TRAVI@TA CRM FOR INSURANCE CARRIERS

on Microsoft Dynamics CRM 2016/ Dynamics 365

PRODUCT MANUAL

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1 Welcome!

1.1 Thank you

Thank you for choosing **Travi@ta CRM for Insurance Companies**, our vertical solution designed to support your sales, marketing and support processes. **Travi@ta**, shipped as an extension to Microsoft Dynamics CRM 2016 and above, will dramatically reduce the implementation effort of your CRM platform by adding new features usually needed in a direct selling model but also when your business relies on a distribution channel.

Initially developed on Dynamics CRM 2011, the component has been completely reviewed to extend the user experience on CRM 2013, CRM 2015, CRM 2016 and Dynamics 365. Furthermore, performances have been improved in order to keep forms responsive and interactive.

Finally, **Travi@ta CRM for Insurance Companies** can be used in connected environments (online, on premises) as well as in disconnected environments (with the CRM connector for Microsoft Outlook).

1.2 Structure of this manual

The proposed structure of this manual is intended to give you progressive understanding of the system. It is divided into main sections:

1. **Welcome**   General information about the manual.

2. **Quick start**   Overview of the user experience and the main features available.

3. **Usage scenarios**   Tutorials explaining the main processes supported by **Travi@ta** as well as the features and best practices applied to several contexts. In this section, you will acquire a better understanding of the philosophy behind features and concepts provided by our vertical solution.

4. **References**   This section is a reference guide describing all features, relations, attributes and behaviors of each component.

5. **Support**   This section will provide some useful keys when troubleshooting is needed.

2 Quick start

2.1 General presentation

Travi@ta CRM for Insurance Carriers is an extension of Microsoft Dynamics CRM that allows insurance companies to support core insurance management tasks but also manage all the channels :

- The **direct channel** : this is a distribution mode within the insurance industry through which insurance policies are marketed and sold directly to end clients.

- The **distribution channel** : this is a method by which an insurance company reaches its insureds through an agency system, a broker market or other intermediaries.

Travi@ta CRM for Insurance Carriers is also a solution for insurance brokers that allows them to manage their own customer portfolio.

The figure here below gives a high-level data model of **Travi@ta CRM for Insurance Carriers**:
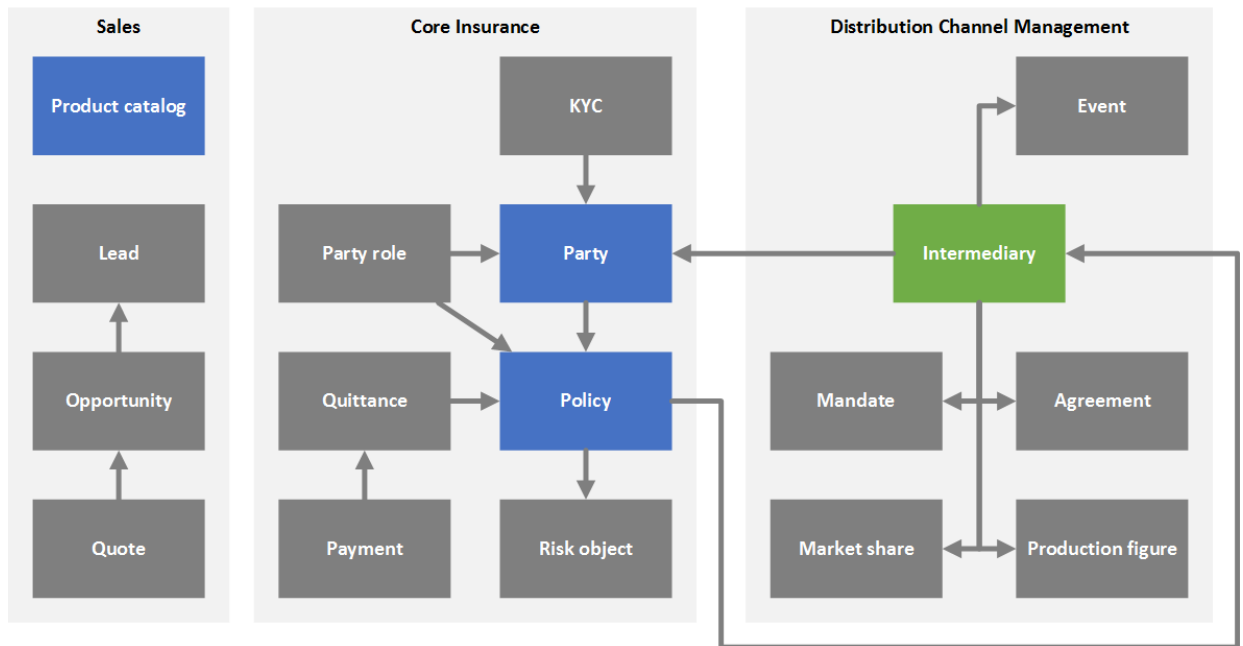
In this section, we'll discover the basic entities that are constituting the core operational model of the system:
- **Product catalog**: what is sold?
- **Parties**: who buys?
- **Policies**: how is it bought?
- **Intermediaries**: who facilitates the sales?

2.2 Core insurance

The core insurance features support :

- the direct channel
- the distribution channel if the insurer wants to manage all the party details of the broker portfolio
- the brokerage

Features supporting the core insurance management are:

SALES PROCESS
- Lead generation & qualification
- Capture opportunities from other systems
- Full sales journey support (qualify, prepare, visit, report)
- Premium (restricted simulation/calculation tools)
- Insurance products and warranties management
- Core Insurance management
- Customer single view (360°)
- Customers as an individual, company, or group (multiple)
- Household management
- Parties management (beneficiaries, policy holders …)
- Risk objects management
- Policy single view
- Policy lifecycle (project, active, suspended, cancelled ...)
- Policy underwriting
- Account balance (follow-up payments)
- Know your customer (investor profile, segmentation …)

MARKETING AUTOMATION
- Target audience segmentation
- Multi-channel marketing campaigns
- Campaign responses
- ROMI (Return on Marketing Investment)

CUSTOMER CARE
- Intermediary support
- Claims management

OTHER
- Activity management (emails, todo's, appointments …)
- Reporting with real-time dashboards
- Outlook integration
- Integration with collaboration tools

2.2.1 Parties

Contacts management is the very first set of features present in any CRM system: without contacts (customers, prospects…), there's no need to do relationships management.

In **Travi@ta CRM for Insurance Carriers**, the native concept of "Contact" has been extended to the concept of "Party".

➢ A party, is an individual, group of individuals or even a company which plays a specific role in an insurance policy (i.e.: policy owner, beneficiary…).

➢ When working with distribution channel, a party can also represent employees working at a broker company.

2.2.1.1 Party single view

Because of their central position in the system, parties can be linked to an important amount of information : policies, opportunities, quotes, premiums, related parties like a spouse, children, a company... This information is often spread over different departments.

In order to centralize and easily access all those elements, a Single View has been built on the party entity.

➢ A **Single View** is a form built with visual elements such as tiles, timelines, tree views, etc. Those visual elements bring more clarity and facilitate access to information.

You can access quick overview of party information and status, by navigating through these **six** different tabs.
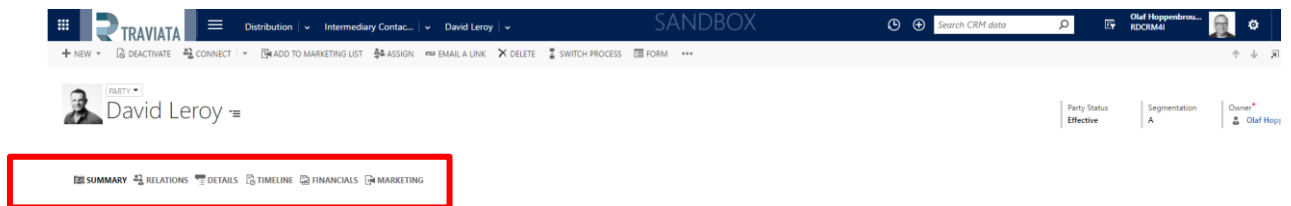
The customer single view has been elaborated with 6 different tabs:

• The **Summary** tab contains most important contact information and provides a summary concerning the party's policy portfolio, past or opportunities in progress, quotes, alerts…

• The **Relations** tab gives an insight of relationships between the current party and other contacts stored in CRM. You also access to their single view without changing screen.

• The **Details** tab contains detailed information about the current party such as: civil status, employment status, birth and nationality, and segmentation.

- The **Timeline** tab provides a visual and chronological representation of activities or events concerning the current party (tasks, emails, appointments…).

- The **Financials** tab contains a dashboard useful to track the performance of the current party within your portfolio, check his balance, etc.

- The **Marketing** tab is the central location of all information used by the marketing module (opt-ins, email address, phone number…).
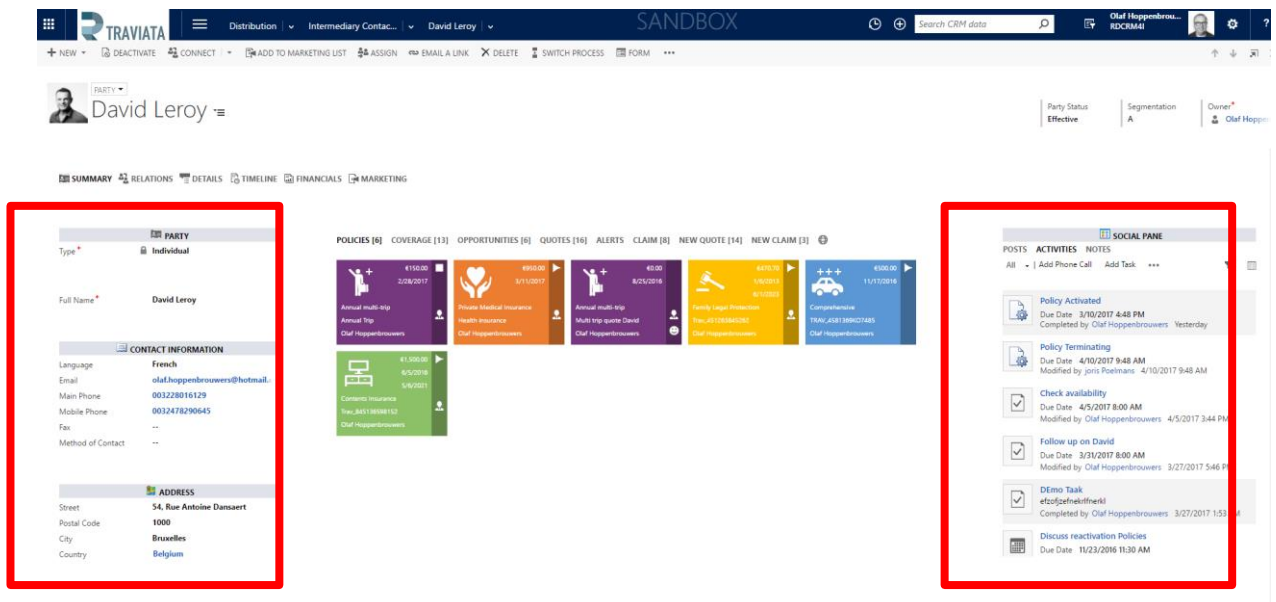
2.2.1.2 Summary tab

SUMMARY

The summary tab contains most important contact information and provides a summary concerning the party's policy portfolio, past or opportunities in progress, quotes, alerts…

The left side centralizes all information usually needed to contact the party: phone and fax numbers, email address and postal address.

The social pane, located on the right side, tracks all future and past activities the current party had with your company: emails, phone calls, appointments… All the notes and attachments can also be found in the social pane. Collaboration between you and your colleagues is now possible: all posts are centralized in a sort of "wall" of the party.

The central area is the most important part of the form and displays a lot of useful information concerning the party and his portfolio. This central area is composed of various view parts.
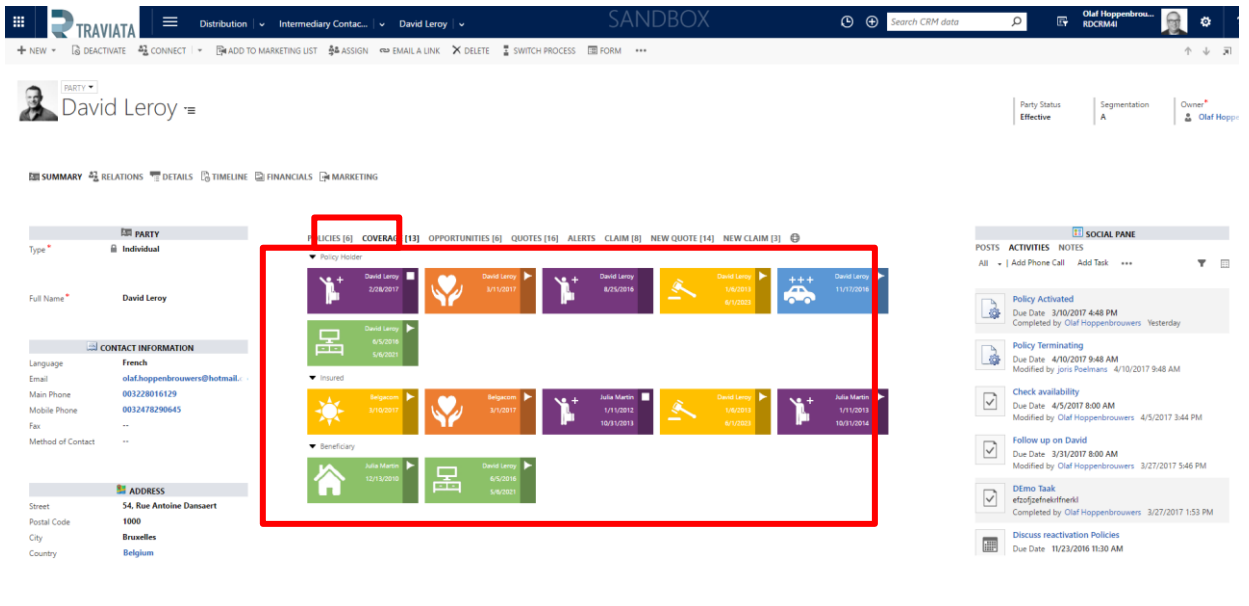
The **POLICIES** view part shows all policies owned by the party with tiles. Tiles are visual elements that displays many information regarding one item. In the case of a policy, you get the following information:

- The background color gives information about the product branch

- The icon depicts the product

- Three text areas provide the yearly premium, the policy's start date and optionally it's end date

- Three larger text areas gives more information about the product name, the policy number and the risk object

- 5 icon areas are used to display the status of the policy (active, suspended, terminating…), the presence of ongoing claims or cases, etc.

The **COVERAGE** view part, does not only show the policies owned by the party but also all other policies in which the party is involved as insured or beneficiary.
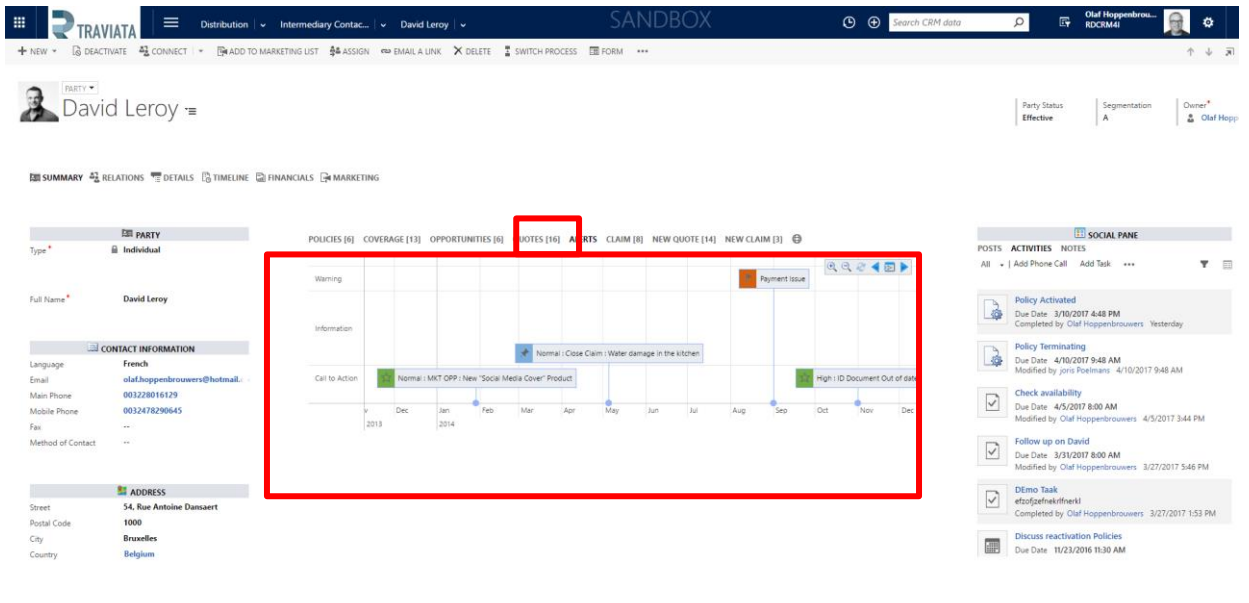
The **OPPORTUNITIES** view part, shows all prospect history for this party (lost and won opportunities) as well as ongoing opportunities. These are presented under a process view, where for each, you can directly see in which stage the ongoing opportunity currently is, or in which stage of the prospection it was won or lost.
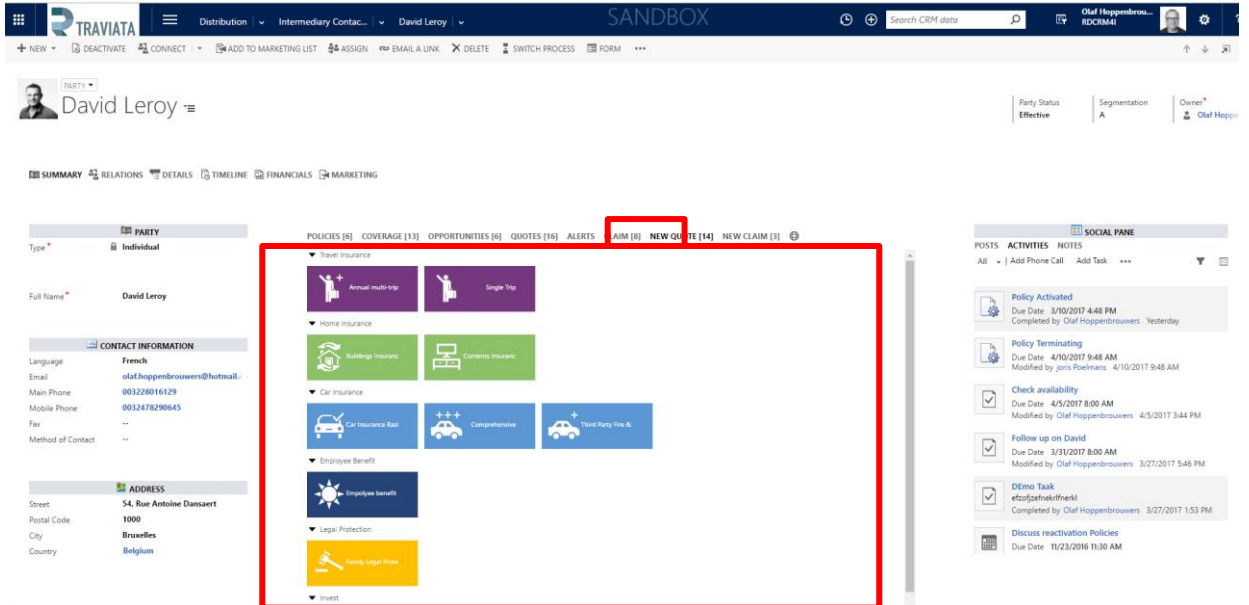
The **QUOTES** view part, shows the history and ongoing offers that have been proposed to this party. These are presented under a process view, where for each, you can directly see in which stage those offers currently are, or in which stage of the process they have been accepted or rejected.
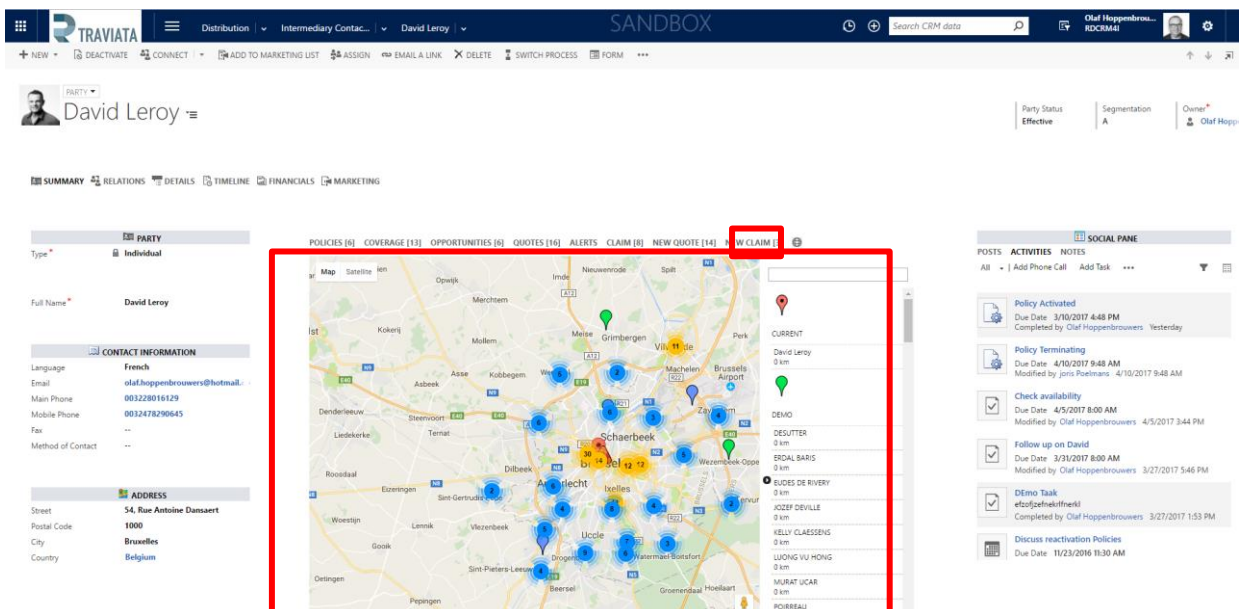
The **ALERTS** view part, shows very interesting information that may be useful for taking sales, marketing or services action, in order to keep or improve customer satisfaction and customer portfolio.

The **NEW** view part, displays the list of insurance products per branch. Clicking on one of them, a quote form will open, with product and policy pre-populated, allowing you to quickly create a new offer for this party.

The **Map** view part, displays all other parties that are in the neighborhood of this party. On the right of the map you get a list of the current record and the other parties with associated mark point. On the map you see a cluster of parties when there are more parties in one certain area than there is room to show the markers. There is a distinction between a blue cluster and yellow. This is determined by the number of parties to cluster. Yellow cluster contains more than a blue cluster.

2.2.1.3 Relations tab

The Relations tab gives an insight of relationships between the current party and other contacts stored in CRM without leaving the form.
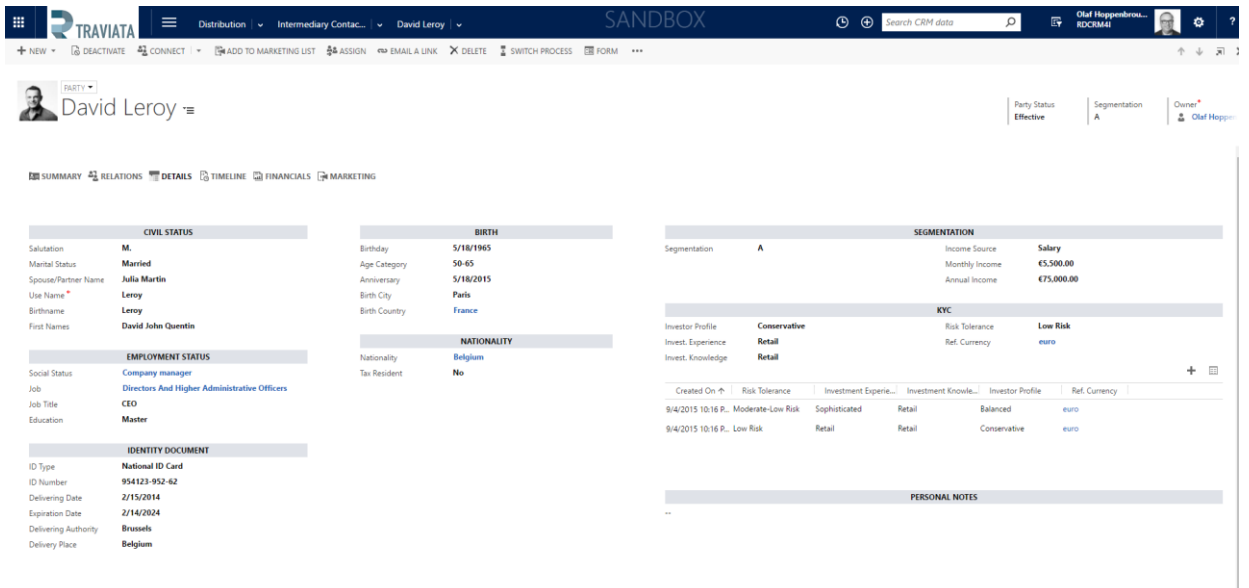
The left side display parties connected to the current party, grouped by affinity: family, social, or business. The behavior of this part is similar to the behavior of the Summary part: when one of the related party is selected, you can get information on his policy portfolio, coverage, quotes, and alerts.

