



What's New with ACE Express Umbrella?

Here are our recent enhancements to the ACE Express Umbrella platform, along with what we have planned for upcoming releases. We listen to our Producers' feedback and we are continuously working on improving our systems for you. If you have any enhancements you'd like to see incorporated into our platform, please email us at ExpressUmbrella@acegroup.com.

(TBA) Upcoming System Enhancements

1. Improving the look and feel of the Underlying Policy screens to make it easier for our users.
2. Adding a reminder on the bind screen for users to verify the effective date of a quote.
3. Improving our post bind (endorsement) processing.
4. Incorporating the ACE SIC Code Supplemental questions into the platform.
5. Adding a print functionality so users can print all their online entries in an easy to read format. This is especially good for Producers that prefer to enter the information on behalf of the client so they can send he printed document to their client for sign-off.
6. Updating the Underlying Information screens so they are easier to use.
7. Improved search functionality. Users will be able to find their renewals even though someone else in their office has handled the prior year.
8. Easier entry of multiple Named Insured's.
9. File Cabinet enhancements to allow users to upload and manage multiple documents.
10. Transferring accounts from one user to another user.
11. Once the account is bound the platform the system will automatically issue the policy.
12. Set the users choice of SIC Codes to automatically choose the appropriate exposure type.

9/19/11 System Enhancement (Release 6.05)

1. Thanks to feed back from you, our producer, we updated the application screens look and feel to make your data entry easier. We are continuing our enhancement process and looking forward to updating the Underlying Information screens as well.
2. A hyperlink has been added to each screen to make it easier to access the Account Information screen. This makes it easier to view the policy term and named insured information while moving through the application.
3. The overall formatting of the Quote and Binder letters has been improved.
4. The Schedule of Underlying now can fit two underlying carriers to a page. Thus reducing the number of pages in our Quote and Binder letters.
5. In addition to rating functionality, the [Practice Environment](#) now has the ability to print a specimen quotation, binder and policy. This is a good tool that behaves just like the real system. It is a great way to give a demonstration and train others in your office.
6. SIC Codes and Descriptions have been updated to match [OSHA SIC Codes](#).
7. Account History now shows any additional or return premiums for post bind transactions such as endorsement, cancellations, or reinstatements.
8. The validation message for when the user inadvertently does not select "Yes" or "No", for the Hired & Non-Owned Autos Question on the Exposure Selection screen has been changed to say: "Please select the applicable response to the GL Hired & Non-Owned Auto question."
9. Corrected the referral screen to make sure effective date referrals only refer if the applicant is truly past 3 days from the effective date and picking up the previous effective date for the referral.
10. When Employee Benefits Liability and or Employers Liability are selected or deselected the platform will automatically update the schedule of underlying and endorsements.
11. Once an account is created or quoted, and the effective date is older than 15 days, the account is automatically updated to an "Expired Quote". However, if the user wants to re-open the account a simple email request to their Referral Underwriter can get the account re-opened.

8/6/10 System Enhancement (Release 5.04)

1. **Direct Bill** has been corrected to work properly when multiple quote options were used during the quote process.
2. If your **submission is blocked** by another producer a less ambiguous message is displayed giving the user better information.



3. The question on the **Underlying Supplement** screen that asks “**What is the total premium for all General Liability policies?**” has been changed to “**What is the total premium for all General Liability policies excluding Liquor Legal Liability?**”
4. The system will now make the user complete the **Underlying Schedule** if they try to bind without first completing this screen. Our intent was to minimize endorsements to the Underlying Schedule.
5. The **Named Insured** field on the **Account Information** screen now allows at least 100 characters.
6. The vehicle usage Information hyperlink now describes **vehicle radius of operation**.
7. Producer phone number on the **Producer Information** screen now has a field for the phone extension.
8. **File Cabinet** has been enhanced to allow the user to upload files up to 10 MB in size. This is a good feature where the user can store any files that they would like to keep with the account Such as loss runs, loss control etc.
9. Amended the platform to automatically change the **Self-Insured Retention** from \$0 to \$10,000 as mandated by the State of New York. This applies only to New York State of domiciled risks and does **not** affect the premium. All other states have a \$0 Self Insured Retention.
10. More **Employee Benefits Liability** limits descriptions have been added to the drop down list on the **Underlying Schedule**.

5/7/10 System Enhancement (Release 5.03)

1. **UM-UIM screen** has been amended to not allow the user to uncheck a state that is the same as the state of domicile. This helps the user obtain the proper uninsured/underinsured motorist rejection/acceptance forms with the quote letter. For example, if a risk is domiciled in the state of Florida the check box is automatically checked and not allowed to be un-checked.
2. A “**Refer to UW**” button has been added to the **Policy Checklist** screen after a submission has been rated. This means the user can refer a submission that did not otherwise trigger a referral.
3. Our **SIC Code Supplemental Applications** Phase 1 has been implemented. This means that the user can get the SIC supplemental Application after choosing the SIC code on the General Liability Screen. Phase 1 was just the addition of the blank field. Phase II ACE will upload all the SIC Code Supplemental Applications and the user would not have to go to the Guidelines and Applications page on the companion website, www.aceexpressumbrella.com, to find the SIC applications. This feature will be announced in a future release.

