PLM User Guide

A Guide to
Using the
"Carrier Requests"
Appointment Type
in PLM

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Unleash your potential

Contents

Overview

Many carrier customers need to be able to record that a carrier appointing company has authorized a licensed producer to represent a particular line of business in a state, even if the state insurance department does not require a state-acknowledged appointment for that line. It is especially important for customers with systems integrated with PLM that depend on PLM appointment data to trigger certain activities, such as issuing sales commissions.

For this reason, for certain state licenses that do not require a regulated producer appointment you can add a special, internal use-only appointment to a producer's record in PLM.

Once recorded, the "Carrier Requests" appointment type can be reported against and will display in the results of Producer Manager appointment inquiries. You can run a report to tell which producers are authorized to represent a particular product type in a state.

Also, it will be included in a producer's appointment data in the Outbound Data Feed and other PLM integration points, ready to update your company's internal systems that are downstream from PLM.

DISCLAIMER: It's important to understand that the "Carrier Requests" appointment type is "placeholder" data in PLM and not a producer appointment by any other definition used in PLM. It was developed to give carrier customers a method to signify that a producer is authorized to represent a line of business under a specific state license, where otherwise such a method would not exist or be available in PLM. So, unless your company's licensing staff fully understands the meaning and purpose of the "Carrier Requests" appointment and the way it is used in PLM, it can possibly lead to recordkeeping errors and possible compliance issues.

This document is intended as a best practice guide for adding and maintaining the internal-use, "Carrier Requests" appointment type in PLM.

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Setting Up PLM to Use the "Carrier Requests" Appointment Type

To get started using and working with the "Carrier Requests" appointment type, simply contact your Vertafore support representative. Let your representative know that you would like the "Carrier Requests" or "Internal Use Only" appointment type configured in your company's instance of PLM.

However, beforehand, we recommend that you first analyze your company's current business practices and requirements. If you can answer "yes" to the following questions, then your company may be able to use the "Carrier Requests" appointment type most effectively:

- Your company has a commissions, new business, or ERP system downstream from PLM that relies on producer appointment or authorization data from PLM to trigger actions in these systems

- Your company compiles reports of producers who are authorized to represent certain lines of business in certain states, even if the producers do not hold state-verified appointments

- Your company's licensing staff has a basic understanding of state license, license line (LOA), and appointment regulations for individual and firm insurance producers

- Your company's licensing staff is experienced and competent using PLM components and has a working understanding of the difference in the system among a state-verified, record-only, or internal use-only appointment, as they relate to producer compliance

After you have decided to use the "Carrier Requests" appointment type and contacted your Vertafore representative, Vertafore staff will perform the following updates of your company's configuration of PLM:

- Vertafore regulatory and compliance services staff will enable the Carrier Requests code (appointment type code: 999) in your company's instance of PLM. The code will be available for selection with the state and appointing company combinations configured in Producer Manager's company data. (See next bullet point.)

  Once the code has been configured, you will be able to see it using the **Code Use Indicators** page in Producer Manager (*Administration menu>Configure System>View Code Use Indicators*), as shown at right.

- In Producer Manager, you must update the **State Appointment Details** sections in the records of all appointing companies that will be using the "Carrier Requests" appointment type. Simply add the "Carrier Requests" appointment type to the list of available appointment types in each desired state. (For more information, consult the Producer Manager online help.)

Once the updates are made, on the **Review/Update Company** page you will be able to review which of your carrier group's appointing companies are configured to use the "Carrier Requests" appointment and in which states (*Company menu>Review/Update Company>select appointing company>view State Appointment Details*), as shown at right.

Sircon Producer Manager™			UAT for 13427
			Logged in as Valued User Logout

Licensing ▾   Companies ▾   Inquiries ▾   Express Services ▾   Administration ▾

🔍 Producer Quick Search

Review/Update Company

Search Company

Company Name	EIN	License Number	NAIC ID	City	State
INSURANCE COMPANY	25-0410420		24147		

⊞ Expand All

Company Details   State Appointment Details   External System Identifiers   Comment
Contact Information   Aliases

⊞ Company Details   Top
⊞ Contact Information   Top
⊟ State Appointment Details   Top
States   Add New States

State	Status	Status Date	Company/License Number	Assigned Appointing Authority	
⊞ Alabama	Active	01-01-1900	0	Montana, Deborah	Edit
⊞ Alaska	Active	01-01-1900	592	Montana, Deborah	Edit
⊞ American Samoa	Active	01-01-1900		Montana, Deborah	Edit
⊟ Mississippi	Active	01-01-1900	7700824	Montana, Deborah	Edit

