GUIDEWIRE

BillingCenter 10 Introduction: Essentials

Student Workbook

Labs and Tutorials

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Introduction

Welcome to the Guidewire BillingCenter 10.0 Introduction: Essentials course.

The Student Workbook will lead you through the course labs. The lesson numbers correspond to the lesson numbers in your training. Complete the assigned labs to the best of your ability.

Instructions for Self-study

You should have access to a Guidewire virtual machine (VM) to complete this course. Contact Guidewire Education (edadmin@guidewire.com) if you do not have access.

After you gain access to a VM, follow these steps to start the BillingCenter application.

1. **Locate and open the InsuranceSuite 10 folder on the Desktop.**

2. **Open the BillingCenter folder.**

3. **From the file list double-click on Start BillingCenter.**

   a) This will open a command prompt window. Several messages related to BillingCenter's startup appear in the window. When the steps are finished, you will see the following message in the command prompt window.

      ```
      ******BillingCenter ready******
      ```

   b) Leave the command window open (minimize if needed).

   c) It is easy to miss the "ready" message since BillingCenter continues to process activities after displaying the notice. If you have waited three minutes or more without seeing the message, go to step 4 and open Chrome. You may disregard the percentage, which will remain at 0%.

4. **Open Chrome from the bottom bar of the VM.**

5. **In the browser, connect to the following URL:**

   ```
   localhost:8580/bc/BillingCenter.do
   ```

6. **When you are finished working on training for the day, you must manually stop the application server.**

   a) To stop the server, click on the Stop BillingCenter in the folder BillingCenter Shortcuts. This will open a command prompt window to shut down BillingCenter.

   b) After shutting down BillingCenter, both of the command prompt windows will close.

Lesson 1

Managing Producers and Commissions

1.1 Prerequisites

For this lab, use:

- BillingCenter 10.0 Training Installer
- Two supported web browsers
  - **They must be different browsers such as Chrome and Firefox**
  - **URL:** http://localhost:8580/bc/BillingCenter.do
- In one browser ("SU browser"), log in as Super User
  - **User name:** su
  - **Password:** gw
- In the other browser ("JP browser"), log in as Jeff Park
  - **User name:** jpark
  - **Password:** gw

1.2 Lab: Create and test commission subplans

1. **Using the JP browser, find the Ivy Insurance LLC producer.**

   c) What tier does this producer belong to?

   d) When is the producer paid commission?

   e) What commission plan is assigned to this producer?

2. **Open the commission plan.**

   a) What producer tiers are eligible to use this plan?

   b) How many subplans does the commission plan have?

   c) What is the name of the subplan you are currently viewing?

   d) What is the commission rate for the primary producer?

   e) When is commission earned?

   f) What items are commissionable?

3. **Succeed Insurance pays lower commission rates for Business Auto policies. Add a new conditional subplan with the following details:**

   a) Pay the following commission rates for Business Auto policies only.

   o **Primary: 8%**

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- o **Secondary: 4%**
- o **Referrer: 2%**

b) Commission is earned when an invoice is billed.

c) No commission is earned if the policy is delinquent.

d) Pay commission on Premium charges only.

4. **Add two policies to the Charles Brewer LLC account with the following details:**
   - o *Policy 1*
     Policy #: CA01-CBREWER
     Product: Business Auto
     Payment Plan: PP02
     Producer: Ivy Insurance LLC
     Producer Code: 310070
     Charges: Premium for $15,000
   - o *Policy 2*
     Policy #: BO01- CBREWER
     Product: Business Owners
     Payment Plan: PP02
     Producer: Ivy Insurance LLC
     Producer Code: 310070
     Charges: Premium for $16,200

5. **Return to the Ivy Insurance LLC producer.**

   a) How much money is in reserve for commissions?

   b) How much money is payable for commissions? Why is that?

6. **Switch to the <u>SU browser</u> and bill the first invoice for each policy.**
7. **Return to the Ivy Insurance LLC producer.**

   a) How much money is in reserve for commissions?

   b) How much money is payable for commissions? Why is that?

8. **Switch to the <u>SU browser</u> and generate the commission statement:**

   a) Advance the clock by a month.

   b) Run the Producer Payment batch process.

9. **Click Direct Bill Commission Statements in the Sidebar and open the commission statement.**

   a) Where can you find the amount of commission earned?

   b) How much was earned?

   c) How much was paid?

Tip

Calculating the commission rate from commission amount

To calculate the commission rate from the commission amount, divide the commission amount by the commissionable item amount and then multiply by 100.

For example, if a producer is paid $120 in commission for a down payment amount of $1200 (commissionable item amount), the commission rate is 10%.

    d) Using the amount paid for the Business Owners policy, what commission rate was paid? Is this the correct commission rate?

    e) Using the amount paid for the Business Auto policy, what commission rate was paid? Is this the correct commission rate?

10. **Open the Business Auto policy on the Charles Brewer LLC account.**

    a) Open the **Commissions** screen.

    b) What is the commission rate for the submission transaction?

    c) Does this rate match what you saw on the commission statement?

1.3 Solution

1. **Using the <u>JP browser</u>, find the Ivy Insurance LLC producer.**

    a) What tier does this producer belong to? *Gold*

    b) When is the producer paid commission? *On the 5th of the month*

    c) What commission plan is assigned to this producer? *CP04*

2. **Open the commission plan.**

    a) What producer tiers are eligible to use this plan? *All tiers—Gold, Silver, and Bronze*

    b) How many subplans does the commission plan have? *1*

    c) What is the name of the subplan you are currently viewing? *default*

    d) What is the commission rate for the primary producer? *12*

    e) When is commission earned? *When an invoice is billed*

    f) What items are commissionable? *Premium*

3. **Succeed Insurance pays lower commission rates for Business Auto policies. Add a new conditional subplan with the following details:**

    a) Pay the following commission rates for Business Auto policies only.

    o **Primary: 8%**

- o **Secondary: 4%**
- o **Referrer: 2%**

b) Commission is earned when an invoice is billed.

c) No commission is earned if the policy is delinquent.

d) Pay commission on Premium charges only.
   *Click **Edit**. In the Subplan section, click **Add** and fill in the details on the **General** tab:*

*On the **Commissionable Items** tab, click **Add** and select **Premium**.*

*On the **Subplan Availability** tab, change **Allow Products** to **Select**. Change all **Yes** radio buttons to **No** except Business Auto.*

*Click **Update** to save the commission plan with the new subplan.*

4. **Add two policies to the Charles Brewer LLC account with the following details:**
    o   *Policy 1*
        Policy #: CA01-CBREWER
        Product: Business Auto
        Payment Plan: PP02
        Producer: Ivy Insurance LLC
        Producer Code: 310070
        Charges: Premium for $15,000
    o   *Policy 2*
        Policy #: BO01-CBREWER
        Product: Business Owners
        Payment Plan: PP02
        Producer: Ivy Insurance LLC
        Producer Code: 310070
        Charges: Premium for $16,200

