

Informal Application  
User Guide

# 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

This document provides a brief overview of the functionality of Informal Applications, enabling new users to gain a basic understanding of the navigation, workflow, and logic of the module. The Informal Application functionality within SmartOffice has been enhanced to include specific workflows to quickly process the requirements for informal applications as well as provide the ability to select multiple carriers with no product information when adding a new informal application. The foundation behind the enhancement was to streamline the add process while expanding the flexibility and functionality of how SmartOffice handles an informal application. Please note that the terminology of Parent and Child cases are used throughout this documentation. A Parent Case is the holding that is used to group all of the cases that are being “shopped” to different carriers. A Child case is a sub-case located on the Informal Application tab of a Parent case and refers to a specific case that is sent to a carrier.

## Informal Workflows

Informal PCM Workflows consist of the Initial Informal Workflow, Await Quote Workflow, Quote Received Workflow, and Quote Accepted Workflow. Please note that only users with the SmartCaseManager and Pending Case & Policy Setup Administrator roles can access this section.

### Initial Informal Workflow

Initial Informal Workflow	Required of
The initial Informal PCM status should be	Informal Application
When a requirement is manually added to a case, the status should be	Outstanding
Mark requirement as completed when status is changed to	Received
Show only Contracted Carriers during Add	<input checked="" type="checkbox"/>
Check License	<input type="checkbox"/>
Check Contracting	<input type="checkbox"/>
Check Appointment	<input type="checkbox"/>
	Carrier
	GA

**The initial Informal PCM status should be \_\_\_\_.**

This states the default status of new informal applications. Without this workflow defined, the default is Informal Application.

**When a requirement is manually added to a case the status should be \_\_\_\_.**

This states the default status of underwriting requirements that are manually added to informal application Child records.

**Required of \_\_\_\_.**

This states the default Required Of value for underwriting requirements that are manually added to informal application Child records.

**Mark requirement as completed when the status is changed to \_\_\_\_.**

When an underwriting requirement’s status is changed as specified then the current date will automatically populate the Completed field.

**Required of \_\_\_\_.**

This adds the Required Of criteria to the above workflow. If Underwriting Requirement Status is selected and Required Of is set to Null then the current date will automatically populate the Completed date without regard to what the Required Of field states for a requirement.

**Show only Contracted Carrier during Add:**

This option enables the user to select those Carriers that the Primary Advisor has a setup Contract with on their Cont./Appt. tab. If the option is selected, only contracted carriers will be visible when adding an informal application. If the option is cleared, all carriers in the system are available.

**Check License:**

This option controls the functionality within the system that would verify if the Advisor on the case has an active license during the informal application add process. If the option is cleared, no license validation will occur.

**Check Contracting:**

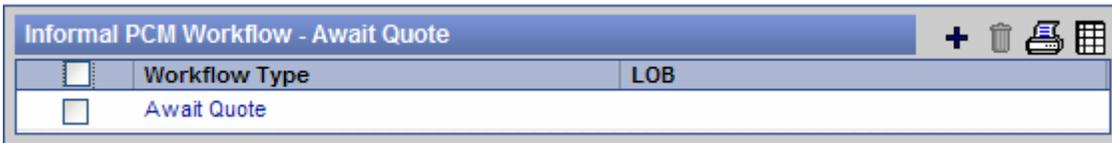
This option controls the functionality within the system that would verify if the Advisor on the case has an active contract during the informal application add process. If the option is cleared, no contract validation will occur.