Available Appointment Types   Add New Appointment Types

Appointment Type	Status	Suspend New Appts	Start Date	End Date	Company/License Number	
⊞ Bail Enforcement	Active	☐	01-01-1900			Terminate
⊞ Bail Soliciting	Active	☐	01-01-1900			Terminate
⊞ Burial	Active	☐	01-01-1900			Terminate
⊞ Carrier Requests	Active	☐	07-07-2011			Terminate
⊞ Credit Life, Accident & Health	Active	☐	01-01-1900			Terminate
⊞ Credit Property	Active	☐	01-01-1900			Terminate
⊞ General Agent - A&H (Life)	Active	☐	01-01-1900			Terminate
⊞ General Agent - A&H (P&C)	Active	☐	01-01-1900			Terminate
⊞ General Agent - Burial	Active	☐	01-01-1900			Terminate
⊞ General Agt - Credit LAH	Active	☐	01-01-1900			Terminate
⊞ General Agt - Credit Property	Active	☐	01-01-1900			Terminate
⊞ General Agt - Industrial Fire	Active	☐	01-01-1900			Terminate

⊟ New York	Active	01-01-1900	445	Montana, Deborah	Edit

Available Appointment Types   Add New Appointment Types

Appointment Type	Status	Suspend New Appts	Start Date	End Date	Company/License Number	
⊞ Carrier Requests	Active	☐	07-07-2011			Terminate
⊞ Doesn't Appoint By LOA	Active	☐	01-01-1900			Terminate
⊞ Limited Accident & Health	Active	☐	01-01-1900			Terminate
⊞ Limited Cargo	Active	☐	01-01-1900			Terminate
⊞ Limited Excess Liability	Active	☐	01-01-1900			Terminate
⊞ Limited Personal Effects	Active	☐	01-01-1900			Terminate
⊞ Limited Rental	Active	☐	01-01-1900			Terminate

Appointing Authorities   Add New Appointing Authorities

Appointing Authority	Begin Date	End Date

⊟ West Virginia	Active	01-01-1900	3715024147	Montana, Deborah	Edit

Available Appointment Types   Add New Appointment Types

Appointment Type	Status	Suspend New Appts	Start Date	End Date	Company/License Number	
⊞ Accident and Sickness (A&S)	Active	☐	01-01-1900			Terminate
⊞ Carrier Requests	Active	☐	07-07-2011			Terminate
⊞ Credit	Active	☐	01-01-1900			Terminate
⊞ Credit Accident and Health	Active	☐	01-01-1900			Terminate
⊞ Crop	Active	☐	01-01-1900			Terminate
⊞ Doesn't Appoint By LOA	Active	☐	01-01-1900			Terminate
⊞ Life and A&S (Res only)	Active	☐	01-01-1900			Terminate
⊞ Life and PC (Res only)	Active	☐	01-01-1900			Terminate
⊞ Life-Acci & Sick-PC (Res only)	Active	☐	01-01-1900			Terminate

Note: As a Managed Services engagement, Vertafore support staff can execute a script that will automatically update the appointment type data for the appointing companies in your carrier group that will be using the "Carrier Requests" appointment type. For more information, contact your Vertafore representative.

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- If your company is using the PLM Producer Express component to onboard new producers, perform maintenance transactions, or process bulk appointment or termination requests, Vertafore support staff can

update the Enhanced Appointment Profiles (EAP) in use in your company's PLM configuration to include the "Carrier Requests" appointment type, as shown above.

An EAP consists of combinations of states, the appointing companies in your carrier group that are admitted in those states, the appointment types available to each company in each state, and the submission method (electronic, paper, or record-only) used by each state. The EAP enforces valid combinations of states, appointing companies, and appointment types during processing of an automated appointment request submitted through Producer Express. By allowing appointment processing to be driven by a template of pre-configured rules instead of by manual data entry, the EAP makes it automated and fast.

Once the EAP is updated, the "Carrier Requests" appointment type will be available in Producer Express.

Note: Vertafore may set up your company's EAP to use the "Carrier Requests" appointment type during initial implementation of PLM, if the business requirement is communicated to Vertafore project staff and documented. Modifying an EAP after production implementation of PLM is a Managed Services engagement and may incur fees.

