Advisor/Agency Requirements Logic
User Guide

SmartOffice®

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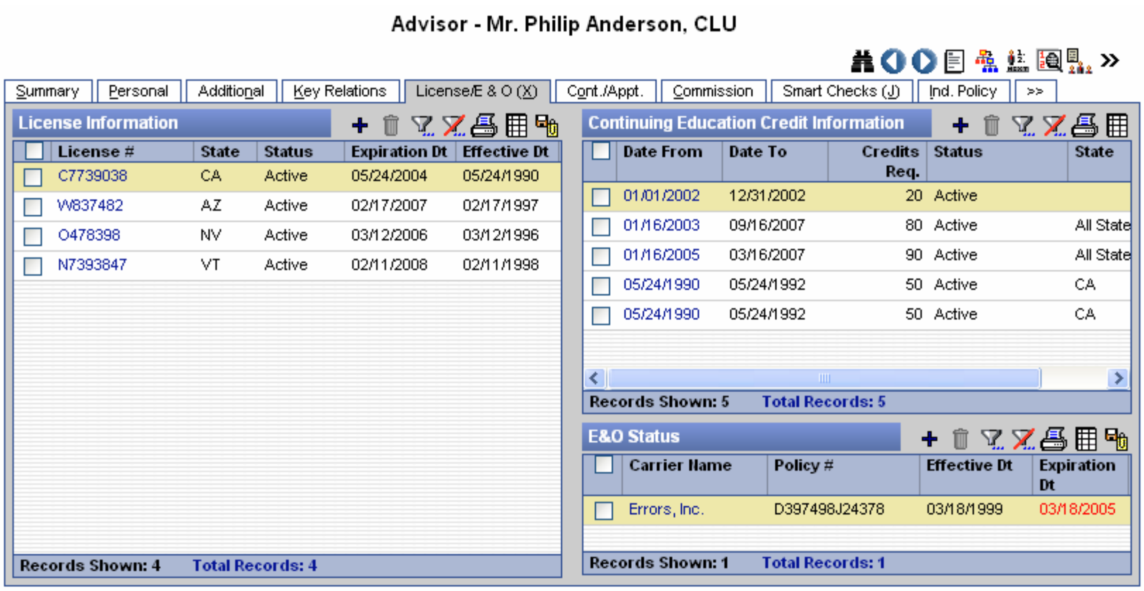
Setup

License/E&O (Errors and Omissions) Tab

The License/E&O tab is located in the Advisor/Agency module. This tab is only available to users with the Agency Manager license and Advisor Contract/License Management user role. The exception is when the Advisor is the user; they can then see the tab only in their own Advisor record.

The License/E&O tab tracks Licensing, Continuing Education and E&O (Error and Omissions) information. Note that the Continuing Education Credit Information section is not available for Agency records.

License/E&O Tab – Advisor



License #	State	Status	Expiration Dt	Effective Dt
C7739038	CA	Active	05/24/2004	05/24/1990
W837482	AZ	Active	02/17/2007	02/17/1997
O478398	NV	Active	03/12/2006	03/12/1996
N7393847	VT	Active	02/11/2008	02/11/1998

Records Shown: 4 Total Records: 4

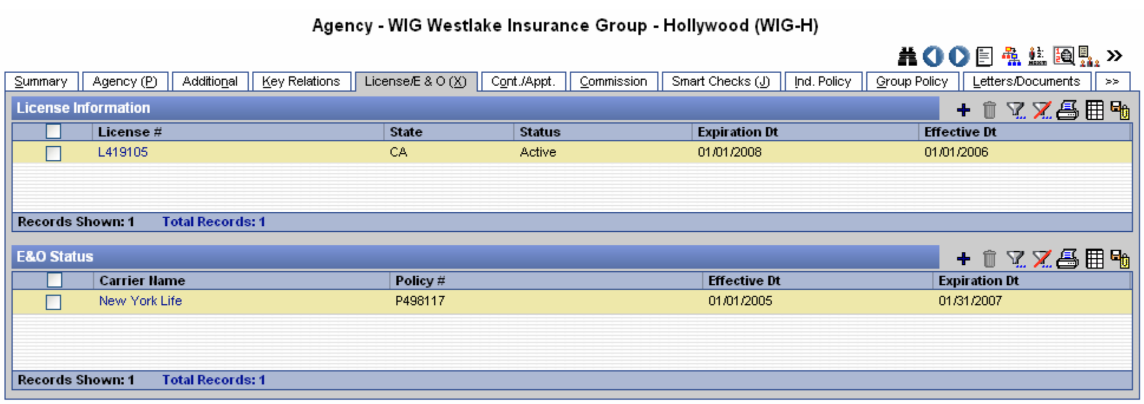
Date From	Date To	Credits Req.	Status	State
01/01/2002	12/31/2002	20	Active	
01/16/2003	09/16/2007	80	Active	All State
01/16/2005	03/16/2007	90	Active	All State
05/24/1990	05/24/1992	50	Active	CA
05/24/1990	05/24/1992	50	Active	CA

Records Shown: 5 Total Records: 5

Carrier Name	Policy #	Effective Dt	Expiration Dt
Errors, Inc.	D397498J24378	03/18/1999	03/18/2005

Records Shown: 1 Total Records: 1

License/E&O Tab – Agency



License #	State	Status	Expiration Dt	Effective Dt
L419105	CA	Active	01/01/2008	01/01/2006

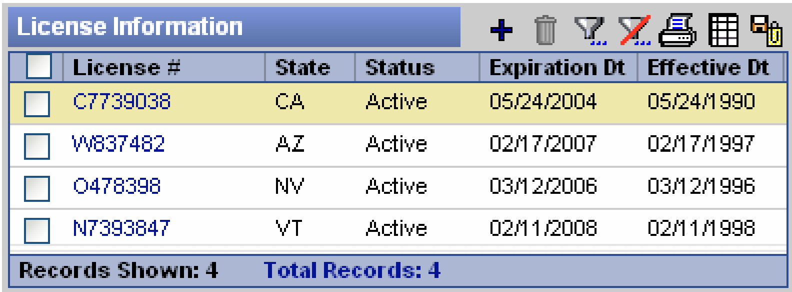
Records Shown: 1 Total Records: 1

Carrier Name	Policy #	Effective Dt	Expiration Dt
New York Life	P498117	01/01/2005	01/31/2007

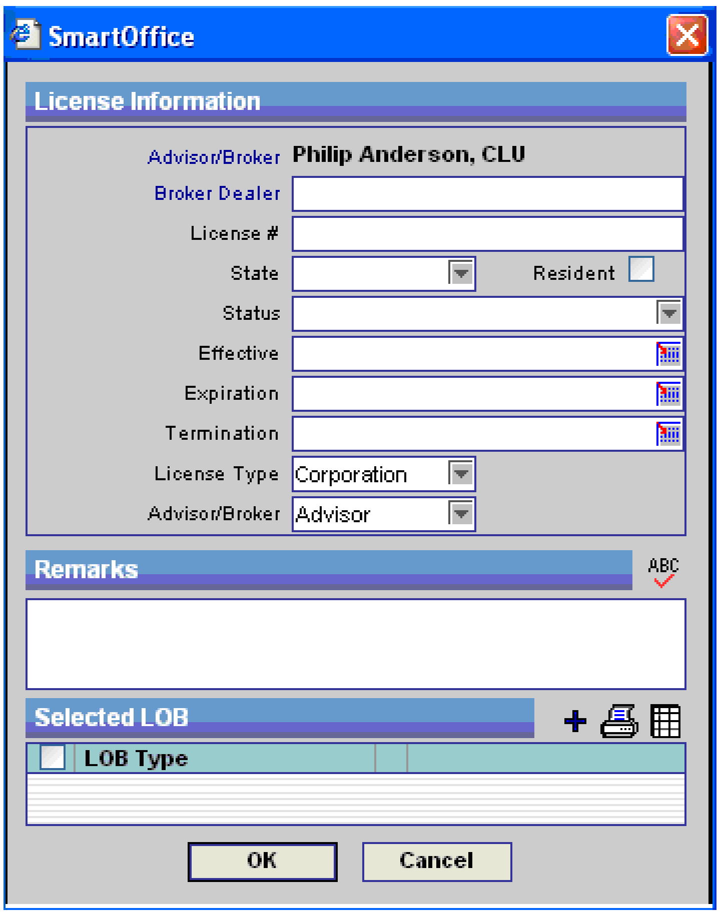
Records Shown: 1 Total Records: 1

License Information Spreadsheet

The selected Advisor/Agency's licensing information, such as the License Number, State, LOB (Line of Business) type and Expiration Date is tracked in the License Information section of the License/E&O tab.



