

The logo features a dark grey vertical bar on the left side, with a white curved shape on its right edge. The word "SmartOffice" is written vertically in a bold, sans-serif font. "Smart" is in solid black, while "Office" is in a white outline. A registered trademark symbol (®) is positioned at the top right of the "e" in "Office".

SmartOffice[®]



Carrier Tracking

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Revised: 01-13-04

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Introduction

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

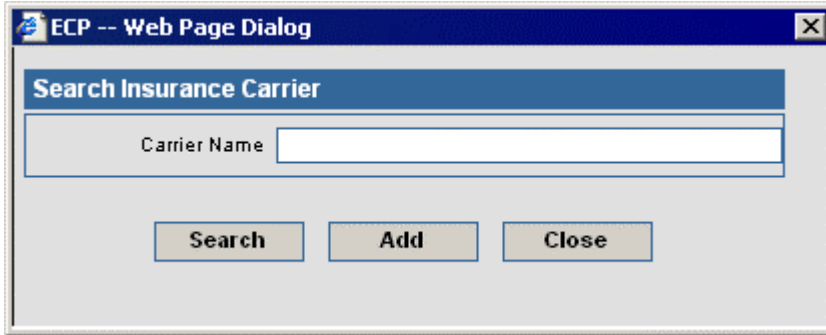
- Summary
- Detail
- Misc Information (Miscellaneous Information)
- Key Relations
- PCM (Pending Case Management) Options
- Product
- Ind. Policy (Individual Policy)
- HO Reps (Home Office Representatives)/Underwriters
- Forms
- Contracts

To Access Carrier Tracking

- From the **Quick Add/Search** section, select **Insurance Carrier** from the drop-down list and then click the **Go** button
- Select **Policy** from the menu and then select **Carrier – Insurance** 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 Carrier

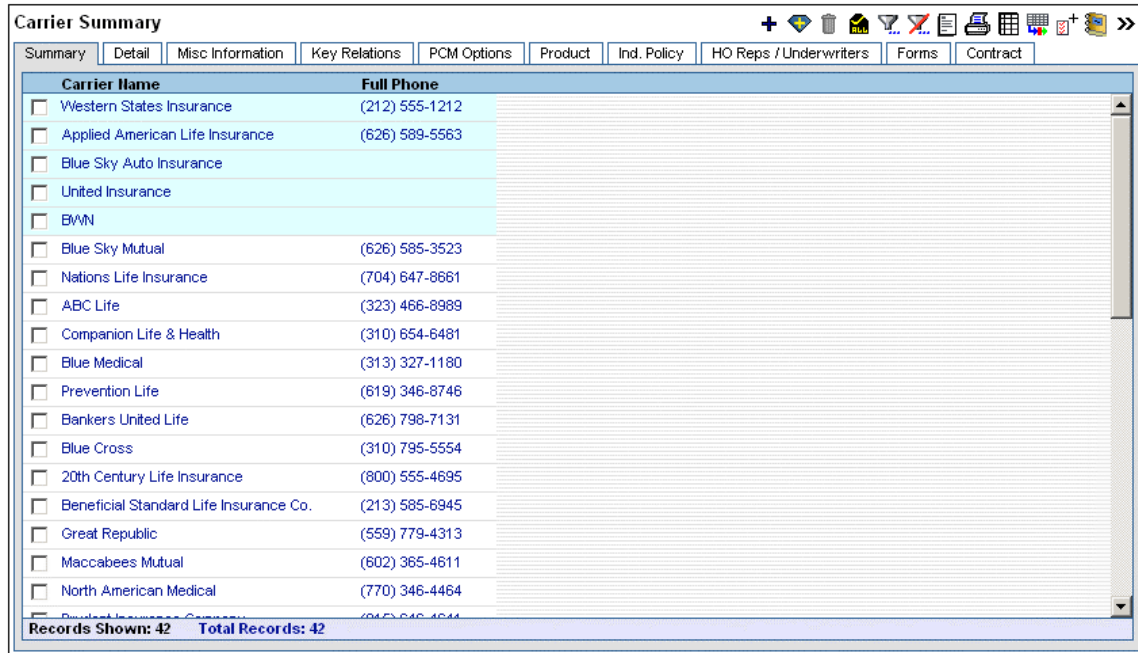
To open the **Search Insurance Carrier** dialog box, select **Policy** and then click **Carrier – Insurance** from the expanded menu.



- Click the **Search** button with blank fields to display the **Carrier Summary** spreadsheet.
- Enter the **Carrier Name** and click the **Search** button to display a specific carrier.

Summary Tab

Select one or more carriers by marking the checkbox(es) next to the record(s). Home Office Carriers are highlighted in blue.



Carrier Name	Full Phone
<input type="checkbox"/> Western States Insurance	(212) 555-1212
<input type="checkbox"/> Applied American Life Insurance	(626) 589-5563
<input type="checkbox"/> Blue Sky Auto Insurance	
<input type="checkbox"/> United Insurance	
<input type="checkbox"/> BWN	
<input type="checkbox"/> Blue Sky Mutual	(626) 585-3523
<input type="checkbox"/> Nations Life Insurance	(704) 647-8661
<input type="checkbox"/> ABC Life	(323) 466-8989
<input type="checkbox"/> Companion Life & Health	(310) 654-6461
<input type="checkbox"/> Blue Medical	(313) 327-1180
<input type="checkbox"/> Prevention Life	(619) 346-8746
<input type="checkbox"/> Bankers United Life	(626) 798-7131
<input type="checkbox"/> Blue Cross	(310) 795-5554
<input type="checkbox"/> 20th Century Life Insurance	(800) 555-4695
<input type="checkbox"/> Beneficial Standard Life Insurance Co.	(213) 585-6945
<input type="checkbox"/> Great Republic	(559) 779-4313
<input type="checkbox"/> Maccabees Mutual	(602) 365-4611
<input type="checkbox"/> North American Medical	(770) 346-4464
<input type="checkbox"/>

Mass Correspondence Button

Use the **Mass Correspondence** button to send letters to multiple carriers.

The screenshot shows a dialog box titled "ECP -- Web Page Dialog". It has two main sections:

- Letter Printing Options:** Contains four radio buttons: "Print Form Letter" (selected), "Print Label", "Print Envelope", and "Create new Letter".
- Search Criteria for Form Letter:** Contains three text input fields: "Title", "Keyword", and "Purpose". The "Purpose" field has a dropdown arrow and a blue "C" icon.

At the bottom, there is a checked checkbox labeled "Use default letter printing options." and two buttons: "OK" and "Cancel".

Carrier Policy Statistics Button

To display **Carrier Policy Statistics**, click the **More Features** button and then select **Carrier Policy Statistics** from the drop-down list. The Policy Statistics Report lists information about the Maximum Premium, Maximum Benefit, Average Premium, and Average Benefit for different types of policies.

