Siebel

Insurance Guide

July 2020



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The business names used in this documentation are fictitious, and are not intended to identify any real companies currently or previously in existence.

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Preface

This preface introduces information sources that can help you use the application and this guide.

Using Oracle Applications

To find guides for Oracle Applications, go to the Oracle Help Center at *http://docs.oracle.com/*.

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1 What's New in This Release

What's New in Siebel Insurance Guide, Siebel CRM 20.7 Update

The following information lists the changes in this revision of the documentation to support this release of the software.

Topic	Description
Activating the New Call Report Workflow	Modified topic. Updated information on how to activate the New Call Report workflow.
Activating the Workflow Processes	Modified topic. Updated information on how to activate workflows pertaining to Siebel Claims.
About Disclosure Workflows	Modified topic. Updated information on how to activate the workflows used to display disclosure documents.

What's New in Siebel Insurance Guide, Siebel CRM 20.1 Update

No new features have been added to this guide for this release. This guide has been updated to reflect only product name changes.

What's New in Siebel Insurance Guide, Siebel CRM 19.1 Update

No new features have been added to this guide for this release. This guide has been updated to reflect only product name changes.

2 Overview of Siebel Insurance

Overview of Siebel Insurance

This chapter describes the modules of Siebel Insurance and their functionality. It includes the following topics:

- *About Siebel Insurance*
- *Siebel Insurance Functionality and Modules*

About Siebel Insurance

Oracle's Siebel Insurance includes various modules that you can mix and match according to your business needs.

Siebel Insurance is built upon the Siebel Business Architecture, which includes Siebel Sales, Siebel Service, and Siebel Call Center applications. Like many other Siebel Business 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 might 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 Business Applications can be used to provide enhanced functionality to support various business processes. For information about the optional modules, contact your Siebel sales representative.

List of Reports

To see a list of the preconfigured reports available for the data in a view, click Reports in the toolbar while in the view. The list specifies which reports are available as Oracle Business Intelligence Publisher reports. From the list you can access individual reports.

3 Getting Started with Siebel Insurance

Getting Started with Siebel Insurance

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

This chapter includes the following topics:

- *About Applications Administration Tasks*
- *Renaming Siebel Account Objects*
- *Configuring Lists of Values*
- *Configuring Summary Views*
- *Adding Products and Product Lines*
- *About Command Center*
- *Command Center Configuration and Administration*
- *Process of Configuring the Command Center Action Form*

About Applications Administration Tasks

Siebel Applications Administration Guide covers the setup tasks that are common to all Siebel Business Applications, such as using license keys, defining employees, and defining your company's structure. It also provides the information you must 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.

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 *Siebel Installation Guide* for the operating system you are using.

> **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 must rename all

Siebel Account objects prior to deployment. Make changes to the UI layer (for example, applet titles and control labels), rather than the Business Objects layer. For more information, see *Siebel Database 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, modify the List of Values (LOV) in accordance with the terminology used by your financial institution. For example, the list of transaction types used in Siebel Insurance must match those used by your financial institution. For more information on configuring a LOV, see *Siebel Applications Administration Guide* .

Note: This might 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 by using the controls in the corner of each list. The summary view controls, described in the following table, allow users to manage what appears on the summary view.

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. The edit layout buttons, described in the following table, allow users to change the way a summary view appears and apply those changes to future sessions.

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 (End User)*, *Viewing Company Summaries (End User)*, and *Viewing Household Summaries*.

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 *Siebel 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 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 have 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 and Administration* for information on how to configure the command center.

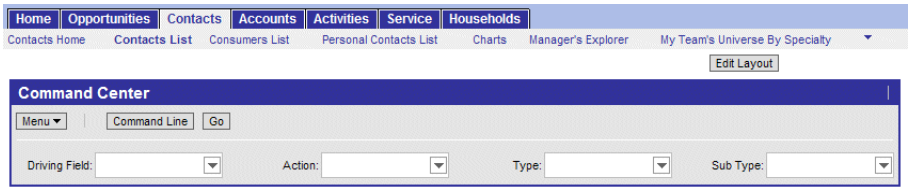
Out of the box, the command center is only available from the Summary views on the Contacts and Companies screens.

Command Center Interface Types

There are two interface types for the command center:

- Action form
- Command line

The following figure 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 to enter specific command line syntax to launch the action.



Command Center Configuration and Administration

Command Center configuration and administration must 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. See *Defining the Command Center Business Object*
.
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). See *Defining the Command Center Actions*.
3. For actions defined as private, select the defined roles for which the actions will be available. See *Selecting the Command Center Responsibilities*.

An example configuration is included at *Example of Configuring the Command Center Action Applet*.

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 screen, and then the Defined Objects view.
2. Create a new object definition record and complete the fields described in the following table.

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 must 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 preceding 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 the 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 this remains empty, the attribute does not appear on the form.
Driving Field on Cmd Form	Check box.	If checked, it exposes the Driving Field label on the Command Center form preceding the Command field.

Field	Parameters	Description
Expression	Free text field.	Use this field 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 might 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 suffices (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*.

To define actions for the Command Center applet

1. Navigate to Administration - Command Center screen, the Defined Objects view, and then select the Object Definition for which you wish to define actions.
2. Scroll down to the Action Definition list, create actions, and complete the fields described in the following table.

Field	Parameters	Description
Attribute 1 Required	Check box.	Indicates whether or not an entry in the 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.

Field	Parameters	Description
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*.
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, if 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.
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 are 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*.

To select responsibilities for a Command Center action

1. Navigate to Administration - Command Center screen, the Defined Objects view, and then select the Action for which you wish to define responsibilities.
2. Scroll down to the Responsibility list, create a new record, and select the 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 an example of configuring the Action applet. You might 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 described in the following table.

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

Field	Value
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 described in the following table.

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 described in the following table.

Field	Value
Attribute 2	ID Card Requests
Attribute 3	Order New ID Card
Command	IDCOR

Field	Value
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 might 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. Use these global commands 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 screen, and then the Global Commands view.
2. In the Global Commands list, create a command record, and complete the fields as described in *Defining the Command Center Actions*.
3. For each Command, record select responsibilities as described in *Selecting the Command Center Responsibilities*.

4 Managing Companies

Managing Companies

This chapter describes managing companies and accounts information. It includes the following topics:

- *About Managing Companies*
- *About Company Hierarchies*
- *Scenario for Managing Company Information*
- *Process of Managing Companies*
- *Setting Up Values for Companies*
- *Deleting Company Information*
- *Managing Competitor Information*
- *Verifying Coverage Team Members*
- *Managing the Custom-Defined Relationship Types LOV*
- *Generating Company Hierarchies for Data Aggregation*
- *Adding Companies and Investors (End User)*
- *Viewing Company Hierarchies in Roll-Up Views (End User)*
- *Creating Company Assessments (End User)*
- *Adding Company Applications (End User)*
- *Adding Company Service Requests (End User)*
- *Managing Company Coverage Teams (End User)*
- *Viewing Company Summaries (End User)*
- *Viewing Company Relationship Hierarchies (End User)*

About Managing 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 *Siebel Database 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, the investors functionality has migrated to the Companies screen. This chapter covers both regular company and investor procedures.

Use the procedures in this chapter 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 Framework: Workflow 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 who 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
- Coverage Team Roll-up

Depending on your configuration, a company that does not have a parent-child relationship with another company might not appear in the roll-up views. For more information on company hierarchies, see *Generating Company Hierarchies for Data Aggregation* and *Viewing Company Hierarchies in Roll-Up Views (End User)*.

Scenario for Managing Company Information

This scenario features sample tasks performed by a sales representative in the insurance and healthcare industries. Your company might 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 must 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?

Process of Managing Companies

This topic details sample tasks often performed by administrators and end-users when managing companies. Your company might follow a different process according to its business requirements.

Administrator Procedures

The following list shows tasks administrators typically perform to manage companies:

- *Setting Up Values for Companies*
- *Deleting Company Information*
- *Managing Competitor Information*
- *Verifying Coverage Team Members*
- *Managing the Custom-Defined Relationship Types LOV*
- *Generating Company Hierarchies for Data Aggregation*

End-User Procedures

The following list shows tasks end users typically perform when managing companies:

- *Adding Companies and Investors (End User)*

- *Viewing Company Hierarchies in Roll-Up Views (End User)*
- *Creating Company Assessments (End User)*
- *Adding Company Applications (End User)*
- *Adding Company Service Requests (End User)*
- *Managing Company Coverage Teams (End User)*
- *Viewing Company Summaries (End User)*
- *Viewing Company Relationship Hierarchies (End User)*

Setting Up Values for Companies

Administrators can create new industries and territories so that the appropriate selections are available to end users when they add companies.

When a company is added to Siebel Insurance, the end user adding the company is responsible for indicating the industry to which the company belongs. Administrators are responsible for creating the industries that appear to end users.

Adding Industries

Use the following procedure to add an industry.

To add an industry

1. Navigate to the Administration - Data screen, then the Industries view.
2. In the Industries list, add a record, and complete the fields described in the following table.

Field	Description
Language Code	Primary language of the classification used.
SIC Code	Standard Industry Classification code as defined by the U.S. Department of Commerce.
Type	The classification used to describe the industry.

Companies are often associated with a territory. Administrators can create the territories that appear in the Territory field when end users add a company to Siebel Insurance.

Adding Territories

Use the following procedure to add a territory.

To add a territory

1. Navigate to the Administration - Assignment screen, then the Territories view.
2. In the Territory List list, add a record, and complete the necessary fields.

Deleting Company Information

Deleting a company completely removes the company, as well as all activities related to the company, from Siebel CRM. 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 must 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 the Companies screen, then the Companies Administration view.
2. In the Company list, drill down on the Name link.
3. In the Company Team dialog box, locate the administrator, and click in the Primary field.
4. In the Company 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 are 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 topic 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 the Companies screen, then the 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: Nonadministrators 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 might want to add document files of comparative and competitive literature. For more information, see the chapter on literature administration in *Siebel Applications Administration Guide* .

Removing Records from the Competitors List

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 might have been a competitor for an opportunity last month. Even if the company is no longer a competitor, the competitor record must remain as part of the history of the opportunity.

If you no longer want a record to appear in the Competitor's list, deselect 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 screen, then the 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 might 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* .

Searching for a Company without Coverage Team Members

Use the following procedure to search for a company without coverage team members.

To search for a company without any coverage team members

1. Navigate to the Companies screen, then the Companies Administration view.
2. In the Companies list, define a new query where the Name field is:

   ```
   count(
   ) = 0
   ```

3. Execute the query.

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

Adding and Deleting Members of the Coverage Team for a Company

Use the following procedure to add or delete members of the coverage team for a company.

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

1. Navigate to the Companies screen, then the Companies Administration view.
2. In the Companies list, select a company, and click the More Info view tab.
3. In the Account Team field, select an employee in the Coverage Team dialog box, and click Add or Remove.

Changing the Primary Coverage Team Member for a Company

Use the following procedure to change the primary coverage team member for a company.

To change the primary coverage team member for a company

1. Navigate to the Companies screen, then the Companies Administration view.
2. In the Companies list, select a company, and click the More Info view tab.
3. In the Account Team field, select the Primary field for the new primary coverage team member.

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 the Administration - Data screen, then the List of Values view.
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 fields 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.

Field	Comments
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, providing the administrator defined 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 across organizational structures, such as the activities, opportunities, contacts, and coverage teams. 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 that 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 Business Applications* .

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

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

- Default hierarchy for all end users, see *Default Company Hierarchies*.
- Specific hierarchies that are used only by certain end users, see *Dynamic Company Hierarchies*.

Default Company Hierarchies

The application administrator sets up a default company hierarchy one time, 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 *Siebel Applications Administration Guide* .

When new companies are added, they are automatically added to the default hierarchy tree. 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. Use Siebel Tools to change the DynHierarchy LoadAllAccounts user property to alter this behavior.

You can set the DynHierarchy LoadAllAccounts user property on the Dynamic Hierarchy Direct Relationship business component to N or Y. When it is set to N, only parent and children appear in the 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 *Siebel Developer's Reference* .

To generate a default company hierarchy

1. Navigate to the Companies screen, then the 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 might 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 must 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 the Companies screen, then the Global Companies Administration view.
2. In the Company Hierarchy list, and create a new record.
3. Scroll down to the Company Relationships list, create a new record, and select company.

   All the accounts in the Company Relationship list belong to the new account hierarchy.
4. To define parent and child relationships:
   a. Select a company in the Company Relationship list that has no parent.
   b. In the Parent field, select a parent.

      > **Note:** Only companies entered in the Company Relationships list (Step 3) are available for selection in the parent field.
5. Repeat Step 4 for all companies that have no parents.

Associating Dynamic Hierarchies with an Organization

Use the following procedure to associate the dynamic hierarchy with an organization.

To associate the dynamic hierarchy with an organization

1. Navigate to the Administration - Group screen, then the Organizations view.
2. Select the organization in the Organizations list.
3. In the organization form, select the desired hierarchy 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 *Siebel Applications Administration Guide* .

Adding Companies and Investors (End User)

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, then the 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 nonpublic personal information is allowed without restrictions.
   - **Opt-Out - Affiliates.** Sharing of nonpublic personal information with affiliates is not allowed.
   - **Opt-Out - Third Party.** Sharing of nonpublic personal information with third parties is not allowed.
   - **Opt-Out - All Parties.** Sharing of nonpublic 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 company; it does not impact record visibility in any way.
4. To identify the company as an investor, check the Investor box in the Company form.

Viewing Company Hierarchies in Roll-Up Views (End User)

End users can review the company and its parent organization, subsidiaries, contacts, opportunities and relationships to other entities using the graphical relationship hierarchy tree control. This control is 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. The following message appears: "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, then the Companies List view.
2. Drill down on the desired company, and click the Activities-Roll-up view tab.

   The associated hierarchy appears on 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 screen, then the Attachments view.
- Drill down on a company name to navigate to the Companies screen, then the 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.

Viewing the Aggregated Coverage Team for a Company

Use the following procedure to view the aggregated coverage team for a company.

To view the aggregated coverage team for a company

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

   The associated hierarchy appears on 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.

Viewing the Aggregated Opportunities for a Company

Use the following procedure to view aggregated opportunities for a company.

To view aggregated opportunities for a company

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

   The associated hierarchy appears on 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 a company name to navigate to the Companies screen, then the Contacts view.

Viewing an Aggregated List of Contacts for a Company

Use the following procedure to view an aggregated list of contacts for a company.

To view an aggregated list of contacts for a company

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

   The associated hierarchy appears on 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 a company to navigate to the Companies screen, then the 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 (End User)

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, then the 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, and create a new record.
4. In the Template Name field, select the appropriate template.

   Attribute records are automatically generated in the Assessment Attributes list.
5. In the Assessment Attributes list, make a selection in the Value field for each attribute.

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

Adding Company Applications (End User)

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, then the Companies List view.

2. In the Companies list, drill down on the company to associate with an application.
3. Click the Applications view tab, create a new record, and complete the necessary fields.

Note: Drill down on the Application Name link to enter more detailed application information.

Adding Company Service Requests (End User)

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 Siebel CRM.

To add a service request associated with a company

1. Navigate to the Companies screen, then the 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, create a new record, and complete the necessary fields.

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

Managing Company Coverage Teams (End User)

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 (Navigate to the Contacts screen, then the Coverage Team view) 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, then the Companies List view.
2. In the Companies list, drill down on the desired company.
3. Click the Coverage Team view tab, create a new record, and select an employee.
4. 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. Navigate to the Administration - Data screen, then the List of Values view, to access the List of Values screen.

5. If desired, scroll down to the Categories and Securities view tabs and 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 (End User)

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, then the 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*.

Viewing Company Relationship Hierarchies (End User)

End users use the Relationship Hierarchy view 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 dynamic 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 (End User)* and *Using the Household Relationship Hierarchy*.

To establish a natural parent-subsidiary relationship between two companies

1. Navigate to the Companies screen, then the 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, select the parent company.
5. Repeat Step 2 through Step 4 to set up companies, subsidiaries, branches, and departments as needed for your deployment.
6. 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.

Creating a Custom-Defined Relationship

Use the following procedure to create a custom-defined relationship.

To create a custom-defined relationship

1. Navigate to the Companies screen, then the 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 fields 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*.
Start Date End Date	If the custom-defined relationship falls: ○ Between the Start and End Dates, the custom-defined relationship appears in the tree. ○ Outside the range, the custom-defined relationship 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 the Value field displays the Select Contact dialog box.

Field	Comments

The newly defined relationship appears in the Relationship Hierarchy explorer.

5 Managing Contacts

Managing Contacts

This chapter describes how to manage contacts. It includes the following topics:

- *About Managing Contacts*
- *Scenario for Adding a New Contact*
- *Process of Managing Contacts (End User)*
- *Managing Contact Information (End User)*
- *Creating Customer Assessments (End User)*
- *Setting the Customer Value Icon (End User)*
- *Viewing a Contact Summary (End User)*
- *Viewing Contact Relationship Hierarchies (End User)*

About Managing 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 includes 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 *Siebel Database Upgrade Guide* .

End users can:

- Enter and track information about contacts, which includes products bought, details of signed agreements or contracts, and products previously recommended to the customer.
- Document marketing campaigns and details of each customer's response.
- Maintain a history of service requests, insurance claims, and product applications that the customer has made in the past.
- 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 *Siebel 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 Framework: Workflow Guide* .

Scenario for Adding a New Contact

This scenario features sample tasks performed by a sales representative in the insurance industry. Your company might 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 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

Process of Managing Contacts (End User)

This topic details sample tasks often performed by administrators and end-users when managing contacts. Your company might follow a different process according to its business requirements. The following list shows tasks end users typically perform when managing contacts:

- *Managing Contact Information (End User)*
- *Creating Customer Assessments (End User)*
- *Setting the Customer Value Icon (End User)*
- *Viewing a Contact Summary (End User)*

- *Viewing Contact Relationship Hierarchies (End User)*

Managing Contact Information (End User)

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*.
- Creating contact categories and notes. See *Creating Categories for Contact Information* and *Creating Notes About Contacts*.
- Managing contact referral information. See *Managing Contact Referral Information*.

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 the Contacts screen, then the Contacts List view.
2. In the Contacts form, click the show more button, add a record, and complete the necessary fields.
3. To specify a privacy level, drill down on the contact name link, scroll down to the Privacy Option field, and select one of the following:
    - **Opt-In.** Sharing of nonpublic personal information is allowed without restrictions.
    - **Opt-Out - Affiliates.** Sharing of nonpublic personal information with affiliates is not allowed.
    - **Opt-Out - Third Party.** Sharing of nonpublic personal information with third parties is not allowed.
    - **Opt-Out - All Parties.** Sharing of nonpublic 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 nonpublic personal information with third parties, and fair credit reporting, that impacts the sharing of nonpublic 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.

Associating a Contact with a Company

Use the following procedure to associate a contact with a company.

To associate a contact with a company

1. Navigate to the Contacts screen, then the Contacts List view.
2. In the Contacts list, drill down on the desired contact.
3. Click the More Info view tab.
4. In the Account Name field, select a record from the list of available companies.
   The application automatically associates the company with the contact and populates the address with the default company address information.
5. To change the address, click the select button in the Address Line field, and select an address.
6. To specify an address as the contact's primary address, click the Primary field.

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

7. 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 must track, they can add additional categories. A manager might have set up a list of values from which users can select.

To add a category to a contact

1. Navigate to the Contacts screen, then the Contacts List view.
2. In the Contacts form, query for the desired contact.
3. Drill down on the Last Name link, click the Categories view tab, and create a new record.
4. In the Categories list, select a category from the list of values or create a new category.
5. Complete the necessary fields.
6. Create additional categories by repeating Step 4 through Step 5.

Creating Notes About Contacts

As end users work with contacts, they learn things they might 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 the Contacts screen, then the Contacts List view.
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*.

3. Click the Notes view tab.
4. From the link bar, select one of the following:
   - Public Notes. Notes that others can see.
   - Private Notes. Notes that only their creators can see.

> **Note:** You can perform a spell check in Private Notes, but not in Public Notes.

5. In the Notes list, add a record and complete the fields 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.

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 create a new contact for a referral

1. On the Contacts screen, create contacts. For more information, see *Adding Contacts*.
2. Associate those contacts with the new company. For more information, see *Associating a Contact with a Company*.
3. On Referrals view tab, select the Contact from the Pick Contact dialog box associated with this field.

Entering a Referral Received from a Contact

Use the following procedure to enter a referral received from a contact.

To enter a referral received from a contact

1. Navigate to the Contacts screen, then the Contacts List view.
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:** View all referrals from the contact by selecting Referrals From This Contact in the drop-down list.

5. In the form, add a record, and complete the fields 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.

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.
Referred By	Select the employee who made the referral.

Creating a Referral to a Contact

Use the following procedure to create a referral to a contact.

To create a referral to a contact

1. Navigate to the Contacts screen, then the Contacts List view.
2. In the Contacts list, drill down on the desired contact.
3. Click the Referrals view tab.
4. Scroll down to the 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 fields 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.
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.
Referred By	Select the employee from your organization who made the referral.

Creating Customer Assessments (End User)

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 (End User)*.

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 *Siebel Applications Administration Guide* .

To create a customer assessment

1. Navigate to the Contacts screen, then the Contacts List view.
2. In the Contacts list, drill down on the contact for whom the assessment will be added.
3. Click the Assessments view tab, and create a new record.
4. In the Template Name field, select the desired template.

   Assessment attributes, as defined for the template, are automatically created in the Assessment Attributes list.
5. Scroll down to the Assessment Attributes list, and where possible, select a value for each attribute by clicking the select button in the Value field.

Setting the Customer Value Icon (End User)

In addition to the customer value assessment tool described in *Creating Customer Assessments (End User)*, 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 screen, then the More Info view, adjust the value in the Tier field.

Viewing a Contact Summary (End User)

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 (End User)*.

To view contact summary information

1. Navigate to the Contacts screen, then the Contacts List view.
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*.

Viewing Contact Relationship Hierarchies (End User)

A contact's relationships are those of influence. End users might have a contact who relies heavily on the opinions of others when making purchasing or other decisions. If so, they might 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 dynamic 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 (End User)* and *Using the Household Relationship Hierarchy*.

To view a contact's relationship hierarchy

1. Navigate to the Contacts screen, then the Contacts List view.
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.

Defining a Relationship Between Contacts

Use the following procedure to define a relationship between contacts.

To define a relationship between contacts

1. Navigate to the Contacts screen, then the Contacts List view.
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*.
3. Click the Relationship Hierarchy view tab.
4. In the Party Relationship list, add a record, and complete the fields 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.

Field	Comments
	The Siebel administrator can modify this LOV. For more information, see *Configuring Lists of Values*.
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 Managing Households

Managing Households

This chapter describes how to manage households. It includes the following topics:

- *About Managing Households*
- *Scenario for Managing Households*
- *Process of Managing Households*
- *Adding Households*
- *Setting the Household Privacy Option*
- *Associating Contacts with Households*
- *Viewing Household Summaries*
- *Using the Household Relationship Hierarchy*

About Managing 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 *Siebel Database Upgrade Guide* .

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, because 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 Business Applications. This chapter focuses on the household functionality that is unique to Siebel Insurance. For more information on basic household functionality, see *Siebel Applications Administration Guide* .

Scenario for Managing Households

These scenarios are examples of workflows performed by sales representatives and their managers in the insurance and healthcare industries. Your company might 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

Process of Managing Households

This topic details sample tasks often performed by end-users when managing households. Your company might follow a different process according to its business requirements.

- *Adding Households*
- *Setting the Household Privacy Option*
- *Associating Contacts with Households*
- *Viewing Household Summaries*
- *Using the Household Relationship Hierarchy*

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 *Siebel Applications Administration Guide* .

Setting the Household Privacy Option

United States law requires that financial institutions disclose their privacy policies regarding the sharing of nonpublic personal information with third parties, and fair credit reporting, that impacts the sharing of nonpublic 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, then the 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 nonpublic personal information is allowed without restrictions.
    - **Opt-Out - Affiliates.** Sharing of nonpublic personal information with affiliates is not allowed.
    - **Opt-Out - Third Party.** Sharing of nonpublic personal information with third parties is not allowed.
    - **Opt-Out - All Parties.** Sharing of nonpublic 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, then the 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 Add, and 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, then the List view.
2. In the Households list, drill down on the household, and 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, which includes its natural relationships to the household contacts as well as custom-defined, dynamic 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 (End User)* and *Viewing Company Relationship Hierarchies (End User)*.

To create a custom-defined relationship

1. Navigate to the Households screen, then the 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, and in the Party Relationship list, add a record.
4. Complete the fields described in the following table.

Field	Comments
Relationship	The value in this field categorizes the relationship between the household and the other entity. 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

Field	Comments
	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*.
Type	The value in this field determines 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 Managing Call Reports

Managing Call Reports

This chapter describes how to manage call reports. It includes the following topics:

- *About Managing Call Reports*
- *Scenario for Managing Call Reports*
- *Process of Managing Call Reports*
- *Viewing Call Report Charts*
- *Activating the New Call Report Workflow*
- *Managing Call Report Templates*
- *Adding Call Reports (End User)*
- *Creating Call Report Distribution Lists (End User)*
- *Associating Action Items, Notes, and Attachments with Call Reports (End User)*
- *Setting the Call Report Privacy Flag (End User)*
- *Emailing and Printing Call Reports (End User)*

About Managing Call Reports

Call reports are records of meetings and other conversations with clients, organizations, and individuals. Call reports are often required of employees because they:

- Are a means for new relationship managers to learn about the client and its history with the organization.
- 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.
- 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.

Administrators use these procedures to view a chart of call reports and 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 Framework: Workflow Guide* .

You can generate reports that are specific to Siebel Insurance. While you are in a view, click Reports in the toolbar to see a list of the available preconfigured reports for the data in that view. From the list you can access individual reports. For more information about reports, including how to customize, enhance, and create Siebel reports, see *Siebel Reports Guide* .

Scenario for Managing Call Reports

This scenario features sample tasks performed by an insurance agent and his manager. The scenario outlined in this topic is based on the business requirements of the insurance industry. Your company might 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 must 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 use Siebel Insurance to view graphical representations of their call reports, and perform volume analysis of their own calls, their team's calls, or all call reports.

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

Process of Managing Call Reports

This topic details sample tasks often performed by administrators and end-users when managing call reports. Your company might follow a different process according to its business requirements.

Administrator Procedures

The following list shows tasks administrators typically perform to manage call reports:

- *Viewing Call Report Charts*
- *Activating the New Call Report Workflow*
- *Managing Call Report Templates*

End-User Procedures

The following list shows tasks end users typically perform when managing call reports:

- *Adding Call Reports (End User)*
- *Creating Call Report Distribution Lists (End User)*
- *Associating Action Items, Notes, and Attachments with Call Reports (End User)*
- *Setting the Call Report Privacy Flag (End User)*
- *Emailing and Printing Call Reports (End User)*

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. Use this view to analyze call volume and call types by employee and by customer, in order to determine which clients are receiving the most service.

To view a chart for your call reports

1. Navigate to the Call Reports screen, then the 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 preceding the chart.
4. From the lower Show drop-down list, select a chart type from the following table.

Chart	Comments
Call Type Analysis	A breakdown of all selected call reports by Call Type.

Chart	Comments
Call Volume Analysis	Charts the number of calls each month, quarter, or year.
Call Volume by Employee	Charts the number of calls each month, quarter, or year, employee.
Company Calling Analysis	Charts the number of calls for each company.
Employee Calling Analysis	Charts the number of calls for each 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

In order to enable Call Reports for end users, you must activate the New Call Report Workflow. For more information about activating workflows in Siebel, see *Siebel Business Process Framework: Workflow Guide* on Oracle Technology Network (http://www.oracle.com/technetwork/indexes/documentation/index.html).

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

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

- Click the icon
- Choose File, Auto, and then the 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. For information on the Data Transfer Utilities business service, see Siebel Order Management Infrastructure Guide. 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

You can email call reports. Emailed call reports, like other communications in Siebel Business Applications, use templates to automatically format information in a message 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 CTI Administration Guide* .

To view or change the call report email template

1. Navigate to the Administration - Communications screen, then the 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.

Adding Call Reports (End User)

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, then the Call Report List view.
2. In the Call Report form, add a record and complete the fields 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: o Same Company ID o Same Primary Opportunity ID o 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 becomes the default primary contact. 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 must receive the Call Report, but must not appear on the list of participants. The call report creator and all Employee Participants are automatically placed on the distribution list.

Field	Comments
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 link to navigate to the Report Detail view.
4. In the Employees and Contact lists, enter detailed information about the call.

   Information you enter here appears in emailed or printed call reports.

Creating Call Report Distribution Lists (End User)

A distribution list is the list of contacts who must 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, then the Call Report List view.
2. In the Call Reports list, drill down on the call report for which you want to create a distribution list.
3. In the Distribution field, select one or more employees to add to the distribution list.

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

Associating Action Items, Notes, and Attachments with Call Reports (End User)

After an end user has added a call report, an end user can associate the call report 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, then the 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, in the Call Report form click the appropriate view tab:
    - **Notes.** Adds notes or comments.
    - **Action Items.** Adds an action item.
4. To attach external documents to a call report, click the Attachments view tab, and choose a file or select a URL.

Setting the Call Report Privacy Flag (End User)

Certain call reports might contain 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 call report form or list. After a call report is marked as private, only those employees on the employees list can access it.

To set a privacy flag

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

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

Emailing and Printing Call Reports (End User)

You can email or print call reports for distribution and record keeping. First, submit a call report and then email or print the report.

To submit a call report

1. Navigate to the Call Reports screen, then the 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 list.

Emailing or Printing a Call Report

Use the following procedure to email or print a call report.

To email or print a call report

1. Navigate to the Call Reports screen, then the Call Report List view.
2. In the Call Reports list, drill down on the call report, and select one of the options described in the following table.

To...	Click...
Email the report.	Email Report. The report is automatically emailed to everyone on the distribution list.
Print the report.	The toolbar Reports icon. In the Reports dialog box, select Summary or Detail and click Run.

8 Managing Group Pensions

Managing Group Pensions

This chapter describes how to manage group pensions. It includes the following topics:

- *About Managing Group Pensions*
- *Scenario for Creating a Company 401(k) Plan*
- *Group Pension Sample Tasks*
- *Process of Managing Group Pension Plans*
- *Defining Group Pension Products*
- *Defining Group Pension Plans*
- *Administering Group Pension Plans (End User)*

About Managing 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. End users can use the Group Pensions screen to manage private group pensions, which includes defined contribution plans, such as 401(k) plans and occupational group pensions, and defined benefit plans.

