Insurance Tracking with Advisors Assistant

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Course Objectives & Insurance Overview

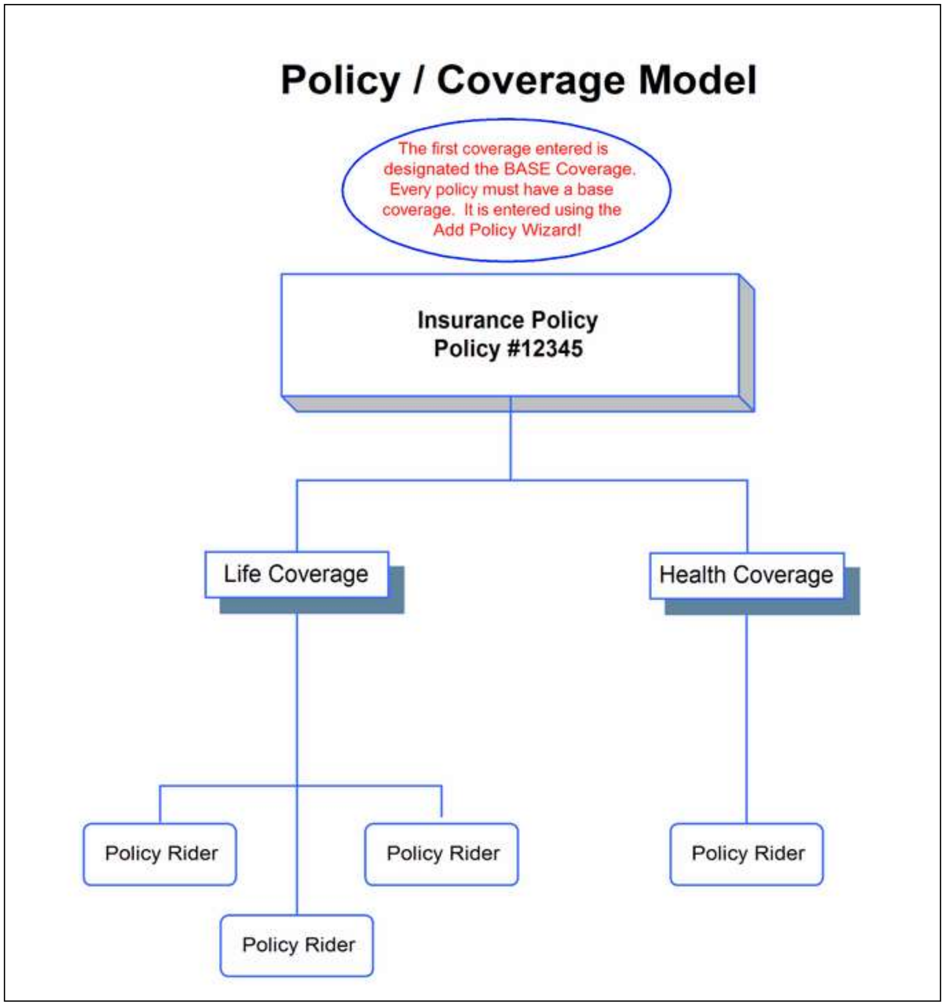
In this Tutorial you will learn to:

- ✓ Add Master Policy Coverages
- ✓ Add Insurance Policies
- ✓ Split policies between producers
- ✓ Utilize the policy FlexFields
- ✓ Add policy Riders
- ✓ Store additional policy information in Files
- ✓ Track Underwriting/New Business
- ✓ Add Additional Insureds
- ✓ Track Group Insurance
- ✓ Print Policy Reports & Graphs, including Underwriting Reports
- ✓ Reassign Policies
- ✓ Find Policies by Policy Number

With Advisors Assistant you can track any type of policy from any company – both Individual and Group policies.

Advisors Assistant has the ability to track insurance policies with multiple coverages. Not all insurance companies use a Policy/Coverage Model, so you may not be familiar with it. If the companies you sell with do not have policies with multiple coverages, then you will only be entering one policy/coverage for each policy number.

The diagram below shows how a policy can have more than one coverage. Think of the policy as an "Account" holding various coverages. There is only one policy number, but there may be both health and life coverages associated with that one policy number.


Policy / Coverage Model
The first coverage entered is designated the BASE Coverage. Every policy must have a base coverage. It is entered using the Add Policy Wizard!
Insurance Policy
Policy #12345
Life Coverage
Health Coverage
Policy Rider
Policy Rider
Policy Rider
Policy Rider

Some key things you need to know about Policies and Coverages:

- Some of the data is policy data because it doesn't change no matter which coverage you're looking at. For example, the Policy Number and the Company belong to the Policy.
- Some data is coverage data because it changes based on the coverage. For example, the Coverage Plan, Coverage Class, Benefit Amount, and Deductible would all belong to the Coverage.
- Riders belong to the Coverage.
- Each policy must have a Base Coverage. It gets entered when you set up the policy through the Add Policy Wizard.
- The Type of Coverage of the Base Coverage is how the FlexFields are associated with the Policy. For example, if the Base Coverage has a type of coverage of Term Insurance, and you set up FlexFields for Term Insurance, then every policy with a base coverage of Term Insurance would have those FlexFields.

The basic steps for adding an insurance policy to Advisors Assistant are:

1. Before you can add a policy to Advisors Assistant, the **Master Coverage Plan** must be added to the database.
2. Once the Master Coverage Plan is added you can add the Policy to the client(s). A Wizard is provided to help you add policies.
3. Once the Policy (Base Coverage) is added to the client, you can add additional coverages to the policy if needed.
4. Once the Policy is added you can add additional information like Underwriting Actions (New Business), Riders, and Additional Insureds.

Master Coverage Plans

In this chapter you will:

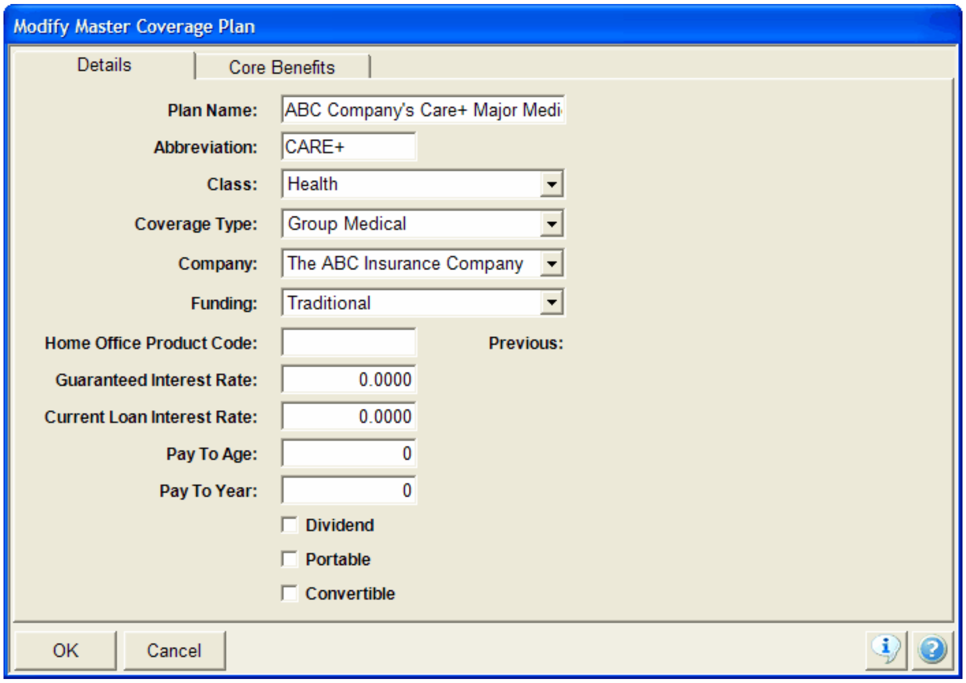
- ✓ Add a new Master Coverage Plan
- ✓ Modify a Master Coverage Plan
- ✓ Delete a Master Coverage Plan

When you're adding policies and coverages, certain information gets repeated for each policy or coverage you might add to a client's data record. So that you don't have to enter the data each time, we have you set up Master Coverage Plan records. Then when you choose the Coverage Plan, all the information about that plan get's added automatically.

For example: If you sell a plan called Income Protector issued by the ABC Company, you don't have to enter information such as the company name, the fact that the plan is a Disability Class Coverage, and that it has premiums to Age 65 every time you add the plan to a client's record. You just select the Coverage Plan name from the drop down list in the policy record and all of the data you entered for that coverage in the Master Coverage Plan comes along with it.

How to Add a Master Coverage Plan

1. Open the **Insurance Sidebar Menu** by clicking on the Insurance Bar on the left.
2. Click on the **Plan Lookup Icon**.
3. Click on the **Add Button**.



Plan Name: ABC Company's Care+ Major Medi
Abbreviation: CARE+
Class: Health
Coverage Type: Group Medical
Company: The ABC Insurance Company
Funding: Traditional
Home Office Product Code:
Previous:
Guaranteed Interest Rate: 0.0000
Current Loan Interest Rate: 0.0000
Pay To Age: 0
Pay To Year: 0
☐ Dividend
☐ Portable
☐ Convertible

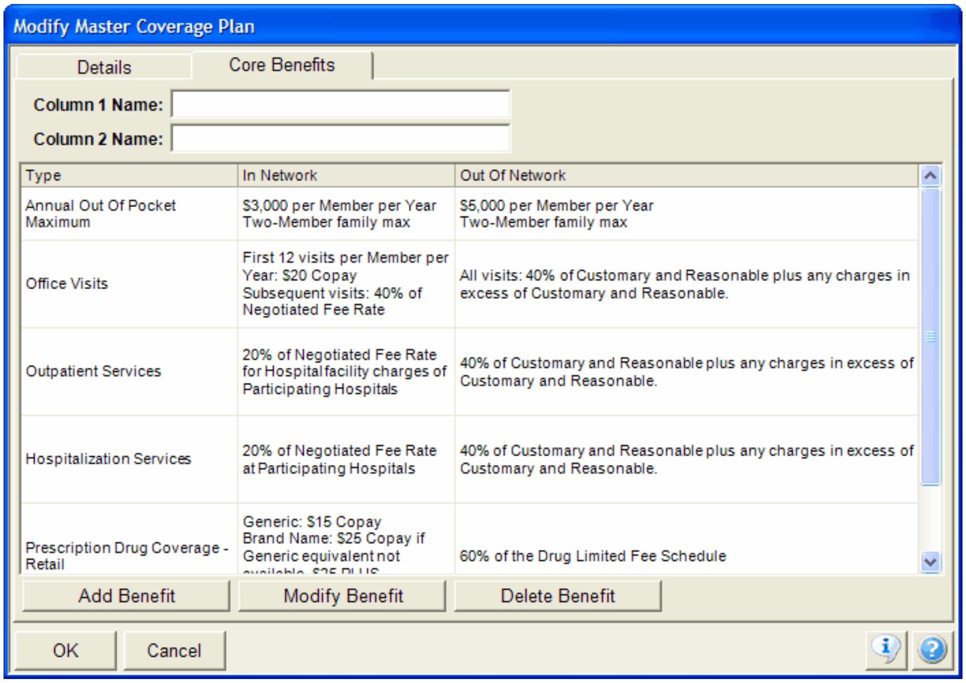
Coverage Plan Details Screen

4. Enter the Coverage Plan information. Not all fields will apply to the plan you're adding, and a description of each field is available in the Help. A Group Coverage is shown in

the sample screen to show core benefits, but individual products can also be added.

There are 6 *classes* of policies in Advisors Assistant: Life, Health, Long Term Care, Disability, Annuity, and P&C/Other. Each class has custom fields for that type of policy. Make sure you select the appropriate Class Field for the Coverage Plan.

5. Click on the **Core Benefits Tab** to open the second screen which allows you to add benefits to the coverage plan. Any benefits added to the Master Coverage Plan will be copied down to the policy. The Benefits can also be added and modified at the policy level.



Column 1 Name:

Column 2 Name:

Type	In Network	Out Of Network
Annual Out Of Pocket Maximum	$3,000 per Member per Year Two-Member family max	$5,000 per Member per Year Two-Member family max
Office Visits	First 12 visits per Member per Year: $20 Copay Subsequent visits: 40% of Negotiated Fee Rate	All visits: 40% of Customary and Reasonable plus any charges in excess of Customary and Reasonable.
Outpatient Services	20% of Negotiated Fee Rate for Hospital facility charges of Participating Hospitals	40% of Customary and Reasonable plus any charges in excess of Customary and Reasonable.
Hospitalization Services	20% of Negotiated Fee Rate at Participating Hospitals	40% of Customary and Reasonable plus any charges in excess of Customary and Reasonable.
Prescription Drug Coverage - Retail	Generic: $15 Copay Brand Name: $25 Copay if Generic equivalent not	60% of the Drug Limited Fee Schedule

Coverage Plan Core Benefits Screen

6. Click **OK** to save the Master Coverage Plan.

The Master Coverage Plan has been added to Advisors Assistant, and you can now add that policy/coverage to the clients.

How to Modify a Master Coverage Plan

1. Open the **Insurance Sidebar Menu** by clicking on the Insurance Bar on the left.
2. Click on the **Plan Lookup Icon**.
3. Highlight the Coverage Plan you wish to edit.