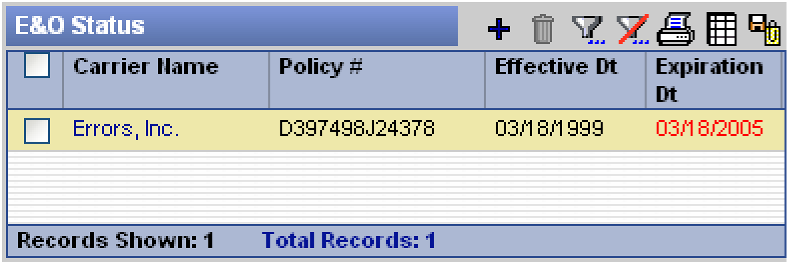
Click the **Add** button to open the License Information dialog box.



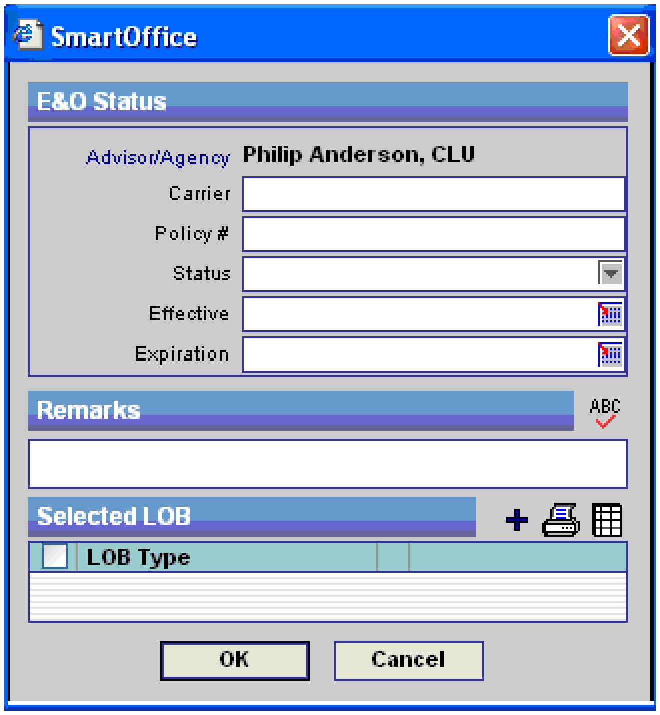
The Selected LOB section of the New License record is used to add the LOB (Line of Business) types for which this license applies. The Resident option is selected if the Advisor lives in the state for the license. The License Type specifies whether it is a corporation license or an individual license. Advisor/Broker specifies whether it is for an Advisor, Agency, or Broker. Line of Business refers to insurance types, such as Life, DI, Medical, etc. If an Advisor has a license with a LOB of Life, then the Advisor is allowed to sell the Life insurance. The following fields are required: License#, Effective, and Expiration. No fields are required if the status of the license is set to Pending.

E&O Status Spreadsheet

Error and Omissions information is tracked by the E&O Status spreadsheet.



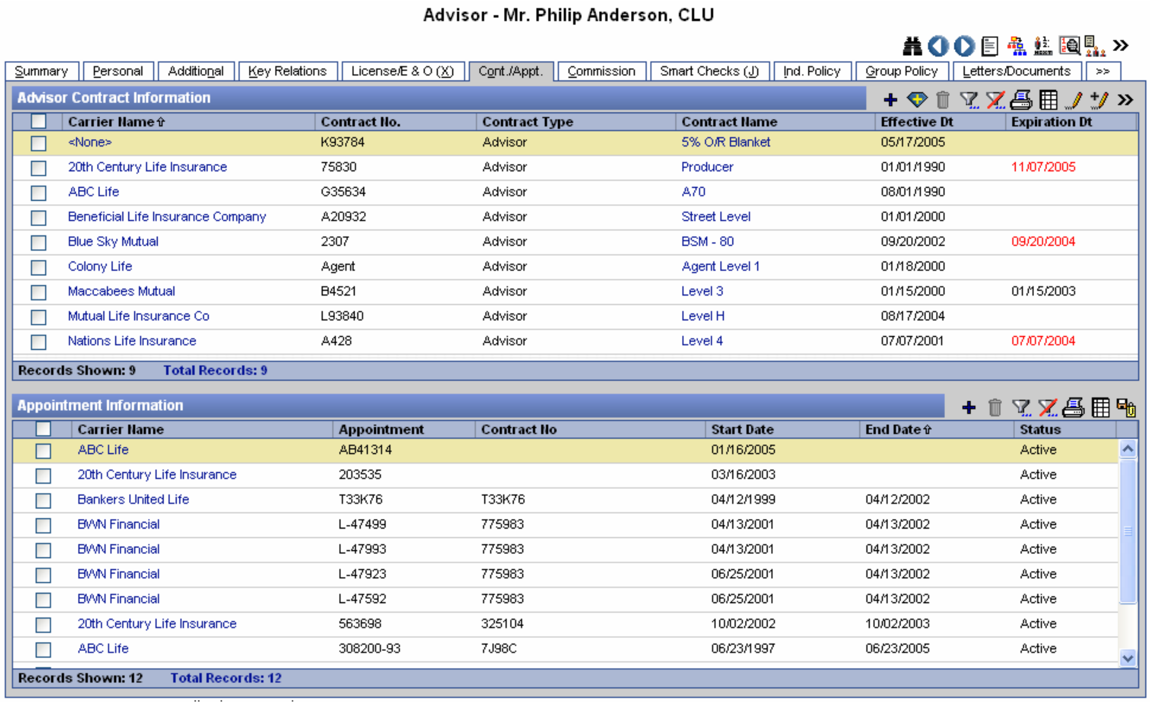
Click the **Add** button in the E&O Status section to open the E&O Status dialog box.



Add the LOB (Line of Business) types for which this E&O applies in the Selected LOB section of the New E&O Status record. The term Line of Business refers to insurance types, such as Life, DI, and Medical. If an Advisor has E&O coverage for a LOB of Life, then the E&O coverage will cover any legal matters dealing with Life insurance. If the Status field is set to Pending, no fields are mandatory.

Cont./Appt. Tab (Contract and Appointment)

Note that the Cont./Appt tab is located in the Advisor/Agency module. This tab is only available to users with the Agency Manager License and Advisor Contract/License Management user role. The exception is when the Advisor is the user; they can then see the tab only in their own Advisor record.



