Master Marketing Submissions in Applied Epic – Parts 1, 2 & 3

SESSION HANDOUT

Prepared for Applied Client Network and Applied Systems

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Target Audience:

	Accountant/Bookkeeper		Producer
X	CSR	X	Trainer
	Carrier		Vendor
	IT Manager/Systems Coordinator		ALL
X	Operations		Other: (describe)
X	Principal/Owner		

Marketing Module Submission

System Event	Activity Codes	Description
New Marketing Submission	AMMK	Add Master Marketing Submission
Submit to Carriers	SCAS	Submit App to Carrier
Update Marketing Attachments	UMKA	Update Marketing Attachments
Add Document	DOCU	Add Document
	PROP	Proposal
Email Sent	BINC	Bind coverage with carrier
Invoice	INVC	Invoice Transaction
Proofs	CERT	Issue Certificate
	EVID	Issue Evidence
	BIND	Issue Binder
	AUID	Issue Auto ID
Manual Activity	POLR	Policy Received
	POLC	Policy Checked
	POLD	Policy Delivered in Person
Add Document	POLT	Policy Transmittal Letter

YOUR AGENCY MAY HAVE UNIQUE OR DIFFERENT ACTIVITY CODES AND WORKFLOWS

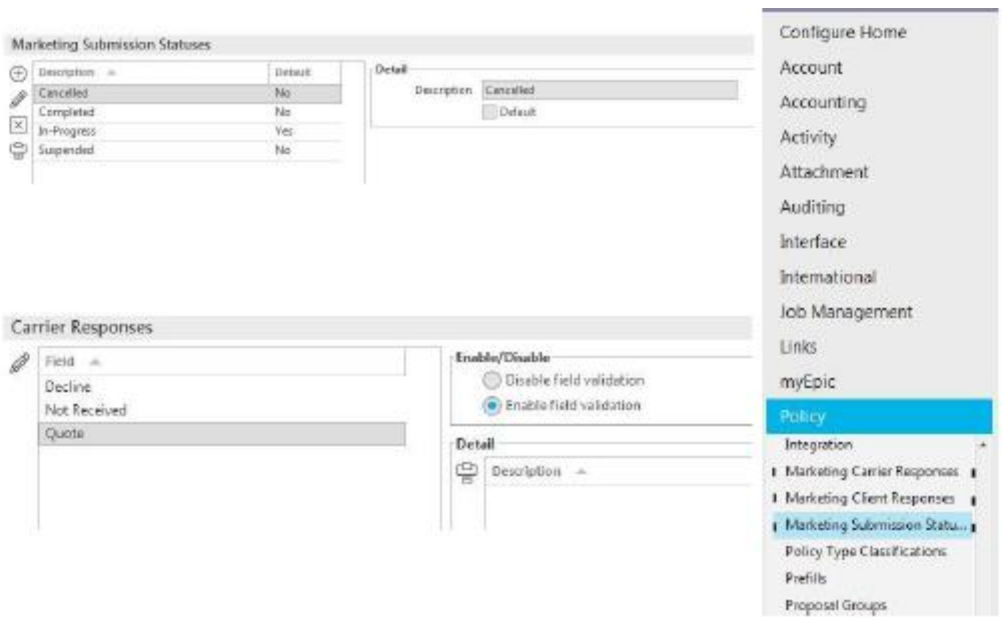
Part 1

Configuring the Master Marketing Module

There is very little configuration that is required for the Master Marketing Module. It is not recommended to put much effort into changing the system defaults since Applied Epic does not have reporting capabilities on the module.

You can find and verify the settings in Configure > Policy.

There are settings for Carrier Responses, Client Responses, and Submission Statuses.



Using the Marketing Module

The marketing module is used mostly for submitting applications for renewal or new business. However, there are other situations that arise where using the Marketing Module can provide a solution.

1. Combinations of coverage are wrong (package should be Monoline)
2. Office/Division/Department are incorrect (can currently only change at "renewal")

Even though you may not actually be creating a submission that will go to an underwriter for a quote we must still go through the steps in Applied Epic to get desired results:

Marketing Module Workflow

Instead of displaying an alphabetic list like we see in other parts of Applied Epic, the Actions steps here are listed in the order that they must be chosen. For example, you cannot skip down to Submit to Carriers without first completing the first step in the workflow: Create Carrier Submission.

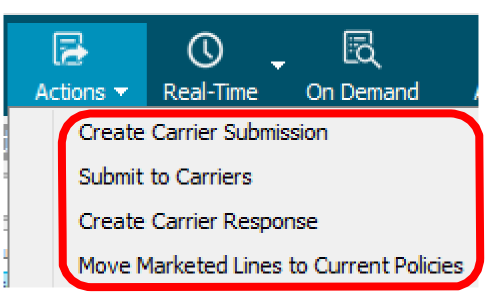
1st: We'll **create a master submission** which includes all ACORD applications, carrier applications, supplements, loss runs and other documents which will become part of submissions we'll send to various carriers.

2nd: We'll **create carrier submissions** electronically selecting documents from the master submission that apply to specific carriers.

3rd: We'll **send the submissions to the individual carriers** and be presented with an Activity to pend for receipt of a response.

4th: We'll use the **SCAS activities** for individual carriers to record conversations, drag and drop email correspondence and drag and drop the quote response.

5th: After presenting a Proposal to the Insured and receiving the Binding Order we will electronically move coverages creating policies.



Adding a Marketing Submission (New Business)

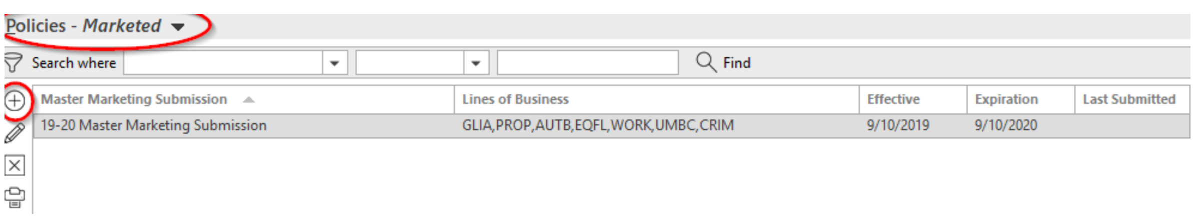
Tip: The workflow for the Marketing Module begins in the Marketed policies listview.

Locate your Account:
- Click on “**Policies**” in the Navigation Panel on the left
- Your Current/Renewed policy **listview** displays
- Click on the words “Current/Renewed” and change the view to “**Policies -- Marketed**”

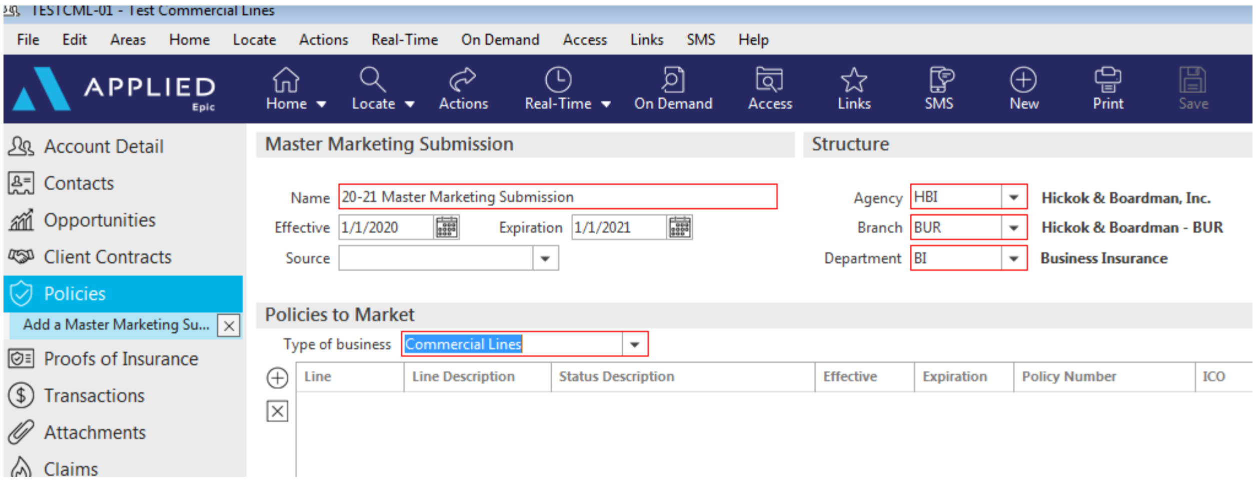
When you market a policy, you will complete the following workflows in this order:

1. **Add** a Master Marketing Submission
2. **Create** a Carrier Submission
3. **Submit** to Carriers
4. **Create** a Carrier Response
5. **Update** Stage to Entered
6. **Update** Carrier Submission OR **Move** Marketed Lines to Current Policies
7. **Move** Marketing Submission to Marketed (History)

1. **Locate** Account
2. Click on **Policies** in the Navigation Panel
3. Change the **List View** from Policies – Current/Renewed to **Policies-Marketed**

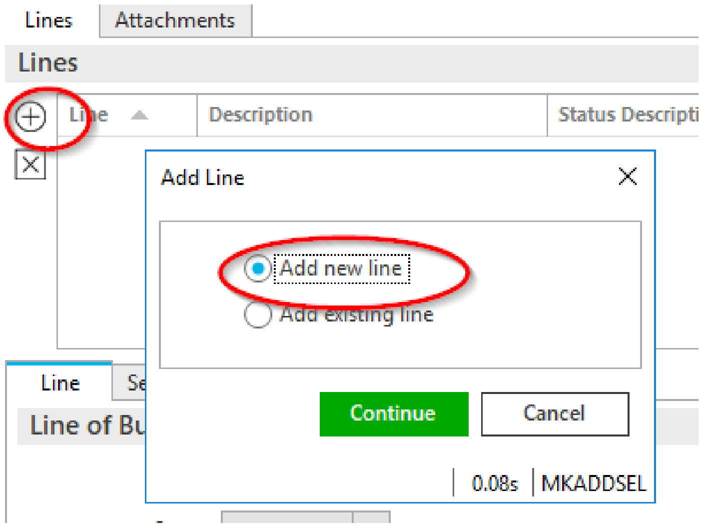


4. Click the **Add** Icon (+) at the top of the page to create a new Master Marketing Submission
5. Enter an appropriate **name** (e.g. 19-20 Master Marketing Submission)
6. Enter proposed **policy dates**
7. **Structure** should default – update if required
8. Select from the **Type of Business** dropdown (e.g. Commercial Lines; Agriculture Lines)



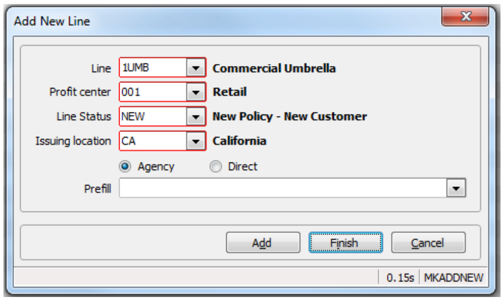
9. The **Add an Activity** screen appears defaulting with the **AMMK** activity (Adding a master marketing submission). When individual carrier submissions are created they will each generate their own open activity to pend for receipt of the quote.
10. The **AMMK** activity **defaults as Open**. If users are still gathering data that will become part of the master submission keep this Activity open as a reminder and place to document conversation. The activity can be closed later when a Carrier Submission is created. If all data is available at this time to create the Master Submission Close the AMMK Activity Successfully.
    a. Click **Finish**

11. The next screen includes **two Tabs** – **Lines and Attachments**
12. Click on the **Add** icon (+) on the Lines tab to include the lines of business to be quoted. Add new line is the default – click **Continue**.
    a. Users can click on **Add new line** to select new lines of coverage
    b. Users can click on **Add existing line** to select expiring/expired coverages
    c. Users can do a combination of **Adding new lines** and **Adding existing lines**



13. The **Add New Line** dialog box appears.
    a. Enter the **Line of coverage** (e.g. 1PRO for Property, 1CGL for General Liability)
    b. Enter the **Profit Center** (e.g. 001 Retail)
    c. Line **Status** – for new business use NEW
    d. **Issuing Location** defaults based on the State in the Account address.
        i. When adding Business Auto it is important to select the State where the vehicles are located. If vehicles are located in more than one state multiple Business Auto lines (1AUT) must be selected – one for each State since most States have state-specific Business Auto applications.
    e. **Prefill** – we have the ability to create a "prefilled" application for program business where common information is repeated (e.g. Commercial General Liability limits). Talk with your Epic Subject Matter Expert (eSME) if you feel you have an opportunity to use this feature.

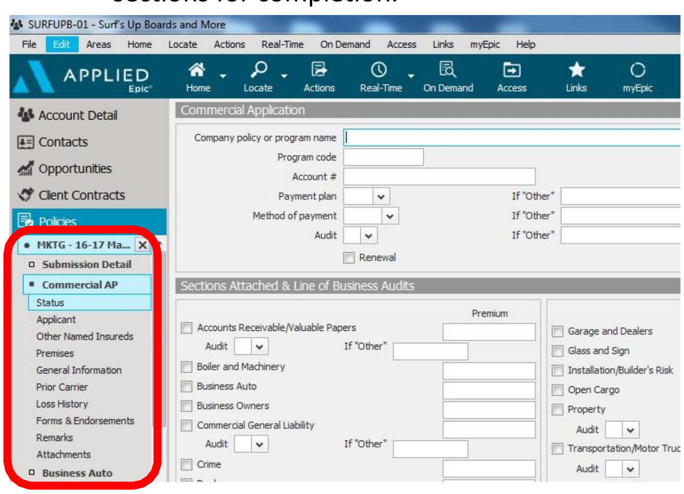
Tip: If there is a previous account or you happen to be marketing policies that are already in Epic, **before you click detail**, click the **Add** button in the "Existing Policies to Market" section. This will give you the opportunity to identify any current or historical policies you want to include in the Master Marketing Submission.



14. Click **ADD** in the bottom right corner to repeat this process and include another line of coverage
15. Click **Detail** to begin entering policy application details.
16. The lines of business will appear on the screen and the Navigation Panel will include links to the Acord application pages.

Tip: The **Issuing Location** State defaults based on the Account Detail address. If an account has a care of (c/o) address (e.g. another party or a Broker) they may have an address in a state other than where coverage is provided (e.g. Broker is in Washington but the risk is in Wyoming). It is critical that users amend the Issuing Location state NOW when they are creating the application. This field dictates which applications are available for this policy (e.g. if it shows CA users will only have access to the California business automobile application form).

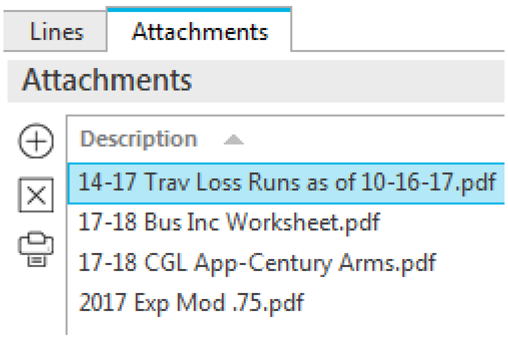
17. **Single click** on an application line in the **Navigation Panel** and it will expand showing application sections for completion.



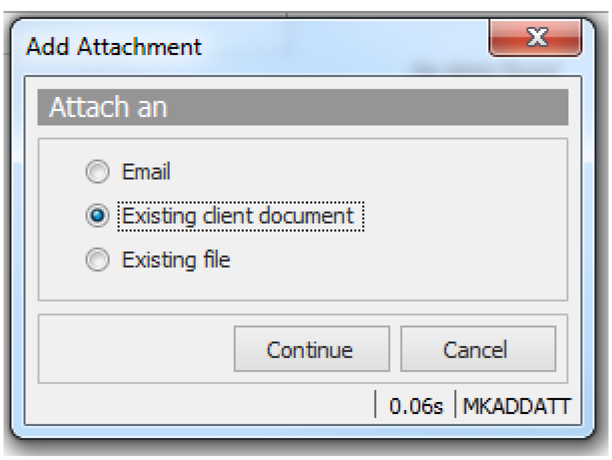
Did You Know…?

When **adding a new vehicle** to a policy the **LAST** vehicle added appears in the screen. Do **NOT** overtype the information. Click the **ADD** icon at the top of the screen to properly enter new vehicle information.

18. Click on the **Attachments** tab to include documents that will be appended to any Carrier Submission created.



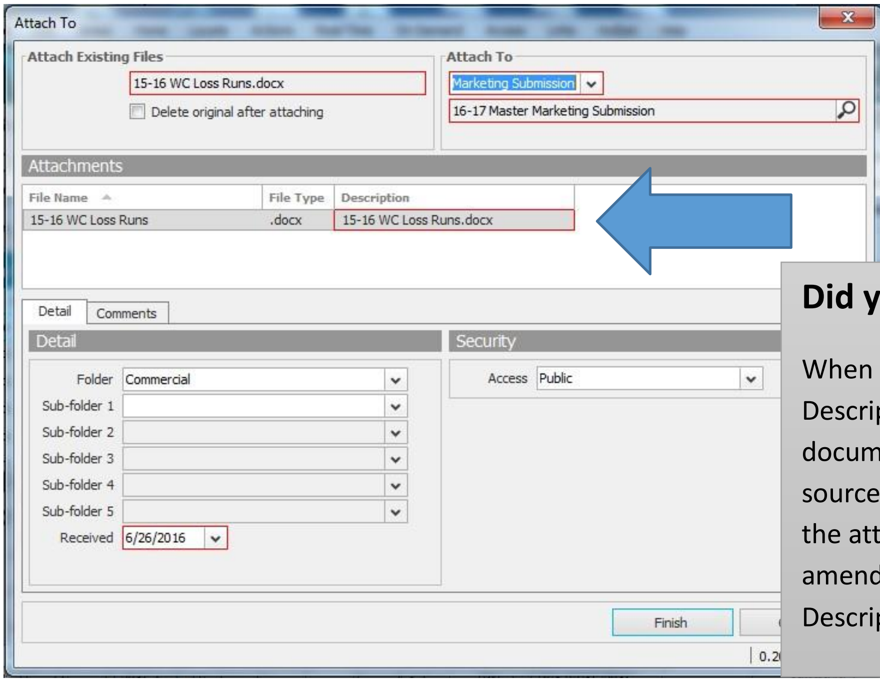
There are 4 ways to attach documents through the Add Attachment dialog box



I. **Drag and drop** a document directly onto the Attachment tab

II. Email

a. Select Email and Click continue where you will be presented with your Outlook emails and folders.
b. Select the desired email and click Finish
c. The Attach Existing File dialog box appears
   i. Make sure the "Delete original after attaching box" is NOT marked before clicking Finish.



Did you know…?

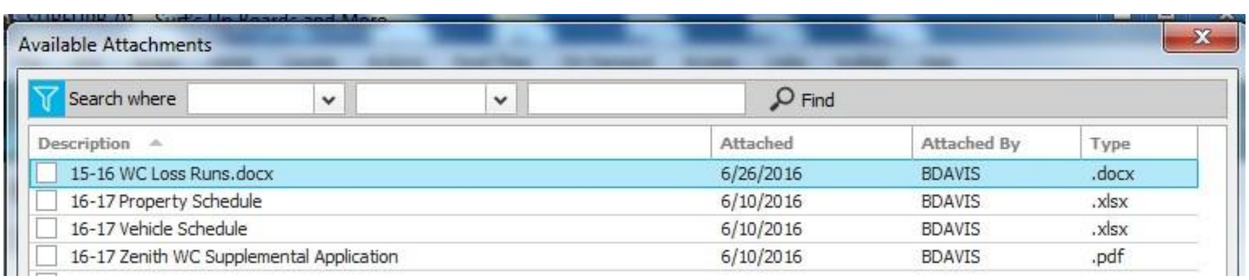
When adding an Attachment the Description (name of the document) will default from the source but can be AMENDED during the attachment process by amending the wording in the Description box.

a. The email will appear as an Attachment (using the description from the emails Subject line). The email is also automatically included in the Attachment view.

III. **Existing client document**

a. If a document was previously attached to the Account in the Attachment view select this option before clicking Continue.

b. A list of Account attachments appears where user can select one or more documents at a time by marking a checkbox before clicking Finish.

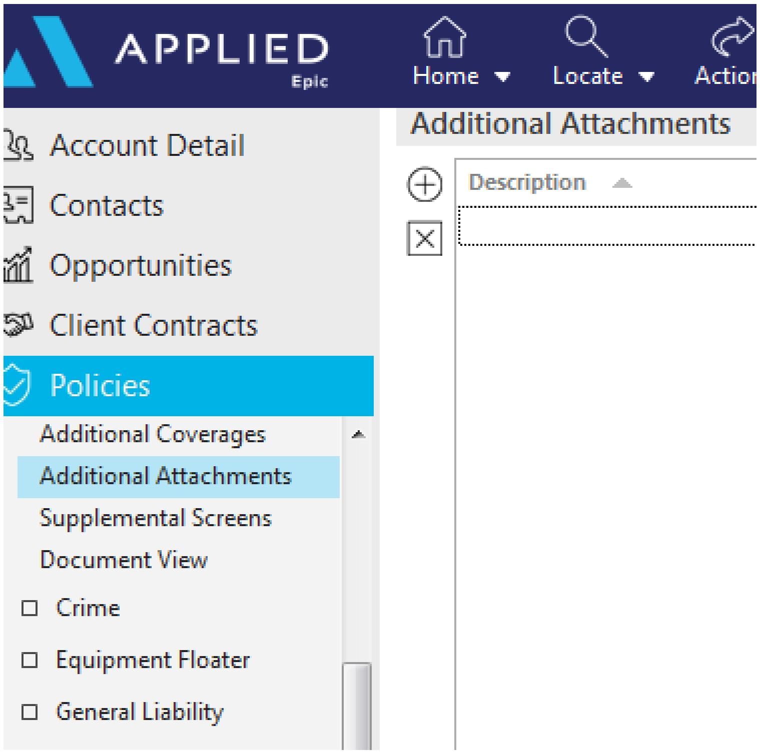


IV. **Existing File**

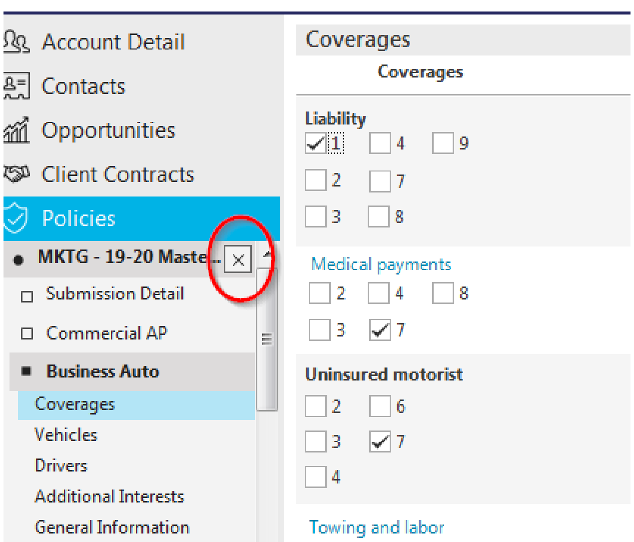
a. Browse the Network to locate a document or documents to attach to the marketing submission.

