
NAILBA Communications Standard Coding

Implementation Guide

The Challenge

On any given day you are hit with **a deluge of e-bulletins and updates** from the carriers and service providers with whom you do business.

Each one has to be opened and reviewed in order to determine what it is and who is affected by it.

If you're in a hurry (which happens on occasion) **you may send that information to the wrong person or department** causing delays and hiccups in the application process for a consumer in need of coverage and an agent in need of closure.

It can be confusing and time consuming.

Wouldn't it be helpful if there was standard coding on these publications that help you easily identify and swiftly and accurately distribute them?

NAILBA has an answer.

The Solution

To simplify and make timely the communications between producers, NAILBA member agencies, and carriers, the Communication subcommittee of the Application Pipeline Task Force has developed **communications standard coding** for information sent from carriers to BGAs.

This system will provide **easy and accurate identification of content** and **faster distribution of changes and updates** to the appropriate parties.

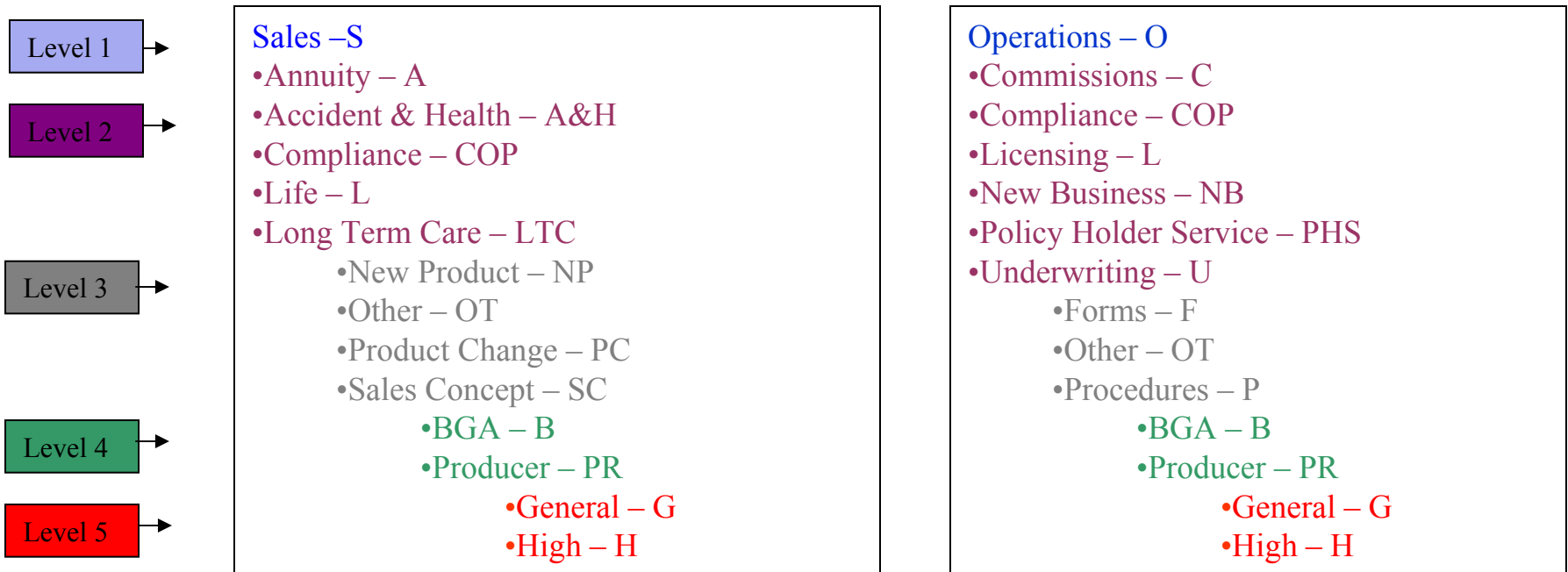
The communications standard coding is **simple and easy to understand**, though it may take a little time before you can identify the codes at a glance. Our suggestion is that you put the coding “cheat-sheet” (attached as a separate document to this e-mail) close to your computer for quick access and reference.

The Communications Standard Coding, along with suggested uses, are included in this Implementation Guide.

