SmartCaseManager
User Guide

SmartOffice®

Proven in Practice℠

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Introduction

The SmartCaseManager module is used to create and update the pre-inforce policies that are in the Underwriting stage. The user can track stages, statuses, dates, basic policy and premium information, advisor information, important contacts, policy relationships, underwriting information, underwriting requirement activity, delivery requirements and delivery policy information.

The SmartCaseManager module consists of the following sections:

- PCM (Pending Case Management)
- Follow-Up
- Team
- Doctor
- Medical Facility
- Service Provider
- E-mail Case Status

Pending Case Management Section

The PCM section consists of the following tabs:

- Summary
- Detail
- Informal Application (available only for cases with an Informal Application status or Closed Trial status)
- Additional Pending Cases (available only for MultiLife cases)
- Underwriting
- Delivery
- Advisor Requests
- Riders/Reinsurance
- Activity/Mail
- Subaccounts (available only for Variable life and Annuities)
- Letters/Documents
- Policy Transactions
- Policy Custom
- <<Insurance Type>> Custom (available from the PCM Detail page)

Accessing Pending Case Management

SmartCaseManager can be accessed through any of the following methods:

- In the Quick Add/Search section, select **Pending Case** from the drop-down list and then click the **GO** button.
- Select **PCM Search** from the expanded **Pending Case** menu.
- From the Contact module, click the **PCM** button.
- From the SmartPolicies module, click the **PCM** button.
- From the Carrier module, under the **Ind. Policy** tab (pending cases are highlighted in pink).
- From the Product module, under the **Ind. Policy** tab (pending cases are highlighted in pink).
- From the Advisor/Agency module, under the **Ind. Policy** tab (pending cases are highlighted in pink).
- From the Household module, under the **Ind. Policy** tab (pending cases are highlighted in pink).

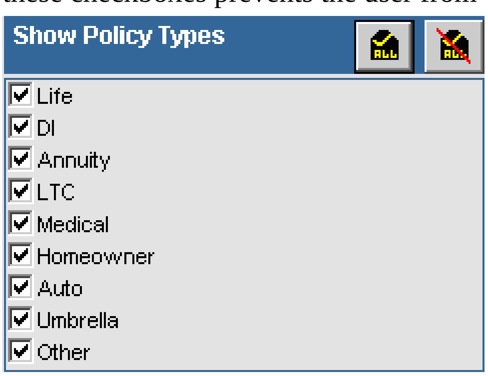
User Management and Roles

SmartCaseManager (Pending Case Management) is a user-specific module in the suite of SmartOffice products. Access to SmartCaseManager requires the setup of specific rights and licenses from the User Setup menu. SmartCaseManager can be set up with full rights to add, modify and delete data or read-only rights to enable only the viewing of pending case information. Without the SmartCase Manager user role, SmartCaseManager is not available from the side menu. In addition, depending on the user roles, the policy types can be restricted through the setup on the User Preferences – Policy/Investment tab as covered in the Module Setup section. For more detailed explanations of user management roles and licenses, refer to the *SmartOffice v5.1 – Smart Security User Guide* document.

Module Setup

To set up user rights for SmartCaseManager:

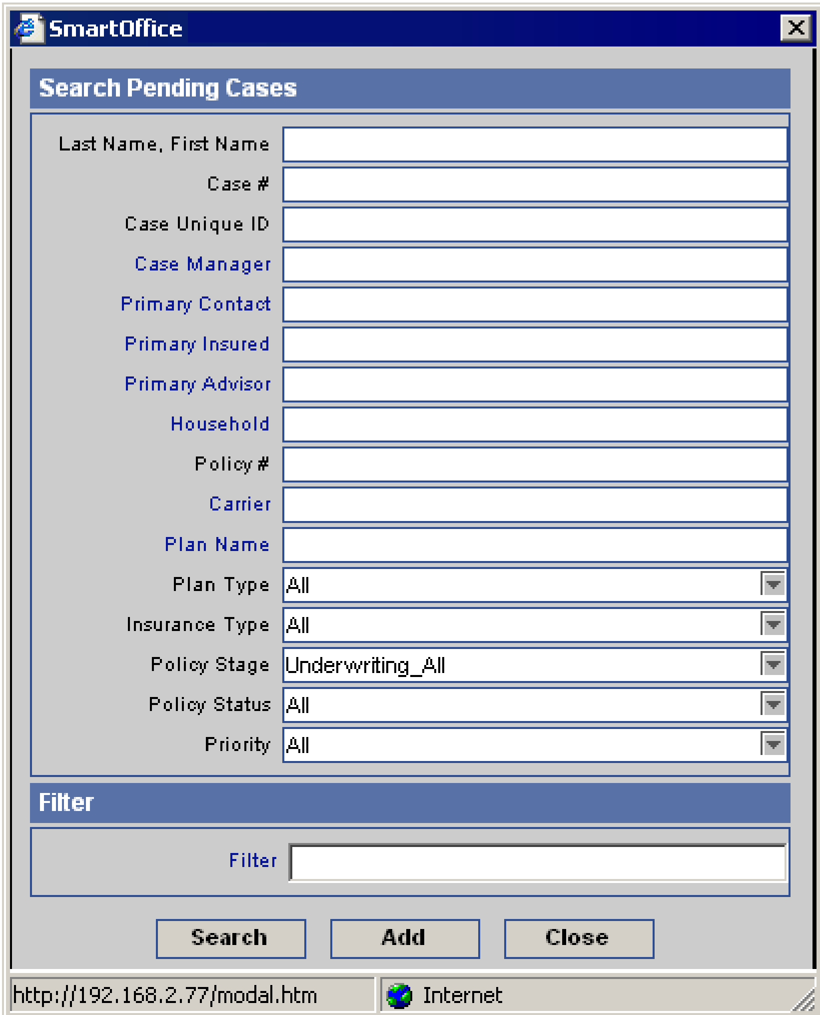
1. Click the **User Setup** menu item and then select **User Preferences** from the expanded list to open the User Preferences Basic Info tab.
2. Click the **Policy/Investment** tab.
3. In the **Show Policy Types** section, click the **All** button to display all policy types. Clearing these checkboxes prevents the user from viewing the respective policy type(s).



4. If any changes are made, click the **Save** button to save the new settings.

PCM Search Dialog Box

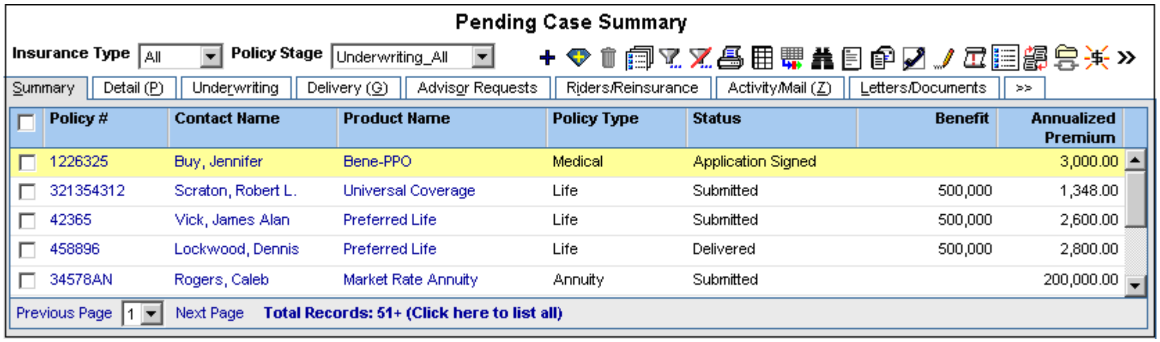
Select the **Pending Case** menu item and then choose **PCM Search** from the expanded menu to open the Search Pending Cases dialog box. The Underwriting_All stage includes the Proposed, Await Approval, Approved, Issued and Underwriting stages.



- To display a summary for all cases in the stages in Underwriting_All, click the **Search** button without entering any search criteria.
- The default Pending Case Stage that the search will display can be changed in the Master Setup List.
- To display a summary based on specific criteria, enter a specific policy #, plan type, insurance type, etc.

Pending Case Summary

Select multiple pending cases by marking the checkboxes next to the Pending Case record(s).

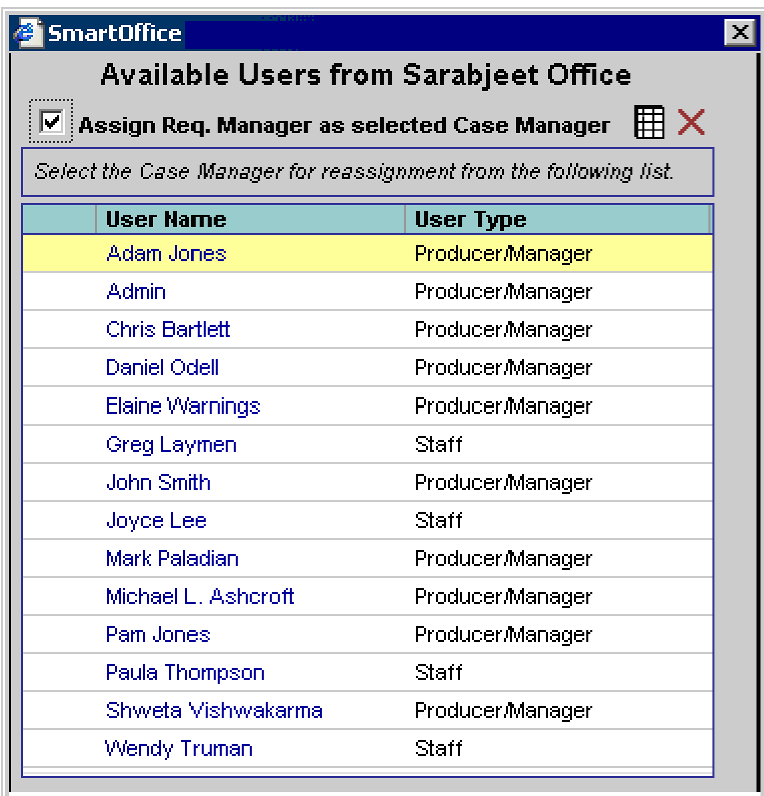


Policy #	Contact Name	Product Name	Policy Type	Status	Benefit	Annualized Premium
1226325	Buy, Jennifer	Bene-PPO	Medical	Application Signed		3,000.00
321354312	Scraton, Robert L.	Universal Coverage	Life	Submitted	500,000	1,348.00
42365	Vick, James Alan	Preferred Life	Life	Submitted	500,000	2,600.00
458896	Lockwood, Dennis	Preferred Life	Life	Delivered	500,000	2,800.00
34578AN	Rogers, Caleb	Market Rate Annuity	Annuity	Submitted		200,000.00

Case Manager Reassignment Button

The Case Manager Reassignment button is used to mass reassign a new Case Manager or Requirement Manager for selected pending cases.

After tagging multiple cases on the Pending Case Summary, click the **Case Manager Reassignment** button from the expanded **More Features** list. The Available Users from Office dialog box displays, listing all users with a PCM License and a checkbox at the top that is selected by default.



User Name	User Type
Adam Jones	Producer/Manager
Admin	Producer/Manager
Chris Bartlett	Producer/Manager
Daniel Odell	Producer/Manager
Elaine Warnings	Producer/Manager
Greg Laymen	Staff
John Smith	Producer/Manager
Joyce Lee	Staff
Mark Paladian	Producer/Manager
Michael L. Ashcroft	Producer/Manager
Pam Jones	Producer/Manager
Paula Thompson	Staff
Shweta Vishwakarma	Producer/Manager
Wendy Truman	Staff

The Assign Req. Manager as selected Case Manager option is selected by default and reassigns the Requirement Manager to the selected Case Manager..

To reassign the Requirement Manager to another SmartOffice user, clear the Assign Req. Manager as selected Case Manager option and then click the first column in the dialog box to reassign the Case Manager. After the Case Manager is selected, a second dialog box opens, listing all users with a PCM license. Select an available user by clicking on the first column hyperlink which will assign the user as the Requirement Manager.

User Name	User Type
Adam Jones	Producer/Manager
Admin	Producer/Manager
Chris Bartlett	Producer/Manager
Daniel Odell	Producer/Manager
Elaine Warnings	Producer/Manager
Greg Laymen	Staff
John Smith	Producer/Manager
Joyce Lee	Staff
Mark Paladian	Producer/Manager
Michael L. Ashcroft	Producer/Manager
Shweta Vishwakarma	Producer/Manager
Wendy Truman	Staff

Note: With Enterprise View: On, during Case Manager Reassignment, SmartOffice users will only be available from the current office, not from any other office in the hierarchy.

Adding a Formal Pending Case

Pending cases can be added through the following methods:

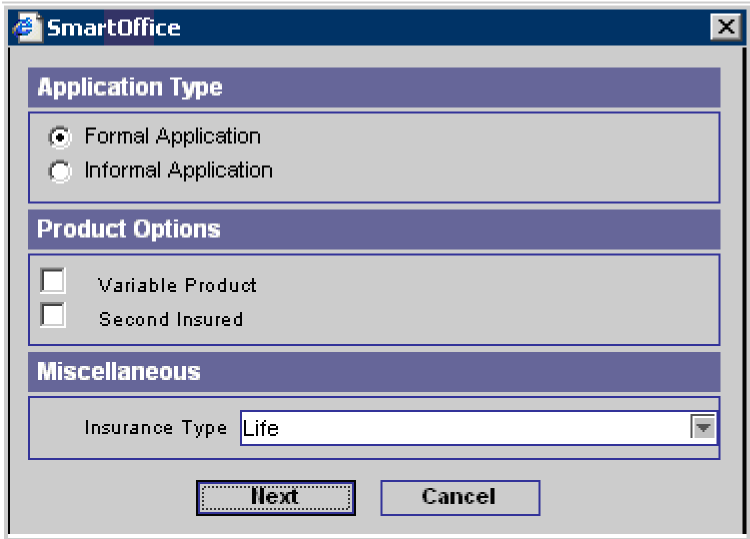
- In the Quick Add/Search section, select the **Pending Case** option and then click the **Add** button.
- From the Search Pending Cases dialog box, click the **Add** button.
- From the Pending Case Summary, click the **Add** button.

After clicking the **Add** button, the first Pending Case Add dialog box opens, displaying the Application Type, Product Options and Miscellaneous sections.

The initial step in entering a new pending case is to select an Application type. The available choices in the Application Type section are the Formal or Informal Applications. The default selection is the Formal Application.

The Product Options section consists of two options used to select whether the new pending case is for a Variable Product or a Second Insured Product.

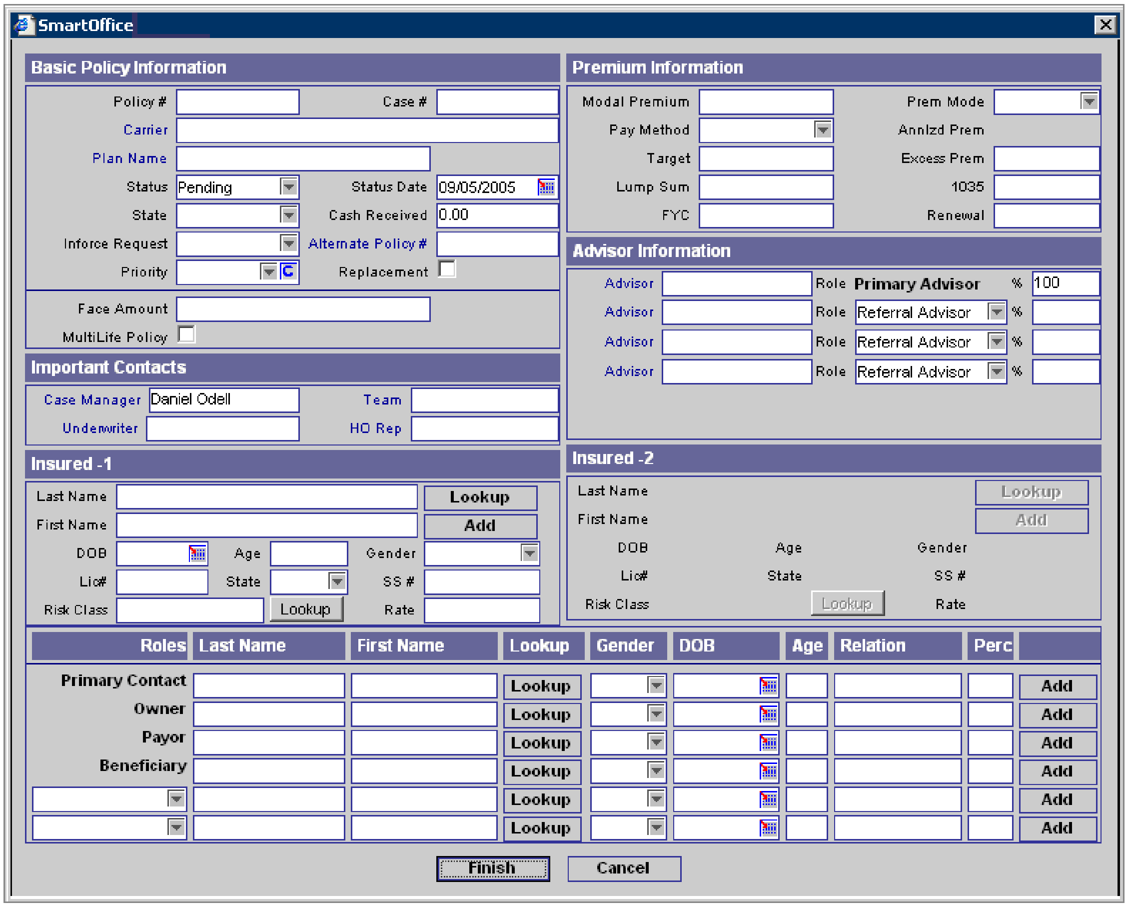
The drop-down menu in the Miscellaneous section is used to select the Insurance Type for the new pending case.



Click the **Next** button to open the second Pending Case Add dialog box. It is mandatory that information is added in the following fields:

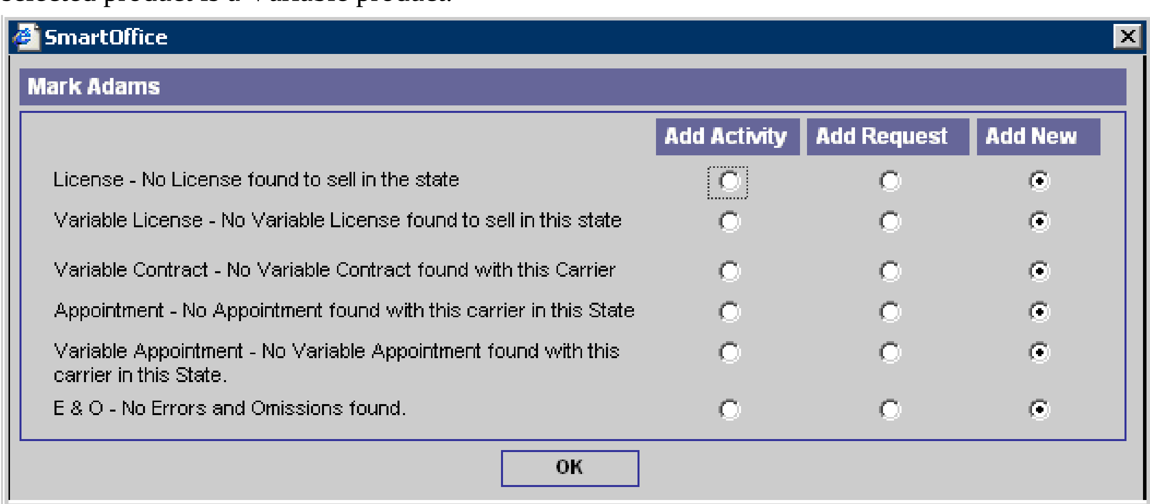
- **Carrier Name:** Basic Policy Information section, Formal Application
- **Plan Name:** Basic Policy Information section, only for Formal Application
- **Last Name:** Insured –1 section
- **Last Name:** Insured – 2 section, only for Second Insured product
- **Primary Contact's Last Name**
- **Primary Advisor:** Advisor Information section

The Insured – 2 section is editable only if the selected product is a second insured product.



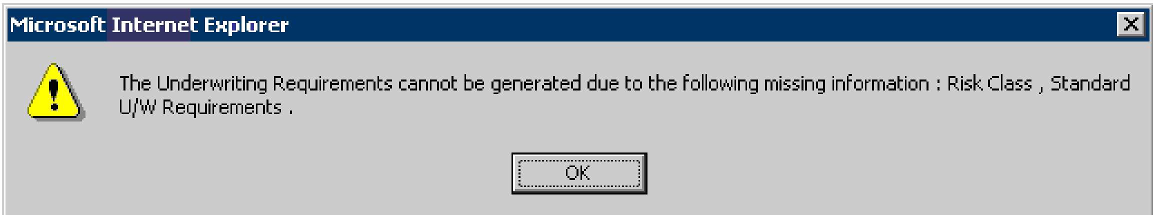
Advisor License/Contract/Appointment/E&O Verification

If the Advisor entered on the new pending case does not have a License/Contract/Appointment/E&O for the selected LOB, State and Carrier, and Prompt to Case Manager is set on the PCM Options tab of the selected Carrier, the Advisor License/Contract/Appointment/E&O Verification dialog box displays after clicking the **Finish** button. Note that the Variable License/Contract/Appointment option will be available only if the selected product is a Variable product.



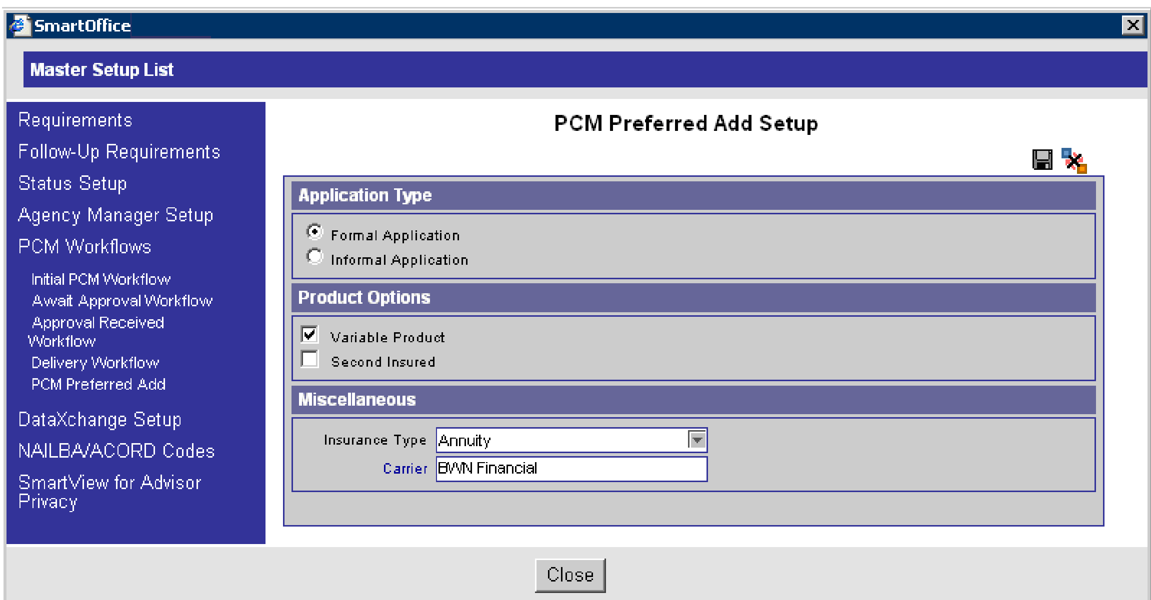
- **Add New**: When the Add New option is selected, the Add dialog box for the License/Contract/Appointment/E&O opens.
- **Add Request**: When the Add Request option is selected, an Advisor Request is added on the Advisor Request tab of the Pending Case.
- **Add Activity**: When the Add Activity option is selected, the new Activity dialog box opens.