Advisor - Mr. Philip Anderson, CLU

Summary | Personal | Additional | Key Relations | License/E & O (X) | Cont./Appt. | Commission | Smart Checks (J) | Ind. Policy | Group Policy | Letters/Documents | >>

Advisor Contract Information

Carrier Name	Contract No.	Contract Type	Contract Name	Effective Dt	Expiration Dt
<None>	K93784	Advisor	5% O/R Blanket	05/17/2005	
20th Century Life Insurance	75830	Advisor	Producer	01/01/1990	11/07/2005
ABC Life	G35634	Advisor	A70	08/01/1990	
Beneficial Life Insurance Company	A20932	Advisor	Street Level	01/01/2000	
Blue Sky Mutual	2307	Advisor	BSM - 80	09/20/2002	09/20/2004
Colony Life	Agent	Advisor	Agent Level 1	01/18/2000	
Maccabees Mutual	B4521	Advisor	Level 3	01/15/2000	01/15/2003
Mutual Life Insurance Co	L93840	Advisor	Level H	08/17/2004	
Nations Life Insurance	A428	Advisor	Level 4	07/07/2001	07/07/2004

Records Shown: 9 Total Records: 9

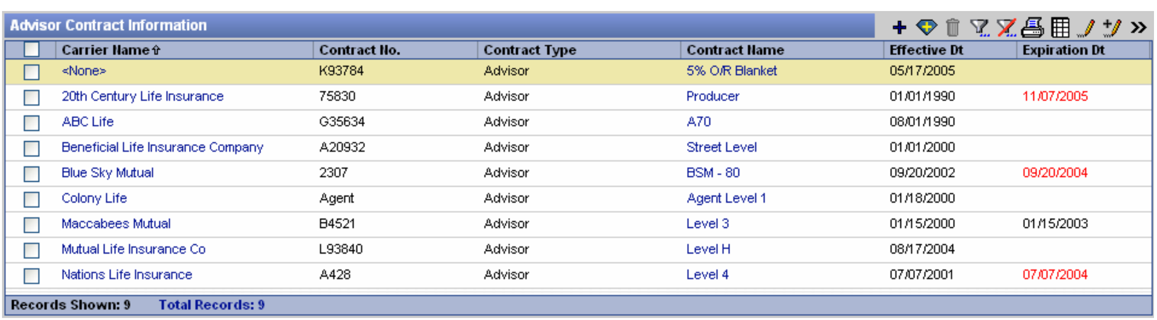
Appointment Information

Carrier Name	Appointment	Contract No	Start Date	End Date	Status
ABC Life	AB41314		01/16/2005		Active
20th Century Life Insurance	203535		03/16/2003		Active
Bankers United Life	T33K76	T33K76	04/12/1999	04/12/2002	Active
BWN Financial	L-47499	775983	04/13/2001	04/13/2002	Active
BWN Financial	L-47993	775983	04/13/2001	04/13/2002	Active
BWN Financial	L-47923	775983	06/25/2001	04/13/2002	Active
BWN Financial	L-47592	775983	06/25/2001	04/13/2002	Active
20th Century Life Insurance	563698	325104	10/02/2002	10/02/2003	Active
ABC Life	308200-93	7J98C	06/23/1997	06/23/2005	Active

Records Shown: 12 Total Records: 12

Advisor Contract Information Spreadsheet

The Advisor contract information section tracks the contract that an Advisor has with a Carrier to sell the Carrier's Products.

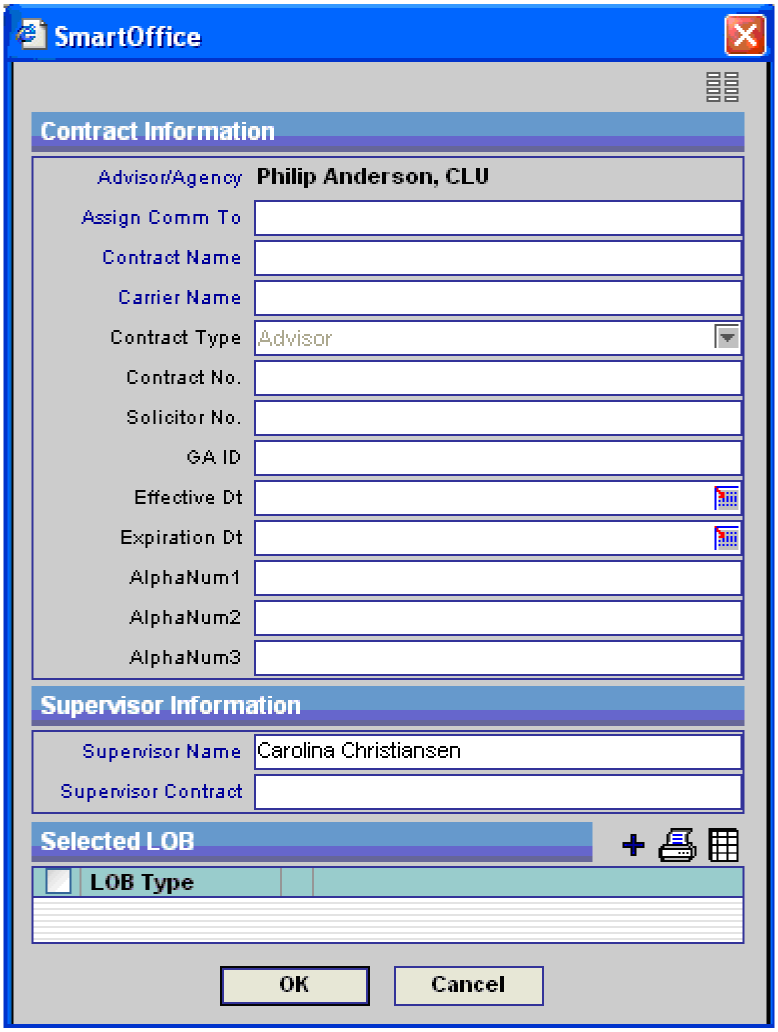


Advisor Contract Information

Carrier Name	Contract No.	Contract Type	Contract Name	Effective Dt	Expiration Dt
<None>	K93784	Advisor	5% O/R Blanket	05/17/2005	
20th Century Life Insurance	75830	Advisor	Producer	01/01/1990	11/07/2005
ABC Life	G35634	Advisor	A70	08/01/1990	
Beneficial Life Insurance Company	A20932	Advisor	Street Level	01/01/2000	
Blue Sky Mutual	2307	Advisor	BSM - 80	09/20/2002	09/20/2004
Colony Life	Agent	Advisor	Agent Level 1	01/18/2000	
Maccabees Mutual	B4521	Advisor	Level 3	01/15/2000	01/15/2003
Mutual Life Insurance Co	L93840	Advisor	Level H	08/17/2004	
Nations Life Insurance	A428	Advisor	Level 4	07/07/2001	07/07/2004