19. Attachments will now appear on the Attachment tab and are available for all Carrier submissions you create from this Master.

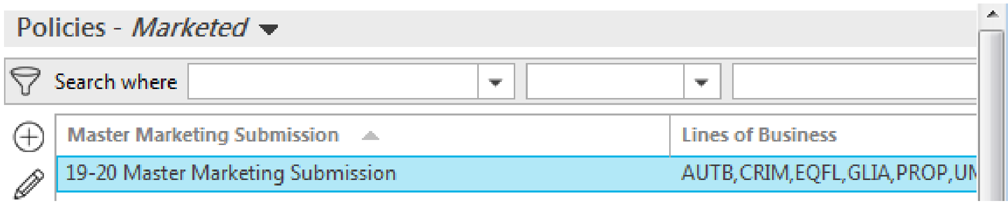
When creating the ACORD application pages, each of the coverage sections (e.g. Property, Liability, Auto, Work Comp and Umbrella) includes an "Additional Attachments" section where users can include attachments that they want to print with that coverage section of the application when it is submitted to carriers.



20. Click the X in the Navigation Panel to close out of Editing the Master Marketing Submission.



21. The Master Marketing Submission appears at the top of the screen listing the application coverage sections included.



Previewing an Application in Applied Epic

There are multiple ways to view the ACORD output document.

Printing an Application <u>without</u> a House Copy Watermark

Sometimes it is necessary to print or preview an application that is In Process in order to see how the ACORD form looks. There are three (3) ways to print an application and the first two are not always the best option for testing.

1. Actions, Submit to Carriers (need to Create Carrier Submission first so this option is not available at the Master Marketing Submission level) and it will update the carriers submission status to Submitted which you do not want to do if just previewing.
2. Print – Master Marketing Submission. This option is good for testing, but sometimes the House Copy watermark may make it harder to get a clear view of the page. To remedy these shortcomings, try Option 3:
3. Actions, Review Application. This option prints a clear copy while making no permanent changes to the Stage of the policy. It is the best option for a quick print test of an application.

Printing an Application <u>with</u> a House Copy Watermark

<u>Option #1</u>

Locate **Client**

1. Click on **Policy** view
2. Single **click** on the Marketing Submission to select it
3. Click on the **Print** dropdown on the **Options** toolbar
4. Select **Application**
5. The **Print Master Marketing Submission** dialog box appears
    a. **Select** Branch Address radio button
    b. **Print** License #
6. On the **Detail** tab
    a. **Underwriter** information can be entered
    b. **Printer** can be selected
7. On the **Forms** tab
    a. The application pages to print by default appear. User may choose to delete (red X)

some pages (e.g. Workers' Compensation Assigned Risk Application)

8. Click **Finish**
9. ***This application is for Producer review***. It prints with the watermark ***House Copy***.


ACORD WORKERS COMPENSATION APPLICATION

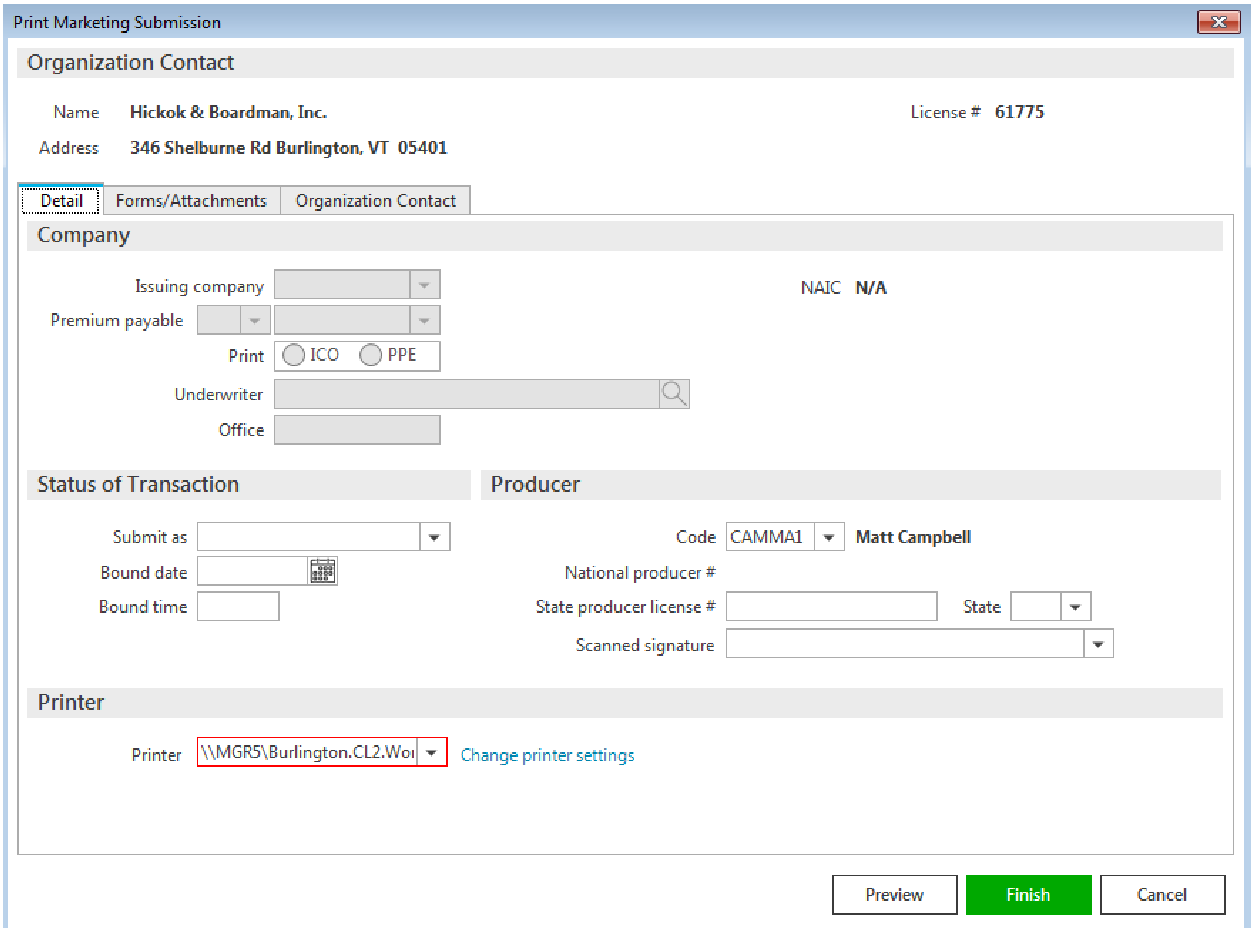
HOUSE COPY

Acord Forms – Generating Output with Acord Forms

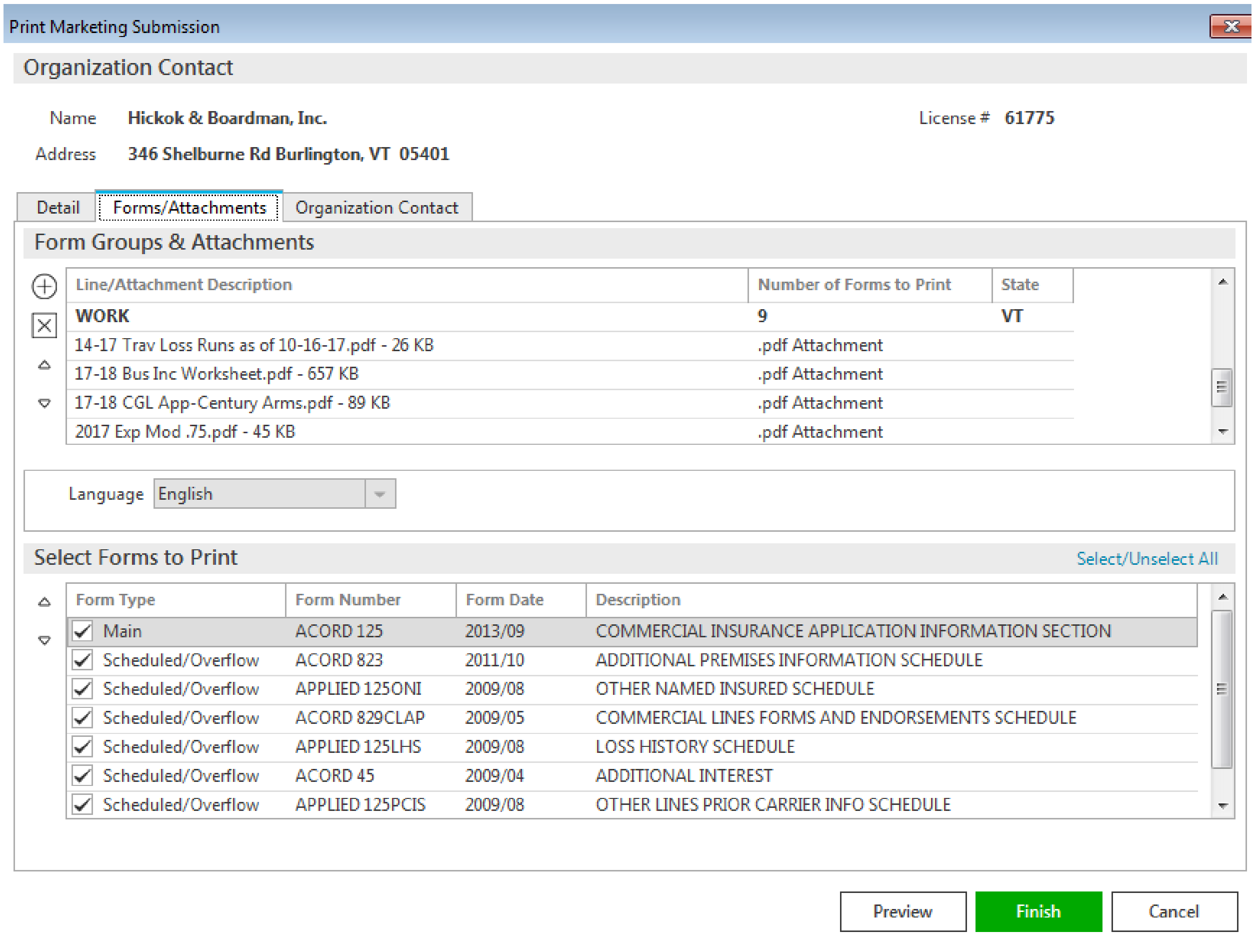
In the Print Marketing Submission window the Forms tab has been renamed "***Forms/Attachments***" and is split into two windows. Overflow pages will only generate with the form (1) if there is data to populate AND (2) if staff have marked the check box in the window to the left of the form.

Screen has 3 tabs:

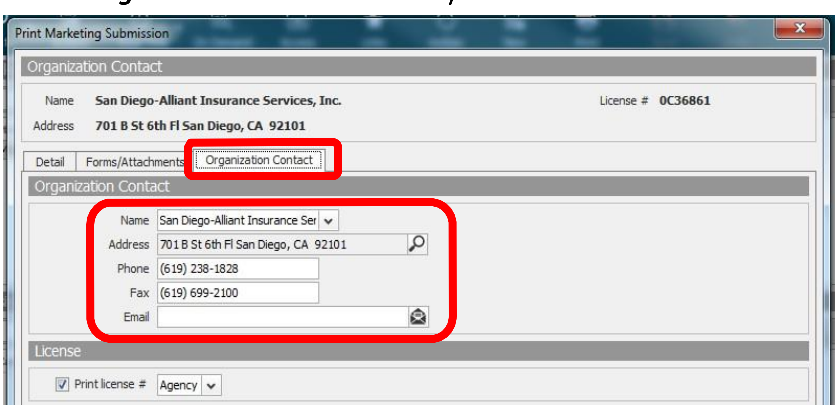
1. Detail (network printer, scanned signature)



2. Forms/Attachments (Upper section shows application section while lower portion of screen shows document(s) associated with that section)



3. ***Organization Contact* –** Enter your email here



Marketing Module Workflow

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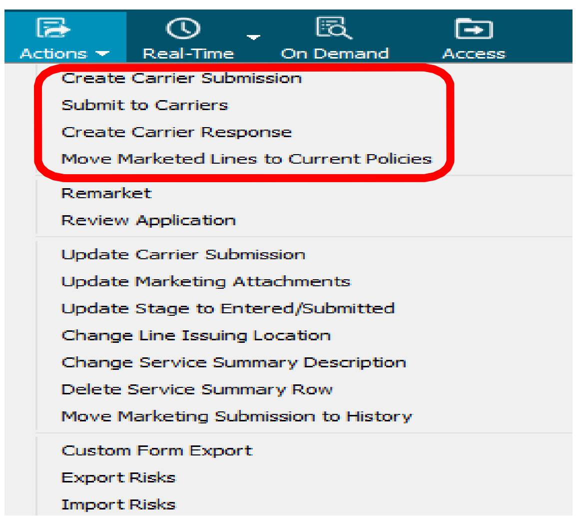
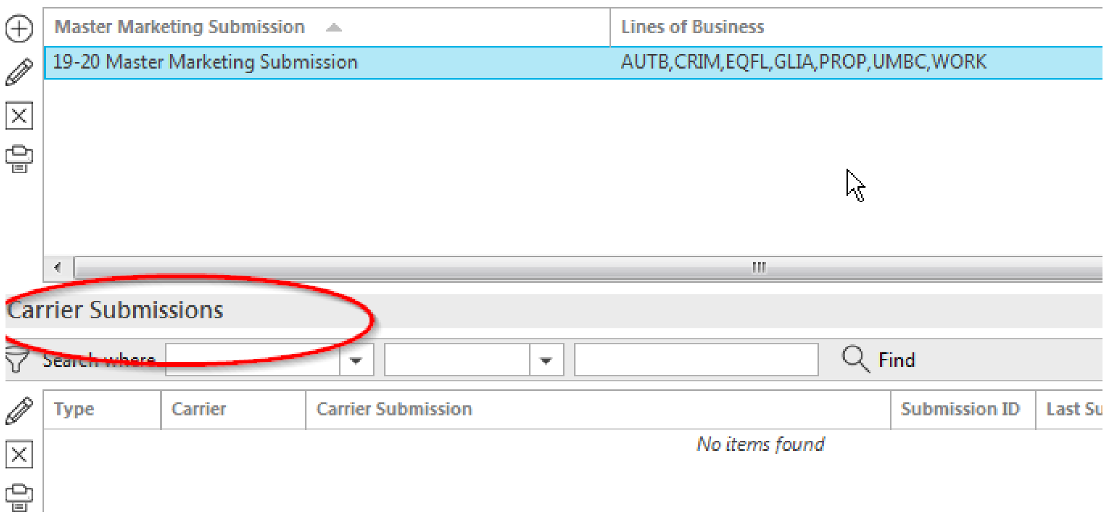


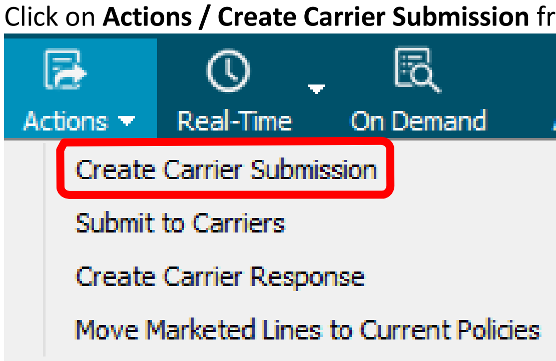
Part 2

Creating a Carrier Submission

1. **Locate** Account
2. Click on **Policies** in the Navigation Panel
3. Change the **List view** from the Policies - Current/Renewed default to **Policies – Marketed**
4. Single click on the desired Master Marketing Submission at the top of the screen to select it
5. In the middle of the screen under Carrier Submissions it will be blank listing “No items found”

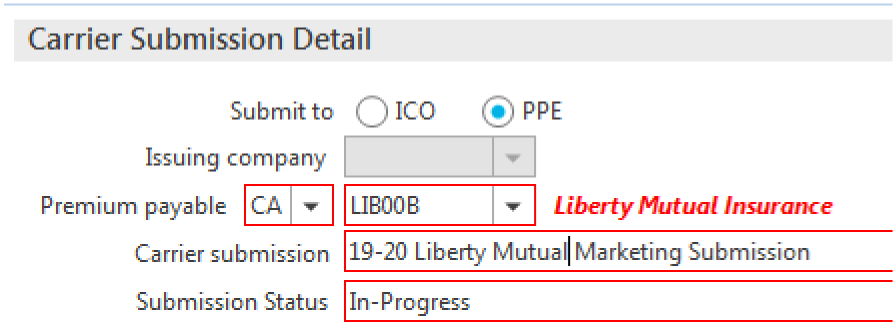


6. Click on **Actions / Create Carrier Submission** from the Options Bar



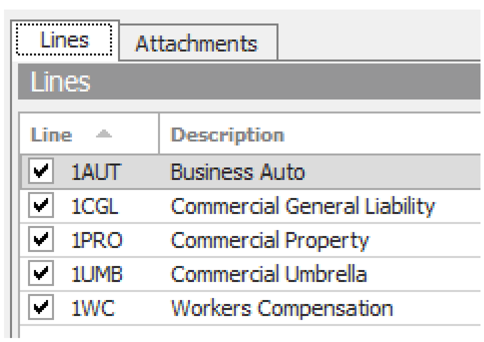
7. The Create Carrier Submission window appears
   a. **Premium Payable:** In the drop down by Premium Payable select the market where you are sending the first submission – you’re listing the parent company / payee (e.g. Chubb, not Federal Insurance; AMWINS, not Navigators a carrier they may quote)
   b. **Carrier submission**: The name of the Master Marketing Submission prefills. Users may opt to amend the name of the document by ADDING the name of the market (e.g.

modify 19-20 Master Marketing Submission to 19-20 Liberty Mutual Marketing Submission). This makes it easier to quickly differentiate your carrier submissions once they are all listed.



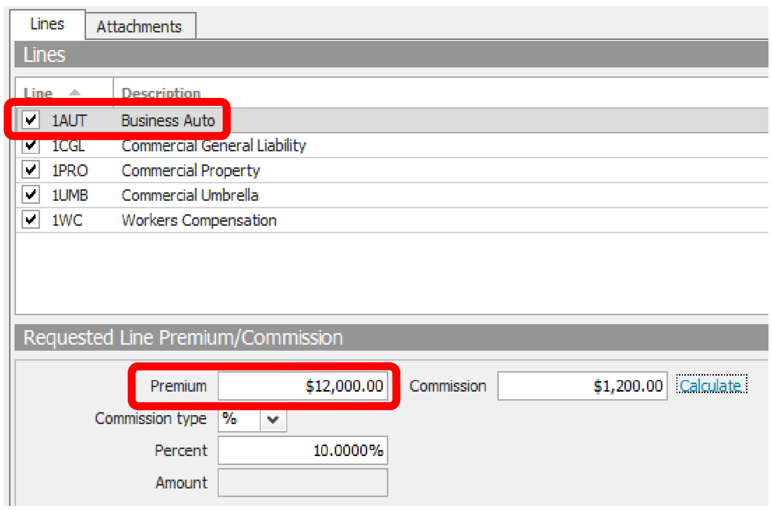
8. There are two tabs in the body of the screen: **Lines and Attachments**

9. The Lines tab displays all of the Master Marketing Submission application lines with all items selected. If the submission is going to a carrier that only writes Workers Compensation coverage user should deselect all other coverage boxes except Workers Compensation.

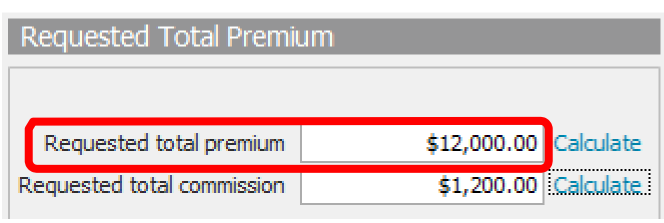


10. **Requested Line Premium**: In the bottom left corner of the screen is a Requested Line Premium field. By clicking on each coverage one at a time you can enter a desired target premium in this field. This is retained as internal information and user can refer back to it when recording the carrier response (how does my target premium compare to the quoted premium).

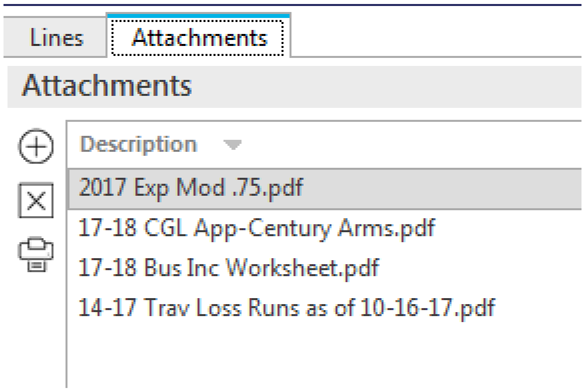
Not all agencies will want to use requested premium. It may also depend on the rules in your state.



11. In the top right corner is a Requested Total Premium. After entering desired target premiums for each individual line of coverage click the Calculate option to have the system automatically total the desired target premiums.



12. **Attachments**: All attachments included on the Attachment tab for the Master Marketing Submission will appear in this view by default. If multiple carrier supplemental applications were attached simply deselect those items you do not want included with the carrier submission you are currently putting together.



13. If another document needs to be included with this submission click on the Add icon on the Attachment tab and use one of the three options to attach a document (1) from an email, (2) selecting a document already attached to this Account in Applied Epic or (3) browsing the network to locate the document.
14. There are three options in the bottom right corner:

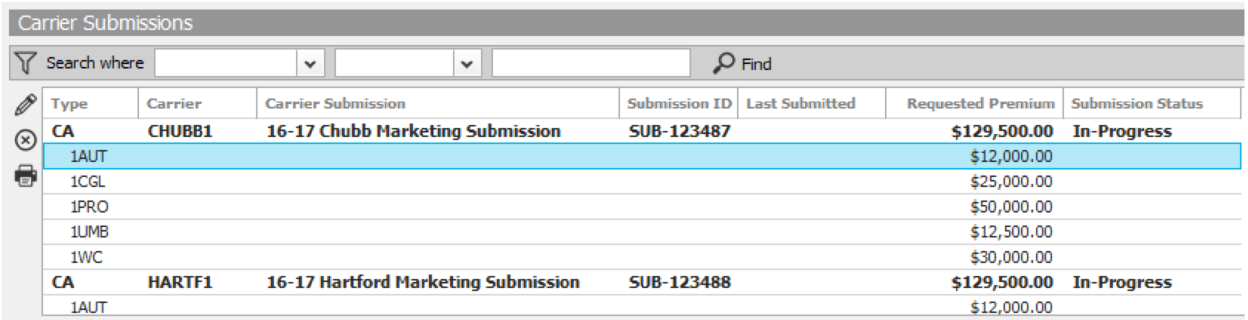
<u>Option</u>	<u>Description</u>
Add	Click this option to create another carrier submission.
Finish	If there are no additional carrier submissions or you have completed the final one select this option.
Cancel	If you are not ready to create a carrier submission or have changed your mind click Cancel to stop the process.

