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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.

- 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 higher offices and system offices are highlighted in blue.
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.

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.
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 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

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.

![Activity Log Button](image)

### 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.

![Detail Tab](image)
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.

<table>
<thead>
<tr>
<th>Basic Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name</td>
</tr>
<tr>
<td>Abbreviation</td>
</tr>
<tr>
<td>Primary Contact</td>
</tr>
<tr>
<td>Carrier ID</td>
</tr>
<tr>
<td>Age Calculation</td>
</tr>
<tr>
<td>No PCM Activity</td>
</tr>
</tbody>
</table>

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.

<table>
<thead>
<tr>
<th>DataXchange/Resource Data Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>Download Method</td>
</tr>
<tr>
<td>Tolerance</td>
</tr>
<tr>
<td>Download Status</td>
</tr>
<tr>
<td>Cross Reference</td>
</tr>
<tr>
<td>App Upload Svs</td>
</tr>
</tbody>
</table>

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.

<table>
<thead>
<tr>
<th>Communication Privacy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Postal Mail</td>
</tr>
<tr>
<td>Phone</td>
</tr>
<tr>
<td>E-mail</td>
</tr>
</tbody>
</table>
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.

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

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.

<table>
<thead>
<tr>
<th>Type</th>
<th>Full Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business</td>
<td>(323) 466-8989</td>
</tr>
<tr>
<td>Business Fax</td>
<td>(323) 466-8910</td>
</tr>
</tbody>
</table>

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.

<table>
<thead>
<tr>
<th>Type</th>
<th>Street</th>
<th>City</th>
<th>State</th>
<th>ZIP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business</td>
<td>950 S. Pepper St</td>
<td>Los Angeles</td>
<td>CA</td>
<td>91</td>
</tr>
<tr>
<td>Business</td>
<td>123 S. Main</td>
<td>Los Angeles</td>
<td>CA</td>
<td>9</td>
</tr>
</tbody>
</table>
When sending correspondence to a carrier, the program will use the Preferred Address.

E-mail/Web Address Section

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

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.
Misc Information (Miscellaneous Information) Tab

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

### Important Dates
- Created On: 03/15/2006
- Modified On: 12/19/2002
- Last Action On: By Phillip Anderson

### Miscellaneous Information Section

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

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.

<table>
<thead>
<tr>
<th>Important Dates</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Created On</td>
<td>09/15/2005</td>
</tr>
<tr>
<td>Modified On</td>
<td>09/15/2005</td>
</tr>
<tr>
<td>Last Letter On</td>
<td>12/19/2002</td>
</tr>
<tr>
<td>Last Action On</td>
<td></td>
</tr>
<tr>
<td>Next Action On</td>
<td></td>
</tr>
<tr>
<td>By</td>
<td>ALLUSERS</td>
</tr>
<tr>
<td>By</td>
<td>Admin</td>
</tr>
<tr>
<td>By</td>
<td>Phillip Anderson</td>
</tr>
</tbody>
</table>

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

Set Membership

<table>
<thead>
<tr>
<th>Set Name</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-Client</td>
<td>Type not equal to client</td>
</tr>
<tr>
<td>A-H</td>
<td>Last Name Starts with A - H</td>
</tr>
</tbody>
</table>

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.
**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 the Carrier Service Provider Summary. Note that the PCM Options tab is only available to users with a PCM license.

**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.
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.

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.

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.
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.

| Face Amount Over | 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.

<table>
<thead>
<tr>
<th>Requirements</th>
<th>Requirement Type</th>
<th>Days</th>
</tr>
</thead>
<tbody>
<tr>
<td>Underwriting Requirements</td>
<td>APS</td>
<td>12</td>
</tr>
<tr>
<td>Underwriting Requirements</td>
<td>Approval</td>
<td>4</td>
</tr>
<tr>
<td>Underwriting Requirements</td>
<td>Inspection Report</td>
<td>7</td>
</tr>
<tr>
<td>Underwriting Requirements</td>
<td>Motor Vehicle Report</td>
<td>2</td>
</tr>
<tr>
<td>Underwriting Requirements</td>
<td>Paramedical</td>
<td>5</td>
</tr>
</tbody>
</table>
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.
Click the first column hyperlink of a product to open the Detail tab for the selected product.

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.
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 to open the Select Merge Option dialog box. The current product is the Target product.

In the Product Merge Option dialog box, select the **Show List of Matching Duplicate Product Records** option and then click the **OK** button to display the List of Possible Duplicate Products dialog box.

In the Product Merge Option dialog box, select the **Show Search Dialog Box for Random** option and then click the **OK** button to open the Search Individual Insurance Products dialog box. The Search Individual Insurance Product dialog box is used to specify the Source product.
• 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.

<table>
<thead>
<tr>
<th>Group Product Summary</th>
<th>Product Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>Type</td>
<td>Product Name</td>
</tr>
<tr>
<td>Group Life</td>
<td>Value 90</td>
</tr>
<tr>
<td>Group Dental</td>
<td>Dental Product</td>
</tr>
</tbody>
</table>

Records Shown 2  Total Records 2

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

**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.
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).

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.
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 added using the Add Notes button.

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 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).
  o 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.
  o 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.
  o 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.
  o 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:
  o 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.

<table>
<thead>
<tr>
<th>Insurance Type</th>
<th>Description</th>
<th>Holding Name</th>
<th>Investment Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>Group Life</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Group Life</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Records Shown: 2   Total Records: 2
Click the first column hyperlink of the group policy to open the Detail tab for the selected policy.

**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.

**Home Office Representative Summary**

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

**Note:** A Home Office Representative can also be added to the System Carrier or Higher Office Carrier but Home Office Representatives added from different offices cannot be deleted.

**Underwriter Summary**

The Underwriter Summary displays the underwriters associated with a carrier. These underwriters are also accessible in the SmartCaseManager module.
Note: An Underwriter can also be added to the System Carrier or Higher Office Carrier but Underwriters added from different offices cannot be deleted.

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.

Click the Add button to add a 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.
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 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.

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.