Large Lines New Business Process

<table>
<tr><th>Step</th><th>Workflow Step</th><th>Details</th><th>Activity</th></tr>
<tr><td colspan="4">Add Prospect</td></tr>
<tr><td>1</td><td>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 Note: In order for producer to get credit for new business MUST be added to Salesforce</td><td>a) AE/Marketing receives Information on New Business from SalesForce
b) Click Locate to search if client is in the system
c) Click White Paper to Add prospect
o Select Prospect from drop down, select Business radio button
o Insert Name and exclude prefix within the title (The, DBA, etc.)
o Click Create Account Name/Code
o Lookup Code will default; leave as assigned
o Complete all required fields: Address, Phone
o Insert Primary Contact: Prefix, First, Last, Phone and Email
o Insert known information into any desired field: Fax, Website
o Select the appropriate agency
o Select the appropriate branch
o Click Detail
Note: A warning may appear to verify the new account is not a pre-existing account. Please review and select continue if not a duplicate account.
d) An add activity window will display.
o Under code Select the NWPR activity from the drop down list (use NWAC if you are adding a contracted account)
o Add notes to document conversation, etc. and leave as open Click Finish
e) Select ALL applicable Type Of Business radio buttons
f) Complete all tabs:
o Servicing tab – Insert Producer and Account Manager Information
o Billing tab – select default invoice and statement layouts
o Insert Broker code if Broker Billed account
o Invoice page break select policy under drop down list
o Invoice layout select SterlingRisk Invoice under drop down list
o Statement layout select client statement under drop down list
o Categories/History tab – Insert Relationship Information and Add Agency Defined Categories
o Select Strategy Review Month</td><td>System
NWPR
or
NWAC</td></tr>
</table>

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Step	Workflow Step	Details	Activity
2	If Needed: Attach all Documentation Received to prospect file	a) Click Activities in the Navigation Panel b) Highlight Open NWPR/NWAC Activity c) Drag/Drop Competitors Policies/applications received to the NWPR/NWAC activity o Attach To Box appears o Insert description of documents attached using the appropriate naming convention o [Policy Type(s)] [Term] - [Description of Attachment] o examples: CAUT 15-16 - Vehicle Schedule or PROP 16 - 17 - Schedule of Locations o Select appropriate Folder o Leave Activity Open d) Click Finish	System NWPR or NWAC
3	Update/Add Contacts to account	a) Click Contacts in Navigation Panel b) Edit and complete Main Business Contact o Business Info tab required fields: Business Type, Date Business Started & SIC Code o Business Info tab desired fields: Date business started and FEIN, Business type c) Edit and complete Primary Contact o Required fields: Informal and Formal salutations o Desired fields: Description d) 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: o Copies of Current Policies o Request for Loss Runs o Schedules of Exposures o Supplemental Applications – as needed o Financials o Brochures c) Drag/Drop received information to the NWPR/NWAC activity o Attach To Box appears o Select NWPR/NWAC Activity o Insert description of documents attached using the appropriate naming convention o Select appropriate Folder o Leave Activity Open d) Click Finish	Update NWPR or NWAC

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Step	Workflow Step	Details	Activity
Prepare Supporting Documentation			
5	Marketing to prepare all supporting documents as needed	a) Create all supporting documents needed. Such as: o Loss Summary o Large Loss Summary o Statement of Values o Schedules o Historical Exposure Data o Industry Specific Underwriting Information (Specialty applications, etc.) o Manuscript Policy language, when applicable b) Drag/Drop received information to the NWPR/NWAC activity o Attach To Box appears o Select NWPR/NWAC Activity o Insert description of documents attached using the appropriate naming convention o Select appropriate Folder o Leave Activity Open c) Click Finish d) Close NWPR/NWAC activity if all information has been received	Update NWPR or NWAC Close NWPR or NWAC
Create Master Submission to Market			
6	Received Completed Application/Information Necessary to Market	a) Click Policies in Navigation Panel b) Click Current/Renewed and change Policies List view 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 e) Select the appropriate agency, branch, department f) Under Policies to Market List view Insert Type of Business as Commercial Lines g) 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 h) Click Detail i) Activity generates, select AMMK 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. j) Click Finish *Continued on the next page…*	System AMMK

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Step	Workflow Step	Details	Activity
6	Received Completed Application/Information Necessary to Market	o *To add tasks:* Click Activities in Navigation Panel and double click open AMMK 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 k) Click Policies in the Navigation Panel to return to master submission l) Complete applications displayed in the Navigation Panel by clicking on each coverage displayed m) Add any Attachments to the Attachment tab that you might need for the Marketing Submission (whether or not they are carrier specific) You can add these later if needed as well, but it's best to pull everything together here that you can. o Click attachment tab o Click white paper to add attachments n) Click X in Navigation Panel to exit once complete NOTE: If working on layered or shared programs, application details for layers should not be added at this step of the process	System AMMK
IF NEEDED: Preview/Print Applications for Review			
7	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 o Click Print > Master Marketing Submission o Select printer (pdf printer if paper not needed) o Click Forms/Attachments tab and unselect any application form not needed o 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	
8	Marketing	See Marketing Workflow	
IF NEEDED: Request Applications to be Signed			
9	Send applications to Producer for Client Signature	a) Locate and Highlight Account b) Click Actions > Change Client Type o Do you wish to change client from Prospect to Insured? o Click Yes c) Click Policies in Navigation Panel d) Change List View to Marketed e) Highlight applicable Carrier Submission f) Click Actions > Review Application g) Select Carrier Submission radio button h) Click Continue *Continued on the next page…*	Update AMMK