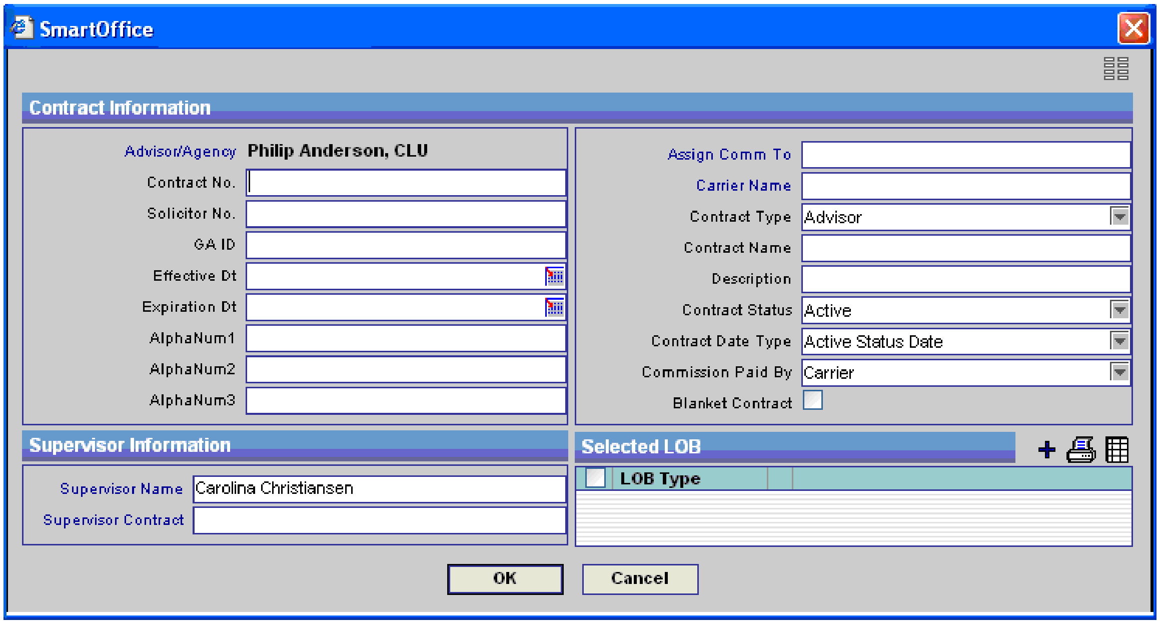
Records Shown: 9 Total Records: 9

1. To add an Advisor Contract, click the **Add** button to open the Contract Information dialog box.



2. To assign the commissions to someone other than the selected Advisor or Agency, click the **Assign Comm To** hyperlink, this opens an Advisor/Agency Search where the Advisor/Agency to which the commissions will be assigned can be searched for and selected.
3. A carrier contract can be linked to the advisor contract by either clicking the **Carrier Name** hyperlink to open the Carrier Search dialog box and then searching for and selecting a Carrier and a Contract; or, by clicking the **Contract Name** hyperlink to open the Contract Search dialog box, searching for and then selecting a Carrier Contract to return to the (previous) dialog box.
4. The Contract Type automatically defaults per the Contract selection.
5. Supervisor Information automatically populates if the Advisor has a supervisor contact linked to it from the Advisor Personal tab.
6. After entering the information, click the **OK** button.
7. Add the LOB (Line of Business) types for which this contract applies in the Type section of the New Contract record. Line of Business refers to insurance types, such as Life, DI, Medical, etc. If an Advisor has a contract with a LOB of Life, the Advisor can then sell the Life insurance for the specified insurance carrier.

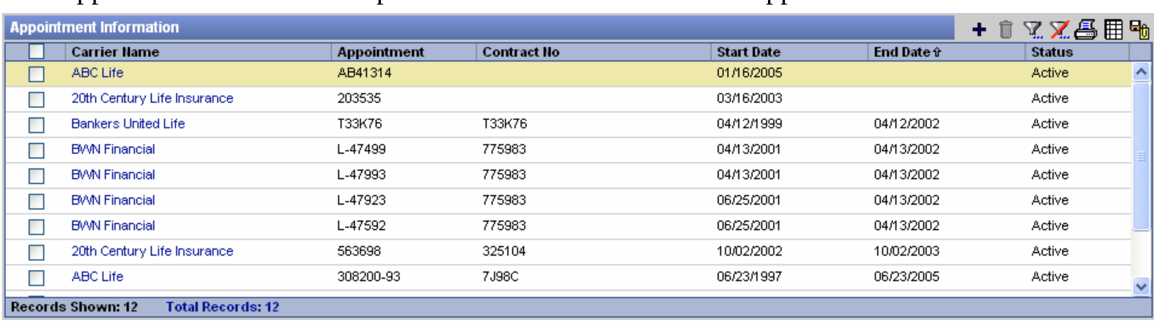
8. Click the **Super Add** button to open the Contract Information dialog box.



9. This function allows the user to not only add an Advisor contract, but add the Carrier Contract as well.

Appointment Information Spreadsheet

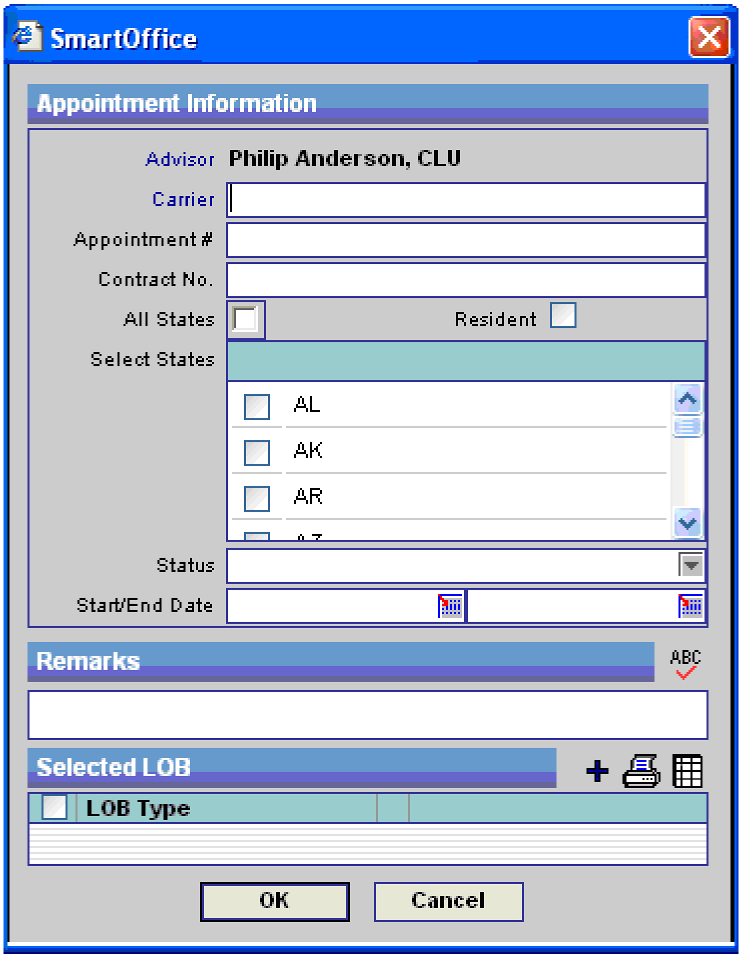
The Appointment Information spreadsheet tracks the Advisor's appointments.


Appointment Information

Carrier Name	Appointment	Contract No	Start Date	End Date	Status
ABC Life	AB41314		01/16/2005		Active
20th Century Life Insurance	203535		03/16/2003		Active
Bankers United Life	T33K76	T33K76	04/12/1999	04/12/2002	Active
BWN Financial	L-47499	775983	04/13/2001	04/13/2002	Active
BWN Financial	L-47993	775983	04/13/2001	04/13/2002	Active
BWN Financial	L-47923	775983	06/25/2001	04/13/2002	Active
BWN Financial	L-47592	775983	06/25/2001	04/13/2002	Active
20th Century Life Insurance	563698	325104	10/02/2002	10/02/2003	Active
ABC Life	308200-93	7J98C	06/23/1997	06/23/2005	Active

Records Shown: 12 Total Records: 12

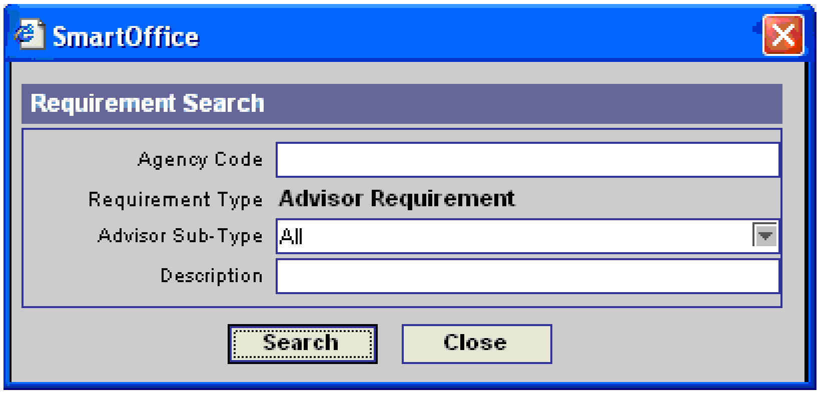
1. To add appointment information, click the **Add** button to open the Appointment Information dialog box.



