Client Data System (CDS)®

Pending Case Management User Guide

Version 4.1.2

Proven in Practice™

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Table of Contents

Introduction

Pending Case Management (PCM) can be used to create and update the pre-inforce policies that are in the Underwriting stage. The user can track statuses, dates, basic policy information, premium and advisor information, important contacts, policy relationships, underwriting information, underwriting requirement activity, delivery requirements, delivery policy information, and miscellaneous delivery information.
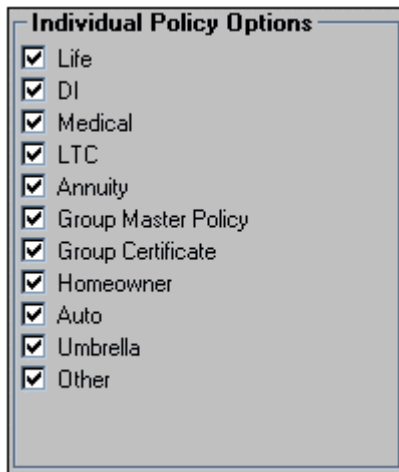
PCM consists of the following basic sections:

- Summary
- Detail
- Underwriting
- Delivery

Module Setup

To set up user rights to **Policy Tracking**:

1. From CDS, click **Database** and then select **Modify Current User's Profile** from the expanded list to open the **User Profile** sheet.
2. From the User Profile sheet, click the **Policy/Investment** tab to bring it to the forefront.
3. On the **Policy/Investment** tab, in the **Individual Policy Options** section, select each policy type to which the user needs access. Clearing these checkboxes prevents the user from viewing the respective policy type(s).

Individual Policy Options
- ☑ Life
- ☑ DI
- ☑ Medical
- ☑ LTC
- ☑ Annuity
- ☑ Group Master Policy
- ☑ Group Certificate
- ☑ Homeowner
- ☑ Auto
- ☑ Umbrella
- ☑ Other

Find Pending Case Dialog Box

To begin a pending case search, click the **PCM** button to open the **Find Pending Case** dialog box.

- To display a summary spreadsheet for all pending cases, click the **Search** button without entering any search criteria.
- To display a summary spreadsheet based on specific criteria, enter a specific policy number, plan type, insurance type, etc.

Summary Tab

Select multiple policies by marking the checkboxes next to the policy record(s).