4. Click on the **Modify Button**.

How to Delete a Master Coverage Plan

1. Open the **Insurance Sidebar Menu** by clicking on the Insurance Bar on the left.
2. Click on the **Plan Lookup Icon**.
3. Highlight the Coverage Plan you wish to edit.
4. Click on the **Delete Button**. Confirm that you wish to delete the plan.

Adding Policies

In this chapter you will:

- ✓ Add a new Policy
- ✓ Modify a Policy
- ✓ Delete a Policy
- ✓ Find a Policy using the Policy Number

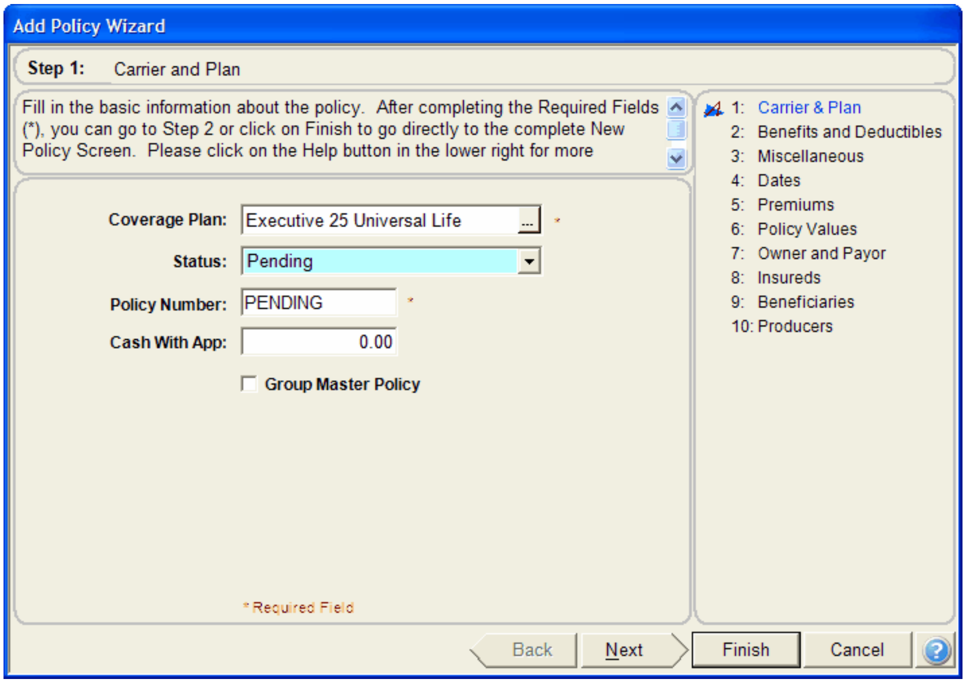
Adding Policies

There's no limit to the number of policies you can add to each client. For each new policy, follow the steps below.

The first policy you add is considered the Base Coverage. If the policy only has one coverage, you would just add the policy. If the policy has more than one coverage, after you add the Base Coverage you can add additional coverages.

How to Add an Insurance Policy

1. Bring the person to which you want to add the policy into the View Screen.
2. Click on the **Insurance Tab** on the bottom of the view screen.
3. Click on the **Add Action Button**.
4. Step 1 of the **Add Policy Wizard** will open.


Add Policy Wizard
Step 1: Carrier and Plan
1: Carrier & Plan
2: Benefits and Deductibles
3: Miscellaneous
4: Dates
5: Premiums
6: Policy Values
7: Owner and Payor
8: Insureds
9: Beneficiaries
10: Producers
Back
Next
Finish
Cancel

Fill in the basic information about the policy. After completing the Required Fields (*), you can go to Step 2 or click on Finish to go directly to the complete New Policy Screen. Please click on the Help button in the lower right for more

Coverage Plan: Executive 25 Universal Life *

Status: Pending

Policy Number: PENDING *

Cash With App: 0.00

☐ Group Master Policy

* Required Field

Step 1: Add Policy Wizard

There are two ways you can add policies to Advisors Assistant. When you click the Add Action Button, the Add Policy Wizard will open. You must fill out the **Coverage Plan Field** and the **Policy Number** from this first screen. If the policy is still pending you can enter a Policy Number of PENDING.

Once the two required fields are entered, you can either continue on to the next step of the Policy Wizard, or click the **Finish Button** and move directly to the Policy Detail Screen.

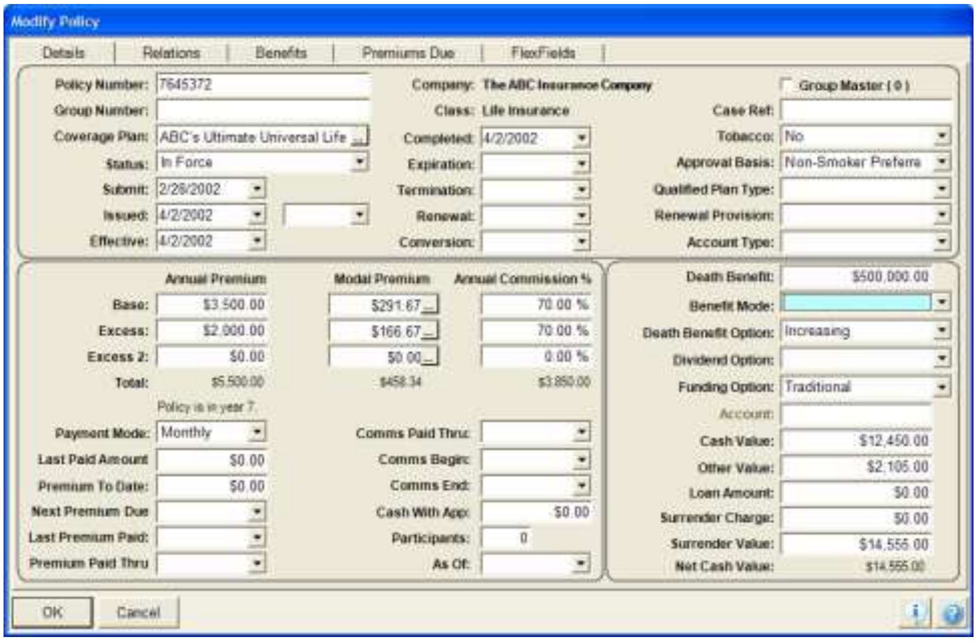
Using the Policy Wizard

The Policy Wizard is designed to walk you through the different fields needed to add a policy, so there are multiple steps to the Policy Wizard.

- Each screen is a different step, and you can follow which step you're on by looking at the list on the right side of the Policy Wizard Screen.
- Once you fill in the appropriate data on the screen, click the **Next Button** to move to the next step.
- The fields that appear in the Policy Wizard will depend on the **Policy Class** selected for the Coverage Plan.
- You can click the **Finish Button** at any time to move directly to the Policy Details Screen.

Using the Policy Entry Screens

If you don't wish to use the Policy Wizard, you can click the **Finish Button** from Step 1 and move directly to the Policy Screen and add the data directly onto the screen.


Modify Policy
Details
Relations
Benefits
Premiums Due
FlexFields
☐ Group Master (0)
Group Number:
Case Ref:
Expiration:
Termination:
Renewal:
Conversion:
Qualified Plan Type:
Renewal Provision:
Account Type:
Benefit Mode:
Dividend Option:
Account:
Comms Paid Thru:
Comms Begin:
Comms End:
Next Premium Due
Last Premium Paid:
Premium Paid Thru
As Of:
OK
Cancel

Policy Number: 7645372
Company: The ABC Insurance Company
Class: Life Insurance
Coverage Plan: ABC's Ultimate Universal Life
Completed: 4/2/2002
Tobacco: No
Status: In Force
Approval Basis: Non-Smoker Preferre
Submit: 2/26/2002
Issued: 4/2/2002
Effective: 4/2/2002

	Annual Premium	Modal Premium	Annual Commission %
Base:	$3,500.00	$291.67	70.00 %
Excess:	$2,000.00	$166.67	70.00 %
Excess 2:	$0.00	$0.00	0.00 %
Total:	$5,500.00	$458.34	$3,850.00

Policy is in year 7.

Payment Mode: Monthly
Last Paid Amount $0.00
Premium To Date: $0.00
Cash With App: $0.00
Participants: 0
Death Benefit: $500,000.00
Death Benefit Option: Increasing
Funding Option: Traditional
Cash Value: $12,450.00
Other Value: $2,105.00
Loan Amount: $0.00
Surrender Charge: $0.00
Surrender Value: $14,556.00
Net Cash Value: $14,555.00

Policy Details Screen

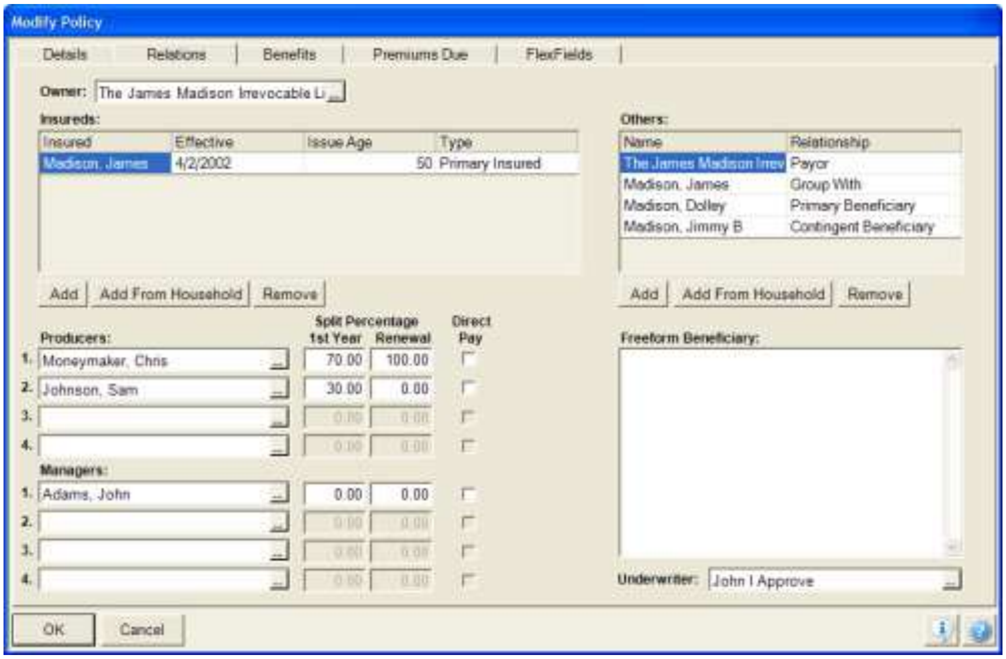
The first screen you begin entering information to is the *Detail Screen*. Many of the fields are the same for each policy, but the fields in the bottom right corner will be different depending on the **Class** selected for the Coverage Plan. A **Life** class is shown.

To add Relations, Benefits, FlexFields, or edit the dates premiums are due, click on the appropriate tab at the top of the screen.

Policy Relations

From the *Relations Screen* you can designate the following information:

- The **Owner** of the policy, if different from the Primary Insured.
- The **Primary Insured** and if there is a Secondary Insured.
- If **Producers** are splitting the policy, who's involved and the split %. You can also assign **Managers** or any other producers/brokers attached to this policy.



Owner: The James Madison Irrevocable Li

Insureds:

Insured	Effective	Issue Age	Type
Madison, James	4/2/2002	50	Primary Insured

Others:

Name	Relationship
The James Madison Irrev	Payor
Madison, James	Group With
Madison, Dolley	Primary Beneficiary
Madison, Jimmy B	Contingent Beneficiary

		Split Percentage 1st Year	Split Percentage Renewal	Direct Pay
Producers:				
1.	Moneymaker, Chris	70.00	100.00	☐
2.	Johnson, Sam	30.00	0.00	☐
3.		0.00	0.00	☐
4.		0.00	0.00	☐
Managers:				
1.	Adams, John	0.00	0.00	☐
2.		0.00	0.00	☐
3.		0.00	0.00	☐
4.		0.00	0.00	☐

Freeform Beneficiary:

Underwriter: John I Approve

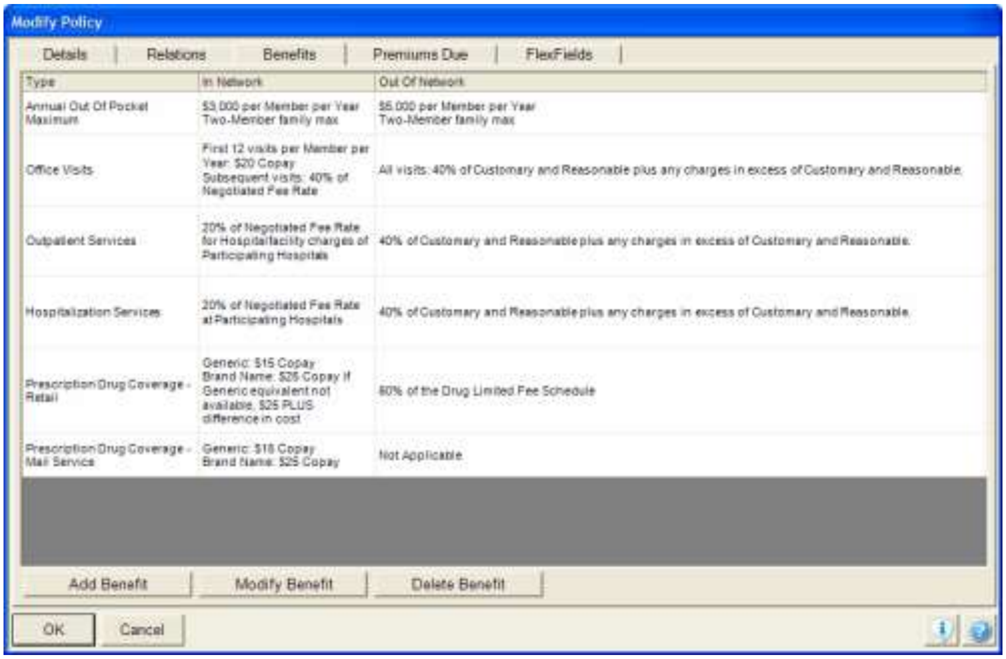
Policy Relations Screen

- Primary and Contingent **Beneficiaries**, the **Payor** of the policy, and you can group this policy with any other name or entity in the database for reporting purposes.
- The **Freeform Beneficiary** area is an extra area to enter additional information regarding the beneficiaries.
- The **Underwriter** can be selected from the database if you wish to track who is underwriting the policy.

