

# SmartOffice®



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918 E. Green Street  
Pasadena, CA 91106

Web: <http://www.ez-data.com>

Telephone: (626) 585-3505

Fax: (626) 440-9097

U.S. toll-free fax: (800) 779-3123

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## Introduction

The Carrier Insurance module is used to store and display detailed information on carriers, their products (both Individual and Group) and associated policies and cases. This module also retains information about forms and contracts. The Carrier module consists of the following sections:

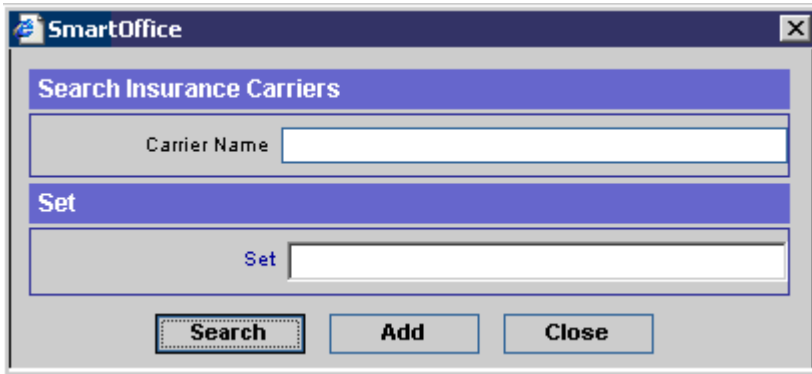
- Summary
- Detail
- Misc. Information (Miscellaneous Information)
- Key Relations
- PCM (Pending Case Management) Options
- Product
- Group Product
- Ind. Policy (Individual Policy)
- Group Policy
- HO Reps (Home Office Representatives)/Underwriters
- Forms
- Contracts
- Underwriting Guidelines
- Carrier Posting

## Accessing Carrier Tracking

- From the Quick Add/Search section, select **Insurance Carrier** from the drop-down list and then click the **Go** button.
- Select **Policy/PCM Setup** from the menu and then select **Carrier Search** from the expanded list.
- From the Policy module, select the **Carrier** hyperlink.
- From the Pending Case Management module, select the **Carrier** hyperlink.
- From the Product module, select the **Carrier** hyperlink.

## Search Insurance Carriers

To open the Search Insurance Carriers dialog box, select **Policy/PCM Setup** and then click **Carrier Search** from the expanded menu.



The dialog box titled "SmartOffice" has a header "Search Insurance Carriers". It contains two input fields: "Carrier Name" and "Set". Below the "Set" field are three buttons: "Search", "Add", and "Close".

- Click the **Search** button with blank fields to display the Carrier Summary for all Carriers.
- To display a summary based on specified criteria, enter the Carrier Name or a Set before clicking the **Search** button.

## Summary Tab

Select one or more carriers by marking the checkbox(es) next to the record(s). Carriers from a higher office and system office are highlighted in blue.

**Carrier Summary**

+ [Icons]

Summary	Detail (P)	Misc Information (X)	Key Relations	PCM Options	Product (B)	Group Product	Ind. Policy	Group Policy	>>
<input type="checkbox"/>	<b>Carrier Name ↑</b>								
<input type="checkbox"/>	ABC Life								
<input type="checkbox"/>	American General								
<input type="checkbox"/>	Bankers United Life								
<input type="checkbox"/>	Banner								
<input type="checkbox"/>	Blue Sky Mutual								
<input type="checkbox"/>	BWN Financial								

Previous Page 1 Next Page Total Records: 51+ (Click here to list all)

## Super Add Button

Use the Super Add button to add most of the information for the carrier in one dialog box.

Note that the Pending Case Options, Home Office Representatives and Underwriters buttons are only available to users with a PCM license. The Age Calculation when adding the carrier record is Age Last by default.

**Insurance Carrier Super Add**

**Basic Information**

Name

Abbreviation  NAIC ID

**Primary Contact**

Carrier ID

Age Calculation: Age Last

E-mail Address

Web Address

**Business Address**

Street Line1

Line2

City

State/ZIP Code/Country

Phone	Area Code	Phone #	Extn
Business <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Fax <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

## Notes Button

To display the record notes for a carrier, select the **Notes** button. The Record Notes for Insurance Carrier list displays all notes added for the carrier. The Notes button has been added to all Carrier module tabs.

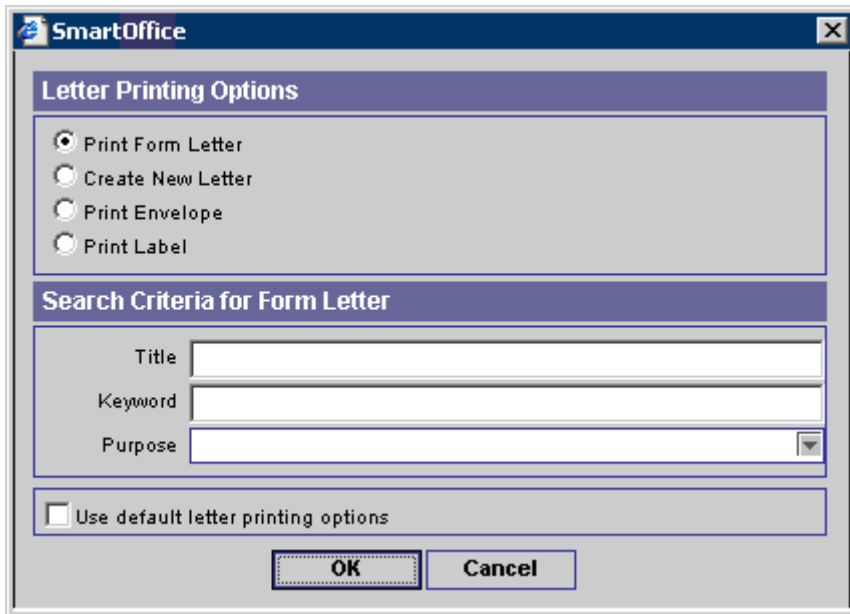
**Record Notes for Insurance Carrier**

<input type="checkbox"/>	Memo Date↓	Memo Time	Type	Notes	Keywords	Created By
<input type="checkbox"/>	09/19/2005	08:15PM	Notes	Appointment with advisors.		Daniel Odell

Records Shown: 1 Total Records: 1

## Mass Correspondence Button

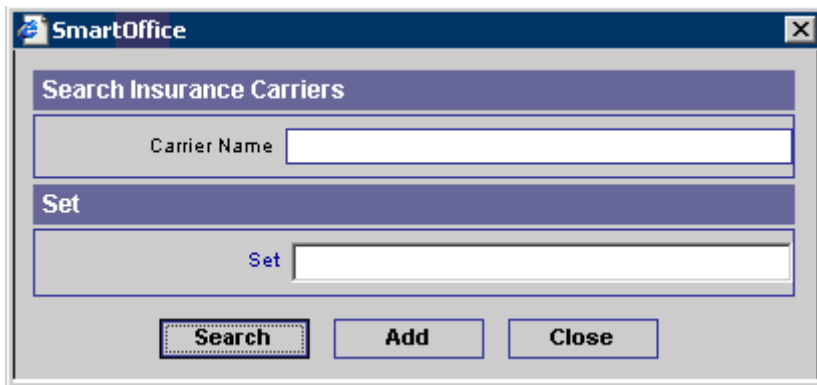
Select one or more carriers by marking the checkbox(es) next to the record(s) and then click the **Mass Correspondence** button to send letters to multiple carriers.



The dialog box is titled "SmartOffice" and "Letter Printing Options". It contains four radio button options: "Print Form Letter" (selected), "Create New Letter", "Print Envelope", and "Print Label". Below these is a section titled "Search Criteria for Form Letter" with three input fields: "Title", "Keyword", and "Purpose" (a dropdown menu). At the bottom, there is a checkbox labeled "Use default letter printing options" and two buttons: "OK" and "Cancel".

## Carrier Merge Button

Carrier Merge transfers the values from the Source Carrier to the Target. To merge two carriers, click the **Carrier Merge** button. The current carrier is the target carrier. A prompt displays to confirm the merge. The Search Insurance Carriers dialog box is used to specify the source carrier.



The dialog box is titled "SmartOffice" and "Search Insurance Carriers". It features a "Carrier Name" input field. Below it is a section titled "Set" with a "Set" input field. At the bottom, there are three buttons: "Search", "Add", and "Close".



The Carrier Merge dialog box opens to confirm the source and target carriers. Click the **OK** button to extract the data from the source carrier record and enter it into the target carrier record.

- Carrier Merge will copy the data field values from the Source Carrier to the Target.
- If the Target Carrier has values in data fields, they will not be overwritten.
- Carrier Merge will move the entries in all spreadsheets (except Set Membership) from the Source Carrier to the Target Carrier, but the original entries in the Target Carrier are not overwritten or deleted.
- It will also transfer the products and policies from the Source Carrier to the Target Carrier.
- After transferring the information, you are prompted to Delete the Source Carrier. If you select the **Yes** button, the Source Carrier will be deleted. If you click the **No** button, the Source Carrier will remain as it is.

## Carrier Policy Statistics Button

To display Carrier Policy Statistics, select the **Carrier Policy Statistics** button. The Policy Statistics Report lists information about the Maximum Premium, Maximum Benefit, Average Premium and Average Benefit for different types of policies.