	Agent	Primary Contact	Policy Number	Case#	Carrier	Plan Name	PlanType	Status	FYGPremium
	Anderson, Philip	Ackerman, Kathleen	AM5413258	14757	Applied American Life	Convertible Plus	Term	Submitted	500.00
	Anderson, Philip	Ackerman, Kathleen	BSMA4587	21641	Blue Sky Mutual	Annuity Plus	Annuity	Mailed	50,000.00
	Anderson, Philip	Milland, Cynthia	Pending		Beneficial Assurance Life C	Disability Plus	Disability	Submitted	500.00
	Anderson, Philip	Canallis, Steve	948479	7788	20th Century Life Insurance	Preferred Life	Whole Life	Submitted	150.00
	Anderson, Philip	Canallis, Steve	135411	7788	20th Century Life Insurance	Preferred Life	Whole Life	Submitted	800.00
	Anderson, Philip	Canallis, Steve	115651	7788-M	Bankers Coverage Life	American Swing Plan	PPO	Submitted	50.00
	Anderson, Philip	Fenton, Fred	22651	354	Applied American Life	Assurable Life 5	Universal Life	Issued	350.00
	Anderson, Philip	Kesslar, Tom	631551	2264	Nations Life Insurance	Other	Other	Mailed	50,000.00
	Atkins, Larry	Levy, Jason	798412		California Life & Health	Whole New Companion	Whole Life	Submitted	300.00
	Hall, William	Stark, David	2654165		Applied American Life	American Level 10	Term	Submitted	100.00
	Newton, Kathy	Redman, Bryan	213856		Applied American Life	American Level 10	Term	Submitted	500.00
	Smith, James	Horley, Elan	451289234	7848	20th Century Life Insurance	Preferred Life	Whole Life	Approved	300.00
	Peterson, Norma	Mineo, David	092837917	552	Applied American Life	Assurable Life	UVL	App Signed	3,163.00
	Peterson, Norma	ABC Manufacturing	TS9123711-002A		United Community Life & Ac	Travel Shield		Pending	
	Peterson, Norma	ABC Manufacturing	Pending		Blue Health Care	Blue Cross 20/20 Care		Pending	
	Golbasy, Albert	Hartwick, Grant	8542114		Blue Health Care	Prudent Buyer Plan	PPO	Submitted	500.00
	Golbasy, Albert	Hartwick, Grant	532154		Bankers Coverage Life	Preferred Whole Life	Whole Life	Submitted	150.00
	Odell, Daniel	Iverson, Francis	WL51687685	12466	20th Century Life Insurance	Preferred Life	Whole Life	Submitted	30.00
	Paladian, Mark	Furman, Candy	J93287423		Beneficial Assurance Life C	Disability Plus	Disability	Submitted	500.00
	Singer, Edward	Tarumoto, Lucy	L-124697	85466	Beneficial Assurance Life C	Care Giver	LTC	Submitted	500.00
	Singer, Edward	Roberts, Jewel	351321		Bankers Coverage Life	American Swing Plan	PPO	Submitted	250.00
	Singer, Edward	Owens, Cynthia	B236135		Nations Life Insurance	Defender	Disability	Follow Up	2,500.00
	Warnings, Eileen	Antonsen, Robert	ST9644	1244	Beneficial Assurance Life C	Critical Illness Plus	Critical Illness	Mailed	100.00
	Foremann, Timothy	Wells, Jack	61654		Blue Medical	Coronet Major Benfits	Individual Medic	All UW Requirement	500.00

Detail Tab

Policy specific information such as Policy#, Carrier, Plan Name, Plan Type, Premium, and Mode are stored on this tab along with Advisor Information, Important Contacts (Underwriter, HORep, Team, Agency Rep), and Policy Relationships.

Policy Status Section

The **Policy Status** section is used to track the current status, related dates and the status history. When entering a new case, the **Status** defaults to Submitted but this field and the **Status Date** field can be modified. The rest of the section contains key status dates that are read-only.

To display a history of the status and the associated dates, click the **Application History** button to open the **Application History** list.

To add additional statuses and associated dates, click the **Add** button to open a second **Application History** dialog box. Please note that doing so will not modify the current status.

Basic Policy Information Section

The **Basic Policy Information** section tracks the same basic information for all types of insurance. **Cash Received** is the amount of money received with the application. **Cash Received** is directly connected with **Initial Cash Received** under the **Delivery** tab. When the Cash Received field on this tab is changed, the Initial Cash Received (**Delivery** tab) is automatically updated and vice versa.

The **Alternate** checkbox is selected if this case is noted as an alternate case. This is a copy of an original case with some modifications.

If the selection in the **Inforce Request** field contains exchange information, the title of the field will become a flat button. To view or modify exchange information, click the button (not the field) to display the **Exchange Information** list.

	Company	City	State	Status	LastAct
☐	Transultra Life	Country Ridge	MO	Closed	12/08/2000
☐					
☐					
☐					

The **Exchange Information** list tracks basic information about the origin, status and date of an exchange. To add a new record, click the **Add** button to open the **Exchange Information** dialog box. To alter an existing record, select the appropriate checkbox and click the **Modify** button to open the **Exchange Information** dialog box for the designated record.

To record the date the money was received, click the **Save** button to store the record and then click the **Add** button under the **Exchange Policy Information** section to open the **Exchange Policy Information** dialog box. The **Processor** field is automatically populated.

Policy Type-Specific Information Section

Life

Risk Class types are product-specific and directly linked to the **Product** module. In this field, select one from a list of previously designated risk classes. **Face** refers to the basic face amount for the entered case.

