



ONE

STOP-SHOP

FOR ALL INSURANCE
SOFTWARE SOLUTIONS

UnderwritingPro 10 QuickStart Guide

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Table of Revisions

Date	Sections affected	Comments
1/29/19	Rules Administration Overview	Section Added
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1/29/19	Error Administration Overview	Section Added
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1/29/19	Configurable Information Banner	Addition
1/29/19	Medical Condition	Addition
1/29/19	Scratch Pad	Addition
1/29/19	Favorites Link	Addition

UnderwritingPro Quick Start Guide Overview

The UnderwritingPro Quick Start guide is intended as a training manual to be used in conjunction with hands-on training by Sapiens resources. It is intended for use as an initial introduction to the software for new customers so that they may start using the software in a sandbox/development type environment at the beginning stage of a UnderwritingPro implementation. This guide is not a comprehensive user manual and only covers the more common features and functionality of the software.

Main Menu

Upon logging into UnderwritingPro, the Underwriter Desktop is displayed. Other modules are accessible from the navigation menu on the left.

Case # Search

Welcome, Ajitha Suraj

Preferences About Logout

STONE RIVER
a SAPIENS company

Case Management

Search Case

Reassign Case

Application Data Entry

Report Management

Security Administration

Options

Rules Administration

Error Administration

Audit Desktop

Home

Summary Work Items Tasks

User: Suraj, Ajitha Team: View: Applicant

Applicant Statuses

New Bus Total: 0

Pending Total: 0

Pend Mail Total: 1

Final Act Total: 0

Hold Total: 0

To Be Issued Total: 0

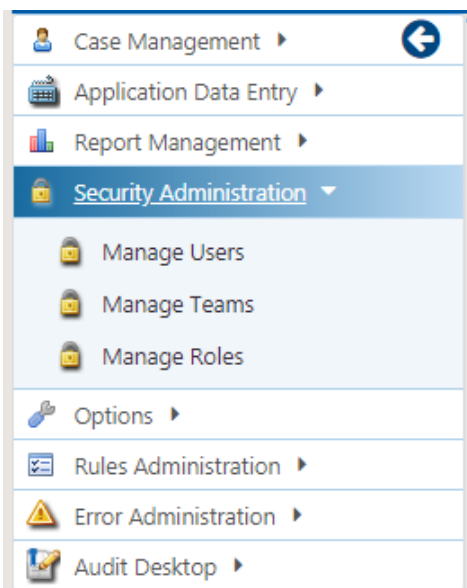
Total Total: 1

Status: All Range: All

Company	Case #	Plan Code	Priority	Status	Status Date	Name	U/W Amount	Rcv. Date	Underwriter	Service Associate	Team	Agency #	Last Activity
BASE	LS00001	BASE10	1	PM	01/23/2019	First Case, Fir...	100,000	11/09/2018	Suraj, A.	CM, S.	Base	74839	01/29/2019

Security Administration Overview

The UnderwritingPro Security Module provides for user authentication as well as the ability to restrict user access to various system functions. All users, teams and roles are administered within the Security module.



UnderwritingPro supports Single-Sign-On (SSO)/Active Directory (AD) integration, where a user's domain credentials can be passed into UnderwritingPro, bypassing the logon screen and authenticating those credentials against an existing user. Even if SSO/AD authentication is used, all users must still be configured inside of UnderwritingPro, because the UnderwritingPro Security module controls such items as user privileges, team membership, levels of approval authority, etc. SSO/AD authentication can be enabled with the assistance of Sapiens resources.

Role and Privilege Administration

An unlimited number of security roles may be created in UnderwritingPro and each role provides the ability for granting/restricting access to various system functions.

Privilege Levels

Assigned: Members of this role have access to this privilege if they are an assigned user on the case.

Team: Members of this role have access to this privilege if they are on a team which is assigned to the case.

All: Members of this role have unrestricted access to this privilege.

None: Members of this role do not have this privilege.

Note

"Assigned" and "Team" level privileges are only effective for the Underwriter Desktop module, as there is no concept of an "assigned" user or team when working in the other modules – only when accessing a case in the Underwriter Desktop.

LifeSuite		ACTIONS	
Ajitha Suraj			
SECURITY MGMT.			
Users			
Teams			
Roles			
Role	Description	Active	
Admin	Access Chief Underwriter Module	Yes	Delete
User	Access Desktop	Yes	Delete
Importer	Access Import Routines	Yes	Delete
Underwriter	Users who belong to this role are underwriters.	Yes	Delete
AllAccess	A new test role with all access.	Yes	Delete
NoAccess	A new test role with no access...	Yes	Delete
SomeAccess	A new test role with limited access...	Yes	Delete
RulesBuilder	Access LifeSuite Admin Module	Yes	Delete
AgentPortal	Access the Agent Portal	Yes	Delete
CaseMgr	Case Manager	Yes	Delete
CaseManager: Role test		Yes	Delete
Case View: Privilege	Test	Yes	Delete
Case Approval	No Case Approval authority test	Yes	Delete
CaseLogPrivilege	Privilege test	Yes	Delete
Requirement	Privilege	Yes	Delete
Notes	Notes test	Yes	Delete
CaseNotesPriv	Testing	Yes	Delete
CaseView	Assigned/Team	Yes	Delete

Defining Users and Teams

User configuration defines user access information such as the user ID, password, role, job function, team assignment and levels of authority.

A team consists of a group of users and may be used to control case assignment as well as security privileges.

New users, teams and roles are created via the Actions menu.

User Details

Password: Required password parameters such as minimum length, alpha/numeric, and special character requirements, etc are defined in the Administration/Options module.

Role: Specifies the UnderwritingPro security role which controls user access. Note that this is not the user's job function but rather the UnderwritingPro security role.

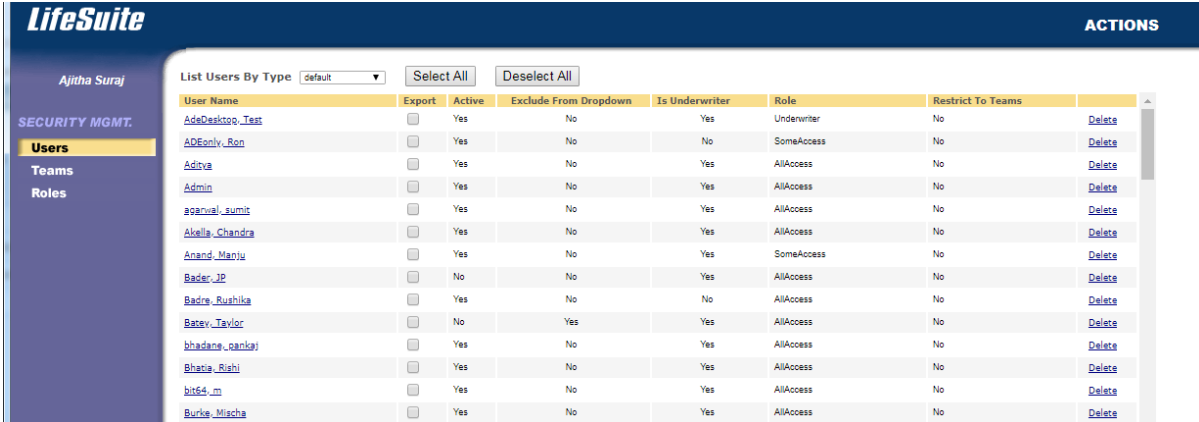
Active: Note that this box must be checked when setting up a new user in the system. Users can be deactivated by un-checking this box.

Job Function: Specifies the user's job function within the UnderwritingPro system (underwriter, case manager/service associate, etc.)

Load Balancing Factor: Determines the frequency in which cases are assigned to the user (underwriters and case managers only). Load balancing factor is based on a factor of 1 (i.e. users with a value of .5 will be assigned half as many cases as a user with a factor of 1).

Member of Teams/Auto-Assign: Indicates if a user is a member of the selected team(s) and if they are eligible for auto assignment of cases which are assigned to the team. Note that a user can be a member of a team but not be set up for auto assignment of cases by the system (e.g., a Chief Underwriter may be a member of every team, but might work on a referral-only basis and does not have cases automatically assigned to him/her by the system).

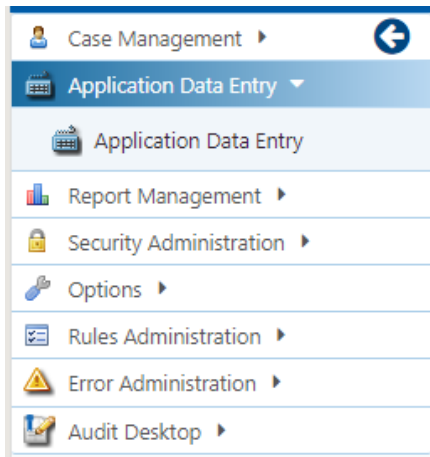
Levels of Authority: Specifies the approval authority by line of business for the user. The system takes assignment and approval authority into account during final action as well as during case assignment.



User Name	Export	Active	Exclude From Dropdown	Is Underwriter	Role	Restrict To Teams	Actions
AdeDesktop_Test	<input type="checkbox"/>	Yes	No	Yes	Underwriter	No	Delete
ADEonly_Ron	<input type="checkbox"/>	Yes	No	No	SomeAccess	No	Delete
Aditya	<input type="checkbox"/>	Yes	No	Yes	AllAccess	No	Delete
Admin	<input type="checkbox"/>	Yes	No	Yes	AllAccess	No	Delete
aparnal_sumin	<input type="checkbox"/>	Yes	No	Yes	AllAccess	No	Delete
Akhila_Chandra	<input type="checkbox"/>	Yes	No	Yes	AllAccess	No	Delete
Anand_Manju	<input type="checkbox"/>	Yes	No	Yes	SomeAccess	No	Delete
Bader JP	<input type="checkbox"/>	No	No	Yes	AllAccess	No	Delete
Bader_Rushika	<input type="checkbox"/>	Yes	No	No	AllAccess	No	Delete
Batev_Taylor	<input type="checkbox"/>	No	Yes	Yes	AllAccess	No	Delete
bhadane_cankaj	<input type="checkbox"/>	Yes	No	Yes	AllAccess	No	Delete
Bhaskar_Rishi	<input type="checkbox"/>	Yes	No	Yes	AllAccess	No	Delete
bns4_m	<input type="checkbox"/>	Yes	No	Yes	AllAccess	No	Delete
Burke_Micha	<input type="checkbox"/>	Yes	No	Yes	AllAccess	No	Delete

Application Data Entry (ADE) Desktop Overview

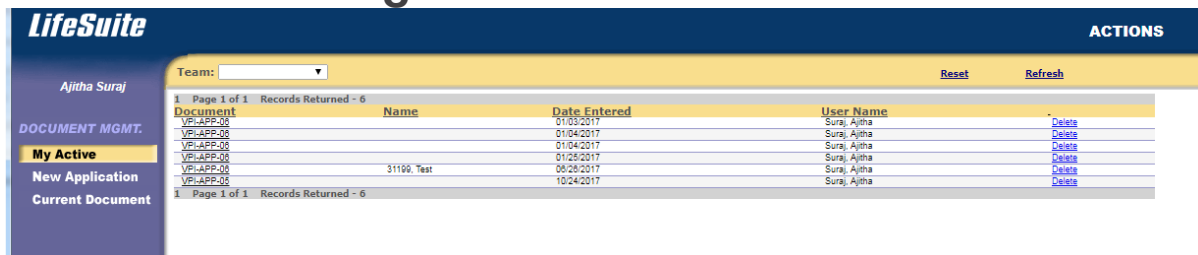
UnderwritingPro's Application Data Entry Desktop module allows a user to data enter applications into the system.