The table below lists common state license types for which producers holding the licenses are not required to be state-appointed and for which the "Carrier Requests" appointment type (appointment type code: 999) may be useful in your company's deployment of PLM:

State	Producer Type	Resident/Non-Resident	License Class Description
Mississippi	Agency	Both	Insurance Producer Entity
New York	Agency	Non-Resident	Non-Resident Broker Firm
New York	Agency	Non-Resident	Non-Resident Broker Life
New York	Agency	Resident	Resident Broker Firm
New York	Agency	Resident	Resident Broker Life
New York	Individual	Non-Resident	Non-Resident Broker
New York	Individual	Non-Resident	Non-Resident Broker Life

New York	Individual	Resident	Resident Broker
New York	Individual	Resident	Resident Broker Life
West Virginia	Agency	Both	Business Entity Producer

Setting Up Your Company's Internal Systems to Use the "Carrier Requests" Appointment Type

If your company intends other internal systems integrated with PLM to consume the "Carrier Requests" appointment, after Vertafore completes its set-up activities your company's IT staff must map the "Carrier Requests" appointment type code (999) to the appropriate code type in the other systems. The process should be no different than that used to map any other PLM appointment type code to the codes used in the internal systems.

Below is an excerpt of an example response file from the Outbound Data Feed, showing a producer with a "Carrier Requests" appointment:

```
                    <Counties/>
                    <TrackingIdentifiers/>
        </Appointment>
        <Appointment InternalID="4926251" Action="Insert">
                    <InsertUserID>CHEGGELUND</InsertUserID>
                    <InsertDateTime>03-20-2012 16:27:54</InsertDateTime>
                    <UpdateUserID>SYSTEM_USER</UpdateUserID>
                    <UpdateDateTime>03-20-2012 16:27:54</UpdateDateTime>
                    <State>NY</State>
                    <CompanyNAIC_ID>54321</CompanyNAIC_ID>
                    <CompanyName>Acme Underwriters Insurance Company</CompanyName>
                    <PayCode/>
                    <Type Code="999">Carrier Requests</Type>
                    <Status Code="AC">Active</Status>
                    <ActiveDate>03-01-2012</ActiveDate>
                    <PreviousFeedActiveDate/>
                    <RenewalDate/>
                    <TerminationDate/>
                    <PreviousFeedTerminationDate/>
                    <TerminationNotificationDate/>
                    <TerminationReason/>
                    <TerminationVestingType/>
                    <StateVerifiedIndicator>N</StateVerifiedIndicator>
                    <RecordOnlyIndicator>Y</RecordOnlyIndicator>
                    <ResidentCounty/>
                    <Requests/>
        </Appointment>
</Appointments>
<Agreements/>
<Applications/>
<LetterRequests/>
<BusinessUnits/>
<ProductCertifications/>
<Comments>
        <Comment InternalID="269084" Action="None">
```

If you have questions, please contact your Vertafore representative.

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Adding a "Carrier Requests" Appointment

Manually Adding in Producer Manager

Use the **Add Appointments** page in PLM Producer Manager to manually add a "Carrier Requests" appointment to a producer record.

To open the **Add Appointments** page, choose one of the following methods:

- Click the **Add New Appointments** link in the **Appointments** data section of a producer record that is open on the **Review/Update Producer** page

- From the **Licensing** menu, select **Appointments**, and then select **Add Appointments**. Then, perform a **Producer Search** to open the record of the producer whom you wish to appoint

- Click the **Add Appointments** link in the **Task Links** section of the Producer Manager **Home** page

- Click the **Appoint Producer** button ( ) on the **Process Approved License Applications** page

- Click the **Add Appointments** link on any workflow transition page on which it appears.

On the **Add Appointments** page, in the **Effective Date** field enter the date on which the producer's "Carrier Requests" appointment became effective. Use the *mmddyyyy* date format, or click the **Calendar** button ( ) to open a popup calendar from which you can click to select a date.

Note: You may enter a past date, as long as it does not pre-date the **Effective Date** of the license or qualification that supports the "Carrier Requests" appointment.

In the **Submission Method** box, click to select the **Record Only** radio button. The system will not submit the appointment request to a state, and regulators in the "Carrier Requests" appointment state will not have a record of the appointment.

Note: If you leave the default **Electronic Processing** radio button selected, Producer Manager may display error messages, and you may have to begin the process over again.

Click to select the **States and Appointing Companies** radio button.

In the **States** section, click to checkmark the checkbox that corresponds to the state in which you want to record the "Carrier Requests" appointment.