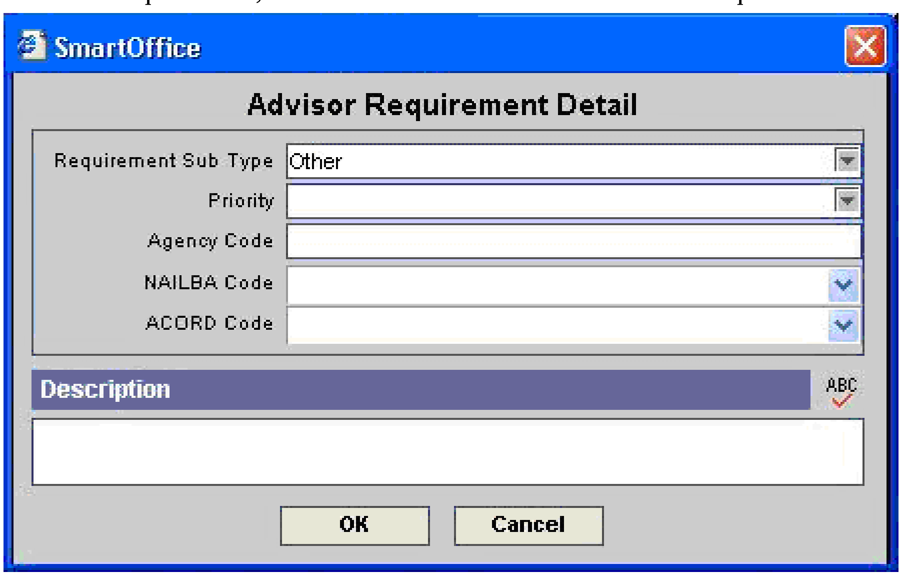
2. The mandatory fields are Carrier Name, Appointment #, and Start Date. If the Status field is set to Pending then only the Carrier field is mandatory.
3. Add the LOB types for which this appointment applies in the Type section of the New Appointment record. The term Line of Business refers to insurance types, such as Life, DI, Medical, etc. If an Advisor has an appointment with a Life LOB, then the Advisor is appointed to sell Life insurance in the specified state or states.
4. The County field becomes available only when Florida is the selected State.
5. In the Setup section for the PCM/Policy modules, the user can specify whether they want all states to be available for selection or only the states for which the Advisor has a license. For more information on the Setup for the PCM/Policy modules, see the *Policy and PCM Setup* document.

Advisor Requirements

A user must have the Advisor Contract/License Management and the Pending Case & Policy Setup Administrator user role to access this setup. To open the Advisor Requirements, select **Setup** from the **Policy/PCM Setup** expanded menu. The Master Setup List dialog box displays; select **Advisor** from the **Requirements** expanded menu to open the Requirement Search dialog box.



To add a requirement, click the **Add** button in the Advisor Requirement Summary section.

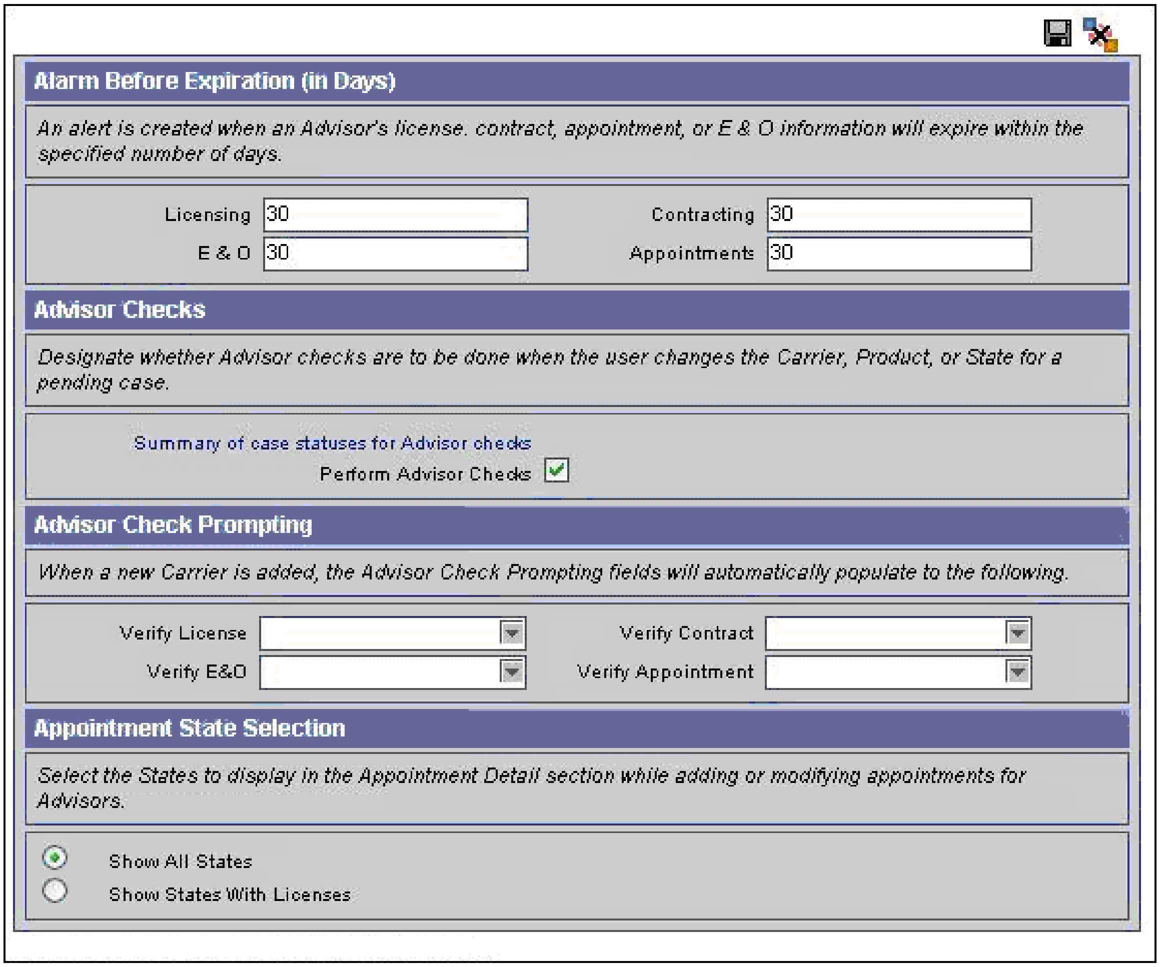


Agency Manager Setup

A user must have the Advisor Contract/License Management and the Pending Case & Policy Setup Administrator user role to access this setup. To open the Agency Setup, select **Setup** from the **Policy/PCM Setup** expanded menu. The Master Setup List dialog box displays, select **Agency Manager Setup** to display the setup categories.

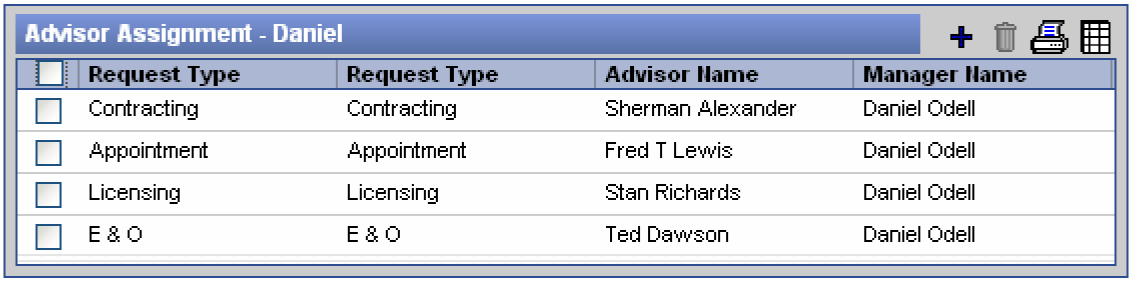
Agency Setup

Select **Agency Setup** from the **Agency Manager Setup** expanded menu to display the detailed setup options.



Advisor Assignment

An Agency Manager can assign him/herself to mass Advisors from this section instead of one by one in the Advisor module.



Advisor Assignment - Daniel

	Request Type	Request Type	Advisor Name	Manager Name
☐	Contracting	Contracting	Sherman Alexander	Daniel Odell
☐	Appointment	Appointment	Fred T Lewis	Daniel Odell
☐	Licensing	Licensing	Stan Richards	Daniel Odell
☐	E & O	E & O	Ted Dawson	Daniel Odell

To add the Advisor assignment, click the **Add** button and then select the Assignment type. Select the Advisor from the list of Advisors and then click the **OK** button. The Assignment will be added for the current Agency Manager. For more information on Advisor Requests, see the *Advisor* documentation.

Manager Redirect

An Agency Manager can temporarily give their Advisor Request obligations to another Agency Manager by selecting Manager Redirect. All requests that were assigned to one Agency Manager will display for the selected Agency Manager. This change can be viewed within a request as well. When removed, all requests will return to the original Manager.