**Check Appointment:**

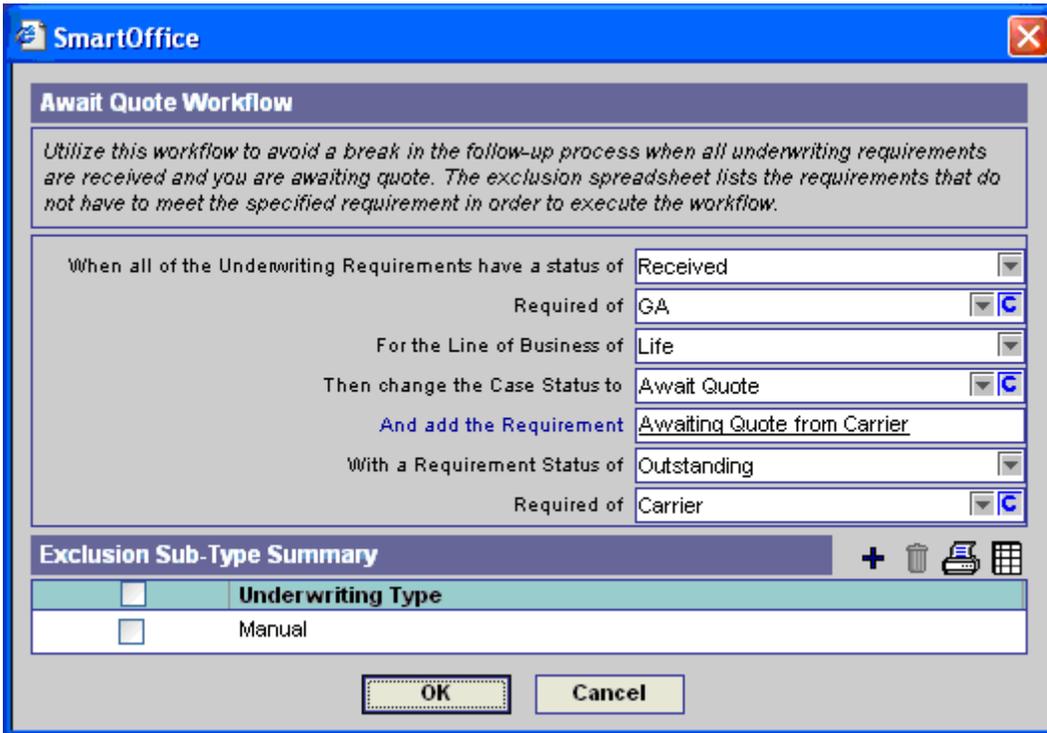
This option controls the functionality within the system that would verify if the Advisor on the case has an active appointment during the informal application add process. If the box is cleared, then no appointment validation will occur.

**Await Quote Workflow**

This workflow is used to avoid a break in the follow-up process when all Informal Child underwriting requirements are received and you are awaiting a quote.



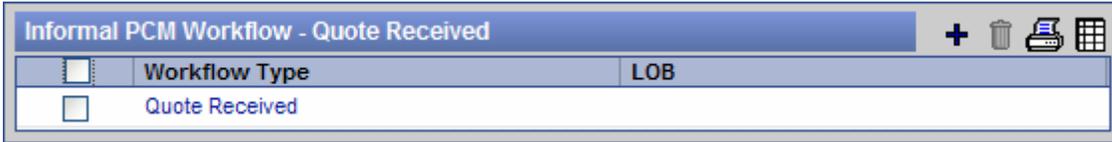
Click the **Add** button to add an Await Quote entry.



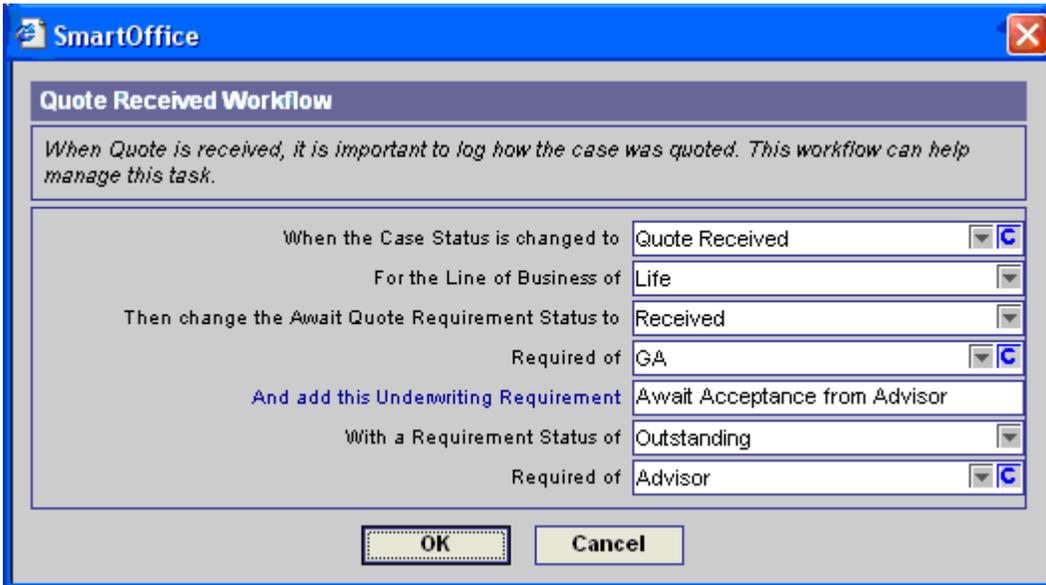
Use this workflow to avoid a break in the follow-up process when all requirements are received and you are awaiting a quote approval. The exclusion spreadsheet lists the requirements that do not have to meet the specified requirement in order to run the workflow.