15. When you select the Add icon user is returned to Step #7 where you select the next carrier and repeat the process.

Did You Know...?

If you amended the Carrier Submission description line on your first submission (e.g. added the name of the carrier so it reads 16-17 Chubb Master Marketing Submission) when you Add another carrier submission the system remembers the name of the last document you created – you'll need to remember to AMEND the name to reflect the new carrier.

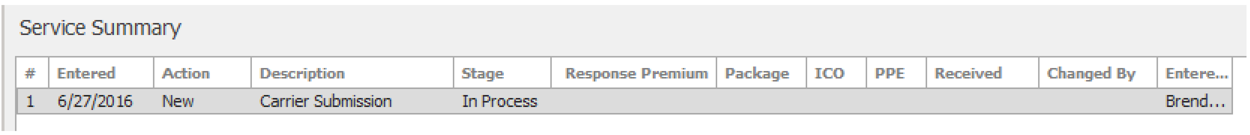
16. At this time you have electronically bundled various carrier submissions but you have not yet distributed them to the individual carriers.
17. The Carrier Submissions are listed on the screen with a Submission Status of "In Progress".



Carrier Submissions

Type	Carrier	Carrier Submission	Submission ID	Last Submitted	Requested Premium	Submission Status
CA	CHUBB1	16-17 Chubb Marketing Submission	SUB-123487		$129,500.00	In-Progress
1AUT					$12,000.00	
1CGL					$25,000.00	
1PRO					$50,000.00	
1UMB					$12,500.00	
1WC					$30,000.00	
CA	HARTF1	16-17 Hartford Marketing Submission	SUB-123488		$129,500.00	In-Progress
1AUT					$12,000.00	

18. Clicking on any of the lines of coverage in a Submission will show Service Summary row details like we see in the Policy list view.

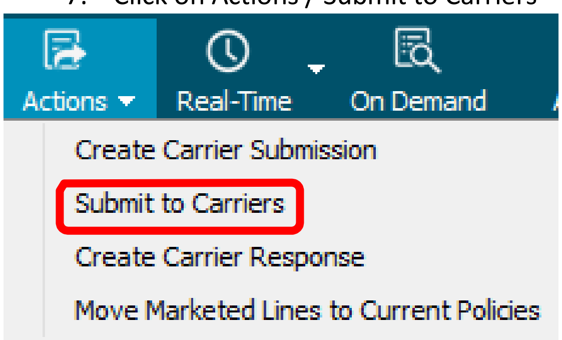


Service Summary

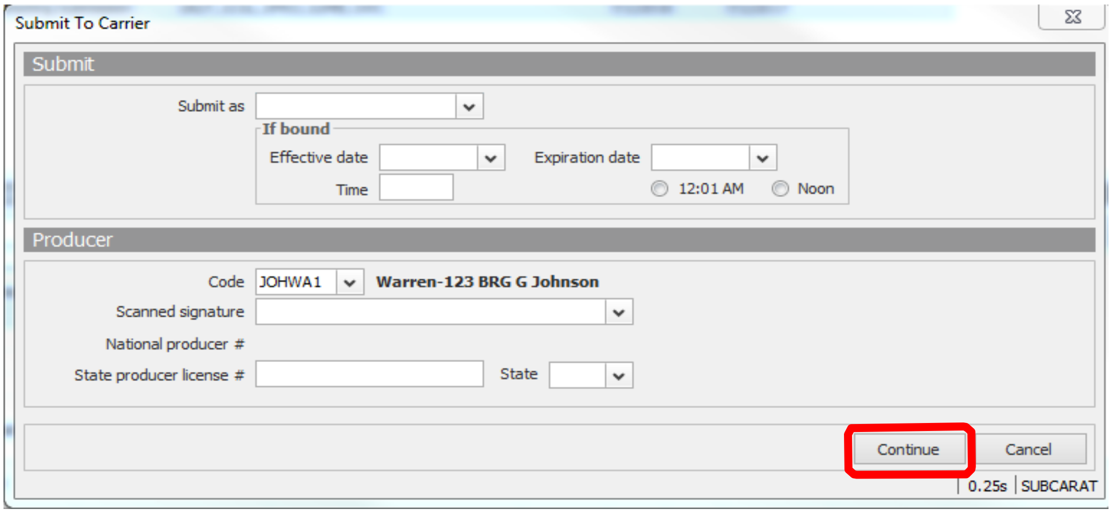
#	Entered	Action	Description	Stage	Response Premium	Package	ICO	PPE	Received	Changed By	Entere...
1	6/27/2016	New	Carrier Submission	In Process							Brend...

Sending Submissions to Carriers

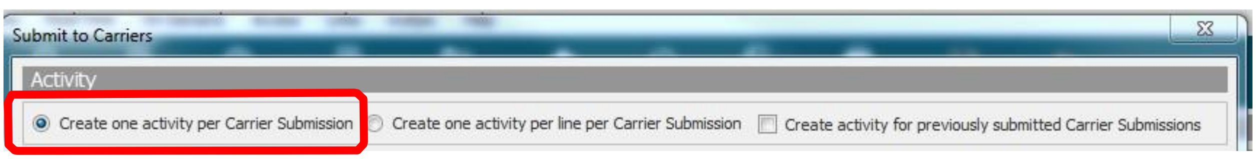
1. Locate Account
2. Click on Policies in the Navigation Panel
3. Click on the Policies – Current/Renewed list view and change to Policies – Marketed
4. Single click to select the Master Marketing Submission at the top of the screen
5. Carrier Submissions will be displayed in the middle of the page
6. Single click on the first Carrier Submission to be submitted to the Underwriter to select it
7. Click on Actions / Submit to Carriers



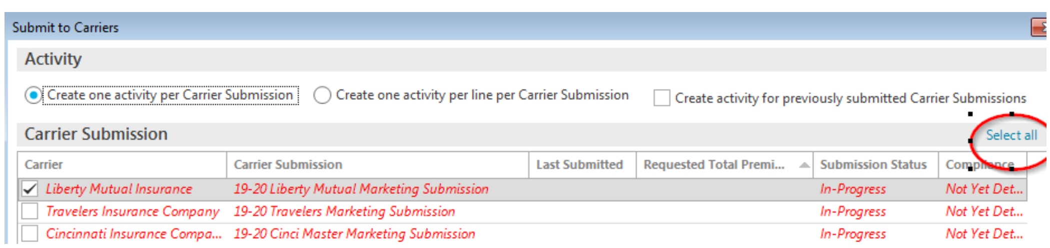
8. The Submit to Carriers dialog box appears – Click Continue



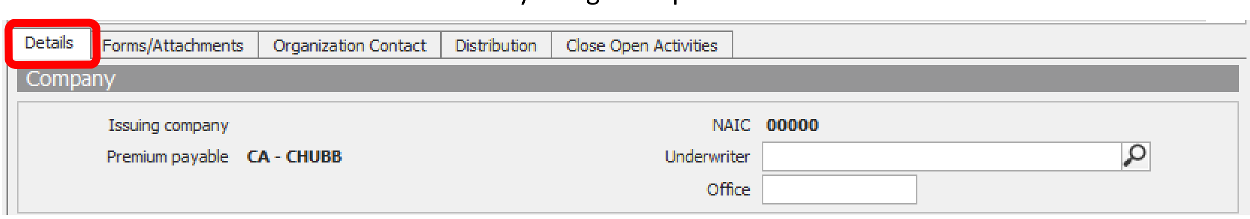
9. In the Submit to Carriers window there are 3 activity options. The default "create one activity per Carrier Submission" is the most commonly used.



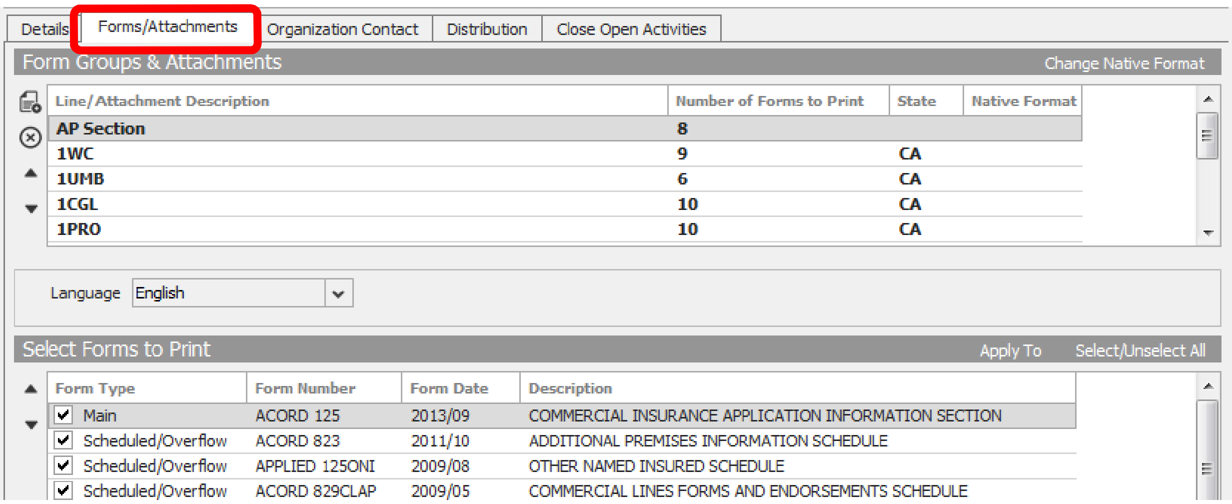
10. The Carrier Submissions appear in the screen. The one selected when the process started (Actions / Submit to Carriers) is marked with a checkbox. ALL submissions can be marked and processed at the same time by checking the Select All box.



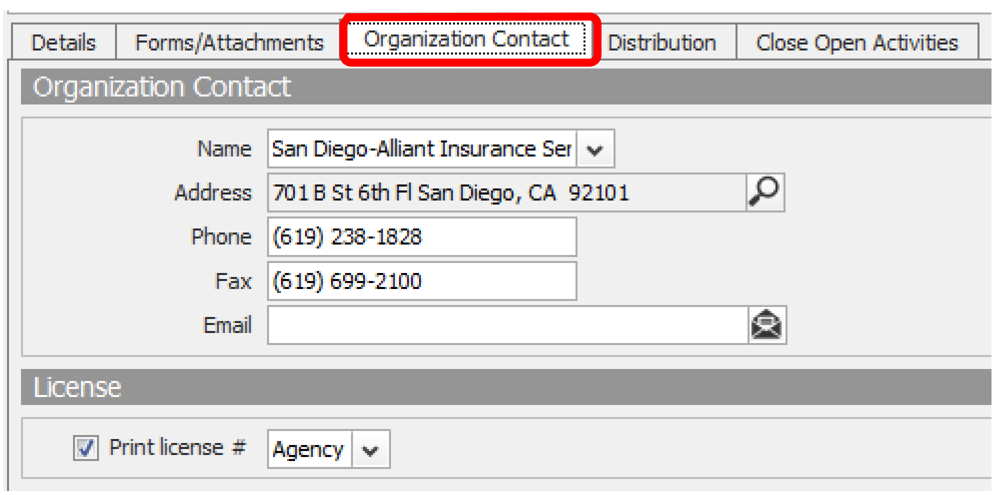
11. The bottom portion of the screen includes 5 tabs that need to be addressed for each carrier submission:
    a. **Details –** Add underwriter contact by using lookup field



b. **Forms/Attachments** – The application documents typically do NOT appear in an order preferred by staff. By clicking on a coverage section users can use the black up / down arrows on the left side of the screen to change the order of the forms and any submission attachments (e.g. a schedule of Named Insured could go behind the Commercial AP Section (Acord 125) instead of after all coverage sections).



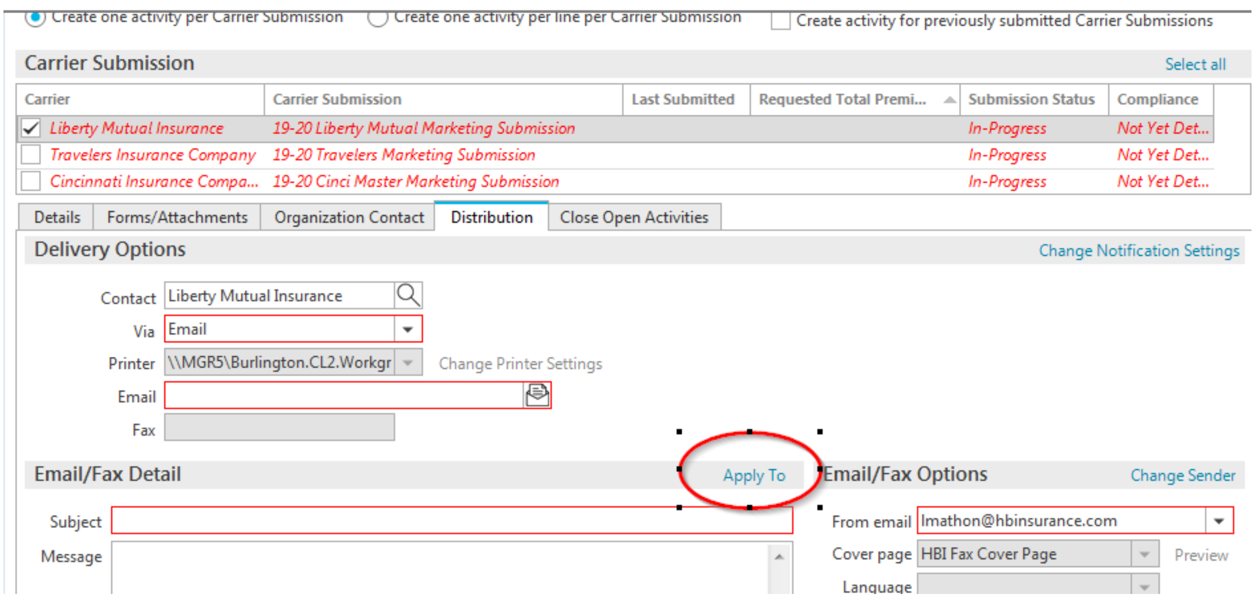
a. **Organization Contact** – The office address information for user should default on the Organization Contact tab.

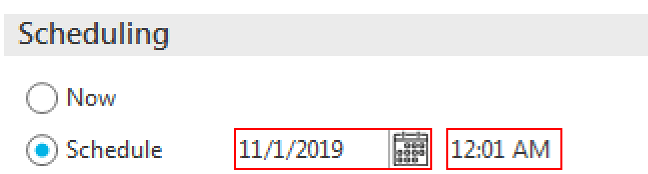


b. **Distribution** – On the Distribution tab users need to click on their Carrier Submissions one at a time and indicate how the submissions will be sent (e.g. printed, faxed or emailed). If either Fax or Email options are selected the bottom of the screen is activated giving staff an opportunity to enter a subject line and

TIP: To save time, click the Apply To button and select all carrier submissions so it will copy your email or fax text to all carriers at once (just leave off any specific salutation).

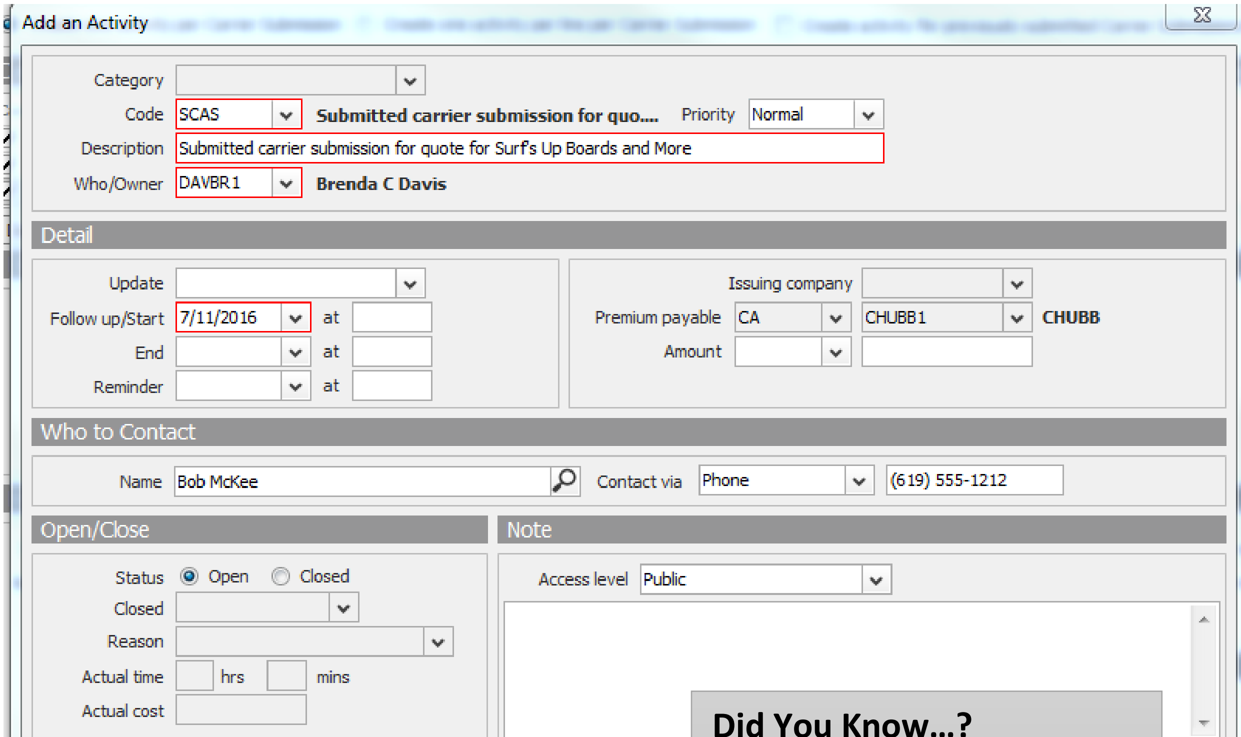
message details.





TIP: Did you know you can schedule your submissions to be distributed on a specific date and time in order to be "first in"? On bottom right corner you can select Schedule and enter a date and time for the email or fax to be distributed.

12. Click **Finish** when ready to process submissions.
13. Regardless of how the submission was delivered (print, fax or email) Applied Epic will automatically save a date and time-stamped PDF copy of the submission for each carrier.
14. Users are presented with "one" SCAS activity pop-up even though Applied Epic will actually create a separate activity for each carrier submission. Any edits or notes entered in the pop-up at this time will appear on ALL SCAS activities.



Did You Know…?

When we receive an email from the carrier (e.g. quoting/declining to quote) you can drag and drop the email to the SCAS activity for that carrier.

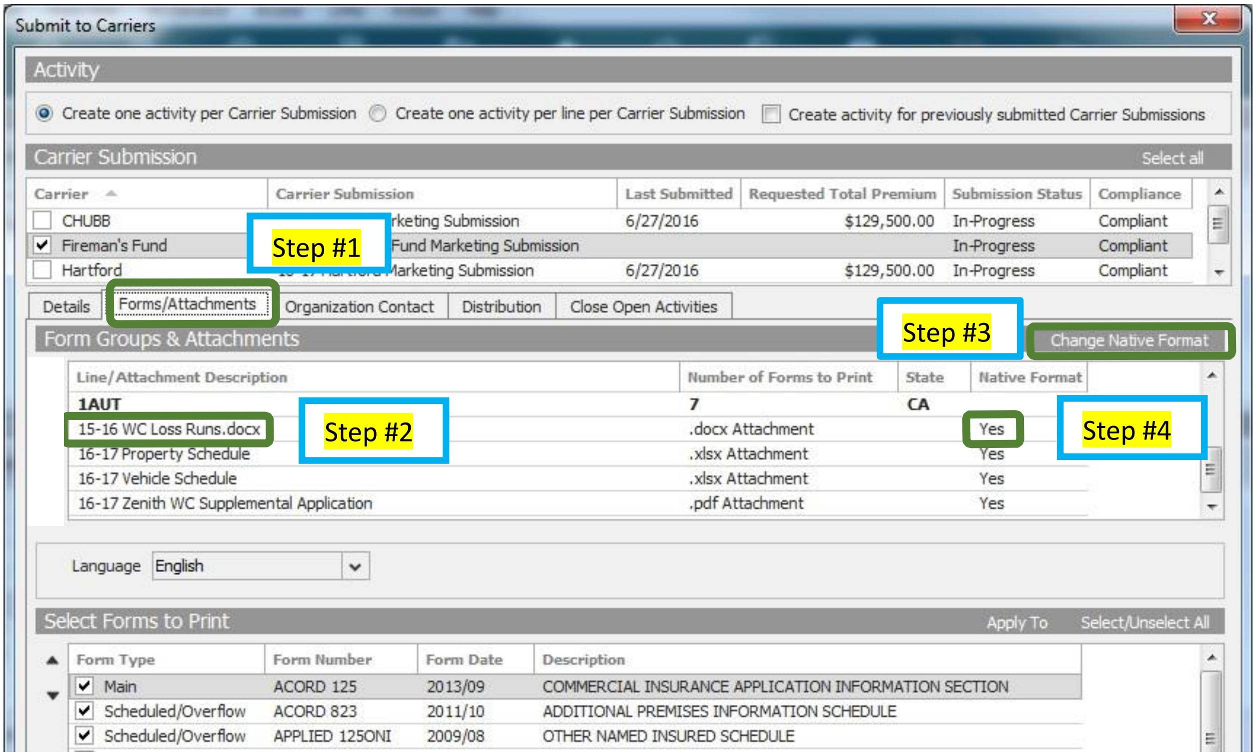
Document Attachments in their Native Format

When creating a Marketing Submission users have an opportunity to add Attachment (e.g. Loss Runs, Supplemental Applications). Applied Epic allows users to add documents in many formats like PDF, Word or Excel. When submitting to carriers historically Applied Epic has converted all application pages and attachments into one PDF output document.

When using Actions / Submit to Carriers users can manipulate how attachments are delivered to the Underwriter.