When no requirements populate on the Underwriting tab due to missing information, a dialog box opens stating the reason.



PCM Preferred Add Setup

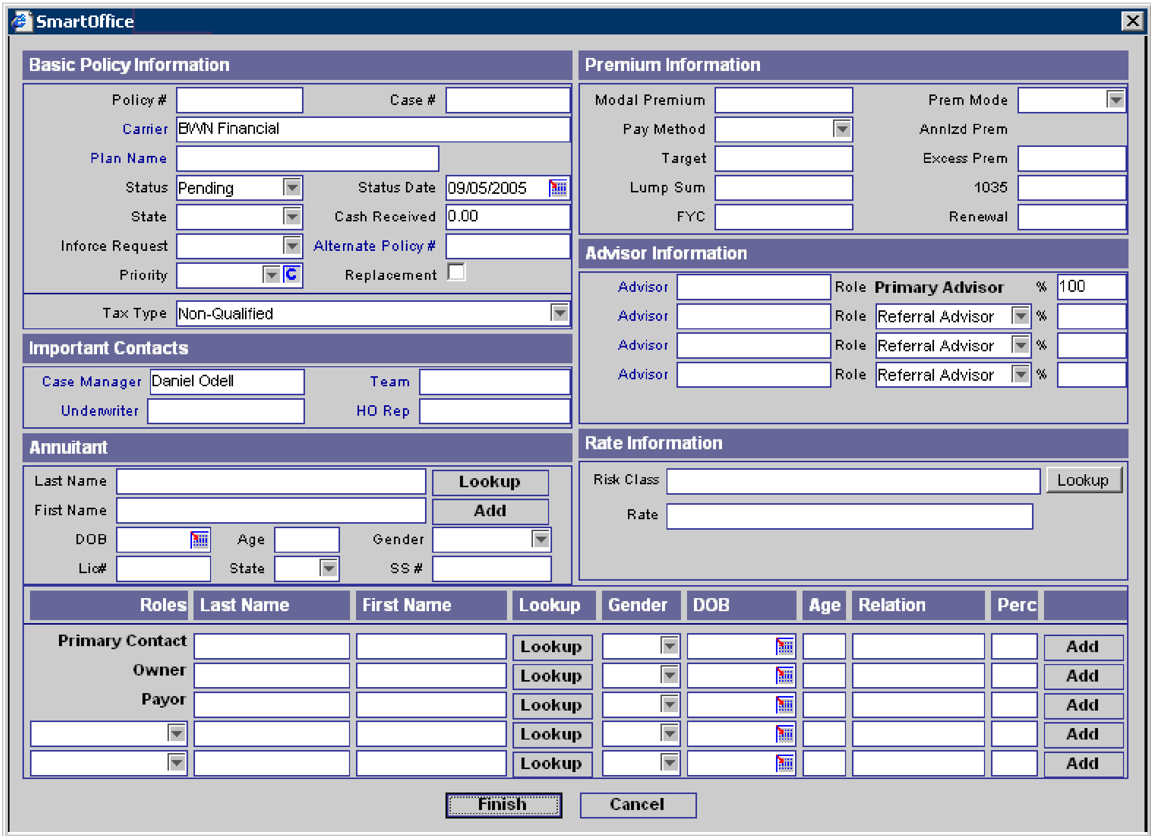
1. Using the Preferred Add Setup, the PCM Add workflow can be customized to select an application type, product options, insurance type and even a specific carrier that will be automatically attached to each new case that is added. The workflow preferences are determined in the Master Setup List and can be turned off or re-configured for a specific office from an Admin user.



PCM Preferred Add

Click the **PCM Preferred Add** button on the Pending Case Summary/Detail tab toolbar to open the Pending Case Preferred Add dialog box. The PCM Preferred Add button is available only if the user has selected options in the PCM Preferred Add Setup.

The Carrier field in the Basic Policy Information section defaults to the Carrier set in the PCM Preferred Add Setup. Select the Plan Name hyperlink to search for the appropriate product. The Product Summary opens listing only those products that satisfy the conditions set in the PCM Preferred Add Setup.

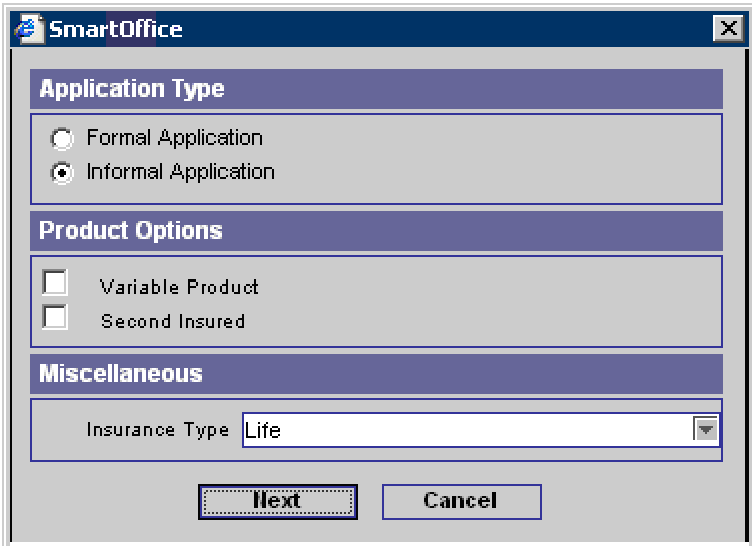


Informal Application

To add a case that can be shopped to multiple carriers, select the **Informal Application** option in the Application Type section.

Adding an Informal Application

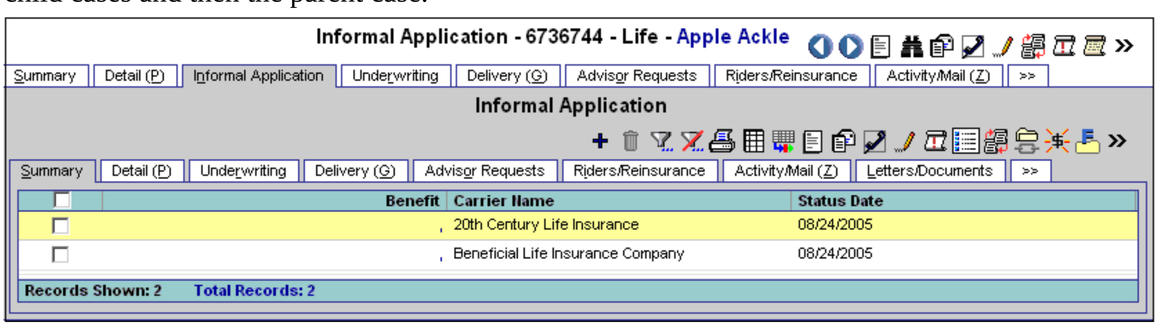
Click the **Add** button on the Pending Case Summary toolbar to open the first Pending Case Add dialog box. Select **Informal Application** in the Application Type section and then click the **Next** button to open the second Pending Case Add dialog box.



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

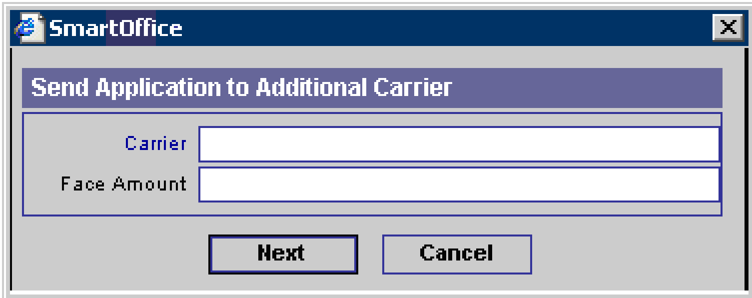
- Informal Application
- Closed Trial
- Closed Declined
- Closed Formalized
- Quote Received

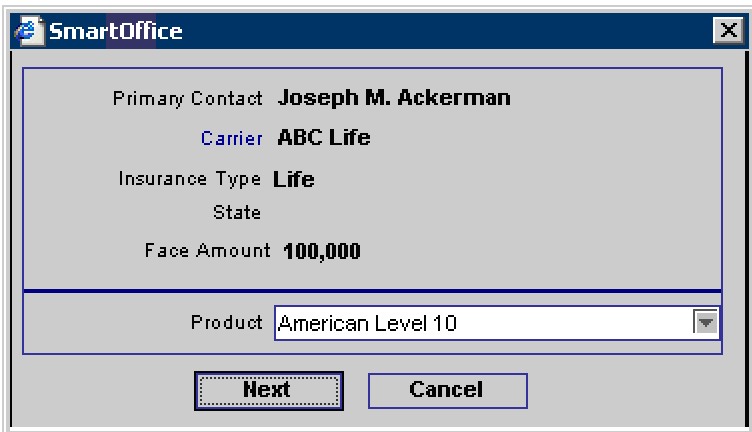
Once an Informal Application is entered, an additional Informal Application tab displays that can be used to track Child cases that are sub-cases being shopped to different carriers. While adding an Informal Application, if both Carrier and Product are selected in the second PCM Add dialog box, then this information will be saved with the first Child case and not with the Parent case. 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 the Formal Application tabs. An Informal Application cannot be deleted if there are child cases attached to it. The User will receive a prompt that instructs them to first delete the child cases and then the parent case.



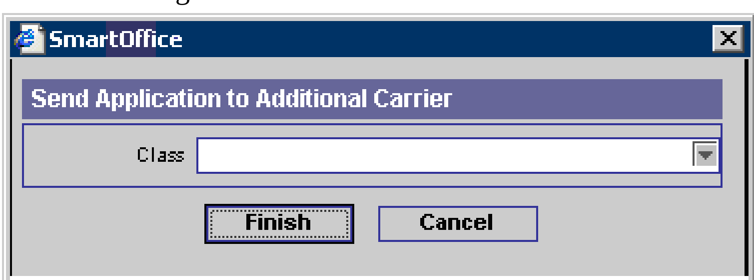
Adding a Child Case on the Informal Application Tab

Click the **Add** button to open the Send Application to Additional Carriers dialog box. Select the appropriate Carrier hyperlink, enter the Face Amount and then click the **Next** button to open the second dialog box.





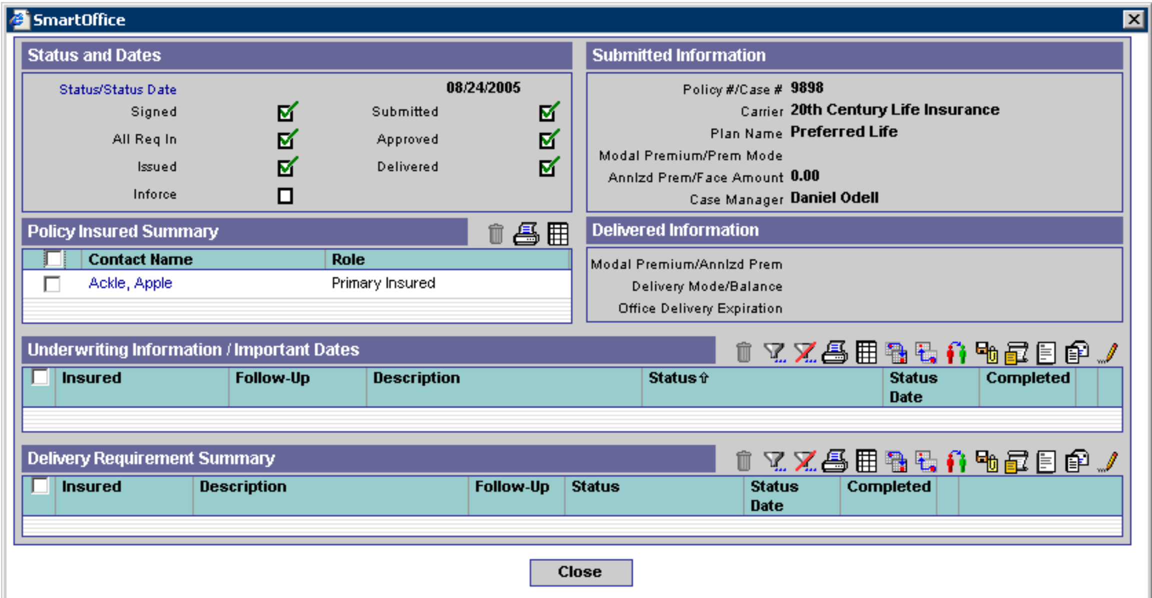
Select a Product from the corresponding drop-down list and then click the **Next** button to open the Class dialog box.



Select a Class and then click the **Finish** button to open the Underwriting tab of the Child case.

Quick Summary Button

To see the quick information of a case such as the Status, Policy Insured, Underwriting information, Delivery Requirement, Submitted Information and Delivery Information of a child case, click the **Quick Summary** button on the Informal Application Summary sub-tab toolbar.

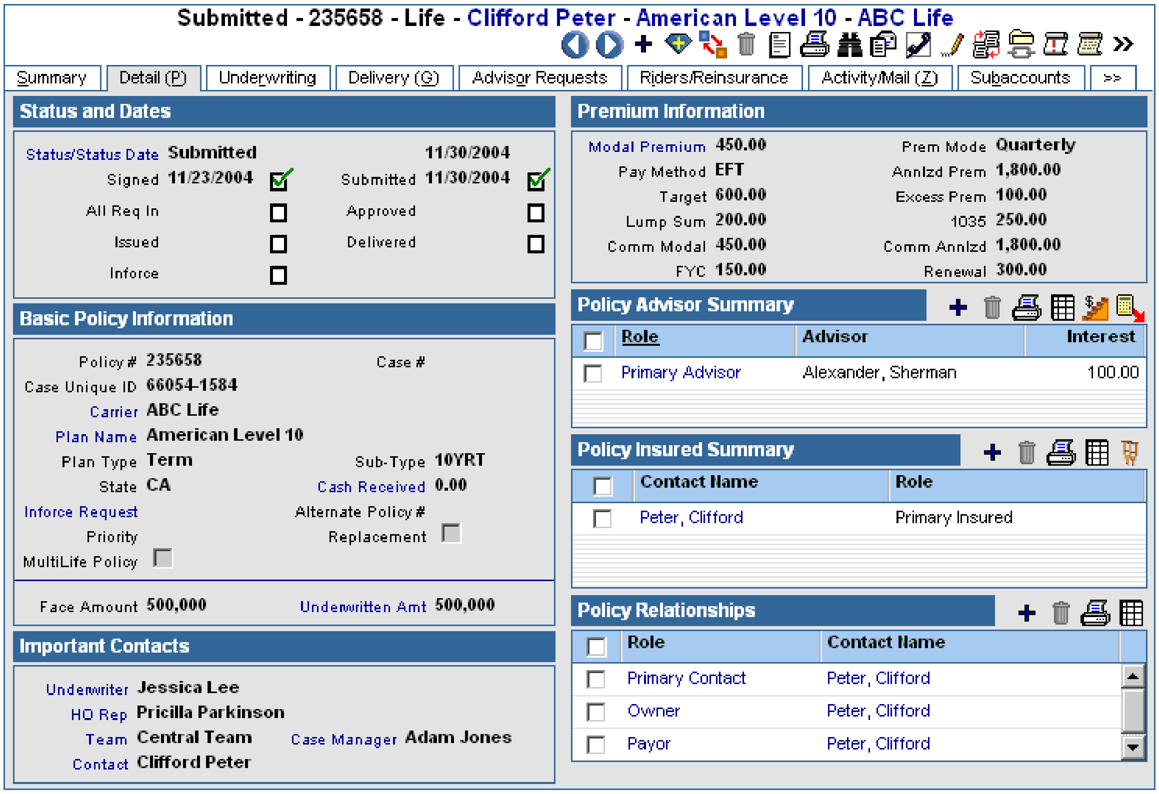


Formalized Button

To convert a Child case from Informal to Formal, click the **Formalized** button. After formalizing a Child case of an Informal Application, the initial Parent Case can either remain open or be closed. Closing the Parent Case changes its status to Closed Trial.

Pending Case Detail Tab

Policy-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, HORep, Team, Agency Rep) and Policy Relationships.

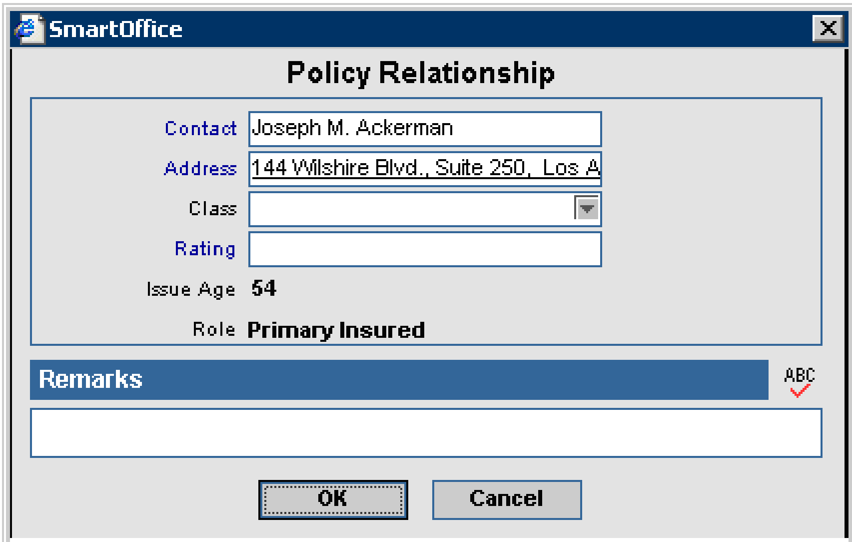


Await Approval Workflow

When the Await Approval workflow is triggered (see the *Policy and PCM Setup* documentation for details on how the workflow can be triggered), an Await Approval Underwriting Requirement is automatically added to the Underwriting tab and the case status changes according to the workflow setup.

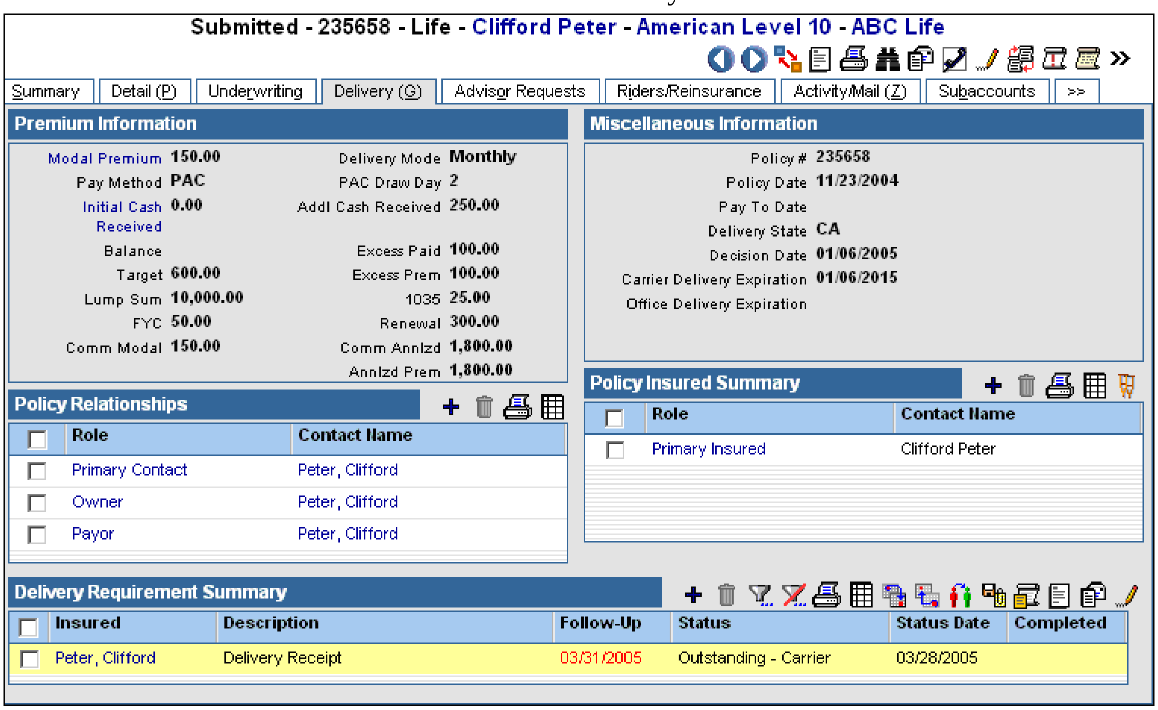
Approval Received Workflow

When the Approval Received workflow is triggered (see the *Policy and PCM Setup* documentation for details on how the workflow can be triggered), the Policy Relationship dialog box opens. Any changes between applied for and approved Primary Insured information are entered here.



Delivered

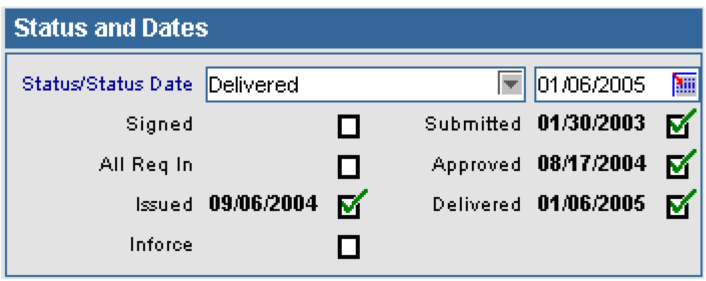
When the Delivered workflow is triggered (see the *Policy and PCM Setup* documentation for details on how the workflow can be triggered), the Pending Case dialog box opens. Any changes between applied for and delivered policy information, such as insured class and pay method, are entered here. The information carries over to the Delivery tab.



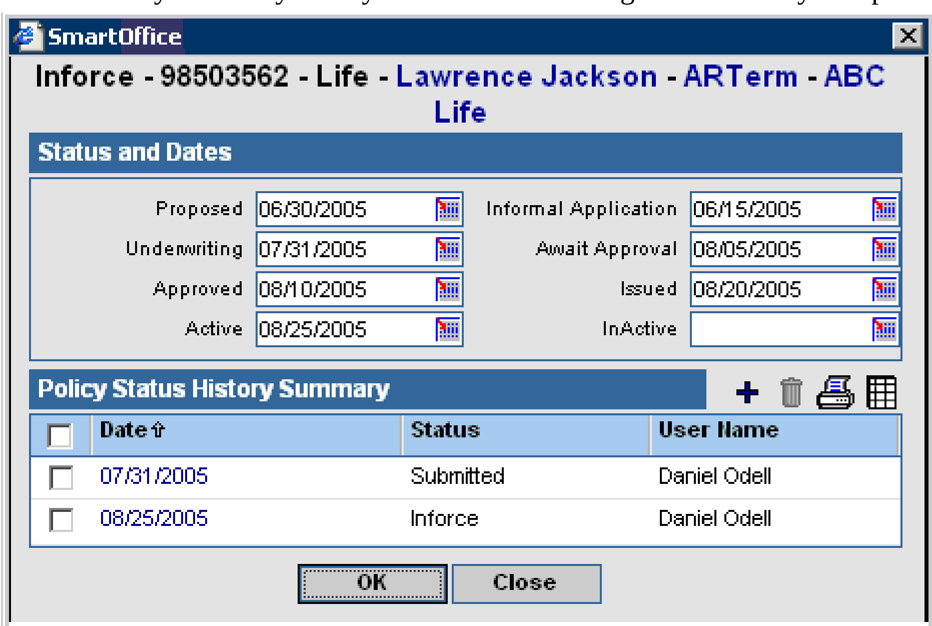
Status and Dates Section

The Status and Dates section is used to track the current status, status date and status history. When a new case is added to the SmartCaseManager module, the Status defaults to the status stated in the SmartCaseManager initial workflow (e.g., submitted). For more information, see the *Policy and PCM Setup* document. The Status and Date fields reflect the current status and its associated date. The rest of the section displays key statuses that offer the associated dates in read-only mode. Selecting a status checkbox will update the case status and date as well as populate the read-only date field next to the status with the current date. The associated Stage Date is populated in the Policy History Summary dialog box. If the checkbox is already selected with a previous date when clicked, the date will refresh with the current date. However, if the checkbox is already selected with today's date and then selected, the user has the option to delete the date from the read-only display and from the history. Please note that only today's date can be deleted in this manner.