5. **Return to the Ivy Insurance LLC producer.**

    a) How much money is in reserve for commissions? *$3,144*

    b) How much money is payable for commissions? *None* Why is that? *The commission plan specifies On Billing. This means no commission is earned until an invoice is billed.*

6. **Switch to the <u>SU browser</u> and bill the first invoice for each policy.**
7. **Return to the Ivy Insurance LLC producer.**

    a) How much money is in reserve for commissions? *$2,829.60*

    b) How much money is payable for commissions? *$314.40* Why is that? *Both of these policies are using a Monthly payment plan and only the first month has been billed. So the commission earned is a percentage of the first month's premium for both policies.*

8. **Switch to the <u>SU browser</u> and generate the commission statement:**

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a) Advance the clock by a month. *Internal Tools* → *Testing System Clock* → *Add Month*

b) Run the Producer Payment batch process. *Server Tools* → *Batch Process Info* → *Click Run for Producer Payment*

9. **Click Direct Bill Commission Statements in the Sidebar and open the commission statement.**

a) Where can you find the amount of commission earned?
*In the **Account Summary** section, the **Policy Activity** field shows the amount of commission earned.*

b) How much was earned? *$314.40*

c) How much was paid? *$314.40*

Tip

Calculating the commission rate from commission amount

To calculate the commission rate from the commission amount, divide the commission amount by the commissionable item amount and then multiply by 100.

For example, if a producer is paid $120 in commission for a down payment amount of $1200 (commissionable item amount), the commission rate is 10%.

d) Using the amount paid for the Business Owners policy, what commission rate was paid? *12%* Is this the correct commission rate? *Yes—$194.40 / $1620 * 100 = 12*

e) Using the amount paid for the Business Auto policy, what commission rate was paid? *8%* Is this the correct commission rate? *Yes—$120 / $1500 * 100 = 8*

10. **Open the Business Auto policy on the Charles Brewer LLC account.**

a) Open the **Commissions** screen.

b) What is the commission rate for the submission transaction? *8%*

c) Does this rate match what you saw on the commission statement? *Yes*

Lesson 2

Handling Policy Transactions After Issuance

2.1 Prerequisites

For this lab, use:

- BillingCenter 10.0 Training Installer
- Two supported web browsers
    - **They must be different browsers such as Chrome and Firefox**
    - **URL:** **http://localhost:8580/bc/BillingCenter.do**
- In one browser ("SU browser"), log in as Super User
    - **User name:** su
    - **Password:** gw
- In the other browser ("JP browser"), log in as Jeff Park
    - **User name:** jpark
    - **Password:** gw

2.2 Lab: Explore policy change, cancellation, reinstatement, and renewal

In this lab, you visit the **Default Return Premium Plan**. Then you make a change to a policy to observe the influence of the return premium plan. You will also use debug testing commands to cancel, reinstate, and renew a policy.

1. **Using the JP browser, open the Default Return Premium Plan and answer the following questions:**

    d) According to the plan, when will the policy credits from a policy change charge be allocated?

    e) When BillingCenter is allocating policy credits, what criteria are used to determine which items are eligible to receive credit allocation?

    f) How are policy credits allocated for a cancellation?

    g) How are policy credits allocated for a policy change?

2. **Open the Victory Auto Body Works account.**
3. **Add a policy to the account with the following details:**
    - **Policy #: GL01-VICTORY**
    - **Product: General Liability**
    - **Payment Plan: PP09**

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- o **Charges: Premium for $5,980**

4. **Using the SU browser, advance the clock by 1 day.**
5. **Return to the JP browser and go to the Invoices screen for Victory Auto Body Works. Let's assume there's been a reduction in premium for the GL01-VICTORY policy.**

   a) Before creating a policy change billing request, consider how BillingCenter will handle the change. Which invoice items will be "paid" by the policy credits and which (if any) will not be paid?

   b) Create the policy change for -$200. (Be sure to enter a negative amount!)

   c) Revisit the **Invoices** screen. Was the policy change allocated the way you predicted? Why wasn't any credit applied to the down payment item?

6. **In the SU browser, make the first invoice billed.**
7. **Return to the JP browser and make a direct bill payment for the full amount of the first invoice.**
8. **In the SU browser, advance the clock by a week.**
9. **Let's assume the policyholder has decided to cancel the policy. Take the following steps:**

   a) In the **SU browser**, go to the **Policy Summary** for GL01-VICTORY. Notice the **Unbilled** amount. In the next step you will use the negative of this amount to cancel the policy.

   b) In the **QuickJump** box enter the debug command to cancel a policy with a negative charge equal to the unbilled amount.

   c) What is the policy's cancellation status?

   d) How many invoices do you expect to see on the **Invoices** screen? Switch to the **JP browser** and go to the **Invoices** screen to confirm your answer.

   e) Why was the cancellation charge sliced into a down payment and installments?

   f) Go to the payment plan (**PP09**) to confirm your answer.

10. **Now let's assume the policy was cancelled by mistake and BillingCenter receives a request from the PAS to reinstate the policy.**

    a) Go to the **Policy Summary**.

    b) In the **QuickJump** box, enter the debug command to reinstate the policy with a charge amount that is the same as the cancellation charge amount.

    c) What indicators do you see on the **Policy Summary** that the policy has been reinstated?

    d) Has a reinstatement fee been charged?

11. **To complete the picture of non-issuance transactions, you can renew the policy.**

    a) In the **JP browser**, go to the **Policy Summary**.

    b) Open the **Renew Policy wizard**, which is available for testing renewal processing.

    c) Notice which fields are editable. Can you change the policy number? Can you change the payment plan?

    d) Click **Next** without making any changes.

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e) Add a **Premium** charge of **$5,980** and click **Finish**.

f) What indicators do you see on the **Policy Summary** that this policy period is a renewal?

2.3 Solution

In this lab, you visit the **Default Return Premium Plan**. Then you make a change to a policy to observe the influence of the return premium plan. You will also use debug testing commands to cancel, reinstate, and renew a policy.

1. **Using the** <u>JP browser</u>**, open the Default Return Premium Plan and answer the following questions:**
   Administration → Business Settings → Return Premium Plans → Default Return Premium Plan

   a) According to the plan, when will the policy credits from a policy change charge be allocated?
   On receipt of the policy change billing request (note: in the absence of a Policy Change return premium handling scheme, BillingCenter uses the Other return premium handling scheme).

   b) When BillingCenter is allocating policy credits, what criteria are used to determine which items are eligible to receive credit allocation?
   *The **Eligible Items** field is set to Same Payer, Policy Period, and Charge Pattern. This means that BillingCenter will select positive invoice items with the same payer, on the same policy period, and with the same charge pattern as the credit.*

   c) How are policy credits allocated for a cancellation?
   Last to First, which means the eligible unpaid positive items with the most recent placement dates will receive credit allocation first.

   d) How are policy credits allocated for a policy change?
   Proportionally, which means the credit will be allocated proportionally among the eligible invoice items.