There are three basic methods for entering a case into UnderwritingPro:

1. Direct import, using either an ACORD 103 or a custom XML feed into UnderwritingPro. This connection can be from any internal or external electronic application, policy administration system, etc.
2. UnderwritingPro Application Data Entry method (ADE). This is the simplest method of data entry available within UnderwritingPro and is primarily used for home office data entry of paper applications into UnderwritingPro. It is also a quick and easy way to enter test cases into the system during the UnderwritingPro implementation – particularly before interfaces to other systems have been developed.
3. LifeApply E-Application. Sapiens' fully reflexive, wizard-based electronic application which makes use of a common rules engine that can be shared between LifeApply and UnderwritingPro.

Document Management



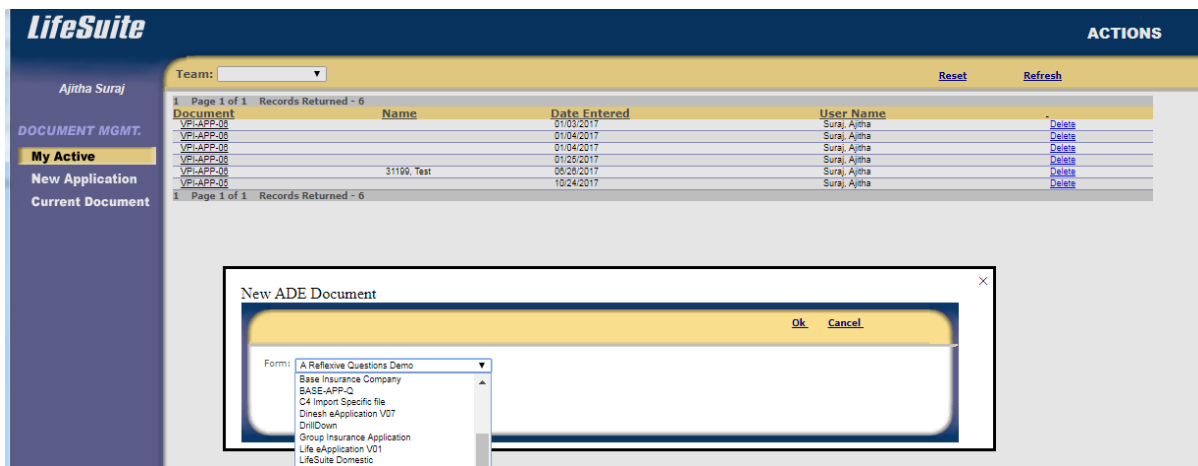
My Active: Displays a list of existing applications that are in process and have not been submitted to underwriting. These are “active” applications from a data entry person’s perspective – not from an underwriting perspective.

New Application: Starts a new application.

Current Document: Recalls the most recently accessed document during the current login session (if applicable).

New Application

If more than one application is available, a list will be presented for selection. Note that the list may be filtered using the UnderwritingPro Rules Engine to display different applications based on the logged-in user, agent, agency, etc.



Screen Option Definitions

Full Form/Wizard: Toggles between a simple wizard mode and full form mode which displays application data wizard screens as one scrollable screen.

Save Form: Saves the information entered thus far so that the application may be completed at a later time.

Submit Form: Submitting the form validates the form for errors and loads the collected data into the Underwriter Desktop.

Navigation Buttons

Note

Navigation buttons are only enabled based on certain criteria. For example, the "previous" button is not enabled if you are on the first screen, as there is no previous screen to navigate to. Navigation buttons are only available when using wizard style entry methods and not available when using the full form data entry style.

Next: Navigates to the next screen

Back: Navigates to the previous screen

Add: Some sections may contain more than one instance (i.e. multiple applicants, beneficiaries, etc.). For these sections, the “Add” button adds another instance of the section up to the maximum number of instances defined in the XML application form (i.e. 10 applicants).

Remove: Allows for the removal of a section instance.

The screenshot shows the LifeSuite application form interface. The top navigation bar includes the LifeSuite logo and the text "POWERED BY FISERV". The main header area displays "Form: VPI-APP-06 - Base Insurance Company" and "Application *". The left sidebar contains navigation links: "System", "DOCUMENT MGMT.", "My Active", "New Application", and "Current Document". The main content area shows the "Base Life Insurance Company" details, including the address "1975 Research Parkway, Colorado Springs, CO 80906". Below this, there are input fields for "Collected Date *", "Cash with App.", "Premium Payment Frequency", "Premium Payment Method", "Priority", and "Assigned Team". The bottom of the form features two sets of "Navigational Buttons": "Add" and "Remove" on the left, and "Back", "Next", and "Detail" on the right. The top right corner has "ACTIONS" buttons: "Full Form", "Save Form", and "Submit Form". Red circles and arrows highlight these button groups, with labels "Option Buttons" and "Navigational Buttons" pointing to them.

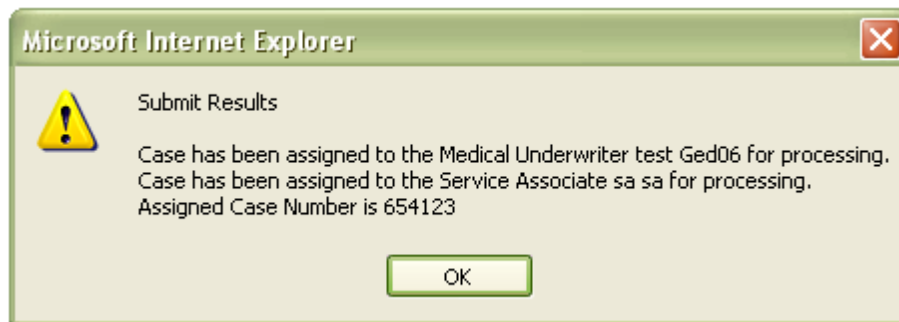
Data Fields

Multiple field types are permitted, including: string, integer, currency, date, radio button, dropdown list, checkbox, and text area.

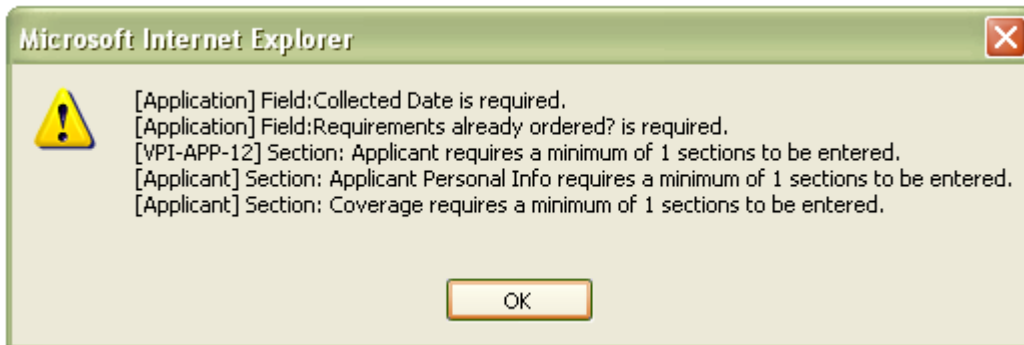
Fields marked with a red asterisk (*) are required for application submit – but only when the section itself is required (as denoted by a red asterisk in the section header) or once the section has been made relevant by completing 1+ field(s) in that section.

Application Submit

Upon submitting the application, all data will be validated. Once successfully validated, UnderwritingPro creates a case in the Underwriter Desktop. A case number and team are assigned to the case and an underwriter and case manager (aka service associate) are assigned from within the assigned team.



If required fields/sections are found to be incomplete during validation, a message will be displayed:



Underwriter Desktop Overview

UnderwritingPro's Underwriter Desktop provides browser-based access to real-time case information throughout the underwriting process. Access to Underwriter Desktop features and functionality is controlled via UnderwritingPro's Security Management module.

Case Management

Using the real-time dashboard

UnderwritingPro's real-time dashboard provides a view of active cases for the selected user and/or team. Cases which are in a closed status (approved, declined, withdrawn) without open "post issue" requirements are not displayed on the dashboard but can be accessed using the Search screen.

Case #	Applicant	Status
pm032715-4	RXRRule, Kathy	Pending Mail
41554788	last, first	Pending
SR0017154J	Crown, Jim R.	Pending
LSV10TEST1	Young, Sam R.	Pending
L9000165	Applicant, Amica	Approved
SR0017154Q	Crown, Steve R.	Pending

10 Records

Summary Tab

The Summary Tab displays a summarized view of important case and task information. A subset of tasks is displayed on the Summary Tab for easy selection, where all recently accessed cases can be opened by double-clicking on the case. For detailed information of all tasks, click on the Tasks Tab. (More information about the Tasks Tab can be found in this document.)

Selecting active cases for a User and/or Team

1. Select a user from the User drop down list. If the User is left blank, a search of all users will be performed.
2. Select a team from the Team drop down list. If the Team is left blank, a search of all teams will be performed.

Note

- The User will default to the current, logged-in user upon initial login.
- A user or a team, or a combination of both user and team can be selected on the dashboard.

Work Items Tab

The Work Items Tab shows each active/open case, represented by status and timeframe. Timeframes are globally configurable at the carrier-level in the Administration/Options module. Approved cases with open “post issue” requirements are also represented on the Work Items Tab in the “To Be Issued” category.

Company	Case #	Plan Code	Priority	Status	Status Date	Name	U/W Amount	Rcv. Date	Underwriter	Service Associate	Team	Agency #	Last Activity
BASE	RL1201161603	BASE10	1	PM	01/18/2017	Test, Mary	100,000	12/01/2016	Suraj, A.		Base	1111	12/13/2018
BASE	25106-5	Plan1	0	PE	02/28/2017	abdefghijkl	300,000	01/10/2017	Suraj, A.		Base	74839	12/11/2018
BASE	25106-6	BASE10	0	PE	02/28/2017	Test, Thomas	550,000	01/13/2017	Suraj, A.		1Team		12/11/2018
BASE	01142017Test	BASE10	0	PE	12/17/2018	Test, Jan	1,500,000	01/14/2017	Suraj, A.		Base		12/17/2018
BASE	L9002172	BASE20	1	FA	01/17/2017	Dover, Charles	20,000	01/17/2017	Suraj, A.		Base		12/11/2018
BASE	L9002172	BASE10	1	PE	02/28/2017	Dover, Jonath...	500,000	01/17/2017	Suraj, A.		Base		12/11/2018
BASE	L9002172	BASE20	1	PM	01/17/2017	Dover, Joy	20,000	01/17/2017	Suraj, A.		Base		12/11/2018

Working with Workbaskets

Workbaskets are a key component of UnderwritingPro's workflow manager. Workbaskets are used to organize work into distinct, work categories by status. Cases will move from one workbasket to another automatically, based on various activities that occur on a case. Examples are the receipt of evidence, updates to data, etc.

