Merchants Insurance Group Commercial Lines Download Guide

October 2020

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Merchants Insurance Group Download

Merchants Insurance Group strives to provide our agents with tools to increase day to day efficiencies and assist in helping you provide the best possible service to your customers. Our download automation offerings support this commitment.

What is download?

Download extracts data from a carrier's database and transmits that data electronically to an agency in order to allow it to merge into their agency management system. In other words, it is an electronic transfer of data between systems.

Why download?

Using IVANS data exchange software to transmit ACORD-compliant information, data download eliminates unnecessary time spent re-keying data into your agency management system. Data accuracy is also increased. Information in your agency management system matches the information in our system, reducing your E&O exposure. Data in your agency management system is current and complete.

How do I get started?

If you are already receiving download from another carrier, you likely have everything you need to begin to receive data download from Merchants.

Merchants recommends that you contact your agency management system vendor to let them know you intend to receive download from us, so they can assist with any necessary system set ups. Proper configuration is important to ensure download quality.
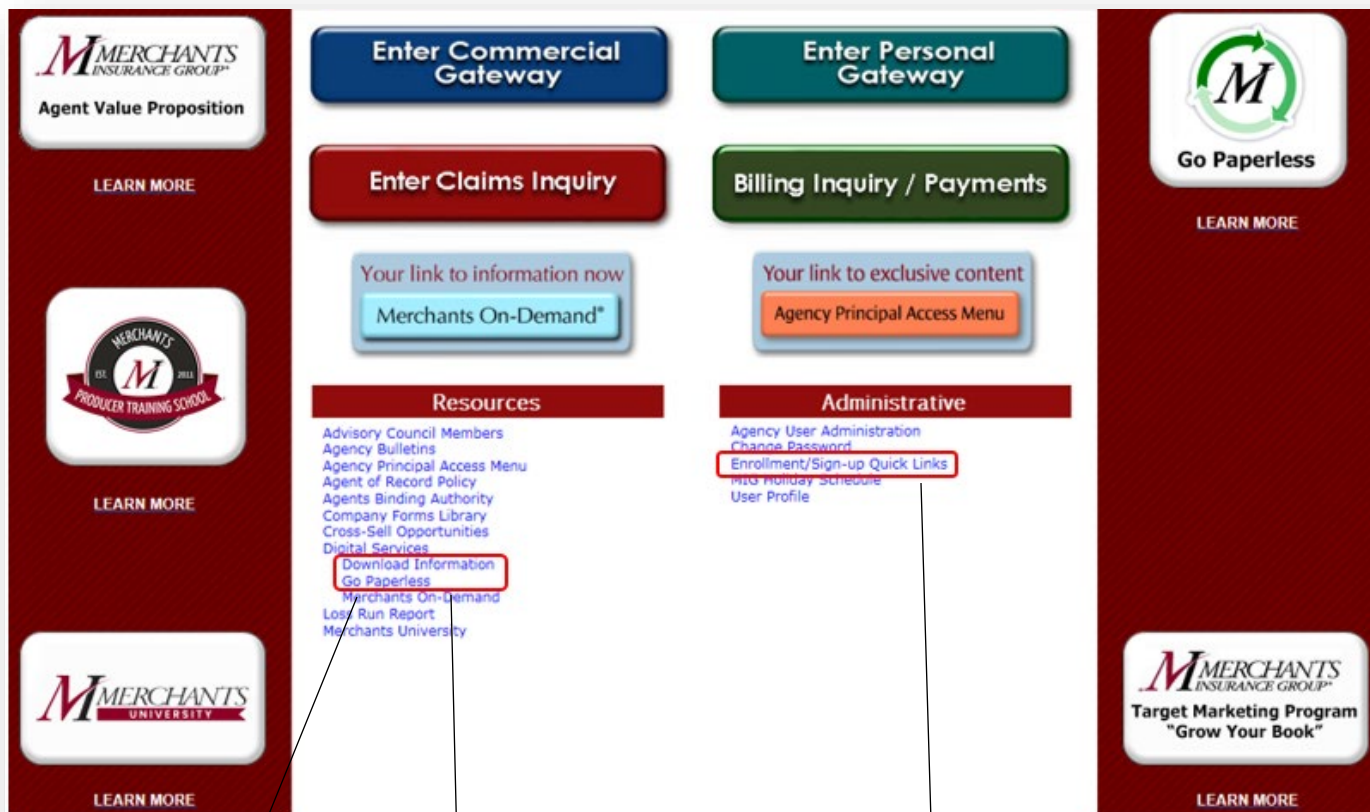
Please use the information below for accurate system configuration:

Merchants Origination Address	IBM716MM0100
Merchants IVANS Account (Mailbox)	MM01
Merchants IVANS User ID#	MM0003

NAIC Codes	
Merchants Mutual Insurance Company (MMIC)	23329
Merchants Preferred Insurance Company (MPIC)	12901
Merchants National Insurance Company (MNIC)	12775

From the Agents Main Menu on our secure website, users with Agency Principal or Administrative access can navigate to the "Download and eDocs Sign-Up/Change Form" from either the "Go Paperless" or "Download Information" sub menus. Agency Principals will also have access to this form from the "Enrollment/Sign-up Quick Links" located on the Agents Main Menu under the "Administrative" heading.

