Siebel Insurance Guide

Version 7.7

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PRODUCT MODULES AND OPTIONS. This guide contains descriptions of modules that are optional and for which you may not have purchased a license. Siebel's Sample Database also includes data related to these optional modules. As a result, your software implementation may differ from descriptions in this guide. To find out more about the modules your organization has purchased, see your corporate purchasing agent or your Siebel sales representative.

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Chapter 11: Life and Annuities

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1 What’s New in This Release

What’s New in Siebel Insurance Guide, Version 7.7

Table 1 lists changes described in this version of the documentation to support release 7.7 of the software.

Table 1. New Product Features in Siebel Insurance Guide, Version 7.7

Topic	Description
Revised business services See *Siebel Finance Guide*.	**Data Transfer Utilities business service.** New functionality includes: ■ Data map objects can be imported or exported as XML files. ■ Source BusObj, Destination BusObj, and the Initiator BusObj can be independent of each other. Thus, it is possible now to instantiate a new BusObj as the source BusObj. ■ Initiator Buscomp allows explicit definition of where DTU operation is initiated. Pass in expressions are evaluated at the run time at the initiator Buscomp. Iterate initiator Buscomp to fire multiple DTU operations. ■ Named parameters used to pass arguments into and out of a data transfer operation. ■ Advanced Options of data map components allows better control of the data map at the component levels. Source/Destination types explicitly declare the source or destination fields to be Field, Expression, or Parameter. ■ Srf mode for dynamic enabling of DTU toolbar command. **Data Validation Manager.** New functionality includes: ■ Validation across related business components. ■ Ability to loop through all child business component records across business components. ■ New Data Validation Administration screen.

Table 1. New Product Features in Siebel Insurance Guide, Version 7.7

Topic	Description
New business services See *Siebel Finance Guide*.	**Business Rule Processor.** Provides higher performance and is more scalable than scripting. Allows for business logic changes without a new SRF. Offers flexible programming, supporting procedure, loop, if-then-else, and switch-case constructs. **Requirements Manager.** Determines requirements and next steps for transaction completion. **Authentication Manager.** Provides situation-specific customer authentication data collection and logging. **Calculation Manager.** Performs arithmetic functions and if/then/else calculations in background or through UI. **Customer Expectations Manager.** Calculates expected and promise dates, and sets priorities, based on item type and customer value. **Application View Navigation.** Guides users through a series of view.
Command Center See “About Command Center” on page 15.	The new feature provides a way to quickly launch a process, perform a task, or jump to a view all from one place.
Customer value stars See “Setting the Customer Value Icon” on page 46.	Customer value stars are an iconic representation of a customer’s value.
Census import See “Importing Census Information” on page 98	New functionality to import detailed and segmented census data for group policies.
Persistent filters	Persistent filters are no longer available in the product.
Customer value chart and Customer and Company value icons	The Customer Value chart is no longer available in the product. Also, the value indicators on the Customer and Company Summary views have been removed.

2 Overview of Siebel Insurance

Siebel Insurance includes various modules that you can mix and match according to your business needs. The next section, "Siebel Insurance Functionality and Modules" on page 11, describes Siebel Insurance functionality.

Siebel Insurance is built upon the Siebel eBusiness Architecture, including Siebel Sales, Siebel Service, and Siebel Call Center applications. Like many other Siebel eBusiness Applications, Siebel Insurance uses the Siebel Data Model, the Siebel Object Architecture, and the Siebel Application Server Architecture.

Siebel Insurance Functionality and Modules

Siebel Insurance is an information management application designed to meet the needs of the insurance industry as they relate to sales, marketing, and customer service.

Siebel Insurance provides the following functionality:

- Access to contact data for individuals, their households, their activities, their policies, and associated underwriting information
- Managing auto policies (including European auto policies), property insurance policies, PUL (personal umbrella liability) policies, life insurance policies and annuities, and group insurance policies, from quoting through issuance and maintenance
- Managing the claims process, including reporting and handling processes throughout the life cycle of a claim for both call center and mobile users
- Audit trail capabilities
- Managing agent and broker requirements, including licensing, continuing education and product training hours, and NASD registrations
- Total management of customer requests for action or information through the Service Request features
- Monitoring customer satisfaction using online surveys
- Access to solutions in a text-based retrieval system

NOTE: Some functionality requires the installation of optional product modules such as Siebel Briefings, Siebel SmartScript, and Siebel Configurator.

Siebel Insurance includes the following modules:

- **Call Reports.** Siebel Call Reports are records of meetings and conversations with clients or other organizations and individuals. Financial institutions often require employees to generate call reports when they meet with customers.

- **Service Requests.** Siebel Service Requests is targeted at call center, field and branch service personnel, their managers, and their associates, and focuses on support for retail banking customers. Siebel Insurance allows agents to perform key service transactions, such as name or address changes, fulfilling requests for statement or check copies, performing fee reversals and funds transfers, initiating stop payments on checks, and tracking these requests to completion.

- **Retirement/Pension Management.** Siebel Retirement/Pension Management provides support for group pensions. It allows a user to manage private group pensions, including defined contribution plans, such as 401(k) plans and occupational pensions, and defined benefit plans. It is designed to meet the needs of sales and service professionals, managers, and pension administrators. The module allows users to define group pension plans, plan classes, plan eligibility rules, and plan funding vehicles. Siebel Retirement/Pension Management also provides eligible and enrolled participants tracking, participant contribution and investment allocation management, as well as a participant beneficiary management.

  Siebel Retirement/Pension Management includes the Securities module that provides for the set up and profiling of funding vehicles, such as mutual funds for pension plans. The plan administrators are provided with a picture of each mutual fund available for investment under the terms of the plan including literature about the fund, fund objectives, risk profile, and asset mix.

- **Rollup.** Siebel Rollup provides a view of a client relationship in a single click, thereby eliminating the process to collect this information.

  Siebel Rollup offers four views of the relationship with a client - Activities, Opportunities, Coverage Team, and Contacts, that show the records for the selected client and for any hierarchical children. For example, the Contacts Rollup view displays contacts associated with the selected company, subsidiaries of the selected company and the regional offices.

  Executives, sales managers, or sales professionals are often looking for aggregate information across a corporate enterprise and the individuals who work there. For example, before the Global Relationship Manager visits the CEO at his client company, he may want to view a report of all the latest activities, and deals conducted with the client company or with any of the subsidiaries, divisions and offices of the client company. This information arms the Global Relationship Manager with a picture of the relationship between the client and his company, a tool for preparing for his important meeting.

NOTE: Optional modules from Siebel eBusiness Applications can be used to provide enhanced functionality to support various business processes. For information about the optional modules, contact your Siebel sales representative.

3 Getting Started with Siebel Insurance

This chapter lists the applications administration tasks that are specific to Siebel Insurance. Use this chapter in combination with *Applications Administration Guide*.

Applications Administration Guide covers the setup tasks that are common to all Siebel eBusiness Applications, such as using license keys, defining employees, and defining your company's structure. It also provides the information you will need to implement, configure, and monitor the Siebel sales, service, and marketing products and to perform data administration and document administration tasks.

This guide assumes that you have already installed or completed the upgrade of Siebel Insurance. If you have not, go to the Installation/Upgrade section of the *Siebel Bookshelf* and click the links to the guides that are relevant to your company's implementation.

The Siebel database server installation creates a Siebel administrator account that can be used to perform the tasks described in this guide. For more information about this process, see the *Installation Guide* for your operating system.

CAUTION: Do not perform system administration functions on your local database using the Mobile Web Client. Although there is nothing to prevent you from doing this, it can have serious results, such as data conflicts, an overly large local database, or a large number of additional transactions to route.

Renaming Siebel Account Objects

In general, Siebel applications refer to companies as accounts. In the Financial Services industry the term *account* has typically been synonymous with financial accounts so historically the word *company* has been used in many places in Siebel Insurance. By default, Siebel Insurance installs using the term *accounts*. Users can change this term and use another description, such as *Companies*, *Clients*, or *Customers*. Users wishing to change this default need to rename all Siebel Account objects prior to deployment. For more information, see *Upgrade Guide*.

NOTE: All of the chapters in this guide are written assuming you have renamed Siebel Account objects to *Companies*.

Configuring Lists of Values

In Siebel Insurance, the List of Values (LOV) should be modified in accordance with the terminology used by your financial institution. For example, the list of transaction types used in Siebel Insurance should match those used by your financial institution. For more information on configuring a LOV, see *Applications Administration Guide*.

NOTE: This may impact certain forms and lists, which rely on the preconfigured values for correct operation.

Configuring Summary Views

In Siebel Insurance, summary views have been restructured. In the past, multiple summary views existed, typically one summary view for a particular type of user. For example, there were preconfigured summary views specifically for salespeople and customer service agents. This has been replaced by common summary views whose appearance can be configured by individual end users.

Users can change the way a list appears in a summary view using the controls in the top right corner of each list. These controls, described in Table 2, allow users to manage what appears on the summary view.

Table 2. Summary View Controls

Button	Description
Hide	Temporarily hides a list or form from view.
Collapse	Collapses the list of records. If the list cannot be collapsed, the expand button appears instead of the collapse button.
Expand	Expands the list of records. If the list cannot be expanded, the collapse button appears instead of the expand button.

Any changes made to a summary view layout are only visible to the current user and remain in effect until that user changes them again or reverts to the default layout. If users hide a list, they must click Edit Layout to restore it. For more information, see "Editing a Summary View Layout."

Editing a Summary View Layout

Using the Edit Layout view, users can restore hidden lists, collapse or expand all lists, move lists or forms up or down on the page, or revert to the default layout. Using the edit layout buttons, described in Table 3, users can change the way a summary view appears and apply those changes to future sessions.

Table 3. Edit Layout Buttons

Button	Description
Collapse	Collapses the list or form.
Expand	Expands the list or form.
Move up	Moves the list or form up on the home page.
Move down	Moves the list or form down on the home page.
Show	Displays the list or form on the home page.
Hide	Hides the list or form from view on the home page.

For more information on available summary views, see “Viewing a Contact Summary” on page 46, “Viewing Company Summaries” on page 36, and “Viewing Household Summaries” on page 51.

Adding Products and Product Lines

Administrators must set up products, such as insurance products, in Siebel Insurance. After setting up a product, administrators can specify that it be included in a product line. They can also specify which product lines your company contracts agencies to sell or which ones the state licenses agencies to sell.

Setting up products is discussed in detail in *Product Administration Guide*. However, this guide also explains some steps for adding products in the appropriate chapters. In those chapters, values for specific fields are given to help administrators set up products correctly.

NOTE: Only those users with the required administrative responsibilities, such as Siebel administrators, can add products and information about product lines.

About Command Center

The command center allows you to quickly launch a process, perform a task, or jump to a view. Command center actions are preconfigured by your system administrator in accordance with your company’s business process requirements. For example, if the financial services agents at your company often need to jump to the financial accounts view for a contact, you could configure the command center to perform this action, saving them time and keystrokes. See “Command Center Configuration & Administration” on page 16 for information on how to configure the command center.

Out of the box, the command center is only available from the Summary views on the Contacts and Companiesscreens.

There are two interface types for the command center:

- Action form
- Command line

Figure 1 shows the action form, a menu-driven interface guiding the end user through preconfigured choices in order to launch an action. The command line requires the end user enter specific command line syntax to launch the action.

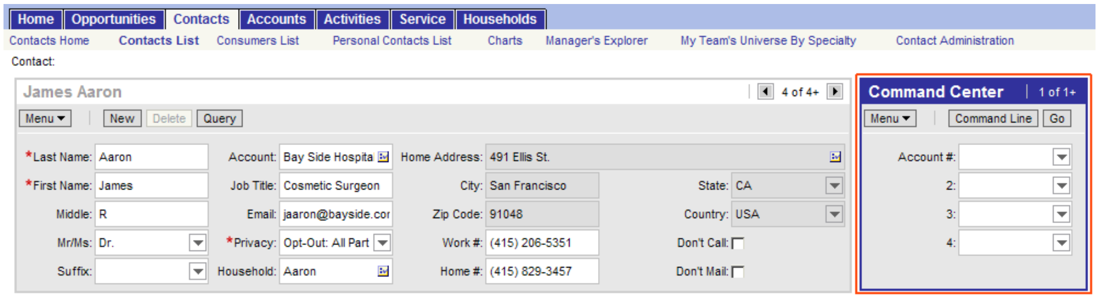

Figure 1. Command Center Action Form

Command Center Configuration & Administration

Command Center configuration and administration should only be done by expert users accustomed to working with business services.

Process of Configuring the Command Center Action Form

To configure the appearance and function of the Command Center Action form you must:

1. Define the business object where the Command Center Action form appears and what business component and fields are to be used.
2. Define actions available for the business object, indicating for each combination of possible attribute values what action is taken (launch a business service or workflow, go to a view, and so on).
3. For actions defined as private, select the defined roles for which the actions will be available.

An example configuration is included at "Example of Configuring the Command Center Action Applet" on page 20.

Defining the Command Center Business Object

The first step in configuring the Command Center Action form is to define the business object where the Command Center form appears and what business component and fields are to be used. Out of the box, the Command Center forms appear on the Contact Summary and Company Summary views.

This task is part of "Process of Configuring the Command Center Action Form."

To define the business object

1. Navigate to Site Map > Administration - Command Center > Defined Objects.

2 Create a new object definition record and complete the fields as follows:

Field	Parameters	Description
Business Object	Any Business Object for which the forms have been defined. For example, Contact or Companies.	This identifies the screen where the Command Center form is to appear.
Source Business Component	The business component against which the Driving Field will be compared. For example, FINCORP Account. This should be a business component available on the view where the Command Center applets are visible (for example, Contact Summary view).	The value of this field is constrained by the value of Business Object field. In turn, it is a constraint for the Driven Field.
Source Business Search Specification	A filter on the source business component. For example, Acct. Status = Open. Only Financial accounts with a status of Open will be available in the Command Center.	Use this field to enter an optional filter criteria on the selected Business Component.
Driving Field	A field name from the Source Business Component. The field name can be ascertained using Siebel Tools. Following the examples in the above field parameter descriptions, this could be the Financial Account name or id.	The value of this field is constrained by Source Business Component and Source Business Search Specification (if entered). The driving field is equivalent to Attribute 1.
Driving Field Label	Free text field, 20 character limit.	The text label exposed in the UI for Driving Field (Attribute 1). If blank, the label defaults to Driving Field on the Command Center form.
Attribute 2,3,4 Label	Free text fields, 20 character limit.	The text label for each of Attributes 2-4. If left blank, the attribute will not appear on the form.

Field	Parameters	Description
Driving Field on Cmd Form	Check box.	If checked, it exposes the Driving Field label on the Command Center form above the Command field.
Expression	Free text field.	The expression field can be used to constrain the available set of actions based on what the user has selected in the Driving Field. As each object definition can have multiple action definitions, the expression field is a way to limit the available actions based on a business component field. For example, if the user selects a checking account, investment based actions may not be appropriate. For example: IIF([Account Number] LIKE '1800*', Liability, Asset). That is, if the account number starts with 1800 it maps to action definitions in the Action Definition list that have the Attribute 1 Map field set to Liability. Otherwise, it is mapped to action definitions that have the Attribute 1 Map field set to Asset. If there is no need to constrain the actions, then any value will suffice (for example, Contact - All).

Defining the Command Center Actions

After you define the business object, you define actions for each object. These actions indicate for each object a combination of possible attribute values what action is taken (launch a business service or workflow). The relationship is one-to-many.

This task is part of "Process of Configuring the Command Center Action Form" on page 16.

To define actions for the Command Center applet

1 Navigate to Administration - Command Center > Defined Objects and select the Object Definition for which you wish to define actions.

2 In the Action Definition list, create actions and complete the fields as described in the following table.

Field	Parameters	Description
Attribute 1 Required	Checkbox.	Indicates whether or not an entry in Driving Field (Attribute 1) is required for the Command Center to return results.
Attribute 1 Map	Free text.	Works in concert with the Expression field of the Object Definition to determine the contents of the Command Center dropdown menus.
Attribute 2-4	Free text.	Value lists for Attributes 2-4.
Command	Free text. Each entry must be unique, that is, you cannot use the same command for different actions.	The command line equivalent for the action. These commands are restricted to the Business Object with which they are associated. See also "Creating Global Commands for the Command Line Applet" on page 22.
Command Help Text	Free text.	The Help text for the command help feature when a question mark (?) is entered using the command line. This field is reserved for future use. You can expose it in some manner, should you choose, using a custom configuration.
Business Service	Free text. EX: FINS Goto View Service	The name of the Business Service to be run.
Business Service Context	Free text.	The parameters for the Business service.
Business Service Method	Free text.	The method for the selected Business service.

Field	Parameters	Description
Public Flag	Check box.	If checked (true), then any roles selected for the action do not apply. If unchecked (false), then any roles selected do apply and visibility to actions will be limited by the selected roles.
Inactive	Check box.	This hides the defined action and attribute combination.

Selecting the Command Center Responsibilities

For each action, select the defined responsibilities for which the action will be available. The relationship between actions and responsibilities is one-to-many.

This task is part of "Process of Configuring the Command Center Action Form" on page 16.

To select responsibilities for a Command Center action

1. Navigate to Administration - Command Center > Defined Objects and select the Action for which you wish to define responsibilities.
2. In the Responsibility list, create a new record.

   The Add Responsibilities dialog box appears.
3. In the Add Responsibilities dialog box, select the desired responsibility.

   The responsibilities information appears as read-only in the Responsibility list. Selected responsibilities are only enforced if the Public Flag for the action is unchecked (false).

Example of Configuring the Command Center Action Applet

This topic gives one example of configuring the Action applet. You may use this feature differently, depending on your business model.

NOTE: This example uses a view available only in Siebel Healthcare. Although it is not visible to Siebel Insurance users, the example is still useful to all Siebel Financial Services users to illustrate how to set up the Command Center.

The Command Center is available on the Siebel Healthcare Member Summary view and can be configured to launch several key sales processes such as ordering a new ID card or changing a primary care physician. For more information on using the Member Summary Command Center when configured as in this example, see *Siebel Healthcare Guide*.

The Command Center is set up using the Administration - Command Center view.

To configure the action applet to run the business service FINS Goto View

1. Navigate to FINS Command Center Admin Object view and create a new object definition record. Complete the fields as follows:

Field	Value
Business Object Name	FINS Members
Source Business Component	FINS Members
Driving Field	Last Name
Driving Field Label	Name
Attribute 2 Label	Area
Attribute 3 label	Action
Expression	RedundantExpression
Driving Field On Cmd Form	Checked

2. To set up a pop-up applet, in the Action Definition list create a new action record and complete the fields as follows:

Field	Value
Attribute 2	ID Card Requests
Attribute 3	Show History
Command	IDCSH
Business Service	SLM Save List Service
Business Service Context	'Applet Mode', '6', 'Applet Name', 'FINS Service Request Order ID Popup Applet' **NOTE:** The applet in this example is only available in Siebel Healthcare. Siebel Insurance customers would select a suitable view and applet available in their respective applications.
Business Service Method	LoadPopupApplet
Public Flag	Checked

3 To set up a view navigation, in the Action Definition list create a new action record and complete the fields as follows:

Field	Value
Attribute 2	ID Card Requests
Attribute 3	Order New ID Card
Command	IDCOR
Business Service	FINS Goto View Service
Business Service Context	'ViewName', 'FINS Member Benefits View', 'RowId', '[Current Src Rec Id]', 'AppletName', 'FINS Member Form Applet - short' **NOTE:** The view and applet in this example are only available in Siebel Healthcare. Siebel Insurance customers would select a suitable view and applet available in their respective applications.
Business Service Method	GotoView
Public Flag	Checked

Creating Global Commands for the Command Line Applet

Some users may prefer to use only the Command form. In this case, the only configuration required is to indicate the command line syntax and the associated business service and responsibility information. These global commands will be actionable through the Command line form on whatever business object it appears.

To create global commands for the Command Line applet

1 Navigate to the Administration - Command Center > Global Commands.

2 In the Global Commands list create a command record and complete the fields as described in "To define actions for the Command Center applet" on page 18.

3 For each Command record select responsibilities as described in "To select responsibilities for a Command Center action" on page 20.

