	Stage Status	Updated By Last Updated	Annualized \$ 0 Billed Premium 0	Coverage Eff Date Coverage Exp Date	Billing Carrier Issuing Carrier	
>		Jane Cooke	(Personal Lines)						
>	20	PA123456	Monoline Auto - Personal (PAU	Endorsement Submitted	Betsy Cormier 02/05/2008	\$1,600.96 D \$1,600.00 D	02/05/2008 02/04/2009	The Hartford Insurance	
	Ø	Process endorser	nent to add 2008 Jeep Libe	erty					

- Clicking the ENDORSEMENTS link displays all pending and/or submitted endorsements that fall within the search filter criteria.
- If the endorsement is not displayed, click the [Show] filter, change the search criteria and click the Search button to initiate a new search.
- All pending and/or submitted endorsements, which fall within the search criteria, will appear in a summary view. Each client will have at least two **Details** icons, if there is more than one pending or submitted endorsement for the client each endorsement will have its own **Details** icon.
 - Clicking the first **Details** icon, with the dark blue border, displays the card file for the client.
 - Clicking the second **Details** icon displays the **underwriting** tab for the pending or submitted endorsement.

HOW to Track Pending Endorsements from the Client Menu

- Access the appropriate entity through **SEARCH**.
- Click the POLICIES link on the Client menu. The pending and/or submitted endorsements display beneath the policy to which it applies. Each pending and/or submitted endorsement will have its own Details or in the expanded view.

acka	age I	Includes	: General Liability -	Commercial,	, Property - Comme	rcial						
) [<u>}</u>	0	WC-600000 Workers Compensatio	n	Monoline Workers Compen	07/ sation 07/	06/2009 06/2010	Submitted New	\$3,000.00 A \$3,000.00 A	Auto-Owner Auto-Owner	rs Insurance Company rs Insurance Company	
H			Stage	Status	Change	Coverage From	Coverage To	Action Description		Billed Premium	Updated By	Updated Date
	>	Ð	Policy	In Force	Endorsed	07/06/2009	07/06/2010	Uncrease payroll estimate Out of Sequence Endorsement	nt	\$3,000.00	Mary Oberleitner	08/06/2009
	Þ	₿₽	Policy	In Force	Endorsed	07/26/2009	07/06/2010	Process endorsement. Out of Sequence Endorsemer	nt	\$3,250.00	Mary Oberleitner	08/25/2009
	>	ø	Policy	In Force		08/06/2009	07/06/2010	Process edit. 00SE: Process endorsement		\$3,000.00	Mary Oberleitner	08/25/2009
	🦻 i	≙ Ø	Endorsement	Submitted		08/06/2009	07/06/2010	🥬 Process endorsement.		\$3,000.00	Mary Oberleitner	08/25/2009
5	þ	ø	UMB-400000 Umbrella)	Monoline Umbrella - Comn	07/ nercial 07/	06/2009 06/2010	In Force New	\$0.00 A \$6,000.00 A	Auto-Owner Auto-Owner	rs Insurance Company rs Insurance Company	
Ş	Þ	ø	Crime-80000 Crime Policy)	Monoline Crime	07/ 07/	06/2009 06/2010	In Force New	\$0.00 A \$7,500.00 A	AIG Nationa AIG Nationa	al Insurance Company al Insurance Company	
Ę	<u>}</u>	ø	AV-678000 Aviation Form	15	Package	08/ 08/	04/2009 04/2010	In Force New	\$0.00 A \$0.00 A	Auto-Owner Auto-Owner	rs Insurance Company rs Insurance Company	
ck: llut	age I ion/E	Includes Environr	a: Aircraft - Commen nental Liability, Prod	cial, Aircraft - luct Tamperi	Glider, Aircraft - In ng, Property - Comr	dustrial Aid, Aircr nercial	aft - Non-Owned	, Aircraft - Pleasure & Business, A	irport & Fixed Ba	ase Operator, Excess	s Liability, Political Risk/	Credit,
) [;	}	Ø	BR234000-1 Builders Risk	c.	Monoline Installation/Builde	08/ rs Risk 08/	04/2009 04/2010	Pending New	\$0.00 A \$0.00 A	AIG Nations AIG Nations	al Insurance Company al Insurance Company	
			Stage	Status	Change	Coverage From	Coverage To	Action Description		Billed Premium	Updated By	Updated Date
	3	ß	Dollar	In Cases		00/04/2000	00/04/2010	Drocoss now marketing an	olication	¢0.00	Many Objectstance	00/04/2000

 Clicking the Details icon of the pending and/or submitted endorsement displays the underwriting tab for the endorsement selected.

HOW to Use the Endorsement Summary Screen

There can be only one **Endorsement** in a pending status for a policy, but if the endorsement status has been changed to **Submitted**, **2**nd or **3**rd **Request**, there can be numerous endorsements on a policy. Endorsements, not yet posted, display in a summary view when clicking the **ENDORSEMENT** link on the **Home** menu or the **POLICIES** link on the **Client** menu. The summary view will give you pertinent information regarding the endorsement. System created pending endorsements generated in the Out of Sequence (OOS) process could require users to manually process and submit the endorsement. So, make sure to check for pending OOS endorsements after submitting to ensure these are not left incomplete. These pending system created OOS endorsements are generally only created when one field is changed in a schedule (such as a vehicle schedule) on a form added prior to the 2.0 release. The out of sequence endorsement is easily identified from the message displaying below the action annotation.