Example: Agents Main Menu – Merchants Secure Website

Merchants offers the ability to receive download of policy data and/or eDocs (explained later in this guide). Either or both may be chosen independent of each other.

When "Policy Download" is chosen on the "Download and eDocs Sign-Up/Change Form", a list of products to choose from appears. To realize the full benefit of download, Merchants recommends you take advantage of all the download offerings we have available.

Currently, Merchants offers:
- eDocs for Commercial Lines policies
- Direct Bill Commission download
- Policy data download for:

Personal Auto	Homeowners
Commercial Auto	Business Owners (BOP)
Commercial Umbrella	Workers' Compensation
Contractors (CTR)	Commercial Package (CMP)
Commercial Property (CFP)	Commercial General Liability (GLP)
Commercial Inland Marine (IMP)	

The following transactions are supported:

Issue (New Business)	Renewal
Endorsement	Final Audit
Cancel Notice	Final Cancel
Reinstatement	Non-Renewal Notice

If you are currently receiving download from another carrier, you have an IVANS "Y" Account.   You will complete the form with that information, as well as some information about your agency management system. If Merchants is the first carrier you will be receiving download from, you will first need to obtain an IVANS Y-account before completing the "Download and eDocs Sign-Up/Change Form". Contact information for IVANS can be found in Appendix A at the end of this document.

Please note if you have multiple agency codes and wish to receive policy data download for all of the codes, you should complete a separate "Download and eDocs Sign-Up/Change Form" for each code. If you have a significant number of codes, please contact us (see Appendix A for contact information) so we can assist you in that process.

After submitting the "Download and eDocs Sign-Up/Change Form", you will receive an email confirming your request has been received. Once we complete our processing

(typically within 2 – 3 business days), you will receive another email advising that policy download and/or eDocs transmission should begin the next business day.

Download and eDocs Sign-Up/Change Form*

Types of Download Available Through Merchants Insurance Group

Policy Download: Electronic delivery of *policy-level transactional data and direct bill commission statements.*

eDocs: Electronic delivery of *commercial lines insured policy documents (pdf copies).*

Options:

☑ My agency would like to sign-up/change our selections for **policy download.**

Please select lines of business for policy download.

☑ Direct Bill Commission Statement

Commercial Lines:

☑ BOP (Business Owners)

☑ CAP (Commercial Auto)

☑ CFP (Commercial Property)

☑ CMP (Commercial Package)

☑ CTR (MAP Contractors Package)

☑ CUP (Commercial Umbrella)

☑ GLP (Commercial General Liability)

☑ IMP (Commercial Inland Marine)

☑ WCA (Workers Comp)

Personal Lines:

☑ PAP (Personal Auto)

☑ HOP (Homeowners)

Do you want an initial policy download?

◉ Yes ○ No

An initial policy download populates your agency management system with data for all active policies assigned to the

Please see next page…

When will my system receive download each day?

Download transactions are sent daily to the IVANS inbox of your agency management system. Each daily transmission will include any items processed by Merchants during the previous calendar day. You can typically expect to receive your data before 7:00 am. Keep in mind, our transmission schedule is subject to change. System maintenance and other system processes could affect the timing of download.

Commission downloads are typically sent the second week of each month.

What is an initial download?

When first signing up to receive daily policy data download from Merchants or if you change agency management systems, you have the option of having an initial download from us with of all your data for active Merchants policies. An initial download populates your agency management system with data for all existing policies assigned to the agency codes you specify.

Merchants recommends you coordinate this initial load with your agency management system vendor to be sure the data is received appropriately by your system.

Who should I contact if I experience problems?

For problems with data download your first level of assistance is usually your agency management system vendor. They can troubleshoot the issue and will determine if it's necessary to contact the Merchants' Support Team to assist in the resolution.

Merchants' Download Team contact information can be found in Appendix A at the end of this guide.

Can I have the download resent for a policy or eDoc?

Single policy and single eDocs resend is available through IVANS Exchange. Individual policies downloaded during the previous 90 days can be searched for and selected for re-download by your agency. Detailed instructions on how to resend are available in the "Agency User Guide" link on the Help tab in IVANS Exchange.