The screenshot shows a dialog box titled "ECP -- Web Page Dialog" displaying a report titled "Policy Statistics by Carrier". The report is presented as a table with the following data:

Individual Policy Statistics						
Policy Count	Policy Type	Max Premium	Max Benefit	Average	Average Benefit	Total Premium
11	Life - Term (Inforce)	16,440.00	1,000,000.00	3,559.00	280,555.56	35,590.00
3	Life - WL(Inforce)	6,000.00	190,000.00	3,166.67	130,000.00	9,500.00
5	Life - UL(Inforce)	7,500.00	597,000.00	2,461.60	232,800.00	12,308.00
5	Life - VUL(Inforce)	24,000.00	499,121.00	9,900.00	236,155.25	49,500.00
24	Life - Total (Inforce)	24,000.00	1,000,000.00	4,647.74	239,220.05	106,898.00
1	DI(Inforce)	3,435.00	500.00	3,435.00	500.00	3,435.00
1	Annuity(Inforce)	13,000.00	0.00	13,000.00	0.00	13,000.00

At the bottom of the dialog box, there is a "Close" button.

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 | Misc Information | Key Relations | PCM Options | Product | Ind. Policy | HO Reps / Underwriters | Forms | >>

Basic Information		Phone List	
Name	ABC Life	Type	Full Phone
Abbreviation	ABCL	<input type="checkbox"/> Business	(323) 466-8989
Primary Contact	Monica Scott	<input type="checkbox"/> Residence Fax	(323) 466-8910
Carrier ID	895475		
Age Calculation	Age Last		
<input type="checkbox"/> No PCM Activity			
DataXchange Options for Pending Case Status		Address List	
Download Method		Type	Street
Tolerance	(Days) for matching requirements	<input type="checkbox"/> Business	950 S. Pepper St
		<input type="checkbox"/> Business	123 S. Main
			Los Angeles
			Los Angeles
Communication Privacy		Preferred Communication	
Postal Mail	<input type="checkbox"/>	Postal Mail	<input checked="" type="radio"/>
Phone	<input type="checkbox"/>	Fax	<input type="radio"/>
E-mail	<input type="checkbox"/>	E-mail	<input type="radio"/>
Class List		E-mail/Web Address List	
Class		Type	Address
<input type="checkbox"/> Preferred Smoker		<input type="checkbox"/> Web Site	http://www.apal.com
<input type="checkbox"/> Preferred Non-Smoker			07/21/2001
<input type="checkbox"/> Standard Smoker		<input type="checkbox"/> E-Mail	customerservice@apal.com
<input type="checkbox"/> Standard Non-Smoker			07/21/2001
<input type="checkbox"/> Standard			

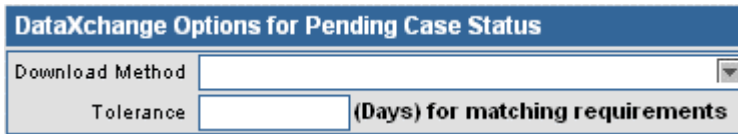
Basic Information Section

The **Basic Information** section is used to track information such as the carrier's Name, Abbreviation, 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.

Basic Information	
Name	ABC Life
Abbreviation	ABCL
Primary Contact	Monica Scott
Carrier ID	895475
Age Calculation	Age Last
<input type="checkbox"/> No PCM Activity	

DataXchange Option for Pending Case Status Section

The **DataXchange Option for Pending Case Status** 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 Options for Pending Case Status

Download Method

Tolerance (Days) for matching requirements

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.



Communication Privacy

Postal Mail

Phone

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.

Preferred Communication Section

The **Preferred Communication** section indicates which forms of communication the carrier prefers. For example, **Postal Mail** is selected here, so when a correspondence is run, the program uses Postal Mail as the default method of corresponding with this carrier.



Preferred Communication

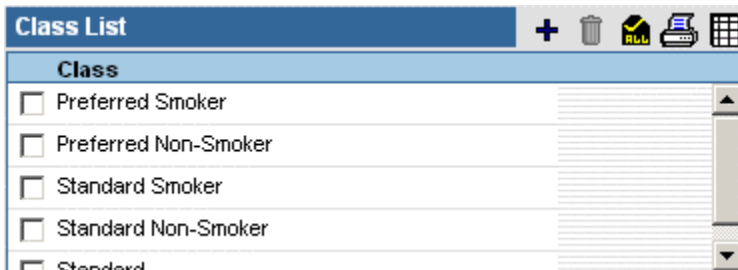
Postal Mail

Fax

E-mail

Class List Section

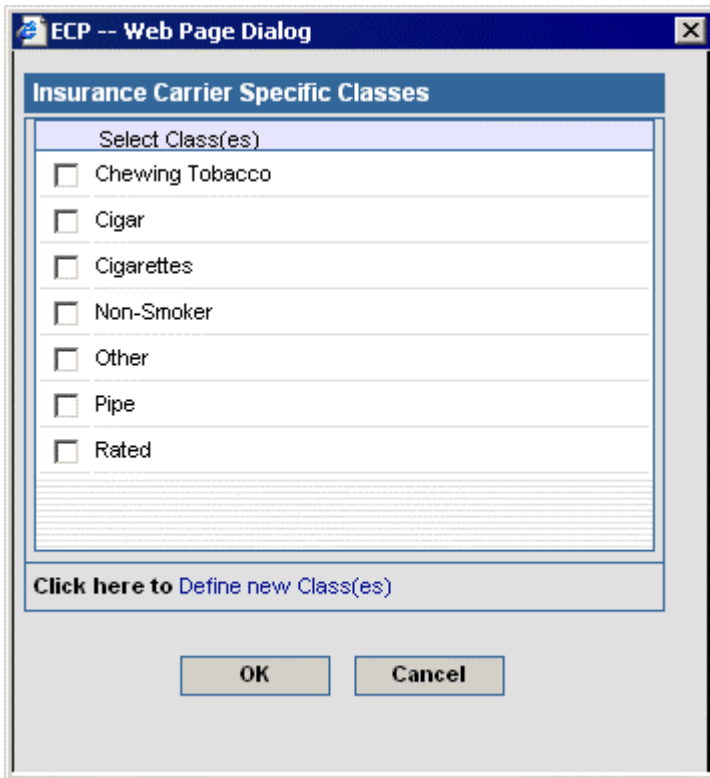
The **Class List** section tracks the classes that are available for all products within the specified carrier record. When adding classes to a new product, only options created in the Carrier module can be selected. Any number of risk classes can be added to an individual product. To add a carrier-specific class, click the **Add** button.



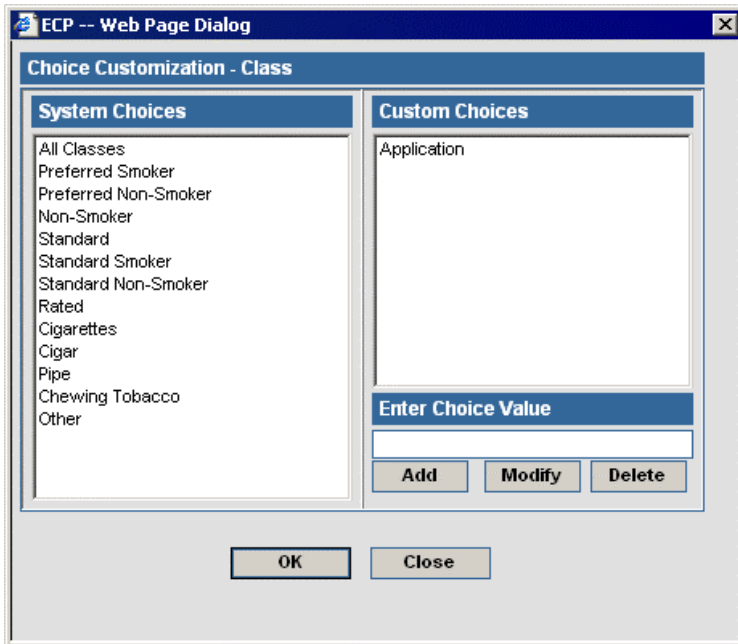
Class List + [trash] [refresh] [print] [grid]

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

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 Business, Business Fax, Corporate Office, Emergency, Marine, Mobile, Modem/Data Line, Pager (Beeper), Regional Office, and Other numbers. To add a new phone number, click the **Add** button.