2.2.1.4 Details tab

This tab contains detailed information about the current party such as:
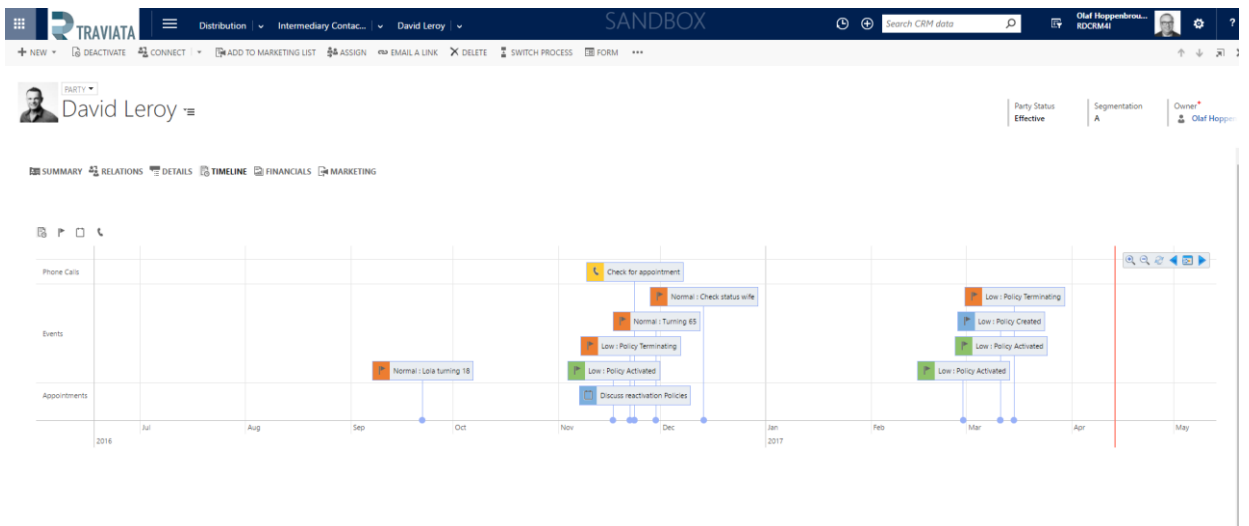
- Civil status

- Employment status

- Birth

- Nationality

- Identity document

- Segmentation

- KYC : this section displays some information about the investor profile, the investment experience and the risk tolerance. The fields contains the last version of this information.
The subgrid contains the list of the different versions of the KYC.

- Personal notes

2.2.1.5 Timeline tab

TIMELINE

The timeline tab is made out of two 2 major components. The bottom one, depicting the client journey (when policies were created for this party, when it's his/her birthday…), and the top one, depicting the contacts that the insurance company has with him/her through time (phone calls, emails, appointments...).

The top time line is composed by four icons, allowing you to see all types of activities, or to filter on one of those types: events, tasks, appointments or phone calls.
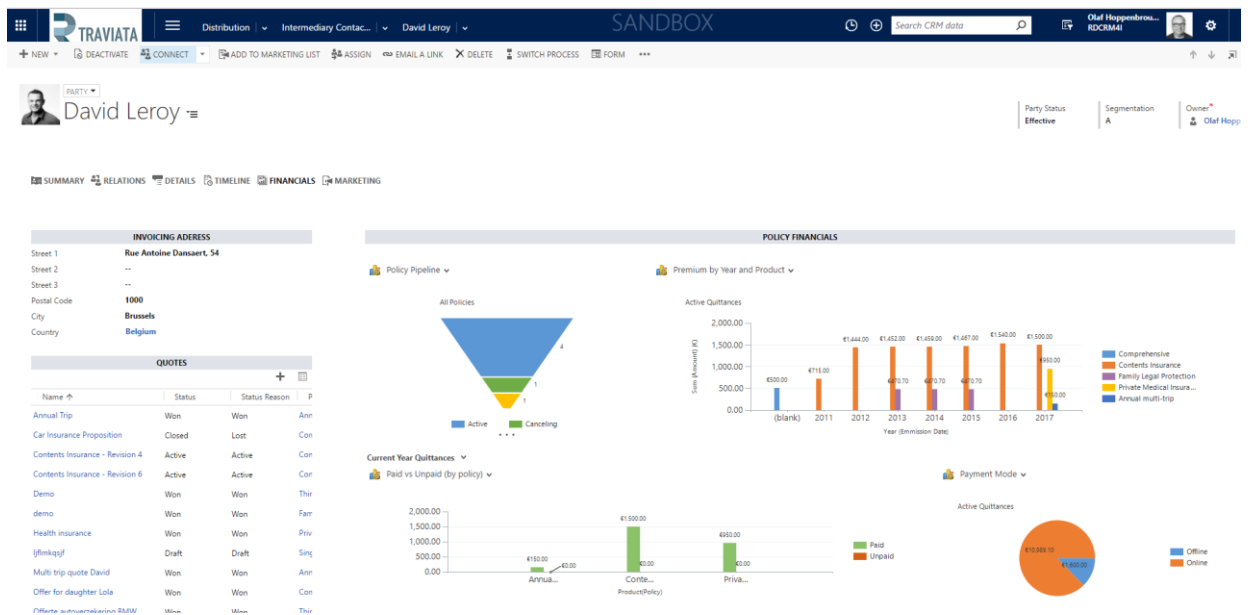
2.2.1.6 Financials tab

This is the place where you can track billing and financial information :

- Invoicing address

- Quotes list

- Policy Pipeline : this pipeline shows the policy status. It's possible to display different charts (policy by channel, by manager, by activation year….)

- Premium history by year : the bar chart shows the premium evolution by year. It's possible to display different charts (by product and year, by year, by business line…)

- Current Year Quittances : this chart shows the payment status of the active policies. The default view shows the current year quittances.

- Payment Mode : a pie chart presents the chosen payment mode. It's possible to display different charts (payment frequency, payment perception)

2.2.1.7 Marketing tab

The marketing tab regroups all marketing information such as contact information and preferences for communicating marketing materials or campaigns, marketing lists in which party has been involved, lead from which party was generated, as well as marketing and sales scoring.

2.2.2 Policies

A policy is a written contract between an insurer and a policyholder, composed by a declaration, a policy form and endorsements or riders that amend the policy form.

In **Travi@ta CRM for Insurance Carriers**, every policy describes the term, the coverage, the premiums, the involved parties and the risk objects.

2.2.2.1 Policy single view

You can access policy information through three navigation tabs.

The policy single view has been elaborated with 3 different tabs:

- The **Summary** tab contains most important information and provides a summary concerning the policy guarantees, the related parties and the risk objects

- The **Financial** tab gives an insight of the quittances and their payments.

- The **Timeline** tab displays the major policy events : creation, activation, suspension, cancellation.

2.2.2.2 Summary tab

📋 **SUMMARY**

The Summary Tab gives an overview of the policy general information, displayed in 3 sections .

The left side centralizes all policy details :
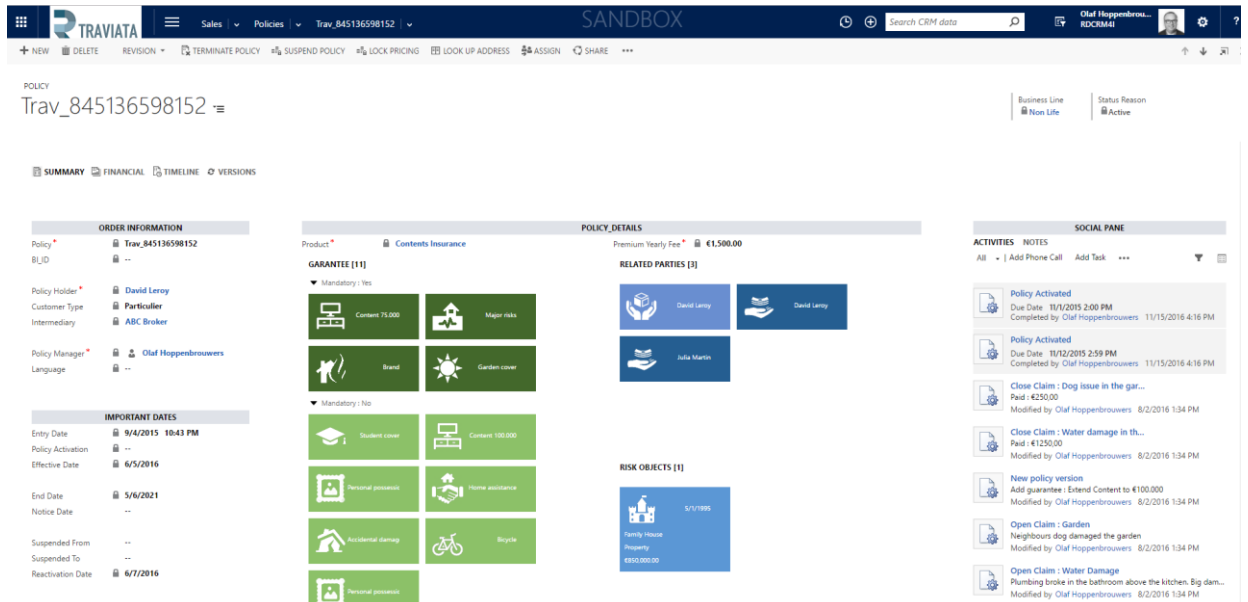
- The policy information : number, version, policy holder, intermediary, policy manager…

- The important dates : creation, activation, suspension, cancelation, end, renewal…

On the right, the social pane presents the notes and the related activities. You will find in the activities the policy events, automatically generated by the system to highlight the major facts of the policy lifecycle (activation, renewal…).

In the middle, we have more information about the policy details :

- Insurance product

- Premium yearly fee

- Guarantees : it represents the risks covered by the policy. They are split into mandatory guarantees and optional guarantees.

- Related Parties : there are 3 types of party relationships (holder, insured and beneficiary).

- Risk Object : this represents the item insured by the policy. There are 3 types of risk objects : vehicule, building and other.

2.2.2.3 Financial tab

FINANCIAL

This is the place where you have   access to the billing information and to the payments status of all released quittances :

- The payment details : original quote, premium type, payment frequency, payment perception…
- The billing address
- The list of the policy quittances : emission date, amount, paid amount…
- A chart showing the paid / unpaid quittances by year
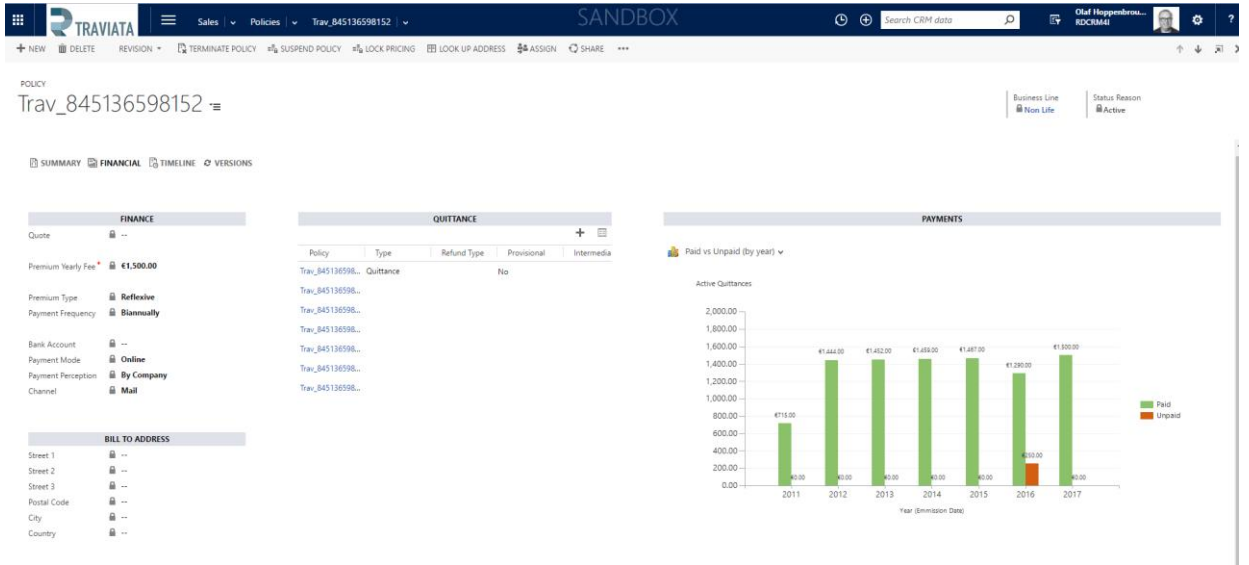
2.2.2.4 Timeline tab

TIMELINE
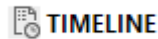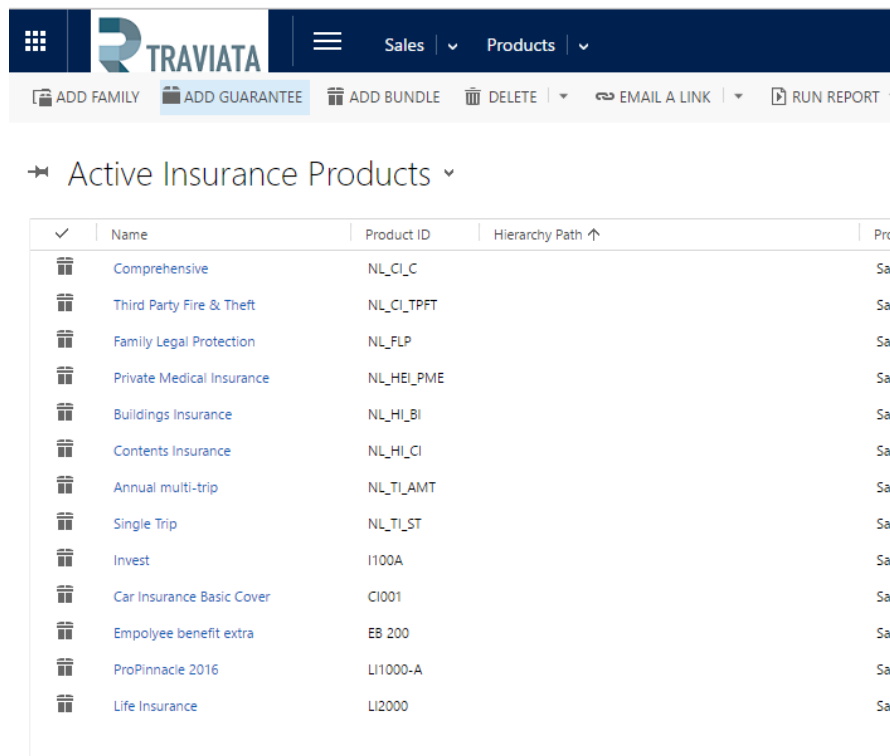
Here you can view the major events of the policy lifecycle (creation, activation…).
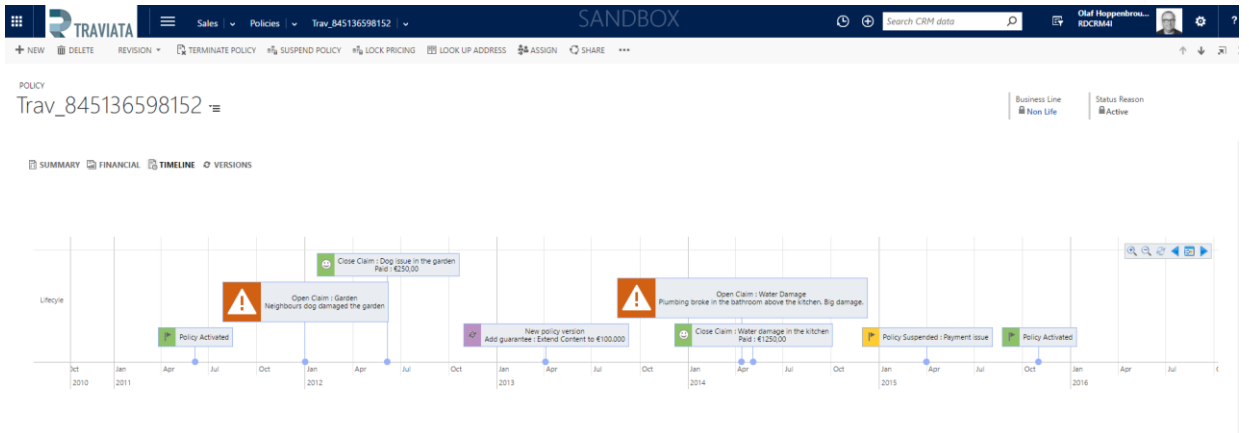
2.2.3 Product Catalog

This is the central location of your product catalog. In **Travi@ta CRM for Insurance Carriers**, the native concept of "Product" has been extended to the concept of "Insurance Product".

➢ Insurance products are created by grouping risks according to their focus. Each risk is represented by a guarantee, that can be optional or mandatory.

2.2.3.1 Product single view

You can access product information through four navigation tabs.

The policy single view has been elaborated with 4 different tabs:

- The **Product details** tab contains main identification information such as the ID or the business line and displays its guarantees composition.

- The **Quotes** tab gives an overview of the product quote performance.

- The **Policies** tab is a report of the product policies.

- The **Single View Configuration** tab allows to configure the product icon and the product color that will be used for opportunities, quotes or policies based on the product.
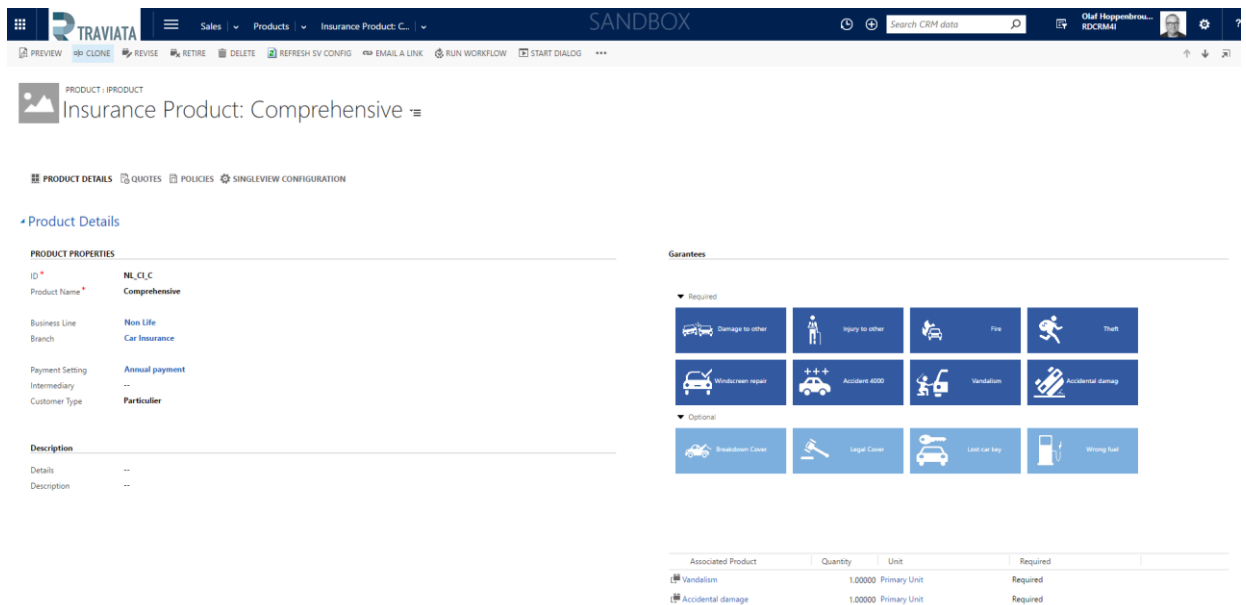
2.2.3.2 Product Details Tab

PRODUCT DETAILS

The product details tab contains main identification information :

- Product ID and name

- Business line and branch

- Payment settings, Intermediary and customer type

- Description with Details and description

It shows also the guarantees selected for the product coverage. The guarantees are splited into mandatory and optional. Below the guarantees you get a list with the selected guarantees.

2.2.3.3 Quotes Tab   🗎 QUOTES

The quote tab contains a report, based on all quotes referring to this product, giving quick information about the sales product performance :

- The **Quote pipeline** chart displays the quotes by status for the last 12 months. It's possible to select the last month view.

- The **Quote by status** chart is a pie chart representing the distribution of won and lost deals.

- The **Won vs Lost** charts show a comparison between won and lost quotes by year or by month. It's possible to select other charts (won vs lost by owner, status by month or status by owner). One chart shows information for all closed quotes and the other one for the last 12 months closed quotes.

- The **Performance** charts compare the quote performance based on the distribution channel and the party segmentation for all closed quotes. It's possible to select other charts (performance by branch, performance by business line).
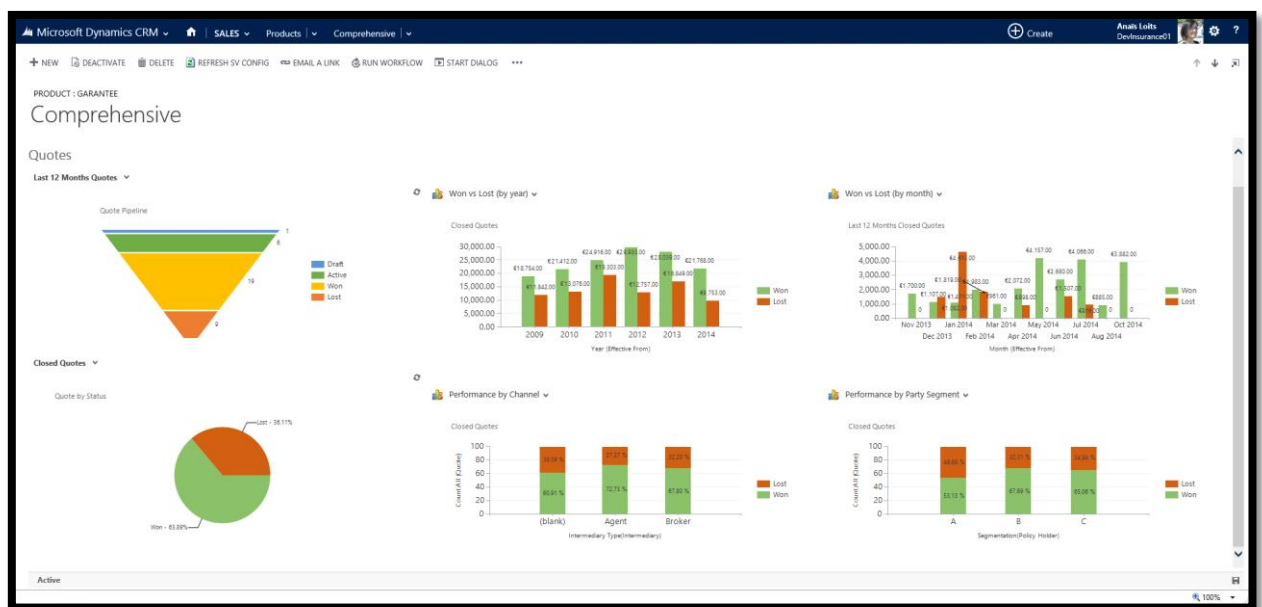
2.2.3.4 Policies Tab   🗎 POLICIES
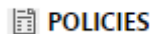
The policies tab contains a report, based on all policies referring to this product, giving quick information about the policy status and activation :

- The **policy pipeline** chart displays the policies by status for the last 12 months.

- The **Policy by activation year and status reason** chart is a pie chart representing the distribution of policy status by activation year. It's possible to select another chart (policy by channel…).

- The **Policy by Activation** charts compare the activation based on month or on year. It's possible to select other charts (activation year by manager,…). One chart shows information for all activated policies and the other one for the last 12 months activated policies.