Type Specific Information		
Risk Class	Preferred Non-Tobacco	
Face/Underwritten	500,000	500,000

Disability (DI)

Benefit Amount is the most money the client can receive per accident/illness. **Benefit Period** is how long the benefit will pay out. **Elimination** is the number of days that the client has to be injured or ill before the benefit will pay out. **Rating** refers to an additional rating on a class.

Type Specific Information	Accident	Sickness
Benefit Amount	5,000.00	
Benefit Period	90	90 Days
Elimination	90-Days	
Class	STANDARD	
Rating	None	

Medical

PPO or Non-PPO information can be tracked using this insurance type. **Deductible** is the amount the client has to pay before the insurance will cover costs. **Co-Payment** is the amount of out-of-pocket money the client will pay per doctor visit. **Lifetime Max** is the maximum amount the client will have to pay in a lifetime.

Type Specific Information	PPO	Non-PPO
Deductible	250	
Co-Payment	30	
Lifetime Max	5,000,000	

LTC (Long Term Care)

Risk Class types are product-specific and are directly linked to the **Product** module. In this field, select one from a list of previously designated risk classes. If the **Tax Type** is qualified, the policy is not taxed. If the Tax Type is non-qualified, the policy is taxed. **Max Lifetime Benefit** is the maximum amount the policy will pay to the client in a lifetime. **Max Daily Benefit** is the maximum amount the policy will pay to the client in a day. **Elimination Period** is the number of days the client has to be injured or ill before the policy will pay out.

Type Specific Information		
Risk Class	Preferred Non-Tobacco	
	Nursing Home	Home Care
Max Lifetime Benefit	275,000.00	250,000.00
Max Daily Benefit	550.00	500.00
Elimination Period	90 Days	90 Days
Tax Type		

Annuity

If the **Tax Type** is qualified, the policy is not taxed. If the Tax Type is non-qualified, the policy is taxed.

Type Specific Information	
Tax Type	Non Qualified

Premium Information Section

The **Premium Information** section stores the proposed premium information. The **Annual** information is the Modal Premium multiplied by the number of payments the specified mode makes in a year. If the **Mode** or **Modal Premium** is changed, the Annual field will re-calculate.

Premium Information		
Modal Prem/Mode	50.00	Monthly
Target / Annual	600.00	600.00
Comm Premium/Excess	50.00	100.00
Lump Sum / 1035		

To enter commissionable premium information, click the **Comm Premium/Excess** button to display the **Premium Breakdown** dialog box.

Premium Breakdown	
Base Modal Prem	50.00
Policy Fee Premium	
Flat Extra Premium	

OK   Cancel   Help

Agent Information Section

The **Agent Information** section displays only the primary agent. Additional agents can be added to the pending case from the **Related Agent List**.

Agent Information		
Agent/Percentage	Level, Guy	100.00 ...
FYC / Renewal		

To view, add, modify, or delete agents, click the **Selection** button to display the **Related Agent List** spreadsheet.

Related Agent List For Policy: 32136516 (2)

	Agent	Role	Primary Agent	Percentage%
☐	Level, Guy	Writing	☑	75.00
☐	Odell, Daniel	Writing	☐	25.00
☐			☐	
☐			☐	

Important Contacts Section

The **Important Contacts** section tracks the team, Home Office Rep, Underwriter, Agency Rep, and Primary Contact associated with the case. The **Team** field is a drop-down list where a pre-set team can be selected.

Important Contacts	
Team	▼ ...
Home Office Rep	Wendy Scott
Underwriter	Jack Lifts
Agency Rep	DON
Primary Contact	Kline, Marcus

To view, modify, add or delete records, click the **Selection** button to display the **Team Information** list.

Team Information (2)

	Team Name	Email	Address1	City
☐	Western	western@J&J.net	150 N. Hollywood Dr.	Los Angeles
☐	Eastern	eastern@ J&J.net	2358 Myrtle Ave.	Clinton
☐				
☐				
☐				
☐				

To enter team information, click the **Add** button to open the **Team Information** dialog box. To add information to the **Phones** section, first click the **Save** button to save the record.