At-a-Glance

NAILBA Communications Standard Coding

BGAs are bombarded daily with information bulletins from the carriers they do business with. In many offices these communications go to one person who reviews the incoming messages and forwards them to the appropriate person or departments. This can be a time-consuming process and, at times, mistakes are made because the information is not being sent to the correct person within the BGA office. To simplify and make timely the communications between producers, NAILBA agencies, and carriers, the Communication subcommittee of the Application Pipeline Task Force has developed NAILBA Communications Standard Coding for information sent from carriers to BGAs. This system will provide easy and accurate identification of content and faster distribution of changes and updates to the appropriate parties. At the bottom of this page is an example of how the coding would appear in a communication from a carrier.



Level Key:

Level 1 = Division

Level 2 = Area

Level 3 = Type

Level 4 = Distribution

Level 5 = Priority

Examples of how to code documents:

[Please note: Be sure to separate each level with a period (.) and if your communication targets more than one item within the same level, separate those items with a slash (/).]

Sales.Life.New Product.BGA/Producer.High = S.L.NP.B/PR.H

Sales.Long Term Care.Sales Concept.BGA/Producer.General = S.LTC.SC.B/PR.G

Operations.New Business.Forms.BGA.High = O.NB.F.B.H

Operations.Compliance.Procedure.BGA.General = O.COP.P.B.G

The Breakdown

The Breakdown

5 levels of information are identified by the Codes in the Level Key

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Level 1 = Division

Level 2 = Area

Level 3 = Type

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Level 1 - Division

- **Level 1** distinguishes between Sales and Operations *Divisions*.
 - A new product or product enhancement would be identified as **Sales**
 - A change in an application or procedure would be identified as **Operations**

Level 2 - Area

- **Level 2** shows the *Area* that is effected.
 - Sales *Areas* include:
 - **Accident & Health**
 - **Annuity**
 - **Compliance**
 - **Life**
 - **Long-Term-Care**
 - Operations *Areas* include:
 - **Commissions**
 - **Compliance**
 - **Licensing**
 - **New Business**
 - **Policy Holder Service**
 - **Underwriting**

Level 3 - Type

- **Level 3** identified the *Type* of update or information being sent.
 - Sales *Types* include:
 - New Product
 - Product Change
 - Sales Concept
 - Other
 - Operations *Types* include:
 - Forms
 - Procedures
 - Other

Level 4 - Distribution

- **Level 4** shows who the information needs to be *Distributed* to.
 - BGA
 - Producer

Level 5 - Priority

- **Level 5** give the information its *Priority* level.
 - **High** - act quickly
 - **General** – does not require immediate action

Putting It All Together

Applying Standard Coding

Sales Division Examples

■ Level 1 – Sales Division

□ Level 2 – Area

■ Level 3 – New Product - NP

- Example: Product launch, Product rider

■ Level 3 – Product Change - PC

- Example: Rate change, state approvals

■ Level 3 – Sales Concept – SC

- Example: Advanced marketing, new marketing materials, marketing campaign, sales contest/promotions

■ Level 3 – Other - OT

- Example: Name change information, quarterly earnings reports, advertising guidelines, legislative/regulatory updates

Applying Standard Coding Operations Division Examples

■ Level 1 – Operations Division

□ Level 2 – Area

■ Level 3 – Forms - F

- Example: Update/change in forms, new forms

■ Level 3 – Procedures - P

- Underwriting guidelines, address changes, hours of operations, new business processing requirements, licensing guidelines, contact information, premium payment details/changes, CE information