2. **Open the Victory Auto Body Works account.**
3. **Add a policy to the account with the following details:**
   o **Policy #: GL01-VICTORY**
   o **Product: General Liability**
   o **Payment Plan: PP09**
   o **Charges: Premium for $5,980**

4. **Using the** <u>SU browser</u>**, advance the clock by 1 day.**
   Go to Internal Tools → Testing System Clock and click Add Day.
5. **Return to the** <u>JP browser</u> **and go to the Invoices screen for Victory Auto Body Works. Let's assume there's been a reduction in premium for the GL01-VICTORY policy.**

   a) Before creating a policy change billing request, consider how BillingCenter will handle the change. Which invoice items will be "paid" by the policy credits and which (if any) will not be paid?
   The down payment item will not be paid because its placement date is earlier than the policy credit items being allocated. Note: This behavior is described in the notes for the Credit Allocation Methods slide.

b) Create the policy change for -$200. (Be sure to enter a negative amount!)
*From the **Policy** tab, select **Actions → Change Policy**. Click **Next** to go to Step 2. Enter the charge as shown below. Then click **Finish**.*

c) Revisit the **Invoices** screen. Was the policy change allocated the way you predicted? Why wasn't any credit applied to the down payment item?
The placement date of the down payment item is earlier than the placement date of the policy change charge.

6. In the <u>SU browser</u>, make the first invoice billed.
Go to Server Tools → Batch Process Info, find the Invoice batch process, and click Run.

7. Return to the <u>JP browser</u> and make a direct bill payment for the full amount of the first invoice.
Select Actions → New Payment → New Direct Bill Payment. Select the GL01-VICTORY unapplied fund. Enter the amount of the payment. Click Execute.

8. In the <u>SU browser</u>, advance the clock by a week.
Go to Internal Tools → Testing System Clock and click Add Week.

9. Let's assume the policyholder has decided to cancel the policy. Take the following steps:

a) In the **SU browser**, go to the **Policy Summary** for GL01-VICTORY. Notice the **Unbilled** amount. In the next step you will use the negative of this amount to cancel the policy.

b) In the **QuickJump** box enter the debug command to cancel a policy with a negative charge equal to the unbilled amount.
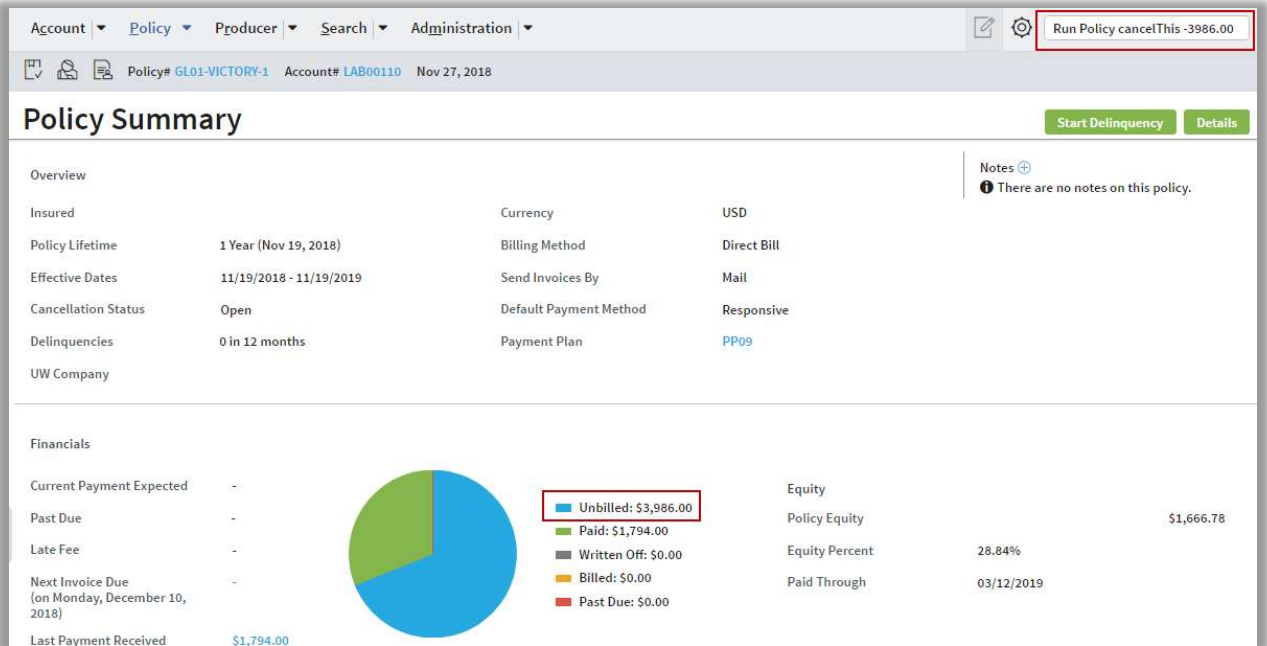
c) What is the policy's cancellation status?
Canceled (with today's date in parentheses)

d) How many invoices do you expect to see on the **Invoices** screen? *Two—the first is billed, the second is the "future" invoice that invoice items from all planned invoices were moved to.* Switch to the **JP browser** and go to the **Invoices** screen to confirm your answer.

e) Why was the cancellation charge sliced into a down payment and installments?
The charge slicer used the payment plan to slice the charge. The payment plan does not have an override for Cancellation billing instructions.

f) Go to the payment plan (**PP09**) to confirm your answer.

