

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

Table of Contents

| | |
|---|----|
| Introduction | 1 |
| Informal Workflows | 1 |
| Initial Informal Workflow | 1 |
| Await Quote Workflow | 2 |
| Quote Received Workflow | 3 |
| Quote Accepted Workflow | 3 |
| Informal Application Search | 4 |
| Viewing Informal Child Cases | 5 |
| Pending Case Summary..... | 5 |
| Adding an Informal Application | 6 |
| Informal Application Parent Detail Tab..... | 7 |
| Show Requirements Button | 7 |
| Informal Application Tab..... | 8 |
| Adding a Child Case..... | 8 |
| Modifiable Spreadsheet | 8 |
| Child Case Detail Sub-Tab | 9 |
| Await Quote Workflow | 9 |
| Quote Received Workflow | 9 |
| Quote Received Workflow | 9 |
| Underwriting Sub-Tab | 10 |
| Formalize Button | 10 |

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:

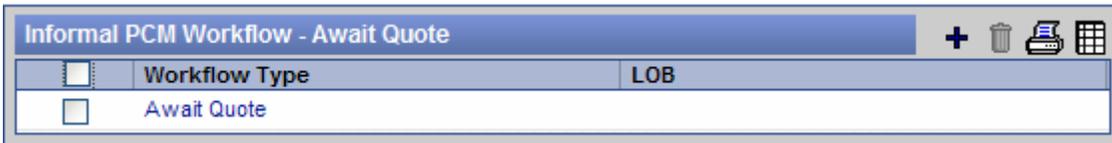
This option controls the functionality within the system that would verify if the Advisor on the case has an active contract during the informal application add process. If the option is cleared, no contract validation will occur.

Check Appointment:

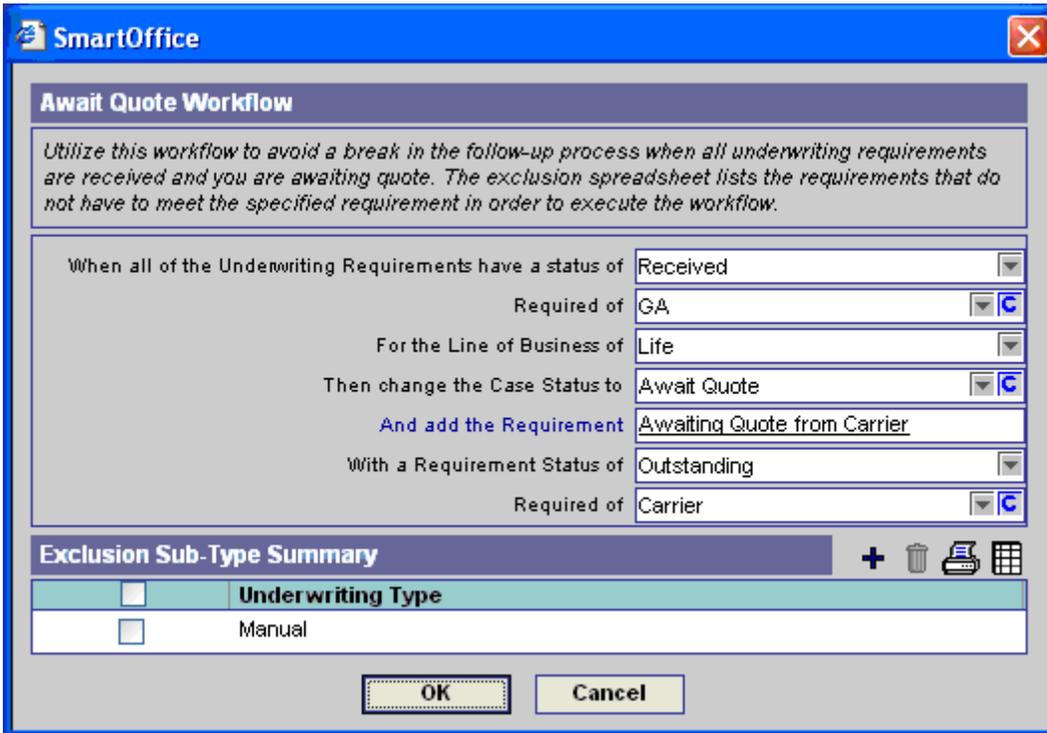
This option controls the functionality within the system that would verify if the Advisor on the case has an active appointment during the informal application add process. If the box is cleared, then no appointment validation will occur.

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.