- The **Activation distribution** charts compare the policy activation based on the distribution channel and the party segmentation for all activated quotes. It's possible to select other charts (activation year by manager,…).
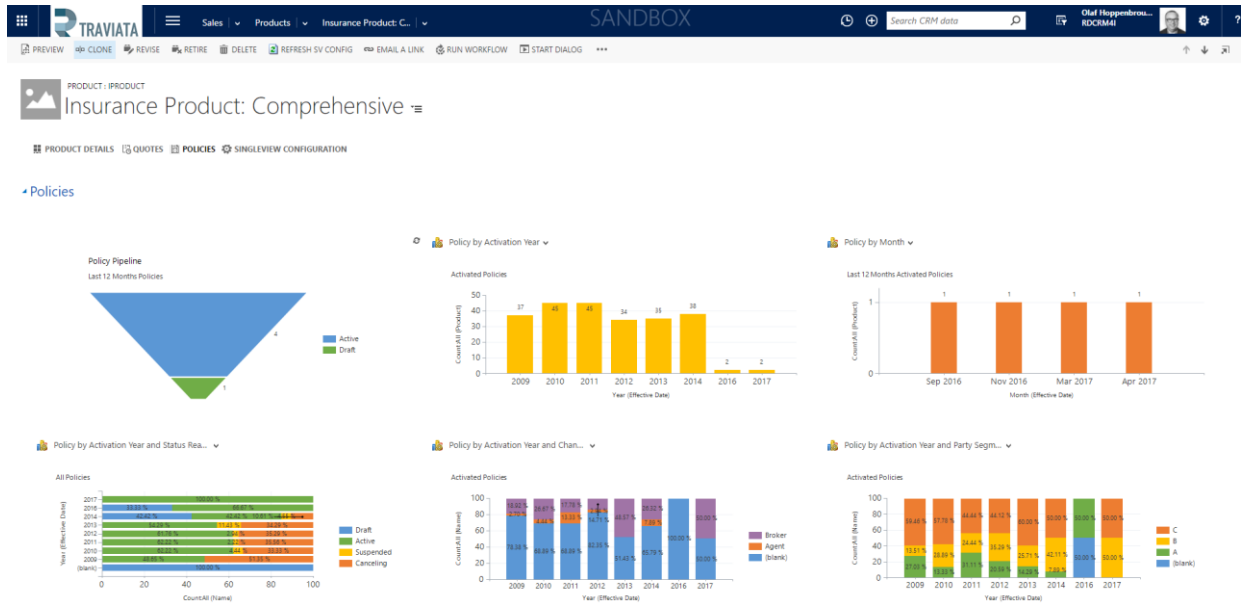
2.2.3.5 Single View Configuration Tab

The last tab contains the configuration tools of the product color and icon that you want to be displayed in single views.
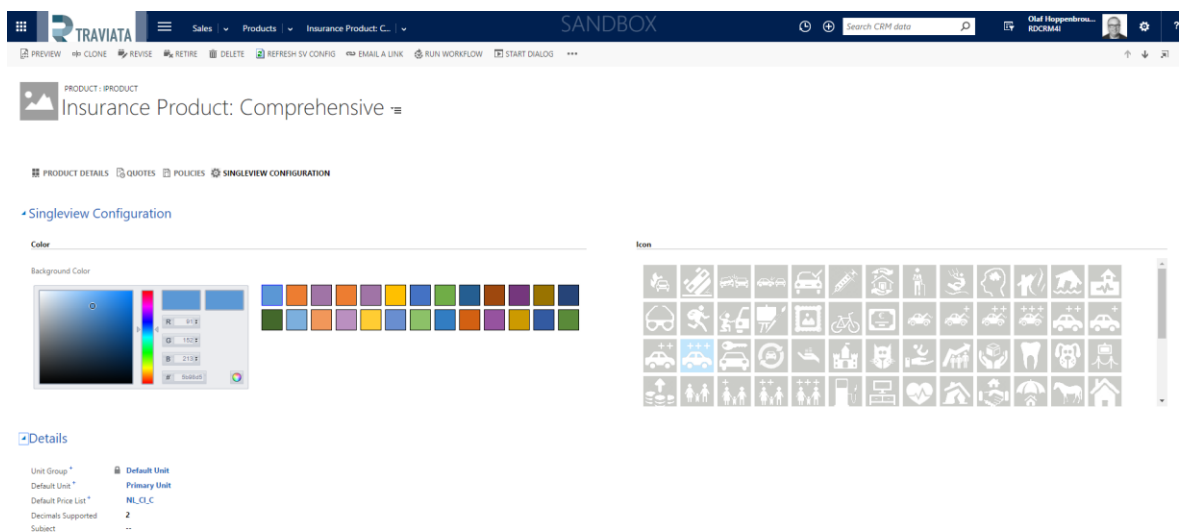
2.3 Distribution channel

The distribution channel is a system by which an insurance company reaches its insureds through an agency system or a broker market or any other sort of intermediary.

Managing the distribution channel requires additional functionalities, such as:

MANAGE YOUR DISTRIBUTION NETWORK (B2B2C MODEL)
- Brokers/agencies and their employees
- Broker single view (720°)
- Agreements and mandates
- Production figures
- Market shares and competitors

2.3.1   Intermediaries

In **Travi@ta CRM for Insurance Carriers**, the native concept of "Account" has been extended to the concept of "Intermediary".

➢   An intermediary is a person or company, undertaking to sell the insurance product of insurance companies.

There are different types of intermediary :
- The insurance broker sells, solicits or negotiates insurance for compensation. A broker is independent of any insurance company : he generally has no exclusive contracts with insurance carriers. He represents the insured, rather than the insurance company, trying to find the buyer the best policy by comparison shopping.
- The insurance agent is an insurance company's representative by way of agent-principal legal custom. He has a contractual agreement with an insurance carrier and is only working on behalf of this company.
- There are some other intermediary types like a bank, a car reseller, a travel agency…

If you work in a B2B or a B2B2C model, here is where you can access to a quick and global overview of your intermediary (broker, agent or other) data and status, by navigating through these different **six** tabs.

2.3.1.1 Broker single view

If you work with a distribution model, this is the place where you can access to a quick and global overview of your intermediary, by navigating through these different **ten** tabs.
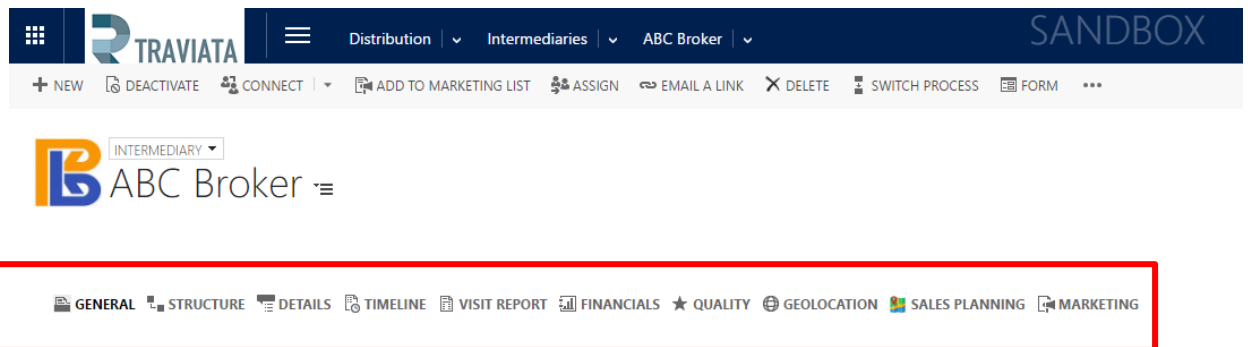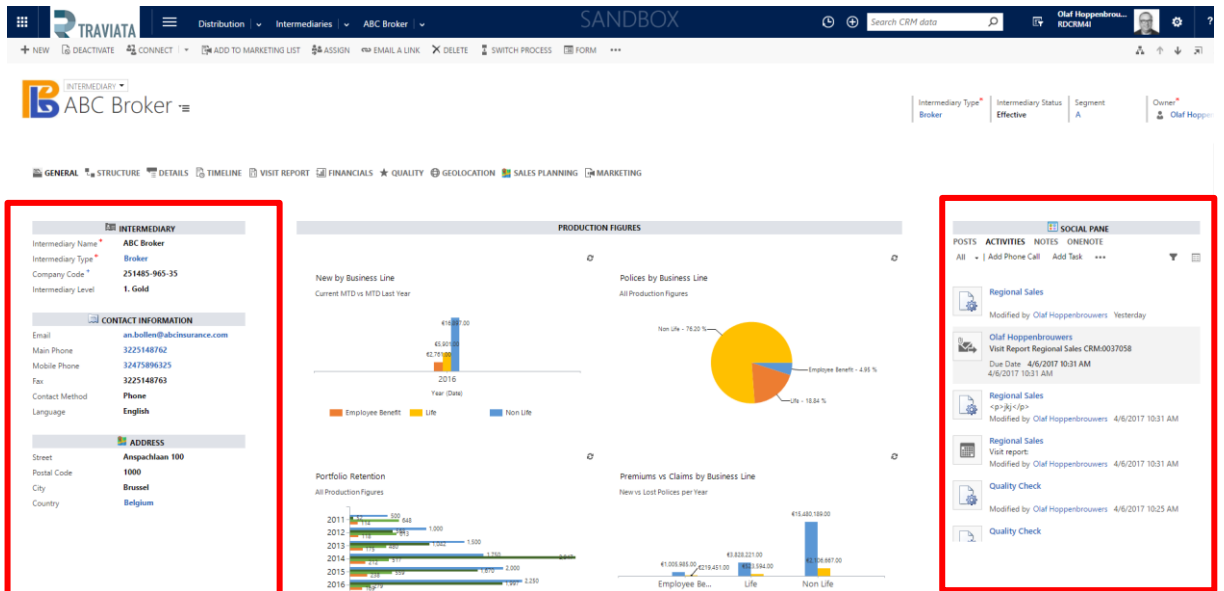
- The **General tab** contains most important contact information and provides a summary concerning the current year intermediary's production figures.

- The **Structure tab** gives an insight of the intermediary structure : employees, subsidiaries, head quarter...

- The **Detail tab** contains detailed information about the current intermediary such as: segmentation, agreements, bank accounts, market shares…

- The **Timeline tab** provides a visual and chronological representation of activities or events concerning the current intermediary (tasks, emails, appointments…).

- The **Visit report** is an overview of all the visits there are made or planned. Beside a graphical overview of the visits with their status, there is a timeline containing all visits and the possibility to add discussion points.

- The **Financial tab** contains a dashboard based on production figures, useful to track the performance of the current intermediary.

- Besides financial figures the intermediary can also be measured and evaluated on the **Quality tab** where you can see a quality radar based on a set of criteria set in a template.

- The **Geolocation tab** gives a treeview of the intermediaries that is linked to a map where you can see the intermediary and its customers while of this last you can see the single view of its details like policies, coverage, opportunities, quotes….

- The **Sales planning tab** helps you plan sales visits on a map starting from the current intermediary and add them to a sales plan.

- The **Marketing tab** is the central location of all information used by the marketing module (opt-ins, email address, phone number…).

2.3.1.2 General tab

The general tab contains most important contact information and provides a summary concerning the intermediary's portfolio.

The left side centralizes all information usually needed to contact the intermediary: phone and fax numbers, email address and postal address. The social pane, located on the right side, tracks all future and past activities the current intermediary had with your company: emails, phone calls, appointments… All the notes

and attachments can also be found in the social pane. Collaboration between you and your colleagues is now possible: all posts are centralized in a sort of "wall" of the party.

The central area is the most important part of the form and displays a lot of useful information concerning the intermediary and his production. This central area is composed of four charts :

- The **New by Business Line** chart compares the current month-to-date production with the last year month to date production.
- The **Policies by Business Line** pie chart shows the business line distribution for the current year production figures.
- The **Portfolio Retention** chart presents for the current year production figures the forecasting, the existing, the **Portfolio Retention** new and the ended policies.
- The **Premiums vs Claims by Business Line** chart displays the premiums income and the claims payments for each business line for the current year production.
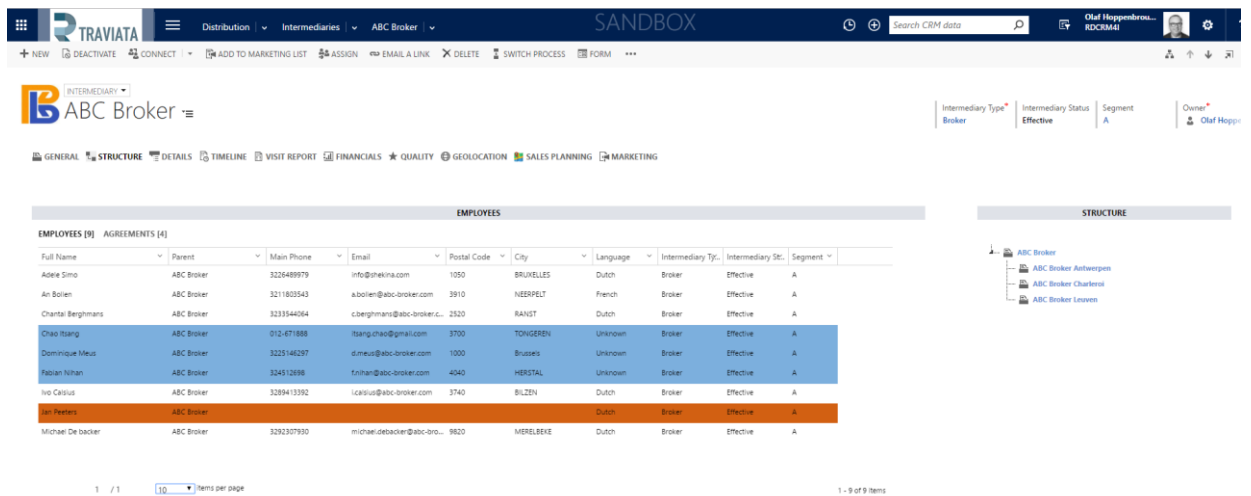
2.3.1.3 Structure Tab **STRUCTURE**
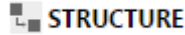
The Structure tab gives an insight of the intermediary structure. The left side display a grid of the intermediary employees.

On the right, there is a treeview displaying the subsidiaries and their employees.

2.3.1.4 Details Tab **DETAILS**

This tab contains detailed information about the current intermediary such as:

- **Intermediary information** : status, Vat number, legal status, segment, district…

- **Agreements** : this section contains a list of the agreements between the insurer and the intermediary. An agreement is a written contract by which a broker is employed as an agent to make contracts in the name and on behalf of the insurer. It will contain details of the terms of the business relationship between a broker and his insurer.

    There are different types of agreement :

    o Commissioning: a commission is a certain percentage of premium produced that is retained as compensation by insurance agents and brokers. Also known as acquisition cost.
    o Bonus : a bonus is an extra payment to reward extra performances.
    o Incentive : an incentive is a form of direct compensation where insurers pay for performance beyond normal expectations to motivate intermediaries to perform at higher levels.

- **Bank Accounts :** this section contains a list of the intermediary's bank accounts. An intermediary may have several bank accounts : dedicated to commissions, dedicated to police fees…

- **Market shares** : the market shares represents the intermediary's portfolio distribution among several insurers. This is typically the case for brokers.

The section displays first a list of the market shares, with some details : insurer name, amount, percentage…
and a pie chart illustrating this distribution.
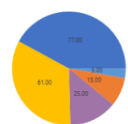
2.3.1.5 Timeline Tab

The Timeline tab gives an overview of all activities on this intermediary (phone calls, e-mails, appointments
and events).

The time line is composed by four parts, allowing you to see all types of activities, or exclusively events,
appointments or phone calls.

2.3.1.6 Visit Report Tab   📄 VISIT REPORT

The visit report Tab gives the user an overview of the visit reports. The visit report has different stages, namely prepare, visit and closure.

On the left set there is a single view with all the visits of the last 12 months. They can be grouped by open, waiting for approval, rejected and completed following the status of the visit report.

On the right the user gets the visit report timeline. In this timeline you can zoom in & out and go to the actual date. Below you can find the discussion points and events. This are extra discussion points that you want to add to the last visit report. They are added automatically and appear besides the topics link to the template on a visit report.

2.3.1.7 Financials Tab   📊 FINANCIALS

The financials tab contains a report, based on all production figures referring to this intermediary, giving quick information about the intermediary performance :

- The **New by Year** chart displays the production figures amount by year, for all production figures.

- The **Business Line Weight** compares the business line distribution in the intermediary production, year by year, for all production figures.

- The **New vs Lost Polices by Business Line** compares the number of won and lost policies for each business lines and for all production figures.

- The **Portfolio Retention** chart presents the forecasting, the existing, the **Portfolio Retention** new and the ended policies, year by year, for all production figures.

- The **Premiums vs Claims by Business Line** chart displays the premiums income and the claims payments for each business line and for all production year.

- The **Premiums vs Claims** chart displays the premiums income and the claims payments, year by year, for all production year.
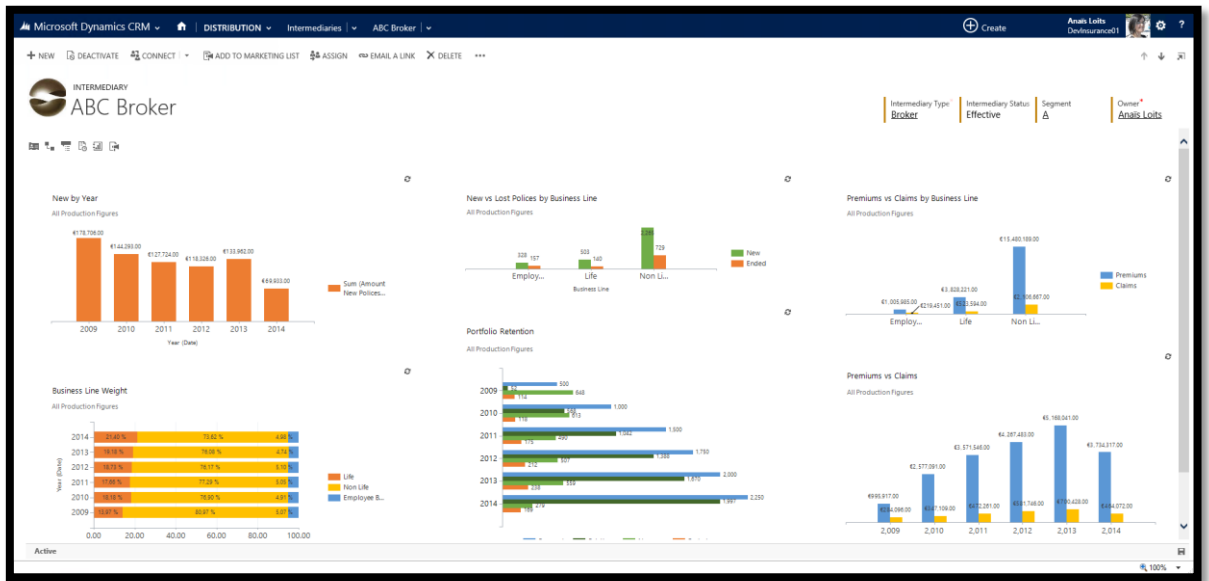
2.3.1.8 Quality Tab   ★ QUALITY

Quality reports are there to evaluate intermediaries not only on production portfolio but also on quality measurements like their knowledge, marketing effort, visibility, ….

Under the Quality tab you can find on the right the quality reports (active and draft in a different grid). On the right side you find a quality report radar which groups all the information of the different active quality reports in one graphical overview of the performance of an intermediary.
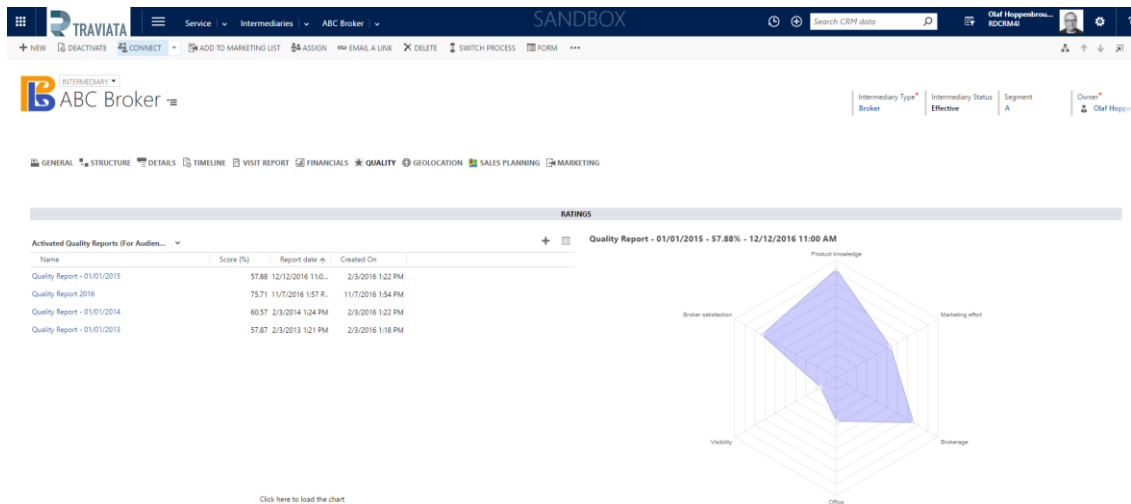
The quality report is based upon a template that you can set in the settings (extensions – quality categories).

The quality reports are a different entity.
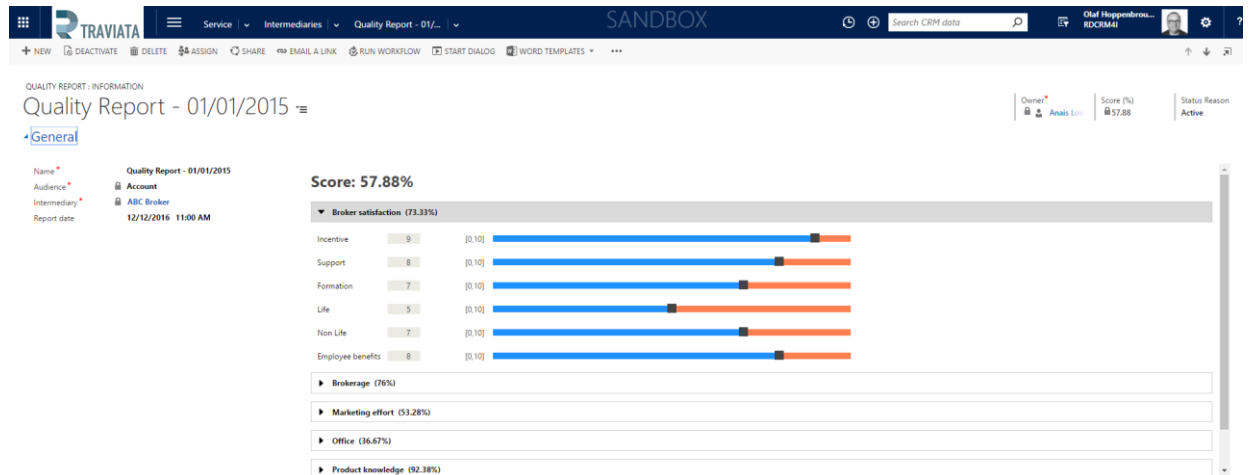
The quality report can be filled in by using the sliders. Each topic and criteria has to be filled in to get a complete and active visit report.

You find
- The name: name of the quality report
- Audience : contact, lead or account referring to party, lead and intermediary
- Intermediary (if account is chosen in previous field) where the intermediary for whom we are making the quality report can be selected
- Report date: the date and time of the report
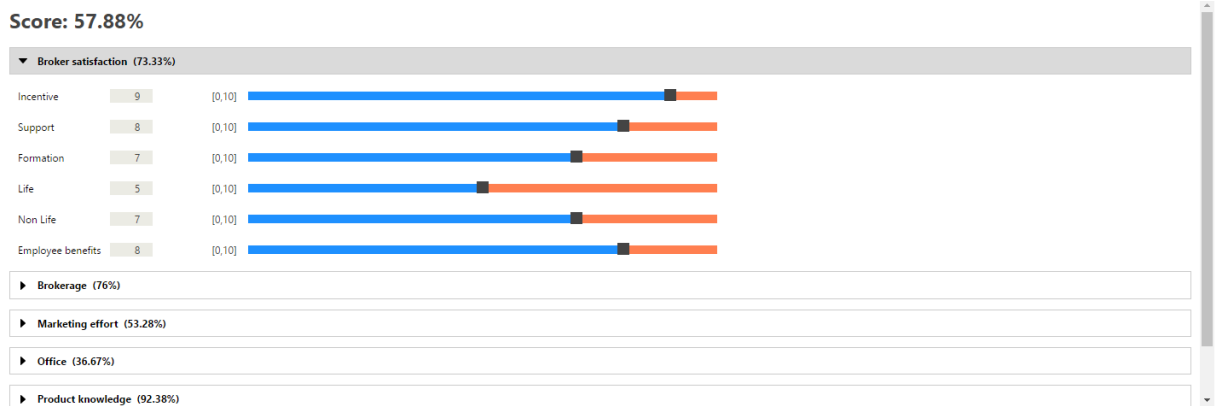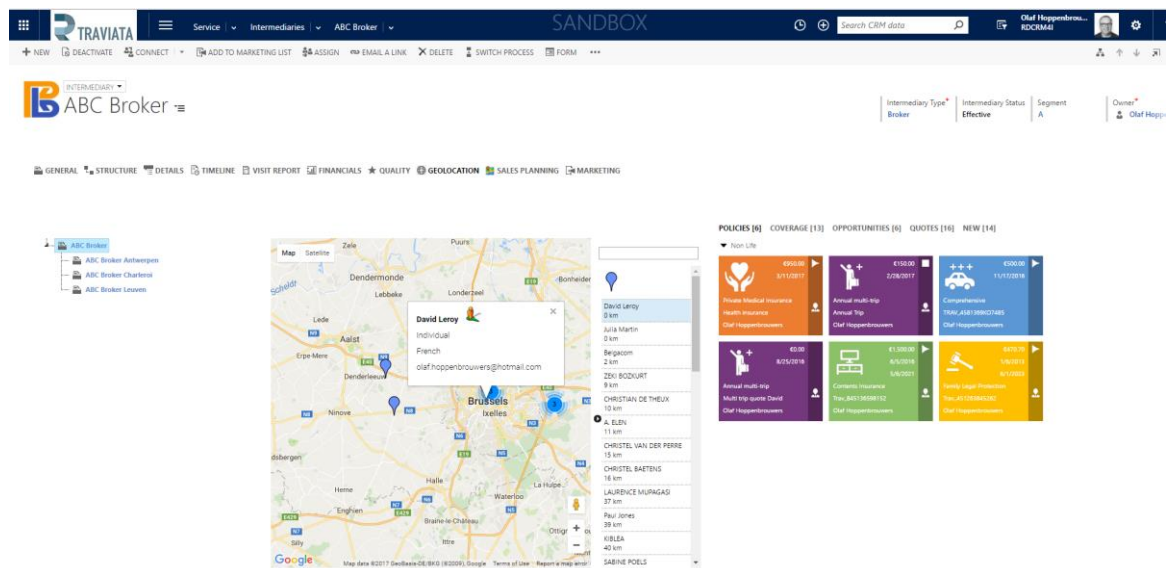
The topics are determined in the settings. First you get on a main section the quality category. For each category you can define the quality criterion.