Use these procedures to 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 Framework: Workflow Guide* .

Scenario for Creating a Company 401(k) Plan

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

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.

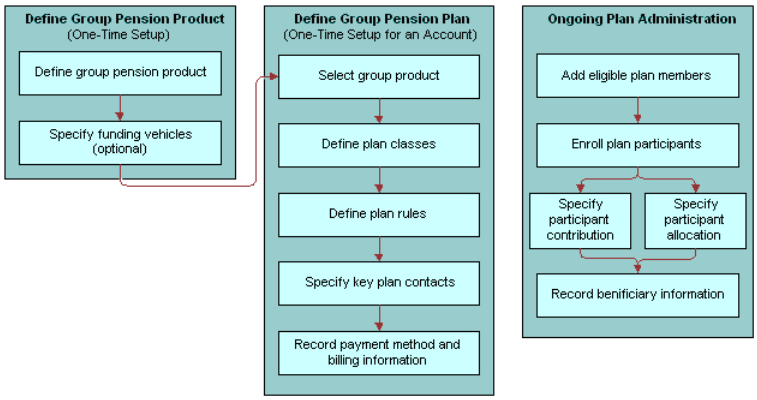
A week later, the administrator updates information for the 401(k) retirement plan participants. First, she imports a list of eligible participants. Then, she enrolls 10 new participants, specifying each employee's contribution amount, the employer match, and the selected fund allocations.

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

The following figure illustrates sample tasks that end users typically perform when managing group pensions.



Process of Managing Group Pension Plans

This topic details sample tasks often performed by administrators and end-users when managing group pension plans. Your company might follow a different process according to its business requirements.

Administrator Procedures

The following list shows tasks administrators typically perform to manage group pension plans:

- *Defining Group Pension Products*
- *Defining Group Pension Plans*

End-User Procedures

The following list shows a task end users typically perform when managing group pension plans:

Administering Group Pension Plans (End User)

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 Administration - Product screen, then the Products view.
2. Click the New and Release button and do the following:
    - In the Name field, enter a name for this group pension product.
    - In the Finance Product Type field, select Retirement from the drop down list.
    - In Products form, select Pension from the Sub Type drop down list.
3. Drill down on the name, and on the link bar, click the Group Pensions Product Administration.
4. In the Funding Vehicles list, create a new record and complete the fields.

Defining Funding Vehicles for a Group Pension Product

Use the following procedure to define funding vehicles for a group pension product.

To define funding vehicles for a group pension product

1. Navigate to the Group Pensions screen, then the 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 (see *Defining Group Pension Plans*).

Defining Group Pension Plans

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

- **Define a group pension plan.**
- **Specify plan rules.** End users use the Rules view tab to define the types of rules that govern the selected group pension plan.
- **Define participant classes.** End users define different groups of plan participants in the Classes view tab.
- **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.
- **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.

To define a group pension plan

1. Navigate to the Group Pensions screen, then the Group Pensions List view.
2. In the lower form, add a record and complete the fields 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 (End User)*.
Name	The group pension product defined in the Group Pension Product Administration view.
Type	The type of group pension plan. Options include: o Defined Benefit. Group pension plan that defines the amount of the benefit a plan participant will receive upon retirement. o 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: o Defined Benefit, available options include Final Salary and Average Salary. o Defined Contribution, available options include 401(k), 403(b), Group Occupational Pension, Group Personal Pension, and Group Stakeholder Pension (UK-specific).

Specifying Plan Rules

Use the following procedure to specify plan rules.

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.

Defining Participant Classes for Plan Participants

Use the following procedure to define participant classes for plan participants.

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.

Recording Key Group Pension Plan Contacts

Use the following procedure to record key group pension plan contacts.

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

Entering Billing Information

Use the following procedure to enter billing information.

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 User)

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.
- **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.
- **Create service requests to track plan administration.** End users can use the Service Requests view tab to track general plan administration activities, which includes 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.

- **Enroll group pension plan participants.** End users enroll new group pension plan participants in the Participants view tab.
- **Record beneficiary information.** End users record beneficiary information for plan participants in the Beneficiary view tab.
- **Create activities and notes associated with a group pension plan.**

For more information on defining funding vehicles, see *Defining Group Pension Products*.

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

1. Navigate to the Group Pensions screen, then the 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.

Adding Eligible Plan Members

Use the following procedure to add eligible plan members.

To add eligible plan members

1. Navigate to the Group Pensions screen, then the 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.

Creating a Service Request Associated with a Group Pension Plan

Use the following procedure to create a service request associated with a group pension plan.

To create a service request associated with a group pension plan

1. Navigate to the Group Pensions screen, then the 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.

Enrolling New Participants in a Group Pension Plan

Use the following procedure to enroll new participants in a group pension plan.

To enroll new participants in a group pension plan

1. Navigate to the Group Pensions screen, then the 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.

Recording Participant Beneficiary Information

Use the following procedure to record participant beneficiary information.

To record participant beneficiary information

1. Navigate to the Group Pensions screen, then the 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 *Defining Group Pension Plans*.

Creating an Activity Associated with a Group Pension Plan

Use the following procedure to create an activity associated with a group pension plan.

To create an activity associated with a group pension plan

1. Navigate to the Group Pensions screen, then the 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.

Creating a Note Associated with a Group Pension Plan

Use the following procedure to create a note associated with a group pension plan.

To create a note associated with a group pension plan

1. Navigate to the Group Pensions screen, then the 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 Managing Auto Policies

Managing Auto Policies

This chapter describes how to manage auto polices. It includes the following topics:

- *About Managing Auto Policies*
- *Scenario for Managing Auto Policies*
- *Process of Managing Auto Policies*
- *Adding Auto Coverages and Coverage Values*
- *Providing Quotes*
- *Adding Discounts*
- *Adding Vehicles or Drivers to Policies*
- *Setting Up Payment Plans*
- *Adding Underwriting Information*
- *Ordering Underwriting Reports*

About Managing 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*.

Scenario for Managing Auto Policies

This scenario features sample tasks performed by a licensed sales representative. Your company might 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

Process of Managing Auto Policies

This section details sample tasks often performed by administrators and end-users when managing auto policies. Your company might follow a different process according to its business requirements.

Administrator Procedures

The following administrator procedure is described in this section:

- *Adding Auto Coverages and Coverage Values*

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

End-User Procedures

The following list shows a task end users typically perform when managing auto policies:

- *Providing Quotes*
- *Adding Underwriting Information*
- *Ordering Underwriting Reports*
- *Adding Discounts*
- *Adding Vehicles or Drivers to Policies*
- *Setting Up Payment Plans*

Adding Auto Coverages and Coverage Values

The Administration - Insurance view allows you to add and make changes to auto coverages, driver 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 Business Applications* .

To add an auto coverage and coverage value

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

   Note: If you leave the Vehicle Type field as null, the coverage can be used for driver coverage. If you select Private passenger vehicle in the Vehicle Type field, the coverage can be used for auto coverage.
3. Scroll down to the Coverage Values list.
4. In the Coverage Value list, add a record and complete the necessary fields.

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.

Viewing a Summary of All Vehicles, Coverages, and Premiums Associated with a Policy

Use the following procedure to view a summary of all vehicles, coverages, and premiums associated with a policy.

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 Managing Claims

Managing Claims

This chapter is about managing claims in Siebel Insurance. It contains the following topics:

- *About Managing Claims*
- *Scenario for Opening and Managing a Claim for Property Loss*
- *Scenario for Opening and Managing a Claim for Auto Damage*
- *Process of Managing Claims*
- *About Siebel Insurance eService Claims Center Locators*
- *Setting up Siebel Insurance eService Claims Center Locators*
- *Activating the Workflow Processes*
- *Administering Reserve Codes*
- *Administering Loss Codes*
- *Administering Adjusters' Financial Limits*
- *Administering the Employee Hierarchy*
- *Integrating with the Insurance Services Office (ISO)*
- *Integrating with the Office of Foreign Assets Control*
- *Checking the Policy Validity and Coverage (End User)*
- *Creating First Notices of Loss (End User)*
- *Recording Details of Involved Parties (End User)*
- *Recording Insured and Adverse Claimant Property Details (End User)*
- *Managing Claims Events (End User)*
- *Assigning a Claim to an Adjuster (End User)*
- *Checking a Claim Against the ISO Database (End User)*
- *Creating an Activity Plan (End User)*
- *Assigning a Claim Element (End User)*
- *Assigning Claims to a Specialist Unit (End User)*
- *Adding an Appraisal (End User)*
- *Attaching Claims Documentation (End User)*
- *Tracking Police and Fire Reports (End User)*
- *About Coverages and Reserves*
- *Creating a Reserve (End User)*
- *About Managing Reserves*
- *Managing Reserves (End User)*
- *Tracking Demands for Payment (End User)*
- *Creating an Invoice Record (End User)*

- *Generating a Payment Record (End User)*
- *Tracking Payments Related to Invoices (End User)*
- *About Issuing a Settlement Payment (End User)*
- *Issuing a Settlement Payment (End User)*
- *Making a Bulk Payment (End User)*
- *Viewing the Invoices and Claims for a Payment (End User)*
- *Managing Recovery Information (End User)*
- *Creating a Recovery Payment Record (End User)*
- *Managing Fraud Information (End User)*
- *About the Business Rules Processor and Claims Logic*
- *Claims Workflows*

About Managing Claims

Siebel Personal Lines Claims allows agents, call center representatives, and 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 is used 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.

The overall process of managing a claim might involve the following:

- **Claims intake and First Notice of Loss (FNOL).** A call center agent creates a First Notice of Loss, records the necessary details from the policy holder, and then assigns the claim to a claims adjuster.
- **Review and assignment.** A claims adjuster reviews the claim and assigns parts of the claim to other people or third parties. For example, the adjuster can assign an appraiser to appraise the damage, or can assign claim elements to third-party vendors, such as glass vendors.
- **Reserve and adjustment.** The claims adjuster creates a reserve with which the claim payment will be made.
- **Settlement.** The adjuster makes the necessary payment to the policy holder to settle the claim.
- **Special unit investigation.** Throughout the claims process, an adjuster can assign the claim to a special unit, such as a subrogation or fraud unit. An investigator in the special unit then processes the claim.

Insurance Claims Terminology

The following definitions are useful in understanding Siebel Claims:

- **Appraisal.** A survey to determine a property's insurable value, or the amount of a loss.
- **Arbitration.** The procedure in which an insurance company and the insured or a vendor agree to settle a claims dispute by accepting a decision made by a third party.

- **Bodily injury liability coverage.** The portion of an auto insurance policy that covers the injuries that the policyholder causes to someone else.
- **Catastrophe.** A single incident or a series of closely related incidents causing severe, insured property losses, totaling more than a given amount, which is currently $25 million.
- **Comprehensive coverage.** The portion of an auto insurance policy that covers damage to the policyholder's car not involving a collision with another car (including damage from fire, explosions, earthquakes, floods, and riots), and theft.
- **Deductible.** The amount of loss paid by the policy holder. Either a specified dollar amount, a percentage of the claim amount, or a specified amount of time that must elapse before benefits are paid.
- **First-party coverage.** Coverage for the policyholder's own property or person. In no-fault auto insurance, first-party coverage pays for the cost of injuries. In *no-fault* states with the broadest coverage, the personal injury protection (PIP) part of the policy pays for medical care, lost income, funeral expenses and, where the injured person is not able to provide services such as child care, for substitute services.
- **Fraud.** Intentional lying or concealment by policyholders to obtain payment of an insurance claim that would otherwise not be paid, or lying or misrepresentation by the insurance company managers, employees, agents, and brokers for financial gain.
- **Loss costs.** The portion of an insurance rate used to cover claims and the costs of adjusting claims. Insurance companies typically determine their rates by estimating their future loss costs and adding a provision for expenses, profit, and contingencies.
- **No fault insurance.** An auto insurance system that both requires drivers to carry insurance for their own protection, and which places limitations on their ability to sue other drivers for damages.
- **Subrogation.** The legal process by which an insurance company, after paying a loss, seeks to recover the amount of the loss from another party who is legally liable for it.
- **Salvage.** The damaged property an insurer takes over to reduce its loss after paying a claim. Insurers receive salvage rights over property on which they have paid claims, such as badly damaged cars.

Scenario for Opening and Managing a Claim for Property Loss

This scenario features sample tasks performed by a claims representative. Your company might 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 burgled. The claims representative must first check that the policy holder has a valid policy and that there is appropriate coverage.

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. The claims representative 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 the 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, the end users are claims representatives. They enter information to:

- Create a loss claim and record details about it
- Associate 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

Scenario for Opening and Managing a Claim for Auto Damage

This scenario features sample tasks performed by call center agents and claims adjusters. Your company might follow a different workflow according to its business requirements.

A call center agent for an insurance company is on the phone with a policy holder whose car was damaged in a road traffic accident. The call center agent must first check that the policy holder has a valid policy and that there is appropriate coverage.

To report the first notice of loss, the call center agent opens a claims file in Siebel Insurance by navigating to the Claims screen and creating a new Claims record. She enters the loss date and selects a policy that was effective at the time of the loss. She then moves to the Loss Description view to capture some details about the damage to the vehicle and whether there were injuries or fatalities.

The call center agent navigates to the Involved Parties view to capture the contact and account information. She then goes to the Insured Property view to capture more information about the damaged vehicle and the damage that occurred.

The call center agent assigns the claim to an adjuster who then reviews the claim and assigns part of the claim to other people or third parties as necessary. As part of the evaluation, the adjuster navigates to the ISO Database Search view to check whether the policy holder has already made a claim for the same vehicle with another insurance company.

The adjuster creates an activities plan based on the appropriate loss code in the Activities Plan view, then assigns an activity to a particular appraiser who appraises the damage. The adjuster creates claim elements and assigns them as necessary to third-party vendors, such as a repair shop to fix the damage, or a glass vendor to replace the car windshield.

The next step is to set up a reserve, which is a set amount of money that the insurer puts aside to make a claims payment. The adjuster navigates to the Loss Details - Auto view and creates reserves for the coverages that apply to the policy. He then navigates to the Reserves view and opens the reserves.

In due course, the adjuster receives the invoices associated with the claim and creates a record for each invoice in the Claims screen, then the Invoices view. In the Claims screen, then the Invoices view, he clicks the Generate Payment button to create a payment record for the invoices. The adjuster navigates to the Payments view and clicks the Submit Payment button to make the necessary payment and settle the claim.

Throughout the claims process, an adjuster can assign the claim to a specialist unit such as a subrogation unit or a fraud unit. The specialist unit then processes the claim in their area.

In this scenario, the end users are call center agents and claims adjusters. They enter information to:

- Check that the claimant has a valid policy with the appropriate coverage
- Create a loss claim and record details about it
- Associate the loss with a contact and account
- Record details about the damage to the vehicle
- Check whether the claimant has filed a similar claim with another insurance company
- Create an activities plan and assign activities to appraisers
- Assign claim elements to appropriate third-party vendors
- Create and open reserves
- Record invoice details
- Generate and submit payments

Process of Managing Claims

This topic details tasks performed by administrators and end users when managing claims. Your company might follow a different process according to its business requirements.

Administrator Procedures for Managing Claims

The following list shows tasks administrators typically perform to manage claims:

- *Setting up Siebel Insurance eService Claims Center Locators*
- *Administering Reserve Codes*
- *Administering Loss Codes*
- *Administering Adjusters' Financial Limits*
- *Administering the Employee Hierarchy*
- *Integrating with the Insurance Services Office (ISO)*
- *Integrating with the Office of Foreign Assets Control*

End-User Procedures for Managing Claims

The following list shows tasks call center agents typically perform to create the First Notice of Loss (FNOL):

- *Checking the Policy Validity and Coverage (End User)*
- *Creating First Notices of Loss (End User)*
- *Recording Details of Involved Parties (End User)*
- *Recording Insured and Adverse Claimant Property Details (End User)*
- *Managing Claims Events (End User)*
- *Assigning a Claim to an Adjuster (End User)*

The following list shows tasks claims adjusters typically perform to review and assign claims:

- *Checking a Claim Against the ISO Database (End User)*
- *Creating an Activity Plan (End User)*
- *Assigning a Claim Element (End User)*
- *Assigning Claims to a Specialist Unit (End User)*
- *Adding an Appraisal (End User)*
- *Attaching Claims Documentation (End User)*
- *Tracking Police and Fire Reports (End User)*

The following list shows tasks claims adjusters typically perform to create reserves and adjust claims:

- *About Coverages and Reserves*
- *Creating a Reserve (End User)*
- *Managing Reserves (End User)*

The following list shows tasks claims adjusters typically perform to settle claims:

- *Creating an Invoice Record (End User)*
- *Generating a Payment Record (End User)*
- *Tracking Payments Related to Invoices (End User)*
- *About Issuing a Settlement Payment (End User)*
- *Issuing a Settlement Payment (End User)*
- *Making a Bulk Payment (End User)*
- *Viewing the Invoices and Claims for a Payment (End User)*

The following list shows tasks special unit investigators typically perform to investigate claims:

- *Managing Recovery Information (End User)*
- *Creating a Recovery Payment Record (End User)*
- *Managing Fraud Information (End User)*

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

This task is a step in *Process of Managing Claims*.

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 Self Service 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 the Site Map, Administration - Marketing, and then 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 Self Service Administration Guide* .

To add a new center to the Claim Center Locator

1. Navigate to the Site Map, Administration - Application, and then 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 *Entering Claim Center Location*.

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

Activating the Workflow Processes

Siebel Claims uses many workflows processes, which are activated when a user clicks a particular button, for example, the Submit Payment button. Before a user can use Siebel Claims, you must activate all workflow processes where the Name field contains the word *Claims*.

For more information about activating workflows in Siebel, see *Siebel Business Process Framework: Workflow Guide* on Oracle Technology Network (http://www.oracle.com/technetwork/indexes/documentation/index.html).

For more information about workflow processes in Siebel Claims, see *Claims Workflows*.

Administering Reserve Codes

You can define a reserve code for a particular reserve to determine how the reserve value is calculated. You can determine whether the reserve has a default value and whether that default value can be overridden. You use the reserve code in the Administration - Insurance screen, then the Loss Codes view as well as in the Loss Details - Auto, Loss Details - Property, and Reserves views in the Claims screen.

This task is a step in *Process of Managing Claims*.

To add a reserve code

1. Navigate to the Administration - Insurance screen, then the Reserve Codes view.
2. In the Reserve Code Administration list, create a new record, and complete the fields described in the following table.

Field	Comments
Code	Enter a code.
Type	Select the type of reserve: - **Manual.** The value is set at the time of creating the reserve code by the adjuster. - **Factor.** The reserve has a default value. - **Calculated.** The reserve value is computed in real-time by a business service. **Note:** The customer must develop this business service during implementation.

Field	Comments
Factor Value	Enter the default value for a reserve of type Factor. The reserve will have this value when it is opened.
Allow Override?	Whether the adjuster can override a default reserve value.

Administering Loss Codes

You can define a loss code for a particular type of loss and associate a default activity plan template and default coverages with that loss code.

You use the activity plan association in the Claims screen, then the Activity Plans view. When the user enters a loss code and clicks the Default Plan button, the default activity plan for the loss code is created.

The default coverage association is used in the Claims screen, then the Loss Details - Auto and Loss Details - Property views to populate these views with default coverage data. From these views, the user can create appropriate reserves for each coverage.

This task is a step in *Process of Managing Claims*.

To add a loss code

1. Navigate to the Administration - Insurance screen, then the Loss Codes view.
2. In the Loss Code Administration list, create a new record, and complete the fields described in the following table.

Field	Comments
Code	Enter a loss code.
LOB	Select the line of business associated with the loss code: Auto or Property.
Active?	Whether the loss code is active.

3. In the Activity Plans list, add a record for the default activity plan for the loss code, and complete the Template and Description fields.

   You must set up the activity plan in the Administration - Data screen, then the Activity Templates view.
4. In the Coverages list, add records for the required coverages, and complete the fields described in the following table.

   The coverages created in this coverages list are used to recommend the reserves to open for the particular loss code.

Field	Comments
Coverage	Select the coverage.
Rate State	Displays the rate state.
Type	Displays the type of coverage.
Reserve Code	Select the reserve code associated with the coverage.

Administering Adjusters' Financial Limits

You can set financial limits for adjusters on both the reserves level and on the claims level.

You can set reserve and payment limits for each reserve code, and you can also set total reserve and total payment limits for a claim for the employee.

Reserve and payment limits are checked when the user clicks the Open Reserve button (in the Reserves view) and the Submit Payment button (in the Payments view) respectively. For more information, see *Managing Reserves (End User)* and *About Issuing a Settlement Payment (End User)*.

This task is a step in *Process of Managing Claims*.

To set the adjusters financial limits

1. Navigate to the Administration - User screen, then the Employees view.
2. Select an employee record.
3. In the Employees list, enter the required values for:
    - **Total Reserves.** The total reserve amount available to the employee for a claim.
    - **Total Payments.** The total payment amount available to the employee for a claim.
4. Click the Claims Reserve Limits view tab.
5. For each reserve code, enter the required values for:
    - **Reserve Limit.** The maximum value of reserve available to the employee for this reserve type.
    - **Payment Limit.** The maximum payment value available to the employee for this reserve type.

Administering the Employee Hierarchy

When an adjuster clicks the Open Reserve button (in the Reserves view) and the Submit Payment button (in the Payments view), Siebel Insurance checks the reserve or payment limit for the coverage as well as for the total claim. If the limit is not enough, the adjuster's supervisor is prompted to approve the reserve or payment.

It is therefore necessary to set the employee hierarchy to determine the supervisor for each adjuster. You set the employee hierarchy in the Administration – Group screen, then the Position view. For more information, see *Siebel Applications Administration Guide* .

Note: You must set the employee and supervisor as the primary for that position.

This task is a step in *Process of Managing Claims*.

Example of Setting up the Employee Hierarchy

This topic gives one example of setting up the employee hierarchy for approval of claims payments or reserves. You might use this feature differently, depending on your business model.

You have two employees Chacko and Chandra and you want to set up Chandra as the manager of Chacko using the positions Position1 and Position2. You must set up Position2 as the parent position of Parent1.

To set up the employee hierarchy

1. Navigate to the Administration – Group screen, then the Position view.
2. In the Parent Position field, set Position2 as the parent position of Position1.
3. Select the record for Position1 and enter Chacko in the Last Name field.
4. Select the record for Position2 and enter Chandra in the Last Name field.

   Now if Chacko is an adjuster, and he tries to open a reserve that is over his limit, it is sent for approval to Chandra.

Integrating with the Insurance Services Office (ISO)

The ISO ClaimSearch database is an insurance fraud detection system owned by the Insurance Services Office (ISO), an organization that operates only in the U.S.

ISO is one of the largest private databases in the world. It contains detailed records of insurance premiums collected and losses paid from participating insurers. Insurance companies can become a member of ISO and they can send claims information to ISO to check whether similar claims have been filed with other insurance companies.

End users use the ISO Database Search view to check whether a similar claim has been filed by the claimant with another insurance company.

This task is a step in *Process of Managing Claims*.

Before an insurance company can integrate with the ISO, it must be an ISO member and pay the associated fees. The steps involved in integrating with the ISO include:

- *Setting the ISO System Preferences*
- *Checking the ISO Run-Time Event*
- *Checking the Validation Rules*
- *Creating the Named Subsystem for the ISO Search Response*
- *Configuring the ISO Assigned Company ID*

Setting the ISO System Preferences

You must configure the System Preferences shown in the following table using the Administration – Application screen. The values are available as seed data, but you must make sure that the ISO Connection Info, ISO CustLogInId, and ISO Pswd system preferences have the appropriate values assigned for the insurance provider. Some of the required fields for ISO system preferences are described in the following table.

System Preference Name	System Preference Value
ISO ClientAppName	Client Application Name. The is XML_TEST for ISO ClaimSearch US customers.
ISO ClientAppVersion	Client Application Version. The value is 1.0 for ISO ClaimSearch U.S. customers.
ISO Connection Info	ISO Application URL.
ISO CustLogInId	Customer Login ID. The ISO assigns a unique user ID to each customer.
ISO Pswd	Clear text Password. The ISO assigns the password.

Note: For more information about setting system preferences, see the chapter that discusses ongoing administrative tasks in *Siebel Applications Administration Guide* .

Checking the ISO Run-Time Event

You must verify the configuration of the run-time event that invokes the ISO Search Request workflow. You do this through the Administration – Runtime Events screen. The following table shows the data for the run-time event and the associated action set, ISO Integration.

This data is available as seed data in the Siebel Runtime Repository.

Sequence	Object Type	Object Name	Event	Subevent	Action Set Name
1	BusComp	INS Claims ISO Search	InvokeMethod	EventMethodSubm	ISO Integration

Sequence	Object Type	Object Name	Event	Subevent	Action Set Name

Checking the Validation Rules

The Validation Rule Set named INS Claims ISO Integration Validation specifies the validation rules that must be applied before an ISO search request is submitted.

You can verify the configured rule set through the Administration – Data Validation screen.

The validation rule checks that some of the mandatory fields for the ISO search exist in the Claim record. The fields are Company Id, Policy Number, and Loss Date. The validation rule is available as seed data in the Siebel Runtime Repository. This rule is invoked as one of the initial steps in the FINS Claims ISO Search Request Workflow. The administrator has to make sure that the validation rule is present in the system.

Creating the Named Subsystem for the ISO Search Response

The Siebel system administrator must create a Named Subsystem called ProcessISOResponse and configure it with the inbound workflow, FINS Claims ISO Search Response. This is required for handling the results sent back by ISO after an ISO Database Search request is submitted.

For more information about creating a Named Subsystem, see *Siebel System Administration Guide* .

To create and configure the Named Subsystem

1. Start the Siebel Gateway and Siebel Server.
2. At a DOS prompt start the Siebel Server Manager (srvrmgr) and verify that the Siebel Server is running. For more information about the srvrmgr, see Systems Administration Guide.
3. Enter the following Siebel Server Manager command:

```
create named subsystem ProcessISOResponse for subsystem
EAITransportDataHandlingSubsys with DispatchWorkflowProcess="FINS Claims ISO Search
Response", DispatchMethod=RunProcess
```

4. Enter the following Siebel Server Manager command to validate that the Named Subsystem was properly created (an error would indicate that it was not created properly):

```
list parameters for named subsystem ProcessISOResponse
```

5. In the eai.cfg file in the `{$SIEBEL_ROOT}\bin\enu` (or appropriate language) directory, add the following entry.

```
[HTTP Services]

ProcessISOResponse=ProcessISOResponse
```

6. Enable the EAI component group.
7. Restart the Siebel Gateway and the Siebel Server.

Configuring the ISO Assigned Company ID

The ISO assigns unique company identifiers to member insurance companies. One company can have multiple IDs for different offices or divisions. The IDs are used during ISO database searches to check whether the company is an ISO member.

The Siebel system administrator must associate the ISO-assigned company ID with the Internal Division to which a user who performs an ISO database search belongs.

To configure the ISO-assigned company ID

1. Navigate to the Administration – Group screen, then the Internal Divisions view.
2. Select the Internal Division to which the employee belongs, or create a new Internal Division record as required.
3. In the Internal Division List applet, or Internal Division Entry applet, enter the ISO-assigned company ID in the Company ID field.
4. Save the record.

Integrating with the Office of Foreign Assets Control

The Office of Foreign Assets Control (OFAC) administers and enforces economic sanctions programs primarily against countries and groups of individuals, such as terrorists and narcotics traffickers. Siebel Insurance allows you to check claims payees against a blocklist of individuals and organizations provided by OFAC.

The blocklist is stored in the Siebel database and you must keep it up to date by importing data from an XML file, sdn.xml that you obtain from the OFAC site:

http://www.treasury.gov/offices/enforcement/ofac/sdn/sdn.xml.

You can schedule the FINS Claims OFAC Data Import Process workflow on a monthly basis to process the XML file and import the OFAC data.

The FINS Claims OFAC Data Import Process workflow has a process property for the Input File. You can set the default string of this process property to `c:\TEMP\OFAC_SDN.xml`, or whatever location you require.

Tip: Run the workflow after work hours to update the Siebel data; this minimizes the performance impact.

This task is a step in *Process of Managing Claims*.

Checking the Policy Validity and Coverage (End User)

When a call center agent receives a call about a claim, she must check that there is a valid policy associated with the claim and that there is appropriate coverage.

This task is a step in *Process of Managing Claims*.

To check policy validity

1. Navigate to the Contacts screen.
2. Search for the contact.
3. Drill down on the contact.
4. In the Summary view, select the appropriate policy.
5. Drill down on the policy and check whether:
    - The contact has a valid policy.
    - The contact has the right sort of coverage for the claim, for example, for an auto policy, the right coverage for driver and vehicle.
    - Claims are already associated with the policy.

Creating First Notices of Loss (End User)

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

This task is a step in *Process of Managing Claims*.

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 Details, then the Loss Description view tab.
5. In the Claim Loss Description form, complete the necessary fields.

Recording Details of Involved Parties (End User)

As part of the first notice of loss process, a call center agent must record details of all parties involved in the claim. An involved party can be a contact or an organization. In the Involved Parties view, end users can see the relationship of all accounts and contacts related to the claim.

Each account and contact can have multiple roles. For example, a single party can be both the insured and the claimant; that is, insured with their own policy and a third party claimant on the other party's policy. As another example, a service provider can be the insured, claimant, or a witness.

In both the Contacts and Accounts forms, the On Behalf field records details of names and endorsement roles for the purpose of making payments. These are described in the following table. Because of legal requirements, it is necessary to capture all names and relationship correctly.

Contact Payee	Endorsement Role	Claim Contacts
Bill Franklin	Attorney for	Todd Smith and Lisa Myers

Contact Payee	Endorsement Role	Claim Contacts
Lisa Powers	Guardian of	Sandra Oh

In the examples in the table, the insurance company is making a single claims payment to Bill Franklin who is the attorney for Todd Smith and Lisa Myers and to Lisa Powers who is a guardian of Sandra Oh.

In the first example, the end user must:

- Create three contact names: Bill Franklin, Todd Smith, and Lisa Myers.
- In the record for Bill Franklin, select Todd Smith and Lisa Myers in the On Behalf field. Siebel Insurance concatenates the names in the On Behalf field.

When the adjuster later makes a payment in the Claims, Financials, and then the Payments view, he can select Bill Franklin as payee and Siebel Insurance will already have the information that Bill Franklin is the attorney on behalf of Todd Smith and Lisa Myers.

This task is a step in *Process of Managing Claims*.

