Applied Systems, Inc.

SterlingRisk Insurance

Personal Lines Department
EPIC Workflows

Click F1 for Epic Help

TABLE OF CONTENTS

Click F1 for Epic Help

New Business Workflow
Activities At A Glance

Code	Type	Description
NWAC/NWPR	Event (Add Account)	• Generates as an option when adding a new Prospective account • Used for documentation of Prospect/client correspondence
AMSP	Event (Create Master Marketing Submission)	• Generates as an available option when creating a master marketing submission • Used to track New Business overall marketing process • Used to attach all carrier documentation (Create a Task for EACH carrier approached)
BIPL	Manual (F9)	• Used to follow up on Binding and Policy receipt process
DOCU **POLP**	Event (Add Document)	• **DOCU** – Used for Letter • **POLP** – Used for policy processing
ZNEW	Automated by Download	• Policy Downloaded by Carrier

New Business Workflow

1) All prospects are added to Epic when added to Sales Funnel.
2) Annual Account Review Month will be designated under Agency Defined Category in Account Detail.
3) Accounts can be added as Insureds if received by AE once coverage is already bound

PL New Business Workflow – Marketing

Step	Workflow Step	Details	Activity
Add Prospect			
1.	***Add Prospect to EPIC, confirm if duplicate*** ***If duplicate:* notify Producer of duplicate so they can contact the listed Producer for clearance** ***Not duplicate:* continue adding prospect**	a) Request to quote **or** Copies of current policies or applications are received b) Click **Locate** to search if client is in the system c) Click White Paper to **Add** prospect • Select **Prospect** from drop down, select **Individual** radio button • Insert Name and exclude prefix within the title (Mr., Dr., etc.) • Click **Create Account Name/Code** • Lookup Code will default; leave as assigned • Complete all required fields (red boxes) Address, Phone • **Insert Primary Contact**: Prefix, First, Last, Phone and Email ○ Insert known information into any desired field: Fax, Website • Click **Detail** d) An **NWBP** activity will populate, add notes to document conversation, etc. and leave as open **Click Finish** e) **Complete all tabs**: Servicing, Billing & Categories/History as needed f) **Servicing tab** – Insert Producer and Account Manager Information g) **Billing tab** – select default invoice and statement layouts ○ Insert Broker code if Broker Billed account h) **Categories/History tab** – Insert Relationship Information and any Agency defined category if needed i) Click **Finish**	System **NWBP**
2.	***If Needed:* Attach all Documentation Received to prospect file**	a) Click **Activities** in the Navigation Panel b) Highlight Open **NWBP** Activity c) **Drag/Drop Competitors** Policies/applications received to the **NWBP** activity • **Attach To** Box appears • Select **NWBP** Activity • **Insert description** of documents attached • Select appropriate **Folder** • Leave Activity **Open** d) Click **Finish**	System **NWBP**
3.	***Update/Add Contacts to account***	e) Click **Contacts** in Navigation Panel f) **Edit** and complete Primary Contact • **Required fields**: Informal and Formal salutations • **Desired fields**: Description • **Personal/Classifications tab** - Date of birth and Driver Information are desired g) **Add** additional contacts as needed including additional Named Insureds	

Gather any Additional Information needed			
4.	***Producer/Marketing (sometimes AE) Gather any additional information needed (at least 60 days prior to desired Effective date)***	a) Obtain information needed for submission by personal contact, phone, fax or email b) This may include, but is not limited to: • Copies of Current Policies • Request for Loss Runs • Schedules of Exposures • Supplemental Applications – as needed • Financials • Brochures c) **Drag/Drop** received information to the **NWAC/NWPR** activity • **Attach To** Box appears • Select **NWAC/NWPR** Activity • **Insert description** of documents attached • Select appropriate **Folder** • Leave Activity **Open** d) Click **Finish**	Update **NWAC/NWPR**
Create Master Submission to Market			
5.	AE ***Receives Completed Application/Information Necessary to Market***	a) Click **Policies** in Navigation Panel b) Click **Current/Renewed** and change Policies Listview menu bar to **Marketed** c) Click white paper to **Add** Master Marketing Submission d) Enter coverage term and "name the Master Submission" in the Name field, enter Effective/Expiration Dates, Type of Policy e) Under **Policies to Market List view** Insert Type of Business as Personal Lines f) Click **White Paper** and **Add New Line** Radio button then **Continue** ○ Select **Line of business Coverage Type** ○ Enter **Profit Center** ○ Enter **Line Status of *NEW*** ○ Select **Issuing Location (State of Risk)** ○ Click **Add** to select additional lines or **Finish** if done g) Click **Detail** h) Activity generates , select **AMSP** update **Follow up/Start** date, **add any Producer/general notes** and click **Detail** to add tasks for retrieval of additional underwriting information needed with appropriate due dates. i) **Click Detail** ○ ***ADD TASKS for each Carrier you are marketing to*** ○ ***To add tasks:*** **Click Activities** in Navigation Panel and double click open **AMSP** activity to Update Task information ○ ***Caution: Tasks will NOT display on home base until Activity Follow-up Due date has arrived - Main Activity Governs tasks*** ○ Click **X** in Navigation Panel to exit open activity j) Complete applications displayed in the Navigation Panel (if Policy will NOT be downloaded) k) Click **X** in Navigation Panel to exit once complete l) If you will be sending the ACORD applications to the carrier,: ○ Click on Attach tab and add any documents you want to	System **AMSP**

		include with your submission(s). ○ Click PRINT in the Options bar and choose Master Marketing Submission ○ Complete the Detail screen ○ Add any Forms/Attachments for the particular submission ○ Choose PDF printer ○ PRNPLEW to ensure you have everything you need – If all is correct, email to your underwriter. ○ Click Finish ○ Cancel when "save as" box comes up ○ This will attach the Marketing submission to your client (you can rename this detail to reflect the carrier sent to) ○ Note the appropriate TASK from your AMSP activity	
6.	***Document Carrier Underwriting discussions/decisions***	a) **Attach** all documentation to the open **AMSP** activity	Update **AMSP**
Create Carrier Submissions			
7.	***AE Creates Carrier Submissions When you have the Quotes from Carrier(s)***	a) Once you have your Quotes, go back to Policies Marketed b) Highlight Master Submission • Click **Actions > Create Carrier Submission** • Select **Carrier/Broker** (CA=Carrier list/BR=Broker list) • **Insert Carrier Submission Detail** – Add carrier information you will be using. If you will be writing different lines with different carriers, use MARKE1 as the PPE • Select **submission status** of **In Progress** c) If needed: Highlight each line of business and insert requested line premium d) **Click Finish** e) Go to **ACTIONS** and choose "**Update Stage to Entered/Submitted**" f) **Click Finish**	
Create Proposal/Deliver Quotes To Client			
8.	***Create Proposal to send to Client***	○ Receive Producer response on quotes to deliver then complete New Business proposal to forward to client ○ Highlight appropriate Carrier Submission to prepare proposal ○ **Click NEW in Options Bar** ○ **Choose attachments and then** document ○ **Choose Personal Lines Template Folder** ○ **Choose appropriate Proposal template** ○ **Highlight appropriate Marketing Submission** ○ **Click on appropriate Contact** ○ **Click Continue** ○ Click **Finish** ○ A Closed **PROP** Activity displays Enter an appropriate description - click **Finish** ○ **Edit Word Document** to include required information ○ **Print Proposal document** once edits complete ○ To save: **Click Add Ins Tab > Applied > Save & Exit** ○ **Click Yes** to add document as an attachment	Event **PROP**

Move Marketed Lines to Current/Renewed			
9.	***AE Moves Marketed Lines to Current/Renewed Policy List View***	a) Go back to Policies Marketed b) Highlight Master Submission • Click **Actions > Create Carrier Response** • Select **Issuing/PPE** (CA=Carrier list/BR=Broker list) Informaiton – if using different carriers for different lines, leave as MARKE1 • **Enter Description & Date Received** – • Choose QUOTE for line – then click "Apply to All Lines" (there must be a response in each line to proceed) c) ***<u>**IF ALL Carriers Decline – or the CLIENT Declines coverage – use Declined and reason in this box.</u>*** d) Click Finish e) **Choose YES – "**Move Marketed Lines to Current Policies" f) Address the **First Policies Tab** to **determine** the **policy type being created** when moved (CPKG for Package, BAUT for Business Auto, PROP for Property, etc.) o Select **Add New Policy Radio** button o Select **Policy Type** (Package if policy is to include multiple lines) o **Description** will default o Insert **Policy #** if known o **Confirm** the **Effective/Expiration** Dates o Enter **Agency/Branch/Department/ Estimated Premium** and **Commission** g) Address the **Second Lines Tab** to **determine** which **available lines from** the **carrier submission** to be included in the policy (first tab) **being created** when moved o **Highlight each line of business** displayed under lines o Select an **Option radio button for Each Line** o ***Select Add to this Policy*** for **each line to be included** in the **Policy Type** selected on the **Policies Tab** o ***Select Add to different policy*** if the **line available** is to be used on a **separate policy** to be moved to current/renewed after this policy is moved o **Select *Do Not Add To Any Policy*** if an available line was declined or **is not being moved to current/renewed** from **this** carrier/broker **submission** o **Address All Lines of Business and Line Commission information for each line of business** h) Address the **Third Attachments Tab** will allow you to affiliate any checked items via Access options button once moved i) The **Fourth Activities tab** will allow you to close any open activities affiliated with the submission being addressed o Highlight any open activity that can be closed during this process, click closed, insert a note j) Select **Move if any Lines** on the Lines tab **are to be added** to a **separate policy** k) Select **Finish** if **all lines in this carrier submission are addressed** and **no additional lines are to be moved as a separate policy** o Update Submission Status to Completed. Check box	Update **AMSP**

		to Move Marketing Submission to History ○ Click **Finish** l) Change List View to Current/Renewed ○ **Confirm policies** moved display as submitted with a policy **status of New** ○ If policy status incorrect – Double Click Policy ○ Click Servicing/Billing ○ Confirm and Update information on all tabs as needed ○ To Exit: Click **X** in Navigation Panel	
10.	***If Signed applications are needed from Insured***	a) Highlight your policy (s) b) Click Actions – Review Application c) Complete the Distribution information to email to client – or print and mail with cover letter. d) **Update** Open **AMSP** Activity and advance date as needed e) When you receive Signed applications received from client f) **Drag/Drop** Signed Apps from Client to Open **AMSP** Activity ○ **Attach To:** Select **AMSP** Activity ○ Insert Appropriate Description of Document ○ **Select Folder** ○ Click **Finish** g) Click **Activities** in Navigation Panel h) **Locate** Open **AMSP** Activity i) Click **Actions > Close AMSP** Successful j) Click **Finish** k) **If needed** Request again, leave **AMSP** open, Adjust follow up/start date and re-send request for signed applications ○ Notify producer if not received timely for instructions	Update/Close **AMSP**
Request Coverage Binding			
11.	AE ***Requests Coverage Binding from Carrier/Broker***	a) Locate Account, Highlight Account ○ Click **Actions > Change Client Type** *(this will change client from prospect to insured)* b) Create (F9) manual activity of **BIPL** activity – this will be used for all Binding follow-up. c) **If requested from Carrier/Broker:** Order policy from Company – Must be in writing prior to the effective date. d) Request confirmation from the Carrier/Broker that coverage has been bound accordingly e) Order to bind should include ○ Written Confirmation Coverage is Bound ○ Request assigned Policy # ○ Confirmation of Terms & conditions, pricing, commission and premium payment terms including any installment amounts (if applicable) ○ Request policies issues within 30 days of effective date ○ Request necessary filings (Motor Carrier, etc) g) **Drag/Drop** Policy Order to Open **BIPL** Activity ○ Insert Appropriate Description of Document ○ **Select Folder** ○ Click **Finish** h) Click **Attachments** in Navigation Panel i) Locate **Signed Applications** ○ **Right Click** to **Send Via Email** to Underwriter/Carrier ○ Insert **email** information	Manual **BIPL**

		○ Click **Send** to **Request Coverage binding** j) **Attach to box** appears: ○ Select **activity** ○ **Insert Description** for coverage ordered ○ Select appropriate **Folder** ○ Click **Finish** k) **REQUEST** coverage Binding via Online Carrier/Website – if possible. ○ Attach any documentation as "d" above	
12.	***Carrier Confirms binding or website confirmation Received***	a) Review against Bind Order for accuracy b) **Drag/Drop** Carrier Binder/confirmation from carrier website/Unrouted Attachments or Email to **Activity** ○ **Attach To:** Select **Activity** (click magnifying glass to look up) ○ Insert Appropriate Description of Document (eff. Coverage type carrier and binder confirmation ○ **Select** appropriate **Folder** ○ Click **Finish** ○ **Update BIPL** Activity Add **Notes** ○ Leave **Open** for Policy Receipt ○ Click **Finish** c) Click **Actions > Change Policy Prospective/Contracted Status** ○ **Do you wish to update this policy from Prospective to Contracted?** d) Select **Yes**	Update **BIPL**
Carrier Invoice Received			
13.	***Carrier forwards Invoice***	a) **Drag/Drop** Invoice to Epic – choose **BIPL** Activity ○ Insert Appropriate Description of Document (eff. Coverage type carrier and binder confirmation ○ **Select** appropriate **Documents Folder** ○ Set Follow-up to Accounting ○ Click **Finish**	System **BIPL**
IF NEEDED: Invoice Policy			
14.	**AE – If Direct Bill**	Update Servicing/Billing section with Line and Policy level Annualized & Estimated Premium and Commission fields to reflect term premium.	
15.	**AE - If Agency Bill, Invoice Premiums (Taxes & Fees, If applicable)**	Add transactions to invoice policy premiums (including taxes & fees, if applicable) ACTIONS – Generate Invoice	
Issue Proofs of Insurance			
16.	***Carrier binding confirmation is received, issue proofs of insurance***	*See Proofs of Insurance Workflows*	
Policy Received			
17.	***AE receives ordered Policy,***	a) Account Manager receives new policy/declaration page	Update & Close

	attaches to Current/Renewed Policy	b) **Drag and drop** policy from Unrouted Attachment or email received to New Policy line (click and drag pdf from email to policy line then attach email separately in correspondence **Folder** to the open activity.) c) Complete **Attach To** Box a. Insert description to include year term ex. 14-15, etc., coverage type and Renewal then highlight and copy b. Select appropriate Attachment **Folder**/Sub **Folder** c. Click **Finish** d) Select activity code from drop down activity list, insert appropriate notes in the note field of the activity e) **Update and Close** corresponding **BIPL** or activity *a)* Click **Finish** *NOTE: Attach Each Policy separately & manage non-policy items Separately.*	**BIPL**
18.	***AE is to Update application and Issue/Not Issue Policy **If Downloaded by Carrier, no need for this step***	a) Locate client and policy b) **Check Policy** Received against Binder Order/Proposal/Quote c) Double Click Policy • **Review applications** displayed in navigation panel and perform application correction as needed *(see endorsement workflow)* ○ Click **X** in Navigation Panel to Exit application detail and select **Yes, perform action: Issue/Not Issue Policy** ○ **Issue/Not Issue** Policy box displays ○ Verify policy #, dates and policy status - update if needed ○ Click **Close any Open Activities** tab ○ Highlight the any open activities and select **closed successful** if renewal is correct; unsuccessful with appropriate reason if incorrect. *(If incorrect see endorsement workflow to order any needed changes.)* ○ Click **Finish** d) Click **Activities** in Nav. Panel and **close open activities** f) **If Downloaded:** Policy Line will reflect Issued by Download once received g) **Access & Complete** Policy Review Checklist h) **Drag and drop** it to the activity i) Complete **Attach To** Box a. Complete description b. Select appropriate Attachment **Folder**/Sub **Folder** c. Click **Finish**	Update/Close **BIPL**
IF NEEDED: Send Policy to Client			
19.	***IF NEEDED:*** AE ***Creates Delivery Letter/Send to Client***	a) Create document "New Business Letter" to send policy to client • **Click Options Bar New > Attachment > Document** • Choose Personal Lines **Folder** • Select appropriate New Letter template • **Check** applicable Policy and Contact information • Click **Finish** • Closed Activity will come up • Update description detailing document • Insert any notes needed • Click **Finish** • Document Template will open for editing • Edit in Word, if necessary • Print letter	

		• To Exit Word click **Add-Ins tab > then Applied > Save and Exit** b) Do you wish to add as an Attachment? Click **Yes** c) If Needed: AM Sends policy, Invoice and letter to Client NOTE: If assistance is needed in preparing Policies for delivery (CD/Flash Drive, Policy Book and/or Portal) Add task to the POLP activity to designated individual.	
20.	AE ***to order any needed changes to New Policy***	a) *See Endorsement Workflow to order policy Changes*	

