APPLIED|NET 2021
THE DIGITAL ECOSYSTEM OF INSURANCE

APPLIED
CLIENT NETWORK

Entering Policies in Applied Epic for Efficiency and Reporting

SESSION HANDOUT

Prepared for Applied Client Network and Applied Systems

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Name:	Organization Affiliation:	Date Updated:

Target Audience:

	Accounting
	Administration
	Claims
X	Customer Service
	Human Resources
	IT
	Legal

	Marketing
X	Operations
	Sales
	Underwriting
	ALL
X	Other: (Trainer)

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Discussion Before Adding a Policy

Policy Effective and Expiration Dates

Things to consider:

1. After entering an effective date and hitting tab the expiration date can default based on configuration for a line of business (e.g. many may default to 1 year). This date can be overtyped with any required date (e.g. 6-month policy; 3-year policy; special policy term).
2. Applied Epic does not currently have a "continuous until cancelled" policy expiration option. Your agency needs to determine what you will use. An artificial date (e.g. 12/31/2111) may be a consideration.

Policy List View – Selecting Columns

It's important to remember that most screens in Applied Epic give users an opportunity to both select additional columns to show in a particular List View and to put the columns in an order that makes it easier to service accounts.

On the policy List View staff should consider adding Columns like those listed below:

1. Show that a policy Taxable box has been marked (e.g. beneficial if you write directly with non-admitted markets skipping the wholesaler).
2. Mark boxes to show Structure (Agency, Branch, Department & Profit Center). This is extremely helpful for accounts that are shared by more than one production group and/or office.

Reminder: You will want to configure your columns for each view. Doing it once on the Current/Renewed view does NOT configure columns for Expired/History or All Except Marketed.

Sorting Policies by Column Headers

Like other screens in Applied Epic the Policy List can be sorted by column headers. Click on a header once to sort it 0-9 or A-Z; click on it a second time to sort it 9-0 or Z-A. The **Search Where** filter is also beneficial.

The column sorting and Search Where functionality is available in all policy List Views (e.g. All Except Marketed, Current/Renewed, Expired History, etc.).

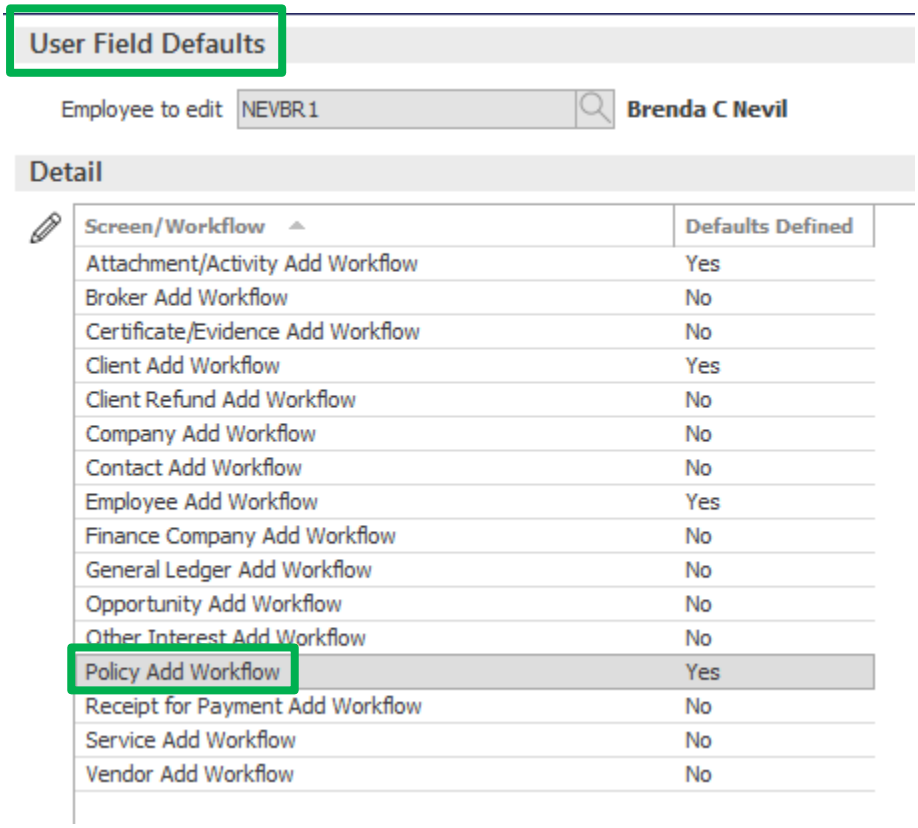
Configuring User Options

Do you work for a dedicated producer?
Is most of your business direct-bill?

Did you know that you can set user defaults to automatically populate?

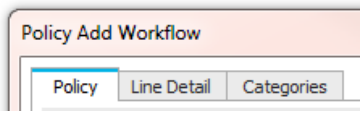
Where do I do this set-up?

1. From the **Home Base** click on **Configuration** in the Navigation panel.
2. Click on **User Options**
3. Left click on the **Field Defaults** option
4. Epic presents a list of areas where user defined defaults can be entered
    a. The Defaults Defined column will show a **Yes** if user defined defaults have been set
    b. Your agency may choose to set defaults for users when their Epic IDs are created

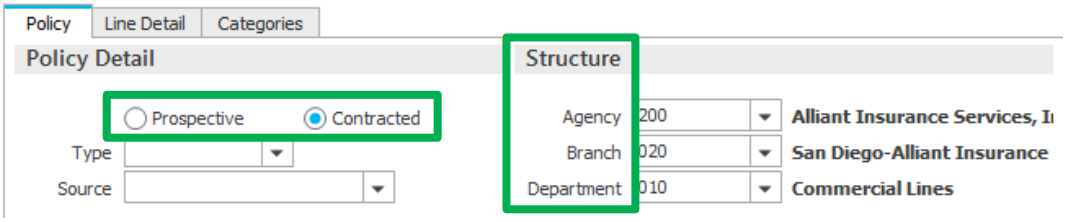


Screen/Workflow	Defaults Defined
Attachment/Activity Add Workflow	Yes
Broker Add Workflow	No
Certificate/Evidence Add Workflow	No
Client Add Workflow	Yes
Client Refund Add Workflow	No
Company Add Workflow	No
Contact Add Workflow	No
Employee Add Workflow	Yes
Finance Company Add Workflow	No
General Ledger Add Workflow	No
Opportunity Add Workflow	No
Other Interest Add Workflow	No
Policy Add Workflow	Yes
Receipt for Payment Add Workflow	No
Service Add Workflow	No
Vendor Add Workflow	No

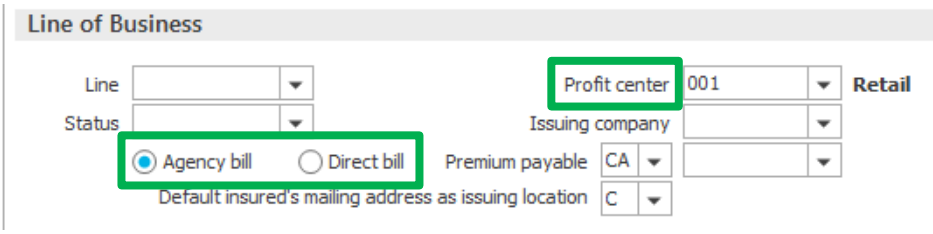
5. For our document we are focusing on the **Policy Add Workflow** – double-click to select.
6. The **Policy Add Workflow** pop-up appears with three tabs:
    a. Policy
    b. Line Detail
    c. Categories



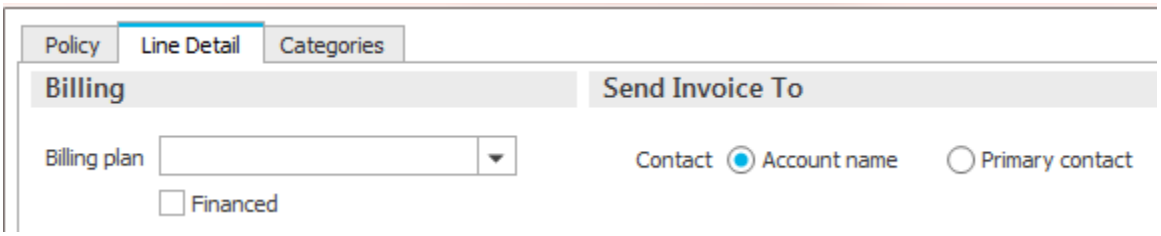
7. Policies Tab – **Policy Detail**
    a. When a policy is added do you want it to default as Prospective or Contracted? Select the appropriate radio button
    b. If Type is selected it would prefill with a specific line of business when a new policy is added (not common)
    c. Source can also be set as a default (not common)
    d. Structure – if an individual works in a specific structure selecting the structure here will auto-populate this information in a new policy saving time and keystrokes. Even if this is the primary structure (e.g. commercial lines) and the user sometimes writes business with another structure (e.g. construction) you can still choose to set a default and the user can change the department when adding the policy



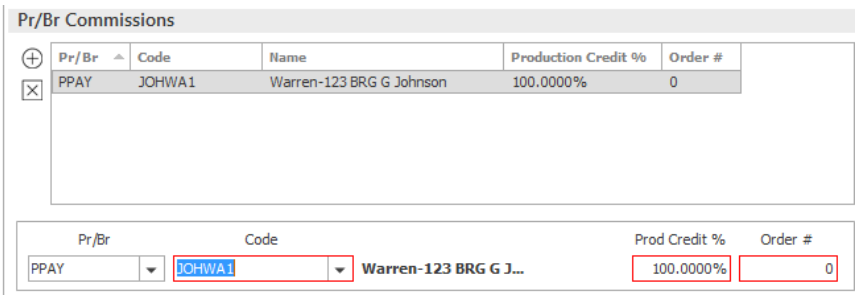
8. Policies Tab – **Line of Business**
    a. The Line of business can be set as a default (not common)
    b. The Policy Status can be set as a default (e.g. NEW business)
    c. If the majority of a book of business is Direct-bill this can be set as a default. When users are adding a policy if the default for Direct-bill populates but the policy is Agency-bill user simply selects the Agency-bill radio button in the policy screen.
    d. Profit Center – this final piece of Structure can be set as a default (see item 7.d above)
    e. Do you write business for a project with a specific carrier/payee? If so, you can set this as a default (not common)



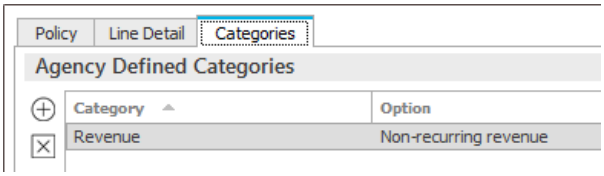
9. Line Detail Tab – **Billing** and **Send Invoice To**
    a. Users can select a Billing plan from the dropdown if this plan applies to all policies
    b. Users can mark the Financed box if all new business is Financed
    c. Under Send Invoice To user can choose to have an invoice show either the Account Name (more common) or the Primary Contact name



10. Line Detail Tab – **Pr/Br Commissions**
    a. Do you work for a single producer? If so, you can select the producer in configuration to have their information default on the Pr/Br Commission tab
    b. **Word of caution** – this set-up allows you to enter all information **except** the percentage which dictates how much of the house commission your producer will receive. Users will need to remember to **double-click** on a policy Pr/Br PPAY line every time a **new** policy is added to enter the percentage information. The information automatically "copies" when you renew a policy.



11. Categories Tab
    a. Do you have an Agency Defined Category that applies to all work you write (e.g. a specific revenue threshold; non-recurring fee based revenue)? If so, you can configure that Agency Defined Category to have it automatically append to new policies that are added.



12. Click **Finish** when edits are complete.

Adding a Monoline Policy

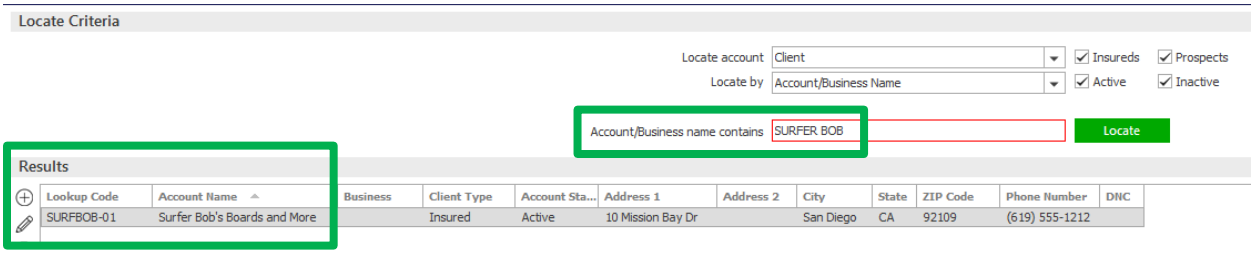
(Not using the Marketing List View)

The steps below will include discussion regarding Configuration and Agency Procedures that can impact how the Policy page is used.

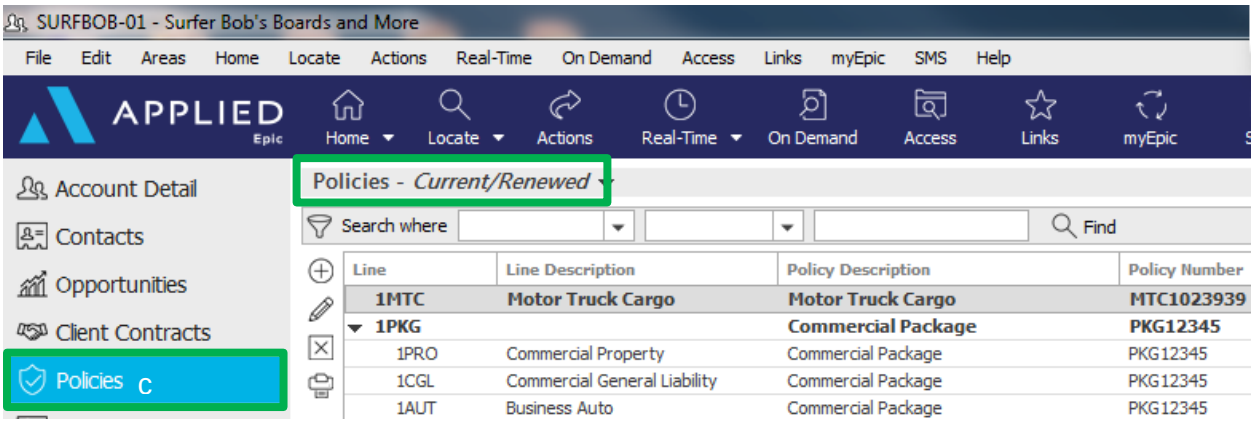
The steps outlined below will be useful to:

- ✓ Surety Bonds
- ✓ Policies taken over by Broker of Record
- ✓ Those not using the Marketing Module in Applied Epic to market new or renewal coverages
- ✓ Anyone who needs a review of the policy header fields

1. **Locate** Account



2. Click on **Policies** in the Navigation Panel

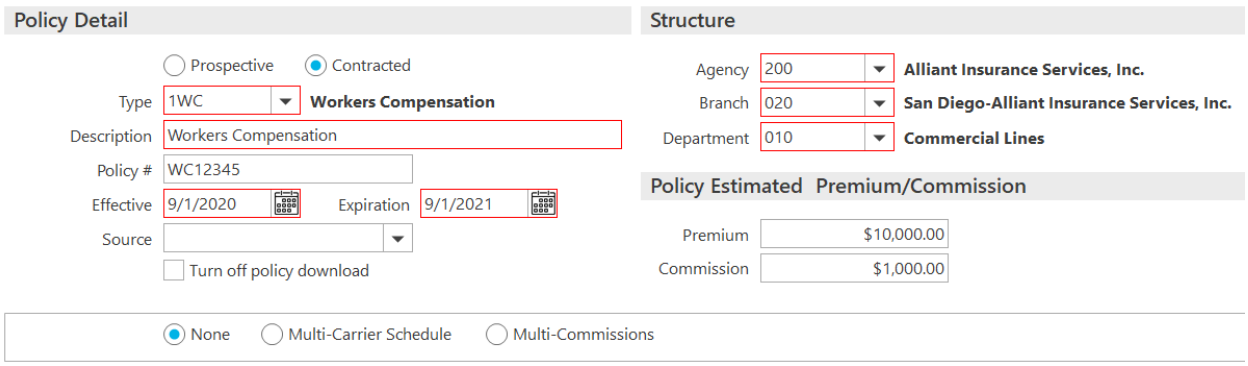


3. Look at the policy list to ensure that the policy was not previously entered – default List View is ***Policies – Current/Renewed***.

