

OVERVIEW OF POLICYPRO

By Sapiens



SAPIENS
Partnering for Success

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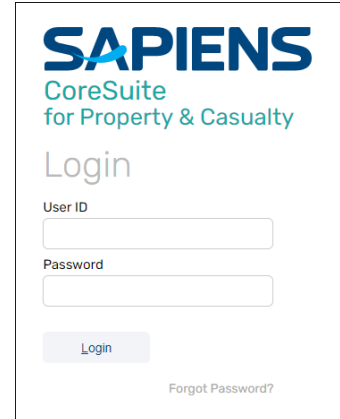
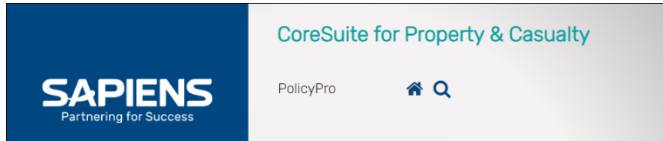
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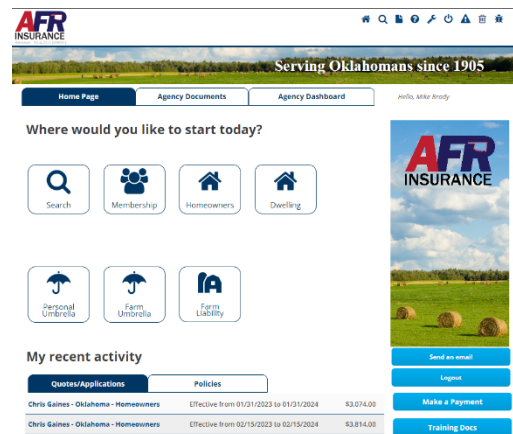
LOGIN TO POLICYPRO

Once you open the Sapiens URL link you should see an option for PolicyPro. Click on the House shaped icon to open the **Login** screen. Each individual will be provided with specific login credentials. User ID's and Passwords must **NOT** be shared. Enter your individually provided **User ID** and **Password** and click **LOGIN**, to proceed to the **PolicyPro Home Page**.



HOME PAGE

The PolicyPro Home Page will be the starting point for all Agent activities in Sapiens. Let's take a closer look at the information available and the navigation options on the Home Page.



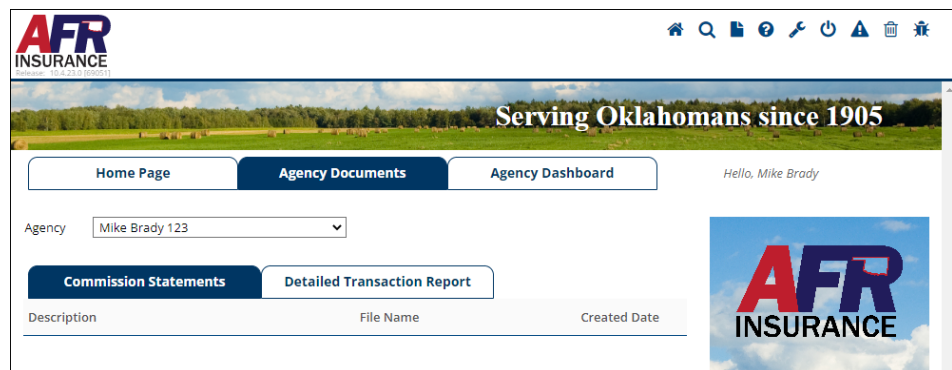
AGENCY DOCUMENTS

Click on the **Agency Documents** tab to open agency-specific documents such as your **Commission Statements** and **Detailed Transaction Reports**.

Only Managing Agents will have access to the Agency Commission Statements.

Document details are listed by:

- Description
- File Name
- Created Date



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AGENCY DASHBOARD

On the Agency Dashboard, you can quickly view your agency Summary, Policies, and Claims.

- Summary** – The Summary page is broken down by line of business, and includes Active Policy Count, Annualized Written Premium, Open Claim Count, Open Paid Reserves, Closed Claims Count, and Closed Paid amounts for your agency policies.

Product Offering	Active Policy Count	Annualized Written Premium	Open Claims	Open Paid Reserves	Closed Claims	Closed Paid
Dwelling-Property	12	28,270.00	1	0.00	0	0.00
Farm Liability	4	1,317.57	0	0.00	0	0.00
Farm Umbrella	2	3,989.00	1	0.00	0	0.00
Form 1 - Basic Form	18	65,032.00	2	0.00	0	0.00
Form 2 - Broad Form	3	10,635.00	33	200.00	5	156,569.00
Form 3 - Special Form	67	248,723.00	8	0.00	12	2,963.99
Form 4 - Contents Broad Form	3	1,440.00	15	0.00	0	0.00
Form 5 - Special Building and Contents Form	1	615.00	26	2,500.00	3	184,587.12
Form 6 - Limited Form	1	1,824.00	35	-525.00	7	115,600.00
Membership (MM)	121	0.00	0	0.00	0	0.00
Personal Umbrella	7	1,454.00	0	0.00	0	0.00

- Policies** – The Policies page allows you to select and display a wide range of Reports by line of business, such as Active Policies, Open Claims, Cancellations, and Expiration lists.

The toolbar across the top of your report will function similar to a search feature. Simply type something into the desired column, hit enter, and the system will refine your report list making it easier to locate the information you want.

- Claims** – The Claims page displays a list of claims filed on policies from your agency. Not only will you be able to see the Status of the claim, but you will also see the name of the assigned Adjuster. Again, you can type in the toolbar cells above each column to search for a specific claim.

Click the Export to CSV button at the top of each of these screens to export the data to an Excel file.



MY RECENT ACTIVITIES

Below the large square icons, or Navigation Tiles, you will find the **My Recent Activity** section, which is where you will locate your most recent Quotes & Applications, and your most recent Policies.

This section will save you a lot of time and may keep you from having to search for your most recent projects.

My recent activity		
Quotes/Applications	Policies	
Test AFR13568 - Ohio - Homeowners	Effective from 08/16/2022 to 08/16/2023	\$0.00
Scott Calendar - Oklahoma - Homeowners	Effective from 08/16/2022 to 08/16/2023	\$0.00

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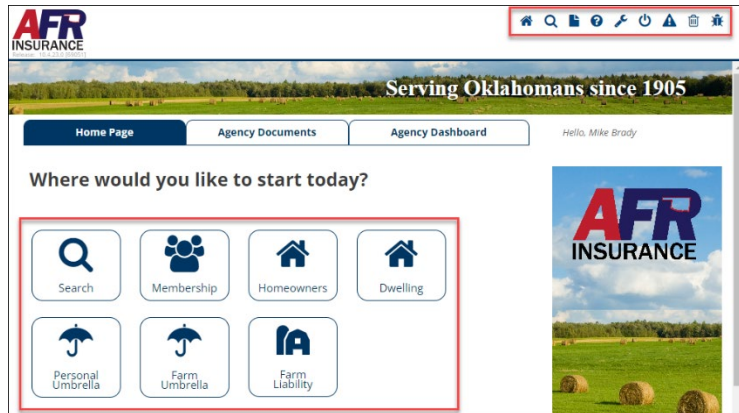
NAVIGATION

There are two ways to navigate away from the PolicyPro Home Page:

1) the **Primary Navigation Bar** across the top right of the screen, and

2) the **Large Navigation Tiles** in the main body of the screen.