To associate an involved party with a loss

1. Navigate to the Claims screen.
2. In the Claims list, drill down on the desired claim.
3. Click the Loss Details, then the Involved Parties view tab.
4. If the involved party is a person, add the required details for the contact.
    a. If required, enter information in the On Behalf field.
    b. If required, select Contact Detail, and enter detailed information for the contact.
5. If the involved party is an organization, scroll down to the Accounts form, and complete the necessary fields. If required, select Account Detail, and enter detailed information for the account.
6. Repeat Step 4 through Step 5 for each involved party that you want to add to the claim.

Recording Insured and Adverse Claimant Property Details (End User)

After they have created a claim, end users record details about the property 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.

This task is a step in *Process of Managing Claims*.

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 Loss Details, then 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.

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

   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 *Assigning a Claim Element (End User)*.
7. In the form that appears, complete the necessary fields.

Recording Adverse Claimant Property Information

Use the following procedure to record adverse claimant property information.

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 Loss Details, then 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.

   The Property Type you select determines whether the application displays the Vehicle Detail or Property Detail form.
7. In the Claim Elements # field, select a claim element, if applicable.

   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 *Assigning a Claim Element (End User)*.
8. In the form that appears, complete the necessary fields.

Managing Claims Events (End User)

There are several circumstances in which a group of claims are associated with one event:

- **Catastrophic events.** Events such as tornado or hurricane damage that result in claims under multiple policies. There can be multiple claims for one insured person under different policies.
- **Single loss involving multiple lines of business.** Events where a single loss involving an insured person is covered under two different policies; for example, an insured person's vehicle might be broken into and personal property stolen. In this case, the vehicle damage is covered under the auto policy, and the personal property is covered under the homeowner policy. A single incident occurs with the same loss date, description, and so on.
- **Single loss involving multiple people from the same company.** Events, where, for example, two people insured with the same company are involved in a traffic accident. This is a single loss involving two insured

people, on two separate auto policies. In this case, there are two claims, but a single incident with the same loss date, description, and so on.

The ability to record event details in one place reduces data duplication and the time required to collect claim information. It also provides the ability to track major catastrophic events and incorporate the statistics into risk-rating processes.

End users use the Claims Events screen to record details of claims events and to associate claims with an event.

This task is a step in *Process of Managing Claims*.

To record details of a claims event

1. Navigate to the Claims Events screen.
2. In the Claims Events list, add a record, and complete the necessary fields.

Associating a Claim with a Claims Event

Use the following procedure to associate a claim with a claims event.

To associate a claim with a claims event

1. Navigate to the Claims Events screen.
2. In the Claims Event list, select the event with which you want to associate the claim or group of claims.
3. In the Claims list applet, add a record or click the Associate button to display a picklist of claims, and select the appropriate claims.

Assigning a Claim to an Adjuster (End User)

There are two ways to assign a claim to an adjuster.

1. By entering the adjuster name in the Team field in the Claims header form applet.
2. By using Assignment Manager so that when the Call Center agent changes the status from Notice of loss to Open in the Status field in the Claims header form applet, it initiates an Assignment Manager function to assign the claim to an adjuster.

Note: This Assignment Manager function is not provided out-of-the-box.

For more information about using Assignment Manager, see *Siebel Assignment Manager Administration Guide* .

This task is a step in *Process of Managing Claims*.

Checking a Claim Against the ISO Database (End User)

The ISO ClaimSearch database is an insurance fraud detection system owned by the Insurance Services Office (ISO), a U.S. specific organization. This task is a step in *Process of Managing Claims*.

ISO is one of the largest private databases in the world and it contains detailed records of insurance premiums collected and losses paid from participating insurers. Insurance companies can become a member of ISO and they can send claims information to ISO to check whether similar claims have been filed with other insurance companies.

ISO Database search currently handles only Auto (Insured and Adverse Claimant) and Property (Insured only) searches.

End users use either the ISO Database Search view or the ISO Database Search Attachments view to check whether a similar claim has been filed by the claimant with another insurance company.

The ISO Database Search view displays the search records and, in the Claim Matches list applet, any matching records for that search that are returned by ISO.

The ISO Database Search Attachment view also displays the search records, and in the Attachments list applet, displays the actual search responses from ISO as XML data. Clicking the Attachment name opens the XML file in the default editor. The end user can also drill down to this view from the ISO Database Search view, through the Match Details field. The claim data that must be sent to ISO for a database search is described in the following table.

Claims and Losses	Data Required
For each claim submitted	• Report Type • Insuring Company ID • Policy Number • Policy Type • Claim Number • Date of Loss • Location of Loss State • Loss Type
For each involved party	• Role in the Claim • Business Name (for accounts) • First Name (for contacts) • Last Name (for contacts • Address Information Line 1 • City • State
For a casualty or third-party property damage loss	Alleged Injuries or Property Damage
For first-party property loss	Theft items

In the ISO Database Search view, the Report Type field specifies the type of search as follows:

- **Initial Search.** Used when a claim is sent to ISO for the first time. The ISO ClaimSearch system writes the claim data to its database and then searches the database for claims that belong to the same claimant. This report type is used only for a first-time search or for resubmitting an initial search that had errors.

- **Replacement.** Used to overwrite data sent in the initial search. The data is updated in the database and a new search is performed. To locate the initial claim in the database, the data must include the Insuring Company ID, Claim Number, Policy Number, and Date of Loss.

When the end user submits the search, the information displayed in the ISO database search list applet is shown in the following table.

Field	Comments
Date	The date when the search request was submitted.
Requested by	The ID of the person who submitted the request.
Status	The status of the request: • **Pending.** The request is being created. • **Acknowledged.** The request has been received by ISO. • **Error.** The search is completed and there are errors. • **Complete.** The search is completed and there are no errors.
# Matches	The number of matches returned.
Error Message	Any error messages returned. If the data sent is incomplete, or fields contain invalid data, an error is returned.
Match Details	A link that the end user can drill down on to see the details of matches.

To check a claim against the ISO database

1. Navigate to the Claims screen.
2. In the Claims list, drill down on the desired claim.
3. Click the Reports / Documents, then the ISO Database Search view tab.
4. Create a new record.
5. In the Report Type field, select Initial Search or Replacement.

   > **Note:** You can perform a replacement search only if at least one initial search has already been completed for the claim record.

6. Click Submit to send the claim data to ISO.

Creating an Activity Plan (End User)

An adjuster uses the Activity Plans view to manage the claims task to completion and assign activities to different individuals. When he clicks the Default Plans button, Siebel Insurance automatically creates an activity plan based on the loss code for the claim.

One of the adjuster's jobs is to assign a field appraiser to appraise damage. Assigning an appraiser can be complex because the customer schedule and appraiser schedule must be optimized. In the activity plan, the user can drill down

on an activity of type Field Appraisal to go to the Activities, then the Schedule view. The user can also drill down on the Status field in the activity plan, and if the status value is Unscheduled, the user is taken to the Dispatch Board view, which allows complex appraisal scheduling. For more information about scheduling with the Dispatch Board, see *Siebel Field Service Guide* .

This task is a step in *Process of Managing Claims*.

To create an activities plan

1. Navigate to the Claims screen.
2. In the Claims list, drill down on the desired claim.
3. Click the Diary Management, then the Activity Plans view tab.
4. Click the Default Plans button.

   The default activities plan is created based on the loss code for the claim.

Assigning a Claim Element (End User)

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.

You can also create a claim element and assign it to a third party. For example, you can assign a claim element to a service provider, such as Auto service, who then does the repair. The third party can see the claim element through the Partner Portal.

This task is a step in *Process of Managing Claims*.

To assign a claim element

1. Navigate to the Claims screen.
2. In the Claims list, drill down on the desired claim.
3. Click the Assignments view tab.
4. In the Claim Elements list, create a new record.

Adding Claim Element Details

Use the following procedure to add claim element details.

To add claim element details

1. Navigate to the Claim Elements screen.
2. In the Claim Elements list, drill down on the desired Line #.
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.

Assigning Claims to a Specialist Unit (End User)

The following buttons are available in the Claims List screen for evaluating the fraud and subrogation (that is, recovery) potential of a claim:

- **Evaluate Subrogation Potential.** Evaluates the subrogation potential of the claim.
- **Evaluate SIU Potential.** Evaluates the fraud potential of the claim.
- **Details.** Captures the claims combined score details.

During implementation, the customer can write a business service or enable the Analytics application to drive the logic behind these evaluation buttons. When the user clicks either the Evaluate Subrogation Potential or Evaluate SIU Potential button, Siebel Insurance takes the value from the Details button, which captures the claims combined score details, and performs the calculation that determines the value in the Subro Potential or Suspicious Claims indicator in the Claims form respectively. Each indicator has ten bars each representing 10% and colors are displayed in the bars according to the value in the field beside the bars, which can have a value from 0 through 1.

The following buttons are available for assigning claims to appropriate specialist units:

- **Notify SIU.** Assigns the claim to the special investigation unit (SIU)
- **Notify Subro.** Assigns the claim to the subrogation unit

After the Assignment Manager assigns the claim, an Alert applet in the Home page displays details of the claim. The user can then drill down on the alert to go to either the SIU dashboard view or the Recovery dashboard view, as appropriate.

> **Note:** The Assignment Manager component must be running. To check that it is running, navigate to the Administration - Server Configuration, Servers, then Components screen, and check for Assignment Manager and Batch Assignment entries in the list.

For information about managing claims through the recovery process, see *Managing Recovery Information (End User)*. For information about managing suspicious claims through the investigative process, see *Managing Fraud Information (End User)*.

This task is a step in *Process of Managing Claims*.

To assign a claim to a subrogation unit

1. Navigate to the MyClaims screen.
2. Drill down on a claim.
3. Select a record, and click the Notify Subro button.
   The claim is assigned to the subrogation unit.

Assigning a Claim to an SIU

Use the following procedure to assign a claim to an SIU.

To assign a claim to an SIU

1. Navigate to the MyClaims screen.

2. Drill down on a claim.
3. Select a record, and click the Notify SIU button.

   The claim is assigned to the SIU.

Adding an Appraisal (End User)

End users use the Appraisals view to record a property's insurable value, or the amount of a loss.

A row in the view shows the total estimation value for all adjusters. End users can click the Check Reserves button to compare the total estimation value with the total reserve amount set for the claim. (The INS Reserve Estimation Check business service is invoked.)

If the reserve value is less than the total estimation value for all adjusters, Siebel Insurance notifies the end user that the reserve value must be adjusted.

This task is a step in *Process of Managing Claims*.

To add an appraisal

1. Navigate to the Claims screen.
2. In the Claims list, drill down on a claim.
3. Click the Reports/Documents, then the Appraisals view tab.
4. In the Appraisals form, add a record, and complete the fields described in the following table.

Field	Comments
Type	The type of appraisal. Values include: Automobile, Home, RV.
Property Appraised	The property being appraised.
Amount	The amount of the appraisal.
Appraiser Type	The type of appraiser: Adjuster or Body Shop.
Appraiser Name	An employee chosen from a Select Appraiser applet.
Service Region	The service region applicable to the appraiser. This field is automatically prefilled when the appraiser name is selected.

5. Click Check Reserves to check that the total estimates do not exceed the available reserves.

Attaching Claims Documentation (End User)

Adjusters use the Claims screen, then the Attachments view to attach documents associated with a claim, for example:

- **All Claims.** Statements, photographs, scene diagrams, state statutes, payments, estimates.
- **Auto Claims.** Ticket disposition, uninsured: subrotech information.
- **Property Claims.** Proof of loss.

This task is a step in *Process of Managing Claims*.

To attach claims documentation

1. Navigate to the Claims screen.
2. In the Claims list, drill down on a claim.
3. Click the Reports/Documents, then the Attachments view tab.
4. In the Attachments list, create a new record, and complete the necessary fields.

Tracking Police and Fire Reports (End User)

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

This task is a step in *Process of Managing Claims*.

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 Reports/Documents, then 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.

About Coverages and Reserves

When a customer purchases an insurance policy, the policy specifies which coverages are included in the policy. For example, for an auto policy there might be coverages for: towing and labor, rental car, collision, and bodily injury. Each of these coverages has an associated maximum amount covered and the deductible amount.

An adjuster must open a reserve for each coverage that applies to a claim. A reserve is an amount of money made available for payments in respect of claims. For example, if the claimant was involved in a collision accident, the adjuster must open a reserve for collision coverages. If the claimant was injured, the adjuster must open a bodily injury reserve.

The money that the insurance companies put aside cannot be used for anything else, therefore it is important to create the right amounts for reserves.

This task is a step in *Process of Managing Claims*.

Creating a Reserve (End User)

A claims adjuster uses the Loss Details - Auto and Loss Details - Property views to make sure that the customer has the right policy and coverage for a claim and to create a reserve for each coverage.

It is essential to capture policy information at the time that the claim is opened, because policy information might change over time. To do so, the end user must select the right policy for the customer in the Policy field in the Claims form header applet. In the case of the Loss Details - Auto view, the Driver, Vehicle and Coverages applets are then populated with the policy details. The information displayed in the Coverages applet is described in the following table.

Note: There is also a Get Policy button in the form applet that is disabled by default. The customer can enable this button by writing an appropriate business service to get the policy information from their policy system to populate the policy information in the claim.

Field	Comments
Coverage	The name of the coverage, for example, collision, bodily injury and so on.
Individual Limit	The individual limit of the coverage.For example, for a bodily injury, the typical individual limit is $100, 000, which means that the most the insurance company will pay for bodily injury for a particular person is only up to $100,000.
Total Limit	The total limit for a particular coverage. For example, for bodily injury, the typical total limit is $300, 000, which means that the most the insurance company will pay for bodily injury for this claim is $300, 000, regardless of how many persons are involved.
Deductible	The amount of loss paid by the policy holder.
Coverage Applies?	A flag to indicate that a reserve is opened based on the loss code for the claim.
Reserve Code	The reserve code.
Reserve	The name of the reserve.
Reserve Type	The type of reserve, which specifies how the reserve is set. • **Manual.** The value is set at the time of reserve creation by the adjuster. • **Factor.** The reserve has a default value • **Calculated.** The reserve value is computed in real-time by a business service.
Reserve Amount	The amount of the reserve.

For each coverage, the Coverage Applies flag indicates whether a reserve must be created for the coverage. For example if the claim is for a car collision accident, the Collision coverage is flagged so that a reserve is created for that coverage. Coverages are flagged as applicable according to the default coverages for the loss code. For more information about loss codes, see *Administering Loss Codes*.

The adjuster clicks the Create Reserve button to create a reserve for all the coverages that have the Coverage Applies flag set. If you want to create a reserve from a coverage that does not have the Coverage Applies flag set, you can set the flag for that coverage and add the appropriate reserve code. Reserves are created according to the reserve code and reserve type that are associated with the coverage. For more information about reserve codes, see *Administering Reserve Codes*.

After a reserve is created, it can be viewed in the Claims, Financials, and then the Reserves view, see *Managing Reserves (End User)*.

This task is a step in *Process of Managing Claims*.

To create a reserve for an auto policy claim

1. Navigate to the Claims screen.
2. In the Claims list, drill down on a claim.
3. Click the Loss Details, then the Loss Details - Auto view tab.
4. Select the required policy in the Policy field in the Claim form header applet.
   The policy information including details for Vehicles, Driver, and Coverages are copied into the view.
5. In the Coverages list, click the Create Reserve button.

About Managing Reserves

An adjuster uses the Claims, Financials, and then the Reserves view to:

- Open reserves
- Adjust reserves
- Delete a reserve created using the Create Reserve button in the Loss Details - Auto or Loss Details - Property view
- Create new reserves

Opening Reserves

To open a reserve, the adjuster enters the amount of reserve to open in the Reserve Amount field and clicks the Open Reserve button. Siebel Insurance then performs the following checks:

- **Reserve authority limit check.** Siebel Insurance checks the user limit on a per reserve - per claims basis. For example, if adjuster A has a bodily injury limit of $20,000 and he would like to open bodily injury for contact 1 for $15,000 and bodily injury for contact 2 for $15,000, Siebel Insurance displays an error message since the $30,000 is more than the adjuster total bodily injury limit for the claims. The per reserve - per claim basis will apply at the supervisor level as well. That means if the claim goes to a supervisor, the amount will go against that supervisor limit even if he does not approve it. For example in, let's say B (A's supervisor) limit for bodily injury reserve is only $25,000. In this case, B can not approve it and Siebel Insurance will send the claim to C (B's supervisor). The next time A would like to open another bodily injury reserve, B cannot approve it anymore since the total bodily injury for the claim is already more than $30,000 and this is more than B's bodily injury $25,00 limit. A supervisor can click one of the reserves in the Inbox list to open a reserve, as long as his or her own limits are not exceeded. On the reserve applet, the approver only sees that associated reserve record. To see all of the reserve records, the approver can use the query button to show all reserves. From the inbox, a supervisor can change the reserve status to either approve or reject. Once a supervisor has changed the status of an Inbox item, the associated reserve status is changed and the item is moved to the completed inbox.

Because the approval history is tracked by inbox items, administrators must not delete completed inbox items. For more information about using the Inbox, see *Siebel Applications Administration Guide* .

- The reserve authority limit check
- **Split limit check.** Siebel Insurance checks the individual policy limit and the total policy limit fields and does some comparison. If the reserve amount set for a contact or an account is more than the individual limit, Siebel Insurance displays an error message. Also, if the reserve amount set for a particular coverage is more than the total limit, Siebel Insurance displays an error message. For example, a Bodily Injury coverage can have a $100,000 individual limit and $300,000 total limit. Siebel Insurance checks that the reserve amount to be opened for each individual or account for the Bodily Injury reserve is no more than $100,000 and that the total reserves amount for bodily injury reserves for all individuals or accounts is no more than $300,000.

After the checks are performed, The Outstanding Reserve field is updated with the amount that was entered in the Reserve Amount field. Some of the required fields in the Reserves applet are described in the following table.

For more information about financial limits for adjusters, see *Administering Adjusters' Financial Limits*.

Field	Comments
Status	The status of the reserve. If the reserve status is Open, the reserve record is read only and the only way an adjuster can modify this record is by clicking the Reserve Adjustment button.
Reserve Code	The code of the reserve.
Reserve	The name of the reserve.
Reserve Amount	The reserve amount. The adjuster can enter the amount of reserve in this field. If the reserve type is Factor, this field is automatically prefilled.
Reserve Type	The type of the reserve such as Factor, Manual, or Calculated.
Reserve Open	The date the reserve is opened.
Reserve Closed	The date the reserve is closed.
Outstanding Reserve	The amount of reserve outstanding at a particular time. The value of this field is automatically decreased every time an adjuster makes an indemnity payment.
Last Name	The last name of the contact for which the reserve is opened.
First Name	The first name of the contact for which the reserve is opened.
Account	The name of the account in which the reserve is opened. A reserve can only be opened for either a contact or account and cannot be opened for both.
Individual limit	The individual limit for a particular reserve for a particular contact or account. The individual limits for reserves of the same reserve code must be the same. If, for example, you have two bodily injury reserves of the same code, one for person A, and you specify an individual limit of $100,000 and

Field	Comments
	on the other bodily injury for person B you specify an individual limit of $150,000, Siebel Insurance displays an error message.
Total Limit	The total limit for a particular reserve. The total limits for reserves of the same reserve code must be the same.
Deductible	The deductible for the reserve. The deductibles for reserves of the same reserve code must be the same.
Adjuster	The name of the adjuster to which this particular reserve is assigned. Different reserves can be assigned to different adjusters and only the assigned adjuster can open that particular reserve, therefore it is necessary to enter the adjuster name.
Approver	The approver name. Siebel Insurance automatically populates the approver name with the adjuster's supervisor name. For information about how the employee hierarchy is set to determine the supervisor for each adjuster, see *Administering the Employee Hierarchy*. The supervisor can then go to the Inbox screen, drill down on the claims that need approval, and select the claim to open the reserve. The supervisor can change the status to either approve or reject. Once the status of the inbox is changed, items move to the completed inbox. If this supervisor does not have enough reserve limit, Siebel Insurance fills in the supervisor's supervisor name in the Approver field. Siebel Insurance then notifies that supervisor to go to the Inbox screen to approve the reserve.
Insured property	The insured property.
Total payment	The total amount of payment that has been made using this reserve.

Adjusting a Reserve

After a reserve is opened, the user can adjust only the reserve amount by selecting the reserve record and clicking the Reserve Adjustment button. The user can then change the reserve amount and reopen the reserve. The adjuster can make the adjustment even after the reserve is used to make payment.

When the adjuster makes a payment of type Indemnity, the value of the Outstanding Reserve field is decreased by the amount of the payment. If the Outstanding Reserve amount is 0, the adjuster cannot use this reserve to make other indemnity payments. If the adjuster wants to make indemnity payments, he must adjust the reserve amount by clicking the Reserve Adjustment button and entering the new reserve amount in the Reserve amount field. Siebel Insurance then updates the Reserve Outstanding field.

Only the adjuster that is assigned to a reserve can open or adjust that reserve.

An adjuster can assign a reserve to a different adjuster by changing the Adjuster field in the Reserves view.

Managing Reserves (End User)

After a reserve is created, an adjuster can open and adjust the reserve. You can also create new reserves and delete existing reserves.

This task is a step in *Process of Managing Claims*.

To open a reserve

1. Navigate to the Claims screen.
2. In the Claims list, drill down on a claim.
3. Click the Financials, then the Reserves view tab.
4. In the Reserves list, select the required record.
5. Enter the required amount in the Reserve Amount field.
6. Click Open Reserve.

Adjusting a Reserve

Use the following procedure to adjust a reserve.

To adjust a reserve

1. Navigate to the Claims screen.
2. In the Claims list, drill down on a claim.
3. Click the Financials, then the Reserves view tab.
4. In the Reserves list, select the required record.
5. Click Reserve Adjustment.
6. Enter the required amount in the Reserve Amount field.
7. Click Open Reserve.

Creating a New Reserve

Use the following procedure to create a new reserve.

To create a new reserve

1. Navigate to the Claims screen.
2. In the Claims list, drill down on a claim.
3. Click the Financials, then the Reserves view tab.
4. In the Reserves list, create a new record and complete the necessary fields.

   For information about the fields in a reserve, see the previous table.

Deleting a Reserve

Use the following procedure to delete a reserve.

To delete a reserve

1. Navigate to the Claims screen.
2. In the Claims list, drill down on a claim.
3. Click the Financials, then the Reserves view tab.
4. In the Reserves list, select the required record.
5. Click Delete.

Tracking Demands for Payment (End User)

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

> **Note:** The Bills view was used in versions prior to Siebel Insurance 8.0. In Siebel Insurance 8.0, you can use either the Bills view or the Invoices view to capture information about bills.

This task is a step in *Process of Managing Claims*.

To record demands for payment

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

   For more information on claim elements, see *Assigning a Claim Element (End User)*.
5. In the Attachments list, attach an electronic version or image of the bill.

Creating an Invoice Record (End User)

An adjuster uses the Claims, then the Invoices view to create a record of bills and invoices received from the claimant and third parties in respect of a claim. The view is also used to associate invoices with claims. If the adjuster wants to add additional line items for the invoice, or to attach an invoice image and note, the adjuster can drill down on the invoice number to go to the Invoices Screen.

For information about using the Invoices screen, see *Siebel Communications Guide* .

This task is a step in *Process of Managing Claims*.

To create invoice records

1. Navigate to the Claims, then the Invoices view.
2. In the Invoices list, add a new record, and complete the necessary fields.
3. Drill down on the invoice to go to the Invoices screen.
4. (Optional) In the Line Items list, add line items for the invoice.
5. (Optional) In the Attachments list, attach an electronic version or image of the invoice.
6. (Optional) In the Notes list, add any notes for the invoice.

Generating a Payment Record (End User)

An adjuster can use the Claims screen, then the Invoices view to create a record of invoices received from the claimant and third parties in respect of a claim, and to generate a payment record for invoices.

When the adjuster clicks the Generate Payment button, Siebel Insurance creates a payment record for one invoice or multiple invoice records.

Note: A similar view is in the Claims Element screen.

This task is a step in *Process of Managing Claims*.

To generate a payment record

1. Navigate to the Claims screen.
2. In the Claims list, drill down on a claim.
3. Click the Financials, then the Invoices view tab.
4. In the Invoices list add records and complete the necessary fields.
5. Click Generate Payment.

Tracking Payments Related to Invoices (End User)

Adjusters can use the Invoices, then the Claim Payments view to track all of the payments for invoices.

This task is a step in *Process of Managing Claims*.

To view the payments for an invoice

1. Navigate to the Invoices screen.
2. In the Invoices list, drill down on an invoice.
3. Click the Claim Payments view tab.

About Issuing a Settlement Payment (End User)

End users use the Financials, then the Payments view tab to issue a settlement payment. This task is a step in *Process of Managing Claims*.

A payment can be associated with a single or multiple reserves. For example, an adjuster can make a payment of $10,000, and this payment can be drawn from a collision reserve and a towing-and-labor reserve. Some of the required fields in the Payment list applet are described in the following table.

Note: End users can associate a payment with reserves only if the payment type is indemnity. For other payment types, the Reserves list applet is a read-only applet.

Field	Comments
Payment #	The system-generated payment number.
Payment Code	The code of the payment. Values include: After Full Payment, Full Payment, and Partial Payment
Payment Type	The type of payment. Values include: SIU Expenses, Subrogation Expenses, Expenses, Indemnity Payment, Loss, and Loss - Supplemental.
Payment Method	The method of payment. Values include: Check, Cash, Cashier Check, Third Party, Payroll Deposit.
Payee	The name of the contact to whom payment is made.
Vendor Payee	The name of the company to which payment is made.
Amount	The amount of the payment.
Cash Settlement	Whether the payment represents a cash settlement.
Claim Element #	The claim element associated with the payment.
Claim Element Coverage	The claim element coverage.
Invoice #	The invoice associated with the payment.
Issued	The date the payment is issued.
Check #	The number of the check issued for payment.
Paid By	The name of the adjuster making the payment.

Field	Comments
Payment Status	The status of the payment. • **Pending.** The default status and the status when the validation fails. • **On-Hold OFAC.** The status when the OFAC check fails. • **On-Hold Limit.** The status when the authority limit check fails. • **Approved Limit.** The status when the supervisor approves. • **Rejected.** The status when the supervisor rejects the payment. • **Payment Generated.** The status when all the checks are good and the payment goes through. • **Void.** The status when the payment is voided. • **Bulk Payment.** The status when the payment is made through bulk payment.
From Date	For medical claim or bodily injury bills, the from date for the customer's stay in hospital.
To Date	For medical claim or bodily injury bills, the to date for the customer's stay in hospital.
Adjuster	Read only field populated with the login ID of the payment creator.
Approver	Read only field populated when the payment enters the approval process.

Some of the required fields in the Reserve list applet are described in the following table.

Field	Comments
Reserve Code	The code of the reserve.
Reserve	The name of the reserve.
Reserve Amount	The reserve amount.
Outstanding Reserve	The amount of reserve outstanding at a particular time. The value of this field is automatically decreased every time an adjuster makes an indemnity payment.
Reserve Applied to Payment	The amount of the reserve that will be applied to the selected payment.
Deductible	The deductible for the reserve.
Apply Deductible?	Whether the deductible has been applied to the payment.
Individual limit	The individual limit for a particular reserve for a particular contact or account.
Total Limit	The total limit for a particular reserve.

Field	Comments
Last Name	The name of the contact for which the reserve is opened.
First Name	The last name of the contact for which the reserve is opened.
Account	The name of the account in which the reserve is opened. A reserve can only be opened for either a contact or account and cannot be opened for both.
Reserve Open	The date the reserve is opened.
Reserve Closed	The date the reserve is closed.
Total Payment	The total amount of payment that has been made using this reserve.
Status	The status of the reserve.

When the user clicks the Submit Payment button, the following checks are performed:

1. **Check whether some of the fields are entered correctly.** Siebel Insurance checks:
    a. That the Date From field is not null, and that it is before the date in the Date To field.
    b. That the Date To field is not null, and that it is later than the date in the Date From field.
    c. That the Payment Amount field is not 0.
    d. That the Payment Status field is pending. Only a payment with status Pending is evaluated when the user clicks the Submit Payment button.
    e. Whether the Mail To Flag is set for the Payee or Vendor Payee field. There must be only one payee among both the contact payees and the vendor payees that have the Mail Payment Flag checked.
2. **Check whether the contact payee or account payee is in the OFAC database.** Siebel Insurance checks whether the contact or account is in the OFAC database. If the payee or vendor payee is in the OFAC database, Siebel Insurance suspends the payment and changes the status of the payment to On Hold OFAC. For more information, see *Checking a Claim Against the ISO Database (End User)*.
3. **Check whether the per-coverage deductible has been applied to the payment amount.** Siebel Insurance checks whether the deductible flag in the Reserve list applet is checked. This step is only applicable if the payment is associated with a reserve (that is, a payment of type Indemnity payment). If the deductible flag is not checked, Siebel Insurance displays a message prompting the adjuster to reduce the amount in the Reserve applied toward payment field by the deductible amount. When the flag is set to true, the deductible flag field becomes a read-only field and it applies to the reserve. So, the next time the adjuster associates the reserve to another payment, the deductible flag remains checked.
4. **Check whether the payment amount is equal to the total of reserve applied to payment.** Siebel Insurance checks whether the Total reserve applied toward payment field in the Reserve list applet is the same amount as in the Payment amount field in the Payment list applet. If the value is not the same, Siebel Insurance displays an error message prompting the user to adjust the amount to make it the same.
5. **Check whether the reserve applied to payment is equal or less than outstanding reserve.** Siebel Insurance checks whether there is enough outstanding reserve to make the payment. If there is not enough reserve remaining to make the payment, Siebel Insurance displays a message to adjust the Reserve Applied to Payment field in the Reserve list applet to be less or equal to the Outstanding Reserve field in the Reserve list applet.

6. **Check if the payment authority limit is correct.** Siebel Insurance checks whether the adjuster has enough payment limit to make this payment. The adjuster has a payment limit on the coverage level as well as on the total claim level (see *Administering Adjusters' Financial Limits*). For every payment made by this adjuster, Siebel Insurance keeps track of how much payment has been made on the coverage level and on the claim level. Siebel Insurance then compares this with the adjuster payment limit for each coverage and for the claim. For example: Adjuster A has a bodily injury payment limit of $10,000, collision payment limit of $5,000, and a total indemnity payment limit of $20,000. If the adjuster receives an invoice, say for $12,000, and he wants to draw from the collision and bodily injury reserves to make this payment, the most he can pay from the bodily injury reserve is $10,000, and the most he can draw from the collision reserve is $5000. If he tries to pay more than his payment limit, Siebel Insurance displays a message and sends notification to the supervisor for approval.