Individual Policy Statistics						
Policy Count	Policy Type	Max Premium	Max Benefit	Average Premium	Average Benefit	Total Premium
52	Life - Term(Inforce)	580,216.00	1,650,000	14,621.12	360,864	745,676.88
20	Life - Term (Pending)	5,400.00	500,000	2,242.31	273,588	29,150.00
5	Life - WL(Inforce)	15,600.00	215,000	5,370.00	161,667	26,850.00
7	Annuity(Pending)	250,000.00	264,370	151,028.57	264,370	1,057,200.00

Group Policy Statistics				
Policy Type	Max Premium	Max Benefit	Average Premium	Average Benefit
Group Life(Inforce)	2,400.00	0	2,400.00	0

## Activity Log Button

To display the Contact Activity Calendar for the selected carrier, select the **Activity Log** button. The Contact Activity Calendar lists activities dealing with the selected carrier.

Date	Type	Opportunity Name	Status	Subject/Reason	Contact Name
05/31/2005	Call		Active	Test	ABC Life
05/12/2005	Call		Active	Follow - up	ABC Life
05/12/2005	Project		Active		ABC Life
12/05/2003	Call		Active		ABC Life

Records Shown: 4 Total Records: 4

## Detail Tab

Select a carrier record from the Summary tab to open the Detail tab. This tab stores the carrier's Basic Information, Communication Privacy, Preferred Communication, Classes, Phone Numbers, Addresses and E-mail/Web Addresses.

**Carrier - ABC Life**

[Summary](#) | [Detail \(P\)](#) | [Misc Information \(X\)](#) | [Key Relations](#) | [PCM Options](#) | [Product \(E\)](#) | [Group Product](#) | [Ind. Policy](#) | >>

Basic Information		Phone Numbers	
Name	ABC Life	<input type="checkbox"/> Full Phone	Type
Abbreviation	ABCLIFE	<input type="checkbox"/> (23) 466-8989	Business
Primary Contact	Monica Scott	<input type="checkbox"/> (23) 466-8910	Business
Carrier ID	TLCKC	<input type="checkbox"/> (26) 3333-77787	Business Fax
Age Calculation	Age Last		TestFaxNo. of Carrier
<input type="checkbox"/> No PCM Activity			

DataXchange/Resource Data Options		Addresses	
Download Method		<input type="checkbox"/> Street	City
Tolerance	(Days) For Matching Requirements	<input type="checkbox"/> 950 S. Pepper St	Los Angeles
Download Status	Sequence No	<input type="checkbox"/> 123 S. Main	Los Angeles
Cross Reference			State
App Upload Svs			CA
			Unformatted ZIP Code
			90024
			91203

Communication Privacy		Preferred Communication	
Postal Mail	<input type="checkbox"/>	Postal Mail	<input type="checkbox"/>
Phone	<input type="checkbox"/>	Fax	<input type="checkbox"/>
E-mail	<input type="checkbox"/>	E-mail	<input type="checkbox"/>

Class List		E-mail/Web Addresses	
<input type="checkbox"/> Class		<input type="checkbox"/> Type	Address
<input type="checkbox"/> Preferred Smoker		<input type="checkbox"/> Web Site	http://www.apal.com
<input type="checkbox"/> Preferred Non-Smoker		<input type="checkbox"/> E-Mail	chandram@premiertechnologygroup.com
<input type="checkbox"/> Standard Smoker			

## Basic Information Section

The Basic Information section is used to track information such as the carrier's Name, Abbreviation, NAIC ID, Primary Contact, Carrier ID and Age Calculation. The carrier's default method of Age Calculation is used for the Issue Age of a policy unless a method is specified for this product in the Product module. The Primary Contact field is linked to a contact record. If this field is blank, click the **Primary Contact** hyperlink to add a contact. If the **No PCM Activity** checkbox is selected, then no further pending cases can be linked to it.

Basic Information	
Name	20th Century Life Insurance
Abbreviation	20clife
NAIC ID	
Primary Contact	Peter Gilmore
Carrier ID	25655
Age Calculation	Age Last
<input type="checkbox"/> No PCM Activity	

## DataXchange/Resource Data Options for the Pending Case Status Section

The DataXchange/Resource Data Options section provides three options for downloading pending case data. The three methods are: Manual Side by Side Processing, Download with Authorization and Direct Download and Replace.

DataXchange/Resource Data Options	
Download Method	Download with Authorization
Tolerance	<input type="text"/> (Days) For Matching Requirements
Download Status	<input type="text"/> Sequence No
Cross Reference	
App Upload Svs	

## Communication Privacy Section

The Communication Privacy section tracks whether or not the carrier wants to be contacted by a particular form of communication. For example, if the E-mail option is selected, the carrier does not want to be contacted by e-mail. If e-mail correspondence is sent to this carrier, a prompt will warn that the carrier does not want to receive e-mail.

Communication Privacy	
Postal Mail	<input type="checkbox"/>
Phone	<input type="checkbox"/>
E-mail	<input type="checkbox"/>

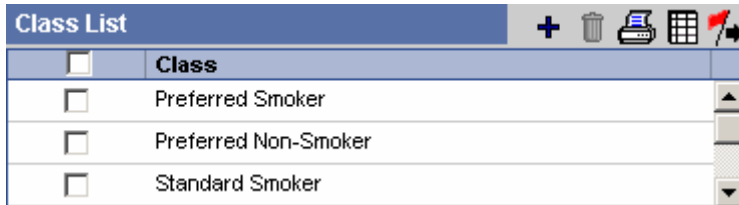
## Preferred Communication Section

The Preferred Communication section indicates which forms of communication the carrier prefers. In the example below, Postal Mail is selected, so when a correspondence is run, the program will use Postal Mail as the default method of correspondence with this carrier.

Preferred Communication	
Postal Mail	<input checked="" type="radio"/>
Fax	<input type="radio"/>
E-mail	<input type="radio"/>

## Class List Section

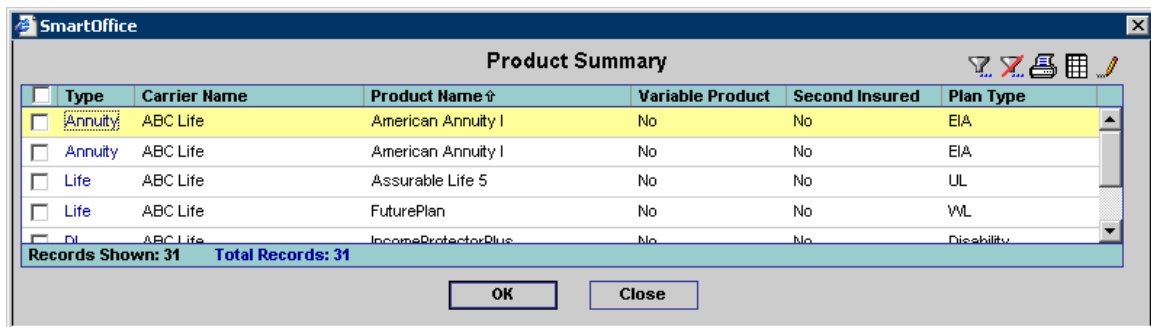
The Class List section tracks the classes that are available for all products within the specified carrier record. When adding classes to a new product, only options created in the Carrier module can be selected. To mass assign classes to the carrier's products, select the classes to be copied and then click the **Copy Risk Classes to Products** button.



The screenshot shows a spreadsheet titled "Class List" with a toolbar containing icons for adding, deleting, printing, and copying. The spreadsheet has a header row with a checkbox and the column "Class". Below the header, there are three rows of class names, each with a checkbox to its left.

<input type="checkbox"/>	Class
<input type="checkbox"/>	Preferred Smoker
<input type="checkbox"/>	Preferred Non-Smoker
<input type="checkbox"/>	Standard Smoker

The Product Summary dialog box opens. Select the products to copy the classes to and then click the **OK** button.

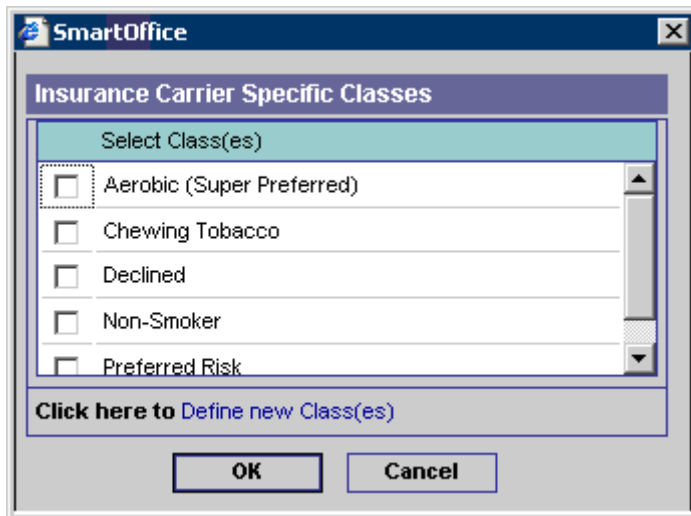


The screenshot shows the "Product Summary" dialog box with a table of products. The table has columns for Type, Carrier Name, Product Name, Variable Product, Second Insured, and Plan Type. There are five rows of product data. At the bottom of the dialog, there are "OK" and "Close" buttons.

Type	Carrier Name	Product Name	Variable Product	Second Insured	Plan Type
<input type="checkbox"/> Annuity	ABC Life	American Annuity I	No	No	EIA
<input type="checkbox"/> Annuity	ABC Life	American Annuity I	No	No	EIA
<input type="checkbox"/> Life	ABC Life	Assurable Life 5	No	No	UL
<input type="checkbox"/> Life	ABC Life	FuturePlan	No	No	VM
<input type="checkbox"/> DL	ABC Life	IncomeProtectorPlus	No	No	Disability

Records Shown: 31    Total Records: 31

Any number of risk classes can be added to a carrier. To add a carrier-specific class, click the **Add** button in the Class List spreadsheet. Select the classes to be added to the Carrier. To define new classes, click the **Define New Class(es)** hyperlink.

