Topics For Review

- ➢ What is a Dun & Bradstreet (D&B) number
- ➢ Why does AIG use D&B numbers
- ➢ Who is eligible for a D&B number
- ➢ What is a shell
- ➢ Shell creation guidelines
- ➢ What is a resolved shell & what is a validated shell
- ➢ What steps does the shell team take to resolve a shell to the correct D&B number or to validate the shell
- ➢ What is the *Account Database* and *Worldbase*
- ➢ Keyword & exact name search options
- ➢ What to do if you identify a D&B number for an account after you have created a shell

What Is a D&B Number?

➢ Unique business identifier made up of a nine-digit sequence code that identifies business locations (entities) while linking corporate family structures together.

➢ An internationally recognized company identifier. It is recognized, recommended and/or required by more than 50 global, industry and trade associations, including the United Nations, the U.S. Federal Government, the Australian Government and the European Commission.

➢ Recognized as a global business identification for keeping track of the world's businesses.

➢ For more information on a D&B number, visit www.dnb.com and select D&B D-U-N-S number

Why Does AIG Use D&B Numbers?

➢ One reason is the corporate structure that D&B has built into their file. D&B links the D-U-N-S Numbers of parents, subsidiaries, headquarters and branches on more than 64 million corporate family members around the world. This allows us to see the entire corporate structure of an account and not just the one location or one aspect of an account that we may be writing.

➢ By linking the premium we write to D&B numbers, we can determine what we write for business by industry, geographic region, and premium size.

➢ AIG management can track what business we write by industry, geographic region, premium size, corporate structure, etc. This is accomplished by using the D&B number for a risk and associating all the premium and policies that AIG writes for each account to a D&B number. We can determine risk on accounts and ad-hoc reports can be retrieved by type of business, area, sales, etc.

D&B Eligibility

➢ **Who is Eligible?**

Any business locations with separate and distinct operations.

Business entities include:

  Proprietorships, partnerships, corporations & government bodies

  Self-employed individuals such as doctors, lawyers, contractors

  Branches & divisions, including lock boxes used exclusively for remittances

Other Single locations, parents, headquarters & subsidiaries

➢ **Who is Not Eligible?**

Administrative departments at same location – such as a company accounting department

Unstaffed operations or locations such as an Automatic Teller Machine

Trade styles or additional names used for buying and/or advertising purposes

P.O. Boxes used for general mailing purposes

What Is A Shell

➤ A shell is a temporary Dun & Bradstreet number that has been assigned to an account until such time as a true D&B number can be found or established. It is a nine digit number with the first three digits being zeros - so it may look like a six digit number.

➤ A shell is a dummy which does not block and is not blocked by any other submission until resolution of the shell, at which time it may become a blocked submission.

Guidelines for Shell Creation

Do Not Create a Shell:

➢ **If the name matches but the address is different:**

> If you find an account with a perfect name and city match, but different street address, the account most likely has recently moved and the database has not been updated. When ADB is updated, the correct address will display.

Guidelines for Shell Creation

Do Not Create a Shell:

➢ **If the address matches but the name is different:**

> If a name is slightly different but a perfect match on address, you most likely have the correct account. For example, if you are searching for 'Lexington Excess Ins' located at '200 State St' and you see 'Lexington Insurance Company' at '200 State St', you have found the correct account.

> *Ask yourself - "what is the possibility of two accounts containing the name Lexington at the same address?"*

Guidelines for Shell Creation

Do Not Create a Shell:

➤ **When searching for accounts with multiple names :**

Many accounts have multiple names, such as "Dewey, Cheatham and Howe". If you are searching for this name in Cambridge, MA, and find "Cheatham and Howe" located in Cambridge, MA, then you have most likely found the proper account, and no shell should be created. Try using the least common name in the account for your search, i.e., searching for "Cheatham" in Cambridge, MA. *Do not enter the "DBA" acronym for accounts that have a DBA.*

Resolved & Validated Shells

Resolved

➢ A *resolved shell* is when a shell has been matched to an active and existing D&B number that is in the database. A true D&B number was available, therefore a shell should not have been created. This is an *invalid shell*.