   Siebel Insurance keeps track of how much the user has paid from a particular limit. Suppose on this $12,000 payment, the user draws $10,000 from the bodily injury reserve and $2,000 from the collision reserve. The next time he wants to make a payment, he can not make a payment from bodily injury reserve without Siebel Insurance notifying his supervisor for approval, because he has already used up to his payment limit on bodily injury reserves.

   Siebel Insurance keeps track of the adjuster payment limit on the per reserve - per claim level. For example, adjuster A might have a bodily injury payment limit of $10,000. Suppose he wants to make a payment, and wants to draw $6,000 from the bodily injury reserve 1 for Mary and $6,000 from bodily injury reserve 2 for Todd. In this case, Siebel Insurance displays an error message since the total of bodily injury payments is more than the adjuster A's $10,000 limit. The per reserve - per claim basis will apply on the supervisor level as well.

   If the adjuster does not have enough payment limit, Siebel Insurance creates an Inbox item for the supervisor's approval. The supervisor can then go to the Inbox screen to approve the payment. The supervisor can drill down on the Inbox item to view the payment details. To see all of the payment records, the supervisor can use the query button. He can then return to the Inbox view and approve or reject the Inbox item. When the supervisor approves the payment, the payment status goes to Payment Generated. If the supervisor's limit is not enough, another Inbox item is created for the supervisor's supervisor. However, if the supervisor rejects the Inbox item, the payment status goes to Rejected. For more information about using the Inbox, see *Siebel Applications Administration Guide* .
7. **Updating the reserve outstanding amount if all the previous checks are passed.** Siebel Insurance reduces the Outstanding Reserve field by the amount of payment made. For example, suppose an adjuster sets a $2,000 collision reserve for the claim, and the collision reserve has a $500 deductible. If the adjuster receives a bill from a glass vendor for $1,000, the adjuster applies the deductible for the collision reserve and pays the $500 from the $2,000 collision reserve. After he makes the payment, the outstanding reserve becomes $1,500. The adjuster can then use this $1,500 outstanding reserve to pay another bill related to collision coverage.

For more information about the financial limits for adjusters, see *Administering Adjusters' Financial Limits*.

If the adjuster makes a mistake, the adjuster can select the Void button to reverse the transaction. When the user select the Void button, Siebel Insurance adds the payment amount back into the outstanding reserve amount. Furthermore, the user can modify the payment and reserve record accordingly.

Issuing a Settlement Payment (End User)

An adjuster issues a payment to settle a claim.

This task is a step in *Process of Managing Claims*.

To issue a settlement payment

1. Navigate to the Claims screen.
2. In the Claims list, drill down on a claim.
3. Click the Financials, then the Payments view tab.
4. (Optional) If the payment type is Indemnity, in the Reserves list, associate one or more reserves with the payment.
5. 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 *Siebel Integration Messages*.

Making a Bulk Payment (End User)

Insurance companies usually have a relationship with vendors such as car rental companies where the insurance company can make one large payment in a particular period, for example, every two weeks, or every month. For such bulk payments, Siebel Insurance allows the adjuster to query all the payments for the vendor, sum the payments, and generate one payment for the vendor.

To use the bulk payment capability, the user must first set the relevant account for bulk payment.

This task is a step in *Process of Managing Claims*.

To set an account for bulk payment

1. Navigate to the Accounts screen
2. Drill down on an account.
3. Click the Profiles, then the Customer Profiles view tab.
4. In the Pricing and Purchasing Information section of the form, select the Bulk Pay check box.

   Bulk payment can now be used for the account.

Making Bulk Payments

Use the following procedure to make a bulk payment.

To make a bulk payment

1. Navigate to the Payments screen, then the Insurance Payments view.
2. Click the Generate Bulk Payment button.
3. In the Payments query box, select the appropriate Account, and select a From Date and To Date.

   Siebel Insurance queries all payment record for the vendor for the specified period and generates a payment record for the vendor. The payments associated with that particular bulk payment are displayed in the Payment screen, Insurance Payment, and then the Bulk Payment view.

   Note: For the query to work properly, make sure that the Issued field in the Claims, then the Payment view contains the payment issue date.

Viewing the Invoices and Claims for a Payment (End User)

Adjusters can use the Payments, then the Insurance Payments view to display all of the invoices and claims associated with a particular payment.

This task is a step in *Process of Managing Claims*.

To view the invoices and claims for a payment

1. Navigate to the Payments screen, then the Insurance Payments view.
2. Drill down on a payment.

   The invoices and claims for the payment are displayed.

Managing Recovery Information (End User)

End users use the Claims screen, then the Recoveries view to record and track information regarding subrogation and salvage activities. This task is a step in *Process of Managing Claims*.

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 who is responsible for the loss. For example, a customer's car might be hit by another car and instead of waiting for the other car owner's insurance to pay, the customer files a claim with his insurance company. The insurance company pays for the damage but contacts the other insurance company to get reimbursement for the payment. The process of getting reimbursement from the other insurance company is an example of subrogation.

Salvage occurs when the insurer takes ownership of the damaged property after the claim has been settled.

An adjuster can assign a claim to a subrogation unit if required. One or more investigators can then use the Recoveries dashboard to manage the subrogation activities and to recovery money from the third party.

A claim can be assigned to various investigators, for example, to arbitration or litigation specialists, or to people handling collection and salvage. The following table shows the primary fields in the Recovery dashboard. Some of the required fields in the Recovery dashboard are described in the following table.

Field	Comments
Subro Referral	Indicates whether the claim has been referred to subrogation.
Referral Source	Identifies how the case was referred to subrogation: • **System.** The case was referred automatically due to the subrogation potential score. • **Manual - adjuster.** An adjuster referred the case manually. • **Manual - Reassignment.** The case was reassigned.

Field	Comments
Assignment Date	Displays the time and date on which the subrogation file was opened.
Closed Date	Displays the time and date on which the subrogation file was closed.
Subro Potential	Displays the combined subrogation potential score. This field is updated by the Evaluate Subrogation Potential button in the Claims List applet.
Overall Fault %	Displays the theory of liability value for the claim. This field is set through the Update Theory of Liability task.
Status	Select the status of the subrogation case. Values include: Assigned, Accepted, Initial Review, Negotiations, Decision Pending, Closed, and Re-opened.
Disposition	Select the final status of the subrogation case after processing. Values include: Partial Recovery, Full Recovery, Collections Handoff, Arbitration Handoff, Litigation Handoff, and Abandoned.

Some of the fields that display the key financial information are described in the following table.

Field	Comments
Total Claim Payment	Displays the total of payments made on the claim to date.This field is updated by the Recalculate Payment task. **Note:** The value in this field comes from the Claims, then the Payment view for payments with a type other than Subrogation Expense or SIU Expense.
Total Expenses	Displays the total subrogation expenses incurred to date.This field is updated by the Update Expenses task. **Note:** The value in this field comes from the Claims, then the Payment view for payments with a type of Subrogation Expense.
Recovery Potential	Displays the recovery potential for the claim. The default value is (Theory of Liability % * Total Claim Payment), that is the theory of liability percentage multiplied by the total claim payment amount.This field is updated by the Update Recovery potential task.

The fields that display arbitration or litigation referral information are described in the following table.

Field	Comments
Arb./Lit. Referral	Indicates whether the claim is assigned to a litigation or arbitration specialist.
Assignment Date	Displays the date and time when the case was assigned to arbitration or litigation for further pursuit.
Counsel/Arb. Board	Select the arbitration board or the external counsel handling the case. If the organization is a business unit, it is added to the claims Service Provider list with a role of Subro Arb./Lit. Provider.
Settlement Amount	Enter the settlement amount for the subrogation case.

Field	Comments
Status	Select the status of the arbitration or litigation process. Values include: Assigned, Accepted, Initial Review, Filed Arbitration, Under Litigation - Internal, Under Litigation - External, Decision Pending, Closed, and Re-opened.
Disposition	Select the final status of the arbitration or litigation case. Values include: Settled - Full Recovery, Settled - Partial Recovery, Collections Handoff, and Abandoned.

Some of the fields that display the final outcome of the recovery processing are described in the following table.

Field	Comments
Recovery Amount	Enter the total recovery amount on the claim.
Debt Schedule	Select the debt schedule for the subrogation recovery. Values include Installments and Single Payment.
Deductible Return	Displays the deductible return amount for the subrogation case.This field is updated by the Calculate Deductible Return task.

Some of the fields used for collections referrals are described in the following table.

Field	Comments
Collections Referral	Indicates whether the claim has been assigned to collections.
Assignment Date	Displays the date and time when the case was assigned to collection for further pursuit.
Collection Agency	Select the collection agency handling the case. If the organizations is a business unit, it is added to the claims Service Provider list with a role of Subrogation Collection Agency.
Collection Amount	The collection amount for the subrogation case.
Collection Status	Select the status of the collection process. Values include: Assigned, Accepted, Negotiating, Closed, and Re-opened.
Disposition	Select the final status of the collection process. Values include: Full Recovery, Partial Recovery, and Abandoned.

Some of the fields used for salvage processing are described in the following table.

Field	Comments
Notify Salvage	Indicates whether salvage potential has been notified.
Recovered Date	Enter the date recovery took place.

Field	Comments
Amount Recovered	Enter the amount salvaged.

Using the Common Task Links

In the Recovery dashboard, task links, described in the following table, allow the user to update information in the dashboard or to reassign the case to a different person.

Action	Description
Check State Statutes	Checks the state statutes. During implementation, the customer can extend the business service for this task to implement statute of limitations logic specific to the states in which they operate.
Update Theory of Liability	Displays a dialog box with the following fields: • **New Theory of Liability %.** Enter a new value with which to update the Overall Fault % field in the dashboard. • **Reason for Change.** Enter the reason for adjusting the theory of liability to create a new note of type Subro Liability Assessment with the text you enter. • **Update Recovery Potential flag.** Select this check box to update the Subro Potential field with the calculated value (New Theory of Liability % * Total Claim Payment Amount).
Update Recovery Potential	Displays a dialog box with the following fields: • **New Recovery Potential Amount.** Enter a new value with which to update the Subro Potential field in the dashboard. • **Reason for Change.** Enter the reason for changing the recovery potential to create a new note of type Subro Recovery Potential with the text you enter.
Recalculate Payment	Recalculates the total claim payment and updates the Total Claims Payment in the dashboard.
Update Expenses	Recalculates the total subrogation expenses and updates the Total Expenses field in the dashboard.
Calculate Deductible Return	Calculates the amount of the deductible that must be returned to the insured party and updates the Deductible Return field in the dashboard.
Notify Salvage	Updates the Notify Salvage flag.
Reassign Claim	Displays a dialog box with the following fields: • **Assign To.** Select the User ID of the person to whom you want to assign the claim. Leave the field blank if you require Assignment Manager to assign the claim automatically. • **Reason for Reassignment.** Enter the reason for reassigning the case to create a new note of type Subro Reassignment with the text you enter.
Refer to Arbitration / Litigation	Displays a dialog box with the following fields: • **Assign To.** Select the User ID of the person to which you want to assign the claim. Leave the field blank if you require Assignment Manager to assign the claim automatically.

Action	Description
	• **Referral Notes.** Enter any referral notes to create a new note of type Subro Litigation Referral with the text you enter.
Refer to Collections	Displays a dialog box with the following fields: • **Assign To.** Select the User ID of the person to which you want to assign the claim. Leave the field blank if you require Assignment Manager to assign the claim automatically. • **Referral Notes.** Enter any referral notes to create a new note of type Subro Collection Referral with the text you enter.

Creating a Recovery Payment Record (End User)

A subrogation or SIU specialist uses the Financials, then the Recoveries view to create a record of invoices related to recoveries from third parties. This view is used to capture recoveries payment as well as to keep track of invoices that you send to third parties to collect the money. It is similar to the Claims screen, then the Invoices view but has a filter to show only invoices and payments related to the SIU and subrogation unit.

This task is a step in *Process of Managing Claims*.

To create recovery payment records

1. Navigate to the Claims screen.
2. In the Claims list, drill down on a claim.
3. Click the Financials, then the Recoveries view tab.
4. In the Invoices list, add records, and complete the necessary fields.

Managing Fraud Information (End User)

End users use the Claims screen, then the SIU Dashboard view to record and track information regarding fraudulent claims. This task is a step in *Process of Managing Claims*.

Cases of fraud relating to claims are usually handled by a special investigation unit (SIU). An adjuster can assign a claim to a SIU if he thinks there is fraud involved in the claims. One or more investigators in the SIU can then use the Claims screen - SIU Dashboard view to manage the fraud-related activities. A claim can be assigned to various investigators, for example, to arbitration or litigation specialists. Some of the primary fields in the SIU dashboard are described in the following table.

Field	Comments
SIU Referral	Indicates whether the claim has been referred to the SIU.
Referral Source	Identifies how the case was referred to the SIU: • **System.** The case was referred automatically due to the suspicious claim score. • **Manual - adjuster.** An adjuster referred the case manually.

Field	Comments
	• **Manual - Reassignment.** The case was reassigned.
SIU Assignment Date	Displays the time and date on which the claim was assigned to the SIU.
SIU Closed Date	Displays the time and date on which the SIU file was closed.
Stop Payment	Indicates whether the payment is on hold.
Suspicious Claim Score	Displays the combined fraud potential score.
Prob. of Resolution	Displays the probability of resolution value for the claim. This field is set through the Update Probability of Resolution task.
SIU Status	Select the status of the fraud case. Values include: Assigned, Accepted, Initial Review, Negotiations, Decision Pending, Closed, and Re-opened.
SIU Disposition	Select the final status of the fraud case after processing is complete. The values include: Abandoned, Deny, Litigate, Negotiated, Pay.

Some of the fields in the dashboard that display the key financial information are described in the following table.

Field	Comments
Total Claim Payment	Displays the total of payments made on the claim to date.This field is updated by the Recalculate Payment task. **Note:** The value in this field comes from the Claims, then the Payment view for payments with a type other than Subrogation Expense or SIU Expense.
Total Expenses	Displays the total SIU expenses incurred to date.This field is updated by the Update SIU Expenses task. **Note:** The value in this field comes from the Claims, then the Payment view for payments with a type of SIU Expense.
Recovery Potential	Displays the recovery potential for the claim. The default value is (Prob. of Resolution % * Total Claim Payment).This field is updated by the Update Recovery Potential task.

Some of the dashboard fields that display the final outcome of SIU investigation are described in the following table.

Field	Comments
Conservation Amount	Displays the total outstanding reserve amount for the claim.This field is updated by the Recalculate Conservation task.
Recovery Amount	Enter the total recovery amount for the claim.

Field	Comments
Debt Schedule	Select the debt schedule for the fraud recovery. The values are: Installments and Single Payment.

Some of the fields in the dashboard used for arbitration or litigation referrals are described in the following table.

Field	Comments
Litigation Referral	Indicates whether the claim is assigned to a litigation or arbitration specialist.
Assignment Date	Displays the date and time when the case was assigned to litigation for further pursuit.
Outside Counsel	Select the organization; that is, the external counsel handling the case. If the organization is a business unit, the organization is added to the claims Service Provider list with a role of Fraud/Lit. Provider.
Settlement Range	Enter the minimum and maximum settlement amounts for the fraud case.

Using the Common Task Links

In the SIU dashboard, task links, described in the following table, allow the user to update information in the dashboard or to reassign the case to a different person.

Action	Description
Recalculate Payment	Recalculates the total claim payment and updates the Total Claim Payments field in the dashboard.
Update SIU Expenses	Recalculates the total SIU expenses and updates the Total Expenses field in the dashboard.
Update Recovery Potential	Displays a dialog box with the following fields: • **New Recovery Potential Amount.** Enter a new value with which to update the Recovery Potential field in the dashboard. • **Reason for Change.** Enter the reason for changing the recovery potential to create a new note of type Fraud Recovery Potential with the text you enter.
Update Probability of Resolution	Displays a dialog box with the following fields: • **New Theory of Liability %.** Enter a new value with which to update the Prob. of Resolution field in the dashboard. • **Reason for Change.** Enter the reason for adjusting the theory of liability to create a new note of type SIU Liability Assessment with the text you enter. • **Update Recovery Potential flag.** Select this check box to update the Recovery Potential field with the calculated value (New Theory of Liability % * Total Claim Payment Amount).
Recalculate Conservation	Recalculates the conservation amount and updates the Conservation Amount field in the dashboard.

Action	Description
http://www.nicb.org	Goes to the National Insurance Crime Bureau (NICB) Web site to allow you to enter information for investigation by NICB. The NICB is a nonprofit organization that analyzes and investigates insurance fraud cases.
Reassign Claim	Displays a dialog box with the following fields: • **Assign To.** Select the User ID of the person to which you want to assign the claim. Leave the field blank if you require Assignment Manager to assign the claim automatically. • **Reason for Reassignment.** Enter the reason for reassigning the case to create a new note of type SIU Reassignment with the text you enter.
Refer to Arbitration / Litigation	Displays a dialog box with the following fields: • **Assign To.** Select the User ID of the person to which to assign the claim, or leave the field blank if you require Assignment Manager to assign automatically. • **Referral Notes.** Enter any referral notes to create a new note of type SIU Litigation Referral with the text you enter.

About the Business Rules Processor and Claims Logic

Much of the logic for Siebel Insurance is implemented using the Business Rules Processor (BRP) business service. The BRP is appropriate for business logic that can be modified, and you can modify claims business logic independent of modifying Siebel Runtime Repository objects. Because BRP is a business service, it can be called from workflow processes. The BRP business rules processes for claims are described in the following table. For more information about using the BRP, see *Business Rule Processor*.

BRP Name	Description	Used In
FINS Claims Evaluate Subrogation Potential	Calculates the Subrogation Real Time score.	Evaluate Subrogation Potential button in MyClaims view
FINS Claims Calculate Combined Score	Calculates the Subrogation Combined score.	Field that drives the subrogation indicator in MyClaims view
FINS Claims Calculate Fraud Score	Calculates the combined Fraud Potential score based on the Real time Rule score, Real time Predictive Model score, and Batch Predictive Model score.	Field that drives the fraud indicator in MyClaims view
FINS Claims Evaluate Fraud Potential	Evaluates the Fraud Potential score.	Evaluate SIU Potential button in MyClaims view
FINS Claims Reserve Estimation Check BRP	Compares the Total Estimation amount with the Total Reserve amount.	Claims, then the Appraisals view
FINS Claims Authority Limit Check	Performs the authority limit check before the reserve is opened.	Open Reserve button in Claims, then the Reserves view

BRP Name	Description	Used In
FINS Claims Split Limit Check	Performs checks on the limits for reserve claims.	Open Reserve button in Claims, then the Reserves view
FINS Claims Calculate SIU Expenses	Calculates the SIU Total Expenses.	Task link in SIU dashboard view
FINS Claims Calculate Total Conservation Amount	Calculates the Conservation Amount.	Task link in SIU dashboard view
FINS Claims Calculate Total Payment Amount	Calculates the Total Claim Payments amount.	Task link in SIU dashboard view
FINS Claims Create Fraud Case Assignment Alert	Creates an alert for a fraud case assignment.	Task link in SIU dashboard view
FINS Claims Calculate Subrogation Expenses	Calculates the Subrogation Total Expenses.	Task link in Recovery view
FINS Claims Calculate Deductible Return	Calculates the Subrogation Deductible Return amount.	Task link in Recovery view
FINS Claims Create Subrogation Case Assignment Alert	Creates a subrogation case assignment alert.	Task link in Recovery view
FINS Claims Set Notify Salvage	Sets the Notify Salvage flag.	Notify Salvage flag in Recovery view
FINS Claims Subrogation Reassignment	Reassigns the claim to a subrogation specialist.	Task link in Recovery view
FINS Claims Subrogation Update BC Fields	Updates the subrogation fields for Recovery Potential or Update Theory of Liability tasks.	Task link in Recovery view
FINS Claims Fraud Litigation Assignment	Performs the Claims fraud Arbitration Litigation assignment.	Task link in Recovery view
FINS Claims SIU Reassignment	Reassigns the claim to a fraud specialist.	Task link in SIU dashboard view
FINS Claims Fraud Update BC Fields	Updates business component fields when the Update Recovery Potential or Update Probability Of Resolution link is clicked.	Task link in SIU dashboard view
FINS Claims Subrogation Arbitration Litigation Assignment	Assigns the claim to a subrogation arbitration or litigation unit.	Task link in Recovery view

BRP Name	Description	Used In
FINS Claims Subrogation Collections Assignment	Assigns the claim to a subrogation collections unit.	Task link in Recovery view
FINS Claims Subrogation Check State Statutes	Checks the State Statutes.	Task link in Recovery view
FINS Claims Assign SIU Opportunity	Assigns the claims to the SIU unit when the user clicks the Notify SIU button.	Notify SIU button in MyClaims view
FINS Claims Assign Subrogation Opportunity	Assigns the claims to the subrogation unit when the user clicks the Notify Subro button.	Notify Subro button in MyClaims view
FINS Claims Invoke Assignment Manager	Invokes the Assignment Manager component.	All assignment buttons and assignment links.
FINS Claims Check OFAC Status For Contact Payees	Checks and updates the OFAC-related fields for the Contact payees during the Submit Payment processing.	Submit Payment button in Claims, then the Payments view
FINS Claims Check OFAC Status For Vendor Payees	Checks and updates the OFAC-related fields for the Vendor payees during the Submit Payment processing.	Submit Payment button in Claims, then the Payments view
FINS Claims Payment Update Reserves	Updates the Reserve fields during the Submit Payment processing.	Submit Payment button in Claims, then the Payments view
FINS Claims Payment Validate Reserves	Validates the Reserve fields during the Submit Payment processing.	Submit Payment button in Claims, then the Payments view
FINS Claims Reserve Adjustment	Changes the Status from Pending - Open to Open when a user clicks the Reserve Adjustment button.	Reserve Adjustment button in Claims, then the Reserves view
FINS Claims Add Reserve Position to Claim Team	Adds the Reserve position to the Claim team.	Open Reserve button in Claims, then the Reserves view
FINS Claims Manual Override Flag	Sets the Manual Override flag. If the reserve is of type Factor and the Allow Override flag is set, and if the reserve amount is changed, the Manual Override flag is set to true.	Claims, then the Reserves view
FINS Claims Void Payment Reserves Process	Cancels the submitted payment.	Void payment button in Claims, then the Payments view
FINS Claims Apply Deductible For Reserve	Applies the deductible flag for the reserve across payments.	Apply Deductibles flag in Claims, then the Payments view

Claims Workflows

Siebel Claims uses many workflows processes, which, for example, are activated when a user clicks a particular button, such as the Submit Payment button in the Payments view. The workflows for Siebel Claims are described in the following table.

Workflow Name	Description	Used In
FINS Claims Add Reserve Position to Claim Team	Adds an adjuster position to a claim. For each adjuster for the current reserve, it checks if the position is part of the claim team, and if not, it adds the position to the claim team.	Adjuster field in the Claims, then the Reserves view
FINS Claims Call Evaluate SIU Potential Process	Calls the FINS Claims Evaluate Fraud Potential and FINS Claims Calculate Fraud Score BRPs and displays a popup message.	Evaluate SIU Potential button in MyClaims view
FINS Claims Call Evaluate Subrogation Potential Process	Calls the FINS Claims Evaluate Subrogation Potential and FINS Claims Calculate Combined Score BRPs to initialize the real-time rule score and calculate the subrogation combined score.	Evaluate Subrogation Potential button in MyClaims view
FINS Claims Get Policy Details Process	Creates a new revision of the policy and returns the new policy ID.	Get Policy button in Claims, then the Loss Details -Auto view
FINS Claims ISO Search Request	Sends a search request to the ISO database.	Submit button in ISO Database Search view
FINS Claims ISO Search Response	Updates Siebel Insurance with the results from the ISO database search.	Submit button in ISO Database Search view
FINS Claims OFAC Data Import Process	Imports the OFAC XML data to the Siebel database.	Submit Payment button in Claims, then the Payments view
FINS Claims Open Reserve Process	Opens the reserve for a claim.	Open Reserve button in Claims, then the Reserves view
FINS Claims Payment Create Activity Alert Sub Process	Creates an activity of type Alert, and assigns it to the subrogation or fraud unit.	Submit Payment button in Claims, then the Payments view
FINS Claims Payment Validation Sub Process	Validates the payment record (Submit Payment Validation Ruleset) and also checks that it is not a duplicate payment.	Submit Payment button in Claims, then the Payments view
FINS Claims Approval Manager Process	Checks whether the Inbox item is approved. If so, updates the proper Status value in the original request.	Submit Payment button in Claims, then the Payments view

Workflow Name	Description	Used In
FINS Claims Payments Create Payments Process	Creates the bundled Payment record based on the selected invoice records.	Generate Payment button in Claims, then the Invoices view
FINS Claims Payments Inbox Action SubProcess	Checks whether additional approvals are required when a user approves an Inbox item.	Inbox screen for payment approval
FINS Claims Payments Inbox Drilldown Process	Fetches the proper payment when the user clicks on the Inbox item and invokes a view navigation subprocess.	Inbox screen for payment approval
FINS Claims Payments Inbox GotoView SubProcess	Navigates to the Claim Payments view with the given payment information.	Inbox screen for payment approval
FINS Claims Payments Status Update SubProcess	Checks whether the Inbox item is approved. If so, updates the proper Status value in the original request.	Inbox screen for payment approval
FINS Claims Payments Query Payments GotoView SubProcess	Navigates to the Claims Payments view.	Submit Payment button in Claims, then the Payments view
FINS Claims Submit Payment Check Draft Authority Limits SubProcess	Checks whether the payment limits for the user are exceeded. If so, sends the item to the appropriate supervisor's Inbox for approval.	Submit Payment button in Claims, then the Payments view
FINS Claims Submit Payment Check OFAC Status SubProcess	Checks the imported OFAC data for the payee.	Submit Payment button in Claims, then the Payments view
FINS Claims Submit Payment Process	Invokes the main submit payment process.	Submit Payment button in Claims, then the Payments view
FINS Claims Submit Payment Updated Reserves	Updates the Claims Reserve totals during the processing of a claims payment.	Submit Payment button in Claims, then the Payments view
FINS Claims Submit Payment Validate Reserves SubProcess	Checks to verify that there is enough reserve in the Claims Reserve totals before allowing the workflow to process a claims payment.	Submit Payment button in Claims, then the Payments view
FINS Claims Void Payment Process	Cancels a payment that was generated successfully during the Submit Payment process. Sets the payment status to void and reverses the reserve outstanding made during the Submit Payment process. Also, creates an activity for the logged in user indicating that a payment has been cancelled.	Void button in Claims, then the Payments view

11 Managing Life and Annuity Policies

Managing Life and Annuity Policies

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

- *About Managing Life and Annuity Policies*
- *Scenario for Life and Annuity Policies*
- *Process of Managing Life and Annuity Policies*
- *Defining Life or Annuity Insurance Products*
- *Defining Life or Annuity Insurance Coverages*
- *Administering Assessment Templates*
- *Providing Life and Annuities Quotes*
- *Ordering Underwriting Reports*
- *Adding a Beneficiary*
- *Submitting Transaction Requests*
- *Viewing Value History Information*
- *Setting Up Payment Plans*

About Managing Life and Annuity Policies

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. Some common individual life insurance and annuity products are described in the following table.

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.
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.

Product	Description
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*.

Scenario for Life and Annuity Policies

This scenario features sample tasks performed by a Siebel administrator and a licensed sales representative. Your company might 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

Process of Managing Life and Annuity Policies

This section details sample tasks often performed by administrators and end-users when managing life and annuity policies. Your company might follow a different process according to its business requirements.

Administrator Procedures

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 list shows tasks administrators typically perform to manage life and annuity policies:

- *Defining Life or Annuity Insurance Products*
- *Defining Life or Annuity Insurance Coverages*
- *Administering Assessment Templates*

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

End-User Procedures

The following list shows tasks end users typically perform when managing life and annuity policies:

- *Providing Life and Annuities Quotes*
- *Ordering Underwriting Reports*
- *Adding a Beneficiary*
- *Submitting Transaction Requests*
- *Viewing Value History Information*
- *Setting Up Payment Plans*

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 *Siebel Product Administration Guide* .

To add an insurance product

1. Navigate to the Site Map, Administration - Product, and then the Products view.

2. In the Product form, add a record, and complete the necessary fields.
    - In the Category field, select Life & Annuity.

Defining Life or Annuity Insurance Coverages

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

To define a life or annuity coverage

1. Navigate to the Site Map, Administration - Insurance, and then Life & Annuity Coverages.

   You have defined the coverage type and levels for a life or annuity insurance product.
2. In the Life & Annuity Coverages list, add a record and complete the necessary fields.
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 *Siebel Applications Administration Guide* .

To administer an assessment template

1. Navigate to the Site Map, Administration - Data, and then 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 must 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.

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 must 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, then the 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.

Submitting a Transfer Request

Use the following procedure to submit a transfer request.

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.

Submitting a Withdrawal or Surrender Request

Use the following procedure to submit a withdrawal or surrender request.

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 *Siebel Integration Messages*.

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 Managing Group Policies

Managing Group Policies

This chapter describes how to manage group policies. It includes the following topics:

- *About Group Policies*
- *Scenario for Group Policies*
- *Process of Managing Group Policies*
- *Adding Group Insurance Products and Product Lines*
- *Adding Group Insurance Rate Bands*
- *Defining Activity Plan Templates for Group Policies*
- *Defining Proposal Templates for Group Policies*
- *Adding Group Policy Records*
- *Importing Census Information*
- *Adding Census Information in the Group Policies Screen*
- *Adding Employee Classes for Group Policies*
- *Designing Plans for Group Policies*
- *How Enrollment Waiting Periods Affect the Start of Coverage*
- *Reconfiguring Customizable Products in Plan Design*
- *Generating Proposals for Group Policies*
- *Managing Underwriting Information*
- *Adding Eligible Members to Group Policies*
- *Enrolling Members in Group Policies*
- *Adding Beneficiaries to Group Policies*
- *Setting Up Payment Plans for Group Policies*

About 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

The views common to all policy screens are described in the following table.

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.
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 *Managing Auto Policies Managing Life and Annuity Policies*, *Managing Property Policies* and *Managing PUL Policies*

Scenario for Group Policies

This scenario features sample tasks performed by a licensed sales representative. Your company might 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 might 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.

Process of Managing Group Policies

This topic details sample tasks often performed by administrators and end-users when managing group policies. Your company might follow a different process according to its business requirements.