Policy Relationships Section

The **Policy Relationships** section is used to define the Insured, Owner, Payor, Beneficiary, Annuitant, Loss Payee, Collateral Assignee, and/or Absolute Assignee for the case.

Upon saving a new policy record, the **Interested Parties** dialog box automatically displays the current contact as the Insured, Owner and Payor. These fields are all modifiable. Also, the contact for the **Second Insured** and **Beneficiary** can be designed in this dialog box.

To add more relationships, click the **Save** button to store the record and then click the **Add** button to open the **Policy/Contact Relationship** dialog box. The **Name** field refers to the person with whom the case has a relationship. **Relation** refers to the relationship the contact has with the primary insured of the policy. **Role** refers to the contact's relationship to the case. **Perc** is the percentage of the benefit the beneficiary will receive.
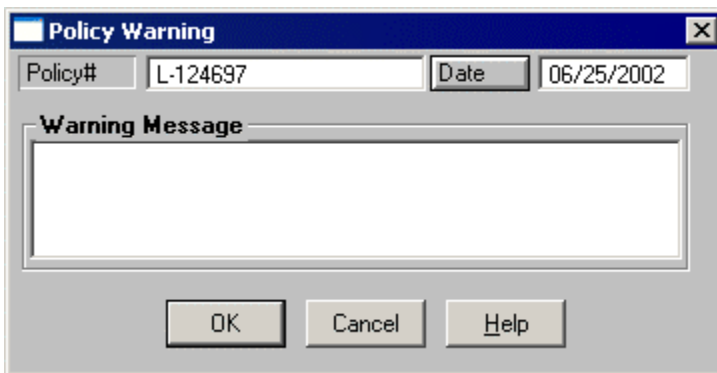
Policy Warnings
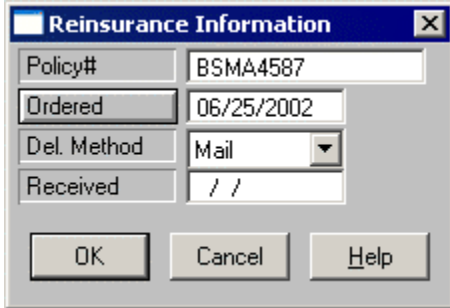
To view, add, modify, or delete policy warnings, click **Tools** and then select **Warning Info** from the expanded list to open the **Policy Warning** list. When a case has a policy warning on it, the button on the summary tab will flash from a flag to a red check.

	WarnDate	WarnMsg
☐	06/25/2002	This case will expire if requirements are not met by Monday, 6-30.
☐		
☐		
☐		
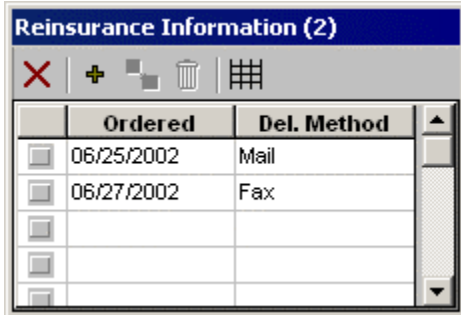
Policy Warning (1)

To add a new warning, click the **Add** button to open the **Policy Warning** dialog box.

Policy Warning

Policy# L-124697   Date   06/25/2002

Warning Message

[OK]   [Cancel]   [Help]

ReInsurance Info

To view, add, modify, or delete reinsurance information, click **Tools** and then select **Reinsurance Info** from the expanded list to open the **Reinsurance Information** list.
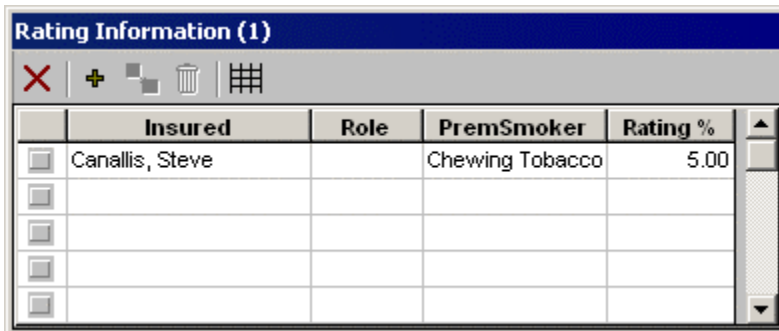
To enter new reinsurance information, click the **Add** button to open the **Reinsurance Information** dialog box.