New Business Non Marketed Workflow Activities At A Glance

Code	Type	Description
NWAC/NWPR	Event (Add Account)	• Generates as an option when adding a new Prospective account • Used for documentation of Prospect/client correspondence
SBQT **PROM** **FINC** **CSRB**	Event (Add Attachment)	• **SBQT** Use when Quoting Online – attach all pertinent documentation • **PROM** – Proposal Created outside of Epic • **FINC** Premium Finance Procedure • **CSRB** – Issue Proof (Certificate, Evidence, Auto ID)
BIPL	Manual (F9)	• Used to follow up on Binding and Policy receipt process
BIND	Event (Issue Binder)	• Generates when creating Binder Proof of Insurance ○ Used to track policy receipt/confirmation from carrier
DOCU **POLP**	Event (Add Document)	• **DOCU** – Used for Letter • **POLP** – Used for policy processing
ZNEW	Automated by Download	• Policy Downloaded by Carrier

New Business Workflow

4) All prospects are added to Epic when added to Sales Funnel.
5) Annual Account Review Month will be designated under Agency Defined Category in Account Detail.
6) Accounts can be added as Insureds if received by AE once coverage is already bound

PL New Business Workflow – Non-Marketed

Step	Workflow Step	Details	Activity
Add Prospect			
21.	***Add Prospect to EPIC, confirm if duplicate*** ***If duplicate:* notify Producer of duplicate so they can contact the listed Producer for clearance** ***Not duplicate:* continue adding prospect**	j) Request to quote **or** Copies of current policies or applications are received k) Click **Locate** to search if client is in the system l) Click White Paper to **Add** prospect • Select **Prospect** from drop down, select **Individual** radio button • Insert Name and exclude prefix within the title (Mr., Dr., etc.) • Click **Create Account Name/Code** • Lookup Code will default; leave as assigned • Complete all required fields (red boxes) Address, Phone • **Insert Primary Contact**: Prefix, First, Last, Phone and Email ○ Insert known information into any desired field: Fax, Website • Click **Detail** m) An **NWAC/NWPR** activity will populate, add notes to document conversation, etc. and leave as open **Click Finish** n) **Complete all tabs**: Servicing, Billing & Categories/History as needed o) **Servicing tab** – Insert Producer and Account Manager Information p) **Billing tab** – select default invoice and statement layouts ○ Insert Broker code if Broker Billed account q) **Categories/History tab** – Insert Relationship Information and any Agency defined category if needed r) Click **Finish**	System **NWAC/NWPR**
22.	***If Needed:* Attach all Documentation Received to prospect file**	h) Click **Activities** in the Navigation Panel i) Highlight Open **NWAC/NWPR** Activity j) **Drag/Drop Competitors** Policies/applications received to the **NWAC/NWPR** activity • **Attach To** Box appears • Select **NWAC/NWPR** Activity • **Insert description** of documents attached • Select appropriate **Folder** • Leave Activity **Open** k) Click **Finish**	System **NWAC/NWPR**
23.	***Update/Add Contacts to account***	l) Click **Contacts** in Navigation Panel m) **Edit** and complete Primary Contact • **Required fields**: Informal and Formal salutations • **Desired fields**: Description • **Personal/Classifications tab** - Date of birth and Driver Information are desired n) **Add** additional contacts as needed including additional Named	

		Insureds	
Submit to Carrier			
24.	***Access Carrier Website(s), Comparative Rating Software or RealTime and obtain Quote(s)***	a) Select carriers to quote/pre-qualify account with Carrier OR b) If using RealTime – add Policies and Lines, enter c) Review quotes obtained to determine viable quotes that will be presented to Prospect d) Manually Add **SBQT** activity – attach all documents ○ NOTE: If referred to underwriting – leave open pending response ○ If coverage Declined – close activity as UNSUCCESSFUL and choose reason e) If needed – negotiate Quote terms/pricing, subsequent revised Quotes need to be attached to existing **SBQT** activity ○ Select appropriate **Folder**	Manual **SBQT** (one per Account or 1 per Carrier)
25.	***Document Carrier Underwriting discussions/decisions***	b) **Attach** all documentation for the status of the Marketing Submissions to each carrier submission's open **SCAS** or activity c) **Drag/Drop** each received **response** to applicable **open activity** d) **Close activity Successful/Unsuccessful once final response received from carrier/broker**	Update **SCAS**
26.	***No Carrier Response Received for Submission Sent***	a) **See Steps a – c above in step 5** b) If follow up is needed, contact carrier and document open **SCAS** activity • Insert appropriate follow-up date • Click **Finish** • Continue with quote/declination steps if/when applicable c) If **no follow up needed** d) **Double click** applicable **carrier submission** e) Select **NO RESPONSE** from submission status drop down menu options f) Click **X** in Navigation Pane g) Highlight Submission Click **Access > Access > Activities > Open Activities** h) **Close** Open **SCAS** Activity **unsuccessful** with appropriate **reason code: Carrier No Response**	Close **SCAS**
Create Proposal/Deliver Quotes To Client			
27.	***If Creating Proposal Outside of Epic***	a) Receive Producer response on quotes to deliver then complete New Business proposal to forward to client b) Create Proposal outside of Epic c) Drag/Drop **Proposal** to **open** or **SCAS** activity, **describe document** appropriately and **select** appropriate **Folder** d) Click **Finish**	Update **SCAS**
28.	***Create Proposal to send to Client***	e) Receive Producer response on quotes to deliver then complete New Business proposal to forward to client • Highlight appropriate Carrier Submission to prepare proposal	Event **PROP**

		○ Click On Demand > Proposal ○ Click white paper under Lines of Business to add additional lines of business to the proposal ○ Click Finish ○ Click black arrows to insert lines into an applicable order for proposal ○ Confirm the service summary row needed for each line of business is selected ○ Select the Proposal Group Template documents used to compile the proposal ○ Click white paper to add template pages ○ Click Black arrows to specify proposal page order ○ Click white paper under contacts to add contact information ○ Suppress blank templates to exclude any blank templates selected ○ Click yes to allow page break between pages ○ Click Finish to compile proposal b) **Insert** appropriate proposal description c) Select appropriate Folder d) Click Finish e) A Closed PROP Activity displays click Finish f) Edit Word Document to include required information g) Print Proposal document once edits complete h) To save: Click Add Ins Tab > Applied > Save & Exit i) Click Yes to add document as an attachment	
29.	***Attach Carrier Generated Proposal to Activity and Deliver Carrier Proposal/Quotes to client***	a) Forward Carrier Generated proposal to Producer/Client b) Locate Carrier Proposal Document in Attachments c) To email to client: ○ Highlight applicable document ○ Right Click Document ○ Select Send VIA email ○ Insert applicable email information ○ Click Send ○ Complete Attach To Box ○ Attach to Activity select applicable open SCAS ○ Insert Description ○ Select appropriate Folder. ○ Click Finish	Update **SCAS**
Secure Signed Applications			
30.	***AE To send Applications for Signature***	a) Highlight applicable Current/Renewed Policy Lines b) Click Actions Review Application c) Complete Each Tab Left to Right – selecting applicable information on each tab ○ Detail Tab: Insert Producer Info if needed ○ Forms/Attachments Tab: Select/Unselect all required forms information ○ Organization Contact Tab: Confirm Information Correct ○ Distribution Tab: Select VIA method and complete all required fields ○ Click Preview to view a copy ○ Click Finish to Print/Email/Fax application d) BRKL activity generates	System **BRKL**

		○ Confirm Owner, Insert appropriate Follow Up/Start Date for receipt of signed applications ○ Click **Finish**	
31.	***Signed applications received/Not Received***	l) Signed applications received from client m) **Drag/Drop** Signed Apps from Client to Open **BRKL** Activity ○ **Attach To:** Select **BRKL** Activity ○ Insert Appropriate Description of Document ○ **Select Folder** ○ Click **Finish** n) Click **Activities** in Navigation Panel o) **Locate** Open **BRKL** Activity p) Click **Actions > Close BRKL** Successful q) Click **Finish** r) **If needed** Request again, leave **BRKL** open, Adjust follow up/start date and re-send request for signed applications ○ Notify producer if not received timely for instructions	Close **BRKL**
Prospect Declines Coverage Offer			
32.	AE ***Closes File and/or Leaves account open to pursue in future***	a) **Close Open AMMK/PROP/NWBP** as Unsuccessful reason code Not Taken b) **Close Open SCAS/ As Successful -** insert note quote received not taken c) If no future activity is anticipated **Inactivate Account** ○ Click **Locate** ○ **Highlight Account** ○ Click **Actions > Activate/Inactivate** Account ○ **Select Reason** For Inactivation ○ Click **Finish** d) **Confirm with Producer** if account is to be pursued in the future e) If yes: ○ Click **Activities** in the Navigation Panel ○ **Change list view to Closed** ○ Select **NWBP** activity code ○ **Click Actions Reopen** ○ **Insert Follow Up/Start Date** to re-solicit for future renewal ○ Confirm **who to follow up** ○ **Add Notes**/instructions for upcoming marketing effort ○ Click **Finish**	Close **AMMK** **SCAS** **PROP** open **NWBP**
Request Coverage Binding			
33.	AE ***Requests Coverage Binding from Carrier/Broker***	f) Locate Account, Highlight Account ○ Click **Actions > Change Client Type** *(this will change client from prospect to insured)* ○ Click **Policies** and **Change** list view **to Marketed** g) **Highlight carrier submission** to bind a) **If requested from Carrier/Broker:** Order policy from Company – Must be in writing prior to the effective date. b) Request confirmation from the Carrier/Broker that coverage has been bound accordingly c) Order to bind should include ○ Written Confirmation Coverage is Bound ○ Request assigned Policy # ○ Confirmation of Terms & conditions, pricing, commission	Manual **POLO**

		and premium payment terms including any installment amounts (if applicable) o Request policies issues within 30 days of effective date o Request necessary filings (Motor Carrier, etc) o Request copies of Workers Compensation Posting Notices o Request insurance company rating worksheets (if applicable o If Excess placement, confirm the structure/details of all underlying policies d) **Drag/Drop** Policy Order into Epic – Activity will generate – choose **POLO** o Insert Appropriate Description of Document o **Select Folder** o Click **Finish** h) Confirm **Who/Owner** update if needed o Insert **Follow up/Start date for Binding confirmation** o **Add Notes** indicating coverage to be bound o Click **Finish** i) Click **Attachments** in Navigation Panel j) Locate **Signed Applications** o **Right Click** to **Send Via Email** to Underwriter/Carrier o Insert **email** information o Click **Send** to **Request Coverage binding** k) **Attach to box** appears: o Select **POLO activity** o **Insert Description** for coverage ordered o Select appropriate **Folder** o Click **Finish** l) Click **Activities** in the Navigation Panel o **Locate** Open **SCAS and AMMK** Activities o **Click Actions > Close Successful** o **Add Notes** indicating coverage to be bound o Click **Finish** m) **REQUEST** coverage Binding via Online Carrier/Website – if possible. o Attach any documentation as "d" above	Close **SCAS** **AMMK**
34.	***Carrier Confirms binding or website confirmation Received***	e) Review against Bind Order for accuracy f) **Drag/Drop** Carrier Binder/confirmation from carrier website/Unrouted Attachments or Email to **POLO Activity** o **Attach To:** Select **Activity** (click magnifying glass to look up) o Insert Appropriate Description of Document (eff. Coverage type carrier and binder confirmation o **Select** appropriate **Folder** o Click **Finish** g) **Update POLO** o Add **Notes** o Leave **Open** for Policy Receipt o Click **Finish** h) Click **Actions > Change Policy Prospective/Contracted Status** o **Do you wish to update this policy from Prospective to Contracted?** i) Select **Yes**	Update **POLO**

Move Marketed Lines to Current/Renewed			
35.	AE ***Moves Marketed Lines to Current/Renewed Policy List View***	a) **Double Click Carrier Submission to Move** to Current/Renewed Policy List View to confirm applications to be moved are correct and require no changes o Once applications are confirmed **click X** in navigation panel to return to Carrier submission b) **Click Actions > Move Marketed Lines** c) Address the **First Policies Tab** to **determine** the **policy type being created** when moved (CPKG for Package, BAUT for Business Auto, PROP for Property, etc.) o Select **Add New Policy Radio** button o Select **Policy Type** (Package if policy is to include multiple lines) o **Description** will default o Insert **Policy #** if known o **Confirm** the **Effective/Expiration** Dates o Enter **Agency/Branch/Department/ Estimated Premium** and **Commission** d) Address the **Second Lines Tab** to **determine** which **available lines from** the **carrier submission** to be included in the policy (first tab) **being created** when moved o **Highlight each line of business** displayed under lines o Select an **Option radio button for Each Line** o ***Select Add to this Policy*** for **each line to be included** in the **Policy Type** selected on the **Policies Tab** o ***Select Add to different policy*** if the **line available** is to be used on a **separate policy** to be moved to current/renewed after this policy is moved o **Select *Do Not Add To Any Policy*** if an available line was declined or **is not being moved to current/renewed** from **this** carrier/broker **submission** o **Address All Lines of Business and Line Commission information for each line of business** e) Address the **Third Attachments Tab** will allow you to affiliate any checked items via Access options button once moved f) The **Fourth Activities tab** will allow you to close any open activities affiliated with the submission being addressed o Highlight any open activity that can be closed during this process, click closed, insert a note g) Select **Move if any Lines** on the Lines tab **are to be added** to a **separate policy** h) Select **Finish** if **all lines in this carrier submission are addressed** and **no additional lines are to be moved as a separate policy** o Update Submission Status to Completed o Click **Finish** i) Highlight any other submissions where the client requested a different carrier option and address each submission same as above steps b – h. j) Change List View to Current/Renewed o **Confirm policies** moved display as submitted with a policy **status of New** o If policy status incorrect – Double Click Policy o Click Servicing/Billing o Confirm and Update information on all tabs as needed	

		○ To Exit: Click **X** in Navigation Panel	
Carrier Invoice Received			
36.	***Carrier forwards Invoice***	b) **Drag/Drop** Invoice to Epic – choose **CINV** Activity ○ Insert Appropriate Description of Document (eff. Coverage type carrier and binder confirmation ○ **Select** appropriate **Documents Folder** ○ Set Follow-up to Accounting ○ Click **Finish**	System **CINV**
IF NEEDED: Invoice Policy			
37.	**AE – If Direct Bill**	Update Servicing/Billing section with Line and Policy level Annualized & Estimated Premium and Commission fields to reflect term premium.	
38.	**AE - If Agency Bill, Invoice Premiums (Taxes & Fees, If applicable)**	Add transactions to invoice policy premiums (including taxes & fees, if applicable) ACTIONS – Generate Invoice	
Issue Proofs of Insurance			
39.	***Carrier binding confirmation is received, issue proofs of insurance***	*See Proofs of Insurance Workflows*	
Policy Received			
40.	AE ***receives ordered Policy, attaches to Current/Renewed Policy***	j) Account Manager receives new policy/declaration page k) **Drag and drop** policy from Unrouted Attachment or email received to New Policy line (click and drag pdf from email to policy line then attach email separately in correspondence folder to the open **BIPL** activity.) l) Complete **Attach To** Box a. Insert description to include year term ex. 14-15, etc., coverage type and Renewal then highlight and copy b. Select appropriate Attachment Folder/Sub Folder c. Click **Finish** m) Select activity code **BIPL** from drop down activity list, insert appropriate notes in the note field of the activity n) **Update and Close** corresponding **POLA** or **POLO** activity *b)* Click **Finish** *NOTE: Attach Each Policy separately & manage non-policy items Separately.*	System **BIPL** Update & Close **POLA/POLO**
41.	AE ***is to Update application and Issue/Not Issue Policy **If Downloaded by Carrier, no need for this step***	e) Locate client and policy f) **Check Policy** Received against Binder Order/Proposal/Quote g) Double Click Policy • **Review applications** displayed in navigation panel and perform application correction as needed *(see endorsement workflow)* ○ Click **X** in Navigation Panel to Exit application detail and select **Yes, perform action: Issue/Not Issue Policy** ○ **Issue/Not Issue** Policy box displays ○ Verify policy #, dates and policy status - update if needed	Update/Close **POLO**