Administrator Procedures

The following list shows tasks administrators typically perform to manage group policies:

- *Adding Group Insurance Products and Product Lines*
- *Adding Group Insurance Rate Bands*
- *Defining Activity Plan Templates for Group Policies*
- *Defining Proposal Templates for Group Policies*

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

End-User Procedures

The following list shows tasks end users typically perform when managing call group policies:

- *Adding Group Policy Records*
- *Importing Census Information*
- *Adding Census Information in the Group Policies Screen*
- *Adding Employee Classes for Group Policies*
- *Designing Plans for Group Policies*
- *Reconfiguring Customizable Products in Plan Design*
- *Generating Proposals for Group Policies*
- *Managing Underwriting Information*
- *Adding Eligible Members to Group Policies*
- *Enrolling Members in Group Policies*
- *Adding Beneficiaries to Group Policies*
- *Setting Up Payment Plans for Group Policies*

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 *Siebel Product Administration Guide* and *Siebel 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, and then 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 *Siebel 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, and then 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 the Site Map, Administration - Data, and then 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 *Siebel Applications Administration Guide* .

Creating Activities for the Template

Use the following procedure to create activities for the template.

To create activities for the template

1. Navigate to the Site Map, Administration - Data, and then 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, and then 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 *Siebel Applications Administration Guide* .

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* .

Census data can also be entered manually. See *Adding Census Information in the Group Policies Screen*.

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 as 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.

Importing Segmented Census Data

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

To import segmented census data

- Follow the steps in *Importing Census Information* 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 following procedure
3. Associate the census with the policy using the instructions in the *Associating a Census with a Policy* procedure

Census data can also be automatically imported. See *Importing Census Information*.

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.

Associating a Census with a Policy

Use the following procedure to associate a census with a policy.

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 must 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*.

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, then the Health and Group Products view. For more information about how to add Rate Bands, see *Adding Group Insurance Rate Bands*.

To generate a proposal for this plan, see *Generating Proposals for Group Policies*.

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*), 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 *Siebel 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*.

Proposals are built off of pre-defined templates. For more information on creating proposal templates, see the chapter on proposals in *Siebel 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 fields 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: o Requested o Received o Submitted
Ordered	Date automatically generated by the application when a new record is created.
Received	Date the underwriting report was received.

Viewing Historical Underwriting Information

Use the following procedure to view historical underwriting information.

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*.

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. Scroll 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 Managing Partners and Agencies

Managing Partners and Agencies

This chapter describes how to manage partners and agencies. It includes the following topics:

- *About Partners and Agencies*
- *Scenario for Working with Partners and Agencies (Users)*
- *Process of Managing Partners and Agencies (Users)*
- *Adding New Partners*
- *Setting Up Siebel Insurance eService Partners Locators*
- *Adding Agents*
- *Adding Information Associated with an Agent*

About Partners and Agencies

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 because 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 must 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 Agencies (Users)

These scenarios feature sample tasks performed by insurance company employees. Your company might 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.

Process of Managing Partners and Agencies (Users)

This section details sample tasks often performed by end-users when managing partners and agencies. Your company might follow a different process according to its business requirements.

The following list shows tasks end users typically perform when managing partners and agencies:

- *Adding New Partners*
- *Setting Up Siebel Insurance eService Partners Locators*
- *Adding Agents*
- *Adding Information Associated with an Agent*

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, then the 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 the Site Map, Partners, Partners List, and then the 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 Installation Guide for the operating system you are using.

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 Managing Property Policies

Managing Property Policies

This chapter describes how to manage property policies. It includes the following topics:

- *About Property Policies*
- *Scenario for Property Policies*
- *Process of Managing Property Policies*
- *Adding Property Types*
- *Adding Property Coverages and Coverage Limits*
- *Providing Quotes*
- *Adding Underwriting Information*
- *Querying for Property Underwriting Information*
- *Ordering Underwriting Reports*
- *Adding Scheduled Personal Property*
- *Setting Up Payment Plans*
- *Additional Property Policies Views*

About 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*.

Scenario for Property Policies

This scenario features sample tasks performed by an administrator and a licensed sales representative. Your company might 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

Process of Managing Property Policies

This section details sample tasks often performed by administrators and end-users when managing property policies. Your company might follow a different process according to its business requirements.

Administrator Procedures

The following list shows tasks administrators typically perform to manage property policies:

- *Adding Property Types*
- *Adding Property Coverages and Coverage Limits*

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

End-User Procedures

The following list shows tasks end users typically perform when managing property policies:

- *Providing Quotes*

- *Adding Underwriting Information*
- *Querying for Property Underwriting Information*
- *Ordering Underwriting Reports*
- *Adding Scheduled Personal Property*
- *Setting Up Payment Plans*
- *Additional Property Policies 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 Business Applications* .

To add a property type

1. Navigate to the Site Map, Administration - Insurance, and then the 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 Business Applications* .

To add a property coverage

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

Adding a Property Coverage Limit

Use the following procedure to add a property coverage.

To add a property coverage limit

1. Navigate to the Site Map, Administration - Insurance, and then the 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.

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

The following table describes additional views that are unique to the Property Policies screen.

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 must 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 *Siebel Integration Messages*.
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*.
Accident Violation	Records details of accident and violation history for boat operators.

15 Managing PUL Policies

Managing PUL Policies

This chapter describes managing PUL policies.

It includes the following topics:

- *About PUL Policies*
- *Scenario for PUL Policies*
- *Providing PUL Policy Quotes*

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*.

Scenario for PUL Policies

This scenario features sample tasks performed by a licensed sales representative. Your company might 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 Managing Billing Accounts

Managing Billing Accounts

This chapter describes how to manage billing accounts. It includes the following topics:

- *About Billing Accounts*
- *Scenario for Billing Accounts*
- *Process of Managing Billing Accounts*
- *Creating Billing Account Records*
- *Associating Billing Accounts with Other Records*

About 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 might 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 might 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.

Process of Managing Billing Accounts

This section details sample tasks often performed by end-users when managing billing accounts. Your company might follow a different process according to its business requirements.

End-User Procedures

The following list shows tasks end users typically perform when managing billing accounts:

- *Creating Billing Account Records*
- *Associating Billing Accounts with Other Records*

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 fields 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: o Single Policy if you will associate only one policy with the billing account. o 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 must be associated. If the type is Single Policy, then only one policy must be associated.

Associating a Billing Account with a Contract or a Company

Use the following procedure to associate a billing account with a contract or a company.

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.

Adding a Service Request to a Billing Account

Use the following procedure to add a service request to a 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 Siebel Integration Messages

Siebel Integration Messages

This chapter describes Siebel integration messages. It includes the following topics:

- *Siebel Integration Messages*
- *Siebel Insurance Integration Messages*

About the Siebel Financial Services Business Platform

The Siebel Financial Services Business platform combines a set of tools, technologies, and prebuilt functional integration components to facilitate application integration. This set of products is referred to as Siebel Financial Services Business Application Integration (EAI). Siebel Financial Services EAI is an EAI solution built on top of Siebel EAI offered by Oracle. 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 Enterprise Application Integration Guide* and *Overview: Siebel Enterprise Application Integration* .

Siebel Insurance Integration Messages

Siebel Insurance includes a number of integration messages designed to support key business processes for the insurance industry. Information on Siebel Insurance integration messages, such as messsage type, purpose and target application are described in the following table.

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.

Type	Message	Target Application	Description
			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* .
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.

Type	Message	Target Application	Description
			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 *Siebel Application Services Interface Reference* .
ASI	Inquiry MIB Report	Medical Insurance Bureau	A message to request a Medical Insurance Bureau report. For information, see *Siebel 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 *Siebel Application Services Interface Reference* .
ASI	Payment Information	Claims Accounting System	A message to submit a claim payment. For information, see *Siebel Application Services Interface Reference* .
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 *Siebel 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* .

Type	Message	Target Application	Description
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* .

18 Business Services for Siebel Financial Services

Business Services for Siebel Financial Services

This chapter describes the business services for Siebel Financial Services. It includes the following topics:

- *About Siebel Business Services*
- *About Siebel Financial Services Business Services*
- *Disclosure Manager*
- *VBC Cache and Instance Manager*
- *Free Format Converter*
- *Data Validation Manager*
- *Business Rule Processor*
- *Process of Defining Business Rule Processes*
- *Creating and Managing Business Rule Processes*
- *Defining Properties for a Business Rule Process*
- *Defining Procedures for a Business Rule Process*
- *Fine-Tuning the Assignment Statement*
- *Handling Business Rules Processor Errors*
- *Using BRP Helper Business Services*
- *Invoking the Business Rule Processor*
- *Logging Business Rules Processor Debug Messages*
- *Requirements Manager*
- *Customer Authentication Manager*
- *Using the Calculation Manager*
- *Using the Customer Expectations Manager*
- *Automating Approval Processing*
- *Automating the Display of Disclosure Documents*
- *SmartScript Integration with Workflow*
- *Dynamic UI Business Service*
- *FINS Application View Navigation*

About Siebel Business Services

A business service is an object that simplifies the use of a specific set of functionality. Business services are not tied to specific objects, but rather operate or act upon objects to achieve a particular goal. You can use business services to execute predefined or custom actions in a workflow process.

For more information on:

- Business services, see *Overview: Siebel Enterprise Application Integration*
- Workflows, see *Siebel Business Process Framework: Workflow Guide*

About Siebel Financial Services Business Services

Siebel Financial Services introduces a number of business services that fulfill a specific need in an end-to-end business process. The overall goal with these business services is to reduce the custom scripting that customers do during implementation. These business services benefit Siebel Financial Services customers in the following ways:

- Increased efficiency and consistency with automation
- Rapid deployment of functionality—less programming, and immediately deployable without changes to Siebel Runtime Repository objects
- Better performance than scripting
- Ease of maintenance—ability for a business analyst to maintain rules

For example, the Data Validation business service allows customers to define data validation rules in an administration view that users trigger in run time. This significantly reduces the amount of custom scripting that would otherwise be required.

Other business services, such as the Disclosure and Approval business services, bring similar benefits to customers' disclosure and approval business processes. The business services available in Siebel Financial Services are described in the following table.

Business Service	Business Applications	Functionality
Disclosure Manager	Regulatory compliance, sales process compliance.	Present literature specific to products; logs presentation for compliance.
Approval Manager	Policy exception approvals, underwriting.	Determines necessary approval sources and routes to inbox.
VBC Cache and Instance Manager	Cache data from external applications in Siebel for display.	Cache VBC data throughout user's session and use Siebel Workflow to query external data sources.
Free Format Converter	Comma-delimited and other free-format message creation.	EAI Business Service to convert Siebel data to nonXML formats.

Business Service	Business Applications	Functionality
Workflow - SmartScript Integration	Embed Q&A style processes as part of a workflow process.	Launch SmartScript sessions within a workflow process. Pass information from SmartScript back into the workflow process for downstream processing.
Data Transfer Utilities (DTU)	Auto-creation, prefilling.	Copies data from one Siebel BO/BC/Field to another BO/BC/Field.
Data Validation Manager	Conditional logic, data integrity control.	Performs data validation across business component fields.
Requirements Manager	Application closings, service case resolution.	Determines requirements and next steps for transaction completion.
Customer Authentication Manager	Transaction level security, regulatory compliance.	Situation specific customer authentication data collection and logging.
Using the Calculation Manager	Lead scoring, payment calculations, prioritization.	Performs arithmetic functions and if/then/else calculations in background or through UI.
Using the Customer Expectations Manager	Customer services expectations, fulfillment expectations.	Calculates expected and promise dates, and sets priorities, based on item type and customer value.
Business Rule Processor	Definition and execution of complex, frequently changing business logic.	Higher performance and more scalable than scripting. Can change business logic without changing Siebel Runtime Repository objects. Flexible - supports procedure, loops, if-then-else, switch-case constructs.
Dynamic UI Business Service	Create read-only view that can be changed without the need to modify Siebel Runtime Repository objects.	Create and render views containing a single read-only applet in the Siebel Financial Services application.
FINS Application View Navigation	View navigation.	Guides users through a series of views based on administration data.

CAUTION: As with other specialized code, use only the specialized business services that are documented in Siebel documentation. The use of undocumented services is not supported and can lead to unwanted and unpredictable results.

Disclosure Manager

The Disclosure Manager business service is used to present literature specific to financial products, and to log the presentation of disclosure statements. Disclosure processing is implemented by invoking the FINS Disclosure workflow from Siebel Script or Siebel Workflow. Disclosure documents are associated with specific products by the administrator.

FINS Disclosure UI Service Methods

The FINS Disclosure UI Service business service provides the following two methods:

- **SetupDisclosure.** This method is used to save the current active view information for navigating back after displaying the disclosure(s).
- **GotoView.** This method is used to navigate to a view whose context was saved during the SetupDisclosure method call. This method does not take any parameters.

SetupDisclosure Input User Properties

The input user properties for the SetupDisclosure method are described in the following table.

Parameter Name	Description	Predefault Value
ContactId	This is the Contact row ID.	N
DisclosureName	This is the disclosure name.	N
ProductId	This is the Product row ID.	N
ShowAlways	This is a Boolean flag. If the value is set to true then disclosures must be displayed.	False

SetupDisclosure Output User Properties

The output user properties for the SetupDisclosure method are described in the following table.

Parameter Name	Description	Predefault Value
DisclosureId	This is the Disclosure row ID.	N
bDone	This is a Boolean flag. If the value is set to true, then it implies that the current active version of the disclosure has not been displayed. The value will be N if ShowAlways is set in the input property set.	N

VBC Cache and Instance Manager

Integrating external systems with Siebel data in real time is a common business requirement. A standard approach is to use Virtual Business Components (VBC) with a substantial amount of scripting. This approach, however, often has associated performance and scalability concerns. The Caching VBC was originally developed to address integration with external billing systems, and the design requires a minimal amount of scripting. These features, however, can be extended and applied to a broad set of integration challenges beyond billing.

Caching VBC Overview

The Caching VBC enhances the existing CSSBCVRec VBC class and works in conjunction with the SIA Billing Extern Service business service. Although the name of this business service implies that it is billing specific, it is a generic service without any industry specific functionality.

Features of the Caching VBC include:

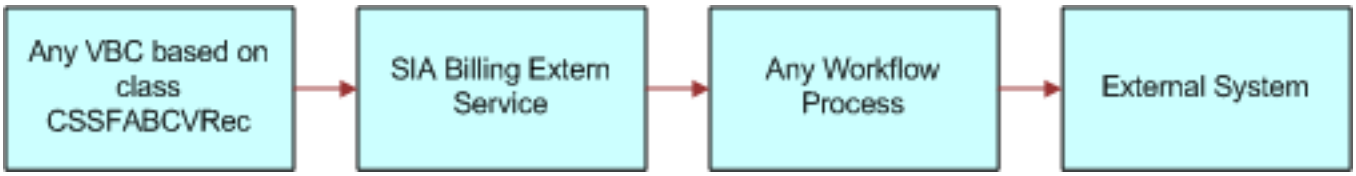
- Caching of response data, allowing navigation between records in a parent BC without generating duplicate requests in the child VBC
- Ability to have a VBC be the parent of another VBC child within a single business object
- Forced refresh of already cached data
- Ability to generate integration object instances without using the EAI Siebel Adapter business service
- Integration with workflow process that can take advantage of any existing integration flow that uses Application Service Interfaces (ASIs), Web Services, or connector technology

Possible limitations to consider:

- Read-only behavior
- Only available as part of the Siebel Industry Applications (SIA) product
- Queries are not supported.
- Only an active field of an active business component has its value prefilled properly by the request integration object.
- The business service references only the top-level from the top-level integration component when creating the request message to populate predefault fields.

Components

The following figure shows the components to implement the Caching VBC.



Stages of the Caching VBC Process

The caching VBC process uses the following process flow.

1. The Caching VBC invokes the named service when queried.
2. User properties on the VBC identify:
   - Whether or not to enable caching
   - The service name to invoke (SIA Billing Extern Service)
   - The integration object name to be passed to the service as an input parameter
   - The workflow process name to be passed to the service as an input parameter
3. When the VBC is executed, the VBC calls the business service and passes it the integration object name and workflow process name.
4. The business service instantiates the named integration object and populates it with values in the currently active business object without using the EAI Siebel Adapter.
5. The business service passes the integration object instance to the SiebelMessage workflow process property and invokes the workflow process.
6. The workflow process handles any integration tasks, including communicating with the external system. It receives data from the external system and populates a hierarchical process property that matches the field structure of the VBC.
7. The workflow process completes.
8. The business service reads the hierarchical output process property from the workflow process property named VBC Output and compares it with the fields in the VBC.
   Where matching field names are encountered, the value in the output process property is copied to the VBC. Field names that do not match are ignored and do not generate an error.

Caching VBC Configuration

Base the VBC on the CSSFABCVRec class using the information in the following table.

User Property Name	Valid Names	Description
Enable Caching	Yes or No	Yes enables the caching of records retrieved by the VBC. No disables caching.
Outgoing Integration Object Name	An integration object name	Name of the integration object to be passed to the business service.
ProcessName	A workflow process	Name of the workflow process to be passed to the business service.
Service Name	A business service	Name of the business service to be invoked when the VBC is executed.

User Property Name	Valid Names	Description

You must also configure the fields for your business component. No other scripting is necessary to invoke the service or the workflow.

The VBC uses a special field called Vid. This field is an internally generated unique identifier. It is not necessary to create this field in your VBC. However, if you do create this field in your VBC, do not modify this value. Treat this field as a system field.

You can create link specifications between parent business components and this VBC, and between this VBC and any child VBC. Any field can be a link specification.

Purging the VBC Cache

Purge the VBC cache by configuring a button to invoke method RefreshVBCCache. The following table lists the consequences if Enable Caching is set to Yes or No.

If...	Then...
Enable Caching is set to Y.	The VBC purges cached values and forces a query of the external system.
Enable Caching is set to N.	The RefreshVBCCache method has no effect.

Business Service Configuration

Base the business services specified in the Service Name parameter of the VBC on the CSSFAExternalService class, and have a method named query defined. You do not need to specify any input arguments to this method or configure any user properties. In this way, you can reuse this business service.

Integration Object Configuration

Use the integration object specified as the Outgoing Integration Object Name user property of the VBC to communicate record data between the business service and the workflow process. This integration object is non standard because it does not need to have an integration component for all the parent business components in the business object hierarchy. For example, if your business object hierarchy consists of Contact and the VBC as a child of Contact, you do not need to include a Contact integration component as the parent integration component in your integration object.

The reason for this is that this integration object is never used by the EAI Siebel Adapter. Therefore, you do not need to include the complete business component hierarchy in the integration object.

The integration object uses the PREDEFAULT user property, described in the following table, on integration component fields to identify those fields that must be prefilled with data from the active business components.

Integration Component Field User Property	Valid Values	Description
PREDEFAULT	[Business Component Name.Field Name] For example, [Contact.Primary Personal Postal Code]	Identifies the source business component field that the Business Services uses to prefill the integration component field.

After the workflow process completes, values in the integration component fields that have matching names in the VBC are copied back to the VBC. If the integration object has fields that do not match the VBC, then those fields are ignored and no error is produced.

Workflow Configuration

The workflow process specified as the ProcessName user property of the VBC is used to identify which workflow process the business service must invoke after instantiating the named integration object. The following table lists the two process properties that must be configured for this process to communicate with the business service.

Process Property Name	Type	Description
SiebelMessage	Integration Object	The input of the workflow process. This is passed in by the business service. Contains the integration object instance of the integration object identified with the Outgoing Integration Object Name user property on the VBC. This integration object instance contains data for integration component fields that have the PREDEFAULT user property set as described in the Integration Object Configuration section of this document.
VBC Output	Hierarchy	The output from the workflow process. This is returned to the business service. Contains the integration object instance of the result of querying the external system that is to be returned to the business service for inserting into the VBC.

The SiebelMessage process property contains the query parameter for the external system. The workflow process transforms this data to a format understood by the external system, then uses a transport to send the request and receive the response from the business service. Finally, it must transform the response data back to a format that matches the VBC fields. This transformed response data must be stored in the VBC Output process property so that the calling business service can map it back to the VBC.

Free Format Converter

This topic describes how to leverage the FINS EAI Free Format Hier Converter business service to convert a Siebel property set into a UTF-8 based text file structure for downloading.

Out of the box, the FINS EAI Free Format Hier Converter business service is used in the FINS eBanking Account Download Outbound workflow to enable the creation of flat file, tag-based data stream for download. The business service follows the same model as the EAI XML converter, but provides flexibility for manipulating the output data stream and header information.

If the output format that you want is XML-based, use EAI XML Converter, XML Hierarchy Converter, or other XML related converter Business Service that Oracle provides. If the file format is not XML-based, use FINS EAI Free Format Hier Converter.

FINS EAI Free Format Hier Converter Methods

The FINS EAI Free Format Hier Converter business service provides two methods for creating text data streams:

- PropSetToPlainText
- PropSetToRawText

The difference between these two methods is that the PropSetToRawText method has the DiffBeginEndTag, EscCharSupport, and NewLineAfterNode user properties predefaulted. And in the PropSetToPlainText method, the following parameters are preset:

- DiffBeginEndTag = N
- EscCharSupport = N
- NewLineAfterNode = Y

PropSetToPlainText and PropSetToRawText User Properties

The following table lists the user properties for the PropSetToPlainText and PropSetToRawText methods.

Parameter Name	Description	Predefault Value
BeginTagLeft	A text value for the first boundary of the begin tag.	<
BeginTagRight	A text value for the second boundary of the begin tag.	>
DiffBeginEndTag	Y or N If there are different tags for the begin and end tag, then for XML, they are the same. Use "," as the separator to set it differently. For example, if this is set to Y, and the XML tag of any component is A,B, then the begin tag is A and end tag is B.	N

Parameter Name	Description	Predefault Value
EndTagLeft	A text value for the first boundary of the end tag.	<
EndTagRight	A text value for the second boundary of the end tag.	>
EscCharSupport	Y or N Yes supports escape characters such as \n and \r.	Y
NewLineAfterNode	Y or N Yes prints a new-line character after each element.	N
PrintAggregateEndTag	Y or N Yes prints end tag for aggregate nodes.	Y
PrintElementEndTag	Y or N Yes prints end tag for element nodes (element that has no child).	Y
PrintEndTagBeforeChild	Y or N Yes prints the end tag before print out the first child.	N
PrintTagBound	Y or N Yes prints the tag boundaries.	Y
XMLHierarchy	The IntObj instance that is parsed into the BusSvc.	None.

Data Validation Manager

Many companies are governed by various regulatory agencies, as well as internal processes and procedures, to verify the quality and accuracy of their transactions. Data validation can involve many types of transactions, which includes orders, applications, claims, and various other service requests.

Data validation is a key component of almost every business process in Financial Services. The Data Validation Manager business service can validate business component data based on a set of rules.

In the case of a rule violation, a custom error message appears or a user-defined error code is returned. The validation rules are defined using the Siebel Query Language and can be conveniently constructed using the Personalization Business Rules Designer. The business service centralizes the creation and management of data validation rules without requiring changes to the Siebel Runtime Repository.

The Data Validation Manager business service significantly reduces the need for custom scripts, decreasing implementation costs and increasing application performance.

The Data Validation Manager features include:

- Search automatically for the proper rule set to execute based on active business objects and views.
- Write validation rules based on fields from multiple business components.
- Apply a validation rule to a set of child business component records to see if a violation occurs from one or more records.
- Invoke specific actions to be performed as a result of a validation.
- Write validation rules that operate on dynamic data supplied at run time without that data being from the business component field.
- Automatic logging of data validation events.

Some example business rules that can be enforced by the Data Validation Manager business service are:

- In an insurance company, claim adjusters are required to enter a closed date whenever they close a claim. If the adjuster tries to close a claim without a closed date, he is prompted with an appropriate error message and the claim record is not committed to the database.
- In a retail bank, different data validation rules are required for each of dozens of different service request types. When a customer service representative creates a new service request, the Data Validation manager identifies the appropriate validation rule set for the specific type of service request and executes the data validation rules of that rule set.
- At a health insurance company, customer service representatives use activity plans and activities to track service requests. All activities must be closed before the service request can be closed. When the CSR closes the SR, the DVM loops through all associated activities making sure the status of each activity is closed. If any are still open, the SR cannot be closed.

For more information about Data Validation Manager, see *Siebel Order Management Guide* .

Business Rule Processor

The Business Rule Processor (BRP) business service is a general-purpose, highly-scalable business logic execution engine. The business logic is defined from within the Siebel client administration user interface, reducing the need to hard-code the logic into the Siebel Runtime Repository. This supports scenarios in which there are constant changes to the business rules. The BRP can define and execute highly complex business logic.

You can invoke the BRP by a run-time event, workflow, or Siebel script. This is described in *Invoking the Business Rule Processor*.

The Business Rule Processor features include:

- Business logic administration through the application user interface.
- Appropriate for complex business logic; supports procedure, loops, if-then-else and switch-case constructs.
- Appropriate for business logic that changes frequently. You can modify business logic without modifying the Siebel Runtime Repository.
- Query, read, and write access to business components.
- Error handling.
- Support logging at multiple levels for easy testing and debugging.
- Can potentially replace large amounts of custom scripts.

The BRP executes business rule processes. A business rule process is constructed much like a computer program or a Siebel workflow. A process consists of procedures. Procedures are made of steps. Steps, in turn, contain statements. A statement is a conceptual line of code.

BRP configuration and administration must only be done by expert users accustomed to working with business services.

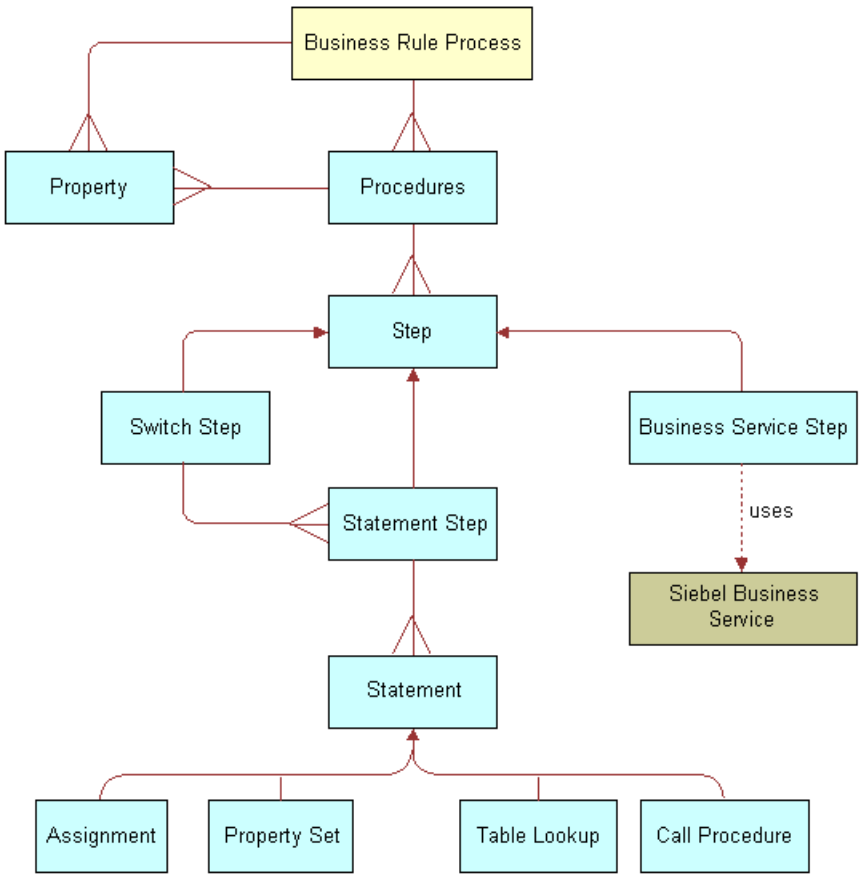
Tip: Before you begin to create a business rule process, carefully consider and plan the required steps for it.

Process of Defining Business Rule Processes

Defining business rules processes involves the following procedures:

1. *About Business Rule Process Property Types*
2. *Defining Procedures for a Business Rule Process*
3. *Using BRP Helper Business Services*

The following figure presents an overview of defining business rule processes.



Creating and Managing Business Rule Processes

This topic describes how to create and manage business rule processes.

About Business Rule Processes

A BRP process is uniquely identified by its name. A process name must begin with a letter. It can contain alphanumeric, space, underscore, and hyphen. The name cannot contain other special characters like @ or !.

Note: BRP names are case sensitive and limited to 75 characters.

Tip: It is important to establish a naming convention before you engage in the development of BRP processes.

About Defining Business Rule Processes

You define business rule processes from the Business Rule Processor screen. You can either revise an existing process or create a new one.

A business rule process is made up of procedures and properties.

A BRP process can have one of three statuses:

- In progress. You can modify only a process in the In-progress status
- Active. An Active status indicates that the process definition is released for execution
- Inactive. An Inactive process indicates that the process is in no longer in use and has been retired

Note: The process status indicates its edit disposition rather than its current run-time execution status.

Additionally, all BRP process definitions are cached in the object manager across all login sessions to improve scalability. Hence, if any modifications are made to the process definitions, then they are not available to the run-time sessions until the cache is refreshed.

It is recommended that you put in place procedures to promote BRP processes from development to production, and establish controls on how to refresh the cache.

You can import and export business rule processes. This makes migrating process definitions across development and production environments easier. The process is saved as an XML file for importing and exporting purposes.

This step is part of *Process of Defining Business Rule Processes*.

To create a business rule process

1. Navigate to the Business Rule Processor screen.
2. Create a new record.

Revising an Existing Business Rule Process

You can also revise an existing business rule process.

To revise an existing business rule process

1. Navigate to the Business Rule Processor screen.
2. In the Processes list, select a business rule process of status Active or Inactive and click Revise.

   Clicking Revise changes the status of the process to In Progress.
3. Make the appropriate changes to the process.

Activating a Business Rule Process

You can also activate a business rule process.

To activate a business rule process

1. Navigate to the Business Rule Processor screen.
2. In the Processes list, select the business rule process you wish to activate.
3. Click the Activate button.

   Clicking Activate changes the Status from In Progress to Active and makes the record read-only.
4. Click the Refresh Cache button.

   This clears the OM cache and creates a new copy of the process definitions.

   Any process that is executing when the cache is cleared is allowed to complete. However, the new process definition is available to all processes that start right after the button is clicked.

   > **Note:** Take care while using this feature. Refresh Cache clears the cache for all BRP process definitions. Hence, any processes that are In-progress or Inactive are lost from the cache.

Exporting a Business Rule Process

You can export an existing business rule process.

To export a business rule process

1. Navigate to the Business Rule Processor screen.
2. In the Processes list, select the process you wish to export and click the More Info view tab.
3. In the Processes form, click the Export Process button.
4. Follow the on-screen prompts to save the rule set as an XML file.