IVANS Exchange is an online tool provided by IVANS Insurance Solutions that allows you to manage your download connections with your carriers. In addition to single policy download and eDocs resend, IVANS Exchange offers a number of ways to optimize your download. These include tracking available download connections and the ability to provide feedback on desired connections and on the quality of existing connections. If you have not used this complimentary tool from IVANS, email getconnected@ivansinsurance.com and ask to be invited to use IVANS Exchange. Please include the name of your agency, city and state, and if you know it, your IVANS Y account.

What agency management systems is Merchants certified to download with?

Merchants Systems/Product Download Matrix shows which systems have certified us for download. The matrix is available on the Download Information Menu of our Agents secure website.

What are "unique" coverage codes?

Many coverages that are downloaded are ACORD standard coverages, and the corresponding identifying codes are consistent across all carriers. Carriers do, however, have some coverage codes which are specific to that insurer. Correct carrier-unique codes must be input into your agency management system to assure downloaded data displays properly.

Merchants' Company Unique Codes List is available on the Download Information Menu of our Agents secure website.

What should we do if we change agency management system providers?

Please notify IVANS if you upgrade your agency management system or change your agency management system provider. There may be changes that are needed to ensure you continue to receive download from us accurately, and IVANS will help you make any necessary changes. IVANS contact information can be found in Appendix A at the end of this guide.

eDocs

The insurance industry has historically been one in which paper documents were critical to the daily workflows between independent agencies and carriers. Advances made in digital technology have opened up new opportunities to streamline these workflows, eliminate the dependency on paper documentation and provide a platform for more efficient processes.

What is eDocs?

eDocs is a workflow solution that sends secure PDF's of the policyholder copies of Commercial Lines policy documents to your agency management system.

eDocs are sent through IVANS using the same nightly process as policy data download.

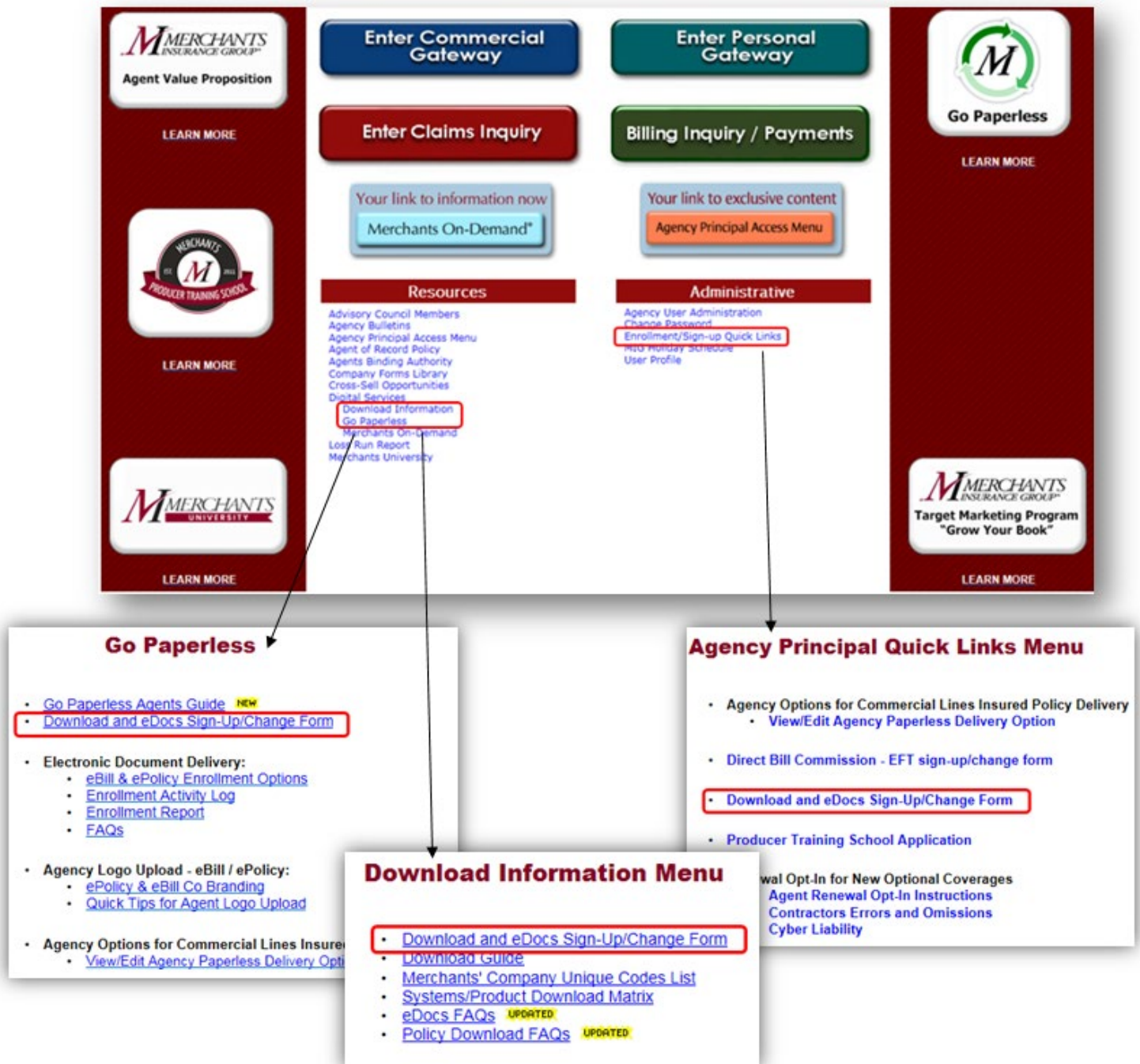Merchants provides these eDocs Commercial Lines policy document types:

Issue (New Business)	Renewal
Endorsement	Final Audit
Cancel Notice	Final Cancel
Reinstatement	Non-Renewal Notice

How do I enroll to receive eDocs from Merchants?

Sign up is completed with the same form that is used for policy data download enrollment.

From the Agents Main Menu on our secure website, users with Agency Principal or Administrative access can navigate to the "Download and eDocs Sign-Up/Change Form" from either the "Go Paperless" or "Download Information" sub menus. Agency Principals will also have access to this form from the "Enrollment/Sign-up Quick Links" located on the Agents Main Menu under the "Administrative" heading.

When eDocs Policy Document Download is selected, the form will display some additional information about the process. You can choose both Policy Download and eDocs on the same form if you would like to enroll in both programs.

Please note that by selecting eDocs Policy Document Download, the paper copies of insured documents for commercial lines products will no longer be mailed to the agent.

Merchants will continue to send insured copies of Pending Cancellation and Non-Renewal notices to the insured.

Please see the "eDocs Frequently Asked Questions" in Appendix B for more details.

Types of Download Available Through Merchants Insurance Group

Policy Download: Electronic delivery of _policy-level transactional data and direct bill commission statements._

eDocs:

Electronic delivery of _commercial lines insured policy documents (.pdf copies)._

Options:

☐ My agency would like to sign-up/change our selections for **policy download.**

☑ My agency would like to sign-up for **eDocs.**

Merchants will continue sending Premium Audit Statements, Pending Cancellation and Non-renewal notices directly to the insured.

Agency Automation Information

Please complete/verify information below and indicate changes if needed. Please indicate in comments if you are changing your Y-Account from what is shown below.

Does your agency have an IVANS account?   ⦿ Yes   ○ No

*IVANS Mailbox ID (Y-Account): | YJP123TEST |

*User id: | JP TEST |

Destination address: | |

Please verify if this information regarding your agency management system is correct, including the version of the system your agency uses. Please notify IVANS to correct this information.

*Vendor: | JP TEST |

*Product: | JP TEST |

Please see next page…

*Agency automation contact name:

*Email:

Please feel free to use the Comments section below to provide any additional information or to clarify information from above.
Example: If you have multiple agent codes that you want to include for download, you may list them below.

Comments:

jp test 3

To discontinue receiving policy download and/or eDocs, please click here.

* More detailed information on policy download and eDocs is available in our Download Guide located on the Download Information menu of our **Agent's Secure Website**

Submit

Appendices

Appendix A – Contact Information

Merchants Download Team Contact Information

General email inquiries:		
downloadsupport@merchantsgroup.com		1-800-362-3343
Download Specialists:		
Patti Dobson	pdobson@merchantsgroup.com	1-800-462-1077 Ext 3008
Jack Harsch	jharsch@merchantsgroup.com	1-800-462-1077 Ext 3996

Vendor Contact Information

Applied Systems	https://www1.appliedsystems.com/en-us/contact-us/
EZLynx	https://www.ezlynx.com/
HawkSoft	https://www.hawksoft.com/
IVANS Insurance Solutions	https://www.ivansinsurance.com/en-us
Strategic Insurance Software (SIS)	https://sisware.com/
Vertafore	https://www.vertafore.com/

Appendix B – Frequently Asked Questions

FAQ's
Policy Download FAQs
eDocs FAQs

Appendix C – Industry Resource Links

Resources for Information on Download and Other Industry Technology	
ACORD User Group Information Exchange (AUGIE)	https://augiegroup.org//
Insurance Digital Revolution	https://www.insurancedigitalrevolution.org/
Agents Council for Technology (.act)	https://www.independentagent.com/act