■ Level 3 – Other - OT

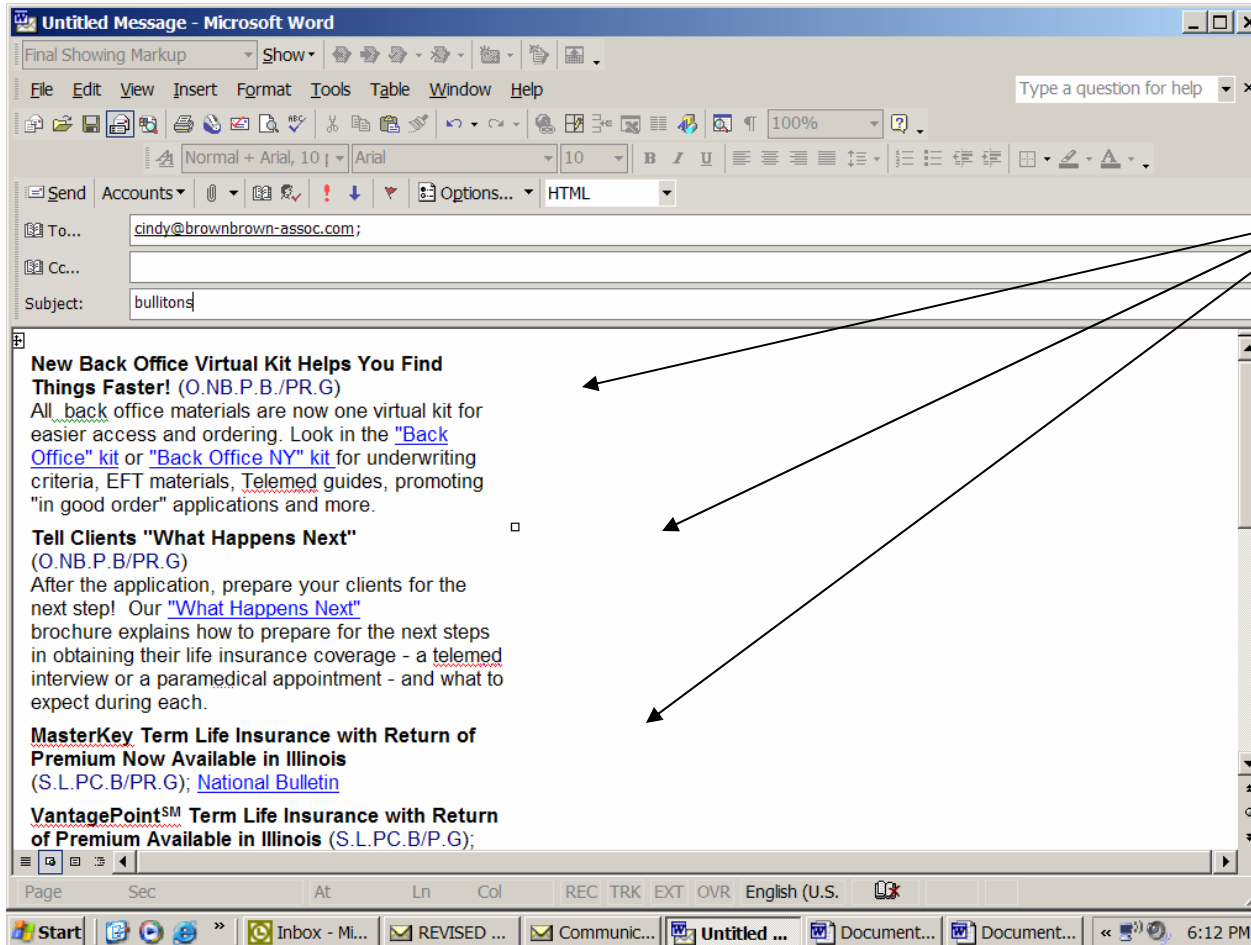
- Staff Update

Understanding Standard Coding

- Each level will be separated by a period (.) on all communications sent by participating carriers.
 - Example:
 - Sales [*Division*].Life [*Area*].New Product [*Type*].BGA [*Distribution*].High [*Priority*] = **S.L.NP.B.H**
- If the communication targets more than one item within the same level, those items with a slash (/).
 - Example:
 - Sales [*Division*].Long Term Care [*Area*].Sales Concept [*Type*].BGA/Producer [*Distribution*].General [*Priority*] = **S.LTC.SC.B/PR.G**

Applying Standard Coding In E-mail - Suggested Use

In an e-mail with a multiple idea format, you may see the standard coding as part of the title line.



Applying Standard Coding in E-mail - Suggested Use

The image shows two overlapping windows of Microsoft Word. The top window displays an email draft with the following content:

To: abccarrer@abc.com
Subject: RE: Underwriting Requirements Insert

(O.U.OT.B\PR.H) ABC insurance company recently announced changes in underwriting guidelines for all products issued by insurance company. These changes are reflected in the updated Underwriting Requirements brochures that will be sent with all term rate books that are distributed by the Supply warehouse. Please add the insert to any ABC term ratebooks you have in your office.

Thank you.