2.3.1.9 Geolocation Tab   ⊕ GEOLOCATION
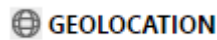
The geolocation tab give you an insight in the broker and his geographical presence. You get an overview of the intermediary and his structure on the left and in the middle a map overview of the selected intermediary and his customers. The list is displayed at the right side of the map. At the right you see the details of a selected end customer (on the map or in the list) with all its details like policies, coverage, opportunities, quotes and the ability to directly create a new quote.

2.3.1.10   Sales planning Tab   🗺 SALES PLANNING

Often your sales people want to plan their sales day starting from an orientation point like an important intermediary. With the Sales Planning functionality you can select the intermediaries that has to be visit using a map. There you can select the to visit intermediary and see them by status in the right list. After selection you can add them to your sales plan of a certain day.

2.3.1.11 Marketing Tab

The marketing tab regroups all marketing information such as contact information and preferences for communicating marketing materials or campaigns, marketing lists in which party has been involved, lead from which intermediary…

3 Setting up your system

Before you may completely use the **Travi@ta CRM for Insurance Carriers**, you must set up your system, by fulfilling some technical entities, by creating or importing your product catalog…

In this chapter we will see the manual setting up of the categorizations and the manual creation of the product catalog items.

To learn more about data importation or about a synchronization with an external application, please refer to the technical manual of **Travi@ta CRM for Insurance Carriers**.

3.1 Categorization entities

This first thing you have to do is to populate the categorization entities, like the job title or the intermediary type.

In **Travi@ta CRM for Insurance Carriers**, we are using lookups and picklists to add "dropdown" field to a form.

Lookups have in many situations lots of advantage over picklists :

- Super users can manage the lookup values without needing entity customization privileges.
- Lookup values can be restricted based on business units. By example, each business unit, like the life department or the non-life department, could have different segmentations or product branches.
- Lookup values that are no longer required can be disabled. Whereas picklist options have to be deleted and this can make data integrity a little trickier.
- Large sets of options can be manage more easily. A list of 220 countries is easier to manage in a lookup instead of a picklist.
- Alternative spellings can be managed in lookups using additional attributes and customizing the find fields in the lookup view.

Picklists have also some advantage over lookups :

- It's trickier to write JavaScript that get triggered when certain lookup values are set compared to picklist values.
- Default values are harder to set for the same reason.
- Users prefer the user interface look of a picklist compared to a lookup field.

So we've decided to use lookups instead of picklists for every categorization field if :

- The values will most likely change : vehicle type, item brand…
- The values will depend on your specific needs : district, segment,…
- The set of values is too large : country…

3.1.1 Categorization lookups

3.1.1.1 Global categorizations

Some categorization lookups are used on several entities.

- **<u>Country</u>** :

This categorization lookup is used to indicate a country in four entities.

- o Intermediary :
  - ➢ Used to locate the intermediary addresses

- o Party :
  - ➢ Used to locate the party addresses
  - ➢ Used to locate the invoicing addresses
  - ➢ Used to indicate the birth country of the party
  - ➢ Used to specify the party nationality

- o Lead :
  - ➢ Used to locate the lead addresses

- o Risk object :
  - ➢ Used to locate the property risk object addresses

The country entity contains the following information :

- o The name of the country
  - ➢ Portugal
- o The international country ISO2 code
  - ➢ PT
- o The telebib code (an insurance Belgian code)
  - ➢ P

- **<u>Legal Status :</u>**

This field is used on two entities to specify the legal status of companies.

- o Intermediary :
  - ➢ Used to indicate the legal status of the intermediaries.

- o Party :
  - ➢ Used to indicate the legal status of the company parties.

The legal status entity contains the following information :

- o The name of the legal status :
  - ➢ Limited Company

- o A reference code (official abbreviation)
  - ➢ LTD

- o A description
  - ➢ A limited company is a [company](#) in which the liability of members or subscribers of the company is limited to what they have invested or guaranteed to the company. Limited companies may be limited by [shares](#) or by [guarantee](#).

3.1.1.2 Party categorizations

Two lookups are used in the employment status section of the party form :

- **Social Status :**

This field indicate which is the social position of the current party, within the society (self-employee, employee, job-seeker, student…).

The social status entity contains the following information :

- o The name of the social status :
  - ➢ Employee

- o A reference code (like an internal identification code)
  - ➢ 3

- o A description
  - ➢ An <u>individual</u> who <u>works</u> <u>part-time</u> or full-time under a <u>contract of employment</u> and has recognized <u>rights</u> and <u>duties</u>. Also <u>called</u> <u>worker</u>.

- **Job :**

This category is used to indicate the job type of the party and can be used to segment the parties for marketing lists or some reports.

There is another field in the employment status section to specify the exact job title of the party.

The job entity contains the following information :

- o The name of the job :
  - ➢ Engineer

- o A reference code (like an internal identification code)
  - ➢ 200

- o A description
  - ➢ An engineer is a <u>professional</u> practitioner of <u>engineering</u>, concerned with applying <u>scientific</u> <u>knowledge</u>, <u>mathematics</u>, and <u>ingenuity</u> to develop solutions for technical, societal and commercial problems

3.1.1.3 Intermediary categorizations

- **Intermediary Type :**

This is an important lookup to specify the type of the intermediaries : agent, broker,…

The intermediary type entity contains the following information :

- o The name of the intermediary type
- o A reference code (like an internal identification code)
- o A description

- **District :**

The districts represent the sales region and are used for the territory segmentation. A district can be divided in sub-districts.

Two entities use the district lookup :

- o Intermediary
- o Production figure

The district entity contains the following information :

- o The name of the district :
- o A reference code (like an internal identification code)
- o The district manager
- o The business line (life, non-life…)
- o Parent district
- o A description

- **Mandate Type :**

The intermediary can be the representative of the insurer in certain circumstances : to give the green card for a new vehicle, to receive insurance claims or to collect premiums.

This categorization lookup is used to specify the task type the intermediary is doing on behalf of the insurer.

The mandate type is link to the mandate entity, that is related to the intermediary entity.

The mandate type entity contains the following information :

- o The name of the mandate type
- o A reference code (like an internal identification code)
- o A description

- **Segment :**

The segment lookup is used to split into categories two entities :

- o Intermediary
- o Production figure

A segment may have sub-segments.

The segment entity contains the following information :

- o The name of the segment
- o A reference code (like an internal identification code)
- o Parent segment
- o A description

3.1.1.4 Policy categorizations

- **Payment Term :**

This lookup stipulate when the premium payment is to be made, e.g. within a particular number of days of the invoice date.

The payment term entity contains the following information :

- o The name of the payment term
- o A description

- **Payment Type :**

The payment type is the method the party chooses to pay the premium : payment abroad, postal draft, online payment…

The payment type entity contains the following information :

- o The name of the payment type
- o A description

3.1.1.5 Risk objects categorizations

There are three types of risk object : property, vehicle and item. Depending on this type, the categorization is different.

If the risk object is a property, you will use :

- **Property type :**

You will use this lookup to indicate the type of the real estate property : residential, commercial, vacant land…

The property type entity contains the following information :

- o The name of the property type
- o A reference code (like an internal identification code)
- o A description

If the risk object is a vehicle, you will use :

- **Vehicle type :**

You will use this lookup to indicate the type of the insured vehicles : truck, automobile, 2-doors coupe, convertible…

The vehicle type entity contains the following information :

- o The name of the vehicle type
- o A description

- **Vehicle brand :**

You will use this lookup to indicate the brand of the insured vehicles : Audi, Chevrolet…

The vehicle brand entity contains the following information :

- o The name of the vehicle brand
- o A description

- **Vehicle model :**

You will use this lookup to indicate the model of the insured vehicles : Audi, Chevrolet… Every vehicle model is linked to a vehicle brand.

The vehicle model entity contains the following information :

- o The name of the vehicle model
- o The reference to the brand
- o A description

If the risk object is an item, you will use :

- **Item Brand :**

You will use this lookup to indicate the brand of the insured items : Apple,…

The item brand entity contains the following information :

- o The name of the item brand
- o A description

- **Item Type :**

You will use this lookup to indicate the type of the insured items : laptop, jewel, painting…

The item type entity contains the following information :

- o The name of the item type
- o A description

3.2 The product catalog

3.2.1   Data Model

The product catalog is made of insurance product.

An insurance product is a product kit (bundle), composed of one of many guarantees.

Every product is associated to a business line and to a branch.
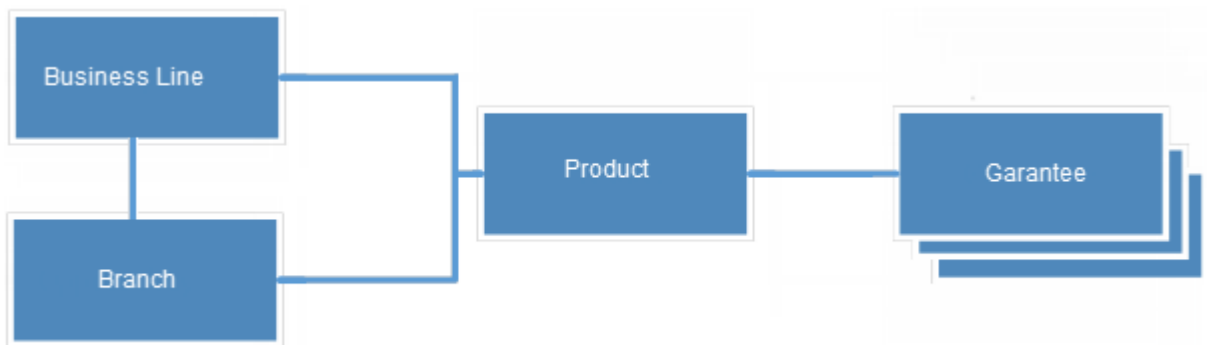
To create a new insurance product, you must follow this procedure :

3.2.2   Business line and branch

The first step of your product catalog configuration will be the population of the business line and the branch entities.

- **Business line :**

The business lines are statutory sets of insurance policies : life, non-life, employee benefit… It may or may not be a strategically relevant business unit.

A business line includes several product branches :
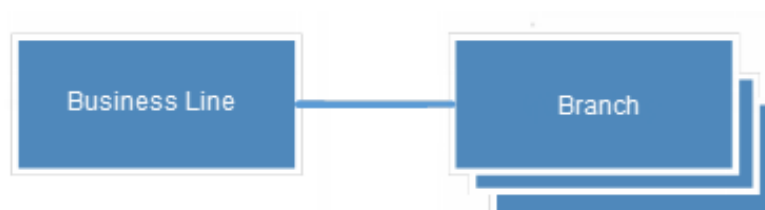
The business line categorization is also used in some entities that aren't part of the product catalog :

- o Production figure
- o Market share
- o Police
- o District

The business line entity contains the following information :

- o The name of the business line
- o A reference code (like an internal identification code)

- **Branch :**

A product branch is a business line subdivision and represents an insurance product category : legal protection, travel, car insurance…

A branch may have sub-branches.

The business line categorization is also used in some entities that aren't part of the product catalog :

- o Production figure
- o Market share

The branch entity contains the following information :

- o The name of the branch
- o A reference code (like an internal identification code)
- o A description
- o A reference to a business line
- o A reference to a parent branch

:

3.2.3 Configure the insurance products

3.2.3.1 Create a new product

- Go to **Setting | Product Catalog | Insurance Products & Guarantees**
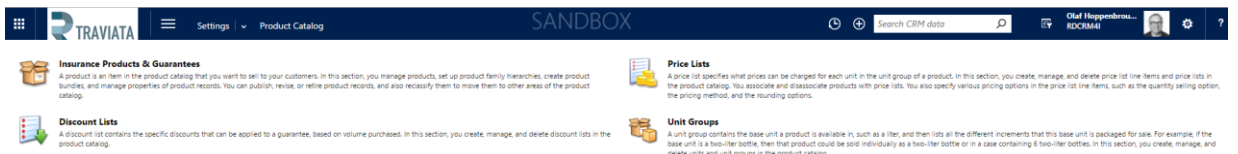
- Click on the **ADD BUNDLE** button in the ribbon.

- Fill in the product information :

    - ID: product identification number
    - Product Name: the name of the product
    - Business line: look up to the business line of the product (f.i. life, non-life, employee benefit)
    - Branch: look up to the branch line of the product (f.i. travel insurance, health insurance,…)

- o Payment setting: look up to payment setting; the way the payment has to be done, with allowance of a payment plan, the percentage and the frequencies (timings).

- o Intermediary: look up to selection of an intermediary. Is this product specifically linked to a certain intermediary
- o Customer type: what kind of customer; enterprise of end customer
- Description
  - o Details: free text field for details (one line of text)
  - o Description; free text multiple lines of text for description
- Click on the "Save" button.
- Go to the Single View Configuration tab in order to assign a color and an icon to your new product.

- Choose a color :

  - Select one of the Microsoft standard colors
  - Type a RGB or an html code
  - Use the color picker.
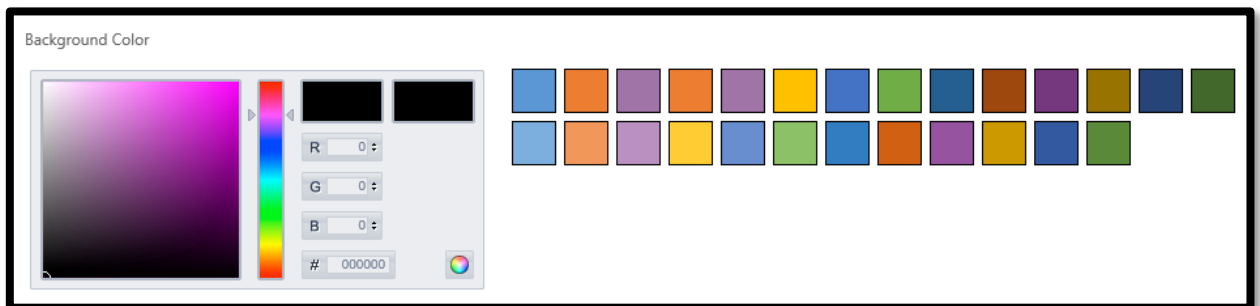
- Select one icon. All the icon having a 48x48 pixels size of your environment are displayed.

- Under details you get information from the standard CRM environment which are prefilled with
  - Unit group
  - Default unit
  - Default price list (that is automatically created)
  - Decimals supported
  - Subject

There are two other tabs on the product record.

- Quote tab   **QUOTES**
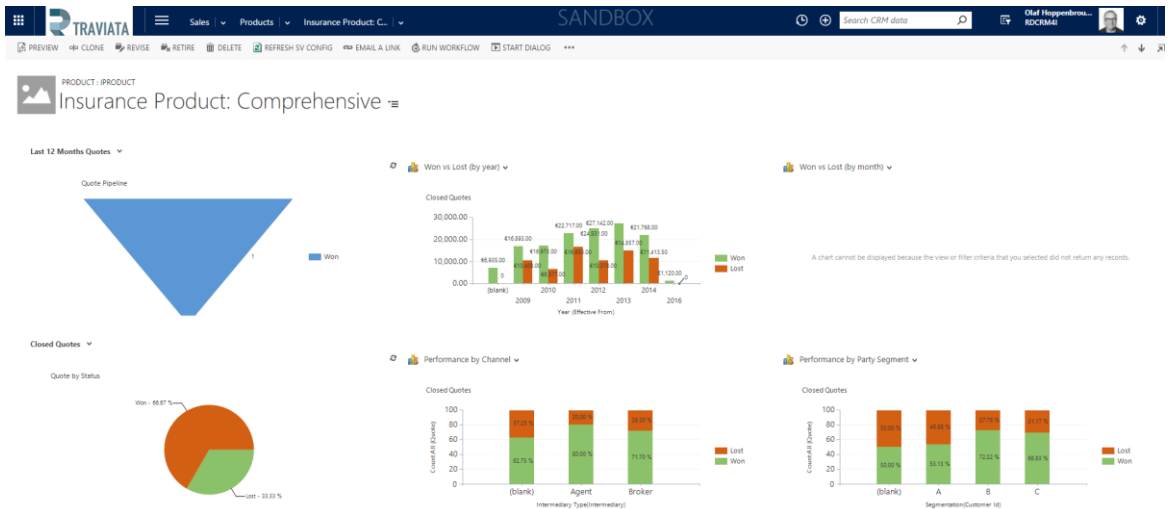
Here you get an overview and graphs of the related quotes to this product. You can make a selection on the six graphs that are available giving you an insight in the timing that the product is used, the won vs lost, channels, performance,…

- Policies Tab   **POLICIES**
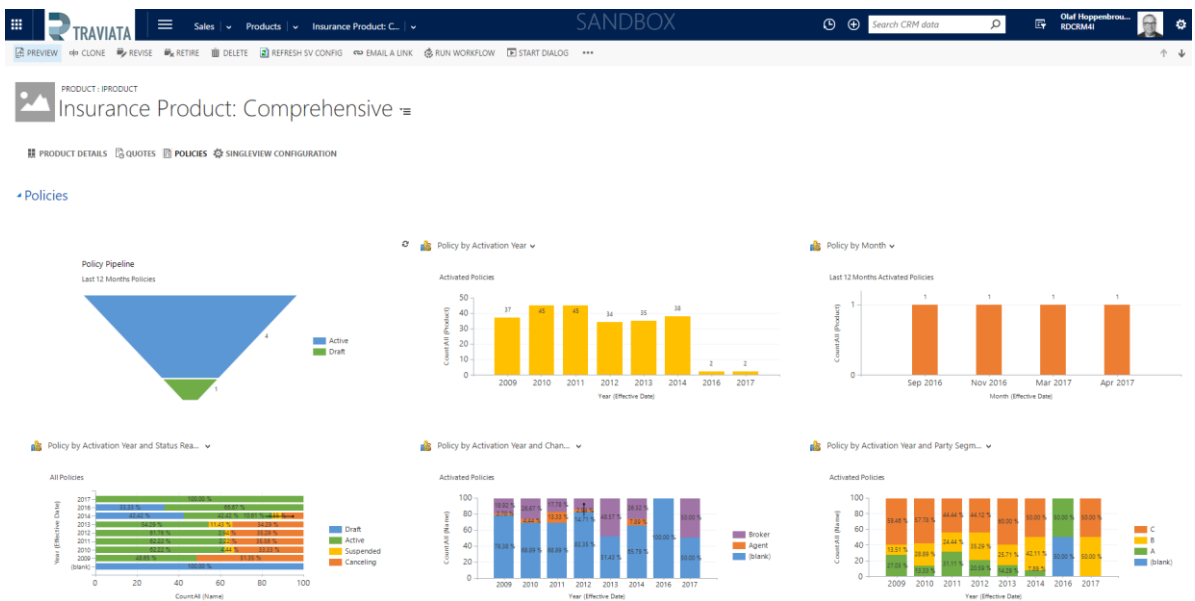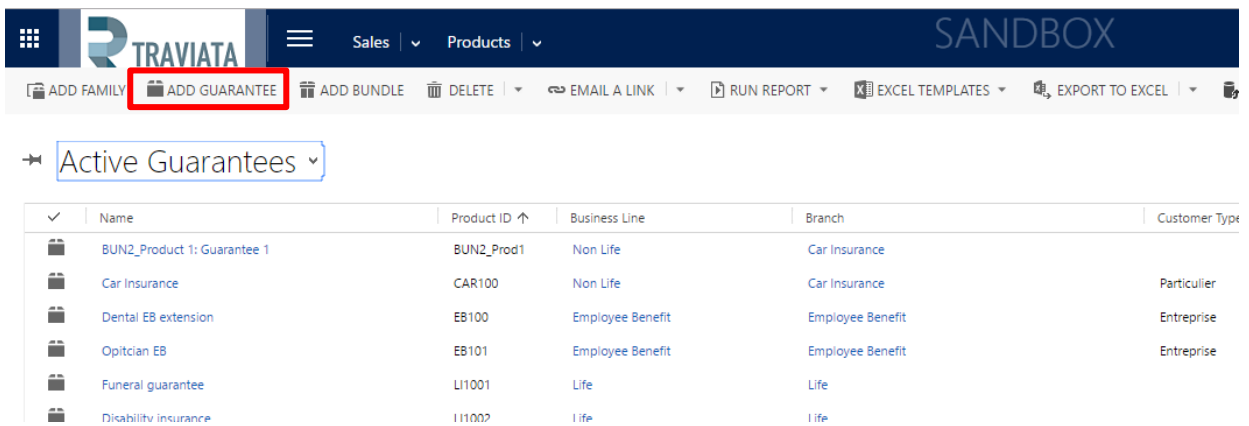
Here you get an overview and graphs of the related policies to this product. You can make a selection on the six graphs that are available giving you an insight in the pipeline that the product is used, policies activation, policies by month and status,…

- Go back to the product list view.

3.2.3.2 Create a new guarantee

- Go to **Setting | Product Catalog | Products**

- Click on the **ADD GUARANTEE** button in the ribbon.

- Fill in the product information :

  - ID: product identification number

  - Product Name: the name of the product

  - Business line: look up to the business line of the product (f.i. life, non-life, employee benefit)

  - Branch: look up to the branch line of the product (f.i. travel insurance, health insurance,…)

  - Payment setting: look up to payment setting; the way the payment has to be done, with allowance of a payment plan, the percentage and the frequencies (timings).

  - Intermediary: look up to selection of an intermediary. Is this product specifically linked to a certain intermediary

  - Customer type: what kind of customer; enterprise of end customer

- Description

  - Details: free text field for details (one line of text)

  - Description; free text multiple lines of text for description

- Click on the "**Save**" button.

- Go to the **Single View Configuration** tab in order to assign a color and an icon to your new product.
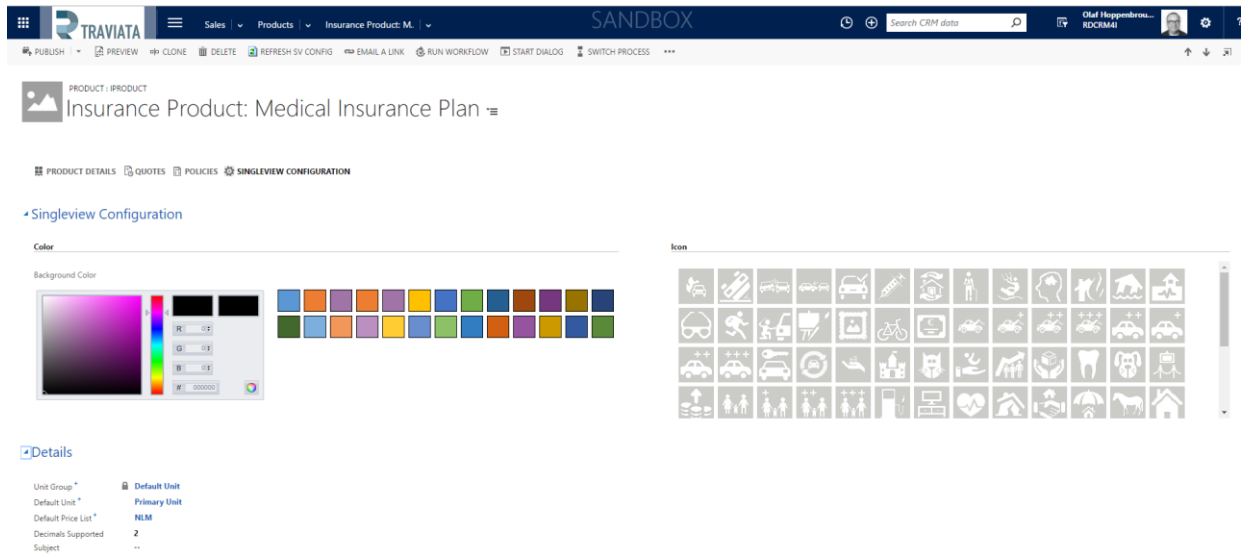
- Choose a color :

  o Select one of the Microsoft standard colors

  o Type a RGB or an html code

  o Use the color picker.