There may be multiple ways to navigate to the same place. This will become easier as you develop your own preference over time.



PRIMARY NAVIGATION BAR

Let's look at the **Primary Navigation Bar** across the top. The options available may change based on what options are applicable to the quote, application, or policy you are working on.



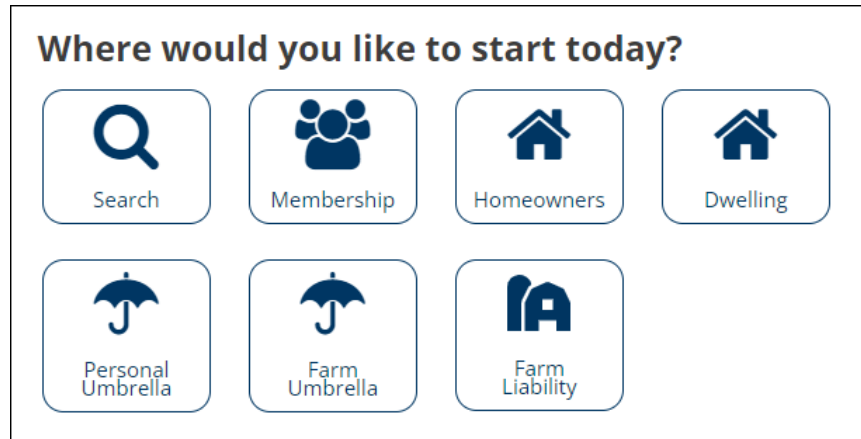
- **House** – The House icon takes you back to this **Home Page** whenever selected.
- **Magnifying Glass** – The Magnifying Glass navigates you to the **Search** page.
- **Paper** – The Paper icon will allow you to begin a **New Quote** for a **New Customer**.
- **Pencil** – A Pencil icon will **ONLY** appear when users are viewing an account. Once you have a quote or a policy open, you can select the Pencil from the Primary Navigation Bar to add a **Customer Note** or **Policy Note**.
- **Question Mark** – The Question Mark icon will take you to the **Help** page with additional Sapiens Training & Help Resources.
- **Wrench** – The Wrench navigates you to the **User Preference** page, where you can set your default user preferences.
- **Power Icon** – The Power Icon allows you to save your work and exit the session in PolicyPro.
- **Triangle** – The Triangle displays the **Error and Validation** dialog box whenever selected.
- **Trash Can** – The Trash Can icon is used to **Clear the Cache**, which is stored data that may occasionally need to be cleared for the system to run properly and efficiently.
- **Bug** – The Bug icon navigates you to the **Debugger** screen, which may be necessary for any I.T. assistance.

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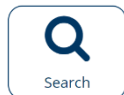
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LARGE NAVIGATION TILES

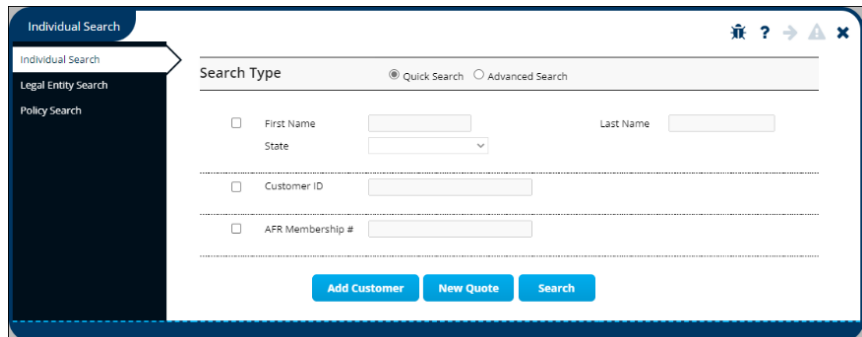
The **Large Navigation Tile** icons provide quick easy access to all available **Lines of Business** in Sapiens, and a handy **Search** tool used to locate existing customer contacts and policy information. Simply click on the appropriate tile to begin a New Quote or begin a Search.



SEARCH

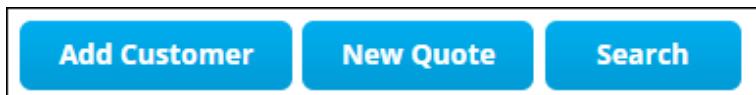


It is highly recommended to begin with the Search tool for every task in PolicyPro. Whether you are searching for an existing customer to service their policy, need to begin a new quote for an existing customer,



or create a new quote for a new customer, it is always best to search the system to make sure you do, or do not, locate their contact information before you begin.

You can perform a **Quick Search** or an **Advanced Search** for either an **Individual**, a **Legal Entity**, or a **Policy Search**.



If you do not locate the Individual contact, Legal Entity, or Policy, you were searching for, you can either choose **Add Customer** or **New Quote** to start from the beginning.

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NEW CUSTOMER

After clicking **Add Customer**, a separate screen will open allowing you to add the **Customer Info & Employment Info** for your new or prospective customer.

Make sure to follow the **Residence Address** hyperlink to enter their address. A Google scrubber will be used to verify the address. If the system does not recognize the address, you may need to go into Google to verify the address. If you cannot find the proper address on Google, and the customer assures you that the address is correct, you can reenter the address and click **Continue**.

Once the contact information is complete, click **SUBMIT** to continue.

The screenshot shows the 'New Customer' form. The 'Customer Info' section contains fields for Name (Prefix, First Name, Middle Name, Last Name, Suffix), Residence Address (with a hyperlink), Gender (Male, Female, Prefer Not to Answer), Birth Date, Marital Status (Single), ID Type (Social Security Number), Social Security Number, Primary Phone Number (Type, CC, Phone Number, Ext), Drivers License # (Number, State, Country), and Customer Since. The 'Employment Info' section includes Company Name, Employment Address, Occupation Description, and Customer Since. At the bottom, there are 'Submit' and 'Cancel' buttons.

NEW QUOTE

The **Lines of Business** icons, including **Membership, Homeowners, Dwelling, Personal Umbrella, Farm Umbrella, & Farm Liability**, allow you to create a New Quote for an **Existing Customer** or a **New Customer**.