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

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

The screenshot shows a dialog box titled "ECP -- Web Page Dialog". It contains two main sections: "Phone Information" and "Remarks".

Phone Information

- Phone Type: [Dropdown menu]
- Country Code: [Text input field]
- Area Code: [Text input field]
- Dial Number: [Text input field]
- Extension: [Text input field]
- Best Time to Call: [Text input field]
- Preferred Phone:

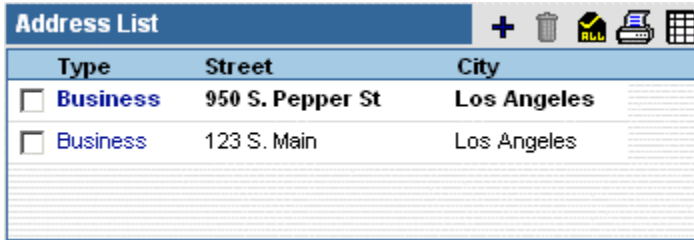
Remarks

[Text area with scrollbars]

Buttons: OK, Cancel

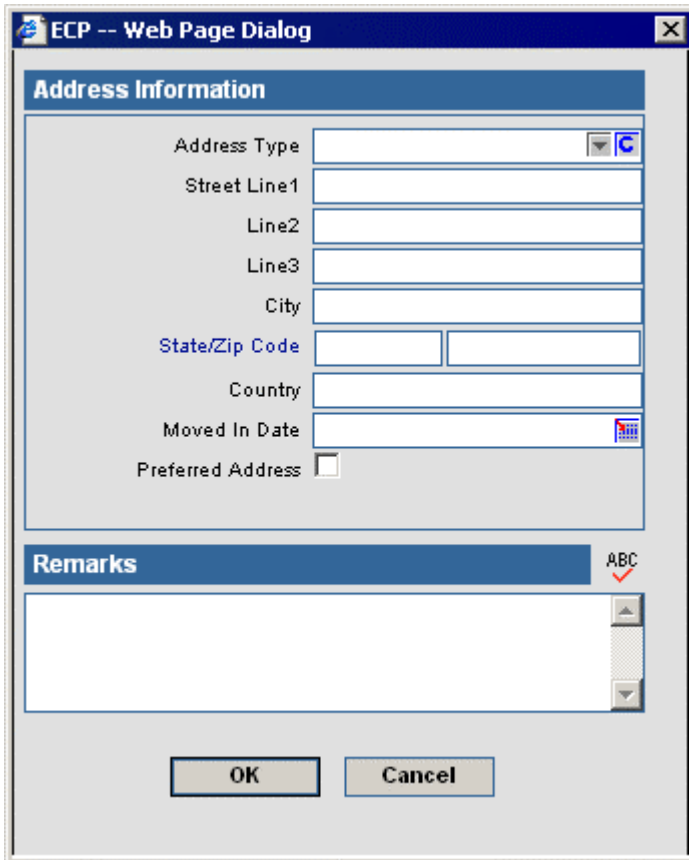
Address List Section

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



Type	Street	City
<input type="checkbox"/> Business	950 S. Pepper St	Los Angeles
<input type="checkbox"/> Business	123 S. Main	Los Angeles

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



ECP -- Web Page Dialog

Address Information

Address Type C

Street Line1

Line2

Line3

City

State/Zip Code

Country

Moved In Date ABC

Preferred Address

Remarks ABC

OK Cancel

E-mail/Web Address Section

E-mail and web addresses are stored in this section.

E-mail/Web Address List		
Type	Address	Modified On
<input type="checkbox"/> Web Site	http://www.apal.com	07/21/2001
<input type="checkbox"/> E-Mail	customerservice@apal.com	07/21/2001

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 **Preferred**.

ECP -- Web Page Dialog

E-mail/Web Address Information

Address Type:

E-mail Address:

Preferred:

Misc Information (Miscellaneous Information) Tab

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

Carrier - ABC Life

Summary | Detail | **Misc Information** | Key Relations | PCM Options | Product | Ind. Policy | HO Reps / Underwriters | Forms | Contract

<p>Miscellaneous Information</p> <p>AlphaNum1 AlphaNum2 Alphakey</p>	<p>Important Dates</p> <table border="1"> <tr><td>Created</td><td>By ALLUSERS</td></tr> <tr><td>Modified 12/09/2002</td><td>By admin</td></tr> <tr><td>Last Letter</td><td>By</td></tr> <tr><td>Last Action</td><td>By</td></tr> <tr><td>Next Action</td><td>By</td></tr> </table>	Created	By ALLUSERS	Modified 12/09/2002	By admin	Last Letter	By	Last Action	By	Next Action	By
Created	By ALLUSERS										
Modified 12/09/2002	By admin										
Last Letter	By										
Last Action	By										
Next Action	By										
<p>Remarks</p> <p>This is our Main Carrier</p>	<p>Set Membership List</p> <table border="1"> <thead> <tr> <th>Set Name</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/> Non Client</td> <td>Type Not Equal To Client</td> </tr> <tr> <td><input type="checkbox"/> A-H</td> <td>Last Name Starts With A - H</td> </tr> </tbody> </table>	Set Name	Description	<input type="checkbox"/> Non Client	Type Not Equal To Client	<input type="checkbox"/> A-H	Last Name Starts With A - H				
Set Name	Description										
<input type="checkbox"/> Non Client	Type Not Equal To Client										
<input type="checkbox"/> A-H	Last Name Starts With A - H										

Key Relations Tab

The **Key Relations** tab contains the **Business Relations** spreadsheet. This summary is used to track information regarding all contacts with which the carrier interacts.

Role	Contact Name
<input type="checkbox"/> Attorney	Abernathy, Brad
<input type="checkbox"/> Accountant	Adams, Frank
<input type="checkbox"/> Owner	Ansong, David
<input type="checkbox"/> Employee	Ashton, Jennifer

To add a relation, click the **Add** button.

ECP -- Web Page Dialog

Business Key Relationship Details

Business Name: ABC Life

Contact Name:

Contact Role:

OK Cancel

PCM Options Tab

The **PCM Options tab** section is used to track information related to pending case management.