10. **Now let's assume the policy was cancelled by mistake and BillingCenter receives a request from the PAS to reinstate the policy.**

a) Go to the **Policy Summary**.

b) In the **QuickJump** box, enter the debug command to reinstate the policy with a charge amount that is the same as the cancellation charge amount.
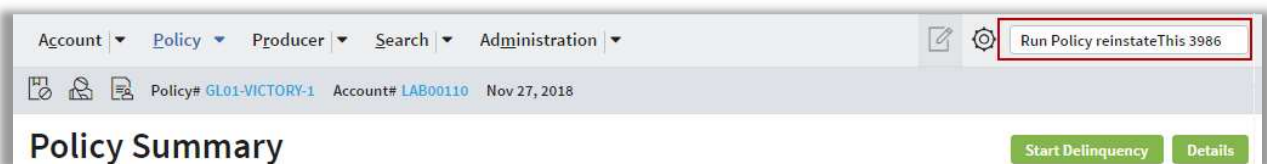
c) What indicators do you see on the **Policy Summary** that the policy has been reinstated?
   An alert on top of the screen says "Policy GL01-VICTORY has been reinstated" and the Cancellation Status is Open.
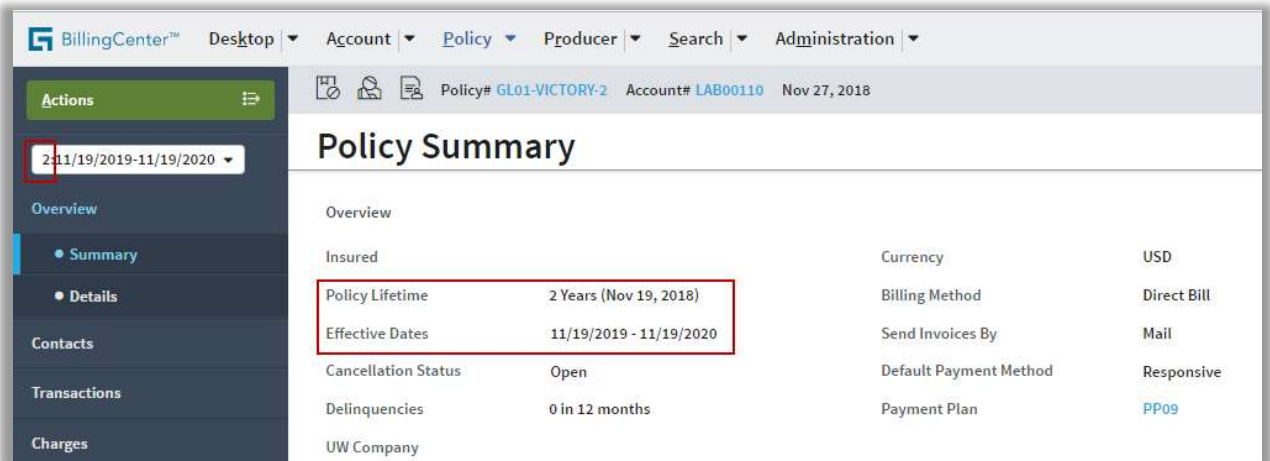
d) Has a reinstatement fee been charged?
   Yes.

11. **To complete the picture of non-issuance transactions, you can renew the policy.**

   a) In the **JP browser**, go to the **Policy Summary**.

   b) Open the **Renew Policy wizard**, which is available for testing renewal processing.
      *On the **Policy Summary**, select **Actions → Renew Policy**.*

   c) Notice which fields are editable. Can you change the policy number? *No* Can you change the payment plan? *Yes*

   d) Click **Next** without making any changes.

   e) Add a **Premium** charge of **$5,980** and click **Finish**.

   f) What indicators do you see on the **Policy Summary** that this policy period is a renewal?
      *There is a "2:" in front of the policy period entry in the drop-down list, the **Policy Lifetime** specifies "2 Years", and the start date in the **Effective Dates** field is one year in the future.*

Lesson 3

Managing Disbursements

3.1 Prerequisites

For this lab, use:

- BillingCenter 10.0 Training Installer
- Two supported web browsers
    - **They must be different browsers such as Chrome and Firefox**
    - **URL: http://localhost:8580/bc/BillingCenter.do**
- In one browser ("SU browser"), log in as Super User
    - **User name:** su
    - **Password:** gw
- In the other browser ("JP browser"), log in as Jeff Park
    - **User name:** jpark
    - **Password:** gw

3.2 Lab: Create disbursements

In this lab, you work with the various methods for creating disbursements in BillingCenter.

1. **In the SU browser, run the following command in the QuickJump field to generate payments for the accounts used in this lab:**
   Run Account setupDisbursementLab
2. **Switch to the JP browser and open the Meghan Risley account.**

    a) How much was the last payment to this account?

    b) How much money remains in an unapplied fund?

3. **Create a manual disbursement for the unapplied funds. Specify the current date as the disbursement payment date.**

    a) What is the status of the disbursement?

    b) Switch to the SU user and run the batch process to send the disbursement.

    a) In the **JP browser**, refresh the screen by clicking to another screen and then returning to the **Disbursements** screen.

    b) What is the status of the disbursement?

4. **The disbursement was mailed but came back from the post office as undeliverable. You contact Meghan and learn that her address has changed to *3399 Charter Street, Lenexa, KS, 66214*.**

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a) Take the steps necessary to send a disbursement to the new address.

5. **In the <u>SU browser</u>, run the batch process to create automatic disbursements.**
6. **In the <u>JP browser</u>, open the Disbursements screen on your Desktop.**

   a) How many new disbursements are listed?

   b) Which ones are approved?

   c) Which ones are awaiting approval?

7. **Take the steps necessary to both reject the disbursement for account # LAB00304 (Escalante LLC) and prevent the account from creating new disbursements.**

   a) Filter the list of disbursements to show "Rejected only".

   b) What is the status of the disbursement for LAB00304?

8. **Open the Escalante LLC account.**

   a) On the **Account Summary**, what change do you see?

   b) Click the link to view the trouble ticket.

   c) What does the **Detailed Description** say?

   d) Click the **Holds** tab to view the hold.

9. **Take the following steps to test the disbursement hold on Escalante LLC:**

   a) Enter a new direct bill payment for $100.

   b) In the **<u>SU browser</u>**, run the **Automatic Disbursement** batch process.

   c) In the **<u>JP browser</u>**, has a disbursement been created?

   d) Close the trouble ticket.

   e) In the **<u>SU browser</u>**, run the **Automatic Disbursement** batch process.

   f) In the **<u>JP browser</u>**, has a disbursement been created?

   g) Why is the disbursement amount more than the $100 payment?

10. **Take the following steps to approve and send the new disbursement:**

   a) Approve the disbursement for account # LAB00303.

   b) In the **<u>SU browser</u>**, run the **Disbursement** batch process.

   c) In the **<u>JP browser</u>**, refresh the screen. Has the disbursement been sent? If not, why not?

   d) Take the steps required to send the disbursement.