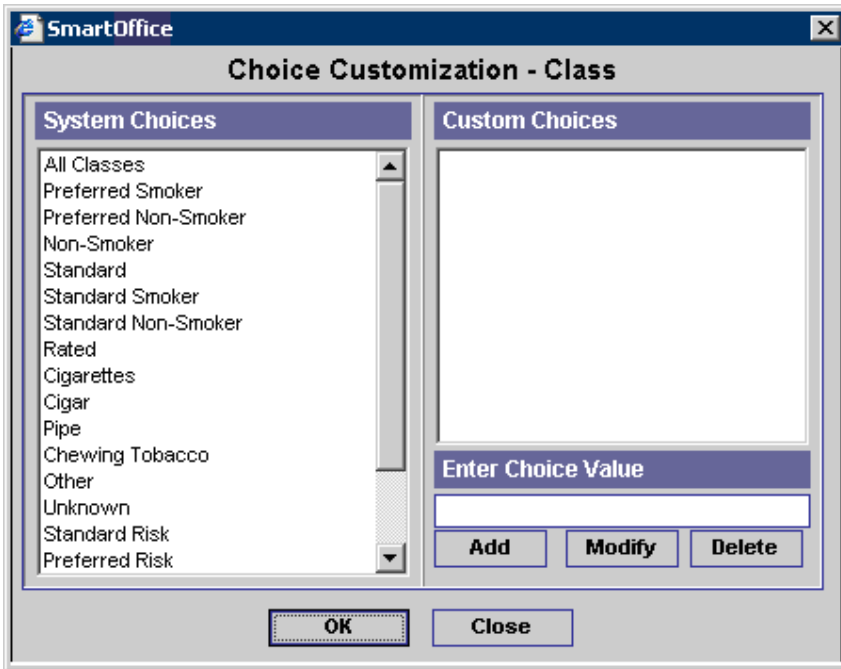


The screenshot shows the "Insurance Carrier Specific Classes" dialog box. It has a title bar and a list of class names with checkboxes. The first class, "Aerobic (Super Preferred)", is selected. Below the list is a hyperlink "Click here to Define new Class(es)". At the bottom are "OK" and "Cancel" buttons.

Insurance Carrier Specific Classes	
Select Class(es)	
<input checked="" type="checkbox"/>	Aerobic (Super Preferred)
<input type="checkbox"/>	Chewing Tobacco
<input type="checkbox"/>	Declined
<input type="checkbox"/>	Non-Smoker
<input type="checkbox"/>	Preferred Risk

[Click here to Define new Class\(es\)](#)

Enter the new Choice for the class and then click the **Add** button.



## Phone List Section

Phone numbers associated with a carrier are tracked in the Phone List section. These include Residence, Business, Vacation, Business Fax, Corporate Office, Emergency, Marine, Temporary, Mobile, Modem/Data Line, Pager (Beeper), Regional Office, Residence Fax and Other numbers. To add a new phone number, click the **Add** button.

Phone Numbers		
<input type="checkbox"/> Type	Full Phone	Remarks
<input type="checkbox"/> Business	(323) 466-8989	
<input type="checkbox"/> Business Fax	(323) 466-8910	

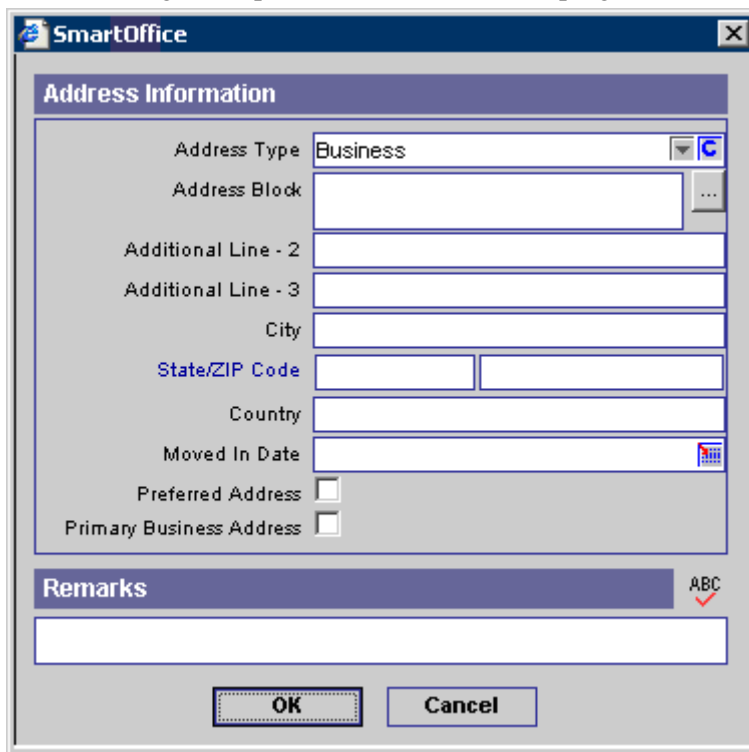
When calling a carrier, the program uses the Preferred Phone number.

## Address List Section

The Address List section lists any addresses associated with a carrier. These include Business, Regional Office, Residence, Temporary, Previous, Other, Billing and Vacation addresses. To add a new address, click the **Add** button.

Addresses					
<input type="checkbox"/>	Type	Street	City	State	U Z
<input type="checkbox"/>	Business	950 S. Pepper St	Los Angeles	CA	90
<input type="checkbox"/>	Business	123 S. Main	Los Angeles	CA	90

When sending correspondence to a carrier, the program will use the Preferred Address.



The image shows a dialog box titled "SmartOffice" with a sub-header "Address Information". It contains several input fields and checkboxes:

- Address Type: Business (dropdown menu)
- Address Block: [Empty text box]
- Additional Line - 2: [Empty text box]
- Additional Line - 3: [Empty text box]
- City: [Empty text box]
- State/ZIP Code: [Two empty text boxes]
- Country: [Empty text box]
- Moved In Date: [Empty text box]
- Preferred Address:
- Primary Business Address:

Below the input fields is a "Remarks" section with a text area and a small "ABC" icon with a checkmark. At the bottom are "OK" and "Cancel" buttons.

## E-mail/Web Address Section

E-mail and Web Addresses are stored in this section.

E-mail/Web Addresses		
<input type="checkbox"/>	Type	Address
<input type="checkbox"/>	Web Site	<a href="http://www.apal.com">http://www.apal.com</a>
<input type="checkbox"/>	E-Mail	<a href="mailto:customerservice@apal.com">customerservice@apal.com</a>

To add e-mail and Web addresses to the list, click the **Add** button. When sending e-mail to a carrier, the program will use the e-mail address marked as Preferred.

The image shows a dialog box titled "SmartOffice" with a sub-header "E-mail/Web Address Information". It contains a dropdown menu for "Address Type" set to "E-Mail", a text field for "E-mail Address", and a "Preferred" checkbox which is currently unchecked. Below this is a "Remarks" section with a text area and a small "ABC" icon with a checkmark. At the bottom are "OK" and "Cancel" buttons.

## Misc Information (Miscellaneous Information) Tab

The Misc Information tab is used to track information such as Important Dates, Remarks and Set Membership.

The image shows a screenshot of the "Carrier - ABC Life" application. The "Misc Information" tab is selected. The interface is divided into several sections:
 

- Miscellaneous Information:** Contains three text input fields labeled "AlphaNum1", "AlphaNum2", and "Alphakey".
- Important Dates:** A table showing dates and users:
 

Created On		By	ALLUSERS
Modified On	09/15/2005	By	Admin
Last Letter On	12/19/2002	By	Phillip Anderson
Last Action On		By	
Next Action On		By	
- Remarks:** A text area containing the text "This is the main Carrier" and a small "ABC" icon with a checkmark.
- Set Membership:** A table with columns "Set Name" and "Description":
 

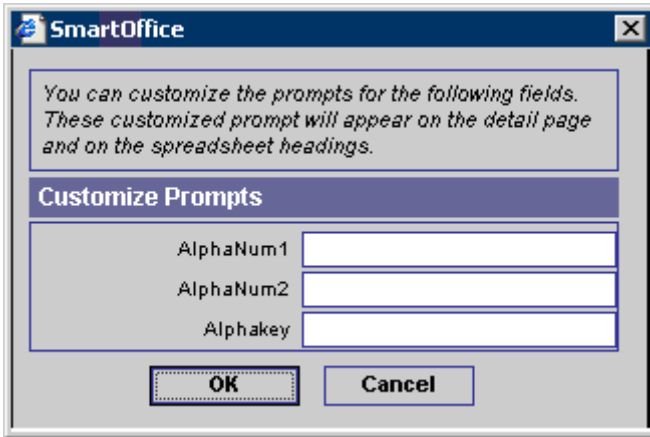
Set Name	Description
<input type="checkbox"/> Non Client	Type not equal to client
<input type="checkbox"/> A-H	Last Name Starts with A - H

## Miscellaneous Information Section

The Miscellaneous Information section is used to enter any additional data that the agency would like to track.

The image shows a close-up of the "Miscellaneous Information" section, which consists of three text input fields labeled "AlphaNum1", "AlphaNum2", and "Alphakey".

To change the field labels in the Miscellaneous Information section, click the **Customize Label** button and then enter the new labels in the Customize Prompts dialog box.



## Important Dates Section

The program automatically populates the Important Dates section. These fields are read-only.