- Select one icon. All the icons in your environment having a 48x48 pixels size are displayed.

- Under details you get information from the standard CRM environment which are prefilled with
  - Unit group
  - Default unit
  - Default price list (that is automatically created)
  - Decimals supported
  - Subject

3.2.3.3   Add a guarantee to a product

You must now associate your new guarantee to the insurance product you've previously created.
- Open the product to which the guarantee must be associated.
- Click on **Plus of the associated product sub grid**.
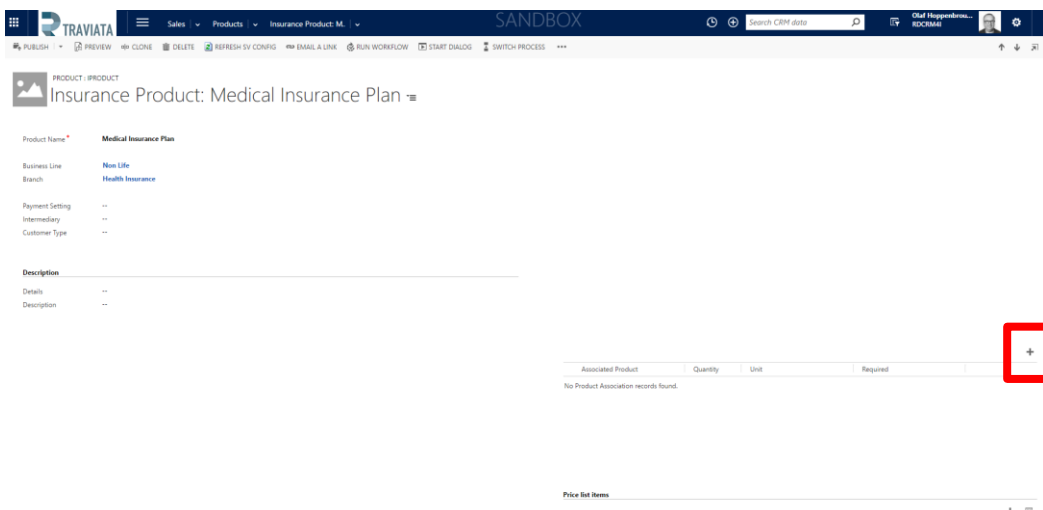
- In the next window you can link the guarantee to the insurance product
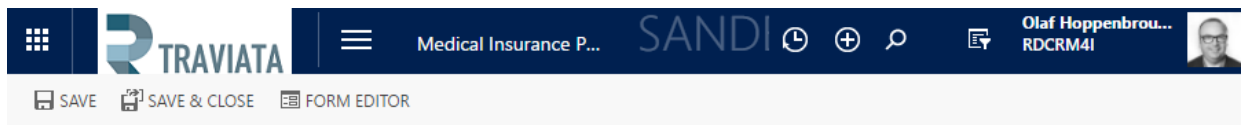
- o The insurance product
- o Guarantee : look up guarantee (see below)
- o Required; is this a mandatory (requited) guarantee or is it optional
- o Color: not applicable
- o Icon; not applicable

- Select in the look up records view the guarantee you've created and add it to your product.
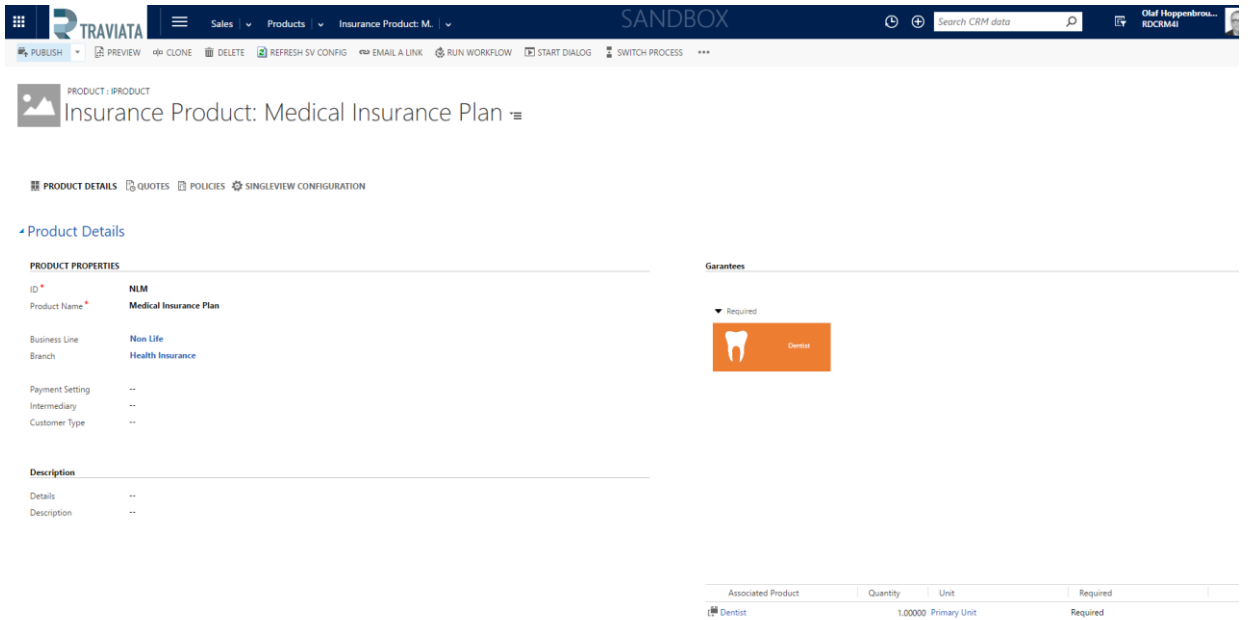
- Go back to your product form, and have a look at its new composition.

- Publish the product to activate it

Remark:
- It is not possible to add an extra guarantee once you have published the product!

3.2.3.4 Configure a guarantee price
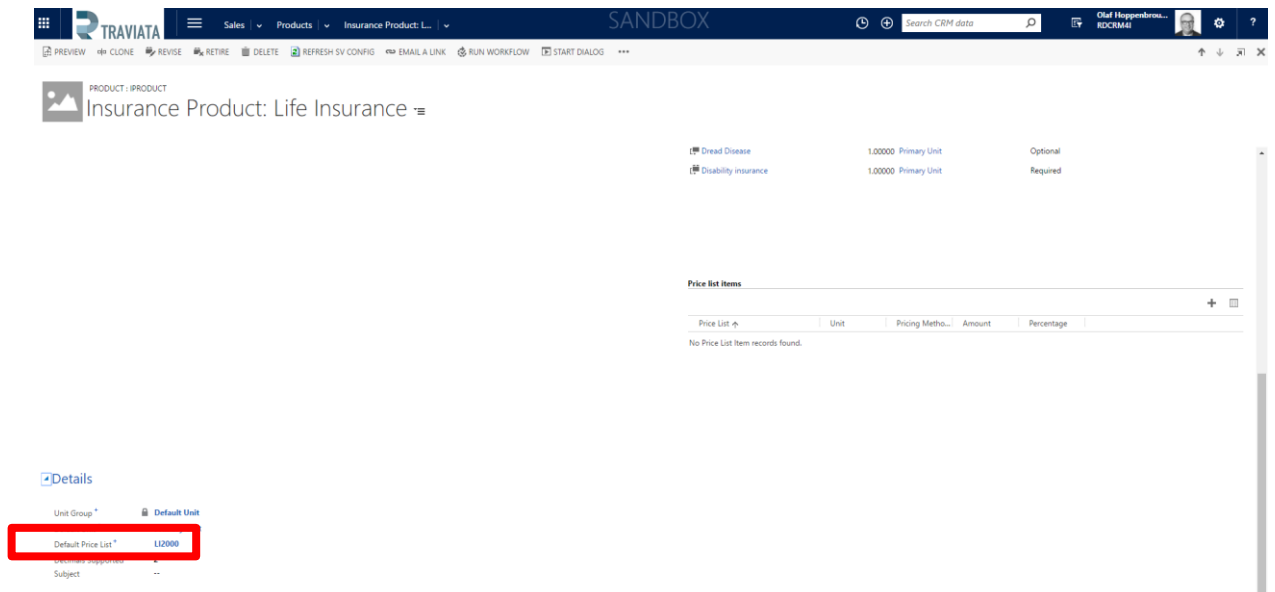
When you add a guarantee to an insurance product, **Travi@ta CRM for Insurance Carriers** automatically creates a new price list item.

This price list item has a standard value of 0€.
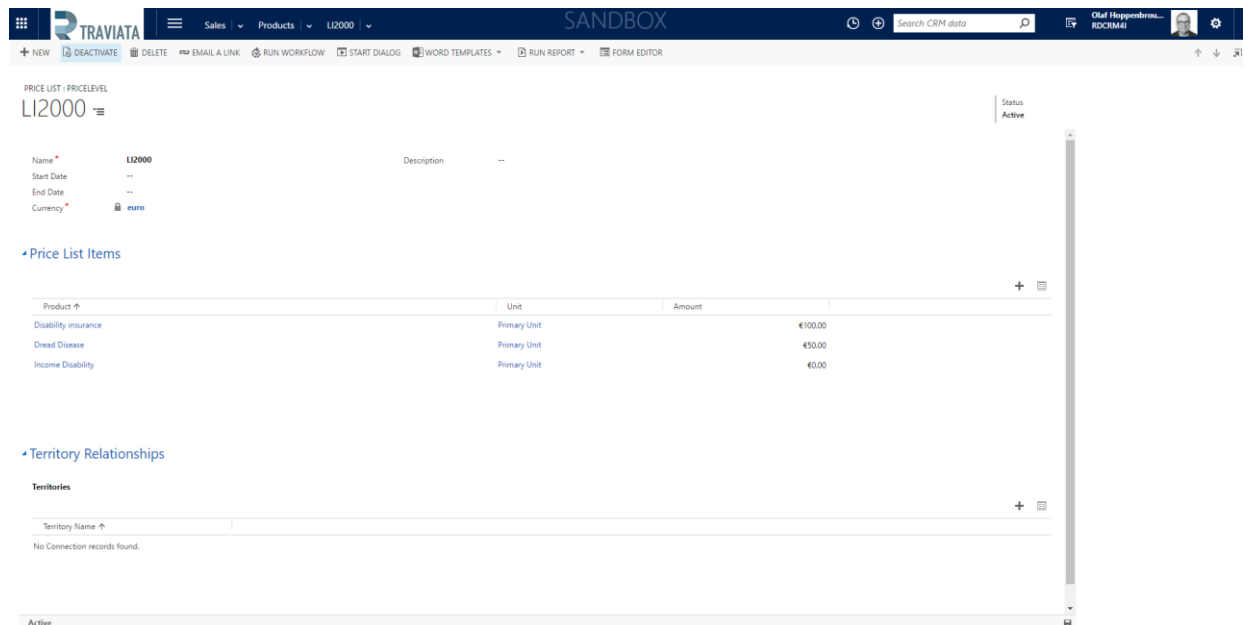
If you want to change this value, follow these steps :

- Go to the insurance product to which the guarantee you want to update is linked. In "details", open the price list:

- In the pricelist price level window you see an overview of all price list items (in this case guarantees)

- Open the price list item by clicking on the line (and not on its name hyperlink while you are redirected to the product record). Here you can change the price and save it (or determine other standard Dynamics settings on pricing).

PRICE LIST ITEM : PRODUCT PRICE LIST

Income Disability

General

Price List *	LI2000	Currency	euro
Product *	Income Disability	Discount List	--
Unit *	Primary Unit	Quantity Selling Option *	No Control

Pricing

Pricing Method *	Currency Amount
Amount *	€0.00
Percentage	--

Rounding

Rounding Policy	--
Rounding Option	--
Rounding Amount	--

4 Core insurance management

In this chapter we will describe the core insurance management concepts as supported by the **Travi@ta CRM for Insurance Carriers** solution**.**

Depending on the channel (direct or indirect), the sales process can start by capturing a lead or an opportunity.
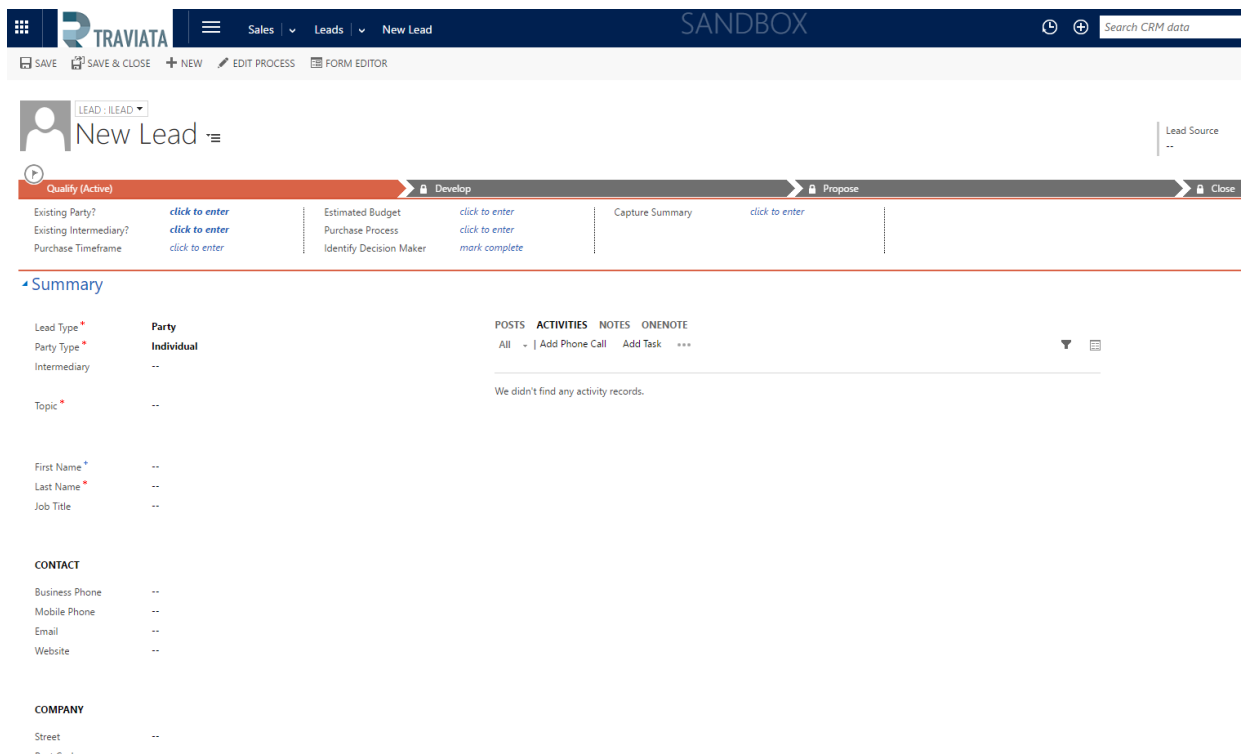
Afterwards, independently from the channel, an opportunity is converted into a quote, which results in the creation of a policy.

4.1 Lead management
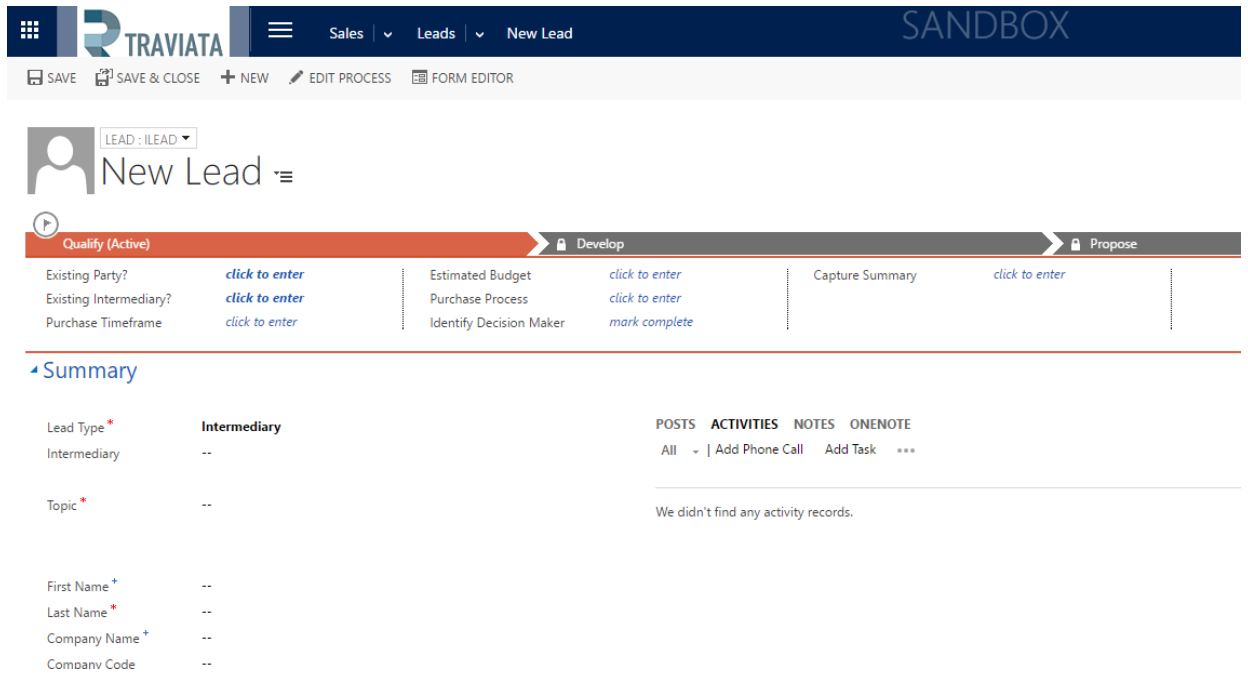
A lead is an individual, group of individuals or a company, that might have an insurance need or is a potential intermediary to sell our insurance products.

The concept of lead in **Travi@ta CRM for Insurance Carriers,** is suited for insurance companies working in the B2C or B2B2C and in the B2B business model.

:

The lead can be a potential final customer with which the insurance company working in direct channel, may do business with. If you choose party as lead type you can select the intermediary that has to be linked to this lead.

If you choose intermediary as lead type it will be a potential broker or agent.

Lead record contains the standard basic data such as organization or contact information, and how a lead was generated (e.g. partner, advertisement, seminar, website …).
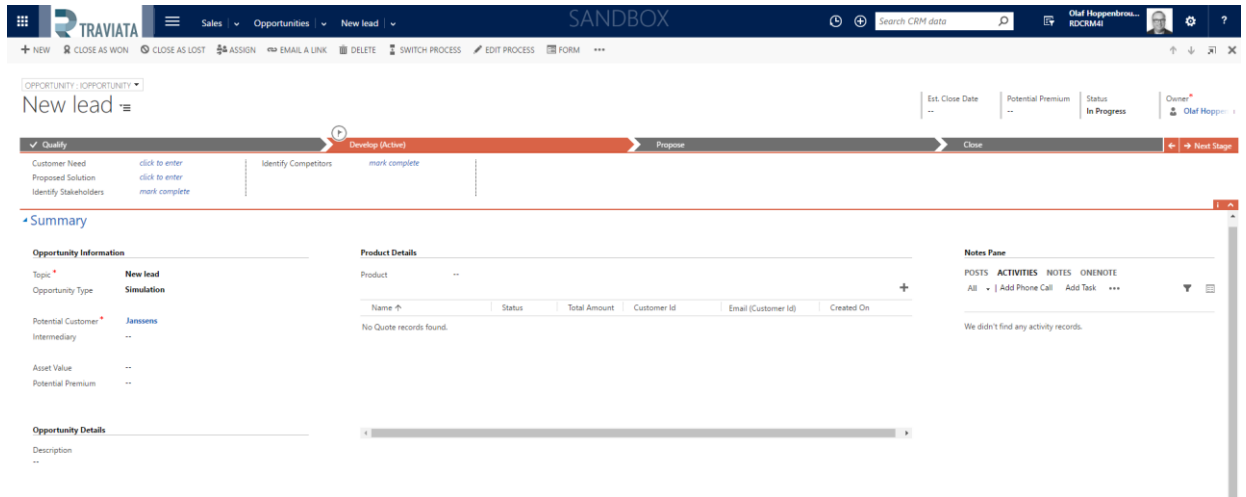
Also lead creation and qualification process in our solution corresponds to the standard Dynamics CRM, therefore we recommend you refer to the CRM documentation about it.

The process of qualifying an intermediary lead into an opportunity is not supported. It is not logic that an opportunity is created to convince a potential intermediary.

4.2 Opportunity Management

In this section we describe the opportunity to policy sales process, as it is supported by **Travi@ta CRM for Insurance Carriers** solution.

An opportunity is a core record in the insurance sales process, used to represent a potential sale to a specific party, from an intermediary (in the B2B model) or from the insurance company (in the B2C or B2B2C model).

It is used when aiming to sell new or existing insurance products to new or existing market.

Opportunity holds information such as potential insurance product, asset value or potential premium fee. But at this stage the exact insurance product guarantees, risk objects and related parties (i.e. policy holder, insured and beneficiary) are unknown.

There are different opportunity generation options within CRM:

➢ It can be created manually in CRM by a sales team member, by clicking New in the Opportunity area,

➢ It can be derived from a lead by qualifying this latest in CRM,

➢ It can be created from a Party form,

➢ It can be automatically generated via web service from a portal, when a potential or existing customer submits a demand for simulation or request for information.

4.2.1 Create an Opportunity

In this section we illustrate how to create an opportunity from the Opportunities view or by a converting a lead.

4.2.1.1 Create an Opportunity from Opportunities view

- Go to **Sales | Opportunities**
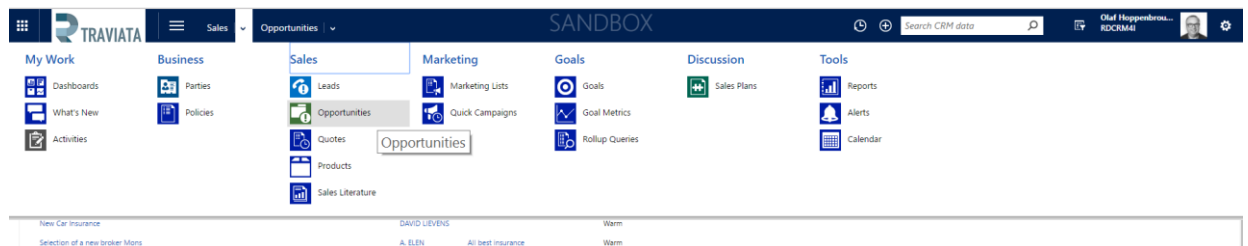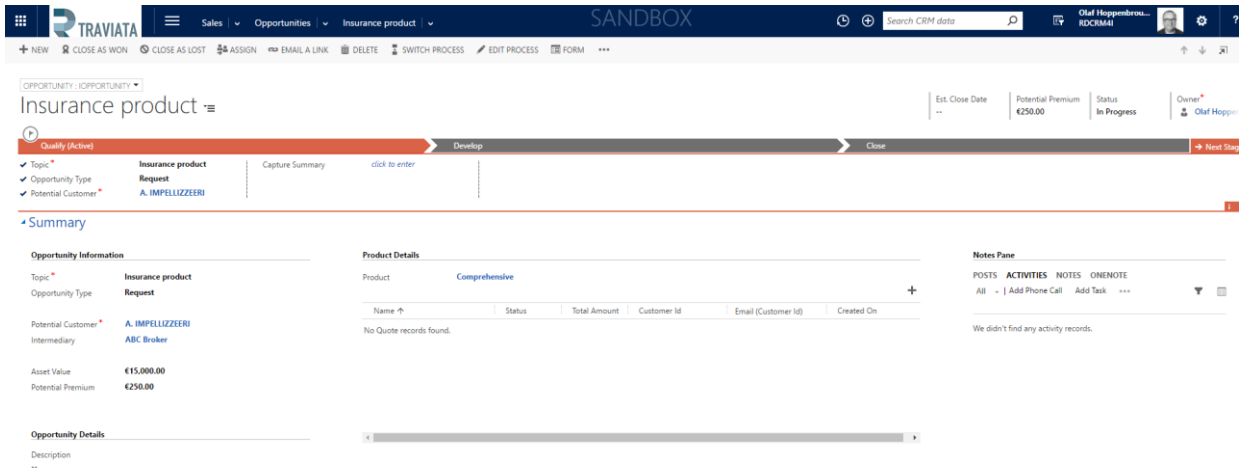
- Click **New** from the Opportunities view.
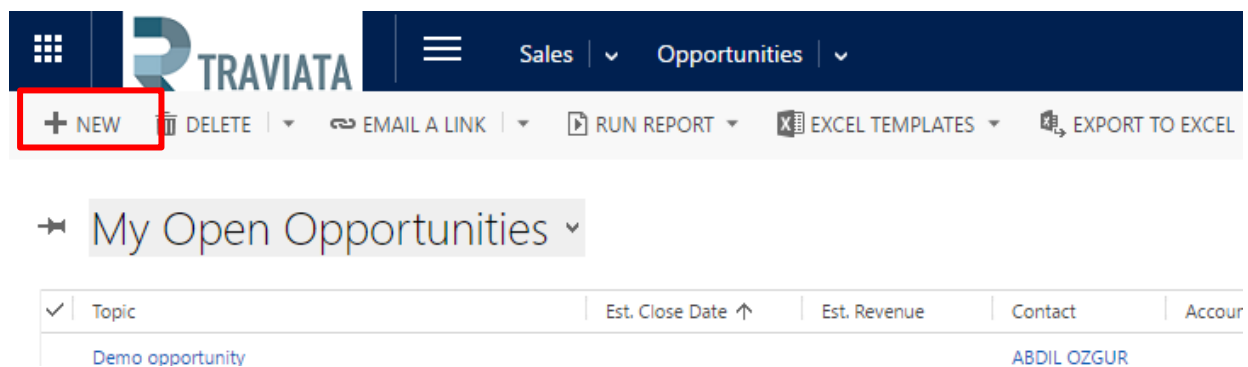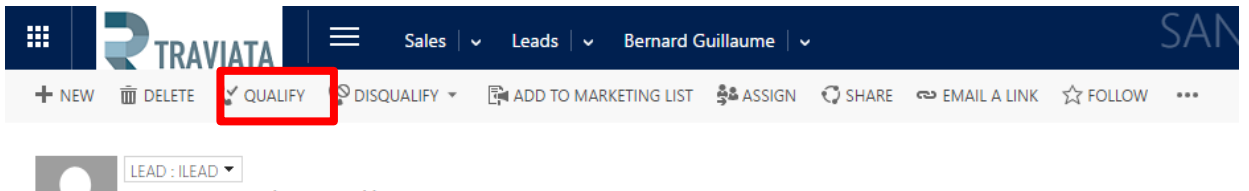
- Fill in the opportunity information.