4. Click on the **Add** icon on the left side of the screen

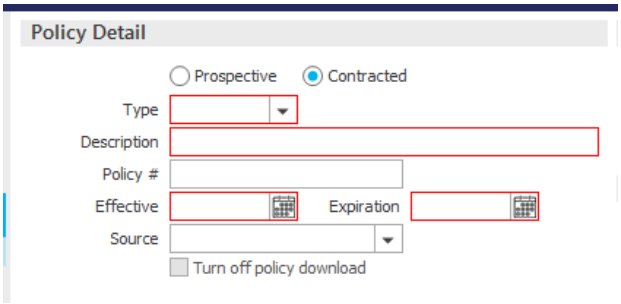
5. The **Add a Policy** detail screen appears. Some information will default (pre-fill) based on individual user sign-on set-up. Other **required** fields have a **red** box around them. Your agency can also configure other boxes to be "required" (red) or "recommended" (yellow).

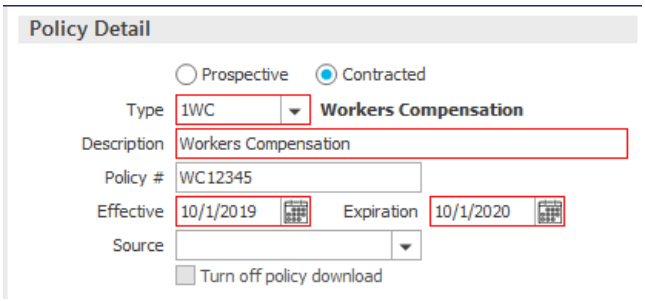
Policy Detail Section



6. Your agency determines if the default radio button at the top of the screen will show **Prospective** or **Contracted**. If your agency takes advantage of the Applied Epic Marketing Module functionality defaulting to Contracted would be a good practice.

7. Enter the *Line of Business* code **Type** by either manually typing it in or selecting the coverage from the drop down list.
    a. By default the line codes in Applied Epic are all alphabetic. Your agency can configure the codes to be something else, if desired. In our example the codes start with numbers that represent work groups (e.g. commercial versus personal lines).



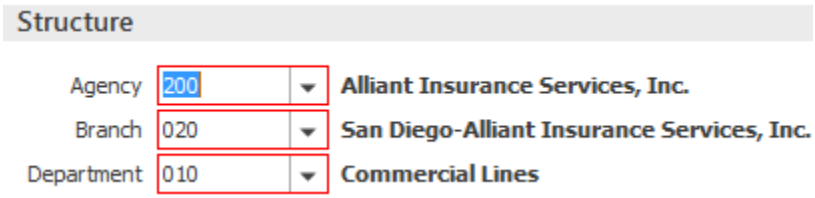


8. The coverage ***Description*** will default to wording shown in configuration for the line of business (e.g. Business Auto). This information can be amended or added to, if necessary. This description will appear in the policy list.
9. **Effective and Expiration Dates**. Manually enter the policy effective date and tab to the expiration field. The expiration date for most lines of coverage defaults to one year from the effective date (based on your system's configuration) and can manually be overtyped if the policy expiration date needs to be changed.
    a. Users can manually type in the policy dates
    b. Dates can be selected from the calendar dropdown
    c. If users want to amend the calender dates they can click on the calendar Month or Year to quickly edit the information.
10. **Source** defaults showing sources of client leads (e.g. yellow pages). Your agency can configure this information to show other information which is reportable.

Structure

If an individual's Applied Epic user ID has been configured to be associated with a specific structure information should automatically populate in the Agency, Branch and Department fields. If users have access to multiple structures they will need to click on the dropdown to make an appropriate selection.

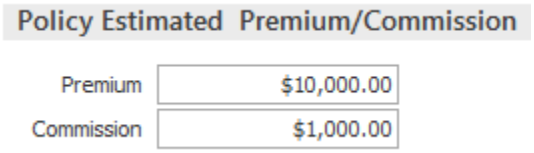
The Agency and Branch need to be associated with the client under Account Detail for them to appear in the dropdown at the policy level.



Policy Estimated Premium/Commission

Entering the Estimated Annual Premium, excluding taxes and fees, in this box will populate the premium when creating an agency-bill invoice. This information is also reportable. If you acquire business by Broker of Record where no invoicing will occur until renewal this field becomes important when accessing the size of a book of business.

Did you know….your agency can turn on configuration that automatically populates the commission as a dollar value if the premium and commission fields are populated?

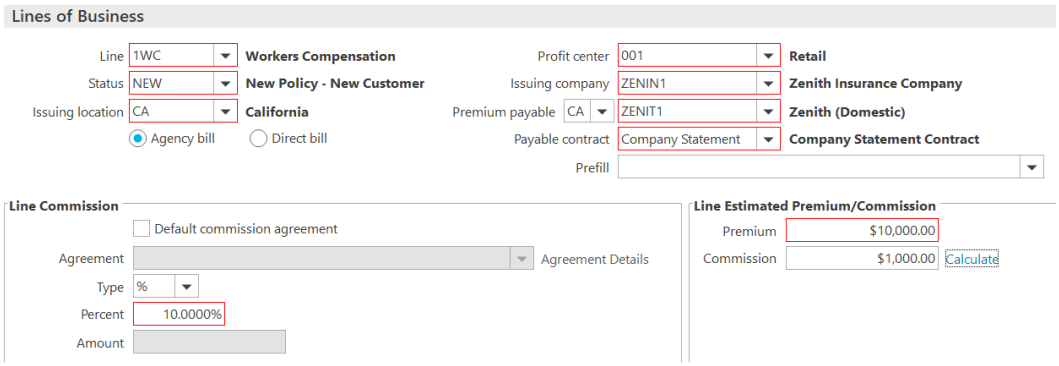


(Configure / Policy / Commission/Premium Calculations)

See back of handout for information regarding:

- ***Multi-Carrier Schedule***
- ***Multi-Commissions***
- ***Commission/Premium Calculator Tool***

Policy Detail versus Line of Business



When you create a monoline policy by entering the **Type** of policy in the Policy Detail section the line of business code automatically appears in the **Line** field in the Lines of Business section.

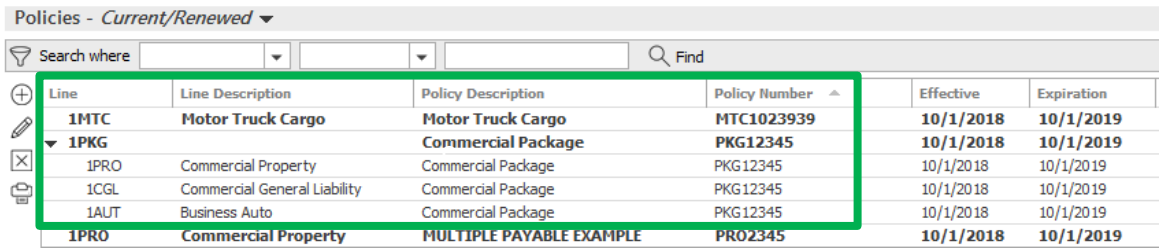
Examples:

- If the **type of policy** is a Monoline Work Comp the **type of coverage** will automatically populate as Work Comp.
- If the type of policy is a Commercial Package the Line of Business field will be blank waiting for you to enter the first type of coverage that is included in the Package policy (separate instructions in this handout show how to add a Package Policy).

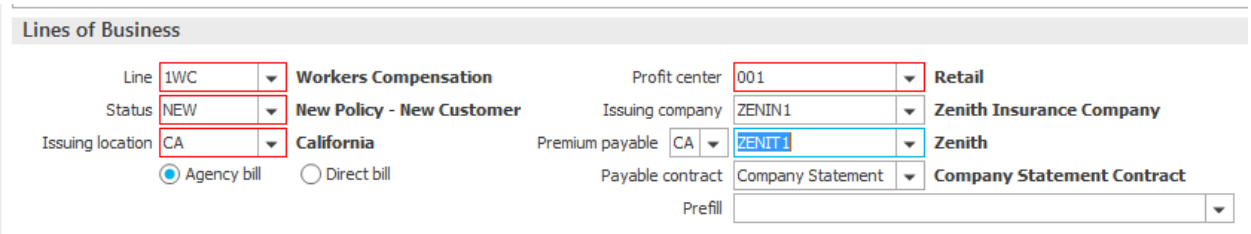
When the policies appear in the Policy list the monoline policy shows as a single bolded line telling us that the type of policy is a monoline (e.g. Work Comp).

The Package policy line will appear bolded and indented underneath it users will see the individual lines of coverage that were associated with the Package Policy (e.g. Property, Liability and Auto).

The screen shot below shows a monoline Motor Truck Cargo policy and a Commercial Package policy with Property, Liability and Auto coverages.



Lines of Business Section



a. For a Monoline policy the **Line of Business** automatically pre-fills with the policy **Type** previously entered.
b. Your agency will configure **Policy Status** codes to reflect the type of business you are writing. This information is reportable and accuracy is important (e.g. You may have a code for non-recurring revenue that shouldn't be included in Budgeting at year-end)

Did you know…Applied Epic can be configured to automatically update a Policy Status when a policy is properly renewed? For example:

- BRN (Broker of Record New) becomes NEW (New business)
- NEW (New Business) becomes REN (Renewal business)

c. **Issuing location** presents any applicable **state-specific Acord forms** and can be used to automatically populate **Surplus Lines Taxes and Fees** if configured for business you place directly with a non-admitted carriers (a pop-up screen appears when invoicing). This also impacts IVANS downloads.
d. **Agency-bill** or **Direct-bill** indicates how premium will be billed for this policy
e. **Profit Center** populates with the fourth piece of **Structure**. Again, if a user has one structure assigned to them this information will automatically populate,otherwise, they must make a selection from the dropdown.
f. **Issuing Company** (ICO) and **Premium Payable** (PPE). Your agency makes choices when configuring Applied Epic.
   - You may create issuing insurance companies that appear on policy declarations as an Issuing Company only (ICO).
   - You may create the billing company/payee as a payee only (PPE).
   - You may configure an issuing company to be associated with a payee (this is required if you do coverage downloads through IVANS Exchange). It's important to understand this. Staff may think Applied Epic is being inconsistent – sometimes the payee automatically populates and other times they must make a selection. If your agency downloads Homeowners with a Hartford company the payee will automatically populate with your configured Hartford payee code. If coverage is placed with Scottsdale staff may need to

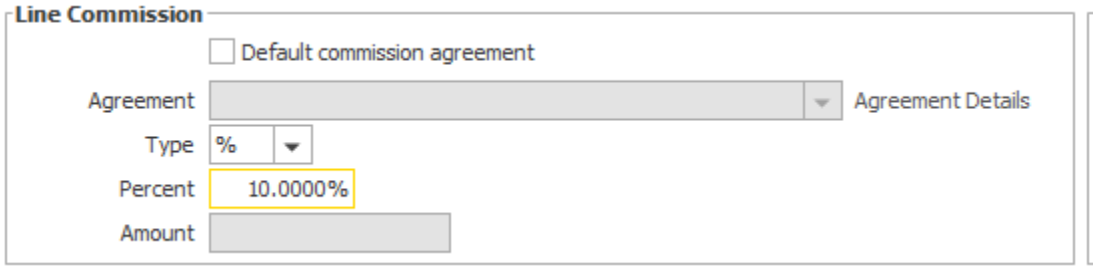
choose the wholesaler they used to access coverage for the policy they are entering.

g. **Payable contract** – even though this box does not have a red (required) box around it when entering a policy this box is "required" when creating an Agency-bill invoice. Your agency will need to configure a response for staff to select (e.g. something generic like Company Statement and another for Account Current carriers).
h. **Prefill** – your agency may choose to create basic prefill applications for certain coverages (e.g. if you have a program covering vacant land where everyone receives the same base rates you can create a Commercial General Liability pre-fill application with the limits and basis of premium and staff enter the number of acres).

See back of handout for information regarding:

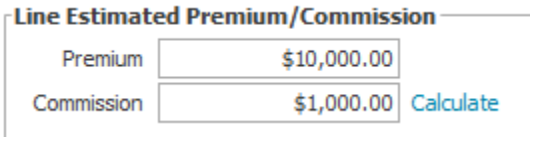
- ***Prefill Configuration***

Line Commission

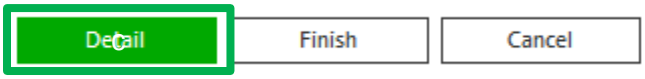


1. Has your agency configured **Carrier Commission Agreements** by carrier and line of business? If so, you can select the **Default commission agreement** box to have the commission associated with a line of business default.
2. The **Type** defaults to percentage (%).
3. The dropdown allows staff to show that they are receiving a Flat Fee for a policy represented by a dollar sign ($). When this option is selected the Percent field is grayed out and the Amount field is activated.

Line Estimated Premium / Commission



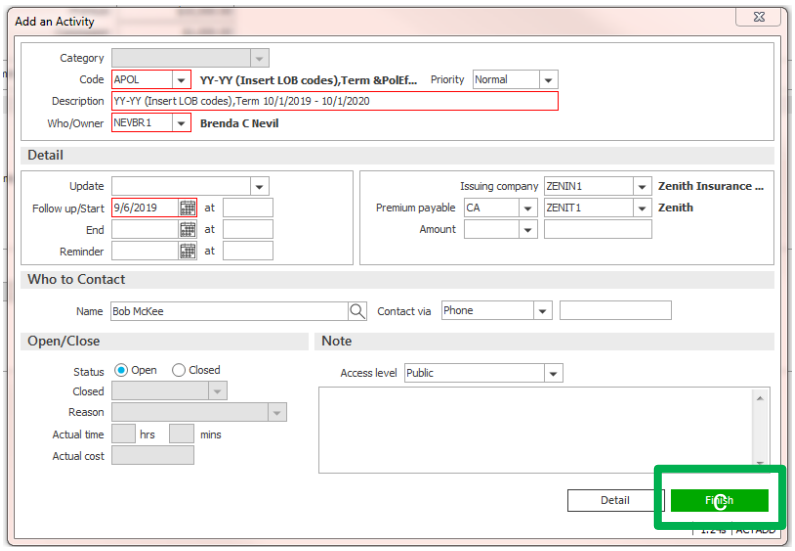
1. If staff enter the estimated annual premium in the Premium field in the Policy Estimated Premium/Commission field an agency can run reports.
2. Entering information in the **Line** Estimated Premium / Commission field may become more important with package policies where you want to be able to run reports showing how much premium and commission you have by “coverage”, not just by “policy”.



3. Click **Detail** to Continue
    a. For those transitioning from a system like Applied TAM where you have a billing screen with minimal information Applied Epic will be an adjustment. The system allows you to capture additional reportable fields of information.

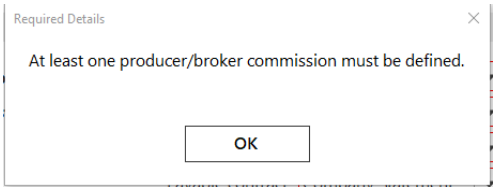
Add an Activity – Adding a Policy

1. Applied Epic is very activity driven. By default an **add policy** system-generated event activity is presented.
2. Your agency may choose to configure this activity to allow you to show that you are adding either a **New** policy OR taking a policy over by **Broker of Record**. If this is the case a code will not default and staff will need to make an appropriate choice.
3. Make appropriate edits to the activity (e.g.edit the description, change the follow-up date, add a Note, Close the activity, etc. before clicking **Finish**.



Pr/Br Commission Tab – did you make it required?

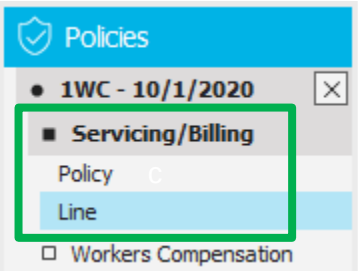
If your agency has made the Pr/Br Commission tab required when staff close the Activity the following pop-up appears.