While in edit mode, the user can change the contents of the Status and Date fields. The Status field lists all available statuses for selection. When a selection is first made in the Status field, the associated date checkbox becomes selected and the respective date is noted or updated. When the Status is selected, the Date field is also populated with today's date. This date can be changed before saving. The case must be saved before the logic connected with the Status field will take effect.



To see a history of the status and the dates associated with those statuses, click on the **Status** hyperlink to open the Policy Status History Summary dialog box. The Delete button in the Policy Status History Summary is only available for Pending Case & Policy Setup Admin users.

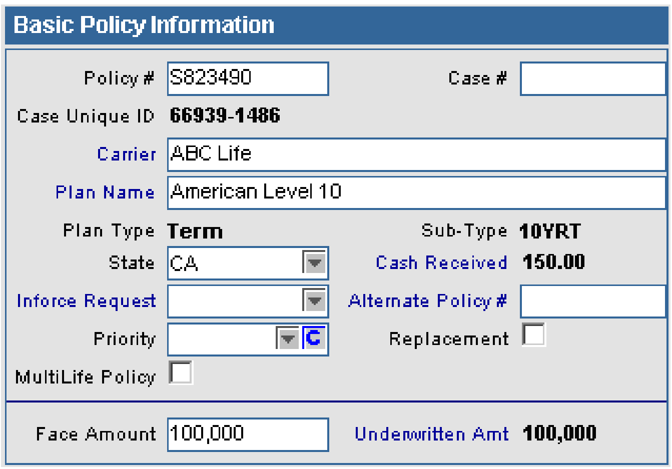


Additional statuses along with their associated dates can be added in the Policy Status History Summary dialog box. Doing so will not modify the current status, but will add the statuses to the history. The Status and Dates section in the Policy Status History dialog box displays the Stage changes. Changing of a case status automatically populates these fields and is automatically overridden each time a case is moved into the particular stage.

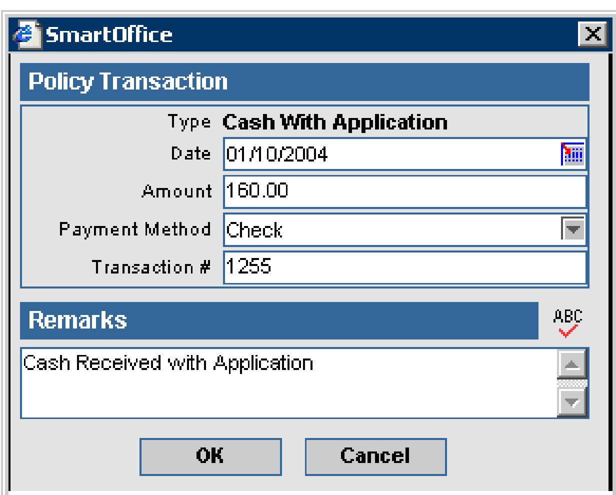
Basic Policy Information Section

In the Basic Policy Information section, the same basic information for all types of insurance is tracked. Each pending case is given its own unique ID number (Case Unique ID). This number is different than the other pending cases' Case Unique ID. SmartOffice automatically creates the Case Unique ID. An alternate case can be linked to the current case through the Alternate Policy # field. This is a copy of an original case with some modifications.

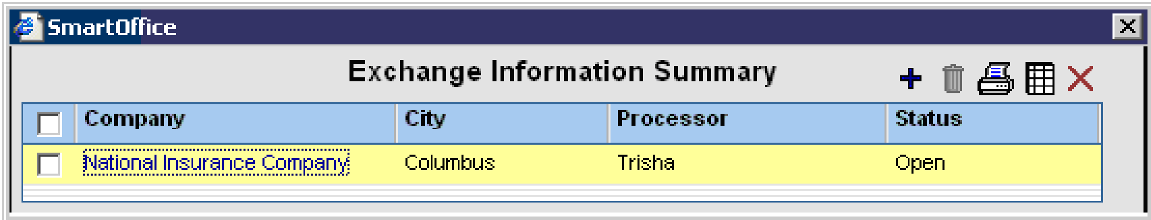
If the Underwritten Amt hyperlink is selected, it will be recalculated. Click the **OK** button to accept the new calculation, click **Close** to reject it. Please see the *Product Module* documentation for details on how the Underwritten Amt is calculated.



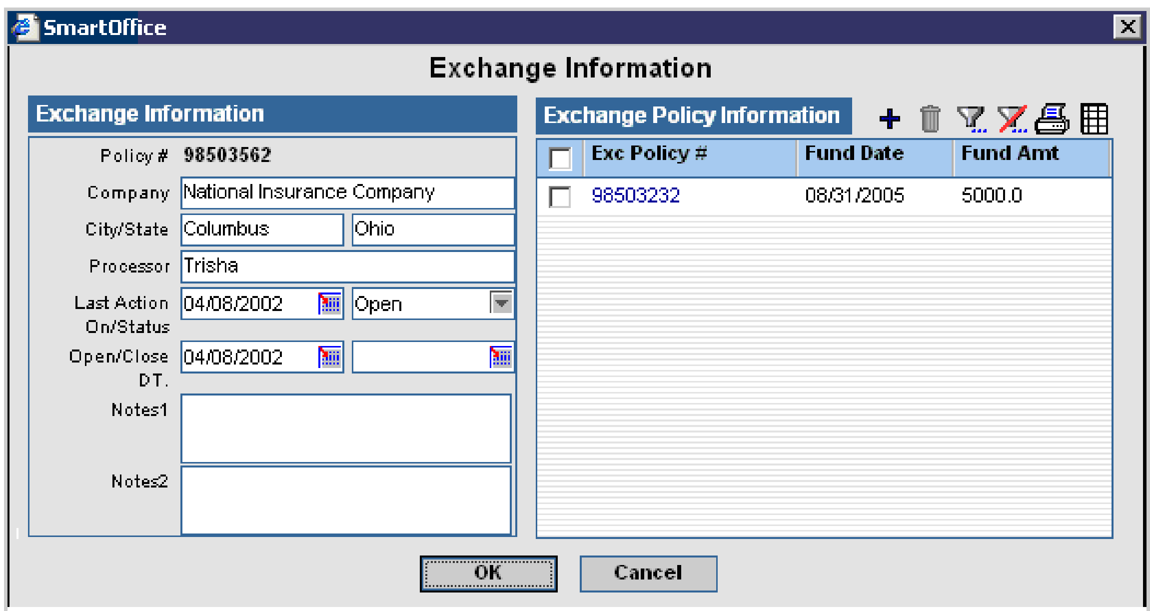
Cash Received (money accepted with the application) is stored as a policy transaction. The dollar amount is displayed as a read-only field in the Basic Information section. To see more Cash Received information, click the **Cash Received** hyperlink to open the Policy Transaction dialog box. This policy transaction is also displayed on the Policy Transactions and Delivery tabs. In the example below, the amount of $160 was accepted on 1/10/2004 in the form of the check and the check number was 1255.



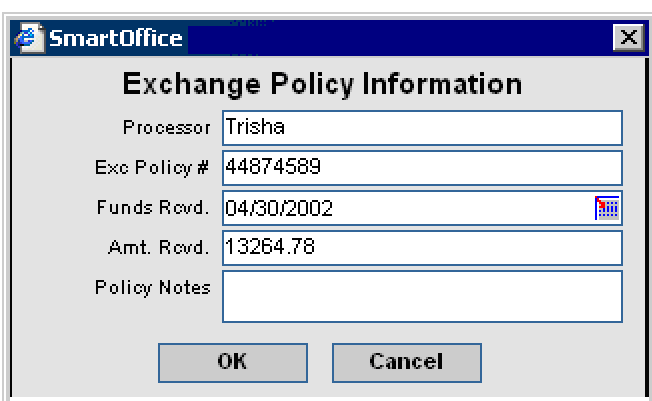
To view or modify exchange information, click the **Inforce Request** hyperlink in the Basic Policy Information section to open the Exchange Information Summary. This area tracks the movement of funds. If the Owner chooses to close a policy and open a new one, they can transfer the cash value of the closed policy to the new policy.



To add an entry, click the **Add** button to open the Exchange Information dialog box. Information on the origin, status and date of an exchange can be found in the Exchange Information section.

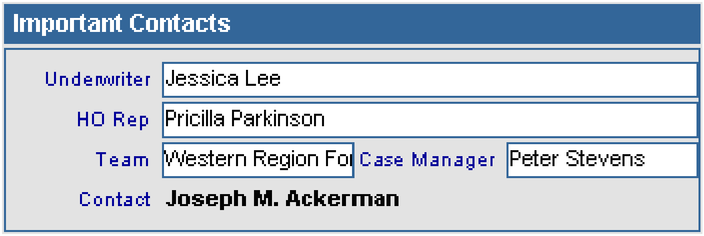


To note the amount of the fund along with when it was received, click the **Add** button to enter additional information. The Processor field automatically populates the Processor's name from the previous window. The Amt. Rcvd (Amount Received) field must be populated in order to save this information.



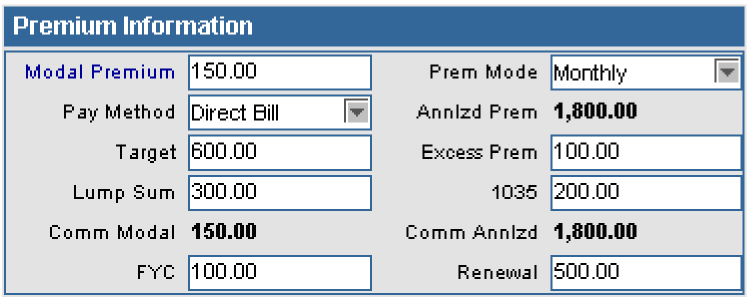
Important Contact Section

The important Contact section displays the Underwriter, Home Office Representative, Team, Case Manager and Primary Contact.

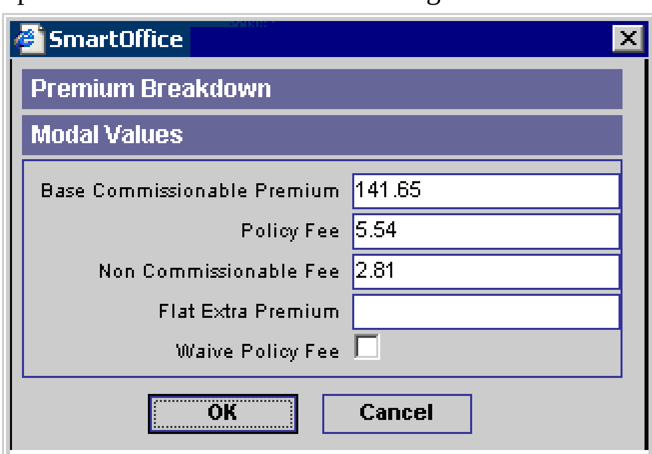


Premium Information Section

The Premium Information section stores the proposed premium information. Annlzd Prem is the Modal Premium multiplied by the number of payments the specified Prem Mode (Premium Mode) makes in a year. If the Prem Mode or Modal Premium is changed, the Annualized Premium will re-calculate. The SmartCaseManager module automatically populates this field. Comm Modal is equal to Base Commissionable Premium in the Premium Breakdown dialog box.



To view or modify premium breakdown information, click the **Modal Premium** hyperlink to open the Premium Breakdown dialog box.



On initial entry of a pending case when the **Premium**, **Premium Mode** and **Payment Method** values are entered and the information is saved, the following calculations occur:

- **Policy Fee**:

Commissionable Fee	X	Modal Factor	=	Policy Fee
Product		Product		PCM

  - The Commissionable Fee is found in the Product Fee Summary spreadsheet on the Detail tab in the Product module.
  - The Modal Factor is found in the Modal Fee Information spreadsheet on the Detail tab in the Product module.

- **Non-Commissionable Fee**:

Non-Commissionable Fee	X	Modal Factor	=	Non Commissionable Fee
Product		Product		Policy

  - The Non Commissionable Fee (Product) is found in the Product Fee Summary spreadsheet on the Detail tab in the Product module.
  - The Modal Factor is found in the Modal Fee Information spreadsheet on the Detail tab in the Product module.

- **Base Commissionable Premium**:

Premium	-	Non-Comm. Fee	-	Flat Extra Premium	-	Policy Fee	=	Base Comm. Premium
Policy		Policy		Policy				

- **Comm Modal** (Commissionable Modal Premium):

Base Commissionable Premium	=	Comm. Modal

- **Comm Annlzd** (Commissionable Annualized):

Base Commissionable Premium	X	Premium Mode	=	Comm. Annlzd

When modifying the case, the following calculations occur and <u>overwrite</u> the current values:

If the **Premium** field is modified:

- The **Base Commissionable Premium**:

Premium	-	Non-Comm. Fee	-	Flat Extra Premium	-	Policy Fee	=	Base Comm. Premium
Policy		Policy		Policy				

- **Comm Annlzd** is recalculated.

If the **Prem Mode** (Premium Mode) or **Pay Method** (Payment Method) fields are modified:

- The **Policy Fee** and **Non Commissionable Fee** are recalculated using the modal factor of the new mode/method.
  - If the **Waive Policy Fee** checkbox is selected, **Policy Fee** and **Non Commissionable Fee** will equal 0.

- If there is not a modal factor listed for that mode/method combination, the **Policy Fee** and **Non Commissionable Fee** values will equal 0.

- **Base Commissionable Premium** is recalculated.
- **Comm Annlzd** (Commissionable Annualized) is recalculated.

If the **Face Amount** is modified:

- The **Policy Fee** and **Non Commissionable Fee** are recalculated using the modal factor of the new mode/method.
  - If the **Waive Policy Fee** checkbox is selected, **Policy Fee** and **Non Commissionable Fee** will equal 0.
  - If there is not a modal factor listed for that mode/method combination, the **Policy Fee** and **Non Commissionable Fee** values will equal 0.
- **Base Commissionable Premium** is recalculated.
- **Comm Annlzd** (Commissionable Annualized) is recalculated.
- If the **Base Commissionable Premium** is modified:
  - **Modal Premium**:

Base Comm. Premium	+	Policy Fee	+	Non Commissionable Fee	+	Flat Extra Premium	=	Modal Premium

  - **Annlzd Prem** (Annualized Premium):

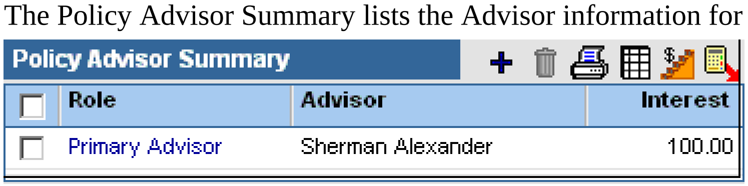
Modal Premium	X	Premium Mode	=	Annlzd Prem
		Number of payments in a year		Annualized Premium

  - **Comm Annlzd** (Commissionable Annualized) will be recalculated.
  - **Comm Modal Premium** will be recalculated.

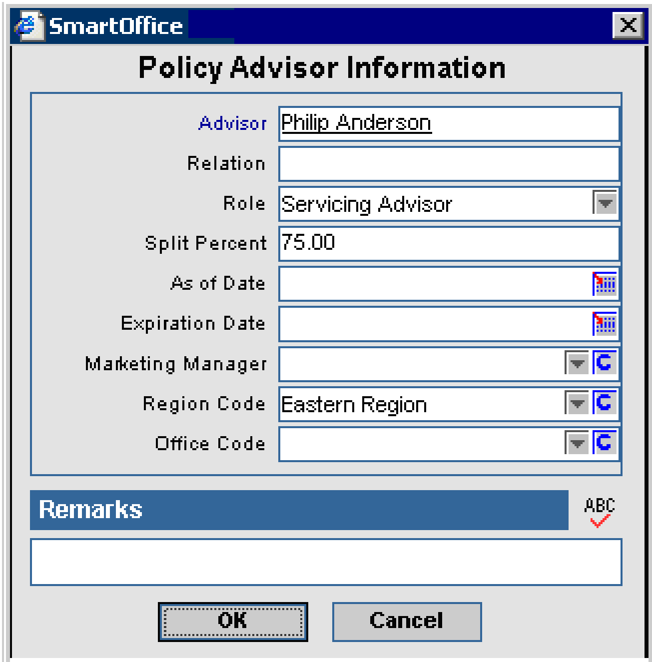
If the **Calculate Policy Fee** button (located on the Pending Case Summary under **More Features**) is clicked, the Policy Fee and the Non-Commissionable Fee are recalculated. This is useful if the settings in the Product Fee Information section or the Product Fee Commissionable section in the Product module have changed and you would like to update the Policy Fee and Non-Commissionable Fee accordingly.

Policy Advisor Summary Section

The Policy Advisor Summary lists the Advisor information for the pending case.

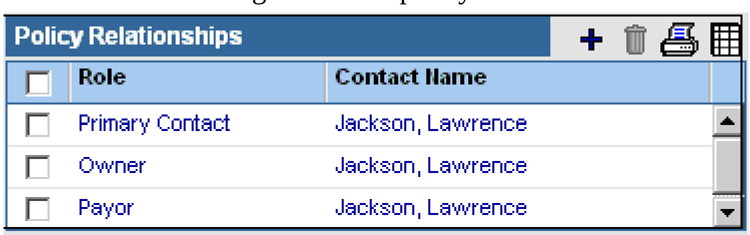


To add an Advisor, click the **Add** button to open the Policy Advisor Information dialog box.

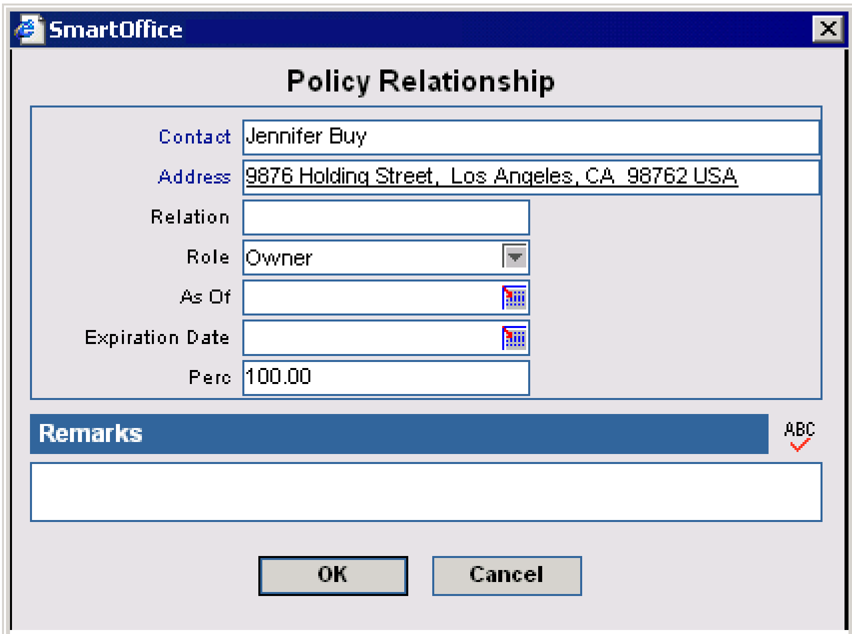


Policy Relationships Section

The Policy Relationships section can be used to define the Owner, Payor, Beneficiary, Beneficiary 2, Co-Owner, Co-Payor, Contingent Beneficiary, Loss Payee, Collateral Assignee and/or Absolute Assignee for the policy.

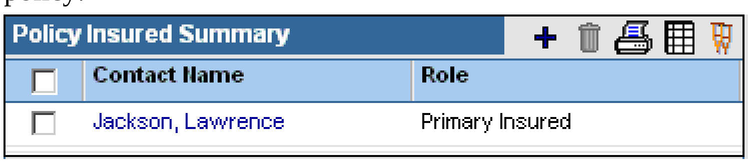


To add a policy relationship, click the **Add** button to open the Policy Relationship dialog box. The Contact field refers to the person with whom the case has a relationship. Address is the address associated with the case. It is not necessarily the contact's primary address. To select an address to populate this field, click the **Address** hyperlink. Relation refers to the relationship the contact has with the primary insured of the policy. Role refers to the contact's relationship to the case. As Of is when the contact became associated with the case; Expiration Date is when the contact is no longer connected with the case. Perc is the amount the contact is related to the case. For example, the Perc of a beneficiary determines the percent of the benefit the associated contact will receive.

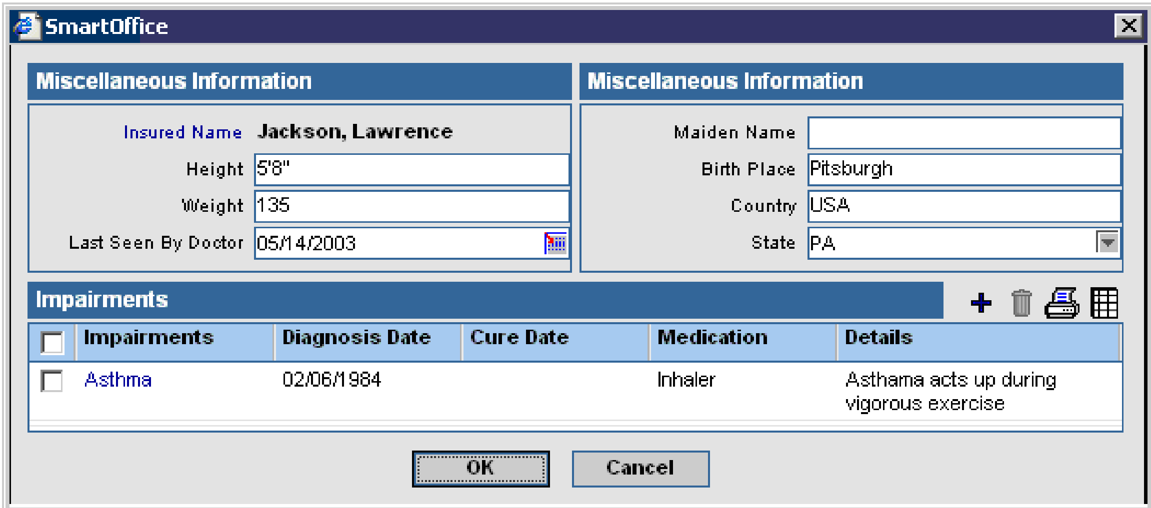


Policy Insured Summary

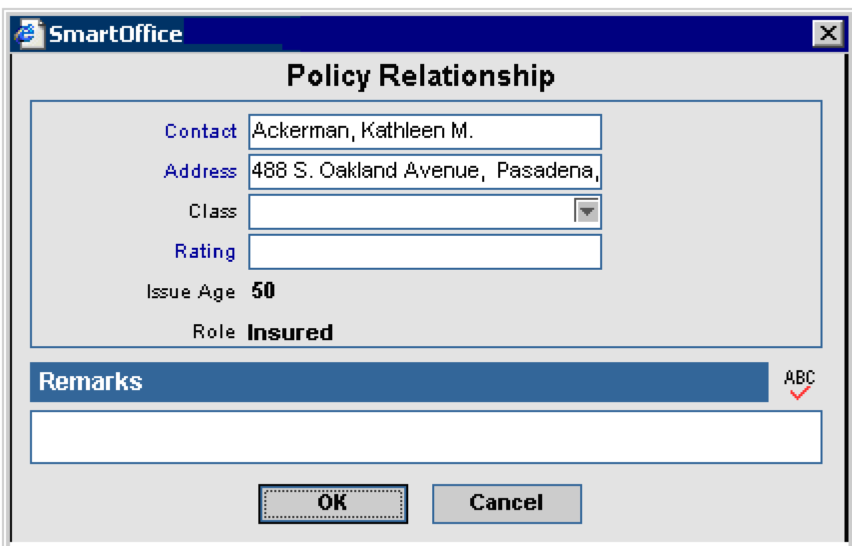
The Policy Insured Summary lists the Primary Insured and the other insured contacts for that policy.