Validated

➢ A *validated shell* is when the shell team was unable to match the shell information to an existing D&B number. Since a D&B number does not exist, or is not on the database, it was valid for a shell to be created

Steps In Resolving A Shell

➤ Verify the state entered by reviewing the zip code used

➤ Utilize D&B Gateway system known as DIGS

➤ Vary the spelling of the account name

  ♦ Make one word two or vice versa, i.e. Pinetree as Pine Tree, or Mcdonald as Mc Donald or Macdonald

  ♦ Add or delete an "s" at the end of a name

➤ Search by only using part of a name, for example, 'Hoyle Tanner & Associates' - search using only 'Hoyle'

➤ Utilize internet search sites, such as Yahoo, for address matches and phone numbers

➤ Review the Secretary of States' websites for verification of account name and locations

Common Errors

➢ Spelling Errors – Capital vs. Capitol, Hoover vs. Hover

➢ Incorrect State and/or Country

➢ Entering too much of a name - less is better

➢ Using abbreviations – Ave vs. Avenue, or Ins vs. Insurance; using DBA in the name; inputting etal. at end of the name; using acronyms instead of spelling a name in full, i.e. BOE for Board of Education

➢ Not dropping or adding an "s" to a name – Technology vs. Technologies

➢ Making one word into two and vice versa

➢ Not searching for the trade name of an account

Account Database

➢ The account database, ADB, is AIG's database of accounts (consisting of single locations and companies with tree positions) having D&B numbers that meet the following criteria:

- ♦ Part of a corporate structure and/or
- ♦ Have 10 or more employees and/or
- ♦ An account with which AIG has a relationship

➢ Currently, the account database contains about 12 million records

Worldbase

➢ Worldbase is a separate database that contains accounts that do not fall into the criteria established for the account database. This database should contain only single locations and accounts with which AIG does not have a relationship.

➢ Currently, the Worldbase file contains approximately 48 million records

Keyword Search

➢ Keyword search uses the words entered and searches the databases for accounts that contain those words. Words may be entered in any order.

➢ The name 'Phelps Dodge' could be entered as 'Dodge Phelps' and will return a D&B number either way

➢ Keyword will yield the most results

•When to use keyword
The exact name of the account
is unknown or the order
is unknown.
Default
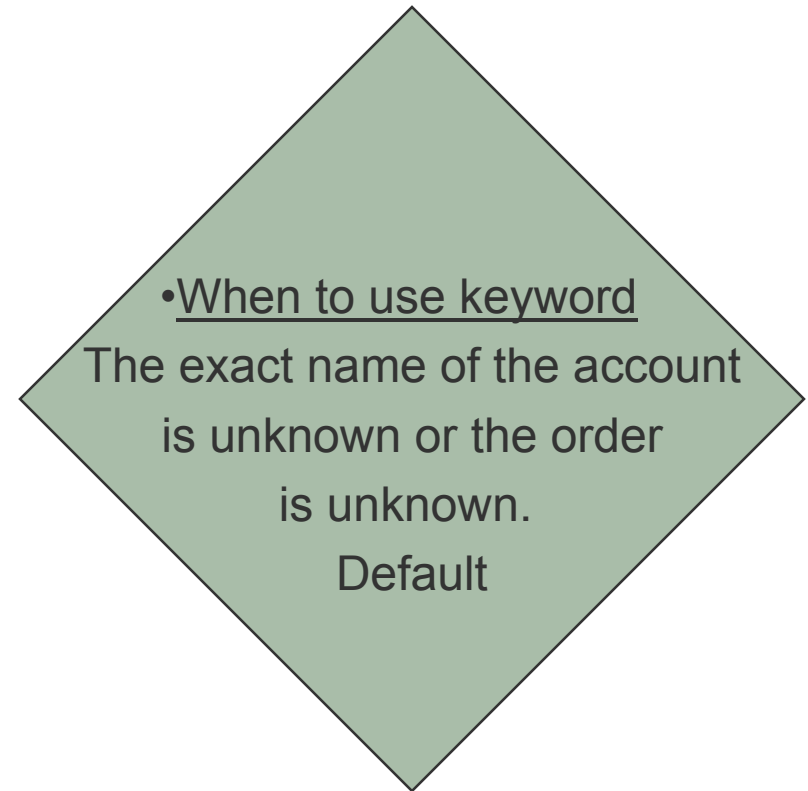
Exact Name Search

➢ Exact name search takes all of the characters entered and matches them to the file exactly as entered. If you enter the word 'American', your results will yield all accounts that **begin** with the word American. It would not return to you any account where American appears in the name but is not the first word.