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<tr><td>9</td><td>Send applications to Producer for Client Signature</td><td>i) Address each tab:
o Insert Producer Signature Information
o Select/Unselect all applications/forms needed
o Confirm Organization Contact information
o Insert VIA Distribution method and complete all required fields
o Click Preview to view a copy and/or Finish to Distribute
o Save reviewed submission previewed
j) Drag and Drop to AMMK activity
o Click Finish
o Insert appropriate description using the Naming Convention
o Select appropriate Folder
o Enter date received
o Click Finish
k) Click Activities on the Navigation Panel
o Double click the AMMK activity
o Adjust Follow up/Start date to reflect needed date of signed apps.
o Insert notes in comments field
o Leave activity Open for receipt of signed apps.
o Click X in Navigation Panel</td><td>Update
AMMK</td></tr>
<tr><td>10</td><td>Signed applications received/Not Received</td><td>a) Drag/Drop Policy Order into Epic – Activity will generate –
o change "attach to" to activity
o click the magnifying glass choose BILC
o Insert Appropriate Description of Document
o Select appropriate folder
o Click Finish
b) If needed Request again, BILC Adjust follow up/start date and re-send request for signed signatures
o Notify producer if not received timely for instructions</td><td>Update
BILC</td></tr>
<tr><td colspan="4">Prospect Declines Coverage Offer</td></tr>
<tr><td>11</td><td>Close File and/or Leave account open to pursue in future</td><td>a) Close Open AMMK/NWPR or NWAC as Unsuccessful reason code Not Taken
b) If no future activity is anticipated Inactivate Account
o Click Locate
o Highlight Account
o Click Actions > Activate/Inactivate Account
Continued on the next page…</td><td>Close
AMMK</td></tr>
</table>

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11	Close File and/or Leave account open to pursue in future	o Select Reason For Inactivation o Click Finish c) Confirm with Producer if account is to be pursued in the future d) If yes: o Click Activities in the Navigation Panel o Change list view to Closed o Select NWPR/NWAC activity code o Click Actions Reopen o Insert Follow Up/Start Date to re-solicit for future renewal o Confirm who to follow up o Add Notes/instructions for upcoming marketing effort o Click Finish	Close AMMK

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Account is Turned Over to AE			
Step	**Workflow Step**	**Details**	**Activity**
Carrier Invoice Received			
12	Carrier forwards Invoice	a) Drag/Drop Invoice to BILC 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	Update BILC
IF NEEDED: Invoice Policy			
13	AE – If Direct Bill AE - If Agency Bill, Invoice Premiums (Taxes & Fees, If applicable)	a) Update Servicing/Billing section with Line and Policy level Annualized & Estimated Premium and Commission fields to reflect term premium. b) Add transactions to invoice policy premiums (including taxes & fees, if applicable) o ACTIONS – Generate Invoice	
Issue Proofs of Insurance			
14	Carrier binding confirmation is received, issue proofs of insurance	*See Proofs of Insurance Workflows*	
Policy Received			
15	AE receives ordered Policy, attaches to Current/Renewed Policy	a) Account Manager receives new policy/declaration page b) Drag/Drop Policy/Declaration page into Epic o change "attach to" to activity o click the magnifying glass choose BILC o Insert Appropriate Description of Document o Select appropriate folder o Click Finish *NOTE: Attach Each Policy separately & manage non-policy items Separately.*	Update BILC

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<tr><td>16</td><td>AE is to Update application and Issue/Not Issue Policy **If Downloaded by Carrier, no need for this step</td><td>a) Locate client and policy
b) Check Policy Received against Binder Order/Proposal/Quote
c) Double Click Policy
o 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 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
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 BILC activity
i) Complete Attach To Box
o Complete description
o Select appropriate Attachment Folder/Sub Folder
o Click Finish</td><td>Update
BILC</td></tr>
<tr><td colspan="4">IF NEEDED: Send Policy to Client</td></tr>
<tr><td>17</td><td>AE to order any needed changes to New Policy</td><td>a) Create document “Policy Cover Letter” to send policy to client
b) Click Options Bar New > Attachment > Document
c) Choose Commercial Lines Folder
d) Select appropriate New Account Letter template
e) Check applicable Policy and Contact information
f) Click Finish
g) Choose POLP activity
h) Update description detailing document
i) Insert any notes needed
j) Click Finish
k) Document Template will open for editing
l) Edit in Word, if necessary
m) Print letter
Continued on the next page…</td><td>System
POLP
Close
BILC</td></tr>
</table>

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Step	Workflow Step	Details	Activity
17	AE to order any needed changes to New Policy	To Exit Word click Add-Ins tab > then Applied > Save and Exit o Do you wish to add as an Attachment? Click Yes o If Needed: AM Sends policy, Invoice and letter to Client o Prepare Policy for Delivery and Close Open BILC Activity Successful once delivered to the client or policy verified as correct. o 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 Close BILC