After selecting the desired Line of Business icon, choose either to create an **Individual** contact or a **Legal Entity** contact and begin to fill in the customer contact information. These two screens will be the same for each of the Lines of Business. The only difference will be the Line of Business indicated in the Policy Information section.



The screenshot shows the 'New Quote' form. The 'Customer Information' section includes fields for Create for (Existing Customer, New Customer), Customer Type (Individual, Legal Entity), and Customer Information. The 'Policy Information' section includes fields for Line of Business, Policy Type, and Policy Information.

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NEW QUOTE / INDIVIDUAL

Choose **Individual** to create a new Contact needed to produce a New Quote for an individual. The Individual contact screen is broken down into two main categories:

- **Customer Information**
- **Policy Information.**

Follow the hyperlinks for both **Mailing Address** & **Risk Address** to fill in the required address information. The system will verify if the address is an official USPS address or not. If not, verify the address is correct and reenter the address.

The screenshot shows the 'New Quote' form for an Individual customer. The form is divided into two sections: 'Customer Information' and 'Policy Information'. The 'Customer Information' section includes fields for Prefix, First Name, Middle Name, Last Name, and Suffix. Below this are links for 'Mailing Address' and 'Social Security Number'. The 'Policy Information' section includes fields for Effective Date (10/19/2022) and Line of Business (Homeowners). There are 'Submit' and 'Cancel' buttons at the bottom.

The Required Fields are marked with a ***Red Asterisk**, which is the minimum amount of information needed to generate a New Quote. Once you have completed the minimum required information, click **SUBMIT** to continue.

NEW QUOTE / LEGAL ENTITY

For a Legal Entity customer, choose **Legal Entity** to create a new Contact needed to produce a New Quote. The Legal Entity contact screen is broken down into two main categories:

- **Legal Entity Information**
- **Policy Information**

Again, follow the hyperlinks for both **Customer Legal Address** & **Risk Address** to fill in the required address information. The system will verify if the address is an official USPS address or not. If not, verify the address is correct and reenter the address.

The screenshot shows the 'New Quote' form for a Legal Entity customer. The form is divided into two sections: 'Legal Entity Information' and 'Policy Information'. The 'Legal Entity Information' section includes fields for Legal Entity Name and Customer Legal Address. Below this are fields for Primary Phone Number, CC, Phone Number, and Ext. The 'Policy Information' section includes fields for Effective Date (10/19/2022) and Line of Business (Homeowners). There are 'Submit' and 'Cancel' buttons at the bottom.

The Required Fields are marked with a ***Red Asterisk**, which is the minimum amount of information needed to generate a New Quote. Once you have completed the minimum required information, click **SUBMIT** to continue.

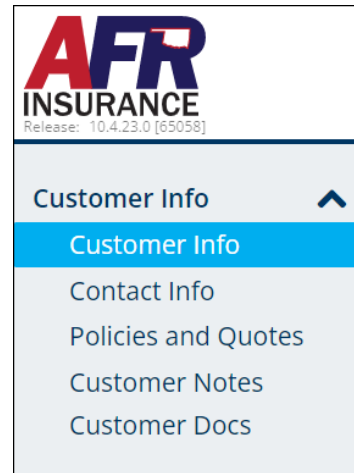
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CUSTOMER INFO

After you click **SUBMIT** to create your New Contact, you may be required to complete additional contact information in the Customer Info section. This may include driver's license information, employment details, or additional contact information such as alternative phone numbers, email addresses, and alternative names such as "Teddy" instead of "Theodore".

Once you have finished entering all of the **Contact Info**, you are ready to proceed to the **Policy Info** section where you will begin entering the policy-specific information for your **New Quote**.



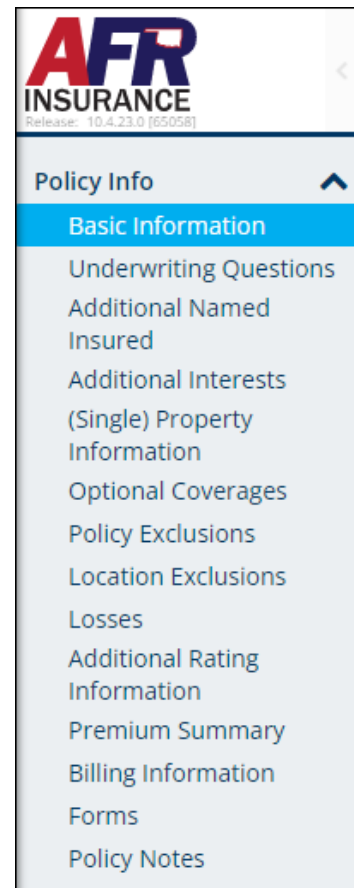
POLICY INFO

The Policy Info section, on the left-hand navigation pane, is where you will enter policy-specific information to create a New Quote. Some of these screens are similar, if not the same, on different lines of business. However, some of these screens are very specific to a particular line of business since the information needed is important to that line of business only.

Some information will need to be typed, some options will be selected from drop-down boxes, and other screens may require you to click "ADD" which will open a separate screen over the top of the existing screen that allows you to enter additional information.

For location-specific screens, such as Location Exclusions, make sure to choose the correct location from the drop-down box above before making your selection. This will ensure that you are adding or removing coverages from the correct risk address.

Work carefully through each screen, making sure to enter at least the minimum amount of information needed to produce a New Quote.



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ERRORS & REQUIRED FIELDS

Only limited information is needed to provide a quote. Later, more information will be needed during the application process before a policy can be issued.

All fields marked with a * **Red Asterisk** are required, and you will not be able to proceed unless all the required fields are completed. If you click **SUBMIT** or try to change to another screen without completing all the required fields, you will see an **ERROR** message pop up listing all the required fields, which will turn red, that require information to be entered or answered before you continue.

The screenshot shows the 'Basic Information' form for Chris Gaines. Several fields are highlighted with red boxes and asterisks, indicating they are required: 'Document Delivery Method' (a dropdown menu showing 'Please make a selection'), 'County (moratorium)', and 'Residence Address' (a dropdown menu showing 'Marlow, OK 73055'). An 'Errors' pop-up window is open in the top right corner, listing the required fields: County (moratorium) and Document Delivery Method. A red arrow points from the pop-up to the 'Document Delivery Method' field.

Sometimes, these items will be listed on a **Missing/Invalid Info** screen, which provides quick easy hyperlinks that will direct you to the location of the missing/invalid information. Click **NEXT ERROR** to move from one item to another until you are completed.

The screenshot shows the 'Missing/Invalid Info' screen. It contains a message: 'The following pages were found to be incomplete. The links below provide easy navigation to the corresponding pages.' Below this message is a link: 'Named Insured Detail' with a warning icon. Underneath the link is the text 'Birth Date'. At the bottom right of the screen is a blue button labeled 'Next Error'.