1. Click on the Forms/Attachments tab
2. Select an Attachment by single-clicking to highlight it
3. Click on the Change Native Format button in the top right of the view
4. Applied Epic will ask you if you want to retain Native Format (e.g. keep as separate Excel

spreadsheet or Word document) or not (incorporate as part of one PDF with application pages)



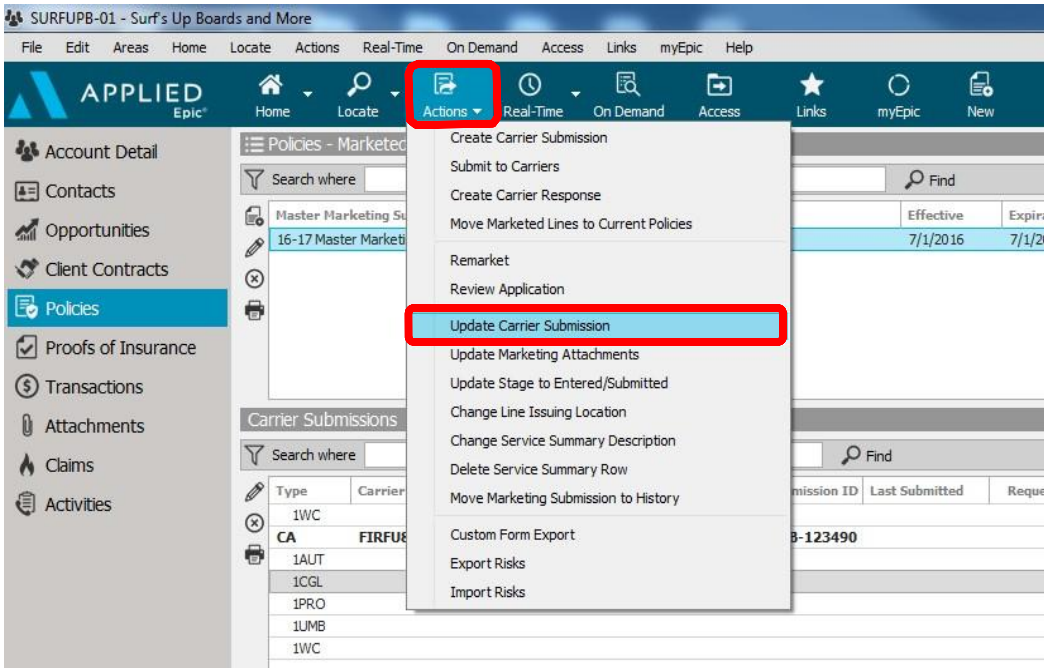
- **PDF document** attachments will default showing Native Format "Yes" and will automatically be included with the Application PDF document
- **Word document** attachments will default showing Native Format "Yes" which means that the document will show as a separate Word document attachment in an email submission to the Underwriter. Clicking on the document and selecting "Change Native Format" to No will convert this document to a PDF which will be included in the Application PDF document
- **Excel document** attachments will default showing Native Format "Yes" which means that the document will show as a separate Excel spreadsheet attachment in an email submission to the Underwriter. This is a great enhancement allowing staff to send submissions directly from the Distribution Manager.

Update a Carrier Submission

The following workflow is applicable only if the Carrier submission needs to be updated after it has been locked down, i.e. submitted.

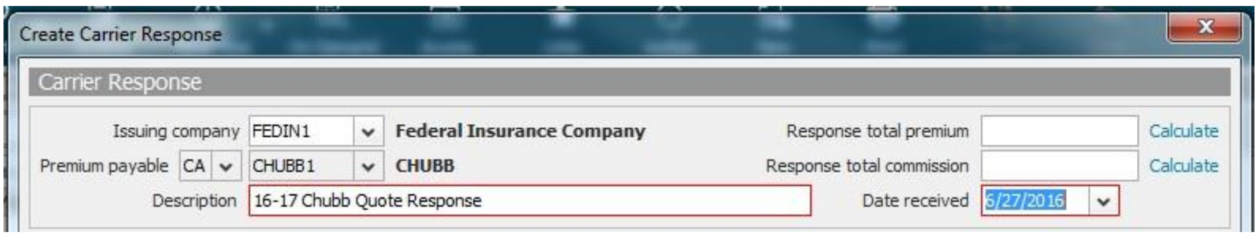
1. **Locate** client
2. Click on **Policies** in the Navigation Panel
3. Change list view to **Policies-Marketed**
4. **Locate** the appropriate Marketed policy
5. Click on the correct **Marketing Submission**
6. Click on the appropriate **Carrier Submission**

7. Click **Actions**, **Update Carrier Submission** on the options bar
8. Enter a **Description** for the carrier submission change
9. Click **Detail** to add or edit information to the marketed policy. Then Click **Finish**

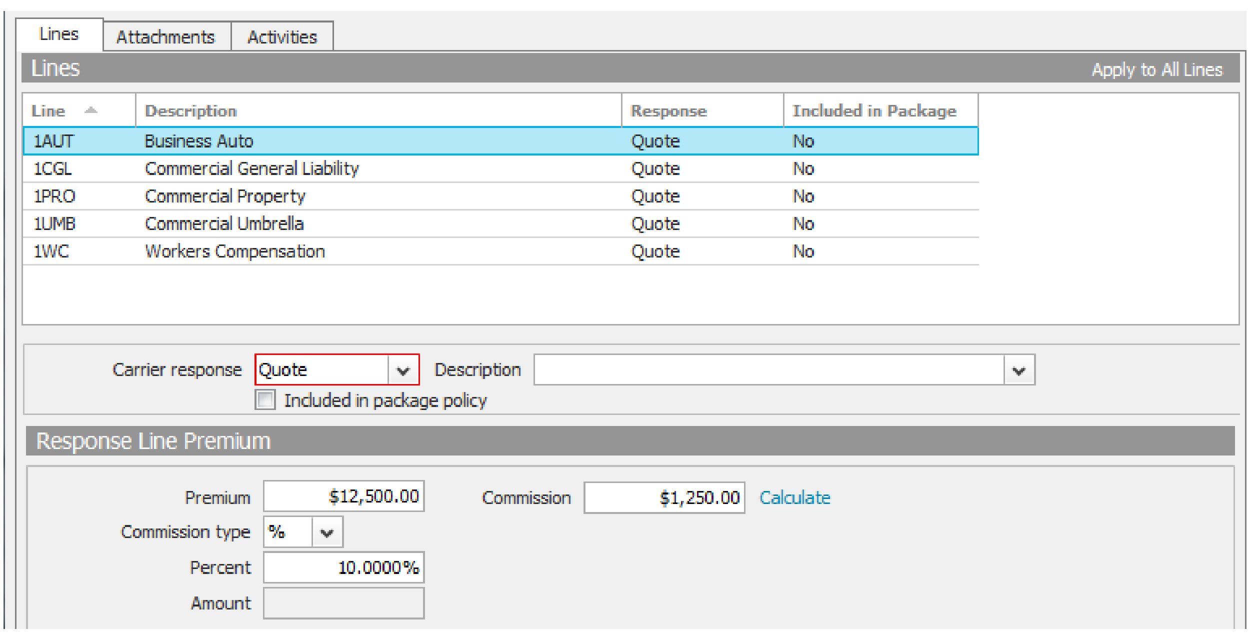


Creating a Carrier's Quote Response

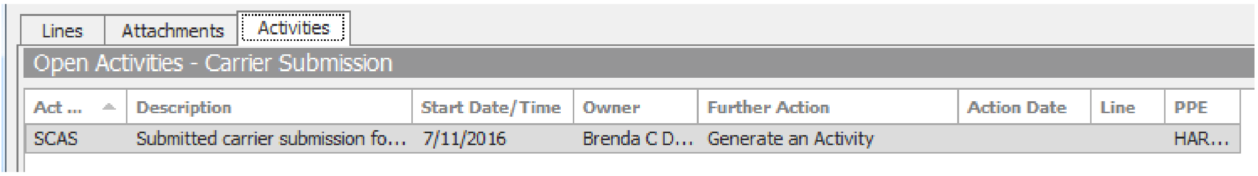
1. Locate **Account**
2. Click on **Policies** in the Navigation Panel
3. Change the list view from Policies – Current/Renewed to **Policies – Marketed**
4. Single click on the desired **Master Marketing Submission** to select it
5. Single click on the **Carrier Submission** for the market who responded
6. Click on **Actions / Create Carrier Response**
7. On the Lines tab enter the name of the **Issuing Company** quoted
8. Enter an appropriate Description in the field (i.e. Chubb Quote Response #1, initial quote, etc.)



9. Single click on each line of coverage and make a selection from the drop down at the bottom of the screen
    a. Quoted
    b. Declined
    c. No Response
10. The Response Line Premium is where you can enter the quoted premium for each individual line of coverage quoted.

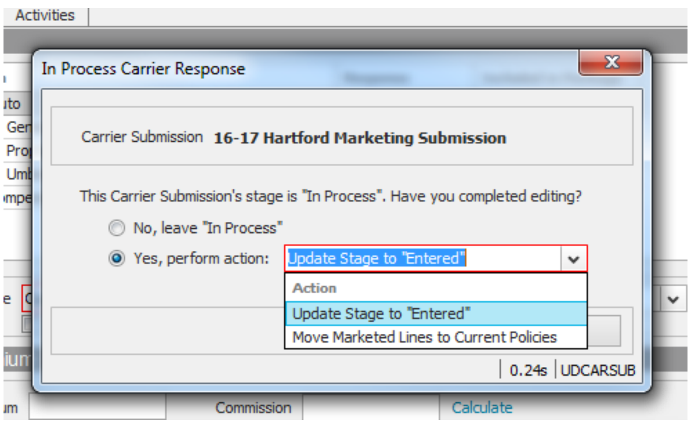


11. The Activities tab will show any open Activities associated with this Carrier Submission making it convenient to close out an Activity.

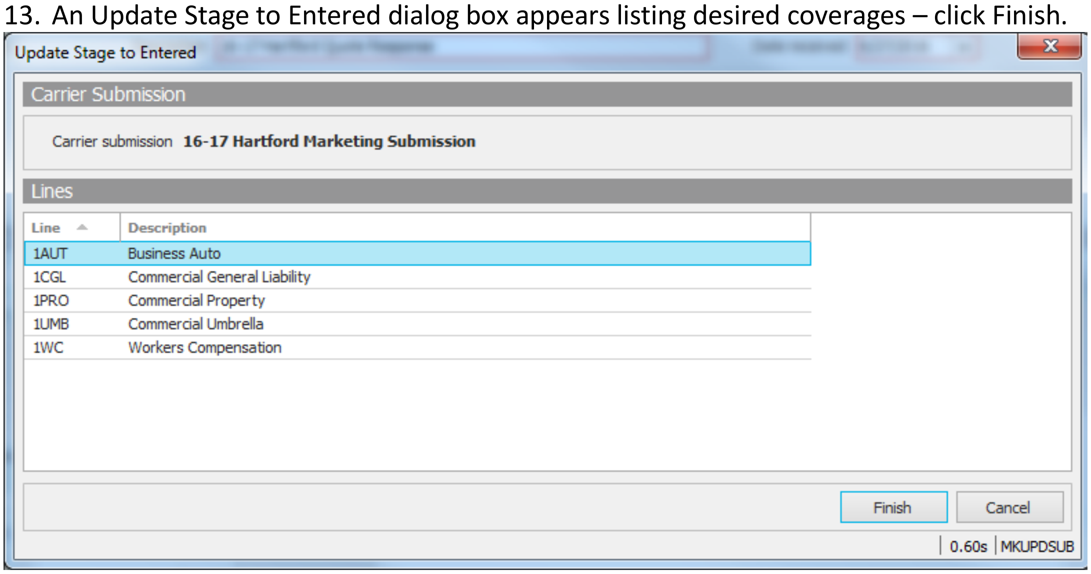


Click **Finish** and the **In Process Carrier Response** dialog box pops up.

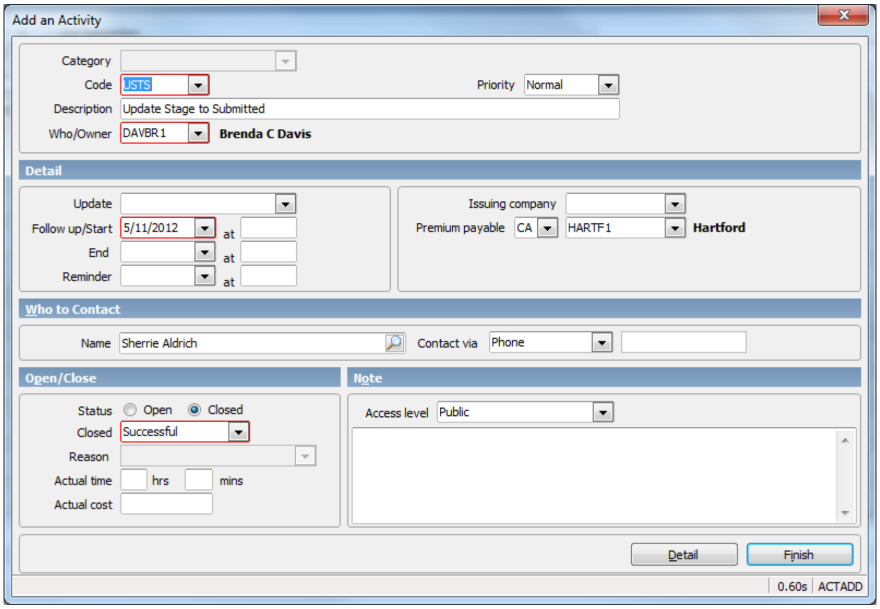
12. Click **Yes** and make a selection
    a. To mark that this Carrier Response is complete you can "**Update Stage to Entered"**. This is typically the selection since the next action is to create a Proposal and present it to the Prospect/Insured.
    b. If you are ready to move the coverages and create policies select "**Move Marketed Lines to Current Policies"**



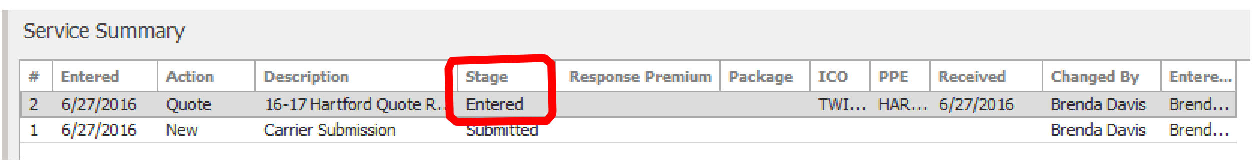
13. An Update Stage to Entered dialog box appears listing desired coverages – click Finish.



14. The USTS (Update State to Submitted) dialog box appears as a Closed Activity. Click Finish. (Or follow your agency workflow as appropriate)



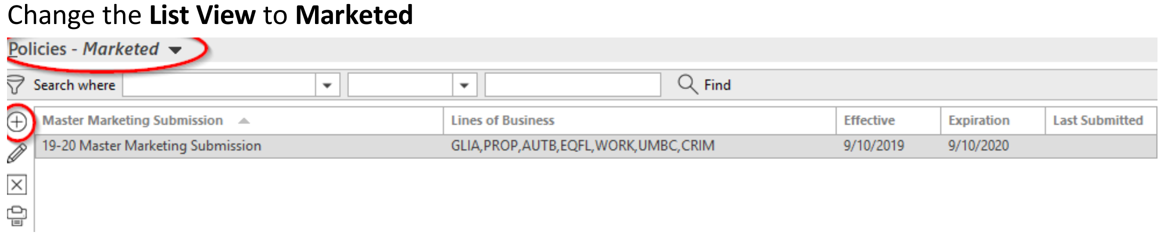
15. The Service Summary Row updated the Stage to "Entered".



Adding a Marketing Submission (Renewal Business)

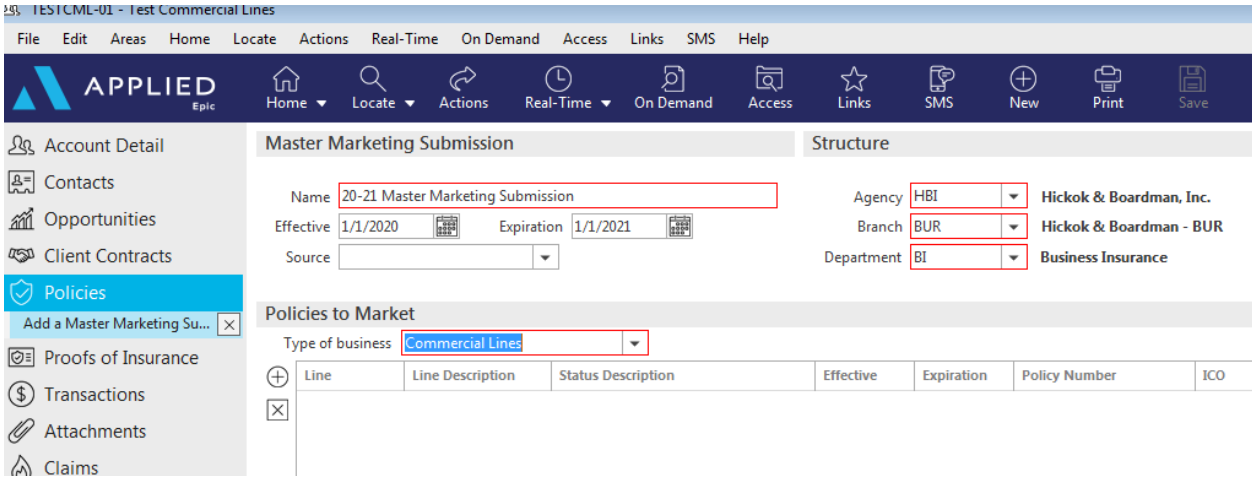
During the expiring policy term as changes were made to the policy by endorsement the Acord application in Applied Epic should have been updated. When starting the renewal process the application should already reflect all known policy changes.

1. **Locate** Account
2. Click on **Policies** in the Navigation Panel
3. Change the **List View** to **Marketed**

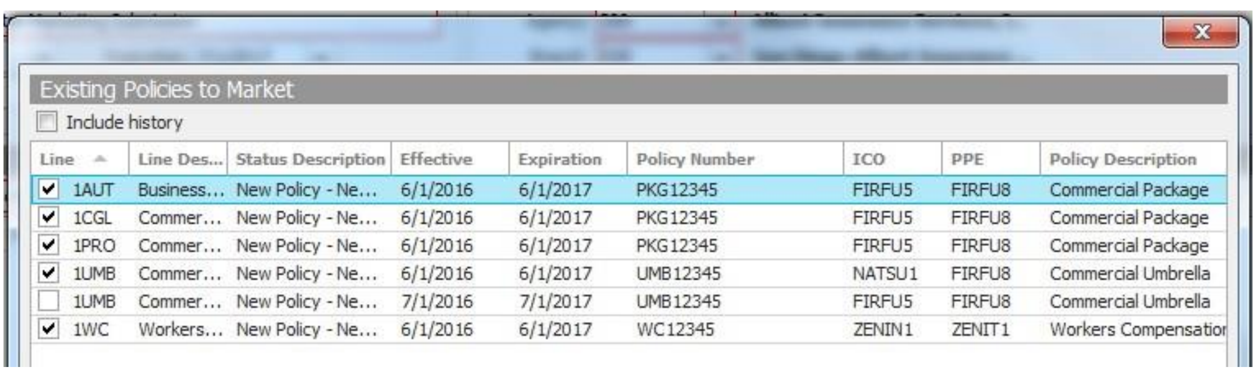


4. Click the **Add** Icon (+) at the top of the page to create a new Master Marketing Submission
5. Enter an appropriate **name** (e.g. 19-20 Master Marketing Submission)

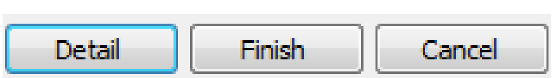
6. Enter **Policy Effective Dates**
7. **Structure** should default – update if required
8. Select from the **Type of Business** dropdown (e.g. Commercial Lines; Agriculture Lines)



9. Click on the **ADD** icon under the Type of Business dropdown to select the expiring coverages to be included in the Master Marketing Submission (you see this add Icon when you are in the Marketing Module whether you are working on a New or Renewal process.)
    a. If an EXPIRED coverage is to be included in the Renewal Master Marketing Submission click the "Include History" box to change the view allowing you to select the coverage.



10. Click **Finish** to close the **Existing Policies to Market** pop-up screen.
11. Click **Detail** in the bottom right of the next screen to continue.

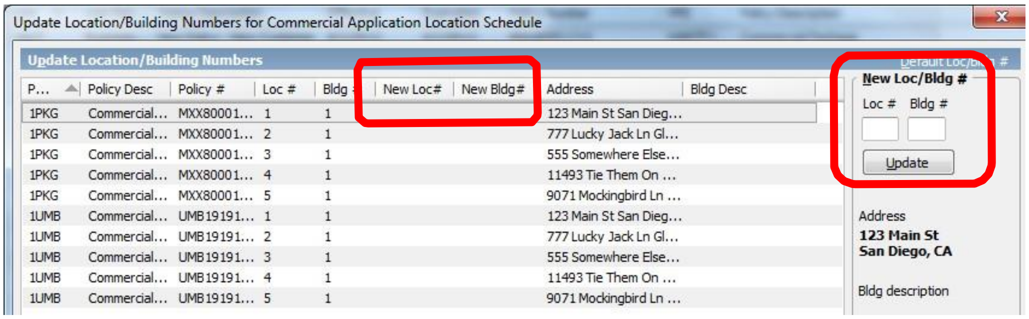


12. The **Update Location/Building Numbers for Commercial Application Location Schedule** screen appears. When there are multiple Commercial Applications (Acord 125) users must validate location and building numbers which may have been different when used on separate policies.

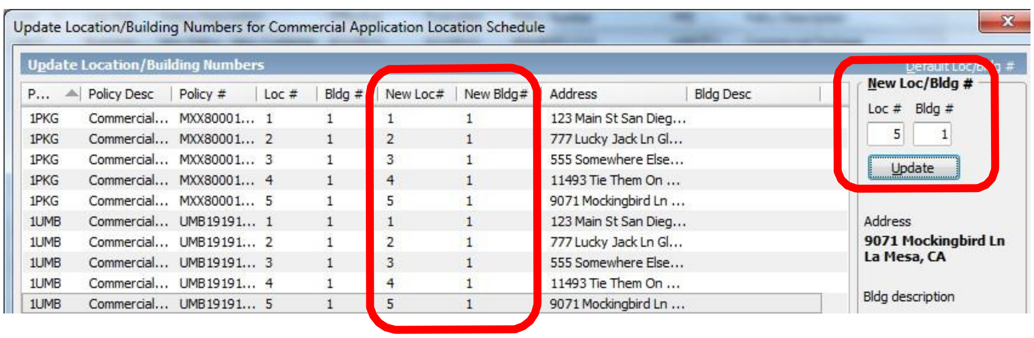
a. Click on each location one at a time and with the location selected in the right side of the screen enter the **New Loc/Bldg #** information. The updated / confirmed information will appear in the **New Loc #** and **New Bldg #** columns on the screen.

b. Click Update to update (confirm) the information.

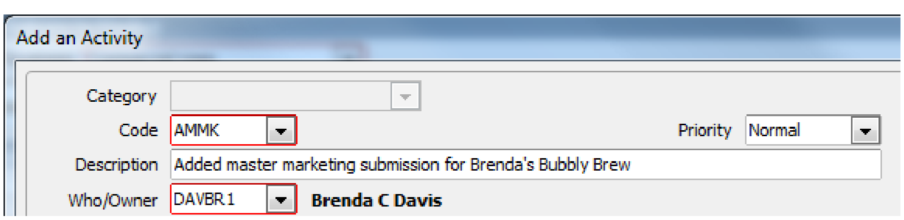
c. When done click **Finish** to close the screen and continue.