### Quote Received Workflow

This workflow is used to avoid a break in the follow up process once a quote is received from a carrier on an informal case.



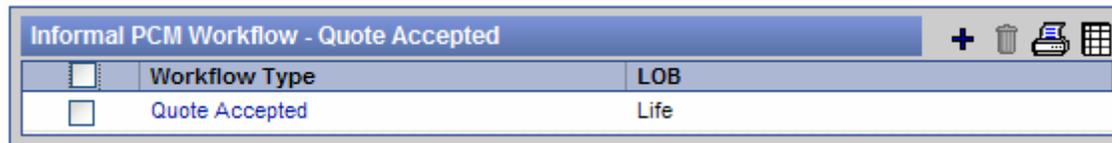
Click the **Add** button to add a Quote Received entry.



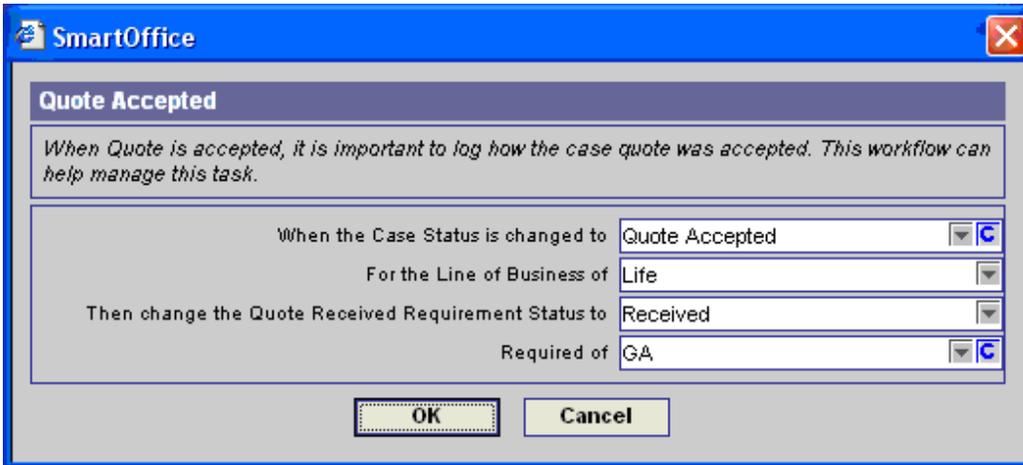
When a Quote is received, it is important to log how the case was quoted. This workflow can help manage this task.

### Quote Accepted Workflow

Once a quote is accepted, it is important to update all the data regarding an informal application and formalize the case.



Click the **Add** button to add a Quote Accepted Workflow entry.