		○ Click **Close any Open Activities** tab ○ Highlight the any open activities and select **closed successful** if renewal is correct; unsuccessful with appropriate reason if incorrect. *(If incorrect see endorsement workflow to order any needed changes.)* ○ Click **Finish** h) Click **Activities** in Nav. Panel and **close open activities** o) **If Downloaded:** Policy Line will reflect Issued by Download once received p) **Access & Complete** Policy Review Checklist q) **Drag and drop** it to the **BIPL** activity r) Complete **Attach To** Box a. Complete description b. Select appropriate Attachment Folder/Sub Folder c. Click **Finish**	
IF NEEDED: Send Policy to Client			
42.	***IF NEEDED:*** AE ***Creates Delivery Letter/Send to Client***	b) Create document "New Business Letter" to send policy to client • **Click Options Bar New > Attachment > Document** • Choose Personal Lines Folder • Select appropriate New Letter template • **Check** applicable Policy and Contact information • Click **Finish** • Choose **POLP** activity • Update description detailing document • Insert any notes needed • Click **Finish** • Document Template will open for editing • Edit in Word, if necessary • Print letter • To Exit Word click **Add-Ins tab > then Applied > Save and Exit** d) Do you wish to add as an Attachment? Click **Yes** e) If Needed: AM Sends policy, Invoice and letter to Client f) Prepare Policy for Delivery and Close Open **POLI** Activity Successful once delivered to the client or policy verified as correct. g) **Transmit/Deliver** all documents to Client and **Close POLP** activity NOTE: If assistance is needed in preparing Policies for delivery (CD/Flash Drive, Policy Book and/or Portal) Add task to the POLP activity to designated individual.	System **POLP**
43.	AE ***to order any needed changes to New Policy***	b) *See Endorsement Workflow to order policy Changes*	

Click F1 for Epic Help

Renewal Marketed Business Workflow Activities At A Glance

Code	Type	Description
RNPL	Manual (F9)	• Used to track pre-renewal process
RMMK	Event (Create Master Marketing Submission	• Generates as an available option when creating a master marketing submission • Used to track Ren Business overall marketing process • Used to attach non-carrier specific documentation • Adjust follow-up date for completion of marketing
DOCU **POLP**	Event (Add Document)	• **DOCU** – Used for Letter • **POLP** – Used for policy processing
BIPL	Manual (F9)	• **BIPL** – Used to follow status of Policy Issuance – Extension Binder if Needed

PL Renewal Preparation Workflow

Step	Workflow Step	Details	Activity
Locate Client Requiring Remarketing			
44.	***Admin to generate Expiration Reports that will set up Activities and Letters***	s) Expiration List is Run 90 Days prior to renewal on all VIP accounts, generating **RNPL** activity and Letter(VP Renewal Letter – including Privacy Notice) by Account Review Month (one per account) t) Activity is left open until Account Review has been completed and noted as needed	Created by Report **RNPL**
45.	***AE – Manage and Order Renewal – if needed***	m) **While working Expiration List:** ○ Verify coverage still needs to be written through Broker ○ If so, verify that a Renewal Offer has been received from Broker and or Order Renewal. ○ If Not – see Personal Lines Renewal Marketing Needed process.	
46.	***AE – Review VIP Expirations for an Special Handling needed***	a) **RNPL** activity comes due: ○ Review VIP Expiration and identify if any Marketing is needed ○ Renewal Review Meeting Needed	Update **RNPL**
47.	***AE – For VIP – and Renewal Review is needed***	a) **Meet** with client to discuss concerns for upcoming Policy Term. b) Items to include**:** ○ Summary of Expiring Coverage ○ Review Changes in Exposure ○ Coverage Options ○ Identify Coverage Gaps ○ Remarketing Results ○ Applications for Signature (if recommending change in Carrier) c) **Update RNPL with any notes from contact with the client.**	Update **RNPL**
48.	***AE – For VIP – If updated Client information is received and Policies are Automatic and not marketed*** ***(90 – 0 Days Prior)***	a) **Access** carrier website and endorse "Pre-Renewal" policy to include any changes OR communicate changes needed at Renewal to the Underwriter b) **Update RNPL** activity with any notes from Client conversations c) Leave activity **Open** until renewal is received**.**	Update **RNPL**

PL Marketed Renewal Business Workflow

<table>
<tr><th>Step</th><th>Workflow Step</th><th>Details</th><th>Activity</th></tr>
<tr><td colspan="4">Create Master Submission to Market</td></tr>
<tr><td>49.</td><td>AE Receives Updated Application/Information Necessary to Market – completes master submission and adds/assigns tasks for current underwriting information
(Refer to Agency Submission Procedures for a list of needed documentation)</td><td>n) Click Policies in Navigation Panel
o) Click Current/Renewed and change Policies Listview menu bar to Marketed
p) Click white paper to Add Master Marketing Submission
q) Enter coverage term and “name the Master Submission” in the Name field, enter Effective/Expiration Dates, Type of Policy
r) Under Policies to Market List view Insert Type of Business as Personal Lines
s) Click White Paper and Add New Line Radio button then Continue
o Select Line of business Coverage Type
o Enter Profit Center
o Enter Line Status of NEW
o Select Issuing Location (State of Risk)
o Click Add to select additional lines or Finish if done
t) Click Detail
u) Activity generates , select RMMK update Follow up/Start date, add any Producer/general notes and click Detail to add tasks for retrieval of additional underwriting information needed with appropriate due dates. R
v) Click Detail
o ADD TASKS for each Carrier you are marketing to
o To add tasks: Click Activities in Navigation Panel and double click open RMMK activity to Update Task information
o Caution: Tasks will NOT display on home base until Activity Follow-up Due date has arrived - Main Activity Governs tasks
o Click X in Navigation Panel to exit open activity
w) Complete applications displayed in the Navigation Panel (if Policy will NOT be downloaded)
x) Click X in Navigation Panel to exit once complete
y) If you will be sending the ACORD applications to the carrier,:
o Click on Attach tab and add any documents you want to include with your submission(s).
o Click PRINT in the Options bar and choose Master Marketing Submission
o Complete the Detail screen
o Add any Forms/Attachments for the particular submission
o Choose PDF printer
o PRNPLEW to ensure you have everything you need – If all is correct, email to your underwriter.
o Click Finish
o Cancel when “save as” box comes up
o This will attach the Marketing submission to your client (you can rename this detail to reflect the carrier sent to)
o Note the appropriate TASK from your RMMK activity</td><td>Close(if exists)
RNPL

System
RMMK</td></tr>
</table>

Update Activity Documentation			
50.	***Attach Documentation to RMMK Activity***	a) Upon receipt **Drag & Drop** Loss Runs, MVRs, Etc. to open **RMMK** activity b) Complete Attach To Box: ○ **Attach to:** Select **RMMK** activity ○ Describe documents appropriately (12-13 GL Loss Runs, etc.) ○ Select appropriate Folder document ○ Click **Finish** c) Highlight Master Submission d) On **Options Bar** Click **Access** > **Open Activities** e) Double click **RMMK** activity, if needed click **tasks** tab f) Double click each applicable task and select **completed** g) Click **Finish**	Update **RMMK**
IF NEEDED: Preview/Print Applications for Review			
51.	***IF NEEDED: Print/Preview copy of Master Submission to provide to producer for review or confirm application information***	a) **To preview** a copy of the master submission b) Highlight Master Submission ○ **Click Print Master Marketing Submission** ○ **Select printer** (pdf printer if paper not needed) ○ **Click Forms/Attachments tab** and unselect any application form not needed ○ **Click Organization Contact tab** to confirm agency/branch information correct c) Click **Preview** to view a copy or **Finish** to print/**Cancel** if not needed	
Create Carrier Submissions			
52.	***AE Creates Carrier Submissions When you have the Quotes from Carrier(s) (120 to 60 days Prior to Expiration)***	g) Once you have your Quotes, go back to Policies Marketed h) Highlight Master Submission • Click **Actions > Create Carrier Submission** • Select **Carrier/Broker** (CA=Carrier list/BR=Broker list) • **Insert Carrier Submission Detail** – Add carrier underwriter name/number for the carrier you will be using. If you will be writing different lines with different carriers, use MARKE1 as the PPE • Select **submission status** of **In Progress** i) If needed: Highlight each line of business and insert requested line premium j) **Click Finish** k) Go to ACTIONS and choose "**Update Stage to Entered/Submitted**" l) **Click Finish**	
Create Proposal/Deliver Quotes To Client			
53.	***Create Proposal to send to Client***	○ Receive Producer response on quotes to deliver then complete New Business proposal to forward to client ○ Highlight appropriate Carrier Submission to prepare proposal ○ **Click NEW in Options Bar** ○ **Choose attachments and then** document ○ **Choose Personal Lines Template Folder** ○ **Choose appropriate Proposal template** ○ **Highlight appropriate Marketing Submission** ○ **Click on appropriate Contact** ○ **Click Continue** ○ Click **Finish** ○ A Closed **PROP** Activity displays Enter an appropriate	Event **PROP**

		description - click Finish ○ Edit Word Document to include required information ○ Print Proposal document once edits complete ○ To save: Click Add Ins Tab > Applied > Save & Exit ○ Click Yes to add document as an attachment	
Move Marketed Lines to Current/Renewed			
54.	***AE Moves Marketed Lines to Current/Renewed Policy List View***	c) Go back to Policies Marketed d) Highlight Master Submission • Click Actions > Create Carrier Response • Select Issuing/PPE (CA=Carrier list/BR=Broker list) Informaiton – if using different carriers for different lines, leave as MARKE1 • Enter Description & Date Received – • Choose QUOTE for line – then click "Apply to All Lines" (there must be a response in each line to proceed) *e)* ***<u>**IF ALL Carriers Decline – or the CLIENT Declines coverage – use Declined and reason in this box.</u>*** f) Click Finish g) Choose YES – "Move Marketed Lines to Current Policies" f) Address the **First Policies Tab** to determine the policy type being Renewed when moved (CPKG for Package, BAUT for Business Auto, PROP for Property, etc.) ○ Select Renew Existing Policy Radio button ○ Select Policy Type (Package if policy is to include multiple lines) ○ Description will default ○ Insert Policy # if known ○ Confirm the Effective/Expiration Dates ○ Enter Agency/Branch/Department/ Estimated Premium and Commission g) Address the **Second Lines Tab** to determine which available lines from the carrier submission to be included in the policy (first tab) being created when moved ○ Highlight each line of business displayed under lines ○ Select an Option radio button for Each Line ○ ***Select Add to this Policy*** for each line to be included in the Policy Type selected on the Policies Tab ○ ***Select Add to different policy*** if the line available is to be used on a separate policy to be moved to current/renewed after this policy is moved ○ Select ***Do Not Add To Any Policy*** if an available line was declined or is not being moved to current/renewed from this carrier/broker submission ○ Address All Lines of Business and Line Commission information for each line of business h) Address the **Third Attachments Tab** will allow you to affiliate any checked items via Access options button once moved i) The **Fourth Activities tab** will allow you to close any open activities affiliated with the submission being addressed ○ Highlight any open activity that can be closed during this process, click closed, insert a note j) Select **Move** if any Lines on the Lines tab are to be added to a separate policy k) Select **Finish** if all lines in this carrier submission are addressed	Update **RMMK**

		and **no additional lines are to be moved as a separate policy** ○ Update Submission Status to **Completed**. Check box to Move Marketing Submission to History ○ Click **Finish** l) Change List View to Current/Renewed ○ **Confirm policies** moved display as submitted with a policy **status of New** ○ If policy status incorrect – Double Click Policy ○ Click Servicing/Billing ○ Confirm and Update information on all tabs as needed ○ To Exit: Click **X** in Navigation Panel	
55.	***AE Receives Declination from ALL Carriers – or Client***	a) **See Steps a – c above in step 11** b) Drag/Drop **Declination** Documentation/correspondence to **open RMMK** activity, **describe document** appropriately and **select** appropriate **Folder** then click **Finish** c) Close Open or **RMMK** activity **unsuccessful** with appropriate reason code of **Carrier: Declined** d) **Double Click** the **Carrier Submission** *Bold Line* and **select DECLINED** as Submission Status e) Click **X** in navigation	Update/Close **RMMK**
Applications Needed from Insured:			
56.	If Signed applications are needed from Insured	s) Highlight your policy (s) t) Click **Actions** – Review Application u) Complete the Distribution information to email to client – or print and mail with cover letter. v) Update Open **RMMK** Activity and advance date as needed w) When you receive Signed applications received from client x) Drag/Drop Signed Apps from Client to Open **RMMK** Activity ○ Attach To: Select **RMMK** Activity ○ Insert Appropriate Description of Document ○ Select Folder ○ Click Finish y) Click Activities in Navigation Panel z) Locate Open **RMMK** Activity aa) Click Actions > Close **RMMK** Successful bb) Click Finish cc) If needed Request again, leave **RMMK** open, Adjust follow up/start date and re-send request for signed applications ○ Notify producer if not received timely for instructions	Update/Close **RMMK**
Request Coverage Binding			
57.	AE ***Requests Coverage Binding from Carrier/Broker***	n) Locate Account, Highlight Account ○ Click **Actions > Change Client Type** *(this will change client from prospect to insured)* o) Create (F9) manual activity of **BIPL** activity – this will be used for all Binding follow-up. p) **If requested from Carrier/Broker:** Order policy from Company – Must be in writing prior to the effective date. q) Request confirmation from the Carrier/Broker that coverage has been bound accordingly r) Order to bind should include ○ Written Confirmation Coverage is Bound ○ Request assigned Policy #	Manual **BIPL**

		○ Confirmation of Terms & conditions, pricing, commission and premium payment terms including any installment amounts (if applicable) ○ Request policies issues within 30 days of effective date ○ Request necessary filings (Motor Carrier, etc) h) **Drag/Drop** Policy Order to Open **BIPL** Activity ○ Insert Appropriate Description of Document ○ **Select Folder** ○ Click **Finish** l) Click **Attachments** in Navigation Panel m) Locate **Signed Applications** ○ **Right Click** to **Send Via Email** to Underwriter/Carrier ○ Insert **email** information ○ Click **Send** to **Request Coverage binding** n) **Attach to box** appears: ○ Select **activity** ○ **Insert Description** for coverage ordered ○ Select appropriate **Folder** ○ Click **Finish** o) **REQUEST** coverage Binding via Online Carrier/Website – if possible. ○ Attach any documentation as "d" above	
58.	***Carrier Confirms binding or website confirmation Received***	j) Review against Bind Order for accuracy k) **Drag/Drop** Carrier Binder/confirmation from carrier website/Unrouted Attachments or Email to **Activity** ○ **Attach To:** Select **Activity** (click magnifying glass to look up) ○ Insert Appropriate Description of Document (eff. Coverage type carrier and binder confirmation ○ **Select** appropriate **Folder** ○ Click **Finish** ○ **Update BIPL** Activity Add **Notes** ○ Leave **Open** for Policy Receipt ○ Click **Finish** l) Click **Actions > Change Policy Prospective/Contracted Status** ○ **Do you wish to update this policy from Prospective to Contracted?** m) Select **Yes**	Update **BIPL**
Carrier Invoice Received			
59.	***Carrier forwards Invoice***	c) **Drag/Drop** Invoice to Epic – choose **BIPL** Activity ○ Insert Appropriate Description of Document (eff. Coverage type carrier and binder confirmation ○ **Select** appropriate **Documents Folder** ○ Set Follow-up to Accounting ○ Click **Finish**	System **BIPL**
IF NEEDED: Invoice Policy			
60.	**AE – If Direct Bill**	Update Servicing/Billing section with Line and Policy level Annualized & Estimated Premium and Commission fields to reflect term premium.	
61.	**AE - If Agency Bill, Invoice Premiums (Taxes & Fees, If applicable)**	Add transactions to invoice policy premiums (including taxes & fees, if applicable) ACTIONS – Generate Invoice	

Issue Proofs of Insurance			
62.	***Carrier binding confirmation is received, issue proofs of insurance***	*See Proofs of Insurance Workflows*	
Policy Received			
63.	***AE receives ordered Policy, attaches to Current/Renewed Policy***	s) Account Manager receives new policy/declaration page t) **Drag and drop** policy from Unrouted Attachment or email received to New Policy line (click and drag pdf from email to policy line then attach email separately in correspondence **Folder** to the open activity.) u) Complete **Attach To** Box a. Insert description to include year term ex. 14-15, etc., coverage type and Renewal then highlight and copy b. Select appropriate Attachment **Folder**/Sub **Folder** c. Click **Finish** v) Select activity code from drop down activity list, insert appropriate notes in the note field of the activity w) **Update and Close** corresponding **BIPL** or activity *c)* Click **Finish** *NOTE: Attach Each Policy separately & manage non-policy items Separately.*	Update & Close **BIPL**
64.	***AE is to Update application and Issue/Not Issue Policy **If Downloaded by Carrier, no need for this step***	i) Locate client and policy j) **Check Policy** Received against Binder Order/Proposal/Quote k) Double Click Policy • **Review applications** displayed in navigation panel and perform application correction as needed *(see endorsement workflow)* o Click **X** in Navigation Panel to Exit application detail and select **Yes, perform action: Issue/Not Issue Policy** o **Issue/Not Issue** Policy box displays o Verify policy #, dates and policy status - update if needed o Click **Close any Open Activities** tab o Highlight the any open activities and select **closed successful** if renewal is correct; unsuccessful with appropriate reason if incorrect. *(If incorrect see endorsement workflow to order any needed changes.)* o Click **Finish** l) Click **Activities** in Nav. Panel and **close open activities** x) **If Downloaded:** Policy Line will reflect Issued by Download once received y) **Access & Complete** Policy Review Checklist z) **Drag and drop** it to the activity aa) Complete **Attach To** Box a. Complete description b. Select appropriate Attachment **Folder**/Sub **Folder** c. Click **Finish**	Update/Close **BIPL**
IF NEEDED: Send Policy to Client			
65.	***IF NEEDED:*** AE ***Creates Delivery Letter/Send to Client***	c) Create document "New Business Letter" to send policy to client • **Click Options Bar New > Attachment > Document** • Choose Personal Lines **Folder** • Select appropriate New Letter template	

		• **Check** applicable Policy and Contact information • Click **Finish** • Closed Activity will come up • Update description detailing document • Insert any notes needed • Click **Finish** • Document Template will open for editing • Edit in Word, if necessary • Print letter • To Exit Word click **Add-Ins tab > then Applied > Save and Exit** h) Do you wish to add as an Attachment? Click **Yes** i) If Needed: AM Sends policy, Invoice and letter to Client NOTE: If assistance is needed in preparing Policies for delivery (CD/Flash Drive, Policy Book and/or Portal) Add task to the POLP activity to designated individual.	
66.	AE ***to order any needed changes to New Policy***	c) *See Endorsement Workflow to order policy Changes*	

Renewal Automatic/Non Marketed Business Workflow Activities At A Glance

Code	Type	Description
RNPL	Manual (F9)	• Used to track pre-renewal process
POLS **SBAC**	Event (Submit Application)	• **POLS -**Used when Automatic Renewals only • **SBAC –** Used for submitting Application to carrier
FINC **CSRB** **SBQT**	Event (Add Attachment)	• **FINC** Premium Finance Procedure • **CSRB** – Issue Proof (Certificate, Evidence, Auto ID) • **SBQT** – Used for Online Quoting – tracking all documentation for this process
BIND	Event (Issue Binder)	• Generates when creating Binder Proof of Insurance ○ Used to track policy receipt/confirmation from carrier
DOCU **POLP**	Event (Add Document)	• **DOCU** – Used for Letter • **POLP** – Used for policy processing
BIPL	Manual (F9)	• **BIPL** – Check status of Policy renewal steps.