4 Companies

Within Siebel Insurance, the term *companies* refers to entities that are typically referred to as *accounts* in other Siebel applications. A company represents the relationship between your organization and companies or organizational entities (or structures) with which you do business. Use the Companies screen and its associated views to view company information and interactions.

CAUTION: This chapter assumes you have renamed Siebel Account objects to Companies. By default, Siebel Insurance installs using the term Accounts. For more information on renaming Siebel Account objects, see *Upgrade Guide*.

In Siebel Insurance, the term investors refers to financial organizations such as mutual fund or money management institutions; investors are not contacts, rather they are companies that are identified as investors. In Siebel Financial Services 7.7, the investors functionality has migrated to the Companies screen. This chapter covers both regular company and investor procedures.

Using the procedures given in this chapter, you will be able to perform the administrator tasks of controlling company information, generating company hierarchies, managing competitor information, verifying coverage team members, and managing custom-defined relationship types.

End users use the Companies views to add new companies and investors, create company assessments, associate service requests with a company, update the coverage team, define relationships to other companies, contacts, and households, and view company summary information. In addition, end users can retrieve information about investors, including investors' preferences, holdings, and transactions.

You can save time and reduce keystrokes by using a workflow to automate steps that are repeatedly performed by end users. For more information, see *Siebel Business Process Designer Administration Guide*.

About Company Hierarchies

A company hierarchy is a group of companies that are organized by parent-child relationships. Siebel Industry Applications support displaying these company relationships in a hierarchical tree.

The hierarchical tree is a visual representation of company hierarchy data that allows end users to view the relationships between companies. By viewing a company roll-up, users can see aggregated company information, including contacts, coverage teams, activities, and opportunities.

When end users have access to a company, they can review the hierarchical structure for that company, its child divisions, and the contacts that work there. Company hierarchies are displayed in five subviews of the Companies screen—Relationship Hierarchy view, Activity Roll-up, Contact Roll-up, Opportunity Roll-up, and Coverage Team Roll-up.

Depending on your configuration, a company that does not have a parent-child relationship with another company may not appear in the roll-up views.

For more information on company hierarchies, see "Generating Company Hierarchies for Data Aggregation" on page 28 and "Viewing Company Hierarchies in Roll-Up Views" on page 32.

Scenario for Managing Company Information

This scenario feature sample tasks performed by a sales representative in the insurance and healthcare industries. Your company may follow a different workflow according to its business requirements.

In this scenario, end users are the sales representatives who manage company information. They enter information to:

- Add new companies to the database and create company assessments
- Associate applications and service requests with a company
- Manage company coverage teams
- View company summary information
- View relationships in a graphical manner

Sales Representative Tracks Company Information

A sales representative uses the Companies screen to capture and manage profile information about her business customer, such as contacts, organizational structure, management, and financial information. In addition to viewing market statistics and D&B reports. Using Siebel Insurance, she can capture and track information about a company's:

- Relationship with her organization, such as the coverage team, contract terms, sales and service information
- Preferred delivery channels, at both summary and detailed levels

She can also view details of competitors and create and access marketing and sales presentations.

The sales representative can create a new company record or view and modify information about existing companies. For example, if the sales representative is preparing for a sales call, she can use the Companies screen to answer the following questions:

- What business is this company in?
- Who are the executives I should be calling on?
- What is this company's financial profile?
- What financial accounts and products does the company already own?
- What types of service issues has the company had?

Administrator Procedures for Companies

The following administrator procedures are described in this section:

- "Deleting Company Information" on page 25
- "Managing Competitor Information" on page 25
- "Verifying Coverage Team Members" on page 26
- "Managing the Custom-Defined Relationship Types LOV" on page 27
- "Generating Company Hierarchies for Data Aggregation" on page 28

Deleting Company Information

Deleting a company completely removes the company, as well as all activities related to the company, from the system. Only delete a company record if you are certain that the company is no longer active. If end users are unsure whether or not a company is still active (and therefore should not be deleted), they have the option of removing themselves from the company team instead of deleting the record.

As the Siebel administrator, you can make a company unavailable to all other users. First, you can assign yourself as the primary team member. Second, you remove all other employees from the company's team.

To make a company unavailable to all other users

1. Navigate to Companies > Companies Administration view.
2. In the Company list, drill down on the desired company.
3. In the Company form, click the select button in the Account Team field.
4. In the Account Team dialog box, locate the administrator and click in the Primary field.
5. A check mark appears in the Primary field.
6. In the Account Team dialog box, delete all other coverage team members and click OK.

   Only those users with access to the All Companies and All Companies Across Organizations views will be able to see this company.

Managing Competitor Information

Effective sales and marketing requires that your employees have up-to-date and consistent information about the competition and their products. This section describes how to administer information about competitors and competitive products within the Companies screen.

To indicate that a company is a competitor

1. Navigate to Companies > Companies Administration view.

2 In the Company list, add or select a company.

3 In the Company form, click the show more button.

4 Select the Competitor check box to add the company to the Competitor's list.

   The company appears in the Competitor's list. The Competitor's list is available in the Competitors screen and related screens, such as Opportunities.

NOTE: Non-administrators can specify that a company is a competitor by selecting Competitor from the Type drop-down list. However, selecting Competitor from the Type drop-down list does not add the company to the Competitor's list as seen on the Competitor's screen or in the Pick Competitors dialog box, which is accessible on related screens, such as Opportunities.

When a company has been indicated as a competitor, you may want to add document files of comparative and competitive literature. For more information, see the chapter on literature administration in *Applications Administration Guide*.

Changing the Competitor Designation

You cannot delete records that have been added to the Competitors list, since deleting them would also remove them from related screens, like Opportunities. For example, a company may have been a competitor for an opportunity last month. Even if the company is no longer a competitor, the competitor record should remain as part of the history of the opportunity.

If you no longer want a record to appear in the Competitor's list, uncheck the Competitor check box. This removes the record from the Competitors screen without affecting other screens.

Verifying Coverage Team Members

If you are logged on as a Siebel administrator, you can search for companies that do not have any coverage team members.

Managers can add or delete the members of a company's coverage team if they are the existing primary team member, or the primary team member is one of their direct reports. If you are logged in as an administrator, you can change the primary team designate for any company in the Company Administration view. (Navigate to the Companies > Companies Administration view.)

NOTE: In Siebel Financial Services, the terms sales team and account team are equivalent to coverage team.

The procedures that follow involve making selections in the Account Team field. If the Account Team field does not appear in your installation, you may need to reveal it using the Columns Displayed dialog box.

NOTE: Usually, Assignment Manager resolves problems with coverage teams and owner assignment automatically. For more information on Assignment Manager, see *Siebel Assignment Manager Administration Guide*.

To search for a company without any coverage team members

1 Navigate to Companies > Companies Administration view.

2. In the Companies list, define a New Query where the Name field is:

   count("Position") = 0

3. Execute the query.

   The query returns a list of all companies which do not have any coverage team members.

To add or delete members of the coverage team for a company

1. Navigate to Companies > Companies Administration view.
2. In the Companies list, select a company.
3. Click the select button in the Account Team field.
4. To add or delete coverage team members:
   - To add a member to the coverage team, select an employee in the Coverage Team dialog box, and click Add.
   - To delete an employee from the team, select the employee in the list and click Remove.

To change the primary coverage team member for a company

1. Navigate to Companies > Companies Administration view.
2. In the Companies list, select a company.
3. Click the select button in the Account Team field.
4. Select the Primary field for the new primary coverage team member and click OK.

Managing the Custom-Defined Relationship Types LOV

If you are logged in as the Siebel administrator, you can create and maintain a list of predefined custom-defined relationship types. A default list of values is provided with the application. These relationship types appear in the drop-down LOV for the Type field found on the Relationship Hierarchy views, in the Party Relationship applet.

To add a custom-defined relationship type

1. Navigate to Site Map > Administration - Data > List of Values.
2. In the List of Values list, create a New Query where Type equals PARTY_RELATIONSHIP_TYPE.

   At least six records will be returned, showing the existing list of values for custom-defined relationship type.

3 In the List of Values list, add a record and complete the necessary fields.

Some fields are described in the following table.

Field	Comments
Active	Determines whether the value is displayed to the end user in the Relationship drop-down list.
Display Value	Value as displayed in the Relationship drop-down list.
Language Independent Code	Code used internally by the Siebel application.
Language Name	Language used for the list of values Display Value field.
Order	Numerical order in which a value is displayed within the Relationship drop-down list.
Parent LIC	Language-independent code of a parent list of values. It is used in hierarchical list of values.
Translate	When checked, indicates that the list of values is part of a multilingual list of values (MLOV).
Type	The type of list of values. For this procedure, select PARTY_RELATIONSHIP_TYPE.

NOTE: You cannot delete LOV table entries. Use the Active check box to deactivate an LOV entry and thereby remove it from the Relationship drop-down list.

Generating Company Hierarchies for Data Aggregation

Data aggregation is available by using the Roll-up views provided the administrator defines one or more hierarchies. The application administrator typically defines a default hierarchy by associating accounts with one another using the parent field on a company form, or the subaccount view for child accounts. Administrators can define Company hierarchies to display aggregated data—the activities, opportunities, contacts, and coverage teams—across organizational structures. For example, the top node of the hierarchy contains activities for the organization, the subsidiaries below the organization, the departments at the subsidiaries, and contacts working at any level of the tree. As the end users move up and down the tree, they see more or less data rolled up to the selected level.

By default, only companies which are part of a relationship hierarchy can display roll-up data. You can modify the application to display roll-up data for companies which are not part of a hierarchy.

To configure display of roll-up data for companies not in a hierarchy

- Using Siebel Tools, set the DynHierachry user property of the Dynamic Hierarchy Direct Relationship business component to LoadAllAccounts

For more information on setting user properties, see *Configuring Siebel eBusiness Applications*.

Siebel Global Accounts is the module that provides this aggregation functionality. For more on global accounts, see *Applications Administration Guide*.

The application administrator can define two types of hierarchies for data aggregation:

- Default hierarchy for all end users
- Specific hierarchies that are used only by certain end users

Default Company Hierarchies

The application administrator sets up a default company hierarchy once, during the initial application setup. The default hierarchy is available to all end users who are not tied to a specific hierarchy and who have been granted view access to the companies represented in the hierarchy. It is the administrator's responsibility to give end users access to Company views. For more information, see *Applications Administration Guide*.

When new companies are added, they are automatically added to the default hierarchy tree and the contacts, coverage teams, activities, and opportunities that are associated with the company are automatically displayed in the roll-up views.

In the preconfigured application, using the Generate Hierarchy button adds only parent account and child companies to the hierarchy. Any company that does not have a child or parent is not displayed in the roll-up views. In Siebel Tools, you can change the DynHierarchy LoadAllAccounts user property to alter this behavior.

The DynHierarchy LoadAllAccounts user property on the Dynamic Hierarchy Direct Relationship business component can be set to N or Y. When it is set to N, only parent and children appear in the a generated hierarchy. When DynHierarchy LoadAllAccounts user property is set to Y, all companies are added to the generated hierarchy. For more information on setting user properties, see *Using Siebel Tools*.

To generate a default company hierarchy

1. Navigate to Companies > Global Companies Administration view.
2. In the Company Hierarchies list, click Generate Hierarchy.

   The parent-child account relationships that have been defined in your application are registered for participation in the roll-up views. This process may take some time, depending on the quantity of account records that are in your existing environment.

   When the company hierarchy has been generated, a new record appears in the Company Hierarchies list. The Hierarchy Name field of the record contains the user Id of the administrator who generated the hierarchy and the time it was generated. If it is the only hierarchy record, the Default field is automatically checked. The companies that have been added for participation in the roll-up views appear in the Company Relationships list.

   NOTE: If no accounts are visible in the Company Relationships list, click the query button, step off the query, and click Go to refresh the view.

3 Optional. Rename the company hierarchy and, if necessary, check the Default field.

NOTE: If end users are using the application when you generate a hierarchy, they must log off and log on again to see the default hierarchy in the roll-up views.

Dynamic Company Hierarchies

In some cases, users work with particular companies within a large corporation, but not with others. In these instances, some end users do not need to or should not see aggregated data across the entire corporation. An administrator can define a custom hierarchical structure across which data can be aggregated. This defined structure, called a *dynamic hierarchy,* can be as simple or complex as needed and offers users the ability to aggregate data across the companies they are interested in seeing.

To create a dynamic company hierarchy of selected companies

1. Navigate to Companies > Global Companies Administration view.
2. Create a new company hierarchy record.
3. Click the Add button in the Company Relationships list, select companies in the Add Company dialog box, and click OK.

   All the accounts in the Company Relationship list belong to the new account hierarchy.
4. To define parent and child relationships, select a company in the Company Relationship list that has no parent, click the select button in the Parent Company field, and select a parent company in the Pick Parent Company dialog box.

   NOTE: Only companies entered in the Company Relationships list (Step 3) are available for selection in the parent Company field.
5. Repeat Step 4 for all companies that have no parents.
6. To associate the dynamic hierarchy with an organization:
   - Navigate to Site Map > Administration - Group > Organizations.
   - Select the organization in the Organizations list.
   - In the organization form, select the desired hierarcy in the Account Hierarchy field.

End users can only see the hierarchy with which their current position's primary organization is tied. It is the administrator's responsibility to associate end users with positions, positions with organizations, and organizations with hierarchies. For more information, see *Applications Administration Guide*.

End-User Procedures for Companies

The following end-user procedures are described in this section:

- "Adding Companies and Investors" on page 31

Adding Companies and Investors

When end users identify a possible lead, the lead can be added as a company. Users can then begin to add and track information about the company.

To add a company or investor

1. Navigate to the Companies screen > Companies List view.
2. In the Companies form, click the show more button, add a record, and complete the necessary fields.
3. To specify a privacy level, in the Privacy Option field select one of the following:
   - **Opt-In.** Sharing of non-public personal information is allowed without restrictions.
   - **Opt-Out - Affiliates.** Sharing of non-public personal information with affiliates is not allowed.
   - **Opt-Out - Third Party.** Sharing of non-public personal information with third parties is not allowed.
   - **Opt-Out - All Parties.** Sharing of non-public personal information with any affiliate or third party is not allowed.

   United States law requires that financial institutions disclose their privacy policies regarding the sharing of non-public personal information with third parties and fair credit reporting that impacts the sharing of non-public personal information with affiliates. End users can specify a privacy level by making a selection from the Privacy Option field.
4. The Privacy Option field is for registering the privacy level requested by the company; it does not impact record visibility in any way. To identify the company as an investor, check the Investor box in the Company form.

Viewing Company Hierarchies in Roll-Up Views

End users can review the company and its parent organization, subsidiaries, contacts, opportunities and relationships to other entities in the graphical relationship hierarchy tree control available in the roll-up views. By drilling down on hypertext links on the hierarchy tree, end users can navigate to related views.

NOTE: If the company has not been added to a hierarchy tied to the user's position's organization (either default hierarchy or dynamic hierarchy), the hierarchy tree is not visible to the end user. Instead they the following message: “The selected record is not included as part of your defined hierarchy. If you feel this is in error, please contact your system administrator.” The administrator is responsible for associating positions with organizations and an organization with a hierarchy.

The Activities-Roll-up view shows all of the activities associated with the selected company and its children. End users can apply filters to the list to find specific activity records and save the filtered list.

NOTE: If a company is not associated with any other organizations through the relationship hierarchy, then the roll-up views will not contain any data. A company must have a parent organization or have children organizations in order to display roll-up data.

To view aggregated activities for a company

1. Navigate to the Companies screen> Companies List view.
2. Drill down on the desired company and click the Activities-Roll-up view tab.

   The associated hierarchy appears on the right side of the screen. All activities associated with the company and all of its children appear in the Activities-Roll-up list.

   In the Activities-Roll-up List, you can:

   - Drill down on an activity type to navigate to the Activities > Attachments view.
   - Drill down on a company name to navigate to the Companies > Contacts view.

   NOTE: If you create an activity in the Activities screen and do not set the Company field, the activity will not appear in the Activities-Roll-up list.

To view the aggregated coverage team for a company

1. Navigate to the Companies screen > Companies List view.
2. Drill down on a company and click the Coverage Team-Roll-up view tab.

   The associated hierarchy appears on the right side of the screen. All coverage team members associated with the company and all of its subsidiaries appear in the Coverage Team-Roll-up list.

   In the Coverage Team-Roll-up list, you can:

   - Drill down on a last name to navigate to the Employees screen.

- Drill down on an email address to open a blank email message addressed to the team member who has that address.

To view aggregated opportunities for a company

1. Navigate to the Companies screen > Companies List view.
2. Drill down on a company and click the Opportunities-Roll-up view tab.

   The associated hierarchy appears on the right side of the screen. All opportunities associated with the company and all of its children appear in the Opportunities-Roll-up list.

   In the Opportunities-Roll-up list, you can:

   - Drill down on an opportunity name to navigate to the Opportunities screen.
   - Drill down on an company name to navigate to the Companies > Contacts view.

To view an aggregated list of contacts for a company

1. Navigate to the Companies screen > My Companies view.
2. Select a company and click the Contact-Roll-up view tab.

   The associated hierarchy appears on the right side of the screen. All contacts associated with the company and all of its children appear in the Contacts-Roll-up list.

   In the Contacts-Roll-up list, you can:

   - Drill down on a last name to navigate to the Contacts screen.
   - Drill down on an company name to navigate to the Companies >Contacts view.
   - Drill down on an email address to open a blank email message addressed to the contact who has that address.

Creating Company Assessments

An *assessment* is a set of attributes used to assess the business potential or credit worthiness of a company. Company assessments can be used to compare companies to each other or against a model, or to learn about companies and sales situations. End users complete the company assessment by selecting the appropriate values for the different attributes.

To perform a company assessment

1. Navigate to the Companies screen > Companies List view.
2. In the Companies list, drill down on the company for which the assessment is being performed.
3. Click the Assessments view tab.
4. In the Assessments list, add a record.

5 In the Template Name field, click the select button.

The Select Assessment Template dialog box appears.

6 In the dialog box, select the appropriate template and then click OK.

Attribute records are automatically generated in the Assessment Attributes list.

7 In the Assessment Attributes list, make a selection in the Value field for each attribute and then click OK.

NOTE: Administrators must create the assessment templates. See *Applications Administration Guide* for more information on how to create assessment templates.

Adding Company Applications

Applications are used for companies that want to apply for offered services or products. For example, a small business wants to apply for a business checking account. The end user handling the inquiry finds the company in the All Companies view, navigates to the Applications view, and creates an application record for this business checking account application.

To associate an application with a company

1 Navigate to the Companies screen > Companies List view.

2 In the Companies list, drill down on the company to associate with an application.

3 Click the Applications view tab.

4 In the Applications list, add a record and complete the necessary fields.

NOTE: To enter more detailed application information, drill down on the Application Name hyperlink.

Adding Company Service Requests

A service request is a request from a company for information or assistance with a problem related to purchased products or services. When a customer calls about an existing service request, end users can find the service request and give status information to the caller in several ways. They can:

- Review the service request information
- Create an activity to record the customer’s call
- Update the service request with additional information from the customer
- Resolve the service request
- Assign the service request
- Transfer the caller to another service representative

If a call requires that an end user create a new service request, she can create one. Siebel Insurance automatically assigns a unique service request (SR) number to track the new service request throughout the system.

To add a service request associated with a company

1. Navigate to the Companies screen > Companies List view.
2. From the Show drop-down list, select All Companies.
3. In the Companies list, drill down on the desired company.
4. Click the Service Requests view tab.
5. In the Service Requests list, add a record and complete the necessary fields.

   The application automatically assigns a service request number (SR#).

Managing Company Coverage Teams

A coverage team is the group of employees that are assigned to manage the relationship with a given company. The coverage team for a company is defined as all users who have access to the company in the My Companies view.

NOTE: Similar coverage team functionality is also available for contacts. You can use the Contact Coverage Team view (Contacts > Coverage Team) to manage the contact coverage team.

End users can use the company coverage team functionality available in Siebel Insurance to:

- Record and display employees covering a company within a single company record
- Specify and review the nature of the employee's relationship with each covered company, defined as the Coverage Role and Attributes list

To add a member to a coverage team

1. Navigate to the Companies screen > Companies List view.
2. In the Companies list, drill down on the desired company.
3. Click the Coverage Team view tab.
4. In the Coverage Team list, add a record.
5. In the Add Employees dialog box, select an employee and click OK.
6. If known, select the employee’s coverage role using the drop-down list in the Coverage Role field.