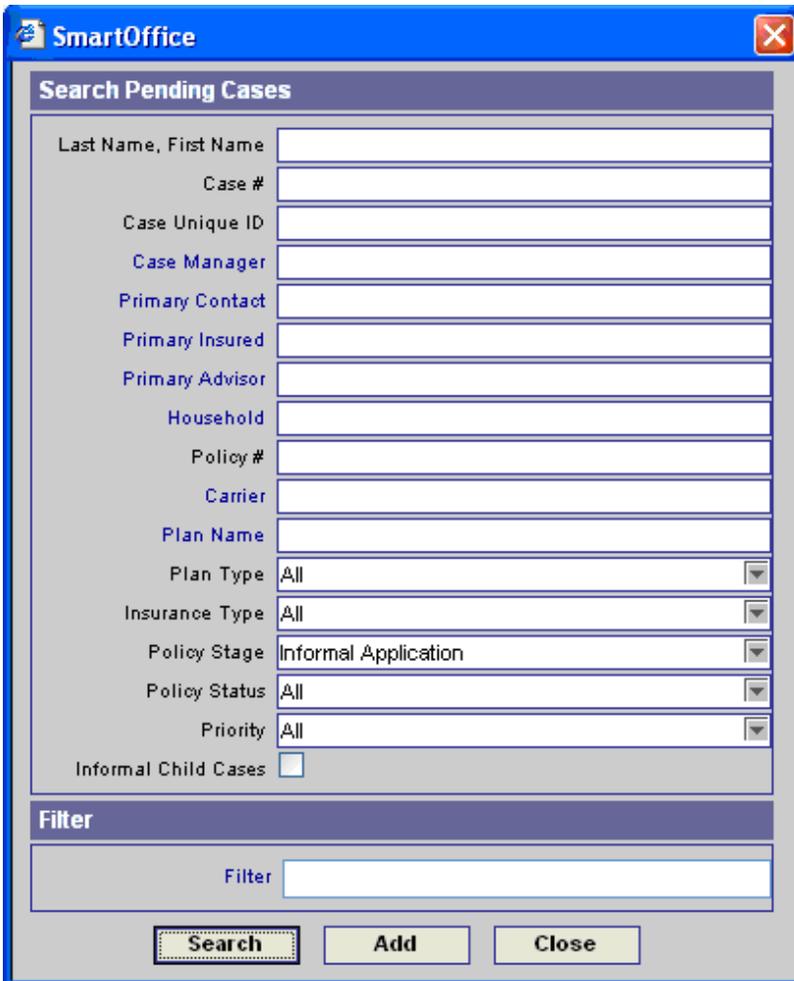


The dialog box is titled "SmartOffice" and "Quote Accepted". It contains a descriptive text: "When Quote is accepted, it is important to log how the case quote was accepted. This workflow can help manage this task." Below this, there are four dropdown menus: "When the Case Status is changed to" (set to "Quote Accepted"), "For the Line of Business of" (set to "Life"), "Then change the Quote Received Requirement Status to" (set to "Received"), and "Required of" (set to "GA"). At the bottom are "OK" and "Cancel" buttons.

When a Quote is accepted, it is important to log how the case quote was accepted. This workflow can help manage this task.

## Informal Application Search

Select **PCM Search** from the expanded **Pending Case** menu to open the Search Pending Cases dialog box.



The dialog box is titled "SmartOffice" and "Search Pending Cases". It features a list of search criteria with corresponding input fields: "Last Name, First Name", "Case #", "Case Unique ID", "Case Manager", "Primary Contact", "Primary Insured", "Primary Advisor", "Household", "Policy #", "Carrier", "Plan Name", "Plan Type" (dropdown menu), "Insurance Type" (dropdown menu), "Policy Stage" (dropdown menu), "Policy Status" (dropdown menu), "Priority" (dropdown menu), and "Informal Child Cases" (checkbox). At the bottom, there is a "Filter" section with a text input field and "Search", "Add", and "Close" buttons.

- To display the Informal Application Summary for all Parent records in the Informal Application stage, select **Informal Application** from the Policy Stage drop-down list and then click the **Search** button without entering any search criteria.
- To display the Informal Application Summary based on specific criteria, select **Informal Application** from the Policy Stage drop-down list and then enter a specific policy #, plan type, insurance type, etc.

## Viewing Informal Child Cases

To view Informal Child Cases when performing a search on informal applications:

- Select **PCM Search** from the expanded **Pending Case** menu to open the Search Pending Cases dialog box.
- Select **Informal Application** from the Policy Stage drop-down list to enable the Informal Child Cases option. Select the **Informal Child Cases** option and then click the **Search** button to open the Informal Application spreadsheet displaying only Informal Child Cases.