ENTERING INFORMATION

It is important to know that any information entered into Sapiens will display and print **EXACTLY** the way you enter it into the system. For example, if you do not capitalize your customer's name, it will not be capitalized when their billing statements are produced and mailed or emailed to them. To ensure a professional look, make sure to either properly capitalize everything entered into the system, or turn your CAPS on and capitalize everything that is entered.

Name
chris gaines

Name
Chris Gaines

Name
CHRIS GAINES

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SAVE YOUR WORK

You do not want to lose any of the information you entered, so make sure to click **Submit** or **Next** before leaving any screen in Sapiens to avoid losing the information you entered on each screen.

Customer Information

As of: 11/11/2022 [Edit](#)

Customer Info

Name: Prefix: *First Name: Middle Name: *Last Name: Suffix:

1007 Brooks Rd
Marlow, OK 73055

*Residence Address

Gender: Male Female Prefer Not to Answer

Birth Date:

Marital Status:

ID Type:

Social Security Number:

Primary Phone Number: Type: *CC: *Phone Number: Ext:

Home Phone: 1 405918-1234

Drivers License #: Driver's License State: Country:

Employment Info

Company Name:

Employment Address: 1007 Brooks Rd
Marlow, OK 73055

Occupation Description:

Customer Since:

Party Number:

[Submit](#) [Cancel](#) [Next](#)

UNAVAILABLE FIELDS

In some instances, some fields may be prefilled, not available to be selected, or may be grayed out. Fields that are prefilled, and cannot be selected, may be filled based on information previously entered or pulled from other sources, such as the **Replacement Cost Estimator** from **360 Value**.

Fields that are unavailable to select or grayed out, are either not available based on previously entered information, or may require other selections to be made before they become available, such as some of the **Optional Coverages**.

For more details, please reference your AFR Product Manuals.

Basic Coverages

Replacement Cost Estimator: ?

* Deductible: ?

Coverage A - Dwelling

* Valuation: ?

* Dwelling Limit: ?

Optional Coverages

Property	Liability	Personal Property
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
HO-65 Coverage C - Higher Limit of Liability on Certain Property		
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Electronic Devices (Requires HO-65 Coverage C - Higher Limit of Liability on Certain Property)		
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Guns and Gun Accessories (Requires HO-65 Coverage C - Higher Limit of Liability on Certain Property)		
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Jewelry, Watches and Furs (Requires HO-65 Coverage C - Higher Limit of Liability on Certain Property)		

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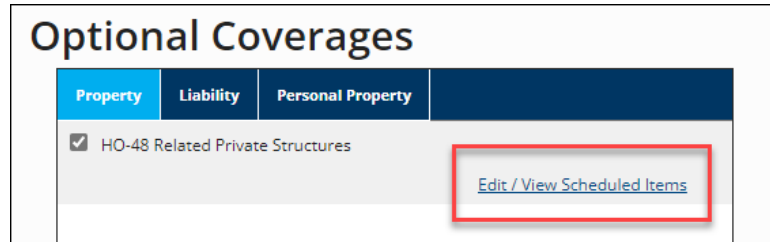
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SCHEDULES

In insurance lingo, Schedules are a list of various add-ons, policy or location exclusions, or clarifications in an insurance policy. There are a few different ways that items may be added, or “Scheduled” in PolicyPro.

HYPERLINKS

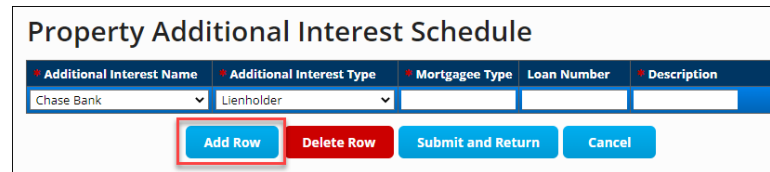
Some Schedules will be accessed by a hyperlink that often reads “**Edit/View Schedules Items.**” The hyperlink will either open a screen within the same screen or take you to another screen that allows you to add the information to the Schedule before you proceed.



(e.g., Policy Coverages, Optional Coverages, Policy Exclusions, Location Exclusions, etc...)

ADD ROW

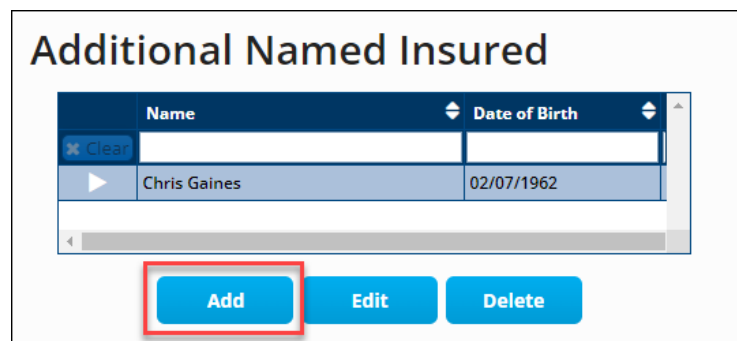
Other Schedules will allow you to “**Add**” or “**Add Row**” which will open up a new line below the column headers where the information will be entered directly on the same screen.



(e.g., Property Additional Interest Schedule)

SCREEN WITHIN A SCREEN

Some other Schedules may open another screen within the screen, which needs to be completed to add the information to the schedule. You may need to click “**Add**” to open the additional screen.



(e.g., Additional Named Insured, etc...?)

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ADDRESS TYPES

MAILING ADDRESS

The Mailing Address is where the contact wishes to receive their mail, including billing statements and renewals. The Mailing Address is often the same as the Residence Address, but please do not assume that is the case. It is recommended to verify the Mailing Address with your customer with each New Quote.

The screenshot shows the 'New Quote' form. Under 'Customer Information', the 'Mailing Address' field is highlighted. Under 'Policy Information', the 'Risk Address' field is highlighted. The form includes fields for Customer Name (Prefix, First Name, Middle Name, Last Name, Suffix), ID Type, Social Security Number, Primary Phone Number (Type, CC, Phone Number, Ext.), Effective Date, Line of Business, and Trans Type. There are 'Submit' and 'Cancel' buttons at the bottom.

RISK ADDRESS

The Risk Address is the address of the premises for which the insurance policy coverages apply. The Risk Address may also be the Residence Address and/or the Mailing Address but isn't necessarily the case.

RESIDENCE ADDRESS

A Residence Address is the physical address at which the customer lives or resides. The Residence Address may also be the Risk Address and/or the Mailing Address but that isn't necessarily the case in all instances.