PL Renewal Preparation Workflow

Step	Workflow Step	Details	Activity
Locate Client Requiring Remarketing			
67.	***Admin to generate Expiration Reports that will set up Activities and Letters***	a) Expiration List is Run 90 Days prior to renewal on all VIP accounts, generate **RNPL** activity and Letter(VP Renewal Letter – including Privacy Notice) by Account Review Month (one per account) b) Activity is left open until Account Review has been completed and noted as needed	Created by Report **RNPL**
68.	***AE – Review VIP Expirations for an Special Handling needed***	b) **RNPL activity comes due:** ○ **Review VIP Expiration and identify if any Marketing is needed** ○ **Renewal Review Meeting Needed**	Update **RNPL**
69.	***AE – For VIP – and Renewal Review is needed***	d) **Meet with client to discuss concerns for upcoming Policy Term.** e) **Items to include:** ○ **Summary of Expiring Coverage** ○ **Review Changes in Exposure** ○ **Coverage Options** ○ **Identify Coverage Gaps** ○ **Remarketing Results** ○ **Applications for Signature (if recommending change in Carrier)** f) **Update RNPL with any notes from contact with the client.**	Update **RNPL**
70.	***AE – For VIP – If updated Client information is received and Policies are Automatic and not marketed*** ***(90 – 0 Days Prior)***	d) **Access carrier website and endorse "Pre-Renewal" policy to include any changes OR communicate changes needed at Renewal to the Underwriter** e) **Update RNPL activity with any notes from Client conversations** f) **Leave activity Open until renewal is received.**	Update **RNPL**

PL Renewal No Marketing Workflow

Step	Workflow Step	Step Details	Activity
1.	***AE receives Client information***	a) **Drag and drop** it to the **RNPL** activity b) Complete **Attach To** Box o Complete description o Select appropriate Attachment Folder/Sub Folder c) Click **Finish**	Update **RNPL**
2.	***AE – Receives Update from Client that requires a change to the Current term***	*a) Follow Endorsement Workflow*	
Policy Renewal Declaration Received			
3.	***AE Receives Automatic Renewal***	m) Account Manager receives renewal policy/declaration page n) Locate client and policy in Epic o) If **not** downloaded, renew policy (if downloaded all will be accomplished during download process) • **Click Actions > Renew** • **Verify/Change Policy Status as REN** • **Click Detail** • **Confirm Servicing/Billing detail screens – address all TABS** • **Update applications displayed in navigation panel as needed** o **Click X in Navigation Panel to Exit application detail and select Yes, perform action: Issue/Not Issue Policy Click Finish** o **Issue/Not Issue Policy box displays** o **Verify policy #, dates and policy status** - update if needed o Click **Close Open Activities tab** o Close any open activities • Click **Finish**	Update/Close **RNPL**
4.	***AE receives notice of policy renewal – no marketing effort is being initiated***	a) Account Manager receives renewal notice b) Locate client and policy in Epic c) If **not** downloaded, renew policy (if downloaded all will be accomplished during download process) • **Click Actions > Renew** • **Verify/Change Policy Status as REN** • **Click Detail** • **Confirm Servicing/Billing detail screens – address all TABS** • **Update applications displayed in navigation panel as needed** o **Click X in Navigation Panel to Exit application detail and select Yes, perform action: Update Stage to Submitted Click Finish** • Click **Finish** • Manually create (F9) **BIPL** activity to track the renewal process d) Forward Renewal application along with any necessary documentation to carrier – attach all to **BIPL** activity	System **BIPL**

5.	***AE Attaches Renewal DEC to renewed policy line***	bb) Drag and Drop from Unrouted Attachment or email received to Renewed Policy line (click and drag pdf from email to policy line then attach email separately to the open **BIPL** activity.)
		• Complete Attach To Box
		    o Insert description to include year term ex. 14-15, etc., coverage type, Carrier and Renewal then highlight and copy
		    o Select appropriate Attachment **Policy Documents** Folder
		    o Click **Finish**
		• Select activity code **BIPL** from drop down activity list, insert appropriate renewal notes in the note field of the activity – Click **Finish**
		    o Leave **BIPL** activity open for invoicing/delivery of policy renewal to client If Needed. Close Successful once distributed/invoiced.
			System
			BIPL

6.	***AE Receives*** **E&S Renewal -Non-Automatic Renewal –Carrier's Renewal Offer**	a) **Drag and Drop** from Unrouted Attachment or email received to the open **RNPL** activity.)
		• Complete **Attach To** Box
		    o **Insert description** to include year term ex. 14-15, etc., coverage type, Carrier and Renewal then highlight and copy
		    o Select appropriate Attachment **Policy Documents** Folder
		    o Click **Finish**
		• Make appropriate renewal notes in the note field of the activity – Click **Finish**
		b) Leave activity **open** for information back from the Client
			Update/Close
			RNPL

7.	***AE Receives*** **E&S Renewal -Non-Automatic Renewal – Renewal Offer to Client**	a) Communicate with Client to determine if they want to renew.
		b) **Attach** any correspondence received to the open **RNPL** activity.)
		• Complete **Attach To** Box
		    o **Insert description** to include year term ex. 14-15, etc., coverage type, Carrier and Renewal then highlight and copy
		    o Select appropriate Attachment **Policy Documents** Folder
		    o Click **Finish**
		• Make appropriate renewal notes in the note field of the activity – Click **Finish**
		c) Leave activity **open** for information/response back from the Client
			Update/Close
			RNPL

Issue Proofs of Insurance			
71.	***Carrier binding confirmation is received, issue proofs of insurance***	***See Proofs of Insurance Workflows***	
BIPL			

72.	***Carrier forwards Invoice***	d) **Drag/Drop Invoice to Epic – choose BIPL Activity**
		    o **Insert Appropriate Description of Document (eff. Coverage type carrier and binder confirmation**
		    o **Select appropriate Documents Folder**
		    o **Set Follow-up to Accounting**
		    o **Click Finish**
			System
			BIPL

If Needed – Invoice Policy			
73.	**AE – If Direct Bill**	Update Servicing/Billing section with Line and Policy level Annualized & Estimated Premium and Commission fields to reflect term premium.	

74.	**AE - If Agency Bill, Invoice Premiums (Taxes & Fees, If applicable)**	Add transactions to invoice policy premiums (including taxes & fees, if applicable) ACTIONS – Generate Invoice	
IF NEEDED: Send Policy to Client			
8.	***IF NEEDED:*** AE ***Creates Delivery Letter/Send to Client***	d) Create document "New Business Letter" to send policy to client • **Click Options Bar New > Attachment > Document** • Choose Personal Lines Folder • Select appropriate New Letter template • **Check** applicable Policy and Contact information • Click **Finish** • Choose **POLP** activity • Update description detailing document • Insert any notes needed • Click **Finish** • Document Template will open for editing • Edit in Word, if necessary • Print letter • To Exit Word click **Add-Ins tab > then Applied > Save and Exit** j) Do you wish to add as an Attachment? Click **Yes** k) If Needed: AM Sends policy, Invoice and letter to Client l) Prepare Policy for Delivery and Close Open **POLI** Activity Successful once delivered to the client or policy verified as correct. m) **Transmit/Deliver** all documents to Client and **Close POLP** activity NOTE: If assistance is needed in preparing Policies for delivery (CD/Flash Drive, Policy Book and/or Portal) Add task to the POLP activity to designated individual.	System **POLP**
IF NEEDED: Issue Proofs of Insurance			
7.	***Carrier binding confirmation is received, issue proofs of insurance***	***See Proofs of Insurance Workflows***	

PL Renewal Online/RealTime Marketing Workflow

Step	Workflow Step	Step Details	Activity
9.	***AE Access Carrier website (or Comparative Rater) and obtain Quote***	d) Save Quote and/or Drag & drop the quote – over the policy and choose SBQT e) Complete Attach To Box ○ Complete description ○ Select appropriate Folder f) Click Finish g) Leave Activity Open for follow-up with Client and receipt of renewal.	System SBQT
10.	***AE Submits Submissions/applications via Email or Carrier Website Online*** **OR** ***AE Submits carrier submission through Realtime***	**a) Complete these steps if submitting online or through Carrier website** **b) Access applicable carrier website, follow prompts, complete needed details, secure quote, print confirmation/quote/proposal to pdf printer and attach to desktop or network drive** **c) Drag/Drop any carrier documentation/confirmation to the applicable Policy – choose SBQT activity complete Attach To box and insert in applicable folder** **Complete these steps if submitting through Real Time** **d) Highlight applicable Policy** **e) Click Actions > Renew** **f) Verify/Change Policy Status as REN** **g) Click Detail** **h) Confirm Servicing/Billing detail screens – address all TABS** **i) Update applications displayed in navigation panel as needed** ○ **Click X in Navigation Panel to Exit application detail and select NO, Leave Policy In Process** ○ **Click Finish** **j) , Click Real Time button on Options Bar** **k) Select Policies Radio Button, Confirm dropdown as Rate or Rate Manager, Under Available Carriers: Check box for applicable carrier, confirm correct carrier submission is highlighted (below)** **l) Click Go** **m) Real Time Transactions Results displays: Click Each Tab to view coverage/premiums, comments, additional info, Attachments and Status.** **n) Click accept to accept quote, requote to submit for requoting or Cancel to start again** **o) Once Accept is clicked, Accept Transaction box will appear, confirm attachment listed, click Route Attachment** **p) Attach To Box Displays: Account information will default, Attach To: should be activity, click drop down to select activity, click magnifying glass to select applicable SBQT then click Finish** **q) Insert description of quote document received including eff. Date, LOB, carrier and details, select appropriate Folder.** **r) Click Finish then click OK** **s) RTRT Activity box displays as closed successful, Click**	System SBQT System RTRT

		Finish	
11.	***AE Receives Declination from Carriers***	f) **Access existing SBQT** • **Insert Description of declination reason received** • **Insert Date Received** • **Click Finish** g) **Drag/Drop Declination Documentation/correspondence to open or SBQT activity, describe document appropriately and select appropriate Folder then click Finish** h) **Close Open or SBQT activity unsuccessful with appropriate reason code of Carrier: Declined**	Close **SBQT**
Policy Renewal Declaration Received			
12.	***AE receives notice of policy renewal – no marketing effort is being initiated***	e) Account Manager receives renewal notice f) Locate client and policy in Epic g) If **not** downloaded, renew policy (if downloaded all will be accomplished during download process) • **Click Actions > Renew** • **Verify/Change Policy Status as REN** • **Click Detail** • **Confirm Servicing/Billing detail screens – address all TABS** • **Update applications displayed in navigation panel as needed** o **Click X in Navigation Panel to Exit application detail and select Yes, perform action: Update Stage to Submitted Click Finish** o **Choose BIPL activity** • Click **Finish** h) Forward Renewal application along with any necessary documentation to carrier – attach all to **BIPL** activity	System **BIPL**
13.	***AE Attaches Renewal DEC to renewed policy line***	cc) **Drag and Drop** from Unrouted Attachment or email received to Renewed Policy line (click and drag pdf from email to policy line then attach email separately to the open **BIPL** activity.) • Complete **Attach To** Box o **Insert description** to include year term ex. 14-15, etc., coverage type, Carrier and Renewal then highlight and copy o Select appropriate Attachment **Policy Documents** Folder o Click **Finish** • Select activity code **BIPL** from drop down activity list, insert appropriate renewal notes in the note field of the activity – Click **Finish** o Leave **BIPL** activity open for invoicing/delivery of policy renewal to client If Needed. Close Successful once distributed/invoiced.	System **BIPL**

Issue Proofs of Insurance			
75.	***Carrier binding confirmation is received, issue proofs of insurance***	***See Proofs of Insurance Workflows***	
Carrier Invoice Received			
76.	***Carrier forwards Invoice***	e) **Drag/Drop Invoice to Epic – choose BIPL Activity** ○ **Insert Appropriate Description of Document (eff. Coverage type carrier and binder confirmation** ○ **Select appropriate Documents Folder** ○ **Set Follow-up to Accounting** ○ **Click Finish**	System **BIPL**
If Needed – Invoice Policy			
77.	**AE – If Direct Bill**	Update Servicing/Billing section with Line and Policy level Annualized & Estimated Premium and Commission fields to reflect term premium.	
78.	**AE - If Agency Bill, Invoice Premiums (Taxes & Fees, If applicable)**	Add transactions to invoice policy premiums (including taxes & fees, if applicable) ACTIONS – Generate Invoice	

IF NEEDED: Send Policy to Client			
14.	***IF NEEDED:*** AE ***Creates Delivery Letter/Send to Client***	e) Create document "New Business Letter" to send policy to client • **Click Options Bar New > Attachment > Document** • Choose Personal Lines Folder • Select appropriate New Letter template • **Check** applicable Policy and Contact information • Click **Finish** • Choose **POLP** activity • Update description detailing document • Insert any notes needed • Click **Finish** • Document Template will open for editing • Edit in Word, if necessary • Print letter • To Exit Word click **Add-Ins tab > then Applied > Save and Exit** n) Do you wish to add as an Attachment? Click **Yes** o) If Needed: AM Sends policy, Invoice and letter to Client p) Prepare Policy for Delivery and Close Open **POLI** Activity Successful once delivered to the client or policy verified as correct. q) **Transmit/Deliver** all documents to Client and **Close POLP** activity NOTE: If assistance is needed in preparing Policies for delivery (CD/Flash Drive, Policy Book and/or Portal) Add task to the POLP activity to designated individual.	System **POLP**
IF NEEDED: Issue Proofs of Insurance			
7.	***Carrier binding confirmation is received, issue proofs of insurance***	***See Proofs of Insurance Workflows***	

Click F1 for Epic Help

Non-Renewal Workflow

Activities At A Glance

Code	Type	Description
NONR	Event (Add Attachment)	• Generates as an available option attaching Non- Renewal Notice to the Policy Line • Used to track progress of Non-Renewal Process with client

Non-Renewal Workflow

This workflow pertains to Notice of Non–Renewal received from the Company due to exposure, loss experience, etc. OR if the agency does not want to renew the account. If you receive Notice of Conditional Non-Renewal, contact the Underwriter if the requirements for renewal or renewal quote are not outlined in the Notice.