Rating Information

To view, add, modify, or delete policy ratings for a particular pending case, click **Tools** and then select **Rating Info** from the expanded list to display the **Rating Information** list.

To add new rating information, click the **Add** button to open the **Policy Rating Information** dialog box.
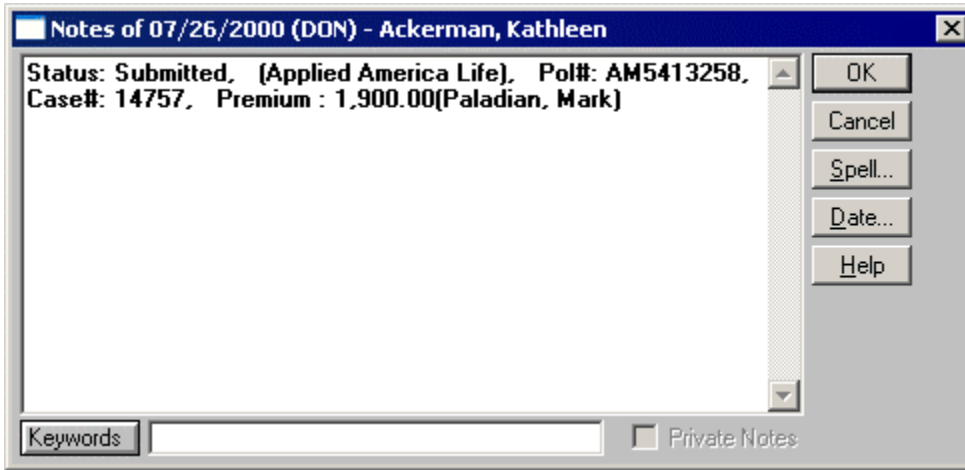

Policy Notes

To view, add, modify or delete policy notes, click **Tools** and then select **Policy Notes** from the expanded list to display the **Policy Notes** list.

To add a new policy note, click the **Add** button to open the **Notes** dialog box. These notes are specific to the case and only the automatically populated status changes will be posted to the primary contact's **SmartPad**.

Policy notes can also be viewed from the **Policy** module.

Policy Rider

To display, add, modify, or delete riders associated with a particular case, click **Tools** and then select **Policy Rider** from the expanded list to display the **Rider Information** list.

Additional riders can be added by clicking the **Add** button to open the **Rider Information** dialog box. All contacts with an Insured role in the Interested Parties section will display in the drop-down menu under **Insured Name**.