The workbasket counts represent an aging of applicants by workbasket category and date. The workbasket time frames displayed in the dropdown are globally configurable for the organization within the Administration/Options module.

Clicking the displayed count will display a list of the applicants associated with the workbasket category. The list can be column-sorted in ascending/descending order once it is displayed. The workbasket categories are:


New Business	<p>Cases where little/no activity has occurred will stay in a new business status. Once the system orders any requirements for the applicant, the case will exit the new business status.</p> <p>Additionally, cases can be held in a new business status in instances when a new business review is desired. This is configurable via the use of the UnderwritingPro Rules Engine and during the setup of the carrier's underwriting requirements.</p>
Pending	<p>Cases where there has been some activity on the case, but no current action is required by the user (e.g. requirements are still pending).</p>
Pending Mail	<p>Cases that have had new activity on them where a review is required. The receipt of new evidence/mail or a system added review message may cause the case to enter a pending mail status.</p>
Final Action	<p>Cases that have:</p> <p>All underwriting requirements satisfied for the applicant.</p> <p>AND</p> <p>There are one or more underwriting exceptions requiring actions, when If auto approval is enabled for the selected case.</p> <p>OR</p> <p>Manual action is required in order to take final action on the case, when auto approval is disabled for the selected case</p>
Hold	<p>When a case is on Hold, UnderwritingPro will not automatically underwrite the case. Cases can be placed on hold manually or automatically via rules.</p>
To Be Issued	<p>Cases that have been approved but have an open Post-Issue requirement.</p>
Total	<p>A grand total list of all cases in the Work Baskets.</p>

Selecting Cases or Applicants

1. Select the Applicant view to see each applicant listed separately in the list of results.
2. Select the Case view to see a listing of the cases. Multiple applicant cases will only be displayed a single time. (The primary applicant's name will be displayed.)

Sorting/Filtering Results

All results can be sorted in ascending/descending order by clicking on the desired column header.

Results can be filtered by clicking the  filter icon in the column header and supplying the desired filter criteria. Partial filter values are acceptable and filters can be applied to multiple columns.

Opening a Case

Cases can be opened by either double-clicking a selection from the list or by making a selection and clicking the "Open" button. Cases open in a new tab alongside the dashboard. Multiple cases can be opened and worked on simultaneously.

Note

Sapiens recommends that a user open no more than six cases at one time.

Tasks Tab

The Tasks Tab provides a list of the items for each task category. Clicking the displayed count will display a list of the items associated with the selected task category. The list can be sorted in ascending/descending order by clicking on the desired column-header. The task categories include:



Inbox / Outbox	Provides a count of Case Notes that have been referred to and from the selected user/team by another user or by the system (via rules).
Requirements Received	Displays a count of requirements for which mail/evidence is received.
Requirements to Order	Displays for the selected user/team a count of “manually” ordered requirements that still need to be ordered.
Past Due Underwriting Requirements	Displays a count of Pre-Approval (aka Underwriting) requirements where the follow-up date (on the requirement) is past due. Each requirement code can be configured with a unique follow-up period.
Case Manager Review Messages	Displays a count of Review Messages for Case manager that are open and created via rules.
Diary	Provides a count of Case Notes where the note’s follow-up date is past due.
Past Due Pre- Issue Requirements	Displays a count of Pre-Issue requirements where the follow-up date is past due.
Past Due Post Issue Requirements	Displays a count of Post-Issue requirements where the follow-up date is past due.
Images Received	Provides a count of images that have been received. The list of images provides a link to the client’s imaging system to view the image of the stored document. Note that this level of integration with the client’s imaging system is optional and requires that an index file be passed into UnderwritingPro each time an image gets scanned.
MIB 2Yr	Displays a count of cases for which MIB 2Yr follow-up evidences are received.

Searching for a Case

Cases can be queried by specifying search parameters on the Search screen.

Key features:

1. Queries can be performed by entering one or more parameters.
2. A partial entry can be made in a search field (i.e. entering “Da” in the Last Name field would return all last names beginning with “Da” such as “Davis” or “Daniels”).
3. Searches are not case sensitive.
4. Fields appearing on the Search screen are configurable in the Options module. (A Sapiens resource can assist with the configuration in the module.)

Working with Case Information

Configurable Information Banner

When a case is opened, the case information banner is displayed in the lower left corner of the screen while working on a case. This banner is customized with additional (+20) case-level fields available for selection.

Case # [Search] Welcome Tisha Junge Preferences About Logout STONERIVER a SAPIENS company

Case Management Worksheet Case Notes UW Notes Requirements Evidence Case Applicant Related Cases Documents Images

Policy Number
L9000165

Application Number
VP-APP-06

Face Amount
\$233,522.00

Underwriting Amount
\$100,000.00

Applicants
4

Related Cases
0

Agent
fsgsd Agentman

Phone

Home Search Policy: L9000165

Worksheet Case Disposition Review Messages Debit/Credit

Applicant
Applicant3 Test

Open

Type	Message	Created On
[Icon]	Note: Urine Day 1 is on hold.	08/02/2018
[Icon]	Note: MIB/IAI is outstanding.	07/18/2018
[Icon]	Note: Underwriter Referral is outstanding.	07/18/2018
[Icon]	Note: Urine Day 1 is outstanding.	07/18/2018
[Icon]	Note: RX Rule Millman is outstanding.	07/18/2018
[Icon]	Note: MIB/IAI is outstanding.	07/18/2018
[Icon]	Note: A Second Attending Physicians Statement is outstanding.	06/28/2018
[Icon]	Note: A Second Attending Physicians Statement is outstanding.	06/28/2018
[Icon]	Note: MIB - IAI only is on hold.	02/27/2017
[Icon]	Requirement Rule did not run	02/27/2017
[Icon]	CEXP ELSE	02/27/2017
[Icon]	APS order rule ran, but not ordered 9/6/2012	09/06/2012

13 Records

Working with Multiple Applicants on a Case

Cases in UnderwritingPro may contain multiple applicants. The Applicant count is displayed in the information banner while working on a case. The desired applicant can be selected from the dropdown list near the top of the screen.

Case # [Search] Welcome Tisha Junge Preferences About Logout STONERIVER a SAPIENS company

Case Management Worksheet Case Notes UW Notes Requirements Evidence Case Applicant Related Cases Documents Images

Policy Number
L9000165

Application Number
VP-APP-06

Face Amount
\$233,522.00

Underwriting Amount
\$100,000.00

Applicants
4

Related Cases
0

Agent
fsgsd Agentman

Phone

Home Search Policy: L9000165

Worksheet Case Disposition Review Messages Debit/Credit

Applicant
Applicant3 Test

Open

Type	Message	Created On
[Icon]	Note: Urine Day 1 is on hold.	08/02/2018
[Icon]	Note: MIB/IAI is outstanding.	07/18/2018
[Icon]	Note: Underwriter Referral is outstanding.	07/18/2018
[Icon]	Note: Urine Day 1 is outstanding.	07/18/2018
[Icon]	Note: RX Rule Millman is outstanding.	07/18/2018
[Icon]	Note: MIB/IAI is outstanding.	07/18/2018
[Icon]	Note: A Second Attending Physicians Statement is outstanding.	06/28/2018
[Icon]	Note: A Second Attending Physicians Statement is outstanding.	06/28/2018
[Icon]	Note: MIB - IAI only is on hold.	02/27/2017
[Icon]	Requirement Rule did not run	02/27/2017
[Icon]	CEXP ELSE	02/27/2017
[Icon]	APS order rule ran, but not ordered 9/6/2012	09/06/2012





13 Records

Working with Review Messages

The Review Messages screen provides important messages pertaining to the applicant upon opening a case. Messages displayed on the Review Messages screen are automatically generated, based on information on the case, by UnderwritingPro. The majority of review messages are added via rules written by the carrier, but some messages are inherent or added due to preferences specified, when setting up individual requirements (i.e. generate review message when requirement is received).

Information on the Review Messages screen may change periodically, as data on the case changes.


There are a few basic types of Review Messages displayed on the Review Messages screen:


Icon	Message Type	Description
	Exception	Results from the execution of a rule. This type of review message is also referred to as a “checkable” review message (CRM); because it becomes “checked off” once a note has been entered. A note must be entered before final action can be taken.
	Informational	No action is required (i.e. Case was reopened).
	Checked-off review	Indicates that an exception message was previously checked off by entering a note. Checked off review messages become Case Notes on the case and can be reviewed on the Case Notes screen at any time.
	Informational	Used to describe open/pending requirements. These messages are added automatically by the system and disappear once the requirements are satisfied.

A case cannot be approved for issue if any one of the following is true:

1. If there are any unchecked exception type messages or any underwriting requirements that have not yet been satisfied.
2. If the case status is “Hold”.





Satisfying exception messages

To satisfy an  exception type review message:

1. Open the review message.
2. Enter a note on the displayed Notes Screen.
3. Click **Accept**.
4. The message icon will change to a  check mark when the Review Message screen is refreshed.
5. Once an exception style review message is satisfied (“checked off”) it cannot be un-checked. Comments entered will appear as a Case Note and Supplemental Notes can be added if desired.


Working with Requirements

The requirements screen provides a list of requirements for the selected applicant. Things to note when working with requirements:

1. A requirement may be past due if the alert symbol  is displayed in the Alert column. The default follow-up time period for each requirement is set when configuring the requirement in the Options module and may be overridden when manually adding a requirement.
2. The yellow note icon  indicates there is a note associated with the requirement. All notes on the case are accessible by clicking the same  notes icon in the toolbar at the top of the screen or by clicking on the Notes screen on left menu. Notes are covered in further detail in a dedicated section of this guide.
3. The  icon in the Matched column indicates that evidence has been matched to the requirement. All evidence can be reviewed on the “Evidence” screen.

Adding a new requirement

To manually add a new requirement to an applicant:

1. Choose the desired applicant from the “Applicant” dropdown at the top of the Requirements Screen.
2. Click the “Add” button at the top of the screen. A new pop-up is displayed with the list of requirements in the dropdown.
3. Select the desired requirement from the list. The selected requirement will display in the bottom panel of the screen.
4. For manually ordered requirements, you may optionally wish to specify who is responsible for ordering the requirement in the “Ordered By” field. Common options are: Field (agent), Case Manager, and Underwriter. These items must be configured in the Administration/Options module. The option chosen determines who the requirement will be assigned to.
5. Select an option from the “Order From” field to identify the vendor the order will be placed with (optional). The selection dropdown will default to “Manual”, unless UnderwritingPro has been configured to support an automated vendor interface for the selected requirement.
6. To modify the Follow-up Date and time for the requirement, other than the one defaulted, check the Follow-up Date box and enter a date and time (optional).
7. Enter a Comment (optional).
8. Enter any Vendor Special Instructions (optional). These will be sent to the vendor with the requirement order.
9. After making any changes, click the  “Save/Refresh” icon in the toolbar at the top of the screen to save your changes.