   NOTE: The Siebel administrator maintains the Coverage Role LOV in the List of Values screen under the Type field value type FINS_COVERAGE_ROLE_TYPE. To access the List of Values screen navigate to Site Map > Administration - Data > List of Values.

7. If desired, use the Categories and Securities list to select values defining the coverage relationship between the employee and the company; you can select one or more attributes.

   The application adds the employee to the coverage team with a defined relationship. The company will appear in the employee’s My Companies view.

Viewing Company Summaries

The Company Summary view provides a comprehensive view of a company in an editable format. This view displays basic company information, financial accounts, call reports, logged alerts, and contacts associated with a company.

To view company summary information

1. Navigate to the Companies screen > Companies List view.
2. In the Companies list, drill down on the desired company.
3. Click the Summary view tab.

For more information on editing summary view information, see "Configuring Summary Views" on page 14.

Viewing Company Relationship Hierarchies

End users use the Company Relationship Hierarchy to identify and capture key relationships for a company. This view features a graphical tree that provides a visual representation of a company's relationships. The tree shows the natural hierarchy of a company's parent-child relationships to entities such as companies, subsidiaries, divisions, contacts, and coverage relationships with employees as well as custom-defined relationships.

Custom-defined relationships are ad-hoc associations between the company and any contact, organization, household, or employee. End users can record custom-defined relationships between any two entities in the adjacent Party Relationships list.

NOTE: The Relationship Hierarchy view is also available on the Contacts, Employee (read only) and Households screens. For more information, see "Viewing Contact Relationship Hierarchies" on page 46 and "Using the Household Relationship Hierarchy" on page 52.

To establish a natural parent-subsidiary relationship between two companies

1. Navigate to the Companies screen > Companies List view.
2. In the Companies list, drill down on the company to be established as the subsidiary.
3. Click the More Info view tab.
4. In the Parent field, click the select button.
5. In the Pick Company dialog box, select the parent company and click OK.
6. Repeat Step 2 through Step 5 to set up companies, subsidiaries, branches, and departments as needed for your deployment.

7 Click the Relationship Hierarchy view tab.

The new parent-subsidiary relationship is shown in the Relationship Hierarchy explorer in the lower-left corner of the screen.

NOTE: An alternative approach would be to select the parent companies and select the Sub-Accounts view to add children.

To create a custom-defined relationship

1. Navigate to the Companies screen > Companies List view.
2. In the Companies list, drill down on the company for which you want to create a custom-defined relationship.
3. Click the Relationship Hierarchy view tab.
4. In the Party Relationship list, add a record and complete the necessary fields.

   Some fields are described in the following table.

Field	Comments
Relationship	Categorizes the relationship between the company and another entity. Field has an LOV for custom-defined Relationship values. Predefined values include Reports To, Spouse, Child, Lawyer, Board Member, Primary Contact (Backup), Admin Assistant, Competitor, Referral, Service Provider, Investor, Wealth Management Rep, Related Subsidiary, Bank Attorney, Trustee Attorney, and Debtor Attorney. This LOV can be modified by the Siebel administrator. For more information, see "Managing the Custom-Defined Relationship Types LOV" on page 27.
Start Date End Date	If the custom-defined relationship falls between the Start and End Dates, it appears in the tree. If it falls outside the range, it does not appear to the user. The user can enter a start or end date, or both.
Type	Use this field to determine the type of entity with which you wish to establish a relationship. Defaults to Contact. Other values include Household, Organization, and Employee.
Value	The value in this field is based on the Type field. For example, if Type equals Contact, then clicking the select button in Value field displays the Select Contact dialog box.

The newly defined relationship appears in the Relationship Hierarchy explorer.

5 Contacts

Contacts are entities or individuals with whom the company does business with or with whom it expects to do business with in the future. Contacts can be employees of other companies, independent consultants, vendors, or personal acquaintances. Contacts can belong to only one company, but they can be part of many opportunities, including opportunities that do not involve their companies. Within Siebel Insurance, contacts are presented in a single view of the customer and your relationship with the customer.

CAUTION: This chapter assumes you have renamed Siebel Account objects to *Companies*. By default, Siebel Insurance installs using the term *Accounts*. For more information on renaming Siebel Account objects, see the *Upgrade Guide* for your operating system.

Using the procedures given in this chapter end users can enter and track information about contacts, including products bought, details of signed agreements or contracts, and products previously recommended to the customer. Users can also document marketing campaigns and details of each customer's response. Users can maintain a history of service requests, insurance claims, and product applications that the customer has made in the past. They can analyze a customer's financial health as well as a customer's needs.

The Contacts screen provides an alternative view of data that is available in other screens. Many tasks that can be performed in the Contacts views can also be performed in other screens. For example, users can create activities for a contact either in the Contact Activities view, or they can go to the My Activities view to enter a new activity, and then associate it with the contact.

For more information on basic contact functionality and administration, see *Applications Administration Guide*.

You can save time and reduce keystrokes by using a workflow to automate steps that are repeatedly performed by end users. For more information, see *Siebel Business Process Designer Administration Guide*.

Scenario for Adding a New Contact

These scenarios feature sample tasks performed by a sales representative in the insurance industry. Your company may follow a different workflow according to its business requirements.

Sales Representative Adds a New Contact

At a conference a new account representative meets a potential customer. The potential customer gives the new account representative his business card and informs her that he had recently moved to the area and works for a medium sized software company.

The new account representative returns to her office and enters her new acquaintance into the Siebel Insurance as a new contact. She can also enter his company information and associate the company with the contact. In the Relationship Hierarchy view, she can enter the relationships for this contact, including all companies he is associated with, the contact's business partners, lawyer, his family members, and other influential relationships. As the creator of this new contact record, she is automatically added to the coverage team as the primary representative for the customer. If necessary, she can also add the small business manager and other product experts to the coverage team so they can see this new contact in their My Contacts view.

As the customer is looking for personal and business services, the account representative can create separate opportunity records in Siebel Insurance associated with the contact. In the opportunity records, she records the products and services the customer is interested in as well as other follow-up activities to serve the customer's needs.

In the scenario, end users are the new account representatives who manage company information in the field. They enter information to:

- Add a new contact and associate him/her with companies
- Use the Relationship view to enter all the contact's influential relationships
- Add other account representatives to the coverage team
- Create new opportunities associated with the contact
- Create follow-up activities and assign them to the right representatives to close the potential opportunities

Using Contacts

The following end-user procedures are described in this section:

- "Managing Contact Information" on page 40
- "Creating Customer Assessments" on page 45
- "Setting the Customer Value Icon" on page 46
- "Viewing a Contact Summary" on page 46
- "Viewing Contact Relationship Hierarchies" on page 46

Managing Contact Information

Contacts are entities or individuals with whom the company currently does business with or with whom it expects to do business with in the future. End users manage contact information by:

- Adding new contacts. See "Adding Contacts" on page 41.
- Creating contact categories and notes. See "Creating Categories for Contact Information" on page 42 and "Creating Notes About Contacts" on page 42.
- Managing contact referral information. See "Managing Contact Referral Information" on page 43.

Adding Contacts

When end users meet someone in the course of business, they add a contact record for that individual to track pertinent personal information and possible potential future business.

NOTE: The Personal Contacts List is different from the Contacts Lists because it is designed for contacts not associated with a company. Therefore, in the Personal Contacts List, adding a company to a record does not also add it to the My Contacts view, All Contacts view, and so on. End users must add business contacts in one of the Contacts List views proper. They must create, review, and manage activities for their personal contacts only in the Activities view of the Personal Contacts List view, not in the other Contacts views.

To add a contact

1. Navigate to Contacts > Contacts List.
2. In the Contacts form, click the show more button, add a record, and complete the necessary fields.
3. To specify a privacy level, scroll down to the Privacy Option field and select one of the following:
   - **Opt-In.** Sharing of non-public personal information is allowed without restrictions.
   - **Opt-Out - Affiliates.** Sharing of non-public personal information with affiliates is not allowed.
   - **Opt-Out - Third Party.** Sharing of non-public personal information with third parties is not allowed.
   - **Opt-Out - All Parties.** Sharing of non-public personal information with any affiliate or third party is not allowed.

   United States law requires that financial institutions disclose their privacy policies regarding the sharing of non-public personal information with third parties and fair credit reporting that impacts the sharing of non-public personal information with affiliates. End users can specify a privacy level by making a selection from the Privacy Option field.

   The Privacy Option field is for registering the privacy level requested by the contact; it does not impact record visibility in any way.

To associate a contact with a company

1. Navigate to Contacts > Contacts List.
2. In the Contacts list, drill down on the desired contact.
3. Click the More Info view tab.
4. In the Company field, click the select button.

5 In the Companies dialog box, select a record from the list of available companies, click Add, and then click OK.

   The application automatically associates the company with the contact and populates the address with the default company address information.

   NOTE: You can also create a new company record by clicking New, and then associate that company with the contact.

6 To enter an alternate address, click the select button in the Address Line field.

7 In the Contact Addresses dialog box do one of the following:
   - Select an existing address record and click Add.
   - Click New, enter the new address, and then click Save.

8 To specify an address as the contact’s primary address, click the Primary field and click OK.

   NOTE: The primary address in the Contact Addresses dialog box appears in the address fields on the More Info form.

9 In the Time Zone field, select the contact’s time zone.

Creating Categories for Contact Information

If the default Contacts list and More Info form do not contain fields to track the type of information that end users need to track, they can add additional categories. A manager may have set up a list of values from which they can select.

To add a category to a contact

1. Navigate to Site Map > Contacts > Contacts List > Categories view.
2. In the Contacts form, query for the desired contact.
3. In the Categories list, add a record.
4. In the Category field, click the select button.
5. The Pick Category dialog box appears.
6. Select a category from the list of values or create a new category.
7. Complete the necessary fields.
8. Create additional categories by repeating Step 3 through Step 7.

Creating Notes About Contacts

As end users work with contacts, they learn things they may want to remember. Often these tidbits of information are best stored as notes. Users can create notes that everyone with access to the contact record can see, or they can create notes that only they can see.

To create a note regarding a contact

1. Navigate to Contacts > Contacts List.
2. In the Contacts list, drill down on the desired contact.

   NOTE: If the contact does not exist, add it. For more information, see "Adding Contacts" on page 41.

3. Click the Notes view tab.
4. From the view bar, select one of the following:
   - Public Notes—Notes that others can see.
   - Private Notes—Notes that only their creators can see.
5. In the Notes list, add a record and complete the necessary fields.

   Some fields are described in the following table.

Field	Comments
Created	Automatically populates with a date and timestamp.
Type	Default value is Note. Select alternate value to categorize the type of note.
Description	Text field for the content of the note.

6. Click Check Spelling to check the spelling in your note.

Managing Contact Referral Information

The Referrals view tab allows end users to enter referral information associated with contacts. Referrals are potential opportunities.

In the Referrals tab view, end users can record both referrals they give to their contacts as well as referrals received from a contact.

To enter a referral received from a contact

1. Navigate to Contacts > Contacts List.
2. In the Contacts list, drill down on the desired contact.
3. Click the Referrals view tab.
4. From the drop-down list, select Referral From This Contact.

   NOTE: To view all referrals from the contact, select Referrals From This Contact in the drop-down list.

5 In the form, add a record and complete the necessary fields, some of which are described in the following table.

Field	Comments
Company	Select an existing company or create a new one. The company selected represents the potential opportunity for your organization.
Last Name	Select a contact to associate with the referral company as selected in the Company field; if you entered a Company, the list of Contacts is restricted to those associated with the selected company. To create a new contact for a referral: **a** On the Contacts screen, create contacts for the company. For more information, see "To add a contact" on page 41. **b** Associate those contacts with the new company. For more information, see "To associate a contact with a company" on page 41. **c** On Referrals view tab, select the Contact from the Pick Contact dialog box associated with this field.
Referred By	Select the employee who made the referral.

To create a referral to a contact

1 Navigate to Contacts > Contacts List.

2 In the Contacts list, drill down on the desired contact.

3 Click the Referrals view tab.

4 Scroll down to Referrals to This Contact list and from the drop-down list, select Referrals To This Contact.

5 In the list, add a record and complete the necessary fields, some fields are described in the following table.

Field	Comments
Disposition	The status of the referral.
Company	Select an existing company or create a new one. The company selected represents the potential opportunity for your service provider.

Field	Comments
Last Name	Select a contact to associate with the referral company as selected in the Company field; if you entered a Company, the list of Contacts is restricted to those associated with the selected company. To create a new contact for a referral: **a** On the Contacts screen, create contacts for the company. For more information, see "To add a contact" on page 41. **b** Associate those contacts with the new company. For more information, see "To associate a contact with a company" on page 41. **c** On Referrals view tab, select the Contact from the Pick Contact dialog box associated with this field.
Referred By	Select the employee from your organization who made the referral.

Creating Customer Assessments

The Contacts Assessments view can help end users qualify contacts. Contact assessments are created in the Contacts Assessments view.

NOTE: A similar assessment functionality is available for companies. For more information, see "Creating Company Assessments" on page 33.

A customer assessment evaluates a contact based on defined criteria. Each assessment template has a group of assessment attributes that make up the different measurement points of the assessment. A Siebel administrator can create new templates and add or modify assessment attributes. For more information on assessment templates and how to define and manage them, see *Applications Administration Guide*.

To create a customer assessment

1. Navigate to Contacts > Contacts List.
2. In the Contacts list, drill down on the contact for whom the assessment will be added.
3. Click the Assessments view tab.
4. In the Assessments list, add a record.
5. In the Template Name field, click the select button.
6. In the Select Assessment Template dialog box, select the desired template and click OK.

   Assessment attributes, as defined for the template, are automatically created in the Assessment Attributes list.

7. In the Assessment Attributes list, where possible, select a value for each attribute by clicking the select button in the Value field.

Setting the Customer Value Icon

In addition to the customer value assessment tool described in "Creating Customer Assessments" on page 45, there is an alternative customer value measurement device in Siebel Insurance.

The customer value icon is a series of five stars visible on the contact form. The number of stars activated indicates the perceived value of the contact.

To adjust the customer value stars

- From the Contacts > More Info view, adjust the value in the Tier field.

Viewing a Contact Summary

The Contact Summary view provides a comprehensive view of a contact's relationship with an end user's organization in an editable format. This view displays the customer's contact information, financial accounts, applications, alerts, campaigns targeted at the customer, and service requests and opportunities associated with the customer.

The Customer Value stars on the Contact form indicates the customer's value to the organization. For more information, see "Setting the Customer Value Icon" on page 46.

To view contact summary information

1. Navigate to Contacts > Contacts List.
2. In the Contacts list, drill down on a contact.
3. Click the Summary view tab.

For more information on editing summary view information, see "Configuring Summary Views" on page 14.

Viewing Contact Relationship Hierarchies

A contact's relationships are those of influence. End users may have a contact who relies heavily on the opinions of others when making purchasing or other decisions. If so, they may want to keep track of the relationships between a contact having purchasing authority and those who might influence his purchasing decisions.

End users use the Contacts Relationship Hierarchy view to identify and capture key relationships for a contact. This view features a graphical tree that provides a visual representation of a contact's relationships. The tree displays both the natural hierarchy of a contact's parent-child relationships to entities such as companies and households, as well as custom-defined relationships.

Custom-defined relationships are ad-hoc associations between the contact and any other contact, organization, or household. End users can record custom-defined relationships between any two entities in the adjacent Party Relationships list.

NOTE: The Relationship Hierarchy view is also available on the Companies and Households screens. For more information, see "Viewing Company Relationship Hierarchies" on page 36 and "Using the Household Relationship Hierarchy" on page 52.

To view a contact's relationship hierarchy

1. Navigate to Contacts > Contacts List.
2. In the Contacts list, drill down on the contact for whom you want to view a relationship hierarchy.
3. Click the Relationship Hierarchy view tab.

   The Contacts Relationship Hierarchy view appears.

To define a relationship between contacts

1. Navigate to Contacts > Contacts List.
2. In the Contacts list, drill down on the contact for whom you want to describe relationships; if the contact does not exist, add it.

   For more information on adding contacts, see "Adding Contacts" on page 41.
3. Click the Relationship Hierarchy view tab.
4. In the Party Relationship list, add a record and complete the necessary fields.

   Some fields are described in the following table.

Field	Comments
Relationship	Categorizes the relationship between the contacts. The field has an LOV for Custom Defined Relationship values. Predefined values include Reports To, Spouse, Child, Lawyer, Board Member, Primary Contact (Backup), Admin Assistant, Competitor, Referral, Service Provider, Investor, Wealth Management Rep, Related Subsidiary, Bank Attorney, Trustee Attorney, and Debtor Attorney. This LOV can be modified by the Siebel administrator. For more information, see "Configuring Lists of Values" on page 13.
Type	Defaults to Contact. Other values include Household, Organization, and Employee.
Value	Identifies the other member of the relationship. The values are constrained by the Type field selection. For example, if Type equals Contact, then clicking the select button displays the Select Contact dialog box.

The newly defined relationship is expressed in the Relationship Hierarchy explorer.

6 Households

A *household* is a group of contacts generally sharing a common link or association. Households provide valuable segmentation information on the household as a whole, as well as a summary of information about the household member contacts. Users can use the Households screen for identifying and capturing demographic information about a household. They can also use the Households screen to review customer's financial accounts, products, and contact information associated with that household. This information allows them to assess customers' data.

CAUTION: This chapter assumes you have renamed Siebel Account objects to *Companies*. By default, Siebel Insurance installs using the term *Accounts*. For more information on renaming Siebel Account objects, see the *Upgrade Guide* for your operating system.

Grouping all of a customer's accounts by household allows a service provider to identify a client's real value to the organization and seek opportunities to cross-sell and up-sell additional products and services to them, such as homeowners insurance and loans for children's education. In addition, the ability to view all of a customer's financial accounts and related portfolio information by household allows an organization to view the household's overall financial position.

By following the procedures described in this chapter, users can enter, manage, and review information about household members (contacts), accounts, policies, underwriting reports, claims, opportunities, activities, service requests, and relationship hierarchies.

NOTE: Many of the views are read-only, as they provide a summary of information about household contacts. The only editable views are Contacts and Relationship Hierarchy.

The Households screen and associated views that appear in Siebel Insurance share much of the functionality found in Siebel eBusiness Applications. This chapter focuses on the household functionality that is unique to Siebel Insurance. For more information on basic household functionality, see *Applications Administration Guide*.

Scenario for Households in Siebel Financial Services

These scenarios are examples of workflows performed by sales representatives and their managers in the insurance and healthcare industries. Your company may follow a different workflow according to its business requirements.

Household information supports sales and service decisions for segmentation and cross-selling. It also provides background information for the finance and insurance industries about a household and all of its contacts.

A sales representative uses the Household screen for identifying and capturing demographic and relationship information about the household and for reviewing policies and products associated with that household. From the Households screen, the sales representative creates a new household for a new customer. He then adds contacts to the household.

Some weeks later, the sales representative wants to review household information. He navigates to the My Households view and then selects the Insurance Summary view to review a list of contacts, service requests, policies and quotes, and claims associated with a household.

In this scenario, end users are the sales representatives who manage household information in the field. They enter and review information to:

- Add a household
- Add a contact to a household
- View household summary information
- View household relationships
- View household policies

End-User Procedures for Households

The following end-user procedures are described in this section:

- "Adding Households" on page 50
- "Setting the Household Privacy Option" on page 50
- "Associating Contacts with Households" on page 51
- "Viewing Household Summaries" on page 51
- "Using the Household Relationship Hierarchy" on page 52

Adding Households

End users can collect and manage information about a customer's household. Households are added from the Households screen. For detailed information on how to add a household see *Applications Administration Guide*.

Setting the Household Privacy Option

United States law requires that financial institutions disclose their privacy policies regarding the sharing of non-public personal information with third parties and fair credit reporting that impacts the sharing of non-public personal information with affiliates. End users can specify a privacy level by making a selection from the Privacy Option field.

The Privacy Option field is for registering the privacy level requested by the household; it does not impact record visibility in any way.