The screenshot shows the 'Basic Information' form. Under 'Applicant Information', the 'Edit Residence Address' link is highlighted. The form displays fields for Edit Named Insured (Chris Gaines), Membership Number, Active Membership Number, Document Delivery Method (Mail), Edit Contact Info, Home Phone ((405)918-1234), Home Email (chris.gaines@email.com), and Edit Residence Address (1007 Brooks Rd, Marlow, OK 73055).

ADDRESS VALIDATION

Address Validation has been integrated into the system to verify and correct addresses automatically with officially recognized United States Postal Service addresses. The system will display a warning message if the address is not verified. Please verify the address with the customer, and if they insist that the address is correct, reenter the address and click "**Continue.**"

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EDIT NAMED INSURED

It is very important to understand that using the **Edit Named Insured** feature, on the **Basic Information** page, may change the customer's information on **ALL** other policies in the Sapiens system.

If that is not your intention, and you only need to make an edit on one particular policy, or location, then you may want to **"Add a New Customer Not Seen in the List Above."**

If you **DO** wish to change the address and contact information on every policy in the Sapiens system, click **"Change the Current Customer's Information."**

Basic Information
Applicant Information
* **Edit Named Insured** Chris Gaines ?
Membership Number

Modify Customer ID ? ? ? ? ? ? ? ?
Current Information
Chris Gaines
1007 Brooks Rd
Marlow, OK 73055
 Choose from the following list
Customer Name Birth ... Address City St... Postal...
Christopher Gaines 1007 Brooks Rd Marlow Marl... 73055
 Add a new Customer not seen in the list above
 Change the current Customer's information
Continue Cancel

CUSTOMER NOTES

Customer Notes are notes about the customer and not specific notes about a policy. An example of a Customer Note might be, *"Customer is a truck driver and may work on the road for weeks at a time. The best way to reach him is by email or call him on his cell phone."*

Customer Notes are for Agency use and may not be seen by Underwriting.

To enter a **Customer Note**, click the **Pencil** icon in the top right corner menu, select the Customer Note radial option, select the **Type** of note from the drop-down menu, then enter the information. You also have the option to attach a document. Click **SUBMIT** to save your Customer Note.

Beware: Customer Notes are **NOT** visible to the customer on printed documents or online applications. However, Customer Notes are discoverable in a court of law.

AFR INSURANCE Membership # Name Application #
Chris Gaines 230460001
Customer Info ^ Customer Notes
Customer Info
Contact Info
Policies and Quotes
Customer Notes
Customer Docs

Home Search Document Pencil ? Wrench Power Warning Trash ? ? ? ? ? ? ? ?
Actions

Add Note ? ? ? ? ? ? ? ?
Create Notes For Customer Policy
Type: Note
Brief Description:
Note Text:
Attachment File Choose File No file chosen
Submit Cancel

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POLICY NOTES

Policy Notes can be found in the Policy Info section.

Policy Notes, including notes from underwriters and agents, can be viewed by simply clicking Policy Notes in the left-hand navigation menu.

It is important to understand that Underwriters are not notified when a Policy Note is created but can be viewed if notified by the agent.

To enter a **Policy Note**, click the **Pencil** icon in the top right corner menu, select the Policy Note radial option, select the **Type** of note from the drop-down menu, then enter the information. Again, you have the option to attach a document.

Click **SUBMIT** to save your Policy Note.

Beware: Policy Notes do not print on any documentation or forms and are for internal documentation purposes only. However, Policy Notes are also discoverable in a court of law.



DOCUMENT MANAGEMENT

Sapiens makes **Document Management** so easy and convenient from beginning to end. All the documents pertaining to your customer's policy will be linked and stored within PolicyPro, either in **Customer Docs, Forms, or Document Management**.

The only documents that need to be printed are documents that require a customer signature, such as **Policy Applications** and **Exclusions**. You will need to scan in those signed documents to be uploaded during the Application process.

All documents and photos must be uploaded into the Sapiens Document Management system. No physical documents will be mailed to the home office.

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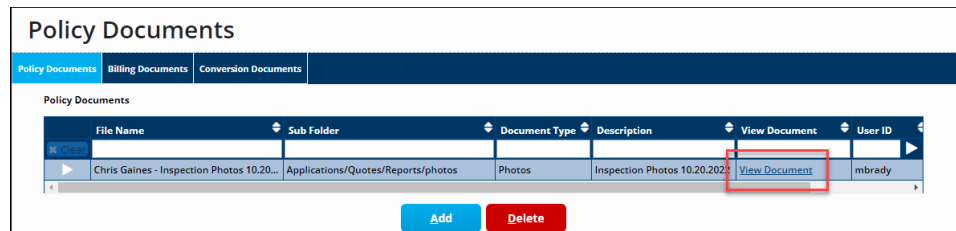
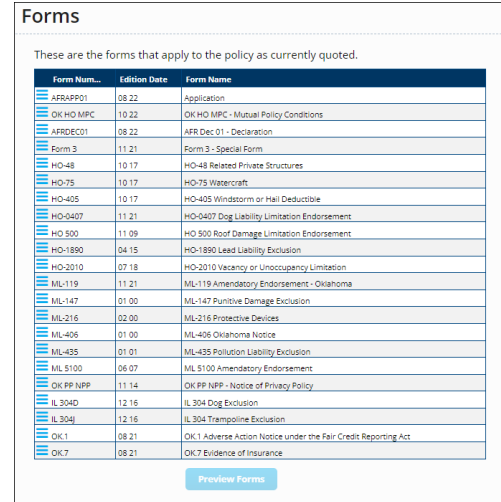
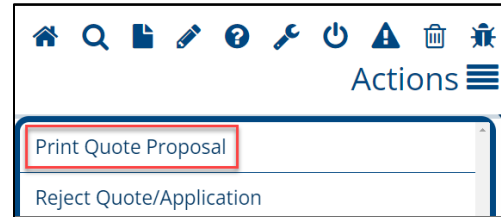
PRINTING DOCUMENTS

Printing Documents can be done in a few different ways.

Actions Menu - During the Quote process, you may want to **Print the Quote Proposal** in the top-right **Actions Menu**.

Forms - During the Application process, you may need to print off certain **Documents** and **Exclusions** for signatures, which can be accessed on the **Forms** screen on the left-hand navigation pane. From the Forms screen, click on **Preview Forms**, which will launch a PDF document containing all the listed Forms. Choose the documents you wish to print, then click Print.

Documents - You may also need to print Documents on Active Policies. These documents will be found in **Customer Docs** or **Document Management** on the left-hand navigation pane. Documents are categorized between Policy Documents, Billing Documents, & Conversion Documents. Simply click **“View Document”** next to the desired document, which will launch a PDF document that can be viewed and printed.