Policy Benefits

The *Benefits Screen* is most helpful for health and group policies, so it may not be applicable to the type of policy you're adding. A Group Medical Policy is used to show the benefits below.

If Core Benefits were added to the Master Coverage Plan, they will be copied to the policy. The benefits can still be customized at the policy level by using the Add, Modify, and Delete Buttons at the bottom of the screen.



Type	In Network	Out Of Network
Annual Out Of Pocket Maximum	$3,000 per Member per Year Two-Member family max	$6,000 per Member per Year Two-Member family max
Office Visits	First 12 visits per Member per Year: $20 Copay Subsequent visits: 40% of Negotiated Fee Rate	All visits: 40% of Customary and Reasonable plus any charges in excess of Customary and Reasonable.
Outpatient Services	20% of Negotiated Fee Rate for Hospital/facility charges of Participating Hospitals	40% of Customary and Reasonable plus any charges in excess of Customary and Reasonable.
Hospitalization Services	20% of Negotiated Fee Rate at Participating Hospitals	40% of Customary and Reasonable plus any charges in excess of Customary and Reasonable.
Prescription Drug Coverage - Retail	Generic: $15 Copay Brand Name: $25 Copay if Generic equivalent not available. $25 PLUS difference in cost	60% of the Drug Limited Fee Schedule
Prescription Drug Coverage - Mail Service	Generic: $15 Copay Brand Name: $25 Copay	Not Applicable

Policy Benefits Screen

The label for the 2 columns named "In Network" and "Out of Network" in the screen above can be customized.

Premium Due Dates

The *Premiums Due Screen* allows you to view a graphical representation of when premiums are due for the policy and it also allows you to modify the normal due dates calculated by Advisors Assistant.

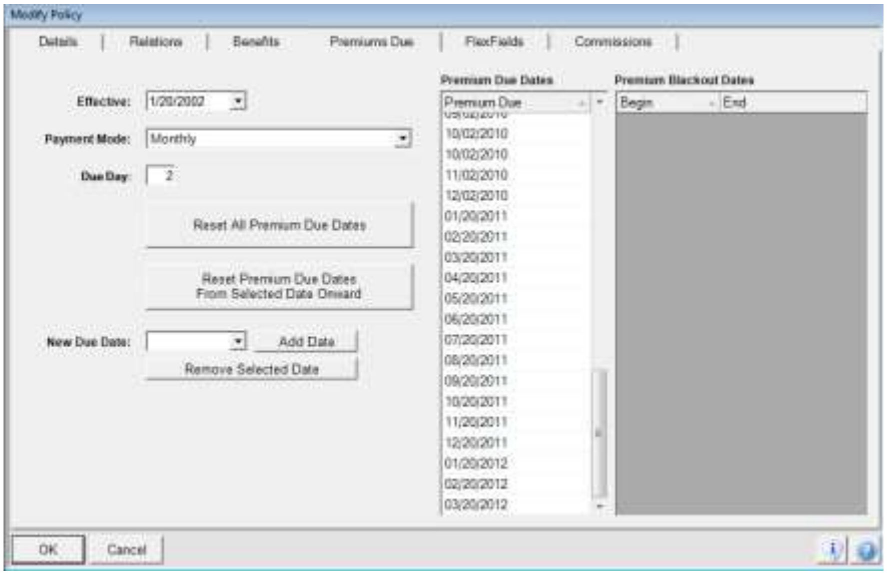
The initial calculation of due dates is made based on the premium mode and the effective date entered on the Details Screen. So you do not need to view this screen unless you wish to change the date the premiums are due.

Changing The Due Day

You can change the **Due Day** by changing the number in the upper right of the screen. When you change this number, two things happen.

1. The Due Day is recalculated for each month of the current year based on the new date. (You should check each month.)

2. Future years' due dates which may have been stored are deleted for the policy.


Modify Policy
Details
Relations
Benefits
Premiums Due
FlexFields
Commissions
Reset All Premium Due Dates
Reset Premium Due Dates From Selected Date Onward
Add Date
Remove Selected Date
OK
Cancel

Effective: 1/20/2002
Payment Mode: Monthly
Due Day: 2
New Due Date:

Premium Due Dates

Premium Due
10/02/2010
10/02/2010
11/02/2010
12/02/2010
01/20/2011
02/20/2011
03/20/2011
04/20/2011
05/20/2011
06/20/2011
07/20/2011
08/20/2011
09/20/2011
10/20/2011
11/20/2011
12/20/2011
01/20/2012
02/20/2012
03/20/2012

Premium Blackout Dates

Begin	End

Premiums Due Screen

Calculating Future Years

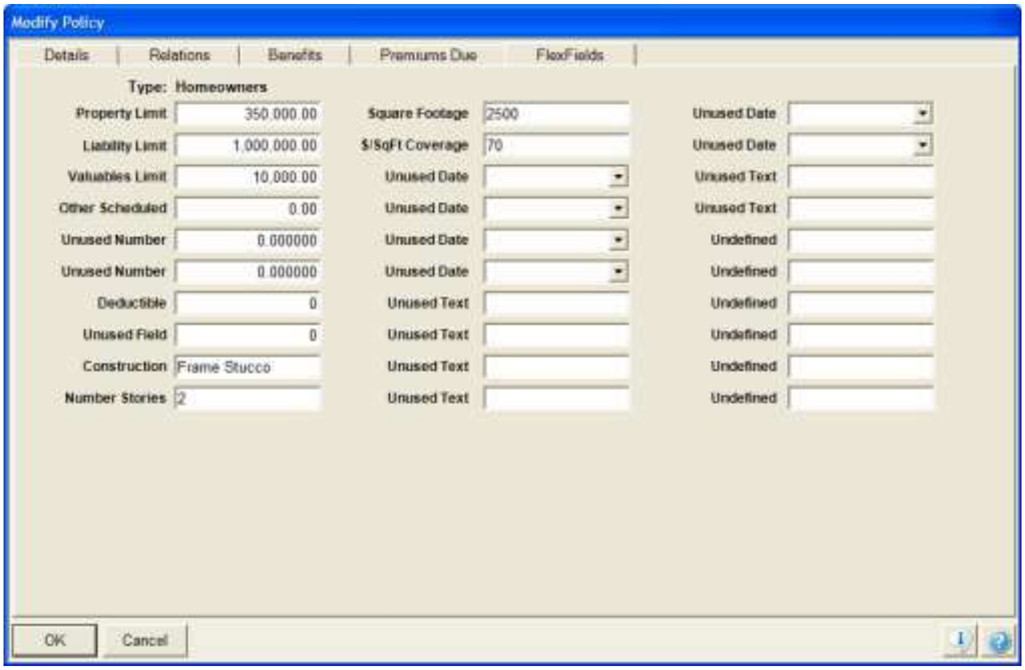
Employers, such as school districts may have a different scheme for premiums each year, depending on when school starts. You can move to the next year and calculate that year on a policy.

Policy FlexFields

If Advisors Assistant does not have a field for something you want to track, you can customize a FlexField to track that information.

Policy FlexFields are attached to the Coverage Type assigned with the Master Coverage Plan, so you can have a different set of FlexFields for each different "Type" of coverage you have. You can also search on any of the FlexFields to pull information out of the database.

There are 30 Policy FlexFields, and they can store three different formats of data: text information, date information, and numbers. You want to be careful when customizing the FlexFields that you choose the correct format for the information you will be entering (you don't want to name a text field that you will be putting a date into.)



Type: Homeowners

Property Limit	350,000.00	Square Footage	2500	Unused Date	
Liability Limit	1,000,000.00	$/SqFt Coverage	70	Unused Date	
Valuables Limit	10,000.00	Unused Date		Unused Text	
Other Scheduled	0.00	Unused Date		Unused Text	
Unused Number	0.000000	Unused Date		Undefined	
Unused Number	0.000000	Unused Date		Undefined	
Deductible	0	Unused Text		Undefined	
Unused Field	0	Unused Text		Undefined	
Construction	Frame Stucco	Unused Text		Undefined	
Number Stories	2	Unused Text		Undefined	

Policy FlexFields

How to Modify Policy FlexFields

1. As you're adding the initial policy information, you'll notice the FlexField Tab at the top of the screen. Click on the **FlexField** Tab.
2. To change the name of the FlexField, click once on the FlexField Labels. This takes you into the "Modify FlexField Title Set" screen. The white data entry boxes are now for the field names themselves instead of the policy data.
3. Choose the field whose name you want to change. Make sure you choose the right format:

FlexField #	Field Format
1-4	Numbers – 2 decimal places
5, 6	Numbers – 5 decimal places
7,8	Numbers – no decimal places

9-12	Text
13-16	Date
17-20	Text
21,22	Date
23-30	Text

4. Type in the name of the FlexField (i.e. Property Limit for an Auto Policy).
5. Click **OK**.

Modifying a Policy

How to Modify a Policy

1. Find the name of the insured.
2. Click on the **Insure Tab** to view the list of policies.
3. Highlight the policy you wish to modify.
4. Click on the **Modify Action Button**
   or
   Double click on the policy to open it and click once in the policy window.
5. Make your changes and click **OK**.

Deleting a Policy

Deleting a policy will delete any new business actions, riders and commissions attached to that policy. It is always a good idea to Back Up your database before making many deletions.

How to Delete a Policy

1. Find the name of the insured.
2. Click on the **Insurance Tab** to view the list of policies.
3. Highlight the policy you wish to delete.
4. Click on the **Delete Action Button** and confirm the deletion.

Finding a Policy by Policy Number

You can find a policy using just the Policy Number at any time.

How to Find a Policy Using Policy Number

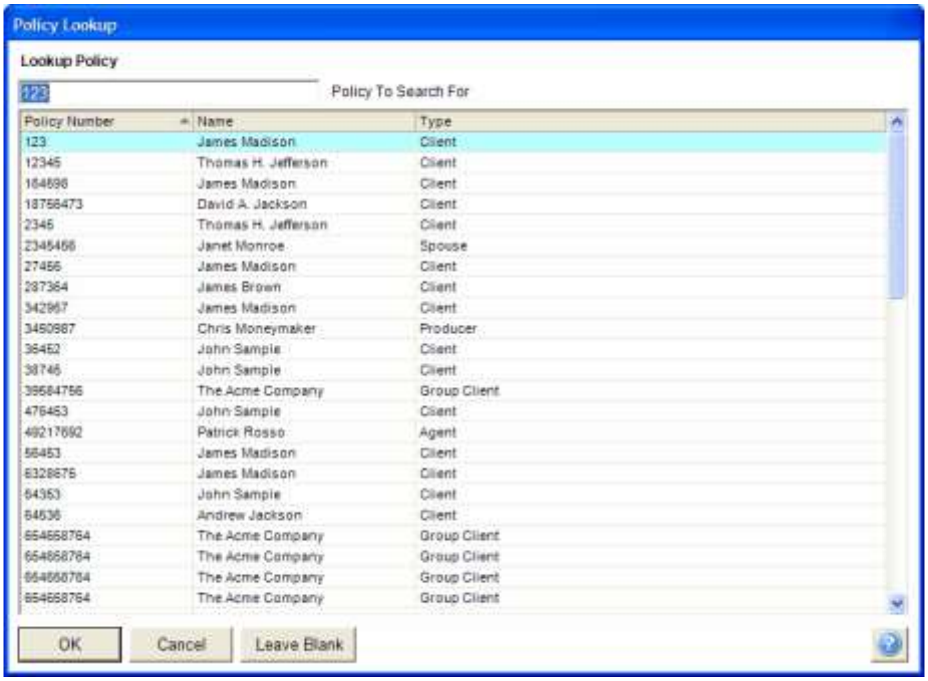
1. Click on the **Lookup Menu** at the top of the screen and select By Policy *or*

   From the **Main Sidebar Menu** click on the black arrow next to the Lookup Name Icon and select By Policy *or*

   Double click on any policy to open the *View Policy With Coverages Screen* and click on the Down Arrow next to the Policy Number.

2. Enter the Policy Number. If you just have a partial number, enter as much as you have. The policies will be narrowed down according to the numbers you type in.