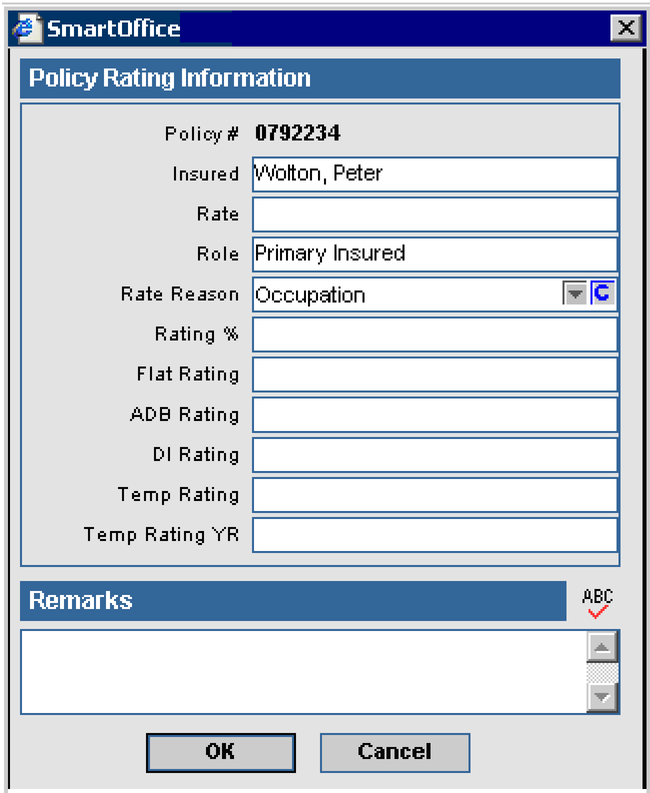
Select an insured contact and then click the **Impairments** button to open the Impairments dialog box. Impairment information will carry over for all policies and pending cases for the contact.



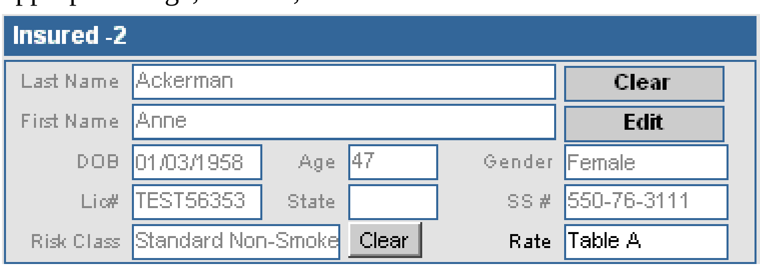
To add an insured contact, click the **Add** button in the Policy Insured Summary to open the Policy Relationship dialog box.



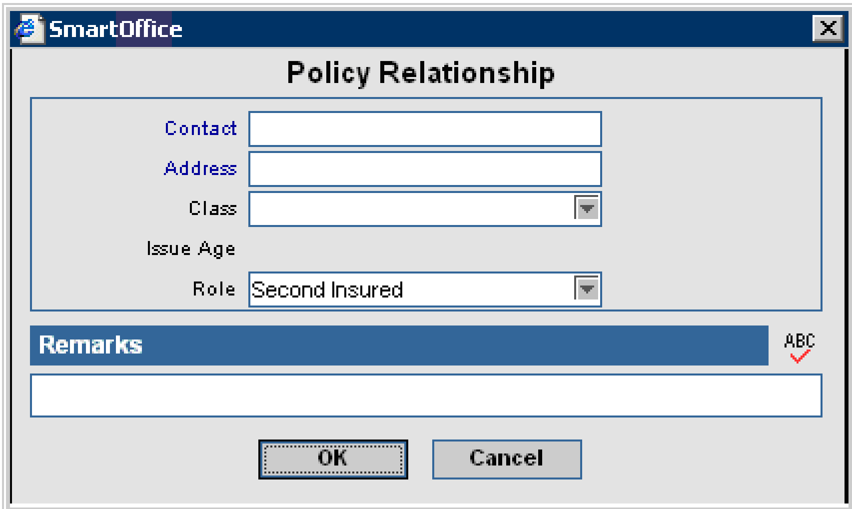
To view, add, modify, or delete policy ratings for a particular insured contact, click the **Rating** hyperlink to open the Policy Rating Information dialog box.



During PCM Add, if the user selects the Second Insured option in the first PCM Add dialog box Product Options section, then an additional Insured-2 section will be available on the second PCM Add dialog box. During the PCM Add, the Second Insured is treated the same as the Primary Insured. Requirements are populated from the Underwriting guidelines for the appropriate Age, Gender, Risk Class and Face Amount.

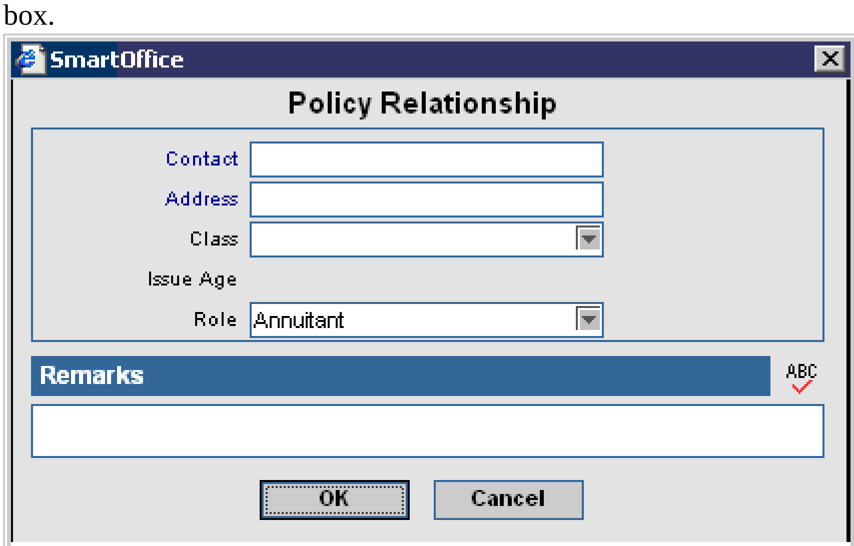


Only one Second Insured can be added to the Policy Insured Summary. Any additional contacts added to this section will be listed as Insured. The Second Insured role will only be available for those cases linked to a product that is identified as a Second Insured product. To add a Second Insured for a pending case, click the **Add** button in the Policy Insured Summary to open the Policy Relationship dialog box.



Policy Annuitant Summary

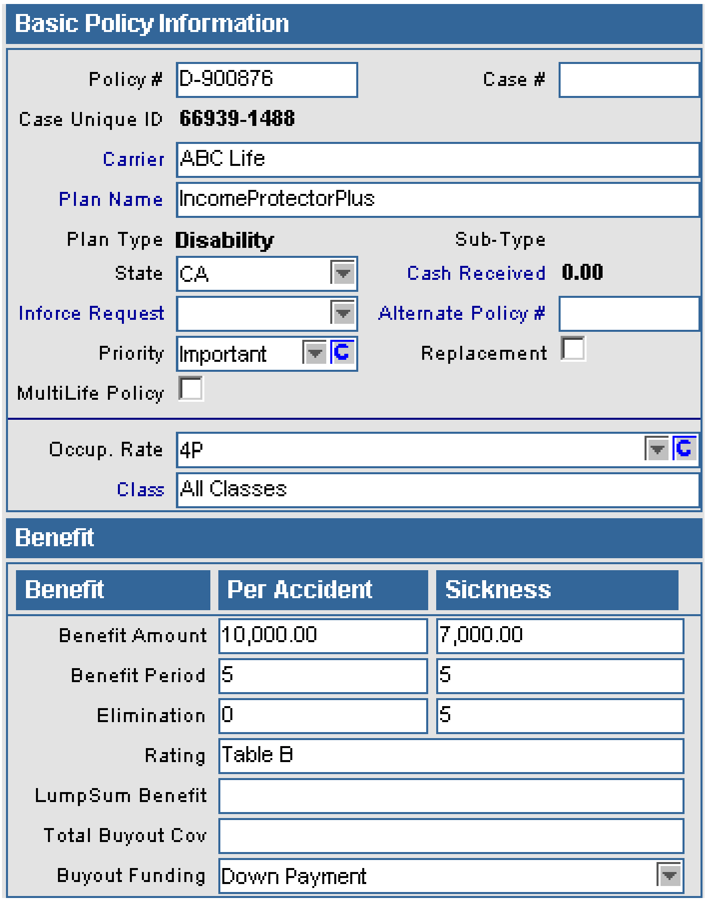
The Policy Annuitant Summary section is used to define the Annuitant Contact for the Annuity Insurance type. This section is available only for Annuity pending cases. To Add an Annuitant, click the **Add** button in the Policy Annuitant Summary to open the Policy Relationship dialog box.



Basic Policy Information and Benefit Sections

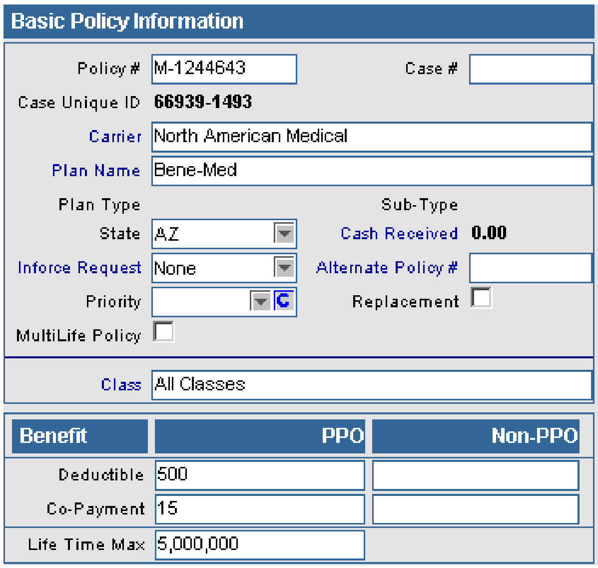
Disability (DI)

Class is a product-specific field and is directly linked to the Product module. The user can choose an option from a list of previously set risk classes. Benefit Amount is the most money the client can receive per accident/sickness. Benefit Period is how long the benefit will pay out. Elimination is the number of days that the client has to be injured or ill before the benefit will pay out. Rating refers to an additional rating on a class.



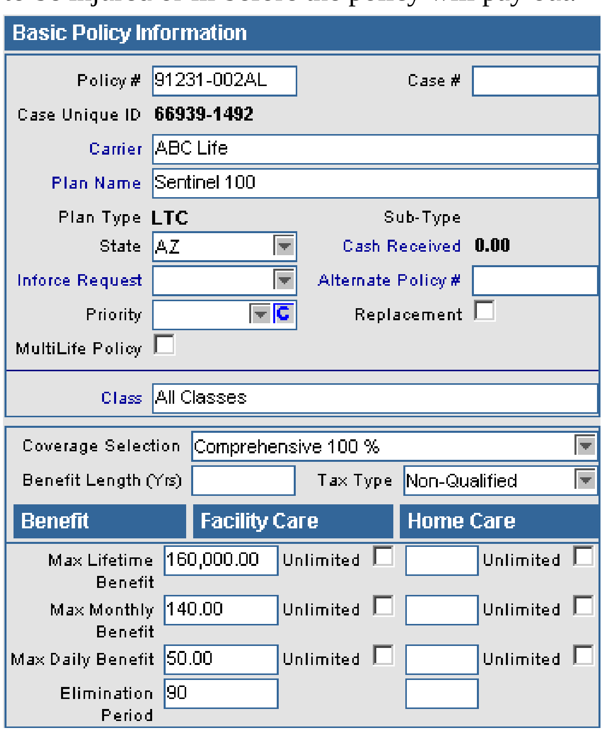
Medical

PPO and Non-PPO information can be tracked using this insurance type. Deductible is the amount the client has to pay before the insurance will begin covering costs. Co-Payment is the amount of out-of-pocket money the client will pay per doctor visit. Life Time Max is the maximum amount the client will have to pay in a lifetime.



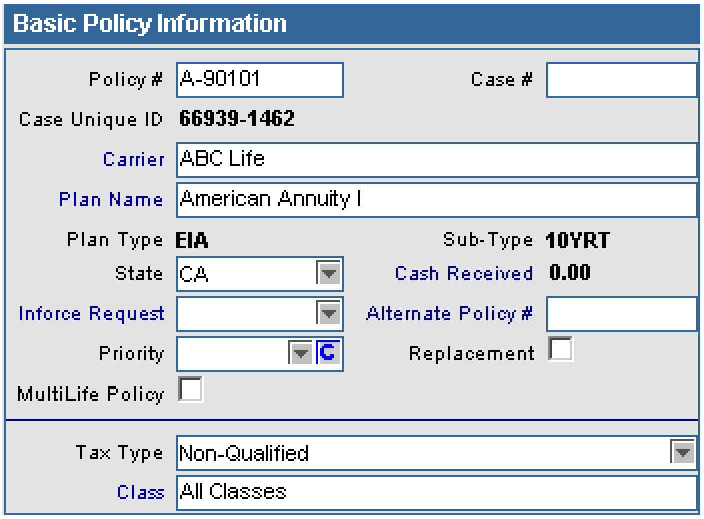
LTC (Long Term Care)

Coverage Selection specifies the type of coverage carried by the client. Benefit Length is the amount of time the benefit will pay out. If the Tax Type is qualified, the policy is not taxed and if the Tax Type is non-qualified, then the policy is taxed. Max Lifetime Benefit is the maximum amount the policy will pay to the client in a lifetime. Max Daily Benefit is the maximum amount the policy will pay to the client in a day. Elimination Period is the number of days the client has to be injured or ill before the policy will pay out.



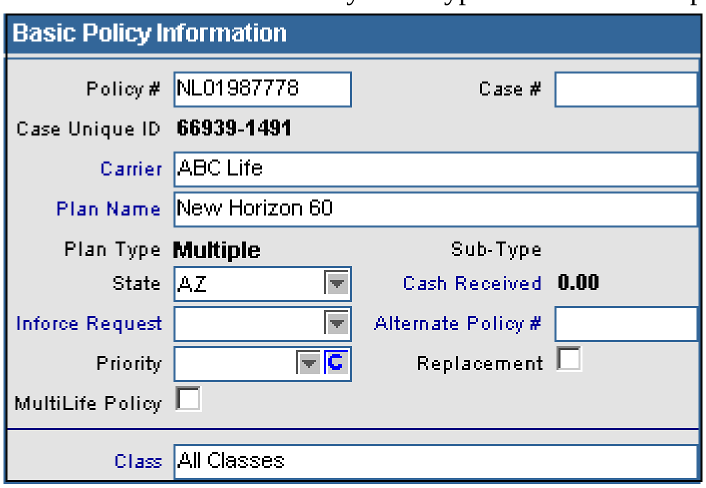
Annuity

If the Tax Type is qualified, the policy is not taxed and if the Tax Type is non-qualified then the policy is taxed.



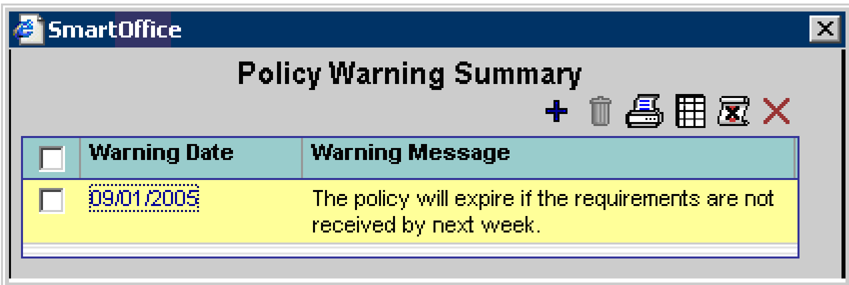
Other

Other can be used to track any other type of insurance not previously listed.

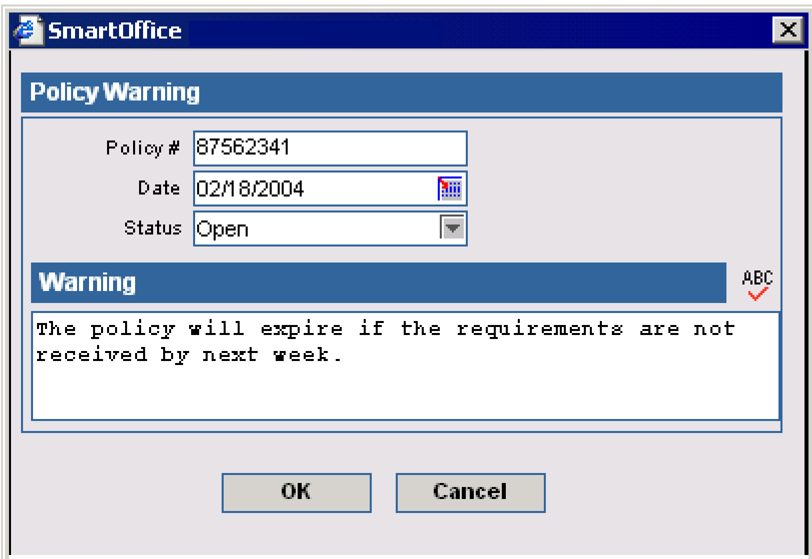


Policy Warnings Button

To view, add, modify, or delete policy warnings, click the **Policy Warnings** button to open the Policy Warning Summary.



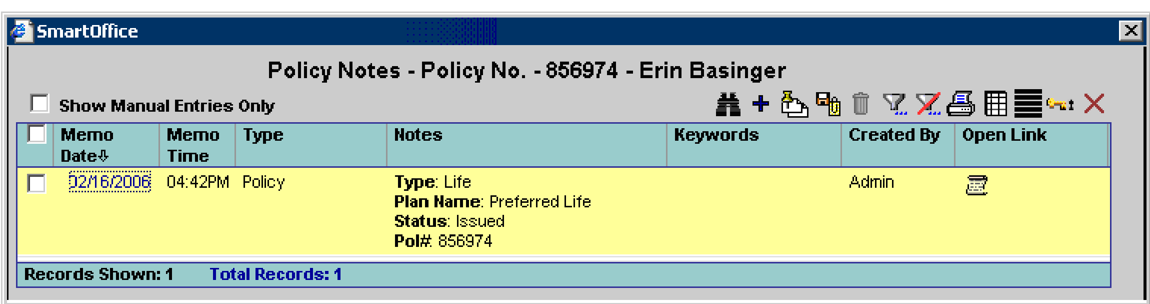
To enter a new warning, click the **Add** button to open the Policy Warning dialog box.



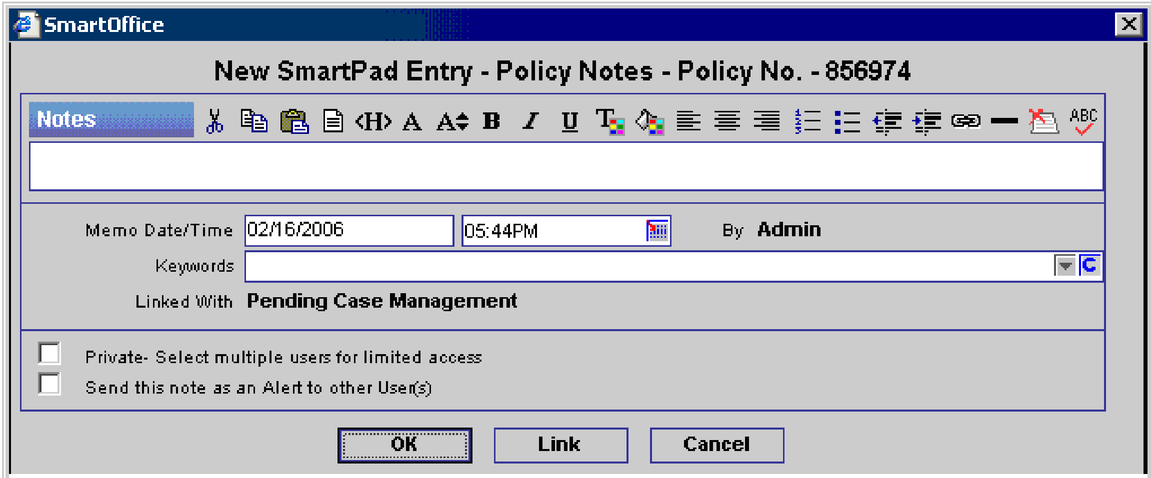
To change the warning status to Closed, select the warning in the Warning Summary and then click the **Close Warning** button. When a case has a warning with an Open status, the Policy Warnings button will blink as a reminder that something important needs to be addressed on this case. Policy Warnings can also be viewed from the SmartPolicies module.

Policy Notes Button

To add or view notes on the policy, click the **Policy Notes** button to open the Policy Notes dialog box.



To add a new policy note, click the **Add** button to open the Policy Notes Detail dialog box.



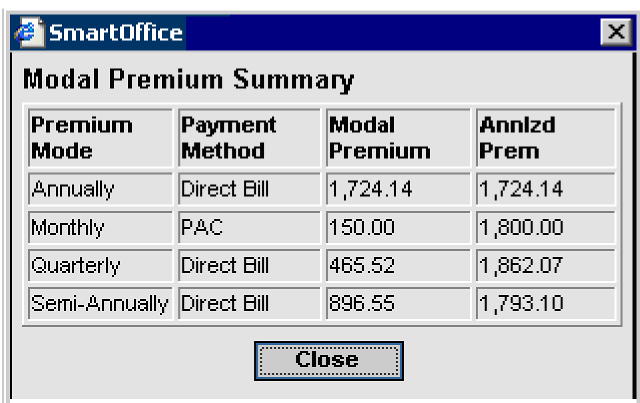
Policy Notes can also be viewed from the SmartPolicies module.