3/15/10 System Enhancement (Release 5.02)

1. Our **Electronic File Cabinet** has been created. Users are now able to upload files as they wish. This can help users keep data specific to the account with their submission such as loss runs, loss control, formal safety program, supplements, etc. Users are not required to use this tool at this time.

11/9/09 System Enhancement (Release 5.01)

1. The user now has the choice to bind the account as agency bill or direct bill.
2. The “**Other Exposure**” screen is now called “**Liquor Liability**”.
3. The **Terrorism** screen now has a hyperlink for the Terrorism Class listing. This allows the user to define whether or not there is a Terrorism exposure.

8/4/09 Security Update

1. Our system security settings have been changed and you will now be required to login by adding “**acepartner**” before your Login ID. For example, if your ID was \Abcd1234 it should now be entered as **acepartner**\Abcd1234. Your password remains unchanged.

7/17/09 System Enhancement (Release 4.08)

1. Producers in the same office are now able to search and view each other's accounts.
2. The General Liability screen now has a dropdown menu that gives the user the option to declare exposure units such as revenue, units, square footage etc.
3. The system will no longer skip the “Other” screen when the user selects Liquor coverage on the Exposure screen.
4. When an underlying policy is added, the screen should pre-fill the appropriate fields for the user.
5. The UM/UIM section on the Auto screen has been made simpler. Now the user can just check a box to certify that there are “No locations, employees or automobiles in any of the following states”.
6. The UM/UIM section on the Bind screen was enhanced to allow the user to return to the Auto Exposures screen and indicate that the applicant desires a UM/UIM quote.



7. The additional named Insured's fields are now editable when an account is referred to the underwriter.

6/16/09 System Enhancement (Release 4.07)

8. We changed the buttons and Labels to make navigation of the site a little easier.
9. The policy term no longer defaults to today's date. This prevents the user from inadvertently binding the quote with the effective date of the original date of entry.
10. The user is now able to enter a policy with effective and expiration dates between 9 and 15 months without referring to the Underwriter.
11. Submissions can be entered up to 90 days in advance without referring to the Underwriter.
12. After an account is referred the Underwriter can send the account back and forth to the Producer to review and print the quote after multiple quote revisions. Also, the producer should be able to bind the final quote option.
13. The Producer is now able to view an account in their work queue even though it has referred to the Underwriter.
14. Referral items the now show in the same order as the screen order. This makes it easier to amend referral items.
15. The user can now add comments in the "comments not for schedule". This field has been made available to Producers so they can make notations about multiple underlying policies.
16. Added a subjectivity to the Quote and Binder letter for the receipt of TRIA (TRIPRA) Acceptance/Rejection form. This helps remind the Producer and Insured to complete these forms.
17. UM/UIM Rejection/Acceptance forms have been updated to reflect the most recent state requirements.
18. Kentucky Municipal Tax and Collection Fee has been revised. The surcharges are applicable to all Kentucky Municipal Tax and Collection Fee has been revised. The surcharges are applicable to all admitted business in KY which becomes effective 7/1/09 through 6/30/10.

5/16/09 System Enhancement (Release 4.06)

1. The system will now give the user a warning when it is going to "time out". The user can select OK and reset the timer and stay logged in.
2. The Named Insured(s) field has been updated to allow the user to type special characters, such as apostrophes and quotes, with the exception of the following: greater than and less than (<>) and double quotes ("").
3. The Binder was amended so the Policy number and policy period are now aligned and not indented.
4. If the user has not updated the schedule of underlying, the quote and binder letters will now show all the pre-filled default fields.
5. The Policy Checklist no longer shows that it is checked off if the user has not entered the Underlying Schedule.
6. After a referral is quoted by the underwriter and returned to the producer, the SIR and commission is no longer missing on the quote letter details screen.
7. The quote letter details screen, the General Aggregate and Products Completed Operations Aggregate now matches the occurrence limit. Also, TRIA is now showing up.
8. All referral and decline logic has been removed from the Underlying Schedule. For example, if the user enters a \$1,000 deductible for Employee Benefits Liability, it will no longer cause a referral to the underwriter.
9. The search function has been improved to allow easier searches. For example, a user can search for an account with the Assignee name field blank and not have to perform individual searches under each Assignee name.
10. The user is now able to change the Producer Contact information.
11. If the policy term is changed from a referral item to a non-referral term the system will now be updated so the referral is removed.
12. The schedule of underlying has been updated to allow the entry of up to 25 underlying policies.
13. The rating when the user enters more than one SIC Code has been corrected.
14. The schedule of underlying now allows the user to add more underlying policies of the same type.

4/08/09 System Enhancement (Release 4.05)

1. Producers and UWs are now able to refer their submission to the UW then return back to the Producer multiple times.
2. The Producer and UW can see the producer contact information after entering a submission.
3. Underlying Policy information: If for Employers Liability the user adds a per accident limit other than \$500k-\$1m limit the system refers to the UW even after the user corrects the limit. This has been fixed
4. Producer is now able to bind a single quote option without failing when there were multiple quote options.
5. The system times out after 20 minutes. Enhancement will notify user of pending timeout and allow user to choose to have more time.