Adding a Note to a Requirement

To add a Note to a requirement:

Note

Only one “primary” note can be attached to a requirement, but supplemental notes can be added to the original note as desired.

1. Click on the desired requirement in the grid.
2. Click the “Note” button at the top of the grid.
3. Enter the desired text and click “Accept”. Additional parameters such as “Needs Review” are optional and are covered in detail in the “Case Notes” section of this document.

Note

Saved notes become Case Notes on the case and may be viewed via the Notes icon on the toolbar or Case Notes screen from left menu.

Checking the Status on a Requirement

To check the status of a requirement, click the “History” button at the top of the requirements grid. The History screen is read-only.

UnderwritingPro automatically creates status records when the requirement is added or when the requirement status is changed. In some cases, additional status records from vendor systems may be displayed (i.e. scheduled appointment for lab). Additional status records only occur if UnderwritingPro is interfaced with a vendor’s system and the vendor’s system supports transmitting status records to UnderwritingPro.

Manually Matching Requirements Evidence Data

Requirements automatically ordered by UnderwritingPro should be automatically matched 100% of the time, due to the use of unique identifiers associated with the requirement order. The system will attempt to automatically match field/agent ordered requirements whenever possible, using a combination of fields that must match between the applicant and the received requirement evidence. Some field/agent ordered requirements may not automatically match if data on the application and requirement evidence do not match (e.g. applicant name, date of birth or tax id are keyed incorrectly). In this case, requirements can be matched manually.

Note

To manually match evidence data to a requirement, the following must be true:

- a. The evidence must have already been received by the vendor and must currently exist in the UnderwritingPro database.
- b. The “Match” link must be displayed in the panel at the bottom of the screen for the selected requirement.

To manually match evidence (i.e. labs or MVR) to a requirement:

1. Click “Match” on the desired requirement to display the Manual Match screen for the selected requirement.
2. Search for the evidence.
 - Select the desired time period from the dropdown list:

- All unexpired – only evidence which is unexpired will be searched. The expiration period for the type of evidence data for the associated requirement is defined in the Administration/Options module.
 - 365 days
 - All Records (no time limit)
 - Specify the desired filter criteria by clicking on the filter icon in the desired column(s). Fuzzy search logic is permissible (i.e. entering “Da” in the name field will return evidence with names such as “Davis” and “Daniels”).
3. Once the appropriate evidence has been identified, it can be matched by selecting it from the list and clicking the “Accept” button. The requirement status will automatically be changed to “Satisfied”.
 4. Review the newly matched evidence on the “Evidence” screen to ensure that it is the correct evidence for the applicant. If incorrect, the evidence can be unmatched by going back to the Requirements Screen and selecting the “Unmatch” link in the panel at the bottom of the screen for the selected requirement.

Working with Evidence

All requirements evidence data is viewable on the Evidence Screen, with each type of evidence being separated by tabs.

The screenshot displays the 'Evidence' screen for applicant 'Doe John'. The 'Rx' tab is selected, showing 'Rx Report' and 'RxRules Summary' sub-tabs. The 'Applicant Information' section includes fields for Report Date, Name of Insured, Tax ID, Birth Date, Gender, Policy Number, Requestor, Account Code, Ticket Number, and Calculated Client Score. The 'Prescription Information' section features a table with columns: Rx and Dosage, Drug Priority, Drug Weight, # Fills, Physician Name, Prescription Fill Date, Quantity, and Number of Days. Below this, a 'Physician' section shows a table with columns: Name, Address, Pharmacy Id, Phone, and Speciality. The table currently displays '0 Records'.

Lab

The Lab Results screen displays lab data matched to lab requirements for the applicant. Lab data is read-only and cannot be updated. Vendor integration for lab requirements must be completed to obtain lab data. Incorrect lab data can be unmatched from the Requirements Screen.

MIB

The MIB screen displays any MIB data for the applicant received by UnderwritingPro. Received MIB data is read-only and cannot be updated. New MIB codes can be entered and submitted back to MIB on the “MIB Coding” tab of the MIB panel. MIB vendor integration must be completed to obtain MIB evidence.

MVR

The MVR screen displays MVR data matched to MVR requirements for the applicant. MVR data is read-only and cannot be updated. Vendor integration must be completed to obtain MVR data. Incorrect MVR data can be unmatched from the Requirements Screen.


Rx

The Rx screen displays Rx data matched to the Rx requirements for the applicant. Rx data is read-only and cannot be updated. Vendor integration must be completed to obtain Rx data.

Medical Condition

The Medical Condition screen displays the user-generated and system-generated medications and medical conditions. This screen allows adding/editing the medical conditions and medications, assign points to each condition and medication, and retaining points by condition and by medication as well as the overall total points. The ‘Medications Codes’ and ‘Medical Conditions Codes’ are configurable in the Options module.

Paramedical

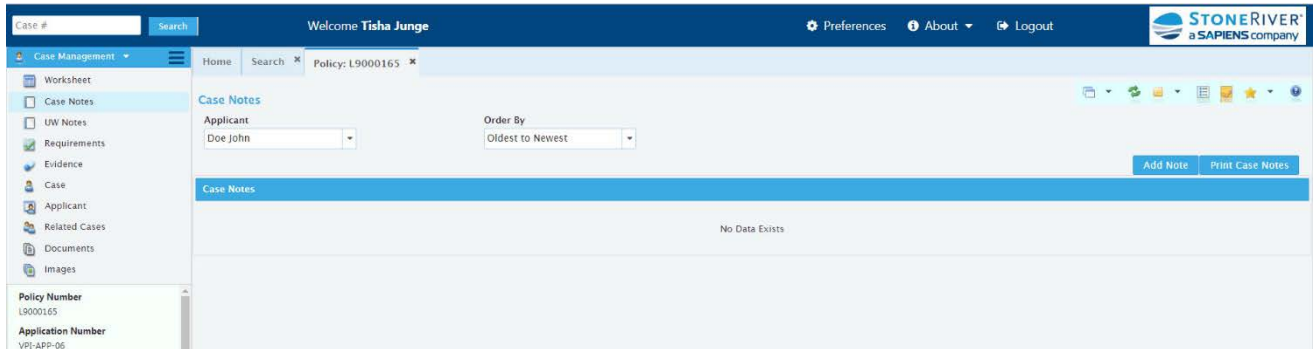
The Paramedical screen displays physical measurement, blood pressure and pulse information for the selected applicant. Paramedical information can be added or updated manually if desired. Changes can be saved by clicking the  “Save/Refresh” icon in the toolbar at the top of the screen.

Note

If any paramedical data such as the applicant’s height/weight differs between the Lab evidence, Paramedical evidence and application data (viewable on the Applicant screen), the UnderwritingPro Rules Engine evaluates the data in the following order: Lab Data>Paramedical Data>Application Data.

Case Notes

Case notes are a highly flexible part of UnderwritingPro. Follow-up dates can be set (optionally), and notes can be referred to other users if desired. Notes with past-due follow-up dates appear in the Diary task on the dashboard and referral notes appear in the referred user's Inbox, as well as in the referring user's Outbox on the dashboard.




Case notes may be added to the case:

1. Manually
2. Via rules
3. When adding a note to an exception style review message (aka, checking the message off)
4. When adding a note to a requirement

Manually Adding a New Case Note

To add a new note from scratch (not linked to a review message or requirement):

1. Click the  Notes icon in the toolbar at the top of the screen and click on 'Add Case Notes' or click on the 'Add Note' button on the Case Notes screen.
2. Select the desired applicant from the dropdown list.
3. Enter the subject for the note. Realize that the subject line can be configured as a dropdown list of values if desired in the Options module.
4. Select the desired "Visibility" option from the dropdown. The options are:
 - Internal - indicates that the note is only visible inside the UnderwritingPro Underwriter Desktop.
 - External - Used to indicate notes which are meant to be viewed by third-parties such as agents. This is only applicable when using a portal/statusing system such as the UnderwritingPro Collaborator.
5. To set a Diary date, select "Needs Review" and enter a follow-up date. Past-due notes will appear in the Diary task on the dashboard.

6. To refer the note to another user, choose the Reviewer Type (agent, underwriter, case manager, etc.) and choose the desired Reviewer from the associated dropdowns.
 - Referred notes will appear in the referred user's Inbox on their dashboard and in the referring user's Outbox.
 - Additionally, the "Send Email" option may be selected to send an email through your installed email client. This function is commonly used to send a "tickler" email to let users know that they need to log into the system and review the referred case note. It is especially useful when referring a note to users who may not log into UnderwritingPro on a regular daily basis unless prompted with such an email (i.e. an agent logging into the UnderwritingPro Collaborator to check a message referred to them by the underwriter).
7. Enter the desired note text and click "Accept"

Adding to an Existing Case Note

Note


For auditing purposes, the original text of a note cannot be updated. Instead, a supplemental note can be added to an existing note by clicking on the "Add Supplemental Note" button on the selected Case Note.

Supplemental Note functionality is used for two-way correspondence between users on referral notes. When responding to a note which is passed back and forth between users (i.e. underwriter and medical director), each user should select the Supplemental Note option instead of creating a brand-new note.

Underwriting Notes

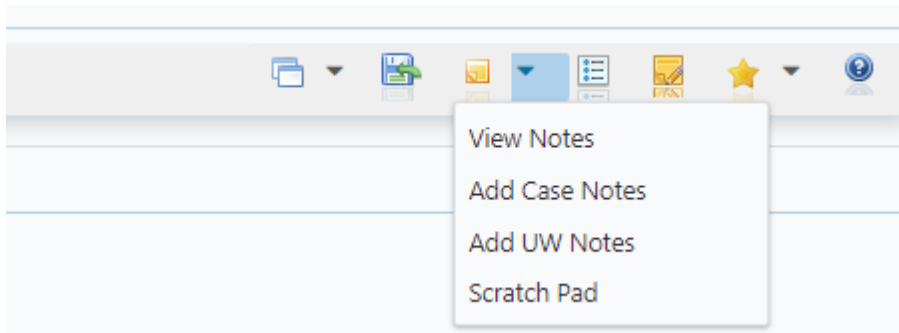
Underwriting Notes are intended to be used as a place for the underwriter to make notes for themselves or to notate sensitive information. Underwriting Notes can be restricted separately from Case Notes via the Security Module. Unlike Case Notes, Underwriting Notes cannot be flagged for follow-up or referred to other users.