٦	>	Ø	Tr-20000 Trucks	0-1 ;	Monoline Auto - Comm	ercial 06/0	01/2009 01/2010	Submitted \$0.00 A New \$0.00 A	AIG Nationa AIG Nationa	al Insurance Company al Insurance Company	
	Ħ		Stage	Status	Change	Coverage From	Coverage To	Action Description	Billed Premium	Updated By	Updated Date
	.	g:	Policy	In Force	Endorsed	06/01/2009	06/01/2010	🌾 Process new marketing application.	\$0.00	Mary Oberleitner	07/22/2009
	>	GP	Policy	In Force	Endorsed	06/03/2009	06/01/2010	Process endorsement Out of sequence endorsement	\$0.00	Mary Oberleitner	08/26/2009
	>	G2	Policy	In Force	Endorsed	06/05/2009	06/01/2010	Add Ford Utility Truck OOSE: Process endorsement	\$0.00	Mary Oberleitner	08/26/2009
	ړ 🦃	∆ @	Endorsement	Submitted	Endorsed	06/15/2009	06/01/2010	Process endorsement. Out of Sequence Endorsement	\$0.00	Mary Oberleitner	08/27/2009
	Ņ	ø	Policy	In Force		06/20/2009	06/01/2010	Add Driver OOSE: Add Ford Utility Truck	\$0.00	Mary Oberleitner	07/22/2009
	ر 🕼	۵ <i>۵</i>	Endorsement	Submitted		06/20/2009	06/01/2010	Add Driver OOSE: Process endorsement.	\$0.00	Mary Oberleitner	08/27/2009

Clicking the white Details right icon displays the underwriting tab for the endorsement.

- 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 which is always displayed and more obvious in collapsed view, holding the cursor over the Line of Business/Policy Number/Policy Description/Policy Type fields displays 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 will display the endorsement.
- The Status is determined by the user and allows a quick overview of the endorsement to keep you informed of where the endorsement is in the process.
- The Mode (New, New on Existing, Renew and Re-New-Co) displays which mode the policy is currently in.
- The Updated By and Updated Date displays the person who updated the endorsement along with the date it was updated.
- The Annualized \$ and Billed premium are determined by Nexsure and displays the annualized and billed amounts through posted invoices. The D identifies the policy as being Direct billed and A for Agency Billed.
- The Policy Term will display the effective and expiration dates of the policy only on the policies header.
- The Coverage Term will display the effective date of the endorsement and the expiration date of the policy only on the single policy iteration in expanded view.
- The Issuing Carrier displayed is the carrier writing the coverage and Billing Carrier displayed is the carrier who is billing the policy.
- An endorsement with a pending status can be aborted to remove it from the summary view.
 See "HOW to abort an Endorsement" in this chapter for instructions. An endorsement in a submitted status must be posted in order to identify it as closed and remove from the HOME > ENDORSEMENTS screen.

Notes

Posting the Endorsement

An endorsement that has been submitted to the carrier should not be posted until the paper endorsement has been received from the carrier. This allows you to track the endorsement on the **Home** menu. When the endorsement is received from the carrier, the endorsement can then be posted. Posting the endorsement will remove it from the **HOME > ENDORSEMENT** link.

Note: An endorsement in a pending status cannot be posted. The status in the policy header must be changed to submitted and saved before the Post Endorsement link becomes active.

HOW to Post a Submitted Endorsement

- The submitted endorsement can be accessed from the ENDORSEMENT link on the Home menu or from the POLICIES link on the Client menu.
- Click the ENDORSEMENT link on the Home menu. All submitted endorsements, which fall within the search criteria, will appear in a summary view. The client is displayed with at least two Details

icons, if there is more than one outstanding endorsement for the client, each endorsement will have its own **Details** icon.

- Clicking the Details icon to the left of the endorsement to be posted displays the underwriting tab of the submitted endorsement.
- Click the **Post Endorsement** link in the navigation toolbar under the header to post.
- If posting an out of sequence endorsement, the option to post all is provided. To post just the selected endorsement, click the **Post One** button. To post all, click the **Post All** button. To abort, click the **Cancel** button.

derwriting policy info assignme	• & Framing Inc. nt attachments actions qualifie	ation history transactions claim	s summary of insurance classifieds	delivery		
Branch:	Anniston Insurance Agency	Policy Term:	07/06/2009 12:01AM CST 07/06/2010 12:01AM CST	navigation instruction		
Policy Type/Primary State:	Monoline AL 🔽	Coverage Term:	07/06/2010 12:01AM CST 07/06/2010 12:01AM CST Endorsement New Submitted V Non- renewing	Pending Endorsement Base Requirements Workers Compensation instruction navigation		
Issuing Co:	Auto-Owners Insurance Comp 😪	>> Stage:				
Billing Co:	Auto-Owners Insurance Comp	>> Mode:				
Policy Number:	WC-600000	Status:				
Policy Description:	Workers Compensation	Origination Date:	07/06/2009			
List	Print	Post Endorsement	Save Changes	1		
Actions:	🖉 Endorse	nt Group Post Confirmation We	bpage Dia 🔀	_		
Details Topic Type Production Endorsement Annotation	n Closed Incr To only p	To only post this endorsement, please select "post one".				
lase Forms:	To p end	ost all endorsements in this out of se orsement group, please select " pos	1			
Forms	To go	pack to the underwriting screen plea				
Narrative	To go	"cancel".				
ACORD 125		Post One Post All Cancel				
times of Provinces	France		Berraue			

- The iterations of the policy that are no longer active will display with a gray background. Only the active policy is displayed with a dark blue background.
- Clicking on the **Details** icon will allow access to iteration of the policy prior to the endorsement.

Note: Endorsements can be posted in any order.



Ν	otes
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