Carrier - ABC Life

Summary	Detail	Misc Information	Key Relations	PCM Options	Product	Ind. Policy	HO Reps / Underwriters	Forms	>>						
Pending Case Processing Options (in Days)					Follow-Up Requirements										
UnderCheck 365 Medical Expiration 2 Carrier Expiration 60 Office Expiration					<table border="1"> <thead> <tr> <th>Requirements</th> <th>Days</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/> Underwriting Requirements</td> <td>25</td> </tr> </tbody> </table>					Requirements	Days	<input type="checkbox"/> Underwriting Requirements	25		
Requirements	Days														
<input type="checkbox"/> Underwriting Requirements	25														
Cases to be Included to compute Total Underwritten Amount					Carrier Service Provider Summary										
Include All Carriers <input type="checkbox"/> Underwriting Stage <input checked="" type="checkbox"/> Proposed Stage <input type="checkbox"/> Active Stage <input checked="" type="checkbox"/>					<table border="1"> <thead> <tr> <th>Service Provider Name</th> <th>Full Phone</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/> PortaMedic</td> <td>(897) 576-438-9863#59</td> </tr> <tr> <td><input type="checkbox"/> EMSI</td> <td></td> </tr> </tbody> </table>					Service Provider Name	Full Phone	<input type="checkbox"/> PortaMedic	(897) 576-438-9863#59	<input type="checkbox"/> EMSI	
Service Provider Name	Full Phone														
<input type="checkbox"/> PortaMedic	(897) 576-438-9863#59														
<input type="checkbox"/> EMSI															
Verify Following Items for Primary Advisor															
Verify E&O <input type="checkbox"/> Verify Appointment <input checked="" type="checkbox"/> Verify Contract <input type="checkbox"/> Verify License <input type="checkbox"/>															
Carrier Follow-Up For Advisor (in Days)															
Licensing Appointment 10 Contract E&O															
Conditional Receipt for a Case															
Face Amount Over 300,000															

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 Subtype** of requirement is good. **Carrier Expiration** is the “free look” period for a carrier.

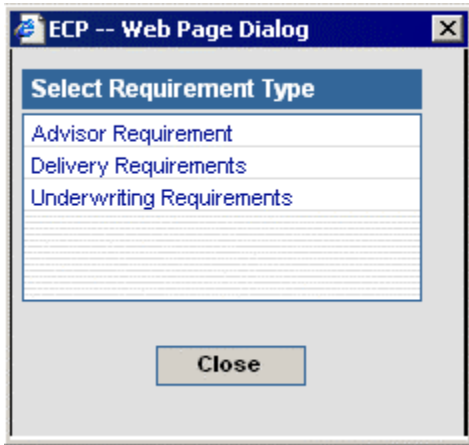
Pending Case Processing Options (in Days)			
UnderCheck	<input type="text" value="365"/>	Medical Expiration	<input type="text" value="2"/>
Carrier Expiration	<input type="text" value="60"/>	Office Expiration	<input type="text"/>

Cases to be Included to Compute Total Underwritten Amount

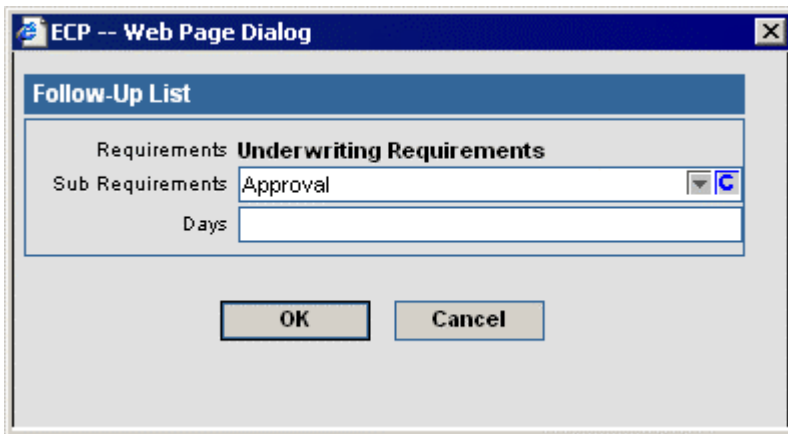
The All Carriers, Underwriting Stage, Proposed Stage, and Active Stage checkboxes set the criteria for checking additional cases to calculate the Underwritten Amount in the Pending Case Management module. The current case’s Face Amount will always be included in the calculation regardless of the case’s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

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

The **Select Requirement Type** dialog box opens. Click the appropriate hyperlink to select the requirement type.

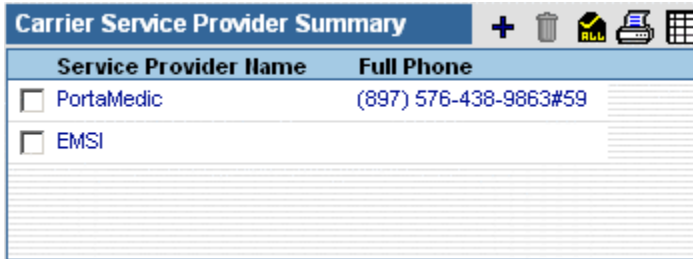


Select the **Sub-Requirement** and enter the number of days in the **Follow-Up List** dialog box.



Carrier Service Provider Summary

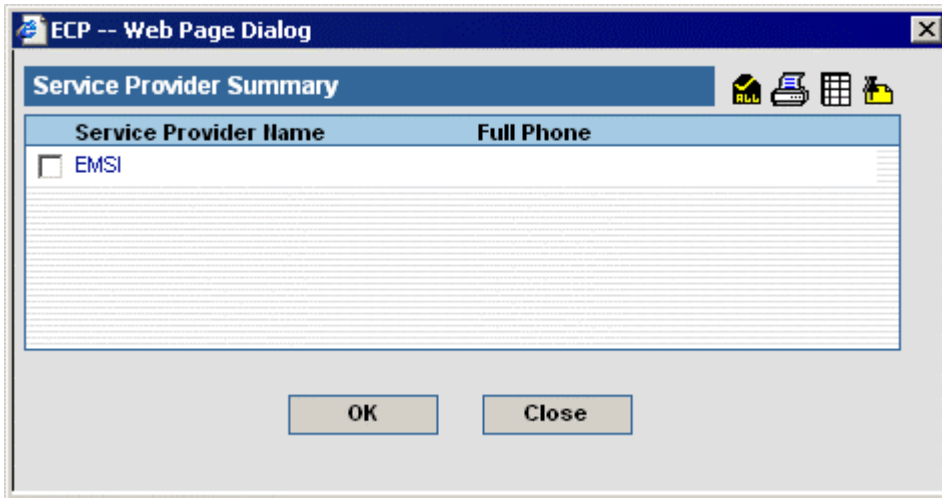
The **Carrier Service Provider Summary** lists the service providers that are available to process information for the carrier. To add a service provider to the Carrier Service Provider Summary click the **Add** button.



The image shows a window titled "Carrier Service Provider Summary". It has a blue header bar with the title and several icons: a plus sign, a trash can, a yellow bell, a printer, and a grid. Below the header is a table with two columns: "Service Provider Name" and "Full Phone".

Service Provider Name	Full Phone
<input type="checkbox"/> PortaMedic	(897) 576-438-9863#59
<input type="checkbox"/> EMSI	

The **Service Provider Summary** dialog box will open with a list of all service providers that can be added to the carrier. Service Providers entries are created in the **Service Provider** section of SmartOffice.



Product Tab

The **Product** tab contains the **Product Summary**. The **Product Summary** spreadsheet lists the individual products the carrier provides. Clicking the first column hyperlink of a product opens the **Detail** tab for the selected product in the **Individual Product** module.