Informal Application							
Insurance Type: All							
Summary   Detail (P)   Underwriting   Delivery (G)   Advisor Requests   Activity/Mail (Z)   Letters/Documents   Policy Transactions (X)   Policy Custom							
<input type="checkbox"/>	Policy #	Benefit	Carrier Name	Status Date	Primary Advisor	Primary Insured	Child Policies Count
<input type="checkbox"/>	Testing Informal-1	5,550	Beneficial Life Insurance Company	06/20/2006	Philip Anderson	Joseph Ackerman	
<input type="checkbox"/>	54354354		ABC Life	06/22/2006	Philip Anderson	Joseph Ackerman	
<input type="checkbox"/>	Testing Informal-1	5,550	20th Century Life Insurance	06/22/2006	Philip Anderson	Joseph Ackerman	
<input type="checkbox"/>	Test Informal-01		ABC Life	06/29/2006	Philip Anderson	Contact-A	
<input type="checkbox"/>	Test workflow-5		20th Century Life Insurance	06/23/2006	Philip Anderson	Joseph Ackerman	
<input type="checkbox"/>	TEst DI-01	11	20th Century Life Insurance	06/23/2006	Michael Ashcroft	Brad Abernathy	
<input type="checkbox"/>	54353		20th Century Life Insurance	06/23/2006	Philip Anderson	Joseph Ackerman	
<input type="checkbox"/>	Test workflow-5		Average Day Carrier	06/23/2006	Philip Anderson	Joseph Ackerman	
<input type="checkbox"/>	Testing Informal-1	5,550	ABC Life	06/20/2006	Philip Anderson	Joseph Ackerman	
Records Shown: 24 Total Records: 24							

On the Informal Application Child Case spreadsheet, a user can view as well as delete any Child cases.

## Pending Case Summary

Search for Informal Applications to display the Pending Case Summary in a different layout.

Select multiple informal applications by marking the checkboxes next to the record(s).

Pending Case Summary						
Insurance Type: All Policy Stage: Informal Application						
Summary   Detail (P)   Underwriting   Activity/Mail (Z)   Letters/Documents   Policy Custom						
<input type="checkbox"/>	Policy #	Holding Type	Contact Name	Status	Status Date	Child Policies Count
<input type="checkbox"/>	020	Life	Basinger, Erin	Informal Application	02/17/2006	9
<input type="checkbox"/>	Test Informal Workflow	Life	Ackerman, Joseph M.	Closed Declined	06/21/2006	4
<input type="checkbox"/>	Test Workflow-08	Life	Ackerman, Joseph M.	Informal Application	06/22/2006	2
<input type="checkbox"/>	Test workflow-5	Life	Ackerman, Joseph M.	Informal Application	06/22/2006	
<input type="checkbox"/>	test	Life	Ackerman, Joseph M.	Informal Application	06/29/2006	1
<input type="checkbox"/>	TEst Informal-09	Life	Shrivastva, Sourabh K	Informal Application	07/04/2006	2
<input type="checkbox"/>	Test Parent Case	Life	Ackerman, Joseph M.	Informal Application	07/11/2006	1
Records Shown: 18 Total Records: 18						

# Adding an Informal Application

Click the **Add** button on the Pending Case Summary toolbar to open the first PCM Add dialog box. Select **Informal Application** in the Application Type section and then click the **Next** button to open the second PCM Add dialog box.

In the second PCM Add dialog box, select the specific carriers that will be receiving informal applications. A Child case will be added for each of the selected carriers. Basic Policy Information, Benefits, Important Contacts, and Insured and Advisor information is saved for all Child cases and the Parent Informal Application. No Product information is required when adding Informal Applications.

Roles	Last Name	First Name	Lookup	Gender	DOB	Age	Relation	Perc	
<b>Primary Contact</b>	Ackerman	Joseph	Clear	Male	02/28/1952	54			Edit
<b>Owner</b>	Ackerman	Joseph	Clear	Male	02/28/1952	54			Edit
<b>Payor</b>	Ackerman	Joseph	Clear	Male	02/28/1952	54			Edit
<b>Beneficiary</b>			Lookup						Add
			Lookup						Add
			Lookup						Add

The following options are available in the Status drop-down menu for Informal Applications:

- All UW Requirements In
- Await Quote
- Closed Declined
- Closed Formalized
- Closed Trial
- Informal Application
- Quote Accepted
- Quote Received
- Sent to Carrier

## Informal Application Parent Detail Tab

Informal Parent case-specific information such as Policy #, Plan Type, and Case # are entered on the Detail tab along with Advisor Information, Primary Insured, Important Contacts (Team, Case Manager) and Policy Relationships.