3.3 Solution

1. **In the <u>SU browser</u>, run the following command in the QuickJump field to generate payments for the accounts used in this lab:**
   Run Account setupDisbursementLab

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2. **Switch to the** <u>**JP browser**</u> **and open the Meghan Risley account.**

   a) How much was the last payment to this account? *$56.89.This information is displayed on the Account Summary screen.*

   b) How much money remains in an unapplied fund? *$56.89.This information is also displayed on the Account Summary screen.*

3. **Create a manual disbursement for the unapplied funds. Specify the current BillingCenter date as the disbursement payment date.**

*To create a manual disbursement, click **Actions→New Transaction→Disbursement**. Enter **56.89** into the amount field, enter the current billing system date as the payment date, and enter **Overpayment** as the reason for the disbursement. Click **Next**. Then click **Finish**.*

   a) What is the status of the disbursement? *Approved*

   b) Switch to the SU user and run the batch process to send the disbursement. *On the **Batch Process Info** screen on **Server Tools** tab, run the **Disbursement** batch process.*

   c) In the <u>**JP browser**</u>, refresh the screen by clicking to another screen and then returning to the **Disbursements** screen.

   d) What is the status of the disbursement? *Sent*

4. **The disbursement was mailed but came back from the post office as undeliverable. You contact Meghan and learn that her address has changed to *3399 Charter Street, Lenexa, KS 66214*.**

   a) Take the steps necessary to send a disbursement to the new address.
   *First, void the current disbursement by clicking **Edit** and then **Void**. Select "Address error" as the void reason. Next, create a new manual disbursement as you did in step #3; however, enter the new address. As SU, run the **Disbursement** batch process. As Jeff Park, refresh the **Disbursements** screen and check that the status is Sent.*

5. **In the** <u>**SU browser**</u>**, run the batch process to create automatic disbursements.**
   On the Batch Process Info screen on Server Tools tab, run the Disbursement batch process.

6. **In the** <u>**JP browser**</u>**, open the Disbursements screen on your Desktop.**

   a) How many new disbursements are listed? *Three*

   b) Which ones are approved? *The disbursement to account # LAB00302 for $466.192*

   c) Which ones are awaiting approval? *The disbursements to LAB00303 and LAB00304*

7. **Take the steps necessary to both reject the disbursement for account # LAB00304 (Escalante LLC) and prevent the account from creating new disbursements.**
   On the Disbursement screen, click the Reason link for the disbursement. Click Reject And Hold Future Automatic Disbursements. Then click OK to confirm the operation.

   a) Filter the list of disbursements to show "Rejected only".

   b) What is the status of the disbursement for LAB00304?

8. **Open the Escalante LLC account.**

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a) On the **Account Summary**, what change do you see?
There is an alert bar to indicate that a trouble ticket is associated with this account. This trouble ticket has a hold on automatic disbursements.

b) Click the link to view the trouble ticket.

c) What does the **Detailed Description** say*? Hold on automatic disbursements on account LAB00304*

d) Click the **Holds** tab to view the hold.

9. **Take the following steps to test the disbursement hold on Escalante LLC:**

a) Enter a new direct bill payment for $100.
*From the **Actions** menu, select **New Payment** → **Direct Bill Payment**. Enter **$100** as the amount and click **Execute Without Distribution**.*

b) In the **SU browser**, run the **Automatic Disbursement** batch process.

c) In the **JP browser**, has a disbursement been created? *No*

d) Close the trouble ticket.
*Click **Trouble Tickets** in the SideBar. Click the ticket number link. Click **Close**. Click **OK** to acknowledge the alert.*

e) In the **SU browser**, run the **Automatic Disbursement** batch process.

f) In the **JP browser**, has a disbursement been created? *Yes*

g) Why is the disbursement amount more than the $100 payment?

Default Unapplied contained $1,086.10, which is the sum of the $100 payment and the $986.10 from the rejected disbursement.

10. **Take the following steps to approve and send the new disbursement:**

a) Approve the disbursement for account # LAB00303.
*On the Disbursements screen, with the new disbursement selected, click **Edit**. Then click **Approve**.*

b) In the **SU browser**, run the **Disbursement** batch process.

c) In the **JP browser**, refresh the screen. Has the disbursement been sent? If not, why not?
No. The disbursement has an Approved status and has not been sent. The due date for the disbursement is two days in the future. This delay is because the Days Until Payment Created field on the billing plan specifies 2 days.

d) Take the steps required to send the disbursement.
*As SU, advance the clock by two days to reach the due date of the disbursement. Then run the **Disbursement** batch process.*

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Lesson 4

Billing at Account Level

4.1 Prerequisites

For this lab, use:

- BillingCenter 10.0 Training Installer
- Two supported web browsers
  - **They must be different browsers such as Chrome and Firefox**
  - **URL:** http://localhost:8580/bc/BillingCenter.do
- In one browser ("SU browser"), log in as Super User
  - **User name:** su
  - **Password:** gw
- In the other browser ("JP browser"), log in as Jeff Park
  - **User name:** jpark
  - **Password:** gw

4.2 Lab: Modify bill dates

In this lab, you add two policies to an account that uses account-level billing. Then you play the part of a Billing Clerk responding to questions and a request from the policyholder.

1. **Using the JP browser, open the Christian Piguenit account.**

   a) Does the account use policy or account-level billing?

   b) How do you know?

2. **Add two policies to the Christian Piguenit account with the following details:**

   Policy 1

   - **Policy #: CA01-CPIGUENIT**
   - **Product: Business Auto**
   - **Payment Plan: PP02**
   - **Charges: Premium for $5000; Taxes for $490**

   Policy 2

   - **Policy #: BO01-CPIGUENIT**
   - **Product: Business Owners**
   - **Payment Plan: PP10**

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      o   **Charges: Premium for $6200; Taxes for $660**

3. **Answer the following questions about the policy invoicing:**

    a) Where is the payment interval for a policy specified?

    b) What are the payment intervals for the two policies?

    c) How many invoice streams have been generated?

    d) What is the **Default Day of Month** for the **Monthly** invoice stream?

    e) Where does this setting come from?

4. **Make the first invoice billed.**

5. **Pretend that you are a customer service representative taking a call from Christian Piguenit. Respond to the following questions and requests from the policyholder:**

    a) When is my next invoice due? Is it for both policies or only one policy?

    b) I would prefer to be billed later each month. Please change my billing date to the 18th of the month.

    c) Will this month's invoice be billed on the 18th?

6. **Fully pay the billed invoice.**

    a) On the **Direct Bill Payment** screen, what do you notice about the **Use Unapplied Fund Amount** field?