Policy Summary Button

Click the **Policy Summary** button to go to the current case's record in the SmartPolicies module. Click the SmartPolicies **PCM** button to return to SmartCaseManager.

Premium Calculation Report Button

Click the **Premium Calculation Report** button from the expanded **More Features** menu to generate a Premium Calculation Report on the basis of entries in the Product module. On the initial entry of a pending case when the Premium, Premium Mode and Payment Method values are entered and the information is saved, the calculations are based on the entries in the Modal Fee section of the Product module.

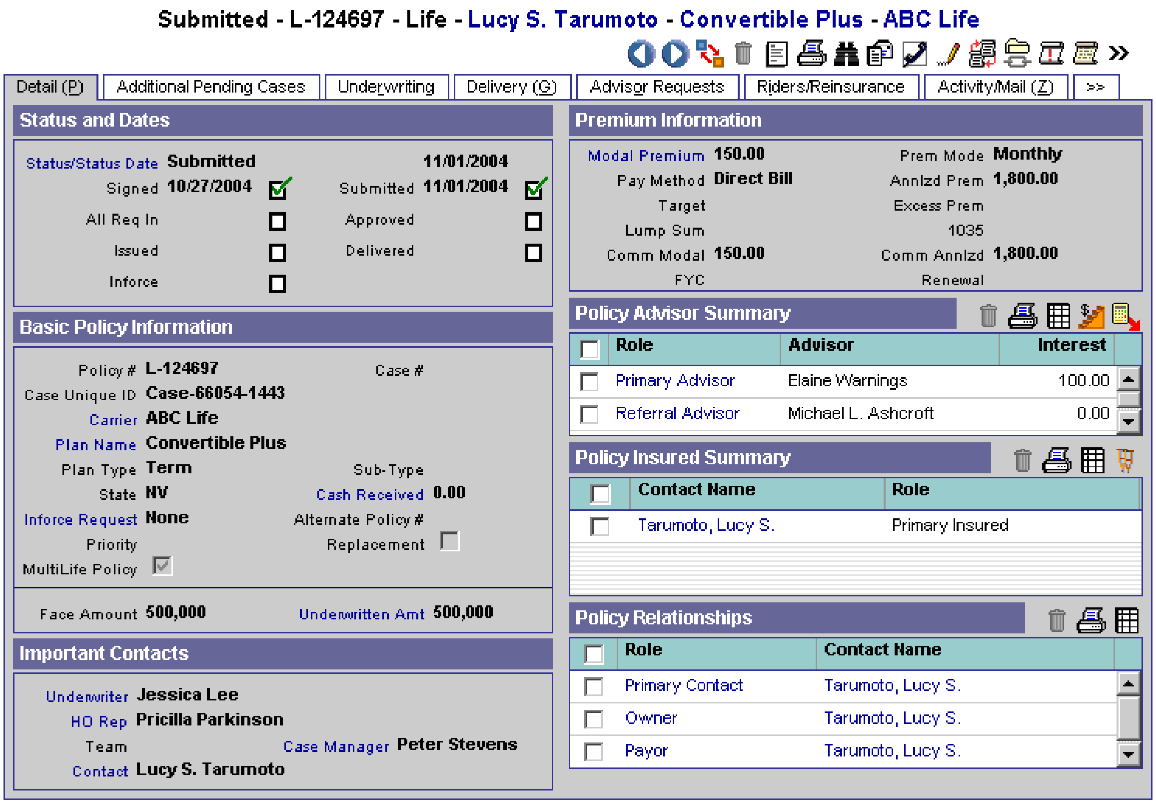


Link to Existing Case Button

This button is available on the Detail tab only for cases that are not linked to any Parent Case and are not MultiLife Cases. From the expanded **More Features** menu, click the **Link to Existing Case** button to open the Search Pending Cases dialog box. Click the **Search** button to display the Pending Case Summary listing all Multilife cases. Specify a pending case as the Parent Case. The Pending Case becomes a Child case and is listed on the Additional Pending Case tab of the Parent Case.

Show Parent Policy Button

This button is available on the Detail tab for all cases. To open the Parent pending case information, click the **Show Parent Policy** button from the expanded **More Features** menu. If the case is linked to a MultiLife case then the Parent Pending Case information opens. The "No parent case is associated with this record" message displays.

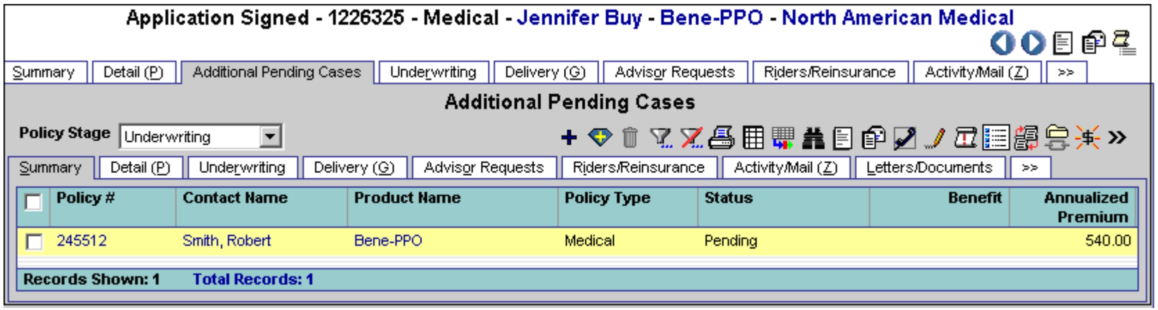


Unlink Case Button

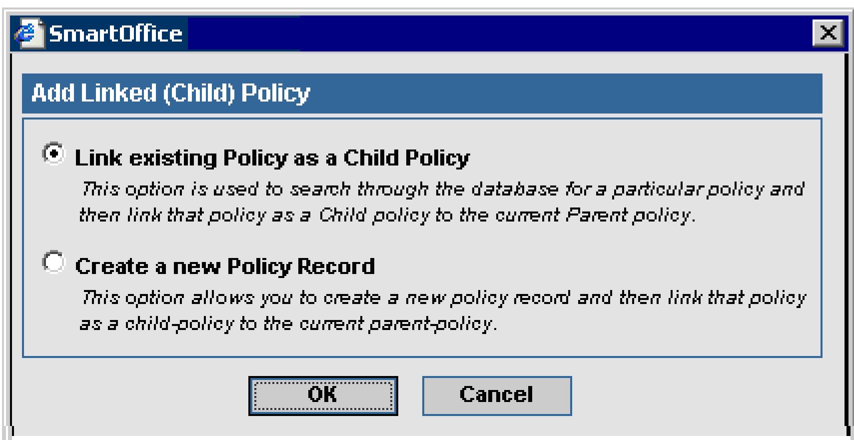
This button is available on the Detail tab only for Child cases that are linked to a Parent pending case. To unlink a Child case from a Parent case, click the **Unlink Case** button from the **More Features** expanded menu. After unlinking, the case is no longer linked to the MultiLife pending case.

Additional Pending Cases Tab

The Additional Pending Case tab is only accessible when the MultiLife Policy option is selected on the Detail tab of a pending case. The Additional Pending Cases tab tracks multiple cases under a single case and enables the user to process the Underwriting and Delivery Requirements on the Parent level of the pending case. When the user selects the Additional Pending Cases tab, Child cases are displayed in a sub-system that is similar to the existing SmartCaseManager system. The functionality of the sub-tabs under the Parent PCM tabs is the same as that of the main SmartCaseManager system.

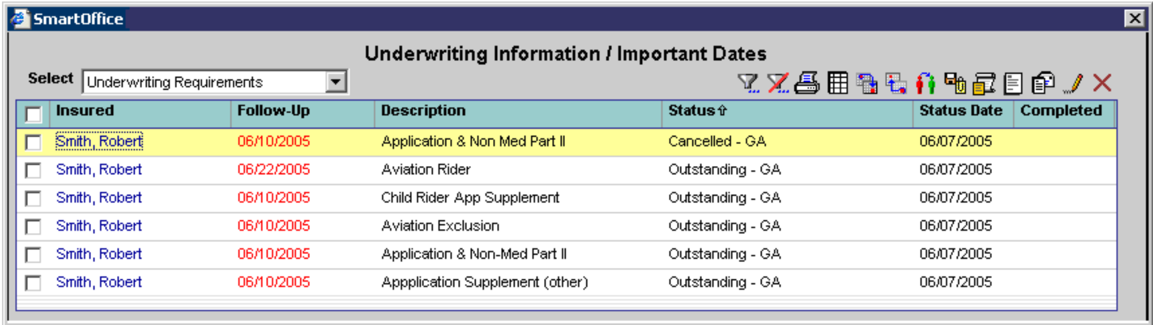


Click the **Add** button to open the Add Linked (Child) Policy dialog box displaying the Link Existing Policy as a Child Policy and Create a New Policy Record options. An existing case can be linked, or a new policy can be created.



Tag a case and then click the **Unlink Policy** button from the expanded **More Features** menu to unlink the Child policy from the Parent policy. After unlinking the Child case, it is no longer linked to any other case.

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



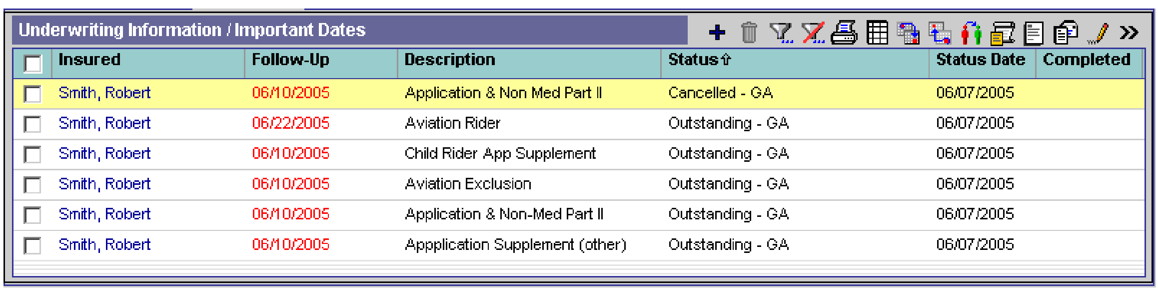
Insured	Follow-Up	Description	Status	Status Date	Completed
Smith, Robert	06/10/2005	Application & Non Med Part II	Cancelled - GA	06/07/2005	
Smith, Robert	06/22/2005	Aviation Rider	Outstanding - GA	06/07/2005	
Smith, Robert	06/10/2005	Child Rider App Supplement	Outstanding - GA	06/07/2005	
Smith, Robert	06/10/2005	Aviation Exclusion	Outstanding - GA	06/07/2005	
Smith, Robert	06/10/2005	Application & Non-Med Part II	Outstanding - GA	06/07/2005	
Smith, Robert	06/10/2005	Appplication Supplement (other)	Outstanding - GA	06/07/2005	

Underwriting Tab

Underwriting information is located on the Underwriting tab.

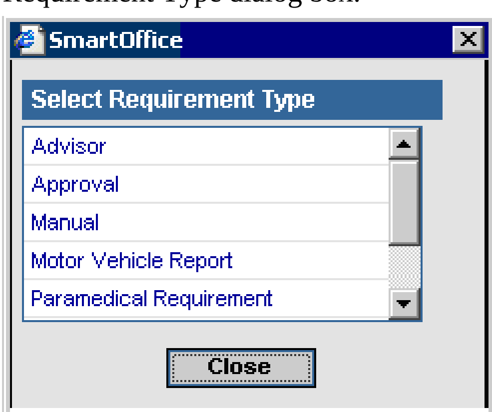
Underwriting Information / Important Dates

Underwriting requirements are automatically populated by SmartOffice based on underwriting guidelines created in the Product module. For further information, see the *Product Module* documentation. The follow-up date is automatically determined based upon settings for the carrier. Please refer to the *Carrier Module* documentation for further information. Requirements with a follow-up date the same as the current date or earlier will display on the Case Manager and Requirement Manager's Global Follow-Up Summaries. Please refer to the *Follow-Up Sub-Menu* section for more information.

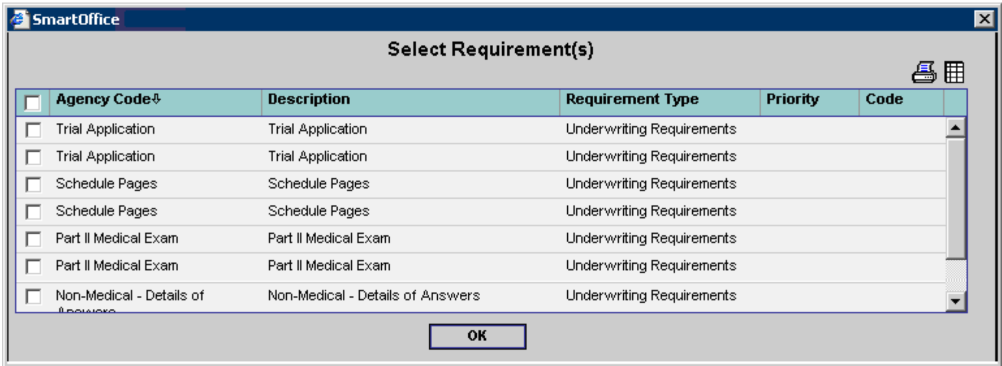


Insured	Follow-Up	Description	Status	Status Date	Completed
Smith, Robert	06/10/2005	Application & Non Med Part II	Cancelled - GA	06/07/2005	
Smith, Robert	06/22/2005	Aviation Rider	Outstanding - GA	06/07/2005	
Smith, Robert	06/10/2005	Child Rider App Supplement	Outstanding - GA	06/07/2005	
Smith, Robert	06/10/2005	Aviation Exclusion	Outstanding - GA	06/07/2005	
Smith, Robert	06/10/2005	Application & Non-Med Part II	Outstanding - GA	06/07/2005	
Smith, Robert	06/10/2005	Appplication Supplement (other)	Outstanding - GA	06/07/2005	

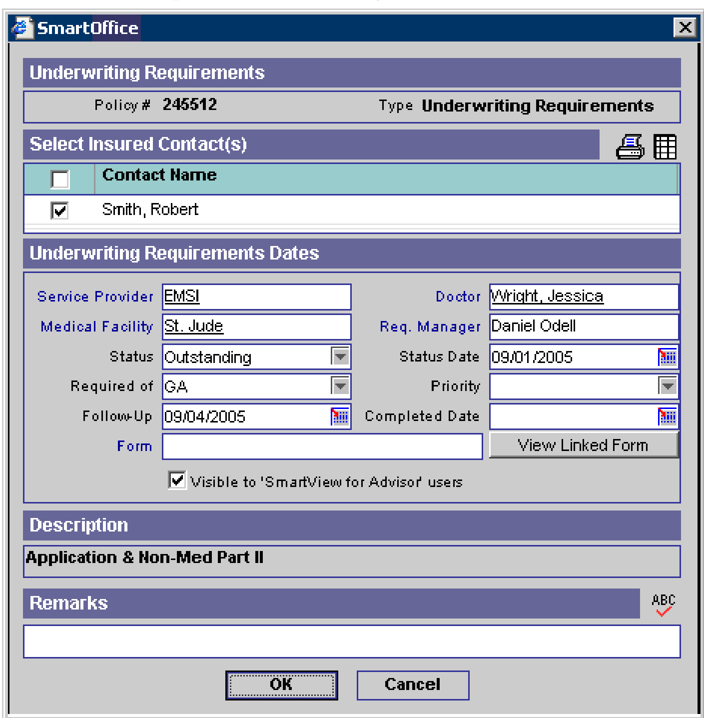
To designate an additional underwriting requirement, click the **Add** button to open the Select Requirement Type dialog box.



Select a requirement type (other than Manual) to open the Select Requirement(s) spreadsheet. This spreadsheet will list only those requirements related to the selected requirement type. The listed requirements are created in PCM Setup. If the Manual type is selected, the Select Requirement(s) spreadsheet will be skipped and the Underwriting Requirement Detail dialog box will open directly with no description entered. The description is to be entered manually.

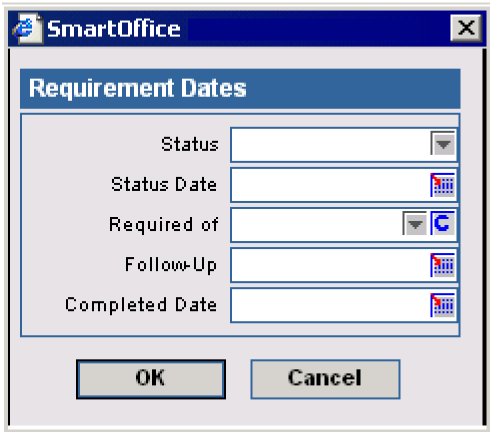


Select a requirement and then click the **OK** button to display the Underwriting Requirement Details dialog box. The description (read-only if not Manual) is automatically populated. If more than one requirement is selected, their descriptions (read-only if not Manual) will be separated by a comma. When the Underwriting Requirement Detail dialog box is closed, the two requirements will save as two stand-alone requirement entries with their own descriptions. For entering multiple Manual requirements, the description must be separated by two hyphens '--' (e.g., for a Manual requirement, enter the description as 'Blood Profile -- HO'). When the Underwriting Requirement dialog box is closed, the requirements will save as two stand-alone requirement entries with their own descriptions. Medical Facility handles the requirement. For example, if the case requires a blood sample and St. Jude is performing the blood test, that facility will be listed in the Medical Facility field. This dialog box also opens when a requirement is modified. When the Completed Date is entered, the Follow-Up Date is automatically deleted. The user can enter a new Follow-Up date if necessary.



Change Date/Status Button

Select a requirement and then click the **Change Date/Status** button to open the Requirement Dates dialog box. Here the requirement's Status, Status Date, Required Of, Follow-Up Date and Completed Date can be updated.

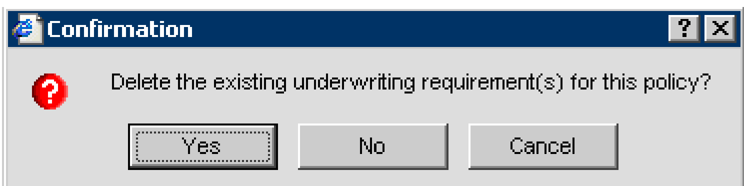


Reset Follow-Up Date Button

Select a record and then click the **Reset Follow-Up Date** button to renew the Follow-Up date based upon the current date. The calculation used is entered in the Carrier module.

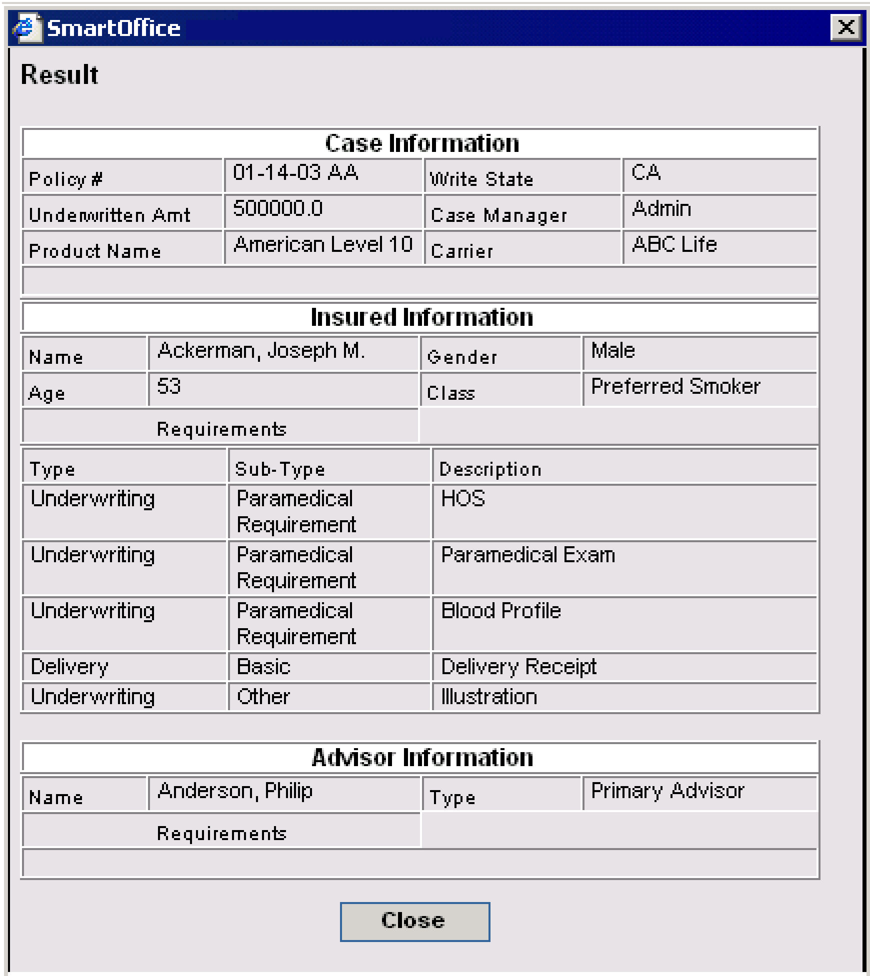
Recreate Underwriting Requirement Button

To recreate the underwriting requirements from a product's guidelines, click the **More Features** button on the Underwriting tab toolbar and then select **Recreate Underwriting Requirement** from the drop-down list. A prompt will confirm deletion of the existing underwriting requirements.



To append any new underwriting requirements, click the **No** button to reject the deletion. To remove the current requirements (except for the Await Approval and Replacement requirements created by PCM Workflows) for a pending case and replace those with all applicable requirements (defined in the product module) click the **Yes** button.

A Recreate Underwriting Requirements dialog box opens to confirm a successful update.