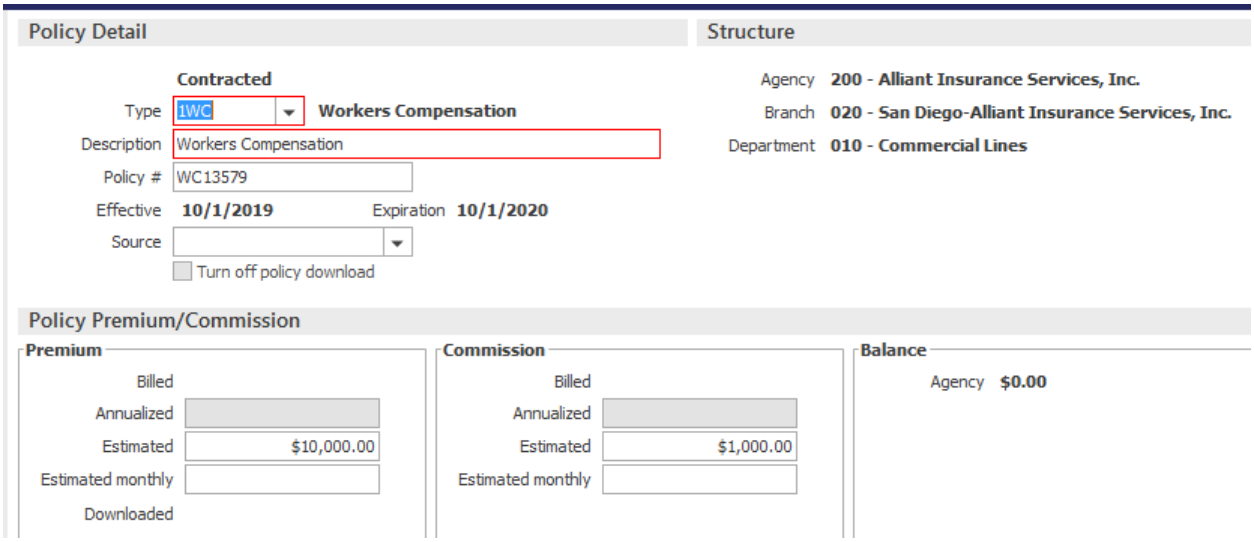
When staff click **OK** the screen changes taking them directly to the Pr/Br Commission tab to enter the required information.

If you have not made entry required staff see the screen change and under Servicing/Billing they are on the Line option in the Navigation Panel and the Line Tab.

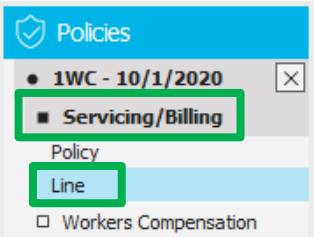
Servicing/Billing Details



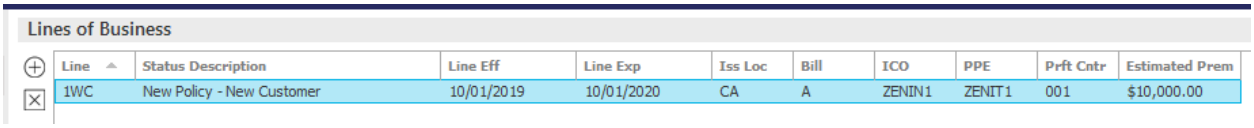
1. The Navigation panel expands showing **Servicing/Billing** with two sub areas
    a. **Policy** and **Line**. This is your policy header details (effective/expiration date, line of business, carrier/payee, estimated premium/commission, etc.).
2. Clicking on **Policy** user seeing the following information:
    a. Line of Business **Type**
    b. Policy **Description**
    c. **Policy number**
    d. Policy **Effective and Expiration** Dates
    e. **Source** (may be configured by your agency for a specific purpose)
    f. Turn off policy download (if you have downloads for a carrier/line of business but don't want "this" policy to be downloaded user can mark this box)
    g. Three of four parts of **Structure**
    h. **Estimated Policy Premium** and **Commission** as a dollar value



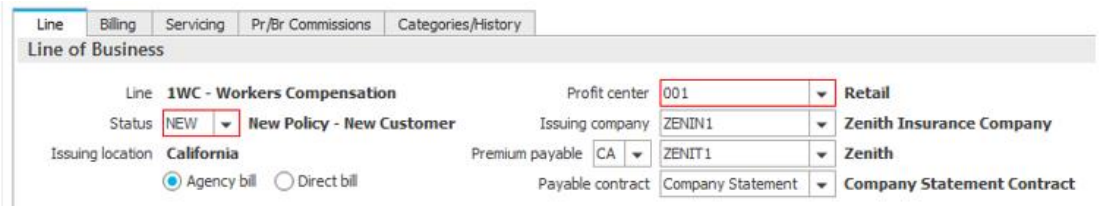
3. Clicking on **Line** in the Navigation panel at the top of the screen user will see the Line of Business for the new policy and in the middle of the screen five tabs which will be reviewed one at a time below:
    a. Line
    b. Billing
    c. Servicing
    d. Pr/Br Commission
    e. Categories/History



- Line of business you entered appears at the top of the screen



Line Tab



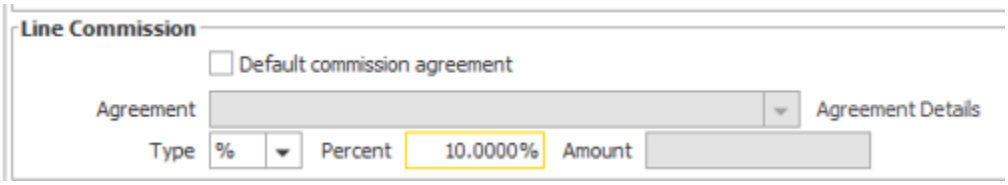
1. Line of Business Section
    a. **Line** of coverage (for a monoline policy the type of "policy" and the "line" of business will be the same)
    b. Policy **Status** – your agency will create codes to represent things like:
        - New policy for a new client
        - New policy for an existing client (rounding out the business)
        - Renewal policy
        - New by Broker of Record
        - One-time non-recurring revenue, etc.
    c. **Issuing Location**
        - By default this will show the state associated with the Account Detail mailing address
        - The state should be modified if the risk is at another location (e.g. the Insured is in California but their summer home is in Maine)
            i. This impacts downloads – it should reflect location of the risk
            ii. This dictates any state-specific Acord application that will be shown (e.g. Acord 127 Business Auto application for Texas)
            iii. This can also impact configuration your agency may have put into place to auto-populate Surplus Lines Taxes and/or Fees for any business you place directly with a non-admitted carrier.
    d. Agency bill versus Direct Bill
        - If the bulk of business serviced by a user is direct-bill this can be configured as a default from the home base
    e. **Profit Center**
        a. This is the fourth and final part of structure and can be important for reporting purposes.
    f. **Issuing Company** is where we see the carrier who writes the insurance contract.
    g. **Premium Payable**
        b. The box to the left of the PPE will be configured with a code by your agency. We use CA representing "carrier". You may have worked with Applied to show a "Broker" here.

c. Enter the code for the Payee. This can be done by either entering the code, searching by code number (first 3 letters of payee first word or doing a name search from the dropdown) or by name
d. **Payable Contract** is required information. If you don't populate it when adding a policy you will be required to enter information when you create an Agency-bill invoice.

Line Information Section

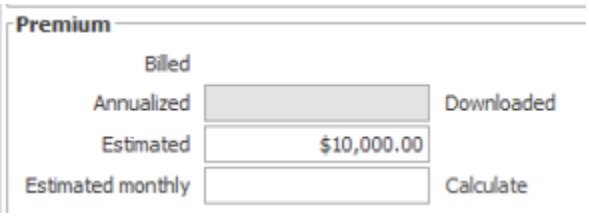
1. In the Line ID field, enter an identifying number (such as a group ID number) if applicable
2. Optionally enter number of Risks Insured and Total eligible risks and a description for each value (Note: Risks insured and total eligible values may differ. For example, only 20 tractor trailer risks might be insured out of a fleet of 30).

Line Commission Section



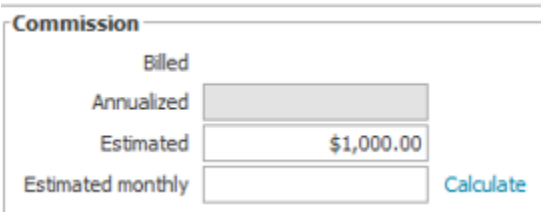
1. If your agency uses default **Carrier Commission Agreements** to populate a negotiated commission percentage mark the box
2. The type defaults as percentage (%). If the underwriter quoted commission as a percentage enter the percentage as a whole number in the box – the field is already configured as a percentage.
    a. If you enter ten percent commission as .10 your agency will retail part of 1% of commission.
    b. If your agency is retaining a Flat Fee in lieu of commission you can change the Type from the % default to $. The Percent field will gray out and the Amount will be be opened allowing user to enter the appropriate dollar figure.

Premium Section



1. Enter the Premium, excluding taxes and fees in the Premium section under Estimated
2. In configuration your agency can limit who has access to both the Billed and Annualized fields.
    a. Applied Epic does a good job of populating the agency-billed premium in the "Billed" field and annualizing agency-bill premium when property invoiced showing mid-term effective dates for endorsements.
    b. Your agency needs to determine if staff are required to "updated" the Estimated premium with mid-term premium changes.

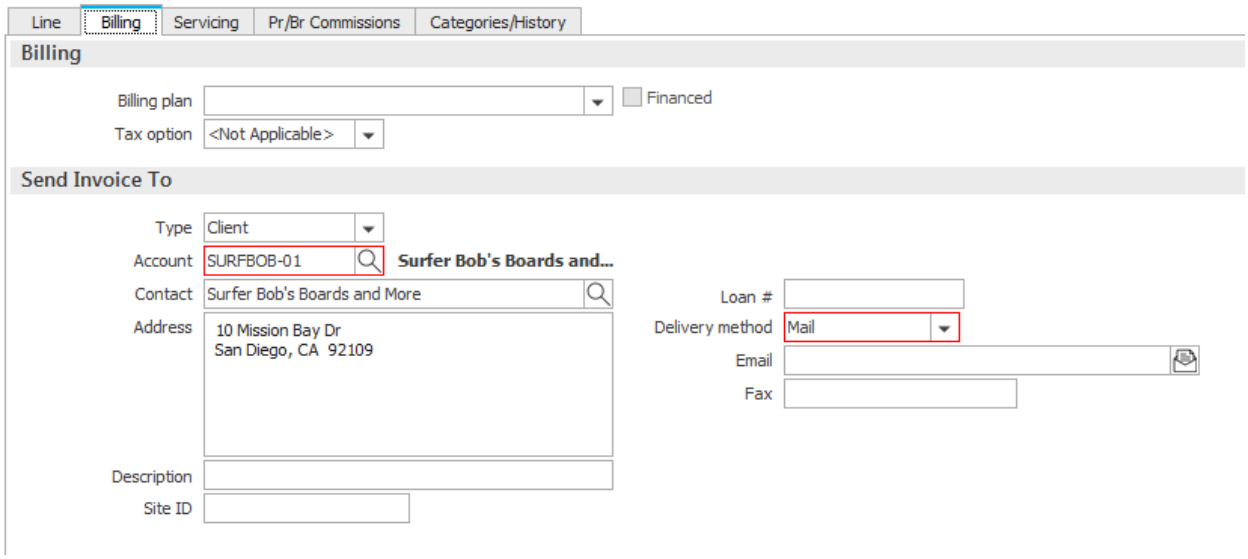
Commission Section



1. In our example we had a policy with $10,000 premium and 10% commission. If we click on the Calculate link it will automatically populate the Estimated Commission as $1,000.
2. Your agency can turn on a **Commission/Premiums Calculations** option that will run on the schedule you set. What does this do? If you have a package policy and staff enter the total policy premium when adding the policy and at the line level enter the coverage premium and commission when the calculator tool runs it will do the math for each line of business and show the commission as a dollar value at the "line" level and then TOTAL the commission and show this at the "policy" level.

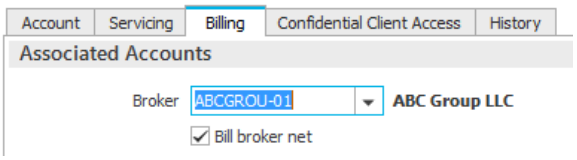
a. Configuration is found from the Home Base under Configure/Policy/Commission/Premium Calculations
b. Some agencies choose the option to run the tool after daily downloads. Others will "schedule" a time, usually off-hours, for the tool to run.

Billing Tab



1. Billing Section
    a. Billing Plan – your agency can determine if you will populate information in this field (e.g. select a billing/payment option from the dropdown).
    b. Financed – by marking this box there is a report available for your Accounting Department giving them a heads-up that you are financing this policy and they should receive a copy of the signed contract (depends on your agency's workflow for premium finance agreements)
    c. Tax option – for most policies this field will show "not applicable". If you are placing the policy directly with a non-admitted carrier by-passing the wholesaler you will want to select "Prompt" from the dropdown.
        - When you place business directly with the non-admitted market your agency becomes responsible for calculating the Surplus Lines taxes and/or fees and processing the paperwork.
        - If you select "prompt" when you invoice the premium and click Finish instead of the "Generate Tax/Fee" button Applied Epic will remind you that you are responsible for calculating and invoicing the Surplus Lines taxes and/or fees.

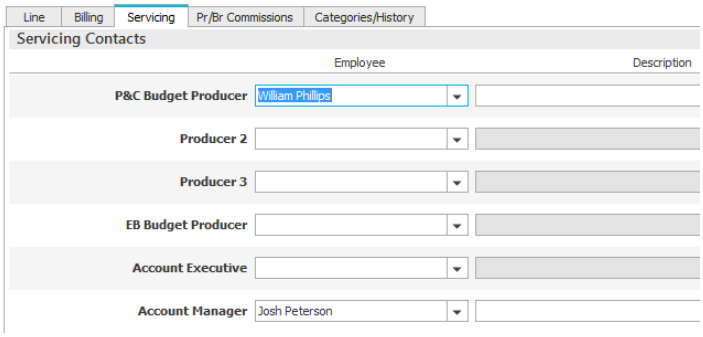
2. Send Invoice To Section
    a. When the account was created under Account Detail / Billing Tab if you entered a Broker (non-agency producer or insurance agency) to receive invoices under the Associated Accounts/Broker section the “Send Invoice To” will automatically show the Broker name and address information.
    b. By marking the Bill Broker Net option a BREC (Broker Receivable) for the selected Broker will automatically appear on the Pr/Br Commission tab we will discuss later.



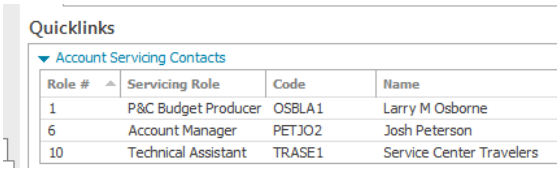
    c. For most of your accounts where you are working directly with a client the Account name and address will default in the Send Invoice To section. When you create a transaction this is the name and address that will appear on an invoice.

Servicing Tab

1. When your agency configures Applied Epic you have 20 servicing role options you can configure. Your agency may only have a handful of servicing roles (e.g. Producer and CSR).
2. This information has a direct relation with reports (expiration, expiration exception report, book of business, Accounts Receivable, etc.)
3. If staff work exclusively with a Producer they can configure User Options to automatically populate the producer/servicer information when creating accounts and this information will automatically populate on a policy when created.
4. Service Center accounts – Does your agency have policies serviced through an insurance carrier’s service center? You may opt to create a ficticious user associated with a carrier service center and create a servicing role for that information (e.g. a Technical Assistant role could show Service Center Travelers).



Did you know …If you create a servicing role where you show "Service Center" as the servicer you can also see this from QuickLinks on the Locate Screen?



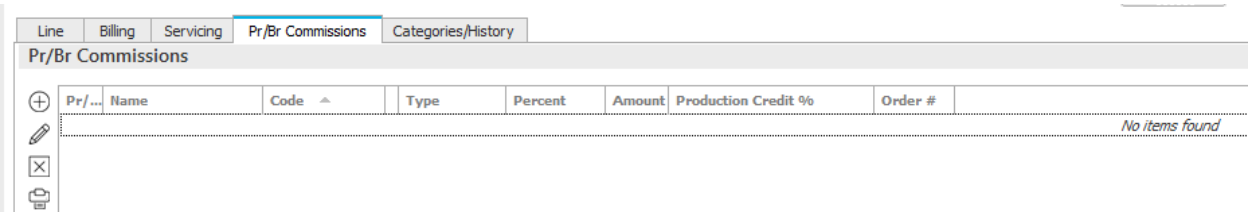
Pr/Br Commissions Tab

How does your agency pay producers or give them credit for producing revenue? The Pr/Br Commissions Tab allows users to enter information for producers and staff who have been set-up as commissionable.