Importing a Business Rule Process

Once you follow the procedure to export a business rule process, follow this procedure to import the business rule process.

To import a business rule process

1. Navigate to the Business Rule Processor screen.
2. Click the More Info view tab.
3. In the Processes form, click the Import Process button.
4. In the Workflow Process Import dialog box, locate the file you wish to import and click Import.
   The imported process appears with a status of In Progress.
5. To activate the imported process, select it in the Processes list and click Activate.
   Clicking Activate changes the rule set Status to Active and makes the record read-only.

   Note: If the process already exists, the process status must be In progress to allow the import. View imported processes by performing a query/go operation to refresh the Processes list.

Defining Properties for a Business Rule Process

Properties are:

- Variables that are used either to facilitate flow of data in and out of a process or to store information temporarily for the life of the process.
- Either global process properties or local procedure properties. Global properties are available for all procedures that are associated with the business rule process.

The property name:

- Must begin with a letter.
- Can contain alphanumeric, spaces, underscore, and hyphen.
- Cannot contain other special characters such as an ampersand (@) or exclamation mark (!).
- Are case sensitive and limited to 75 characters.

Note: If a procedure defines a local property with the same name as a global property, the local property takes precedence over the global property within the scope of that procedure.

This step is part of *Process of Defining Business Rule Processes*.

About Business Rule Process Property Types

You can categorize properties into two classes:

- Simple property types. Scalar properties such as an integer, string, or date.

- Complex property types. Nonscalar properties such as property sets, vectors, and Siebel Business Component references. These are described in detail in the following table.

At run time, you can pass values for global properties to the BRP business service as an input argument. This run-time value overwrites the initial value definition, if any, on the property.

Tip: Use an appropriate prefix, such as global_, local_, or l_ to designate local and global properties.

Complex properties except Property Set and Vector cannot be passed as inputs to a BRP process.

Type	Description
BusComp	This data type stores a reference to a Siebel Business Component (BC) and is used in conjunction with the FINS CAP Buscomp Handler business service. See *Using BRP Helper Business Services*. BusComp is used within BRP process as a stand-alone BC, without the context of Business Object (BO). Hence, you have to explicitly query the BusComp with the correct key values to establish a context.
Property Set	Property sets are collections of properties used for storing data. They might have child property sets assigned to them to form a hierarchical data structure. See *Siebel Object Interfaces Reference* . The Property Set itself can contain child property sets. This is particularly convenient to store array-like data. For example, to store multiple contacts and their properties such as Name, Phone Number, and Date of Birth. Each contact is stored as a child property set of Contacts. At the leaf, the property map stores data as a name-value pair. A property set cannot be instantiated with an assignment. Property sets are always instantiated using a business service, such as FINS CAP Buscomp Data Loader Service. See *Using BRP Helper Business Services*.
Vector	Vectors are special-formatted Property Sets, where each nonleaf node stores a unique key as its value. **Note:** The vector root node type for a BRP process is always SEBLFACapVector. A vector cannot be instantiated with an assignment. Vectors are always instantiated using an business service, such as FINS CAP Buscomp Data Loader Service. See *Using BRP Helper Business Services*. The following diagram shows a ProductRate vector that has 2 levels - Region & Product name. At the leaf level the vector stores the rate and the balance as key value pairs.
Vector Reference	Vector Reference is a reference to a property set, vector or a child property set. Once defined, you can use Vector Reference as a vector or propertyset. When the referenced object is reset, the dependent reference is automatically set to NULL. This property set is particularly useful when accessing data on the child property sets. There are two ways to make a child Property Set reference: • childPropertySetRef = parentPropertySet[strkeyValue] • childPropertySetRef = parentPropertySet(nIndex)

Type	Description
	Note: About Using Parentheses Parentheses ( ) are used to retrieve a child Property Set by index. The index starts at 0. Brackets [ ] are used to get a child Property Set by value. **Note:** Accessing by value is only valid for Vectors. Only literals or property names can be used within brackets [ ] or parentheses ( ). Expressions cannot be used within. **Tip:** To use expressions within brackets [ ] or parentheses ( ), assign these to a simple property type and use the simple property within brackets [ ] or parentheses ( ). You can use brackets and parentheses in combination. Example: grandchildPropertySetRef = parentPropertySet(2)["California"] In the preceding notion, parentPropertySet itself can be a reference. In other words, a reference and a property set are used interchangeably for data access. Retrieve leaf properties by using brackets [ ]. Example: ProductRate = productRate[productId][domain]["Annual Fee"]

The following procedure describes how to define a property for use in a business rule process.

To define a property for a business rule process

1. Navigate to the Business Rule Processor screen and select a process for which you want to create global variables.
2. Click the Properties view tab and create a new property, completing the necessary fields described in the following table.

Field	Comments
Sequence	Identifies the numeric sequence of this property. The application initializes properties in numerical order based on this number.
Data Type	The data type for the property. The value can be one of the following. Simple types:

Field	Comments
	○ String ○ Integer ○ Number ○ Date ○ Boolean Complex types: ○ Property Set ○ Vector ○ Vector Reference ○ BusComp
Value	Initial value of the property. Initial values can be set only for Simple property types.
Output	Select this check box to make property an output argument and is used to pass information out of the business service. which has no output arguments of its own. This flag does not apply to Complex property types except ProperySet and Vector.

Defining Procedures for a Business Rule Process

Procedures are collections of steps. When a procedure is executed, each step in the procedure is executed in sequence.

One of the procedures is designated at the process level as the entry procedure. This procedure is executed when the process is executed. Within the entry procedure, other procedures are invoked by additional procedure statements.

Each procedure is uniquely identified by its name. The name must begin with a letter. It can contain alphanumeric, spaces, underscores, and hyphens. It cannot contain other special characters such as an ampersand (@), exclamation mark (!), or percent sign (%). Procedure names are case sensitive.

A procedure can have its own local properties. These properties can only be accessed within the procedure where they are defined. If a local property has the same name as a global property, the local property takes precedence over the global property.

> **Note:** Business rule processes are not permitted to use recursion. If you define a recursion, then you will receive an error message that recursion is not allowed.

This step is part of *Process of Defining Business Rule Processes*.

To define a procedure for a business rule process procedure

1. Navigate to the Business Rule Processor screen and select a process.
2. Click the Procedures view tab, and create a new procedure.
3. In the Properties list, create new records to define local variables for the procedure.

   The fields for a local variable are equivalent to those of a global variable. The fields are described in *About Business Rule Process Property Types*.

Note: Properties defined for a procedure are local variables accessible only to the parent procedure. You can define global variables in the Business Rule Processor Properties view. See *Using BRP Helper Business Services*.

Defining a Step for a Business Rule Process Procedure

You must define the steps that make up a business rule process procedure.

To define a step for a business rule process procedure

1. Navigate to the Business Rule Processor screen, select a process and a procedure.
2. Navigate to the Steps list and create a new record to define each step for the procedure, completing the necessary fields described in the following table.

Field	Comments
Sequence	The numerical order in which the steps are executed.
Step Type	There are three types of steps: ○ **Statement Step.** Contains one or more child statements that are executed if and when the statement step is executed. ○ **Business Service Step.** Invokes a Siebel business service. Business Service Step provides a way to extend the capabilities of BRP beyond its out-of-box features. For instance, you could code custom functionality in an eScript and then wrapped as a Siebel Business Service. You could invoke this Business Service within the Business Service step and exchange arguments between the script and the BRP process. ○ **Switch Step.** Contains switch criterion and a switch block for each criteria. The switch block is like a statement step and contains one or more child statements. **Tip:** Use the switch step if a variable is a bounded variable. From a performance and maintenance standpoint, a switch step is better than multiple conditional statement steps.
Inactive	A check box to activate or inactivate a given step.
Comment	A free text field used to document the step.

Field	Comments
	Tip: Make sure that each step has appropriate comments for ongoing maintenance of BRP process definitions.

3. Drill down on the Step Type and proceed to one of the following steps, depending on the step type.
    - Statement Step
    - Business Service Step
    - Switch Step

Statement Step

For a statement step:

1. Complete the fields, described in the following table, in the Statement Steps form.

Field	Comments
Condition	A Siebel Query Language expression evaluated to be TRUE or FALSE. If the expression is evaluated to be TRUE, then the statement step is executed. If the field is not specified, then the statement step executes every time it is encountered. Example: [SomeIntegerVariable] < 0
Loop	If checked, the statement step iterates over and over as long as the Condition is evaluated to TRUE. If neither Condition nor Loop is asserted, then the statement step is executed one time, unconditionally. The looping is counted and compared with the maximum allowed Loop Count in order to avoid infinite looping. By default, this number is set to 1000, however, you can overwrite this value by defining the system preference FINS CAP Max Iteration. If the iteration number exceeds the maximum, an error is thrown. Refer to *Handling Business Rules Processor Errors* for more information on handling errors. **Tip:** Construct a For…next loop, by defining a local variable and then either incrementing or decrementing that variable in a statement. On the condition, check if the local variable has reached its limit.

2. Add one or more records to the Statements list, defining the statements of the statement steps as described in the following table.

Statement Type	Value	Expression	Example
Assignment. Evaluates the expression and assigns the resulting value to the property listed in the Value field.	Name of a local, global, and system properties previously defined for the business rule process.	A Siebel Query Language expression.	None.
Procedure. Invokes another procedure defined inside the BRP process.	Name of a defined procedure which is part of the business rule process.	Null and read-only.	None.
PropertySet Value. Retrieves a property value from a property set or child property set, as defined by Expression. This property value is placed into the variable defined by Value.	Name of a local, global, and system properties previously defined for the business rule process.	A property set value retrieve expression. The expression must begin with a variable of type property set, vector set reference, or vector. Each index can be either a variable of type integer or number, or numeric literal. No Siebel calculation expressions can be involved. EX: PropSet[AnInteger] ["SomeName"] PropSet(2) ["SomeName"] No Siebel calculation expressions can be involved.	Consider a Property Set called productRate that contains banking product information organized by Region and Product Name. Retrieve the Annual Fee property from the Property Set and assign this to a local property named l_Rate, by setting: Value = l_Rate Expression = productRate["West"] ["Checking"]["Annual Fee"]
PropertySet Set Value. Assigns a value to a property set property value.	A property set value retrieve expression. If the stated property name value does not exist, a new name/value pair is created.	Name of a local or global property. If the property is not a string, it is internally converted to a string first by BRP.	Set the Annual Fee property on the Property Set productRate, by setting: Value = productRate["West"] ["Checking"]["Annual Fee"] Expression = l_Rate

Statement Type	Value	Expression	Example
PropertySet Reference. Creates a reference to a vector or property set. If the referenced object is a vector, the reference acts as a vector. Otherwise, the reference acts as a property set. Creates an alias to a subset of a property set.	A local or global property of type Vector Reference.	The expression must begin with a variable of type property set, vector set reference, or vector. Each index can be either a scalar property or a string or numeric literal. No Siebel calculation expressions can be involved.	Create a new Property Set Reference to all the products in the "East" region from the productRate Property Set, and assign this to a local variable l_east_prod, by setting: Value = l_east_prod Expression = productRate["East"]
PropertySet Sum. Retrieves an aggregation value from a vector or property set.	A local, global property. The property must be of data type number or integer.	A property set value retrieve expression. This expression differs from other property set retrieval expressions in that one of the indexes must be a wild card, indicating summing of all indices of that node. This is done by using an empty set of parenthesis. If the child property set, or the property does not exist, the return value is set to null.	Calculate the sum of balances under the Savings product across all regions from the productRate Property Set, and assign this to a local variable l_savings_bal, by setting: Value = l_savings_bal Expression = producetrate[]["Savings"]["Balance"]
PropertySet Childcount. Retrieves the number of child property sets.	A local, global property. Property must be of data type integer or number.	A property set reference retrieve expression. If the property set does not have a child property set, the return value is 0. If the property set does not exist, the return value is -1. The latter is a useful approach to determine if a property set, or a reference is null.	Calculate the number of products available in the west region from the productRate Property Set, and assign this to a local variable l_west_count, by setting: Value = l_west_count Expression = producetRate["West"]

Statement Type	Value	Expression	Example
Table Lookup. Look-up a value based on ranges. The look up table is stored as a specialized property set. The property set consists of child property sets, and the child property sets contain three properties corresponding to Lower Bound, Upper Bound, and Value. At run time, for any input value, BRP looks up the child property set and locates the leaf whose lower Bound is smaller than the input value, but whose Upper Bound is bigger than the input value, and returns the Value property.	A local, global scalar property.	The expression follows property set retrieval syntax, but in the following specialized format: PropertySet [Upper Bound Field Name] [Lower Bound Field Name][Return Value Field Name] [InputProperty] The Upper Bound Field Name, Lower Bound Field Name, and Return Value Field Name must be a string literal or a BRP string property. The InputPropety must be the name of a BRP numeric property used to do the lookup.	Consider a TaxRateTable vector, where High, Low, and Rate fields define the Upper Bound, Lower Bound, and Return Value. Lookup the effective tax rate for a person given the Total Income and assign this to a local variable l_tax_rate, by setting: Value: l_tax_rate Expression: TaxRateTable["High"] ["Low"] ["Rate"] [dMyTotalIncome]

Business Service Step

For a business service step:

1. In the Business Service Step form, complete the necessary fields described in the following table.

Field	Comments
Business Service	The name of the business service to invoke. In particular for BRP, there are two helper business services that you are likely to use for data access: FINS CAP Buscomp Data Loader Service and FINS CAP Buscomp Handler. For more information on these two business services, see *Using BRP Helper Business Services*.
Method	**The business service method to use.**
BusComp	A reference to a Buscomp Property Type. This field is used only in conjunction with the two BRP helper business services, FINS CAP Buscomp Data Loader and FINS CAP Buscomp Handler. See *Using BRP Helper Business Services*.

Field	Comments

2. In the Arguments list, define required input and output arguments for the invoked business service. Some of the fields required are described in the following table.

Field	Comments
Direction	Type of argument: Input, Output, or Input/Output.
Name	The argument name. Use the pick list to select the name for registered business services. Picking the argument name automatically sets the direction.
Type	The mechanics of passing values to the Business Service. Select from one of three values: o **Literal.** For Input and Input/Output arguments, the literal string in the value field is passed as an input to the Business Service method. For output arguments, this selection is invalid. o **Property.** For Input and Input/Output arguments, the value of the local or global property is passed as an input to the Business Service method. For output arguments, the return value is populated into the local or global property. o **Expression.** For Input and Input/Output arguments, the expression in the Value field is evaluated and is passed as an input to the Business Service method. For output arguments, this selection is invalid.
Value	Contains different values depending on the argument type: o **Literal.** Contains the string value. o **Expression.** Contains the Siebel query expression. o **Property.** Disabled.
Property	Local or global property. This field is disabled for Literal or Expression type arguments.

Switch Step

For a switch step:

1. In the Switch Steps form, enter the switch criteria, a Siebel Query Language Expression that evaluates to be a string.
2. In the Switch Blocks list, create records and complete the necessary fields described in the following table.

Field	Comments
Value	A string value used to compare with the switch step criterion value. If they are the same, the switch block is executed, which, in turn, executes the child statements belonging to the switch block.
Default	**If checked, the switch block acts as the default switch block. It is executed if no match is found for the switch step criteria.** At any point, you can disengage only one Switch Block as the default block.

3. In the Statements list, enter one or more statements. See the followingfor details on creating statements.

Fine-Tuning the Assignment Statement

You can use two fields available at the statement level to fine-tune the performance of Assignment Statements:

- Cache Flag
- Light Parser Flag

For most cases, it is recommended to leave these fields at their default values. It is only necessary to consider changing these values if performance is deemed poor.

About the Light Parser Flag

Within your Siebel application, calculation expressions are evaluated using Siebel Query Language Parser. This parser could be performance and resource intensive if the expressions are simple numeric. However, to improve performance, BRP includes a high-performance light parser, which is used solely to evaluate numeric expressions. In most cases, the light parser works many times faster than the Siebel Query Language for simple numeric.

The following examples are numeric expressions that can be handled by the light parser:

- 12 + 8 + [A]* [B]
- 5 + (12 + [A]* ([B] + [C]))

The following examples are considered complex and cannot be handled by the light parser:

- IIf ([A] > [B], 0, 1)
- [A] IS NULL
- LN (10)

When the Light Parser flag is checked, BRP attempts to use the light parser to parse and evaluate the expression. If this fails, BRP resorts to Siebel Query Language engine to parse the expression. By default, Light Parser Flag is checked.

Tip: If the Light Parser flag is checked, but the expression is not a simple expression, the BRP logs an entry in the log file at run time if the Siebel log level is informational or higher. Use these log entries to help you fine-tune assignment statements. See *Logging Business Rules Processor Debug Messages* for more information.

About the Cache Flag

The following table shows the options if the Cache flag is checked or unchecked. It is recommended that you leave this flag at its default value, that is, checked.

Note: The Cache flag is only meaningful when the expression is not handled by a light parser.

If...	Then...
The Cache flag is checked.	Only one single parse tree is established for the expression within the object manager, irrespective of the number of open sessions. Therefore, when all sessions share the same parse tree, the memory footprint is reduced, however an overhead for context switch is assumed.
The flag is not checked.	Each session has its own parse tree for the expression. There will be no context switch, but the memory footprint is increased.

Handling Business Rules Processor Errors

BRP offers a mechanism to handle errors that includes two key features:

- *Throwing Errors Within a Business Rules Process*
- *Recovering from Errors Within a Business Rules Process*

Throwing Errors Within a Business Rules Process

The BRP process definition includes three global system properties, described in the following table, to throw errors and provide some meaningful information when a run-time error occurs.

Property Name	Type	Description
System_ErrorCode	String	Alphanumeric error code. This property contains an empty string when there is no error.
System_ErrorMessage	String	Descriptive error message.

Property Name	Type	Description
System_ErrorSource	String	Current context of the error.

After each statement, step, or procedure is executed, the BRP processor checks if System_ErrorCode is an empty string. There are two ways to set System_ErrorCode:

- **Manually** (Expected Error Conditions). An explicit assignment statement sets a nonempty string to System_ErrorCode.
- **Automatically** (Unexpected System Error Conditions). The BRP Processor detects a system error such as failure to invoke a business service, or failure to evaluate a Siebel query language expression, and sets System_ErrorCode to a Siebel error code.

When System_ErrorCode is non empty, an error occurs and the BRP processor uses the following syntax to automatically set the error source to the full context of the current execution unit:

Statement Seq (Block Seq) Step Seq Procedure Name

where, Seq represents the sequence number of the Statement, Block, or Step.

Note: Block is optional and occurs only inside a switch step.

The three output global properties System_ErrorCode, System_ErrorMessage, and System_ErrorSource are returned back to the calling process.

Recovering from Errors Within a Business Rules Process

For every BRP process, a procedure can be nominated as the error procedure at the process level. If defined, when an error condition occurs, this procedure is automatically invoked to handle the error.

On completion of the error procedure, System_ErrorCode property is rechecked. If it is empty, the execution continues from the point where the error was originally thrown. If the error code is still populated, the process does not necessarily end, but rather follows an error bubbling process.

For example, if an error encounters in Statement 10 Step 5 Procedure Main, the error procedure is first executed with System_ErrorSource to be 'Statement 10 Step 5 Procedure Main'. If the error is not handled, the error bubbles one level higher, to Step 5 Procedure Main. The error procedure is then re-executed with System_ErrorSouce to be 'Step 5 Procedure Main'. If error is handled there, the next step following Step 5 is executed. Otherwise, the error bubbles to Procedure Main.

The whole bubbling process continues until it reaches the process level, with System_ErrorSource to be Process myProcessName. If the error is not handled at the process level, the process ends with an error.

It is important that the error procedure be thoroughly tested. If an execution error occurs within the error procedure, the error procedure will not be recursively invoked; the error procedure will end with an error.

Tip: Use a Switch block within the error procedure to check for known error codes.

Using BRP Helper Business Services

In Siebel Financial Services, there are two helper business services that are used as business service steps within the BRP. They are both used to facilitate data access with a business rule process. The two business services are:

- *FINS CAP Buscomp Data Loader Business Service*. The FINS Buscomp Data Loader is used to load data for prop sets.
- *FINS CAP Buscomp Handler Business Service*. This business service takes the results of calculations done within the BRP and then either creates new business component records, updates existing business component records, or queries on calculation results.

FINS CAP Buscomp Data Loader Business Service

Use this business service to load data from a Siebel business component into a Siebel property set. Additionally, once this data is loaded into a property set, it can be cached and shared across all login sessions.

This business service exposes three methods:

- LoadData
- ClearCache
- NewVector

About LoadData Method

Use the LoadData method to load business component data into a property set. The property set follows the vector format. The following table describes the input and output parameters for this method.

> **Note:** Default the Search Spec, Sort Spec, Hierarchical Key, Key Field, Value Field, and Aggregate field arguments by defining these as user properties on the source business component. Pre-fix the BC user property with FINS Data Loader to identify these fields.

For example, define the default search spec as the Buscomp user property: FINS Data Loader Search Spec.

Parameter Name	Direction	Description
BusComp	Input	The name of a Siebel BC.
IsCachedData	Input	If true, the resulting vector is cached within the OM. Further requests to load data from the same business component are handled through the cache. Cached data is retrieved based on the business component name. If a second retrieval request uses different search spec, fields, format, and so on, release the original cached data first.
Search Spec	Input	The search spec applied to the business component when loading data.

Parameter Name	Direction	Description
		Since the FINS CAP Data Loader Service works outside the context of a business object, the search spec must include the appropriate user key fields.
Hierarchical Key [n]	Input	Hierarchical keys define the hierarchy within the vector. These keys identify the unique key at each level. Specify multiple hierarchical keys by defining [n] = 1, 2, 3 … n Refer to the ProductRate vector illustrated under *Defining Properties for a Business Rule Process*. In the ProductRate vector, Region and Product fields represent the hierarchical keys.
Sort Spec	Input	The sort specification applied to the business component when loading data. It is important to match the Sort Spec and the hierarchical keys when creating the vector. When a business component is accessed through the FINS CAP Buscomp Data Loader Service, sorting controls the shape of the parent/child tree structure. Records are processed sequentially and are aware of only the last parent node key. When children nodes are added to a parent node, they continue to be added until a new value is retrieved for the hierarchical key. When a new key value is discovered, a new parent node is immediate created, and children are assembled under that parent. This process continues until all records are collected. If a key equal to a previously processed node is retrieved after a different node key has been processed, a new node is produced rather than adding to the original.
Field [n]	Input	The name of Buscomp fields whose values are retrieved as the leaf propertyset properties. The property name is the field name, and the property value is the field value. [n]=1,2,… This represents one approach to how Buscomp fields can be retrieved. See *Example of LoadData Method Using Field [n]*.
Key Field & Value Field	Input	Used to retrieve data as Key/value pair and store as a property in the leaf propertyset. The field value of the Key Field is the name of the property and the value of Value Field is stored as the value of the property. This is an alternative approach to Field [n] to retrieve data. See *Example of LoadData Method Using Key Field and Value Field*. Duplicate Key/Value pairs are not allowed. If duplicates are found when the vector is created, the new entry replaces the old entry.
Aggregate Field[n]	Input	Fields that are aggregated if duplicates occur. Multiple aggregate fields can be specified by defining [n] = 1, 2, 3 … n This parameter is useful with the Key Field/Value Field data retrieval approach. For example, a contact can have multiple income records with different types. If the Aggregate Field is defined, the data loader service automatically sums the income and stores this as a single income key/value pair.
Vector	Output	The resultant vector output.

Example of LoadData Method Using Field [n]

Golden Gate Bank defines its product rates in the Buscomp Financial Product. The following table shows the fields in Buscomp Financial Product and some sample data.

Region	Product	Balance	Rate
West	Checking	10000	0.2
West	Saving	29000	2.1
West	N Market	87560	2.5
East	Checking	40000	0.24

The following table shows the arguments used to retrieve the data and store it in a format as defined by the ProductRate Vector sample diagram shown in *About Business Rule Process Property Types* type.

Input Argument Name	Value
Buscomp	Financial Product
IsCachedData	Y
Hierarchial 1	Region
Hierarchial 2	Product
Sort Spec	Region, Product
Field 1	Balance
Field 2	Rate

The data is stored into a vector named productRateVector. Then, the rate of the Checking product in the East region can be retrieved as:

```
productRateVector["East"]["Checking"]["Rate"]
```

using a PropertySet Value statement.

Example of LoadData Method Using Key Field and Value Field

Golden Gate Bank decides to implement its product rates using a different schema. Instead of one record for one product as shown in the following table, they would like to store the data using name-value pairs for each product. The advantage of this approach is that they can add new attributes without schema changes. The following table shows the data that is stored in the Financial Product Attribute business component.

Region	Product	Attribute Name	Attribute Value
West	Checking	Balance	10000
West	Checking	Rate	0.2
West	Savings	Balance	29000
East	Savings	Rate	2.1

The following table shows the arguments used to retrieve the data and store it in a format as defined by the ProductRate Vector sample diagram shown in *About Business Rule Process Property Types* type.

Input Argument Name	Value
Buscomp	Financial Product Attribute
IsCachedData	Y
Hierarchical Key 1	Region
Hierarchical Key 2	Product
Sort Spec	Region, Product
Key Field	Attribute Name
Value Field	Attribute Value

About ClearCache Method

Use this method to create an empty Vector or PropertySet. There is one output argument, Vector. In BRP, PropertySets and Vectors are uninitialized before they are populated by a business service method, for example, the data loader LoadData method. You can use the NewVector method to generate an empty PropertySet/Vector.

FINS CAP Buscomp Handler Business Service

FINS CAP Buscomp Handler Business Service provides the ability perform data operations such as query, update, and insert within the context of a business rules process.

> **Note:** The business component is established without the context of the business object. Pay special care to identify the user keys for each record when inserting and setting values. Additionally, the normal Siebel error handling resulting from the business object context is not enforced.

FINS CAP Buscomp Handler Business Service provides the following five methods:

- Query
- NextRecord
- GetFieldValue
- SetFieldValue
- InsertRecord

All of these methods need a BusComp variable to be defined under the business service step definition. See *Defining a Step for a Business Rule Process Procedure* for details on defining a business service step.

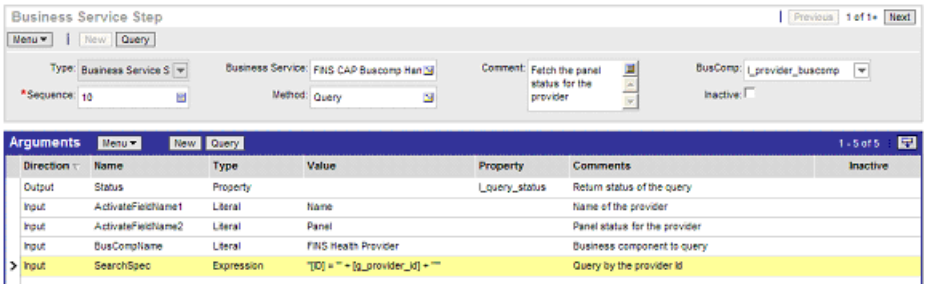
About Query Method

Use this method to retrieve data from a Siebel business component into a BRP BusComp property. The query uses ForwardBackward cursor mode. For more information on cursor mode, see Siebel Object Interfaces Reference. The following table describes the input and output parameters for this method.

Parameter Name	Direction	Description
ActivateFieldName(1,2,3...n)	Input	The name of the fields that must be included in the query. List each field individually in a sequence. Any field that you must use with the GetFieldValue and SetFieldValue methods, must be activated prior to using these. There are no limits to the number of fields that can be activated, however, care must be taken since this affects performance of the query.
BusCompName	Input	The Name of the business component from which the data is to be retrieved.
SearchSpec	Input	The search specification applied to the business component when retrieving data. This is a regular Siebel Query Language expression. Since the business service operates without a context of business object, the search spec must include the appropriate user keys when the query is used for an update.

Parameter Name	Direction	Description
SearchSpecFieldName(1,2,3...n)	Input	Search Spec Field Name/Value pair is an alternative way to set search spec on a field. For example, SearchSpecFieldName1=Application Flag, SearchSpecFieldValue1=Y, then this is the equivalent of setting SearchSpec to be: [Application Flag] = Y
SearchSpecFieldValue(1,2,3...n)	Input	
SortSpec	Input	The sort specification applied to the business component when querying data.
Status	Output	The status of the query operation. Status can have one of two values: • Succeeded. Indicates that the query returned at-least one business component record. • Failed. Indicates that either the query returned no business component records or the query failed due to a system error. Following any data operation, use the Status field to check for error conditions and take appropriate actions. See *Handling Business Rules Processor Errors* for information on error handling.

The following figure shows the use of Query method to retrieve data from the FINS Health Provider business component.



About GetFieldValue Method

Use this method, described in the following table, to get a value of a Business Component field into a local or global property.

Parameter Name	Direction	Description
BusCompName	Input	The Name of the business component from which the data is to be retrieved.
FieldName(1,2,3...n)	Input	Name of the fields to be retrieved. This field must be activated prior to retrieval. See the previous table.

Parameter Name	Direction	Description
FieldValue(1,2,3...n)	Output	The output property into which the field values are written. This is always of type property. FieldName and FieldValue must be defined in pairs. That is, for each FieldName defined, define a FieldValue as well.
Status	Output	The status of the GetFieldValue operation. The status can have one of two values: • Succeeded. Indicates that the query returned at-least one business component record. • Failed. Indicates that either the query returned no business component records or the query failed due to a system error. Following any data operation, use the Status field to check for error conditions and take appropriate actions. See *Handling Business Rules Processor Errors* for information on error handling.

About SetFieldValue Method

Use this method, described in the following table, to set a value of a business component field.

Parameter Name	Direction	Description
BusCompName	Input	The name of a business component where the field to be updated is located.
FieldName(1,2,3...n)	Input	The name of the fields to be updated. This field must be activated prior to fetching. See *About Query Method*.
FieldValue(1,2,3...n)	Input	The new value for the field. FieldName and FieldValue must be defined in pairs. That is, for each FieldName defined, a FieldValue must be defined as well.
Status	Output	The status of the SetFieldValue operation. Status can have one of 2 values: • Succeeded. Indicates that the operation succeeded. • Failed. Indicates that the operation failed. Use the status field to check for error conditions and throw appropriate errors. See *Handling Business Rules Processor Errors* for information on error handling.

About InsertRecord Method

Use this method, described in the following table, to insert a record into a Business Component.