A rider can be manually entered under the **Not linked with Rider Product** section or selected from the list of linked Riders under the **Linked with Rider Product** section. To display a list of Rider Products, click the **Rider Product** flat button to open the **Find Product** dialog box.
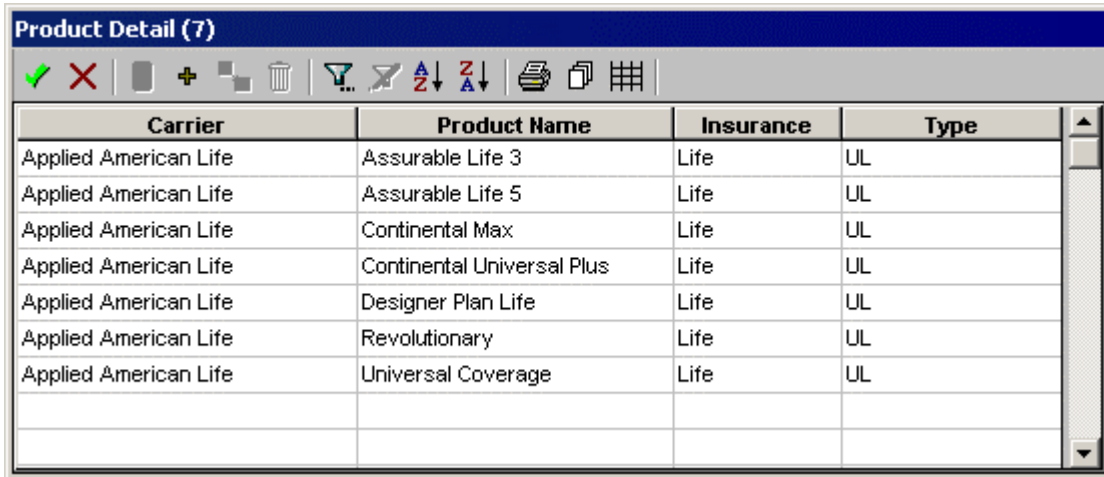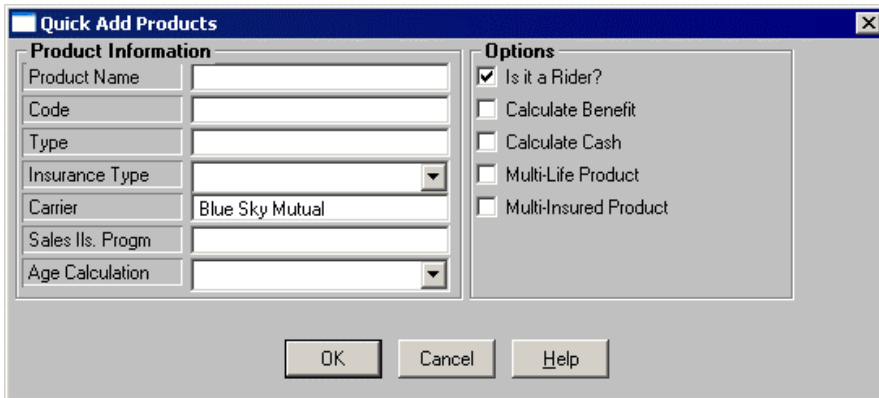
To display a complete list of existing rider products, click **OK** without entering any parameters into the field.

Existing rider products are typically created in the **Product** module. However, a new rider product can be created from this list by clicking the **Add** button to open the **Quick Add Products** dialog box.
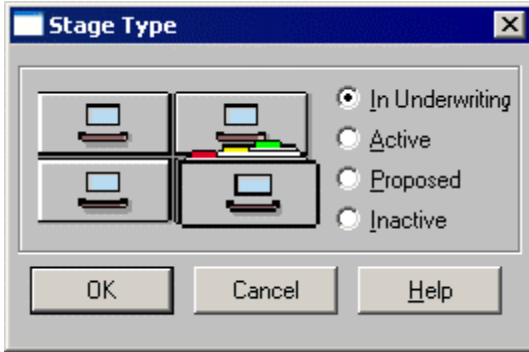

Recreate Underwriting Requirements

If you want to recreate the requirements from a product's guidelines, click **Tools** and then select **Recreate Underwriting Requirements** from the expanded list.

Stage Selection

To change the stage that is currently being viewed, click **Tools** and then select **Stage Selection** from the expanded list to open the **Stage Type** dialog box. Select the appropriate stage and click **OK** to confirm the selection.

Underwriting Tab

Underwriting information and underwriting requirement activities are located under the **Underwriting** tab.