Adding an Underwriting Note

1. Click the  Notes icon in the toolbar at the top of the screen and click on 'Add UW Notes' or click on the 'Add Note' button on the UW Notes screen.
2. Select the desired applicant from the dropdown list.
3. Enter the subject for the note. Realize that the subject line can be configured as a dropdown list of values if desired in the Options module.
4. Enter the desired note text and click "Accept."

Scratch Pad

The Scratch Pad notes can be used as temporary notes where notes can be added/updated/deleted at case level at any time by any authorized user. The Scratch Pad is governed by existing security privilege 'Underwriter Notes View' and 'Underwriter Notes Edit'. Configuration can be done to enable/disable the spell check for scratch pad and to enable/disable the case logging for scratch pad note changes.



Case Screen

The case screen provides information at a case level which is generic to the entire case.

 A screenshot of the 'Case Information' screen. The top navigation bar includes a search bar, 'Welcome Tisha Junge', and links for 'Preferences', 'About', and 'Logout'. The left sidebar shows a 'Case Management' menu with options like 'Worksheet', 'Case Notes', 'UW Notes', 'Requirements', 'Evidence', 'Case', 'Applicant', 'Related Cases', 'Documents', and 'Images'. The main content area displays various case details in a grid:

- Company Name:** BASE - Base
- Preferred Language:** English (American)
- Application Type:** N - New Business
- Trial Application:** Yes/No
- Face Amount:** 233,522.00
- CWA Amount:**
- CWA Date:** MM/DD/YYYY
- LifeSuite Rec'd Date:** MM/DD/YYYY
- Requested Issue Date:** MM/DD/YYYY
- Conditional Receipt Number:**
- TIA From Received:**
- Application Received:** 10/10/2018
- Application Signed:** MM/DD/YYYY
- Agent Signed:** MM/DD/YYYY
- Application Number:** VPI-APP-06
- Family/Related Case ID:** L9000165
- Service Associate:** CaseManager, S.
- Backdate:**
- Underwriter:** Singh, Rakesh
- Priority:**
- Team:** Base
- Policy Number:** L9000165
- Application Number:** VPI-APP-06
- Face Amount:** \$233,522.00
- Underwriting Amount:** \$100,000.00
- Applicants:** 4
- Related Cases:** 0
- Agent:** fdgsid Agentman
- Phone:**

 Below the grid, there are expandable sections for 'Owner', 'Payor', 'Payment Information', 'Distribution', 'Association', 'Employer', and 'Agency'.

Viewing and Editing Case Information

Each section of the page can be expanded/collapsed. Changes to fields are saved by clicking the "Save/Refresh" icon in the toolbar at the top of the screen.



Applicant Screen

The Applicant screen contains information which is specific to the selected applicant. Only one applicant can be viewed at a time on the Applicant screen. Applicants are selected using the dropdown at the top of the screen.

The screenshot shows the 'Applicant Screen' in the UnderwritingPro QuickStart v10 application. The interface includes a top navigation bar with a search bar and user information. A sidebar on the left contains a 'Case Management' menu with options like Worksheet, Case Notes, and Evidence. The main content area is divided into three sections: 'Case Information', 'Owner', and 'Payer'. The 'Case Information' section contains fields for Company Name, Face Amount, Application Number, and various dates. The 'Owner' section includes fields for Name, Title, and Address. The 'Payer' section includes fields for Primary Insured, Party Type, and various identification numbers.

Viewing and Editing Applicant Information

Each section of the page can be expanded/collapsed. Changes to fields are saved by clicking the “Save/Refresh” icon in the toolbar at the top of the screen.

New applicants can be added by clicking the “New Applicant” button at the top of the screen. New coverages and benefits can be added to existing applicants by clicking the “New Coverage” or “New Benefit” button in the “Coverages” section of the page.

Worksheet

The Worksheet is where the underwriter will take final action on the case, coverage or benefit.

The Worksheet is comprised of four tabs:

- Case Disposition** Used for taking final action on a case, coverage or benefit
- Review Messages** System added alerts. Covered in an earlier section.
- Debit/Credit** Used to review system added debits/credits and to manually add/edit debits and credits.

The screenshot displays the 'Worksheet' tab for a case in the UnderwritingPro QuickStart v10 application. The interface is divided into a sidebar on the left and a main content area. The sidebar contains navigation links for Case Management, Worksheet, Case Notes, UW Notes, Requirements, Evidence, Case, Applicant, Related Cases, Documents, and Images. The main content area shows the 'Worksheet' tab for Policy # pm032715-4. It includes sections for Case Disposition (Pending), Reason, and various input fields for Case Number, Assigned Underwriter, Case Auto Approval Allowed, Auto Close Date, GSI Indicator, Reinsurer, Priority, and Final Action Note. A summary bar at the bottom shows Applicant: RXRule Kathy, UW Amount: \$50,000, Issued Age: 36, Smoker: No, Status: PM. Below this, there are sections for Coverage (Base 20 Year Term Life) and a table for Benefits.

Working with Debits/Credits

1. From the Debit/Credit tab, click the 'Add' button to add a new debit or credit.
2. Enter the appropriate "Risk Factor", "Description" and "Debit/Credit" amount. Note that positive values entered in the Debit/Credit column (i.e., 25) represent debits while negative values (i.e., -25) represent credits which are deducted from the total debit calculation.
3. Click the 'Accept' button to save your changes.
4. Saved Debits/Credits can be edited or deleted by clicking the 'Edit' or 'Delete' buttons.
5. The total number of debits will appear at the top of the "Debit/Credit" tab as well as the applicant subsection of the "Case Disposition" tab for each applicant on the case.

Approving or Declining a Coverage

Final action must be taken on each coverage individually except when declining or withdrawing the entire case (all coverages and applicants).

Once all coverages have been approved/declined for an applicant, the applicant's status will change to an "approved" or "declined" status. Once all applicants have been decided, the entire case will enter a "closed" status.

Benefits may either be decided separately prior to deciding the coverage that the benefit is associated with or at the time of taking final action on the parent coverage.

When approving a coverage, all outstanding underwriting requirements and exception style (aka checkable) review messages must be closed for the applicant. A validation message will prevent coverage approval if these requirements have not been met.

When declining a coverage, an option will be presented to cancel all outstanding requirements for the applicant if desired.

A note may or may not be required for coverage approval. This is configurable in the Administration/Options module.

To decide a coverage:

1. From the Case Disposition tab, complete all the desired fields for the coverage and applicant (approved rate class, table rating, flat extras, etc.).
2. Click the "Change Disposition" link for the desired coverage and applicant.
3. Select the desired disposition and reason. Enter a Final Action Note if desired. (Realize that this may be required if configured in such a manner by your system administrator.)
4. Click "Save".

Case #

Search

Welcome Tisha Junge

Preferences

About

Logout

STONERIVER

a SAPIENS company

Case Management

Worksheet

Case Notes

UW Notes

Requirements

Evidence

Case

Applicant

Related Cases

Documents

Images

Policy Number

pm032715-4

Application Number

VPI-APP-06

Face Amount

\$50,000.00

Underwriting Amount

\$50,000.00

Applicants

1

Related Cases

0

Agent

fdsgsd Agentman

Phone

Home

Policy: pm032715-4

Worksheet

Case Disposition

Review Messages

Debit/Credit

Case Disposition

Pending

Reason

Change Disposition

Case Number

pm032715-4

Assigned Underwriter

rai, nagesh

Case Auto Approval Allowed

Yes No

Auto Close Date

MM/DD/YYYY

GSI Indicator

Yes No

Reinsurer

TPA

BASE

Priority

Final Action Note

Applicant: RXRate Kathy

UW Amount: \$50,000

Issued Age: 36

Smoker: No

Status: PM

Aviation Exclusion

Yes No

Auto Approval

Yes No

Allow Auto Approval

No: Requirement

Debit Credit

0

On Hold

Yes No

Coverage: Base 20 Year Term Life

Product

BASE20 - Base 20 Year T...

Approved Plan Code

Amount Applied

\$0,000.00

Amount Approved

\$0,000.00

Rate Class Quoted

Rate Class Recommended

Non-Tobacco Preferred

Issue As Rate Class

1 - Non-Tobacco...

Effective Date

MM/DD/YYYY

Disposition

Pending

Reason

Change Disposition

Table Rating

Table Rating Reason

Temp. Flat Extra Amt.

Apply to All Benefits?

Permanent Flat Extra Amt.

Temp. Flat Duration

Final Action By

Final Action Date

Rated Up Age

Reinsurance Company

Reinsurance Amount

Calculated Rate Class

-1

Calculated Table Rating

Non-Tobacco Preferred

Final Action Note

Benefit

Edit

Benefit	Amount	Reinsurance	Disposition	Reason	Table Rating	Table Rating	Perm. Flat Extra	Temporary Flat	Temporary Flat
No Rows To Show									

Change Coverage Disposition

Disposition
Approved

Reason *
Approve as Applied For

Final Action Note

Save Cancel

Declining or Withdrawing the Entire Case

The entire case may be declined or withdrawn from the top of the Case Disposition tab on the Worksheet by clicking the “Change Disposition” link and completing the same steps for deciding an individual coverage. Withdrawing or declining the entire case will apply the decision to each coverage and applicant and will set the case to a “Closed” status.

Working with Documents

Case Management | Documents | Policy 43554788

Documents

Documents for Attachment

No Rows To Show

No Rows To Show

Templates/Attachments (Correspondence)

Templates can be manually generated, edited and attached to the case or they can be automatically attached to the case at pre-defined intervals via the use of the UnderwritingPro rules engine.

This feature of UnderwritingPro requires:

1. Setting up a common network directory by the system administrator for storing attachments.
2. Security rights for the user to access the attachment directory.
3. Microsoft Word must be installed on the user's workstation in order to generate, view and edit attachments on the case.

Manually Adding Correspondence

From the Documents screen, select the desired correspondence template on the Templates tab and click "Generate". The template will launch in MS Word and any applicable fields will be prefilled from the case. If both UnderwritingPro and the template have been configured to do so, the generated template may be edited and saved back to the server if desired.

Once generated, the temporary template can be found on the Attachments tab where it can be attached to the case, or deleted. Attached documents are permanently stored on the case in the UnderwritingPro database and will be exported to the network directory specified by your system administrator in the Administration/Options module. Exported documents can be printed, mailed, emailed, faxed, etc. (These processes are external to UnderwritingPro.)

Imaging

UnderwritingPro can interface with a client's imaging system on several levels. All images are stored in the imaging system outside of UnderwritingPro.

Imaging Link

The Imaging link on the left navigation bar is the simplest method of integration with a client's imaging system. The URL for this link is configured in the Administration/Options module. Several parameters such as the case/policy number may be passed in the query string so that the correct images for the case are displayed upon clicking the link.