In the **Appointing Companies** section, click to checkmark the checkbox that corresponds to the carrier appointing company with which you want to record the "Carrier Requests" appointment.

Click the **Next** button to continue. Producer Manager will calculate the appointment types that are available to select, given the combination of the selected state, the selected producer's license and LOA, and the selected appointing company's configured available appointment types.

When it is finished, the **Add Appointments** page will update with additional data fields and controls.

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In the **Select Appointments** section, click to checkmark the checkbox the "Carrier Requests" appointment type, available for the selected appointing company in the selected state.

Click the **Save and Continue** button.

The **Add Appointments** page will update one more time, this time to confirm the "record-only" action.

Click the **Return** button to finish.

You may review the record the internal-only "Carrier Requests" appointment in the **Appointments** data section of the selected producer's record.

Configuring and Using a "Carrier Requests" Appointment Profile in Producer Manager

If your company's licensing staff frequently adds "Carrier Requests" appointments to producer records in Producer Manager, you can save time and avoid errors by configuring an appointment profile. An appointment profile is a set of pre-defined state, appointing company, and appointment type criteria that you can apply to frequently-requested appointments or terminations, saving manual data entry.

Note: The Appointment Profile discussed in this chapter is different from the Enhanced Appointment Profile (EAP) discussed elsewhere in this guide.

Then, when manually adding a "Carrier Requests" appointment you can select the appointment profile, rather than manually selecting disparate appointment options.

Here's how...

To configure an appointment profile, from the **Companies** menu, select **Appointment Profile Maintenance**, and then select **Add Appointment Profile**. The **Add Appointment Profile** page will open.
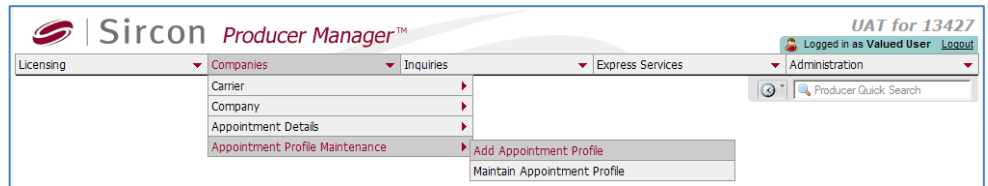
On the **Add Appointment Profile** page, in the **Profile Name** field enter a name for the appointment profile. The value will appear on the **Appointment Profile** dropdown menu on the **Add Appointments** page. Maximum 255 characters.
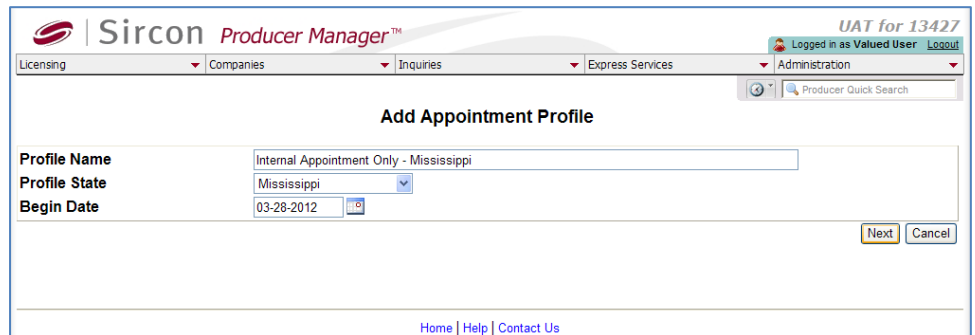
From the **Profile State** dropdown menu, select the name of the regulatory jurisdiction for which a "Carrier Requests" appointment will be recorded through the use of the appointment profile.

In the **Begin Date** field, enter the date on which the appointment profile was configured. Use the *mmddyyyy* date format. Or, click the **Calendar** button ( ) to open a popup calendar from which you can click to select a date. Defaults to the current date. Value must be on or before the current date.

Then, click the **Next** button. The page will refresh to show additional options.

In the **Companies** section, click to checkmark the checkbox corresponding to one or multiple carrier appointing companies to add to the appointment profile. Click to checkmark the checkbox corresponding to a selected appointing company to add it to the appointment profile. Use of the appointment profile on the **Add Appointments**

page will automatically include the configured appointing companies.

In the **Appointment Types** section, click to checkmark the checkbox corresponding to the "Carrier Requests" appointment type to add it to the appointment profile. Use of the appointment profile on the **Add Appointments** page will automatically include the configured appointment types.