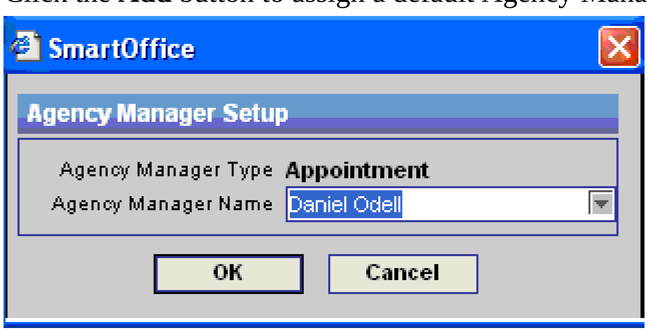
Default Agency Manager

If no Agency Manager is assigned to an Advisor, the Advisor's requests are assigned to the default Agency Manager for the Manager (Request) type.

Default Agency Managers

	Request Type	Manager Name
☐	Appointment	Daniel Odell
☐	Contracting	Adam Jones
☐	E & O	Chris Bartlett
☐	Licensing	Fred T. Lewis

Click the **Add** button to assign a default Agency Manager.



Advisor Request

Advisor Requests can be displayed in three ways:

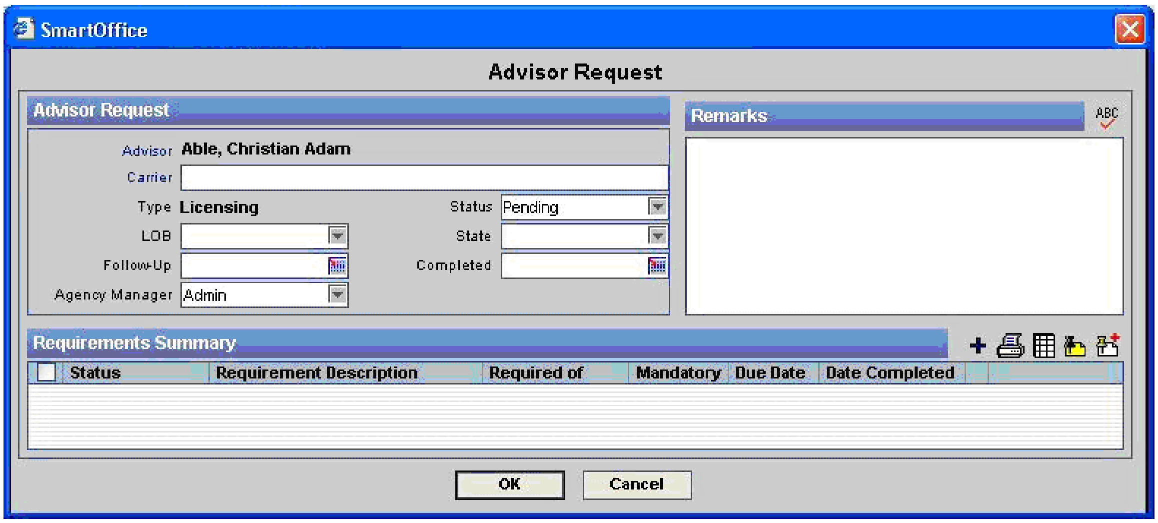
- Through the Agency Manager global list (open by selecting the **Advisor/Agency** menu item and then select **Advisor Request** from the expanded menu),
- On the Advisor level, and
- On the Pending Case level.

Advisor Request/Requirement Tab

All the Requests that are assigned to an Advisor are viewable from the Advisor Request/Requirement tab within the Advisor module.

Adding a Request

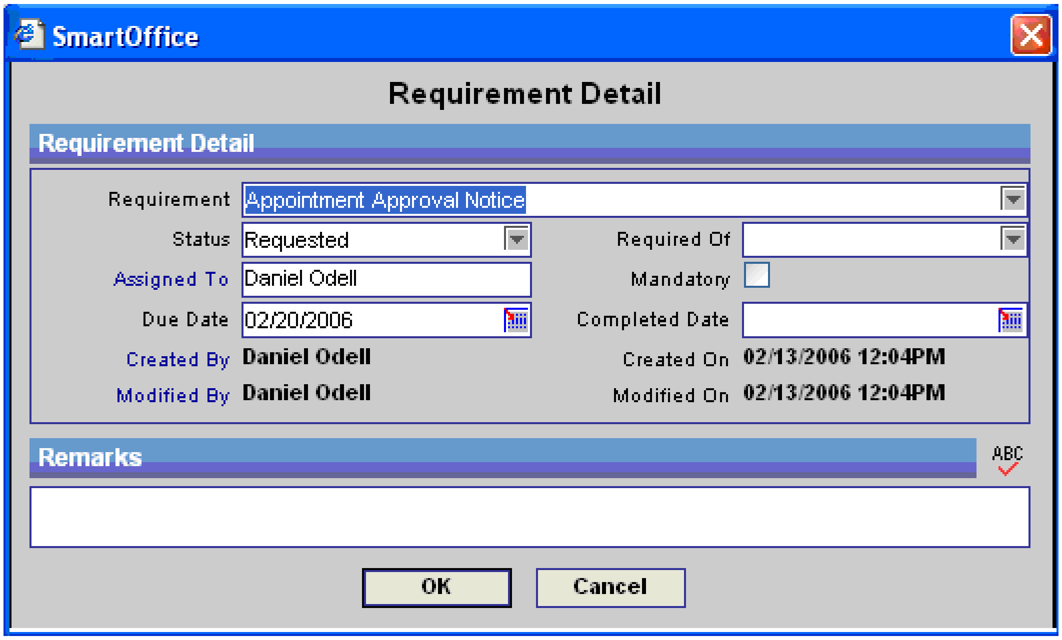
Click the **Add** button on the Advisor Request Summary toolbar and then select the Advisor Request Type.



Not all fields apply to the type of request that is being added. The Follow-Up field enables the Agency Manager to follow up in a timely matter on the outstanding request. If for any reason the request needs to be added to a different Agency Manager, this can be performed when adding a new Request. Any Remarks that apply specifically to this request are tracked in the Remarks section. The Requirement Summary section lists all of the requirements attached with the Advisor request.

Adding a Requirement

Click the **Add** button on the Requirement Summary toolbar to open the Requirement Detail dialog box.



The Requirement drop-down menu lists all of the Advisor Requirements added in the Advisor Requirement Summary section of the Master Setup List. The Status is the current status of the Advisor Request Requirement. The Assigned To field is for the user to which the requirement is assigned. This can differ from the Request Agency Manager.

Completing a Requirement

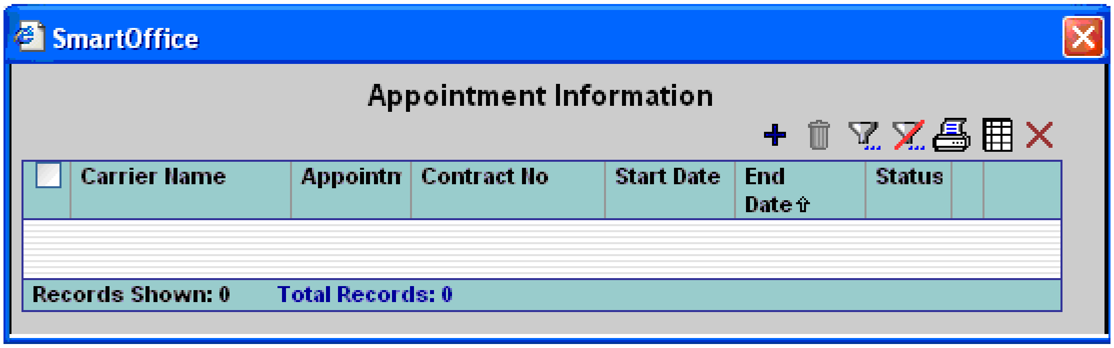
To mark the requirement as Completed, select the requirement(s) and then click the **Complete Requirement** button on the Requirement Summary of the Advisor Request.