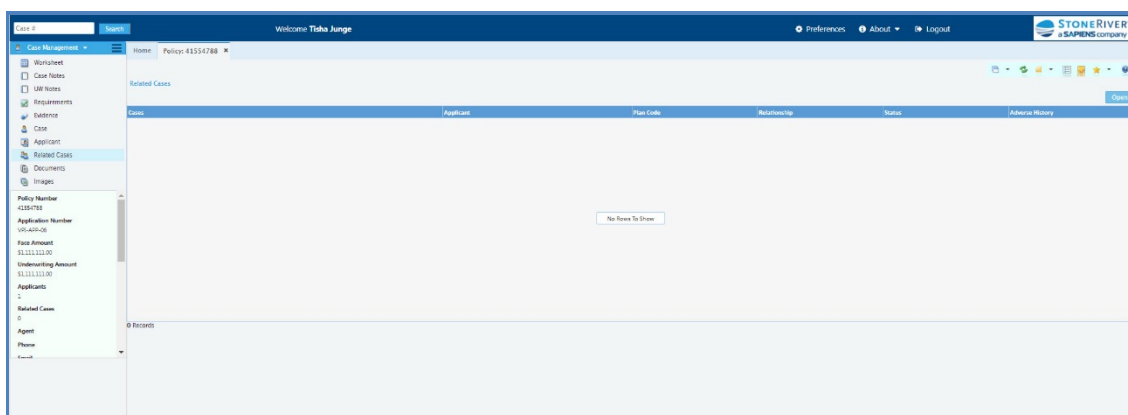
Detailed Imaging Integration

Some clients choose to integrate UnderwritingPro with their imaging system on a more granular level which entails passing an index file to UnderwritingPro each time an image is scanned. Doing so allows for incrementing the Images Received count on the Tasks tab of the dashboard and displaying links to individual images next to the associated requirement. Note that this level of integration will require some customization from both Sapiens as well as the client, because imaging systems and business processes vary for each carrier.

Additional Underwriter Desktop Functionality

Related Cases

Related cases appear on the Related Cases screen and can be opened by selecting the desired case and clicking "Open". UnderwritingPro automatically relates cases which contain the same Family ID (viewable/editable on the Case Screen) as well as cases containing the same applicant.



Manually Underwriting a Case



UnderwritingPro automatically underwrites a case after data on the case is modified, however this does not occur until after the case has been closed by the user. To manually underwrite the case after making any changes, the Underwrite icon in the toolbar may be used.

Case Log



Access the Case Log by using the icon in the toolbar. The Case Log provides a chronological list of activities or events that have occurred on the case. The Case Log also provides the date/time of the event, the user ID associated with the event and a message describing the event. A user ID of “System” indicates that the system (UnderwritingPro) caused the event to occur – not an individual user. Some events that are logged include:

1. When the status on a case changes.
2. When the case is underwritten.
3. When the case is opened by a user.
4. When final action is taken on a coverage.

Case Reassignment

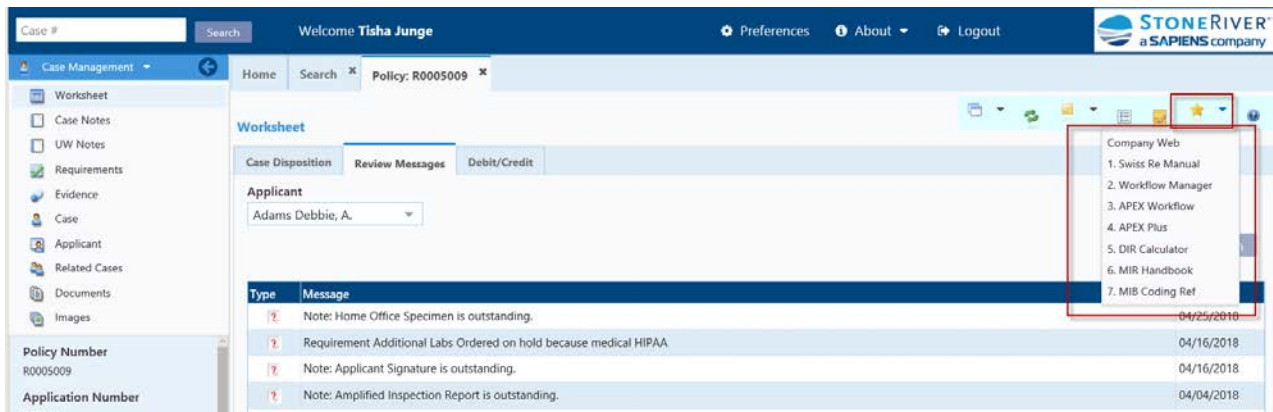
UnderwritingPro provides the ability to easily reassign one or more open cases from one Underwriter, or Case Manager, to another user of the same type/job function via the Reassign Case Screen.

Case#	Applicant	Line of Business	Plan Code	Term Amount	Assigned U/W	Assigned C/M	Agent	Agency	Effective Date
1904010060	Smith, George R.	Life	843503	250000	Junga, Tisha	Test, ServiceAssociate	SuperAgent, Bradley		01/10/2013
412240832	Jamison, David M.	Life	843503	892822	Junga, Tisha	Test, Test	LONGLENTURNVA, CHICKEN, TEST AGENT		02/24/2013
080728042	DIAGNOSTIC/RYAN, SERGIY	Life	843503	892822	Junga, Tisha	ADL/RYAN, Ryan	LONGLENTURNVA, CHICKEN, TEST AGENT		02/25/2013
41544768	Lee, Fred	Life	843503	1111111	Junga, Tisha	Finestone, Fred			01/07/2015
380371243	Crown, Steve R.	Life	843503	750000	Junga, Tisha	Finestone, Fred	SuperAgent, Bradley		11/20/2014
380371246	Crown, John R.	Life	843503	750000	Junga, Tisha	Finestone, Fred	SuperAgent, Bradley		10/31/2014
26080131309	Hilton, Tony	Life	843503	10000	Junga, Tisha	Test, ServiceAssociate			06/10/2013

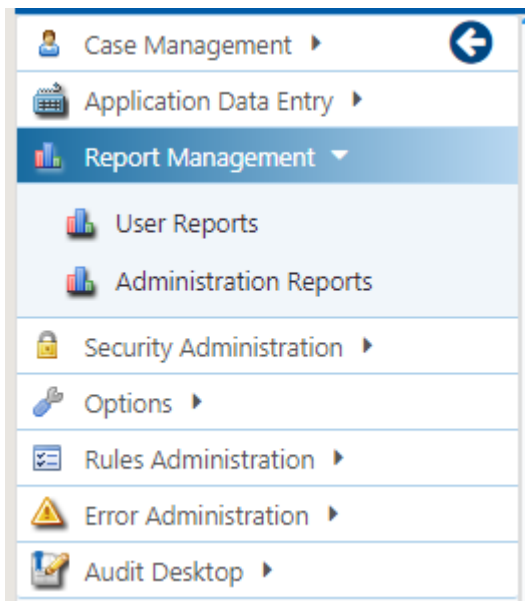
Favorites Link



Favorites Link is displayed as a gold star on the tool bar of a case. Configuration setting allows a set of URL links to frequently access external sites within your organization. An example may include: Company Website, Issue Tracking System, Procedures Manual, or MIB.



Report Management Overview



UnderwritingPro provides 20 base reports as well as the ability for clients to access the UnderwritingPro database to create their own customized reports. UnderwritingPro uses Microsoft SQL Server Reporting

Services (SSRS) as the reporting engine. Clients can create new reports using free, downloadable Microsoft SSRS tools.

Reports are separated by “User” and “Admin” reports, each of which may be secured separately.

One or more filter criteria may be specified.

LifeSuite			ACTIONS
Ajitha Suraj			
REPORT MGMT.			
Admin Reports			
User Reports			
Report Name	Description	Format(s)	
Average Days to Issue	List the details of Average Days to Issue	SQL Server	
Age Amount Matrix	Count of all Applicants categorized by Issue Age and Underwriting Amount	SQL Server	
Final Disposition	Count of all Applicants with Final Disposition; categorized by Final Action Status	SQL Server	
Final Disposition Status	Listing of all Final Action statuses by Case Number	SQL Server	
List of All Applicants	Listing of all Applicants	SQL Server	
Policy Requirements	List of All Policy Requirements	SQL Server	
Unmatched Labs	List of All Unmatched Labs	SQL Server	
UW Audit	Underwriter Auditing Report	SQL Server	
MIB 2Yr Follow-up Errors	List of all MIB 2Yr Follow-up Errors	SQL Server	

Rules Administration Overview

Case Management ▶	⌂
Application Data Entry ▶	
Report Management ▶	
Security Administration ▶	
Options ▶	
Rules Administration ▼	
Maintain Rules	
Error Administration ▶	
Audit Desktop ▶	

The UnderwritingPro Rules Engine is a core component of UnderwritingPro, seamless integrated with each module. Virtually any combination of data on the case can be evaluated using the rules engine, from data provided on the application to evidence received by a requirements provider. As a result of this evaluation, UnderwritingPro can auto approve/decline the coverage, order requirements, apply debits/credits, provide rate class recommendations, generate alerts for the underwriter and much more. The base UnderwritingPro software includes multiple “starter” rules that can be quickly and easily modified to meet the needs of any carrier and to work with any line of business or plan code. With the intuitive user-interface, business users can quickly create, edit and deploy rules without the need for IT assistance.

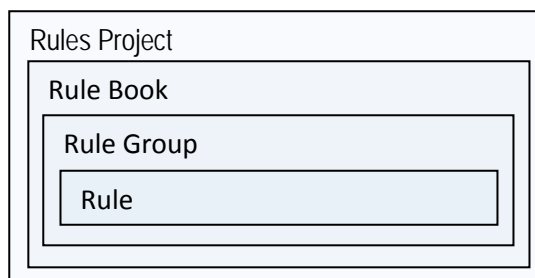
Hands-On Rules Training is offered by Sapiens.