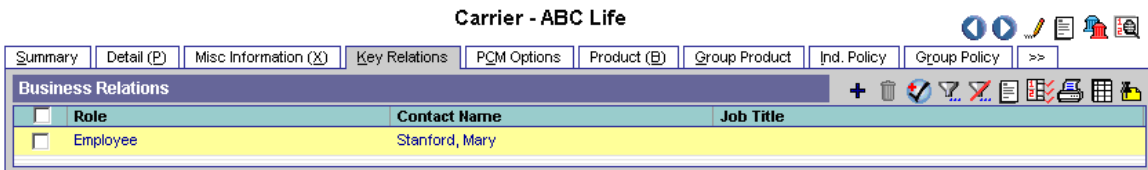
Important Dates	
Created On	By <b>ALLUSERS</b>
Modified On <b>09/15/2005</b>	By <b>Admin</b>
Last Letter On <b>12/19/2002</b>	By <b>Phillip Anderson</b>
Last Action On	By
Next Action On	By

The sets to which the carrier belongs are listed in the Set Membership list.

Set Membership	
<input type="checkbox"/>	<b>Set Name</b>
<input type="checkbox"/>	<b>Description</b>
<input type="checkbox"/>	Non Client
<input type="checkbox"/>	A-H

## Key Relations Tab

The Key Relations tab displays the Business Relations spreadsheet. This summary is used to track information regarding all contacts with which the carrier interacts. Note that the Key Relations tab is not available from any office below the office for which the carrier belongs.





To add a Business Key Relation, click the **Add** button.

The dialog box titled "Business Key Relationship Details" contains the following fields and controls:

- Business Name:** ABC Life
- Related Contact/Business:** [Empty text field]
- Contact Role:** [Empty dropdown menu]
- Primary Business:**
- Buttons:** OK, Cancel

## PCM Options Tab

The PCM Options tab section is used to track information related to pending case management. This tab stores the Pending Case Processing Options, Cases to be included to calculate the Total Underwritten Amount, Verify Following Items for Advisor, Follow-Up For Advisor, Conditional Receipt for a Case, Follow-Up Requirements and Carrier Service Provider Summary. Note that the PCM Options tab is only available to users with a PCM license.

**Carrier - ABC Life**

Summary	Detail (P)	Misc Information (X)	Key Relations	PCM Options	Product (B)	Group Product	Ind. Policy	>>																			
<b>Pending Case Processing Options (in Days)</b>					<b>Follow-Up Requirements</b>																						
UnderCheck <b>365</b> Medical Expiration <b>15</b> Carrier Expiration <b>60</b> Office Expiration <b>20</b>					<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;">Requirements</th> <th style="width: 70%;">Requirement Type</th> <th style="width: 25%;">Days</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/></td> <td>Underwriting Requirements</td> <td>APS 12</td> </tr> <tr> <td><input type="checkbox"/></td> <td>Underwriting Requirements</td> <td>Approval 4</td> </tr> <tr> <td><input type="checkbox"/></td> <td>Underwriting Requirements</td> <td>Inspection Report 7</td> </tr> <tr> <td><input type="checkbox"/></td> <td>Underwriting Requirements</td> <td>Motor Vehicle Report 2</td> </tr> <tr> <td><input type="checkbox"/></td> <td>Underwriting Requirements</td> <td>Paramedical 5</td> </tr> </tbody> </table>					Requirements	Requirement Type	Days	<input type="checkbox"/>	Underwriting Requirements	APS 12	<input type="checkbox"/>	Underwriting Requirements	Approval 4	<input type="checkbox"/>	Underwriting Requirements	Inspection Report 7	<input type="checkbox"/>	Underwriting Requirements	Motor Vehicle Report 2	<input type="checkbox"/>	Underwriting Requirements	Paramedical 5
Requirements	Requirement Type	Days																									
<input type="checkbox"/>	Underwriting Requirements	APS 12																									
<input type="checkbox"/>	Underwriting Requirements	Approval 4																									
<input type="checkbox"/>	Underwriting Requirements	Inspection Report 7																									
<input type="checkbox"/>	Underwriting Requirements	Motor Vehicle Report 2																									
<input type="checkbox"/>	Underwriting Requirements	Paramedical 5																									
<b>Cases to be included to calculate the Total Underwritten Amount</b>					<b>Carrier Service Provider Summary</b>																						
Include All Carriers <input type="checkbox"/> Underwriting Stage <input checked="" type="checkbox"/> Proposed Stage <input type="checkbox"/> Active Stage <input type="checkbox"/>					<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 70%;">Service Provider</th> <th style="width: 30%;">Best Time to Call</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/> EMSI</td> <td></td> </tr> </tbody> </table>					Service Provider	Best Time to Call	<input type="checkbox"/> EMSI															
Service Provider	Best Time to Call																										
<input type="checkbox"/> EMSI																											
<b>Verify Following Items for Advisor</b>																											
Verify License <b>Prompt Case Manager</b> Verify E&O <b>Prompt Case Manager</b> Verify Contract <b>Prompt Case Manager</b> Verify Appointment <b>Prompt Case Manager</b>																											
<b>Follow-Up For Advisor (in Days)</b>																											
Licensing <b>10</b> Appointment <b>10</b> Contract <b>10</b> E&O <b>10</b>																											
<b>Conditional Receipt for a Case</b>																											
Face Amount Over <b>250,000</b>																											

## Pending Case Processing Options Section

The Pending Case Processing Options section tracks a carrier's processing defaults for cases in the Pending Case Management (PCM) module. When adding underwriting information to a pending case in the PCM module, the program will use the listed data for specific calculations.

The UnderCheck field specifies the number of days back that the system will check for additional cases on the primary insured. If UnderCheck is either null or 0, the Underwritten Amount will calculate using only the policies/cases entered on the current date. Medical Expiration is the number of days that a Paramedical Sub-type of requirement is good. Carrier Expiration is the "free look" period for a carrier.

Pending Case Processing Options (in Days)			
UnderCheck	<input type="text" value="365"/>	Medical Expiration	<input type="text" value="15"/>
Carrier Expiration	<input type="text" value="60"/>	Office Expiration	<input type="text" value="20"/>

## Cases to be Included to Calculate the Total Underwritten Amount

The Include All Carriers, Underwriting Stage, Proposed Stage and Active Stage options set the criteria for checking additional cases to calculate the Underwritten Amount in the SmartCaseManager module. The current case's Face Amount will always be included in the calculation regardless of the case's stage. If none of the stage options (Proposed, Underwriting, Active) are selected, then the Underwritten Amount will equal the current Face Amount.

Cases to be included to calculate the Total Underwritten Amount			
Include All Carriers	<input type="checkbox"/>	Underwriting Stage	<input checked="" type="checkbox"/>
Proposed Stage	<input type="checkbox"/>	Active Stage	<input type="checkbox"/>

## Verify Following Items for Advisor Section

When adding a new case, the program can verify whether the Primary Advisor's E&O (Error and Omissions), Appointments, Contracts and Licenses are up-to-date. For example, if a policy is sold in California, but the Advisor does not have a license to sell in California, the program will do one of three things. If Prompt Case Manager is selected, the user will be warned. The user can then add a license, activity, or Advisor Request. If Prompt Agency Manager is selected, an Advisor Request will automatically be added without prompting the user. If neither option is selected, no action will be taken and neither the case manager nor the agency manager will be bothered. All of these options are performed on the Add Case record when a case status is changed to Issued. If the Verify Contract option is not selected, the advisor hierarchy will not be built. For further information on Advisor Requests, please see the *Agency Manager* document.

Verify Following Items for Advisor	
Verify License	<input type="text" value="Prompt Case Manager"/>
Verify E&O	<input type="text" value="Prompt Agency Manager"/>
Verify Contract	<input type="text"/>
Verify Appointment	<input type="text" value="Prompt Case Manager"/>

## Follow-Up for Advisor Section

When an Advisor Request is added, the program will use the information in the Follow-Up for Advisor (in Days) section to calculate the follow-up date for the request (i.e., the Follow-Up date will be a specified number of days after the Start Date). If no information is in this section, the Follow-Up date will not automatically populate. The Follow-up date can be manually entered or changed.

Follow-Up For Advisor (in Days)			
Licensing	<input type="text" value="10"/>	Appointment	<input type="text" value="10"/>
Contract	<input type="text" value="10"/>	E&O	<input type="text" value="10"/>

## Conditional Receipt for a Case Section

SmartOffice will not accept a value for the Cash Received (with Application) field (located in the Pending Case module) if the Face Amount for the case is higher than the Face Amount Over value.

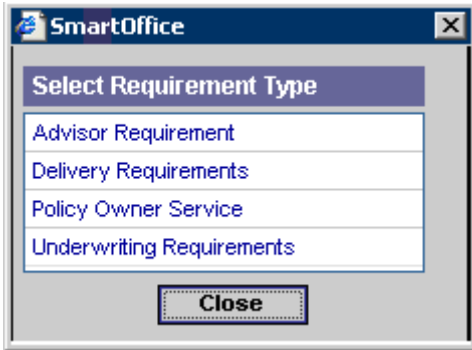
Conditional Receipt for a Case	
Face Amount Over	<input type="text" value="250,000"/>

## Follow-Up Requirements Section

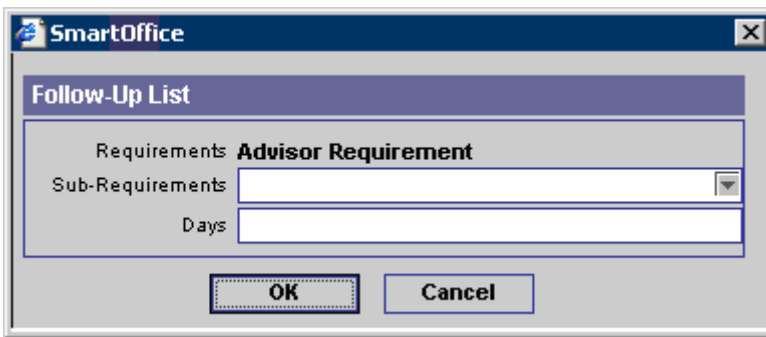
The Follow-Up Requirements section is also located in the PCM/Policy Master Setup List. The settings in the Master Setup List are the default and the settings in the Carrier record are the exceptions. While adding underwriting information to a pending case in the SmartCaseManager module, the program will use the information in the Follow-Up Requirements section to calculate the follow-up date for a requirement.