SmartOffice

Result

Case Information			
Policy #	01-14-03 AA	Write State	CA
Underwritten Amt	500000.0	Case Manager	Admin
Product Name	American Level 10	Carrier	ABC Life

Insured Information			
Name	Ackerman, Joseph M.	Gender	Male
Age	53	Class	Preferred Smoker
Requirements			

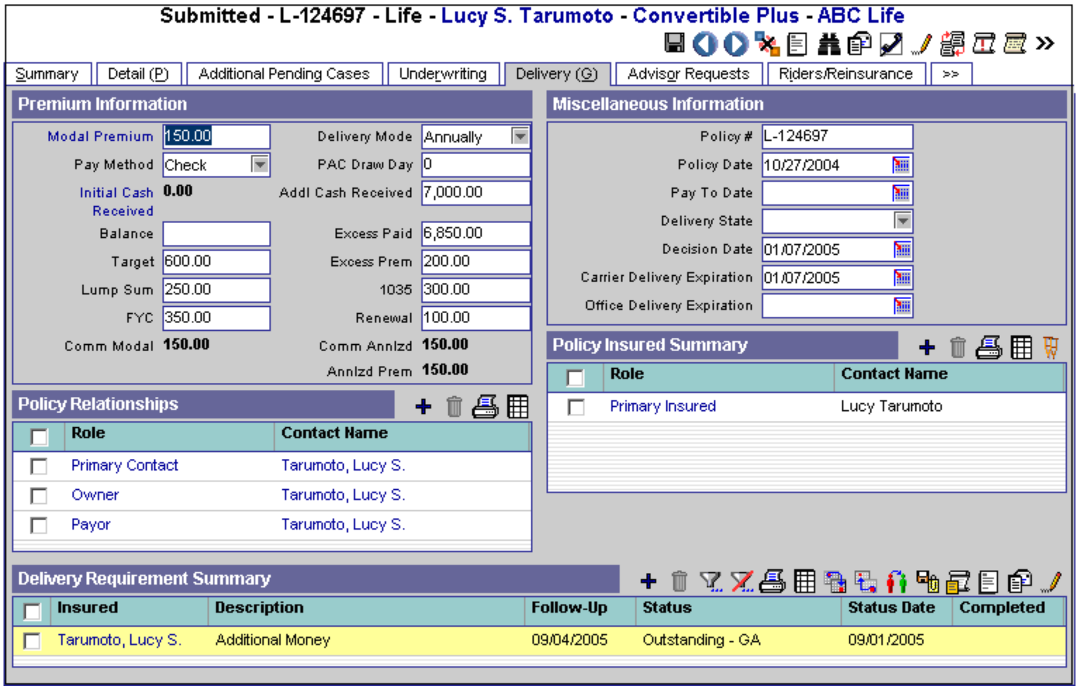
Type	Sub-Type	Description
Underwriting	Paramedical Requirement	HOS
Underwriting	Paramedical Requirement	Paramedical Exam
Underwriting	Paramedical Requirement	Blood Profile
Delivery	Basic	Delivery Receipt
Underwriting	Other	Illustration

Advisor Information			
Name	Anderson, Philip	Type	Primary Advisor
Requirements			

Close

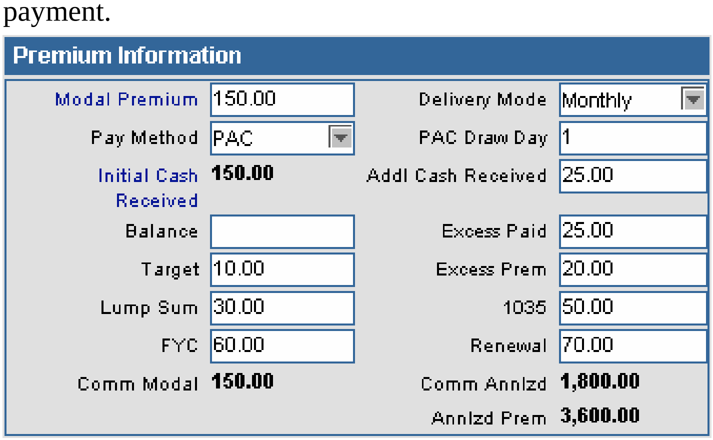
Delivery Tab

The Delivery tab has five sections: Premium Information, Miscellaneous Information, Policy Relationships, Policy Insured Summary and Delivery Requirements Summary.



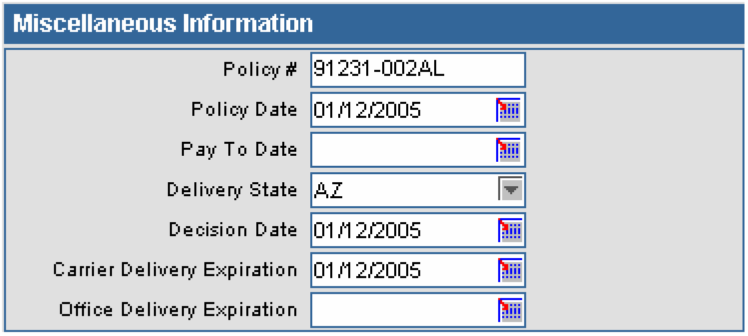
Premium Information Section

In the Premium Information section, the Pay Method represents the client's method of payment. The options are Bank Draft, Check, Collection Institution, Combined Billing, Credit Card, Direct Bill, EFT (Electric Fund Transfer), Gov Allotment (Government Allotment), Irregular Billing, List Bill, Other, Paid In Advance, Payroll Deductions, Premium Deposit Fund, Regular Billing, Special Discounts, Suspended Billing and PAC (Pre-Authorized Check). Additional Cash Received is the money paid after the Initial Cash Received. For example, if the client paid $150 on an application and then paid a further $25 after the case was issued, the Initial Cash Received is $150 and the Additional Cash Received is $25. SmartCaseManger automatically calculates Balance and Excess Paid using the values in the Premium, Initial Cash Received and Additional Cash Received fields. Balance is equal to how much the client still needs to pay to meet the first premium payment. Excess Paid is equal to how much the client has paid minus the first premium payment.



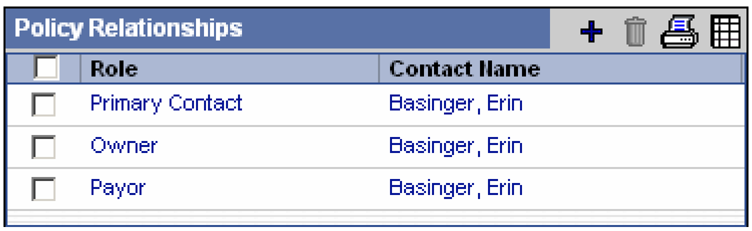
Miscellaneous Information Section

Important dates and the delivery state are located in the Miscellaneous Information section. Decision Date and Carrier Delivery Expiration are Approved case dates. When the case status is marked as Issued, the Application State information transfers to the Delivery State.



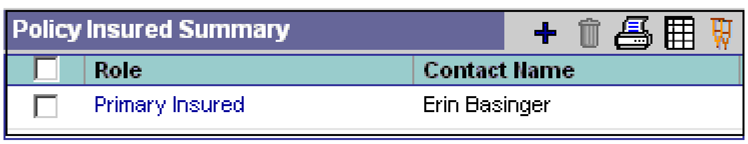
Policy Relationships Section

The Policy Relationships section can be used to define the Owner, Payor, Beneficiary, Beneficiary 2, Co-Owner, Co-Payor, Contingent Beneficiary, Loss Payee, Collateral Assignee and/or Absolute Assignee for the policy.



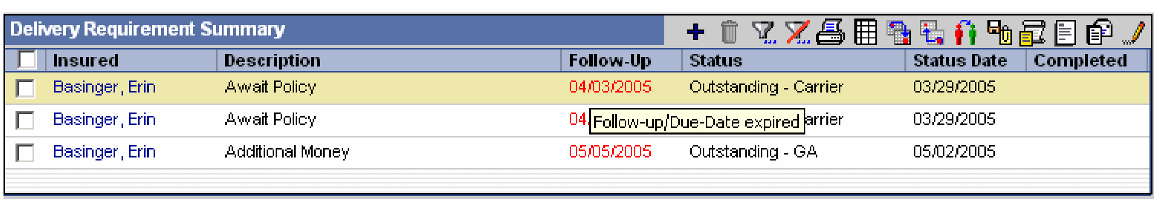
Policy Insured Summary

The Policy Insured Summary contains delivery information on insured contacts for the case.

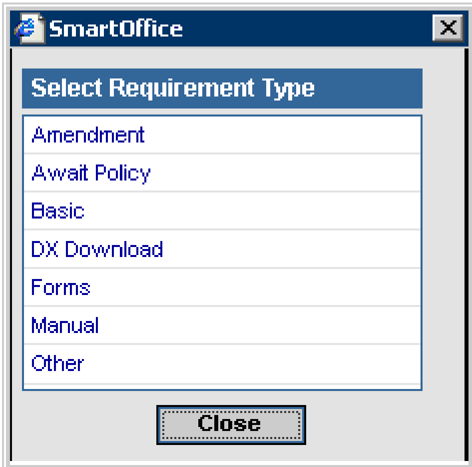


Delivery Requirements Summary

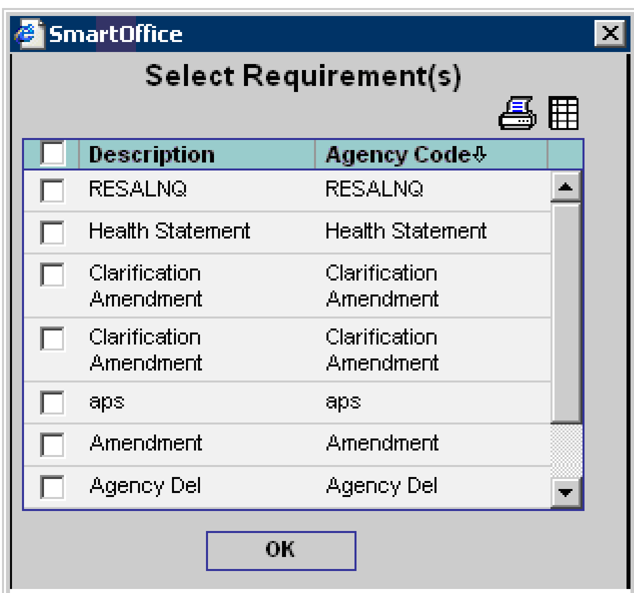
Any requirements to be fulfilled before a case goes inforce are tracked in the Delivery Requirements Summary. Delivery requirements are automatically populated by SmartCaseManager based on age and face bandings.



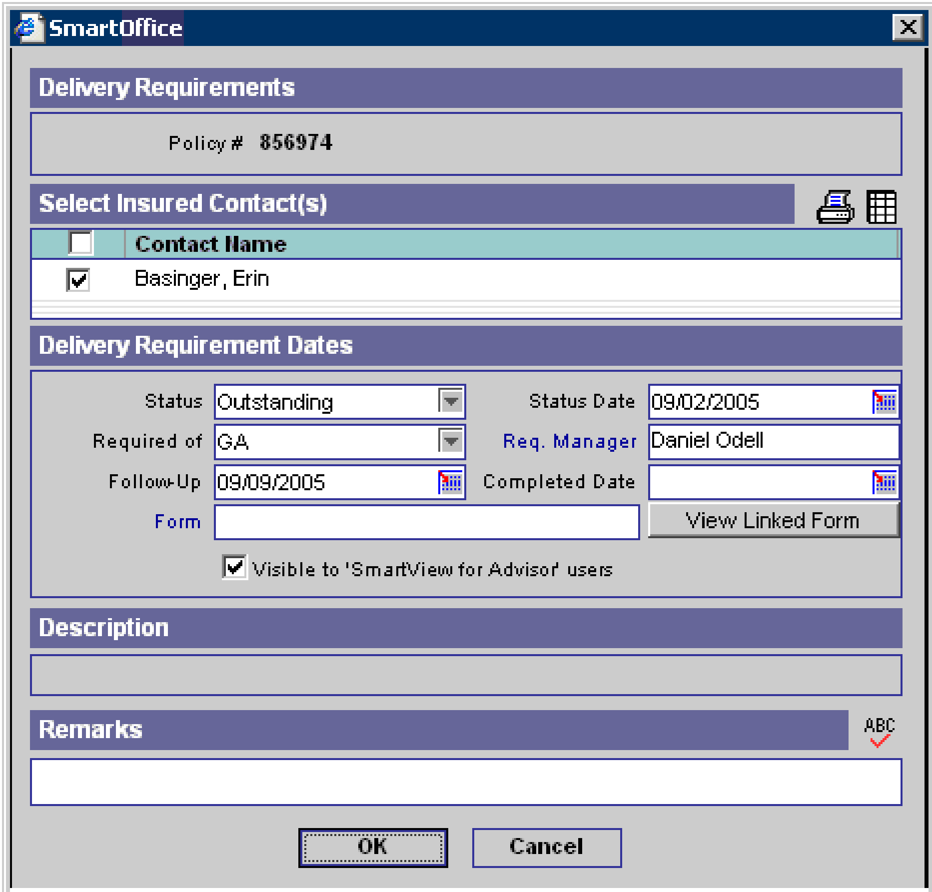
To designate an additional delivery requirement, click the **Add** button to open the Select Requirement Type dialog box.



Select a requirement type (other than Manual) to open the Select Requirement(s) spreadsheet. This spreadsheet will list only the requirements related to the selected requirement type. The listed requirements are created in PCM Setup. If the Manual type is selected, the Select Requirement(s) spreadsheet will be skipped and the Delivery Requirement Detail dialog box will open directly with no description entered. The description is to be entered manually.

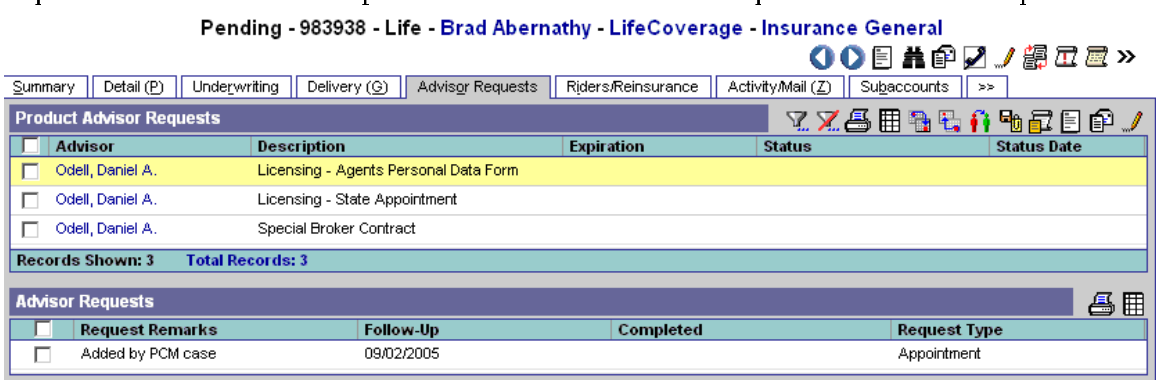


Select a requirement and then click the **OK** button to open the Delivery Requirements dialog box.



Advisor Requests Tab

The Advisor Requests tab displays all of the advisor requests that are linked to the case. The requests are divided into two spreadsheets: Product Advisor Requests and Advisor Requests.



Product Advisor Requests Spreadsheet

The Product Advisor Requests spreadsheet lists the requirements to be completed by the Advisor for those particular cases other than licenses, contracts, appointments and error & omissions (e.g., obtaining a Series 6). These are automatically populated when the pending case is added. The requirements are entered in the Product and Carrier modules and the requirements that the Advisor has already fulfilled are entered in the Advisor module. SmartOffice compares the requirements in the Carrier and Product modules to the fulfilled requirements listed in the Advisor module. Any requirements that are entered into the Product or Carrier modules that the Advisor has not yet fulfilled are populated in the Product Advisor Requests spreadsheet. For further information, please refer to the *Product Module*, *Carrier Module* and *Advisor Module* documents.

Product Advisor Requests

Advisor	Description	Expiration	Status	Status Date
Odell, Daniel A.	Licensing - Agents Personal Data Form			
Odell, Daniel A.	Licensing - State Appointment			
Odell, Daniel A.	Special Broker Contract			

Records Shown: 3 Total Records: 3

Advisor Requests Spreadsheet

Note that this spreadsheet can only be populated by Agency Manager workflows. An Agency Manager license is required for this.

The Advisor Request spreadsheet lists all of the requirements to be completed by the Advisor for that particular case including Licenses, Contracts, Appointments and E&O Insurance. These are automatically populated when the pending case is added. For further information, please refer to the *Agency Manager* document.

Advisor Requests

Request Remarks	Follow-Up	Completed	Request Type
Added by PCM case	09/02/2005		Appointment

Records Shown: 3 Total Records: 3

Riders / Reinsurance Tab

The Rider/Reinsurance tab has two summaries, the Rider Summary and the Reinsurance Summary.

Delivered - 458896 - Life - Dennis Lockwood - Preferred Life - 20th Century Life Insurance

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

Rider Summary

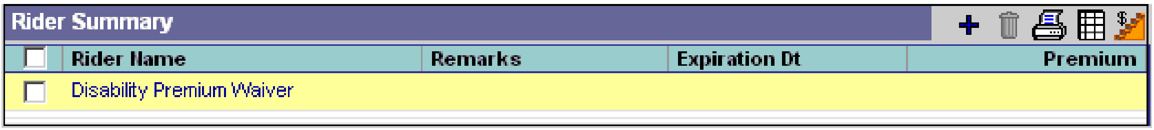
Rider Name	Remarks	Expiration Dt	Premium
Disability Premium Waiver	This rider is to waive the premium	09/02/2015	100.00

Reinsurance Summary

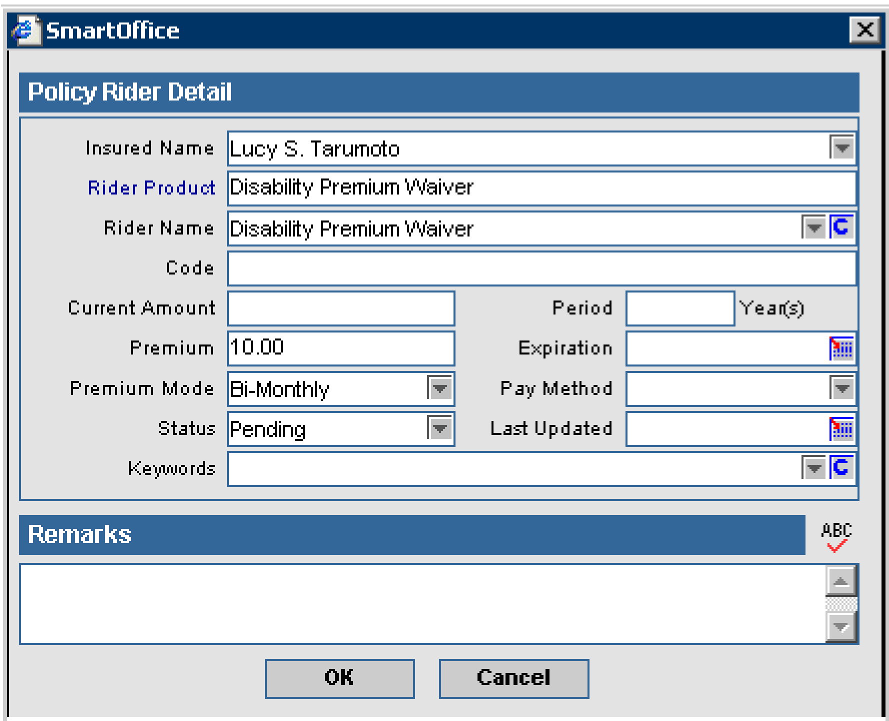
Ordered	Delivery Method	Received Date	Carrier Name
08/02/2005	Mail	09/12/2005	ABC Life

Rider Summary

The Rider Summary displays case-related rider information.



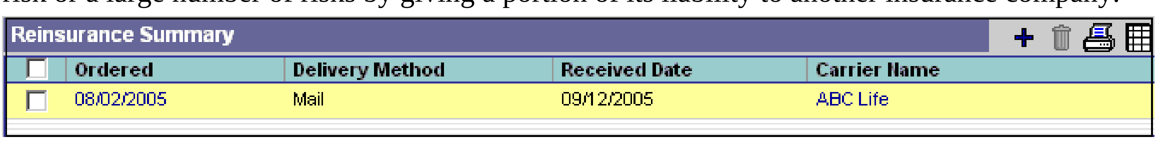
To add a rider to a case, click the **Add** button to open the Policy Rider Detail dialog box. All contacts with an Insured role (Annuitant in the case of Annuity type) in the Interested Parties section will display in the drop-down menu under Insured Name (Annuitant Name in the case of type Annuity).



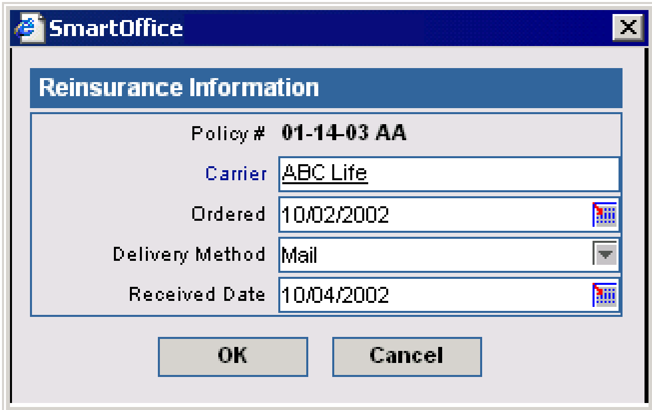
To view the list of Rider Products, click the **Rider Product** hyperlink.

Reinsurance Summary

Reinsurance is a form of insurance that insurance companies buy for their own protection, “a sharing of insurance.” The reinsured reduces its possible maximum loss on either an individual risk or a large number of risks by giving a portion of its liability to another insurance company.

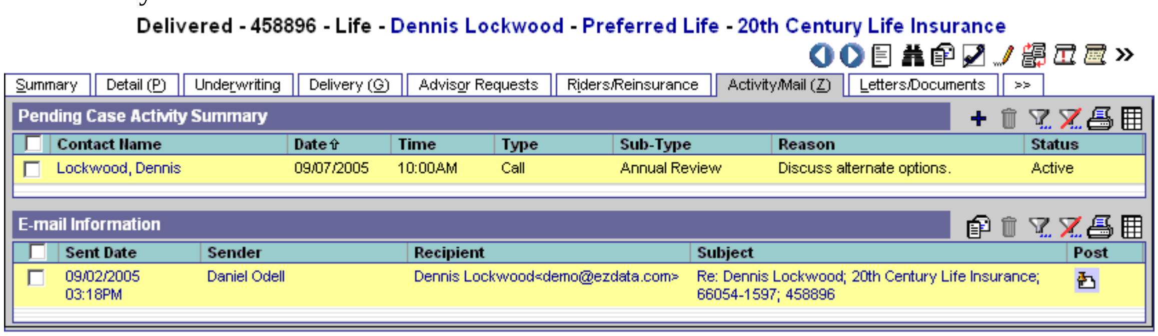


To add reinsurance information, click the **Add** button.



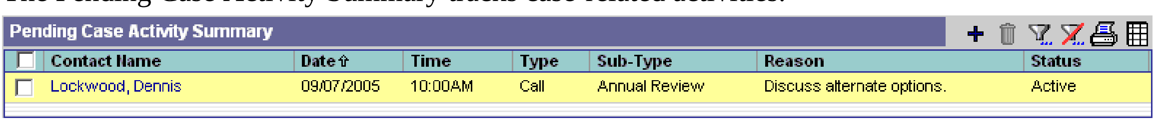
Activity/Mail Tab

The Activity/Mail tab tracks case-related activities and case-related sent e-mail.

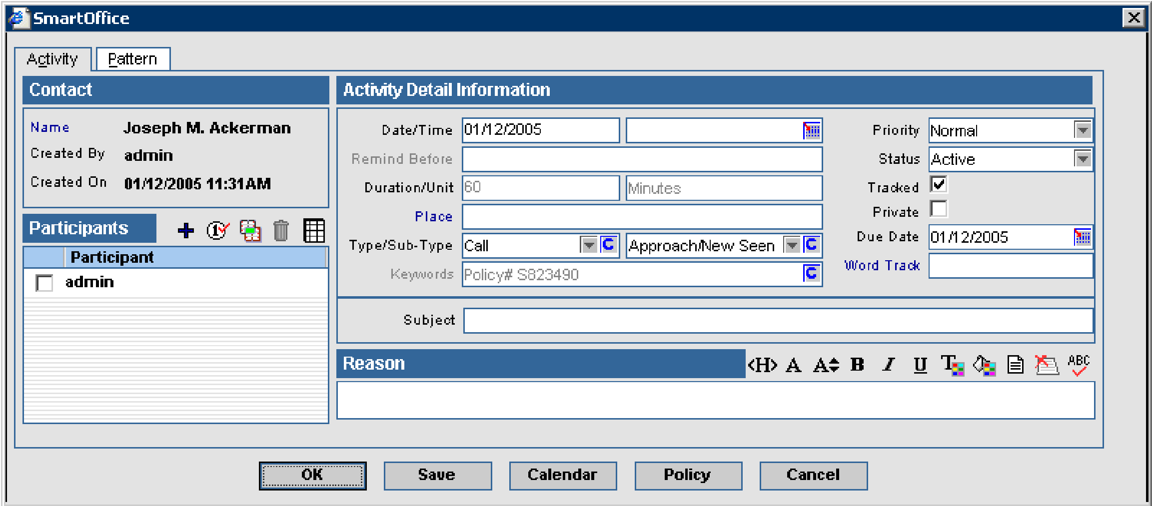


Activity Summary

The Pending Case Activity Summary tracks case-related activities.