Screen before making changes 1

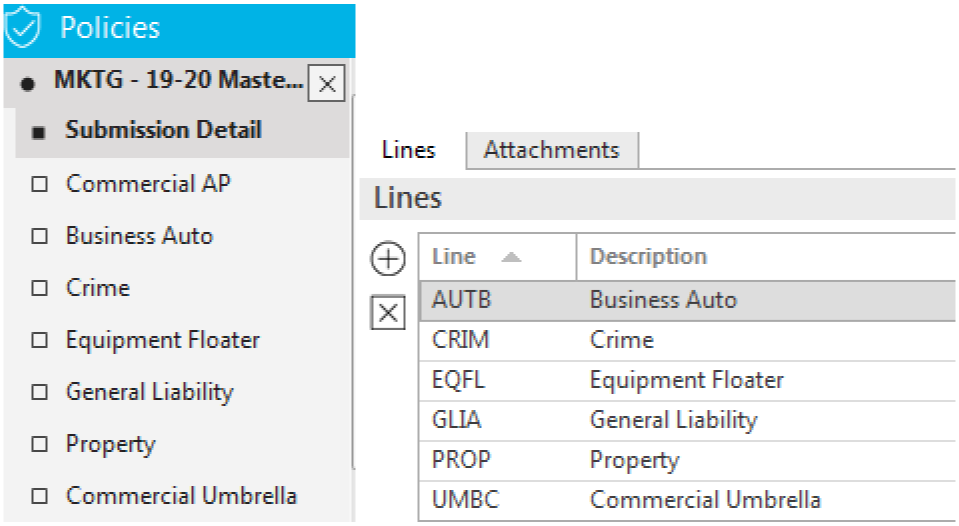


13. The **Add an Activity** screen appears defaulting with the **AMMK** activity (Adding a master marketing submission). When individual carrier submissions are created they will each generate their own open activity to pend for receipt of the quote.
    a. **Close** the AMMK Activity Successfully
    b. Click **Finish**

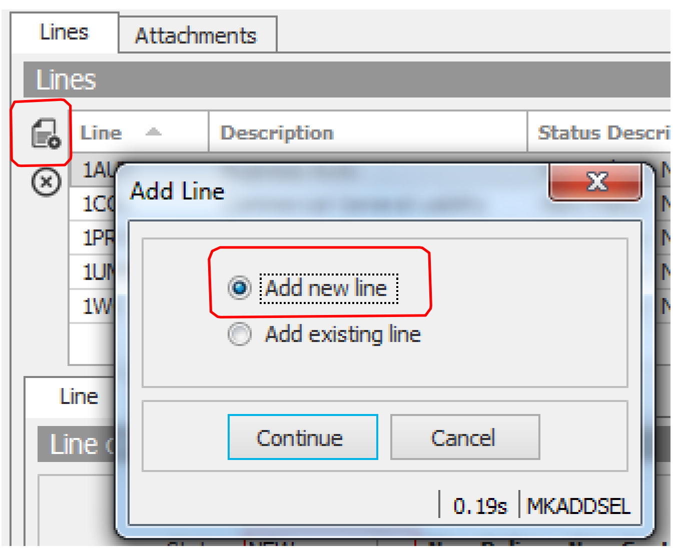


14. The next screen includes **two Tabs – Lines and Attachments**
15. **Lines** Tab – this tab will include the expiring coverages selected in a previous step. The expiring policy coverages have automatically copied over into editable application sections accessed in

the Navigation Panel.



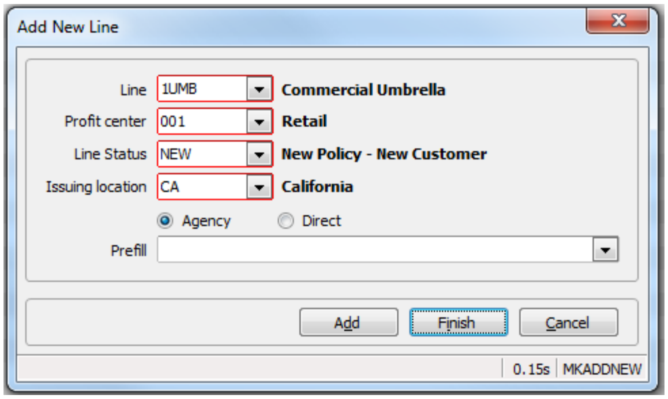
16. You may need to quote new lines of business that were not included in your renewal lines. Click on the **Add** icon on the Lines tab to include additional lines of business to be quoted. Add new line is the default – click **Continue**.



17. The **Add New Line** dialog box appears.
    a. Enter the **Line of coverage** that is needing to be added to renewal policies (e.g. Umbrella if they do not currently have one)
    b. Enter the **Profit Center** (e.g. 001 Retail)
    c. Line **Status** – for new business use NEW
    d. **Issuing Location** defaults based on the State in the Account address.

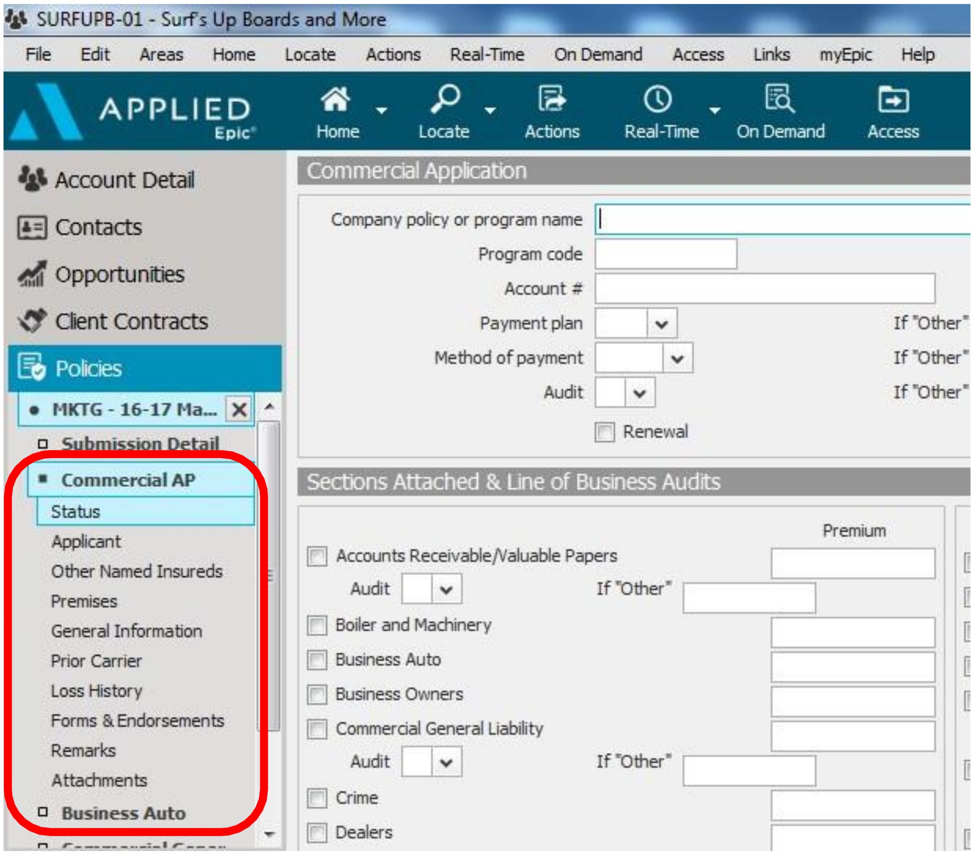
i. When adding Business Auto it is important to select the State where the vehicles are located. If vehicles are located in more than one state multiple Business Auto lines (1AUT) must be selected – one for each State since most States have state-specific Business Auto applications.

e. **Prefill** – Agencies have the ability to create a "prefilled" application for program business where common information is repeated (e.g. Commercial General Liability limits).

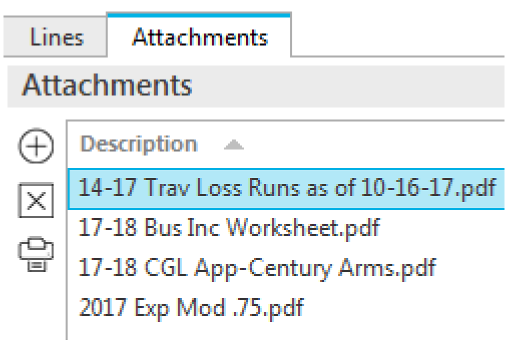


18. Click **ADD** in the bottom right corner to repeat this process and include another line of coverage
19. Click **Finish** when done.
20. The lines of business will appear on the screen with the expiring coverages previously selected and the Navigation Panel will include links to the Acord application pages.

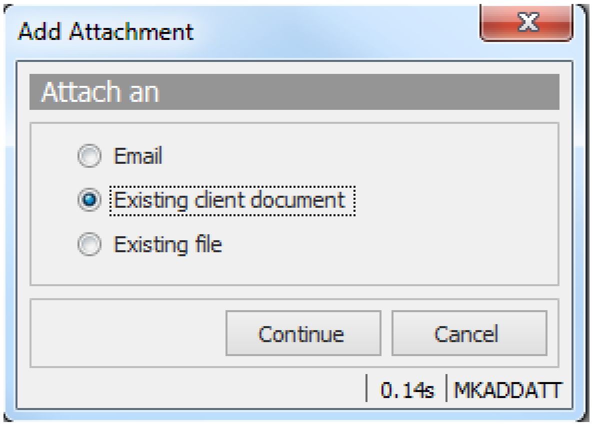
21. **Single click** on an application line in the **Navigation Panel** and it will expand showing application sections allowing user to (1) update existing information and (2) enter required or new information.



22. Click on the Attachments tab to include documents that will be appended to any Carrier Submission created.

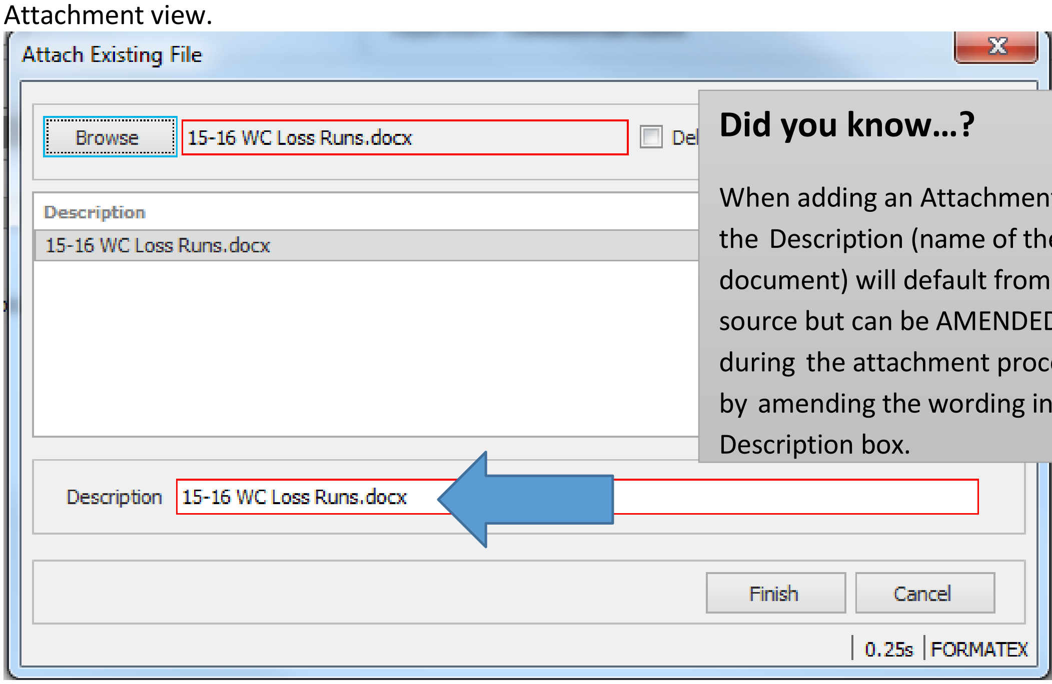


There are 3 ways to attach documents through the Add Attachment dialog box



I. Email

a. Select Email and Click continue where you will be presented with your Outlook emails and folders.
b. Select the desired email and click Finish
c. The Attach Existing File dialog box appears
   i. Make sure the “Delete original after attaching box” is NOT marked before clicking Finish.
d. The email will appear as an Attachment (using the description from the email’s Subject line unless edited). The email is also automatically included in the Attachment view.



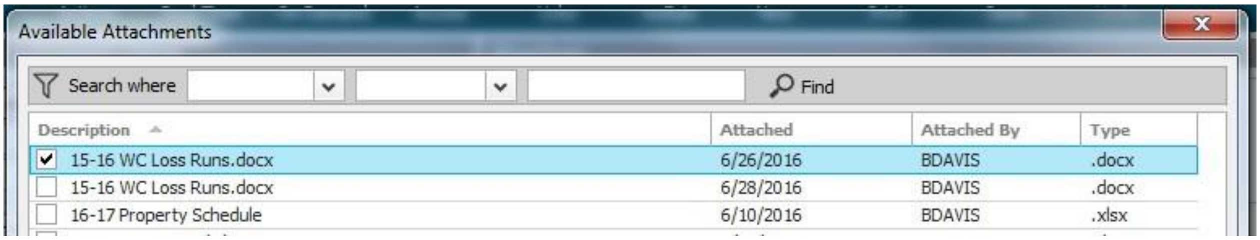
Did you know…?

When adding an Attachment the Description (name of the document) will default from the source but can be AMENDED during the attachment process by amending the wording in the Description box.

II. Existing client document

c. If a document was previously attached to the Account in the Attachment view select this option before clicking Continue.

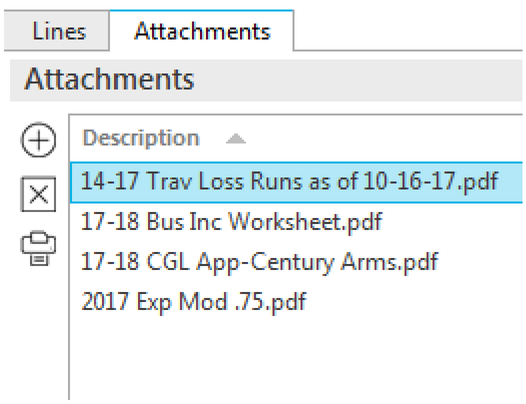
d. A list of Account attachments appears where user can select one or more documents at a time by marking a checkbox before clicking Finish.



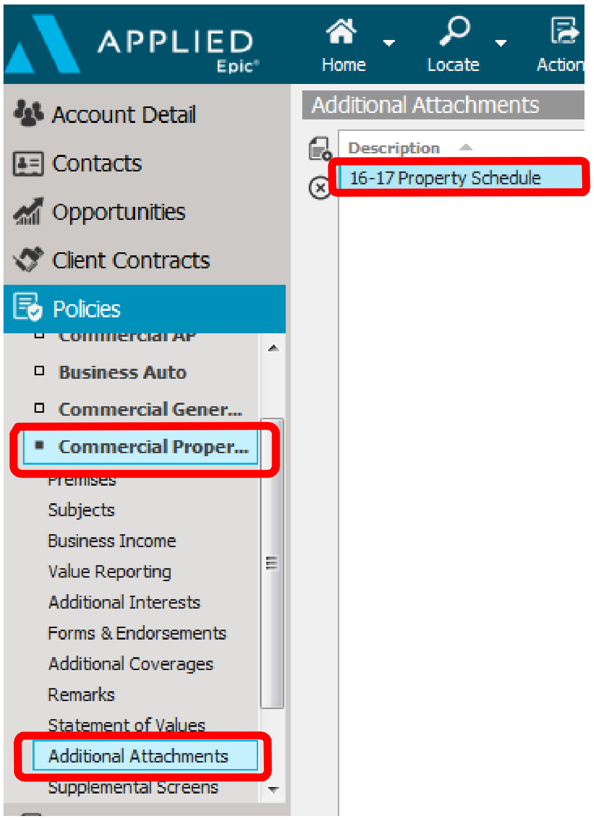
III. Existing File

b. Browse the Network to locate a document or documents to attach to the marketing submission.

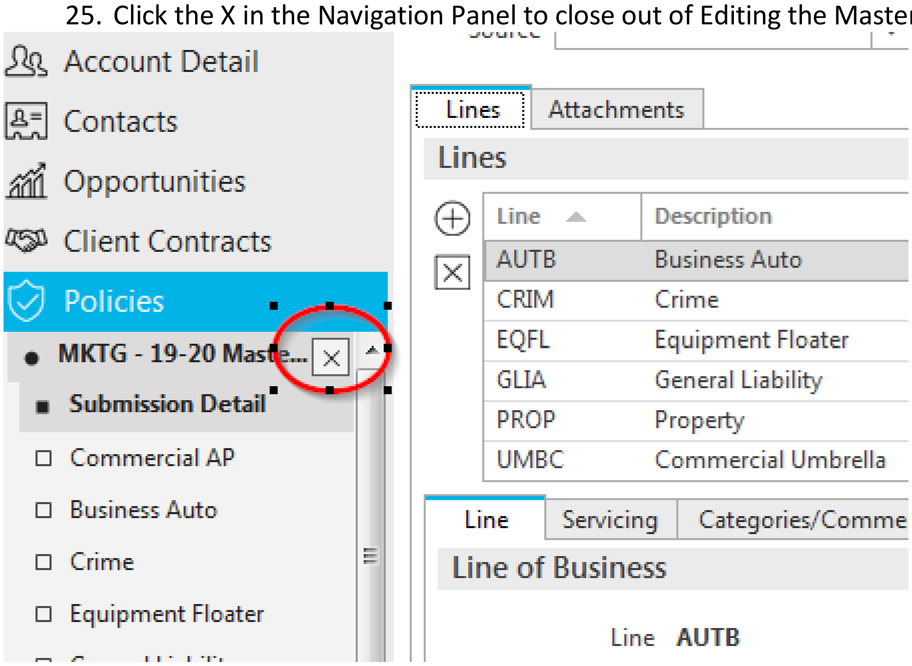
23. Attachments will now appear on the Attachment tab.



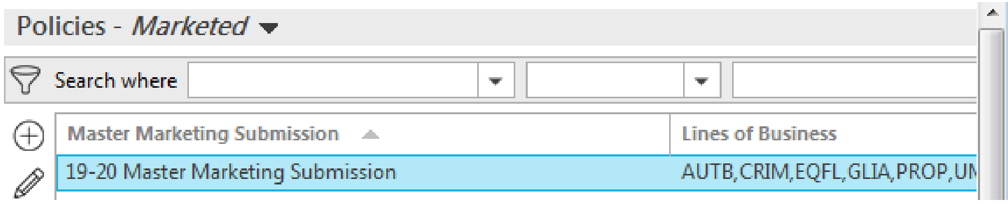
24. When creating the Acord application pages each of the coverage sections (e.g. Property, Liability, Auto, Work Comp and Umbrella) includes an “Additional Attachments” section where users can include attachments that they want to print with that coverage section when the application is submitted to carriers. These can be customized to each carrier and not selected if not applicable to those lines of business being submitted. (i.e. Experience modification worksheets if no workers compensation is included).



25. Click the X in the Navigation Panel to close out of Editing the Master Marketing Submission.



26. The Master Marketing Submission appears at the top of the screen listing the application coverage sections included.



Marketing Module Workflow

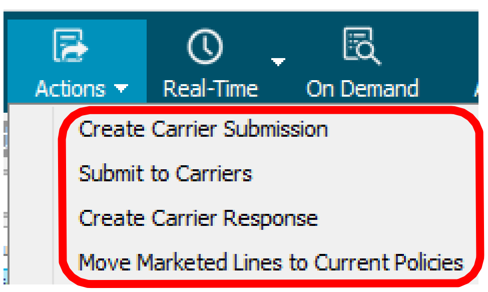
Applied has modified the Actions drop down in the Marketing Module. Instead of displaying an alphabetic list like we see in other parts of Applied Epic the list appears in more of a workflow order (e.g. what do I do next).

1st: We'll create submissions to various carriers where we electronically bundle submission documents.

2nd: We'll send the submissions to the carriers and be presented with an Activity to pend for receipt of a response.

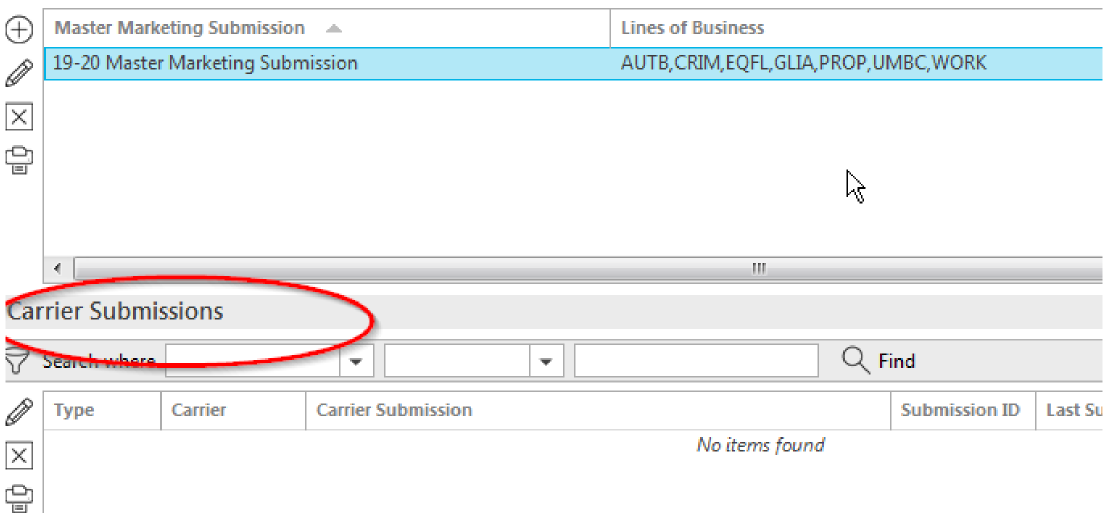
3rd: We'll record individual carrier responses (e.g. quoted, declined)

4th: After presenting a roposal to the Insured and receiving the Binding Order we will electronically move coverages creating policies.