Follow-Up Requirements			
<input type="checkbox"/>	Requirements	Requirement Type	Days
<input type="checkbox"/>	Underwriting Requirements	APS	12
<input type="checkbox"/>	Underwriting Requirements	Approval	4
<input type="checkbox"/>	Underwriting Requirements	Inspection Report	7
<input type="checkbox"/>	Underwriting Requirements	Motor Vehicle Report	2
<input type="checkbox"/>	Underwriting Requirements	Paramedical	5

To add an entry, click the **Add** button to open the Select Requirement Type dialog box. Click the appropriate hyperlink to select the requirement type.



Select the Sub-Requirement and then enter the number of days in the Follow-Up List dialog box.

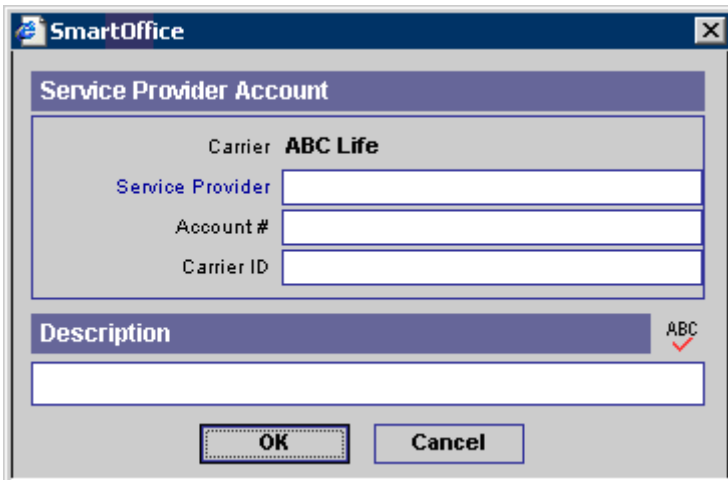


## Carrier Service Provider Summary

The Carrier Service Provider Summary lists the service providers that are available to process information for the carrier.



To add a service provider to the Carrier Service Provider Summary, click the **Add** button. The Service Provider Account dialog box opens. A service provider is linked to the service provider account through the Service Provider field. Service Provider entries are created in the Service Provider section (see the *SmartCaseManager* documentation).



# Product Tab

The Product tab displays the Product Summary. The Product Summary lists the individual products that the carrier provides.

Carrier - ABC Life

Product Name	Plan Type	Second Insured	Variable Product	Rider
<b>Type - Life</b>				
<input type="checkbox"/> 10 Year Term	Term	No	No	Rider
<input type="checkbox"/> Assurable Life	VUL	Yes	Yes	Product
<input type="checkbox"/> Assurable Life 3	UL	No	No	Product
<input type="checkbox"/> Designer Plan Life	UL	No	No	Product

Records Shown: 26    Total Records: 26

Click the first column hyperlink of a product to open the Detail tab for the selected product.

**Life Product - American Level 10 - ABC Life**

Detail (P)    Subaccounts    State Availability    Underwriting Guidelines    Ind. Policy    Rider Assignment    Custom

**Product Information**

Insurance Type: Life  
 Product Name: American Level 10  
 Code: AL10    AppUpload Code:  
 Type: Term    Sub-Type: 10YRT  
 Carrier: ABC Life  
 Age Calculation: Age Last    Target Period: 1

**Options**

Product     Rider

Calculate Benefit     Calculate Cash   
 Variable Product     HIPAA Protected   
 Comm Projection Yrs:    Comm Tracking Yrs:    Accumulate Prem Comp:    Second Insured

**Product Validity Parameters**

Effective: 04/23/1992    Expiration:

**Remarks**

**Class List**

Product Class	Class
<input type="checkbox"/> 817	TestRiskClass
<input type="checkbox"/> 530	Standard Non-Smoker
<input type="checkbox"/> 743	Preferred Smoker
<input type="checkbox"/> 745	Standard Smoker

**Modal Fee Information**

Modal Factor	Pay Method	Premium Mode
<input type="checkbox"/> 1.0	Direct Bill	Annually
<input type="checkbox"/> 0.52	Direct Bill	Semi-Annually
<input type="checkbox"/> 0.265	Direct Bill	Quarterly
<input type="checkbox"/> 0.26	PAC	Quarterly

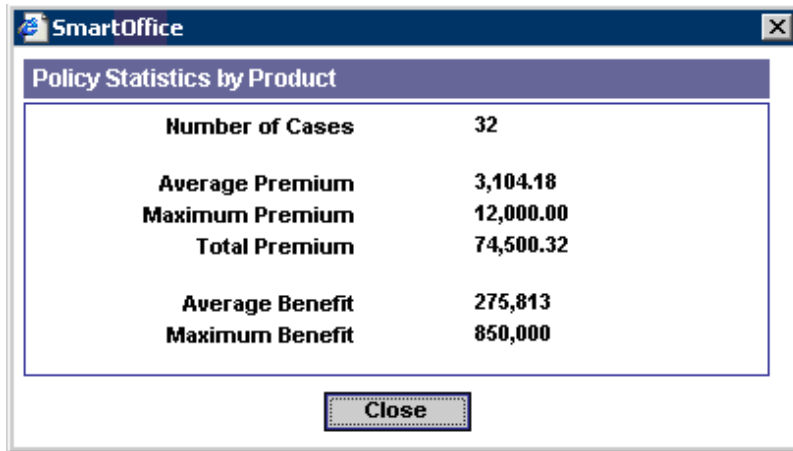
**Product Fee Summary**

Face From	Face Through	Non Commissionable Fee
<input type="checkbox"/> 100,000	249,999	80.00
<input type="checkbox"/> 250,000	500,000	60.00
<input type="checkbox"/> 500,001	1,000,000	75.00
<input type="checkbox"/> 1,000,001	99,999,999,999,999	90.00

OK    Cancel

## Product Policy Statistics Button

Select the **Product Policy Statistics** button to display information on the selected Product's policies. This button can also be accessed from the Product module.



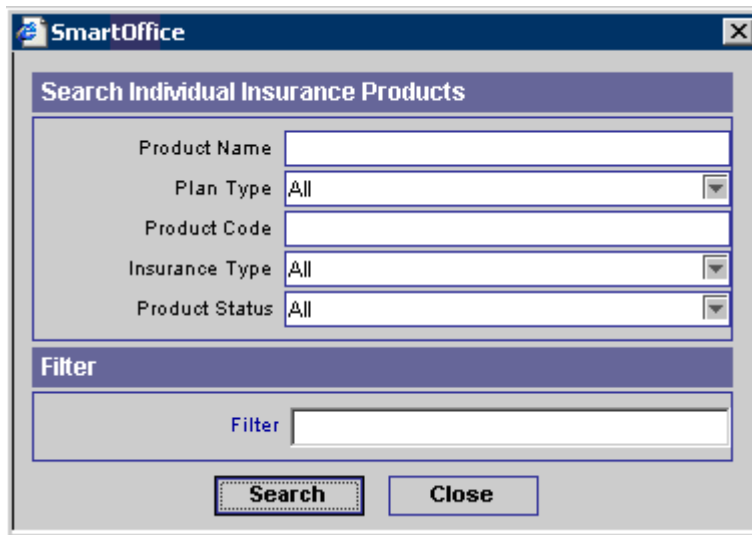
The dialog box displays the following statistics:

<b>Number of Cases</b>	<b>32</b>
<b>Average Premium</b>	<b>3,104.18</b>
<b>Maximum Premium</b>	<b>12,000.00</b>
<b>Total Premium</b>	<b>74,500.32</b>
<b>Average Benefit</b>	<b>275,813</b>
<b>Maximum Benefit</b>	<b>850,000</b>

Close

## Product Merge Button

The Product Merge button is only available on the Product tab in the Carrier module. It is not available from the Product module. Product Merge will transfer the values from the Source Product to the Target. To merge two products, click the **Product Merge** button. The current product is the target product. A prompt displays to confirm the merge. The Search Individual Insurance Product dialog box is used to specify the source product.



The dialog box contains the following fields and controls:

- Product Name:
- Plan Type:
- Product Code:
- Insurance Type:
- Product Status:
- Filter:
- Buttons: Search, Close

- Product Merge will copy the data field values from the Source Product to the Target.
- If the Target Product has values in data fields, they will not be overwritten.
- Product Merge will move the entries in the spreadsheets from the Source Product to the Target Product, but the original entries in the Target Product are not overwritten or deleted.
- It will also transfer the policies from the Source Product to the Target Product.
- You cannot perform a merge unless the source and target products have the same Insurance Type (e.g., Life, DI, etc.) and the same Plan Type (e.g., WL, UL, etc.).
- You cannot merge a rider product with a non-rider product. Rider products merge only with other rider products and non-rider products merge only with other non-rider products.

## Group Product Tab

The Group Product tab lists the group products that the carrier provides.

**Carrier - ABC Life**

Summary | Detail (P) | Misc Information (X) | Key Relations | PCM Options | Product (E) | **Group Product** | Ind. Policy | Group Policy | >>

Group Product Summary Product Type: All

Type	Product Name	Symbol	Carrier Name
<input type="checkbox"/> Group Life	Value 90	ALL01	ABC Life
<input type="checkbox"/> Group Dental	Dental Product	DP	ABC Life

Records Shown: 2    Total Records: 2

Click the first column hyperlink of a product to open the Detail tab for the selected product.