Delivery, Advisor Request, Riders/Reinsurance, and Policy Transactions tabs will not be available for Informal Parent Cases.

**Informal Application - 79848-A - Life - Joseph Ackerman**

Status and Dates			
Status/Status Date	<b>Informal Application</b>	<b>06/22/2006</b>	
Informal App.	06/22/2006	<input checked="" type="checkbox"/> Sent To Carrier	<input type="checkbox"/>
All Req In		<input type="checkbox"/> Await Quote	<input type="checkbox"/>
Quote Received		<input type="checkbox"/> Quote Accepted	<input type="checkbox"/>
Closed Formalized		<input type="checkbox"/> Closed Declined	<input type="checkbox"/>

Policy Advisor Summary		
Role	Advisor	Interest
<input type="checkbox"/> Primary Advisor	Philip Anderson	100.00

Policy Insured Summary		
Role	Contact Name	Proposed Class
<input type="checkbox"/> Primary Insured	Ackerman, Joseph M.	

Policy Relationships		
Role	Contact Name	Interest
<input type="checkbox"/> Owner	Ackerman, Joseph M.	
<input type="checkbox"/> Payor	Ackerman, Joseph M.	
<input type="checkbox"/> Primary Contact	Ackerman, Joseph M.	

Basic Policy Information			
Policy #	<b>79848-A</b>	Case #	
Case Unique ID	20-2235		
Plan Type	<b>Term</b>		
State	CA		
Priority	<b>Important</b>	Replacement	<input type="checkbox"/>

Important Contacts	
Contact	<b>Joseph Ackerman</b>
Team	<b>Western Region For Life</b>
Case Mgr.	<b>Admin</b>

## Show Requirements Button

To see the Underwriting requirements of the Parent Case/Child Case, click the **Show Requirements** button from the expanded **More Features** menu on the Underwriting tab.

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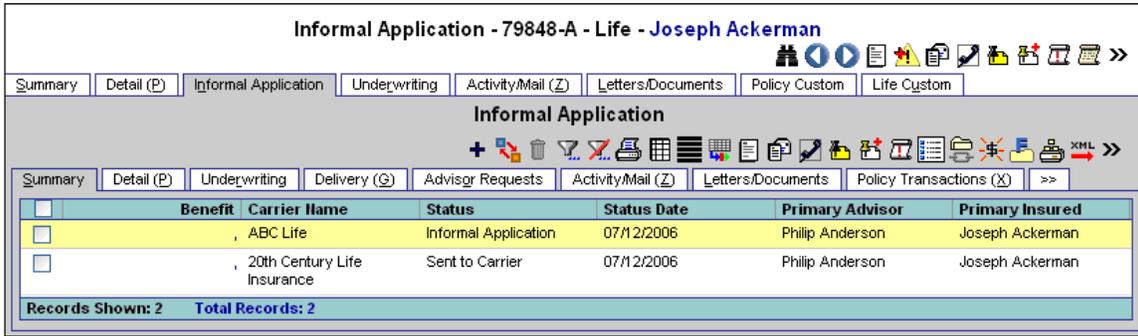
**Underwriting Information / Important Dates**

Select

<input type="checkbox"/>	Insured	Follow-Up	Description	Status	Status Date	Completed	Remarks
<input type="checkbox"/>	Ackerman, Joseph M.	06/04/2006	Additional Physicians information	Outstanding - Carrier	07/20/2006		
<input type="checkbox"/>	Ackerman, Joseph M.	07/31/2006	Blood Profile & Urine Specimen	Outstanding - GA	07/20/2006		
<input type="checkbox"/>	Ackerman, Joseph M.	08/04/2006	Health Records	Outstanding - Carrier	07/20/2006		

# Informal Application Tab

Once an Informal Application is entered, an additional Informal Application tab displays that can be used to track Child cases. Child cases are the sub-cases that are shopped to different carriers. While adding an Informal Application, if multiple Carriers are selected in the second PCM Add dialog box, then the system adds a Child case for each of the selected Carriers. The Child cases that are tracked on the Informal Applications tab can be formalized at which point they are removed from the Informal Application tab. All sub-tabs of the Informal Application are the same as in a Formal Application. The Riders/Reinsurance tab will not be available for Child Cases.