3. Highlight the policy you want and either double-click to select it or click **OK**.



Policy To Search For: 123

Policy Number	Name	Type
123	James Madison	Client
12346	Thomas H. Jefferson	Client
164696	James Madison	Client
18756473	David A. Jackson	Client
2346	Thomas H. Jefferson	Client
2345466	Janet Monroe	Spouse
27456	James Madison	Client
287364	James Brown	Client
342967	James Madison	Client
3450987	Chris Moneymaker	Producer
36452	John Sample	Client
38746	John Sample	Client
39684756	The Acme Company	Group Client
476463	John Sample	Client
49217692	Patrick Rosso	Agent
56453	James Madison	Client
6328676	James Madison	Client
64353	John Sample	Client
64636	Andrew Jackson	Client
654668764	The Acme Company	Group Client
654668764	The Acme Company	Group Client
654668764	The Acme Company	Group Client
654668764	The Acme Company	Group Client

Policy Lookup

Additional Coverages

In this chapter you will:

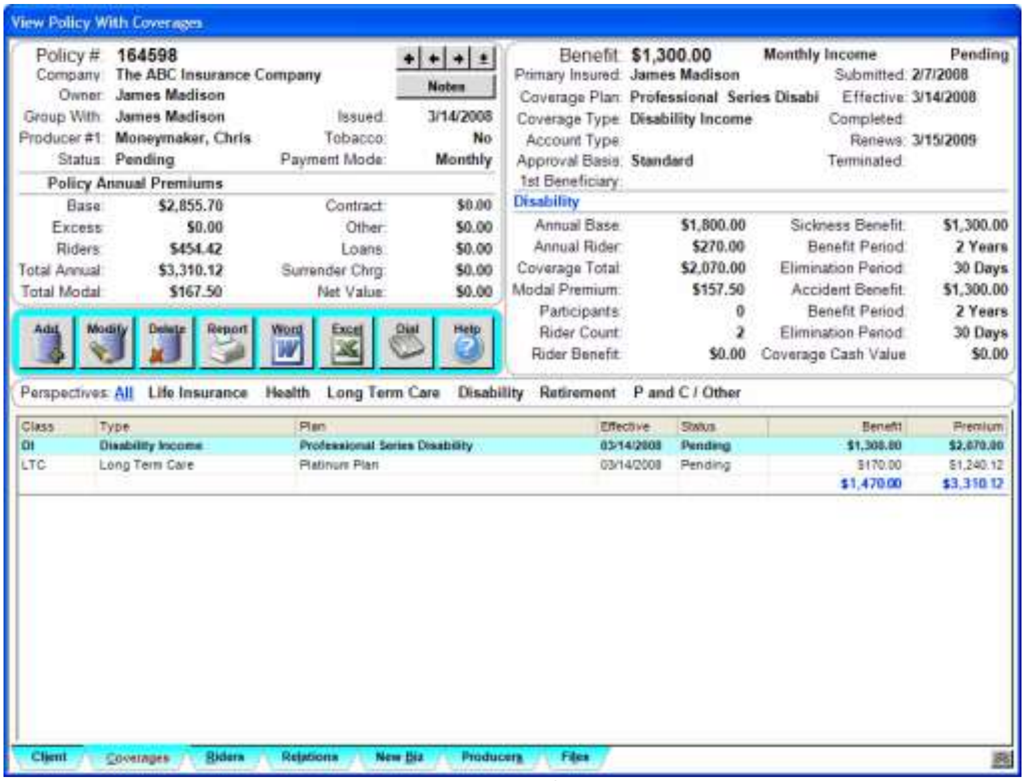
- ✓ Add an additional Coverage to an existing policy

Policy Coverages

After the first policy is added, it is considered the Base Coverage. If your policy has more than one coverage, after the base coverage is added you can add additional coverages.

The Base Coverage can be changed at any time.

The policy shown below has 2 coverages. Basically, if the policy number is the same you would add additional coverages rather than adding a whole new policy.



Policy #: 164598
Company: The ABC Insurance Company
Owner: James Madison
Group With: James Madison
Producer #1: Moneymaker, Chris
Status: Pending
Issued: 3/14/2008
Tobacco: No
Payment Mode: Monthly

Policy Annual Premiums

Base:	$2,855.70	Contract:	$0.00
Excess:	$0.00	Other:	$0.00
Riders:	$454.42	Loans:	$0.00
Total Annual:	$3,310.12	Surrender Chrg:	$0.00
Total Modal:	$167.50	Net Value:	$0.00

Benefit: $1,300.00 Monthly Income Pending
Primary Insured: James Madison
Coverage Plan: Professional Series Disabi
Coverage Type: Disability Income
Account Type:
Approval Basis: Standard
1st Beneficiary:
Submitted: 2/7/2008
Effective: 3/14/2008
Completed:
Renews: 3/15/2009
Terminated:

Disability

Annual Base:	$1,800.00	Sickness Benefit:	$1,300.00
Annual Rider:	$270.00	Benefit Period:	2 Years
Coverage Total:	$2,070.00	Elimination Period:	30 Days
Modal Premium:	$157.50	Accident Benefit:	$1,300.00
Participants:	0	Benefit Period:	2 Years
Rider Count:	2	Elimination Period:	30 Days
Rider Benefit:	$0.00	Coverage Cash Value	$0.00

Perspectives: All Life Insurance Health Long Term Care Disability Retirement P and C / Other

Class	Type	Plan	Effective	Status	Benefit	Premium
DI	Disability Income	Professional Series Disability	03/14/2008	Pending	$1,300.00	$2,070.00
LTC	Long Term Care	Platinum Plan	03/14/2008	Pending	$170.00	$1,240.12
					$1,470.00	$3,310.12

View Policy with Coverages

How to Add Additional Coverages

1. From the *View Client With Insurance Screen*, double-click on the policy to which you wish to add additional coverages. This opens the *View Policy With Coverages Screen*.
2. Click on the **Add Action Button**. The *Add Coverage Screen* opens.
3. Enter the coverage information. The Coverage Screen is very similar to the Policy Screen, but there is some information that you can not change at the coverage level because it is set

at the policy level. Be sure to visit the Relations, Benefits, and FlexField Screens for the coverage, if applicable.

4. Click **OK** to save the coverage.

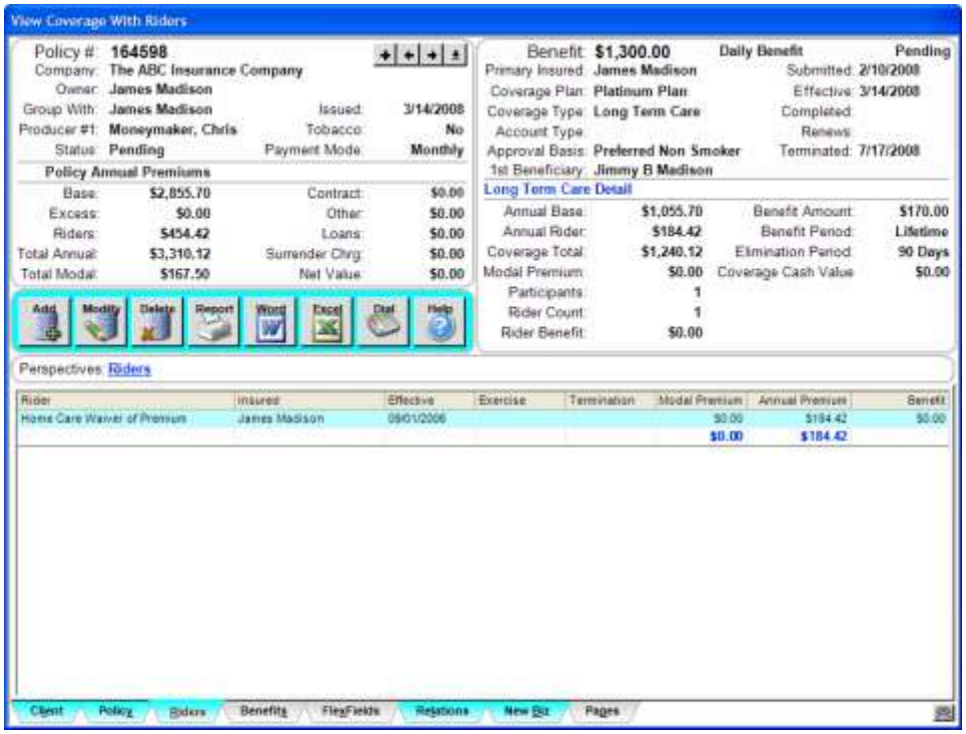
Riders

In this chapter you will:

✓ Add riders to a policy

Adding Riders

Any number of riders can be added to a policy. Riders can have information different from the underlying policy, including a different effective date, insured, and commission schedule (if you're using the optional Commissions Module).



Policy #: 164598
Company: The ABC Insurance Company
Owner: James Madison
Group With: James Madison
Issued: 3/14/2008
Producer #1: Moneymaker, Chris
Tobacco: No
Status: Pending
Payment Mode: Monthly

Policy Annual Premiums
Base: $2,855.70
Contract: $0.00
Excess: $0.00
Other: $0.00
Riders: $454.42
Loans: $0.00
Total Annual: $3,310.12
Surrender Chrg: $0.00
Total Modal: $167.50
Net Value: $0.00

Benefit: $1,300.00 Daily Benefit
Pending
Primary Insured: James Madison
Submitted: 2/10/2008
Coverage Plan: Platinum Plan
Effective: 3/14/2008
Coverage Type: Long Term Care
Completed:
Account Type:
Renews:
Approval Basis: Preferred Non Smoker
Terminated: 7/17/2008
1st Beneficiary: Jimmy B Madison

Long Term Care Detail
Annual Base: $1,055.70
Benefit Amount: $170.00
Annual Rider: $184.42
Benefit Period: Lifetime
Coverage Total: $1,240.12
Elimination Period: 90 Days
Modal Premium: $0.00
Coverage Cash Value: $0.00
Participants: 1
Rider Count: 1
Rider Benefit: $0.00

Perspectives: Riders

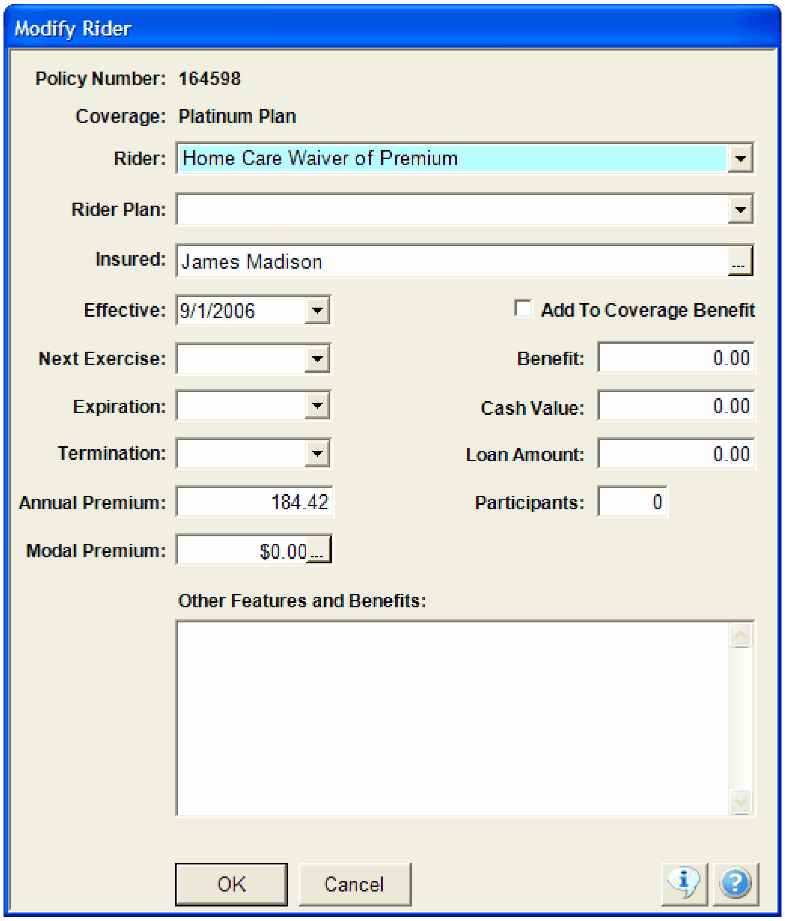
Rider	Insured	Effective	Exercise	Termination	Modal Premium	Annual Premium	Benefit
Home Care Waiver of Premium	James Madison	09/01/2006			$0.00	$184.42	$0.00
					$0.00	$184.42	

View Coverage with Riders

Riders are added at the Coverage level. If your policy only has one coverage, you would still add the Rider to the coverage.

How to Add a Rider

1. Go to the *View Client With Insurance Screen*
2. Double-click on the policy to which you want to add the rider.
3. Double-click on the coverage to which you want to add the rider. If your policy only has one coverage, only one will be listed and you can just double-click it.
4. Click on the **Riders Tab** at the bottom of the screen.
5. Click on the **Add Action Button**.
6. You're now on the “Add Rider” screen. Enter your Rider information. A description of each field is available in the Help.
7. Click on **OK** when you're finished.