To set the privacy option for a household

1. Navigate to the Households screen > List view.
2. To specify a privacy level, scroll down to the Privacy Option field and select one of the following:

- **Opt-In.** Sharing of non-public personal information is allowed without restrictions.
- **Opt-Out - Affiliates.** Sharing of non-public personal information with affiliates is not allowed.
- **Opt-Out - Third Party.** Sharing of non-public personal information with third parties is not allowed.
- **Opt-Out - All Parties.** Sharing of non-public personal information with any affiliate or third party is not allowed.

Associating Contacts with Households

Contacts are persons associated with a household. End users can specify one person in the household as the head of household and then identify the others as spouse, child, or dependent parent.

To add a contact to a household

1. Navigate to the Households screen > List view.
2. In the Households list, drill down on the household to which the contacts will be added.
3. Click the Contacts view tab.
4. In the Contacts list, click New to add a record.
5. In the Add Contacts dialog box, do one of the following:
   - Select an existing contact and click OK.
   - Perform a query to choose an existing contact.
   - Select New to add a new contact.

   The contact is associated with the household.

   NOTE: In the Households screen, a contact's address is his or her residential or personal address. In the Contact's screen, a contact's address is his or her work address. Household addresses can only be selected from among residential addresses.

Viewing Household Summaries

The Household Summary view provides a comprehensive view of the household's relationship with an end user's organization in an editable format. This view displays basic information about the household, contacts, financial accounts, and past or pending service requests.

To view household summary information

1. Navigate to the Households screen > List view.
2. In the Households list, drill down on the household for which you wish to view summary information.

3 Click the Summary view tab.

Using the Household Relationship Hierarchy

End users use the Household Relationship Hierarchy view to identify and capture key relationships for a household. This view features a graphical tree that provides a visual representation of a household's relationships, including its natural relationships to the household contacts as well as custom-defined, ad-hoc relationships.

Users can create custom-defined relationships between a household and any contact or organization. End users can record custom-defined relationships between any two entities in the adjacent Party Relationships list.

NOTE: The Relationship Hierarchy view is also available on the Contacts and Companies screens. For more information, see "Viewing Contact Relationship Hierarchies" on page 46 and "Viewing Company Relationship Hierarchies" on page 36.

To create a custom-defined relationship

1 Navigate to the Households screen > List view.

2 In the Households list, drill down on the household for which you wish to define relationships.

3 Click the Relationship Hierarchy view tab.

4 In the Party Relationship list, add a record and complete the necessary fields.

Some fields are described in the following table.

Field	Comments
Relationship	Categorizes the relationship between the household and the other entity. Field has an LOV for custom-defined Relationship values. Pre-defined values include Reports To, Spouse, Child, Lawyer, Board Member, Primary Contact (Backup), Admin Assistant, Competitor, Referral, Service Provider, Investor, Wealth Management Rep, Related Subsidiary, Bank Attorney, Trustee Attorney, and Debtor Attorney. This LOV can be modified by the Siebel administrator. For more information, see "Configuring Lists of Values" on page 13.
Type	Use this field to determine the type of entity with which you wish to establish a relationship. Defaults to Contact. Other values include Household, Organization, and Employee.
Value	The value in this field is based on the Type field. For example, if Type equals Contact, then clicking the select button in Value field displays the Select Contact dialog box.

The newly defined relationship appears in the Relationship Hierarchy explorer.

7 Call Reports

Call reports are records of meetings and other conversations with clients, organizations, and individuals. Call reports are often required of employees for the following reasons:

- Call reports are a means for new relationship managers to learn about the client and its history with the organization.
- Call reports allow senior managers and product specialists associated with a certain client to keep up with the developments in the client relationship, even if they do not meet with the client on a regular basis.
- Call reports provide a record of important and informal agreements. In the event that a failed financing transaction results in legal proceedings, these reports are an important component of the legal process.

Using the procedures given in this chapter, you will be able to perform the administrator tasks of viewing a chart of call reports and how to manage call report templates. End users use the Call Reports screen to add a new call report, create a call report distribution list, designate a report as private, and email or print call reports.

Siebel Insurance can provide notification of new call reports to designated individuals. For more information, see *Siebel Business Process Designer Administration Guide*.

Scenario for Call Reports

This scenario features sample tasks performed by an insurance agent and his manager. The scenario outlined in this section is based on the business requirements of the insurance industry. Your company may follow a different workflow according to its business requirements.

After returning to the office following a successful meeting with the client, an insurance agent loads Siebel Insurance to complete his call report. The agent navigates back to his calendar and marks the meeting as Done. He then navigates to the Call Reports screen and enters a new call report to document the meeting. In the Report Detail view, he types a brief log of the meeting and adds the names of contacts and employees who participated.

Upon completing his report, the insurance agent turns to the action items that resulted from the meeting. First, he needs to send an email to a fellow employee to tell her about the meeting. He uses the Email Report button on the Call Report form to accomplish this task.

Next, he remembers that he promised to include the client on the invitation list for the upcoming Charity Ball, so he adds an action item on the Call Reports Action Items view tab. He does this by clicking Add Action Items on the Call Report form. After he enters his action item, along with several others, he assigns them to members of his team for follow-up.

The insurance agent's boss is also a member of the client team. When she arrives in the office the next day and loads Siebel Insurance, she reviews the new call reports on the Call Reports screen, reading about the meeting details and notes.

In this scenario, managers or Siebel administrators can view graphical representations of their call reports call, volume analysis of their own calls, their team's calls, or all call reports in Siebel Insurance.

The end users are insurance agents who create call reports to record their meetings and activities. They enter information to:

- Create new call reports
- Create call report distribution lists
- Create call report action items
- Attach related documents
- Specify a call report as private
- Review and add additional notes or comments
- Email or print call reports

Administrator Procedures for Call Reports

The following administrator procedures are described in this section:

- "Viewing Call Report Charts" on page 56
- "Activating the New Call Report Workflow" on page 57
- "Managing Call Report Templates" on page 58

Viewing Call Report Charts

As a manager or Siebel administrator, you can use the Call Report Charts view for call volume analysis of your own calls, your team's calls, or all call reports in Siebel Insurance. Using this view, you can analyze call volume and call types by employee and by customer to determine which clients are receiving the most service.

To view a chart for your call reports

1. Navigate to the Call Reports screen > Call Report List view.
2. From the visibility filter, select one of the following:
   - My Call Reports
   - My Team's Call Reports
   - All Call Reports

   The view selected returns an appropriate set of call report records to be analyzed.

3 Click the Charts link on the link bar.

The chart reflects only those call report records in the current query; that is, those records listed in the Call Reports list above the chart.

4 From the lower Show drop-down list, select one of the following chart types:

Chart	Comments
Call Type Analysis	A breakdown of all selected call reports by Call Type.
Call Volume Analysis	Charts the number of calls per month, quarter, or year.
Call Volume by Employee	Charts the number of calls per month, quarter, or year, per employee.
Company Calling Analysis	Charts the number of calls per company.
Employee Calling Analysis	Charts the number of calls per company, by employee.

NOTE: Place your cursor over any chart segment to reveal additional information about that segment. Click a segment to drill down and refocus on just the call reports in that segment.

Activating the New Call Report Workflow

When activated, the New Call Report Workflow allows end users to create call report records automatically from the Contacts, Companies, Activities, and Opportunities screens. After the administrator activates the New Call Report Workflow, end users will see the New Call Report icon in the upper-left corner of those screens.

To activate the New Call Report Workflow

1 Navigate to Site Map > Administration - Business Process > Workflow Deployment.

2 In the Repository Workflow Processes list, query for the New Call Report Workflow record.

3 Click the Activate button at the top of the list to activate this workflow process.

When activated, the definition is written to the run-time tables and appears in the Active Workflow Processes view.

To use the New Call Report feature once activated, end users can do one of the following:

- Click the icon
- Choose File > Auto > Call Report from the application-level menu

- Use the short cut key Alt+P.

NOTE: The New Call Report Workflow uses the Data Transfer Utility business service to transfer fields from one view to another. To modify the New Call Report Workflow so that it is available from more screens or to populate more fields when moving from one screen to the next, see *Siebel Finance Guide* for details on the Data Transfer Utilities business service. The current Data Map Objects used for the New Call Report in the Data Transfer Utility business service include: New Call Report - Account, New Call Report - Activity, New Call Report - Contact, and New Call Report - Opportunity.

Managing Call Report Templates

Call reports can be emailed. Emailed call reports, like other communications in Siebel applications, use templates to automatically format information in a message that can be sent as an email. When you email a call report, Siebel Insurance uses the Call Report Email template to populate the email message.

For more information on configuring communication templates, see *Siebel Communications Server Administration Guide*.

To view or change the call report email template

1. Navigate to Site Map > Administration - Communications > All Templates view.
2. In the Templates list, query for the template named Call Report Email.
3. Review or change the call report in the Call Report Email form.

Siebel Insurance provides additional syntax for customizing message templates, offering a way to embed multi-value fields within the body of the message templates. As an example of this syntax, examine the template text for the Call Report Email template.

End-User Procedures for Call Reports

The following end-user procedures are described in this section:

- "Adding Call Reports" on page 58
- "Creating Call Report Distribution Lists" on page 60
- "Associating Action Items, Notes, and Attachments with Call Reports" on page 60
- "Setting the Call Report Privacy Flag" on page 61
- "Emailing and Printing Call Reports" on page 61

Adding Call Reports

End users add call reports to create a record of meetings and other conversations with clients, organizations, and individuals.

To add a call report

1. Navigate to the Call Reports screen > Call Report List view.
2. In the Call Report form, add a record and complete the necessary fields.

   Some fields are described in the following table.

Field	Comments
Associated Activity	The activity that is the subject of the call report; each call report can have only one associated activity. Selection of the associated activity is governed by the following constraints if those fields are populated: ■ Same Company ID ■ Same Primary Opportunity ID ■ Same Primary Contact ID
Contacts	Enter the participating contacts who were at the meeting. Designate a primary contact if desired, otherwise the first contact selected will be defaulted as the primary. Entries appear in the Report Detail view and on the printed Call Report.
Description	A summary description of the call report; enter a more detailed report in the Report Detail view.
Distribution	List additional employees from your organization who should receive the Call Report, but should not appear on the list of participants. The call report creator and all Employee Participants are automatically placed on the distribution list.
Employees	List employees from your organization who participated in the call. Entries appear in the Report Detail view and on the printed Call Report. The call report creator is automatically listed as a participant.
Opportunity	Associate an opportunity with the call report. You can view all call reports associated with any given opportunity from the Opportunities screen.
Type	The LOV type for this field is FINCORP_CALLRPT_CONTACT_TYPE.

   NOTE: In the Call Reports list, the New flag is a calculated field and appears checked for five days after the creation of a call report. Your systems administrator can change this setting.

3. In the Call Reports list, drill down on the Description hyperlink to navigate to the Report Detail view.
4. In the Call Report form, enter detailed information about the call. Information you enter here appears in emailed or printed call reports.

Creating Call Report Distribution Lists

A distribution list is the list of contacts who need to know what is happening with a particular client. Usually, it is the coverage team for the client, plus any additional employee participants. The application automatically places the call report creator and each employee participant on the distribution list. For other employees, such as the coverage team, to receive a call report, end users must manually add them to the distribution list.

When end users use the call report Email Report feature, the distribution list controls who receives the report. The call report Print Report function and the Send Email function, both available through the application-level File menu (F9), are not affected by the distribution list.

To create a distribution list

1. Navigate to the Call Reports screen > Call Report List view.
2. In the Call Reports list, drill down on the call report for which to create a distribution list.
3. In the Distribution field, click the select button.
4. In the Employees dialog box, select one or more employees to add to the distribution list and click Add.

   The selected name or names are added to the distribution list.

Associating Action Items, Notes, and Attachments with Call Reports

After an end user has added a call report, they can associate it with action items, notes, and attachments.

NOTE: Call report attachments, like the attachments for other activities, are stored in the S_ACTIVITY_ATT table.

To associate action items, notes, and attachments

1. Navigate to the Call Reports screen > Call Report List view.
2. In the Call Reports list, drill down on the desired call report.
3. To add notes or action items to the call report, click the appropriate view tab in the Call Report form:
   - **Notes.** To add notes or comments.
   - **Action Items.** To add an action item.
4. To attach external documents to a call report, click the Attachments view tab.
5. In the Attachments list, add a record and choose a file or select a URL to attach.

Setting the Call Report Privacy Flag

Certain call reports may contain highly sensitive or confidential information about a given company or opportunity. Users can designate certain calls as private by clicking the Private check box in the form or list of the call report. After a call report is marked private, only those on the distribution list have access to it. For more information on the distribution list, see "Creating Call Report Distribution Lists" on page 60.

To set a privacy flag

1. Navigate to the Call Reports screen > Call Report List view.
2. In the Call Reports list, select the desired call report click the Private field.

   The call report is now categorized as private. Only the employees on the distribution list can access it.

Emailing and Printing Call Reports

Call reports can be emailed or printed for distribution and record keeping. A call report must be submitted before it can be distributed.

To submit a call report

1. Navigate to the Call Reports screen > Call Report List view.
2. In the Call Reports list, select the call report to submit.
3. In the Call Report form, select Submitted from the drop-down list.

To email or print a call report

1. Navigate to the Call Reports screen > Call Report List view.
2. In the Call Reports list, drill down on the call report to email or print.
3. Click the Report Detail view tab.
4. In the Call Report form, do one of the following:
   - To email the report, click Email Report.

     The report is automatically emailed to everyone on the distribution list.
   - To print the report, click the toolbar Reports icon.

     In the Reports dialog box, select Summary or Detail and click Run.

8 Group Pensions

Siebel Insurance provides support for group pensions and is designed to meet the needs of sales and service professionals, managers, and pension administrators. Using the Group Pensions screen, end users can manage private group pensions, including defined contribution plans, such as 401(k) plans and occupational group pensions, and defined benefit plans.

Using the procedures given in this chapter, users can define group pension plans, plan classes, plan eligibility rules, and plan funding vehicles. Once a group pension plan is defined, users can track eligible and enrolled participants, participant contribution and investment allocations, and participant beneficiary information.

You can save time and reduce keystrokes by using a workflow to automate steps that are repeatedly performed by end users. For more information, see *Siebel Business Process Designer Administration Guide*.

Scenario for Creating a Company 401K Plan

The following business scenario features sample tasks performed by a pension administrator. Your company may follow a different workflow according to its business requirements.

A pension administrator navigates to the Group Pension Product Administration view to define a new group pension product and investment options for plan participants. She then creates a new 401(k) retirement plan and enters all the basic plan information. In this instance, she defines one class, enters the plan eligibility rules, and specifies the key contacts for the plan.

A week later, the administrator updates information for the 401(k) retirement plan participants. First, she imports a list of eligible participants. Then, she enrolls 10 new participants, specifying each employee’s contribution amount, the employer match, and the selected fund allocations.

In this scenario, the end user is a pension administrator who uses the Group Pensions screen to:

- Define a group pension product and specify pension plan investment options
- Define a group pension plan, including participant classes, eligibility rules, and key group pension plan contacts
- Add eligible plan members
- Enroll group pension plan participants and record participant beneficiary information

Group Pension Sample Tasks

Figure 2 illustrates sample tasks that end users typically perform when managing group pensions.

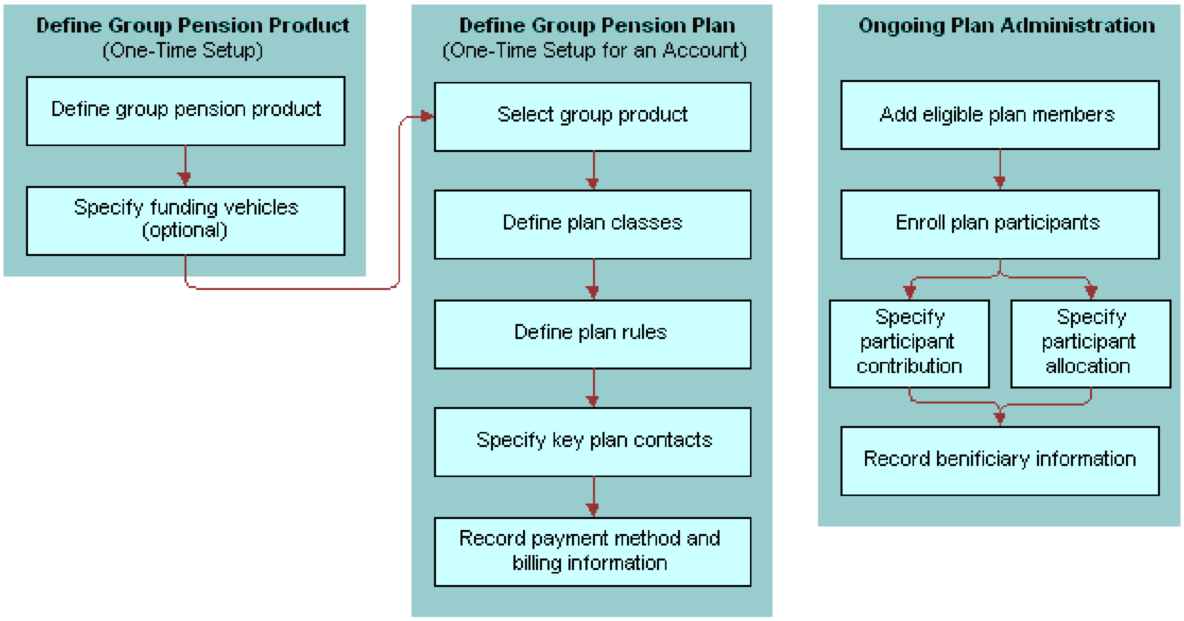

Figure 2. Group Pension Sample Tasks

Managing Group Pension Plans

Managing group pension plans involves the following procedures:

- "Defining Group Pension Products" on page 64
- "Defining Group Pension Plans" on page 65
- "Administering Group Pension Plans" on page 67

Defining Group Pension Products

Before end users create an actual group pension plan, the product administrator must first define a group pension product and specify investment options for plan participants.

To define a group pension product

1. Navigate to the Group Pensions screen > Group Pensions Administration List view.
2. In the Products list, add a record and complete the necessary fields.
3. In the Product Name field, enter a name for this group pension product.

4 In the Category field, select Pension.

To define funding vehicles for a group pension product

1 Navigate to the Group Pensions screen > Group Pensions Administration List view.
2 In the Product list, select a group pension product.
3 In the Funding Vehicles list, add a record and complete the necessary fields.
4 In the Name field, select the funds and investments available on this plan.
5 In the Effective Date field, specify the date this plan will become available within the system.

Once users have defined a group pension product and funding vehicles, the next step is to create a group pension plan for an account.

Defining Group Pension Plans

To define a group pension plan, end users must perform the following steps:

- **Define a group pension plan.** For more information, see "To define a group pension plan" on page 65.
- **Specify plan rules.** End users use the Rules view tab to define the types of rules that govern the selected group pension plan. For more information, see "To specify plan rules" on page 66.
- **Define participant classes.** End users define different groups of plan participants in the Classes view tab. For more information, see "To define participant classes for plan participants" on page 66.
- **Record key plan contacts.** End users use the Contacts view tab to define key contacts associated with the selected plan. These contacts are not plan participants, but consist of key individuals associated with the selected plan such as a plan administrator, trustee, or investment committee member. For more information, see "To record key group pension plan contacts" on page 67.
- **Enter billing information.** End users use the Bill To view tab to specify high-level payment information, such as payment frequency and a billing address. For more information, see "To enter billing information" on page 67.

To define a group pension plan

1 Navigate to the Group Pensions screen > Group Pensions List view.

2 In the lower form, add a record and complete the necessary fields.

Some fields are described in the following table.

Field	Comments
Plan Sponsor	A company or account that has a group pension plan associated with it or a company or account that provides a group pension for a group of people. For more information on adding additional companies, see "Adding Companies and Investors" on page 31.
Name	The group pension product defined in the Group Pension Product Administration view. For more information on defining group pension products, see "To define a group pension product" on page 64.
Type	The type of group pension plan. Options include: ■ Defined Benefit. Group pension plan that defines the amount of the benefit a plan participant will receive upon retirement. ■ Defined Contribution. Group pension plan that describes the plan sponsor's annual contribution to the plan on behalf of each plan participant.
Sub Type	Further defines the type of group pension plan being created. Available values are based on the Type field selection. If the Type is Defined Benefit, available options include Final Salary and Average Salary. If the Type is Defined Contribution, available options include 401(k), 403(b), Group Occupational Pension, Group Personal Pension, and Group Stakeholder Pension (UK-specific).