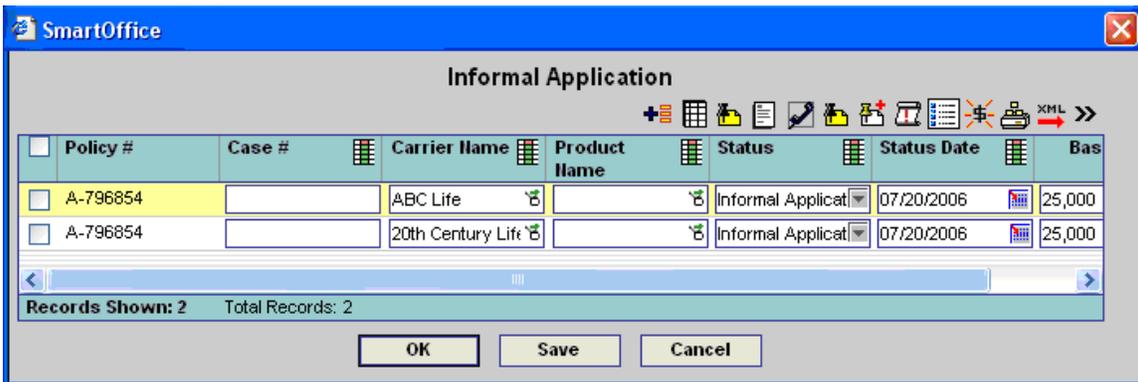
## Adding a Child Case

Click the **Add** button to open the Send Application to Additional Carrier dialog box. Select the appropriate Carrier or Product hyperlink and then specify the Risk Class and Benefit information per Insurance Type. Multiple Child cases can be entered at one time by selecting multiple Carriers.

## Modifiable Spreadsheet

The Modifiable Spreadsheet functionality provides the ability to mass edit or add multiple child cases in the Informal Application dialog box. This functionality alleviates the need to update detailed information by opening each of the listed Child cases on the Informal Application Summary.

To enter or modify multiple Child cases, click the **Switch to Edit Mode** button on the Informal Application Summary toolbar to open the Informal Application dialog box. An editable spreadsheet displays.



Click the **Add New Spreadsheet Row** button to add a new row to the spreadsheet. Enter the required information, Carrier, Product, and Benefit information per Insurance Type. Be certain that the column headings represent the data elements that you want to focus on. Remove the unnecessary fields and add any required fields; the Carrier Name field is mandatory.

Click the **OK** button when the data entry is completed or modified for existing Child cases.

## Child Case Detail Sub-Tab

Case-specific information such as Policy #, Carrier, Plan Name, Plan Type, Premium, and Mode are entered on this tab along with Advisor Information, Important Contacts (Underwriter, HO Rep, Team, Case Manager), and Policy Relationships. Each Child case is managed independently so the data is specific to the carrier it is being shopped to.

**Informal Application - A-796854 - Life - Joseph Ackerman**

Summary | Detail (P) | Informal Application | Underwriting | Activity/Mail (Z) | Letters/Documents | Policy Custom | Life Custom

**Informal Application - 20th Century Life Insurance**

Summary | Detail (P) | Underwriting | Delivery (G) | Advisor Requests | Activity/Mail (Z) | Letters/Documents | >>