Completing a Request

To complete an Advisor request, select **Completed** from the Status drop-down list and then click the **Save** button. SmartOffice verifies whether the Advisor(s) of the selected Advisor Request has the proper License/Contract/Appointment/E&O information; otherwise, a message box displays. For example, when verifying the Appointment, the system will check to see if there is an existing Appointment for the selected Advisor, if so, it will then check the Carrier, LOB, State, and Expiration Status. If the Appointment does not completely match the criteria, the user will be prompted once. The prompt will include the information that the advisor does not fulfill. The user can choose to add the missing appointment information or cancel the process. The user will see this prompt only once and if the request is not marked as complete successfully, during the next processing of the request the request will be marked as complete without a prompt.

If the user clicks the **No** button then a message box displays stating that the request cannot be marked as completed.

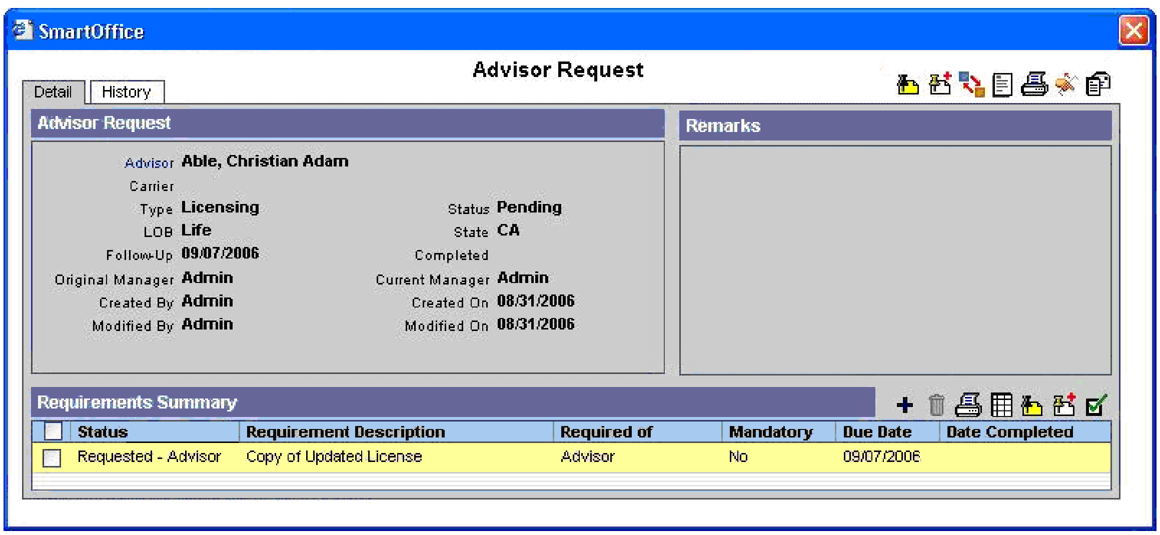
Click the **Yes** button to open the Appointment Information dialog box. Users can modify existing Appointments or add new Appointments from this dialog box.



Detail Tab

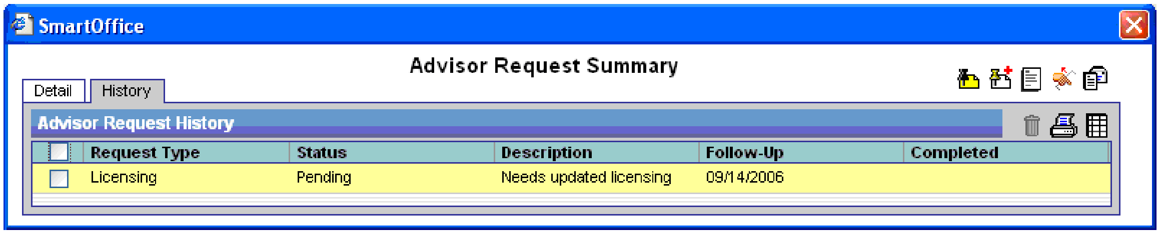
Note that only the Agency Manager can modify the Request Details. This user is identified as the Current Manager.

The Detail tab displays detailed information on a selected request. Not all fields apply to the type of request you are viewing. The Follow-Up field enables the Agency Manager to follow up in a timely matter on the outstanding request. The Original Manager, Current Manager, Created By, Created On, Modified By, and Modified On fields are read-only. Any Remarks that apply specifically to this request are tracked in the Remarks section. The Requirement Summary section lists all of the requirements attached to the Advisor request.



History Tab

The History tab tracks changes in the statuses and dates on the selected request.



Request Buttons

PCM Button

To view the related pending case for the Advisor Request, tag a request that was added during the PCM Add process and then click the **PCM** button. The associated case's Detail tab displays.

Take Back Request Button

If an Advisor has taken over ownership of a request from another Advisor, the original owner can take the request back with the Take Back a Request button.

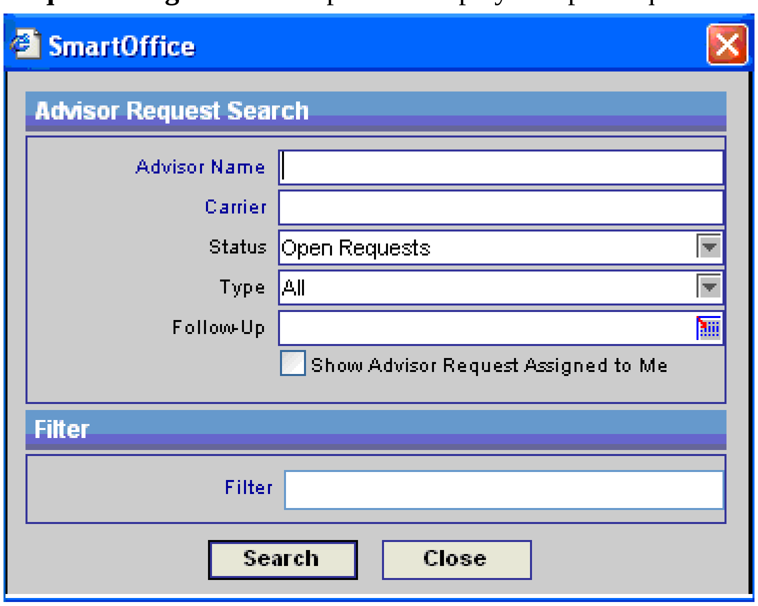
Sending Correspondence

When sending correspondence to a carrier for an Advisor Request, the letter will log to the Advisor's Letters/Documents tab and the Advisors SmartPad, not to the Carrier's SmartPad.

Search

Advisor Request

An Agency Manager can display all requests assigned to them by selecting **Advisor/Agency** and then selecting **Advisor Request** from the expanded menu to open the Advisor Request Search dialog box. Click the **Search** button to display all open requests. Select the **Show Advisor Request Assigned to Me** option to display all open requests for the current user.



The Advisor Request Summary displays all advisor requests that a specific Agency Manager is responsible for. Advisor requests are specific tasks for which an Agency Manager is responsible. For example, Agency Manager Jones is responsible for seeing that Ronald Odell receives the necessary contracts. Ronald Odell needs a contract with the ABC Life Insurance carrier; therefore, an advisor request is entered into Jones's Advisor Request spreadsheet. Advisor request entries can be entered both manually and automatically with SmartCaseManager. The Agency Manager Request section consists of a Request Summary tab, a Detail tab, and a History tab.

The Request Summary tab displays an overview of all requests for the Agency Manager.