To specify plan rules

1 Navigate to the Group Pensions screen.

2 In the Group Pensions list, select a group pension plan and drill down on the plan # link.

3 Click the Rules view tab.

4 In the Rules form, complete the necessary fields.

To define participant classes for plan participants

1 Navigate to the Group Pensions screen.

2 In the Group Pensions list, select a group pension plan and drill down on the plan # link.

3 Click the Classes view tab.

4 In the Classes list, add a record and complete the necessary fields.

5 If this is an employer-sponsored plan, enter the appropriate percentage in the Employer Match% field.

To record key group pension plan contacts

1. Navigate to the Group Pensions screen.
2. In the Group Pensions list, select a group pension plan and drill down on the plan # link.
3. Click the Contacts view tab.
4. In the Contact list, add a record and complete the necessary fields.
5. In the Contact Role field, select one of the following:
   - Administrator
   - Investment Committee
   - Trustee

To enter billing information

1. Navigate to the Group Pensions screen.
2. In the Group Pensions list, select a group pension plan and drill down on the plan # link.
3. Click the Bill To view tab.
4. In the Pay Plans list, create the appropriate number of pay plans by adding a record for each plan and completing the necessary fields.
5. Scroll down to the lower applet and enter the required information to complete the payment information.

Administering Group Pension Plans

End users administer group pension plans by performing the following tasks:

- **View available plan funds and investments.** End users view which funds and investments are available within a specific group pension plan in the Funding Vehicles view tab. For more information, see "To view the funds and investments available within a group pension plan" on page 68.
- **Add eligible plan members.** End users can track individuals who are eligible to participate in a group pension plan in the Eligible Members view tab. For more information, see "To add eligible plan members" on page 68.
- **Create service requests to track plan administration.** End users can use the Service Requests view tab to track general plan administration activities including account value inquiries, changes in participant contributions, and updates to participant contact information. Users can also use this view to track changes to the features and benefits of a specific plan. For more information, see "To create a service request associated with a group pension plan" on page 68.

- **Enroll group pension plan participants.** End users enroll new group pension plan participants in the Participants view tab. For more information, see "To enroll new participants in a group pension plan" on page 68.
- **Record beneficiary information.** End users record beneficiary information for plan participants in the Beneficiary view tab. For more information, see "To record participant beneficiary information" on page 69.
- **Create activities and notes associated with a group pension plan.** For more information, see "To create an activity associated with a group pension plan" on page 69 and "To create a note associated with a group pension plan" on page 69.

For more information on defining funding vehicles, see "To define funding vehicles for a group pension product" on page 65.

To view the funds and investments available within a group pension plan

1. Navigate to the Group Pensions screen > Group Pension List view.
2. In the Group Pensions list, select a group pension plan and drill down on the plan # link.
3. Click the Funding Vehicles view tab.

To add eligible plan members

1. Navigate to the Group Pensions screen > Group Pension List view.
2. In the Group Pensions list, select a group pension plan and drill down on the plan # link.
3. Click the Eligible Members view tab.
4. In the Participants list, add a record and complete the necessary fields.

To create a service request associated with a group pension plan

1. Navigate to the Group Pensions screen > Group Pension List view.
2. In the Group Pensions list, select a group pension plan and drill down on the plan # link.
3. Click the Service Requests view tab.
4. In the Service Requests list, add a record and complete the necessary fields.
5. To add further information about the service request drill down on the SR # link.

To enroll new participants in a group pension plan

1. Navigate to the Group Pensions screen > Group Pension List view.
2. In the Group Pensions list, select a group pension plan and drill down on the plan # link.
3. Click the Participants view tab.

4. In the Participants list, add a record and complete the necessary fields.

   NOTE: In order for Siebel Insurance to automatically populate the Employer Match % field in the Participants view tab, you must enter a value in the Class field.

5. In the Allocations form, add a record for each fund or investment option. Select the appropriate funds and investments options from the Pick Funding Vehicle list.

To record participant beneficiary information

1. Navigate to the Group Pensions screen > Group Pension List view.
2. In the Group Pensions list, select a group pension plan and drill down on the plan # link.
3. Click the Beneficiary view tab.
4. In the Participants list, select a participant.
5. In the Beneficiary list, add a record and complete the necessary fields.

   NOTE: Make sure all the values entered in the % field equal 100%.

For more information on adding participants, see "To enroll new participants in a group pension plan" on page 68.

To create an activity associated with a group pension plan

1. Navigate to the Group Pensions screen > Group Pension List view.
2. In the Group Pensions list, select a group pension plan and drill down on the plan # link.
3. Click the Activities view tab.
4. In the Activities list, add a record and complete the necessary fields.

To create a note associated with a group pension plan

1. Navigate to the Group Pensions screen > Group Pension List view.
2. In the Group Pensions list, select a group pension plan and drill down on the plan # link.
3. Click the Notes view tab.
4. In the Notes list, add a record and complete the necessary fields.

9 Auto Policies

In Siebel Insurance, a *quote* is a policy that has not been issued. An automobile insurance policy quote has one or more insured drivers, one or more insured vehicles, and one set of coverages for those vehicles and drivers. Each variation of these rating and risk evaluation (underwriting) variables is represented in Siebel Insurance by a separate quote. Because a new quote is generated for each combination of variables that a customer inquires about, multiple quotes typically are generated for customers before they choose and purchase a policy.

The Auto Policies screen allows end users to create and manage automobile insurance policies. End users can issue a quote for a new policy or for a change in an existing policy. Administrators can add auto coverage and coverage values in the Insurance Administration views.

For more information on views common to all policy screens, see "Common Policy Views" on page 93.

Scenario for Auto Policies

This scenario features sample tasks performed by a licensed sales representative. Your company may follow a different workflow according to its business requirements.

In this scenario, a licensed sales representative for an auto insurance company is on the phone with a prospective customer.

She uses the Quick Quote view to prompt the customer for enough information to provide an initial quote. Then, she adds underwriting information and runs an underwriting report to obtain the rest of the information she needs. Next, she enters information about vehicle coverages and value. Then she adds adjustments for policy discounts and feeds the revised data into the external rating calculator to view the resulting premiums. She gives the prospect a verbal quote and ends the conversation.

The next day, she receives an email message that the prospect has called back and will probably purchase a policy, but requires a new quote with a $250 deductible instead of $100.

During the second call, the prospect confirms the intent to purchase the quoted policy. The quote now needs to be prepared for eventual contract issuance. This includes collecting information about any parties that hold liens against the insured vehicles and determining billing and payment arrangements. The sales representative follows the procedures implemented by her company to submit the policy for issuance and billing.

In this scenario, end users are the sales representatives who manage auto policy information. They enter information to:

- Provide auto insurance policy quotes
- Add underwriting information
- Order underwriting reports
- Add the appropriate discounts

- Add vehicles or drivers to a policy
- Set up payment plans

Administrator Procedures for Auto Policies

The following administrator procedure is described in this section:

- "Adding Auto Coverages and Coverage Values" on page 72

NOTE: Only those users with the required administrative responsibilities, such as Siebel administrators, can change entries in the Insurance Administration screen.

Adding Auto Coverages and Coverage Values

The Administration - Insurance view allows you to add and make changes to auto coverages and auto coverage values. You can use the existing fields to define the default limits and deductibles of auto coverages, or you can add more fields using Siebel Tools. For more information, see *Configuring Siebel eBusiness Applications*.

To add an auto coverage and coverage value

1. Navigate to Site Map > Administration - Insurance > Auto Coverages.
2. In the Coverage Administration list, add a record and complete the necessary fields.
3. Scroll down to the Coverage Values list.
4. In the Coverage Value list, add a record and complete the necessary fields.

End-User Procedures for Auto Policies

The following end-user procedures are described in this section:

- "Providing Quotes" on page 73
- "Adding Underwriting Information" on page 75
- "Ordering Underwriting Reports" on page 75
- "Adding Discounts" on page 74
- "Adding Vehicles or Drivers to Policies" on page 74
- "Setting Up Payment Plans" on page 74

Providing Quotes

In Siebel Insurance, a quote is a policy that has not been issued. End users can provide a quote for a new policy or for a change to an existing policy. The Quick Quote view provides a faster way to gather basic policy and rating information. The information collected through the Quick Quote view represents the minimum rating information needed to create an initial premium estimate.

To provide an auto insurance policy quote

1. Navigate to the Auto Policies screen.
2. Create a new policy, or select an existing policy, and drill down on the policy #.
3. Click the Quick Quote view tab.
4. In the Vehicles list, add a record and complete the necessary fields.
5. In the Drivers list, add a record.
6. In the Add Drivers dialog box, perform one of the following tasks:
   - To choose an existing record, select a record and click OK.
   - To add a new record, click New and complete the fields.

   NOTE: When you add a driver with a Primary designation, the application automatically populates the Primary field in the Policy/Quote form.
7. Click the Rate Model view tab.

   Coverages might be defaulted to a standard set (through configuration) or manipulated through the Rate Model view to further refine the quote. You can collect additional data to aid in the underwriting and administration of the quote.
8. In the Vehicle Coverages list, add a record and select coverages and values.

   NOTE: You can manually add premium amounts or configure your Siebel application to add a Rate button that activates the software program your company uses to rate policies.

End users can view a summary of all vehicles, coverages, and premiums associated with a policy in the Multi Vehicle Rate Model view tab. The information that appears on this view is a different presentation of information entered in the Rate Model view.

To view a summary of all vehicles, coverages, and premiums associated with a policy

1. Navigate to the Auto Policies screen.
2. In the Policies/Quotes list, drill down on the desired policy.
3. Click the Multi Vehicle Rate Model view tab.
   - Click Next Vehicle Set to view additional vehicles that do not display.
   - Click Prior Vehicle Set to return the previous view.

Adding Discounts

After end users create a quote or policy, they can add policy, driver, and vehicle discounts to the policy.

To add a discount

1. Navigate to the Auto Policies screen.
2. In the Policies/Quotes list, drill down on the desired policy.
3. Click the Discounts view tab.
4. In the appropriate list, add a record and complete the necessary fields:
   - **Policy Discounts.** To add policy discounts such as long-term customer discounts.
   - **Driver Discounts.** To add driver discounts such as good driver discounts.
   - **Vehicle Discounts.** To add vehicle discounts such as anti-theft discounts.

Adding Vehicles or Drivers to Policies

End users can add vehicles or drivers to existing policies.

To add a vehicle or driver to a policy

1. Navigate to the Auto Policies screen.
2. In the Policies/Quotes list, drill down on the desired policy.
3. Click the Quick Quote view tab.
4. To add a driver, scroll down to the Drivers list, add a record, and complete the necessary fields.
5. To add a vehicle, scroll down to the Vehicles list, add a record, and complete the necessary fields.

Setting Up Payment Plans

End users can set up payment plans, including details about payment methods, for auto insurance policies.

To set up a payment plan for an auto policy

1. Navigate to the Auto Policies screen.
2. In the Policies/Quotes list, drill down on the desired policy.
3. Click the Payment Plans view tab.
4. In the Payment Plans list, add a record and complete the necessary fields.

Adding Underwriting Information

After end users provide a quote or accept an application for an auto policy, they can add information for use in ordering underwriting reports for the drivers and vehicles associated with the policy.

To add underwriting information

1. Navigate to the Auto Policies screen.
2. In the Policies/Quotes list, drill down on the desired policy.
3. Click the appropriate view tab:
   - **Underwriting.** To query for prior insurance history and to add prior insurance history, prior claims, or residence information.
   - **Accidents/Violations.** Use the Accidents/Violations list to add information about each driver's accidents and violations.

     NOTE: The lists and forms that appear depend on the type of vehicle you select.
4. Add a record in the selected list or form and complete the necessary fields.

Ordering Underwriting Reports

After end users add the necessary policy, driver, or vehicle information, they can order underwriting reports for a policy. Examples of underwriting reports are motor vehicle, credit bureau, or loss history reports.

To order an underwriting report

1. Navigate to the Auto Policies screen.
2. In the Policies/Quotes list, drill down on the desired policy.
3. Click the Underwriting Reports view tab.
4. In the Underwriting Reports list, add a record and complete the necessary fields.
5. Use the procedures developed by your company to submit the order.

   NOTE: You can configure your Siebel application to add an Order button that activates the software program your company uses to submit orders for underwriting reports.

10 Claims

Siebel Personal Lines Claims allows agents, call center representatives, and mobile claims adjusters to capture notice of loss information, to view claim information and activities, and to link claims to customer and policy information. Incident and claim information can be made across multiple business units including claims, policy servicing, sales, and underwriting, presenting an integrated view of the customer.

Claims management is an important part of service interactions with insurance companies. Therefore, Siebel claims management can be integrated with other software components, such as legacy claims management systems, to provide an integrated solution.

End users can use the Claims screen to open and track claims, as well as to track service requests and other activities associated with claims.

Scenario for Opening and Managing a Claim

This scenario features sample tasks performed by a claims representative. Your company may follow a different workflow according to its business requirements.

A claims representative for a property insurance company is on the phone with a policy holder whose home was burglarized. To report this first notice of loss, the representative opens a claims file in Siebel Insurance by navigating to the Claims screen and creating a new Claims record. He enters the loss date and selects a Policy effective at the time of loss. The representative then moves on to the Loss Description view to capture additional details about the burglary.

Next, he creates a detailed list of the lost insured items in the Insured Property view. Then, he uses Police And Fire Reports view to initiate an order for a policy report on the burglary. Because heirloom jewelry was among the property that was stolen, he goes to the Appraisals view to document the value of the stolen property. Finally, he documents the coverages for the lost items.

During the next few weeks, he uses other views to track the adjustment process, including reserving and recoveries (subrogation or salvage). After the claim is settled, he adds payment details.

In this scenario, end users are claims representatives. They enter information to:

- Create a loss claim and record details about it
- Associates the loss with a contact
- Create a list, record the worth, and the coverages for the lost insured items
- Record any police or fire reports, if applicable
- Track the adjustment process and record payment details

Administrator Procedures for Claims

The following administrator topics are presented in this section:

- "About Siebel Insurance eService Claims Center Locators" on page 78
- "Setting up Siebel Insurance eService Claims Center Locators" on page 78

About Siebel Insurance eService Claims Center Locators

The Contact Us applet on the Siebel Insurance eService home page has a Locate Nearby Claims Centers hyperlink. When users with the role of Insurance Member click this link, an applet opens in which they can perform a parametric search using location attributes that they select from drop-down lists. For more information on Siebel Insurance eService, see *Siebel eService Administration Guide Addendum for Industry Applications*.

Setting up Siebel Insurance eService Claims Center Locators

To set up Claims Centers Locator functionality, administrators must complete the following tasks:

- Import the geocode data for their region
- Enter claim center locations
- Assign longitudes and latitudes to claim center locations

Geocode Data

The geocode data is used to reference your region. Geocode data for the U.S. geographical region is included in every licensed copy of Siebel Insurance. For information on importing geocode data, see *Siebel eService Administration Guide*.

Entering Claim Center Location

The claim center information is matched with locations entered by end users when they perform a search to locate a branch. Administrators can use the Sites screen to enter claim center location information.

To enter claim center location information

1. Navigate to Site Map > Administration - Marketing > Sites.
2. In the Sites list, add a record.
3. In the Sites form:
   a. In the Name field, enter the name of this claim center.

  b. In the Type field, select Claim Center.
  c. In the Address field, enter the address for this claim center.
  d. Complete the necessary fields.

4. To add a service for a site, scroll down to the Site Services list, add a record and complete the necessary fields.
5. To add hours of operation, add a record in the Hours Of Operation list, and complete the necessary fields.

Assign a Longitude and a Latitude

The Siebel Insurance Claim Center Locator searches for claim centers using latitude and longitude. If you do not know the latitude and longitude, leave those fields blank. If the City, State, Zip Code, and Country fields are correct, the latitude and longitude values are automatically generated when you save the record.

NOTE: The latitude and longitude values will not generate if any one value in the City, State, Zip Code, or Country fields is incorrect. For example, if the ZIP Code is incorrect, you will receive an error message. To correct this problem, navigate to the Application Administration, ZIP Code Administration view and make sure the Geo values for that city, state, and ZIP Code combination has been loaded. For more information, see *Siebel eService Administration Guide*.

To add a new center to the Claim Center Locator

1. Navigate to Site Map > Administration - Application > Branch Locator.
2. In the More Info form, add a record and complete the necessary fields.
3. In the Name field, enter a name for the branch.
4. In the Division field, select a site.

   For more information on adding a site, see "To enter claim center location information" on page 78.

   When the record is saved, the application automatically populates the Latitude and Longitude fields.

End-User Procedures for Claims

The following end-user procedures are described in this section:

- "Tracking Police and Fire Reports" on page 83
- "Issuing a Settlement Payment" on page 83

Creating First Notices of Loss

When end users create a first notice of loss, they add basic loss information and link a policy to the loss.

To create a first notice of loss

1. Navigate to the Claims screen.
2. In the Claims list, add a record and complete the necessary fields.
3. Drill down on the Claim # hyperlink.
4. Click the Loss Description view tab.
5. In the Claim Loss Description form, complete the necessary fields.

NOTE: In the Claim form, the list of codes in the Catastrophe Code field drop-down is defined as a List of Values, where Type=INS_CATASTROPHE_CODE.

Associating Contacts with Losses

To associate a contact with a loss, end users link the loss to a contact.

To associate a contact with a loss

1. Navigate to the Claims screen.
2. In the Claims list, drill down on the desired claim.
3. Click the Contacts view tab.
4. In the Contacts list, add a record
5. In the Add Contacts dialog box, do one of the following:
   - Select a record and click OK.
   - Click New to add a new record and complete the necessary fields.
6. Scroll down to the Contact form and complete the necessary fields.
7. Repeat Step 4 through Step 6 for each contact you want to add to the claim.

Recording Insured and Adverse Claimant Property Details

Once they have created a claim, end users record details about properties involved in a claim using the following Claims views:

- **Insured Property.** Track details about the insured property in a claim.
- **Adverse Claimant Property.** Track details about claims or damages filed against the policy holder.

To record insured property information

1. Navigate to the Claims screen.
2. In the Claims list, drill down on the desired claim.
3. Click the Insured Property view tab.
4. In the Insured Property list, add a record for each insured property involved in the claim.
5. In the Sequence # field, click the select button and select the insured property from the Pick Insured Property dialog box.

   Many insurance companies break down claims into subcomponents called *claim elements.* By subdividing claims in this way, insurers can delegate the management of these subcomponents to specific groups within their company according to their business rules. For more information on claim elements, see "Managing Losses Using Claim Elements" on page 84.
6. In the Claim Elements # field, select a claim element, if applicable.

   The type of property selected in the Insured Property list determines whether the application displays the Insured Vehicle Detail form or Insured Property Detail form.
7. In the form that appears, complete the necessary fields.

To record adverse claimant property information

1. Navigate to the Claims screen.
2. In the Claims list, drill down on a claim.
3. Click the Adverse Claimant Property view tab.
4. In the Adverse Claimants list, add a record for each claimant.
5. In the Adverse Claimant Property list, add a record for each property.
6. In the Property Type field, select Auto or Property.

   Many insurance companies break down claims into subcomponents called *claim elements.* By subdividing claims in this way, insurers can delegate the management of these subcomponents to specific groups within their company according to their business rules. For more information on claim elements, see "Managing Losses Using Claim Elements" on page 84.

7 In the Claim Elements # field, select a claim element, if applicable.

   The Property Type you select determines whether the application displays the Vehicle Detail or Property Detail form.

8 In the form that appears, complete the necessary fields.

Tracking Demands for Payment

End users use the Bills view to record demands for payment associated with a claim.

To record demands for payment

1 Navigate to the Claims screen.
2 In the Claims list, drill down on a claim.
3 Click the Bills view tab.
4 In the Bills list, add a record and complete the necessary fields.

   For more information on claim elements, see "Managing Losses Using Claim Elements" on page 84.

5 In the Attachments list, attach an electronic version or image of the bill.

Tracking Appraisal Information

End users use the Appraisals view to store appraisal information such as repair estimates or property value estimates.

To record appraisal details

1 Navigate to the Claims screen.
2 In the Claims list, drill down on a claim.
3 Click the Appraisals view tab.
4 In the Appraisals list, add a record and complete the necessary fields.