Status and Dates		Premium Information	
<b>Status/Status Date Informal Application 07/20/2006</b>		<b>Modal Premium</b>	
Informal App. 07/20/2006 <input checked="" type="checkbox"/>	Sent To Carrier <input type="checkbox"/>	Pay Method	Prem Mode
All Req In <input type="checkbox"/>	Await Quote <input type="checkbox"/>	Target	Annldz Prem <b>0.00</b>
Quote Received <input type="checkbox"/>	Quote Accepted <input type="checkbox"/>	Lump Sum	Excess Prem
Closed Formalized <input type="checkbox"/>	Closed Declined <input type="checkbox"/>	Comm Modal	1035
		Flat Extra Prem	Comm Annldz
		FYC	Do Not Calculate <input type="checkbox"/>
		List Bill #	Renewal
Basic Policy Information		Policy Advisor Summary	
Policy # <b>A-796854</b>	Case #	+	
Case Unique ID <b>2-1837</b>		<input type="checkbox"/> <b>Role</b>	<b>Advisor</b>
Carrier <b>20th Century Life Insurance</b>		<input type="checkbox"/> Primary Advisor	Philip Anderson
Plan Name			Interest
Plan Type <b>Term</b>	Sub-Type		100.00
State <b>CA</b>	Cash Received <b>0.00</b>		
Inforce Request <b>None</b>	Alternate Policy #		
Priority	Replacement <input checked="" type="checkbox"/>		
Face Amount <b>25,000</b>	Underwritten Amt <b>25,000</b>		
Important Contacts		Policy Insured Summary	
Underwriter		+	
HO Rep		<input type="checkbox"/> <b>Contact Name</b>	<b>Proposed Class</b>
Team <b>Western Region For Life</b>		<input type="checkbox"/> Ackerman, Joseph M.	
Case Mgr. <b>Admin</b>			
Contact <b>Joseph Ackerman</b>			
Policy Relationships		Policy Relationships	
		+	
		<input type="checkbox"/> <b>Role</b>	<b>Contact Name</b>
		<input type="checkbox"/> Primary Contact	Ackerman, Joseph M.
		<input type="checkbox"/> Owner	Ackerman, Joseph M.
		<input type="checkbox"/> Payor	Ackerman, Joseph M.

## Await Quote Workflow

When the Await Quote workflow is triggered, an Await Quote Underwriting Requirement is automatically added to the Underwriting sub-tab and the Child case status changes according to the workflow setup.

## Quote Received Workflow

When the Quote Received workflow is triggered, the Requirement Status and Required of the Await Quote Underwriting Requirement is changed and the Await Acceptance Underwriting Requirement is automatically added to the Underwriting sub-tab according to the workflow setup.

## Quote Received Workflow

When the Quote Received workflow is triggered, the Requirement Status and Required of the Await Acceptance Underwriting Requirement is changed automatically according to the workflow setup.

## Underwriting Sub-Tab

Underwriting Information is located on the Underwriting sub-tab.

Informal Application - A-796854 - Life - Joseph Ackerman

Summary Detail (P) Informal Application Underwriting Activity/Mail (Z) Letters/Documents Policy Custom Life Custom

Informal Application - 20th Century Life Insurance

Summary Detail (P) Underwriting Delivery (S) Advisor Requests Activity/Mail (Z) Letters/Documents Policy Transactions (X) >>

**Underwriting Information / Important Dates**

Insured	Follow-Up	Description	Status	Status Date	Completed	Remarks
<input type="checkbox"/> Ackerman, Joseph M.	07/27/2006	Face to Face Assessment	Outstanding - Carrier	07/20/2006		
<input type="checkbox"/> Ackerman, Joseph M.	07/31/2006	Blood Profile & Urine Specimen	Outstanding - GA	07/20/2006		

## Parent Case Requirements

The underwriting requirements added at the Parent level are shown with a blue background on the Child Underwriting sub-tab. Parent Case requirements are added on the Underwriting tab of the Parent case and will appear on all Child cases. This enables a user to manage all of the Child case requirements from one location or add a general requirement such as an APS in one location and have it apply to all Child cases.

## Formalize Button

To convert a Child case from Informal to Formal, click the **Formalize** button on the toolbar. A confirmation message displays, "Do you want to close the Parent and other Child Cases?" If the **No** button is selected then the tagged Child case is formalized without changing the status of the Parent and other Child cases.

If the **Yes** button is selected then the Change Parent and Child Case(s) Status dialog box opens listing all open Child cases that do not have a Closed Trial status along with Parent cases with a blue background. The Status field is modifiable, enabling the user to change the status of the Parent and other Child cases accordingly. Click the **OK** button. The tagged Child case is formalized and the status of the other Child cases is changed as well.

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**Change Parent and Child Case(s) Status**

The list of records displayed below are Parent and child Case(s) and the record highlighted in blue is the Parent Case. Please select the Case Status for the Parent and Child Case(s).

Policy #	Holding Type	Carrier Name	Remarks	Status
A-796854	Life			Informal Application
A-796854	Life	ABC Life		Informal Application

Records Shown: 2 Total Records: 2

OK Cancel