SmartOffice

**Group Product - Group Life - Value 90 - ABC Life**

Detail (P) | Group Plan Summary | **Group Policy**

<b>Group Product Information</b> Group Ins Type: <b>Group Life</b> Product Name: Value 90 Code: ALL01 Carrier: ABC Life		<b>Remarks</b> ABC
<b>Product Validity Parameters</b> Effective: 01/01/2002    Expiration:		<b>Commission Tracking Options</b> Accumulate Prem Comp: <input type="text"/> Commission Projection Yrs: <input type="text"/> Commission Tracking Yrs: <input type="text"/>

OK    Cancel

## Product Policy Statistics Button

Select the **Group Product Policy Statistics** button to display information on the selected Product's policies. This button can also be accessed from the Group Product module.

SmartOffice

**Policy Statistics by Group Product**

<b>Number of Cases</b>	<b>5</b>
<b>Average Premium</b>	<b>3,292.80</b>
<b>Maximum Premium</b>	<b>6,840.00</b>
<b>Total Premium</b>	<b>16,464.00</b>

Close

# Ind. Policy Tab (Individual Policy)

The Ind. Policy tab displays the Carrier Policy Summary. This spreadsheet displays the carrier's individual policies. The policies highlighted in pink are in the underwriting stage (i.e., they are Pending Cases).

**Carrier - ABC Life**

Contact Name	Product Name	Policy #	Policy Date	Annualized Premium	Status	Stage	Holding Type
Hwang, Noah L.	American Level 20	6654236	03/17/2002	1,440.00	Approved	Approved	Life
Sollert, James	American Level 10	98798798	03/14/2005	1,824.00	Delivered	Issued	Life
Chung, Harold	Convertible Plus	091343241	04/21/2002	2,500.00	Inforce	Active	Life
Meresman, Michael	Assurable Life 3	92100352	05/03/1994	7,500.00	Inforce	Active	Life
Mineo, David I.	Assurable Life 5	092837917	02/22/1995	624.00	Inforce	Active	Life
Bartelo, Marisa	Benefit Accessory	TDC6782930	03/14/2005	4,500.00	Inforce	Active	Life
Mineo, Maria	Benefit Accessory	TP009776	03/17/2005	15,600.00	Inforce	Active	Life

Previous Page 1 Next Page Total Records: 51+ (Click here to list all)

Click the first column hyperlink of an Inforce policy to open the Basic Information tab for the selected policy; or, click the first column hyperlink of a policy in underwriting to open the Detail tab for the selected policy.

**SmartOffice Submitted - 885659 - Annuity - Bryanne Lockwood - Market Rate Annuity - ABC Life**

Detail (P) Underwriting Delivery (G) Advisor Requests Riders/Reinsurance Activity/Mail (Z) Subaccounts >>

**Status and Dates**

Status/Status Date Submitted 03/29/2005

Signed  Submitted 03/29/2005

All Req In  Approved

Issued  Delivered

Inforce

**Premium Information**

Modal Premium 250,000.00 Prem Mode Single Pay

Pay Method  Annlzd Prem 250,000.00

Target  Excess Prem

Lump Sum 250,000.00 1035 100,000.00

Comm Modal 250,000.00 Comm Annlzd 250,000.00

FYC  Renewal

**Basic Policy Information**

Policy # 885659 Case #

Case Unique ID 66054-1598

Carrier ABC Life

Plan Name Market Rate Annuity

Plan Type VA Sub-Type

State CA Cash Received 0.00

Inforce Request  Alternate Policy #

Priority  Replacement

MultiLife Policy

Tax Type Non-Qualified

Class All Classes

**Policy Advisor Summary**

Role	Advisor	Interest
<input type="checkbox"/> Primary Advisor	Carolina Christiansen	100.00

**Important Contacts**

Underwriter Jessica Lee

HO Rep

Team  Case Manager Adam Jones

Contact Bryanne Lockwood

**Policy Annuitant Summary**

Contact Name	Role	Issue Age
<input type="checkbox"/> Lockwood, Bryanne	Annuitant	

**Policy Relationships**

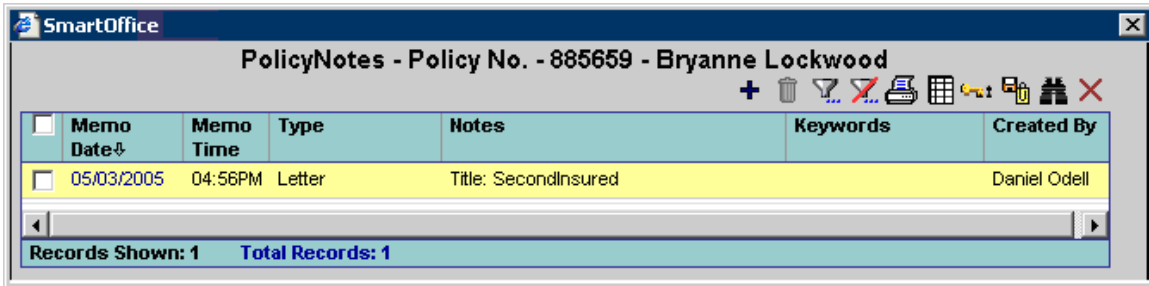
Role	Contact Name
<input type="checkbox"/> Primary Contact	Lockwood, Bryanne
<input type="checkbox"/> Owner	Lockwood, Bryanne
<input type="checkbox"/> Payor	Lockwood, Bryanne

OK Cancel

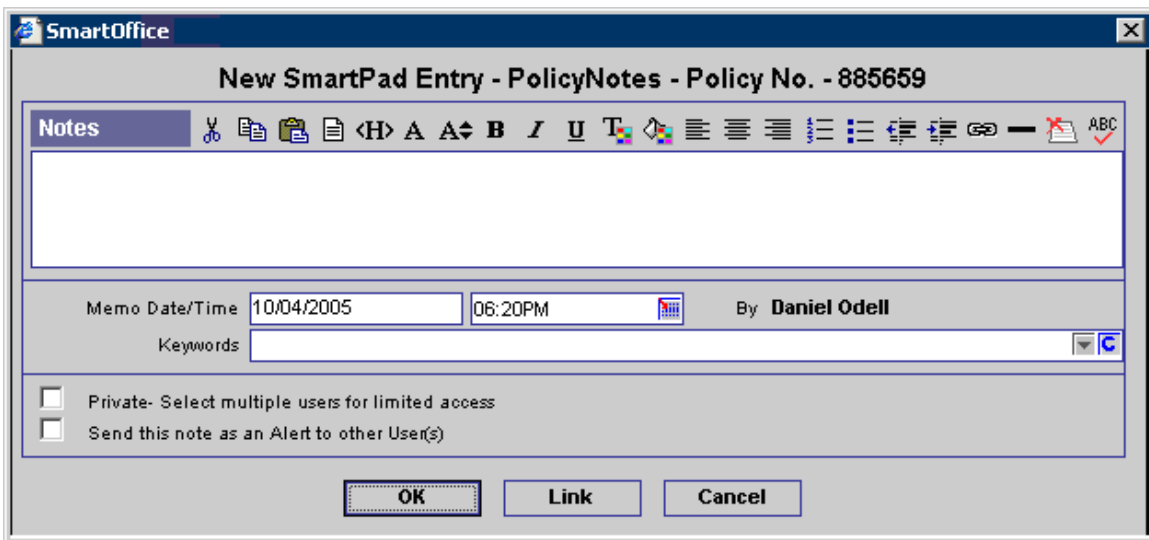


## Policy Notes Button

To add or view notes on the policy, select the policy and then click the **Policy Notes** button to open the Policy Notes dialog box.



To add a new policy note, click the **Add** button to open the Policy Notes Detail dialog box.



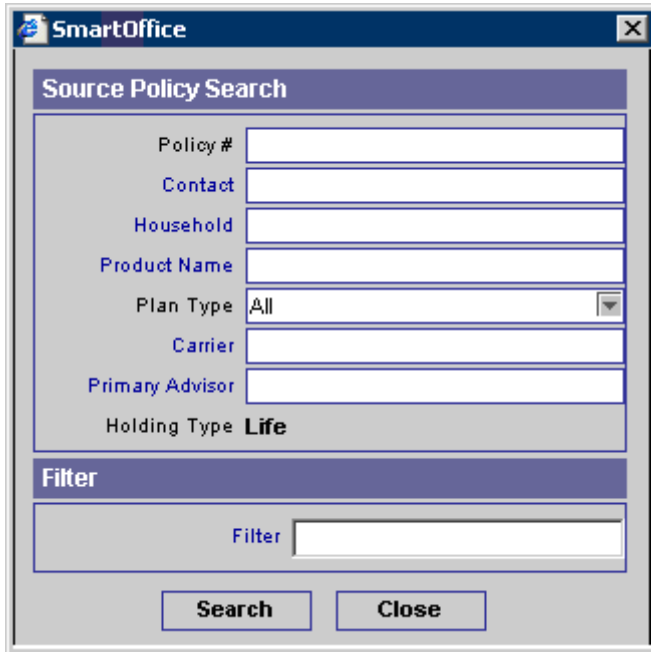
Policy Notes can also be viewed from the Policy and Pending Case Management modules.

## Calculate Policy Fee Button

Click the **Calculate Policy Fee** button to recalculate the Policy Fee and the Non-Commissionable Fee for the policy. This is useful if the settings in the Product Fee Information section or the Product Fee Commissionable section in the Product module have changed and you would like to update the Policy Fee and Non-Commissionable Fee accordingly. For further information, please refer to the *SmartPolicies* documentation.

## Policy Merge Button

To merge two policies, click the **More Features** button and then select the **Policy Merge** button. The current policy is the target policy. The Source Policy Search dialog box is used to specify the source policy. The information transfers from the source policy to the target policy.



The screenshot shows a dialog box titled "SmartOffice" with a close button (X) in the top right corner. The dialog box is divided into two main sections: "Source Policy Search" and "Filter".