Policy Number: 164598
Coverage: Platinum Plan
Rider: Home Care Waiver of Premium
Rider Plan:
Insured: James Madison
Effective: 9/1/2006
☐ Add To Coverage Benefit
Next Exercise:
Benefit: 0.00
Expiration:
Cash Value: 0.00
Termination:
Loan Amount: 0.00
Annual Premium: 184.42
Participants: 0
Modal Premium: $0.00
Other Features and Benefits:

Adding Riders

Rider and Rider Plan Fields

Rider

The Rider Field is to describe the Type of Rider. This can be more general than the Rider Plan field.

Examples of Rider

- Life Rider
- Disability Waiver Of Premium

Rider Plan

This is the commercial name or the marketing name for the rider. Some riders may not have a marketing name. In that case, use the same name as the Rider field.

Example of Rider Plans

- Life Gap Protector
- Premium Continuation Plan

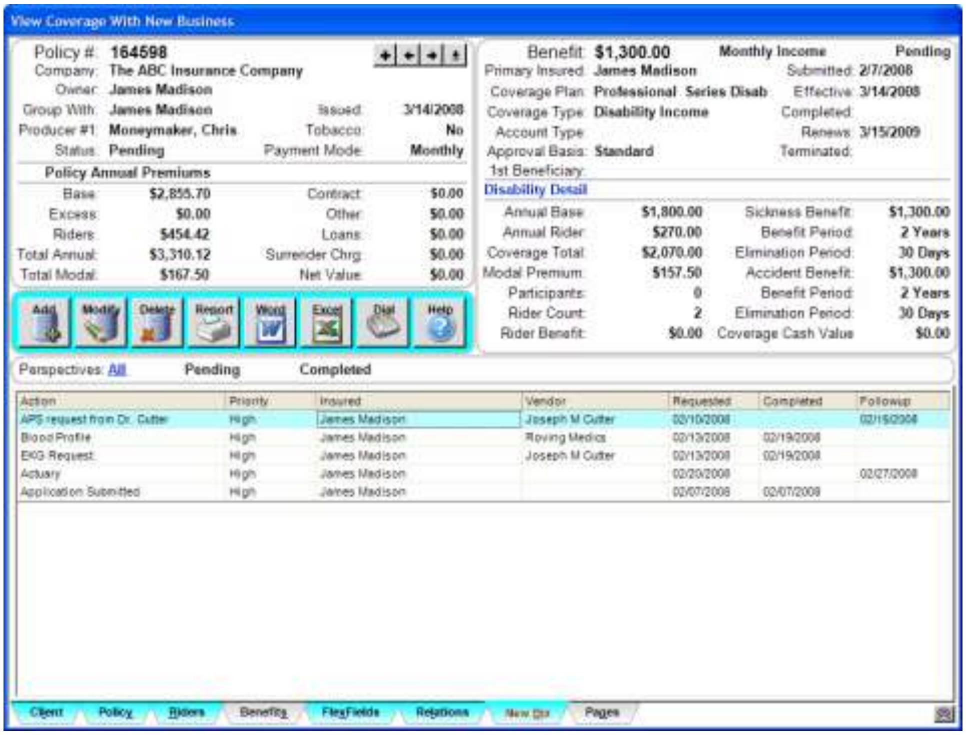
Underwriting/New Business Tracking

In this chapter you will:

- ✓ Add Underwriting Actions
- ✓ Add Follow-ups to Underwriting Actions

Underwriting Actions or New Business Tracking

Underwriting actions are the steps that an application goes through until it is approved and/or delivered to the client. An Action can be anything you want it to be – you define the Underwriting Actions.



Policy #: 164598
Company: The ABC Insurance Company
Owner: James Madison
Group With: James Madison
Issued: 3/14/2008
Producer #1: Moneymaker, Chris
Tobacco: No
Status: Pending
Payment Mode: Monthly

Policy Annual Premiums

Base: $2,855.70
Contract: $0.00
Excess: $0.00
Other: $0.00
Riders: $454.42
Loans: $0.00
Total Annual: $3,310.12
Surrender Chrg: $0.00
Total Modal: $167.50
Net Value: $0.00

Benefit: $1,300.00 Monthly Income Pending
Primary Insured: James Madison
Submitted: 2/7/2008
Coverage Plan: Professional Series Disab
Effective: 3/14/2008
Coverage Type: Disability Income
Completed:
Account Type:
Renews: 3/15/2009
Approval Basis: Standard
Terminated:
1st Beneficiary:

Disability Detail

Annual Base: $1,800.00
Sickness Benefit: $1,300.00
Annual Rider: $270.00
Benefit Period: 2 Years
Coverage Total: $2,070.00
Elimination Period: 30 Days
Modal Premium: $157.50
Accident Benefit: $1,300.00
Participants: 0
Benefit Period: 2 Years
Rider Count: 2
Elimination Period: 30 Days
Rider Benefit: $0.00
Coverage Cash Value: $0.00

Perspectives: All Pending Completed

Action	Priority	Insured	Vendor	Requested	Completed	Followup
APS request from Dr. Cutter	High	James Madison	Joseph M Cutter	02/10/2008		02/15/2008
Blood Profile	High	James Madison	Roving Medics	02/13/2008	02/19/2008	
EKG Request	High	James Madison	Joseph M Cutter	02/13/2008	02/19/2008	
Actuary	High	James Madison		02/20/2008		02/27/2008
Application Submitted	High	James Madison		02/07/2008	02/07/2008	

View Coverage with New Business

Once you have Underwriting Actions entered into Advisors Assistant, you can run many different reports to get a list of policies in underwriting and to see what needs to be done to get the policies out of underwriting.

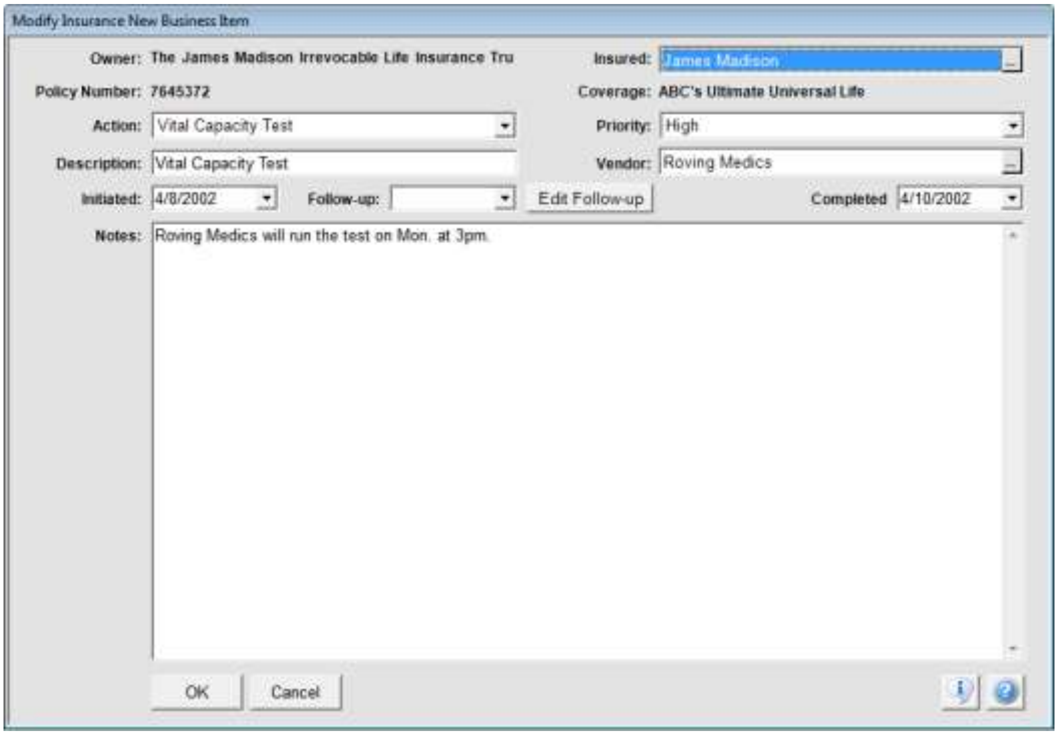
How to Add an Underwriting Action

1. From the *View Client With Insurance Screen*, double-click on the policy to which you want to add Underwriting.
2. From the *View Policy With Coverages Screen*, double-click on the coverage to which you want to add Underwriting.
3. Click on the **New Business Tab**.
4. Click on the **Add Action Button**.
5. Enter your underwriting information.
6. Click on the Action field to select your Underwriting Action from the abbreviation list. If your Action has not been added

yet, and you have the appropriate security rights, you can click *Edit List…* to add the Underwriting Action. The Description of the action is carried down to the Description field, but you can edit it. The Description field shows on the screen and prints on reports.

7. Enter a Follow-up Date to have a Task added to your calendar.
8. Click **OK** to add the action.

When the Underwriting Action is completed, you can **Modify** the Action and enter a Completed Date.



Owner: The James Madison Irrevocable Life Insurance Tru
Insured: James Madison
Policy Number: 7645372
Coverage: ABC's Ultimate Universal Life
Action: Vital Capacity Test
Priority: High
Description: Vital Capacity Test
Vendor: Roving Medics
Initiated: 4/8/2002
Follow-up:
Completed 4/10/2002
Notes: Roving Medics will run the test on Mon. at 3pm.

Adding Underwriting Actions

Policy Files

In this chapter you will:

- ✓ Add a new File to a policy

The *View Policy With Files Screen* gives you the ability to associate files from anywhere on your computer or network to a policy stored in Advisors Assistant. You can then double click on that file to open the program and file you have associated.

With File Associations you can:

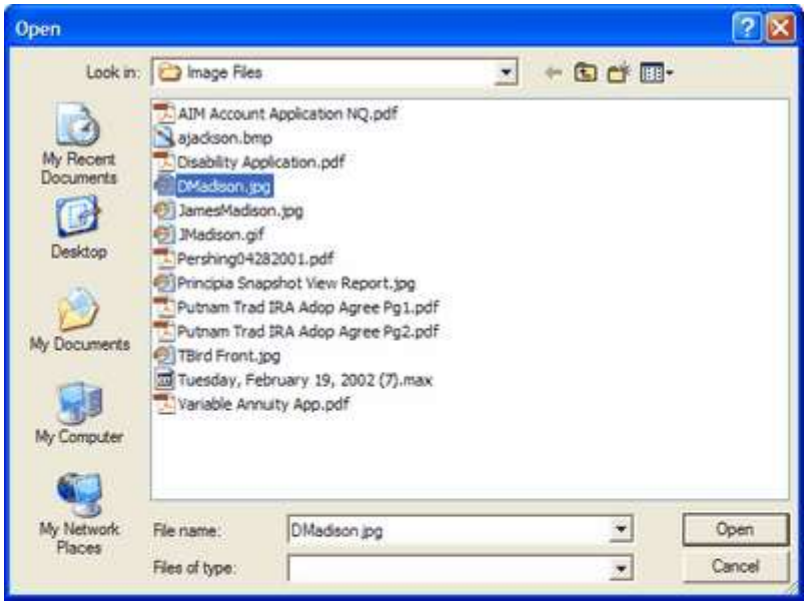
- Use a document storage program to scan documents and then associate them with the policy and view them from inside Advisors Assistant.
- Store scanned application
- Store proposals and spreadsheets

Adding File Associations

Advisors Assistant stores the path to the file that you are associating. Once the file is on the policy's list, you can double click on the file and Advisors Assistant will load the application, which Windows associates with the file extension, and tell the application to view or edit the file.

How to Add a File Association to a Policy

1. From the *View Policy With Files Screen*, click on the **Add Action Button**.



Look in: Image Files

File name: DMadison.jpg

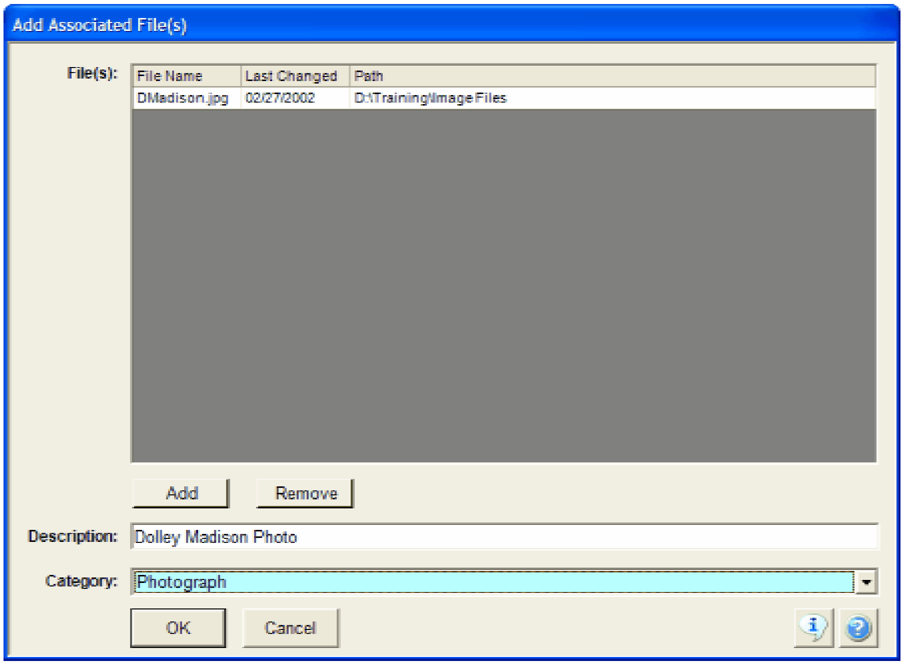
Files of type:

Open
My Recent Documents
Desktop
My Documents
My Computer
My Network Places
AIM Account Application NQ.pdf
ajackson.bmp
Disability Application.pdf
DMadison.jpg
JamesMadison.jpg
JMadison.gif
Pershing04282001.pdf
Principia Snapshot View Report.jpg
Putnam Trad IRA Adop Agree Pg1.pdf
Putnam Trad IRA Adop Agree Pg2.pdf
TBird Front.jpg
Tuesday, February 19, 2002 (7).max
Variable Annuity App.pdf
Open
Cancel

Selecting the File to Associate

2. Browse to the location of the file on your computer or network. Before associating files, please read the section in this chapter regarding file locations and network environments.