4.3 Solution

1. **Using the <u>JP browser</u>, open the Christian Piguenit account.**

    a) Does the account use policy or account-level billing? *Account level*

    b) How do you know? *On the Account Details screen, the Billing Level setting is Account*

2. **Add two policies to the Christian Piguenit account with the following details:**

Policy 1

    o   **Policy #: CA01-CPIGUENIT**
    o   **Product: Business Auto**
    o   **Payment Plan: PP02**
    o   **Charges: Premium for $5000; Taxes for $490**

Policy 2

- o **Policy #: BO01-CPIGUENIT**
- o **Product: Business Owners**
- o **Payment Plan: PP10**
- o **Charges: Premium for $6200; Taxes for $660**

3. **Answer the following questions about the policy invoicing:**

   a) Where is the payment interval for a policy specified? *The payment plan*

   b) What are the payment intervals for the two policies? *CA01-CPIGUENIT is every month; BO01-CPIGUENIT is every other month*

   c) How many invoice streams have been generated? *One (Monthly)*

   d) What is the **Default Day of Month** for the **Monthly** invoice stream? *8*

   e) Where does this setting come from? *On the Account Details, the Monthly Policies: Day of Month*

4. **Using the SU browser, bill the first invoice.**
   Internal Tools → Testing System Clock → <set clock to Bill Date of first invoice>
   Server Tools → Batch Process Info → Click Run for Invoice

5. **Pretend that you are a customer service representative taking a call from Christian Piguenit. Respond to the following questions and requests from the policyholder:**

   a) When is my next invoice due? *<bill date of the second invoice>*

   b) Is it for both policies or only one policy? *both*

   c) I would prefer to be billed later each month. Please change my billing date to the 18th of the month.
   *On **Account Details** screen, click **Edit**. Change the Monthly Policies: Day of Month to 18. Click Update.*

   d) Will this month's invoice be billed on the 18th? *No, only the planned invoices are changed*

Invoices

	Bill Date	Due Date	Invoice Number	Ad Hoc	Status	Amount	Due	Invoice Stream
	12/08/2018	12/29/2018	1000000110	No	Billed	$4,130.00	$4,130.00	Monthly
	01/18/2019	02/08/2019	1000000120	No	Planned	$1,244.00	$1,244.00	Monthly
	02/18/2019	03/11/2019	1000000121	No	Planned	$500.00	$500.00	Monthly
	03/18/2019	04/08/2019	1000000122	No	Planned	$1,244.00	$1,244.00	Monthly
	04/18/2019	05/09/2019	1000000123	No	Planned	$500.00	$500.00	Monthly
	05/18/2019	06/08/2019	1000000124	No	Planned	$1,244.00	$1,244.00	Monthly
	06/18/2019	07/09/2019	1000000125	No	Planned	$500.00	$500.00	Monthly
	07/18/2019	08/08/2019	1000000126	No	Planned	$1,244.00	$1,244.00	Monthly
	08/18/2019	09/08/2019	1000000127	No	Planned	$500.00	$500.00	Monthly
	09/18/2019	10/09/2019	1000000128	No	Planned	$1,244.00	$1,244.00	Monthly
	Total						$12,350.00	$12,350.00

6. **Fully pay the billed invoice.**

   a) On the **Direct Bill Payment** screen, what do you notice about the **Use Unapplied Fund Amount** field?
   You cannot select an unapplied fund because there is only one unapplied fund.

Lesson 5

Designating an Alternate Payer

5.1 Prerequisites

For this lab, use:

- BillingCenter 10.0 Training Installer
- Two supported web browsers
  - **They must be different browsers such as Chrome and Firefox**
  - **URL:** http://localhost:8580/bc/BillingCenter.do
- In one browser ("SU browser"), log in as Super User
  - **User name:** su
  - **Password:** gw
- In the other browser ("JP browser"), log in as Jeff Park
  - **User name:** jpark
  - **Password:** gw

5.2 Lab: Create a list bill account

In this lab, you assume the role of a Billing Clerk for Succeed Insurance. Your job is to set up a new list bill account for Second Community Bank. This bank will be paying for homeowners policies on behalf of their customers.

1. **Create a new list bill account for Second Community Bank with the following details:**
   - **Account Name: Second Community Bank**
   - **Type: List Bill**
   - **Billing Plan: BP01**
   - **Delinquency Plan: DP01**
   - **Send Invoices By: email**
   - **Add Second Community Bank as a company contact and primary payer**
   - **Payment Plan: PP01, PP03, PP04, and PP12**
   - **Invoice Stream: Monthly and Twice Per Month**

2. **Use the new list bill account to answer the following questions:**

   a) Click the **Actions** button and notice that **Add Policy** is missing. Why is this?

   b) Where can you view which payment plans are supported by this account?

   c) How would you add a payment plan to the list bill account?

   d) Why is it necessary to add the twice per month invoice stream?

3. **Add a homeowners policy to the Grahame Aulay account with the following details:**
    o **Policy #: HO01-GAULAY**
    o **Product: Homeowners**
    o **Billing Method: List Bill**
    o **Overriding Payer Account: Second Community Bank**
    o **Payment Plan: PP03**
    o **Overriding Invoice Stream: Monthly**
    o **Charges: Premium for $3200; Taxes for $490**

4. **Answer the following questions about the Grahame Aulay account:**

    a) On the **Invoices** screen, why are there no invoices listed for the account?

    b) On the **Charges** screen, which filters show the Premium and Taxes charges for the HO01-GAULAY policy?

5. **Open the Second Community Bank account and answer the following questions:**

    a) Given a policy that is paid quarterly with a 30% down payment, is it possible to add this to the list bill account?

    b) Given a policy that is paid twice per month with a 50% down payment, is it possible to add this to the list bill account?

5.3 Solution

1. **Create a new list bill account for Second Community Bank with the following details:**
    o **Account Name: Second Community Bank**
    o **Type: List Bill**
    o **Billing Plan: BP01**
    o **Delinquency Plan: DP01**
    o **Send Invoices By: email**
    o **Add Second Community Bank as a company contact and primary payer**
    o **Payment Plan: PP01, PP03, PP04, and PP05**
    o **Invoice Stream: Monthly and Twice Per Month**

    Click the Account tab and select Actions → New Account. Fill in details. Click Create Account

2. **Use the new list bill account to answer the following questions:**

    a) Click the **Actions** button and notice that **Add Policy** is missing. Why is this? *List Bill accounts only pay for policies owned by other accounts. They cannot own any policies.*

    b) Where can you view the list of payment plans that are supported by this account? *On the Account Details screen, click the Supported Payment Plans link.*

    c) How would you add a payment plan to the list bill account? *On the List Bill Payment Plans screen, click Edit and then Add.*

  d) Why is it necessary to add the twice per month invoice stream? *The Twice Per Month invoice stream is needed to support the PP05 payment plan, which bills the customer twice per month. A Monthly invoice stream cannot support a payment interval of Twice Per Month.*

3. **Add a homeowners policy to the Grahame Aulay account with the following details:**
- **Policy #: HO01-GAULAY**
- **Product: Homeowners**
- **Billing Method: List Bill**
- **Overriding Payer Account: Second Community Bank**
- **Payment Plan: PP03**
- **Overriding Invoice Stream: Monthly**
- **Charges: Premium for $3200; Taxes for $490**

4. **Answer the following questions about the Grahame Aulay account:**

  a) On the **Invoices** screen, why are there no invoices listed for the account?
   The Grahame Aulay is the owner of the HO01-GAULAY policy; however, Second Community Bank is the payer of that policy. The invoices for this policy are on the Second Community Bank account.

  b) On the **Charges** screen, which filters show the Premium and Taxes charges for the HO01-GAULAY policy?
   All *and* ***Only Owned****. The other two filters (****Only Own and Pay****, and ****Only Pay****) filter out Grahame Aulay because he is not the payer of the charges.*

5. **Open the Second Community Bank account and answer the following questions:**

  a) Given a policy that is paid quarterly with a 30% down payment, is it possible to add this to the list bill account?
   Yes, this list bill account supports payment plan PP04, which is a quarterly plan with a 30% down payment.

  b) Given a policy that is paid twice per month with a 50% down payment, is it possible to add this to the list bill account?
   No, this list bill account does not have a payment plan that supports twice per month with 50% down. PP05 has the correct payment interval, but the down payment is only 10%..