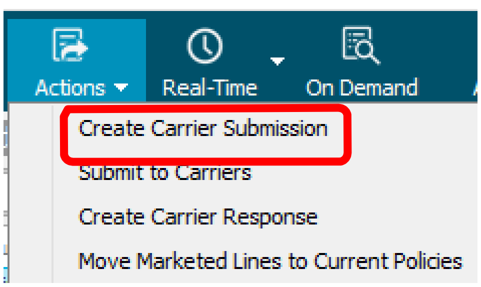


Creating a Carrier Submission

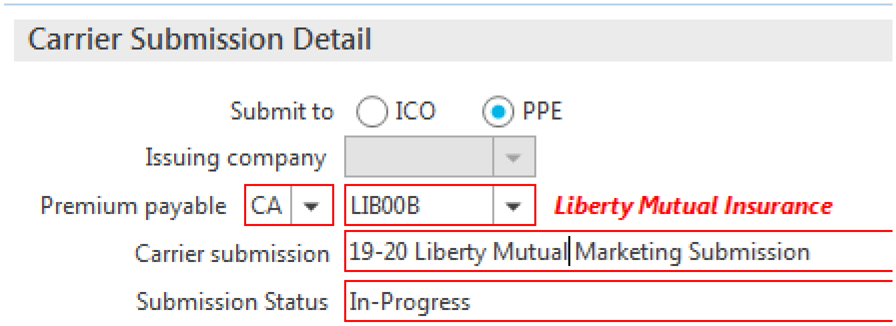
1. Locate **Account**
2. Click on **Policies** in the Navigation Panel
3. Change the **List view** from the Policies - Current/Renewed default to Policies – Marketed
4. Single click on the desired M**aster Marketing Submission** at the top of the screen to select it
5. In the middle of the screen under **Carrier Submissions** it will be blank listing “No items found”



6. Click on Actions / Create Carrier Submission from the Options Bar

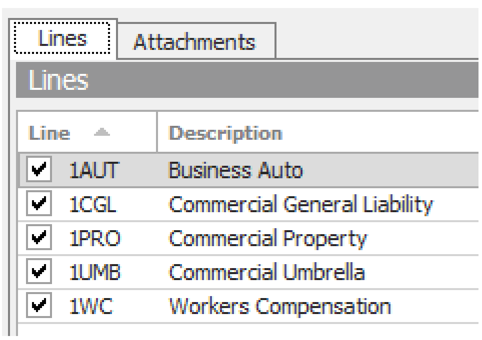


7. The Create Carrier Submission window appears
    1. Premium Payable: In the drop down by Premium Payable select the market where you are sending the first submission – you’re listing the parent company / payee (e.g. Chubb, not Federal Insurance; AMWINS, not Navigators a carrier they may quote)
    2. Carrier submission: The name of the Master Marketing Submission prefills. Users may opt to amend the name of the document by ADDING the name of the market (e.g. modify 12-13 Master Marketing Submission to 12-13 Chubb Master Marketing Submission).



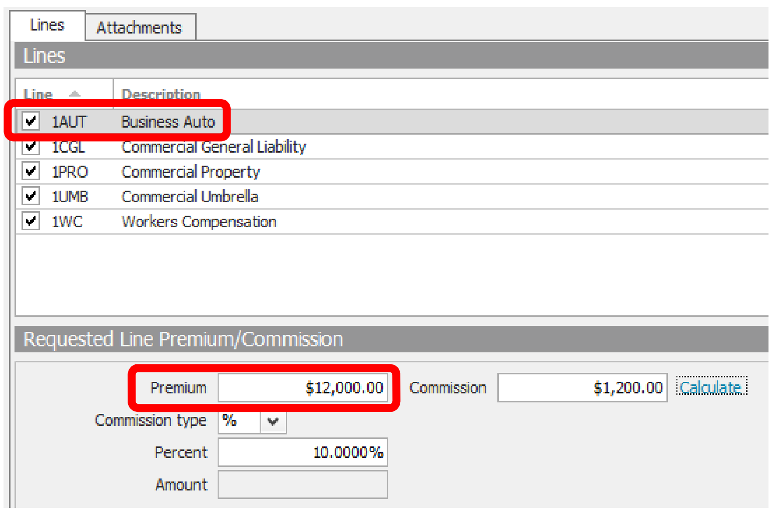
8. There are two tabs in the body of the screen: **Lines and Attachments**

9. The Lines tab displays all of the Master Marketing Submission application lines with all items selected. If the submission is going to a carrier that only writes Workers Compensation coverage user should deselect all other coverage boxes except Workers Compensation.

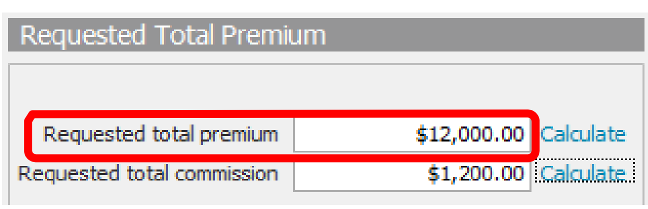


10. **Requested Line Premium**: In the bottom left corner of the screen is a Requested Line Premium field. By clicking on each coverage one at a time you can enter a desired target premium in this field. This is retained as internal information and user can refer back to it when recording the carrier response (how does my target premium compare to the quoted premium).

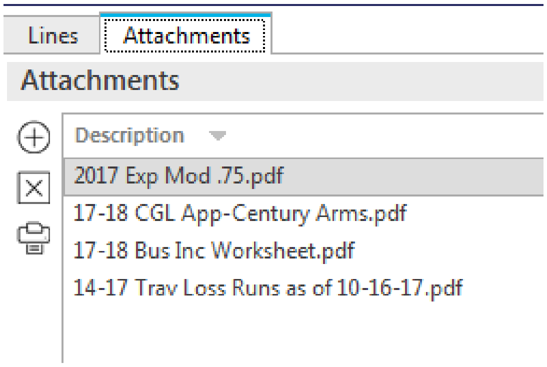
Not all agencies will want to use requested premium. It may also depend on the rules in your state.



11. In the top right corner is a Requested Total Premium. After entering desired target premiums for each individual line of coverage click the Calculate option to have the system automatically total the desired target premiums.



12. **Attachments**: All attachments included on the Attachment tab for the Master Marketing Submission will appear in this view by default. If multiple carrier supplemental applications were attached simply deselect those items you do not want included with the carrier submission you are currently putting together.



13. If another document needs to be included with this submission click on the Add icon on the Attachment tab and use one of the three options to attach a document (1) from an email, (2) selecting a document already attached to this Account in Applied Epic or (3) browsing the network to locate the document.
14. There are three options in the bottom right corner:

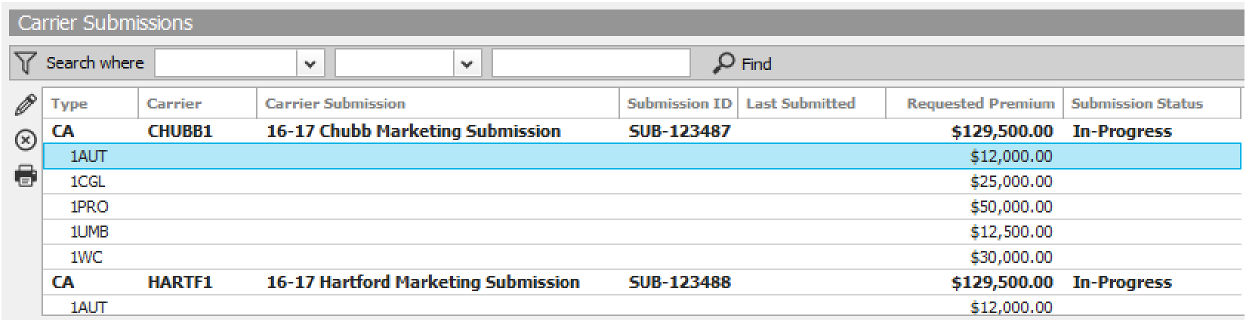
Option	Description
Add	Click this option to create another carrier submission.
Finish	If there are no additional carrier submissions or you have completed the final one select this option.
Cancel	If you are not ready to create a carrier submission or have changed your mind click Cancel to stop the process.

15. When you select the Add icon user is returned to Step #7 where you select the next carrier and repeat the process.

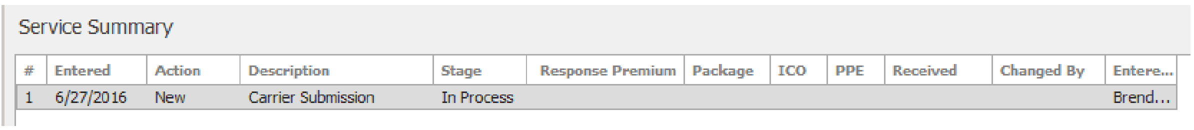
Did You Know…?

If you amended the Carrier Submission description line on your first submission (e.g. added the name of the carrier so it reads 16-17 Chubb Master Marketing Submission) when you Add another carrier submission the system remembers the name of the last document you created – you'll need to remember to AMEND the name to reflect the new carrier.

16. At this time you have electronically bundled various carrier submissions but you have not yet distributed them to the individual carriers.
17. The Carrier Submissions are listed on the screen with a Submission Status of "In Progress".

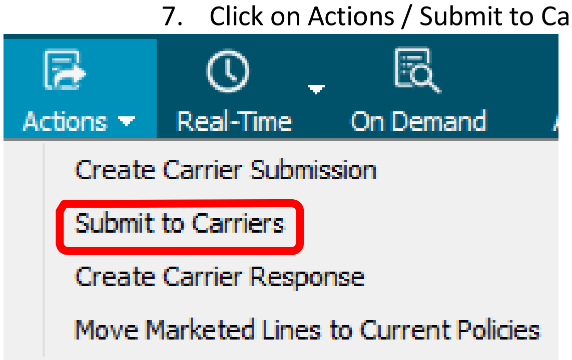


18. Clicking on any of the lines of coverage in a Submission will show Service Summary row details like we see in the Policy list view.

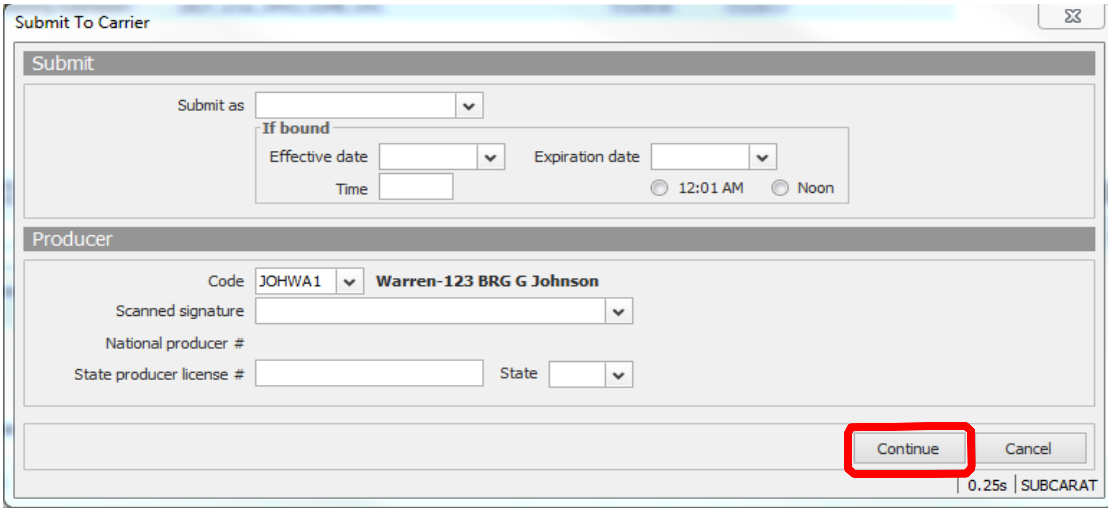


Sending Submissions to Carriers

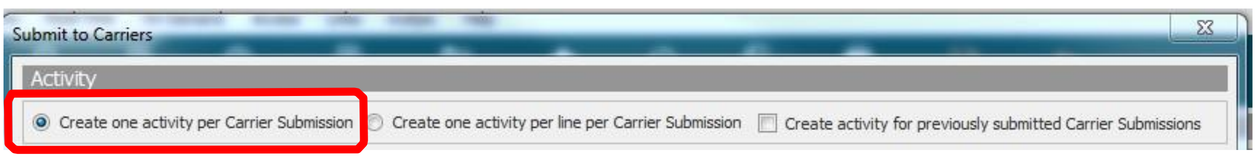
1. Locate Account
2. Click on Policies in the Navigation Panel
3. Click on the Policies – Current/Renewed list view and change to Policies – Marketed
4. Single click to select the Master Marketing Submission at the top of the screen
5. Carrier Submissions will be displayed in the middle of the page
6. Single click on the first Carrier Submission to be submitted to the Underwriter to select it
7. Click on Actions / Submit to Carriers



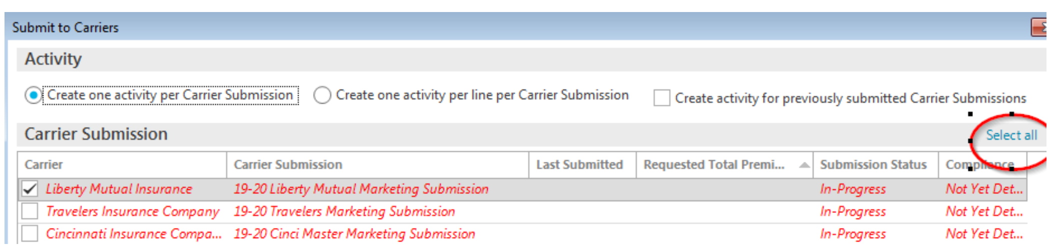
8. The Submit to Carriers dialog box appears – Click Continue



9. In the Submit to Carriers window there are 3 activity options. The default "create one activity per Carrier Submission" is the most commonly used.

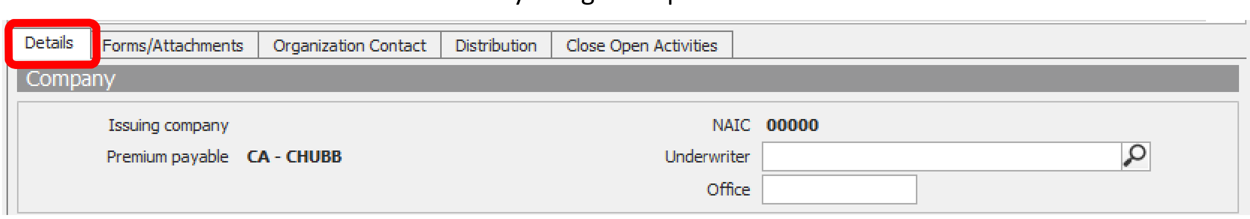


10. The Carrier Submissions appear in the screen. The one selected when the process started (Actions / Submit to Carriers) is marked with a checkbox. ALL submissions can be marked and processed at the same time by checking the Select All box.

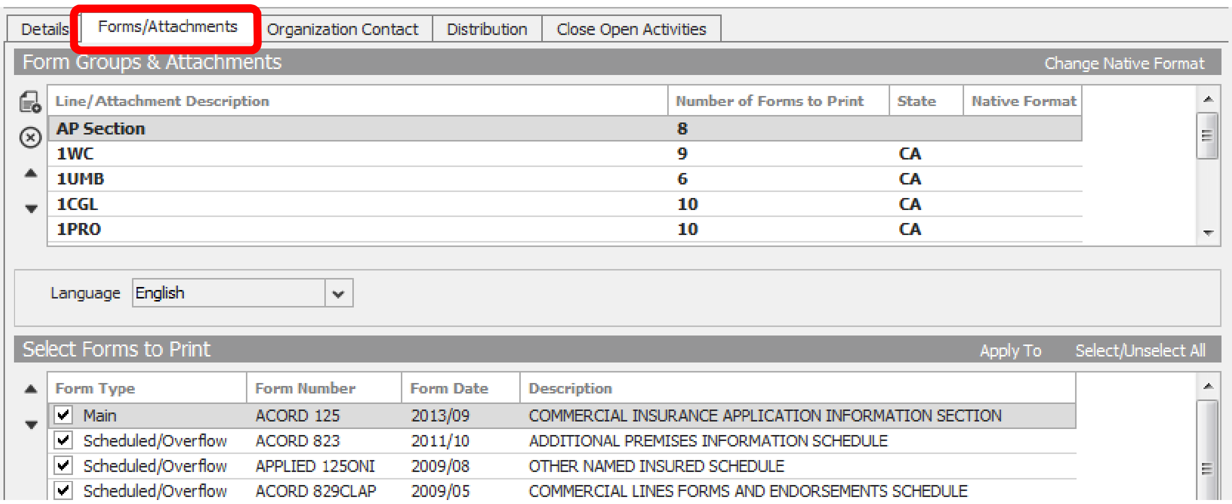


11. The bottom portion of the screen includes 5 tabs that need to be addressed for each carriersubmission:

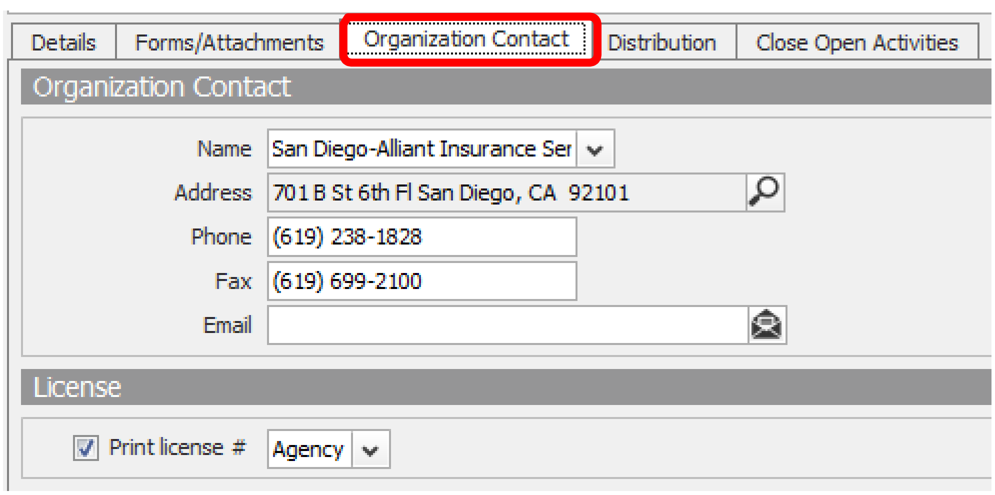
12. **Details –** Add underwriter contact by using lookup field



13. **Forms/Attachments** – The application documents typically do NOT appear in an order preferred by staff. By clicking on a coverage section users can use the black up / down arrows on the left side of the screen to change the order of the forms and any submission attachments (e.g. a schedule of Named Insured could go behind the Commercial AP Section (Acord 125) instead of after all coverage sections).



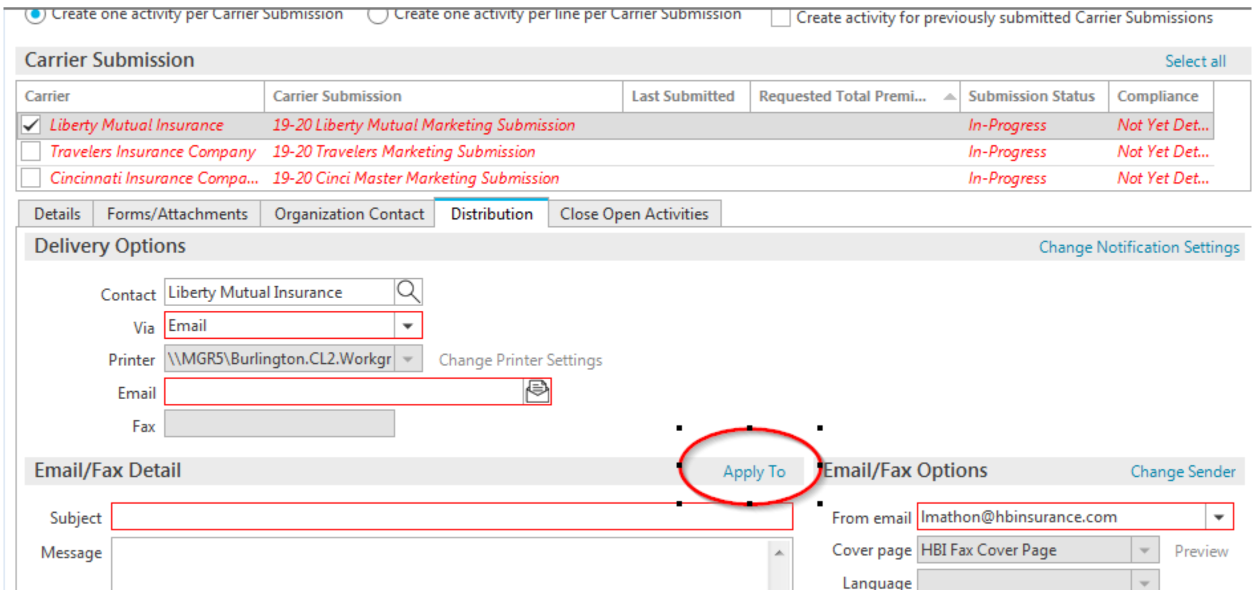
14. **Organization Contact** – The office address information for user should default on the Organization Contact tab.

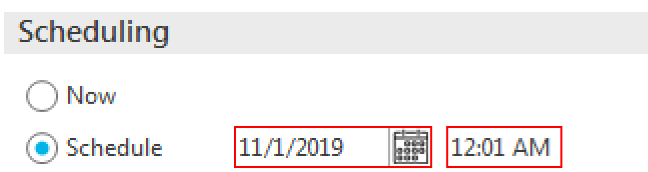


15. **Distribution** – On the Distribution tab users need to click on their Carrier Submissions one at a time and indicate how the submissions will be sent (e.g. printed, faxed or emailed). If either Fax or Email options are selected the bottom of the screen is activated giving staff an opportunity to enter a subject line and

TIP: To save time, click the Apply To button and select all carrier submissions so it will copy your email or fax text to all carriers at once (just leave off any specific salutation).

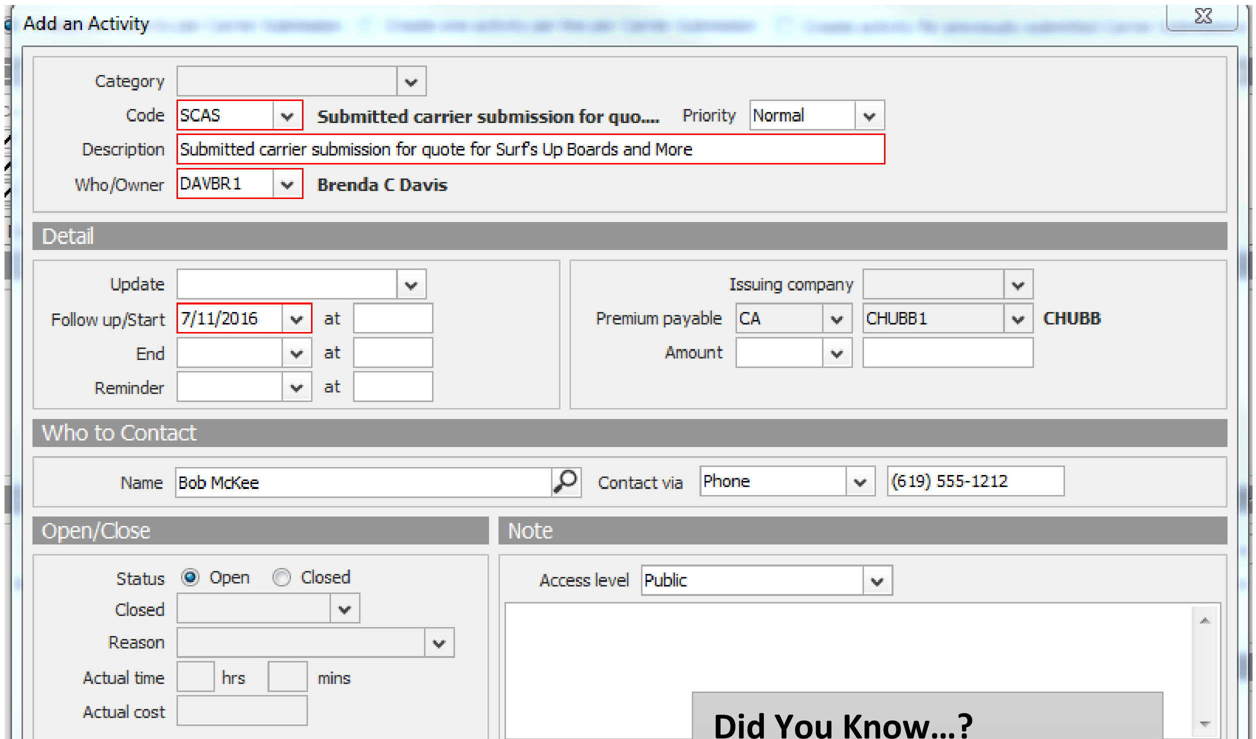
message details.