3. Enter a **Description** and **Category**:



File(s):

File Name	Last Changed	Path
DMadison.jpg	02/27/2002	D:\Training\Image Files

Description: Dolley Madison Photo

Category: Photograph

Entering the Description and Category

Description: allows you to further describe what is contained in the file in the event the file name is not enough of a description.

Category: designed so you can assign tags, such as Application, Photo, or Letter. Then when you sort by Category by clicking on the column heading, all of your applications will be listed together.

From the *Add Associated File Screen* you can click on the **Add** Button to add another file, but it will have the same Description as the first file. If you wish to add a new file with a different description, click OK to add the first file then click the Add Action Button from the View Screen to add another file.

4. Click **OK** to save the file association.

How to Modify File Information

1. Highlight the file you wish to Modify.

2. Click on the **Modify Action Button**. You can then change the Description or Category displayed. Don't use this to change the actual file. To change the file, double click on the file to load the associated application.

How to Delete A File From The List

1. Highlight the file association you wish to delete.
2. Click on the **Delete Action Button**. Decide if you wish to just remove the reference to the file in the Advisors Assistant database, or if you wish to delete the file itself from your computer or network.

Running An Application With The Referenced File

When you click on the file, if Windows contains an association for the file extension, that application will load and run with the file you clicked. In a network environment, each workstation must have the application installed to view the file. For Instance, if a .pdf file is associated with a name, each workstation must have Adobe Acrobat Reader installed to open and view that .pdf file.

Sorting The File List

To sort the list of files, just click at the top of the column. By sorting on Category, you can list all of the forms, applications, etc. together based on the categories you have assigned.

Things That Can Interfere with View Files Functionality

Renaming, Moving, Or Deleting Files

Advisors Assistant stores the path to the file you have associated, not the actual file itself. The list of files stored in Advisors Assistant does not know when you move or delete the actual file on your computer. Therefore, if you move, rename, or delete a file, using Windows Explorer or another program, the original reference will remain in Advisors Assistant. If you double click on the file, you'll get a message that the file cannot be found.

Reassigning or Remapping Drive Letters

In a network environment, the C drive on one computer can be "mapped" to a different drive letter when accessed by another computer.

If you add a file to a client and it is referenced on Drive K from the workstation and someone comes along and changes the drive mapping to Drive Q, then as far as Advisors Assistant is concerned, the file should be on K, and it will not be able to find it.

Storing Files On Drive C

If you're on a network, or ever expect to be on a network, **DO NOT** reference files on Drive C. The reason is that each station will have its own Drive C. If your Drive C ends up on a network as "Station 1" and Station 2 is also running Advisors Assistant, when Station 2 tries to double click on the file, Windows will look on Station 2's drive C, not Station 1's drive C. Drive C is always the local workstation drive.

Why You Should Not Reference Documents On Your C Drive

Your C drive is the **ONLY** drive that cannot be accessed from another computer on the network as drive "C". It can be accessed as another drive letter, through drive mapping, but another computer cannot click on a file associated with your C drive and load the file. The reason is because the other computer on the network has its own C drive and it will look on its own C drive for the file.

What To Do If You Are A Single User, or Not On A Network Now, But May Be Later

If you are on a single user system, you should still use a drive other than drive C because someday you may want to network. This is easily accomplished by creating another drive partition, such as drive D or drive F on the same disk. Software, such as Partition Magic, can do this easily and safely. Partition Magic is available anyplace business software is sold.

Tips and Hints

Map Drives

Map the drive(s) you refer to with a drive letter. That way, if you move the drive or the folders to another computer, you simply have to map that drive with the same drive letter.

If you use the Universal Naming Convention, such as \\MikesComputer and Mike leaves or his computer gets renamed, then all of your file pointers in Advisors Assistant will be looking for a computer that does not exist.

Map Drives Consistently

When you map drives, it's very important to reference all drives with the same drive letter.

For example: If you install a new hard drive to hold your document scanning files, have all computers on the network refer to the drive with the same mapped drive letter. In our office we use Drive S (for Scan). All computers refer to the drive with the documents as Drive S.

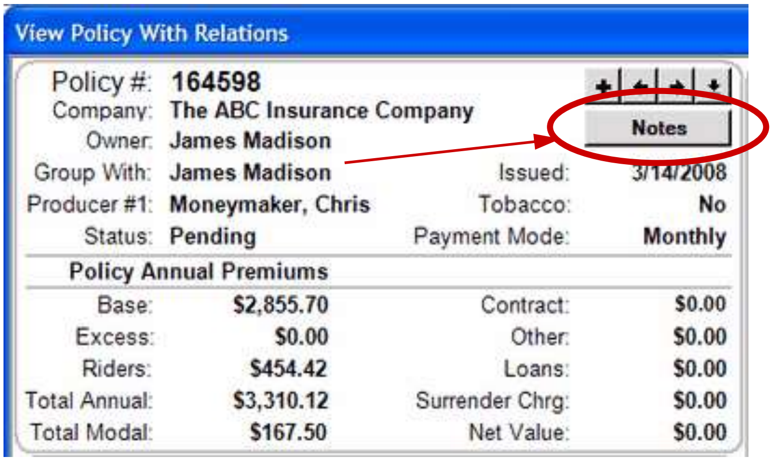
Policy Notes

In this chapter you will:

- ✓ Add Notes to a policy

You can add unlimited notes that are specific to a policy right from any View Policy Screen.

To add notes to the policy, go to any View Policy Screen and click on the **Notes Button** located near the top middle of the screen. This opens the *View Notes Screen*.



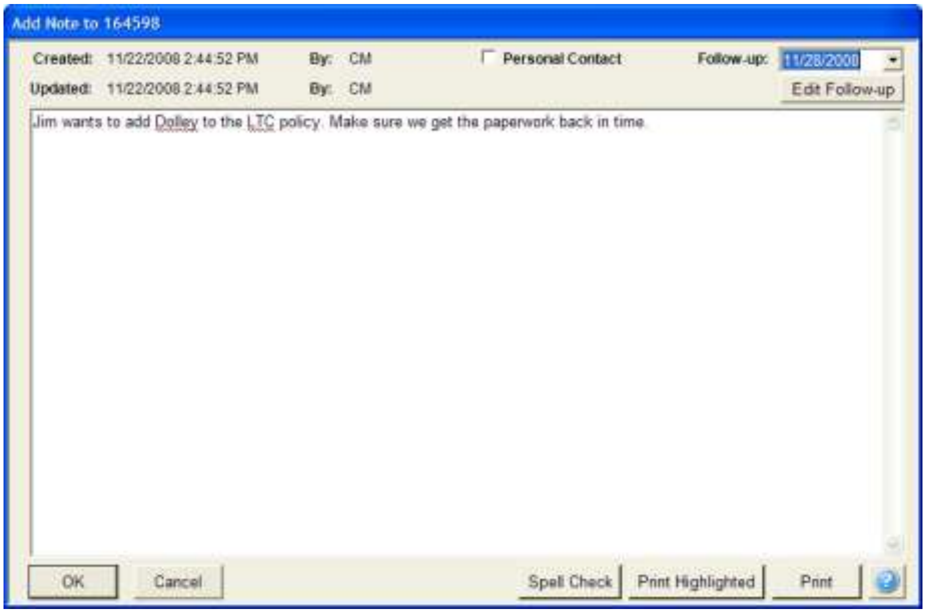
Policy #: 164598
Company: The ABC Insurance Company
Owner: James Madison
Group With: James Madison
Producer #1: Moneymaker, Chris
Status: Pending
Issued: 3/14/2008
Tobacco: No
Payment Mode: Monthly

Policy Annual Premiums

Base:	$2,855.70	Contract:	$0.00
Excess:	$0.00	Other:	$0.00
Riders:	$454.42	Loans:	$0.00
Total Annual:	$3,310.12	Surrender Chrg:	$0.00
Total Modal:	$167.50	Net Value:	$0.00

Policy Notes

Click on the **Add Button** from the *View Notes Screen*, and type in your notes. You can also add a Follow-up Date to the note to have a Task added to your calendar.



Created: 11/22/2008 2:44:52 PM By: CM
Updated: 11/22/2008 2:44:52 PM By: CM
☐ Personal Contact
Follow-up: 11/28/2008

Jim wants to add Dolley to the LTC policy. Make sure we get the paperwork back in time.

Add Policy Note

Once Notes have been added to a policy, they can also be viewed from the *View Client With Notes Screen*, using the Policy Perspective.

Printing Reports

In this chapter you will:

- ✓ Print a Quick View Report
- ✓ Select a list of policies using the Selection Reports
- ✓ Print a report using the selected policies
- ✓ Print Underwriting Reports

Printing a Quick View Report

At the click of a mouse button, you can quickly print a report for the information you are viewing on the screen. If you are viewing product information, it prints a summary of the products. If you are viewing notes, it prints a summary of the notes.

The **Report Action Button** in the middle of the screen will print reports for one person at a time – the person on your View Screen. The Report Menu Option at the top of the screen prints reports for many people at a time, or one person.

How to Print a Quick View Report

1. Put the information you want on your report on the View Screen.
2. Click on the **Report Action Button**.
3. The report will be generated and you'll first be viewing it on the screen. To print the report click on the printer icon at the top of the screen.
4. To close the report without printing it, click on the "x" at the top of the window or click on the "Square/Stop" icon at the top of the screen, or press Escape.

Selection Reports

The power of a database is in not only storing your information, but also making it easy for you to sort that information for marketing purposes. Advisors Assistant has made data retrieval easy through our Selection Reports.

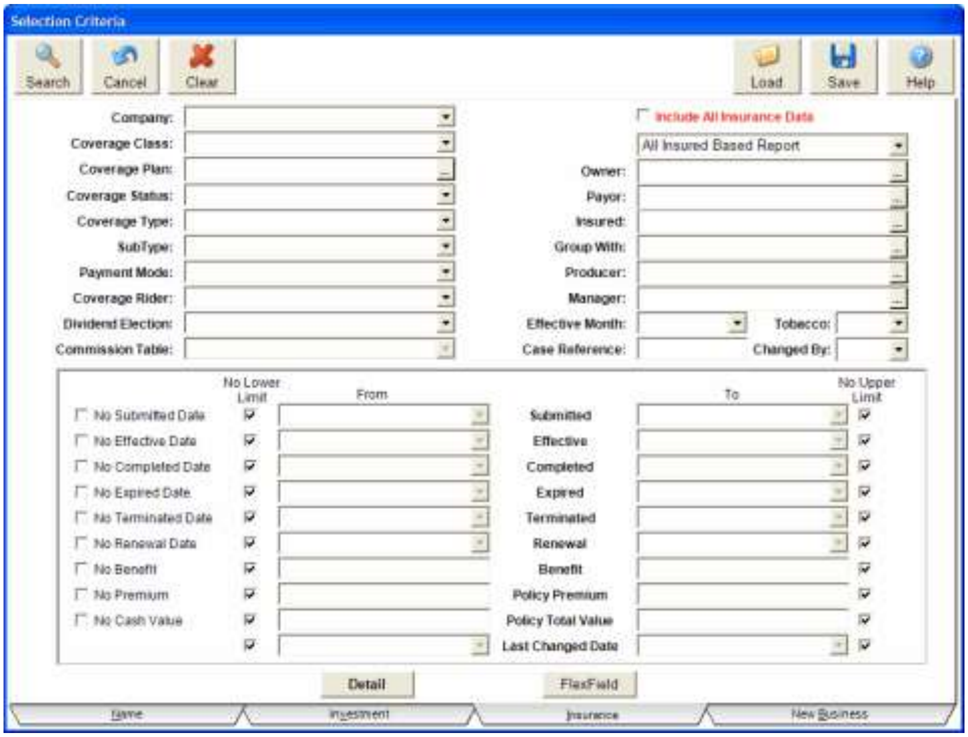
The Selection Reports allow you to go into Advisors Assistant and select data based on the criteria you specify. The combinations of selections are limitless, and you can save sets of selections that you run on a frequent basis. The Selection Reports are also a powerful feature of Advisors Assistant that will help you increase sales.

You can use Selection Reports to search for:

- Birthday Lists
- People in specific age ranges or income levels to tell about certain products you sell
- Clients with a specific type of insurance for contacting about a new benefit

- Prospects that you have coded with a certain market to contact them regarding that market
- Anniversary Date reports
- and much more

Once you have “selected” the names, you can then print reports or print letters, labels, or envelopes for these people.