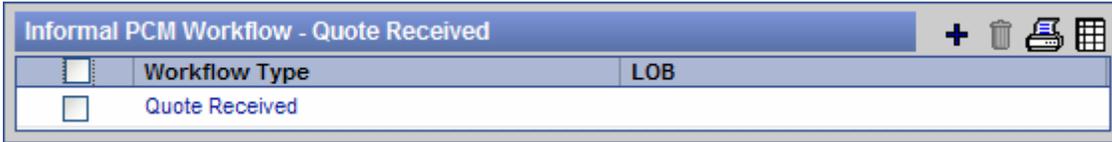
Click the **Add** button to add an Await Quote entry.



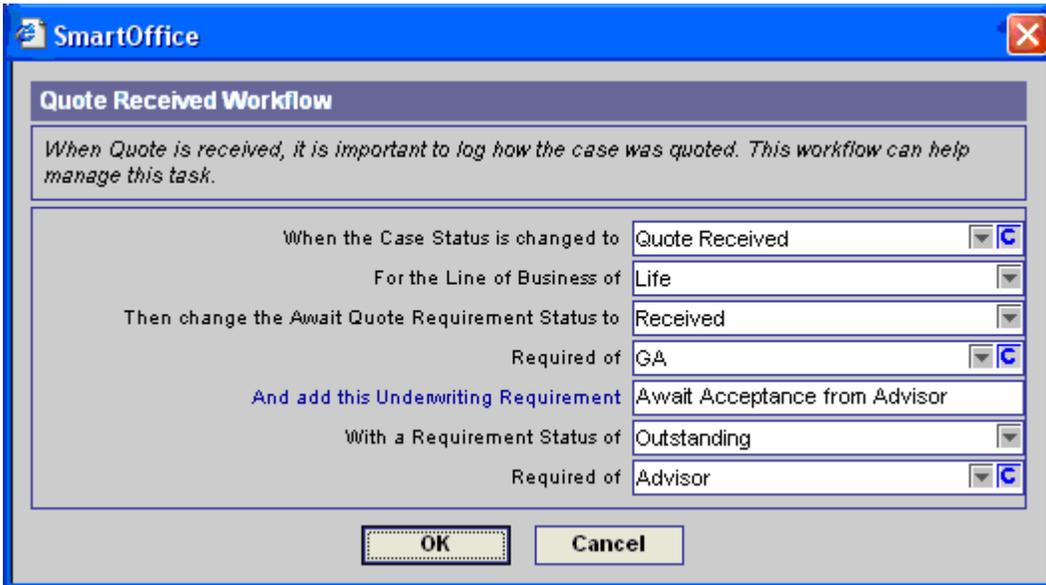
Use this workflow to avoid a break in the follow-up process when all requirements are received and you are awaiting a quote approval. The exclusion spreadsheet lists the requirements that do not have to meet the specified requirement in order to run the workflow.

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.



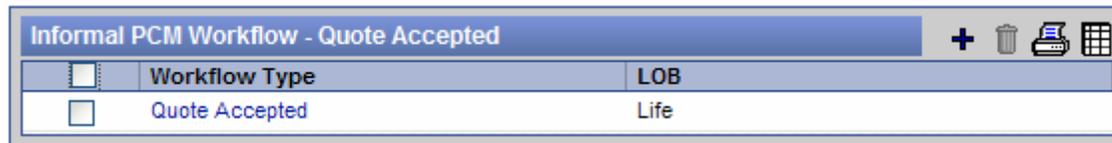
Click the **Add** button to add a Quote Received entry.



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 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), "Insurance Type" (dropdown), "Policy Stage" (dropdown), "Policy Status" (dropdown), "Priority" (dropdown), and "Informal Child Cases" (checkbox). At the bottom, there is a "Filter" section with a text input field and "Search", "Add", and "Close" buttons.

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 |
|------------------------|-----------|------------|--------|--------|------------|-----|----------|------|
| Primary Contact | Ackerman | Joseph | Clear | Male | 02/28/1952 | 54 | | |
| Owner | Ackerman | Joseph | Clear | Male | 02/28/1952 | 54 | | |
| Payor | Ackerman | Joseph | Clear | Male | 02/28/1952 | 54 | | |
| Beneficiary | | | Lookup | | | | | |
| | | | Lookup | | | | | |
| | | | Lookup | | | | | |

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

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

| Status and Dates | | | |
|--------------------|-----------------------------|---|--------------------------|
| Status/Status Date | Informal Application | 06/22/2006 | |
| 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 # | 79848-A | Case # | |
| Case Unique ID | 20-2235 | | |
| Plan Type | Term | | |
| State | CA | | |
| Priority | Important | Replacement | <input type="checkbox"/> |

| Important Contacts | |
|--------------------|--------------------------------|
| Contact | Joseph Ackerman |
| Team | Western Region For Life |
| Case Mgr. | Admin |

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.