The "Source Policy Search" section contains the following fields:

- Policy #
- Contact
- Household
- Product Name
- Plan Type: All (with a dropdown arrow)
- Carrier
- Primary Advisor
- Holding Type: Life

The "Filter" section contains a single text input field labeled "Filter".

At the bottom of the dialog box, there are two buttons: "Search" and "Close".

The Policy Merge dialog box opens to confirm the source and target policies. Click the **OK** button to extract the data from the source policy record and enter it into the target policy record. The program prompts before deleting the source record.

- You cannot perform a merge unless the source and target policies have the same primary advisor, primary contact, policy type and plan type.
- You cannot perform a merge unless both the source and the target policies have the Active stage.
- If the data fields in the target policy have no values, then the values from the source policy are copied over to the target.
- If the target policy has values in data fields, they will not be overwritten.
- Data in drop-down lists is not copied over to the target.
- If the source and target policies have the same policy relationship, advisor, or insured, that entry on the target side will remain the same and the entry from the source is not copied over.
  - Example: If the target and source policies have the same contact for the primary insured, then the primary insured entry in the target policy is left alone and the primary insured entry for the source policy is not copied over.
  - Example: Joseph Ackerman is the primary insured for both policies, has no risk class on the target side, but does have a class on the source side. After the merge, the target will only have one primary insured entry and Joseph will still not have a risk class on the target side.

- If there are policy relationships, advisors or insured contacts on the source that the target does not have, they will be moved over (Example A). This includes all information in the policy relationship entry (Example B).
  - Example A: If the target and source policies have different contacts for Primary Insured, then the primary insured entry for the source is moved over, leaving the target with two primary insured contacts after the merge.
  - Example B: If an advisor entry is moved over to the target policy, the Relation, Split Percent, As Of Date, Expiration Date, Marketing Manager, Region Code, Office Code and Remarks information for that advisor is moved over as well.
- For all other spreadsheets, the entries are moved over from the source to the target, but the original entries in the target policy are not overwritten or deleted.
  - Example: If the target has one entry in the Documents spreadsheet and the source has one entry in the Documents spreadsheet, then, after the merge, the target will now have two entries in the Documents spreadsheet.
  - Likewise, the target policy can potentially have two entries for the same subaccount. The duplicate subaccount can be deleted manually after the merge.
- If performing a merge and the source policy is not deleted, the following will occur:
  - If any spreadsheet entries (including policy relationships, advisors, insured contacts, etc.) were copied over from the source policy, they will now be missing. If they were not copied over, they will still be there.

## Group Policy Tab

The Group Policy tab displays the carrier's group policies.

**Carrier - ABC Life**

Summary	Detail (P)	Misc Information (X)	Key Relations	PCM Options	Product (B)	Group Product	Ind. Policy	Group Policy	>>
Insurance Type		All	Policy Stage		All				
<input type="checkbox"/>	Type	Description		Holding Name		Investment Name			
<input type="checkbox"/>	Group Life								
<input type="checkbox"/>	Group Life								
Records Shown: 2		Total Records: 2							

Click the first column hyperlink of the group policy to open the Detail tab for the selected policy.

The screenshot shows the 'Group Policy - Life - Ace Building - Value 90 - ABC Life' window. It has tabs for 'Detail (P)', 'Plan Summary', and 'Letters/Documents'. The 'Detail (P)' tab is active, showing 'Group Plan Basic Information'.

Business Name	Ace Building	Annulzd Prem	2,400.00
Carrier	ABC Life	Priority	
Plan Name	Value 90	Initial Rate	80%
Policy #	AO199291-002	Rate Guarantee	1 Year
Case Unique ID		# of Members	13
Status	Inforce	Probation Period	1 Month
Status Date	05/06/2005	Termination Date	
Effective Dt	01/06/2000	Minimum Hours	40 Hours
As Of Date	10/06/2001	ER Contribution	100%
Renewal Date	01/06/2002	Participation%	
Modal Premium	200.00	Salary Updates	Quarterly
Prem Mode	Monthly	Plan Design	5645
Pay Method		Last Modification	05/06/2005
Primary Advisor	Anderson, Philip	Track Commission	<input checked="" type="checkbox"/>

Buttons: OK, Cancel

## HO Reps (Home Office Representatives)/Underwriters Tab

The HO Reps/Underwriters tab displays the information for Home Office Representatives and Underwriters associated with a carrier

The screenshot shows the 'Carrier - ABC Life' summary page. It has tabs for 'Summary', 'Detail (P)', 'Misc Information (X)', 'Key Relations', 'PCM Options', 'Product (E)', 'Group Product', 'Ind. Policy', and 'Group Policy'. The 'Group Policy' tab is active.

**Home Office Representative Summary**

Last Name	First Name	Middle Name
Parkinson	Pricilla	

**Underwriter Summary**

Last Name	First Name	Middle Name
Lee	Jessica	

## Home Office Representative Summary Spreadsheet

The Home Office Representative Summary displays the HO Reps associated with a carrier. These HO Reps are available for selection in the SmartCaseManager module.

The screenshot shows the 'Home Office Representative Summary' spreadsheet. It has a table with columns for 'Last Name', 'First Name', and 'Middle Name'.

Last Name	First Name	Middle Name
Parkinson	Pricilla	

## Underwriter Summary Spreadsheet

The Underwriter Summary spreadsheet displays the underwriters associated with a carrier. These underwriters are also accessible in the SmartCaseManager module.

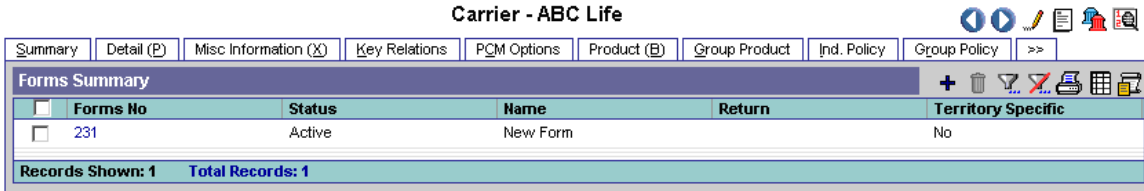
The screenshot shows the 'Underwriter Summary' spreadsheet. It has a table with columns for 'Last Name', 'First Name', and 'Middle Name'.

Last Name	First Name	Middle Name
Lee	Jessica	

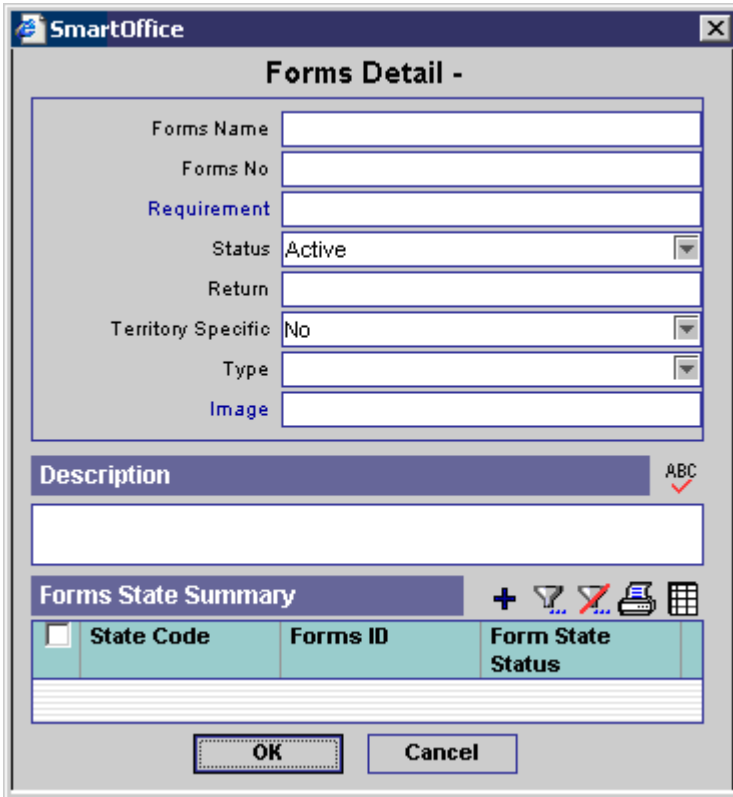
# Forms Tab

## Forms Summary

The Forms tab displays all carrier-specific forms and their formats (PDF, Word, etc.) These forms can be imported from DAS or DataXchange and can be linked to a Global requirement; thus, when a user is processing a case and they add a requirement, they can automatically view or send the required form that is linked to that requirement for the specific carrier.



To add a form manually, click the **Add** button in the Forms Summary.



## Contract Tab

The Contract tab displays the Contract Information spreadsheet and tracks all contracts for the specific carrier. Users can set up the basic information of a contract from this tab. When a user adds a contract for an Advisor and selects a carrier, they will also have to select a contract from the list.

**Carrier - ABC Life**

Summary	Detail (P)	Misc Information (X)	Key Relations	PCM Options	Product (B)	Group Product	Ind. Policy	Group Policy	>>
<b>Contract Information</b>									
<input type="checkbox"/>	<b>Contract Name</b> ↑	<b>Contract Type</b>	<b>Status</b>	<b>Paid By</b>	<b>Carrier Name</b>				
<input type="checkbox"/>	5% O/R Blanket	Advisor	Active	Carrier					
<input type="checkbox"/>	MGA	Supervisor	Active	House					
<input type="checkbox"/>	Supervisor Level 2	Supervisor	Active	House	ABC Life				
<input type="checkbox"/>	Supervisor Level 3	Supervisor	Active	House	ABC Life				
Records Shown: 11 Total Records: 11									

Click the **Add** button to add a Contract.