Note: The list of appointment types is derived from Vertafore-configured state appointment details (e.g., company authorized lines), which are viewable on an appointing company's record on the **Review/Update Company** page.

When you are finished, click the **Save and Continue** button. The appointment profile is now ready to use when you add a "Carrier Request" appointment.

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To use the appointment profile, on the **Add Appointments** page enter a desired **Effective Date** and select the **Submission Method** of Record Only.

Then, click the **Appointment Profile** radio button, and then from the **Profile** dropdown menu select the name of the appointment profile configured with the "Carrier Requests" appointment type.

You don't need to independently select a state or appointing company – that information is already rolled into the appointment profile.

When you are finished, click the **Save and Continue** button.

Then, just continue with the steps described in adding a manual "Carrier Requests" appointment, beginning on page 11.

Adding Using Producer Express

Depending on your company's configuration of PLM Producer Express, an onboarding or maintenance transaction request to add a "Carrier Requests" appointment can be initiated by a carrier's distribution partner, such as a field marketing representative or managing general agent, or by home office licensing staff. It can be added manually or as part of an automated workflow – again, depending on platform configuration.

In a manual workflow, with a request record open in Producer Express, on the **Select Appointments** page checkmark the checkbox that corresponds with the state for which you want to add the "Carrier Requests" appointment.

Then click to checkmark the checkbox that corresponds with the appointing company for which you want to record the "Carrier Requests" appointment.

Then, click the **Review Appointments** button.

The **Review Generated Appointments** page will open, and display appointment type available in the selected state.

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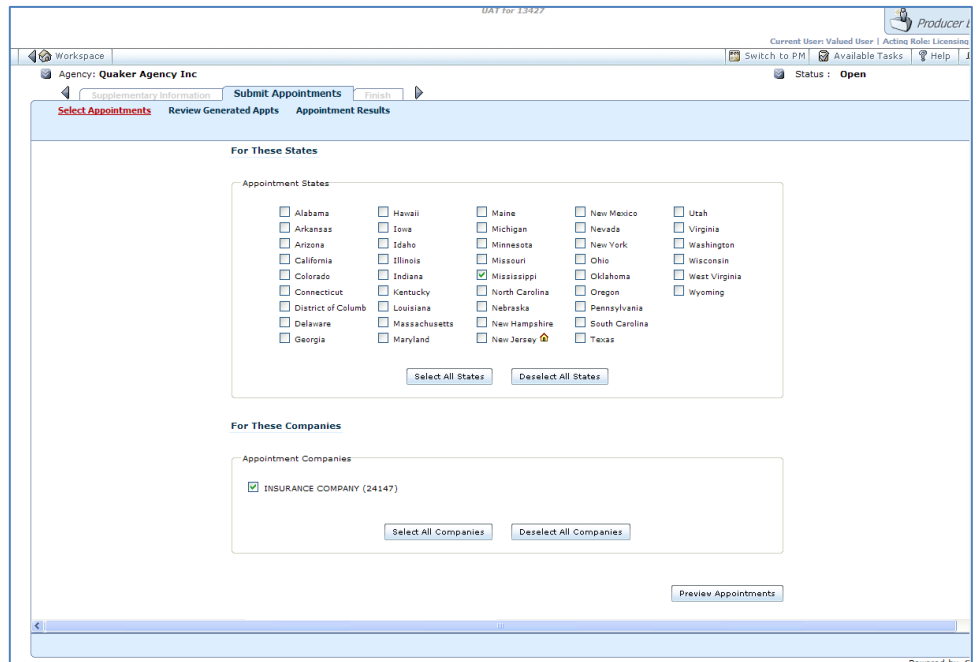
On the **Review Generated Appointments** page, click to checkmark the **Submit** checkbox that corresponds with the "Carrier Requests" appointment. (If the "Carrier Requests" appointment is the only appointment type available, based on the selected producer's active state license type, it will already be selected.)

The **Status Date** field will display the maximum-allowable appointment backdate by the selected state. Enter a more recent date using the *mmddyyyy* date format, or click the **Calendar** button ( ) to open a popup calendar from which you can click to select a date.

When you are ready to add the "Carrier Requests" appointment to the producer's record in Producer Manager, click the **Submit to State** button. (Don't be confused by the name of the button; the "Carrier Requests" appointment is an internal-use, record-only appointment, and will *not* be submitted to the selected state.)

The **Finish** page will open.