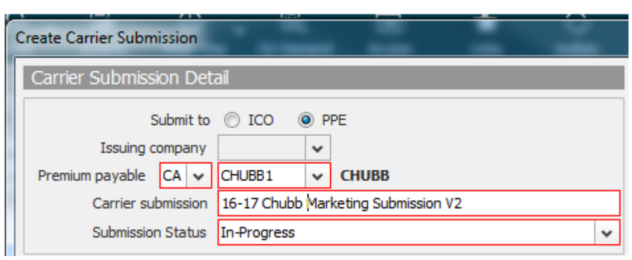
TIP: Did you know you can schedule your submissions to be distributed on a specific date and time in order to be “first in”? On bottom right corner you can select Schedule and enter a date and time for the email or fax to be distributed.

16. Click **Finish** when ready to process submissions.
17. Regardless of how the submission was delivered (print, fax or email) Applied Epic will automatically save a date and time-stamped PDF copy of the submission for each carrier.
18. Users are presented with “one” SCAS activity pop-up even though Applied Epic will actually create a separate activity for each carrier submission. Any edits or notes entered in the pop-up at this time will appear on ALL SCAS activities.

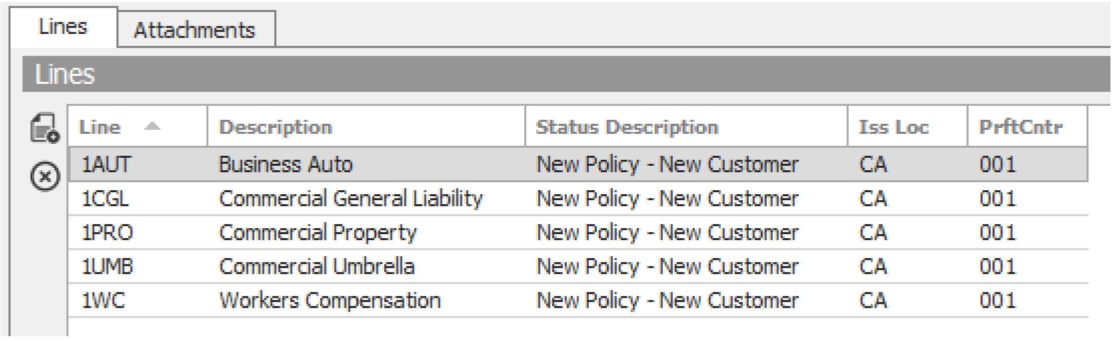


Did You Know…?

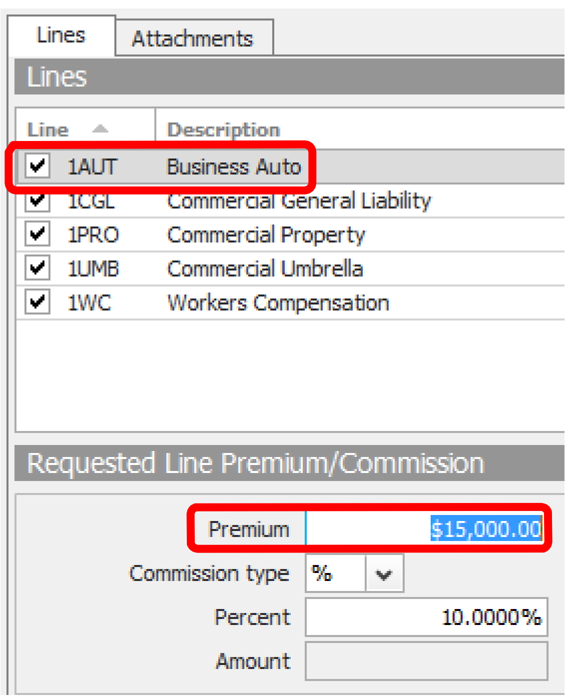
When we receive an email from the carrier (e.g. quoting/declining to quote) you can drag and drop the email to the SCAS activity for that carrier.



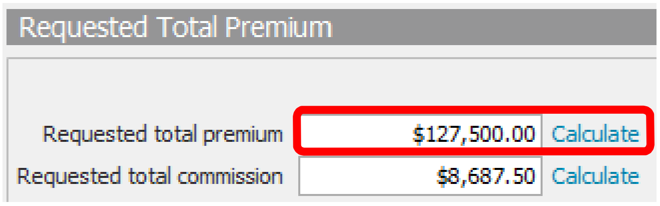
19. There are two tabs in the body of the screen: Lines and Attachments
20. The Lines tab displays all of the Master Marketing Submission application pages with all items selected. If the submission is going to a carrier like Zenith that only writes Workers Compensation coverage deselect all other coverage boxes except Zenith.



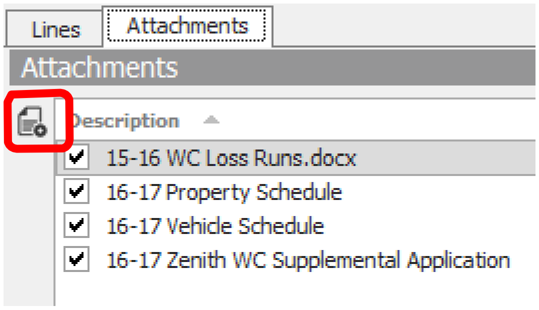
21. Requested Line Premium: In the bottom left corner of the screen is a Requested Line Premium field. By clicking on each coverage one at a time you can enter a desired target premium in this field. This is retained as internal information and can user can refer back to it when recording the carrier response (how does my target premium compare to the quoted premium).



22. In the top right corner is a Requested Total Premium. After entering desired target premiums for each individual line of coverage click the Calculate option to have the system automatically total the desired target premiums.



23. Attachments: All attachments included on the Attachment tab for the Master Marketing Submission will appear in this view by default. If multiple carrier workers' compensation supplemental applications were attached simply deselect those items you do not want included with the carrier submission you are currently putting together.



24. If another document needs to be included with this submission click on the Add icon on the Attachment tab and use one of the three options to attach a document (1) from an email, (2) selecting a document already attached to this Account in Applied Epic or (3) browsing the network to locate the document.
25. There are three options in the bottom right corner:

Option	Description
Add	Click this option to create another carrier submission.
Finish	If there is no additional carrier submissions or you have completed the final one select this option.
Cancel	If you are not ready to create a carrier submission or have changed your mind click Cancel to stop the process.

26. When you select the Add icon user is returned to Step #7 where you select the next carrier and repeat the process.

Did You Know…?

If you amended the Carrier Submission description line on your first submission (e.g. added the name of the carrier so it reads 16-17 Chubb Master Marketing Submission) when you Add another carrier submission the system remembers the name of the last document you created – you'll need to remember to AMEND the name to reflect the new carrier.

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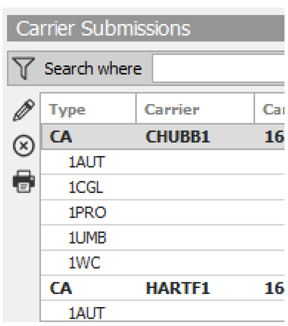
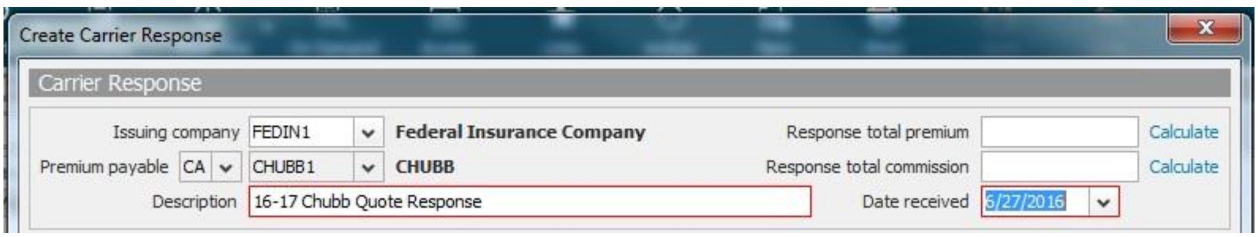
28. The Carrier Submissions are listed on the screen with a Submission Status of "In Progress".



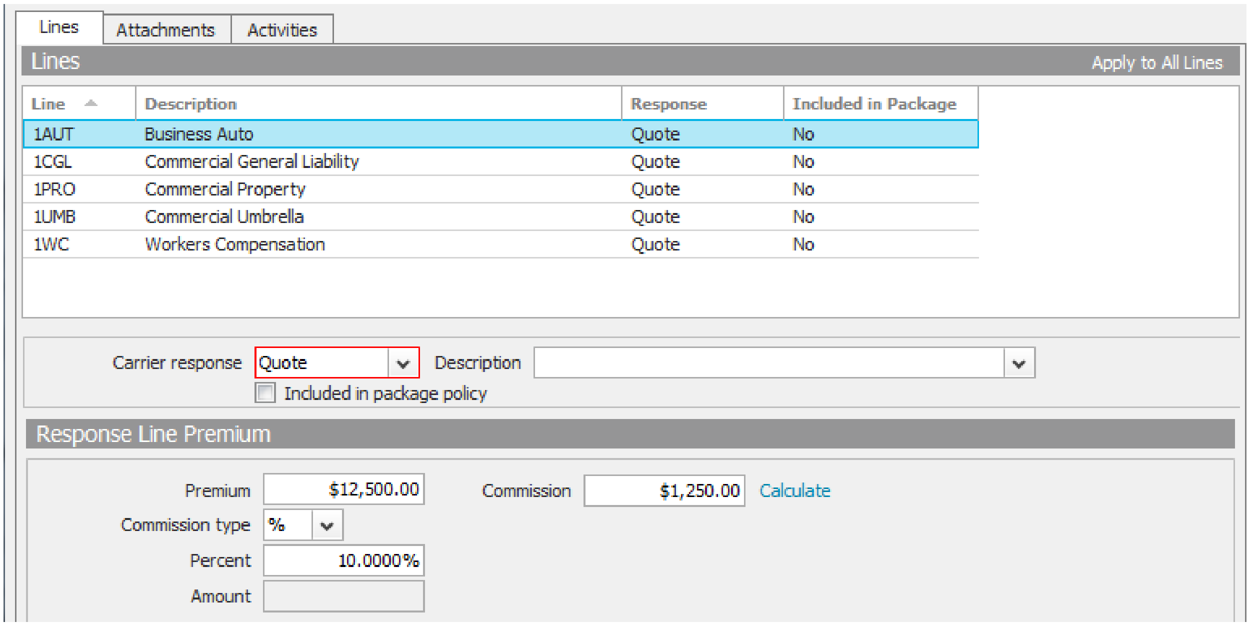
29. Clicking on any of the lines of coverage in a Submission will show Service Summary row details like we see in the Policy list view.

Creating a Carrier's Quote Response

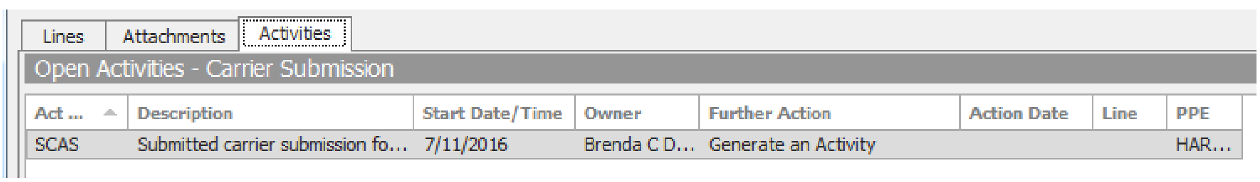
1. Locate **Account**
2. Click on **Policies** in the Navigation Panel
3. Change the list view from Policies – Current/Renewed to **Policies – Marketed**
4. Single click on the desired **Master Marketing Submission** to select it
5. Single click on the **Carrier Submission** for the market who responded
6. Click on **Actions / Create Carrier Response**
7. On the Lines tab enter the name of the **Issuing Company** quoted
8. Enter an appropriate Description in the field (i.e. Chubb Quote Response #1, initial quote, etc.)



9. Single click on each line of coverage and make a selection from the drop down at the bottom of the screen
    a. Quoted
    b. Declined
    c. No Response
10. The Response Line Premium is where you can enter the quoted premium for each individual line of coverage quoted.

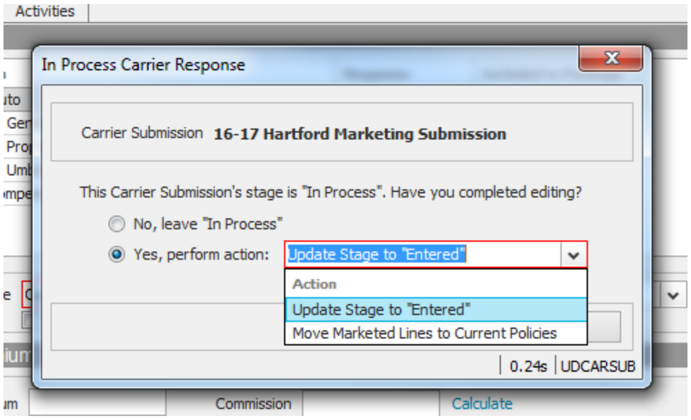


11. The Activities tab will show any open Activities associated with this Carrier Submission making it convenient to close out an Activity.

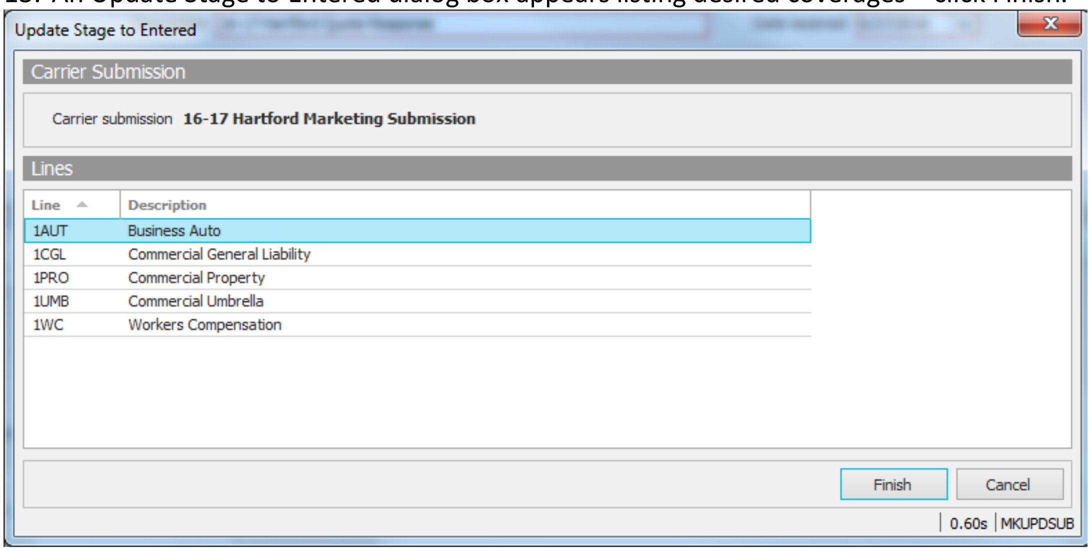


Click **Finish** and the **In Process Carrier Response** dialog box pops up.

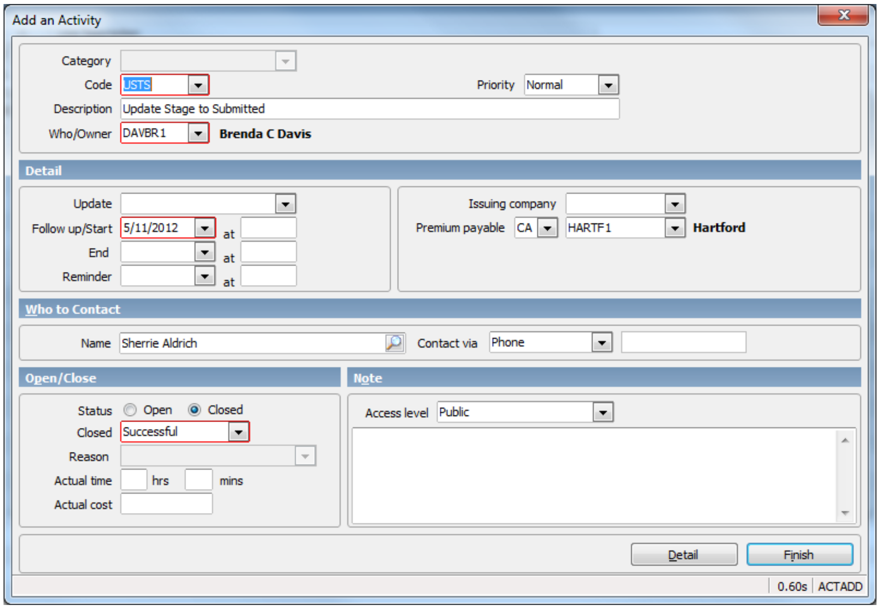
12. Click **Yes** and make a selection
    a. To mark that this Carrier Response is complete you can "**Update Stage to Entered**". This is typically the selection since the next action is to create a Proposal and present it to the Prospect/Insured.
    b. If you are ready to move the coverages and create policies select "**Move Marketed Lines to Current Policies**"



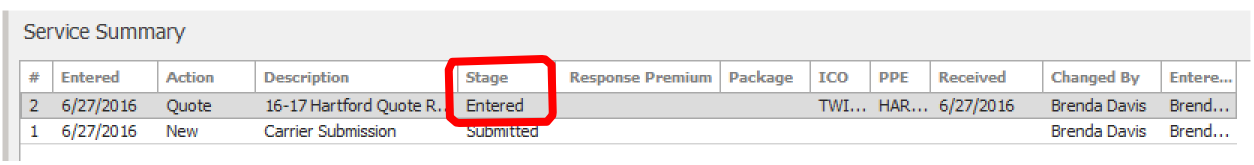
13. An Update Stage to Entered dialog box appears listing desired coverages – click Finish.



14. The USTS (Update State to Submitted) dialog box appears as a Closed Activity. Click Finish. (Or follow your agency workflow as appropriate)



15. The Service Summary Row updated the Stage to “Entered”.



Service Summary

#	Entered	Action	Description	Stage	Response Premium	Package	ICO	PPE	Received	Changed By	Entere...
2	6/27/2016	Quote	16-17 Hartford Quote R...	Entered			TWI...	HAR...	6/27/2016	Brenda Davis	Brend...
1	6/27/2016	New	Carrier Submission	Submitted						Brenda Davis	Brend...

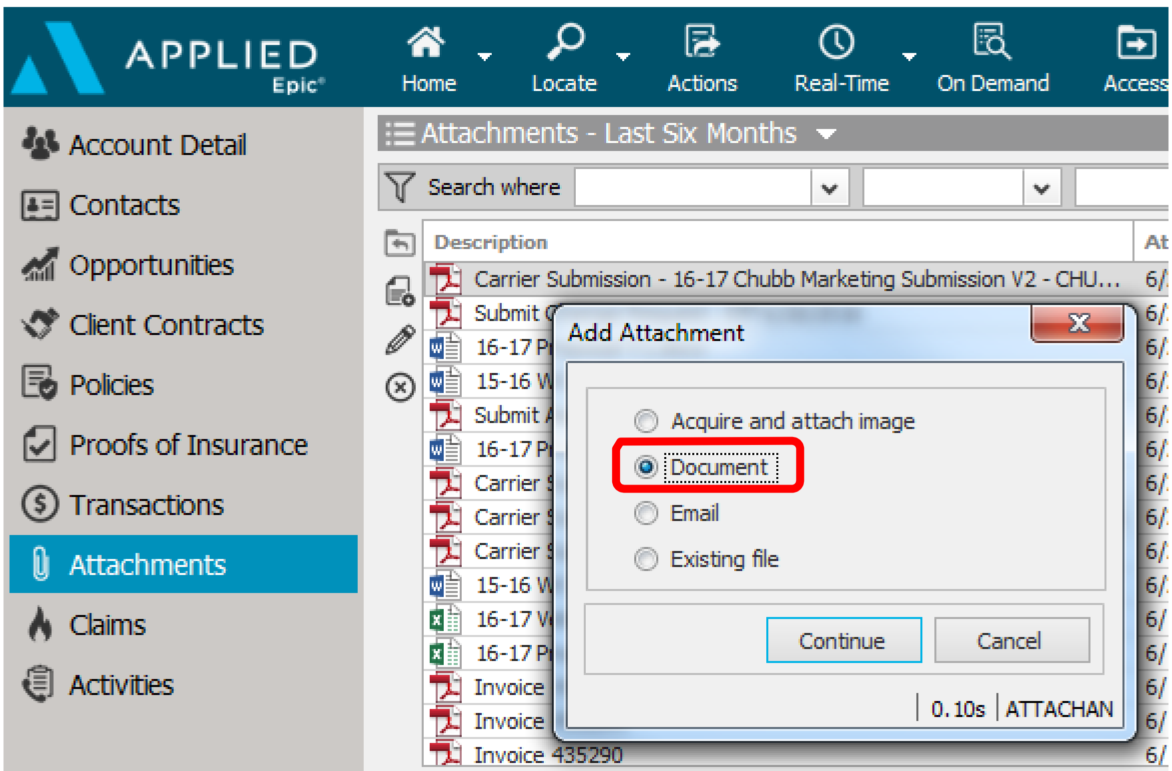
Part 3

Create Proposal from Marketing Submission

The following options will be determined by your agency's setup for Proposals.