Step	Workflow Step	Details	Activity
Receive Non-Renewal Notice from Carrier			
1.	***AE Receives Non-Renewal Notice from Carrier/Broker, contact producer/client to notify of non-renewal notice***	a) **Drag/Drop Received** Notice of Non-Renewal from **Email or Unrouted Attachments to** the applicable **Policy** line o **Attach To:** Policy (will default), o **Describe attachment** (start with Effective Date of non-renewal) o **Select Cancellation/Reinstatement** b) Click **Finish** o **NOTE:** If received via phone call, confirm via email back to Underwriter and attach using **NONR** activity c) Activity Box Populates o **Select NONR** from the Activity drop down menu o Confirm **who/owner** o Insert **Follow Up/Start date 30 days** prior to Expiration Date o Click **Finish** d) **Contact Carrier** to discuss any available/possible options e) **Email Producer** copy of Notice and any marketing options f) **Contact Client** to discuss non-renewal/remarket options g) **ATTACH ALL DOCUMENTATION & ADD NOTES TO THE NONR ACTIVITY** h) *See Marketed Renewal Workflow to remarket the Policy*	System **NONR**
See Marketed Renewal Workflow to Remarket			
2.	***AE to complete Marketed Renewal workflow if attempting to remarket non-renewed business***	a) Complete Marketed Renewal workflow b) Once Remarketed efforts complete o Close **NONR** Activity **successful** if **remarketed** successfully o Close **NONR** Activity **Unsuccessful** with reason code of Carrier Non-Renewal if **not remarketed continue with Step 3**	System **NONR**
Send Letter To Client			
3.	***AE - If no remarketing efforts available – send letter notifying client 30 days prior to coverage expiration***	a) **Highlight** Policy, **Select New > Attachment > Document** o **Select** appropriate **Template Folder** o **Select** Non-Renewal Letter **Template** o **Check Policy and Contact** o Click **Continue** b) **Insert Document description** in Description Field o **Select** Cancellation/Reinstatement **Folder**	System **DOCU**

		○ Click **Finish** c) **Choose DOCU** activity Generates > Click **Finish** d) Word Document will Generate ○ **Complete/Edit Letter** ○ Select **File > Print** to print letter ○ Click **Add Ins Tab > Applied > Save and Exit** ○ Say **Yes** to Save Document e) Forward documents to client	
No Remarketing Efforts Available - Cancel Policy			
4.	***AE to Non-Renew Policy***	a) Remarketing Efforts not available or successful b) Locate Account, Click **Policies** (Nav. Panel) c) **Highlight Policy to be Non-Renewed** ○ *Policy SSR **must** be in Issued status to allow cancellation* d) **Click Actions > Cancel** ○ Select **Cancellation Request** Radio Button ○ Insert **Effective Date** of Cancellation ○ **Reason for Non-Renewal** in **Description Field** ○ Click **Detail** ○ Insert any Remarks in the remarks section in Navigation Panel ○ Click **X** in Navigation Panel to **Exit Cancellation** e) Double Click **Cancelled Policy Line** f) Click **Servicing/Billing Section** (Nav. Panel) g) **Update Line Policy Status to Appropriate choice** – *Click apply to all lines (If applicable)* ○ CAN – New Business Lost ○ CAR – Renewal Lost h) Click **X** in Navigation Panel i) Click **Actions > Update Stage To Submitted** ○ **System Creates Activity** - Choose **CANS** ○ Activity defaults to Closed	System **CANS**

BOR Workflow
Activities At A Glance

Code	Type	Description
NWAC	Event (Add Account)	• Generates and/or selected when adding an Account in EPIC • Used to document progress of Prospect and documents received from client • Closed successful if prospect becomes a client, unsuccessful with appropriate reason if not moved to client
STAT	Manual (F9)	• Used to trigger commission when receiving immediately.
BORF	Event (Add Document)	• Generates when the BOR letter is created
BRKL	Event (Add Policy)	• Generates when policies are added

BOR Workflow

Step	Workflow Step	Details	Activity
Add Client			
79.	***Produce/AE requests Blank BOR Letter Marketing to proceed with qualifying client and adding to Epic*** ***NOTE:*** *Confirm all boxes are checked prior to locating to confirm prospect or inactive account does not exist*	c) Marketing/AE Receives request from Producer for BOR – Producer to provide Account Information as well as Carriers, Policy Types, Policy numbers and Policy terms. d) Marketing/AE verifies that Agency can place business with Company/Broker e) Copies of current policies or applications are received f) Click **Locate** to search if client is in the system g) **Click White Paper to Add** client • Select **Prospect** from drop down, choose **Business** Radio Button • Insert Name and exclude prefix within the title (The, DBA, etc.) • Click **Create Account Name/Code** • Lookup Code will default; leave as assigned • Complete all required fields: Address, Phone • **Insert Primary Contact**: Prefix, First, Last, Phone and Email o Insert known information into any desired field: Fax, Website • Click **Detail** h) Select **NWAC** activity from the drop down menu will populate as open, add any notes, Click **Finish** i) **Complete all tabs**: Servicing, Billing & Categories/History as needed j) **Servicing tab** – Insert All Account Servicing Roles Information k) **Billing tab** – select default invoice and statement layouts o Insert Broker code if Broker Billed account l) **Categories/History tab** –Add any Agency defined category (VIP, Calendar, etc.) if needed and Add Any Relationship Information i. Click White Paper ii. Locate account to relate account to iii. Select Account - click arrow to move down to selected iv. Define Relationship Type v. Define role of selected account m) Click **Finish**	System **NWAC**
80.	***If Needed:*** ***Attach Any Documentation Received***	o) **Click Activities in the Navigation Panel** p) **Highlight Open NWAC Activity** q) **Drag/Drop copies of** Policies/applications received to the **NWAC** activity • **Attach To** Box appears • Select **NWAC** Activity • **Insert description** of documents attached • Select **Correspondence Folder** • **Activity** remains open for receipt of signed BOR Letter r) Click **Finish**	System **NWAC**

81.	***Marketing AE is to Update/Add All known Contacts, Additional Named Insureds and define all as contact only, policy only or both***	a) Click Contacts in Navigation Panel b) Edit and complete Main Business Contact • Business Info tab required fields: SIC Code • Business Info tab desired fields: Number of members/managers, Date business started and FEIN, Business type c) Edit and complete Primary Contact • Required fields: Informal and Formal salutations • Personal/Classifications tab - Social Security #, Date of birth and Driver Information are desired d) Add additional contacts as needed including Additional Named Insureds, LLC's, etc.	
Create and Receive Agent of Record Letter			
82.	***Marketing/AE Creates Agent of Record Letter for Client Signature***	f) Create document **"Agent/Broker of Record Letter"** send to client for Signature • **Click Options Bar New > Attachment > Document** • Choose Commercial Lines Folder • Select appropriate **Agent of Record Letter** template • **Check** applicable Contact information • Click **Finish** g) **Attach to** Box Displays • Insert Formletter **Description** include **eff date, policy type, carrier and description** • Select **Marketing** folder/**Correspondence** subfolder • Click **Finish** h) Document Template will open for editing • **Edit in Word**, if necessary • **Print letter** • To Exit Word click **Add-Ins tab > Applied > Save and Exit** • **Do you wish to add as an Attachment?** Click Yes i) Marketing AE Sends to Client or producer for client signature j) **Update Follow Up/Start date of NWAC activity for receipt of signed BOR Letter** k) **Leave NWAC Open Click Finish**	Automatic **BORF** Update **NWAC**
Receive/Not Receive Signed BOR Letter			
83.	***Marketing/AE Receives Signed BOR From Client***	a) **Signed Agent/Broker of Record Letter received** b) **Drag/Drop to Prospect/Client Activity level** c) **Choose BORF activity and complete details.** d) **Locate Client, Click Activities in Navigation Panel** e) **Click NWAC** f) **Click Actions > Close NWAC activity Successful** g) **Click Account Detail (navigation Panel)** h) **Continue with Workflow Step 7**	System **BORF**

Add Current/Renewed Policy Lines			
84.	*Marketing/AE Creates New Policy Lines and updates Activity with any notes/conversations*	d) Locate Client, Click Policies in Navigation Panel e) Click Add (white paper) to add Each New Policy o Select Prospective o Select Policy Type (CPKG if Package), Insert Number (if known), Effective/Expiration Dates, Agency/Branch/Dept., Estimated Premium and commission, Line of Business (Property/Auto/GL, etc.), Policy Status of *BOR* Issuing Location (Policy Location – MS, FL, etc.), Profit Center, Issuing Co./ Premium Payable (CA or BR), Line Commission o Click Detail f) Select APOL from Activity Drop Down Menu Option o Insert Follow Up/Start Date for return of policy from Carrier/Broker o Add Notes o Leave Open o Click Finish g) If Package Policy: click white paper to add each line of business to be included (top) – *Remember to apply to all lines for each line's tabs* h) Insert/Confirm all information housed on each tab i) Click PR/BR tab and Add (white Paper) Producer information o Select PPAY for Producer Pay Info/BPAY for Broker Pay Info. o Select appropriate code o Complete all required fields o Production credit must always equal 100% - even if multiple producers o Click Finish once complete j) Categories/History Tab – insert any line comments under comments field – Add any Agency Defined Categories @ the policy level k) Complete Applications displayed in the Navigation Panel l) Click X in Navigation Panel once complete o In Process Policy box generates: o Select YES, Leave "In Process"	System **BRKL**
***IF NEEDED:* Secure Signed Applications from Client**			
85.	*Marketing/AE To send Applications for Signature and follow up for signed applications*	a) Highlight applicable Current/Renewed Policy Lines b) Click Actions Review Application c) Complete Each Tab Left to Right – selecting applicable information on each tab o Detail Tab: Insert Producer Info if needed o Forms/Attachments Tab: Select/Unselect all required forms information o Organization Contact Tab: Confirm Information Correct o Distribution Tab: Select VIA method and complete all required fields o Click Preview to view a copy o Click Finish to Print/Email/Fax application d) Update BRKL activity with notes	Update **BRKL**
86.	*Marketing/AE Attaches Signed Applications Received*	a) Signed applications received from client b) Drag/Drop Signed Apps from Client to Open APPS Activity o Attach To: Select APPS Activity o Insert Appropriate Description of Document o Select appropriate Folder/Subfolder	Update **BRKL**

	○ Click Finish c) Click Activities in Navigation Panel d) Locate Open BRKL Activity e) Click Actions > Close BRKL Successful f) Click Finish	

Distribute Signed BOR to Insurance Carrier

87.	*Marketing/AE Sends Signed BOR to Carrier/Broker*	m) Locate Signed BOR Letter in Client Attachments n) Forward to the Carrier a. Highlight Signed Document b. Right click and send via email (hold shift and click to select multiple documents) c. Attach To: Select Activity - BORN d. Insert appropriate Description e. Select applicable Marketing folder/Carrier Submission subfolder f. Click Finish c) Click Account Detail (nav. Panel) then Actions > Change Client Type d) Click Finish	Update BORN

Carrier Confirmation Received

88.	*Carrier Confirms BOR Received*	e) Confirmation of Receipt of BOR received from Carrier f) Drag/Drop confirmation of BOR from carrier to Open BORN Activity ○ Attach To: Select Activity BORN ○ Insert Appropriate Description of Document ○ Select appropriate Binding Documents Folder ○ Click Finish g) Request Loss Runs, MVRs, etc. and copy of policy from Carrier effective date BOR honored by carrier h) Adjust Follow-up Date of BORN for requested Information ○ Click Activities in Navigation Panel ○ Double Click Open BORN Activity ○ Adjust Follow Up/Start Date ○ Add notes waiting for copy of policy/loss runs, etc. ○ Click Finish i) Click Actions > Change Policy Prospective/Contracted Status ○ Do you wish to update this policy from Prospective to Contracted? ○ Select Yes	Update BORN

Update Policy Details

1.	*AE – Update Policies in Epic with details*	a) Update all Policies/Lines with any details necessary – including Servicing/Billing information (if not downloaded) b) Verify/Update Poilcy Term if needed c) Update Policy Status ○ If No commission Received until Renewal – Status remains BOR ○ If Agency Receives Commission – Change Status to NEW d) If Agency is to begin receiving Commission immediately – Policy description on EACH policy should be ameded to include: BOR Commission Eff xx/xx/xx (Optionally, add as Comment on History Tab) e) When begin servicing during existing term, change the First written date on the History tab of Line Detail to the date the agency begins receiving commission.	Update BORN

<table>
<tr><td></td><td></td><td>f) Update stage to Issue/Not Issue
g) Attach underwriting information received to existing BORN Activity.
h) If Agency receiving Commission immediately, Create (F9) STAT activity – Set F/U date for 365 days to change status from NEW to REN (regardless of actual policy period)
i) I</td><td>Manual(F9)
STAT</td></tr>
<tr><td colspan="4">Invoicing</td></tr>
<tr><td>1.</td><td>AE – If Agency bill – enter transactions</td><td>If Invoicing on remaing term will be Agency responsibility
If Remaining Installments exist – enter remaining installments
If Audit received, transact and transmit
If Endorsements received – Transact & Transmit</td><td></td></tr>
<tr><td colspan="4">Issue Proofs of Insurance</td></tr>
<tr><td>2.</td><td>Carrier honors BOR received, issue proofs of insurance</td><td>See Proofs of Insurance Workflows</td><td></td></tr>
<tr><td colspan="4">Revised Policy Declaration Received From Carrier</td></tr>
<tr><td>3.</td><td>AE receives copy of Declaration page Reflecting correct current Agent/Producer of Record</td><td>d) Click Activities in Navigation Panel
e) Locate Open BORN activity
o Highlight BORN
o Click Actions > Close Successful
o Click Finish
f) Drag/Drop correct Declaration Page to Current/Renewed Policy
o Attach To: Complete the description to include term, carrier broker, policy type and Policy (ex. 13-14 Travelers Property Policy) – Highlight, right click and copy
o Select Policy Folder
o Click Finish
g) See Endorsement Workflow for any needed changes</td><td>Close
BORN</td></tr>
<tr><td colspan="4">If NEEDED: Send Policy to Client</td></tr>
<tr><td>4.</td><td>IF NEEDED: Create Delivery Letter/Send to Client</td><td>a) Create document “New Business Letter” to send policy to client
• Click Options Bar New > Attachment > Document
• Choose Commercial Lines Folder
• Select appropriate New Letter template
• Check applicable Policy and Contact information
• Click Finish
• Document Template will open for editing
• Edit in Word, if necessary
• Print letter
• To Exit Word click Add-Ins tab > then Applied > Save and Exit
b) Do you wish to add as an Attachment? Click Yes
c) If Needed: AE Sends policy, Invoice and letter to Client
d) Prepare Policy for Delivery and Close Open BORN Activity Successful once delivered to the client or policy verified as correct.
e) Close all open Activities successful related to the receipt/delivery of the Policy.</td><td>Close
BORN</td></tr>
<tr><td>5.</td><td>AE to order any needed changes to New Policy</td><td>See Endorsement Workflow to order policy Changes</td><td></td></tr>
</table>

BOR – Lost Account -Workflow

BOR Received on Existing Account			
1-	*AE – Receives BOR on existing Account*	a) Drag/Drop BOR to Account Choose BORL Activity ○ Complete the description to include term, carrier broker, policy type and Policy (ex. 13-14 Travelers Property Policy) – Highlight, right click and copy ○ Select appropriate folder ○ Click Finish b) Send notice via email to Service Team, Claims and Accounting when applicable that BOR was received on Account. c) Discuss account to determine if attempt to rescind BOR d) If needed generate BOR letter from Account e) Provide to Producer or Manager for transmittal to client f) Add notes to existing BORL activity g) If BORL follow-up comes due and BOR has not been rescinded ○ Process Cancellation (see Cancellation Workflows for steps) on all Policies/Lines applicable ○ Add PINK Sticky HIGH PRIORITY to Account in Epic at Policy and CSR24 Proofs Levels "Lost on BOR eff xx/xx/xx DO NOT SERVICE (list policies or All Liens)	System BORL System BORF Update BORL
Inactivate/Update Lost Account			
1-	*AE –Inactivate Account*	a) If all policies are lost on Account – b) Close all open Activities c) Inactivate Account ○ Locate Client – highlight the Account name ○ Click on Actions – choose Inactivate/ReActivate Account.	

Endorsement Workflow (Existing Policy Line)

- When a policy is in the Marketing Stages, the Marketing Application(s) and related documentation must be updated.