Carrier - ABC Life

Summary | Detail | Misc Information | Key Relations | PCM Options | Product | Ind. Policy | HO Reps / Underwriters | Forms | >>

Product Summary Insurance Type: All

Product Name	Symbol	Plan Type	Type	Rider
American Level 10	AL10	Term	Life	No
Total Coverage	101	VUL	Life	No
American Level 20		Term	Life	No
Assurable Life 3	AL3	UL	Life	No
Assurable Life 5		UL	Life	No
Continental Max		UL	Life	No
Market Rate Life	MRL	UL	Life	No
Pace Setter		vWL	Life	No
Single Pay Life		vWL	Life	No
Universal Coverage	UCUL	UL	Life	No
Whole Executive Life		vWL	Life	No
Assure Plus Variable	APV	VUL	Life	No
Benefit Accessory	ALT01	Term	Life	No
Continental Universal Plus	CUPP	UL	Life	No
Designer Plan Life		UL	Life	No
FuturePlan	FP00198	vWL	Life	No
IncomeProtectorPlus	OPP		DI	No
Market Rate Annuity	MRA		Annuity	No
Convertible Plus	CP	Term	Life	No
Term Limit 7		Term	Life	No

Records Shown: 29 Total Records: 29

Product Policy Statistics Button

Select **Product Policy Statistics** from the **More Features** drop-down list to display information on the selected Product's policies. This button can also be accessed from the **Detail, State Availability, and Underwriting Guidelines** tabs.

Policy Statistics by Product	
Number of Cases	8
Average Premium	2,456.25
Maximum Premium	6,000.00
Total Premium	19,650.00
Average Benefit	211,416.67
Maximum Benefit	750,000.00

Close

Ind. Policy Tab (Individual Policy)

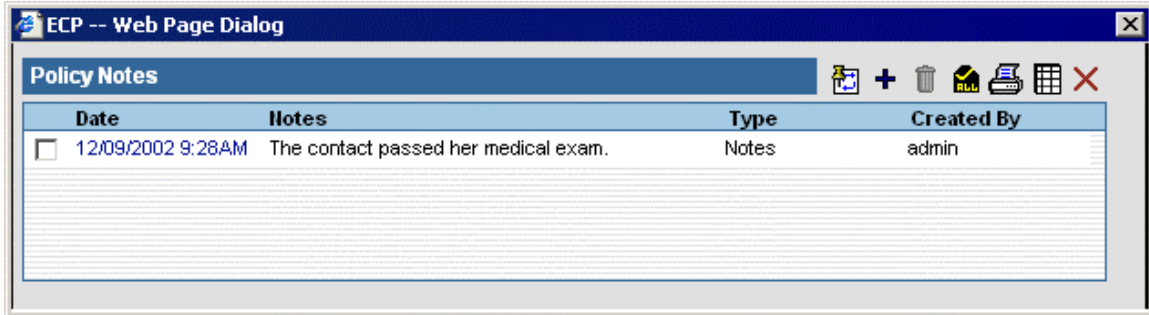
The **Ind. Policy** tab contains the **Carrier Policy Summary** spreadsheet. This spreadsheet displays the carrier's individual policies. The policies highlighted in pink are in underwriting. Click the first column hyperlink of an Inforce policy to open the **Basic Information** tab for the selected policy in the **Policy** module. Click the first column hyperlink of a policy in underwriting to open the **Detail** tab for the selected policy in the **PCM** (Pending Case Management) module.

Type	Contact Name	Product Name	Policy #	Policy Date	Status	Annual
<input type="checkbox"/> Life	Arrieta, Michael	Total Coverage	2564	04/09/1992	Inforce	24,000.00
<input type="checkbox"/> Life	Bartelo, Frank	American Level 20	40050991	06/22/1994	Inforce	750.00
<input type="checkbox"/> Life	Smith, Jane	American Level 10	5830121	04/05/1999	Inforce	1,476.00
<input type="checkbox"/> Life	Arrieta, Michael	Designer Plan Life	900342134	09/16/1993	Inforce	1,200.00
<input type="checkbox"/> Life	Arrieta, Michael	Convertible Plus	5548734	11/05/1992	Inforce	16,440.00
<input type="checkbox"/> Life	Tarumoto, Lucy	Convertible Plus	L-124697	01/25/1995	Active	1,800.00
<input type="checkbox"/> Life	Mann, Michael	Total Coverage	1234554	03/14/2001	Active	2,000.00
<input type="checkbox"/> Life	Ansong, David	Assure Plus Variable	73419823	12/18/1996	Inforce	1,650.00
<input type="checkbox"/> Life	Chung, Harold	Convertible Plus	091343241	04/21/1997	Inforce	2,500.00
<input type="checkbox"/> Life	Ansong, David	ARTerm	901873241	02/07/1995	Inforce	2,000.00
<input type="checkbox"/> Life	Walker, Peter	Convertible Plus	08185931	09/12/1999	Inforce	1,320.00
<input type="checkbox"/> Life	Walker, Peter	Single Pay Life	15834942891	10/15/1999	Inforce	1,500.00
<input type="checkbox"/> Life	Sollert, James	American Level 10	98798798		All UW Requirements In	562.00
<input type="checkbox"/> Life	Arrieta, Michael	Assurable Life 3	933456654	12/30/1999	All Forms In	984.00
<input type="checkbox"/> Life	Meresman, Michael	Assurable Life 3	92100352	05/03/1994	Inforce	7,500.00
<input type="checkbox"/> Life	Mineo, David	Assurable Life 5	092837917	02/22/1995	Inforce	624.00
<input type="checkbox"/> Life	Mineo, David	Single Pay Life	9874562	08/08/1981	Inforce	2,000.00
<input type="checkbox"/> Life	Mineo, David	Single Pay Life	1234567	01/09/1985	Inforce	6,000.00

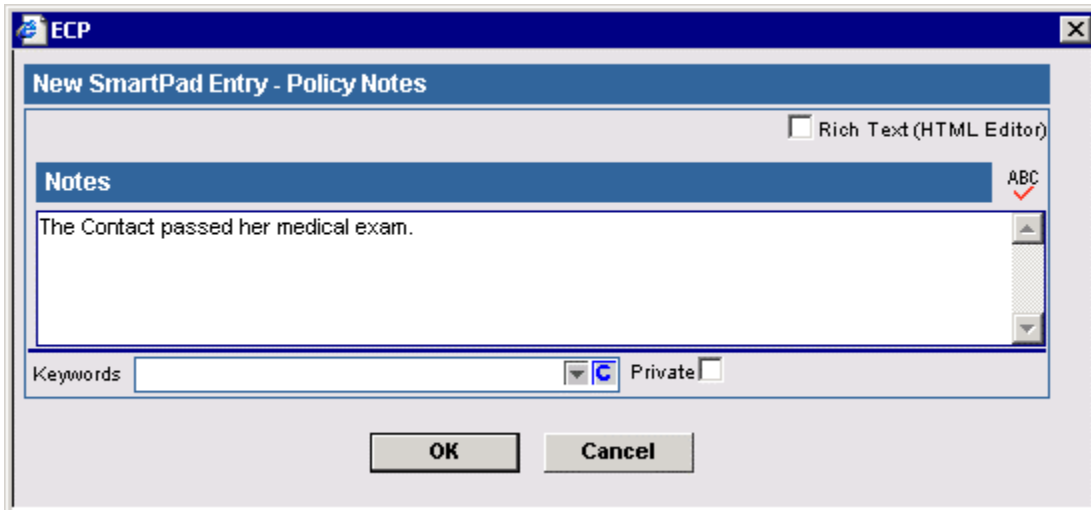
Previous Page 1 Next Page Total Records: 51 (Click here to list all)

Policy Notes Button

To open the **Policy Notes** list, select the **More Features** button and then choose **Policy Notes** from the drop-down list.