To add an activity for a case, click the **Add** button to open the Related Contacts dialog box. Select a Contact link to open the New Activity dialog box.

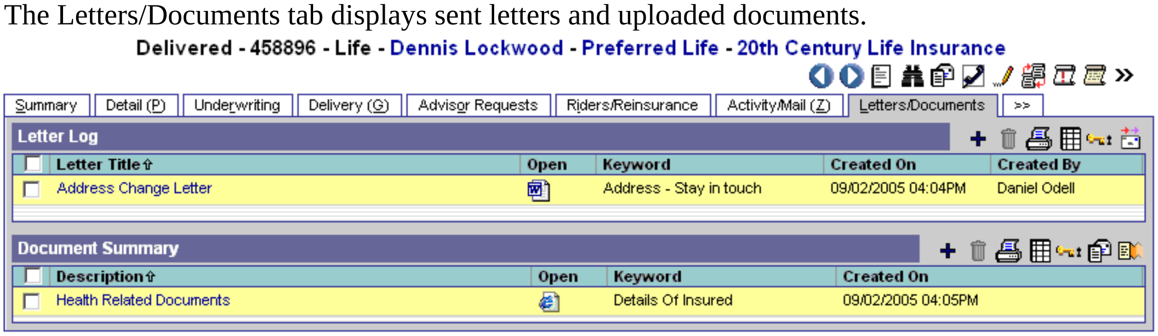


E-mail Information Summary

The E-mail Information summary tracks case-related activities and e-mail messages. The user can Compose, Forward, Reply, or Reply All to e-mail messages.

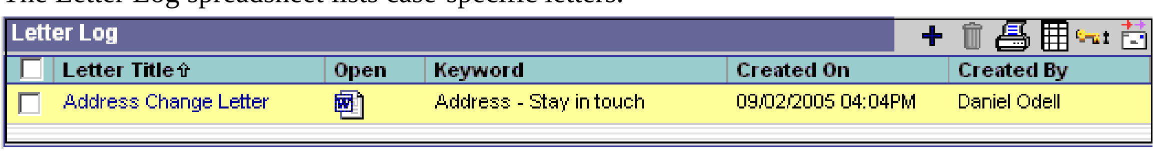
Letters/Documents Tab

The Letters/Documents tab displays sent letters and uploaded documents.



Letter Log

The Letter Log spreadsheet lists case-specific letters.



A sent letter can be viewed in detail by clicking on the application icon, located in the Open column.

September 04, 2001

Norma Peterson
946 Dunford St
Jacksonville, FL 32201

Dear Norma,

Since on October 07 you are having a birthday, I was just writing to find out if I would soon be receiving an invitation to your party?

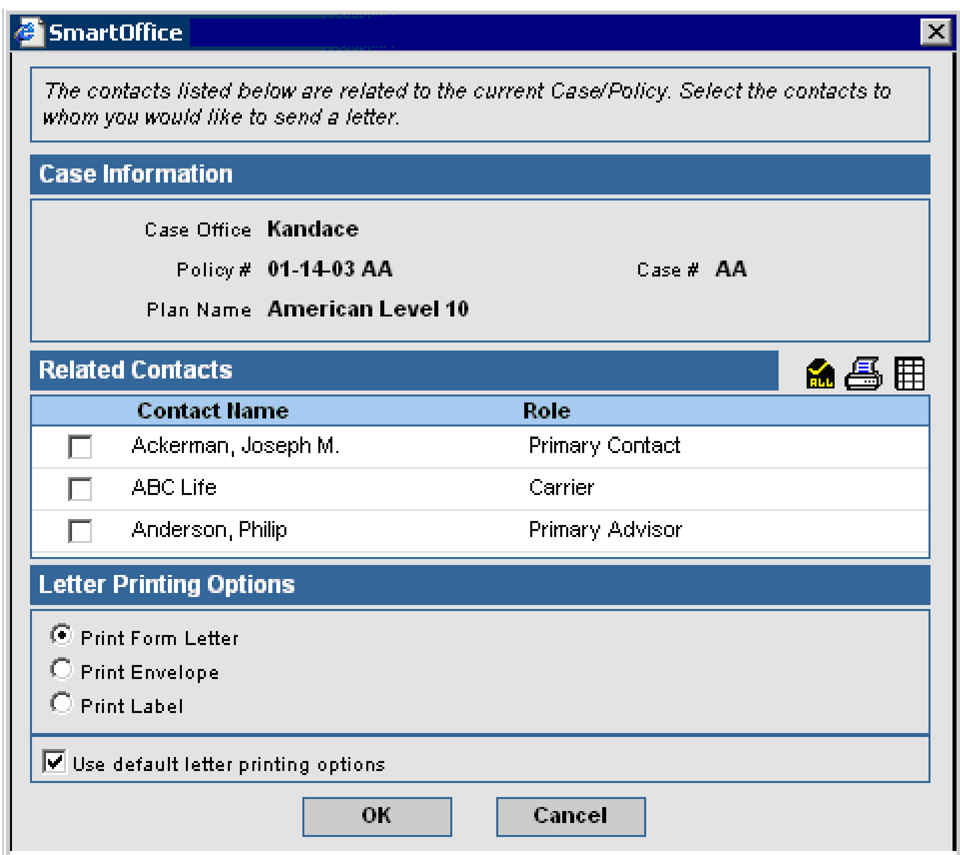
It's been a tough and lonely year for me at the insurance agency. Hopefully you will brighten up my year by inviting me to your home perhaps for dinner and some birthday cake?

Best wishes, Norma, for a wonderful and productive year!

Sincerely,

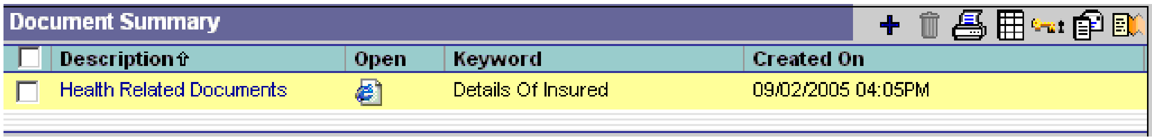
Daniel Odell, CLU
General Agent

An additional letter can be sent by clicking the **Add** button. Contacts related to the case will be listed in the Related Contacts section.

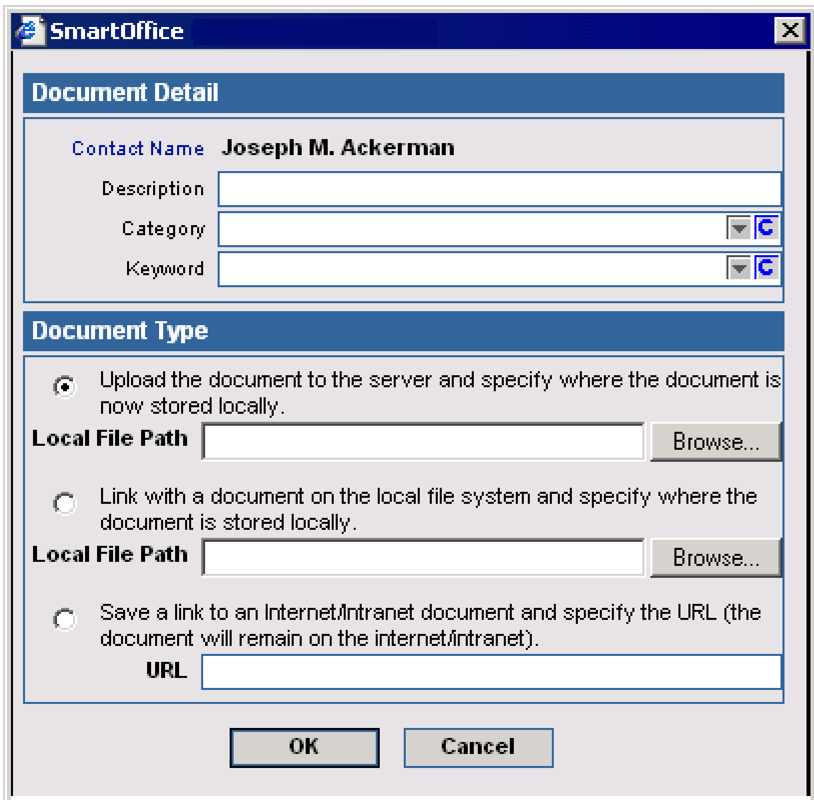


Document Summary

The user can attach a file to the case. This file can be a document, picture, or any other type of file. To add a file, click the **Add** button to open the Related Contacts dialog box. Select a Contact link to open the Document Detail dialog box.



The Upload the Document to the Server option places a copy of the file in the SmartOffice database. The Link with a Document on my Local File System option does not create a copy, but adds a link to the file on your computer. Only people with access to your computer drive will be able to open the file. The Save a Link to the Document option creates a link to a file on the Internet (or intranet).

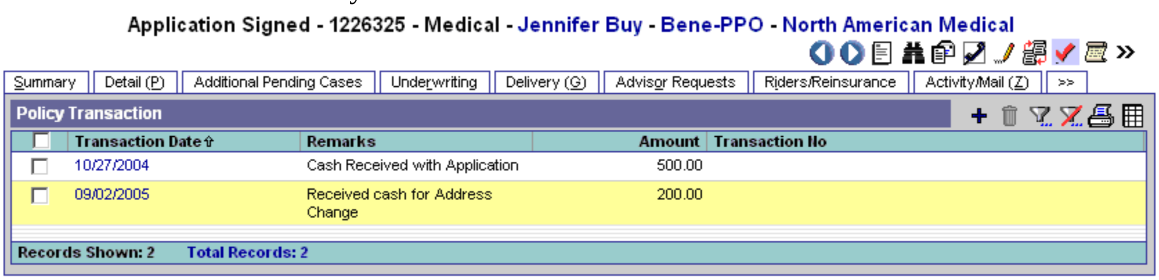


Policy Transactions Tab

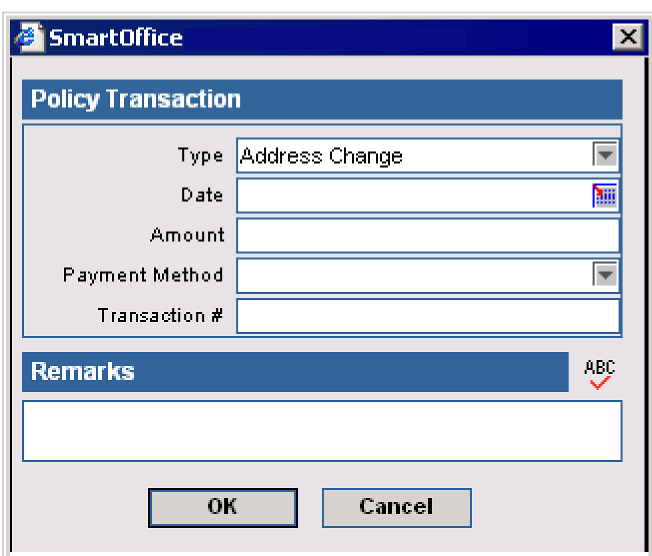
The Policy Transaction tab is used to enter policy related transactions such as:

- Address Change
- Beneficiary Change
- Premium Change
- Benefit Paid
- Loan Interest Repayment
- Loan Repayment
- Premium Payment
- Partial Surrender
- Total Surrender
- Policy Loan
- Other
- Cash with Application
- Policy Dividend

Note that Cash with Application type transactions can only be added through the Cash Received field on the PCM Add dialog box, the Cash Received field on the Detail tab, or the Initial Cash Received field on the Delivery tab.

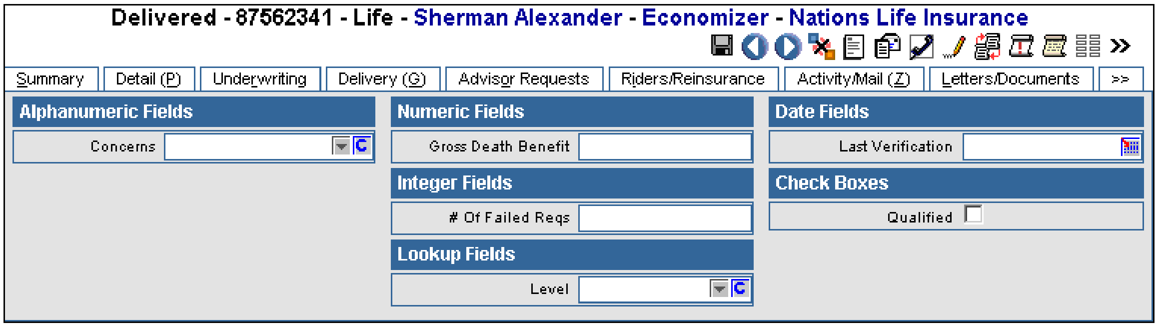


Policy Transactions are added by clicking the **Add** button to open the Policy Transaction dialog box.

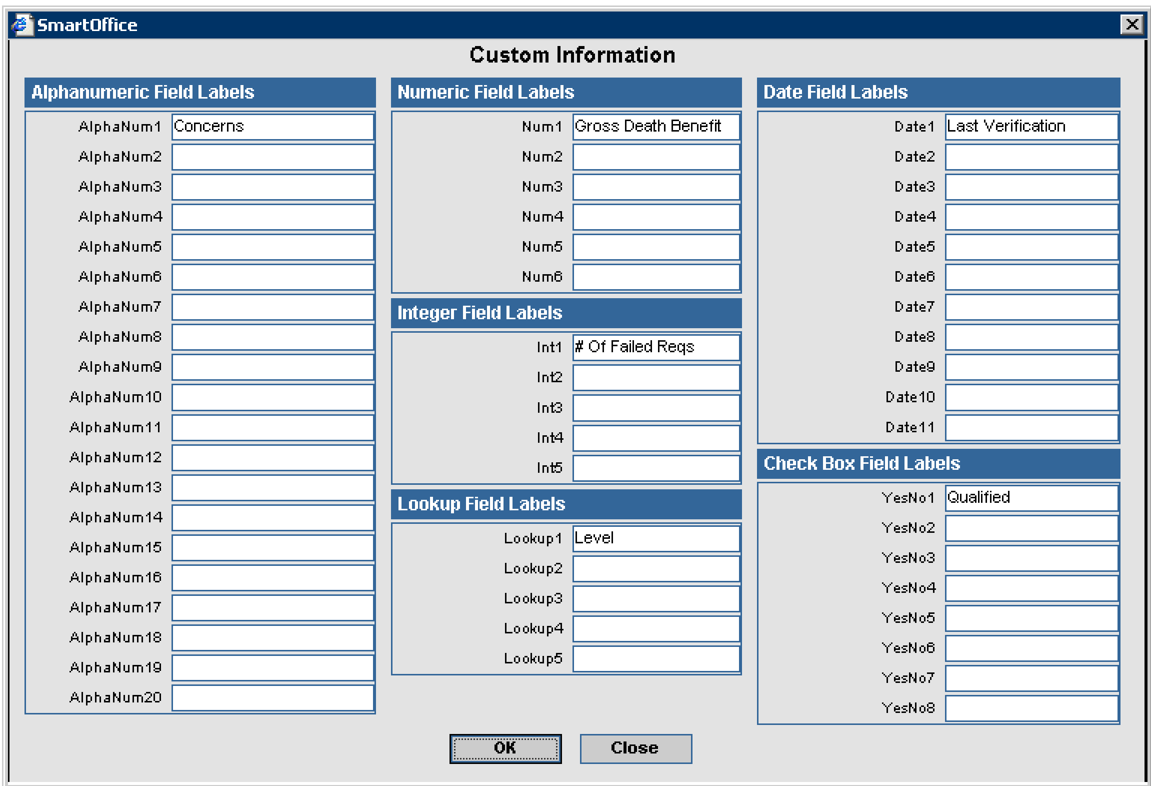


Policy Custom Tab

The Policy Custom tab is module-specific, accessible from the Pending Case Summary, and consists of customizable Alphanumeric, Numeric, Integer, Date, Lookup and Checkbox fields.

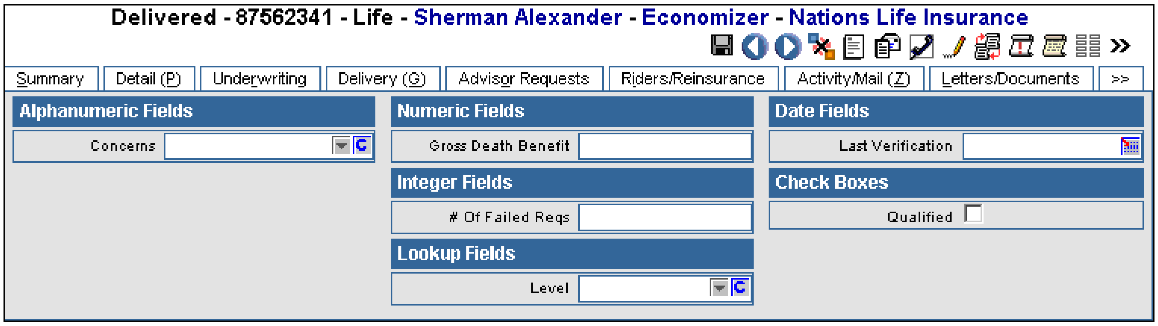


The field names can be edited by clicking the **Customize Label** button. Enter new field labels into the appropriate fields. Only the altered fields are displayed on the Custom tab.

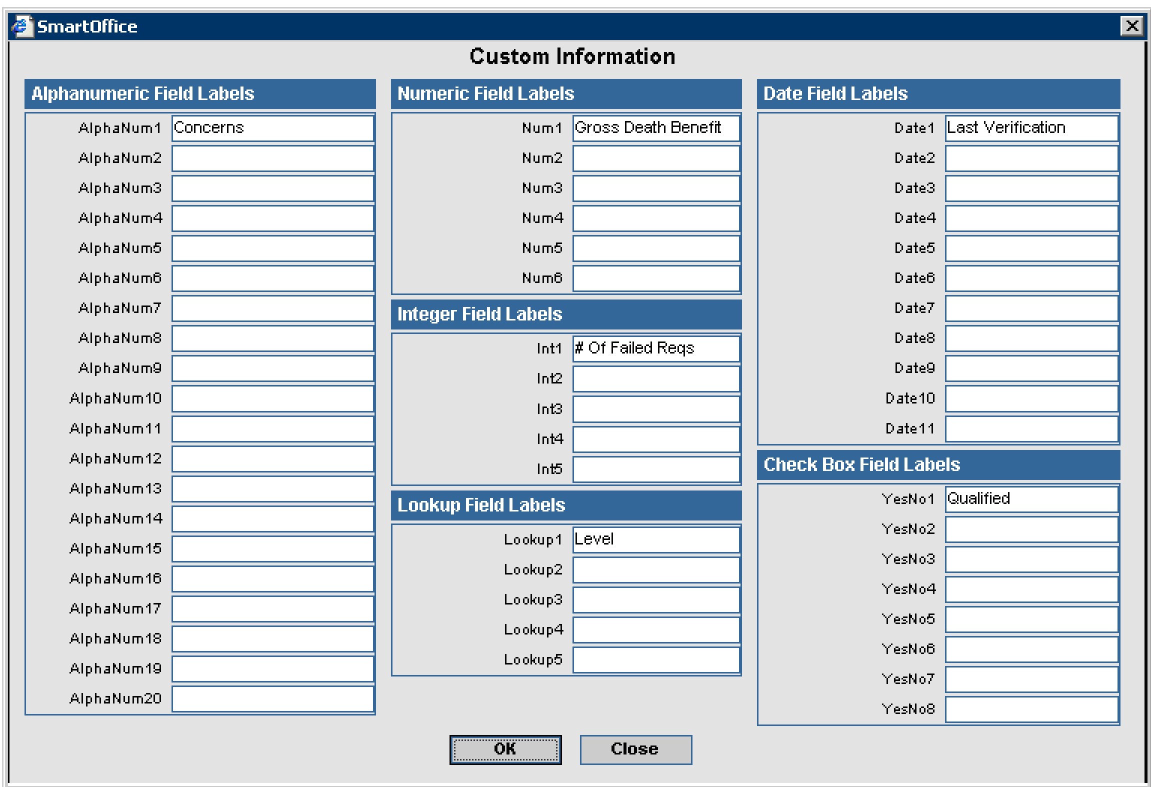


Life Custom Tab

The Life Custom tab is Insurance Type-specific and accessible from the Pending Case Detail tab. It consists of customizable Alphanumeric, Numeric, Integer, Date, Lookup and Checkbox fields.

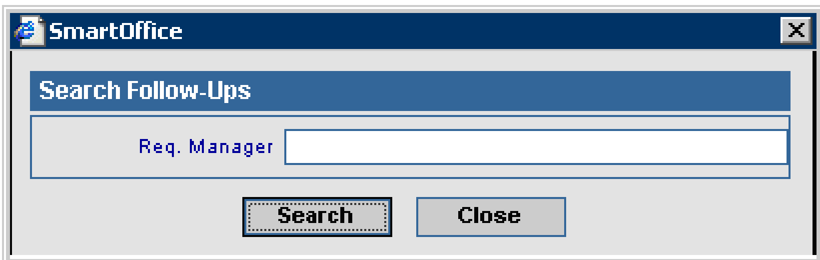


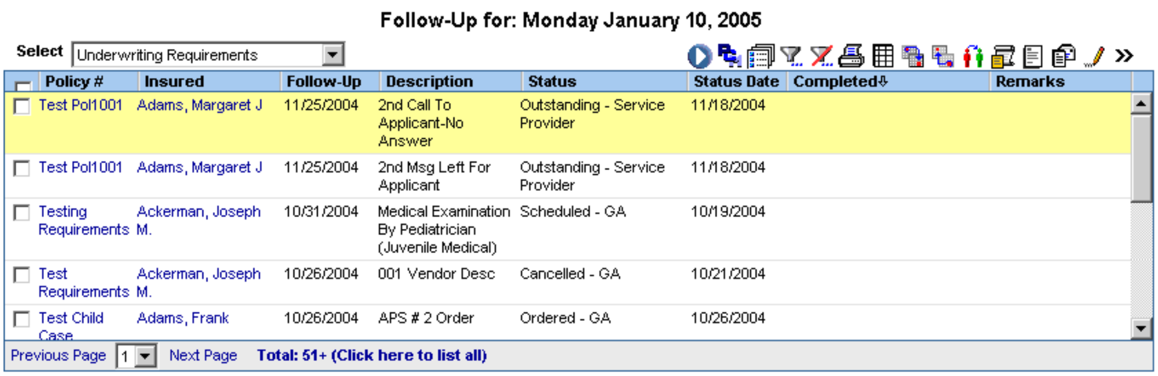
The field names can be edited by clicking the **Customize Label** button. Enter new field labels into the appropriate fields. Only the altered fields are displayed on the Custom tab.