1. Your agency can configure Applied Epic to require that at least one commissionable employee appear on the Pr/Br Commission tab. Even though the screen won't have a red box around it if this functionality is turned on staff will not be able to leave a policy without first putting in a response.
2. Information entered on the Pr/Br Commission Tab for a new policy will automatically copy over on a renewal policy.
3. If your producers receive different commissions on new or renewal business a **Producer Commission Agreement** can be created and when a "new" policy is added the Pr/Br Commission tab automatically populates with that information. When a policy is renewed the percentage will be updated if it is different than new business.

    a. If User configuration has been set-up to populate with producer information (User Options // not Producer Commission Agreements) it is important to note that the name of the commissionable employee will appear with the type code you are using and Production credit but the "Percent" field, the one that dictates how much a producer is paid, is NOT something that can be set-up in configuration

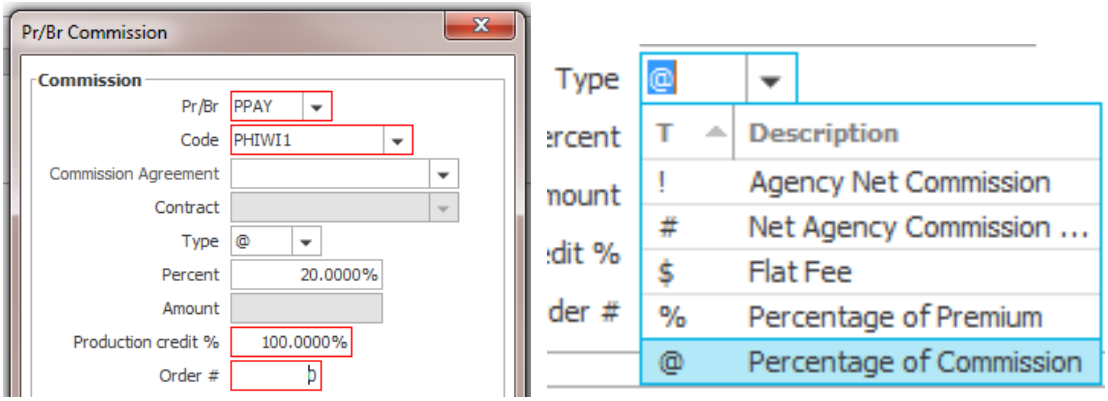
for an individual user. If information has pre-populated user would want to double-click on the entry and enter the percentage.



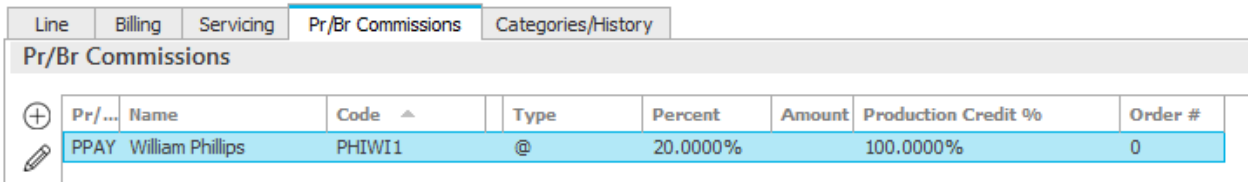
b. To enter a new Pr/Br enter click on the **Add** icon on the left side of the screen.

c. A blank Pr/Br Commission pop-up wndow is presented.
   - The Pr/Br field will always default to **PPAY** (Producer Payable) where staff can enter the code for the commissionable agency employee in the Code field
   - If there is a Broker involved (outside insurance agenct or agency that came to you to access a program or market, for example) it is critical that you add the **BPAY** (Broker Payable) **FIRST** before entering a PPAY. Why? Applied Epic needs to do the math to calculate how much to pay to the Broker. The net commission that is left is where the agency producer will be paid their portion of the house commission.
     i. If a Broker is on the account and set-up on Account Detail / Billing tab to be invoiced “net” of commission when user comes to the Pr/Br Commissions Tab a BREC (Broker Receivable) line will already appear – staff will need to double-click on it to enter the commission percentage for the Broker before adding a PPAY line for the agency/house producer).
     ii. If you work with Brokers (non-agency sales persons or agencies that come to you to place business) you can configure Broker Commission Agreements that will automatically populate the agreed-up commission percentage on the Pr/Br Commission tab.
   - If a Producer Commission Agreement was associated with your PPAY it will appear in the Commission Agreement field

- Type – your agency needs to determine what you will use. The @ symbol which defaults by definition is for a percentage of "agency commission" which will work for your PPAY's. It becomes more complicated when you have BPAYs or BRECs involved where Applied Epic must pay them first and then the PPAY receives payment from the **net** remaining commission to the agency – the ! (exclamation) symbol would work in that scenario for the PPAY.



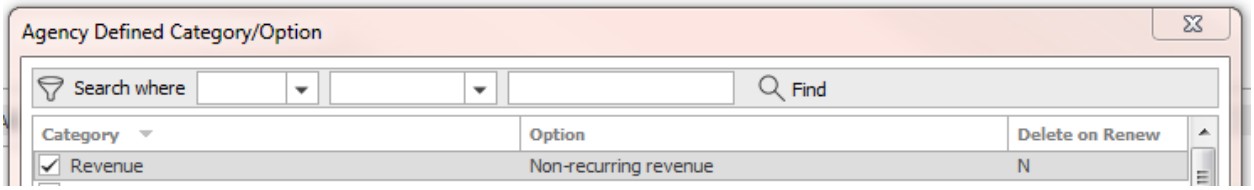
- Production Credit will default as 100%. Even if Production Credit is shared with more than one producer the "total" must be 100% or the system won't let you close out of the policy detail. Your agency will determine if/how you will use Production Credit.
- Order # -- this defaults as zero (0) for the first entry you make. It is critical that if a Broker is involved they be added first so they are order number zero and when you add a PPAY the system will automatically make them Order #1. If you added a PPAY (Producer) before you added a Broker I recommend you simply double-click on the PPAY line and make the Order # for that line higher than the BPAY line. The system doesn't care what the numbers are.
- Click **Finish** to close the PPAY pop-up window. The PPAY line now appears on the screen.



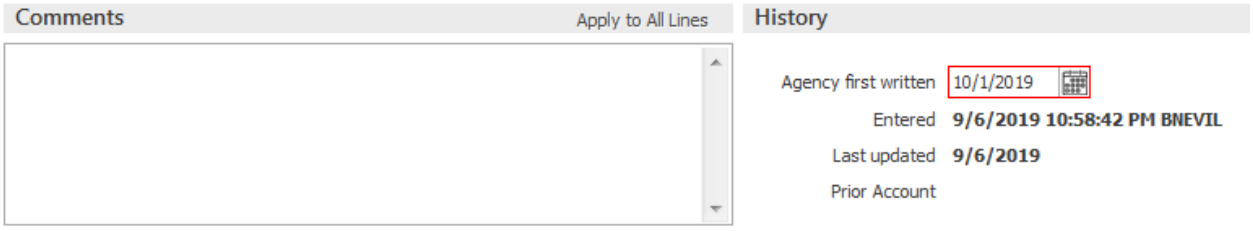
Categories/History Tab

1. Does your agency use Agency Defined Categories? If you have policy level Agency Defined Categories you add them on the Categories/History tab by clicking on the **Add** icon on the left side of the screen and navigating to an applicable option. You can list multiple Agency Defined Categories. This information is reportable.
2. Adding an Agency Defined Category at the policy level
    a. Click the Add icon to the left of the screen

    b. Locate the desired Agency Defined Category by clicking the check box to the left of the title.

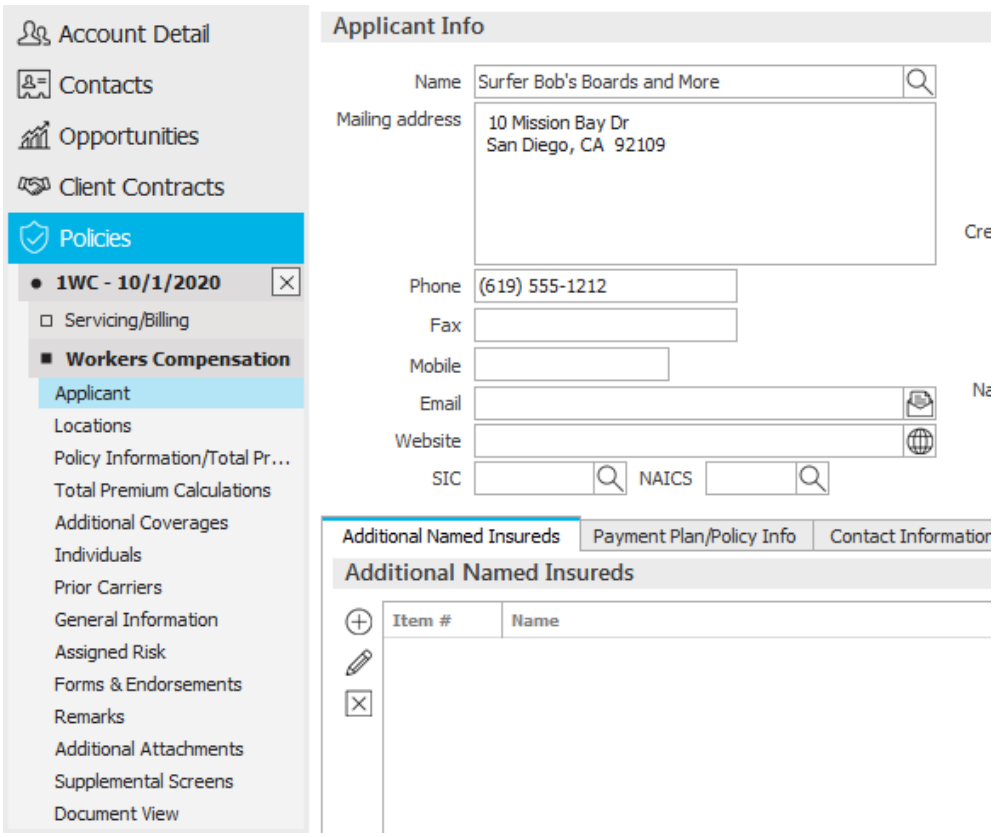


    c. Click **Finish** to finalize your selection.

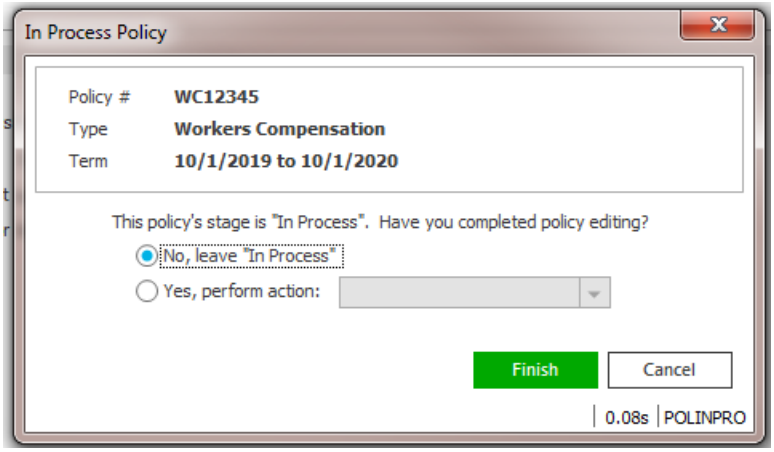


d. Comments allows a user to enter freeform information that can be changed at any time. Applied Epic does not track these changes.
e. Under History the system tracks when coverage was first written, who entered the policy and when it was last updated. If the policy was added as part of a system migration into Applied Epic the account number from the legacy system will appear in the Prior Account field.

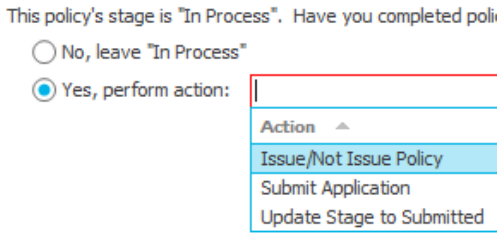
3. With the policy header entered staff can now enter application details. In the left Navigation panel users will see coverage links to Acord applications associated with standard lines of business and any Custom Decs your agency has created for non-standard lines of coverage (e.g. D&O, E&O, EPLI, Cyber, etc.). When you click on the coverage line the Servicing/Billing automatically collapses and the screen expands to show application details.
    a. This course does not discuss adding application details.



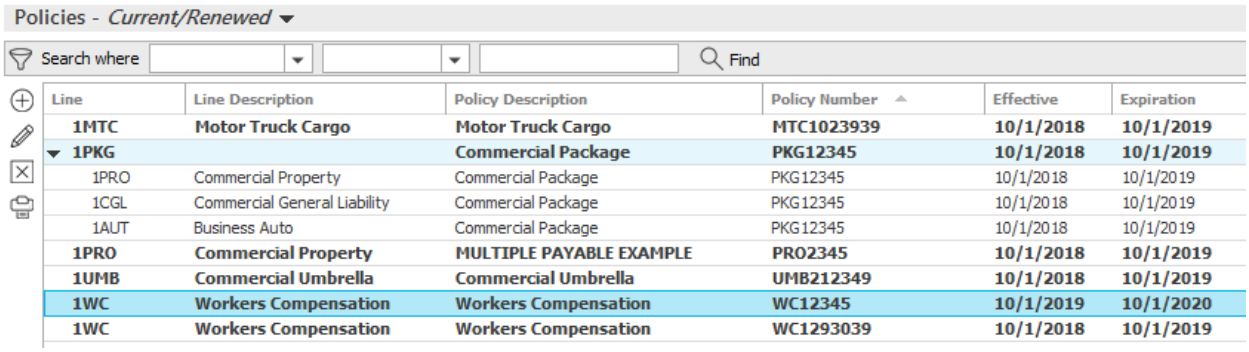
4. To close policy details click the **X** in the left Navigation Panel. Applied Epic will present the **In Process Policy** pop-up box.
    a. By default the **No** radio button is selected.
        - If user leaves "No" selected and clicks **Finish** the "application detail" is still open and editable the next time they double-click on the policy (e.g. you started to enter information for a new Broker of Record policy but must leave for the day).



    b. Changing the No to a **Yes** you are telling Applied Epic you no longer need the Application detail open and editable. The Policy Header details are still open and can be amended. Yes options are:
        - **Issue/Not Issue Policy** (I recommend this be used when you have the policy or, for Surety, if you are issuing the Bond)
        - **Submit Application** (if you are using the Marketing Module you wouldn't use this option)
        - **Update Stage to Submitted** (this locks down the application showing what coverage looked like at this point in time. It allows users to (a) endorse a policy or (b) add a claim which they cannot do if the application is still "In Process"). When the Policy is received and attached in Epic you can update the Policy Stage to "Issued" (Actions / Issue Not Issue Policy).



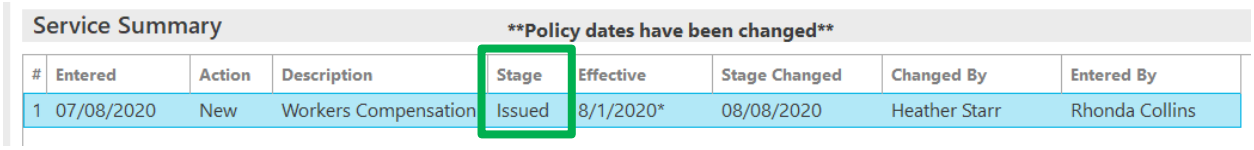
5. User is returned to the Policy list and now sees the new policy



Line	Line Description	Policy Description	Policy Number	Effective	Expiration
1MTC	**Motor Truck Cargo**	**Motor Truck Cargo**	**MTC1023939**	**10/1/2018**	**10/1/2019**
1PKG		**Commercial Package**	**PKG12345**	**10/1/2018**	**10/1/2019**
1PRO	Commercial Property	Commercial Package	PKG12345	10/1/2018	10/1/2019
1CGL	Commercial General Liability	Commercial Package	PKG12345	10/1/2018	10/1/2019
1AUT	Business Auto	Commercial Package	PKG12345	10/1/2018	10/1/2019
1PRO	**Commercial Property**	**MULTIPLE PAYABLE EXAMPLE**	**PRO2345**	**10/1/2018**	**10/1/2019**
1UMB	**Commercial Umbrella**	**Commercial Umbrella**	**UMB212349**	**10/1/2018**	**10/1/2019**
1WC	**Workers Compensation**	**Workers Compensation**	**WC12345**	**10/1/2019**	**10/1/2020**
1WC	**Workers Compensation**	**Workers Compensation**	**WC1293039**	**10/1/2018**	**10/1/2019**

6. At the bottom of the screen in the Service Summary Row we see the Policy Stage
    a. Is the application “in process” (open / editable)?
    b. Is the policy stage submitted where the application is locked down as of this point in time?
    c. Is the policy Issued where I can expect to go to Access / Attachments and see the issued policy?