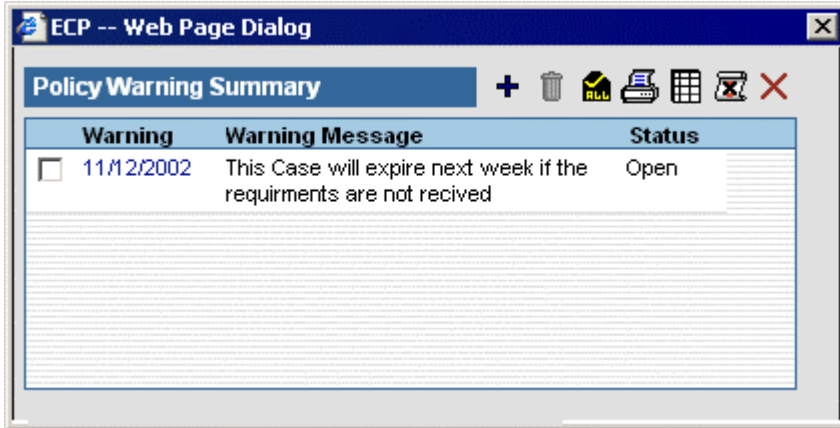
From the Policy Notes window, click the **Add** button to open the **New SmartPad Entry – Policy Notes** dialog box.



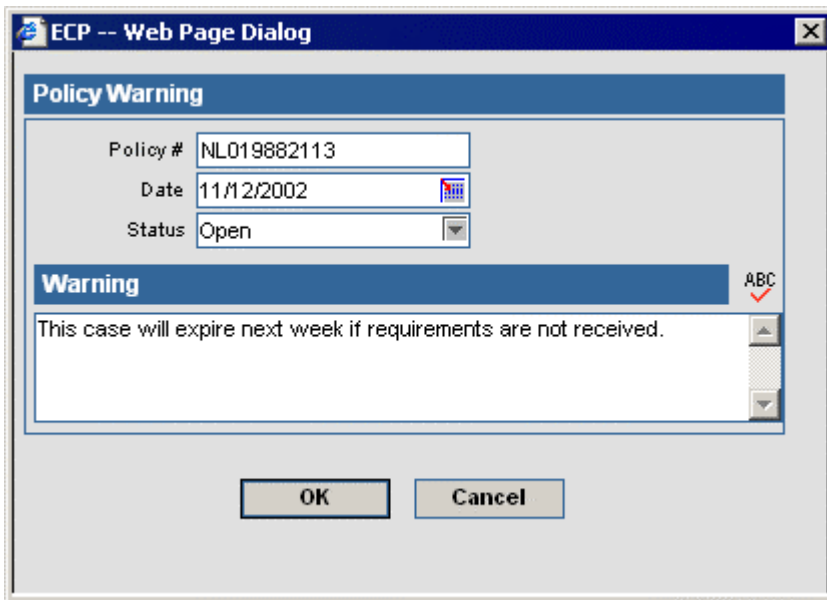
Policy Notes can also be viewed from the **Policy** and **Pending Case Management** modules.

Policy Warnings Button

To view, add, modify, or delete policy warnings, select the **More Features** button and then choose the **Policy Warnings** button to open the **Policy Warning Summary** spreadsheet.



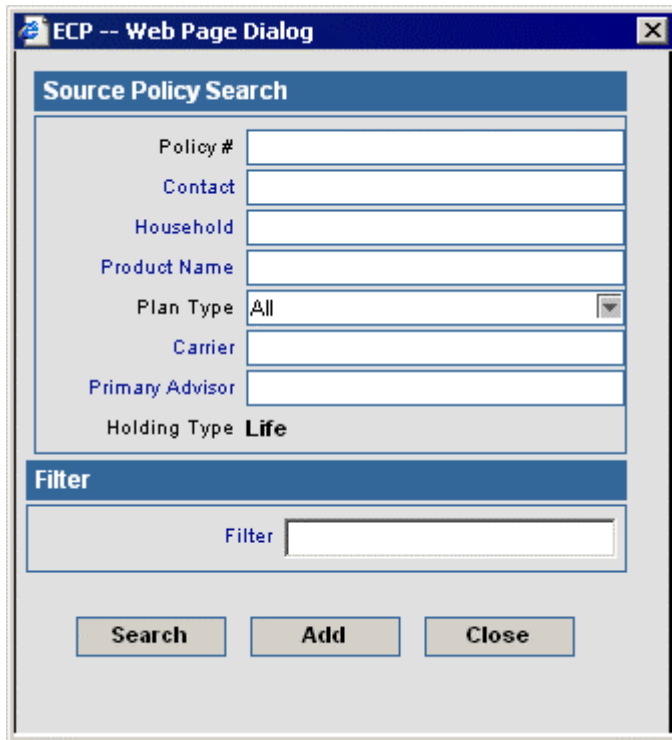
To enter a new warning, click the **Add** button to open the **Policy Warning** dialog box.



To change the warning status to **Closed**, tag the warning in the Warning Summary and click the **Close Warning** button. When a case has a warning with an **Open** status, the **Policy Warnings** button will blink as a reminder that something important needs to be addressed on this case. The **Policy Warnings** button is also available in the **Policy** and **PCM** (Pending Case Management) modules.

Policy Merge Button

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



The screenshot shows a dialog box titled "ECP -- Web Page Dialog" with a close button (X) in the top right corner. The main content area is titled "Source Policy Search" and contains several input fields and a dropdown menu:

- Policy #:
- Contact:
- Household:
- Product Name:
- Plan Type: (dropdown menu)
- Carrier:
- Primary Advisor:
- Holding Type: **Life**

Below the input fields is a section titled "Filter" with a text input field labeled "Filter". At the bottom of the dialog box are three buttons: "Search", "Add", 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. All information is replaced except the data in the Basic Policy Information section, which includes Policy Number, Carrier Name, and Plan Name. The Interested Parties and Subaccounts are copied, but do not replace the existing entries.

HO Reps (Home Office Representatives)/Underwriter Tab

Carrier - ABC Life

Summary | Detail | Misc Information | Key Relations | PCM Options | Product | Ind. Policy | HO Reps / Underwriters | Forms | >>

Home Office Representative Summary

Last Name	First Name	Full Phone
<input type="checkbox"/> Parkinson	Persilla	(626) 525-6532

Underwriter Summary

Last Name	First Name	Full Phone
<input type="checkbox"/> Lee	Jessica	(626) 555-8563

Home Office Representative Summary Spreadsheet

The **Home Office Representative Summary** spreadsheet displays the HO Reps associated with a carrier. These HO Reps are available for selection in the **PCM** (Pending Case Management) module.