To add a new requirement, click the **Add** button to open the **Underwriting Add Wizard**.
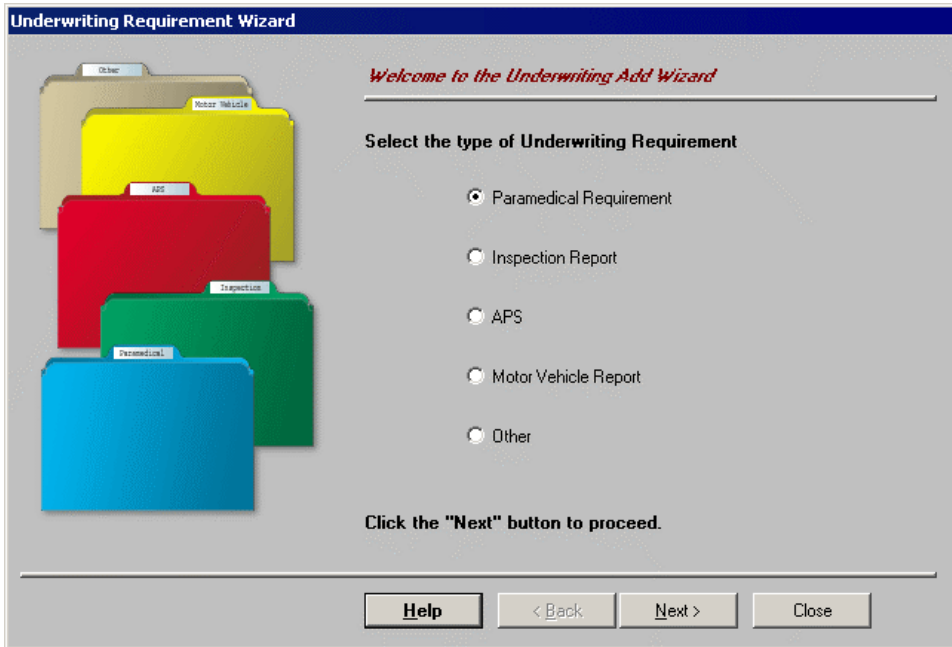
This dialog box displays a list of existing requirement types. Select a requirement type and click the **Next** button to display only the requirements related to the type selected.
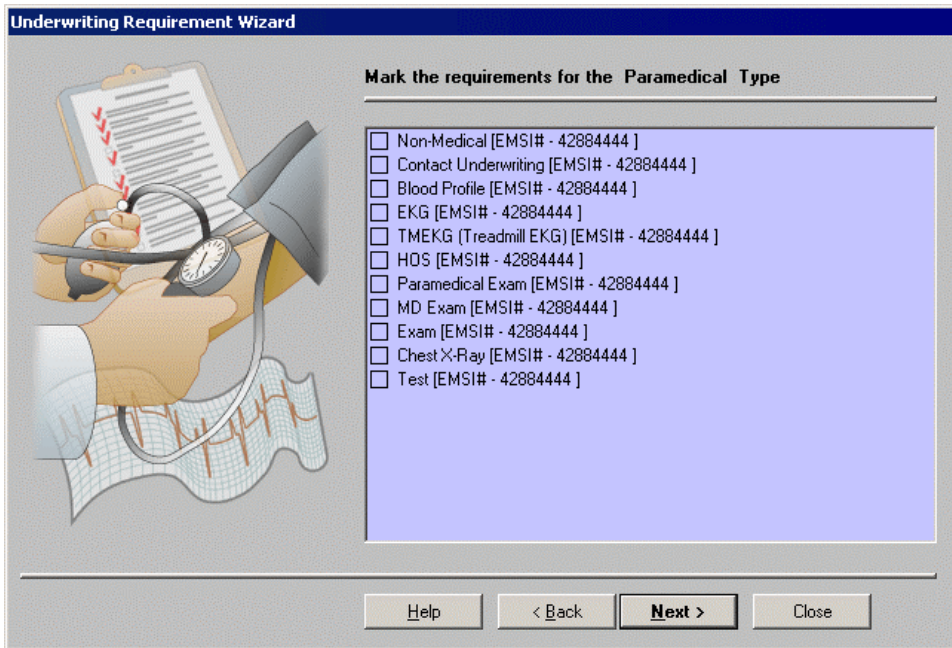
These requirements are entered in the Carrier module. Select the requirement(s) that will be added and then click **Next**.