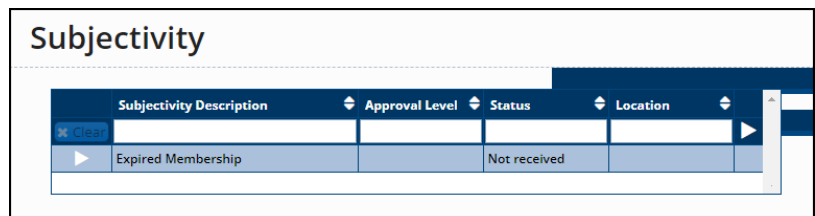


SUBJECTIVITIES

PolicyPro is designed to provide a quick and easy underwriting experience. Some of the information entered into Sapiens will require Underwriting review. The system will create **Subjectivities** for information that requires a closer look. Subjectivities are only viewable by internal users, not agents.

Subjectivities do not hold up the policy from being issued. Underwriters may need to reach out to the agent for more information. In some cases, the underwriter might make adjustments to the policy but not without notifying the agent.

(Example: If proof of central alarm was not provided, the discount might be removed.)



OVERVIEW OF POLICYPRO

PolicyPro By Sapiens

POLICY SERVICE

Once the policy is issued, you need to know how to service your customer's policy. Let's look at a few of the most common ways to service your customers in PolicyPro by Sapiens.

BILLING & PAYMENTS

Payments can either be made using the customer's account in the **InvoiceCloud** payment system, or by using your **Agency Sweep** account in Sapiens. For more information, please see the [BILLING & PAYMENTS](#) training.

TRANSACTIONS

Once the policy is issued, **Transactions** is where you will go to initiate a new policy transaction, complete in-process policy transactions, or view historical policy transaction details. The **Transactions** page will only appear once a policy has been issued. Transaction options will vary depending on what is available to the policy you are viewing.

Agent options include:

- Applications (New Business Quote)
- Endorsements (Policy Change)
- Cancellations

AFR Home Office user options also include:

- Agent of Record Changes
- Non-Renewals
- Reinstatements
- Renewals
- Rewrites

Transactions

Show In Process Transactions Show Issued Transactions Show Rescinded Transactions Show Purged Transactions

Tra...	Transaction	Transaction Description	Trans Eff Date	Transaction S...	User ID	Term Premium	Trans Premium	Reversed Tra...	Process I
1	Application	Application	10/31/2022	Issued	AFR_UM	\$2,235.00	\$2,235.00		10/30/202

Enter Trans Enter Trans(Review Only) View Trans Info Purge Rescind

To create a new transaction, choose the transaction from the list and click "Go".

Endorsement
Endorsement
Agent of Record
Cancel Policy
Pending Cancellation

Go

OVERVIEW OF POLICYPRO

PolicyPro By Sapiens

TRANSACTION NAVIGATION

NEW TRANSACTION - To begin a new Transaction, choose the Transaction type from the drop-down box and click **GO**.

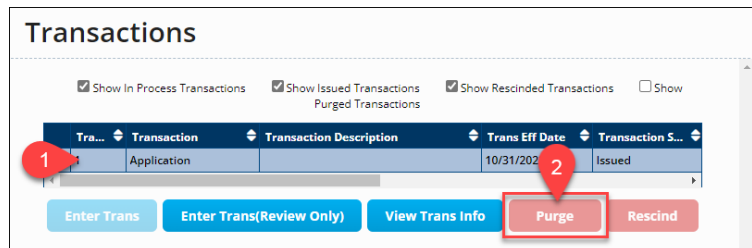
VIEW OR EDIT TRANSACTION - To View or Edit transaction information, select the applicable transaction, then click the **View Trans Info** or **Edit Trans Info** button, respectively. View Trans Info is accessible when a transaction has been finalized/ issued. Edit Trans Info is accessible when a transaction has not been finalized and therefore status is In Progress. **NOTE:** Transaction Information captures transaction details like effective date, description, and authorized user initiating the transaction.

REVIEW TRANSACTION - To view/review the Policy Details of the transaction, select the applicable transaction, then click the **Enter Trans (Review Only)** button. **NOTE:** This review-only action opens the policy for the user to view policy details specific to that transaction. Policy changes cannot be made from the view/review lens.

EDIT IN-PROGRESS TRANSACTION - To Edit the Policy Information of an In Process Transaction, select the applicable transaction, and then click the **Enter Trans** button. **NOTE:** The edit action opens the policy for the user to make changes to in-process transactions. Only In Process Transactions can be edited.

DELETE IN-PROGRESS TRANSACTION - To Delete an In Process Transaction, select the applicable transaction, and then click the **Purge** Button.

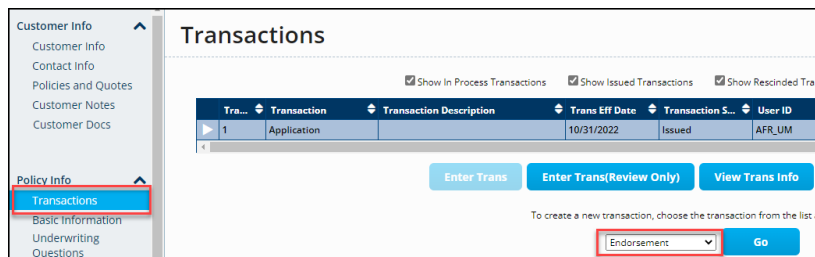
NOTE: This is only accessible for transactions that have not been finalized (issued). Only In Process Transactions can be purged. Once a transaction has been finalized, this field is not accessible.



ENDORSEMENTS

The Endorsement Transaction enables you to initiate changes to a policy term and to associate these changes with an endorsement definition. Endorsements can be made to the prior, current, or renewal term of the policy as long as the selected term is not canceled. To begin a New Endorsement:

1. Locate your customer's policy and go to the **Transactions** screen.
2. Select **Endorsement** from the drop-down menu and click **GO**.
3. Enter the transaction details in the pop-up window and click



Continue. This will direct you back to the Transactions page where you will see the **In Process** Endorsement.

OVERVIEW OF POLICYPRO

PolicyPro By Sapiens

- a. NOTE: For Billing Changes, complete the Billing Info Change Type. This indicator opens the Policy billing page for editing.
4. To continue with an Endorsement Transaction, select the applicable in-process endorsement transaction, add a description of the changes being made, such as “Mortgage Change,” then click the **Enter Trans** button.
5. You will now be able to navigate through the policy pages to **make the required policy changes**.
 - a. NOTE: Some fields will display as editable, while others will be locked down.
6. The **Premium Summary** page will give a snapshot of the new policy premium, reflective of the policy changes entered, and will highlight the change in premium due to the transaction changes.
7. Once all required policy changes have been made, you can issue the transaction by selecting **Submit** or **NEXT** from the **Billing Information** Page OR by selecting **Issue Transaction** from the **Actions** drop-down menu in the upper right-hand corner.
 - a. If an In Process Transaction needs to be removed altogether, you will navigate back to the Transactions Page on the left-hand toolbar, select the applicable transaction, and click **Purge**.
8. After Issuing the Transaction, you will be brought to the Issue Verification screen. Here, you will either click **Save and Review** which navigates you back to the Transaction page, or you will click **Continue Issuance** which will Issue the Policy with the changes made and display on the **Issue Confirmation** page.
9. The **Change Summary** page captures the details about the endorsement change transaction that has been processed.