SmartOffice

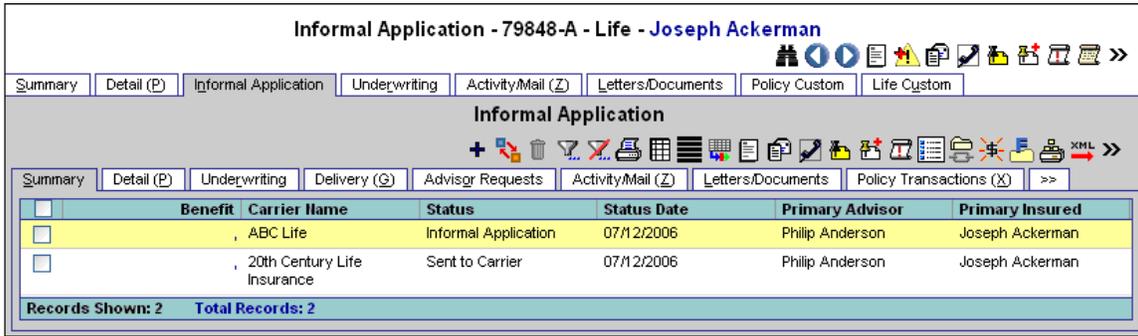
Underwriting Information / Important Dates

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.



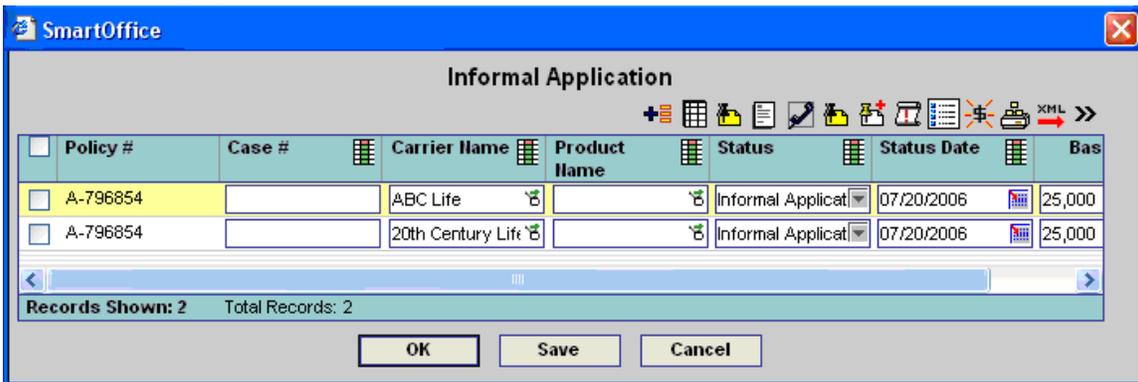
Adding a Child Case

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 | |
|--|---|--|---|
| Status/Status Date Informal Application 07/20/2006 | | Modal Premium | |
| 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 0.00 |
| 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 # A-796854 | Case # | + | |
| Case Unique ID 2-1837 | | <input type="checkbox"/> Role | Advisor |
| Carrier 20th Century Life Insurance | | <input type="checkbox"/> Primary Advisor | Philip Anderson |
| Plan Name | | | Interest |
| Plan Type Term | Sub-Type | | 100.00 |
| State CA | Cash Received 0.00 | | |
| Inforce Request None | Alternate Policy # | Policy Insured Summary | |
| Priority | Replacement <input checked="" type="checkbox"/> | <input type="checkbox"/> Contact Name | Proposed Class |
| Face Amount 25,000 | Underwritten Amt 25,000 | <input type="checkbox"/> Ackerman, Joseph M. | |
| Important Contacts | | Policy Relationships | |
| Underwriter | | <input type="checkbox"/> Role | Contact Name |
| HO Rep | | <input type="checkbox"/> Primary Contact | Ackerman, Joseph M. |
| Team Western Region For Life | | <input type="checkbox"/> Owner | Ackerman, Joseph M. |
| Case Mgr. Admin | | <input type="checkbox"/> Payor | Ackerman, Joseph M. |
| Contact Joseph Ackerman | | | |

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.

| Insured | Follow-Up | Description | Status | Status Date | Completed | Remarks |
|---------------------|------------|--------------------------------|-----------------------|-------------|-----------|---------|
| Ackerman, Joseph M. | 07/27/2006 | Face to Face Assessment | Outstanding - Carrier | 07/20/2006 | | |
| 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.

| 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