Home Office Representative Summary

Last Name	First Name	Full Phone
<input type="checkbox"/> Parkinson	Persilla	(626) 525-6532

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

Underwriting Guidelines Tab

The **Underwriting Guidelines** tab tracks the underwriting information. When a pending case (case in underwriting) for the product is added in the Pending Case Management module, the program will automatically populate the **Underwriting** and **Delivery** tabs based upon the defaults listed in the Carrier and Product modules

Enter the default guidelines in the Carrier module. If there is a product that has exceptions to the carrier defaults, then enter the exceptions in the product module.

Gender	Class	State Code
<input type="checkbox"/> Unisex	Rated	All States
<input type="checkbox"/> Female	Preferred Smoker	CA
<input type="checkbox"/> Male	Preferred Non-Smoker	CA
<input type="checkbox"/> Unisex	Standard Smoker	All States
<input type="checkbox"/> Unisex	Standard Non-Smoker	All States

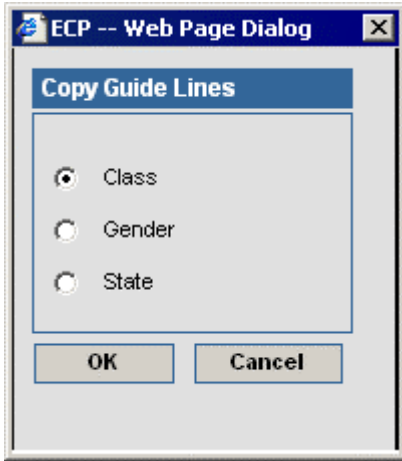
Records Shown: 5 Total Records: 5

State Code	Gender	Class Text
<input type="checkbox"/> All States	Unisex	All Classes

Records Shown: 1 Total Records: 1

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 click the **Copy Guidelines** button. All of the information will be identical except for the Class, Gender, or State that the guidelines apply to.



Age/Face Underwriting Guidelines Summary

The **Age/Face Underwriting Guidelines Summary** is only available for Life products.

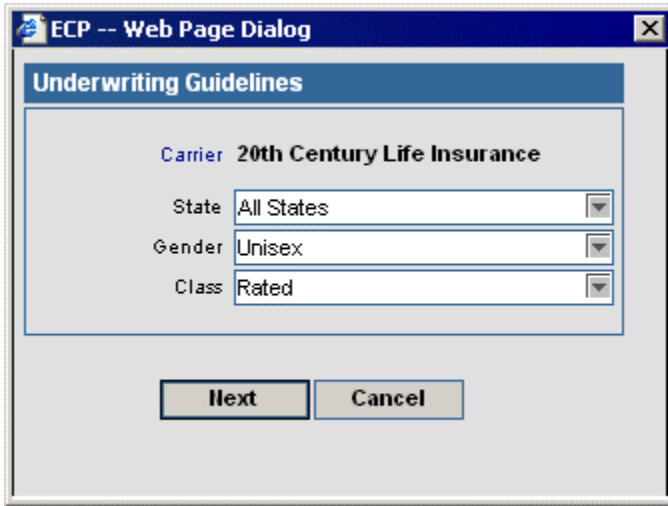
This summary stores underwriting guideline defaults for the carrier and these conditional guidelines are available for all policies within the specified carrier. The conditions include Age, Gender, State, Face Amount, and Risk Class. For easier guideline entry, enter one default guideline entry, use All Classes, All States, and Unisex options and then create exception entries by further defining the **Gender**, **Class**, and **State Code**. If no class is selected for an insured contact when adding a pending case, then no requirements will populate.

Underwriting guidelines can be added by clicking the **Add** button.

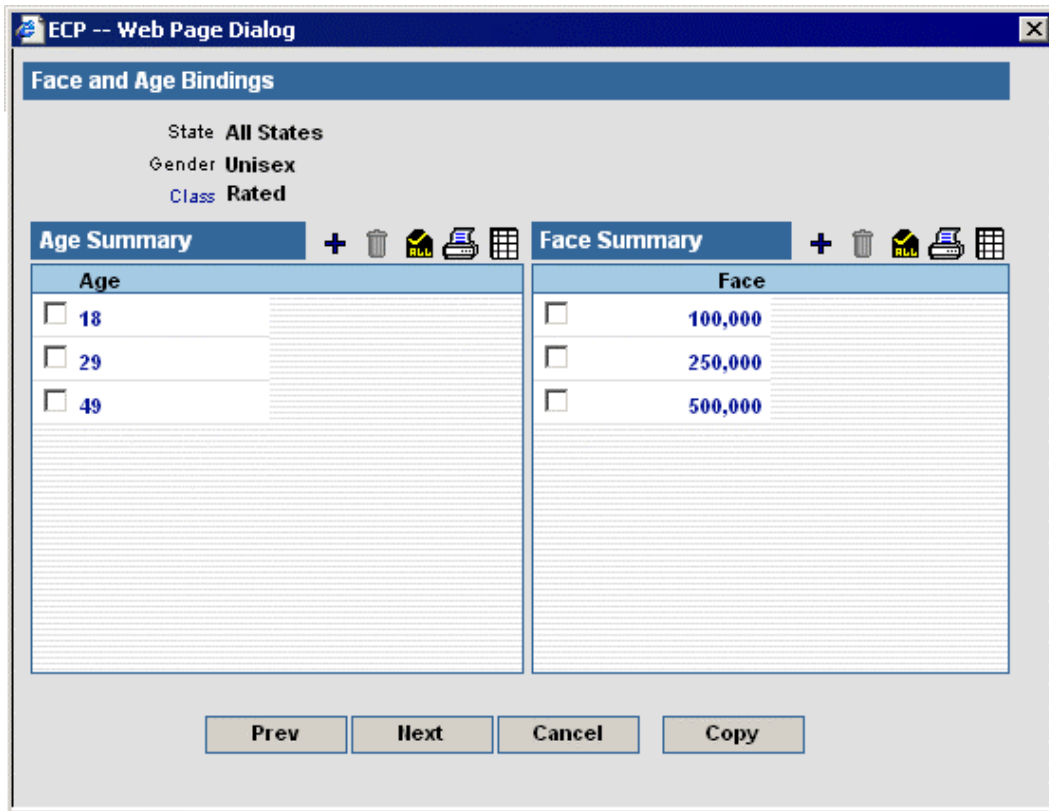
Age / Face Underwriting Guidelines Summary		
Gender	Class	State Code
<input type="checkbox"/> Unisex	Rated	All States
<input type="checkbox"/> Female	Preferred Smoker	CA
<input type="checkbox"/> Male	Preferred Non-Smoker	CA
<input type="checkbox"/> Unisex	Standard Smoker	All States
<input type="checkbox"/> Unisex	Standard Non-Smoker	All States

Records Shown: 5 Total Records: 5

The Underwriting Guidelines wizard will direct a user through the process of adding the new guideline and its conditions. The State, Gender, and Class are selected in the first window of this wizard.