CANCELLATIONS

Cancellation enables you to cancel an existing policy. Cancellations can be made to the prior, current, or renewal term of the policy as long as the selected term is not already canceled.

NOTE: Transaction Cancellations are specific to the manual cancellation process. There are automatic system-initiated cancellations due to non-pay that will initiate from BillingPro.

1. Locate your customer’s policy and go to the **Transactions** screen.
2. Select **Cancel Policy** from the drop-down menu and click **GO**.
3. Next, enter the transactions details, including the Effective Date, Cancellation Reason, and Transaction Description.
 - a. The **Complete Transaction** button will navigate you to the **Issue Confirmation** page. No other policy changes can be made. All other pages and fields will be locked in read-only status.
 - b. The **Cancel** button returns you to the **Transactions** page without initiating the In Process Cancel Policy Transaction.
4. From Cancel Issue Confirmation, you can navigate back to **Transactions** and see that the **Cancellation Transaction** has been issued. When viewing **Customer Info Policies and Quotes**, the Policy Status will be canceled.
5. **Change Summary** – No Change Summary will be provided on a **Cancel Policy** transaction.
6. Cancelled Policies can only be **Reinstated** or **Rewritten**.

OVERVIEW OF POLICYPRO

PolicyPro By Sapiens

REWRITES

The **Rewrite** function is only available to AFR Home Office users, and enables AFR to reactivate a canceled policy, within 45 days of the original policy effective date, with a **New Policy Number** and a **New Effective Term**. A rewrite can be entered for the current term if the current term is canceled. A rewrite cannot be entered for the prior or renewal term of a policy.

NOTE: Rewrite only grabs a snapshot of the policy as of the **New Business** policy details. Any other **Post Issuance Changes** would need to be reprocessed on the policy rewrite... even things like AOR Changes.

1. Locate your customer's policy and go to the **Transactions** screen.
2. Verify that the policy has been canceled OR **Cancel** the policy noting "**Rewrite Policy**" in the **Transaction Description**. The Rewrite option is only available when a policy has been canceled.
3. To Rewrite a canceled policy, select **Rewrite Fill from Existing Policy** from the drop-down options and click **GO**.
4. When entering the transaction details, you will notice that the **Transaction Effective Date** defaults to the **Prior Policy Effective Date** but can be changed. The Transaction Effective Date sets the **Rewritten Policy Effective Date**. The **Policy Expiration** should display as read-only for a 12-month policy term.
 - a. The **Continue** button takes you back to the **Transactions** page of the **NEW Rewritten Policy** where you will see the In Process Rewrite Transaction.
 - b. The **Cancel** button returns you to the **Transactions** page of the canceled policy without initiating the In Process Rewrite Policy Quote Transaction.
5. To continue, select the **Rewrite Transaction** and click the **Enter Transaction** button.
6. You are now able to navigate through the policy pages to make required policy changes before issuing the rewrite policy. But, keep in mind that New Business rules apply.
7. **Premium Summary** will give you a snapshot of the policy with the proposed changes, but does **NOT** highlight the change in premium due to the Policy changes between the Canceled and Rewritten policies.
8. Once all required policy changes have been made, you can issue the transaction by selecting **Submit** or **Next** from the Billing Information Page, **OR** by selecting **Issue Transaction** from the **Actions** drop-down menu in the upper right-hand corner.

Again, if an In Process Transaction needs to be canceled/removed altogether, you will navigate back to the **Transactions** page from the left-hand toolbar, select the applicable transaction, and click **Purge**.
9. After Issuing the Transaction, you will be brought to the **Issuance Verification** screen.
 - a. You can click **Save and Review** to save the changes and navigate back to the **Transactions** page where you will see the in-process transaction. However, this does not issue the policy.
10. The **Continue Issuance** button issues the policy change endorsement and navigates you to the **Issue Confirmation** page.
11. **Change Summary** – No Change Summary will be provided on a Rewrite Policy Transaction. A Rewrite is technically a **NEW** Policy.

OVERVIEW OF POLICYPRO

PolicyPro By Sapiens

AGENT OF RECORD CHANGES

Only AFR Internal Users are permitted to issue **Agent of Record** transactions. The Agent of Record function enables an AFR User to change or update the agent information on an existing policy. An Agent of Record transaction can be viewed on the Transaction page in the left-hand navigation pane.

NON-RENEWALS

Only AFR Internal Users are permitted to issue **Non-Renewal** transactions. The Non-Renew function prevents a policy from being renewed. A Non-Renewal can be entered for the current policy term if the term is not canceled AND there are 50 days or more remaining on the policy. A Non-Renewal cannot be set up on policies if there are 50 days or less remaining on the policy.

Non-Renewal transactions can be viewed on the Transaction page in the left-hand navigation pane.

NOTE: A Cancelled policy cannot be non-renewed.

REINSTATEMENTS

Only AFR Internal Users are permitted to **Reinstate Cancelled Policies**. The Reinstatement function enables a user to reactivate a canceled policy as of the cancellation date so that there is no break/ lapse in coverage. The original policy term, anniversary date, and origin date are retained.

- A reinstatement can be entered for the current term if the current term is canceled.
- A reinstatement can be entered for the renewal term if the renewal term is canceled, and the current term is not canceled.
- A reinstatement cannot be entered for the prior term of a policy.
- The Reinstatement Transaction Effective Date will be set to the cancellation date so that the policy is issued active without a lapse in coverage.

RENEWALS

Renewals start generating automatically beginning **47 days before the expiration** of the current policy term. The renewal process includes a system check to see if discounts still qualify, if new insurance scores need to be run, etc... The status of Renewals can be viewed by going to the Transaction page, selecting the Transaction in question, and viewing the Policy Status.

OVERVIEW OF POLICYPRO


PolicyPro By Sapiens

POLICY STAGES & STATUS

The Policy Status will not technically begin until the quote is converted to an application, and the application is issued to a policy.


QUOTE

During the **Quote** stage, you will see the **Quote #** in the banner across the top of the PolicyPro screen. If you do not complete the Quote at one time, or need to refer back to the quote later, you can use the **Search** feature to locate the customer contact and proceed with your quote.

	Membership #	Name	Quote #	Line Of Business	Agency Name	Effective Date	Policy Status	Conversion Pol#
	G60195	Chris Gaines	474360001	Dwelling		10/31/2022		


APPLICATION

Similarly, the **Application #** will be visible in the banner across the top of the PolicyPro screen. The **Search** feature can also be used to locate and proceed with an unfinished Application.