Click the **Resume Workflow** button to continue.
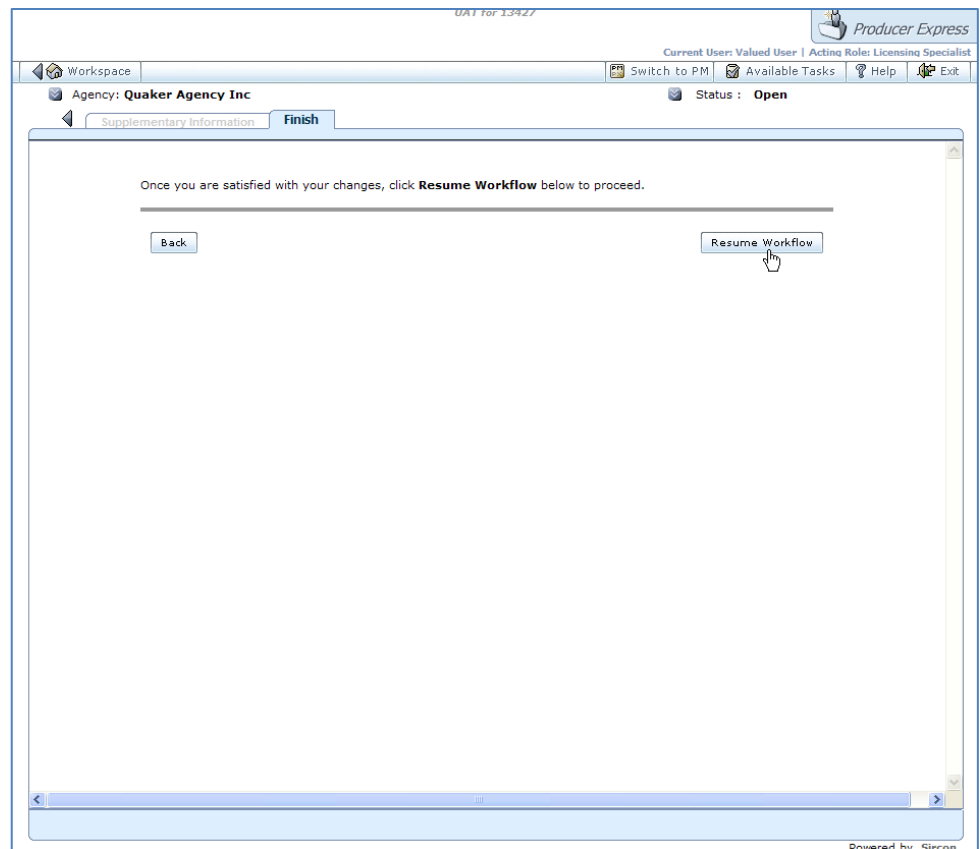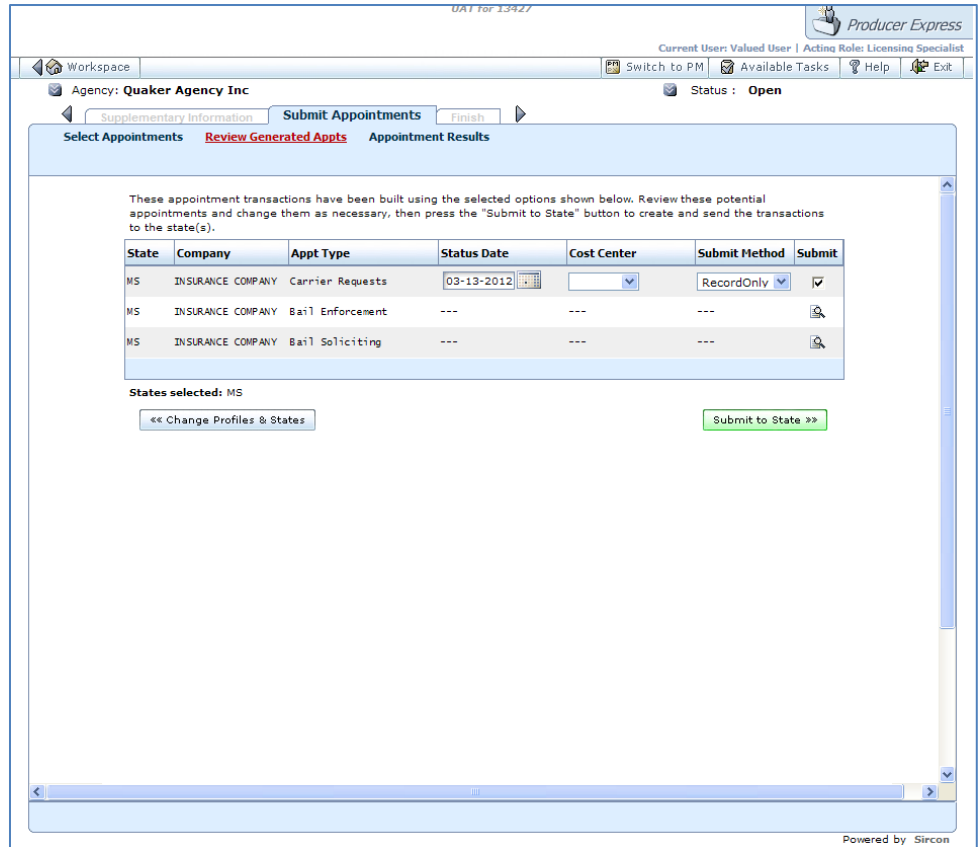
Producer Express will add the "Carrier Requests" appointment to the selected producer's record in Producer Manager.