Correct use of this functionality in Applied Epic can either be misunderstood or overlooked. If a policy is “In Process” users cannot properly endorse a policy where Applied Epic tracks changes and they cannot add a Claim.



#	Entered	Action	Description	Stage	Effective	Stage Changed	Changed By	Entered By
1	07/08/2020	New	Workers Compensation	Issued	8/1/2020*	08/08/2020	Heather Starr	Rhonda Collins

Adding a Package Policy

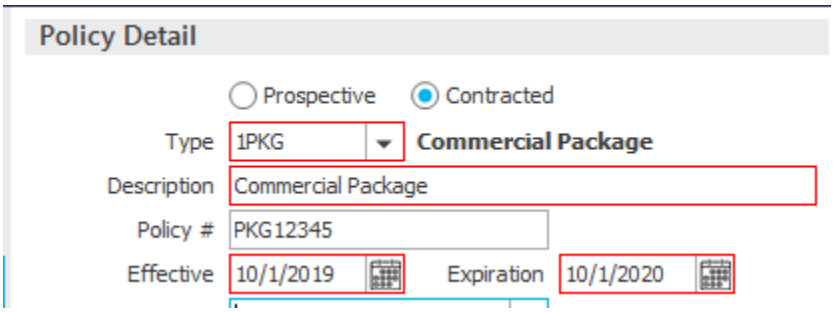
(Not using the Marketing List View)

What do I do differently when I add a “package” policy versus a “monoline” policy?

With migrations from other systems into Applied Epic we have seen a “single” line code that represents “multiple” lines of coverage. I don’t recommend this in Epic.

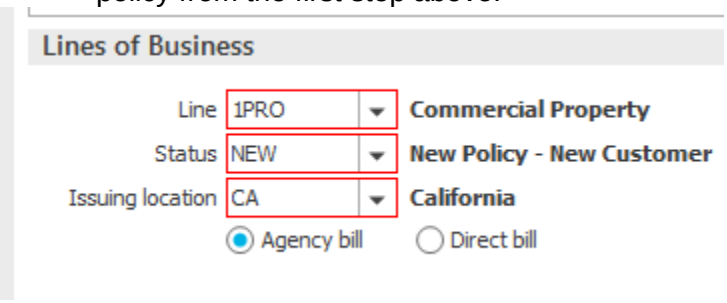
a. You cannot run reports showing how many policies you write for a line of coverage
b. You cannot run reports showing how much premium/commission you have for a line of coverage
c. You cannot configure a policy to be associated with the appropriate application

1. After you click the **Add** icon to enter policy header details the first thing you do is identify the Type of policy. Here you will enter an applicable “package” code. What you choose depends on what your agency has configured. Some examples:
   a. Commercial Package Policy
   b. Foreign Package Policy
   c. Agricultural Package Policy
   d. Aviation Package Policy

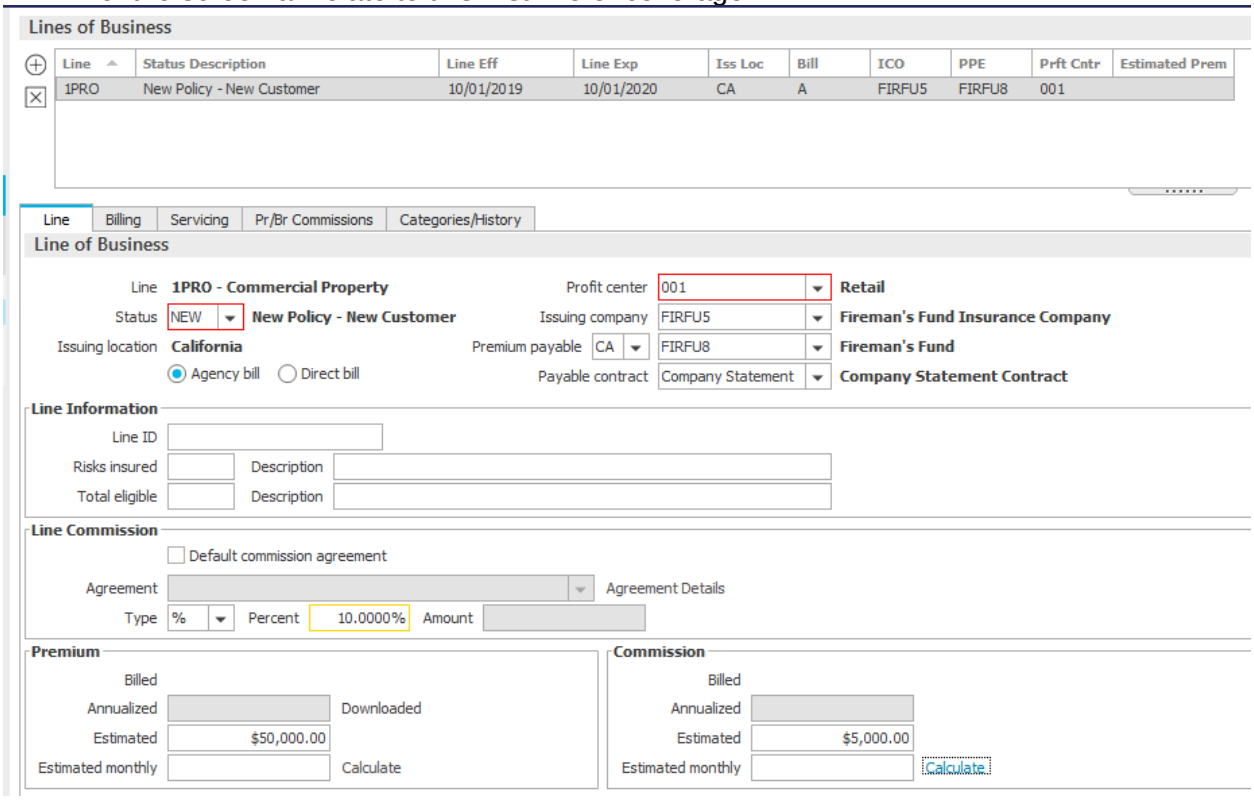


2. Enter Structure and Policy Estimated Premium (same as a monoline policy)

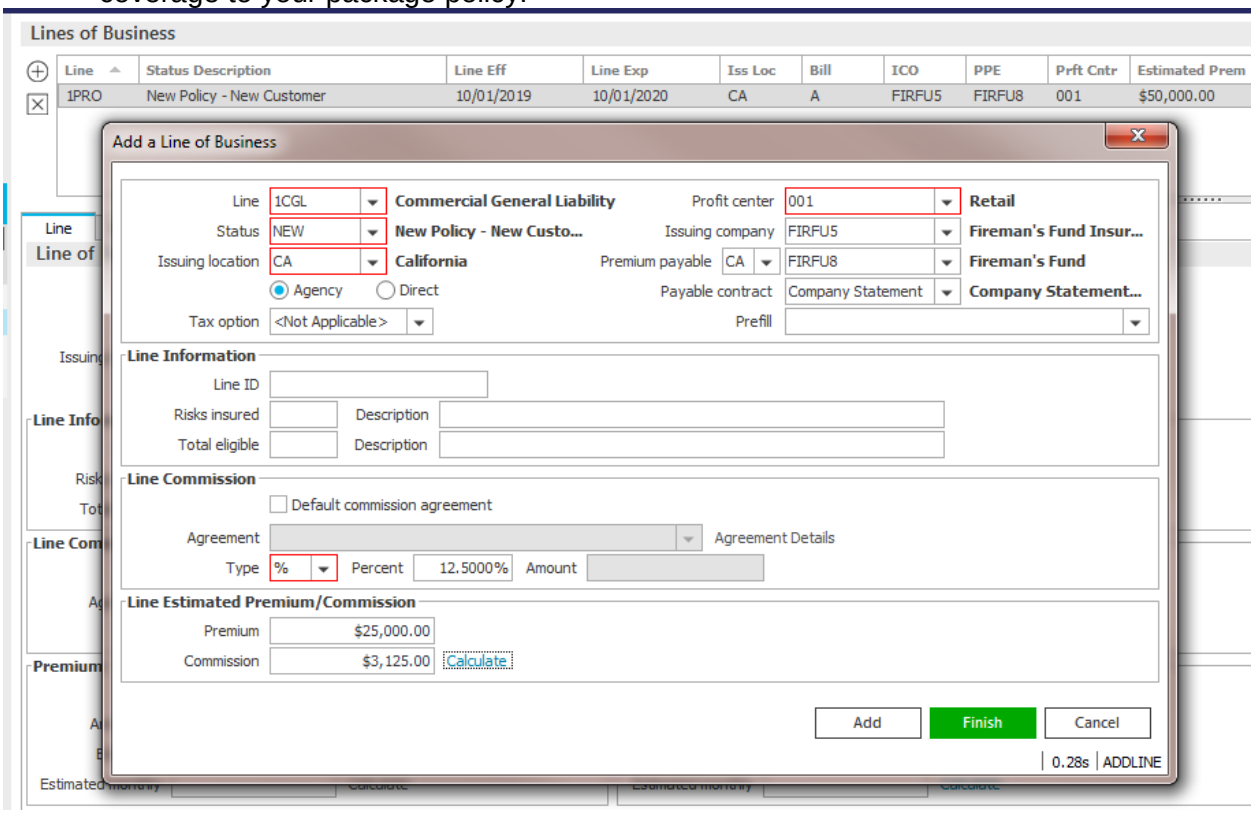
3. In the Line of Business section the **Line of Business code is blank**. Applied Epic is waiting for you to enter the first line of coverage included in your package policy – this is different from a monoline policy where this information pre-populated with the "type" of policy from the first step above.



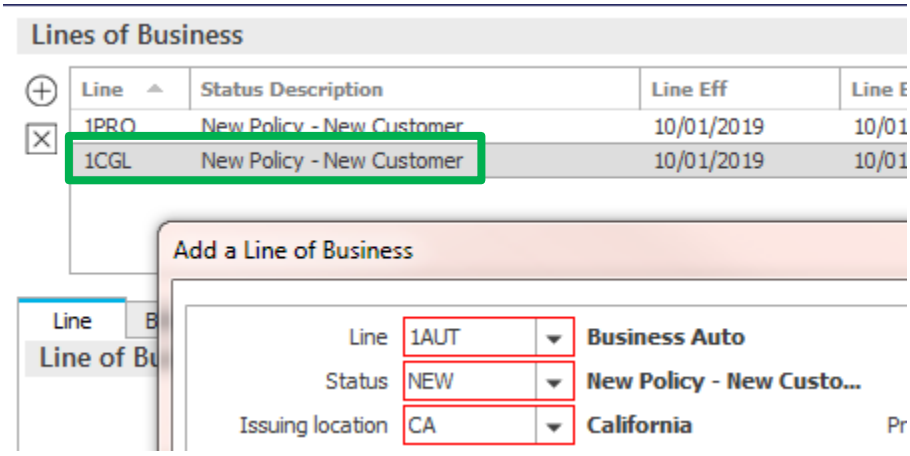
4. Enter remaining required information for this first line of coverage and click **Detail** (same as monoline policy)
5. Address the system-generated event activity tracking that you are adding a policy (same as monoline policy)
6. The first line of coverage appears at the top of othe screen and the 5 tabs in the middle of the screen all relate to this first line of coverage.



7. Enter applicable information on all 5 tabs for this first line of coverage (Hint: Enter the Pr/Br Commission tab information ONCE and when you add other lines of coverage it automatically populates saving you from remembering to click on the “apply to all lines” option to course correct).
8. Click on the **Add** icon at the top of the screen to the left of the first line of coverage. **This step is different than a monoline policy** – in this step you add the other lines of coverage to your package policy.



9. If there are additional lines of coverage that need to be added click on the **Add** button in the bottom corner of the pop-up. The last coverage added will automatically appear at the top of the screen under Line of Business and the pop-up will reset ready for you to enter another line of business.



10. Enter application details and when you close the screen you see the sam “In Process Policy” pop-up that you saw with the monoline policy.
11. When you close out of policy details the package policy will appear in the policy list with the Package line bolded (no service summary rows will appear for this line) and the individual lines of coverage will appear indented and not bolded under the package row (clicking on one of these lines of coverage will show the associated Service Summary Rows at the bottom of the screen).

1PKG		**Commercial Package**	**PKG12345**
1AUT	Business Auto	Commercial Package	PKG12345
1CGL	Commercial General Liability	Commercial Package	PKG12345
1PRO	Commercial Property	Commercial Package	PKG12345

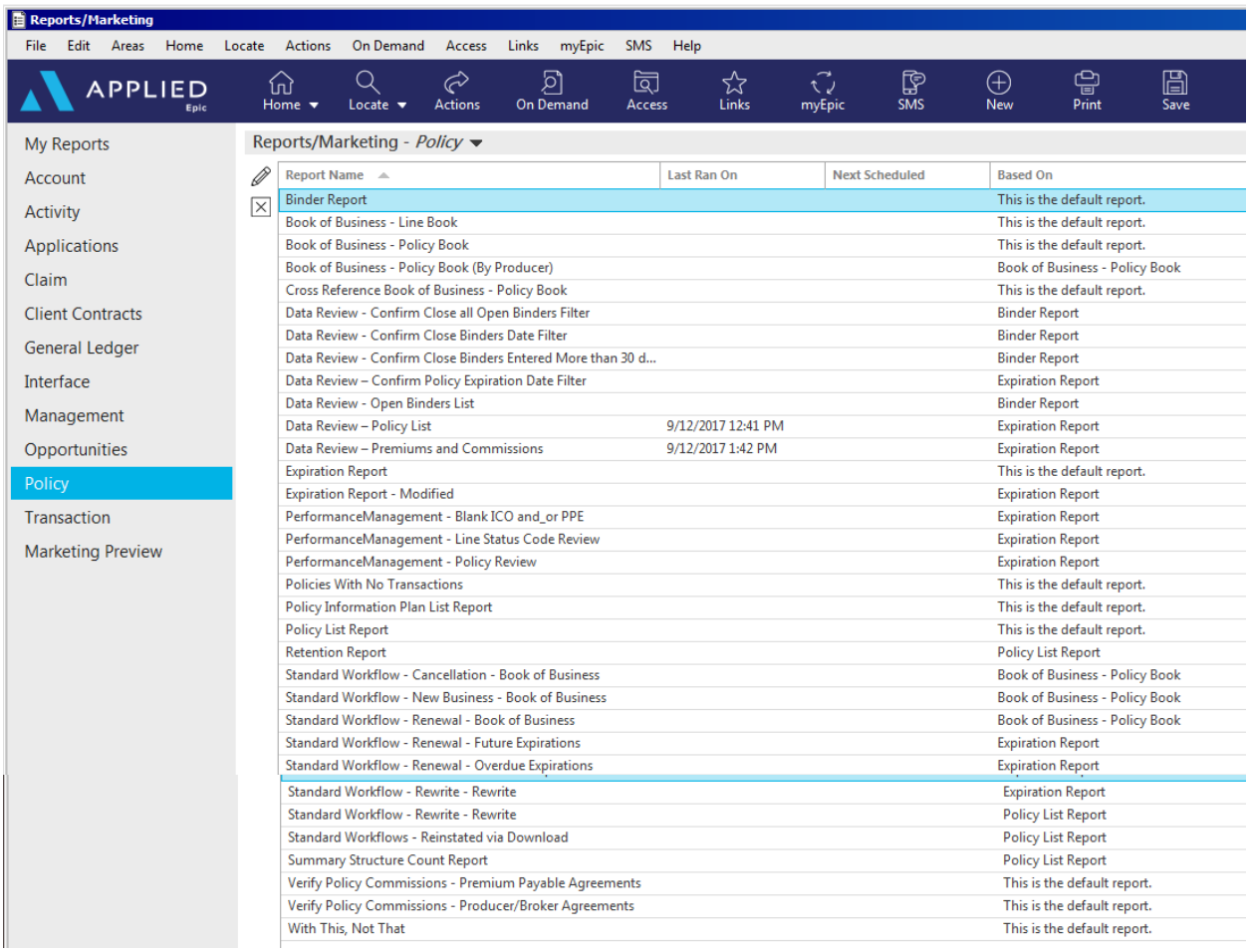
Renewing a Policy

Without the Marketing Module in Applied Epic

1. Click on a policy to **select** it
2. Go to **Actions / Renew** policy
3. A pop-up window appears updating some fields of information (e.g. annual policy term will be updated to the next 12 month cycle)
4. Update required information (e.g. **policy number** with a -01 at the end)
5. Enter the new policy estimated **premium**
6. **Commission** shows last year's rate – ensure it is accurate
7. Go to **Detail**. I encourage you to look at both policy and application details ensuring information is current
8. The "In Process Policy" pop-up appears like it did for a new policy.