The bottom window shows the same email draft with standard coding applied to the body text:

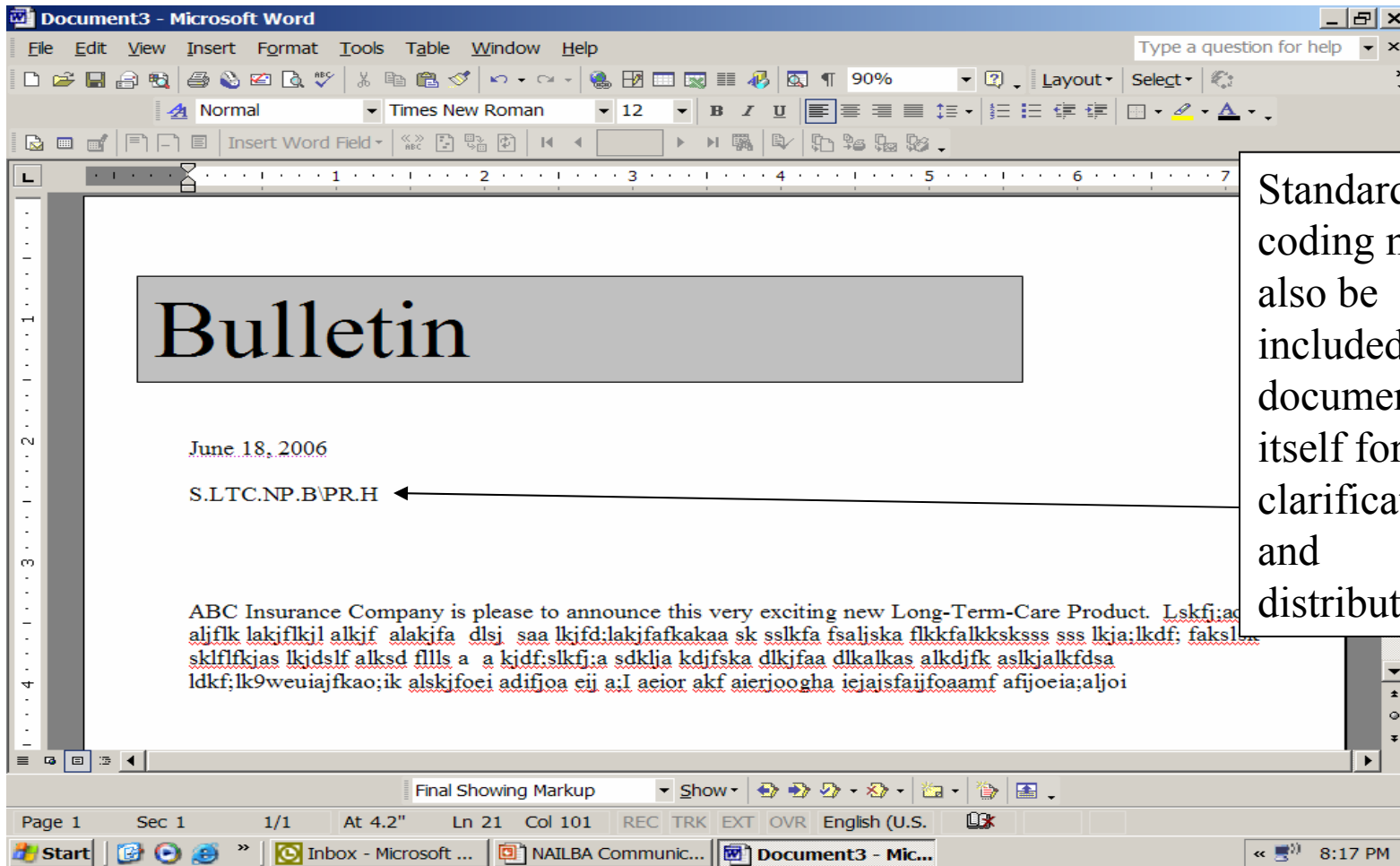
ABC insurance company recently announced changes in underwriting guidelines for all products issued by insurance company. These changes are reflected in the updated Underwriting Requirements brochures that will be sent with all term rate books that are distributed by the Supply warehouse. Please add the insert to any ABC term ratebooks you have in your office.

Thank you. (O.U.OT.B\PR.H) |

Two arrows point from a text box on the right to the original text in the top window and the coded text in the bottom window.

Standard coding may be incorporated into the body of the e-mail.

Applying Standard Coding in Documents - Suggested Use



Standard coding may also be included in the document itself for easier clarification and distribution.

Benefits of Standard Coding

■ To BGAs

- ❑ Easy identification of message content
- ❑ Proper distribution of information
- ❑ Time savings

■ To Carriers

- ❑ Ability to give proper direction of communications
- ❑ Assurance that proper BGA departments receive updates
- ❑ Proper distribution of New Business forms and updates
- ❑ Ability to direct communications to Producer
- ❑ Ability to set priority level

Questions?

Please don't hesitate to contact Cindy Gentry at (361) 993-3820 or Joe Normandy at (703) 383-3081 if you have any questions on the NAILBA Communications Standard Coding.