All Insured contacts noted in the **Interested Parties** section are displayed in the drop-down menu for the **Applicant** field. Enter the known dates for the selected requirements. The follow-up date will automatically calculate based on the **Ordered Date** and is dependant upon the date noted in the Carrier **Follow-up** field. Selecting the **Ag Ordered** option signifies that the agent ordered the requirements. To note additional information, click the **Additional Information** button to open the **Additional Underwriting Information** dialog box. Select the **Form Letter** option to generate a letter after this new requirement record is complete. To select a Doctor, Medical Vendor, or Hospital, click the **Facility** Button to open the **Find Medical Services** dialog box.

From the **Facility Type** drop-down menu, select Doctor, Hospital, or Medical Vendor and then click **OK**.

To add new Doctors, Hospitals, and Medical vendors, click the **Add** button to open the **Add Medical Services** dialog box.

When a new requirement is added to the **Underwriting Information/Important Dates** section, a corresponding activity is created. These activities are displayed in the Calendar. If a requirement is designated as complete, the corresponding activity will also be designated as complete on the current date. Similarly, if the corresponding activity is designated as done, the requirement will be noted as complete on the current date.

To modify a requirement, select a requirement and then click the **Modify** button to open the **Underwriting Requirements** dialog box.

Underwriting Requirements		✕

PNO/Insd 26511 Ackerman, Joseph

Requirement Type
Paramedical

Description
Blood Profile

Remarks

Special APS Ins.

Facility			☐ AG Ordered	
Ordered	07/14/2001	Scheduled	/ /	
Followup	07/20/2001	Completed	/ /	
HO Matched	/ /	Ag Matched	/ /	
Best Time	: M	Exam Time	: M	
Best Place				
Last Seen	/ /	Medical #		
Image				

OK   Cancel   Help

Delivery Tab

Decision Results and **Delivery Requirements** are noted on the **Delivery** tab.

Decision Results Section

Under the **Decision Results** section, **Payment** lists the client's method of payment. To add more options, right-click on the field and select **Choice** to open the **Choice Options** dialog box.

PAC Draw Day is the date the specified payment is withdrawn from the client's account. The values in **Premium** and **Cash Received** are used to automatically calculate **Balance** and **Excess Paid**. The **Balance** field is the amount the client owes for the first premium payment.

The **Final Decision** field contains a drop-down list of options for this parameter. To add more options, right-click on the field and then select **Choice** to open the **Choice Options** dialog box. The **Decision** date can be manually entered, but will automatically populate with the **Approval** date in the **Application History**. **Del Period End** will automatically calculate based on the **Del Expiration** field in the Carrier module and the issued date in the **Application History**. All the premium fields will automatically transfer from the **Detail** tab if an Issued status and date exist in the **Application History**.

Comm Prem is a button that opens the **Premium Breakdown** dialog box. See the *Premium Information* section for more information about the fields in this section.

Decision Results					
Premium/DelMode	500.00	Semi Annually	Final Decision	Issued as Applied for	
Payment	COD		Decision Date	12/01/2000	
PAC Draw Day			Policy Date	12/05/2000	
Cash Received		500.00	Delivery State	CA	
Balance			Del Period End	02/06/2001	
Pay To Date	06/05/2001		Target / Annual	100.00	1,000.00
Comm Prem/ Excess	500.00		Lump Sum / 1035		

Delivery Requirements Summary

Use the **Delivery Requirements** section to add, modify, or delete delivery requirements.

Policy#	Insured	Requirements	Ordered	Completed	Ag Matched	HO Matched
T231549	Homer, Jenny	Tax App. needs to be signed.	06/25/2002			

To add a requirement, click the **Add** button to open the **Delivery Requirement** dialog box.

Requirement choices are requirements that are used on a regular basis and can be saved for future use. To add a requirement choice to the **Requirements** list click on the **Add** button to open the **Delivery Requirements** dialog box.

Enter the requirement description and then click **OK** to add the requirement to the list.

To select a requirement choice, mark the checkbox and then click the **Select** button to add the requirement option.