Parameter Name	Direction	Description
BusCompName	Input	The name of a business component to which a record is to be inserted.
FieldName(1,2,3...n)	Input	The name of the fields to be included in the insert.
FieldValue(1,2,3...n)	Input	The value for the field. FieldName and FieldValue must be defined in pairs. That is, for each FieldName defined, a FieldValue must be defined as well.
Status	Output	The status of the InsertRecord operation. Status can have one of 2 values: • Succeeded. Indicates that the operation succeeded. • Failed. Indicates that the operation failed. Following any data operation, use the Status field to check for error conditions and take appropriate actions. See *Handling Business Rules Processor Errors* for information on error handling.

About NextRecord Method

Use the NextRecord method, described in the following table, to advance to the next record in a list of business component records.

Parameter Name	Direction	Description
BusCompName	Input	The name of a business component.
Status	Output	The status of the NextRecord operation. Status can have one of 2 values: • Succeeded. Indicates that the operation succeeded. • Failed. Indicates that either the end record has reached or the operation failed with a system error. Following any data operation, use the Status field to check for error conditions and take appropriate actions. See *Handling Business Rules Processor Errors* for information on error handling.

Parameter Name	Direction	Description

Invoking the Business Rule Processor

A business rule process can be invoked from a workflow or Siebel script. While the processor cannot be directly invoked from a run-time event, it can be invoked from a workflow that is triggered by a runtime event. For all three of these invocation methods, you can prepopulate global variables through the input arguments of the BRP. Input argument names must match the global variables you define.

For an example of how to invoke the BRP from a run-time event or a workflow, see the process for Data Validation Manager in *Siebel Order Management Guide* .

For information on invoking the BRP from with eScript, see *Using eScript to Invoke the Business Rule Processor*.

Note: Within each session, BRP Processor creates a copy of the BRP executable objects. The executable objects belong only to a single login session and are not shared. These executable objects are cached within a login session. Release processes either explicitly or implicitly when the open session is closed.

The FINS CAP Processor Service Business Services exposes three methods, described in the following table.

Method - Description	Input Arguments	Output Arguments
LoadProcess - The named calculation process definition is loaded, and an executable instance of the process is instantiated in the current Web session.	System_ProcessName - The name of a calculation process.	None.
RunProcess - This method executes the named process. If the process definition has not been loaded, the processor loads the definition first. Whenever a BRP process is executed, the processor checks if the current process definition cached in the OM instance. If not, the processor instantiates the process definition into the OM instance.	System_ProcessName - The name of a calculation process.	System_ErrorCode System_ErrorMessage System_ErrorSource Return Codes. See *Handling Business Rules Processor Errors*.
ReleaseProcess - This method releases the named process executable in the current Web session. This does not affect other open Web sessions.	System_ProcessName - The name of a calculation process.	None.

Using eScript to Invoke the Business Rule Processor

The following is an illustration of how to invoke the BRP using eScript.

Example of Loading the BRP Business Service

This example provides a sample eScript that loads a BRP process definition.

```
var psIn = TheApplication().NewPropertySet();
var psOut = TheApplication().NewPropertySet();
var bs = TheApplication().GetService("FINS CAP Processor Service");

psIn.SetProperty ("System_ProcessName", "MyBRPProcessName");
bs.InvokeMethod("LoadProcess", psIn, psOut)
```

Example of Running the BRP Business Service

This example provides a sample eScript that executes a BRP process definition. The script also shows how to pass an input argument (g_AssetId) to a BRP process.

```
function WebApplet_PreInvokeMethod (MethodName)

{
 if (MethodName == "InvokeMyBRP")
 {
 var psinputs = TheApplication().NewPropertySet();
 var psoutputs = TheApplication().NewPropertySet();
 var oBusObj = TheApplication().ActiveBusObject();
 var oBusComp = oBusObj.GetBusComp("FINS Group Policy");
 var sAssetId = oBusComp.GetFieldValue("Id");
 psinputs.SetProperty ("g_AssetId", sAssetId);
 psinputs.SetProperty ("System_ProcessName", "MyBRPProcessName");
 var obs = TheApplication().GetService("FINS CAP Processor Service");
 obs.InvokeMethod ("RunProcess",psinputs, psoutputs);
 return (CancelOperation);
 }
 return (ContinueOperation);
}
```

Logging Business Rules Processor Debug Messages

BRP provides different levels of execution logging in the form of trace files to facilitate debugging a process. Currently, there are two levels of BRP logging, described in the following table.

Level	Severity	BRP Implementation
4	Detail	Log the execution and initialization path of the BRP process without details.
5	Debug	Log execution details. Under this level of logging, the values of local and global properties are logged as a part of the assignment statements. **Tip:** To check the value of a variable, use a dummy assignment step.

The BRP log level is set with the environment parameter SIEBEL_FACAP_LOG_EVENTS.

BRP logging is written to the Siebel object manager log file. In order to enable BRP logging, the Siebel log level must also be informational or higher. For a mobile client, set the workstation system environment parameter SIEBEL_LOG_EVENTS = 3.

The SIEBEL_LOG_EVENTS can be set from Server Administration. Refer to *Siebel System Administration Guide* for more information.

In BRP logs, each local property is appended with its procedure name. For example, if a local property was defined as local_dMyIncome in Procedure Main, within the log file, this property would be identified as Main@local_dMyIncome.

CAUTION: BRP log files can grow quickly. In general, the logs must be enabled only for administrators to do debugging.

Requirements Manager

The topic is about the Requirements Manager business service and includes the following topics:

- *About Requirements Manager*
- *Administering Requirements Manager*
- *Creating Record Templates*
- *Creating Requirement Templates*
- *Using Requirements Manager*
- *Creating Record Group Templates*
- *Example of Using Requirements Manager for Record Group Templates*

About Requirements Manager

The Requirements Manager is a business service that automatically generates activities, customer submissions, and workflows required at predetermined steps in the business process.

For example, a loan applicant might be required to submit proof of employment, account statements, and other documents. The Requirements Manager allows a business analyst to specify conditions under which certain documents would be required in order to move the application process forward. The business service is invoked at a predetermined point during the application process to generate the appropriate follow-up activities for customer submissions.

The Requirements Manager can be applied to a wide variety of usage scenarios including service processes such as the auto-creation of a fund transfer service request. Some examples of Requirements Manager scenarios are:

- **Life Insurance.** A life insurance policy might require a trailing document (a physical exam), an activity (such as an interview with an underwriter), and several forms to complete. If the product type = life insurance for instance, this set of requirements might be selected. However, an exclusion rule might be present to eliminate the need for the underwriter interview if the policy was for less than $100,000.
- **Mortgage Application.** A mortgage application might require several documents, several disclosures, two annual tax returns (documents), an appraisal (activities), and a credit check (workflows) to complete. This set of requirements might be run for every mortgage, but there might be an exclusion rule such that if the loan-to-value is less than 50%, the tax returns are not required.

The Closing Requirement view is preconfigured in the Applications and Life & Annuities screens. You can use this to view the output of the Requirement Manager business service, for requirement templates defined on the FINS Application, and FINS Life Policy business objects respectively.

Key Features of Requirements Manager

The Requirements Manager business service provides the following key features:

- Define multiple requirement templates that supports version control
- Provide support for conditional expression in each requirement template
- Define record templates that can insert records into any Siebel business object and component
- Invoke predefined workflows automatically to support the processes

About Invoking Requirements Manager

Requirement Manager is invoked the same as any other business service; through a workflow, run-time event, or script. At the time of execution, the service evaluates the various templates from which to execute, and executes each requirement where the exclusion rule evaluates to false.

Administering Requirements Manager

Administering the Requirements Manager business service involves the following steps:

1. *Creating Record Templates*
2. *Creating Requirement Templates*

Optionally, you can create record group templates in order to aggregate other record group template and record templates. See *Creating Record Group Templates*.

Creating Record Templates

The Record template is used to define templates that work in a specific business object/ component. It also defines the fields that automatically populate the template in that business object/component. Upon execution, the business service generates a record in the business object/business component and populates the fields according to the specified template.

To create a record template

1. Navigate to the Administration - Record Template screen, and then the Record Template view.
2. In the Record Template list, create a new record, and complete the fields described in the following table.

Field	Description
Template Name	Name for the record template.
Display Name	The display name of the template as seen in the UI.

Field	Description
Business Object	The business object for the template to be enabled. For example, to auto populate a record in the Applications or Life & Annuities screen, you must select FINS Application or FINS Life Policy business objects, respectively.
Business Component	Business Component on the selected business object. The Record Template Administration view is preconfigured so you can specify the prefill of two applets in the Closing Requirements view: activities and documents. For example, to prefill the record in one of these two applets, you must select Action or INS Policy Document, or FINS Application Mortgage Trailing Documents business component.

3. In the Fields list, create a new record and complete the fields as described in the following table.

Field	Description
Sequence #	Sequence number for the fields.
Field Name	The field name in the specified business component.
Pre-Default Value	The prefilled value for the field. **Note:** You can put conditional statements on this field.
Business Component	Read-only field of the business component name.

4. In the Related Record Template list, create a new record and complete the fields.

   The Related Record Template applet is used to specify child and grandchild of record templates. Upon execution, the business service inserts a record as specified in the parent record template, as well as all records specified in child and grandchild templates.

Creating Requirement Templates

The Requirement Template is used to aggregate several record templates. The record template specified in *Creating Record Templates* only inserts one record in the business object/ business component. Insert multiple records in different business objects/components, by aggregating multiple record templates in a single requirement template. Additionally, in a requirement template, you can specify a workflow to invoke.

To create a requirement template

1. Navigate to the Administration - Requirement Template screen, and then the Workflows view.
2. In the Requirement Template list, create a new record and complete the fields described in the following table.

Field	Description
Template Name	Name for the requirement template.
Display Name	The display name of the template as seen in the UI.
Business Object	The business object for the template to be enabled. For example, to pick the template name in Applications or Life & Annuities screen, you must select FINS Application or FINS Life Policy business objects, respectively.
Business Component	Business Component on the selected business object. For example, to be able to pick the template name in the Applications or Life & Annuities screen, you must select Opportunity or FINS Life Policy business components, respectively.
Condition	A valid Siebel query language expression. If this conditional expression evaluates to True then the rules under the rule-set would be evaluated. **Tip:** Use the expression builder to test the validity of conditional expressions.
Version	The version number of the template. **Note:** When you select the Revise button, the Siebel application automatically versions the template.
Status	Status of the template with values: active, pending active, inactive, outdated, and in progress.
Start Date	Start date for the template. You can specify a date in the future, and when activated, the status of the template changes to Pending Active. The application automatically changes the status to Active on the specified date and time, and executes the appropriate version of the template.
End Date	End date for the template.

Field	Description
	The application sets the status of the template to Outdated once the specified end date arrives.

3. In the Workflow list, create a new record and complete the fields described in the following table.

Field	Description
Sequence #	Sequence number for the workflow.
Workflow Name	Name of the workflow that is enabled for the business object/business component specified in the requirement template. **Note:** The workflow called here must be deployed and active. Please see *Siebel Business Process Framework: Workflow Guide* for further information.
Exclusion Rules	A valid Siebel query language expression. If this conditional expression evaluates to True, then the workflow is excluded.
Execute Immediately	A flag to automatically execute the workflow when the requirement template is executed. This field must be empty to execute the workflow manually. See *Using Requirements Manager* for information on executing the workflow manually.
Workflow Context	A text field passed as process properties to the workflow. The format of this field must be in the form of comma delimited, Name-Value pairs. For example: "State", "CA", "Source BusComp", "FINS Life Policy" Where State and Source BusComp are property names, and CA and FINS Life Policy are property values, respectively.
Business Component	Read-only field similar to the business component specified in the requirement template applet. Identifies the business component on which the exclusion rules are evaluated.

4. Click the Record Template view tab.
5. In the Record Template list, create new record, and complete the fields as described in the following table.

Field	Description
Template Name	Select the template you want to associate with the requirement template.
Exclusion Rule	A valid Siebel query language expression. If this conditional expression evaluates to True, then the record template is excluded.
Expectation Set	A flag to automatically invoke the Customer Expectations Manager. **Note:** The Customer Expectations Manager must be previously set for this to work. Please see *Using the Customer Expectations Manager* for more information.
Auto-Assign	A flag to automatically invoke the Siebel Assignment Manager. **Note:** Assignment Manager must be previously set for this to work. Please see *Siebel Assignment Manager Administration Guide* for more information.

6. In the Requirement Template list, click Activate.
7. (Optional) To revise the requirement template, click Revise.
8. (Optional) To deactivate a requirement template, click Deactivate.

Using Requirements Manager

Use the Closing Requirement view, enabled in the Applications and Life & Annuities screens, to view the output of the Requirement Manager business service, for requirement templates defined on the FINS Application, and FINS Life Policy business objects respectively. However, through configuration, the Requirements Manager can be invoked from any screen.

When invoked, the business service automatically prefills the target list or form with records as defined in the Administration - Requirement Template screen.

To invoke Requirements Manager

1. Navigate to either:
   - Applications screen, Application List view, and then the Closing Requirements view
   - Life & Annuities screen, Life Policy List view, and then the Closing Requirements view
2. In the Templates list, create a new record.
3. Select the template name as defined in *Creating Requirement Templates*.
4. In the Templates list, click Execute.

Requirements Manager prefills Activities, Workflow, and Documents lists based on the records specified in the Administration - Requirement Template screen.

5. Complete the fields in the Activities, Workflow, and Documents lists.

Note: If the workflow is not set to run automatically, you can set the workflow manually by clicking Execute in the Workflow list.

Creating Record Group Templates

The Record Group Template is used to define a template that works in a specific business object/component. The Record Group Template is used to aggregate other record group template and record templates. A record group template is based on the business component relationship defined in the business object layer. You can use the record group template to recursively execute interrelated business components, and generate data in a particular business component.

A record group template can include other related record group templates and related record templates. When the business service executes a record group template, it automatically, recursively executes any other related record template or related record group template defined.

Creating a Record Group Template involves the following steps:

1. Creating Record Group Templates
2. Creating Related Record Group Templates
3. Creating Related Record Templates

For an example of setting up a record group template, see *Example of Using Requirements Manager for Record Group Templates*.

To create a record group template

1. Navigate to the Administration - Record Template screen, and then the Record Group Template view.
2. In the Record Group Template list, create a new record and complete the fields described in the following table.

Field	Description
Template Name	Name for the record group template.
Display Name	The display name of the template as seen in the UI.
Business Object	The business object for the template.
Business Component	The business component on the selected business object.

3. In the Related Record Template list, create a new record and complete the fields described in the following table.

You can use the Related Record Template list to specify a child of the record group template. Upon execution, the business service inserts a record in the business component on which the record template is defined, for the corresponding parent record.

Field	Description
Template Name	Name of the child template record.
Exclusion Rules	A valid Siebel query language expression. If this conditional expression evaluates to True, then the related record template is excluded.
Repeat Expression	A field indicating the number of times the record template must be executed within the context of the parent record group template. By default this is set to 1.
Business Component	Read-only field. Identifies the business component on which the exclusion rules are evaluated.

4. In the Related Record Group Template list, create a new record, and complete the fields described in the following table.

   You can use the Related Record Group Template list to specify the child record group template. Upon execution, the business service executes the business component on which this record group template is defined, within the context of the corresponding parent record group template.

Field	Description
Template Name	Name of the related record group template.
Exclusion Rules	A valid Siebel query language expression. If this conditional expression evaluates to True, then the related record template is excluded.
Business Component	Read-only field. Identifies the business component on which the exclusion rules are evaluated.

Example of Using Requirements Manager for Record Group Templates

This topic provides an example of configuring record group templates for automatically generating vehicle coverages.

Record group templates can be used to automatically generate default coverage for vehicles in an auto policy.

To setup auto coverage

1. Navigate to the Administration - Insurance screen, and then the Auto Coverages view.
2. For each auto coverage in the Coverage Administration list, in the Coverage Values list, check the default flag for one of the values.

Configuring a Record Group Template for Generating Vehicle Coverages

Once you have set up auto coverage, in this example you next configure a record group template for generating vehicle coverages.

To configure a record group template for generating vehicle coverages

1. Navigate to the Administration - Record Template screen, and then the Record Template view.
2. Create a new record in the Record Template list, and complete the necessary fields described in the following table.

Field	Value
Template Name	INS Vehicle Default Coverage
Display Name	Auto Default Coverages
Business Object	INS Policy
Business Component	INS Vehicle Default Coverage

3. Leave the Fields list empty.

   The predefault values set for the fields in this business component in Siebel Tools will be considered during execution.
4. Click the Record Group Template link bar, create a new record in the Record Group Template list, and complete the fields described in the following table.

Field	Value
Template Name	INS Vehicle Available Coverage Value Template
Display Name	INS Vehicle Available Coverage Value Template
Business Object	INS Policy
Business Component	INS Vehicle Available Coverage Value

Field	Value
Condition	[Default]='Y'

5. In the Related Record Template list, create a new record and pick the record template defined in Step 2.
6. Create another new record in the Record Group Template list, and complete the necessary fields described in the following table.

Field	Value
Template Name	INS Vehicle Template
Display Name	Default Vehicle Coverage Template
Business Object	INS Policy
Business Component	INS Vehicle

7. In the Related Record Group Template list, create a new record and pick the record group template defined in Step 2.

Creating a New Auto Policy

Once you have configured a record group template for generating vehicle coverages you can create the new auto policy.

To create a new auto policy

1. Navigate to Auto Policies screen and create a new policy.
2. Drill down on the Policy # record to navigate to the Quick Quote view and create the following records:
    a. In the Vehicles list, create new vehicles
    b. In the Drivers list, create new driver records
3. Click the Rate Model view tab.

    The vehicles list displays the vehicles created in the previous step.
4. Select a vehicle record and click Default Coverages.

    The Select Templates to Run dialog box appears, and displays the template defined in Step 6 after evaluating any conditional expressions defined.
5. In the dialog box, click Execute.

    Default Vehicle Coverages are automatically created in the Vehicle Coverage list for the selected vehicle record. These default coverages correspond to the default coverages selected in the Administration - Insurance views in Step 2.

Customer Authentication Manager

Financial service institutions require customer authentication before a financial transaction can take place. Furthermore, authentication becomes important as privacy and security regulations have become common in the retail banking, and also make their way into insurance and healthcare businesses.

Typically, a bank might enforce tiered authentication policies that require a basic validation for transactions up to certain limit, and require more rigorous transaction-based authentication for transactions over the limit. In certain cases, for customers who perform regular high-value transactions, the bank might use token validation, common ones being RSA tokens, or scratch lists.

Customer Authentication Manager is a utility that can be used to implement a secure and auditable customer authentication during a sales or service process. You can use the Customer Authentication Manager to prompt customer service representatives to authenticate a caller before providing any service. It provides the following key features:

- Ability to define multiple authentication templates using fields from the contact profile
- Rules-based, context sensitive invocation of authentication template
- Access from the global toolbar
- Audit trail of past authentication events; facilitates quick and accurate conflict resolutions
- Ability to define success and failure workflows to take appropriate actions

Administering Customer Authentication Manager business service involves the following steps:

1. *Creating Customer Authentication Templates*
2. (Optional) *Defining Customer Authentication Rules*

Creating Customer Authentication Templates

Customer authentication templates define the credentials used for authentication and the actions that follow a successful or a failed authentication attempt.

To create a customer authentication template

1. Navigate to the Administration - Application screen, and then the Authentication Template view.
2. In the Templates list, create a new record, and complete the necessary fields described in the following table.

Field	Comments
Name	Name for the authentication template.
Description	Description for the template.
Success Workflow	Invoke this Siebel workflow if the authentication is successful. The workflow called here must be deployed and active. The fields used for authentication are passed as process properties to this workflow.

Field	Comments
	Note: Use the success workflow to log the status of the authentication for audit purposes.
Failure Workflow	Invoke this Siebel workflow if the authentication failed. The workflow called here must be deployed and active. The fields used for authentication are passed as process properties to this workflow.
Default	If flagged as default, this template is used as the default template. The default template is invoked if all rules defined in the Authentication Rules fail. Only one template can be flagged as default.
Alternate Template	Defines an alternate template to use for authentication if the caller fails to authenticate using the current template. The alternate template is invoked by clicking the alternate button on the authentication pop up window.

3. In the Credentials list, create a new record, and complete the fields described in the following table.

Field	Comments
Business Object	Business Object for the credential field. In the current Siebel release, the Contact business object is the only business object that is available for use. Hence, this field is predefaulted and read-only.
Business Component	Business Component reference for the credentials field. The business component used here must be a valid business component on the Contact business object.
Field Name	Name of the business component field. Only single value fields are supported; multi-value fields are not supported and might cause system instability if used.
Display Name	The display name for the business component field. This specifies the label for the field at run time.
Search Specification	For any one-to-many contact business component, the search specification provides the criteria to narrow selection to a single record.

Field	Comments
Required Flag	Flag indicates that the field must be verified for the authentication to be successful. If a required field is not confirmed at run time, the authentication fails. Defaults to No.

Defining Customer Authentication Rules

Customer authentication rules define the logic to select an authentication template. When the authentication manager is invoked, the business service steps through each rule for all applicable rule-sets to find a rule that evaluates to true. The template defined against this rule is used for authentication. If no rules are defined, or if none of the rules succeed, the default template, if defined, is used for authentication.

To create a customer authentication rule

1. Navigate to the Administration - Application screen, and then the Authentication Administration view.
2. In the Rule Sets list, create a new record, and complete the fields described in the following table.

Field	Comments
Name	Name for the authentication rule set.
Description	Description for the rule set.
Business Object	Business Object context for evaluating the rules.
Business Component	Business Component context for the conditional expression and rules evaluation.
Conditional Expression	A valid Siebel query language expression. If this conditional expression evaluates to True, then the rules under the rule-set are evaluated. **Tip:** Use the expression builder to test the validity of conditional expressions.
Active Flag	Flag to activate or inactivate a rule-set. The field predefaults to Inactive.

> **Note:** If the conditional expression is not used, there must be only one rule-set for each business object or business component defined. If there are multiple rule-sets for the same business object or business component, and a conditional expression is not defined, then the sequence of examination is undefined.

3. In the Rules applet, create a new record, and complete the fields described in the following table.

Field	Comments
Sequence	Sequence number for rule evaluation.
Business Component	Business component reference for the expression evaluation. This field predefaults to the BC on the rule-set definition, and is a read-only field.
Inclusion Expression	Siebel query language expression that specifies the rule. If this conditional expression evaluates to True, then the template associated with the rule is selected; further evaluation of the rules is aborted. **Tip:** Use the expression builder to test the validity of Inclusion expressions.
Template Name	The authentication template to use if the rule succeeds.

Invoking Customer Authentication Manager

Customer Authentication Manager is available preconfigured on the Contact, Members, and Providers screens. However, using Siebel Workflow, you can invoke the Customer Authentication Manager from any screen that contains a Contact, Member, or Provider business component.

To authenticate a contact

1. Navigate to the Contacts List view.
2. Select the contact to authenticate and click the Authentication Manager icon on the toolbar.

   The Siebel Authentication Manager dialog box appears.
3. Check the Confirmed checkbox for each field listed, as described in the following table.

To...	Click...
Authenticate.	Authenticate. If all required fields are confirmed, the authentication succeeds.

To...	Click...
Use an alternate template.	Alternate. If an alternate template is defined, it appears.
Cancel authentication.	Cancel.

Note: When Authentication Manager is invoked, if a matching template is not identified, an error message appears.

Configuring Customer Authentication Manager to Handle More Fields

By default Customer Authentication Manager is configured to handle only a maximum of three fields. To use more than three fields in Customer Authentication Manager, you must add more virtual fields to the authentication business component, and expose them through the appropriate applet.

To configure Authentication Manager to handle more fields

1. Log into Siebel Web Tools and create a workspace in which to make your changes. For more information about workspaces, see Using Siebel Tools.
2. Navigate to the FINS Authentication Manager UI business component.

   The following fields are defined for the business component:

   - Field0, Field1 and Field2
   - Required Flag0, Required Flag1, and Required Flag2
   - Ten confirmed flag fields
3. Define a new field called FieldNN (for example, Field3, Field 4, … Field10). Mark it as a Calculated Field.
4. Define a new field called Required FlagNN (for example, Required Flag3, Required Flag4, Required Flag10.). Mark it as a Calculated Field.
5. Add a new confirmed flag field if you have more than 10 authentication fields (since there are ten already defined). It must be named Confirm FlagNN where NN is some value matching the fields created in Step 3 and Step 4. Mark it as a Calculated Field
6. Navigate to the FINS Authentication Manager Popup Form Applet.
7. Open the Control object type under this applet and add the new fields: FieldNN and Required FlagNN.
8. Add a Confirmed FlagNN field if you have more than five authentication fields. (The applet already contains five confirmed flag fields).
9. Add the fields and corresponding labels to the applet templates.
10. Test your changes.
11. Submit the workspace for delivery and publish it. For more information on workspaces, see Using Siebel Tools Guide.

Using the Calculation Manager

The Siebel Calculation Manager is designed to allow financial services institutions to declaratively define and execute simple to moderately complex calculations within their Siebel application. It is implemented as a business service that accepts input parameters for calculation, and the results are available as output parameters. The Calculation Manager is tightly integrated into the Siebel application architecture and can use Siebel Business component fields for input or output. The business service facilitates specification of embedded calculation by business analysts.

Some examples of how Siebel Calculation Manager could be used:

- **Loan Payment Schedule.** The term, amount, and interest rate of a consumer installment loan are captured in a Siebel Application. Calculation Manager is invoked to generate a schedule of the amounts due, split by principle and interest for each month of the term. The user evaluates the schedule, runs several what-if scenarios with different loan amounts, and then exports the schedule to an excel spreadsheet.
- **Currency Conversion.** A user wants to know the value of $100,000 in Japanese yen at the current exchange rate. Calculation Manager is invoked, and an input dialog box is presented. The current exchange rate has been prefilled into the dialog box. The user enters 100,000 as an input, and clicks Calculate to see the result. The results are not saved.
- **Early Withdrawal Penalty Calculation.** A customer wants to remove money from a retirement account he holds, but there is a penalty involved. The calculation of the penalty is complex, and has been entered into the Siebel application as eScript. Upon invoking the Calculation Manager, the Siebel application pulls in the variables necessary for the penalty calculation and runs the eScript. The result is saved in the Siebel business component.

Specifying Calculation Rules

Calculations are entered as calculation rules in a list, similar to how validation rules or Siebel personalization rules are administered.

Calculation rules are specified in three stages:

1. Specify a calculation rule-set.
2. Specify variables used in the calculation.
3. Specify calculation details.

To specify a calculation rule-set

1. Navigate to the Administration - Application screen, and then the Calculation Manager view.
2. In the Rule Sets list, create a new record, and complete the fields described in the following table.

Field	Comments
Name	Calculation rule set name. Rule-set names are language independent.
Comments	Rule set description.
Business Object	Business object context for evaluating the rules.

Field	Comments
Array Output Business Component	Business component context for writing the output of an array calculation, such as Amortization table calculation.
Active Flag	Flag to activate the calculation rule set. By default a calculation rule set is inactive.
Script Flag	Flag to indicate that the calculation rule is specified as a script, rather than declarative rules.
Type	List of values that provide the ability to categorize rules for easier administration.
Applet Title	Title for the pop-up applet that appears when the calculation manager is invoked in the interactive mode.

Specifying Variables

After specifying a calculation rule-set, you must specify variables.

To specify variables

1. Navigate to the Administration - Application screen, and then the Calculation Manager view.
2. Select a Rule Set for which you want to specify variables.
3. In the Variables list, create a new record and complete the fields described in the following table.

Field	Comments
Sequence Number	Sequence number for the variable specification. The variables on the pop-up applet appear in the sequence specified.
Name	Internal name for the variable used when specifying the calculation rule. Variable names can contain a maximum of 35 characters and cannot include spaces or arithmetic operators.
Display Format	Display format for the variable. Example, $###.##
Display Name	Label for the variable when presented to the user.
Type	Type of variable. Values are Input, Output, or Output Array.

Field	Comments
Business Component	Business component context for the variable.
BC Field Name	Business Component field name. If the variable is an: o Input variable, the run-time value of the business component field name is assigned to this variable. o Output variable, the value calculated for the variable is written into the business component field name.
Optional	Optional variables are variables not critical to the calculation, but might be specified to alter the calculation. This flag defaults to No.
Default Value	Default value for the variable in the calculations. This value appears in the dialog box for the variable.
Testing Value	Value for the variable when the Calculation Manager is invoked in the simulator.
Suppress Display	Flag to indicate that the variable is hidden, and not displayed when calculation manager is invoked in the interactive mode.
Variable Include	Include the variable in the script generation.

Specifying Calculation Details

After specifying variables, you can specify calculation details.

To specify calculation details

1. Navigate to the Administration - Application screen, and then the Calculation Manager view.
2. Select a Rule Set for which you want to specify calculation details.
3. In the Rules list, create a new record, and complete the fields described in the following table.

Field	Comments
Sequence Number	Sequence number for the rule execution.
Expression	Calculation expression. The expression is guided by the following:

Field	Comments
	○ **Operator Support.** All basic arithmetic operators, including exponents, are supported (+,-,*,/,^). Nested quantities (that is parentheses) are also supported. ○ **Simple Calculations.** Simple calculations, such as a+b=c, are defined in a single row. ○ **Compound Calculations.** Multiple rows of calculations specified in a single Template. This enables multiple variables to be calculated independently, and then used in subsequent calculations. ○ **For-Next Logic.** Simple looping enables the generation of arrays. Use a For statement and a Next statement to accomplish looping. Example: - row 1: For N=1 to Period, - row 2: [calculation] - row3: Next N For-Next loops might be nested. ○ **If-Then-Else Logic.** Simple If-Then-Else logic is supported declaratively. As in the case of For-Next, If-Then-Else statements appear on multiple rows of the calculation set. Nesting of If-Than-Else statements is supported.