Preparing Proposal using a Document Template

1. **Locate** client
2. Click **Attachments** on the navigation panel
3. Click the **Add** icon
4. Select the **Document** radio button

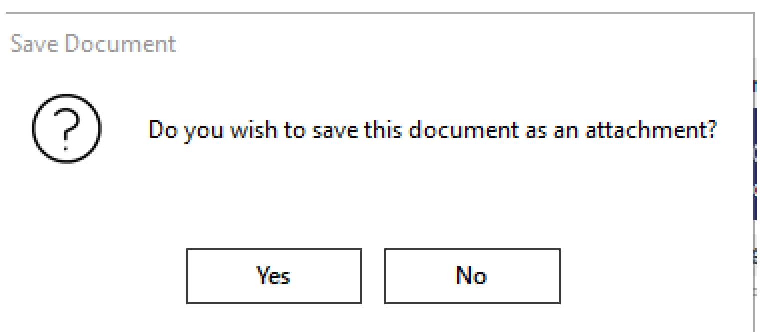


5. The Add Document screen will appear
    - The **Select Template** radio button will default
    - Select the appropriate Template Folder and Template from the dropdown lists
    - **Check** the box for each Policy to be included in the Proposal
    - Check the appropriate **Contact** box, if applicable
6. The "Attach To" Add Document screen will appear
    - Complete the **Description** line, following standard description formats

- Example: 2019-2020 Package/Work Comp Proposal

- **Select** the Proposals folder
- Enter any **comments** in the comments section if applicable
- Click **Finish**

7. Activity screen will appear
   - **Select** PROP code from the dropdown list
   - A **description** will default in; add to this description at the end if needed
   - Leave activity open, pending client's decision
   - Click **Detail** to access/modify tasks if needed
     - ✓ Obtain Client's Decision
     - ✓ Obtain Required Documents to Bind
     - ✓ Bind with Carrier
   - Click **Finish**
8. Word will open with Proposal template
   - Complete Proposal
   - Print
   - When ready to close the document:
   - Click on X in upper right hand corner to Exit

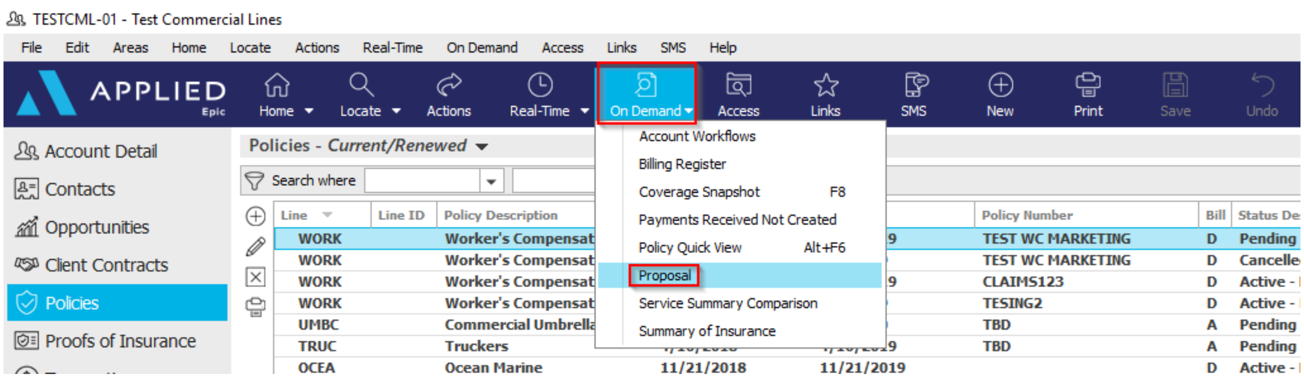


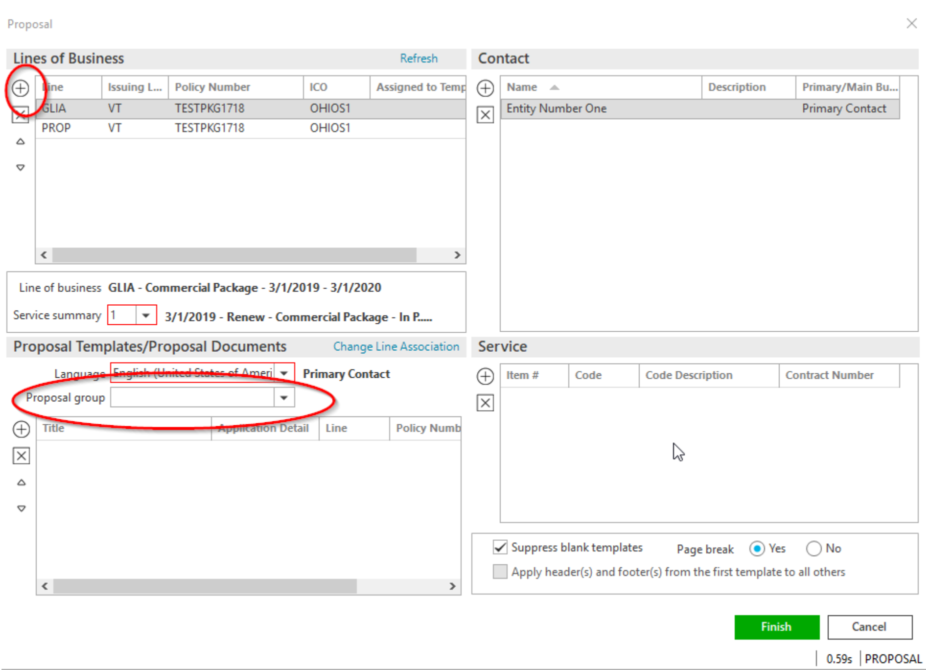
- Click Yes to attach the document to Applied Epic.

Preparing Proposal using an On-Demand Proposal

Note: Your agency must have a custom proposal template set up to pull from Marketing and not from Current Policies in order to use this option.

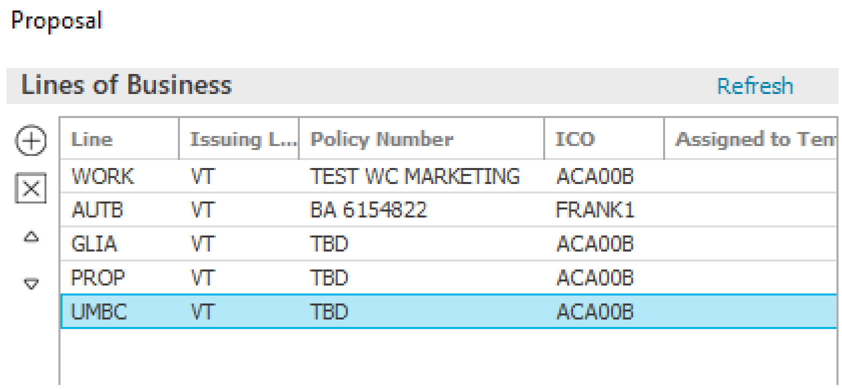
1. **Locate** client
2. Click **On Demand – Proposal**



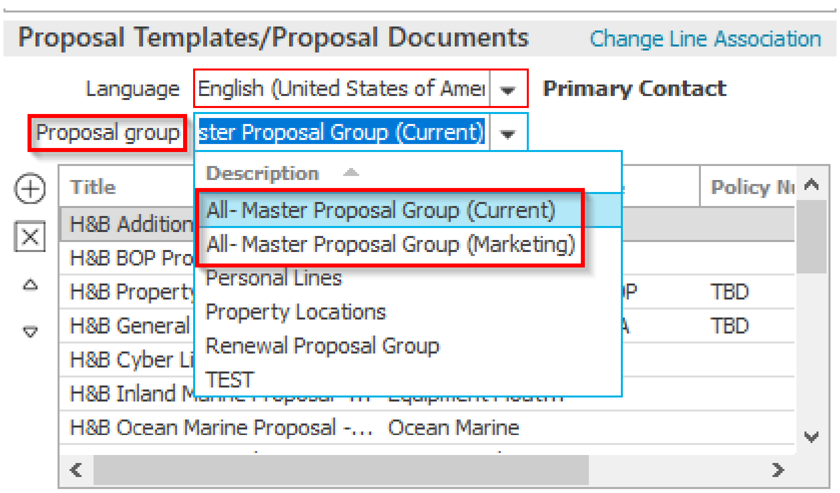


3. Under Lines of Business, click the "+" sign to add lines

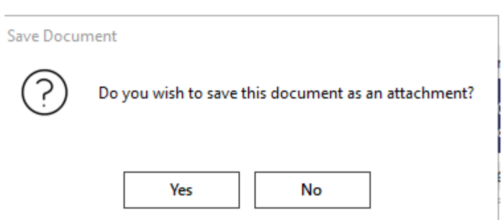
4. Select all lines you want to add into the proposal
   NOTE: Make sure to select your lines first so the data will populate to the templates correctly.



5. Under Proposal Templates/Proposal Documents --- “Proposal Groups”, select “All - Master Proposal Group” Current or Marketing as applicable. (Each agency will have these set up differently).
6. Use the Up and Down arrows to arrange pages in desored order



- Complete Proposal
- Print
- When ready to close the document:
- Click on X in upper right hand corner to Exit



- Click Yes to attach the document to Applied Epic.

Obtain Client's Decision

Document the client's decision within the notes section of the PROP activity

Quote Accepted

- If applicable, attach client's request to bind
- Close PROP activity successfully, and proceed to Bind workflow

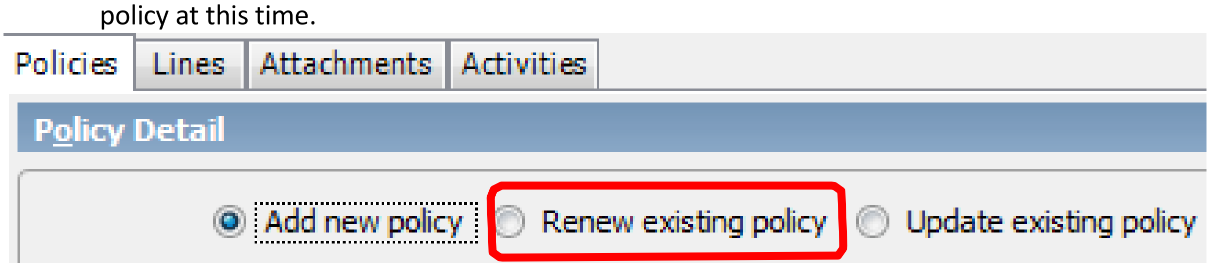
Quote Not Accepted

- Close PROP activity unsuccessfully, choosing appropriate unsuccessful reason
- If this was a marketed renewal, Non Renew the current policy and follow your agency's non renewal workflow
- Leave marketed submissions in the Marketed policy listview

Moving Marketed Lines of Coverage to Current Policies

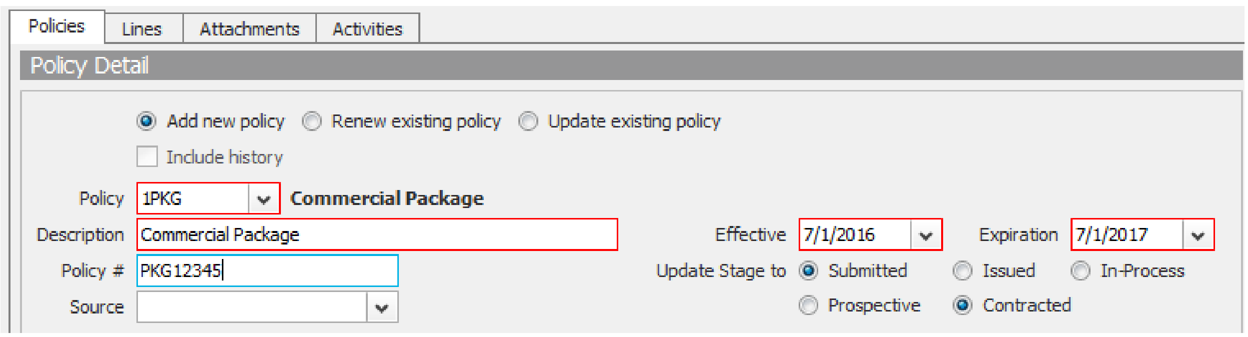
After creating and presenting a Proposal and requesting that the carrier Bind coverages, staff need to move coverages from the application stage and create policies.

1. Locate **Account**
2. Click on **Policies** in the Navigation Panel
3. Change the list view from Policies – Current/Renewed to **Policies – Marketed**
4. Single click on the desired Master Marketing Submission to select it
5. Single click on the **Carrier Submission** that includes coverage(s) that will be moved to a policy.
6. Click on **Actions / Move Marketed Lines** to Current Policies
7. The Move Marketed Lines to Current Policies dialog box appears with 4 Tabs: Policies; Lines; Attachments and Activities.
8. On the **Policies Tab** choose the appropriate policy type – if New Policy, choose Add new policy, if this is a renewal policy, choose Renew Existing policy. We do not recommend using the Update existing policy at this time.

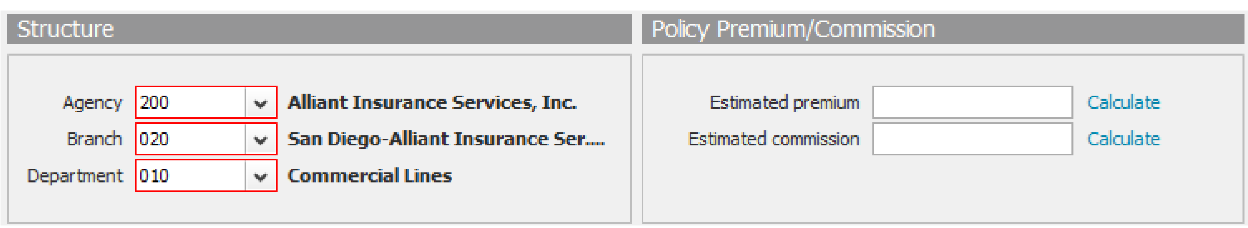


9. Ensure that the following information is entered:

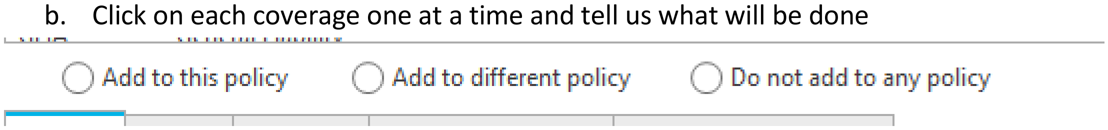
a. **Policy** – select the line of coverage (for Package select the appropriate Package code for your agency, for Monoline select the appropriate Line code for your agency.
b. **Description** – this defaults based on the Line of Coverage code and can be amended, if required
c. **Policy #** -- enter the policy number using Agency data standards or TBD is it is unknown at this time.
d. **Effective & Expiration Dates** – enter appropriate coverage dates if different from your marketing submission.
e. **Update Stage to** – this defaults to "Submitted" telling us that coverage is bound but that the policy has not yet been received. If you work with a carrier where you either generate the policy or it has already been provided select the "Issued" radio button.



10. Structure should default based on the person moving the coverages.
11. Estimated Premium / Estimated Commission – enter the estimated annual premium, excluding any taxes and fees in the Premium field. Users can enter the Commission as a dollar amount, if desired.



12. Click on the **Lines tab** – this is an essential step for both Package and Monoline policies.
    a. All quoted coverages with this particular Carrier Submission will appear
    b. Click on each coverage one at a time and tell us what will be done



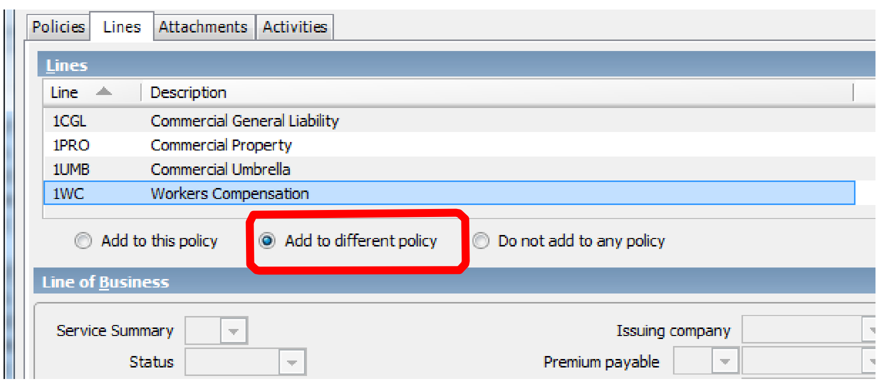
13.
    i. **Add to this policy** - Choose this option if the coverage belongs with the Policy we just created (i.e. if a Package, you may need to add several lines of coverage to this policy – Property, General Liability, Crime, etc.)
    ii. **Add to different policy** - Choose this option if the coverage is to be added to

another policy we will create next

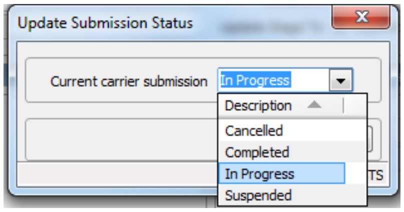
iii. **Do not add to any policy** - Choose this option if the coverage for this carrier will NOT be issued to a policy (e.g. Chubb may not have won the Workers' Compensation and we'll go to the Liberty Mutual Carrier Submission to move that application to a policy)

14. When you select a coverage and choose Add to this policy the screen is activated allowing user to confirm:
    a. Policy **Status** (e.g. NEW);
    b. **Issuing Company** (e.g. TWICI1 for Twin City Fire);
    c. **Premium Payable** [Payee] (e.g. HART1 for Hartford);
    d. **Payable Contract** (e.g. Company Statement);
    e. Estimated Premium;
    f. **Commission** as either a Percentage of Premium (%) or a Flat Fee ($).

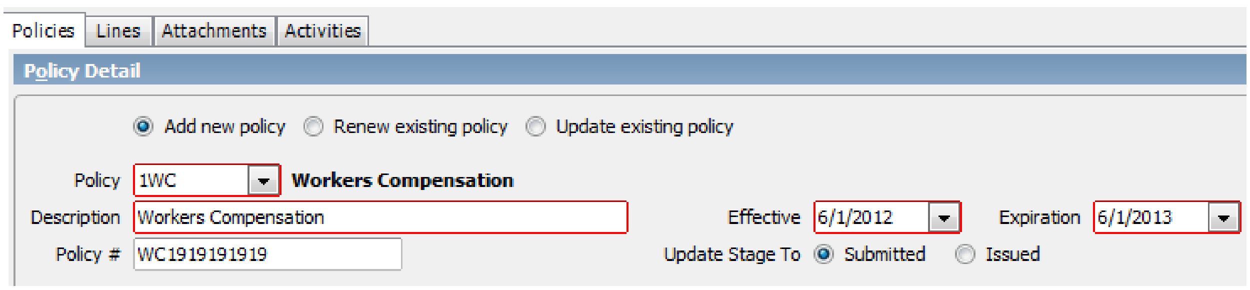
15. Click on each coverage one at a time and enter a response – if you indicate "Add to this policy" all of the information in the previous step must be completed. If you select "Add to different policy" the bottom of the screen remains grayed out until you add that coverage to a policy.



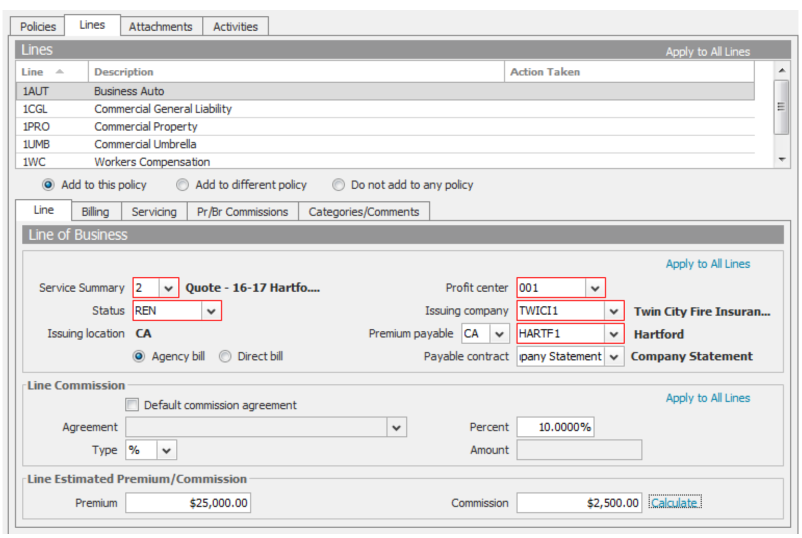
16. The **Activity Tab** is presented making it easy to close out any open Activities for the Carrier Submission you are working on.
17. Click **MOVE** to take the coverages you selected to be added to the first policy (e.g. Property, Liability and Auto will be part of a Package and Workers Compensation and Umbrella will be added later as Monoline policies).
18. The **Update Submission Status** window is presented allowing us to update the Status of the carrier submission we are working on. It defaults to "In Progress".



19. If there are additional lines of coverage to move on the **Move Marketed Lines to Current Policies** screen click the **Add New Policy** option to enter the next line of coverage to become a policy (e.g. 1WC for Workers' Compensation).



20. Click the **Lines** tab and select the application for the Line of Coverage indicated. Note that the coverages previously moved to a policy no longer appear on the list.



21. Click **Move** and repeat the process until all lines of coverage have been addressed.
22. When done click **Finish**.
    a. Depending on the choice made when moving coverages to policies the Carrier Submission now shows as Submission Status as either (a) Cancelled; (b) Completed; (c)

In Progress or (d) Suspended and the Service Summary Row will show Written if the coverage was added to a policy.

Service Summary

#	Entered	Action	Description	Stage	Response Premium	Package	Received	Changed By	Entered By
2	5/8/2012 2:41 PM	Quote	12-13 Hartford Coverag.	Written	$25,000.00		5/8/2012	BDAVIS	BDAVIS
1	5/7/2012 2:46 PM	New	Carrier Submission	Submitted				BDAVIS	BDAVIS

23. Change the List View to Policies – Current/Renewed and the policies created will appear

Policies - Current/Renewed — Sort Descending
Search where — Find

Line	Line Description	Status Description	Effective	Expiration	Policy Number	ICO	PPE	Bill	Policy Description
1PKG			**06/01/2016**	**06/01/2017**	**PKG12345**				**Commercial Package**
1PRO	Commercial Property	New Policy - New Customer	06/01/2016	06/01/2017	PKG12345	FIRFU5	FIRFU8	A	Commercial Package
1CGL	Commercial General Liability	New Policy - New Customer	06/01/2016	06/01/2017	PKG12345	FIRFU5	FIRFU8	A	Commercial Package
1AUT	Business Auto	New Policy - New Customer	06/01/2016	06/01/2017	PKG12345	FIRFU5	FIRFU8	A	Commercial Package
1WC	**Workers Compensation**	**New Policy - New Customer**	**06/01/2016**	**06/01/2017**	**WC12345**	**ZENIN1**	**ZENIT1**	**A**	**Workers Compensation**
1UMB	**Commercial Umbrella**	**New Policy - New Customer**	**06/01/2016**	**06/01/2017**	**UMB12345**	**NATSU1**	**FIRFU8**	**A**	**Commercial Umbrella**
1UMB	**Commercial Umbrella**	**New Policy - New Customer**	**07/01/2016**	**07/01/2017**	**UMB12345**	**FIRFU5**	**FIRFU8**	**A**	**Commercial Umbrella**
1PKG			**06/01/2017**	**06/01/2018**	**PKG12345**				**Commercial Package**
1CGL	Commercial General Liability	Renewal - Active Term	06/01/2017	06/01/2018	PKG12345	FIRFU5	FIRFU8	A	Commercial Package
1PRO	Commercial Property	Renewal - Active Term	06/01/2017	06/01/2018	PKG12345	FIRFU5	FIRFU8	A	Commercial Package