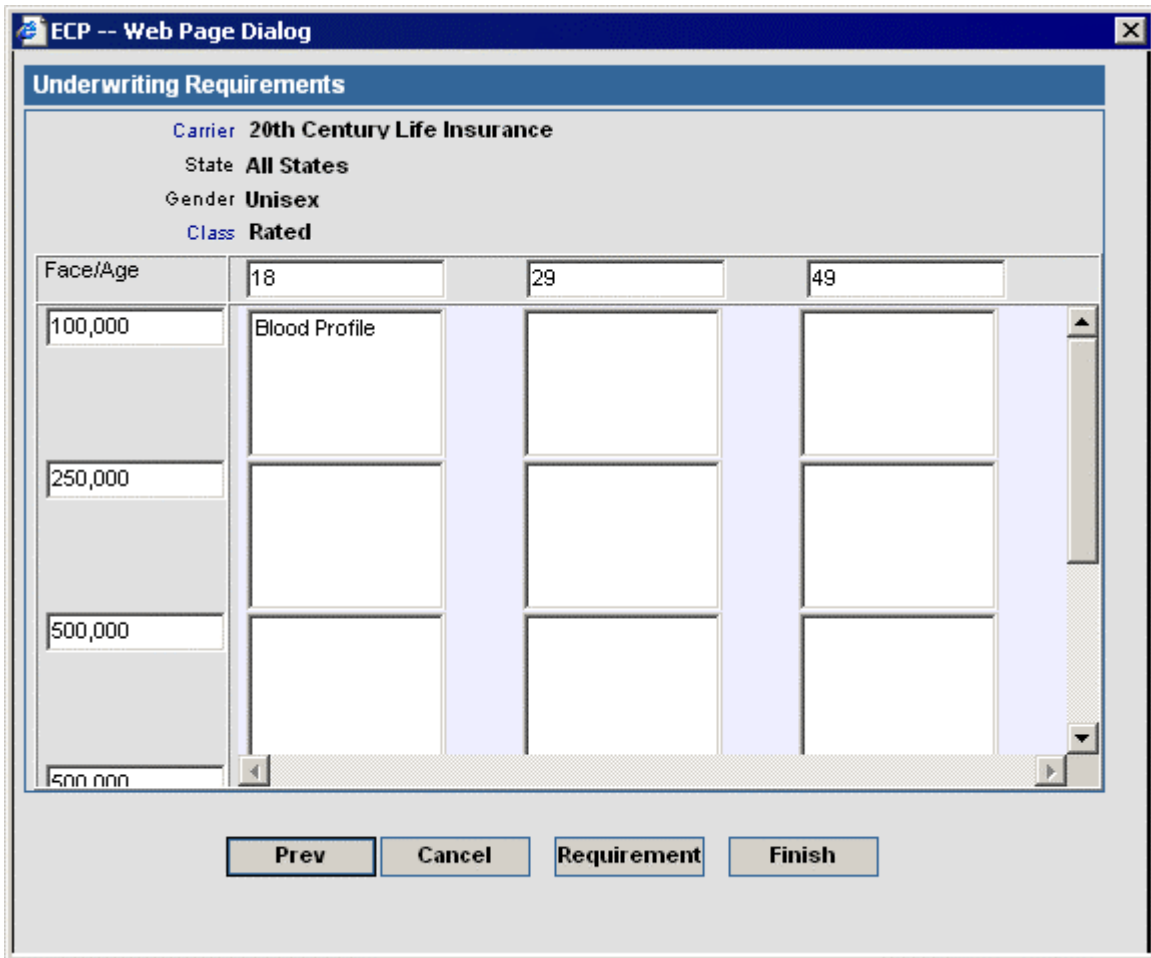
On the second wizard window, age and face bandings are entered. To add age and face bandings, click the **Add** button in the appropriate summary. The first banding includes every age/face below it. For example, in the picture below, the first age banding is 0-18 years and the first face banding is 0-100,000 dollars. The other bandings include every age/face from the last banding up through the new banding. For example, in the picture below, the second age banding is 19-29 and the second face banding is 100,001-250,000 dollars. Face bandings can also be a specific amount.



To create a specific banding, select the **Specific Banding** checkbox when adding a Face banding. For example, in the picture below, this face banding only includes 500,000 dollars – nothing below.

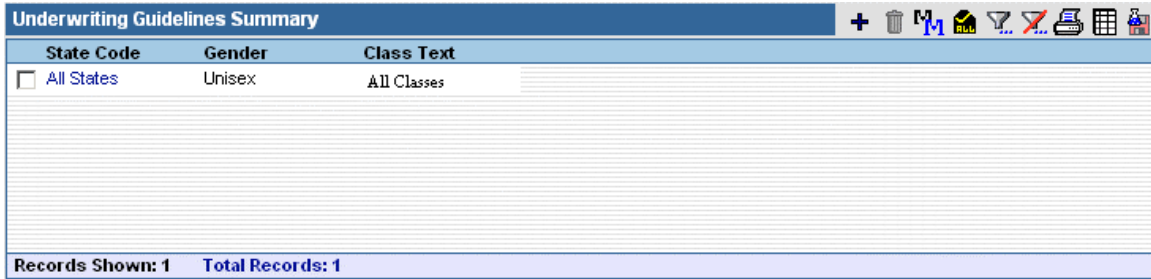


The third wizard window is where Underwriting and Delivery Requirements that are to be automatically populated into pending cases are entered. To add requirements to the grid, select the appropriate box and click the **Requirement** button. Then, appropriate requirements can be tagged.



Underwriting Guidelines Summary

The **Underwriting Guidelines Summary** is available for all products. This summary stores underwriting guideline defaults for the carrier and these conditional guidelines are available for all policies within the specified carrier. The conditions include Gender, State, and Class. Age and Face Amounts 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.

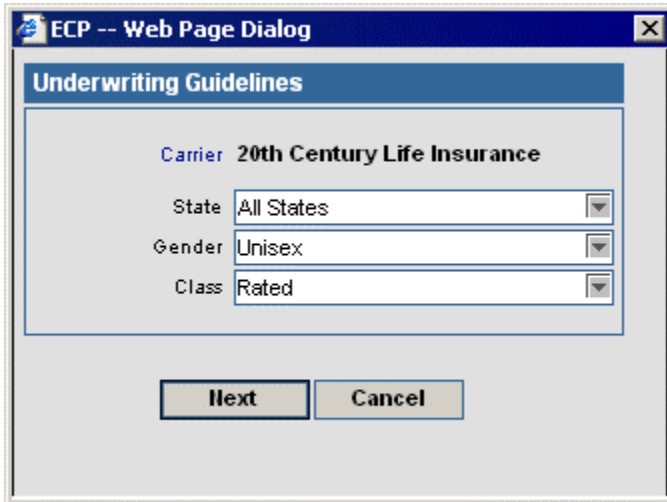


State Code	Gender	Class Text
<input type="checkbox"/> All States	Unisex	All Classes

Records Shown: 1 Total Records: 1

The Underwriting Guidelines wizard guides a user through the process of adding the new guideline and its conditions.

The State, Gender, and Class are selected in the first window of this wizard.



ECP -- Web Page Dialog

Underwriting Guidelines

Carrier: 20th Century Life Insurance

State: All States

Gender: Unisex

Class: Rated

Next Cancel

The third wizard window is where Underwriting, Delivery, and Advisor Requirements that are to be automatically populated into pending cases are entered.

Note: Advisor requirements are only available if All States, Unisex, and All Classes are selected.