Advisor Request Summary

Request Type: All | Request Status: Open Requests

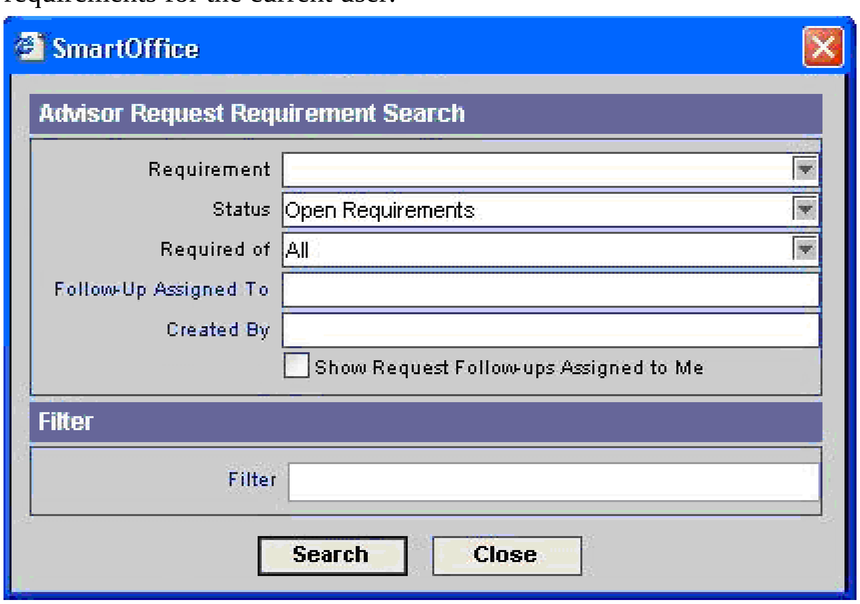
Request Summary | Detail | History

Request Type	Advisor	Carrier Name	Follow-Up	Completed
Contracting	Anderson, Pamela	ABC Life	05/08/2006	
Appointment	Anderson, Philip M	ABC Life	05/08/2006	
Appointment	Anderson, Kandy	ABC Life	06/30/2006	
Contracting	Anderson, Philip M	20th Century Life Insurance	07/05/2006	
Contracting	Anderson, Kandy	20th Century Life Insurance	07/05/2006	
Appointment	Anderson, Kandy	20th Century Life Insurance	07/05/2006	
Appointment	Anderson, Philip M	Beneficial Life Insurance Company	06/20/2006	
Contracting	Anderson, Kandy	Beneficial Life Insurance Company	06/20/2006	
Appointment	Anderson, Kandy	Beneficial Life Insurance Company	06/20/2006	
Appointment	AdvisorA	ABC Life	07/01/2006	
Contracting	Anderson, Philip M	ABC Life	07/09/2006	
Contracting	Anderson, Philip M	Colony Life	06/29/2006	
Appointment	Anderson, Philip M	Colony Life	06/29/2006	
Contracting	Anderson, Philip M	Blue Sky Mutual	06/29/2006	
Appointment	Anderson, Philip M	Blue Sky Mutual	06/29/2006	
Appointment	Anderson, Philip M	Beneficial Life Insurance Company	07/04/2006	

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

Follow-Ups

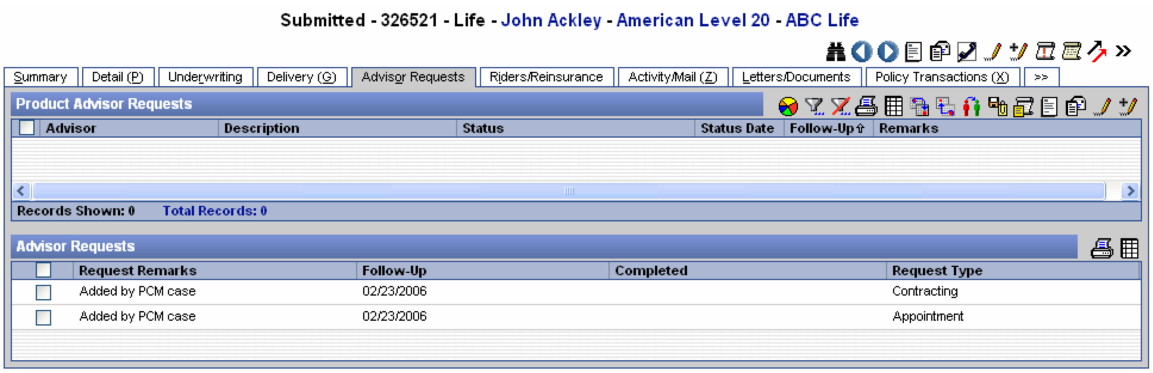
An Agency Manager can display all request requirements assigned to them by selecting **Advisor/Agency** and then selecting **Follow-up** from the expanded menu to open the Advisor Request Requirement Search dialog box. Click the **Search** button to display all open requirements. Select the **Show Request Follow-ups Assigned to Me** option to display all open requirements for the current user.



Pending Case Advisor Request

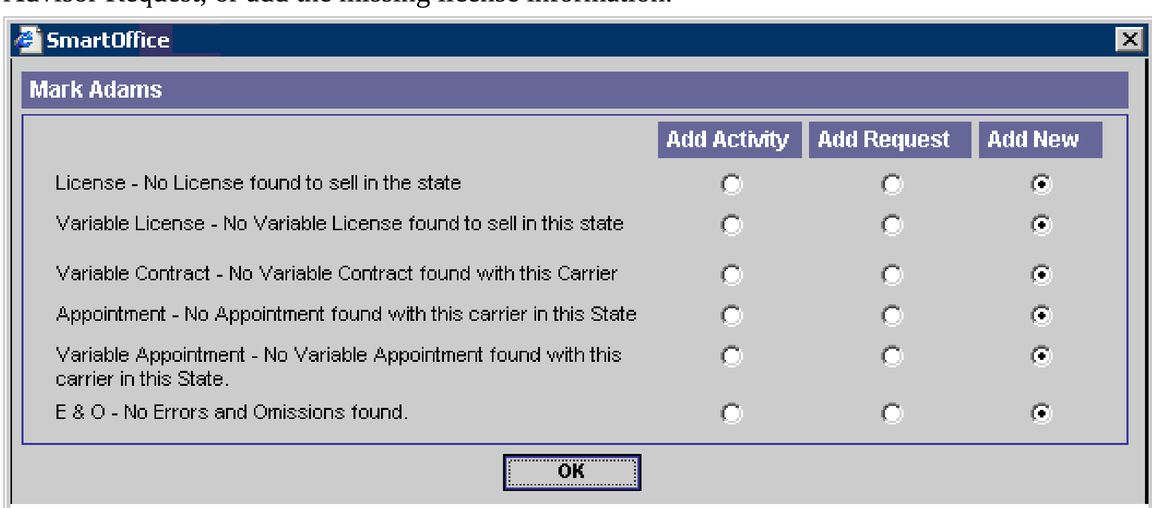
Advisor Request Tab in SmartCase Manager

Note that the Advisor Requests tab is located in the SmartCaseManager module. From the Pending Case Summary, select the **Advisor Request** tab. The Advisor Request Summary lists all of the requirements to be completed by the Advisor for that particular case including Licenses, Contracts, and Appointments. These requirements are automatically listed when the pending case is added.



PCM Processing

When adding a pending case (or when changing the case status to a status specified in the Setup section), SmartOffice can verify whether the selected Advisor(s) has active License, Contract, Appointment and E&O information. Please refer to the *SmartCaseManager User Guide* for more details. For example, when verifying the License, the system will check to see if the Advisor has a license, if so, it will then check the Carrier, LOB, and Expiration Status. If the license does not completely match the criteria, the user will be prompted. The prompt will include any other qualifications that the advisor does not fulfill. The user can choose to add an activity, add an Advisor Request, or add the missing license information.



Note that in the Carrier module, alert setups can be modified to verify License, Contract, Appointment and/or E&O information. The agency also has the option of turning the prompt off and having the advisor requests added without an alert.

When adding a pending case and the variable product is selected, an additional license check for the advisor linked to the pending case is performed. The additional variable license check option is only prompted if the product that is selected is marked as a Variable product and the PCM options tab on the Carrier level prompts the case manager for the Verify License selection. At that time, the system prompts the same type of Advisor License verification, but it specifies that it is missing the Variable Line of Business designation. The user will then have the same options as with the License verification process.

Alert Notification for the Advisor Request

Whenever a Request is added either through Advisor Request Add or PCM Add, the alert is sent to the Agency Manager and it logs in the Message Center.