  - Topic : the name of the opportunity to easily find it back
  - Opportunity Type: simulation, request or intermediary
  - Potential Customer: who is the end customer
  - Intermediary: which intermediary (f.i. broker or agent) is selling the product
  - Asset Value: what is the to insured value of the linked object
  - Potential Premium: what is the potential premium we can ask per year (estimated revenue)
  - Product
  - Opportunity details

- Description of the opportunity

- Click on the **Save** button.

4.2.1.2   Create an Opportunity from Lead

- Open the lead record you wish to qualify. From the lead form navigation pane, click on **Qualify** button.

- System creates a new opportunity and the opportunity form opens up.

When a lead is converted to an opportunity following fields are pre-populated based on lead:

- o Topic: Comes from lead topic
- o Potential Customer:

- In case lead concerns a party that does not already exist in CRM, potential customer field contains a new party that is created based on lead first name and last name

- In case lead concerns an existing party mentioned in the lead qualification stage fields, potential customer field contains this existing party.

- Click on the Save button.

4.2.2 Close an Opportunity

In this section we illustrate the two options o closing an opportunity either as won or as a lost deal.
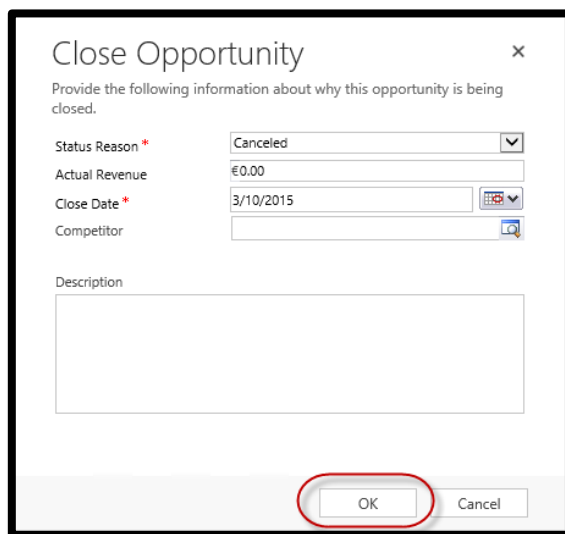
4.2.2.1 Close an Opportunity as Lost

In **Travi@ta CRM for Insurance Carriers,** closing an opportunity as lost corresponds to the standard CRM feature.

- Open the opportunity you need to close. From the lead form navigation pane, click **Close as Lost**

- Click **OK** on the following pop-up screen.

- Opportunity is deactivated with status **Lost** and status reason corresponding Canceled or Out-Soled (depending on the status reason selected in the pop-up screen above) and it is read-only.

4.2.2.2 Close Opportunity as Won and create Quote

In **Travi@ta CRM for Insurance Carriers,** we assume that an opportunity can be closed as won, when a quote can be sent to the party regarding this deal.

Unlike standard Dynamics CRM process, where many quotes can be created from one Opportunity to reflect different pricing offers, in **Travi@ta CRM for Insurance Carriers**, each quote is linked to one single opportunity, and thus the opportunity is deactivated as soon as a quote is generated.
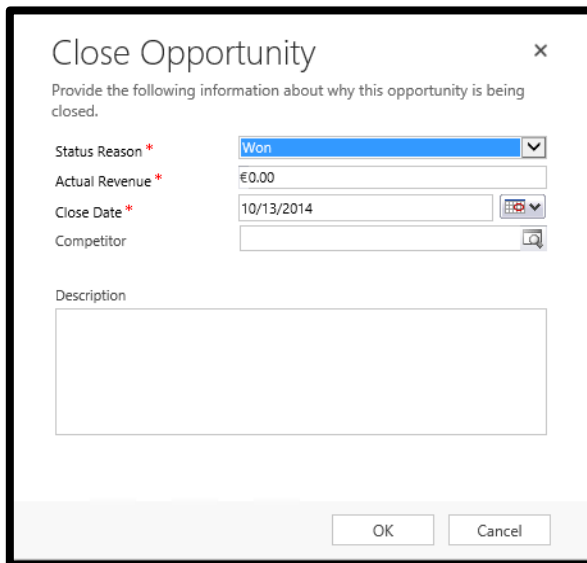
The reason for that, is the assumption that in the insurance business, usually only one project of contract is proposed for a specific insurance product, before the final contract is signed.

This chapter explains how close an opportunity as won and how a new quote is created from an opportunity.

- Open the opportunity record you want to convert. From the opportunity form navigation pane, click on "**Close as Won**" button.

- Click **OK** on the following pop-up screen.

- Opportunity is deactivated with status **Won** and status reason **Won** and it is read-only.

- In the background, a new **quote** is created in status **Draft.**

4.3 Quote management

A quote represents a project of insurance contract between a party and the insurance company (in the B2C model) or the intermediary (in the B2B model).

It holds all information of the final insurance contract such as policy holder, insurance product, related guarantees, covered risk objects and related parties. (i.e. policy holder, insured and beneficiary).

Create Quote	Activate Quote	Revise Quote	Close Quote

In this chapter we describe the main quote management features supported by **Travi@ta CRM for Insurance Carriers:**

➢ **Create a quote**: either from scratch or from an opportunity

➢ **Activate a quote**: to make it valid during a fixed period of time

➢ **Revise a quote**: to modify some of the quote terms

➢ **Close a quote**: either close it as lost or cancelled (in case the deal was not successful) or close it as Won and convert to policy (in case the party has accepted the quote terms).

4.3.1   Create a Quote

Create Quote	Activate Quote	Revise Quote	Close Quote

There are different quote generation options within CRM:

➢   It can be created manually in CRM by a sales team member, by clicking New in the Quotes area,

➢   It can be created from within an opportunity,

➢   It can be created from a Party form.

In this section we illustrate how to create a quote from an opportunity and from the Quotes view.

4.3.1.1   Create a Quote from Opportunity
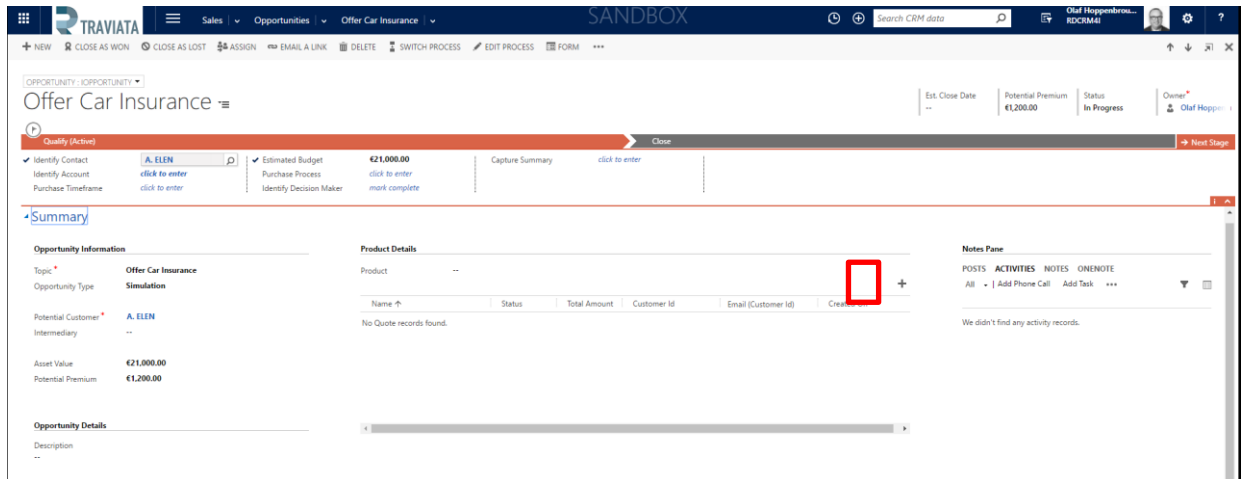
- On an opportunity you can create a quote using the plus sign in the sub grid under the product selection**.**

- From the moment we clicked the plus sign a new window will be created for the quote.
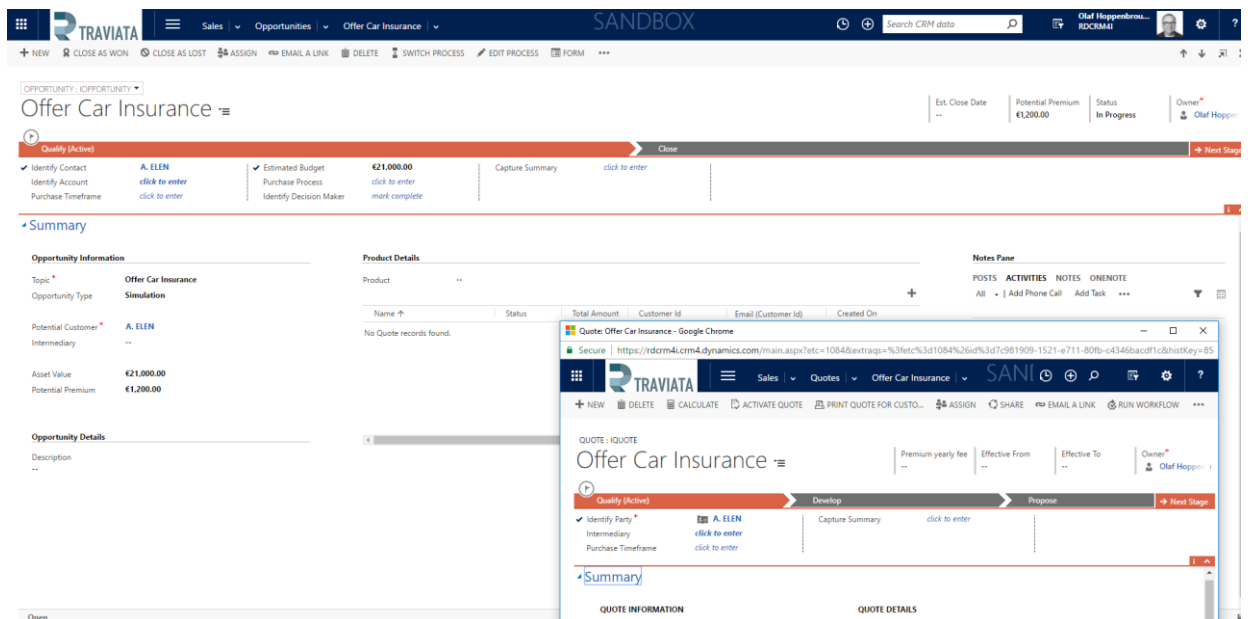
- Following Quote fields are taken over from opportunity:
    - Policy Holder: this party is taken over from opportunity Potential Customer field.

    Also a related party of type policy holder is created for this party in the quote related parties sub-grid.

- o Intermediary: value is taken over from opportunity Intermediary field
- o Name: value is taken over from opportunity Topic field
- o Product: value is taken over from opportunity Product field

All the mandatory Guarantees related to this product are also automatically generated and available in the quote Guarantees sub-grid.

- In the quote, following fields are automatically populated by CRM:

  - o Quote ID: quote number generated automatically by CRM at quote creation, and which cannot be modified.

  - o Revision ID: quote version number generated automatically by CRM at quote creation, and which cannot be modified manually.

- You can fill in additional Quote fields. To do so, we recommend the use of the CRM standard Quote business process flow, which will guide the sales representative in filling quote data . Please refer to the section "**Create a Quote from Quotes view**" for more information about this process.

4.3.1.2   Create a Quote from Quotes view

As explained above, a quote can be created by closing an opportunity as won, but it can also be created from scratch.

This section describes how to create a new Quote from scratch, and how to populate its data guided by the standard CRM business process flow on Quotes.

- Navigate to the Sales module, Quote area, and click button **New**

- Independently how it is created (from opportunity or from scratch), a newly created Quote is always in a Draft status.

CRM provides an out-of-the-box business process flow for quotes management, that serves as a guideline for the sales representative during the quote life-cycle.

We recommend to use this business process flow stages in order to populate the Quote screen.

Qualify Stage

The first stage of a Quote when it is created is the **Qualify** stage.

Qualify	Develop	Propose

The **Qualify** stage consists mainly of identifying the future actors in the policy contract, thus potential policy holder an intermediary.

- **Provide** following information in the Qualify stage:

  - Identify Party: where one can select the potential future party. Based on this, will populate the Policy Holder field on the form.
  - When policy holder field is populated, on save, a related party of type policy holder is created for this party in the related parties sub-grid.
  - In case of LIFE insurance, additional parties will be added to this sub-grid such as insured and beneficiary party.
  - In case of a NON-LIFE type of insurance, it is the list of risk objects that will have to be enriched, containing the objects under risk that the insurance will have to cover.
  - Intermediary: indicates the agent, broker or other intermediary that is offering this insurance product of specific insurance company. Based on this, will populate the Intermediary field on the form.
  - Purchase Timeframe: one can indicate here an estimation of time within which one expects to close the deal.
  - Capture Summary: free text on any other unstructured information available on this deal. Based on this, will populate field Description.

Develop Stage

Once this basic information is gathered, it is time to **develop** the quote and gather information about the product to be sold and pricing.

Qualify	Develop	Propose

This can be done in the **Develop** stage, by providing following information.

- To get to this stage, click Next Stage button from the Qualify stage. After that, the Active flag has moved to the Develop stage.

- **Provide** following information in the Develop stage:

  - Party Need: unstructured text information about insurance needs of the policy holder.
  - Proposed Product: indication the insurance Product concerned by this deal. Based on this, will populate the Product field on the Quote form.

- o When Product is updated, on save, all the mandatory Guarantees related to this product are automatically generated and available in the quote Guarantees sub-grid.
- o Identify Competitor: indication of any other insurance companies where the party has also asked for a quote.
- o Base Premium: potential premium yearly fee to be entered manually. Based on this, will populate the Base Premium field on the Quote form.
- o Discount premium %: discount value on the base premium that the party can benefit from in this quote. Based on this, will populate the Discount premium field on the Quote form.
- o Premium Yearly fee: Is the final yearly fee that the party is supped to pay after discount has been applied to the base premium. Based on this, will populate the Premium Yearly fee field on the Quote form.

This filed can be populated manually, or automatically calculated on click of button **Calculate**, only available for a Draft status reason Quote.

Field premium yearly fee will be updated automatically based on this formula:

*Premium Yearly fee = Base Premium – (Base Premium * Discount Premium/100)*

- • In addition to the fields under the Develop stage process flow, it is also relevant at this stage to populate following information:
  - o Related Parties: In case of a LIFE insurance, if the information is available, one can add additional parties to the policy holder in the related parties sub-gird.
  - o In order to indicate for example the insurance beneficiary or insured person.
  - o Risk Objects: In case of a Non-LIFE insurance, if the information is available, one can add risk objects to the risk objects sub-gird.
  - o In order to indicate the object under risk that is covered by insurance contract.
  - o Guarantees: except the mandatory guarantees automatically populated from the system on update of the product, one can add other optional guarantees related to this same product, in the Guarantees sub-gird of the quote form.

Propose Stage

Once all information needed for the quote is gathered, it can be **proposed** to the final customer.

Qualify	Develop	Propose

- • To do so click on **next stage** from the Develop stage. After that, the active flag, has moved to the Propose stage of the quote business process flow.

- In the **Propose** stage, you can indicate information as follows.

  - Send Quote: one can indeed print the quote as word document and submit it to the party for approval. In case quote document has been sent to the party this flag can be set to Yes.
  - To print a word version of the quote, click "Print Quote for Customer" from the command bar.
  - Effective From: indication of the offer validity start date.
  - Effective To: indication of the offer validity expiration. This implies for example, that after this date, the propose premium yearly fee cannot be guaranteed anymore.
  - Premium Yearly Fee: the final premium yearly fee that has been proposed to the party.
  - Quote ID: quote number generated automatically by CRM at quote creation, and which cannot be modified.

4.3.2   Activate a Quote

Typically, from the Develop stage, once you have entered the quote effective date and quote has been submitted to party, you will need to Activate the quote, so that the next steps of the process can be executed.

These next steps may concern revising the quote, closing the quote as lost or converting it into a policy.

This section describes how to Activate a quote.

- Open the draft quote that you want to activate, click **Activate Quote** from the command bar.

- Quote changes into status **Active**, where all fields become read-only, and no guarantees, risk objects or related parties can be added.

- With the Active status, new buttons appear on the form, such as Create Policy, Revise and Close Quote.

4.3.3 Revise a Quote

Once a quote has been proposed to a party, the party may not agree on the quote terms, and request some modifications, such as a discount or a change in the guarantees for example.

It is possible to revise a quote, and submit it again, before it is accepted by the final customer.

In this section we explain how to revise a quote, and what happens when a quote is revised.

An active quote that has been proposed to a party, cannot be edited anymore. It is recommended to revise the existing quote, so that you to track all the changes that were made before the deal is won or lost.

- Open the active quote you want to revise, and click **Revise** button from the command bar.

- A new Quote in Draft status is created and displayed on the screen, with exactly same data as the revised Quote, except that Revision ID number is incremented by one.

- Also keep in mind that after revision, on the Policy Holder Party form, in the Single View showing the list of Quotes, only the highest version for a Quote ID is displayed.

4.3.4 Close a Quote

In this section we illustrate how to close a quote either as lost in case the party is not interested, or close it as a Won and generate a policy from it in case party has agreed on quote terms.

4.3.4.1 Close Quote as Lost

It may be that party rejects the quote, and is not even interested by a revised version, for example, in case it has accepted another quote from a competitor.

In this case, the quote must be closed as Lost, as explained in this section.
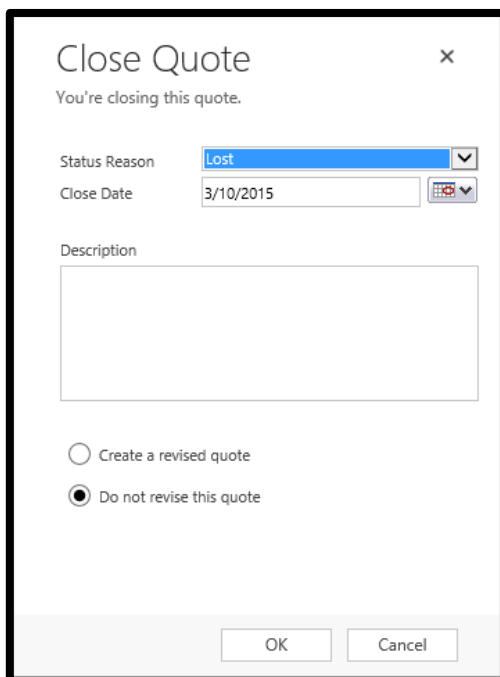
- Open the active quote you want to close, and click button **Close Quote** from the command bar.
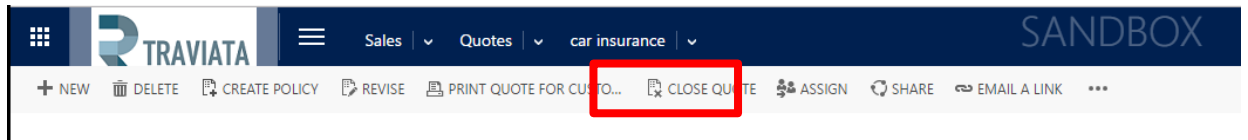
- On the pop-up screen that shows up, complete the screen as follows:
  - Status Reason: Select option Lost or Canceled in the Status Reason
- Lost is relevant in case the party has for example accepted another quote from a competitor.
- Canceled will typically be used in case of administrative error in the quote or in case the quote has expired (i.e. effective to date is bypassed).

Status reason Revised is also available. If select this status reason and you check the radio button *Create a revised quote*, then system will have the same behavior as when clicking button Revise from an active Quote.

  - Close Date: Indicate as Close Date the date on which you want the closure to be official. By default CRM proposes the current date.
  - Do not revise this quote : Check this option, which is the most relevant option in this scenario since we want to close the quote as lost or cancelled.

- Click **OK**

- Quote is deactivated with status **Closed** and status reason **Lost**, and it is read-only.

4.3.4.2 Create a Policy from Quote and close quote as won

In case the party accepts the quote terms, you can convert it into a policy, and thus propose a final insurance contract to this party.
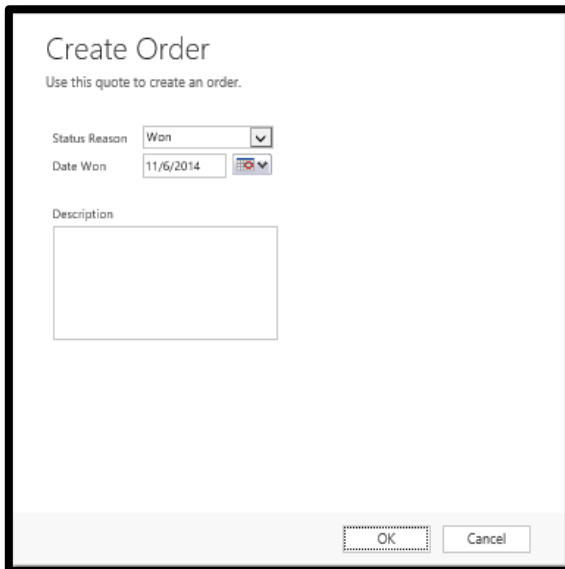
This action will automatically close the quote as won.

This section explains how to create a new policy from a quote.

- Open the active quote you wish to convert into a Policy. From the quote, click on button Create Policy from the command bar.

- On the pop-up screen that shows up, complete the screen as follows:

  - Leave the default option Won or Canceled in the Status Reason
  - Indicate as Date Won the date on which you want the wining of the quote to be official. By default CRM proposes the current date.

- Click **OK**

- **Quote** is **deactivated** with status **Won** and status reason **Won**, it is read-only, it becomes read-only and disappears from the screen.

- The system created a **new policy** from the quote, with status **Active** and status reason **Draft**. This new policy form is automatically displayed on the screen.

4.4 Policy Management

The policy is the final insurance contract between a party and the insurance company (in the B2C model) or the intermediary (in the B2B model).

Create policy → Activate Policy → Release a quittance → Track a payment → Suspend Policy → Reactivate Policy → Cancelling Policy → Terminate Policy

In this chapter we describe the main policy management features supported by **Travi@ta CRM for Insurance Carriers:**

➢ **Create a policy: on creation of a policy,** one must specify the validity period, a fixed insurance product and guarantees, premium fee, related parties and risk objects.

➢ **Activate a policy**: Once a policy has been created, it is effective only once it is activated and the effective date is fixed. This is the start date of the validity period.

➢ **Release a quittance**: A quittance record specifies the amounts due by the policy holder, related to a specific policy premium yearly fee, to be paid at a payment frequency indicated in the policy.
For example one quittance per year is generated for an annual payment frequency, one quittance per month for a monthly payment frequency…
Keep in mind the quittance generation is a manual operation in this version of the solution.

➢ **Track a payment**: A payment represents the date and amount perceived on the bank account of the intermediary or insurance company, relative to a specific quittance and thus policy premium fee

➢ **Suspend a policy:** A policy can be suspended for a specific timeframe, meaning that the risk objects are not covered by this policy during this period of time.

➢ **Reactivate a policy:** It is possible to reactivate a suspended policy at any time, but reactivation of a cancelled policy is allowed only in case of administration error and can only be performed by users having System Admin or Sales Manager security role.

➢ **Cancelling a policy:** A policy can be cancelled at any moment, meaning that the risk objects are not covered by this policy during this period of time.