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Lesson 6

Controlling Access to BillingCenter

6.1 Prerequisites

For this lab, use:

- BillingCenter 10.0 Training Installer
- A supported web browser
  - **URL: http://localhost:8580/bc/BillingCenter.do**
- Log in as Super User
  - **User name: su**
  - **Password: gw**
- To access the Security Dictionary:

  a) Go to **BillingCenter home → build → dictionary → security**.

  b) Double-click **index**.

6.2 Lab: Explore Security Dictionary, permissions, roles, and security zones

In this lab, you investigate the **Security Dictionary** and then explore the capabilities for certain users and roles to better understand these functions of BillingCenter. You also create a new role, assign users to that role, and test the role. Then you add a policy to a security zone to observe security zone behavior for different users.

1. **Using the Security Dictionary, determine for each of these behaviors which permission grants the ability to perform the behavior and which roles contain the permission.**

   a) Access the **Account Disbursement** wizard. **Tip:** Go to the **Pages** section of the **Security Dictionary**.
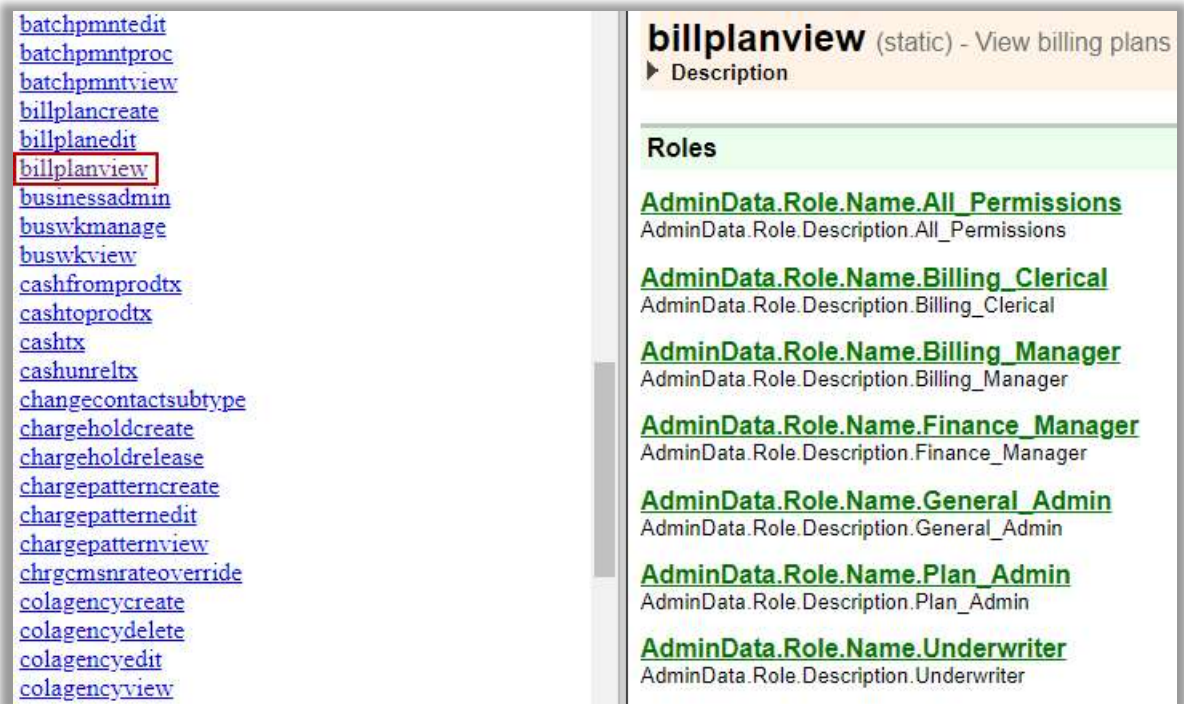
   b) View billing plans. **Tip:** Go to the **System Permissions** section of the **Security Dictionary**.

2. **In the BillingCenter, which users have no roles?**
3. **The underwriting department manager wants to restrict the ability to override commission rates to only certain underwriters. Implement this request by doing the following:**

   a) Create a new role (**Commission Overrider**) that has two permissions that control the ability to override commissions and one permission to edit producer information.

   b) Remove the two commission override permissions from the Underwriter role.

   c) Search for users with the **Underwriter** role.

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d) Add the role of **Commission Overrider** to **Chris Clark**. Notice Eleanor Phelan also has the role of Underwriter.

4. **To test the new role:**

   a) Open the **Crow Auto Repair** account.

   b) Add a policy with these details to the account:

   o **Policy #: GL01- CAUTO**
   o **Product: General Liability**
   o **Payment Plan: PP08**
   o **Primary Producer: Baker & Associates**
   o **Charge: Premium for 1399**

   c) Log out and log in as Eleanor Phelan, who is an underwriter but does not have the **Commission Overrider** role.

   d) Search for the **GL01-CAUTO** policy

   e) Go to the **Commissions** screen for the policy. Can Eleanor override the commission plan?

   f) Log out and log in as **Chris Clark**, the underwriter who also has the Commission Overrider role.

   g) Go to the **Commissions** screen for the GL01-CAUTO policy. Change the commission percentage rate to **11%**.
   If that succeeds, change the commission plan. Both actions should succeed for this user.

5. **Log out and then log in as su. Go to the Commercial Lines group.**

   a) What security zone is the Commercial Lines group a member of?

   b) What users are in the group?

6. **Follow these steps to observe security zone behavior:**

   a) Add the **GL01-CAUTO** policy you created earlier in this lab to the **Commercial Lines Zone**.

   b) As **SU**, can you still see the policy? Why or why not?

   c) Log out and log in as **EPHELAN**.

   d) What happens when Eleanor searches for the GL01-CAUTO policy?

   e) Why can't she find the policy?

   f) Log out and log in as **ELEE**. Can Edward see the policy? Why or why not?