Step	Workflow Step	Step Details	Activity
1.	***AE Receives Request***	a) Request is received via phone call, email, etc. b) Click **Locate** to search for client	
Process Change Request Received - (If you are transferring to someone else to handle)			
2.	***AE creates activity with change information and sets Who/Owner code to appropriate person***	**a)** Create a **CHGR** activity and set the Who/Owner to appropriate person **b)** **Enter** all information from the client regarding the change that needs to be made into the **Note** field of the activity **c)** **Drag & Drop** any documentation (email, etc.) into the activity **d)** Click **Finish**	Manual (F9) **CHGR**
Process Change Request Received - (For Application Corrections ONLY See Step 20)			
3.	***AE enters Change Requested in Epic Policy Application*** ***NOTE:*** *If change affects mailing address update Account Detail & Contact Detail screens as needed*	a) Click **Actions > Endorse/Revise - Existing Line(s)** b) Enter the **Effective date of change** and **Description** and then click **Detail** to update the application c) When activity option displays, select **CHGE** activity code, update the **Description, Who/Owner** (if needed), **Follow up/Start** date (if needed) and add **Note** describing the change including who made the request and all applicable details d) Click **Finish** e) Application displays in the Navigation Panel, advance to the appropriate application or section and make all necessary changes f) If confirmation is needed from the insured, click **X** in the Navigation Panel and select **No, leave "In Process"** and continue with Step 6 g) If Change Request form is being sent to the carrier or change has been completed on carrier website or Real-Time, continue with Step 7	System **CHGE**
If Composite Rated or Reporting Form Policy (only)			
4.	***AE receives Endorsement information on a Composite Rated Policy that will not result in a mid-term endorsement from the carrier***	a) Create **AUDS** activity and set **Follow up/Start** date to the expiration date of the policy. b) **Drag/Drop and/or Attach** any documentation to the closed **AUDS** activity c) **Attach to:** Activity and select the activity d) **Enter Description** of items being attached e) **Folder**: Audits f) Enter any **Comment/Notes** g) Click **Finish** h) Update any schedules as necessary	Manual (F9) **AUDS**
Document Endorsement Request			
5.	***AE attaches Client's Request to Activity***	a) If a written request from the client was received, **Drag/Drop and/or Attach** request to the open **CHGE** activity b) **Attach to:** Activity and select the activity c) **Enter Description** of items being attached **d)** **Folder**: Endorsements **e)** Enter any **Comment/Notes** f) Click **Finish** g) Continue with Step 7	Update **CHGE**

<table>
<tr><td>6.</td><td>If request received from entity other than client - Send Written Confirmation of Requested Change to Client</td><td>a) Confirm request for change to the client
b) If via email, email from Account Detail or Contacts level and Attach to client
c) Attach to: Activity and select the activity
d) Enter Description of items being attached
e) Folder: Endorsements
f) Enter any Comment/Notes
g) Click Finish
h) Continue with Step 7</td><td>Update CHGE</td></tr>
<tr><td colspan="4">Submit Change Request to Carrier/Broker</td></tr>
<tr><td>7.</td><td>AE submits Request to Carrier through Distribution Manager in EPIC, via Real –Time, Email, or Carrier Website

NOTE: Skip this step if Composite Rated or Reporting Form policy</td><td>a) To send ACORD Change Request Form to Carrier:
○ Exit application, click X in the Navigation Panel and select Yes, perform action: Submit Change Request
○ Click Finish
○ Verify each tab as necessary
○ Click the Remarks tab to enter any policy changes not included in the application or to add any notes to the underwriter
○ Click Preview (only items changed will display on the form)
○ If correct, exit Preview, then confirm via method of print/email/fax for distribution
○ If email, confirm Email address and insert email Subject and Message
○ Click Finish
OR
a) If change submitted via Real-Time, carrier website or email:
○ Exit application (If downloaded, there is no need to enter the changes, just put a full description in activity notes.), click X in the Navigation Panel and select Yes, perform action: Update Stage to Submitted
○ Click Finish
○ Attach carrier confirmation or email request to the open CHGE activity</td><td>Update CHGE</td></tr>
<tr><td>8.</td><td>AE attaches Client's Request/Underwriting Information/Discussions</td><td>a) If a written request from the client was received, Drag/Drop and/or Attach request to the open CHGE activity
b) Attach to: Activity
c) Enter Description of items being attached
d) Folder: Endorsements
e) Enter any Comment/Notes
f) Click Finish</td><td>Update CHGE</td></tr>
<tr><td colspan="4">Endorsement Follow Up/Communication</td></tr>
<tr><td>9.</td><td>Communication/Follow-up</td><td>a) Any communication about the pending endorsement, Drag/Drop and/or Attach request to the open CHGE activity
b) Attach to: Activity and select the activity
c) Enter Description of items being attached
d) Folder: Endorsements
e) Open CHGE activity, advance Follow up/Start date, add Note describing action, click Finish, click X in Navigation Panel to exit the activity Leave activity open for endorsement processing</td><td>Update CHGE</td></tr>
<tr><td>10.</td><td>Endorsement Not Received by Follow-up date</td><td>a) Forward original request to carrier
b) Access > Attachments
c) Highlight the original request and right click to Send Via Email to the original carrier/broker
d) Click Attach and Send second request email</td><td>Update CHGE</td></tr>
</table>

		e) **Attach to:** Activity and select the activity f) **Enter Description** of items being attached g) **Folder:** Endorsements h) Open **CHGE** activity, advance **Follow up/Start** date, add **Note** describing action, click **Finish**, click **X** in Navigation Panel to exit the activity Leave activity open for endorsement processing	
If Needed, Endorsement Declined By Carrier			
11.	***Endorsement Declined by Carrier***	a) **Drag/Drop and/or Attach** documentation from the carrier to the open **CHGE** activity b) **Attach to:** Activity and select the activity c) **Enter Description** of items being attached d) **Folder:** Endorsements e) Enter any **Comment/Notes** a) Click **Finish** f) Notify the client of the carrier declination o Send email to the client confirming declination and attach to open **CHGE** activity g) Click **Actions > Issue/Not Issue Endorsement** h) Click the **Not Issue** radio button i) Click **Close Open Activities** tab j) Close **CHGE** activity **Unsuccessful** with appropriate **Reason** code k) Click **Finish** ***NOTE:*** The Information in this Service Summary Row will not be available for use.	Update/ Close **CHGE**
Endorsement Received/Retrieved from Carrier Website			
12.	***Endorsement Received***	a) **Drag/Drop and/or Attach** endorsement from the carrier to the open **CHGE** activity b) **Attach to:** Activity and select the activity c) **Enter Description** of items being attached d) **Folder:** Endorsements e) Open **CHGE** activity, advance **Follow up/Start** date, add **Note** describing action, click **Finish**, click **X** in Navigation Panel to exit the activity Leave activity open for endorsement processing	Update **CHGE**
13.	***Review Endorsement***	a) Review the endorsement against the service summary comparison, policy detail screens, change request, and/or activity b) **On Demand > Service Summary Comparison** c) In **COMPARE** box, choose Service Summary Row (SSR) prior to endorsement request d) In **TO** box, choose Current SSR o If downloaded, check the box **Include rows replaced by download** e) Click **Preview/Finish** to view results	
14.	***If Incorrect, Request Correction***	a) Send email request asking for the corrections b) **Access > Attachments** c) Highlight the original request and/or endorsement received and right click to **Send Via Email** to the original carrier/broker d) Click **Attach** and **Send** e) **Attach to:** Activity and select the activity f) **Enter Description** of items being attached g) **Folder:** Endorsements h) Open **CHGE** activity, advance **Follow up/Start** date, add **Note** describing action, click **Finish**, click **X** in Navigation Panel to exit the activity	Update **CHGE**

15.	*If Correct, **AE Issues Endorsement***	a) Issue Endorsement ○ **Actions > Issue/Not Issue Endorsement** ○ Close **CHGE** activity successful during Issue process insert premium difference in note field and Click **Finish**	Close **CHGE**
IF NEEDED: Deliver Endorsement to Client			
16.	***AE Generates Delivery Letter, if needed***	a) Send email to client with Endorsement attached and attach to the **CHGE** Activity	Update **CHGE**
17.	***AE Sends to Client***	a) Send endorsement, invoice and document to client b) If distributing to client via email, attach email to the **CHGE** activity c) Upon Delivery to client, **close CHGE activity successful.**	Update **CHGE**
Application Corrections Only			
18.	***Special Note:*** ***Application Correction***	If there is a need to correct the application details but it will not require that anything be sent to the company, the Epic endorsement steps below will need to be followed: ○ **Actions – Endorse/Revise Existing Line** ○ **Select UPD1 from the Activity Menu Option and Finish** ○ **Enter any needed changes/corrections to application details** ○ **Exit application in Epic and perform action: Issue/Not Issue Endorsement** ○ **Select Issue Endorsement** ○ **Confirm the policy status is correct and Finish**	System **UPD1**

Click F1 for Epic Help

Endorse/Revise Add Line Midterm Workflow Activities At A Glance

Code	Type	Description
CHGL	Event (Endorse/Revise Add Line Midterm)	• Generates when selecting Endorse/Revise Add Line Midterm Action to generate a new application and add a line of business to an existing policy • Used to document progress of Endorsement Process with Client and Carriers/Brokers
CHGR	Manual (F9)	• **CHGR** Created ONLY if you are passing the Endorsement processing to another user or not processing the Endorsement immediately.
UPD2	Event (Endorse/Revise Existing Line)	• Generates as an available option when using Actions > Endorse/Revise Existing Line to complete application corrections • Used to document application corrections only

Endorsement Workflow-Add Coverage Line Midterm

NOTE: When a Policy is in the Marketing Stages, the Marketing Application(s) and related documentation must be Carrier quoting must be notified.

Step	Workflow Step	Step Details	Activity
19.	***AE Receives Request***	c) Request is received via phone call, email, etc. d) Click **Locate** to search for client	
Process Change Request Received - **(If you are transferring to someone else to handle)**			
20.	***AE creates activity with Change information and sets Who Code to appropriate person***	**e)** **Create Manual (F9)** activity and set Who code to appropriate person **f)** **Enter** all information from Client/Dealership into the note field of the activity **g)** **Drag & Drop** any documentation (email, etc.) to the activity	Manual(F9) **CHGR**
Process Change Request Received (For Application Correction ONLY See Step 20)			
21.	***AE Enters Change Requested in Epic – Adds New Line of Business to Existing Policy***	h) Update policy detail in Epic • **Click Endorse/Revise – Add Line Midterm to add a new line of business midterm** i) Enter **effective date, description of change, premium** if known j) Click **White Paper** to add line of business k) **Select Line of business** to add midterm l) **Complete all policy detail boxes** **a.** Select **Line of Business** **b.** **Policy Status** to be **NEW** **c.** Confirm **Issuing Location** **d.** Select **Profit Center** **e.** **ICO/PPE** will default **f.** Enter **Commission Percent/Amount** m) Click **Detail** to add the application once complete n) **CHGL** activity will display, **update** the start/follow up date and **add notes** referencing who requested change, details of the coverage request, and how it was received, leave open o) Click **Finish** p) Complete application detail q) **Click X** in Navigation Panel to **Exit** r) Select **No: Leave in Process** from the In Process Policy Box	System **CHGL**
22.	***AE Attaches and Updates Activity with All Client's Requests, Conversations, Underwriting Info, etc.***	f) If a written request from the client was received, **Drag/Drop** request to the **CHGL** activity from email or Unrouted attachments g) If request received **via phone**, Add detailed notes to the **CHGL** activity	Update **CHGL**

IF NEEDED: Secure Signed Application From Client			
23.	***Send application to client for Signature***	a) To send application to client **click Actions > Review Application** b) Insert applicable information in each **tab left to right** c) **Unselect** any **application not requiring a signature** d) **Click Distribution Tab** e) Insert appropriate **VIA** method and complete all required information f) **Click Preview** g) Review application, if correct, close preview and **Click Finish** h) ***If incorrect***, Cancel out, correct app and begin again with Step a	Update **CHGL**
24.	***Receive/Attach Signed application from Client***	a) **Locate Account**, Click **Activities** (Nav. Panel) confirm listview as Open b) Highlight **CHGL** and **Drag/Drop signed Application from email/Unrouted attachments** to the open activity, **Describe document** (example, 14-15 Signed Travelers Auto App) **select** appropriate **folder/subfolder** and Click **Finish** c) **Highlight** open **CHGL** activity Click **Actions > Close successful**, **add** any **notes** and Finish	Update Close **CHGL**
Submit Application to Carrier/Broker			
25.	***AE Submits Request for Coverage to Carrier or Online through Carrier Website/Real Time*** *Note: If surplus lines, confirmation of endorsement request should be received from carrier/broker the same day.*	a) **To send signed/unsigned ACORD Application to carrier** b) **Exit application in navigation panel and click Yes, perform action: Submit Change Request** c) **Click Finish** d) **Verify each tab updating as needed** e) **Click Forms/Attachments Tab** f) **Highlight coverage specific apps and unselect any applications not needed** • ***If signed app received:*** **Click white paper, select Existing Client Document and Continue** • **Check box of Signed Document** • **Click Finish** g) **Select via method of print/email/fax for distribution** h) **If email - confirm email address and insert email subject and content in boxes displayed below** i) **Click Finish** j) **Update CHGL with any notes** **OR** k) **If change submitted via Real Time, carrier or website Exit application once changes have been entered click X in navigation panel and select Yes, radio button to perform action: Update Stage to Submitted** l) **Attach carrier website or email confirmation to the open CHGL activity**	Update **CHGL** Update **CHGL**
IF NEEDED: Confirm Endorsement/Coverage Request with Client			
26.	***AE Sends Written Confirmation to Client***	i) Send copy of the application, email or fax to the client or other entity **or** • **ACCESS > Attachments** • **Highlight application, right click and select** send via **Email, or**	Update **CHGL**

		open the PDF file and print. b) Click NEW > Attachment > Document c) Select Template Folder/Template d) Check applicable policy and contact e) Click Continue f) Describe document, select folder/subfolder Click Finish g) Edit Document h) Print Document i) Once Finished, Click Add-Ins > Applied > Save and Exit j) Do you wish to save document as attachment? Click Yes k) **IF NEEDED:** Click Activities in Nav. Panel and Actions > Add note to the CHGL activity	
Endorsement Follow Up/Communication			
27.	***Communication/Follow up***	h) Any communication about the pending endorsement, the *AE* • Attaches to open CHGL activity and/or • Adds note to open CHGL activity i) Attach carrier confirmation/quotes to the open CHGL activity j) Generate/Forward any applicable proofs of insurance to the client • *See applicable Proof Workflows*	Update CHGL
28.	***Endorsement Not Received by follow-up date***	a) *AE* forwards original request/application to carrier b) Access > Attachments • Highlight the PDF file and right click to email the original to carrier/broker • Attach email second request to open CHGL activity c) Add note to CHGL activity and extend follow up date as needed d) If not received after second request, call underwriter, document CHGL activity and re-set activity follow-up date	Update CHGL
IF NEEDED *UNCOMMON*: Endorsement Declined By Carrier			
29.	***Coverage Declined by Carrier***	l) Attach documentation from carrier to the open CHGL activity a. Insert document into appropriate Marketing Declination folder m) Notify client of carrier declination a. Click New > Attachment >Document b. Select appropriate Template Folder and Template c. Check applicable policy line and contact d. Click Continue e. Enter document description then copy f. Click Finish g. Complete letter h. Click Add Ins Tab, then Applied Save and Exit i. Click Yes to Save as a Client Attachment **OR** • Send email to client confirming declination and attach to the CHGL Activity n) Click Actions > Issue/Not Issue Endorsement o) Click Not issue Radio Button Click Activities tab p) Change Policy Status to q) Close CHGL Activity Unsuccessful with appropriate reason code ***NOTE:*** (The Information on this Service Summary Row will not be available for use)	System CHGL

Endorsement Received/Retrieved from Carrier Website

30.	***AE Receives Endorsement***	f) Click **Locate** to search for **client** and **policy** g) **Drag/Drop** Endorsement from **Unrouted Attachments** or Email to applicable **policy** Line • **Insert description** to include eff. Date, policy type, carrier, description of change and premium • Confirm Description**, Select** the appropriate **Endorsement folder** • Update **CHGL** Leave **activity open** for endorsement processing **(5 days)** • Click **Finish**	Update **CHGL**
31.	***AE Reviews/Checks Endorsement***	f) Review the endorsement against the service summary comparison, policy detail screens, application, and/or activity • **On Demand > Service Summary Comparison (SSR)** • **In COMPARE Box choose SSR prior to endorsement Request** • **In TO Box Select current SSR** ○ ***If download*** **check box to include rows replaced by download** • Click **Preview/Finish** to view results	
32.	***If Incorrect, AE Requests Correction***	h) Send email request asking for correction, attaching the original application form • **Access > Attachments** ○ **highlight the PDF file and right click to email the original to carrier** ○ **Insert email detail Click Finish** ○ **Attach email to the CHGL activity** i) Close to **CHGL** activity Unsuccessful with appropriate Reason Code j) Re-order endorsement corrections – See Endorse/Revise Existing Line Workflow	Update **CHGL**
33.	***If Correct, AE Issues Endorsement***	b) **Issue Endorsement** • **Actions > Issue/Not Issue Endorsement** • Close **CHGL** activity during Issue process insert premium difference in note field • Click **Finish**	Close **CHGL**

Invoice Additional Premiums

34.	***AE receives Company Invoice***	a) **Invoice** See Invoicing Workflow	

IF Surplus Lines Tax & Forms handled by Agency

35.	***AE Creates activity***	a) **Make notes on CHGL** b) **Set Follow-up** to Accounting	

IF NEEDED: Deliver New Line Endorsement to Client

36.	***IF NEEDED: AE Generates Delivery Letter***	l) Create document "Endorsement Cover Letter" b) Notify client of carrier declination a. **Click New > Attachment >Document** b. Select appropriate **CL Template Folder** and **Template** c. **Check** applicable **policy line and contact** d. Click **Continue** e. Enter **document description** f. Click **Finish** g. Complete and Print letter	

		h. Click **Add Ins Tab**, then **Applied Save and Exit** i. Click **Yes** to Save as a Client Attachment **OR** • Send email to client with Endorsement attached and attach to the **CHGL** Activity	
37.	***AE Sends to Client***	d) Send endorsement, invoice and document to client e) If distributing to client via email, attach email to the **CHGN** activity f) Upon Delivery to client, **close CHGN activity successful.**	Update **CHGL**
Application Corrections Only			
38.	***Special Note:*** ***Application Correction ONLY***	If there is a need to correct an application but it will not require that anything be sent to the company, the Epic endorsement steps below will need to be followed: • **Actions – Endorse/Revise Existing Line** • **Select UPD2 from the Activity Menu Option and Finish** • **Enter any needed changes/corrections to application details** • **Exit application in Epic and perform action: Issue/Not Issue Endorsement** • **Select Issue Endorsement** • **Confirm the policy status is correct and Finish**	System **UPD2**

Endorsement Workflow (Existing Policy Line)

- When a policy is in the Marketing Stages, the Marketing Application(s) and related documentation must be updated.