➢ **Terminate a policy:** Once that all the administrative steps executed in the cancelling period have been completed, the policy can be definitely terminated.
Terminating the policy corresponds to setting the policy record to an Inactive status, in this case Cancelled.
In Tr**avi@ta CRM for Insurance Carriers**, there is no possibility for an end-user to deactivate a policy from the policy form.
This can be done via web-service call or via a workflow.

4.4.1   Create a Policy

You can of course create a policy from scratch or from a quote. In both cases policy is in a Draft status reason, and can be edited.

In this section the two options are illustrated.

4.4.1.1   Create a Policy from Quote

In case the party accepts the quote terms, you can convert it into a policy, and thus propose a final insurance contract to this party. This action will automatically close the quote as won.

This section explains how to create a new policy from a quote.

- Open the active quote you wish to convert into a Policy. From the quote, click on button Create Policy from the command bar.

- On the pop-up screen that shows up, complete the screen as follows:

  o Leave the default option Won in the Status Reason
  o Indicate as Date Won the date on which you want the wining of the quote to be official. By default CRM proposes the current date.

- Click **OK**

- Quote is deactivated with status **Won** and status reason **Won**, it is read-only, it becomes read-only and disappears from the screen.

- The system created a new policy from the quote, with status Active and status reason Draft. This new policy form is automatically displayed on the screen.

- When a policy is created from a quote, following fields are taken over from quote:

  - Policy: Contains the quote name.
  - Policy Holder: Contains the policy holder from quote
  - Intermediary: Contains the intermediary from quote
  - Product: Contains the Product from quote
  - Premium Yearly Fee: Contains the Premium Yearly Fee from quote
  - Guarantees: Guarantees from quote
  - Related Parties: Related Parties from quote
  - Risk Objects: Risk Objects from quote

- When a policy is created, following fields are automatically populated by CRM:

  - Policy Version: Is automatically generated.
  - Customer Type: contains the customer type value coming from Product
  - Policy Manager: contains the user that created the policy
  - Entry Date: contains current date, i.e. date when policy was created

- You can **complete** additional Policy fields, and

  - BI_ID
  - Policy Holder
  - Language

- Click **Save** button.

4.4.1.2   Create a Policy from Policies view

You may directly create a policy from the Policies view. This section describes how.

- Go to **Sales | Policies**
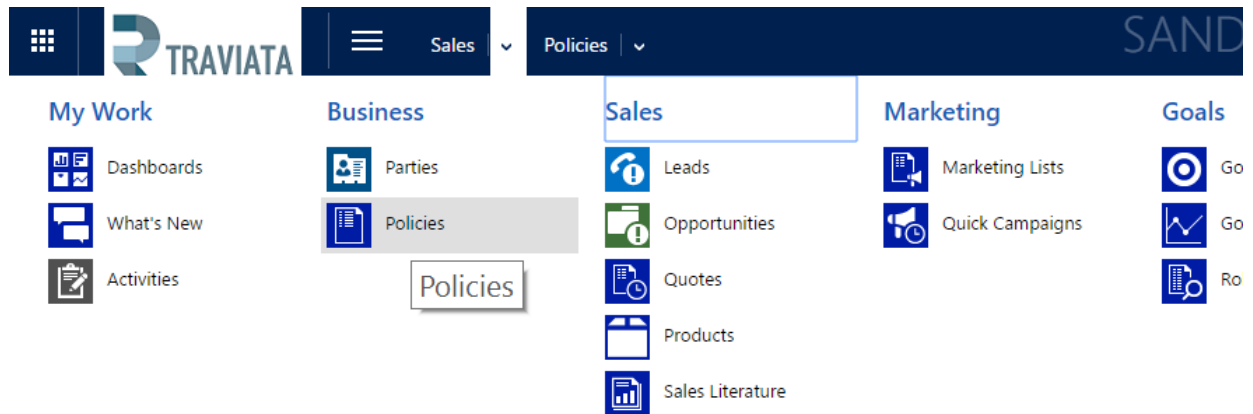
- Click on the **New** button in the ribbon.

- When a policy is created, following fields are **automatically** populated by CRM:

    o   Policy Version: Is automatically generated.

    o   Customer Type: contains the customer type value coming from Product

    o   Policy Manager: contains the user that created the policy

    o   Entry Date: contains current date, i.e. date when policy was created

- **Complete** following fields in the screen:

    o   Policy: the name of the policy

    o   BI_ID: the back end ID number

    o   Policy Holder: who is the holder of the policy

    o   Customer type: what kind of customer is it; individual or enterprise

    o   Intermediary: which intermediary is involved or the producer of the policy

- o Policy Manager: who is the internal policy holder
- o Language: which language is applicable
- o Product: for which insurance product is the policy
- o Premium Yearly Fee: what premium fee is applicable

- Click on the "**Save**" button, and then **refresh** the screen (F5).
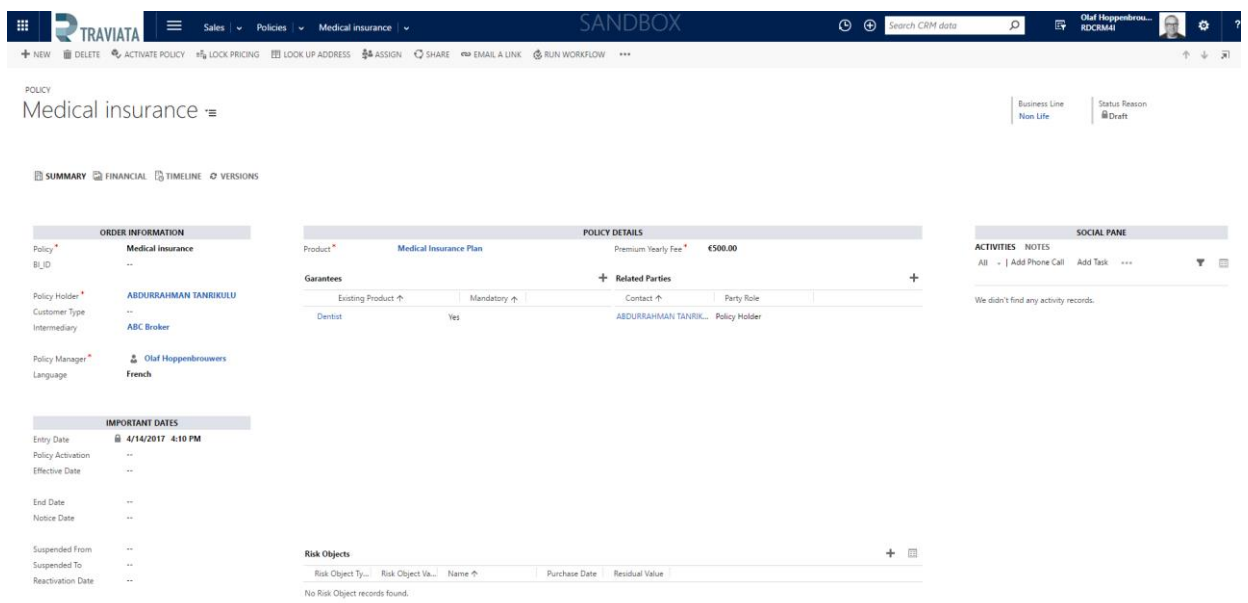
This is what the newly created Policy form looks like.

The mandatory guarantee related to the selected product, has been automatically inserted among the guarantees.

Also a policy holder party role record has been added automatically among the related parties for the selected policy holder.

Following fields are also automatically populated by CRM:
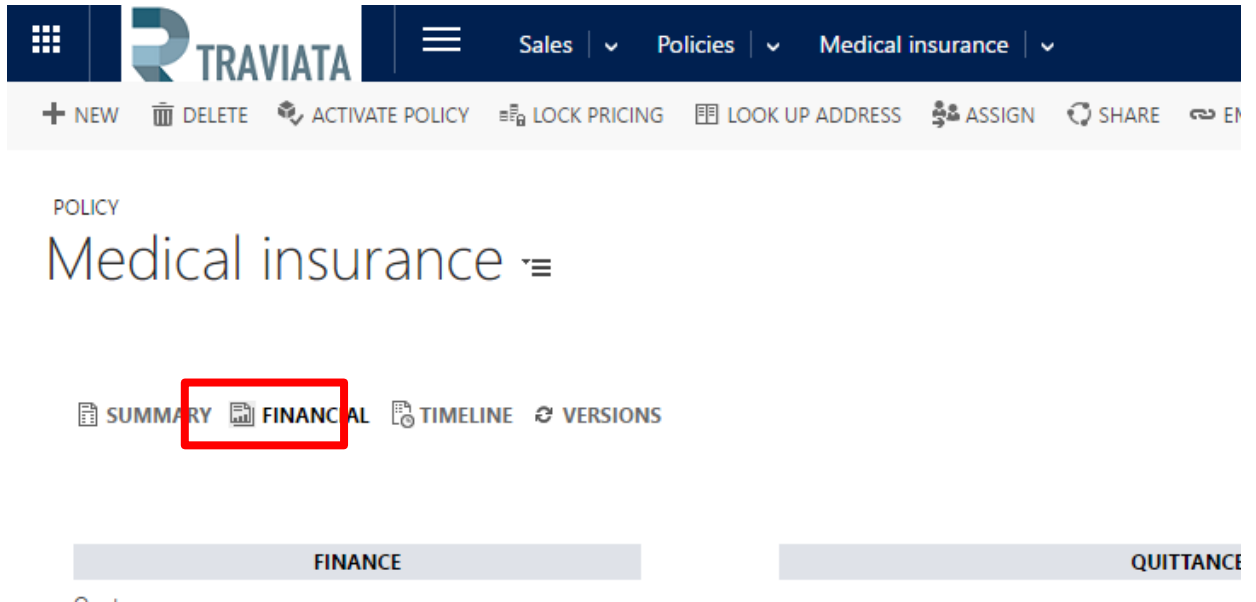
- o Policy Version: generated via standard CRM auto number feature
- o Customer Type: derived from the customer type defined in the product
- o Entry Date: corresponds to current date
- o Business Line: derived from the business line defined in the product

- Three navigate to buttons now show up on the form. To complete the policy form, go to the **Financial** navigation page, by clicking the Financial navigate to button.

- Complete the policy creation by providing values for following fields

    o Quote
    o Premium Yearly Fee
    o Premium Type
    o Payment Frequency
    o Bank Account
    o Payment Mode
    o Payment Perception
    o Channel

- Click on the "**Save**" icon or Ctrl+S

4.4.2   Activate a Policy

On creation of a policy, it has status reason Draft.

A policy remains in status reason Draft during the time that is necessary to complete all the administrative tasks (paper work, signatures, verification of policy holder financial status, integration in legacy system…).

Once all these tasks are completed, and the Policy can finally start being effective, it must be activated in CRM.

This section describes how.

- Open the newly created policy , and click button "**Activate Policy**"
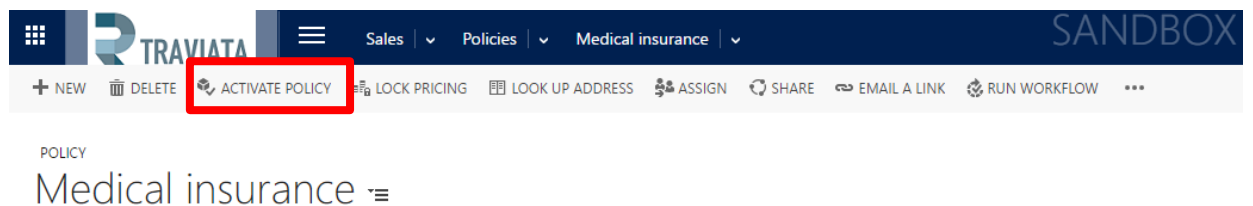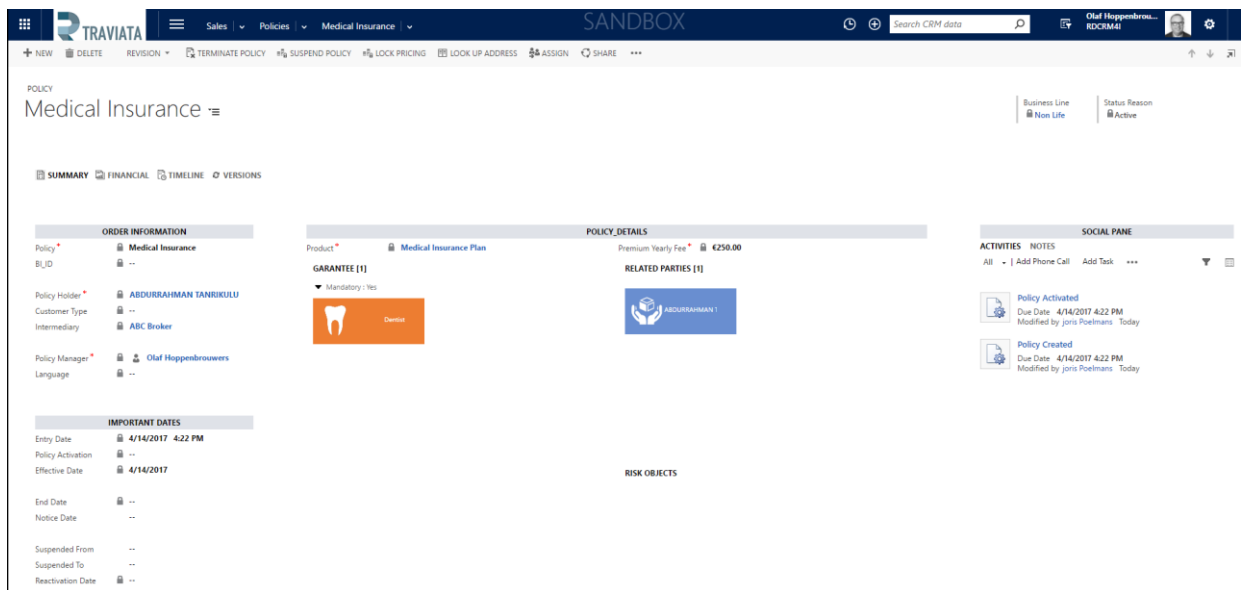
- In case Effective Date is empty, system will display following error message, which indicates that Effective Date is required in order to activate the policy. Click **OK**
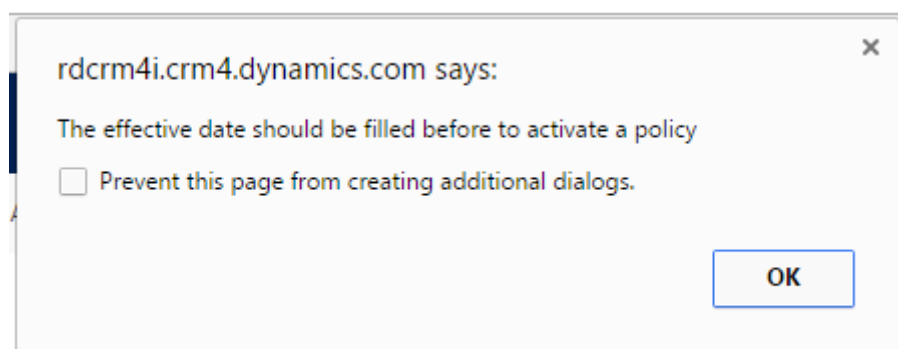
- **Provide** the missing date in the policy form,

- Click **Save** icon (or Ctrl+S)

- Click button "**Activate Policy**" again

- On **refresh** of the screen again (F5), notice that Policy has now an Activate status reason, and is not editable anymore, expect a few fields as displayed below:
  - Notice Date
  - Suspended From
  - Suspended To

- Also notice that the Guarantees, Related Parties and Risk Object sub-grids have been replaced by three corresponding single view components, representing same data as tiles.
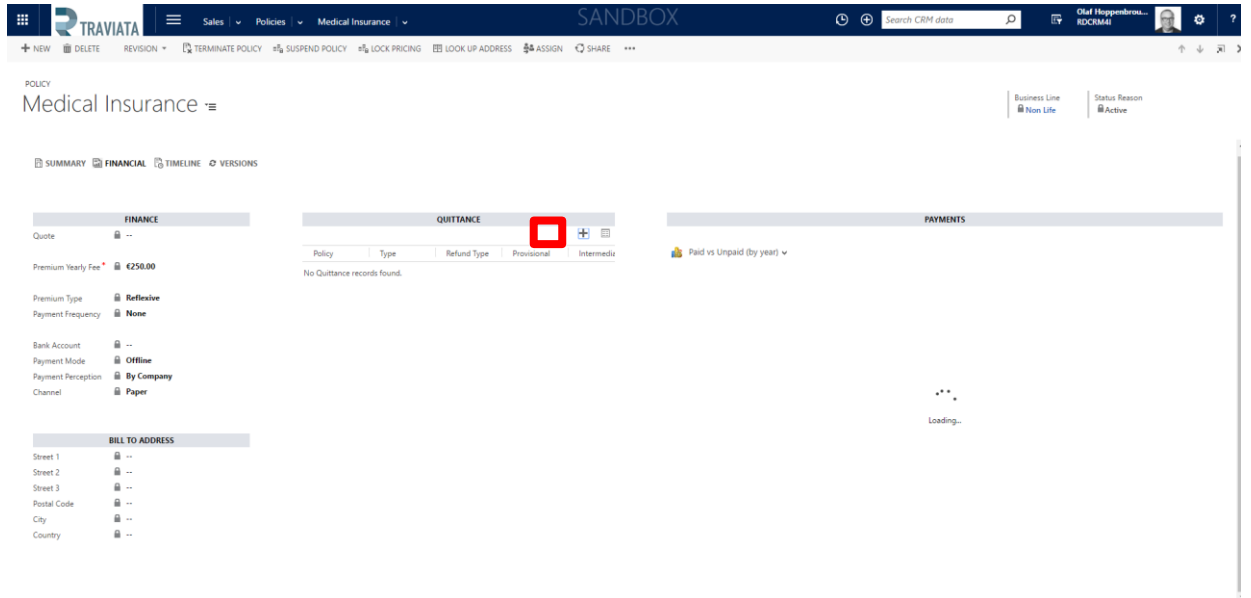
4.4.3 Release a quittance

For each policy released, **Travi@ta CRM for Insurance Carriers** allows to release quittances for it. This section describes how.
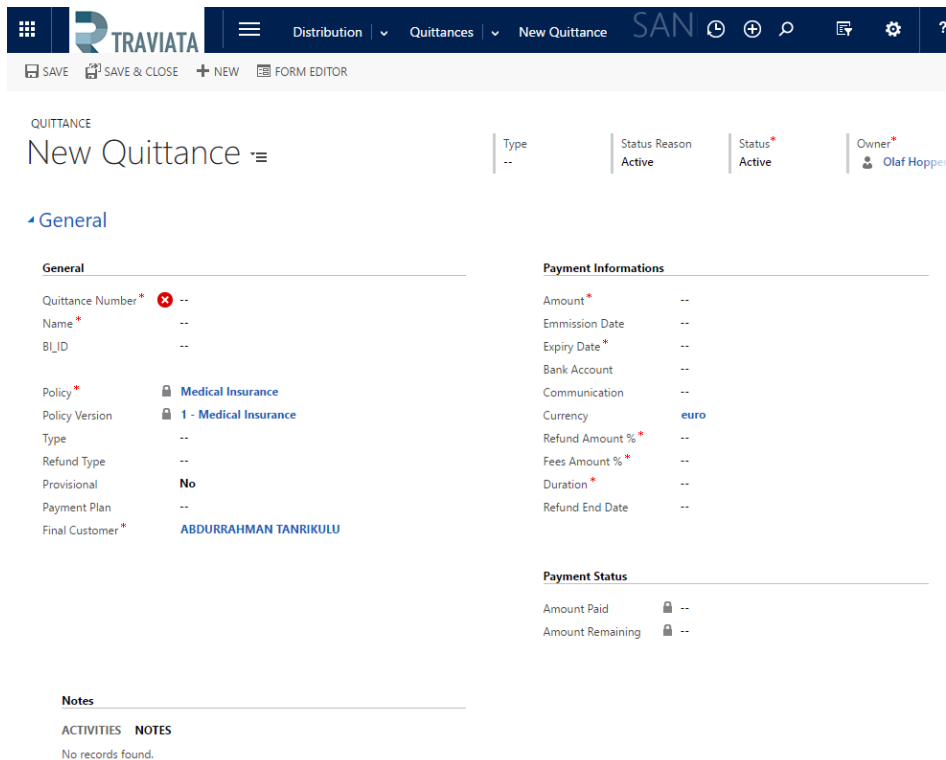
- Navigate to the **Financial** navigation page, by clicking the Financial navigate to button.

The on the Quittance sub-grid, click the **+** button, and the click "+ New" button from the lookup field.

- The quittance form opens up.

- **Complete** the following fields:

  - Quittance Number
  - Name
  - BI_ID
  - Policy
  - Policy version (which comes automatically)
  - Type : Quittance or refund
  - Refund Type : No Claim Bonus or profit sharing
  - Provisional or not
  - Payment plan
  - Final Customer
  - Amount
  - Emission Date
  - Expiry date
  - Bank Account
  - Communication
  - Currency
  - Refund amount%
  - Fees amount%
  - Duration
  - Refund end date

- Click **Save** button
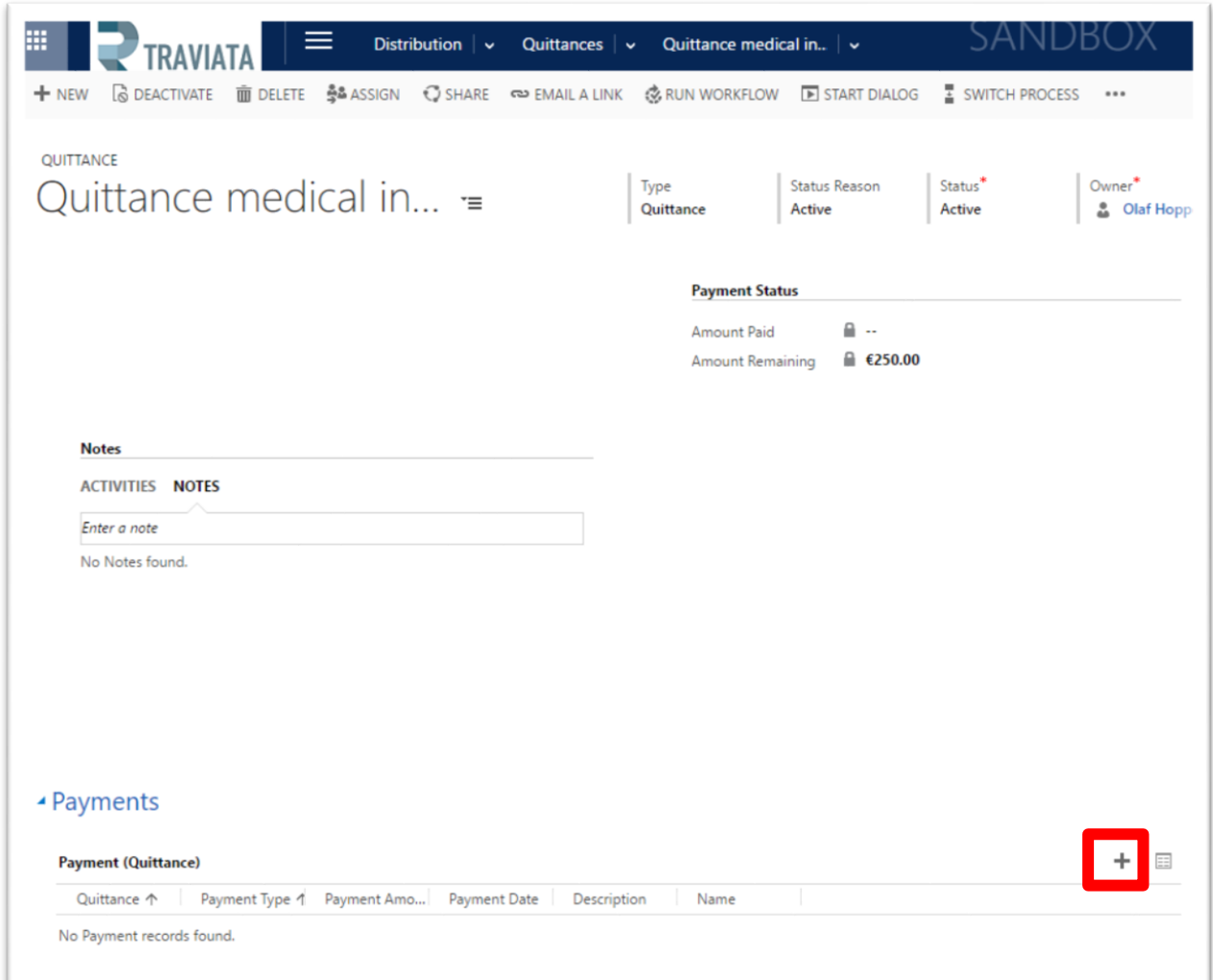
4.4.4   Track a payment

For each quittance released, **Travi@ta CRM for Insurance Carriers** allows tracking the amount perceived on the bank account of the intermediary or insurance company, relative to a specific quittance and the policy premium fee.

This section describes how to do this.