•When to use exact
When you know the beginning of the account name but not the entire name
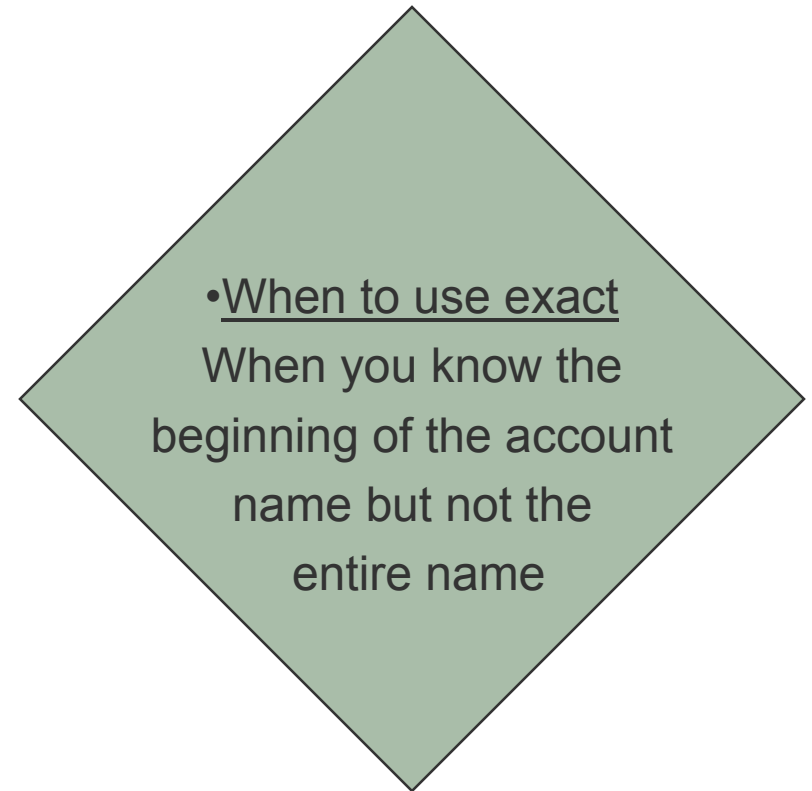
What To Do If You Identify A D&B Number For An Account After You've Created A Shell

➢ Send notification as soon as possible to Carri Trocha advising her of the shell number and the D&B number that the shell needs to be resolved.

➢ **The email address is carri.trocha@aig.com**

Procedure for requesting the release of a blocked submission

➢ If when reserving an account, you receive a 'hard block', the status of the blocked line of business is "Suspended" and your submission is blocked
- no quote is issued for the blocked line of business

➢ The Program Administrator contacts the blocking underwriter directly. You can do this by calling the phone number on your block printout, or by emailing the blocking underwriter. The email address for AIG employees is as follows:
firstname.lastname@aig.com.

Procedure for requesting the release of a blocked submission

➢ If you have any problems contacting them, you can send an email to Eugene.Brady@aig.com with a cc to Cathleen.Churchill@aig.com.

➢ If requested by the blocking u/w you will need to supply a BOR.

➢ Upon receipt of the BOR, an electronic copy is sent to the blocking underwriter.

➢ The blocking underwriter has 5 business days to obtain a rescinding BOR

Procedure for requesting the release of a blocked submission

➢ After 5 days have elapsed, follow-up on the status of the blocked submission. If the blocking underwriter obtains the rescinding BOR, a copy will be forwarded, they keep the account, and this account should be declined by you. If they do not get the rescinding BOR, the blocking underwriter should release the account.

➢ If the account status is displayed as "working", the account can then be quoted. You can check this by going into "Review/Update" in E-Start and viewing the blocked submission, then look at the Status line.

Procedure for updating submissions

➢ When a submission has been bound and a policy number issued, the submission should display status of "bound/written".

Procedure for updating submissions

➤If you receive an *SQL Auto Close* notice, the submissions listed should be reviewed, and if bound, the e-start submissions should be updated to show the correct status:

- If the submission has been bound, update the status to 'Bound/Written';

- If the submission was lost, the system will automatically update the status to 'Declined' and drop it from your active diary;

- If the submission has been quoted, but is pending, the status should be updated to show Quoted, which will allow an additional 30 days before the account will auto close. This is a one-time extension which provides a total of 120 days to reserve, quote and bind an account before the submission auto closes and drops from your active diary.

Procedure for releasing a blocked submission

➢ PROGRAM ADMINISTRATORS DO NOT HAVE "RELEASE AUTHORITY"

➢ If you are contacted by an AIG employee, and have agreed to release a blocked submission, you send an email to Eugene.Brady@aig.com, with a cc: to Cathleen.Churchill@aig.com. Indicate your agreement to release the blocked submission. You will need to include your submission number and the blocked submission number.

SHELL RESOLUTION TEAM

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                        ┌─────────────────────┐
                        │    Carri Trocha     │
                        │     Manager         │
                        │   603-645-7073      │
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Mary Archibald	Paula Earnshaw	Louise Labrie	Barbara Martin	Linda Pichette	Lynda Young
603-645-7059	603-645-7051	603-645-7061	603-645-7064	603-645-7067	603-645-7075