   For more information on claim elements, see "Managing Losses Using Claim Elements" on page 84.

5 In the Attachments list, attach an electronic version or image of the appraisal.

Managing Recovery Information

End users use the Recoveries view to track information regarding salvage and subrogation activities. *Salvage* occurs when the insurer takes ownership of the damaged property after the claim has been settled. *Subrogration* refers to sections of a property insurance or liability insurance policies that give the insurer the right to take legal action against the third party responsible for the loss.

To record salvage and subrogation details

1. Navigate to the Claims screen.
2. In the Claims list, drill down on a claim.
3. Click the Recoveries view tab.
4. In the Recoveries list, add a record for each recovery item associated with the claim and complete the necessary fields.
5. In the Recovery Analysis form, complete the necessary fields.

   Some fields are described in the following table.

Field	Comments
Potential	The first estimate of the property value.
Total Recovery	The actual property value.

Tracking Police and Fire Reports

End users can use the Police And Fire Reports view to collect and manage police and fire report information.

To add police and fire report information

1. Navigate to the Claims screen.
2. In the Claims list, drill down on a claim.
3. Click the Police And Fire Reports view tab.
4. In the Police/Fire Reports Detail list or form, add a record, and complete the necessary fields.

Issuing a Settlement Payment

End users use the Payments view tab to issue a settlement payment.

To issue a settlement payment

1. Navigate to the Claims screen.
2. In the Claims list, drill down on a claim.
3. Click the Payments view tab.
4. In the Payments list, add a record and complete the necessary fields.

   NOTE: You can configure your Siebel application to connect to the system your company uses to produce a draft or check to pay the claim. For more information, see "Integration" on page 125.

Managing Losses Using Claim Elements

Many insurance companies break down claims into subcomponents called *claim elements.* By subdividing claims in this way, insurers can delegate the management of these subcomponents to specific groups within their company according to their business rules.

To manage a loss using claim elements, end users would:

- Create a new first notice of loss. (See "To create a first notice of loss" on page 80.)
- Define new claim coverages and claim elements. Each claim coverage can contains multiple claim elements. (See "To define new claims coverages and claim elements" on page 84.)
- Record details specific to a claim element. (See "To add claim element details" on page 84.)

To define new claims coverages and claim elements

1. Navigate to the Claims screen.
2. In the Claims list, drill down on a claim.
3. Click the Assignments/Reserves view tab.
4. In the Claims Coverages list, add a record and complete the necessary fields.
5. Scroll down to the Claims Elements list.
6. In the Claims Elements list, add a record and complete the necessary fields.
7. Repeat Step 4 through Step 6 for each coverage involved in the loss.

To add claim element details

1. Navigate to the Claim Elements screen.
2. In the Claim Elements list, drill down on a claim.
3. Select the appropriate view tab to add details specific to the currently selected claim elements.

NOTE: The view tabs on the Claim Elements screen function identically to those on the Claims screen.

11 Life and Annuities

This chapter is about working with life and annuity policies in Siebel Insurance. It includes the following topics:

About Life & Annuities

The Life & Annuities screen allows users to create and manage a variety of individual life insurance and annuity policies. Administrators can set up life and annuity plans in the Insurance Administration screen. Table 4 lists some common individual life insurance and annuity products.

Table 4. Life & Annuities Products

Product	Description
Term Life	Insures a life for a specified period of time. If the insured dies during the term, a benefit is paid. If the policy is not renewed and the insured dies after the term, no benefit is paid.
Whole Life	Often referred to as permanent insurance because it provides a death benefit and a savings feature. The insurance accumulates a cash value, and the policy owner can generally borrow up to 95% of the cash value of the policy.

Table 4. Life & Annuities Products

Product	Description
Variable Life	A form of whole life insurance in which the face amount and the cash value fluctuate according to the investment performance of a separate account fund. The policy holder can choose how a portion of the premium is invested.
Universal Life	An insurance policy characterized by flexible premiums and cash values. Universal Life policies *do not* allow the policy holder to choose how premiums are invested.
Fixed Annuity	A form of annuity in which the rate of interest on the annuity account value is guaranteed (fixed) for a specific period.
Variable Annuity	A form of annuity in which the rate of return on the account value fluctuates according to the investment performance of a separate account fund. The annuity owner can choose how to invest a portion of the premium.
Endowment and Annuity	A policy that allows you to accumulate funds that will be payable in a lump sum at a future date. The money accumulates tax-free. If the insured dies before the pay-off date, the full face value of the policy is paid to the beneficiaries.

For more information on views common to all policy screens, see "Common Policy Views" on page 93.

Scenario for Life and Annuity Policies

This scenario features sample tasks performed by a Siebel administrator and a licensed sales representative. Your company may follow a different workflow according to its business requirements.

In this scenario, a Siebel administrator defines life and annuity coverages and creates assessment templates.

A licensed sales representative for a life insurance company is on the phone with a prospective customer who has called to request a quote for Variable Life insurance. She searches for the contact in Siebel Insurance and finds that the customer is part of an existing household. She adds a new life quote as well as data about the type of policy and the proposed insured.

Next, she fills out a rating questionnaire for the prospect and creates an underwriting report. Then, she adds information about coverages and amounts. After that, she adds beneficiaries, and then sets up a payment plan with a bill-to address. After the data has been collected, she submits it to an external rating engine to determine the premium.

She gives the prospect a verbal quote for the policy and the customer agrees to purchase it. Then, she follows the procedures implemented by her company to submit the policy application for underwriting.

After the policy is issued, she can submit loan, transfer, withdrawal, and surrender requests.

End users are the sales representatives who manage customer requests. They enter information to:

- Generate a life insurance or annuity quote

- Add underwriting information or order an underwriting quote
- Add a beneficiary
- Set up a payment plan and add a bill-to-address
- Submits the policy application for underwriting

Administrator Procedures for Life and Annuities

The administration tables of Siebel Insurance store definitions of important insurance constructs such as coverages and coverage options information. These tables can be used to define a flexible set of insurance administrative data. Within the base product, the administrative tables are used to define life insurance coverages and limits. The administration tables for Life & Annuities are in the Administration - Insurance screen’s Life & Annuity Coverages view.

The following administrator procedures are described in this section:

- “Defining Life or Annuity Insurance Products” on page 87
- “Defining Life or Annuity Insurance Coverages” on page 87
- “Administering Assessment Templates” on page 88

NOTE: Only administrators can change entries in the Administration - Insurance screen.

Defining Life or Annuity Insurance Products

As an administrator, you can add products to the Siebel database and add the product to a product line, if applicable. This section describes the procedure for setting up products in general terms.

For more information about defining products, see *Product Administration Guide*.

To add an insurance product

1. Navigate to Site Map > Administration - Product > Products view.
2. In the Product form, add a record, and complete the necessary fields.
   a. In the Category field, select Life & Annuity.

Defining Life or Annuity Insurance Coverages

After defining life and annuity products, you may need to add coverages.

To define a life or annuity coverage

1. Navigate to Site Map > Administration - Insurance > Life & Annuity Coverages.
2. In the Life & Annuity Coverages list, add a record and complete the necessary fields.

   You have defined the coverage type and levels for a life or annuity insurance product.
3. In the Coverage Options list, add a record and type a coverage option.
4. Repeat Step 3 for each coverage option you want to add.

Administering Assessment Templates

There are three types of assessment templates that are administered by sales administrators:

- Rating
- Reinstatement
- Underwriting

Each template is a collection of questions designed to obtain information needed to rate, reinstate, or underwrite a policy. They are all administered in the Sales Assistant Administration screen's Sales Assessment Templates view. For more information, see *Applications Administration Guide*.

To administer an assessment template

1. Navigate to Site Map > Administration - Data > Sales Assessment Templates.
2. In the Assessment Templates list, add a record.
   - In the Type field, select Life & Annuity.
   - Complete the remaining fields.
3. In the Assessment Attributes list, add a record and complete the necessary fields.
   - In the Name field, specify a question, such as "Have you used any form of nicotine products in the last 12 months?".
4. For each assessment attribute entered, in the Attribute Values list, add a record and complete the necessary fields.
   a. In the Value field, add a possible answer (such as Yes or No) to the question defined in the Assessment Attributes list.

   b. In the Score field, add a numeric value that represents how important that answer is to the assessment.

   NOTE: You need to add one record for each potential answer to the question created in the Assessment Attributes list. For example, if a question requires a yes or no answer, you will need two Attribute Values records, one with a value of Yes and one with a value of No.

End-User Procedures for Life and Annuities

The following end-user procedures are described in this section:

- "Providing Life and Annuities Quotes" on page 89
- "Ordering Underwriting Reports" on page 90
- "Adding a Beneficiary" on page 90
- "Submitting Transaction Requests" on page 91
- "Viewing Value History Information" on page 92
- "Setting Up Payment Plans" on page 92

Providing Life and Annuities Quotes

In Siebel Insurance, a quote is a policy that has not been issued. End users can provide a quote for a new policy or for a change to an existing policy. For a life insurance quote, users need to specify coverage information in the Coverages view tab.

After the data has been collected, users can submit it to an external rating engine or illustration system to determine an initial premium, future account value, future annuity payments, or other calculations.

Coverages might be defaulted to a standard set (through configuration) or manipulated through the Questionnaire and Coverages views to further refine the quote. Users can collect additional data to aid in the underwriting and administration of the quote.

To generate a life insurance or an annuity quote

1. Navigate to the Life & Annuities > Life Policy List view.
2. In the Policies/Quote list, add a record and complete the necessary fields.
   - To request a life insurance quote, in the Contract Type drop-down list, select Life Quote.
   - For an annuity quote, in the Contract Type drop-down list, select Annuity Quote.

   NOTE: Additional fields are available in the More Info view tab.
3. Drill down on the Policy # hyperlink.
4. Click the Participants view tab and scroll down to the Contacts list.
   a. In the Contacts list, add a new record for each new participant.
   b. In the new record, complete the fields.

      CAUTION: Make sure you select the Named check box for each Contact that will be covered under the policy. If you do not check this box, the Contact will not appear in the Questionnaire view.

   c. Repeat Step 4 for each participant to add to the policy.

5 For all quotes, click the Questionnaire view tab.

6 In the Insured/Annuitant list, select a record.

7 Scroll down to the Questionnaire Templates list and add a new record.

  a In the Template Name field, click the select button.

  b In the Select Assessment Template dialog box, in the Template Name field, select the desired template and click OK.

  c Step off the record to save the record and select the saved record.

  The questions appear in the Questionnaire list.

8 In the Questionnaire list, complete the value field for each question.

9 For a life insurance quote, click the Coverages view tab.

10 In the Coverages list, add a record and complete the necessary fields.

Ordering Underwriting Reports

After end users add the necessary underwriting information, they can order underwriting reports for a policy.

To order an underwriting report

1 Navigate to the Life & Annuities screen.

2 In the Policies/Annuities list, select a policy.

3 Click the Underwriting Reports view tab.

4 In the Underwriting Reports list, add a record and complete the necessary fields

5 Follow the procedures defined by your company to submit orders for underwriting reports.

Adding a Beneficiary

End users can add or make changes to policy beneficiaries.

To add a beneficiary

1 Navigate to the Life & Annuities screen.

2 In the Policies/Quotes list, drill down on a policy.

3 Click the Beneficiaries view tab and review the three view links:

  - **Beneficiary Class.** To add or change classes of individuals, such as all my children.
  - **Individual Beneficiary.** To add or change beneficiaries.
  - **Organizations.** To add or change organizations.

4. Click the appropriate view link.
5. In the Coverage Component list, select the desired record.
6. Scroll down to the lower list, add a record and complete the necessary fields.

Submitting Transaction Requests

End users can submit transaction requests for:

- Loans
- Transfer of funds
- Withdrawal or surrender of funds

To submit a loan request

1. Navigate to the Life & Annuities screen.
2. In the Policies/Quotes list, drill down on a policy.
3. Click the Transaction Request view tab.
4. From the Transaction Requests view link list, select Loans.
5. In the Loans list, add a record and complete the necessary fields.
6. Follow the procedures defined by your company to submit requests for loans.

To submit a transfer request

1. Navigate to the Life & Annuities screen.
2. In the Policies/Quotes list, drill down on a policy.
3. Click the Transaction Request view tab.
4. From the Transaction Requests view link list, select Transfers.
5. In the Transfers list, add a record and complete the necessary fields
6. Follow the procedures defined by your company to submit requests for transfers.

To submit a withdrawal or surrender request

1. Navigate to the Life & Annuities screen.
2. In the Policies/Annuities list, select a policy.
3. Click the Transaction Request view tab.
4. From the Transaction Requests view link list, select Withdrawals & Surrenders.
5. In the Withdrawals & Surrender list, add a record and complete the necessary fields

6. Follow the procedures defined by your company to submit requests for withdrawals or surrenders.

Viewing Value History Information

End users can use the Value History view to display cash values. Usually, this requires integration of Siebel Insurance with a policy administration system. For more information, see "Integration" on page 125.

To display value history

1. Navigate to the Life & Annuities screen.
2. In the Policies/Quotes list, drill down on a policy.
3. Click the Policy Values view tab.
4. Select the Value History view link.

   NOTE: Choose the Value History Chart view link to see value history data in chart format.

Setting Up Payment Plans

End users can set up payment plans and payment method details for life insurance and annuity policies.

To set up a payment plan

1. Navigate to the Life & Annuities screen.
2. In the Policies/Quotes list, drill down on a policy.
3. Click the Payment Plans view tab.
4. In the Payment Plans list, add a record and complete the necessary fields.

   NOTE: The payment method you choose determines the type of list that appears. For example, if you select Electronic Funds Transfer as a payment method, the Payroll Deduction Plan/ Electronic Funds Transfer Details form appears after you save the record.

12 Group Policies

Group policies are insurance policies sold to a group on behalf of its members. The group is the insured party and can be an employer purchasing insurance for its employees, a group of employers who are purchasing insurance together, or an association or club purchasing insurance for its members.

Each group policy can offer many products. Group insurance products include group life, supplemental group life, group disability, group health, vision, and dental.

Some group policies, especially those for larger groups, offer different products to different employee classes of group members. Examples of employee classes are salaried employees and hourly employees.

Group members have the option to accept coverage that is available for their class. Group members who accept coverage are enrolled in the policy and are considered the primary member of the policy. Enrolled members are usually referred to as members (for health insurance) or policyholders (for other kinds of insurance).

Primary members can choose products for themselves and for family members or dependents. Usually, different products are available for primary members and for other policy members.

The Group Policies screen allows users to manage group insurance. Specifically, it allows end users to generate proposals, create policies and quotes, add employee classes, design plans, enroll members, and provide service for the policy.

NOTE: In order to generate proposals from the Group Policies screen, you must purchase the Siebel Proposals & Presentations module.

Common Policy Views

Table 5 describes views common to all policy screens.

Table 5. Common Policy Screen Views

View Tab	Description
Summary	Displays a summary of key data associated with a policy in a single view.
Rate Model	Applicable to auto and property policies. Allows users to select coverages and limits for an individual policy.
Claims	Displays claims recorded for an individual policy.
Proposals	Allows for the creation and retrieval of quotes prepared for a customer associated with an individual quote or policy. Proposals would normally show up in the quote process, but not later.

Table 5. Common Policy Screen Views

View Tab	Description
Underwriting Reports	Allows users to collect and manage underwriting information associated with an application. These reports are sometimes ordered during the application process and sometimes after an application is submitted.
Documents	Allows users to collect and manage documents associated with an application.
Third Parties	Applicable to auto and property policies. Allows users to collect and manage information describing other parties who have an interest in insured property. Examples include a loss payee for an automobile loan or a mortgagee on real property.

For more information on other insurance policy views, see Chapter 9, “Auto Policies,” Chapter 11, “Life and Annuities,” Chapter 14, “Property Policies,” and Chapter 15, “PUL Policies.”

Scenario for Group Policies

This scenario features sample tasks performed by a licensed sales representative. Your company may follow a different workflow according to its business requirements.

In this scenario, a licensed sales representative for an insurance company is on the phone with an insurance agent. The insurance broker has called on behalf of a prospective customer who wants to offer insurance to its employees at group rates.

In Siebel Insurance, the sales representative adds a policy record for the company, which automatically assigns a unique policy number to the company. Then he imports census information for the company using the electronic file he received from the broker (alternatively, the broker may import the census himself through the Siebel Agent Portal). Next, he sets up employee classes, and adds a plan design by adding products for the policy. The plan design information and census data can be sent to the insurance company’s rating engine to generate a quote for this policy.

Next, he uses a template to generate a proposal, which he then sends to the prospect.

Two weeks later, he receives an email message from the broker indicating that the prospect has called back and will probably purchase a policy, but requires a revised proposal. He selects a group insurance plan according to the needs of the prospect. Next, he schedules an activity as a reminder to return the call with the revised premium information.

The prospect accepts the revised proposal. Now the sales representative needs to complete the procedures necessary to issue a policy. This includes collecting information about group members and about billing and payment preferences. He follows the procedures implemented by his company to submit the policy for issuance and billing.

Administering Group Policies

The following administrator procedures are described in this section:

NOTE: Only those with Siebel administrator responsibilities can change entries in the Insurance Administration and Product Administration screens.

Adding Group Insurance Products and Product Lines

As an administrator, you can add products to the Siebel database. This section describes the procedure for setting up products and product lines in general terms.

You can also specify that a product line is one that your company contracts agencies to sell, or that the state licenses agencies to sell, or both.

For more information about adding product and product lines, see *Product Administration Guide* and *Applications Administration Guide*.

To add a group insurance product

1. Set up the product class structure, including product class attributes.
2. Add the products in the Product Administration screen and associate them with the appropriate class.
3. In the Category field in the Products form, select Group Insurance.
4. Include the product in a product line.
5. Specify a product line type:
   a. From the application-level menu, choose View > Site Map > Application Administration > Product Lines.
   b. In the Product Line list, select one or both of the following fields:
      - **Contracting.** To specify that the product line is one that your company contracts agencies to sell. This product line will appear to end users as a choice in the Lines of Business dialog box in the Partners, Contracts view tab.
      - **Licensing.** To specify that the product line is one that agencies can be granted a state license to sell. This product line will appear to end users as a choice in the Lines of Business dialog box in the Partners, Licenses & Appointments view tab.

      A check box appears in the middle of the field.
   c. Click in a blank check box to select the product line type or click the X in a check box to clear it.

6. Set up the Customization Product by defining configuration rules and specifying the user interface.

   For more information, see the section on creating customizable products in *Product Administration Guide*.

Adding Group Insurance Rate Bands

After you add a product in the Product Administration screen, you can use the Insurance Administration screen to associate a rate band with a product. A rate band is pricing information about the deductible, the premium, and the payroll deduction for each insurance product.

To add a rate band

1. From the application-level menu, choose View > Site Map > Insurance Administration > Health and Group Products.
2. In the Products list, select a product.
3. In the Rate Bands list, add a record and complete the necessary fields.

Defining Activity Plan Templates for Group Policies

Activity Plan Templates allow you to create and manage activities related to group policies. You define templates using the Administration - Data screen Activity Templates and Activity Template Details views.

To create an activity plan template

1. Navigate to Site Map > Administration - Data > Activity Templates.
2. In the Activity Plan Templates list, add a record.
3. In the Name field, type a name for the template.
4. In the Type field, choose FINS Group Policy.
5. Complete the remaining necessary fields.

For more information, see *Applications Administration Guide*.

To create activities for the template

1. Navigate to Site Map > Administration - Data > Activity Templates.
2. In the Activity Plan Templates list, select a template.
3. Click the Activity Template Details view tab.

4 In the Activity Template Details list, add a record.

5 Complete the necessary fields for each activity assigned to the template.

6 From the drop-down list, choose an activity type.

NOTE: Repeat Step 2 through Step 6 to add activities to the template.

7 Save the activity.

Defining Proposal Templates for Group Policies

Proposal Templates with a particular definition allow you to create and manage proposals related to group policies. You define templates using the Administration - Document screen Proposal Templates view.

To create an proposal template for group policies

1 Navigate to Site Map > Administration - Document > Proposal Templates.

2 In the Proposal Templates list, add a record.

3 In the Name field, type a name for the template.

4 In the Category field, select Insurance Proposal.

5 Complete the remaining necessary fields.

For more information, see *Applications Administration Guide*.