Step	Workflow Step	Step Details	Activity
39.	***AE Receives Request***	e) Request is received via phone call, email, etc. f) Click **Locate** to search for client	
Process Change Request Received - (If you are transferring to someone else to handle)			
40.	***AE creates activity with change information and sets Who/Owner code to appropriate person***	**h)** Create a **CHGR** activity and set the Who/Owner to appropriate person **i)** **Enter** all information from the client regarding the change that needs to be made into the **Note** field of the activity **j)** **Drag & Drop** any documentation (email, etc.) into the activity **k)** Click **Finish**	Manual (F9) **CHGR**
Process Change Request Received - (For Application Corrections ONLY See Step 20)			
41.	***AE enters Change Requested in Epic Policy Application*** ***NOTE:*** *If change affects mailing address update Account Detail & Contact Detail screens as needed*	s) Click **Actions > Endorse/Revise - Existing Line(s)** t) Enter the **Effective date of change** and **Description** and then click **Detail** to update the application u) When activity option displays, select **CHGE** activity code, update the **Description, Who/Owner** (if needed), **Follow up/Start** date (if needed) and add **Note** describing the change including who made the request and all applicable details v) Click **Finish** w) Application displays in the Navigation Panel, advance to the appropriate application or section and make all necessary changes x) If confirmation is needed from the insured, click **X** in the Navigation Panel and select **No, leave "In Process"** and continue with Step 6 y) If Change Request form is being sent to the carrier or change has been completed on carrier website or Real-Time, continue with Step 7	System **CHGE**
If Composite Rated or Reporting Form Policy (only)			
42.	***AE receives Endorsement information on a Composite Rated Policy that will not result in a mid-term endorsement from the carrier***	i) Create **AUDS** activity and set **Follow up/Start** date to the expiration date of the policy. j) **Drag/Drop and/or Attach** any documentation to the closed **AUDS** activity k) **Attach to:** Activity and select the activity l) **Enter Description** of items being attached m) **Folder:** Audits n) Enter any **Comment/Notes** o) Click **Finish** p) Update any schedules as necessary	Manual (F9) **AUDS**
Document Endorsement Request			
43.	***AE attaches Client's Request to Activity***	k) If a written request from the client was received, **Drag/Drop and/or Attach** request to the open **CHGE** activity l) **Attach to:** Activity and select the activity m) **Enter Description** of items being attached **n)** **Folder:** Endorsements **o)** Enter any **Comment/Notes** p) Click **Finish** q) Continue with Step 7	Update **CHGE**

44.	***If request received from entity other than client - Send Written Confirmation of Requested Change to Client***	i) Confirm request for change to the client j) If via email, email from **Account Detail** or **Contacts** level and **Attach** to client k) **Attach to:** Activity and select the activity l) **Enter Description** of items being attached m) **Folder**: Endorsements n) Enter any **Comment/Notes** o) Click **Finish** p) Continue with Step 7	Update **CHGE**
Submit Change Request to Carrier/Broker			
45.	***AE submits Request to Carrier through Distribution Manager in EPIC, via Real –Time, Email, or Carrier Website*** ***NOTE:*** *Skip this step if Composite Rated or Reporting Form policy*	m) To send ACORD Change Request Form to Carrier: o Exit application, click **X** in the Navigation Panel and select **Yes, perform action: Submit Change Request** o Click Finish o Verify each tab as necessary o Click the **Remarks** tab to enter any policy changes not included in the application or to add any notes to the underwriter o Click **Preview** (only items changed will display on the form) o If correct, exit **Preview**, then confirm via method of print/email/fax for distribution o If email, confirm **Email** address and insert email **Subject** and **Message** o Click **Finish** OR b) If change submitted via Real-Time, carrier website or email: o Exit application (If downloaded, there is no need to enter the changes, just put a full description in activity notes.), click **X** in the Navigation Panel and select **Yes, perform action: Update Stage to Submitted** o Click **Finish** o Attach carrier confirmation or email request to the open **CHGE** activity	Update **CHGE**
46.	***AE attaches Client's Request/Underwriting Information/Discussions***	g) If a written request from the client was received, **Drag/Drop and/or Attach** request to the open **CHGE** activity h) **Attach to:** Activity i) **Enter Description** of items being attached j) **Folder**: Endorsements k) Enter any **Comment/Notes** l) Click **Finish**	Update **CHGE**
Endorsement Follow Up/Communication			
47.	***Communication/Follow-up***	f) Any communication about the pending endorsement, **Drag/Drop and/or Attach** request to the open **CHGE** activity g) **Attach to:** Activity and select the activity h) **Enter Description** of items being attached i) **Folder**: Endorsements j) Open **CHGE** activity, advance **Follow up/Start** date, add **Note** describing action, click **Finish**, click **X** in Navigation Panel to exit the activity Leave activity open for endorsement processing	Update **CHGE**
48.	***Endorsement Not Received by Follow-up date***	j) Forward original request to carrier k) **Access > Attachments** l) Highlight the original request and right click to **Send Via Email** to the original carrier/broker m) Click **Attach** and **Send** second request email	Update **CHGE**

		n) **Attach to:** Activity and select the activity o) **Enter Description** of items being attached p) **Folder**: Endorsements q) Open **CHGE** activity, advance **Follow up/Start** date, add **Note** describing action, click **Finish**, click **X** in Navigation Panel to exit the activity Leave activity open for endorsement processing	
If Needed, Endorsement Declined By Carrier			
49.	***Endorsement Declined by Carrier***	h) **Drag/Drop and/or Attach** documentation from the carrier to the open **CHGE** activity i) **Attach to:** Activity and select the activity j) **Enter Description** of items being attached k) **Folder**: Endorsements l) Enter any **Comment/Notes** b) Click **Finish** r) Notify the client of the carrier declination o Send email to the client confirming declination and attach to open **CHGE** activity s) Click **Actions > Issue/Not Issue Endorsement** t) Click the **Not Issue** radio button u) Click **Close Open Activities** tab v) Close **CHGE** activity **Unsuccessful** with appropriate **Reason** code w) Click **Finish** ***NOTE:*** The Information in this Service Summary Row will not be available for use.	Update/ Close **CHGE**
Endorsement Received/Retrieved from Carrier Website			
50.	***Endorsement Received***	h) **Drag/Drop and/or Attach** endorsement from the carrier to the open **CHGE** activity i) **Attach to:** Activity and select the activity j) **Enter Description** of items being attached k) **Folder**: Endorsements l) Open **CHGE** activity, advance **Follow up/Start** date, add **Note** describing action, click **Finish**, click **X** in Navigation Panel to exit the activity Leave activity open for endorsement processing	Update **CHGE**
51.	***Review Endorsement***	g) Review the endorsement against the service summary comparison, policy detail screens, change request, and/or activity h) **On Demand > Service Summary Comparison** i) In **COMPARE** box, choose Service Summary Row (SSR) prior to endorsement request j) In **TO** box, choose Current SSR o If downloaded, check the box **Include rows replaced by download** k) Click **Preview/Finish** to view results	
52.	***If Incorrect, Request Correction***	k) Send email request asking for the corrections l) **Access > Attachments** m) Highlight the original request and/or endorsement received and right click to **Send Via Email** to the original carrier/broker n) Click **Attach** and **Send** o) **Attach to:** Activity and select the activity p) **Enter Description** of items being attached q) **Folder**: Endorsements i) Open **CHGE** activity, advance **Follow up/Start** date, add **Note** describing action, click **Finish**, click **X** in Navigation Panel to exit the activity	Update **CHGE**

53.	***If Correct,* AE Issues Endorsement**	c) Issue Endorsement ○ **Actions > Issue/Not Issue Endorsement** ○ Close **CHGE** activity successful during Issue process insert premium difference in note field and Click **Finish**	Close **CHGE**
IF NEEDED: Deliver Endorsement to Client			
54.	***AE Generates Delivery Letter, if needed***	b) Send email to client with Endorsement attached and attach to the **CHGE** Activity	Update **CHGE**
55.	***AE Sends to Client***	g) Send endorsement, invoice and document to client h) If distributing to client via email, attach email to the **CHGE** activity i) Upon Delivery to client, **close CHGE activity successful.**	Update **CHGE**
Application Corrections Only			
56.	***Special Note: Application Correction***	If there is a need to correct the application details but it will not require that anything be sent to the company, the Epic endorsement steps below will need to be followed: ○ **Actions – Endorse/Revise Existing Line** ○ **Select UPD1 from the Activity Menu Option and Finish** ○ **Enter any needed changes/corrections to application details** ○ **Exit application in Epic and perform action: Issue/Not Issue Endorsement** ○ **Select Issue Endorsement** ○ **Confirm the policy status is correct and Finish**	System **UPD1**

Endorse/Revise Add Line Midterm Workflow Activities At A Glance

Code	Type	Description
CHGL	Event (Endorse/Revise Add Line Midterm)	• Generates when selecting Endorse/Revise Add Line Midterm Action to generate a new application and add a line of business to an existing policy • Used to document progress of Endorsement Process with Client and Carriers/Brokers
CHGR	Manual (F9)	• **CHGR** Created ONLY if you are passing the Endorsement processing to another user or not processing the Endorsement immediately.
UPD2	Event (Endorse/Revise Existing Line)	• Generates as an available option when using Actions > Endorse/Revise Existing Line to complete application corrections • Used to document application corrections only

Endorsement Workflow-Add Coverage Line Midterm

NOTE: When a Policy is in the Marketing Stages, the Marketing Application(s) and related documentation must be Carrier quoting must be notified.

Step	Workflow Step	Step Details	Activity
57.	***AE Receives Request***	g) Request is received via phone call, email, etc. h) Click **Locate** to search for client	
Process Change Request Received - (If you are transferring to someone else to handle)			
58.	***AE creates activity with Change information and sets Who Code to appropriate person***	**l)** **Create Manual (F9)** activity and set Who code to appropriate person **m)** **Enter** all information from Client/Dealership into the note field of the activity **n)** **Drag & Drop** any documentation (email, etc.) to the activity	Manual(F9) **CHGR**
Process Change Request Received (For Application Correction ONLY See Step 20)			
59.	***AE Enters Change Requested in Epic – Adds New Line of Business to Existing Policy***	z) Update policy detail in Epic • **Click Endorse/Revise – Add Line Midterm to add a new line of business midterm** aa) Enter **effective date, description of change, premium** if known bb) Click **White Paper** to add line of business cc) **Select Line of business** to add midterm dd) **Complete all policy detail boxes** **a.** Select **Line of Business** **b.** **Policy Status** to be **NEW** **c.** Confirm **Issuing Location** **d.** Select **Profit Center** **e.** **ICO/PPE** will default **f.** Enter **Commission Percent/Amount** ee) Click **Detail** to add the application once complete ff) **CHGL** activity will display, **update** the start/follow up date and **add notes** referencing who requested change, details of the coverage request, and how it was received, leave open gg) Click **Finish** hh) Complete application detail ii) **Click X** in Navigation Panel to **Exit** jj) Select **No: Leave in Process** from the In Process Policy Box	System **CHGL**
60.	***AE Attaches and Updates Activity with All Client's Requests, Conversations, Underwriting Info, etc.***	m) If a written request from the client was received, **Drag/Drop** request to the **CHGL** activity from email or Unrouted attachments n) If request received **via phone**, Add detailed notes to the **CHGL** activity	Update **CHGL**

IF NEEDED: Secure Signed Application From Client			
61.	***Send application to client for Signature***	i) To send application to client click Actions > Review Application j) Insert applicable information in each tab left to right k) Unselect any application not requiring a signature l) Click Distribution Tab m) Insert appropriate VIA method and complete all required information n) Click Preview o) Review application, if correct, close preview and Click Finish p) ***If incorrect***, Cancel out, correct app and begin again with Step a	Update **CHGL**
62.	***Receive/Attach Signed application from Client***	d) Locate Account, Click Activities (Nav. Panel) confirm listview as Open e) Highlight CHGL and Drag/Drop signed Application from email/Unrouted attachments to the open activity, Describe document (example, 14-15 Signed Travelers Auto App) select appropriate folder/subfolder and Click Finish f) Highlight open CHGL activity Click Actions > Close successful, add any notes and Finish	Update Close **CHGL**
Submit Application to Carrier/Broker			
63.	***AE Submits Request for Coverage to Carrier or Online through Carrier Website/Real Time*** ***Note: If surplus lines, confirmation of endorsement request should be received from carrier/broker the same day.***	b) **To send signed/unsigned ACORD Application to carrier** n) Exit application in navigation panel and click Yes, perform action: Submit Change Request o) Click Finish p) Verify each tab updating as needed q) Click Forms/Attachments Tab r) Highlight coverage specific apps and unselect any applications not needed • ***If signed app received:*** Click white paper, select Existing Client Document and Continue • Check box of Signed Document • Click Finish s) Select via method of print/email/fax for distribution t) If email - confirm email address and insert email subject and content in boxes displayed below u) Click Finish v) Update CHGL with any notes OR w) If change submitted via Real Time, carrier or website Exit application once changes have been entered click X in navigation panel and select Yes, radio button to perform action: Update Stage to Submitted x) Attach carrier website or email confirmation to the open CHGL activity	Update **CHGL** Update **CHGL**
IF NEEDED: Confirm Endorsement/Coverage Request with Client			
64.	***AE Sends Written Confirmation to Client***	r) Send copy of the application, email or fax to the client or other entity or • ACCESS > Attachments • Highlight application, right click and select send via Email, or	Update **CHGL**

		open the PDF file and print. l) Click NEW > Attachment > Document m) Select Template Folder/Template n) Check applicable policy and contact o) Click Continue p) Describe document, select folder/subfolder Click Finish q) Edit Document r) Print Document s) Once Finished, Click Add-Ins > Applied > Save and Exit t) Do you wish to save document as attachment? Click Yes u) IF NEEDED: Click Activities in Nav. Panel and Actions > Add note to the CHGL activity	
Endorsement Follow Up/Communication			
65.	***Communication/Follow up***	r) Any communication about the pending endorsement, the *AE* • Attaches to open CHGL activity and/or • Adds note to open CHGL activity s) Attach carrier confirmation/quotes to the open CHGL activity t) Generate/Forward any applicable proofs of insurance to the client • *See applicable Proof Workflows*	Update CHGL
66.	***Endorsement Not Received by follow-up date***	e) *AE* forwards original request/application to carrier f) Access > Attachments • Highlight the PDF file and right click to email the original to carrier/broker • Attach email second request to open CHGL activity g) Add note to CHGL activity and extend follow up date as needed h) If not received after second request, call underwriter, document CHGL activity and re-set activity follow-up date	Update CHGL
IF NEEDED *UNCOMMON*: Endorsement Declined By Carrier			
67.	***Coverage Declined by Carrier***	x) Attach documentation from carrier to the open CHGL activity a. Insert document into appropriate Marketing Declination folder y) Notify client of carrier declination a. Click New > Attachment >Document b. Select appropriate Template Folder and Template c. Check applicable policy line and contact d. Click Continue e. Enter document description then copy f. Click Finish g. Complete letter h. Click Add Ins Tab, then Applied Save and Exit i. Click Yes to Save as a Client Attachment **OR** • Send email to client confirming declination and attach to the CHGL Activity z) Click Actions > Issue/Not Issue Endorsement aa) Click Not issue Radio Button Click Activities tab bb) Change Policy Status to cc) Close CHGL Activity Unsuccessful with appropriate reason code ***NOTE:*** (The Information on this Service Summary Row will not be available for use)	System CHGL