Selection Criteria
Search
Cancel
Clear
Load
Save
Help
Company:
Coverage Class:
Coverage Plan:
Coverage Status:
Coverage Type:
SubType:
Payment Mode:
Coverage Rider:
Dividend Election:
Commission Table:
☐ Include All Insurance Data
All Insured Based Report
Owner:
Payor:
Insured:
Group With:
Producer:
Manager:
Effective Month:
Tobacco:
Case Reference:
Changed By:
No Lower Limit
From
To
No Upper Limit
☐ No Submitted Date ☑ Submitted ☑
☐ No Effective Date ☑ Effective ☑
☐ No Completed Date ☑ Completed ☑
☐ No Expired Date ☑ Expired ☑
☐ No Terminated Date ☑ Terminated ☑
☐ No Renewal Date ☑ Renewal ☑
☐ No Benefit ☑ Benefit ☑
☐ No Premium ☑ Policy Premium ☑
☐ No Cash Value ☑ Policy Total Value ☑
☑ Last Changed Date ☑
Detail
FlexField
Name
Investment
Insurance
New Business

Insurance Selection Screen

How to Run a Selection Report

We’ll run a selection report on Clients who have an income of $100,000+, already have a Term Policy and have expressed interest in a Universal Life policy.

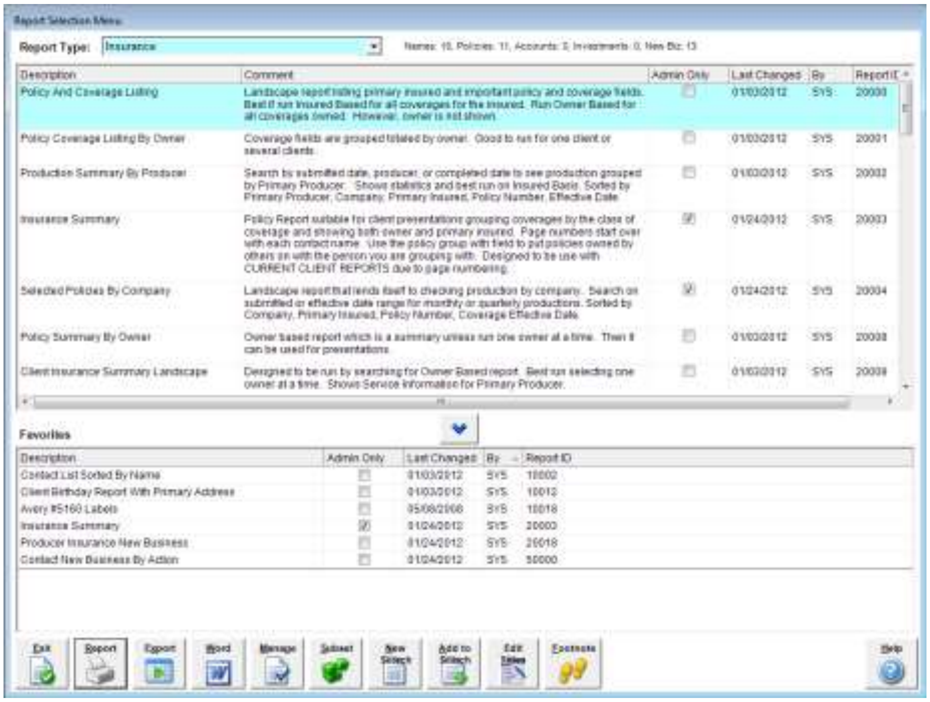
1. From any View Screen, click on the **Selection Reports Icon** in the Sidebar.
2. You will now see the *Name Selection Reports Screen*. The first set of information you see is the name information. There are tabs on the bottom of the screen that allow you to navigate through the selection screens and select on the Name FlexFields, the Policy information, Policy FlexFields, Investment information, Investment FlexFields, or New Business information.

3. First click on the empty box next to Type to select the type of person we're looking for, which is Client. Select the Client abbreviation from the list and click **OK**.
4. Then click on the empty box next to Market to get a list of the markets you've added to the database. Highlight the Universal Life code and click **OK**.
5. Next enter the income range, which is also on the name information screen. Go to the line that says "No total Income" and enter "$100,000" in the gray box next to it. Since we don't want to put a limit on the income we're searching for, click on the "No Upper Limit" box at the end of the line.
6. Click on the **Insurance Tab** at the bottom of the screen. This will take you to the Policy Information screen for the selection reports (below). Click on the box next to Type and highlight the code for Term from the list. Click **OK**.

   Include All Insurance Data: When you're searching for names based on policy information, Advisors Assistant does not select every policy the client has unless you tell it to – only the policy you are telling Advisors Assistant to search for would print on the report. If you want all the policies to be printed on the report, click in the box "Include All Insurance Data." Advisors Assistant will then search only for those clients that you have specified based on the other criteria screens, and when you go to print a report all of those clients' policies will print on the report.

7. Click the **Search Button** to start the search once all your selection criteria have been entered.

   After you click Search Advisors Assistant will begin searching through all your records to find names that match the criteria you just entered. Once the search is done, you will be on the Available Selection Reports screen. The number of names that have been selected is in the top right hand corner of the screen. From this screen you can print reports, send the data to Microsoft Word to print letters and envelopes, or export the data to use it with another program.



Report Type: Insurance

Names: 10, Policies: 11, Accounts: 3, Investments: 0, New Biz: 13

Description	Comment	Admin Only	Last Changed	By	Report ID
Policy And Coverage Listing	Landscape report listing primary insured and important policy and coverage fields. Best if run Insured Based for all coverages for the insured. Run Owner Based for all coverages owned. However, owner is not shown.	☐	01/03/2012	SYS	20000
Policy Coverage Listing By Owner	Coverage fields are grouped totaled by owner. Good to run for one client or several clients.	☐	01/03/2012	SYS	20001
Production Summary By Producer	Search by submitted date, producer, or completed date to see production grouped by Primary Producer. Shows statistics and best run on Insured Basis. Sorted by Primary Producer, Company, Primary Insured, Policy Number, Effective Date.	☐	01/03/2012	SYS	20002
Insurance Summary	Policy Report suitable for client presentations grouping coverages by the class of coverage and showing both owner and primary insured. Page numbers start over with each contact name. Use the policy group with field to put policies owned by others on with the person you are grouping with. Designed to be use with CURRENT CLIENT REPORTS due to page numbering.	☑	01/24/2012	SYS	20003
Selected Policies By Company	Landscape report that lends itself to checking production by company. Search on submitted or effective date range for monthly or quarterly productions. Sorted by Company, Primary Insured, Policy Number, Coverage Effective Date.	☑	01/24/2012	SYS	20004
Policy Summary By Owner	Owner based report which is a summary unless run one owner at a time. Then it can be used for presentations.	☐	01/03/2012	SYS	20008
Client Insurance Summary Landscape	Designed to be run by searching for Owner Based report. Best run selecting one owner at a time. Shows Service information for Primary Producer.	☐	01/03/2012	SYS	20009

Description	Admin Only	Last Changed	By	Report ID
Contact List Sorted By Name	☐	01/03/2012	SYS	10002
Client Birthday Report With Primary Address	☐	01/03/2012	SYS	10012
Avery #5160 Labels	☐	05/08/2008	SYS	10018
Insurance Summary	☑	01/24/2012	SYS	20003
Producer Insurance New Business	☐	01/24/2012	SYS	20018
Contact New Business By Action	☐	01/24/2012	SYS	50000

Report Selection Menu

Printing Reports using Selected Names

Once you've searched for the names you want, you can print reports for those names. As you'll see from the Selection Reports Menu above, there are over 50 reports to choose from. The best thing is to print them out at some point to see which reports you like best.

How to Print Reports Using Selected Names

1. Run your search for the names you want to select.

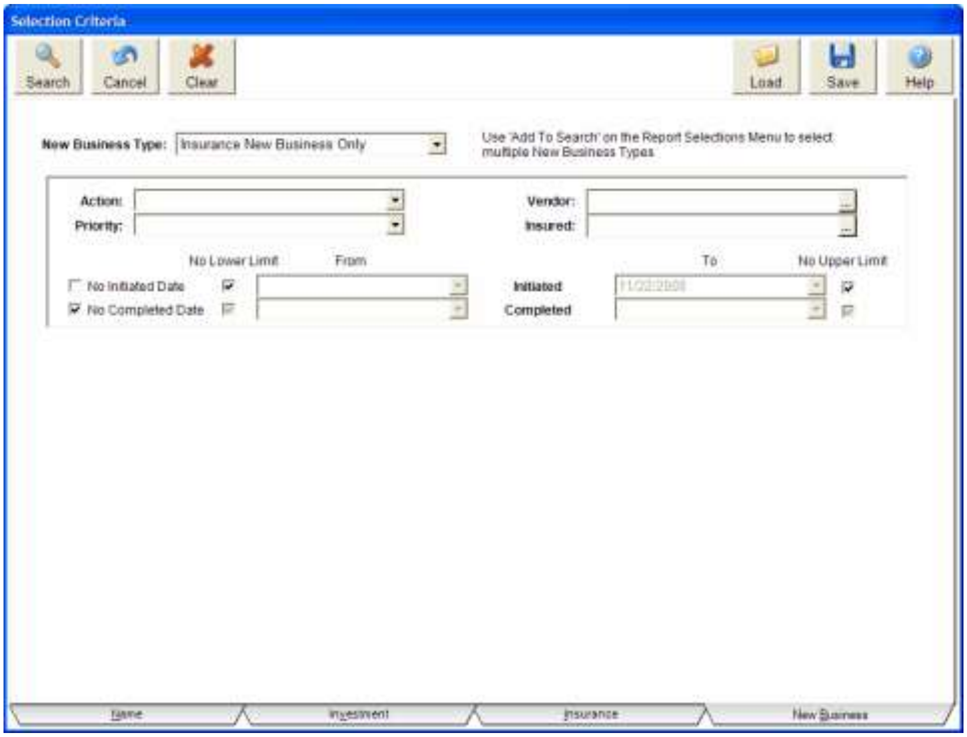
2. **Highlight** the report you wish to print. Click the **Report Button** at the bottom of the screen or double click on the report name.
3. You are now in the view report screen. You can move around the report while viewing it, or just print the report. You can also save the report into a file such as a PDF file so that you can attach it to an email.
4. Click on the "Printer" Icon to print the report or the "Disk" Icon to save the report.
5. Click **Exit** to close the report.

New Business/Underwriting Reports

You can print several reports for the policies you have in Underwriting.

How to Print Underwriting Reports

1. Open the **Selection Reports**.
2. Click on the **New Business Tab**.
3. Select the **New Business Type** for which you wish to print reports – Insurance.



Selection Criteria

New Business Type: Insurance New Business Only

Use 'Add To Search' on the Report Selections Menu to select multiple New Business Types

☐ No Initiated Date
☑ No Completed Date

Initiated: 11/22/2008

Search
Cancel
Clear
Load
Save
Help
Action:
Priority:
Vendor:
Insured:
No Lower Limit
From
To
No Upper Limit
Completed
Name
Investment
Insurance
New Business

New Business/Underwriting Reports Selection Criteria

4. To get a list of all uncompleted insurance New Business, click on the **No Completed Date** Box. You can also enter other criteria for the report.
5. Enter any other criteria you wish to search on. You can also include criteria from the name or policy selection screens.
6. Click **Search** to run the search.
7. Once the search is completed and you have the list of reports, select the Report Type of **New Business**. Double click on the report you wish to print or highlight the report and click **OK.**

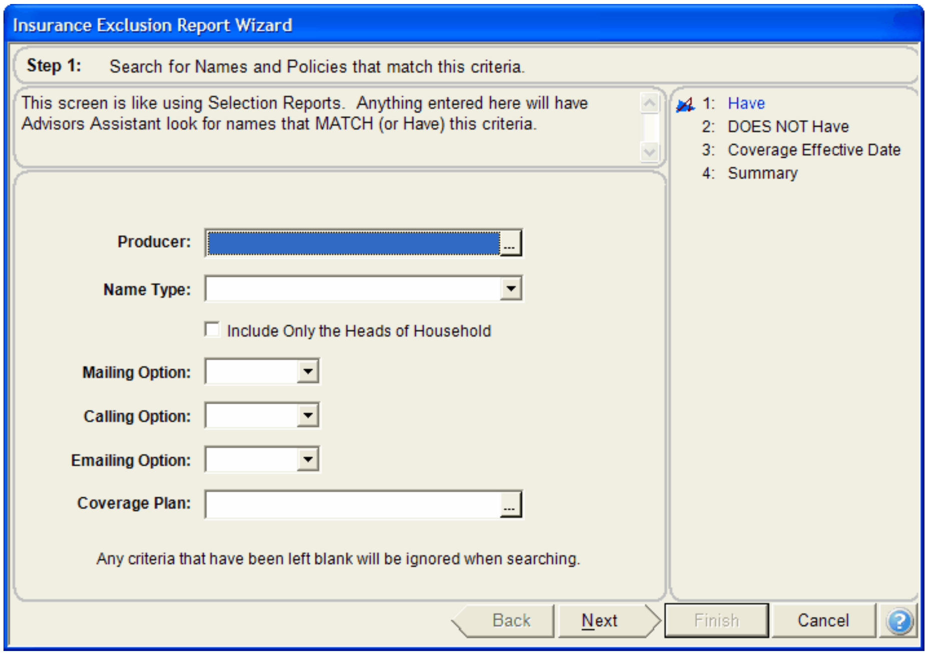
Insurance Exclusion Reports

Exclusion Reports help you find clients that have a particular type of coverage and DO NOT have another type of coverage.