Follow-Up Sub-Menu

To display the global Follow-Up spreadsheet, select **Pending Case** from the side menu and then choose **Follow-Up** from the expanded list to open the Search Follow-Ups dialog box. Click the **Search** button in the Search Follow-Ups dialog box. All PCM Requirements with a Follow-Up date equal to the current date are displayed here. Use the Select drop-down list to choose from Underwriting Requirements, Delivery Requirements, Case-Related Advisor Requests (not including license, contract, appointment, and E&O), Activities, Policy Owner Service Requirements and Auto-Updated Requirements.





PCM Button

Select a requirement and then click the **PCM** button (only available for the Underwriting Requirements, Delivery Requirements and Case Related Advisor Requests) to jump to the pending case for which the requirement belongs.

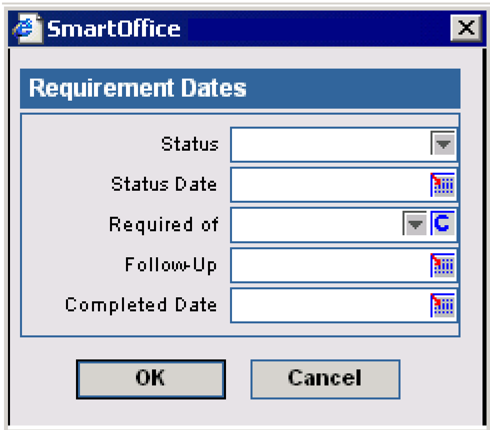
Policy Button

Select a requirement and then click the **Policy** button (only available for the Policy Owner Service Requirements) to jump to the policy for which the requirement belongs.

Change Date/Status Button

Select a requirement and then click the **Change Date/Status** button to open the Requirement Dates dialog box. The requirement's Status, Status Date, Required Of, Follow-Up date and Completed Date can be updated here.

Note: If the Completed Date field has a value entered in this dialog box and the Follow-Up field does not have a new value entered, the Follow-Up date for the requirement will be deleted.



Reset Follow-Up Date Button

Select a record and then click the **Reset Follow-Up Date** button to renew the Follow-Up date based upon the current date. The calculation used is entered in the Carrier module.

Change Req. Manager Button

To assign the Requirement Manager for the requirement to another SmartOffice user, select the requirement and then click the **Change Req. Manager** button.

Document Summary Button

Click the **Document Summary** button from the expanded **More Features** menu to open the Document Summary dialog box. The Document Summary dialog box displays a list of files that are attached to the selected requirement. Additional files can be linked to the requirement from here.

View Linked Form Button

Click the **View Linked Form** button to open the form linked to the requirement. A form can be linked to a requirement from the Requirement Detail dialog box.

Letter Writing Button

Select a requirement and then click the **Letter Writing** button to send a letter to a related contact.

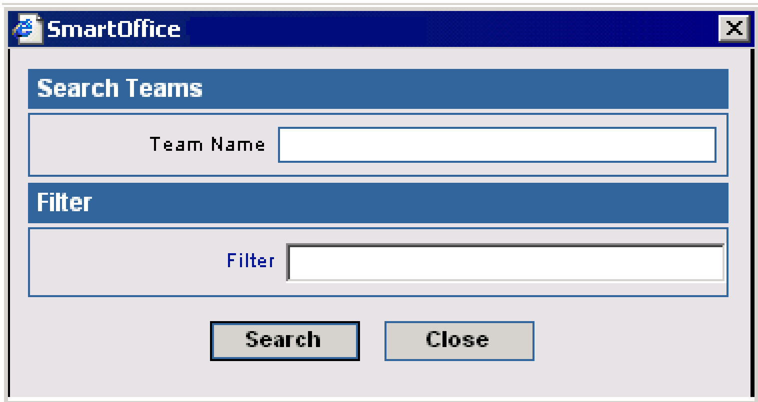
Compose E-mail Button

Select a requirement and then click the **Compose E-mail** button to send an e-mail message to a related contact.

Teams

Team Search

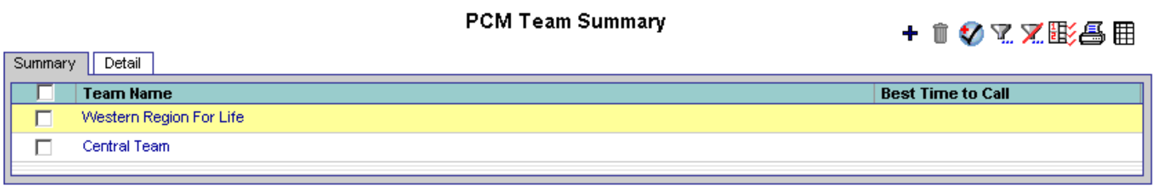
To conduct a team search, select the **Pending Case** menu item and then choose **Team** from the expanded list to open the Search Teams dialog box.



- To display a summary for all teams, click the **Search** button without entering any search criteria.
- To display a summary based on specific criteria, enter a team name or filter.

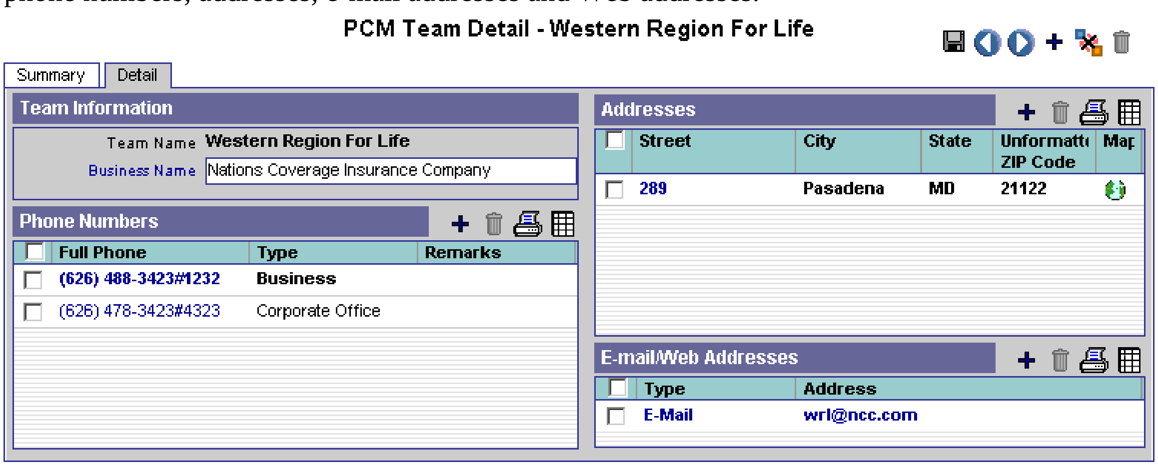
Team Summary

The Summary tab displays a list of all teams.



Team Detail

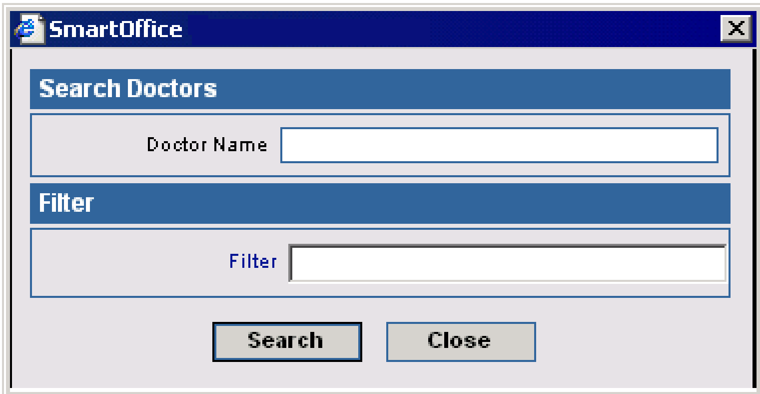
The Detail tab contains basic team information such as name, a linked business, and multiple phone numbers, addresses, e-mail addresses and Web addresses.



Doctors

Doctor Search

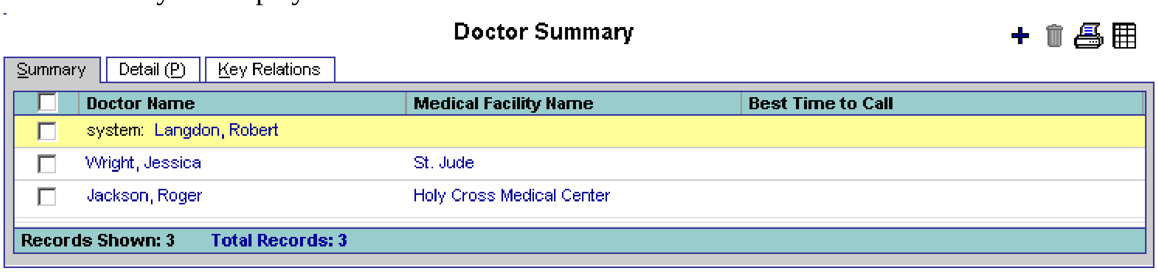
To search doctors, select the **Pending Case** menu item and then choose **Doctor** from the expanded list to open the Search Doctors dialog box.



- To display a summary for all doctors, click the **Search** button without entering any search criteria.
- To display a summary based on specific criteria, enter a doctor name or filter.

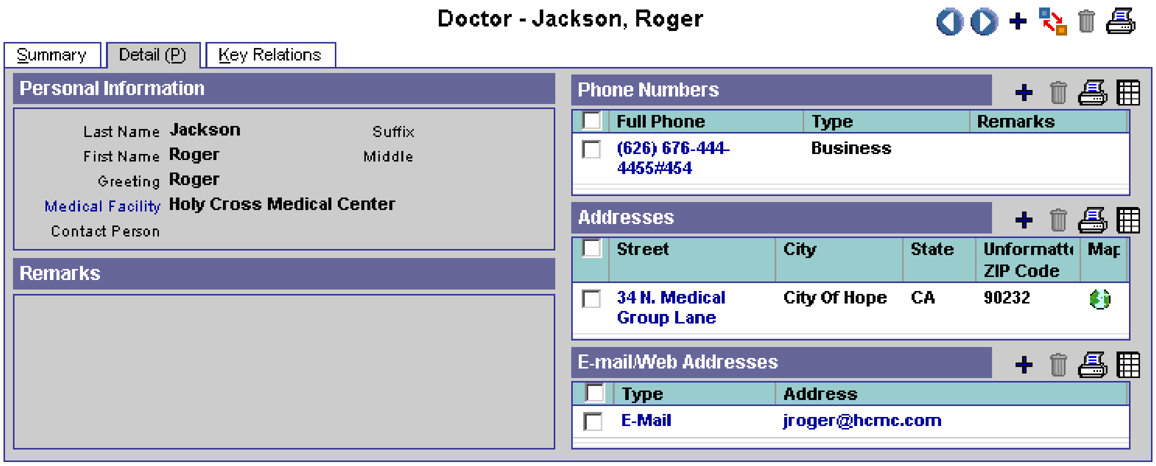
Doctor Summary

The Summary tab displays a list of all doctors.



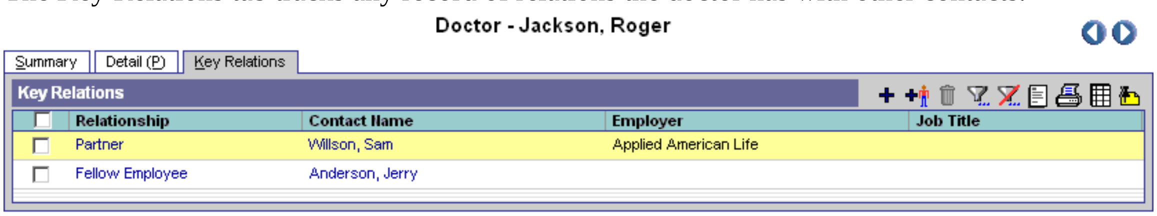
Doctor Detail

The Detail tab contains basic team information such as name, a linked business, Remarks and multiple Phone Numbers, Addresses, E-mail addresses and Web addresses.



Doctor Key Relations

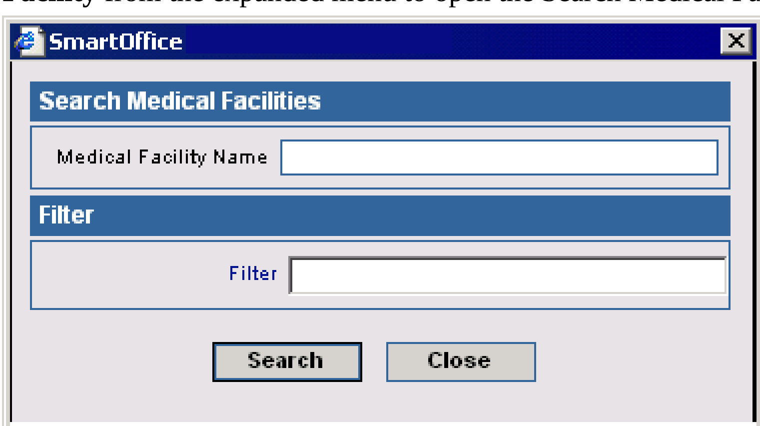
The Key Relations tab tracks any record of relations the doctor has with other contacts.



Medical Facilities

Medical Facility Search

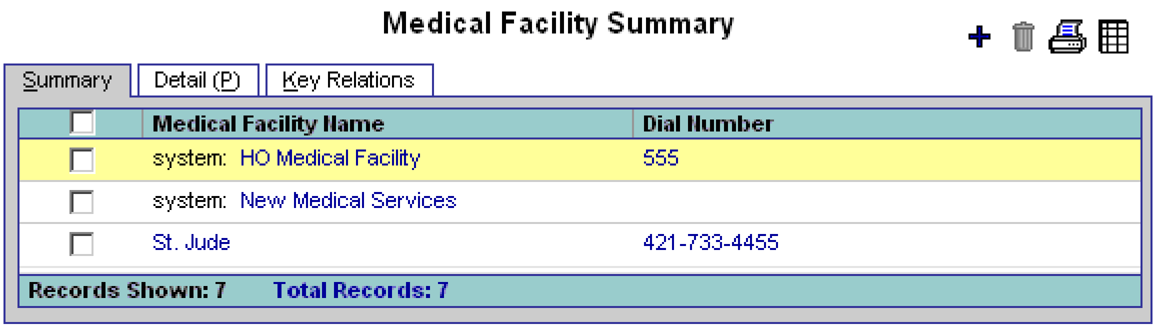
To search medical facilities, select the **Pending Case** menu item and then choose **Medical Facility** from the expanded menu to open the Search Medical Facilities dialog box.



- To display a summary for all medical facilities, click the **Search** button without entering any search criteria.
- To display a summary based on specific criteria, enter a medical facility or filter name.

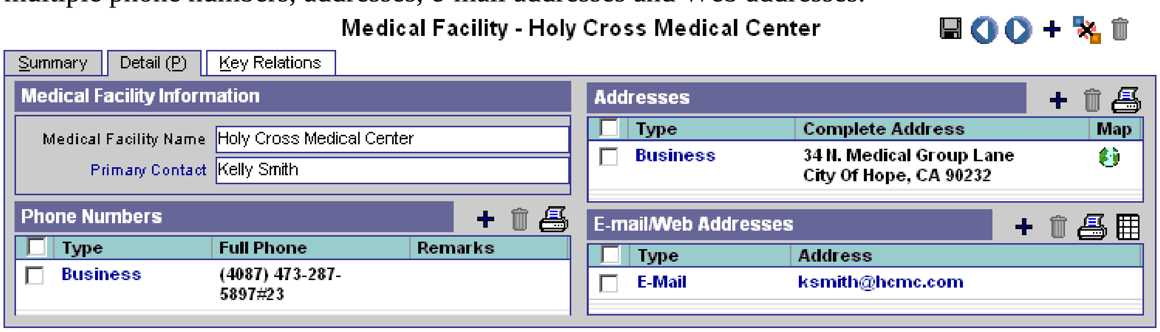
Medical Summary

The Summary tab displays a list of all medical facilities.



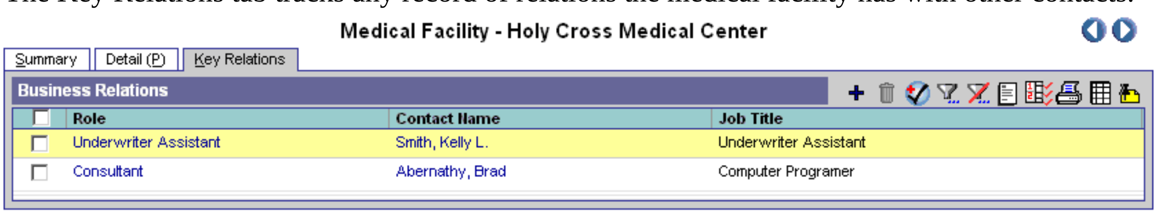
Medical Facility Detail

The Detail tab contains basic medical facility information such as name, a primary contact and multiple phone numbers, addresses, e-mail addresses and Web addresses.



Medical Facility Key Relations

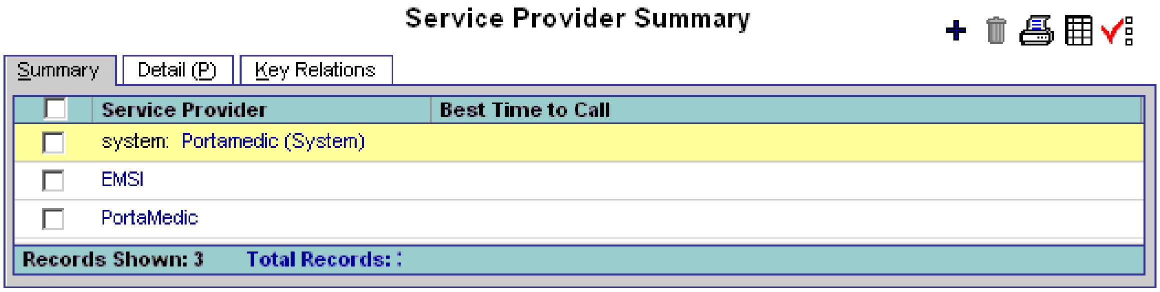
The Key Relations tab tracks any record of relations the medical facility has with other contacts.



Service Providers

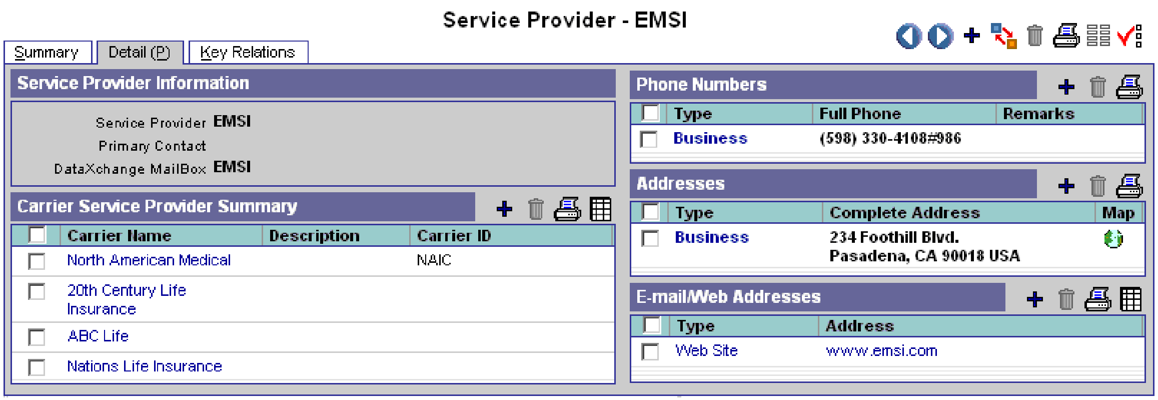
Service Provider Summary

The Service Provider Summary displays a list of all service providers.



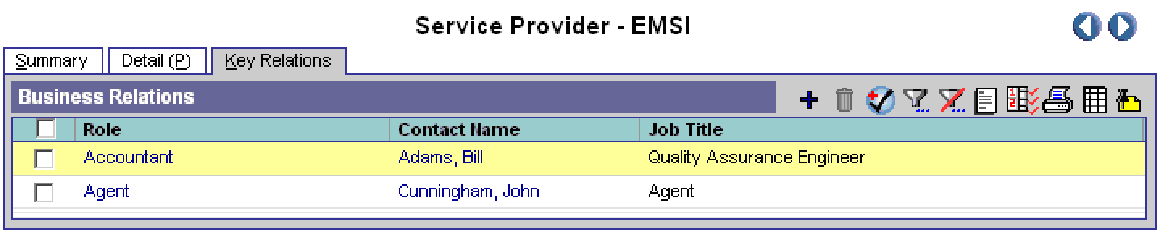
Service Provider Detail

The Detail tab contains basic service provider information such as name, primary contact, accounts with Carriers and multiple phone numbers, addresses, e-mail addresses and Web addresses.



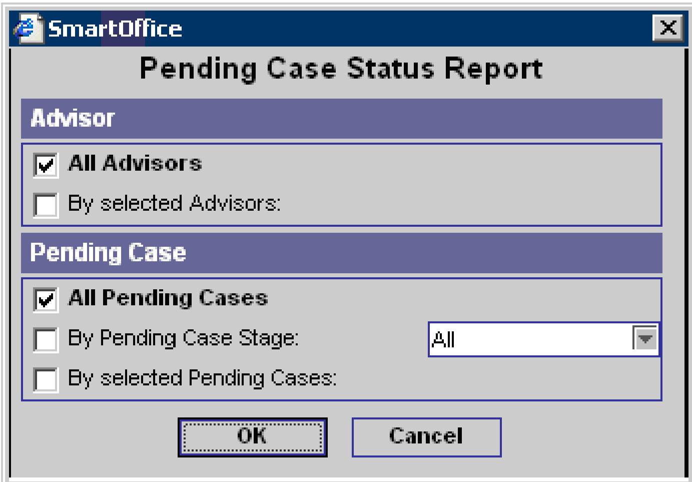
Service Provider Key Relations

The Key Relation tab tracks any record of relations the service provider has with other contacts.

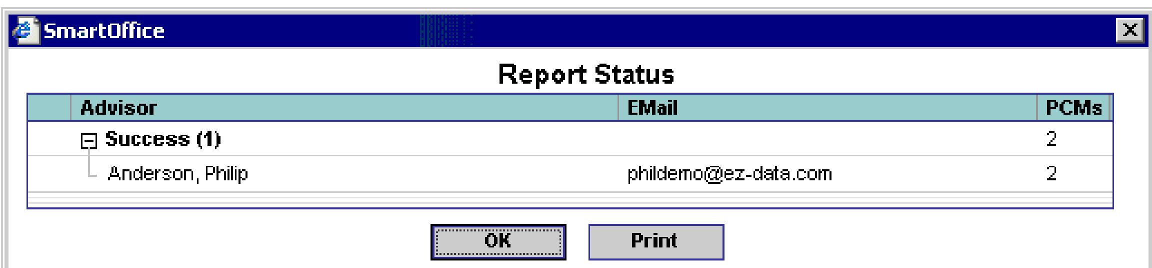


E-mail Case Status

This feature enables a user to send the Pending Case status updates by e-mail to all of the Advisors that currently have a case in the SmartCaseManager module. Select **E-mail Case Status** from the expanded **Pending Case** menu to open the Pending Case Status Report dialog box.



Specify the Advisor and Pending Case information and then click the **OK** button.



The Report Status dialog box opens showing the successful entries for the Advisor that has Pending Cases. An e-mail is sent to the Advisors with the pending case information and a policy note will be logged to the Case.