End-User Procedures for Group Policies

The following end-user procedures are described in this section:

- "Setting Up Payment Plans for Group Policies" on page 106

Adding Group Policy Records

Adding a group policy record is the first step in generating a policy proposal or issuing a group policy. After end users add a policy record, they must set up employee classes, add a policy plan design, and generate a policy proposal. If the customer accepts the proposal, they add eligible members, enroll members who elect coverage under the plan, and set up policy payment plans.

To add a policy record

1. Navigate to the Group Policies screen.
2. In the Policies/Quotes list, add a record and complete the necessary fields.

Importing Census Information

Insurance companies often receive group insurance census information from external sources. For example, an insurance broker collects this data and provides it to the insurance company as a comma separated text file.

End users can use the Group Policies Census view to import the census data into Siebel Insurance.

NOTE: Census data can also be imported from the Companies Census view.

Both detailed and segmented census data can be imported for each census. Usually, either only detailed or segmented census information is added for a company. However, both types of census information can be added.

Census data can also be imported by the originators, such as insurance brokers or employer groups, using Siebel Agent Portal or Siebel Group Portal. For more information about these two products, see *Siebel Partner Relationship Management Administration Guide Addendum for Industry Applications*.

Census data can also be entered manually. See "Adding Census Information in the Group Policies Screen" on page 99.

To import detailed census data

1. Navigate to the Group Policies screen.
2. In the Policies/Quotes list, drill down on a policy.
3. Click the Census view tab.
4. Click New to create a new census record and complete the fields.
5. In the Census list, from the view link list, select Detailed Census.
6. Scroll down to the Employee list and click Import.

7 In the Import dialog box, locate the file from which to import data and set the remaining parameters.

Some parameters are described in the following table.

Parameter	Description
Input Format	Select either comma separated text or tab delimited text file type.
Input Source	Select Auto Mapping.
Conflict Resolution	Choose how to handle data conflicts. Defaults to Overwrite Existing Record.

The field mappings appear in a dialog box showing how each import field maps to the Siebel field. By default fields with matching labels are mapped to each other.

8 To add or change a field mapping:

a Highlight the field in the Import Field list

b Highlight the field to map to in the Siebel Field list

c Click Update Mapping

9 To remove an existing field mapping:

a Highlight the field in the Import Field list

b Highlight <ignore this field> to disregard the import field

c Click Update Mapping

10 Click Next.

The census data is imported into the Siebel application and appears in the Employee List list.

To import segmented census data

- Follow the steps in "To import detailed census data" on page 98 except select Segmented Census in Step 5.

  The census data is imported and appears in the Employee Count list.

Adding Census Information in the Group Policies Screen

End users can add census information for companies that request a quote or proposal for a group insurance policy. To add census information, end users must:

1 Add a policy in the Group Policies screen

2 Add census information using the instructions in the "To add census information" procedure

3 Associate the census with the policy using the instructions in the "To associate a census with a policy" procedure

Census data can also be automatically imported. See "Importing Census Information" on page 98.

To add census information

1 Navigate to the Group Policies screen.
2 In the Policies/Quotes list, drill down on a policy.
3 Click the Census view tab.
4 In the Census list, from the view link list, select Segmented Census or Detailed Census.
   - **Segmented Census.** Add information for groups of employees.
   - **Detailed Census.** Add information for individual employees.

   NOTE: Usually, either only detailed or segmented information is added for a single census. However, information can be added for both.
5 In the Census list, add a record and complete the necessary fields.
6 For a Segmented Census:
   - Scroll down to the Employee Count list.
   - In the Employee Count list, add a record and complete the necessary fields.
7 For a Detailed Census:
   - Scroll down to the Employee List list.
   - In the Employee List list, add a record and complete the necessary fields.

To associate a census with a policy

1 Navigate to the Group Policies screen.
2 In the Policies/Quotes list, select a policy.
3 In the Policy Census field of the Policies/Quotes form, click the select button.

   The Pick Group Census dialog box appears, showing each census available for that policy.
4 In the Pick Group Census dialog box, select a census and click OK.

Adding Employee Classes for Group Policies

Some group policies, especially those for larger groups, offer different products to different employee classes of group members. Examples of employee classes are salaried employees and hourly employees. Each employee class offers a unique combination of products, product options, and product rates. Users can use the Classes view to add or make changes to employee classes.

To add an employee class

1. Navigate to the Group Policies screen.
2. In the Policies/Quotes list, select a policy.
3. Click the Classes view tab.
4. In the Classes list, add a record and complete the necessary fields.

Designing Plans for Group Policies

End users can design plans for group polices by adding information about products, product classes, and rate bands.

A rate band is pricing information about the deductible, the premium, and the payroll deduction for each insurance product.

The following lists are available in the Plan Design view:

- **Product Attributes.** This view contains the Plan Design Product list and the Attributes list. Use the Plan Design Product list to associate a product with the policy that appears in the Group Policy form. Use the Attributes list to view attribute information and change attribute values.
- **Product Classes.** This view contains the Plan Design Product list and the Classes list. Use the Classes list to select employee classes that you want to associate with the selected product.
- **Product Class Matrix.** This view contains the Plan Design Product Class Matrix list. In this list, you associate an employee class with the selected product.
- **Product Class Rate Bands.** This view contains the Plan Design Product Class Rate Band list. Use this list to associate a rate band with the selected product/class.

To add a plan design

1. Navigate to the Group Policies screen.
2. In the Policies/Quotes list, drill down on a group policy.
3. Click the Plan Design view tab.

   The Plan Design Product list appears, showing the selected policy.

   NOTE: If you need to add a product, in the Plan Design Products list, click New and complete the fields.

4. From the view link list, select Product Attributes and scroll down to the Attributes list.
5. In the Attributes list, change the appropriate information.
6. From the view link list, select Product Classes and scroll down to the Classes list.
   a. In the Classes list, click New to associate an employee class with the selected product.
   b. In the Class Name field, click the select button.

c In the Pick Class dialog box, select an employee class from the Class Name field and click OK.

NOTE: Only employee classes available for the selected product appear in the Pick Class dialog box. You can add employee classes to the list in this dialog box by using "Adding Employee Classes for Group Policies" on page 100.

7 From the view link list, select Product Class Matrix.

a In the Product Class Matrix list, check the appropriate product column for each class.

8 From the view link list, select Product Class Rate Bands.

a In the Product Class list, select a record with the appropriate product and class and scroll down to the Rate Bands list.

b In the Rate Bands list, click New to associate a rate band with the selected product and class.

c In the Rate Bands field, click the select button.

d In the Pick Product Rate Bands dialog box, select a Rate Band and click OK.

NOTE: Only available rate bands for the selected product appear in the Pick Product Rate Bands dialog box. Rate Bands are created in the Administration - Insurance > Health and Group Products view. For more information about how to add Rate Bands, see "Adding Group Insurance Rate Bands" on page 96.

To generate a proposal for this plan, see "Generating Proposals for Group Policies" on page 103.

How Enrollment Waiting Periods Affect the Start of Coverage

You can control how Siebel Insurance calculates the start of coverage by defining the enrollment waiting period in the Group Policies screen. When you add a Plan Design (see "Designing Plans for Group Policies" on page 101), you define Product Classes that you then associate with a specific product. In the Classes list you can specify the Waiting Period, that is the number of days that must pass prior to the start of coverage. The actual start of coverage appears in the Effective Date field in the Group Policies, Enrollment view. The Waiting Period you specify in the Plan Design, Classes list directly impacts this Effective Date.

By default, Siebel Insurance has the following defined rules:

- If a Waiting Period is specified, the Effective Date is set to the number of waiting days from today's date.
- If a Waiting Period is not specified, the application checks today's date. If that date is before the 15th of the month, the Effective Date is set to the first of the month. If that date is after the 15th of the month, the Effective Date is set to the first of the following month.

When a user enrolls a new member in the Group Policy, Enrollment view, the Effective Date field defaults to a value based on these two rules and the application sets the Status field to Waiting.

The FINS Member Enrollment Rules Workflow enforces these rules. Users can invoke this workflow by submitting a repeating component job request that repeats every 24 hours in batch mode. It checks the Effective Date of existing enrollment records and updates the Status from Waiting to Active if:

- The Effective Date of a record is less than or equal to today's date
- The Status is still set to Waiting

For more information on component job requests, see *Siebel System Administration Guide*.

Reconfiguring Customizable Products in Plan Design

End users can dynamically reconfigure customizable products by using the Customize Plan button in the Product Attributes list. The Customize Plan button is only available if Siebel Configurator was installed and the selected product was created as a customizable product in Siebel Configurator. For more information, see the chapters about customizable products in the *Product Administration Guide*.

To dynamically reconfigure customizable products in plan design

1. Navigate to the Group Policies screen.
2. In the Policies/Quotes list, drill down on a group policy.
3. Click the Plan Design view tab.
4. Select the Product Attributes view link.
5. In the Product list, click Customize Plan.

   A configuration session launches and a selection page appears. The changes made in the configuration session are reflected in the line items in the Attributes list.

Generating Proposals for Group Policies

A proposal is a written quote for a policy. Before generating a proposal, end users must add the policy, set up classes, and add the policy plan design. Usually, the last step in adding the plan design is to activate the software program your company uses to rate policies. For more information, see "Designing Plans for Group Policies" on page 101.

Proposals are built off of pre-defined templates. For more information on creating proposal templates, see the chapter on proposals in *Applications Administration Guide*.

NOTE: Only those with Siebel administrator responsibilities can create or change proposal templates from the Administration - Document screen.

To generate a proposal

1. Navigate to the Group Policies screen.
2. In the Policies/Quotes list, drill down on a policy.
3. Click the Proposals view tab.
4. In the Proposals list, add a record.
5. In the new record, select the appropriate template.
6. Click Generate Draft.

Managing Underwriting Information

End users can use the Underwriting Reports view tabs on the Group Policies screen to collect and manage underwriting information.

To add underwriting information

1. Navigate to the Group Policies screen.
2. In the Policies/Quotes list, drill down on a policy.
3. Click the Underwriting Reports view tab.
4. In the Underwriting Reports list, attach the information and complete the necessary fields.

   Some fields are described in the following table.

Field	Comments
Type	Type of underwriting report or information being requested.
Status	Status of the current report. Valid options include: ■ Requested ■ Received ■ Submitted
Ordered	Date automatically generated by the application when a new record is created.
Received	Date the underwriting report was received.

To view historical underwriting information

1. Navigate to the Group Policies screen.
2. Click the Group History view tab.
3. From the view link list in the Group History list, select a type of underwriting information:
   - Rates

- Prior Insurance History
- Premium/Claim History
- Large Claimant History

Adding Eligible Members to Group Policies

After a customer accepts a group policy plan, end users can add or make changes to eligible members. Eligible members can accept or decline group policy coverages. Members who accept coverage can be enrolled in the plan.

To add an eligible member

1. Navigate to the Group Policies screen.
2. In the Policies/Quotes list, drill down on the policy.
3. Click the Eligible Members view tab.
4. In the Primary Members list, add a record.
5. In the Add Members dialog box, select an existing record, or add a record and complete the necessary fields.

   NOTE: During implementation, you will import the eligible members from the final census. For more information, see "Importing Census Information" on page 98.

Enrolling Members in Group Policies

Group members who accept coverage are enrolled in the policy and are considered the primary member of the policy. End users use the Enrollment view to enroll eligible members, including the primary member and dependents, who accept coverage in the plan.

To enroll a member

1. Navigate to the Group Policies screen.
2. In the Policies/Quotes list, drill down on the policy.
3. Click the Enrollment view tab.
4. In the Primary Members list, select the primary member to enroll and scroll down to the Member Products list.
   a. In the Member Products list, add a record and complete the necessary fields.
   b. Repeat Step 4 for each product you would like to add for this primary member.

   All the products related to this primary member's enrollment are added.

5 Scroll down to the Insured Members list.

   a In the Insured Members list, click New to enroll the primary member and the dependents.

   b In the Last Name field, click the select button.

   c In the Pick Contacts dialog box, select the primary member that you would like to associate with the selected product and click OK.

   d In the Insured Members list, complete the remaining fields.

   NOTE: Add dependent members in the Pick Contacts dialog box by clicking on the New button and completing the fields.

6 Repeat Step 4 and Step 5 for each member you would like to enroll.

When you finish, all enrolled members, including the primary member, appear in the Insured Members list.

Adding Beneficiaries to Group Policies

Some group policies, such as group life insurance policies, require that members designate one or more policy beneficiaries. End users can use the Member Beneficiary view to add or make changes to group policy beneficiaries.

To add a beneficiary

1 Navigate to the Group Policies screen.

2 In the Policies/Quotes list, drill down on the policy.

3 Click the Member Beneficiary view tab.

4 In the Member Life Products list, select a primary member record.

5 Scroll down to the Insured Members list and select a member for whom to add a beneficiary.

6 In the Beneficiary list, add a record and complete the necessary fields.

Setting Up Payment Plans for Group Policies

End users can set up payment plans, including details about payment methods, for group insurance policies.

To set up a payment plan for a group policy

1 Navigate to the Group Policies screen.

2 In the Policies/Quotes list, drill down on the policy.

3 Click the Payment Plans view tab.

4. In the Pay Plans list, add a record and complete the necessary fields.
5. Scoll down to the Payment Details form and update the statement information.
   a. In the Last Name field, click the select button.
   b. In the Pick Contact dialog box, select a name and click OK.

13 Partners and Agents

Siebel Insurance allows you to manage partners and agencies.

- **Partners** include service providers, aggregators, and insurance agencies.
- **Agencies** are organizations that act on behalf of insurance companies to sell insurance policies. Agents and brokers are the licensed sales representatives who sell the insurance policies. For many insurance companies, agencies are often the most important type of partner.

Tracking partner information is important since for many insurance, partners such as banks, agencies, and brokerages often function as a primary revenue channel.

NOTE: Adding partners on the Partners screen only allows you to track and monitor partner information. If you want to share data with a partner, the partner should be upgraded to a Siebel Organization. To perform this and other Partner administration tasks, you use the Administration - Partner screen. For more information, see *Siebel Partner Relationship Management Administration Guide*.

End users use the Agents screen for insurance-related procedures such as:

- Adding agents
- Viewing agent information
- Creating service requests or activities for agents
- Tracking information about contracts, licenses, appointments, registration, errors and omissions, policies, and quotes

NOTE: Under the Party Model, where contacts include all persons, individuals added in the Agents business component are also members of the Contacts business component. Agents are a special subset of contacts who are engaged in the sales of Financial Services products.

Scenario for Working with Partners and Agents

These scenarios feature sample tasks performed by insurance company employees. Your company may follow a different workflow according to its business requirements.

In these scenarios, the end users are company employees who manage information in the field. They enter information to:

- Create a partner
- Add a contact that represents an agency
- Add new agents
- View information about existing agents

- Track agent information about contracts, licenses, appointments, registration status, errors and omissions, policies, and quotes
- Create service requests or activities for agents

Employee Adds a New Agency

In this scenario, an insurance company uses independent agencies as one of the channels for distribution of its insurance products. An employee for this insurance company needs to add a newly appointed agency to represent his company's products to consumers.

His company has verified the qualifications of the agency, so he adds information about the agent. Then, he adds a new Partners record and adds information about the agency's errors and omissions coverage.

Next, he navigates to the Licenses & Appointments view to record information about the agency's license. Finally, he adds a contact with the agency.

Company Signs a New Agent

An insurance company signs a new agent. A licensing and contracting coordinator for the company receives an interoffice mail containing the required paperwork. She enters the agent's contact, license, appointment, and contract information into Siebel Insurance.

Six months later, the agent moves to a new office. He forwards his new address and phone number to the sales representative who is his main contact at the insurance company. The sales representative locates the agent in Siebel Insurance and updates his address and phone number.

End-User Procedures for Partners and Agents

The following end-user procedures are described in this section:

- "Adding New Partners" on page 110
- "Setting Up Siebel Insurance eService Partners Locators" on page 111
- "Adding Agents" on page 111
- "Adding Information Associated with an Agent" on page 112

Adding New Partners

End users can create new partner records and make changes to existing service provider information.

To create a partner

1. Navigate to Partners > Partner List view.

2 In the Partners form, add a record, and complete the necessary fields.

3 In the Partner Type field, select the appropriate type; if this partner is a service provider, select Service Provider.

Setting Up Siebel Insurance eService Partners Locators

The Contact Us applet on the Siebel Insurance eService home page has a Locate Nearby Partners hyperlink. When users with the role of Insurance Member click this link, an applet opens in which they can perform a parametric search using location attributes that they select from drop-down lists. Users set up the records used in these searches in Siebel Insurance.

For more information on Siebel Insurance eService, see *Siebel eService Administration Guide Addendum for Industry Applications*.

To set up a Partner Locator

1 Navigate to Site Map > Partners > Partners List > Locations view.

2 In the Partners form, query for the desired partner.

3 In the Locations list, add a record for each partner address and complete the necessary fields.

   When the record is saved, the application automatically populates the Latitude and Longitude fields.

NOTE: The latitude and longitude values will not generate if any one value in the City, State, Zip Code, or Country fields is incorrect. For example, if the ZIP Code is incorrect, you will receive an error message. To correct this problem, navigate to the Application Administration, ZIP Code Administration view and make sure the Geo values for that city, state, and ZIP Code combination has been loaded. For more information, see *Siebel eService Administration Guide*.

Adding Agents

Agents are the licensed sales representatives who sell insurance policies. Adding an agent is the first step in managing procedures related to the agent.

To add an agent

1 Navigate to the Agents screen.

2 In the Agents list, add a record and complete the necessary fields.

   a In the Partner field, click the select button.

   b In the Partners dialog box, select a record and click OK, or click New to add a new partner.

c If adding a new partner, complete the fields.

NOTE: To add or change the columns displayed in the list, click the list's menu button and choose Columns Displayed.

Adding Information Associated with an Agent

Using the view tabs on the Agents screen, end users can track additional information related to agents including information about contracts, licenses and appointments, errors and omissions, National Association of Securities Dealers (NASD) registration, and policies and quotes.

To add additional information about an agent

1 Navigate to the Agents screen.

2 In the Agents list, drill down on the desired agent and click the appropriate view tab from the following list:

- **Contracts.** To add information about the agent's contracts.
- **Licenses and Appointments.** To add information about licenses the agent holds.
- **Errors and Omissions.** To add information about the agent's errors and omissions.
- **Registration.** To add information about the agent's registration status.
- **Policies/Quotes.** To view policies and quotes for the agent.

3 In the selected view list, add a record and complete the necessary fields.

14 Property Policies

Terminology for property insurance policies varies among insurance companies. For example, the same type of insurance could be referred to as fire insurance, homeowner's insurance, home insurance, or property insurance.

Using the procedures given in this chapter, you will be able to perform the administrator tasks of adding property types, property coverage, and coverage limits in the Insurance Administration views. End users, usually service and licensed sales representatives, use the Property Policies screen to create and manage property insurance policies. Specifically, they can generate quotes for a new policy or for a change in an existing policy, add underwriting information, order underwriting reports, add scheduled personal property to the system, and setting up a payment plan.

For more information on views common to all policy screens, see "Common Policy Views" on page 93.

Scenario for Property Policies

This scenario features sample tasks performed by an administrator and a licensed sales representative. Your company may follow a different workflow according to its business requirements.

In this scenario, a Siebel administrator adds property types, coverages, and coverage limits for his company's property policies.

A licensed sales representative for a property insurance company is on the phone with a customer buying a first home. The customer wants to switch from a renter's policy to a homeowner's policy.

Using the fields on the Quick Quote view as a guide, the sales representative asks the customer a series of questions in order to gather enough information to provide an initial quote. Next, she adds more underwriting information, orders underwriting reports to request additional information, and adds scheduled personal property. After the data has been collected, she submits it to an external She gives the customer a verbal quote and ends the conversation.

Two weeks later, the sales representative receives another call from the customer. The offer was rejected for the property she quoted a premium for, but an offer on another house was accepted. She adjusts the coverages and limits accordingly, and then gives the customer the revised premium information. The customer confirms an intent to purchase the quoted policy.

The quote now needs to be prepared for eventual contract issuance. This includes collecting information about any parties that hold liens and mortgages against the insured property and billing and payment arrangements.

Then the sales representative follows the procedures implemented by her company to submit the policy for issuance and billing.