Policy Related Reporting

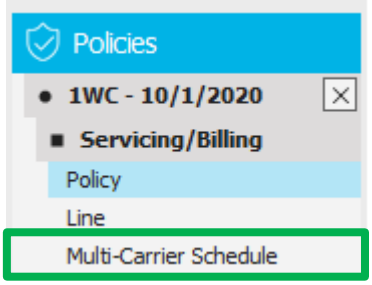
Applied Epic comes with robust reporting capabilities that are directly tied to the data fields in Policy Detail. Samples of policy reports are included in the screen shot below. A Reporting session will show you how to configure Report Layouts and work with Criteria.



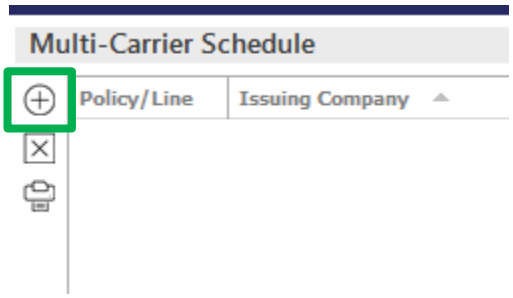
Multi-Carrier Schedule

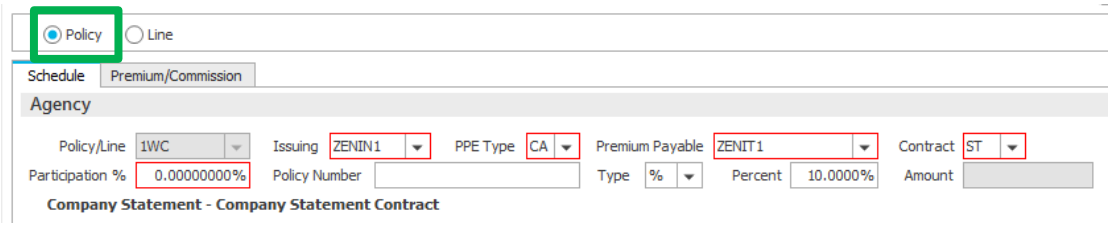
1. **Multi-carrier schedule** is used to show layered carriers behind-the-scenes which allows us to create one receivable invoice for an Insured and multiple payables for Accounting (Invoice class may show instructions).

   If the Multi-Carrier box was marked under the policy dates the Servicing/Billing option will include a third line which needs to be completed.

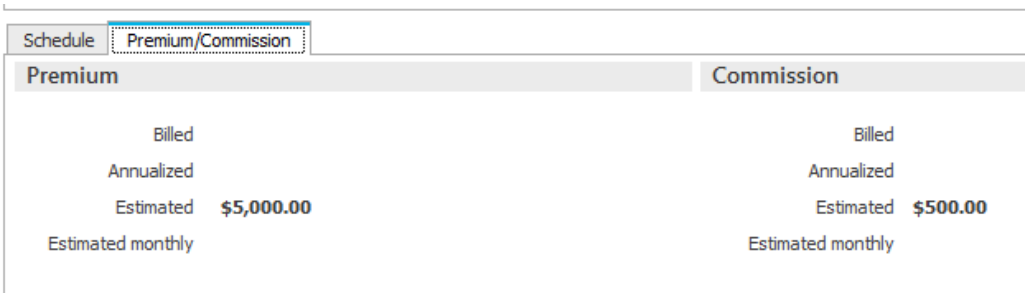


   a. Click the **Add** icon under the Multi-Carrier Schedule to activate the bottom portion of the screen.
   b. Click the **Policy** radio button
   c. By default the initial carrier entered as part of policy entry will appear on the Schedule tab.
      - Enter the **Billing** Company
      - Enter the **percent of participation** for the first carrier
      - Enter a unique **policy number**, if applicable
      - Enter **Commission** percent from this carrier

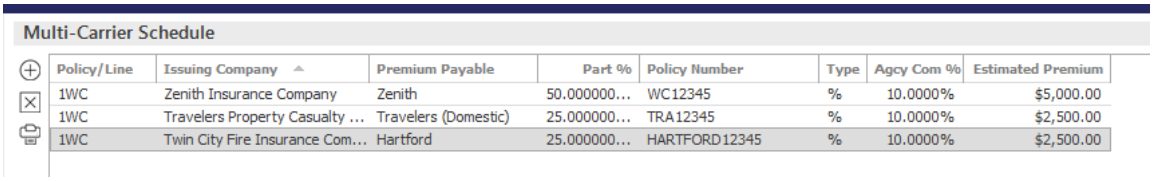




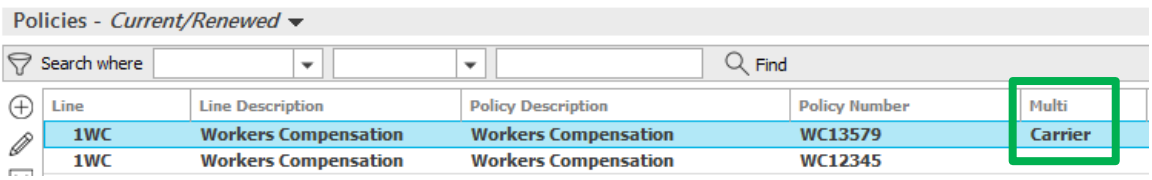
d. Click on the **Premium/Commission tab** to see the premium and commission for that specific carrier. The computer does the math automatically based on the estimated annual premium previously entered during policy creation.



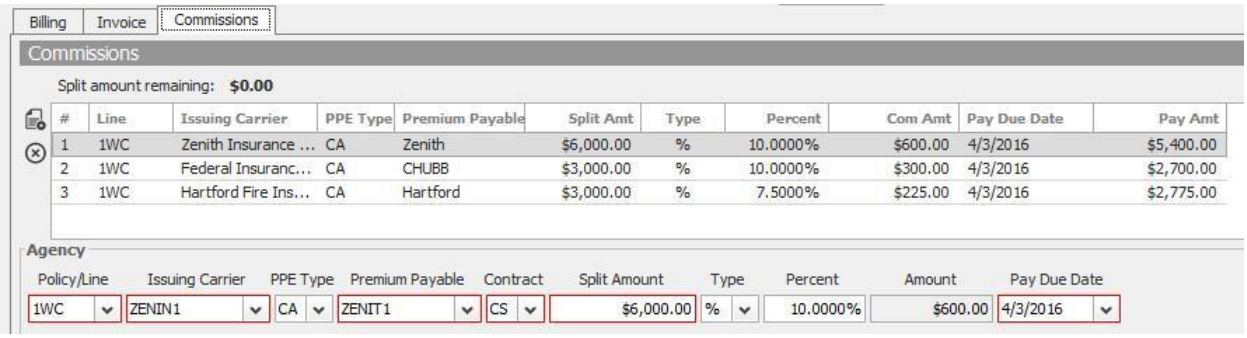
e. Click the Add icon to enter additional carrier information
f. Repeat the process of adding carriers until 100% of participation has been accounted for.
g. Refresh the view by either clicking the Save icon on the Options bar of clicking off the page and returning.
h. The Multi-Carrier Schedule is populated.



i. When creating a Transaction (invoice) the policy list will show that the policy has a Multi-Carrier Schedule.

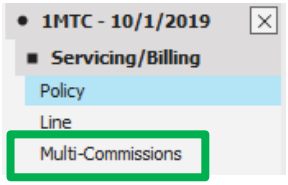


j. On the **Commissions tab** when invoicing the Multi-Carrier information automatically displays using the information entered while creating the schedule.The invoice prints with ONE premium line. The multi-carrier participation percentages are calculated behind the scenes.

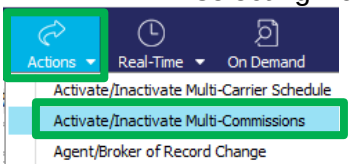


Multi-Commissions

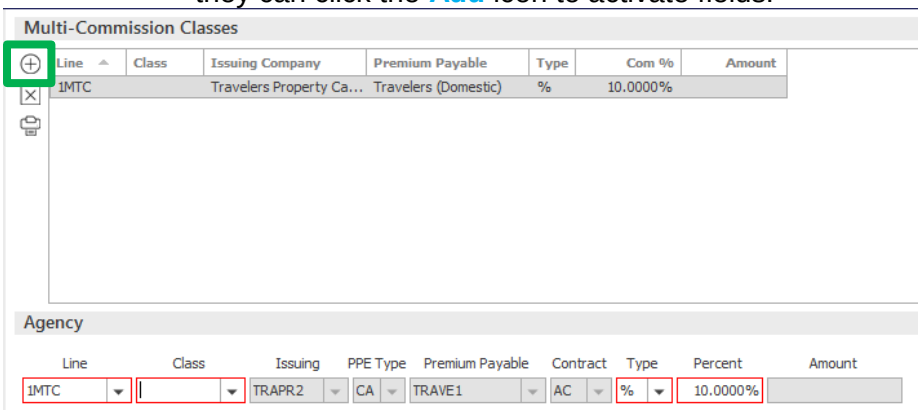
1. **Multi-Commissions**. Some carriers pay commissions at different levels based on different risk classes, such as driver experience or age, auto type class, territory, work comp classes or expense constants. Multi-commission functionality has been added to enable you to transact these commissions easily for both agency and direct-bill policies and lines of business and maintain accurate revenue reports, producer compensation, and company/broker payable reporting. Multi-commissions allows staff to indicate **varying commission rates that may apply to a single line of coverage**. This is different than existing functionality where staff can indicate a commission in a package policy by line of coverage.
    a. When you select Multi-commissions the Servicing/Billing section will now include a third row showing “Multi-Commissions”



    b. Users can also activate this option by highlighting a policy in the policy view and selecting Actions / Activate/Inactivate the Multi-Commissions schedule



    c. When users click on the Multi-Commissions option in the left Navigation panel they can click the **Add** icon to activate fields.



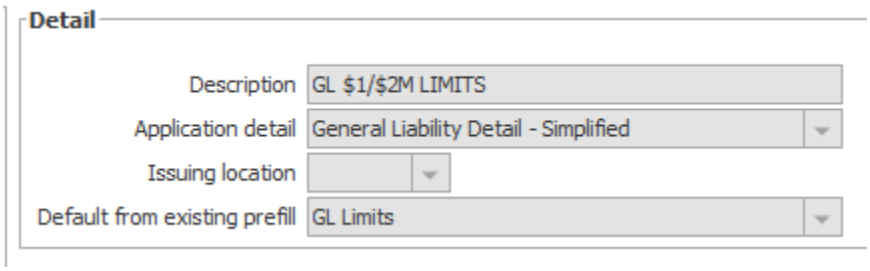
d. Under the Agency section users select the Line Code from the dropdown (e.g. code for Commercial Property)
e. In the Class field users will select an option your agency has configured

Prefill Configuration

You will need to play with the configuration functionality here. Even though application detail may be available in the dropdown (see table below) you may not find that it is very functional.

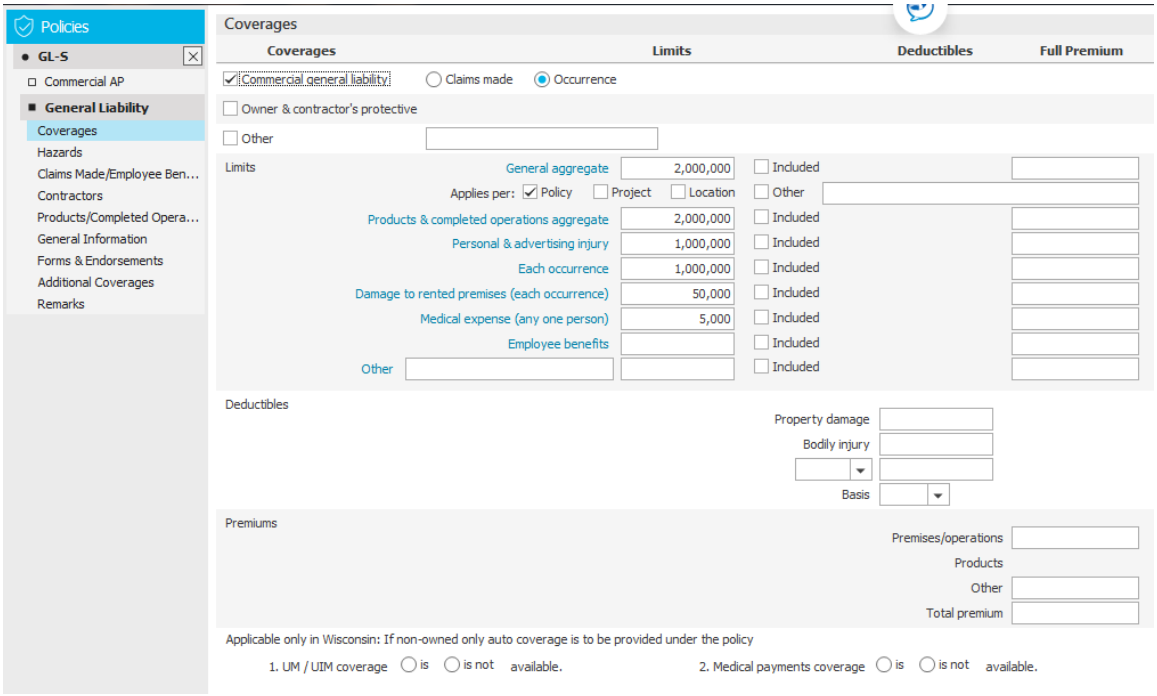
1. From the Home base click on **Configuration** in the Navigation panel
2. Select **Policy**
3. Scroll down and select **Prefill**
4. Click the **add** icon on the left side of the screen under Prefills – Application Detail
5. Enter information in the **Detail** window
    a. Description is what staff will see when they click on the Prefill dropdown when adding a policy
    b. Application detail – the dropdown in configuration provides a list of options you can choose from

Application Detail Options	
Accounts Receivable/Valuable Papers	Glass and Sign Detail
Agri-Business Liability	Inland Marine Detail
Agri-Business Property Section	Installation/Builders Risk Detail
Agri-Business Schedule and Unscheduled	Motor Truck Caro
Boiler & Machinery Detail	Personal Auto Detail
Business Auto Detail	Personal Umbrella Detail
Business Owners Detail	Personal Property Detail
Canadian Automobile Detail	Residential Section – Dwelling Fire
Canadian Farm Detail	Residential Section – Homeowners
Canadian Habitational Detail	Residential Section – Mobile Home
Crime Detail	Surety Report Detail
Electronic Data Processing Detail	Transportation Detail
Equipment Floater Detail	Truckers/Motor Carriers Detail
FAIR Homeowners Detail	Umbrella Detail
Flood Insurance Preferred Risk Policy App	Watercraft Detail
Garage and Details Detail	Workers Compensation
General Liability Detail – Simplified	

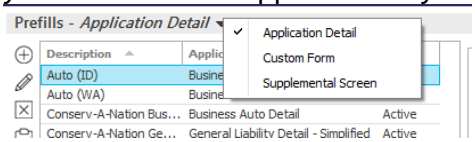


6. Click **Detail** in the bottom right corner of the screen to continue

7. Based on the Application Detail selected a screen is presented where prefill information can be entered



Did you know ….If your agency has Custom Decs you can also set prefills for them like you can for Acord applications by changing the List View to **Custom Form**?