LifeSuite		Current Project: Case Management - Underwriting		RuleGroup:	ACTIONS
		Project	Output Path	Deploy Path	
Ajitha Suraj RULES ENGINE Projects Rulebooks Rule Groups Rules		Case Management - Application Entry	D:\LSLegacy\RulesDesktop\build\dfact	D:\LSLegacy\deployed\D:\LifeSuite\deployed\IRLM\SLSV10QAPF\deployed	
		Case Management - Case Assignment	D:\LSLegacy\RulesDesktop\build\dfact	D:\LSLegacy\deployed\D:\LifeSuite\deployed\IRLM\SLSV10QAPF\deployed	
		Case Management - Case Clock	D:\LSLegacy\RulesDesktop\build\dfact	D:\LSLegacy\deployed\D:\LifeSuite\deployed\IRLM\SLSV10QAPF\deployed	
		Case Management - Coverage Approval	D:\LSLegacy\RulesDesktop\build\dfact	D:\LSLegacy\deployed\D:\LifeSuite\deployed\IRLM\SLSV10QAPF\deployed	
		Case Management - Final Disposition	D:\LSLegacy\RulesDesktop\build\dfact	D:\LSLegacy\deployed\D:\LifeSuite\deployed\IRLM\SLSV10QAPF\deployed	
		Case Management - New Business	D:\LSLegacy\RulesDesktop\build\dfact	D:\LSLegacy\deployed\D:\LifeSuite\deployed\IRLM\SLSV10QAPF\deployed	
		Case Management - Requirements	D:\LSLegacy\RulesDesktop\build\dfact	D:\LSLegacy\deployed\D:\LifeSuite\deployed\IRLM\SLSV10QAPF\deployed	
		Case Management - Underwriting	D:\LSLegacy\RulesDesktop\build\dfact	D:\LSLegacy\deployed\D:\LifeSuite\deployed\IRLM\SLSV10QAPF\deployed	
		Document Management - Application Assembly	D:\LSLegacy\RulesDesktop\build\dfact	D:\LSLegacy\deployed\D:\LifeSuite\deployed\IRLM\SLSV10QAPF\deployed	
		Document Management - Automated Correspondence	D:\LSLegacy\RulesDesktop\build\dfact	D:\LSLegacy\deployed\D:\LifeSuite\deployed\IRLM\SLSV10QAPF\deployed	
		Form Management - Form Filtering	D:\LSLegacy\RulesDesktop\build\dfact	D:\LSLegacy\deployed\D:\LifeSuite\deployed\IRLM\SLSV10QAPF\deployed	
		Form Management - Page Navigation	D:\LSLegacy\RulesDesktop\build\dfact	D:\LSLegacy\deployed\D:\LifeSuite\deployed\IRLM\SLSV10QAPF\deployed	

Rules Structure

Rules are organized by 4 levels:

1. Rules Projects
2. Rule Books
3. Rule Groups
4. Rules



Rules Projects

UnderwritingPro consists of 12 rules projects, each of which has a different initiation parameter. This provides an extremely flexible solution with a precise level of control over when rules execute. From application receipt until final disposition, the rules engine continually evaluates the case for actions that need to be performed.

Rule Books

Each rules project may contain one or more rule books. Rule books contain one or more "groups" of assigned rules, differentiated by plan codes, rate classes and effective dates.

Rule Groups

Rules groups contain a collection of one or more rules. Rule groups can be set to run each time the rule book is executed or they can be explicitly initiated from another rule. Rule groups can be easily reused across multiple rule books.

Rules

Rules are created and maintained using the UnderwritingPro user interface. UnderwritingPro rules are constructed in one of two basic formats: rule tables and if/then statements. Almost any field on the case can be evaluated with the

rules engine by simply selecting the desired field(s) from a list, specifying the value(s) to test for, and specifying the desired action(s) to be performed when the rule is true.

Rule Actions

Rule actions are the tasks to be performed once a rule evaluates the data and the result is deemed as true. As a result of the evaluation of any data on the case (application data or requirements evidence), multiple actions can be executed.

Rule Description

Application Assembly - The Application Assembly rules allow creation of an “application packet” from multiple templates, mapping multiple eApp fields to single application field, mapping fields where naming pattern differs between eApp and templates, specific handling of certain data types, and overflow page support.

Application Entry - Application Entry rules run when a new case is received by UnderwritingPro, such as from UnderwritingPro® Application Data Entry (eApp, HDDE, etc.) or receipt of an XML application (i.e. ACORD 103). They are also re-run whenever a case update (ACORD 1125) is received. Application Entry rules are commonly used to assign case numbers and teams to a case.

Automated Correspondence - Automated Correspondence rules run after final action has been taken. Automated Correspondence rules are commonly used to create and attach automated case correspondence (i.e. welcome letters). No Automated Correspondence rules are included in the base UnderwritingPro product.

Case Assignment - Case Assignment rules are commonly used to assign cases to an underwriter or case manager and must be explicitly called. Not all clients use the Case Assignment rules project, as case assignment can occur during Application Entry as well. Cases can be assigned by round robin, case load, or to a specific user. No Case Assignment rules are included in the base UnderwritingPro product.

Case Clock - Case Clock rules run at predefined intervals and run against all cases in the system which are “clocked”. Case Clock rules are commonly used to ensure something happens at a set period of time (45/60/90 days after application is received, etc.). Case Clock rules can be used to send an email or add a note to the case after a specified period of time has elapsed. No Case Clock rules are included in the base UnderwritingPro product.

Coverage Approval - Coverage Approval rules are run when the underwriter takes final disposition on a coverage (regardless of if the disposition is approved, declined, etc). They are commonly used to add validation messages at coverage approval. No Coverage Approval rules are included in the base UnderwritingPro product.

Final Disposition - Final Disposition rules are run on the applicant once all coverages for the applicant are closed. Final Disposition rules are commonly used to add post-issue (delivery) requirements, set effective/issue dates and to set the table rating on a case. No Final Disposition rules are included in the base UnderwritingPro product.

Form Filtering - This rule project is used only for ADE Desktop.

New Business - New Business rules are only run the first time a case goes into an active underwriting status (immediately upon creating the case in UnderwritingPro). New Business rules are typically used for adding referral notes to notify a user of a certain event, re-assigning an underwriter or case manager after UnderwritingPro performs an auto assignment, etc. No New Business rules are included in the base UnderwritingPro product.

Page Navigation - This rule project is used only for ADE Desktop.

Requirements - Requirements rules run each time a requirement is added or modified and run against the specific requirement(s) which triggered the rules project. Requirements rules are commonly used to add, order, modify and satisfy requirements.

Underwriting - Underwriting rules run when a case is in an active status (New Business, Pending, Pending Mail, or Final Action), and will run each time data on the case is added or modified until the case has a closed disposition (note that UW rules will not run until you exit the case unless triggered manually from the Actions menu). Underwriting rules are used to add requirements, review messages, amendments, debits/credits, set best rate class and much more.

Options - Maintain Tables and Codes Overview

System tables define drop down boxes on forms, locations of third-party system interface data files, company information, etc. Using table maintenance tools provided by UnderwritingPro, a user can easily configure and define Life Suite's system tables. If a system table value is modified, such as adding a new plan/product code, the new data is easily deployed without the need to compile programs. It is important to note that the Table Maintenance module allows the user to add new rows in the existing tables or update/delete a row in the existing tables. However, new tables cannot be defined using this module.

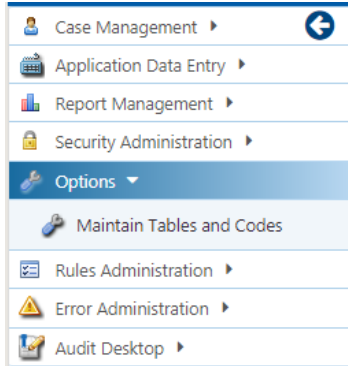
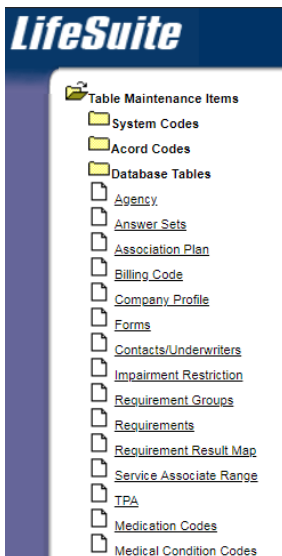


Table Categories

Tables are categorized in distinct groups namely, System Codes, ACORD Codes, Database Tables, and Other tables.



System Codes

All the system code tables have the same table structure ,i.e., they have the same standard four columns. These columns are code_type, code_id, code_value & external code. In most of the cases, the drop downs are built using the values in code_value column.

Acord Codes

This section categorizes ACORD Codes. 'ACORD Codes' relates to the 'ACORD Code Map' in system codes, in that these codes are categorized; rather than a random collection of ACORD codes.

Database Tables

As against the system code tables, the database tables do not have the same table structure. Each database table may have different number of columns and/or structure.

Other Tables

These tables drive how the policy and rules work.

Working with tables

View a table

To view the table, select the table link you want to view and the corresponding table will be displayed in the right hand side of the view. To see another table, select another table link and the selected table will be displayed in the right hand side of the view.

The screenshot shows the LifeSuite interface. On the left, a sidebar titled 'Table Maintenance Items' contains a tree view with 'System Codes' expanded, showing various code types. 'Applicant Status' is selected. On the right, a table displays the data for 'applicant_status'.

		code_type	code_id	code_value	external_code
Edit	Delete	applicant_status	AP	Approved	AP
Edit	Delete	applicant_status	CN	Cancelled	CN
Edit	Delete	applicant_status	DE	Declined	DE
Edit	Delete	applicant_status	FA	Final Action	FA
Edit	Delete	applicant_status	HD	Hold	HD
Edit	Delete	applicant_status	IP	In Process	IP
Edit	Delete	applicant_status	NA	New App	NA
Edit	Delete	applicant_status	NB	New Business	NB
Edit	Delete	applicant_status	PE	Pending	PE
Edit	Delete	applicant_status	PM	Pending Mail	PM
Edit	Delete	applicant_status	RC	Referral Complete	RC
Edit	Delete	applicant_status	RV	Reviewed	RC
Edit	Delete	applicant_status	WI	Withdrawn	WI

Add a new record for a table

To add a new record in an existing table, select the table in which a new record is to be created. On selecting the table link, the selected table is displayed. Click the Action menu on the right side of the view and select 'Add Table Item'.

This screenshot shows the same LifeSuite interface as before, but with an 'ACTIONS' menu open on the right side of the table. The menu includes options like 'Add Table Item', 'Archive and Purge Data', 'Refresh', and 'Help About Life Suite'. A blue arrow points from the 'Add Table Item' option back to the table.

Selecting the Add Table Item menu will display a new webpage dialog to insert a new record into the selected table.

Insert Table Record

Save/Exit Save/Add Cancel

Table Name - tl_code

code_type* applicant_status

code_id*

Language	Code Value	External Code
en-us		

*Indicates Required Field

After entering the necessary details click either 'Save/Exit' or 'Save/Add'. 'Save/Exit' will close the Insert Table Record Webpage Dialog and add the new record in the table. 'Save/Add' will add the new record and let the Insert Table Record Webpage Dialog remain open to add more records. Cancel dismisses the webpage dialog.

Edit an existing record

There is an Edit link against each record in each table. To edit an existing record for a table, first select the desired table. Once the table is displayed on the right side of the view, click 'Edit' for the desired record to be edited. On clicking Edit, an Edit Table Record Webpage Dialog is displayed. Make necessary change using this dialog and click Save to commit the changes. It is important to mention that only some of the information and not all, can be changed. The information which is not allowed to be modified, is disabled in the Edit Table Record Webpage Dialog. In the given example below, code_type and code_id is not allowed to be edited and hence disabled.

Edit Table Record

Save Cancel

Table Name - tl_code

code_type applicant_status

code_id AP

Language	Code Value	External Code
en-us	Approved	AP
fr-ca	Approuvé	AP

Delete an existing record

There is a Delete link against each record in each table. To delete an existing record for a table, first select the desired table. Once the table is displayed on the right side of the view, click 'Delete' for the desired record to be deleted. A confirmation message is displayed. On confirmation, the record is deleted from the table.