In Producer Express, a home office licensing specialist can review the **Workspace** and see that the request record now has a **Status** of Processed.
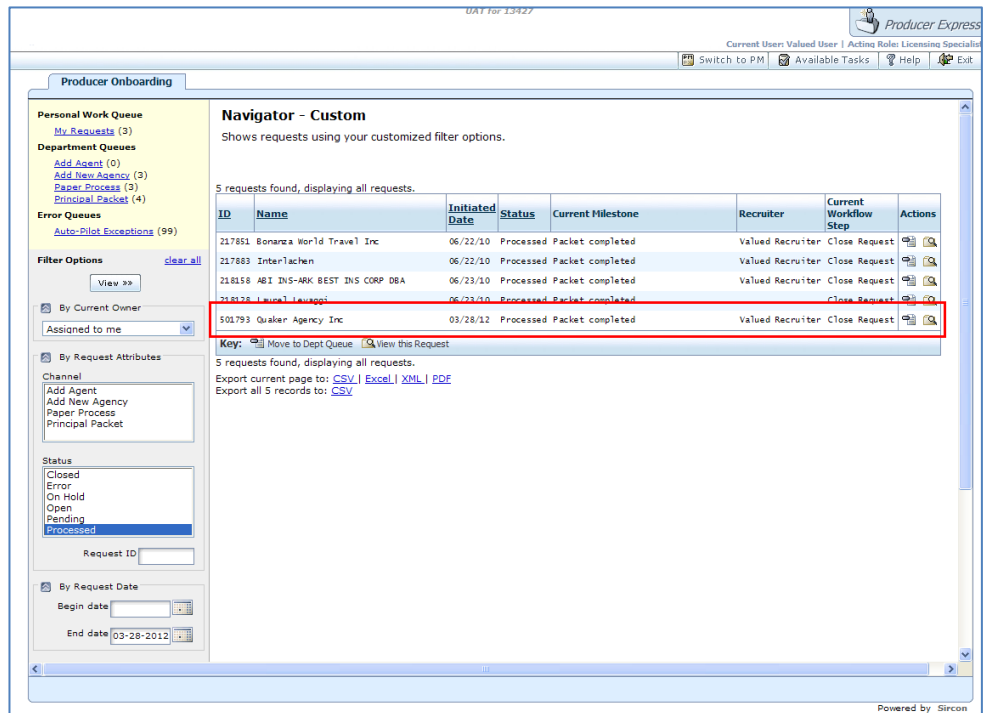
Maintaining a "Carrier Requests" Appointment

Once added to a producer's record, the "Carrier Requests" appointment will remain active on the record until one of the following occurs:

- The appointment is "record-only" terminated, either manually in Producer Manager or Producer Express or through an automated or batch process through Producer Express.

- The last of the producer's state license(s) that support the "Carrier Requests" appointment becomes inactive

An automated data reconciliation of the producer record, such as a Quick Sync Producer, Scheduled Sync, or Producer Express Sync, will not inactivate the "Carrier Requests" appointment, unless the sync discovers that the last of the state license(s) that supports the "Carrier Requests" appointment has become inactive.

Terminating a "Carrier Requests" Appointment

Manually Terminating in Producer Manager

You can terminate a "Carrier Requests" appointment on a producer's record in Producer Manager using the same steps you would use to terminate any other state-verified or record-only appointment.