In this scenario, end users are sales representatives who service customers. They enter information to:

- Provide quotes
- Add underwriting information
- Order an underwriting report
- Add scheduled personal property to the system
- Set up a payment plan

Administrator Procedures for Property Policies

The following administrator procedures are described in this section:

- "Adding Property Types" on page 114
- "Adding Property Coverages and Coverage Limits" on page 114

NOTE: Only those with the required administrative responsibilities, such as Siebel administrators, can change entries in the Insurance Administration views.

Adding Property Types

The Insurance Administration view allows you to add and make changes to property types. You can use the existing fields to define the default values of property types, or you can add more fields using Siebel Tools. For more information, see *Configuring Siebel eBusiness Applications*.

To add a property type

1. Navigate to Site Map > Administration - Insurance > Property Types.
2. In the Property Type Administration list, add a record and complete the necessary fields.

Adding Property Coverages and Coverage Limits

The Property Coverage Administration view allows you to add and make changes to property coverages and property coverage limits. You can use the existing fields to define the default values of property coverages, or you can add more fields using Siebel Tools. For more information, see *Configuring Siebel eBusiness Applications*.

To add a property coverage

1. Navigate to Site Map > Administration - Insurance > Property Coverages.
2. In the Property Coverage Administration list, add a record and complete the necessary fields.

To add a property coverage limit

1. Navigate to Site Map > Administration - Insurance > Property Coverages.
2. In the Property Coverage Administration list, select a record.
3. Scroll down to the Coverage Limit list, and add a record.
4. In the Limit field, type a coverage limit and complete the remaining fields.

End-User Procedures for Property Policies

The following end-user procedures are described in this section:

- "Providing Quotes" on page 115
- "Adding Underwriting Information" on page 116
- "Querying for Property Underwriting Information" on page 116
- "Ordering Underwriting Reports" on page 116
- "Adding Scheduled Personal Property" on page 117
- "Setting Up Payment Plans" on page 117
- "Additional Property Policies Views" on page 118

Providing Quotes

In Siebel Insurance, a quote is a policy that has not been issued. End users can provide a quote for a new policy or for a change to an existing policy. The Quick Quote view provides a way to gather basic policy and rating information. The information collected through the Quick Quote view represents the minimum rating information needed to create an initial premium calculation.

To provide a property insurance policy quote

1. Navigate to the Property Policies screen.
2. In the Policies/Quotes list, drill down on a policy.
3. Click the Quick Quote view tab.
4. In the Property Types list, add a record and complete the necessary fields.
5. Scroll down to the Dwelling Rating form and complete the fields.

   NOTE: Coverages might be defaulted to a standard set (through configuration) or manipulated through the Rate Model view to further refine the quote. You can collect additional data to aid in the underwriting and administration of the quote.

Adding Underwriting Information

After end users provide a quote for a property policy, they can add additional information for underwriting.

To add underwriting information

1. Navigate to the Property Policies screen.
2. In the Policies/Quotes list, drill down on a policy.
3. Click one of the following view tabs and add a record.
   - **Property Underwriting.** To add property-related information.
   - **Outbuilding Underwriting.** To add information related to outbuildings such as detached garages.
   - **Coverage Underwriting.** To add other underwriting information, such as earthquake, farm, and brush hazard.
4. In the new record, complete the fields.

Querying for Property Underwriting Information

End users can also query for property type and dwelling underwriting information.

To query for underwriting information

1. Navigate to the Property Policies screen.
2. In the Policies/Quotes list, drill down on a policy.
3. Click the Property Underwriting view tab.
4. In the Property Type list, click Query to search for property type and dwelling underwriting information.
5. Select the query criteria and click Go.

Ordering Underwriting Reports

After end users add the necessary policy information, they can order underwriting reports for a policy. Examples of underwriting reports are motor vehicle, credit bureau, or loss history reports.

To order an underwriting report

1. Navigate to the Property Policies screen.
2. In the Policies/Quotes list, drill down on a policy.

3 Click the Underwriting Reports view tab.

4 In the Underwriting Reports list, add a record and complete the necessary fields.

NOTE: You can configure your application to activate the software program your company uses to submit orders for underwriting reports.

Adding Scheduled Personal Property

End users can add scheduled personal property, such as jewelry, coins, and fine art, to a property insurance policy.

To add scheduled personal property

1 Navigate to the Property Policies screen.

2 In the Policies/Quotes list, drill down on the policy.

3 Click the Quick Quote view tab.

4 In the Property Types list, add a record and complete the necessary fields.

NOTE: When you select a personal property value in the Type drop-down list, the Scheduled Property Rating form appears.

5 Scroll down to the Scheduled Property Rating form and complete the fields.

6 Click the SPP Detail view tab.

7 In the Property Type list, select a type and scroll down to the SPP Items list.

8 In the SPP Items list, add a record and complete the necessary fields.

9 Repeat Step 4 through Step 8 for each scheduled property item you want to add.

Setting Up Payment Plans

End users can set up payment plans, including details about payment methods, for property insurance policies.

To set up a payment plan for a property policy

1 Navigate to the Property Policies screen.

2 In the Policies/Quotes list, drill down on the policy.

3 Click the Payment Plans view tab.

4 In the Payment Plans list, add a record and complete the necessary fields.

Additional Property Policies Views

Table 6 describes additional views that are unique to the Property Policies screen.

Table 6. Additional Property Policy Screen Views

View Tab	Description
Coverage Underwriting	Records additional details regarding optional property policy coverages.
Replacement Cost	*Replacement cost* is an estimate of what it would cost to rebuild a real property structure. A *replacement cost estimate* is the basis of determining the amount of dwelling coverage that should be applied to a policy covering real property structures. This view captures a detailed description of property to be insured from which a replacement cost estimation can be made.
Replacement Cost Summary	Displays the details of a replacement cost estimate. Replacement cost data is often obtained from an external system. For more information on integrating with external systems, see "Integration" on page 125.
Boat Detail	Records a detailed description of watercraft and associated equipment.
Boat Operator	Records operator information for watercraft operators on a policy.
All SPP Items	Displays a summary of all scheduled personal property items. For more information, see "Adding Scheduled Personal Property" on page 117.
Accident Violation	Records details of accident and violation history for boat operators.

15 PUL Policies

This chapter includes the following topics:

About PUL Policies

PUL Policies are a specialized type of insurance policy. Rather than provide financial protection for real property, a PUL policy provides an umbrella of liability coverage that is above that provided by a policyholder's other insurance policies. A PUL policy requires the collection of information about the property that is covered by the contract, plus information about the policies that provide the basic liability coverage for those pieces of property. Within a PUL policy, the policies that provide the basic liability coverage are termed "underlying policies." The PUL policy provides for liability coverage that exceeds the liability coverage provided by the underlying policies.

The PUL (personal umbrella liability) Policies views are used by service and licensed sales representatives to create and manage PUL insurance policies, including issuing quotes for a new policy or for a change in an existing policy.

For more information on views common to all policy screens, see "Common Policy Views" on page 93.

Scenario for PUL Policies

This scenario features sample tasks performed by a licensed sales representative. Your company may follow a different workflow according to its business requirements.

In this scenario, a licensed sales representative for a PUL insurance company is on the phone with a customer who has a homeowner's policy with your company.

Using the fields on the Quick Quote view as a guide, the sales representative asks the customer a series of questions in order to gather enough information to provide an initial quote. Because this is a PUL quote, he collects vehicle information, property (residence) information, watercraft information, and underlying policy information. Underlying policies are those whose liability coverage is extended by the PUL policy.

After the data has been collected, he submits it to an external rating calculator to determine the premium. Then, he gives the customer a verbal quote, and the customer indicates an intention to purchase the policy.

The quote now needs to be prepared for eventual contract issuance. This includes collecting detailed information about the insured vehicles, boats, or property and any underlying policies and billing and payment arrangements.

Then, he follows the procedures implemented by his company to submit the policy for issuance and billing.

In this scenario, end users are licensed sales representatives who service customers. They enter information to:

- Provide quotes
- Collect underwriting, rating, and underlying policy information about vehicles, properties, and watercraft

Providing PUL Policy Quotes

In Siebel Insurance, a quote is a policy that has not been issued. End users can generate a quote for a new policy or for a change to an existing policy.

The Quick Quote view provides a way to gather basic policy and rating information. The information collected through the Quick Quote view represents the minimum rating information needed to create an initial premium calculation.

To generate a PUL insurance policy quote

1. Navigate to the PUL Policies screen.
2. In the Policies/Quotes list, add a record and complete the necessary fields.
3. In the Policies/Quotes list, drill down on the policy.
4. Click the Quick Quote view tab.
5. In the Quick Quote form, complete the necessary fields.
6. Collect underwriting, rating, and underlying policy information about vehicles, properties, and watercraft using the following PUL Policies view tabs:
   - Vehicles
   - Property
   - Watercraft
   - Underlying Policies

After collecting the data, you can submit it to an external rating engine to determine the premium. In the application, you can add information to help underwrite and administer the quote. You can use the Rating form to manipulate the Rating factors and further refine the quote.

NOTE: You can configure your Siebel application to add a Rate button that activates the software program your company uses to rate policies.

16 Billing Accounts

To handle the payment of policy premiums, insurance companies use something called a billing account. A *billing account* is a construct that is used to handle the billing and payment activities associated with one or many insurance policies. The policy premiums are billed and collected through the billing account. This allows insurance companies to give users the flexibility to pay their premiums through a single bill, even though they may have several policies.

Siebel Insurance provides flexibility for companies to handle billing-oriented transactions in various ways. Although billing accounts are a popular method within the industry, many companies handle billing on a single policy basis and many use a blend of billing account and single policy billing.

Using the procedures given in this chapter, end users will be able to use the Billing Accounts screen to add a billing account, associate a billing account with a policy, contact, or company, and add a service request to a billing account.

Scenario for Billing Accounts

This scenario features sample tasks performed by an insurance agent. Your company may follow a different workflow according to its business requirements.

An insurance agent creates a new billing account to manage the various policies held by one of her customers. First, she associates the policies and certain contacts with the billing account. In this context, a *contact* can be someone who is responsible for paying the bills associated with an account or someone associated with the billing account, such as the secondary insured on a policy.

Later, the insurance agent receives a call from one of her contacts. The contact has a problem with his latest bill. The insurance agent logs a service request against the customer's billing account.

End-User Procedures for Billing Accounts

The following end-user procedures are described in this section:

- "Creating Billing Account Records" on page 121
- "Associating Billing Accounts with Other Records" on page 122

Creating Billing Account Records

End users can add a new billing account record from any Billing Accounts view, including the Contacts screen, the Companies screen, the Service Requests screen, or the Billing Accounts screen.

To add a billing account

1. Navigate to the Billing Accounts screen.
2. Add a new record and complete the necessary fields.

   Some fields are described in the following table.

Field	Comments
Account #	Automatically generated by the application. You can configure Siebel Insurance to assign a billing account number based on your company's standards and conventions.
Effective Date	Set to the current date.
Status	Set to New.
Type	The type of billing account. Select: ■ Single Policy if you will associate only one policy with the billing account. ■ Multiple Policy if you will associate more than one policy with the billing account.

Associating Billing Accounts with Other Records

Billing accounts can be associated with policies, contacts, companies, service requests, and households. End users can make the associations directly from the Billing Accounts screen, the Contacts Billing Accounts view, or the Companies Billing Accounts views.

Billing accounts can only be associated with households through an implicit relationship with a contact. That is, a billing account must be associated with a contact who is a member of a household in order for the billing account to be associated with the household. This relationship is then visible in the Households Billing Accounts view.

To associate a billing account with a policy

1. Navigate to the Billing Accounts screen.
2. In the Billing Account list, drill down on the billing account for which to associate a policy.
3. Click the Policies view tab.
4. In the Policies list, add a record.

   The Add Policy dialog box appears.
5. Do one of the following:
   - If the policy already exists, select the policy in the Add Policy dialog box.

- If the policy does not yet exist, click New to create a new policy.

The Add Policy dialog box closes and a record is added to the Policies list.

6. Complete the necessary fields.

The policy is now associated with the billing account.

NOTE: The billing account type determines how many policies should be associated. If the type is Single Policy, then only one policy should be associated.

To associate a billing account with a contact or a company

1. Navigate to the Billing Accounts screen.
2. In the Billing Account list, drill down on the billing account with which to associate a contact or a company.
3. Click the Contacts view tab.
4. Do one of the following:
   - In the Contacts list, click New and either select or add a contact in the Add Contact dialog box.
   - In the Organizations list, click New and either select or add a company in the Add Companies dialog box.

   The selected contact or company is now associated with the billing account.

To add a service request to a billing account

1. Navigate to the Billing Accounts screen.
2. In the Billing Account list, drill down on the billing account to associate with a service request.
3. Click the Service Requests view tab.
4. In the Service Requests list, add a record and complete the necessary fields.

17 Integration

The Siebel Financial Services eBusiness platform combines a set of tools, technologies, and prebuilt functional integration components to facilitate application integration. This set of products are referred to as Siebel Financial Services eBusiness Application Integration (eAI). Siebel Financial Services eAI is an EAI solution built on top of Siebel eAI offered by Siebel Systems. Siebel Financial Services eAI provides an integration solution using industry XML standards. These standards have been adopted by the industry and extended by middleware companies such as IBM MQSFSE.

Siebel Financial Services eAI is designed as a set of interfaces that interact with each other and with other components within the Siebel application. These interfaces:

- Allow configurable messages within Siebel Tools for exchanging information using the various industry XML standards.
- Expose internal Siebel Objects to external applications.
- Take advantage of prebuilt adapters and enterprise connectors, and are compatible with third-party adapters and connectors.
- Allow prebuilt XML connectors for Siebel applications.
- Allow for comprehensive data transformation.
- Allow extension for customized XML connectors by providing the Siebel Industry XML Connector Factory API.

For more information on Siebel eAI, see *Siebel Financial Services eBusiness Application Integration Guide* and *Overview: Siebel eBusiness Application Integration Volume I*.

Siebel Insurance Integration Messages

Siebel Insurance includes a number of integration messages designed to support key business processes for the insurance industry. Table 7 describes these messages by defining the message type, the message purpose, the target application, and where you can find more information about it.

Table 7. Siebel Insurance Integration Messages

Type	Message	Target Application	Description
ACORD	Dwelling Valuation Inquiry Request	Replacement Cost Estimation System	A message submitting details of a dwelling on a home policy in order to request for dwelling values. For information, see *Siebel Financial Services Connector for ACORD P&C and Surety Guide*.
ACORD	Dwelling Valuation Inquiry Response	Replacement Cost Estimation System	The response message to a home policy request for dwelling values. For information, see *Siebel Financial Services Connector for ACORD P&C and Surety Guide*.
ACORD	Home Policy Add Request	Policy Administration System	A request message to create a new home policy. For information, see *Siebel Financial Services Connector for ACORD P&C and Surety Guide*.
ACORD	Home Policy Add Response	Policy Administration System	The response message to a request for the creation of a new home policy. For information, see *Siebel Financial Services Connector for ACORD P&C and Surety Guide*.
ACORD	Home Policy Quote Inquiry Request	Rating Engine	A message submitting details of a home policy rate quote. For information, see *Siebel Financial Services Connector for ACORD P&C and Surety Guide*.
ACORD	Home Policy Quote Inquiry Response	Rating Engine	The response message to a request for a home policy quote. For information, see *Siebel Financial Services Connector for ACORD P&C and Surety Guide*.

Table 7. Siebel Insurance Integration Messages

Type	Message	Target Application	Description
ACORD	Personal Auto Policy Add Request	Policy Administration System	A request message to create a new personal auto policy. For information, see *Siebel Financial Services Connector for ACORD P&C and Surety Guide*.
ACORD	Personal Auto Policy Add Response	Policy Administration System	The response message to a request to create a new personal auto policy. For information, see *Siebel Financial Services Connector for ACORD P&C and Surety Guide*.
ACORD	Personal Auto Policy Quote Inquiry Request	Rating Engine	A message submitting details of a personal auto policy request for a rate quote. For information, see *Siebel Financial Services Connector for ACORD P&C and Surety Guide*.
ACORD	Personal Auto Policy Quote Inquiry Response	Rating Engine	The response message to a request for a personal auto policy quote. For information, see *Siebel Financial Services Connector for ACORD P&C and Surety Guide*.
ASI	Create Life Policy Record	Policy Administration System	A message to create a new life insurance policy. For information, see *Application Services Interface Reference*.
ASI	Inquiry MIB Report	Medical Insurance Bureau	A message to request a Medical Insurance Bureau report. For information, see *Application Services Interface Reference*.
ASI	Notice of Loss	Claims Administration System	A message to create a claim record with initial loss information. For information, see *Application Services Interface Reference*.
ASI	Payment Information	Claims Accounting System	A message to submit a claim payment. For information, see *Application Services Interface Reference*.

Table 7. Siebel Insurance Integration Messages

Type	Message	Target Application	Description
ASI	Request ParaMed Result	Medical Examination Service Provider	A message to request for the result of a physical examination for a life insurance applicant. For information, see *Application Services Interface Reference*.
IAA	Add Party Request; Add Party Response	Party Administration System	A message to add contact information. For information, see *Siebel Financial Services Connector for IAA-XML Guide*.
IAA	Delete Party Request; Delete Party Response	Party Administration System	A message to delete a contact. For information, see *Siebel Financial Services Connector for IAA-XML Guide*.
IAA	Find Party Request; Find Party Response	Party Administration System	A message to query for a contact. For information, see *Siebel Financial Services Connector for IAA-XML Guide*.
IAA	Modify Party Request; Modify Party Response	Party Administration System	A message to update contact information. For information, see *Siebel Financial Services Connector for IAA-XML Guide*.
IAA	Submit Application Request; Submit Application Response	Policy Administration System	A message to submit an insurance policy application. For information, see *Siebel Financial Services Connector for IAA-XML Guide*.
IAA	Inquiry Financial Services Agreements Request; Inquiry Financial Services Agreements Response	Policy Administration System	A message to inquire about the status of an insurance policy application. For more information, see *Siebel Financial Services Connector for IAA-XML Guide*.

A Siebel Insurance Reports

Table 8 lists the Actuate reports that are specific to the Siebel Insurance. For more information about Actuate reports, including how to customize, enhance, and create Siebel reports, see *Siebel Reports Administration Guide.*

Table 8. Siebel Insurance Reports

Report Name and Description	Navigation Path	Report Selection
Client Summary Displays all insurance policy information for the current contact including the policy effective date, policy number, premium amount, product, and rate plan.	Contacts > My Contacts	Client Summary
FINS Call Report Detail Displays call report details, participating contacts and employees, action items, and notes of a single call report.	Call Reports > My Call Reports	Detail
FINS Call Report Summary Displays the company profile of commercial banking clients including a corporate summary, financial profile, subsidiaries, contacts, and activities.	Call Reports > My Call Reports	Summary
FINS Contact Profile Displays contact profile information such as name, address, date of birth, interests, experience, and activities.	Contacts > My Contacts	Profile
FINS Life Policy - By City Displays lists of life policies, grouped by city, with information such as premiums, effective dates, and insured amount.	Life and Annuities > My Policies/Quotes	By City
FINS Life Policy - By Sales Rep Displays lists of life policies, grouped by sales representative, with information such as premiums, effective dates, and insured amount.	Life and Annuities > My Policies/Quote	By Sales Rep

Table 8. Siebel Insurance Reports

Report Name and Description	Navigation Path	Report Selection
FINS Life Quotes - BY Source Displays lists of life policies, grouped by referral source, with information such as premiums, effective dates, and insured amount.	Life and Annuities > My Policies/Quote	By Source
INS Auto Policy Application A sample automobile insurance application.	Auto Policies > My Policies/ Quotes	Auto Policy Application
INS Auto Policy Binder A sample automobile policy binder.	Auto Policies > My Policies/ Quotes	Auto Policy Binder
INS Auto Policy Change Request A sample automobile insurance policy change request.	Auto Policies > My Policies/ Quotes	Auto Policy Change Request
INS Auto Policy Memorandum A sample auto memorandum of insurance.	Auto Policies > My Policies/ Quotes	Auto Policy Memorandum
INS Auto Policy Receipt of Payment A sample auto insurance receipt of payment.	Auto Policies > My Policies/ Quotes	Receipt of Payment
Opportunities - By Product Line	Opportunities > My Opportunities	By Product Line

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