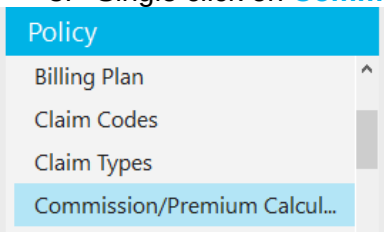


Commission/Premium Calculation Tool

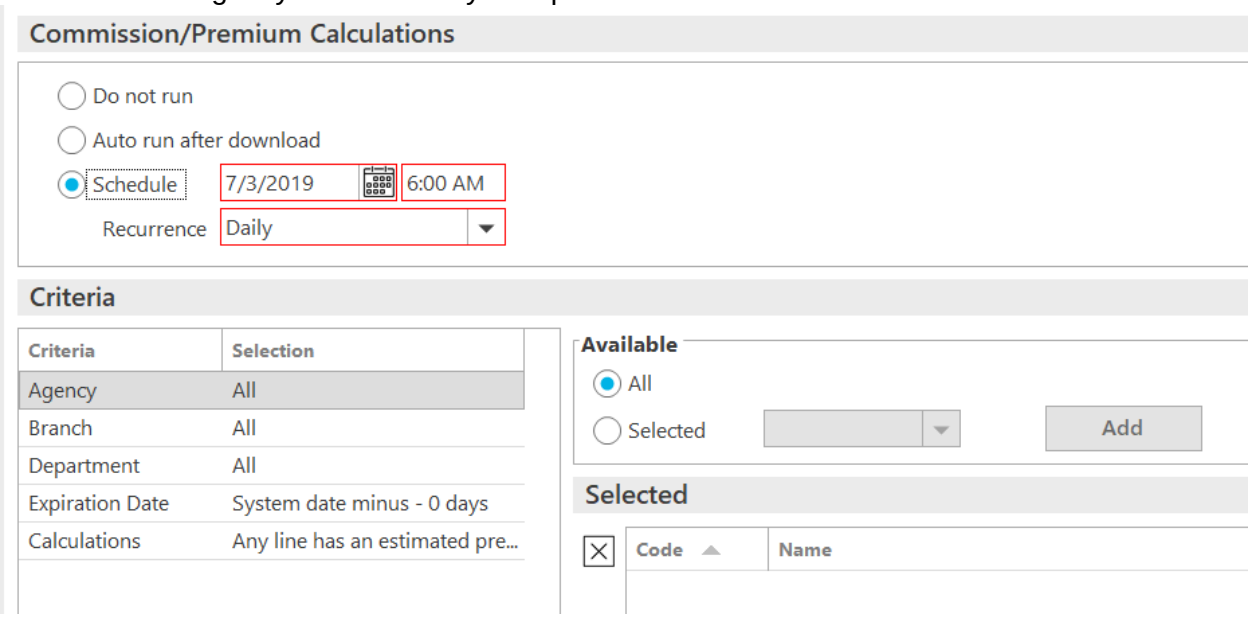
Epic has the ability to do the math calculating commission as a dollar value and adding up premium by line of business to show a total at the Policy level.

To configure the **Commission/Premium Calculation Tool**

1. Click on **Configuration** in the Navigation Panel
2. Single click on **Policy**
3. Single click on **Commission/Premium Calculations**



4. The window is pretty straight forward
    a. Click on **Schedule**
    b. Determine the time and recurrence
    c. You have the ability to schedule the tool to run at different intervals for other Agency structures in your Epic environment

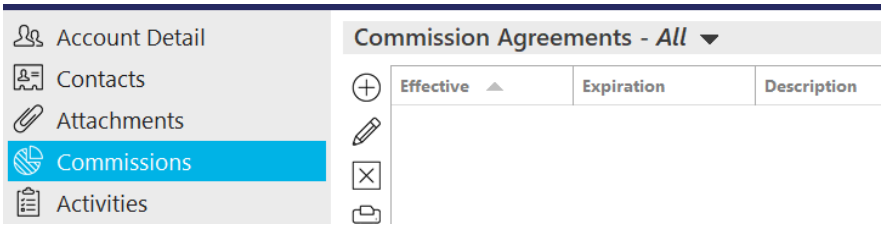


Company Commission Agreements

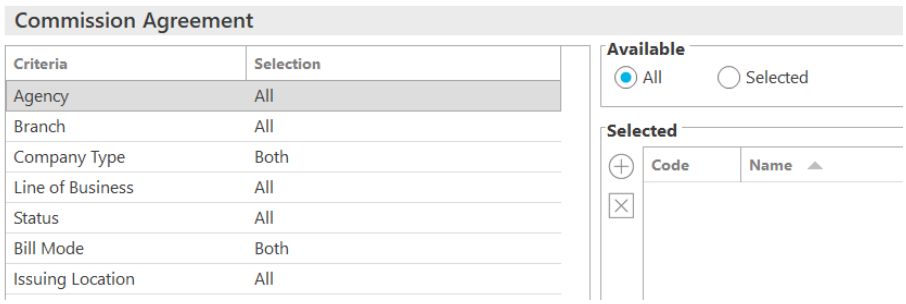
Each agency has an agreements with the companies they use to write insurance business.

Epic gives you the ability to enter the commissions by line of business for carriers. You can even distinguish between the commission percentage for new versus renewal business.

1. Use **Locate / Company**
2. Double-click on the **Issuing Company** (ICO) you want to configure
3. In the Navigation Panel single click on **Commissions**
4. The list view defaults to **Commission Agreements – All** to show any existing Company Commission Agreements, if any
5. Click on the **add** Icon



6. The screen changes showing you Commission Agreement Options



   a. Agency defaults to **All** – if you commission agreements vary based on your Epic Agency structure you would need to change the option to "Selected" under "Available and select the Agency(ies) that apply to the agreement. For most of us the "All" default applies.
   b. Branch defaults to All
   c. Company defaults to apply to **Both** Issuing (ICO) and Billing (PPE) companies
   d. Line of Business defaults to **All**
      - If all lines of business share the same commission (e.g. 15%) then the default would apply
      - Most likely your carrier agreements have commission that vary based on line of business (e.g. Business Auto is 15%; General Liability is 12%, etc.) requiring you to create criteria options based on coverage and unique commission percentage.

e. Status defaults to **All** policy statuses (e.g. NEW, REN).
   - If the commission percentage was static for both new a renewal business this default would apply
   - If the commission is higher on new business and lower on renewal business additional agreement options would need to be configured

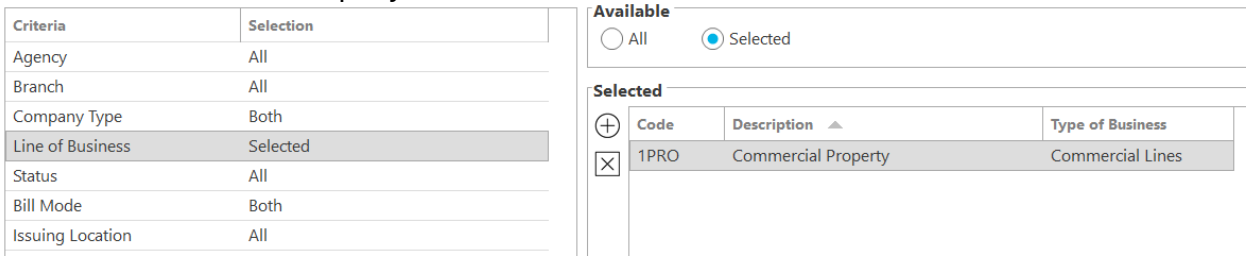
f. Bill Mode defaults to "Both" Agency and Direct-Bill requiring you to look at your Company Agreement

g. Issuing Location defaults to "All" states again requiring you to look at your Company Agreement

After you make decisions using the criteria above for your first agreement the bottom portion of the screen has the Agreement section where you enter the following information:

1. **Effective date** of the agreement or that it is "Open" (all starting dates)
2. **Expiration date** of the agreement or that it is "Open" (until agreement is changed or cancelled
3. **Description** to identify the agreement
4. **Commission** – there are four options.
   a. Standard (default)
   b. Data Based
   c. Premium Based
   d. Risk Based
5. Commission –
   a. is it a Percentage (default / what most will use)
   b. of a Flat fee
6. When done click **Finish** to save your work

In the example screen shots below we configured Property with a contract that was initiated 2/1/2020 for Travelers Property at 10%.

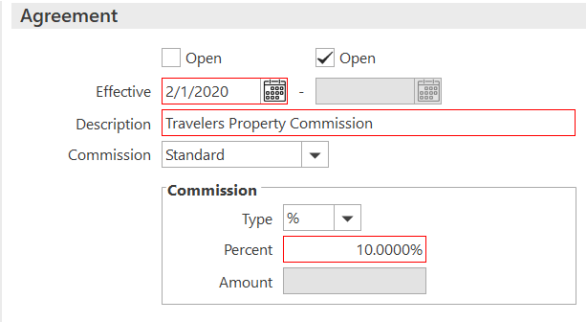


Criteria	Selection
Agency	All
Branch	All
Company Type	Both
Line of Business	Selected
Status	All
Bill Mode	Both
Issuing Location	All

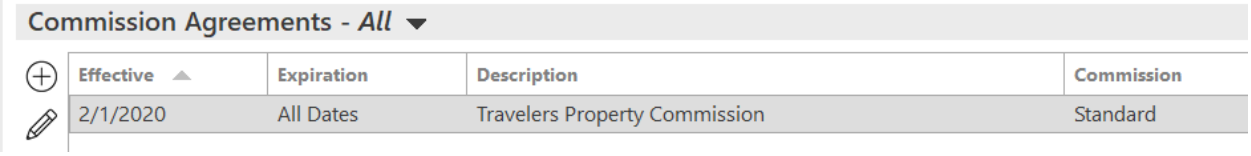
Available
All Selected

Selected

Code	Description	Type of Business
1PRO	Commercial Property	Commercial Lines

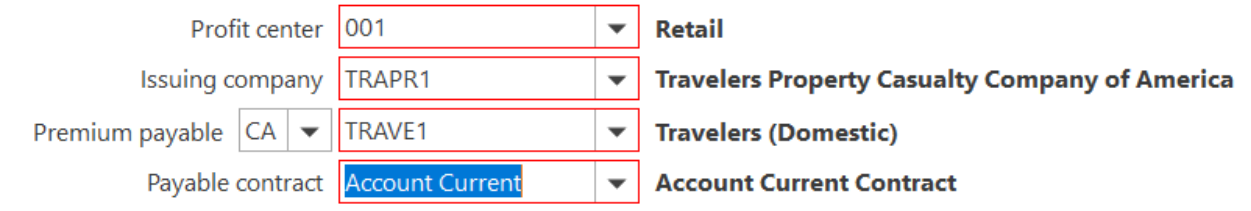


7. The Company Commission Agreement now appears on the list.



How do staff use the Company Commission Agreements on policies?

1. When staff add a policy in Epic and select the carrier configured and

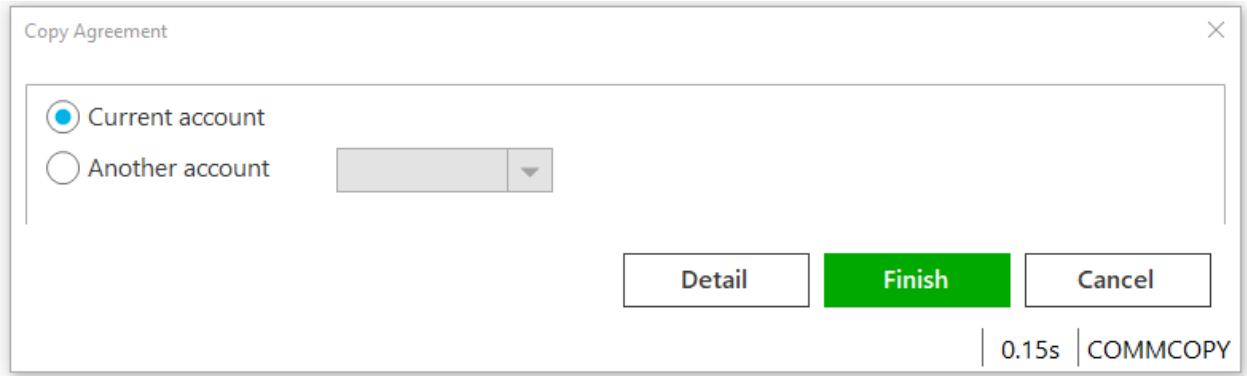


2. They mark the **Default commission agreement** box in the Line Commission section the agreement description populates along with the commission percentage.

Configuration Tip:

Instead of starting over creating a new Company Commission Agrement from scratch you can "copy" and then edit.

1. With the Company Commission Agreement highlighted click on **Actions / Copy Agreement**
2. Epic will ask if you want to copy the agreement to the Current account (same carrier / you just need to create another agreement option) or to Another account
3. Click on **Detail** to continue



4. Epic presents you with an exact copy of the selected agreement
    a. Maybe you need to change the line of business (removing Property and selecting Liability)
    b. Perhaps the Description needs to be amended to show that this is the General Liability agreement
    c. You may need to update the commission percentage (e.g. Property had 15% but Liability is 12.5%).
5. Click the X in the Navigation Panel to close and save when done

This process of going to Actions / Copy Agreement also works with

- **Employee (Producer) Commission Agreements**
- **Broker Commission Agreements**

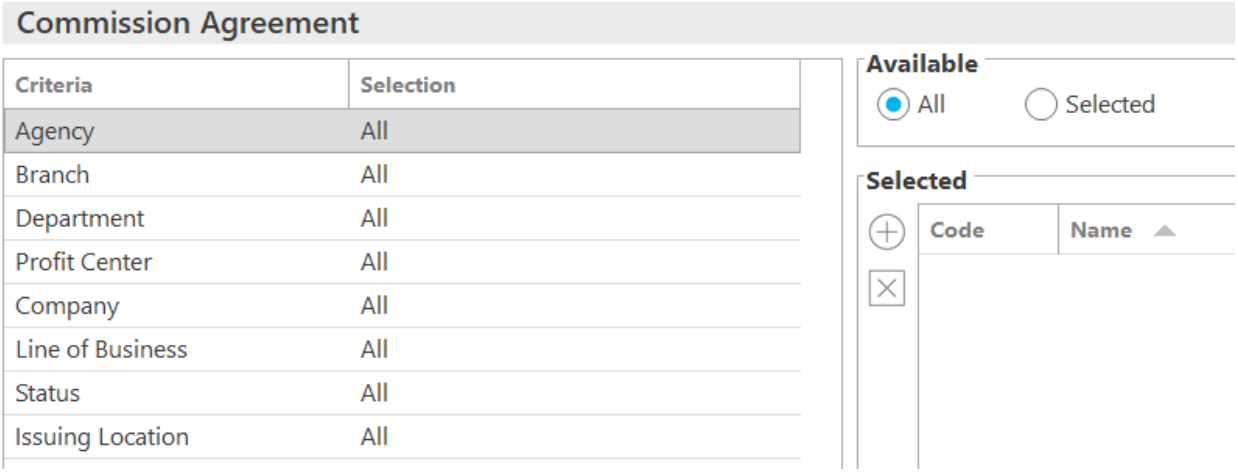
Producer Commission Agreements

Each agency has an agreements with their commissionable staff.

Epic gives you the ability to enter the commissions that will auto populate the Pr/Br Commission tab when the individual is selected.. You can even distinguish between the commission percentage for new versus renewal business.