In the **Appointments** data section of a selected producer's record, click the node (⊞) to expand the selected state appointments section.
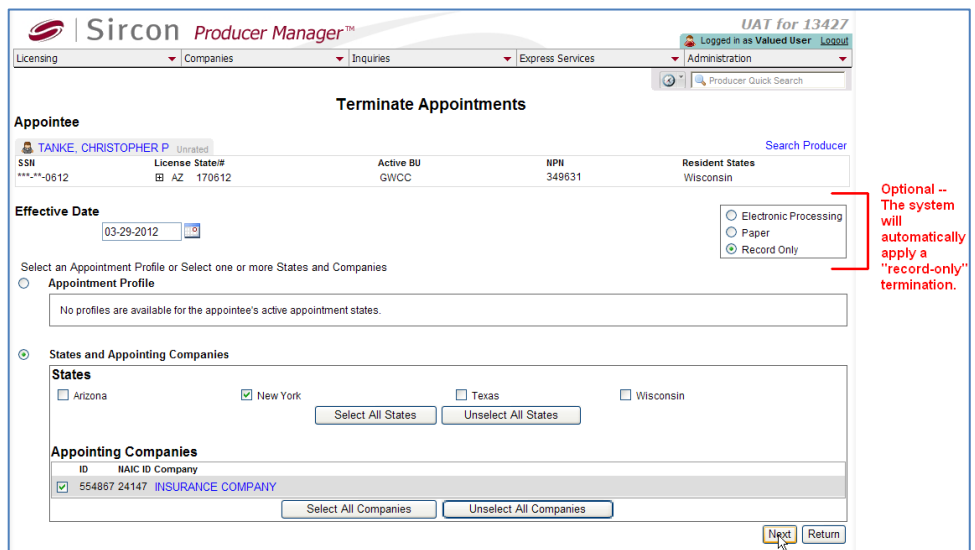
Click the **Terminate** button associated with the "Carrier Requests" appointment. The **Terminate Appointments** page will open.
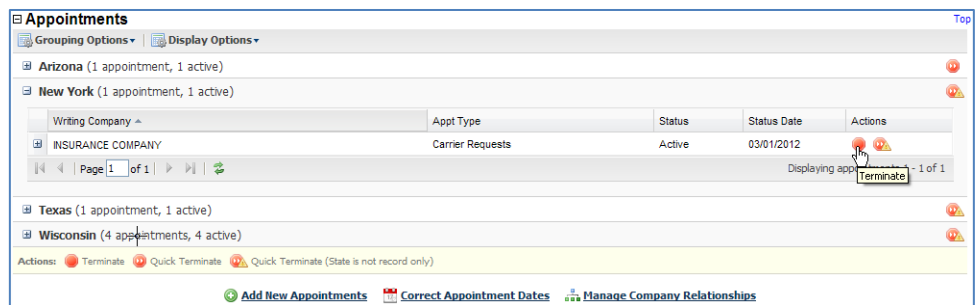
On the **Terminate Appointments** page, in the **Effective Date** field enter the date on which the producer's "Carrier Requests" appointment became effective. Use the *mmddyyyy* date format, or click the **Calendar** button ( ) to open a popup calendar from which you can click to select a date.

It is not necessary when terminating the "Carrier Requests" appointment to

select any option from the **Submission Method** box. Even if you accept the default option of Electronic Processing, the system will automatically apply a "record-only" termination to the "Carrier Requests" appointment. Further, rest assured, the system will not submit the termination request to a state.

Click the **Next** button to continue. The **Terminate Appointments** page will update to show additional data fields and controls.

Review the selections on the **Terminate Appointments** page. Note that the system confirms that the request is for termination of a record-only appointment. Do not be concerned that the **Terminate Appointments** page confirms the producer's license that supports the record-only appointment.

If desired, select an alternate not-for-cause option from the **Termination Reason** dropdown menu.

When you are ready, click the **Save and Continue** button.

The **Terminate Appointments** page confirms the processing of the record-only termination request of the "Carrier Requests" appointment.

Note: You may also use the **Quick Terminate** button to process a record-only termination of a "Carrier Requests" appointment. The use of **Quick Terminate** always results in only record-only terminations of appointments, whether the appointments are state-verified, record-only, or internal-use only.

Use caution if a producer holds appointments additional to the "Carrier Requests" appointment in a state-verified appointment state. Use of the **Quick Terminate** button under these conditions may result in the inadvertent, record-only termination of all of the producer's appointments in that state, including state-verified appointments.