For example, give me a list of clients that have Life Insurance but DO NOT have Disability Insurance.

How to Run Exclusion Reports

1. Go to **Tools | Insurance Exclusion Reports**.



Insurance Exclusion Report Wizard

Step 1: Search for Names and Policies that match this criteria.

This screen is like using Selection Reports. Anything entered here will have Advisors Assistant look for names that MATCH (or Have) this criteria.

1: Have
2: DOES NOT Have
3: Coverage Effective Date
4: Summary

Producer:

Name Type:

☐ Include Only the Heads of Household

Mailing Option:

Calling Option:

Emailing Option:

Coverage Plan:

Any criteria that have been left blank will be ignored when searching.

Insurance Exclusion Reports Wizard Page 1

2. The first page of the Wizard will open. Each page of the wizard has an explanation of the page, or you can just read through the statement.

3. Enter the fields as they apply to the report you are trying to run.
4. Click **Finish** to run the list of names.
5. Select the report you wish to print, or send the names to Word for letters or emails.

Group Insurance

In this chapter you will:

- ✓ Add a group master policy
- ✓ Add the employees of the group
- ✓ Select which employees have which policies
- ✓ Print group insurance reports

Group Insurance Tracking

Advisors Assistant tracks Group Insurance in the main database the same as it tracks all the other names, so you don’t have to go to any separate modules to track group policies. Using the same features to track individual names, you can build groups and sub-groups and track detailed policy data.

To set up groups there are some main steps you will be following:

1. Enter the employer as an organization.
2. Enter the Group Master Policy under the employer.
3. Enter each employee in the group as an individual name and add them to the group.
4. Copy the Group Master Policy to each employee if you want to track policies at the employee level.

Most of these steps have some shortcuts which we will describe in detail.

Some group practitioners do not track at the employee level unless the policy is an individual policy owned by the company.

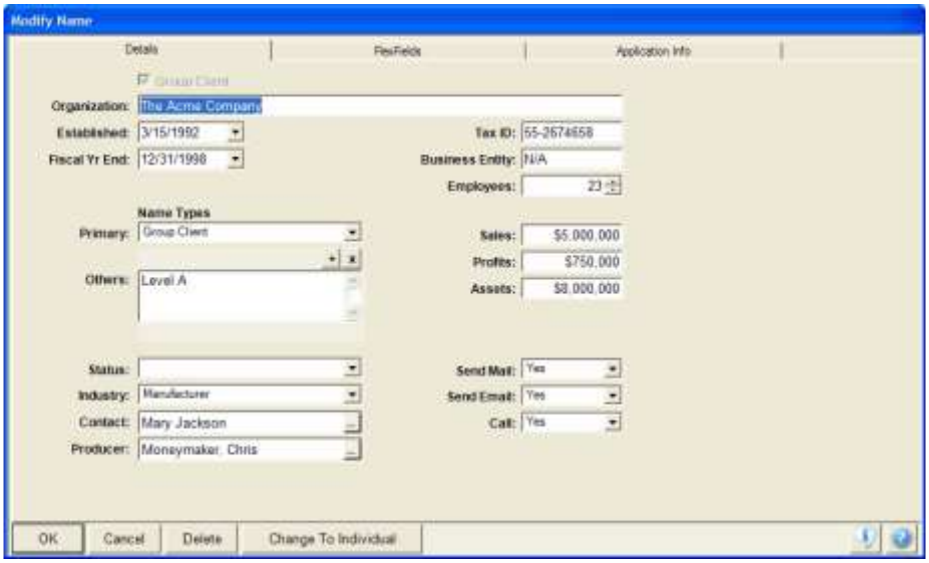
Adding the Organization

The employer should be entered using their business name as an organization. You can then enter the policy owner's name as an individual and link the policy owner to the organization. The owner can be linked to the company as both a business owner and an employee.

How to Add the Employer's Name

1. The organization name is entered the same as individual names. Check to make sure the company has not already been added to the database.
2. Click on the **Add** Button or “**+**” sign to add a new name, and then click on the **Change to Organization Button**. The Organization Screen is shown on the next page.
3. Enter the company’s information. You’ll notice some of the fields are different from the Individual Name Information fields.
4. Click **OK**.

5. Add the company’s address and phone numbers. You can enter all of the contact people at the company by adding additional addresses, emails, and phone numbers.



☑ Group Client

Organization: The Acme Compan
Established: 3/15/1992
Fiscal Yr End: 12/31/1998
Tax ID: 55-2674658
Business Entity: N/A
Employees: 23
Primary: Group Client
Others: Level A
Sales: $5,000,000
Profits: $750,000
Assets: $8,000,000
Status:
Industry: Manufacturer
Contact: Mary Jackson
Producer: Moneymaker, Chris
Send Mail: Yes
Send Email: Yes
Call: Yes

Adding an Organization

The employer's name has now been added as an organization.

Adding The Group Master Policy

When adding group policies to the database, it is important to add all the master policies to the employer's record.

How To Add Group Master Policies

1. View the company’s name to which you’re adding the policy.
2. Click on the **Insure Button** to view client with insurance.
3. Click on the **Add Action Button**.
4. Enter the policy information. Be sure to check the box “Group Master Policy.”
5. Click **OK** when you’re finished.

The group policy has now been added to the employer's record.

Adding Members of the Group

Employees can be “grouped” together using the *View Client With Group Screen*. And if the employees share a business address you can save time in entering the address and phone number by linking them through the Groups feature.

How to Add Group Members

1. From the Company's View Client With Group Screen, click on the Add Action Button.
2. You can add a group member in one of two ways:
    - If the name has already been added to your database, you can select the name by clicking on the Browse Button and picking their name from the Name Lookup Screen.
    - If the name is not already in the database, you can add an entirely new name through the Group Screen. When you choose this option, you can type the name directly into the grid and any additional information you have. This name will be added as a separate name record to the database.
3. If you wish to link the business address and phone number to each group member, check the boxes "Link Address To All Members" and "Link Phone To All Members." Select which address to link (typically the Business Address) and if you wish to force this address to be the members' primary address.
4. You can also force all members to have the same Name Type, such as Group Participant. Check the box "Add Name Type To All Members" and then select which Type Code you wish all members to share.
5. To add another group member click on the **Add Member Button** from the *Modify Group Screen*, or the **Add Action Button** from the *View Client Screen*.

Adding the Group Policy to Each Employee

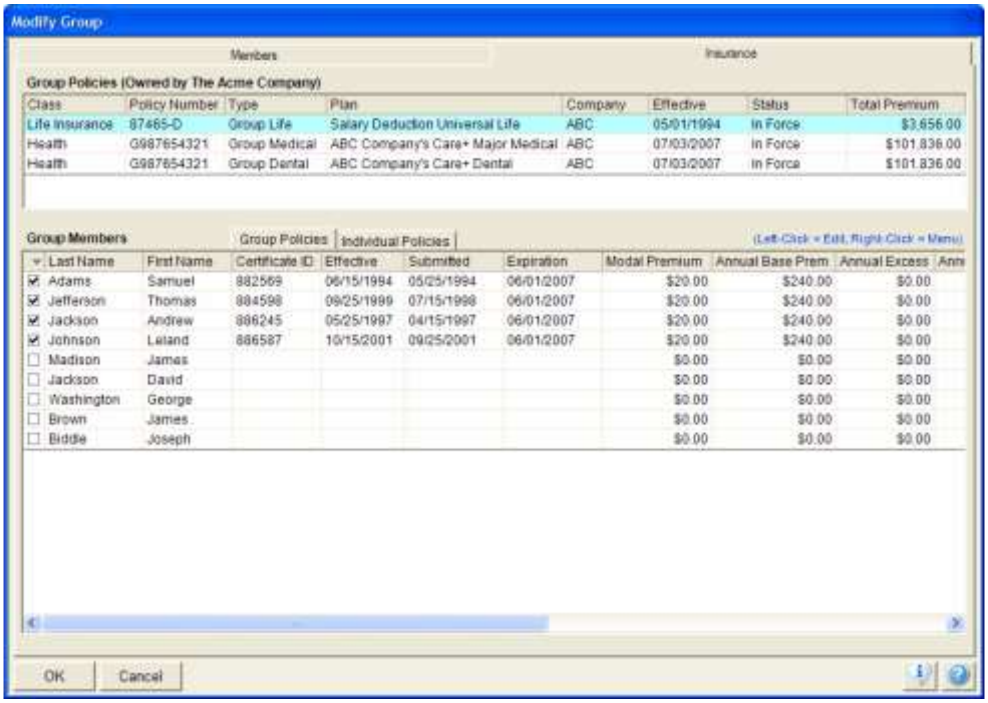
You don't have to enter the policy information for each member of the group who is covered by that policy. Advisors Assistant has a feature that transfers much of the employer's policy data to the employee's policy record. It then lets you add data that is specific to the employee.

Once copied, the employee's policy record is a full fledged policy record for all purposes such as Selection Reports and Client Summaries.

Some group practitioners do not duplicate group master policies at the participant level for policies that may change often. However, individually owned insurance, such as TSA's, individual life, or DI, should be recorded because it may out last the employer/employee relationship.

How to Copy the Group Master Policy to the Employee

1. Make sure the policy that was added to the employer record has been marked as a Group Master Policy.
2. From the employer's *View Client With Group Screen*, click on the *Modify Action Button* to open the *Modify Group Screen*.



Group Policies (Owned by The Acme Company)

Class	Policy Number	Type	Plan	Company	Effective	Status	Total Premium
Life Insurance	87465-D	Group Life	Salary Deduction Universal Life	ABC	05/01/1994	In Force	$3,656.00
Health	G987654321	Group Medical	ABC Company's Care+ Major Medical	ABC	07/03/2007	In Force	$101,836.00
Health	G987654321	Group Dental	ABC Company's Care+ Dental	ABC	07/03/2007	In Force	$101,836.00

Group Members

(Left-Click = Edit, Right-Click = Menu)

	Last Name	First Name	Certificate ID	Effective	Submitted	Expiration	Modal Premium	Annual Base Prem	Annual Excess
☑	Adams	Samuel	882569	06/15/1994	05/25/1994	06/01/2007	$20.00	$240.00	$0.00
☑	Jefferson	Thomas	884598	09/25/1999	07/15/1998	06/01/2007	$20.00	$240.00	$0.00
☑	Jackson	Andrew	886245	05/25/1997	04/15/1997	06/01/2007	$20.00	$240.00	$0.00
☑	Johnson	Leland	886587	10/15/2001	09/25/2001	06/01/2007	$20.00	$240.00	$0.00
☐	Madison	James					$0.00	$0.00	$0.00
☐	Jackson	David					$0.00	$0.00	$0.00
☐	Washington	George					$0.00	$0.00	$0.00
☐	Brown	James					$0.00	$0.00	$0.00
☐	Biddle	Joseph					$0.00	$0.00	$0.00

Copy Group Products To Members

3. Click on the **Insurance Tab** at the top of the screen.
4. Highlight the group insurance policy and check the box next to the member's names that participate in that policy. Enter additional information for each member, such as their Effective Date, Expiration Date, Premium, and other fields as applicable.
5. If data such as the Effective Date is the same for each member, you can right-click on one member's Effective Date and copy the date to either all other members that are checked, or only copy the date to those members that have a blank Effective Date. This can be done with most other fields.
6. Click on the **OK Button** when you've completed selecting which policies each member owns. A policy will be added to the member's Insurance Screen.

Printing Group Insurance Reports

Group Insurance Reports are printed using the Selection Reports. All of the Selection Reports that are available for individual clients are also available for group clients, as Advisors Assistant does not differentiate between the two – you tell Advisors Assistant who you are printing the report for by entering the criteria you're searching on.

In addition to the regular reports, there are also some Group Census reports under Selection Reports. Once you search for the names you want reports for, you can select the Group Census Reports from the list of Selection Reports.

For detailed information on printing Selection Reports, see the Selection Reports section earlier in the manual. There is also a detailed list of Selection Reports available in the Appendices.

Reports Useful to Group Practitioners:

- Group Census
- Letters to participants merging with Microsoft Word

How to Print a Group Census

1. From any View Screen, click on the **Selection Reports Icon** from the Sidebar.
2. Click on the **Household Field** and enter the company name under which all the employees are grouped.
3. Click the **Search Button** to run the search.
4. Select one of the Group Census reports from the list of Selection Reports. You can also design some basic reports yourself using the Basic Report Designer.
5. Click the **Report Button**.

The Group Census Reports also have a few FlexFields that appear on the report. That way you can customize some of the information that gets printed out on the report.

How to Print a Group Policy Report

1. From any View Screen, click on the **Selection Reports Icon** from the Sidebar.
2. Click on the **Household Field** and enter the company name under which all the employees are grouped.
3. Click on the **Insurance Tab**, and if you only want to see group policies on the report click on the **Owner Field** and

select the employer's name. If you wish to see all of the policies for each member, group and individual, check the box "Include All Insurance Data."

4. Click the **Search Button** to run the search.
5. Select one of the policy reports from the list of Insurance Reports. You can also design some basic reports yourself using the Basic Report Designer.
6. Click the **Report Button**.