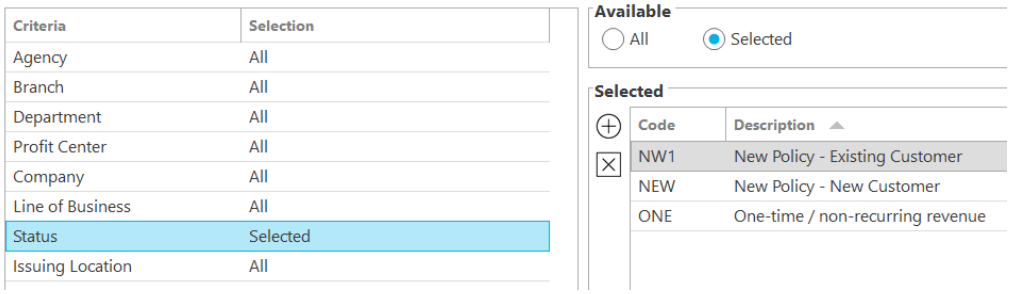
7. Use **Locate / Employee**
8. **Double-click** on the employee you want to configure
9. In the Navigation Panel single click on **Commissions**
10. The list view defaults to Commission Agreements – All to show any existing Commission Agreements, if any
11. Click on the **add** Icon

12. The screen changes showing you Commission Agreement Options



h. **Agency** defaults to “All” – if you commission agreements vary based on your Epic Agency structure you would need to change the option to “Selected” under “Available and select the Agency(ies) that apply to the agreement. For most of us the “All” default applies.
i. **Branch** defaults to “All
j. **Department** defaults to “All”

k. **Profit Center** defaults to “All”
l. **Company** defaults to “All”
m. **Line of Business** defaults to “All”
n. Policy **Status** defaults to “All”
   - If the commission percentage paid to the individual is the same for new and renewal business perhaps the default would apply
   - If not, another copy of the contract would need to be created – one associated with new business and another with renewal
o. Issuing **Location** (State) defaults to “All”



Criteria	Selection
Agency	All
Branch	All
Department	All
Profit Center	All
Company	All
Line of Business	All
Status	Selected
Issuing Location	All

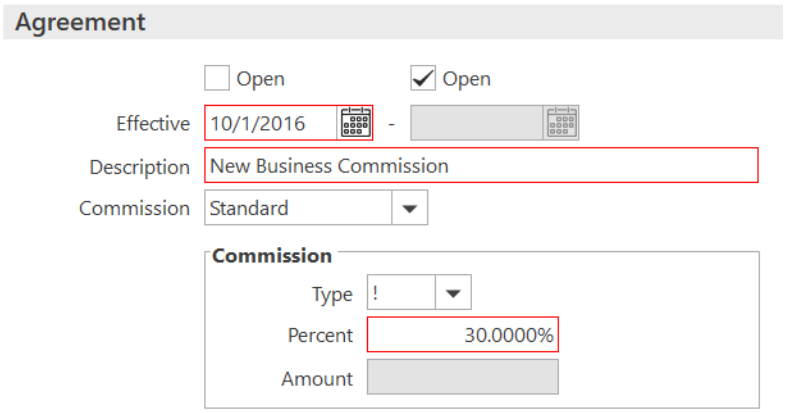
Available
All Selected

Selected

Code	Description
NW1	New Policy - Existing Customer
NEW	New Policy - New Customer
ONE	One-time / non-recurring revenue

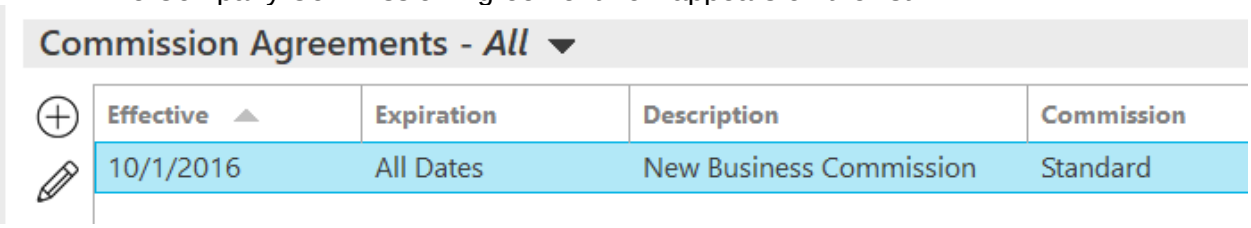
After you make decisions using the criteria above for your first agreement the bottom portion of the screen has the Agreement section where you enter the following information:

1. **Effective date** of the agreement or that it is “Open” (all starting dates)
2. **Expiration date** of the agreement or that it is “Open” (until agreement is changed or cancelled
3. **Description** to identify the agreement
4. **Commission** – there are four options.
   a. Standard (default)
   b. Data Based
   c. Premium Based
   d. Risk Based
5. Commission –
   a. is it a Percentage (default / what most will use)
   b. of a Flat fee



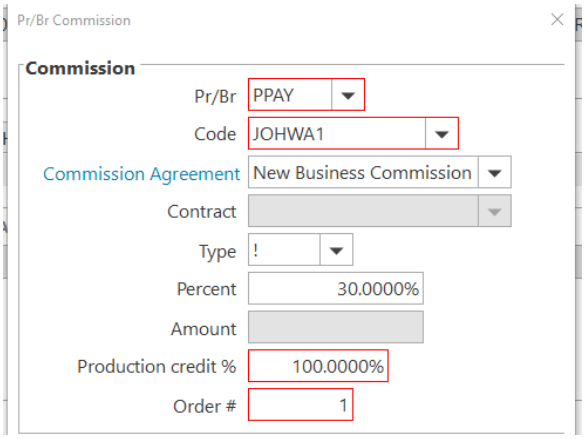
6. When done click **Finish** to save your work

7. The Company Commission Agreement now appears on the list.



How do staff use the Company Commission Agreements on policies?

1. When staff add a policy and go to the Pr/Br Commission tab and select the commissionable employee Epic will populate based on configured criteria (e.g. our policy Status is NEW for new business and when we selected the Producer the following auto populated:
    a. The name of the Commission Agreement
    b. The Type (we used ! instead of @)
    c. The portion of the House Commission to be paid for this policy



Did You Know….

If your producer is sharing commission with another Producer the amounts paid to each individual need to be “manually” updated – Epic always looks at the commission agreement and enters the full amount for each individual. This step would need to be completed on new policies and every time that policy is renewed. If you write a lot of business where multiple individuals share in the commission using the Employee Commission may not be beneficial.

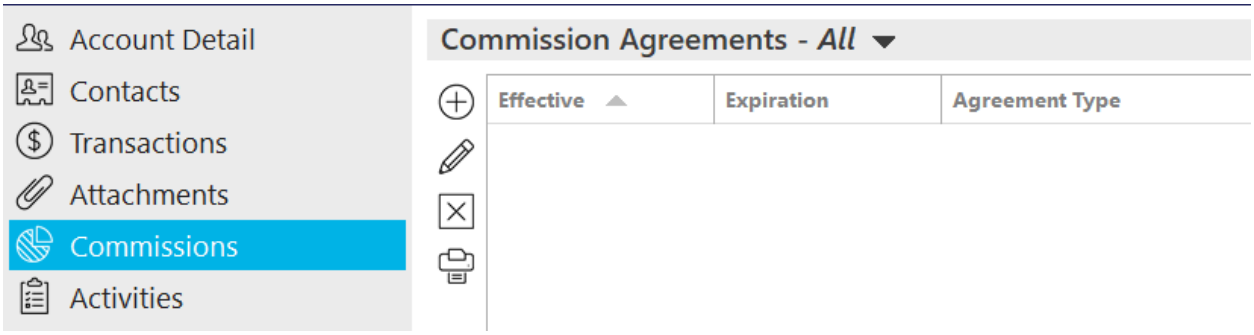
You will also need to look at Production Credit and make decisions based on how your agency uses this field (e.g. the lead person gets 100% Production Credit).

Broker Commission Agreements

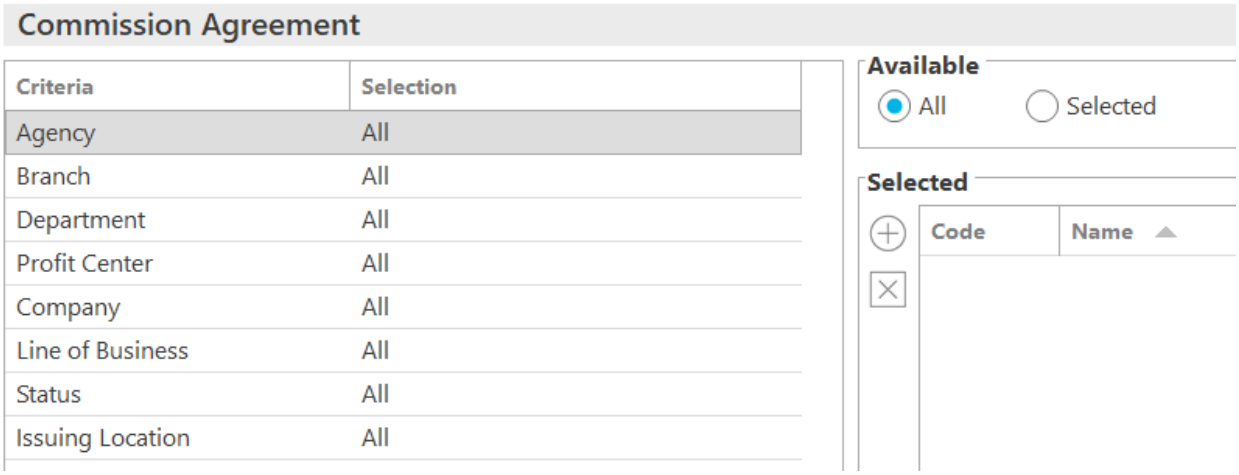
Do you have Brokers (non-agency insurance professionals or other agencies) that come to you to place business or access markets? If so, you have a Broker Commission Agreement outlining how much of the House Commission will be paid to them on business you place on their behalf.

Epic gives you the ability to enter the commissions that will auto populate the Pr/Br Commission tab when the Broker is selected.. You can even distinguish between the commission percentage for new versus renewal business.

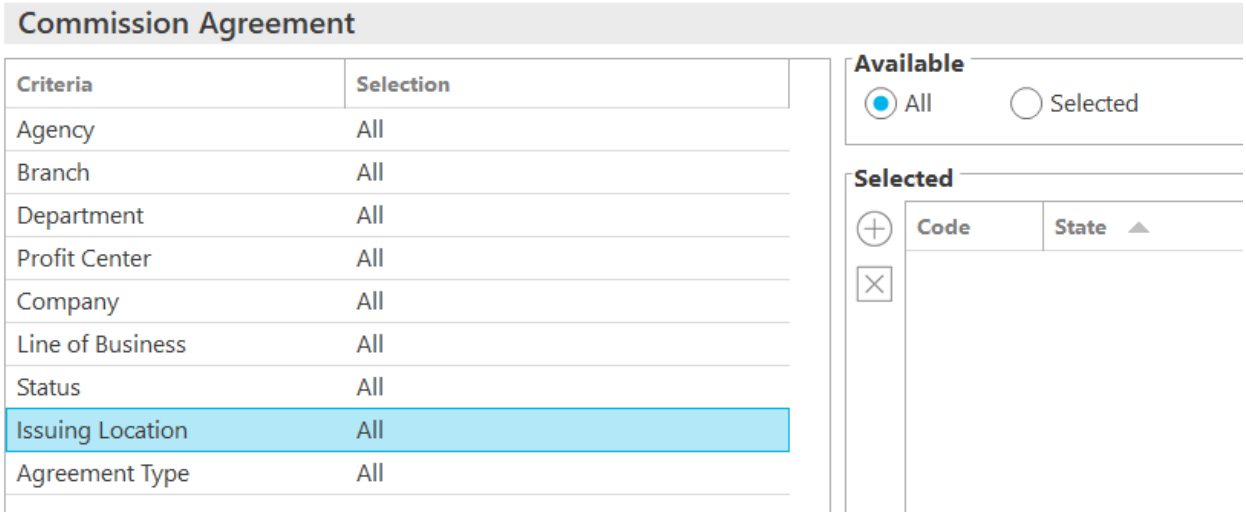
1. Use **Locate / Broker**
2. **Double-click** on the Broker you want to configure
3. In the Navigation Panel single click on **Commissions**
4. The list view defaults to Commission Agreements – All to show any existing Commission Agreements, if any
5. Click on the **Add** Icon



6. The screen changes showing you Commission Agreement Options.



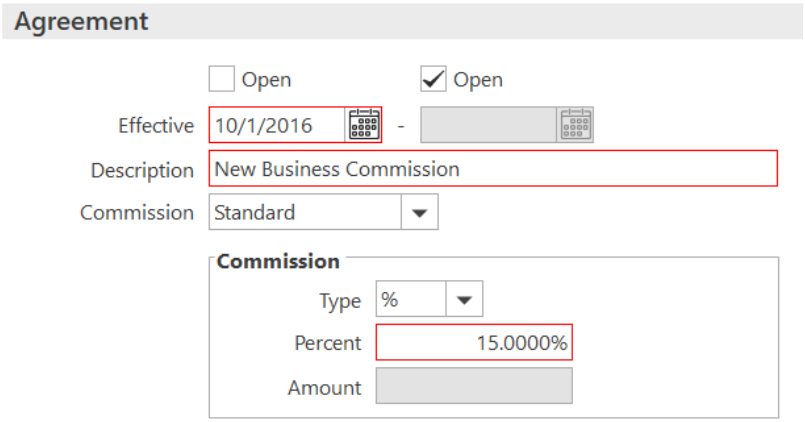
p. **Agency** defaults to “All” – if you commission agreements vary based on your Epic Agency structure you would need to change the option to “Selected” under “Available and select the Agency(ies) that apply to the agreement. For most of us the “All” default applies.
q. **Branch** defaults to “All
r. **Department** defaults to “All”
s. **Profit Center** defaults to “All”
t. **Company** defaults to “All”
u. **Line of Business** defaults to “All”
v. Policy **Status** defaults to “All”
    - If the commission percentage paid to the Broker is the same for new and renewal business perhaps the default would apply
    - If not, another copy of the contract would need to be created – one associated with new business and another with renewal
w. Issuing **Location** (State) defaults to “All”
x. Agreement Type – by default all 3 of these options are marked
    - Receivable
    - Commission payable
    - Premium payable



After you make decisions using the criteria above for your first agreement the bottom portion of the screen has the Agreement section where you enter the following information:

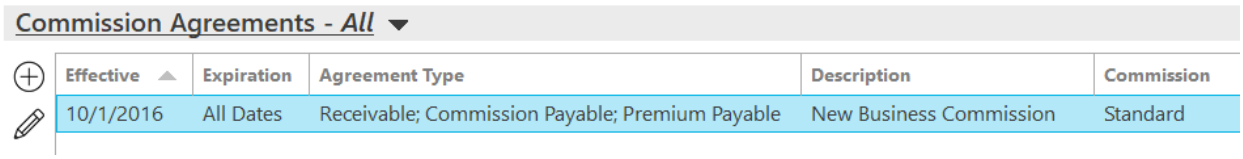
1. Effective date of the agreement or that it is “Open” (all starting dates)
2. Expiration date of the agreement or that it is “Open” (until agreement is changed or cancelled
3. Description to identify the agreement
4. Commission – there are four options.
    a. Standard (default)

   b. Data Based
   c. Premium Based
   d. Risk Based
5. Commission –
   a. is it a Percentage (default / what most will use)
   b. of a Flat fee



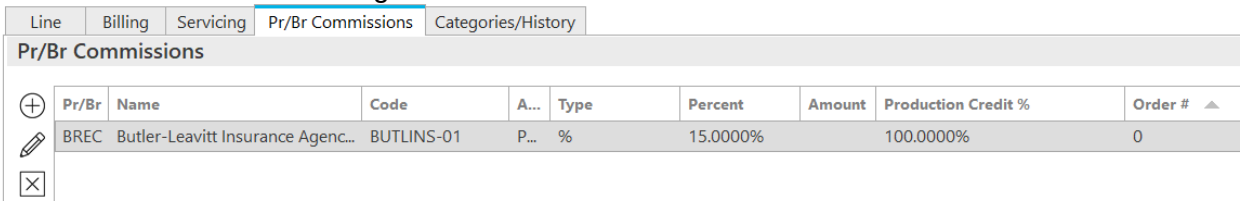
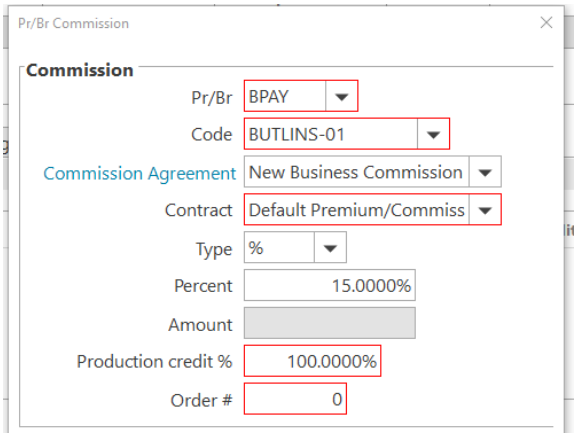
6. When done click **Finish** to save your work

7. The Company Commission Agreement now appears on the list.



How do staff use the Broker Commission Agreements on policies?

1. When staff add a policy
    a. If the Broker was set-up to be billed “net” of commission they will automatically appear on the Pr/Br Commission tab with the percentage from the Broker Commission Agreement



    b. If the Insured is being invoiced and we will send commission to the Broker when you select them as a BPAY on the Pr/Br Commission tab their commission agreement information will automatically populate.