6.3 Solution

In this lab, you investigate the **Security Dictionary** and then explore the capabilities for certain users and roles to better understand these functions of BillingCenter. You also create a new role, assign users to that role, and test the role. Then you add a policy to a security zone to observe security zone behavior for different users.

1. **Using the Security Dictionary, determine for each of these behaviors which permission grants the ability to perform the behavior and which roles contain the permission.**

   a) Access the **Account Disbursement** wizard. **Tip:** Go to the **Pages** section of the **Security Dictionary**.

   *In the **Security Dictionary**, click **Pages** in the side pane. Click **AccountCreateDisbursementWizard** to see the permissions for the **Account Disbursement Wizard** screen:*

   To find the roles that contain each permission, click the permission.
   For the disbcreate permission:

b) View billing plans. **Tip:** Go to the **System Permissions** section of the **Security Dictionary**.
Click System Permissions in the side panel at the top left. Scroll to billplanview and click the link:

2. **In the BillingCenter, which users have no roles?**
   Defaultowner and sys. In the BillingCenter UI, select Administration → Users & Security → Users.

Click Search.

3. **The underwriting department manager wants to restrict the ability to override commission rates to only certain underwriters. Implement this request by doing the following:**

   a) Create a new role (**Commission Overrider**) that has two permissions that control the ability to override commissions and one permission to edit producer information.

      Administration → Users & Security → Roles → New Role

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b) Remove the two commission override permissions from the **Underwriter** role.
*Click the **Underwriter** link on second page. Click **Edit**. Select "Override commission percentage on policyperiod" and "Override commission plan on policyperiod". Click **Remove**. Click **Update**.*

c) Search for users with the Underwriter role. ***Administration → Users & Security → Users****. Select **Underwriter** as the **Role** and click **Search**.*

d) Add the role of **Commission Overrider** to **Chris Clark**.
*Click **Chris Clark**. Click **Edit**. Click **Add User Role**. Select **Commission Overrider** as the Name. Click **Update**. Notice Eleanor Phelan also has the role of Underwriter.*


4. **To test the new role:**

   a) Open the **Crow Auto Repair** account.

   b) Add a policy with these details to the account:

   o **Policy #: GL01- CAUTO**
   o **Product: General Liability**
   o **Payment Plan: PP08**

      o **Primary Producer: Baker & Associates**

      o **Charge: Premium for 1399**

c) Log out and log in as **Eleanor Phelan**, who is an underwriter but does not have the Commission Overrider role.

d) Search for the **GL01-CAUTO** policy

e) Go to the **Commissions** screen for the policy. Can Eleanor override the commission plan? *No. The **Override Plan** button is not enabled.*
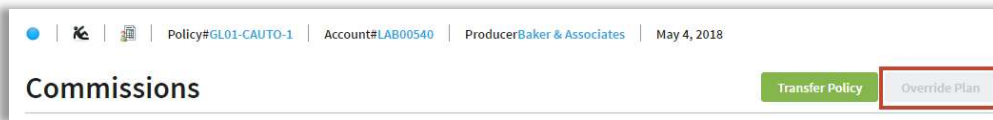
f) Log out and log in as **Chris Clark**, the underwriter who also has the Commission Overrider role.

g) Go to the **Commissions** screen for the GL01-CAUTO policy. Change the commission percentage rate to 11%. *On the **Commissions** screen, click **Override Plan**. Select **Percentage** from the **Override Primary** drop-down list and enter **11**. Click **Update**.*
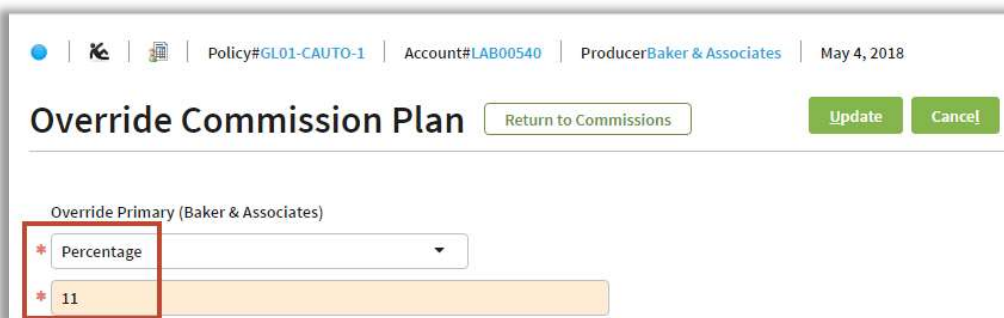
If that succeeds, change the commission plan. Both actions should succeed for this user. *On the **Commissions** screen, click **Override Plan**. Select **Alternate Plan** from the **Override Primary** drop-down list. Search for and select a commission plan. Click **Update**.*
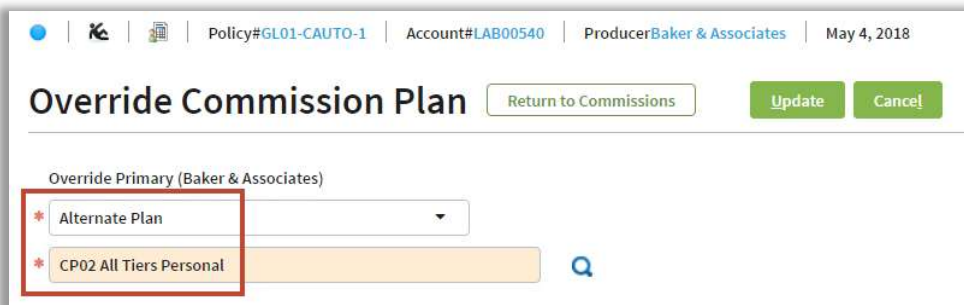
5. **Log out and then log in as su. Go to the Commercial Lines group.**
   Administration → Users & Security → Groups. Click Commercial Lines.

    a) What security zone is the Commercial Lines group a member of? *Commercial Lines Zone*

b) What users are in the group? *Edward Lee*

6. **Follow these steps to observe security zone behavior:**

a) Add the **GL01-CAUTO** policy you created earlier in this lab to the Commercial Lines Zone. *On the Policy Details screen, click **Edit**, select **Commercial Lines Zone** as the **Security Zone** and click **Update**.*

b) As **SU**, can you still see the policy? *Yes.* Why or why not? *Superuser role has permission to ignore security zones.*

c) Log out and log in as **EPHELAN**.

d) What happens when Eleanor searches for the GL01-CAUTO policy? *A message is displayed saying "The search returned zero results."*

e) Why can't she find the policy? *Eleanor does not belong to a group in the Commercial Lines Zone.*

f) Log out and log in as **ELEE**. Can Edward see the policy? *Yes.* Why or why not? *Edward is a member of the Commercial Lines group, which is a member of the Commercial Lines Zone.*