Press Ok to delete this item.
Press cancel otherwise.

OK

Cancel

Refreshing the tables

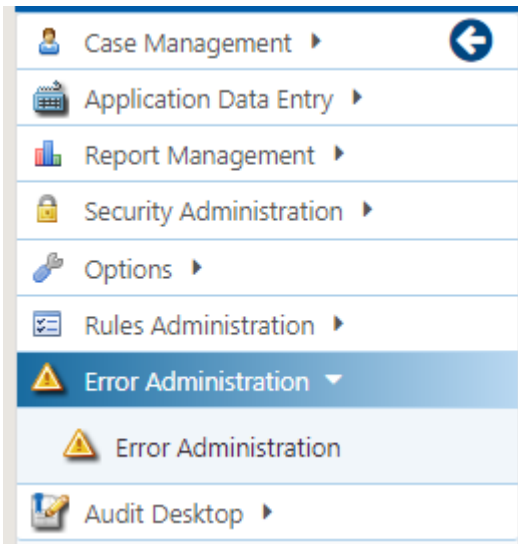
Once the tables are modified for adding, updating or deleting, the changes are not reflected on the corresponding drop downs until the database is refreshed. The database can be refreshed by using Refresh in the Actions menu. After refresh, the drop downs etc. should be able to display the updated values. The tables will also refresh when leaving Table Maintenance. It is however, recommended that UnderwritingPro services needs to be restarted after the changes are made to table maintenance.

The screenshot shows the LifeSuite web interface. On the left is a navigation tree with 'Applicant Status' selected. The main area displays a table with columns: code_type, code_id, code_value, and external_code. The table lists various applicant statuses like 'Approved', 'Cancelled', 'Declined', etc. On the right, an 'ACTIONS' menu is visible, containing options like 'Add Table Item', 'Archive and Purge Data', 'Refresh', 'Help', and 'About LifeSuite'. A blue arrow points from the 'Refresh' button in the actions menu to the table, indicating the refresh action.

	code_type	code_id	code_value	external_code
Edit Delete	applicant_status	AP	Approved	AP
Edit Delete	applicant_status	CN	Cancelled	CN
Edit Delete	applicant_status	DE	Declined	DE
Edit Delete	applicant_status	FA	Final Action	FA
Edit Delete	applicant_status	HD	Hold	HD
Edit Delete	applicant_status	IP	In Process	IP
Edit Delete	applicant_status	NA	New App	NA
Edit Delete	applicant_status	NB	New Business	NB
Edit Delete	applicant_status	PE	Pending	PE
Edit Delete	applicant_status	PM	Pending Mail	PM
Edit Delete	applicant_status	RC	Referral Complete	RC
Edit Delete	applicant_status	RV	Reviewed	RC
Edit Delete	applicant_status	WI	Withdrawn	WI

Error Administration Overview

An error log, viewable from UI web interface. The web interface will display all UnderwritingPro UI/Workflow errors that are stored in a reported error table in the database, instead of relying on Windows event logs, which previously required an IT person.



If the UnderwritingPro system is configured to display all UnderwritingPro UI/Workflow errors, the Error Administration screen will display the errors in the "Life Suite error list" Grid.

LifeSuite
ACTIONS

LifeSuite errors list						
Type	Host	Source ↑	Message	User	Code	Date
Error	RLMV\SLSV10QA\WEB	.Net SqlClient D	Cannot insert duplicate key row in object 'dbo_aud_audit'. The statement has been terminated. ==> Level: Information; Date: 1/16/2019 7:29:29 AM Message: Login Successful, LoginId:lewis, machine ip address =	Praneeth	0	2019-01-16 07:07:05.097
Information	RLMV\SLSV10QA\WEB	LifeSuite	==> Level: Information; Date: 1/16/2019 7:48:19 AM Message: Duplicate values exist in the Code Values for the follow	LifeSuite	0	2019-01-16 07:29:29.100
Information	RLMV\SLSV10QAPF	LifeSuite	==> Level: Information; Date: 1/16/2019 7:48:19 AM Message: Duplicate values exist in the Code Values for the follow	LifeSuite	0	2019-01-16 07:48:19.467
Information	RLMV\SLSV10QAPF	LifeSuite	==> Level: Error; Date: 1/17/2019 3:27:58 PM Message: Underwriting Error Case LS130717: System.Exception: at System.ThrowHelper.ThrowArgumentOutOfRangeException(ExceptionArgument argument, Exception innerException); at System.Collections.Generic.Dictionary`2.Insert(TKey key, Object value, Boolean throwOnExistingEntry) at vpi.aus.insurance.core.CaseAssignment.caseAssign	LifeSuite	0	2019-01-16 07:48:19.467
Error	RLMV\SLSV10QAPF	LifeSuite	==> Level: Error; Date: 1/17/2019 3:28:03 PM Message: Underwriting Error Case 25106-6: System.Exception: at System.ThrowHelper.ThrowArgumentOutOfRangeException(ExceptionArgument argument, Exception innerException); at System.Collections.Generic.Dictionary`2.Insert(TKey key, Object value, Boolean throwOnExistingEntry) at vpi.aus.insurance.core.CaseAssignment.caseAssign	LifeSuite	0	2019-01-17 03:27:58.637
Error	RLMV\SLSV10QAPF	LifeSuite	==> Level: Error; Date: 1/17/2019 3:28:05 PM Message:	LifeSuite	0	2019-01-17 03:28:03.840

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[Export to Excel](#)
[Purge](#)

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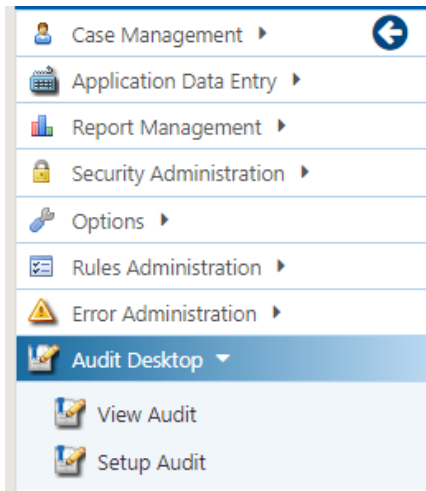
Each column can be sorted by clicking on the column header. The screen also includes a tool bar located at the bottom of the grid. The tool bar provides the following functionality:

1. Search – filters the data based on selected Search criteria
2. Refresh – will update the page with the most current information.
3. Page Control – indicates the current record displayed, and allows the selection of select the number of records displayed.
4. Export to Excel – exports the error records into excel file.
5. Purge – deletes the record from the database.



Audit Desktop Overview

Audit Desktop allows to create the Audit Trail across UnderwritingPro system. The information about the value change in the audited fields can be displayed in the Case Log screen. It also allows to add rules using 'Field Change Indicator' operand.



There are two links on the left panel:

- VIEW AUDIT – will display all audited data
- SETUP AUDIT - provide configuration of view audit section.

VIEW AUDIT

This link brings the "Audit Trail" screen. The Audit Trail screen displays the changes which are tracked for selected Audit fields. This screen is a Master/Detail Grid. Columns included in the Master Grid are configurable in the Setup Audit> Configuration View Audit>JQGrid1.

Audit Trail									
Action	CustomColumn	Primary Key	Foreign Key	Entity Name	DB TableName	Audit Date	Login ID	User Name	Added Date
+ Update	Pending	PolicyId=8160104		Policy	policy	02/12/2011 7:09 AM	nrar	nagesh, rai	02/12/2011 7:09 AM
+ Insert		PolicyPersonId=8160104	PolicyId=8160104	Insured		02/12/2011 7:09 AM	nrar	nagesh, rai	02/12/2011 7:09 AM
+ Insert		PolicyPersonId=8160104	PolicyId=8160104	Insured		02/12/2011 7:09 AM	nrar	nagesh, rai	02/12/2011 7:09 AM
+ Insert		PolicyPersonId=8160104	PolicyId=8160104	Insured		02/12/2011 7:09 AM	nrar	nagesh, rai	02/12/2011 7:09 AM
+ Insert		PolicyId=8160104		Policy	policy	02/12/2011 7:09 AM	nrar	nagesh, rai	02/12/2011 7:09 AM
+ Update	Pending	PolicyId=8160062		Policy	policy	02/12/2011 7:05 AM	nrar	nagesh, rai	02/12/2011 7:05 AM
+ Insert		PolicyPersonId=8160062	PolicyId=8160062	Insured		02/12/2011 7:05 AM	nrar	nagesh, rai	02/12/2011 7:05 AM
+ Insert		PolicyPersonId=8160062	PolicyId=8160062	Insured		02/12/2011 7:05 AM	nrar	naqesh, rai	02/12/2011 7:05 AM

SETUP AUDIT

SETUP AUDIT allows to Configure View Audit screen and Setup the fields for Audit. SETUP AUDIT has two links:

- Configuration of View Audit screen – allows to configure View Audit screen. This section has pre-inserted data through the base initial data script and requires developer assistance for any modification.

LifeSuite		ACTIONS					
Ajitha Suraj							
AUDIT MGMT.							
VIEW AUDIT							
SETUP AUDIT							
Configuration		Configuration of View Audit Section					
View Audit							
Audit Engine							
Language	Objectid	GridTitle	AddedDate	AddedBy	UpdatedDate	UpdatedBy	
+ en-us	JQGrid1	Audit Trail	04/16/2014 7:03:18 a	Kumar, Dinesh			

- Configuration of Audit Engine – allows configuration of audit setup

LifeSuite		ACTIONS					
Ajitha Suraj							
AUDIT MGMT.							
VIEW AUDIT							
SETUP AUDIT							
Configuration		Configuration of Audit Setup					
View Audit							
Audit Engine							
Object Name	Enabled	Added Date	Added By	Updated Date	Updated By		
+ vpi.aus.security.User	True	02/09/2017 2:44	Das, Priyanka	02/09/2017 3:47:45 a	Das, Priyanka		
+ vpi.aus.insurance.core.Policy	True	02/09/2017 5:44	Kumar, Dinesh				
+ vpi.aus.common.Address	True	05/02/2017 11:5	agarwal, sumit				
+ vpi.aus.insurance.core.Beneficiary	False	06/15/2017 7:36	Kumar, Atul	06/15/2017 7:39:56 a	Kumar, Atul		
+ vpi.aus.insurance.core.Agent	True	06/15/2017 7:43	Kumar, Atul				
+ vpi.aus.insurance.core.Employer	True	06/20/2017 7:46	Sapiens,	09/11/2017 3:48:48 a	Govindan, Hemar		
+ vpi.aus.insurance.core.PolicyCoverage	True	09/20/2017 1:45	Smith, Steve				
+ vpi.aus.insurance.core.PlanCode	True	10/04/2017 1:27	Lyons, Ron				
+ vpi.aus.insurance.core.Insured	True	10/04/2017 1:31	Lyons, Ron				
+ vpi.aus.insurance.core.Coverage	True	10/04/2017 1:52	Lyons, Ron				



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