	Membership #	Name	Application #	Line Of Business	Agency Name	Effective Date	Policy Status	Conversion Pol#
	G60195	Chris Gaines	554360001	Homeowners		10/17/2022		

POLICY STATUS

Once an application has been converted to Policy for Issuance, the **Policy #** will be displayed in the banner across the top of the screen. You may also notice the **Policy Status** as **Issued** or **Active**.

	Membership #	Name	Policy #	Line Of Business	Agency Name	Trx Eff Date	Trx Type	Policy Status	Conversion Pol#
	C60286	Richard Cunningham	OK-DW1-001000095-001	Dwelling	-Mike Brady Agency	10/31/2022	New Business	Issued	

Additionally, you can view the Status by going to the **Policies and Quotes** page in the left-hand navigation pane, under **Customer Info**. From there, you will be able to see the **Policy Status** of all the policies and quotes for that customer contact.

	Customer Name (ID): Richard Cunningham (302000...	Customer Address: 1301 E Edgewater St, Broken ...																																																			
Customer Info Customer Info Contact Info Policies and Quotes Customer Notes Customer Docs	<h3>Customer Related Policies and Quotes</h3> <p><input type="checkbox"/> Include Household Members Policies & Quotes</p> <table border="1"><thead><tr><th>Quote/Policy#</th><th>Line of Busine...</th><th>Product</th><th>Policy Status</th><th>Role</th><th>Name Insured</th><th>Term Eff Dt</th><th>2</th><th>T</th></tr></thead><tbody><tr><td> C60286-001</td><td>AFR Membership</td><td>Membership (MM)</td><td>Active</td><td>Direct Billed Cust...</td><td>Richard Cunning...</td><td>10/30/2022</td><td></td><td>10/</td></tr><tr><td> OK-DW1-0010000...</td><td>Dwelling</td><td>Dwelling Property</td><td>Active</td><td>Direct Billed Cust...</td><td>Richard Cunningh...</td><td>10/31/2022</td><td></td><td>10/</td></tr><tr><td> OK-FL1-00100000...</td><td>Farm Liability</td><td>Farm Liability</td><td>Active</td><td>Direct Billed Cust...</td><td>Richard Cunningh...</td><td>10/31/2022</td><td></td><td>10/</td></tr><tr><td> 902000001[1]</td><td>Personal Umbrella</td><td>Personal Umbrella</td><td></td><td>Direct Billed Cust...</td><td>Richard Cunningh...</td><td>10/30/2022</td><td></td><td>10/</td></tr></tbody></table>								Quote/Policy#	Line of Busine...	Product	Policy Status	Role	Name Insured	Term Eff Dt	2	T	 C60286-001	AFR Membership	Membership (MM)	Active	Direct Billed Cust...	Richard Cunning...	10/30/2022		10/	 OK-DW1-0010000...	Dwelling	Dwelling Property	Active	Direct Billed Cust...	Richard Cunningh...	10/31/2022		10/	 OK-FL1-00100000...	Farm Liability	Farm Liability	Active	Direct Billed Cust...	Richard Cunningh...	10/31/2022		10/	 902000001[1]	Personal Umbrella	Personal Umbrella		Direct Billed Cust...	Richard Cunningh...	10/30/2022		10/
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Policy Info Transactions Basic Information Underwriting																																																					

OVERVIEW OF POLICYPRO

PolicyPro By Sapiens

MIGRATED DATA

Data that was converted into Sapiens from BriteCore include:

POLICYPRO

All policies/policy terms that have been in-force at some point within the two years prior to the launch date will be moved to **PolicyPro**.



1. This includes any/all endorsements, reinstatements, rewrites, and other transactions in that time.
2. This includes any/all billing activity during that time.
3. This includes any documents (attachments) associated with those policies.
4. Policy/billing information from before the two-year window will be moved to **IntelligencePro** for analytics purposes.
5. Documents for policies that are moving to **IntelligencePro** will still be accessible via **DocumentPro**.

CLAIMSPRO

All Open Claims and any claim that was open within the 12 months prior to the launch date will be moved to **ClaimsPro**.

- a. Any claims not included in the one-year window will be moved to **IntelligencePro** for analytics.
- b. Documents for claims which are moving to **IntelligencePro** will still be accessible via **DocumentPro**.

CUSTOMERPRO

All customers (contacts) associated with a Policy or Claim in BriteCore will be migrated to **CustomerPro** and will be viewable using the **Search** feature in **PolicyPro**.

MEMBERSHIP

All Memberships, that had been active in the 12 months prior to the launch date, will be moved to **PolicyPro**. This includes all Memberships from both the BriteCore and Legacy systems.

If a customer **HAD** a membership that has expired, the customer will get a new membership number if they decide to become a member again.

The most exciting change is that **AFR Memberships** are now available for agents to create and view within the Sapiens system, similar to any other policy. Agents will be able to update memberships for insureds by completing address changes, adding household members, and creating associated policies directly within Sapiens.

All memberships will need to be created within the Sapiens system before submitting any AFR insurance policy, including policies not currently in Sapiens. This includes all Auto and Farm and Ranch policies in the Legacy system. If a legacy policy is submitted without issuance, the AFR home office will advise the agent that they are unable to issue the policy until the membership has been completed within the Sapiens system.

OVERVIEW OF POLICYPRO

PolicyPro By Sapiens

OFAC COMPLIANCE

The Office of Foreign Assets Control, known as OFAC, is a government agency, whose goal is to enforce national security against targeted individuals and entities such as: foreign and sanctioned countries, regimes, terrorists, and international narcotics traffickers. Every U.S. business, including insurance companies, must comply with OFAC regulations, which requires companies to run their client information through a scan to make sure they are not on the OFAC Sanctions List.

OFAC is run at the time of quote and several times throughout the policy's life. If a person or organization shows up on the OFAC list, a hard stop will generate within the system advising the agent to call underwriting. Underwriting will verify that the person's address is correct but if they show up on the list, AFR is unable to write the risk or to stay on the risk.



HELP & TRAINING DOCS



Help is always available when you know where to look. By clicking the **Question Mark (?)** icon in the Primary Navigation bar across the top, you will have access to a list of relevant help topics.



Also, clicking on the **Question Mark (?)** icon next to the form fields will provide helpful information relevant to the field the icon is near.

The **Training Docs** button, found on the right-hand side of the Home Page, provides you access to an online library of **Sapiens Training & Help Resources**, broken down by line of business.

You can also access the Sapiens Help & Training Resources directly by going to <https://sapienshelp.afrmic.com>.



WHAT'S NEXT?

Make sure to see our other instructional documents and videos, where we take a deeper dive into PolicyPro by Sapiens.