Endorsement Received/Retrieved from Carrier Website			
68.	***AE Receives Endorsement***	m) Click **Locate** to search for **client** and **policy** n) **Drag/Drop** Endorsement from **Unrouted Attachments** or Email to applicable **policy** Line • **Insert description** to include eff. Date, policy type, carrier, description of change and premium • Confirm Description**, Select** the appropriate **Endorsement folder** • Update **CHGL** Leave **activity open** for endorsement processing **(5 days)** • Click **Finish**	Update **CHGL**
69.	***AE Reviews/Checks Endorsement***	l) Review the endorsement against the service summary comparison, policy detail screens, application, and/or activity • **On Demand > Service Summary Comparison (SSR)** • **In COMPARE Box choose SSR prior to endorsement Request** • **In TO Box Select current SSR** ○ ***If download* check box to include rows replaced by download** • Click **Preview/Finish** to view results	
70.	***If Incorrect, AE Requests Correction***	r) Send email request asking for correction, attaching the original application form • **Access > Attachments** ○ **highlight the PDF file and right click to email the original to carrier** ○ **Insert email detail Click Finish** ○ **Attach email to the CHGL activity** s) Close to **CHGL** activity Unsuccessful with appropriate Reason Code t) Re-order endorsement corrections – See Endorse/Revise Existing Line Workflow	Update **CHGL**
71.	***If Correct, AE Issues Endorsement***	d) **Issue Endorsement** • **Actions > Issue/Not Issue Endorsement** • Close **CHGL** activity during Issue process insert premium difference in note field • Click **Finish**	Close **CHGL**
Invoice Additional Premiums			
72.	***AE receives Company Invoice***	b) **Invoice** See Invoicing Workflow	
IF Surplus Lines Tax & Forms handled by Agency			
73.	***AE Creates activity***	c) **Make notes on CHGL** d) **Set Follow-up** to Accounting	
IF NEEDED: Deliver New Line Endorsement to Client			
74.	***IF NEEDED: AE Generates Delivery Letter***	m) Create document "Endorsement Cover Letter" c) Notify client of carrier declination a. **Click New > Attachment >Document** b. Select appropriate **CL Template Folder** and **Template** c. **Check** applicable **policy line and contact** d. Click **Continue** e. Enter **document description** f. Click **Finish** g. Complete and Print letter	

		h. Click **Add Ins Tab**, then **Applied Save and Exit** i. Click **Yes** to Save as a Client Attachment **OR** • Send email to client with Endorsement attached and attach to the **CHGL** Activity	
75.	***AE Sends to Client***	j) Send endorsement, invoice and document to client k) If distributing to client via email, attach email to the **CHGN** activity l) Upon Delivery to client, **close CHGN activity successful.**	Update **CHGL**
Application Corrections Only			
76.	***Special Note:*** ***Application Correction ONLY***	If there is a need to correct an application but it will not require that anything be sent to the company, the Epic endorsement steps below will need to be followed: • **Actions – Endorse/Revise Existing Line** • **Select UPD2 from the Activity Menu Option and Finish** • **Enter any needed changes/corrections to application details** • **Exit application in Epic and perform action: Issue/Not Issue Endorsement** • **Select Issue Endorsement** • **Confirm the policy status is correct and Finish**	System **UPD2**

Proofs – Evidence of Property Workflow

<table>
<tr><th>Step</th><th>Workflow Step</th><th>Details</th><th>Activity</th></tr>
<tr><td colspan="4">Create Evidence of Property</td></tr>
<tr><td>89.</td><td>AE Receives Request for Evidence of Insurance and Creates Evidence</td><td>
a) Locate Client Account > Highlight Account > Click Policies (Nav. Panel)
b) Confirm application information on Property Policy
    o Policy must be in Contracted status to issue an evidence
c) Create (F9) EVIQ activity and add notes and attach any documentation to this activity
d) Click Proofs in navigation panel
    o Click Evidences Section
e) Create an Evidence of Insurance
    o Property List View will default
    o Click Add (white paper)
    o Select ACORD Form Version Needed
        ✓ Select ACORD 27 (short form) or 28 (long commercial form)
    o Insert a name to identify this Evidence in the Title field
    o Select Line of Business Type from drop down menu option
    o Add Default Additional Interests from Other Evidence (If needed)
    o Click Detail
f) Select Named Insured from Client Contacts to display on Evidence (can also amend named insured at additional Interest level if needed)
    o Address Each Section of the Evidence in the Nav. Panel
g) Policy Level Coverages: Click Add (top)
    o Click Add to include Line of Business – Click Drop Down and Select policy
    o Nothing will display but EPIC recognizes the coverage type selected
    o Click Finish
h) Risks/Coverages:
    o Click Add (top) Property Section
    o Select Locations From Drop Down
    o Check all applicable locations to include on Evidence (all affiliated location's subjects will display)
    o Click Finish
    o Review and Edit (pencil) displayed lists (property and coverages lists) to reflect as you would like them to display on the Evidence
    o If any subjects/locations are missing Repeat Steps Above until each needed item has been added
    o Click Next Section
i) Special Conditions: Enter any information to display on the evidence to apply for all additional interests entered on this evidence (ex. Separate windstorm deductible information, Replacement Cost endorsements, premium information, etc…)
j) Attachments: All Existing Client Documents or Existing Files added in this section would attach to each Additional Interest included for this Evidence
k) Remarks: All Remarks added in this section would be included on each Additional Interest added to this Evidence
l) Additional Interests: This section will include all Additional Interest
</td><td>Manual(F9)
EVIQ</td></tr>
</table>

		detail information for each Additional Interest added ○ **See Additional Interest Detail below for breakdown**	
Enter Additional Interest Detail Information			
90.	***AE adds Additional Interest information for selected/created master Evidence***	**Options Available for Creating Additional Interests** a) **Manually Enter Additional Interest Information** ○ **Additional Interest Tab:** ✓ Insert **Additional Interest Information** Including address ✓ Insert **Email/Fax info.** if distributing via email/fax ✓ Select **Distribute VIA method** of print/email/fax ✓ **Special Conditions Section** – include any information which needs to display in the Remarks Section of this particular Additional Interest's Evidence (ex. Annual premium, special deductible, etc.) ○ **Policy Level Coverages Tab:** ✓ Check **Use Main Policy level Coverages Box** if using the main coverages previously entered in Evidence ✓ Click **Add** to select or view additional policy level coverages available from the policy application ○ **Risks/Coverages Tab:** ✓ Select **Use Main Risks/Coverages Box** if using the main coverages previously entered in Evidence ✓ Uncheck Box and **Add Risks/Coverages** to include specific to this additional interest ○ **Documents Attached:** ✓ Click **Add** to attach any specific documents for this Additional Interest (Ex. Specific Named Additional Insured Endt., Schedule of Locations if blanket, etc.) ○ **Additional Interest Details Tab:** ✓ **Type of Additional Interest:** Check applicable box to display information on Evidence ✓ **Named Insured:** Update Additional Insured Information specific to this Additional Interest (ex. LLC, DBA, Exactly as to appear on Evidence, etc.) ✓ **Days Notice of Cancellation:** 30 days will default change/update as needed ✓ **Inactivate Additional Interest for this Evidence Box:** Check box to inactivate this Additional Interest ✓ **Inactivation Reason:** Select Reason for inactivation ✓ **Summary Box:** Enter Additional information to appear in **Location/Description field** of the Evidence then **Check Box** to display on Evidence (ex. Condo unit numbers/building numbers, etc.) ✓ **Continue with Issue Evidence**	

Export/Import Additional Interest List			
91.	***AE can export Additional Interests from another existing Evidence and import it to a different Evidence residing on any client***	a) **Export Additional Interest List from Separate Evidence** ○ **Locate Evidence to Export Additional Interests From** ✓ Highlight the Evidence, Click **Actions > Export Additional Interests** ✓ Select **File Definition** from Drop Down (Evid. of Prop) ✓ **Name** the **Exported file** (ex. 13-14 Prop Additional Interest list, etc.) ✓ **If Needed** check appropriate box to disable delivery options, Send as a Blank Template, Include Inactive Additional Interests ✓ Select **Via Distribution Method** from Drop Down and complete all required fields ✓ Click **Continue** ✓ List will Populate, Confirm then **Click Export** ✓ Click **Yes** ✓ Click **Finish** on the Activity Box ✓ The list is now exported and attached in the client's attachments b) **Import the Exported Additional Interest list to the Evidence** ○ **Locate Evidence to Import Additional Interests** ✓ Highlight Evidence and click **Actions > Import Additional Interests** ✓ Click **Add** to Locate File to import (exported spreadsheet) ✓ Select Appropriate **Importing Option** ✓ Click Magnifying glass to **locate file** ✓ Select **Existing client document** or **existing file** ✓ Click **Browse** and locate file ✓ Click **Finish** ✓ Click **Process** then wait a second ✓ Click **Preview** ✓ Click **Import** then **Yes** ✓ Import will reflect **pending click Refresh** ✓ Import File will display as empty, click **X** to **exit** c) *Additional Interests will be added but will need to be issued*	System **EAIS** System **EAIS**
Issue Evidence of Property Insurance			
92.	***AE Issues Evidence of Property Insurance and distributes to Additional Interest/Carrier and Client as requested***	a) Once Additional Interest(s) has been added ○ Click **Actions > Issue Single Additional Interest** or **Actions > Issue Evidence EVID created – defaults as closed** ○ **Issue Evidence** Box Displays, verify each tab ✓ **Forms tab:** Lists forms included ✓ **Organization Contact tab:** Verify Agency Contact Information ✓ **Select Contact Name:** Upper Right Corner lists contact on Evidence ✓ **Additional Interest Distribution Tab:** Sets the distribution method of the Evidence to the Additional Interest and Client as print/email or fax ✓ Additional Interest list displays ✓ **Check each Additional Interest to be issued** and **confirm** the **distribution** method for each (Select All upper Right) ✓ **Complete all required fields** for each Additional	System **EVID**

		Interest/client method of distribution ✓ Select **Scanned Signature** to print on the Evidence ✓ Click **Preview** to View a copy before issuance – **EXIT** preview without printing ✓ Click **Finish when ready** to print/fax or email b) A Evidence of Insurance **MUST be issued** to attach a PDF copy to the file ○ Click **Finish**	
Attach all documentation to the Activity or workflow that caused you to need the Evidence – if none – then Manually create EVIQ			
IF NEEDED: Attach Evidence Request to Activity			
93.	***IF Needed:* AE attaches request for Evidence to Manually created EVIQ activity**	a) **Click Activities in Navigation Panel and Highlight open Activty** b) **Drag/Drop Request from client or Additional Interest to the open Activity** c) **Attach To Box: Activity** will Default ○ **Insert Description –** ex. Evidence Request from AI Name, etc. ○ **Select** Proofs **Folder/**Evidences **Sub folder** ○ Click **Finish** d) Highlight Activity ○ Click **Actions > Close** Successful ○ Enter any notes specific to the Additional Interest ○ Click **Finish**	Manual (F9)e **EVIQ**
IF NEEDED: Forward Copy of Issued Evidence of Coverage to Carrier/Broker			
94.	***AE to send a copy of the issued Evidence of insurance to the carrier/broker***	a) Locate a pdf copy of the issued Evidence in Client's Attachment b) Click **Attachments** in Navigation Panel c) Locate **Evidence, Right Click and Send Via Email** d) Compose **Email** and click **Send** ○ **Attach to Box:** Select **Activity** – Choose Activity that caused the Evidence to be created (Endorsement, etc) If none – then attach to Activity Click Magnifying glass to retrieve closed activity, sort by closed date, **Highlight Activity** click **Finish** ○ Insert **Description** (Evidence of Property sent to Company/Broker) ○ Select appropriate folder ○ Click **Finish**	Update **EVIQ**

Proofs – Issue Auto ID Cards Workflow

Step	Workflow Step	Details	Activity
Create Auto ID Cards			
95.	***E Receives Request for Auto ID Cards – Issues Auto ID Cards and Distributes to Client***	m) **Locate** Client **Account** > Click **Policies** (Nav. Panel) n) **Confirm Vehicle is included on policy prior to issuing Auto ID Cards – If Vehicle Not listed, See Endorsement Workflow** o) **Highlight** applicable **Auto Policy** p) Click **Actions > Issue Auto ID Cards** q) **Auto ID Card Detail Box Displays – Confirm all Tabs** r) **Vehicle/Insured Tab:** ○ **Select each Vehicle** to issue auto ID Card -*Select All Right corner* ○ **Fleet Vehicle ID Card needed** - ○ Select one vehicle ○ Click **Pencil** to edit the Vehicle Detail ✓ **Year:** Enter 0000 ✓ **Make:** Enter **Fleet** ✓ **Model:** Enter **Card** ✓ **VIN:** Enter **FLEET** ○ Address all State Specific Requirements ○ Confirm **Agency/Company** information to be correct s) **Organization Contact Tab:** ○ Verify Information displayed is correct/edit if needed t) **Distribution Tab:** ○ Select **Client Contact** to distribute ID Cards ○ Select **VIA Method** of Print/Email/Fax ✓ Complete all VIA distribution required information for method selected ○ Additional Distribution Options will provide the abilities to ✓ **Create Separate PDF's** for issued Auto ID Cards and/or ✓ **Save local copies** of PDF Auto ID Cards to a specified location ✓ Click **Finish** u) Click **Preview** to view ID cards prior to Issuing ○ **Exit Preview** once ID card confirmed as correct v) Click **Finish** to Issue/Distribute ID Cards ○ A PDF copy of the issued ID card is available in attachments	System **AUID**

Miscellaneous Workflow

The following activities are to be used to document and handle incoming client requests (ie, phone call, email, etc):

Code	Type	Description
BILQ	Manual (F9)	• Billing Inquiry/Invoice Follow-up
SUSP	Event (Add attachment)	• Choose when suspending for filings
COPY	Manual (F9)	• Copies Requested or Sent – If the insured is requesting – Notify Service Team Immediately
COVQ	Manual (F9)	• Coverage / Policy Inquiry / Explanation
FLEV	Event (Add attachment)	• Flood Determination / Elevation Certificates
SUSP	Event (Add attachment)	• Suspension for Filings, etc.
QCHG	Manual (F9)	• Pricing Indication Request – i.e. If client requests a quote for a potential change
QNEW	Manual (F9)	• Request for New LOB Quote on Existing Account

LSRR	Manual (F9)	• Loss Run Request from Insured • ***Notify Service Team Immediately Prior to Ordering. DOES NOT apply to PL***
SCHE	Event (Add attachment)	• Request for Schedules or Summary (Statement of Values, vehicles, equipment, etc.) • ***Notify Service Team Immediately Prior to Ordering***
UWRE	Event (Add attachment)	• Underwriters Request for Information during the Policy Period (UW request; Request to client & their response will all be attached.)
APPR	Event (Add attachment)	• Inspection/Appraisal/Photos
PROJ	Manual (F9)	• Special Projects – Client's request for Insurance, Consulting, Benchmarking, Research, etc.
UPCF	Event (Add attachment)	• Unplanned Cash Flow Analysis
LCRE	Event (Add attachment)	• Loss Control Requests / Reports / Recommendations
ALOC	Event (Add attachment)	• Premium Allocation
CRNT	Manual (F9)	• Carrier Financial Rating Notification
TRCL	Event (Add attachment)	• Account Transfer (Between Branches/Teams)

CORR	Event (Add attachment)	• Correspondence received or sent that is not specific to another process or existing activity
REPT	Event (Add attachment)	• Policy requires monthly reporting forms
CHAR	Event (Add attachment)	• Charts and Graphs
STEW	Event (Add attachment)	• Stewardship Report
CNRV	Event (Add attachment)	• Contract Review
CLRV	Event (Add attachment)	• Claims Review/Loss Analysis (**DOES NOT** apply to PL)
LOCR	Event (Add attachment)	• Letters of Credit
AGRE	Event (Add attachment)	• Broker Services Agreement
BAA1 **BAA2**	Manual (F9)	• Business Associate Agreement
DEDB	Event (Add attachment)	• Deductible Billing

For those activities indicated as "Manual", add the activity manually (F9) to the account/policy THEN attach any documentation to the activity itself.

F/U # of Days is set to 0 – change # of days as needed based on action taken

These are requests that occur **WITHIN** the policy period after coverage is in force with the exception of Request for New LOB Quote Existing Client (follow New Business workflow)