Example of Using Embedded eScript for Mortgage Calculation

For compound calculations, embedded eScript is a more appropriate mechanism. The following is an example of a mortgage calculation using eScript:

```
var Amount= 0;
var NumPeriods= 0;
var Rate= 0;
var InterestPaid = new Array;
var Payment = new Array;
var Period = new Array;
var PrincipleBalance = new Array;
var PrinciplePaid = new Array;
var PeriodPayment = 0;
var TotalInterest = 0;
var TotalPayment = 0;

function GetInput (Inputs)
{
with(Inputs)
{
 var temp;
 temp = GetProperty("Amount");
 if (temp.length!=0)
 Amount= ToNumber(temp);
 temp = GetProperty("NumPeriods");
 if (temp.length!=0)
 NumPeriods= ToNumber(temp);
 temp = GetProperty("Rate");
 if (temp.length!=0)
 Rate= ToNumber(temp);
 }
}

function Main()
{
 Period[0] = 0;
```

```
 InterestPaid[0] = 0;
 PrinciplePaid[0] = 0;
 Payment[0] =0;
 PrincipleBalance[0] = Amount;
 Rate = Rate /1200;
 PeriodPayment = Amount / (1.00/Rate - (1.00/Rate)/Math.pow((1.00+Rate),
 NumPeriods));
 for(var i=1; i<=NumPeriods-1; i++)
 {
 Period[i] = i;
 InterestPaid[i] = PrincipleBalance[i-1]*Rate;
 Payment[i] = PeriodPayment;
 PrinciplePaid[i] = Payment[i]-InterestPaid[i];
 PrincipleBalance[i] = PrincipleBalance[i-1] - PrinciplePaid[i];
 }
 TotalPayment = NumPeriods * PeriodPayment;
 TotalInterest = TotalPayment - Amount;
}

function Service_PreInvokeMethod (MethodName, Inputs, Outputs)
{
 GetInput(Inputs);
 Main();
 SetOutput(Outputs);
 return( CancelOperation );
}

 function SetOutput (Outputs)
 {
 Outputs.SetType("Result");
 var psArray = TheApplication().NewPropertySet();
 psArray.SetType("Array");
 var len = InterestPaid.length;
 for(var j=0; j<=len-1; j++)
 {
 var psArrayElement = TheApplication().NewPropertySet();
 psArrayElement.SetProperty("InterestPaid",InterestPaid[j]);
 psArrayElement.SetProperty("Payment",Payment[j]);
 psArrayElement.SetProperty("Period",Period[j]);
 psArrayElement.SetProperty("PrincipleBalance",PrincipleBalance[j]);
 psArrayElement.SetProperty("PrinciplePaid",PrinciplePaid[j]);
 psArray.AddChild(psArrayElement);
}
Outputs.AddChild(psArray);
var psPeriodPayment= TheApplication().NewPropertySet();
psPeriodPayment.SetProperty("PeriodPayment",PeriodPayment);
Outputs.AddChild(psPeriodPayment);
var psTotalInterest= TheApplication().NewPropertySet();
psTotalInterest.SetProperty("TotalInterest",TotalInterest);
Outputs.AddChild(psTotalInterest);
var psTotalPayment= TheApplication().NewPropertySet();
psTotalPayment.SetProperty("TotalPayment",TotalPayment);
Outputs.AddChild(psTotalPayment);
}
```

Invoking Siebel Calculation Manager

Siebel Calculation Manager is invoked from within a Siebel workflow and can be triggered using a mini-button on an applet. Use a business service step to invoke Siebel Calculation Manager in a workflow.

Using the FINS Calculation Engine Business Service and the Calculate business service method, set the input arguments as described in the following table. There are no output arguments for this business service.

Name	Type	Comments
Rule Expression Name	Literal	Calculation Rule name
Primary BC Name	Literal	Primary Business Component name
Primary BC Rowid	Process Property	Typically the Object Id of the Workflow
Save To BC	Literal	Y or N
Child BC Name (Optional)	Literal	Child Business Component name
Child BC RowIdn (Optional)	Literal	Child Business Component row id

When invoked interactively, the calculation manager displays a pop-up dialog box with the input and output arguments. Perform the calculation by entering all input arguments and clicking the Calculate button. A second pop-up dialog box appears with the calculated values. Finish the calculation by clicking the Cancel button.

Using the Customer Expectations Manager

Managing customer expectations around the length of time it takes to complete their requests is crucial in maintaining customer satisfaction. Although many financial transactions complete in seconds, a number of key relationship—enhancing tasks require lead time of one or more days to complete. For example:

- Bank check deposits might not be available for immediate withdrawal and are subject to clearing.
- Credit and insurance applications typically undergo an underwriting process where the application is evaluated for its creditworthiness, risk profile, and other factors that go into approval and pricing. Fast turnaround is a competitive differentiator.
- Healthcare service complaints and grievances are handled through a structured review and appeals process. In many jurisdictions, the processing of the complaints and grievances must meet regulatory standards.

The Siebel Customer Expectations Manager (CEM) provides the ability to use historical estimates of task completion times to aid the customer service representative in setting expectations for service completion. It is most useful in situations where a standardized process is being executed, and there is a need to estimate the expected completion date. Siebel CEM has the following two key features:

- Ability for an administrator to input the factors governing the time to complete task.
- A run-time engine that sets Due Date and Expected Close Date for the enabled objects.

Note: For CEM compared to Agreements/Entitlement Metrics, it is possible to establish an agreement for an account that includes entitlements mandating the completion of Service Requests within specified entitlement metrics. When these are setup, and the user navigates to the Service screen, they see a Verify button. Clicking this button invokes the calculation of an Agent Committed Time. The entitlement metrics calculate a contracted due date. In contrast, CEM calculates an estimated completion time or due date based on how long a process historically takes to complete. In cases where a service agreement is in place, the contracted dates take precedence.

Defining Customer Expectation Manager Rules

The CEM administration screen holds the historical estimates for task completion times and the rules for selecting an appropriate line. When CEM is invoked, the business service steps through each rule for all applicable rule-sets to find a rule that evaluates to true. The estimates defined against this rule are used for calculation of expected times.

To create a CEM rule

1. Navigate to the Administration - Application screen, and then the Customer Expectations Manager view.
2. In the Rule Sets Applet, create a new record, and complete the fields described in the following table.

Field	Comments
Name	CEM rule set name.
Business Object	Business object context for evaluating the rules.
Business Component	Business component context for the conditional expression and rules evaluation.
Conditional Expression	A valid Siebel query language expression. If this conditional expression evaluates to True, then the rules under the rule-set would be evaluated. **Note:** Use the expression builder to test the validity of conditional expressions.
Active Flag	Flag to activate or inactivate a rule-set. The field predefaults to Inactive.

Note: If the conditional expression is not used, there must be only one rule-set for each business object/ business component defined. If there are multiple rule-sets for the same BO/BC, and a conditional expression is not defined, then the sequence of examination is random.

3. In the Rules list, create a new record, and complete the fields described in the following table.

Field	Comments
Sequence	Sequence number for rule evaluation.

Field	Comments
Business Component	Business component reference for the expression evaluation. This field predefaults to the BC on the rule-set definition and is a read-only field.
Conditional Expression	Siebel query language expression that specifies the rule. If this conditional expression evaluates to True, then the estimates associated with the rule is selected; further evaluation of the rules is aborted. **Tip:** Use the expression builder to test the validity of Inclusion expressions.
Name	Unique name for the rule. Used to improve performance of the rule-set search during execution. Internally, a user key is constructed on the name field.
Schedule	Schedule to use for calculating the expected completion times for the task. Schedules govern the working hours, holidays, and downtime. If selected, the start time for the task is calculated using the schedule. Schedules are administered by navigating to the Administration - Service screen, and then the Schedules view. Refer to *Siebel Field Service Guide* for details on schedule administration.
Use Employee Schedule	If flagged, the employee schedule is used to calculate the start time. Employee schedule override the default schedule.
Unit	Unit of measure for the preparation, expected and slack times. Valid units: Minutes, Hours, or Days.
Preparation Time	Queue time for the task.
Expected Time	Expected time to complete the task.
Slack Time	Time buffer to allow for deviations from the expected completion time.
Auxiliary Field	(Optional) Specify Business Component field-value pairs. The specified fields are updated with the values based upon the rule selected. Example:

Field	Comments
	"Priority","0-ASAP"

Invoking Customer Expectations Manager

In the current version of Siebel Financial Services, CEM is enabled for the Service Request object.

To invoke CEM

1. Click the Calculate Dates button on the Service Request form.

   The CEM business service is invoked, and based on the administrative setup a pop-up dialog box appears with the expected completion dates for the service request.

   Closing the dialog box, the expected completion times are written into the current service request.
2. Click the show more button on the Service Request form to view the expected completion times in the Internal Tracking - Expected Times section.

Automating Approval Processing

In Siebel Insurance, administrators can define a number of approval levels without the need for programming, scripting, or configuring. You can define both basic or multiple step approval processing levels based on the needs of your organization. You can invoke approval processing from a workflow or a run-time event.

Automating an approval process involves the following steps:

- **Administrator defines approval items and approval stages.**

  For more information, see *Defining Approval Items and Approval Stages*.
- **Administrator invokes approval processing.**

  For more information, see *Invoking FINS Approval UI Service from a Workflow*.
- **End users approve or decline an approval stage.**

  For more information, see *Approving or Declining Approval Stages (End User)*.

Defining Approval Items and Approval Stages

An administrator defines the approval process by creating approval items and approval stages in the Approval Admin view.

To define approval items and stages

1. Navigate to the Administration - Application screen, and then the Approval Admin view.
2. In the Approval Item list, add a record and enter a name in the Approval Item field.

3. In the Approval Flow Type field, select one of the following:
    - **Sequential.** Indicates this Approval Item is distributed to approvers one after another in the sequence specified in the Approval Stage. The application routes the Approval Item to the next approver only if the current approver approves the request. If any approver in the approval chain declines the request, the Approval Item is rejected and no further routing is conducted.
    - **Parallel.** Indicates this Approval Item is distributed to all approvers simultaneously for approval. The Approval Item is rejected if at least one approver declines the approval request.

    Once you have defined an Approval Item, the next step is to define the appropriate approval stages. The Approval Item and Approval Stage lists have a parent-child relationship.
4. In the Approval Stage list, add a record for each approval stage and complete the fields described in the following table.

Field	Comments
Sequence #	Identifies the numeric sequence of this Approval Stage in the current Approval Item. The application executes Approval Stages in numerical order based on this number.
Approval Type	Specifies whether the approver is a position or an employee.
Owner Login Name	Indicates the login name tied to this Approval Stage. Relevant only if Approval Type is Employee.
Owner Position	Indicates the position tied to this Approval Stage. Relevant only if Approval Type is Position.

End users use the My Approval Inbox view to approve an approval item. For more information, see *Approving or Declining Approval Stages (End User)*.

Invoking FINS Approval UI Service from a Workflow

Invoke FINS Approval UI Service from a workflow by creating a workflow process in Siebel Tools containing the following steps:

- **Start.** Initiates the process instance. When the conditions have been met, the application initiates the process instance. See *Configuring the Start Step* for details.
- **Business Service.** A step in a process in which an automated call is made to the FINS Approval UI Service. A workflow process definition can have one or more business service steps. See *Configuring the Business Service Step* for details.
- **End.** A step in a process that specifies when a process instance is finished.

In order for your workflow to execute correctly, the Start and Business Service steps must meet the minimum requirements described in the referenced topics. For more information on workflows, see *Siebel Business Process Framework: Workflow Guide* .

Configuring the Start Step

The following table details some of the start step parameters for the workflow process.

Field	Comments	Example
Event	The specific event that happens to the object. The set of available events is different for different object types.	Use the WriteRecord business component event if you want to trigger the approval process after the record is written to the database. Use the WriteRecordNew business component event if you want to trigger the approval process after a new record is written to the database.
Event Object	The name of the application, business component, or applet to which the event occurs.	Contact
Event Object Type	The type of object to which the event occurs. This can be an application, business component, or applet.	BusComp
Name	The name of the Next step branch. The name of the branch must be unique or you cannot import or export the workflow process.	Not applicable.
Next Step	The name of the step that follows when conditions are met.	Picklist of existing process steps.
Type	The type of branch.	The value can be one of the following: • **Condition.** This value indicates that a condition is defined for the branch. • **Default.** This value indicates that if nothing else is satisfied, then this branch is followed. Additionally, if this value is used, any conditions defined for the branch are ignored.

Configuring the Business Service Step

The following table details some of the business service step parameters for the workflow process.

Field	Value
Business Service	FINS Approval UI Service
Method	Create Approval Stage

The following table details the input arguments for the workflow process.

Input Argument	Property Name	Comments
Approval Item ID	Object Id	Row Id of the object (for example, a Service Request) that needs approval processing.
Approval Item Name	Approval Item Name	Name of the Approval Item defined in the Approval Admin view.
Requesting Buscomp	Requesting Buscomp	Name of the business component object (for example, a Service Request) that needs approval processing.

Approving or Declining Approval Stages (End User)

End users approve approval items in the My Approval Inbox view. Users can view approval items by login name or position. For more information on setting up approval processing, see *Defining Approval Items and Approval Stages*.

To approve or decline an approval stage

1. Navigate to the My Approval Inbox screen.
2. Select one of the following views:
   - **My Approvals.** Displays all approval items associated with the user's login name.
   - **My Position Approvals.** Displays all approval items associated the current user's position.
3. To view additional details about an approval item, drill down on the Approval Identifier link.
4. In that Status field, select Approve or Decline.

   Once you select a status, the application populates the Approval By and Approval Date field and sets the record to read-only.

Automating the Display of Disclosure Documents

Disclosure processing allows companies to comply with internal company policies and external regulations. These policies and regulations require they display disclosure statements or external documents to users, and then record whether or not they have read and understood them. Implementing the automatic display of disclosure documents involves the following steps:

- **Set up a disclosure by associating it with a product and literature.**

  For more information, see *Setting Up Disclosures*.
- **Activate the appropriate workflows.**

  For more information, see *About Disclosure Workflows*.

- **Invoke the Disclosure UI Service business service.**

  For more information, see *Invoking the Disclosure UI Service Business Service*.
- **View a disclosure history.**

For more information, see *Viewing Disclosures Associated with Contacts (End User)*.

Setting Up Disclosures

To implement disclosure processing, you must associate each disclosure with a product and then, if applicable, with the appropriate document.

To associate a disclosure with a product

1. Navigate to the Administration - Product screen, and then the Disclosure view.
2. In the Product form, query for the product.
3. In the Disclosure list, add a new record, and complete the necessary fields.
4. To activate a disclosure, select it in the Disclosure list, and click Activate.

   Clicking Activate, changes the Status from In Progress to Active and makes the record read-only.

Revising an Existing Disclosure

If necessary, you can revise an existing disclosure.

To revise an existing disclosure

1. Navigate to the Administration - Product screen, and then the Disclosure view.
2. In the Product form, query for the product.
3. In the Disclosure list, select the disclosure to be revised, and click Revise.

   Clicking Revise creates a new version of the disclosure and sets its status to In Progress.
4. Make the appropriate changes to the new disclosure, and click Activate.

   Clicking Activate, changes the Status from In Progress to Active and makes the record read-only. The prior version of the disclosure still appears, but displays a Status of Outdated.
5. To associate literature with a disclosure, add a new record in the Literatures list, and complete the necessary fields.

For more information on loading literature into Siebel Insurance, see the sharing literature discussion in *Siebel Applications Administration Guide* .

About Disclosure Workflows

Siebel Insurance includes three workflows that help manage the display of disclosure documents and disclosure event logging. The following table describes each of these workflows.

Workflow Process	Comments
FINS Disclosure	The FINS Disclosure Workflow process accomplishes the following tasks:

Workflow Process	Comments
	1. **Invokes the Setup method of the Disclosure UI Service business service.** Invoking this method sets up the appropriate disclosure documents based on the selected product. 2. **Calls the FINS Disclosure Goto File View subprocess.** This subprocess navigates users to the Disclosure Documents list, where they can review all the disclosure documents pertaining to the selected product. This subprocess also navigates users back to the previous view after they accept or decline the disclosure. This final navigation step is accomplished by invoking the View Back method of the Disclosure UI Service. 3. **Calls the FINS Disclosure Create Activity Sub Workflow subprocess.** If the user accepts the disclosures, the workflow calls the FINS Disclosure Create Activity Sub Workflow subprocess to log the disclosure activity.
FINS Disclosure Goto File View	This subprocess navigates users to the Disclosure Documents list, where they can review all the disclosure documents pertaining to the selected product. This subprocess also navigates users back to the previous view after they accept or decline the disclosure. This final navigation step is accomplished by invoking the View Back method of the Disclosure UI Service.
FINS Disclosure Create Activity Sub	If the user accepts the disclosures, this sub process logs the disclosure activity.

Before you can display disclosure documents, you must do the following:

- Activate all workflow processes listed in the previous table.

  For more information about activating workflows in Siebel, see *Siebel Business Process Framework: Workflow Guide* on Oracle Technology Network (http://www.oracle.com/technetwork/indexes/documentation/index.html).
- Invoke the Disclosure UI Service business service.

  For more information, see *Invoking the Disclosure UI Service Business Service*.

Invoking the Disclosure UI Service Business Service

You can invoke the Disclosure UI Service from a workflow. This topic describes some of the possible steps you can include to enable this invocation. You might want to modify and expand on this procedure to accommodate more complex business requirements. The workflow process you create must contain the following steps:

- **Start.** Initiates the process instance. When the conditions have been met, the application initiates the process instance.
- **Sub Process.** Calls the FINS Disclosure Workflow. When creating this step, you must populate the following inputs:
  - Contact Id. The Row Id of the contact who places the order of the product.
  - Disclosure Name. The name of the Disclosure that relates to the product.
  - Product Id. The Row Id of the product that the customer has ordered.
- **End.** A step in a process that specifies when a process instance is finished.

For more information on workflows, see *Siebel Business Process Framework: Workflow Guide* .

Viewing Disclosures Associated with Contacts (End User)

All end users can view disclosures associated with a specific contact on the Contacts Disclosures view. This view is read-only and displays the:

- Disclosure name
- Date the disclosure was presented to the user
- Date the user acknowledged the disclosure
- Date the user accepted the disclosure

For more information on setting up disclosure processing, see *Automating the Display of Disclosure Documents*.

To view a disclosure history

1. Navigate to the Contacts screen, and then the Contacts List view.
2. In the Contacts list, drill down on the contact.
3. Click the Disclosures view tab.

SmartScript Integration with Workflow

You can invoke a SmartScript from a workflow process and pass parameters from the SmartScript to the workflow process. These business services support SmartScript integration with workflow:

- **FINS Web Shopping Service.**

  For methods, see *FINS Web Shopping Service Methods*.
- **FINS SmartScript Output Service.**

  For methods, see *FINS SmartScript Output Service Methods*.

Note: In order to completely understand the concepts in this topic, familiarity with SmartScript is required. For more information, see *Siebel SmartScript Administration Guide* .

For a detailed explanation about how to integrate SmartScript with Workflow, see *Example of Integrating SmartScript with Workflow*.

Example of Integrating SmartScript with Workflow

The scenario outlined in this topic is an example of how to insert a SmartScript in a workflow process. After the SmartScript ends, the workflow proceeds to the next step in the workflow process. Your company might follow a different workflow that fits its business requirements.

In this scenario, you are designing a SmartScript that allows customers to complete a loan application online. After the loan application is complete, your workflow verifies the customer's address in an external system.

To configure SmartScript integration with Workflow

1. In the SmartScript, create Save User Parameters for the parameters you want to pass to the workflow. For more information on SmartScript user parameters, see *Siebel SmartScript Administration Guide* .
2. Create a Business Service step for your workflow, using the FINS Web Shopping Service business service, and enter the input arguments described in the table in *FINS Web Shopping Service Methods*.
3. Create a subprocess to invoke the SmartScript using the workflow User Interact step. The subprocess is based on the SmartScript Player business object and has three steps: a start step, a user interact step, and an end step.

    a. In the user interact step, set the view name to FINS SmartScript Player View (App).
    b. In the Next Step's applet, add two conditions, entering the information described in the following tables.

Field	Entry
Branch Name	Cancel
Type	Condition
Next Step	End
Event Object Type	Applet
Event	Invoke Method
Event Object	Smart Script Player Applet (FINS eSales App)
Subevent	CancelScript

Field	Entry
Branch Name	Finish
Type	Condition
Next Step	End
Event Object Type	Applet
Event	Invoke Method

Field	Entry
Event Object	Smart Script Player Applet (FINS eSales App)
Subevent	FinishScript

4. Add a Business Service step using the FINS SmartScript Output Service business service. Enter the output arguments described in the table in *FINS SmartScript Output Service Methods*.

Now you might either end your workflow process or include additional steps, depending on your company's business requirements. The SmartScript is integrated in your workflow process.

FINS Web Shopping Service Methods

The FINS Web Shopping Service business service methods are described in the following table.

Method	Description / Arguments
SetSmartScriptName	Input Arguments: • Script Name (Required): The name of the SmartScript you want to invoke. • SSUserParameter# (Required): A SmartScript user parameter between 1 and 20. For example, SSUserParameter1. The value for the input argument must be the exact name of the user parameter specified in the SmartScript, whose value must be passed into the workflow process at the conclusion of the SmartScript.

FINS SmartScript Output Service Methods

The FINS SmartScript Output Service business service methods are described in the following table.

Method	Description / Arguments
SetOutput	Reads the SmartScript user parameters and outputs them as workflow properties: Output Arguments: • The name of the user parameter. Specifies the SmartScript user parameters as output arguments, and passes the value of the user parameters back to the workflow process when the SmartScript ends. These output arguments can be mapped to process properties. • SmartScript Result Action: Returns the action users take to end the SmartScript. Possible values are Finish or Cancel.

Dynamic UI Business Service

This business service and associated administration views allow you to create and render views containing a single read-only applet in the Siebel Financial Services application. These views and applets, called dynamic applets, allow business analysts and developers to make frequent changes to the user interface without the need to modify objects in the Siebel Runtime Repository.

The following topics are included in this topic:

- *Example of Creating a Dynamic Applet with the Dynamic UI Business Service*
- *Displaying Dynamic Applets in a Workflow*

Example of Creating a Dynamic Applet with the Dynamic UI Business Service

The scenario outlined in this topic is an example of a Dynamic UI Service in a workflow process. Your company might follow a different workflow that fits its business requirements.

You would like to set up your company's user interface to dynamically display read-only views at run time, based on user input. For example, a customer requests a quote for an auto insurance policy. The policy includes the option to cover additional drivers. After the customer enters additional driver information, the workflow process uses a Dynamic UI applet to display a read-only list of the additional drivers for review. Customers can review the list, then select an option to continue the process.

To set up a similar user interface for your business, follow the instructions that follow.

To create a dynamic applet

1. Navigate to the Administration - Finance screen, and then the Dynamic Applet Administration view.
2. In the Dynamic Applet list, click New, then enter the view alias and view name.

   The view alias must be a unique name. The view name is a picklist of the views defined in the Template Definition view.
3. Step off the record. The Applet Instance list automatically displays the name of the applet template defined for this view.
4. In the Applet Instance list, enter the applet title, business object name, and business component name.

   The business object and business component determine the fields to display for this applet.
5. If you want to set up a default search specification, enter:
   - Business component field. Specifies the field on which to base your search.
   - Default. Specifies a default value for which you want to search.
6. In the Field Control list, add a new record for each field you want to display. Each field control is displayed as a read-only text box with a text label. For each record, enter:
   - Display Sequence number. Indicates the display order for the field. For list applets, the order is first to last horizontally. For form applets, the order is first to last horizontally and first to last vertically.
   - Field name. The business component field whose value you want to display.

- Caption. The display label for the field.

7. In the Button Control list, add a new record for each button you want to display. Enter the sequence number, caption, and method for each button.
   - Display Sequence. Indicates the display order for the button from start to end.
   - Caption. The display label for the button.
   - Method. The method invoked when the button is clicked. The method name must begin with FrameEventMethod. For example, FrameEventMethodContinue.

Displaying Dynamic Applets in a Workflow

Workflows can invoke a dynamic applet as part of a process defined for a product application. This feature allows an application administrator to establish applet instances without requiring recompilation and redeployment of individual applets.

To integrate the dynamic applet in a workflow

1. Create a subprocess based on the FINS Dynamic UI business object.
2. Add a Dynamic UI Service business service step and invoke the Set View Name method described in the following table.
3. (Optional) Add a second Dynamic UI Service business service step and invoke the AddRecord method described in the following table.
4. Add a User Interact step to display the dynamic applet.
   a. For the view property of the User Interact step, enter the view template name defined in Step 2 of *Example of Creating a Dynamic Applet with the Dynamic UI Business Service*.
   b. For each button that might be clicked in the dynamic applet, add entries into the Next Steps list applet of the User Interact step, as described in the following table.

Field	Entry
Branch Name	Continue Button
Type	Condition
Next Step	End
Event Object Type	Applet
Event	InvokeMethod
Event Object	FINS Dynamic UI List Applet
Subevent	FrameEventMethodContinue

Field	Entry

The Dynamic UI Service business service methods are described in the following table.

Method	Description and Arguments
Set View Name	Input Arguments: View Alias (Required): The view alias defined in Step 2 in*Example of Creating a Dynamic Applet with the Dynamic UI Business Service* of *Example of Creating a Dynamic Applet with the Dynamic UI Business Service*.
AddRecord (Optional)	Overrides the default search specification value. Input Arguments: - Business Component Name (Required): The name of the source business component. - Object ID (Required): The row ID of the business component.

Creating a View Template for Dynamic Applets

Creating a view template involves first creating views and applets based on specialized applet classes within Siebel Tools. These views and applets contain placeholder fields. Placeholder fields are applet controls that are not mapped to any particular business component. The views and applets then form the basis of view templates and applet templates. You can use a single view and applet template to create any number of dynamic applets.

Two templates are provided as part of seed data: a view template containing a list applet template, and a view template containing a form applet template. The view templates are named as follows:

- **FINS Dynamic UI Form view.** A view template that contains a form applet template.
- **FINS Dynamic UI view.** A view template that contains a list applet template.

For more information about creating views and templates within Siebel Tools, see *Using Siebel Tools* .

When creating dynamic applets in Siebel Tools, note the considerations listed as follows. (Use of the word *applet* in the following bulleted list refers to applets created in Siebel Tools.)

- When setting applet class, use:
  - CSSFrameListFADynamicUI for list applets
  - CSSFrameFADynamicUI for form applets
- If using a preconfigured business component, the applet business component must be FINS Dynamic UI.
- If you create your own Virtual Business Component (VBC) in Siebel Tools, the business class must be CSSBCVDynamicUI.

Dynamic Applet supports 20 fields and five currency codes (that is, five types of currency value). In your new VBC, all field names must start with the prefix Field and a number value, (for example, Field0..., Field19). All currency code fields must start with the prefix Currency Code and a number value, (for example, Currency Code0..., Currency Code4).

- It is recommended that applets based on the same VBC have their corresponding views use a different business object.

Once the views and applets have been created in Siebel Tools, in order to define them as view templates and applet templates, they must be added to the Template Definition view.

To add views and applets to the Template Definition view

1. Navigate to the Administration - Finance screen, Dynamic Applet Administration view, and then the Template Definition view.
2. In the Template Definition list, click New, and then enter the view name.
3. In the Applet Template Definition list, click New, and then enter the applet name.

FINS Application View Navigation

The FINS Application View Navigation Service guides users through a series of views based on administration data. The view list is dynamically generated according to the products associated with the current record. It replaces the Next/Previous button functionality, known as the FINS Application Workflow, in previous releases.

The following topics are presented in this topic:

- *Business Service Methods*
- *Business Service Behaviors*
- *Business Service Administration*
- *Example of FINS Application View Navigation*
- *Upgrade Note*

Business Service Methods

The business service has two methods:

- GetNextViewName. Gets the next view name without view navigation.
- . Navigates to the next view.

The following table describes the FINS Application View Navigation Service arguments for these methods.

Name	Type	Description
BusComp	Required	The master business component through the view navigation.
Navigation Direction	Optional	Forward or Backward. Default is Forward.

Name	Type	Description
Product Id	Optional	Product Id value.
Product Id Field	Optional	The field in the business component that is used to retrieved Product Ids.
Status	Output	• 0: success • 1: EOF • 2: BOF • 3: Error
Next View Name	Output	Name of the Next View.
FINS View Navigation Mgr Admin BC	Optional	Name of the admin business component.

Business Service Behaviors

The FINS Application View Navigation Service is constrained by the following behaviors:

- The business service can be invoked from any screen.
- The navigation is limited to the views in the current screen that are accessible to the current login.

  For example, if there is a product that is associated with views in both the Contact and Opportunity screens, and the invocation occurs inside the Contact screen, views in the Opportunity screen are ignored. Furthermore, the views that the current login do not have access to are also ignored.
- A view in the view list that you exit by clicking the Next button, is treated as a visited view.
- At any point in the view navigation, if a next view request is triggered and there are views ahead of the current views not marked as visited, the service navigates to the skipped views.
- During the navigation sequence, do not change the master business component record row ID. Otherwise, all the views will be treated as unvisited after the record change.

Business Service Administration

The FINS Application View Navigation Service is administered through the Administration - Product screen.

To administer the FINS Application View Navigation business service

1. Navigate to the Administration - Product screen, and then the Products view.
2. In the Products list, query for the product, and drill down on the product name link.
3. Click the More Info view tab.
4. In the More Info form, click the Application Workflow view link.
5. Create new records to associate views and their sequence to the product.

Note: You can associate views from any screen with a product.

If you specify views with a gap in the sequence on two different products and add both those products to, for example, an Application, you navigate based on sequence number and not on product.

For example, if you specify:

- View V1 with sequence 1 and view V2 with sequence 3 on product A
- And then also specify view V3 with sequence 2 and view V4 with sequence 4 on product B
- And then proceed to add both these products to an Application

The navigation sequence will be V1, V3, V2, V4.

Example of FINS Application View Navigation

The FINS Application View Navigation Service is used in Siebel Insuranced on the Application screen, where the Application form contains Previous and Next buttons.

The invocation on the Application screen uses Applet Named Method, a feature of frame classes derived from CSSSWEFrameBase and CSSSWEFrameListBase. The applet User Property name/value pairs are described in the following table.

User Property Name	Value
Named Method 1: GotoPreView	'INVOKESVC', 'FINS Application View Navigation Service', 'GotoNextView', "'BusComp'", "'Opportunity'", "'Navigation Direction'", "'Backward'", "'Product Id Field'", "'Opportunity Product Id'"
Named Method 1: GotoNextView	'INVOKESVC', 'FINS Application View Navigation Service', 'GotoNextView', "'BusComp'", "'Opportunity'", "'Navigation Direction'", "'Forward'", "'Product Id Field'", "'Opportunity Product Id'"

The Next and Previous buttons and method mappings are described in the following table.

Button	Mapping
Previous	GotoPreView
Next	GotoNextView

Upgrade Note

In previous releases, the function provided by the FINS Application View Navigation business service was available through NextView and PrevView methods in CSSSWEFrameFINApplication.

These methods are no longer supported since Siebel Insurance 7.7. If you have upgraded to Siebel Insurance 7.8 from a release prior to Siebel 7.7, the Next and Previous buttons must be reconfigured following the example provided in *Example of FINS Application View Navigation*.