**SmartOffice** X

**New - Contract**

**Contract Information**

Carrier Name **ABC Life**

Contract Type

Contract Name

Description

Contract Status

Contract Date Type

Commission Paid By

Blanket Contract

## Underwriting Guidelines Tab

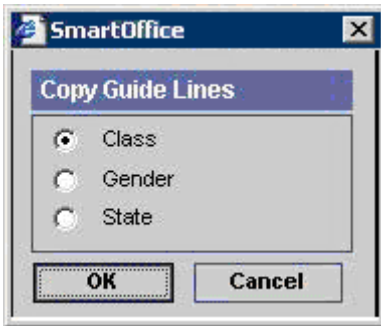
The Underwriting Guidelines tab tracks the Guidelines for which requirements are populated into the Pending Case and Policy modules. Enter the default guidelines in the Carrier module. If there is a product that has exceptions to the carrier defaults, enter the exceptions in the product module.

**Carrier - ABC Life**

Summary	Detail (P)	Misc Information (X)	Key Relations	PCM Options	Product (B)	Group Product	Ind. Policy	Group Policy	>>
<b>Age/Face Underwriting Guidelines Summary</b>									
<input type="checkbox"/>	<b>State Code</b>	<b>Gender</b>							
<input type="checkbox"/>	CA	Male							
<input type="checkbox"/>	All States	Unisex							
<b>Underwriting Guidelines Summary</b>									
<input type="checkbox"/>	<b>State Code</b>	<b>Gender</b>							
<input type="checkbox"/>	All States	Unisex							

## Copy Guidelines Button

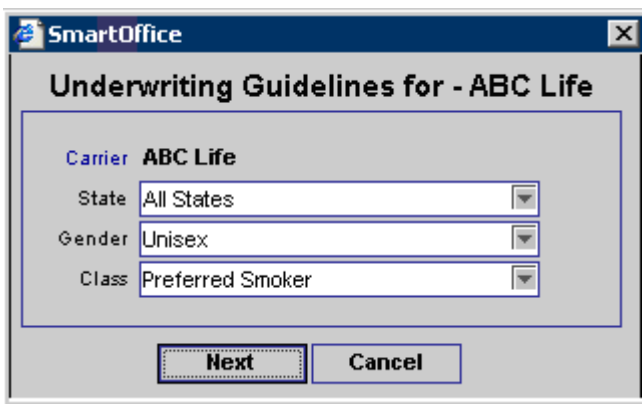
To create new guidelines, copy the selected guidelines and make the appropriate changes. To perform this task, select an existing guideline and then click the **Copy Guidelines** button. All of the information will be identical except for the Class, Gender, or State that was selected in the Copy Guidelines dialog box.



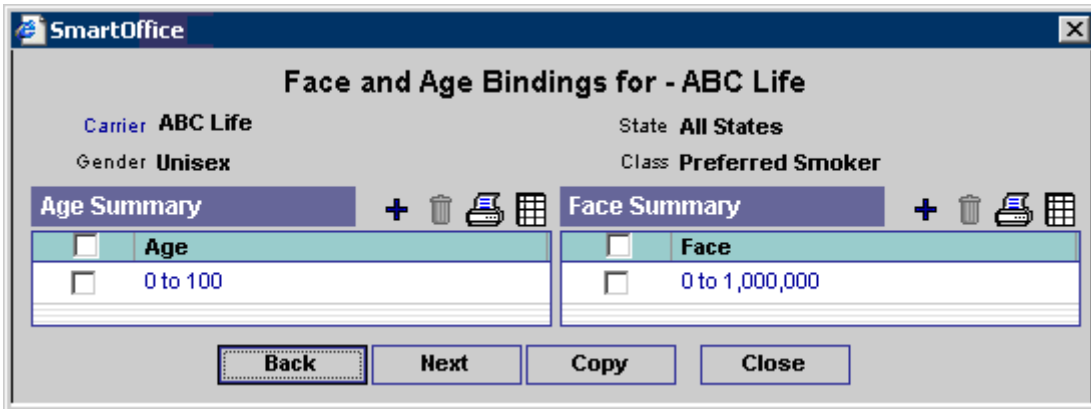
## Age/Face Underwriting Guidelines Summary

The guidelines for populating Underwriting and Delivery requirements based upon age or face amount in the Pending Case module are tracked here. The conditions include Age, Gender, State, Face Amount and Risk Class. For easier guideline entry, enter one default guideline entry, use All Classes, All States and Unisex options and then create exception entries by further defining the Gender, Class and State Code. If no Class, State, or Face Amount is selected during the addition of the case, or if the insured contact does not have a gender or age specified, then no requirements will populate. If there are requirements that should be available to all genders and ages, do not enter them in this spreadsheet (Age/Face Underwriting Guidelines Summary), but enter them in the Underwriting Guidelines Summary instead. Note that the **Age/Face Underwriting Guidelines Summary** is only available for **Life** products.

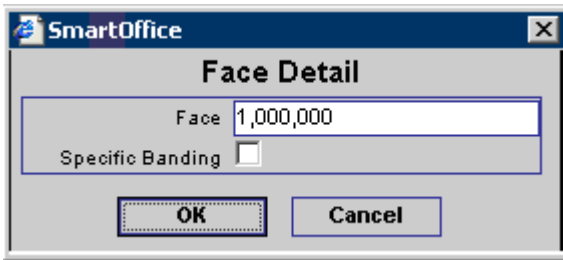
To add the Age/Face Underwriting Guidelines, click the **Add** button from the Age/Face Underwriting Guidelines Summary. The Underwriting Guidelines wizard will direct the user through the process of adding the new guideline and its conditions. The State, Gender and Class are selected in the first dialog box of the wizard.



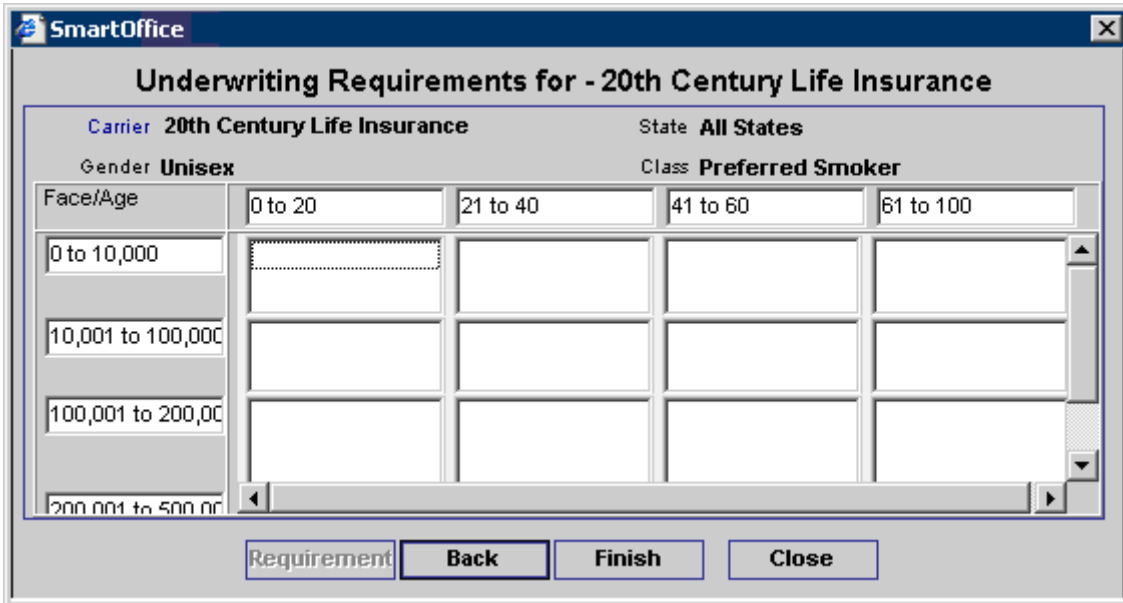
Age and face bandings are entered next. To add age and face bandings, click the **Add** button in the appropriate section.



To create a specific banding, select the **Specific Banding** option when adding a Face banding.



The next dialog box is where Underwriting and Delivery Requirements that are to be automatically populated into pending cases are entered. To add requirements to the grid, select the appropriate box and then click the **Requirement** button. Appropriate requirements can then be selected.





## Underwriting Guidelines Summary

The guidelines for populating requirements that should not be based on age or face amount (Underwriting, Delivery and Advisor requirements in the Pending Case module and Policy Owner Service in the Policy module) are tracked here. The conditions include Age, Gender and State. Age and Face Amount do not apply here. For easier guideline entry, enter one default guideline entry, use All Classes, All States and Unisex options and then create exception entries by further defining the Gender, Class and State Code.

Underwriting Guidelines Summary		
<input type="checkbox"/>	State Code	Gender
<input type="checkbox"/>	All States	Unisex

Underwriting guidelines can be added by clicking the **Add** button. The Underwriting Guidelines wizard will guide the user through the process of adding the new guideline and its conditions. The State, Gender and Class are specified in the following dialog box.

SmartOffice

### Underwriting Guidelines for - 20th Century Life Insurance

Carrier: 20th Century Life Insurance

State: All States

Gender: Unisex

Class: Preferred Smoker

Next Close

The next dialog box is where Underwriting, Delivery and Advisor Requirements that are to be automatically populated into pending cases are entered. Note that the Advisor and Policy Owner Service Requirements are only available if All States, Unisex and All Classes are selected.

SmartOffice

### Underwriting Guidelines

<input type="checkbox"/>	Description	Requirement Type	Requirement Sub Type
<input type="checkbox"/>	Application & Non-Med Part II	Underwriting Requirements	Basic
<input type="checkbox"/>	HIV Waiver/Counseling Form	Underwriting Requirements	Forms

Records Shown: 2 Total Records: 2

Back Finish Close