- From the Quittance form on which you want to add a payment, click ✚ on the Payments sub-grid

- The payment form opens up. **Complete** the following fields:

  - Payment Type
  - Quittance
  - Payment Amount
  - Payment Date
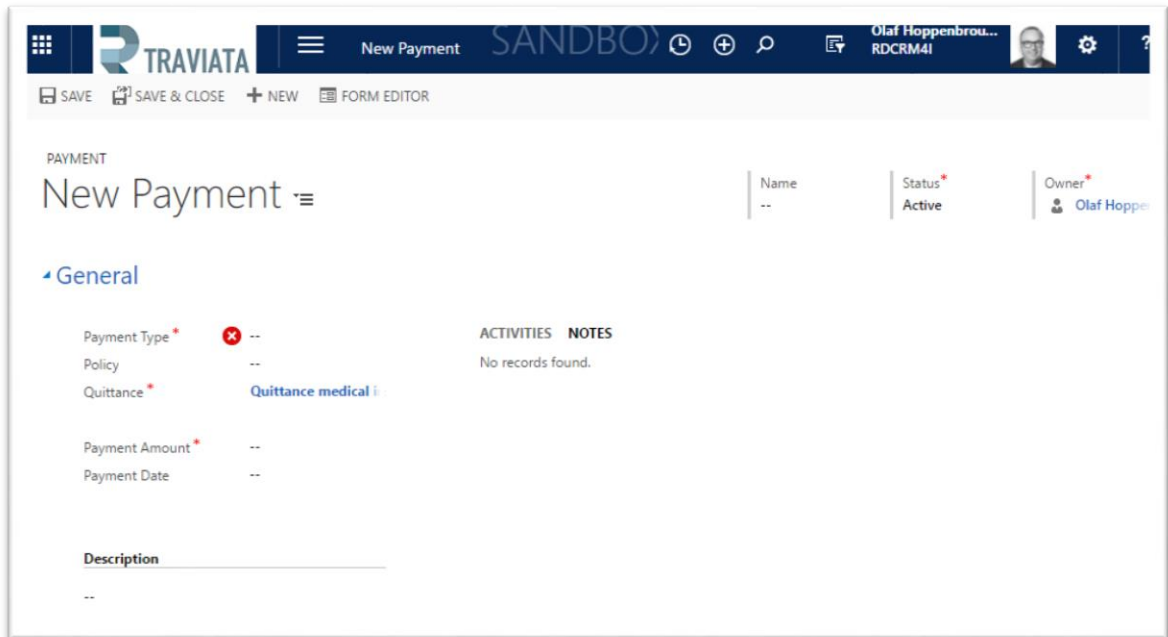
- Click **Save** button

- Coming back to the quittance record for which you just registered the payment, you will notice that fields **Amount Paid** and **Remaining** have been updated on the quittance form, according to the paid amount.
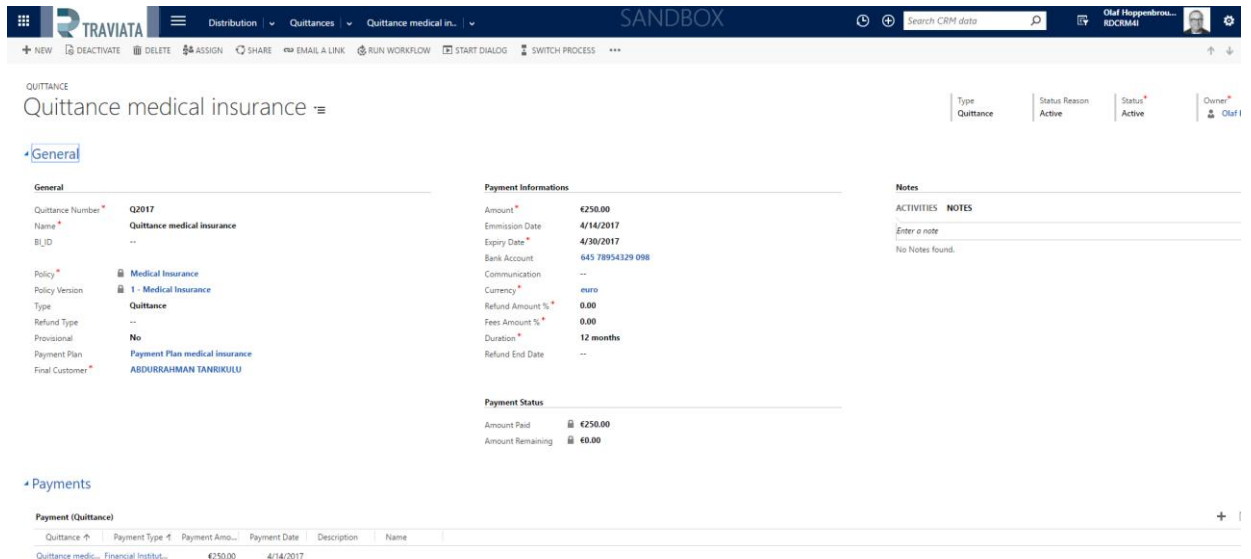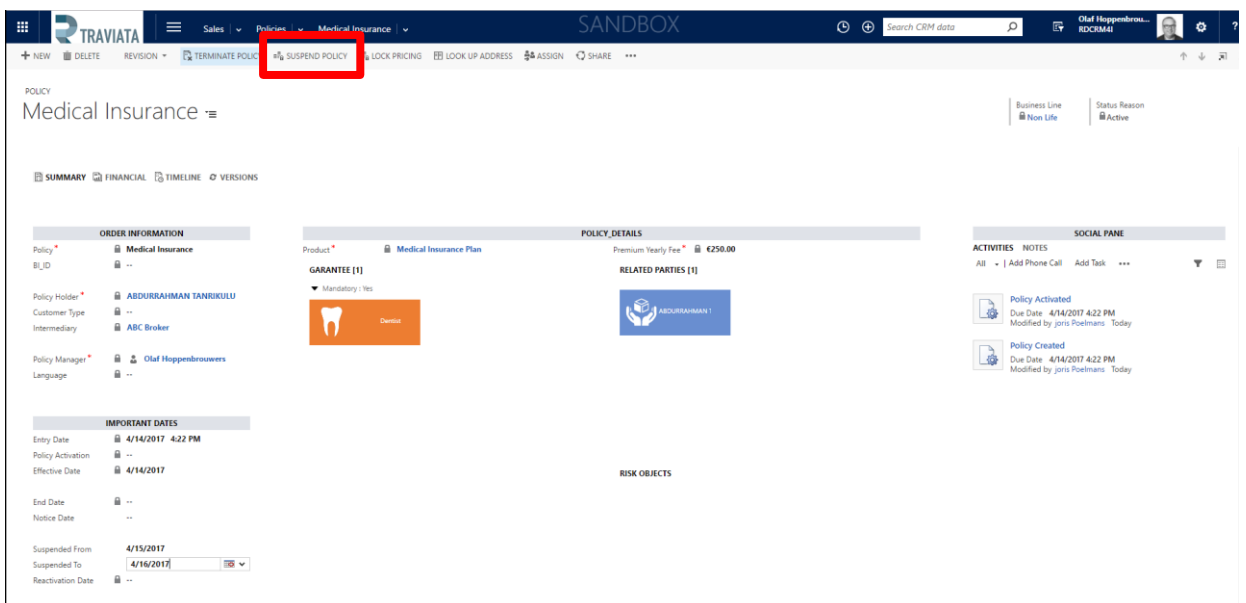
- Coming back to the policy for which the quittance and payment were issued, in the **Financial Tab**, notice the payments charts has been updated as well.
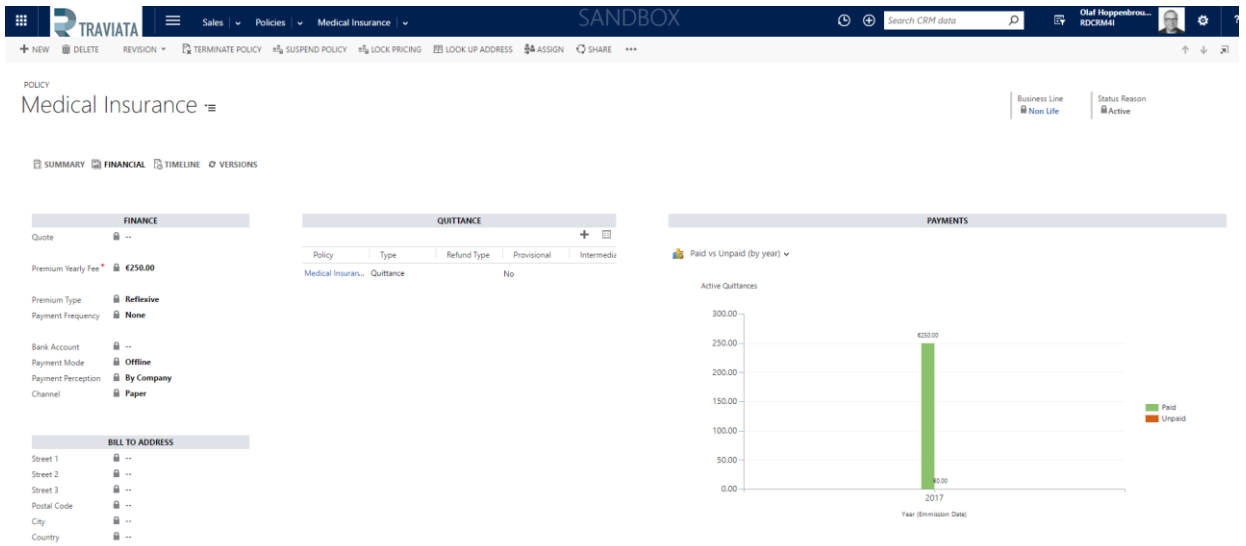
4.4.5 Suspend a Policy

- Open the active policy that you want to suspend, and click on button "**Suspend Policy**"

- In case Suspended From Date is empty, system will display following error message, which indicates that Suspended From Date is required in order to suspend the policy. Click **OK**

:

rdcrm4i.crm4.dynamics.com says:

Please fill the SuspendedFrom before to suspend this policy

☐ Prevent this page from creating additional dialogs.

OK
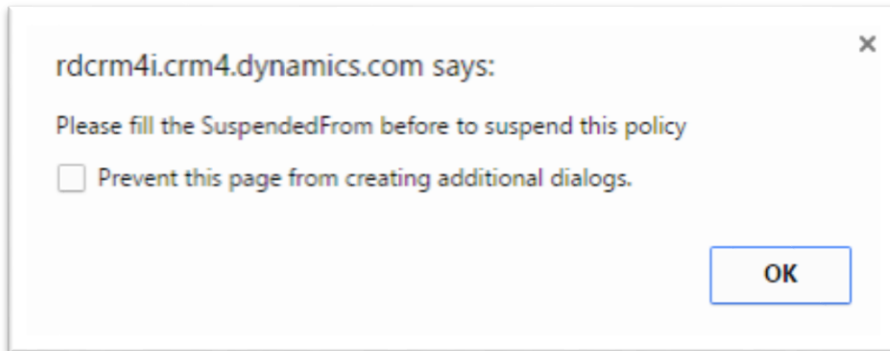
- Fill-in missing date in the policy form.
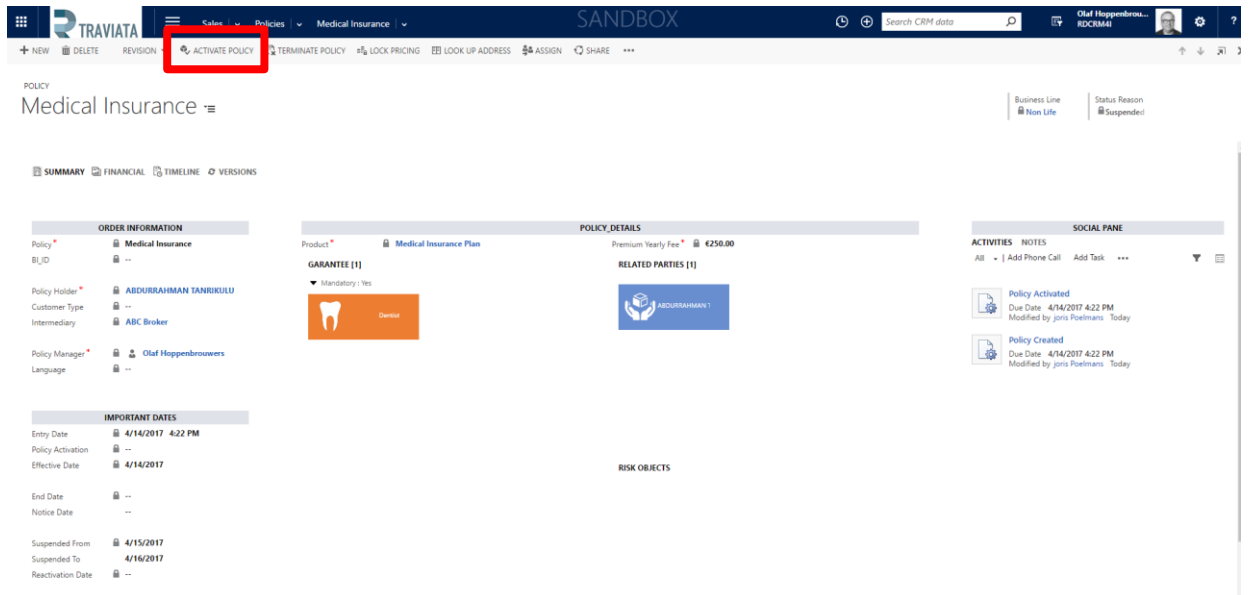
Notice that system will not accept a suspended from date prior to effective date.

- Click **Save** icon (or Ctrl+S)
- Click button "**Suspend Policy**" again,
- On refresh of the screen again (F5), notice that Policy has now a **Suspended** status reason, and is still not editable, expect fields
    - Notice Date
    - Suspended To

4.4.6   Reactivate a Policy
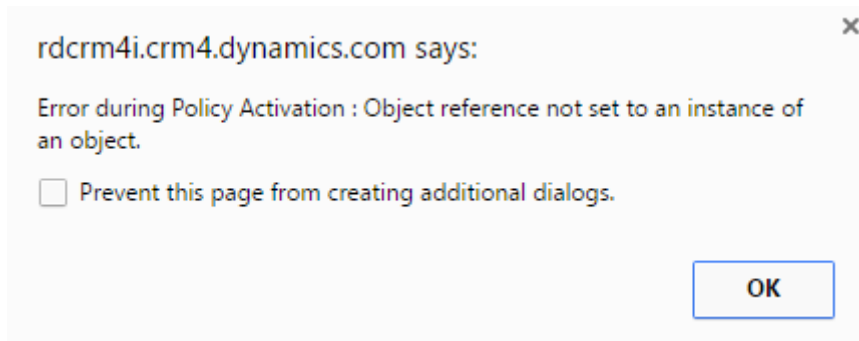
- Open the suspended policy that you want to re-activate, and click on button "**Activate Policy**"

- In case Suspended To Date is empty, system will display following error message, which indicates that Suspended To Date is required in order to re-activate the policy. Click **OK**

- Fill-in missing date in the policy form.

Notice that system will not accept a suspended to date prior or equal to suspended from date.

- Click **Save** icon (or Ctrl+S)

-

- Click button "**Activate Policy**" again

-

- On refresh of the screen again (F5), notice that Policy has now an Active status reason, and is still not editable, except fields:
    - o Notice Date
    - o Suspended From
    - o Suspended To
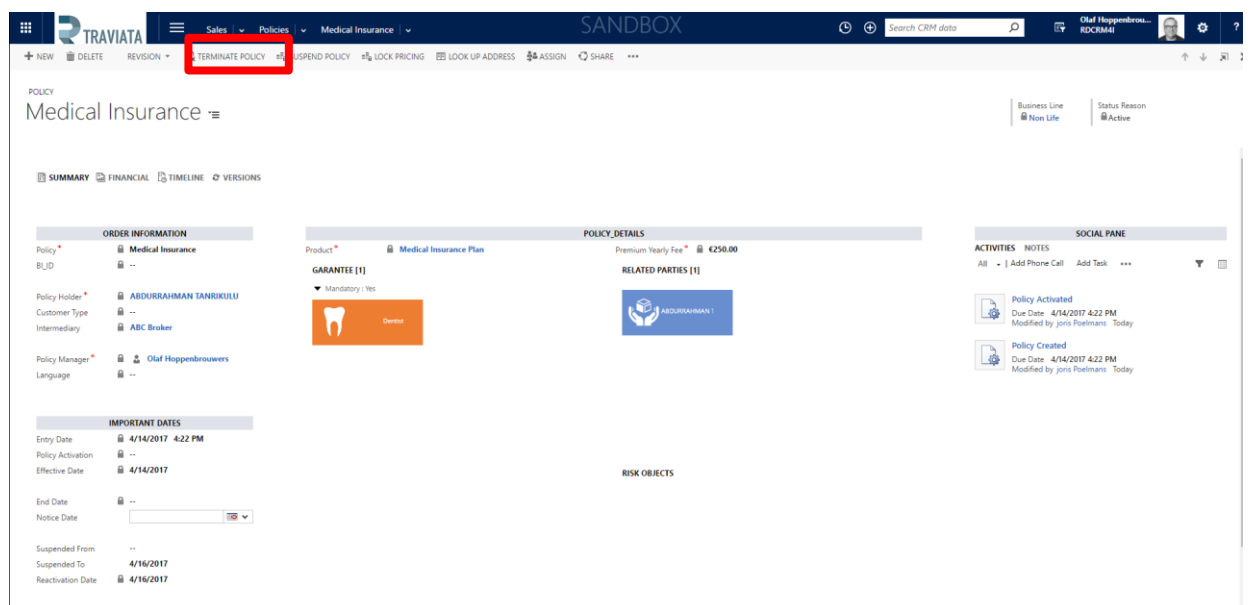
4.4.7 Cancel a Policy
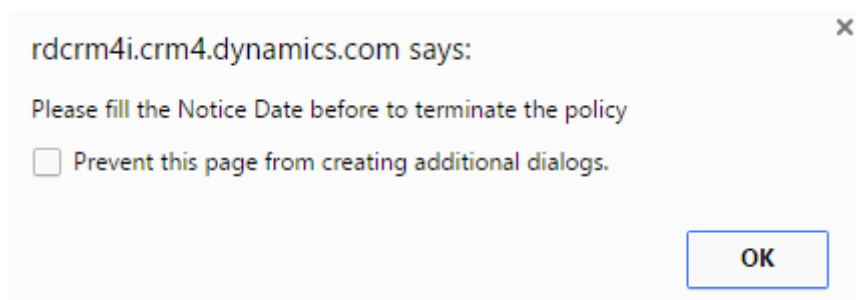
During this cancelling period a certain number of administrative steps are executed (in the legacy systems, official notification to policy holder…).

- Open the active policy that you want to cancel, and click on button "**Terminate Policy**"

- In case Notice Date is missing, system will display following error message, which indicates that Notice Date is required in order to cancel the policy. Click **OK**

- Fill-in missing date in the policy form.

Notice that system will not accept a notice date prior to effective date

- Click **Save** icon (or Ctrl+S)
- Click button "**Terminate Policy**" again

- On **refresh** of the screen (F5), notice that policy has now a **Cancelling** status reason, and is not editable anymore, expect one field
  - o End Date

4.4.8 Terminate a Policy

For a policy in the cancelling status, once that all the administrative steps executed during the cancelling period have been completed, the policy can be definitely terminated.

Terminating the policy corresponds to setting the policy record to an Inactive status.
In Traviata, there is no possibility for an end-user to deactivate a policy from the policy form.

This can be done via web-service call or via a workflow.

There is no possibility for a user to deactivate a policy from CRM.

This should be done via web-service call, triggered by a back-end command to definitively terminate a policy.

These are the fields to be populated when deactivating a policy:

  - o End date: indication of the date when the policy comes to an end, and is definitely deactivated.
  - o Status: Canceled
  - o Status reason: chose between Canceled and Terminated

- Cancelled will be used in case where policy is deactivated because of administrative reasons (administrative error, missing data never provided…).
- Terminated must be used for deactivating the policy when it has reached the end of its validity period.

5 References

In this section of the document we describe in details the data model, the attributes and the features related to the standard and custom entities used in the Travi@ta solution.
Note: the attributes section only describes the attributes appearing in the entity forms.
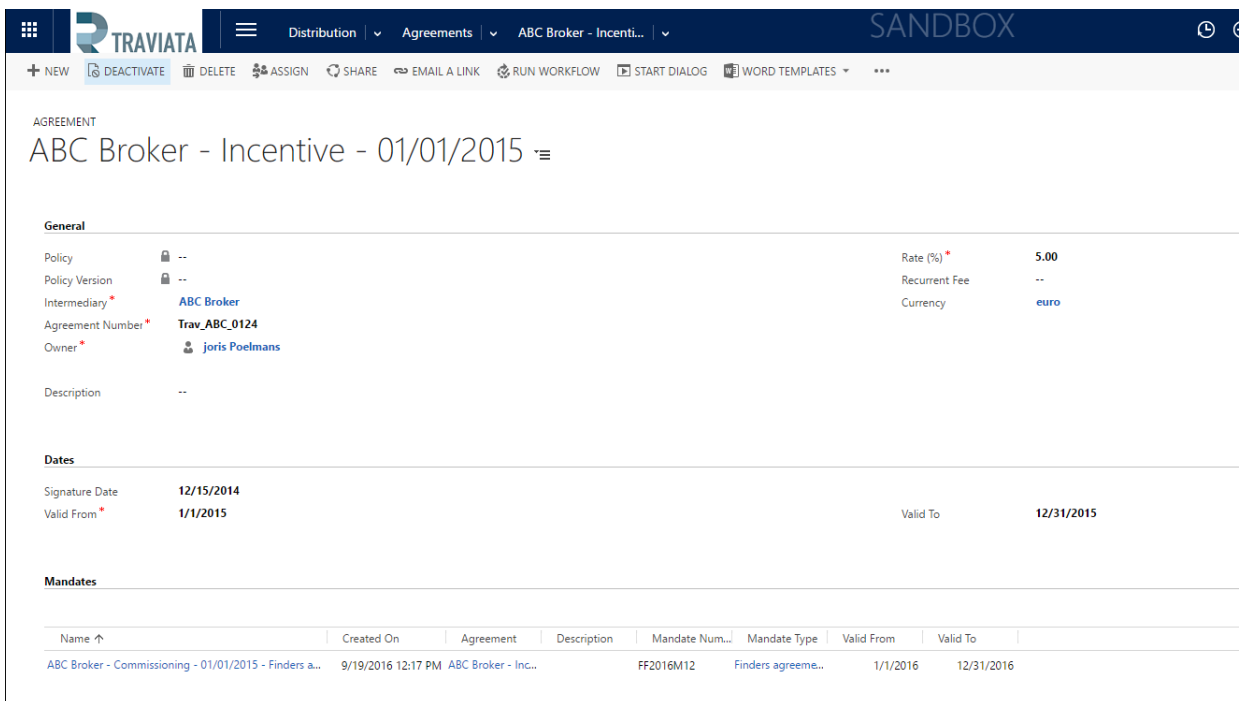
5.1 Agreement

An agreement is an insurance contract between the insurer company and an intermediary. An agreement can contain one or many mandates.

5.1.1   Attributes of an Agreement

Field	Description
Tab "General"	
Section "General"	
Policy	The related policy
Policy Version	Policy version related to agreement and policy
Intermediary	The linked intermediary for the agreement
Agreement Number	Number of agreement
Owner	Who owns the agreement
Description	Free text field for more details on agreement.
Rate %	Which percentage is entitled
Recurrent fee	Which fee is entitled
Currency	The currency of the amount
Section "Dates"	
Signature Date	Indication of date when agreement was signed.
Valid From	Indication of date when agreement validity period starts.
Valid To	Indication of date when agreement validity period ends.
Section "Mandates"	
Mandates	List of mandates related to this Agreement.
Section "Notes"	
Activities	Activities pane.
Notes	Notes pane.

5.1.2 Feature Details

On creation of an agreement record, the policy and policy version cannot be added. To do so you have to go to the policy itself and add the agreement. Or you can directly start within a policy creating a new agreement.

5.2 Bank Account

Bank accounts are used in quittances, to specify the account on which payment should be done, and it belongs to one intermediary or to one party (e.g. compensation fees by insurer, policy premium fees by party...).

5.2.1 Attributes of a Bank Account

Field	Description
Tab "Header"	
Owner	Owner Id
Status	Status of the Bank Account
Tab "General"	
Section "General"	
Intermediary	The name of the custom entity.
Contact	Free text field for more details on bank account.
Section "Section"	
Bank Account Type	BIC Code
Bank Account Number	Indication of bank account purpose (e.g. commission fees, premium fees…)
BIC Code	Contact person to which bank account belongs to.
SWIFT Code	SWIFT Code
Details	Intermediary to which bank account belongs to.
Section "Notes"	
Activities	Activities pane.
Notes	Notes pane.

5.3 Branch

Branches indicate the insurance classification (e.g. car, home, civil liability…). They can be used in a product, production figure or a market share. A branch can have sub-branches, and is specific to a business Line.
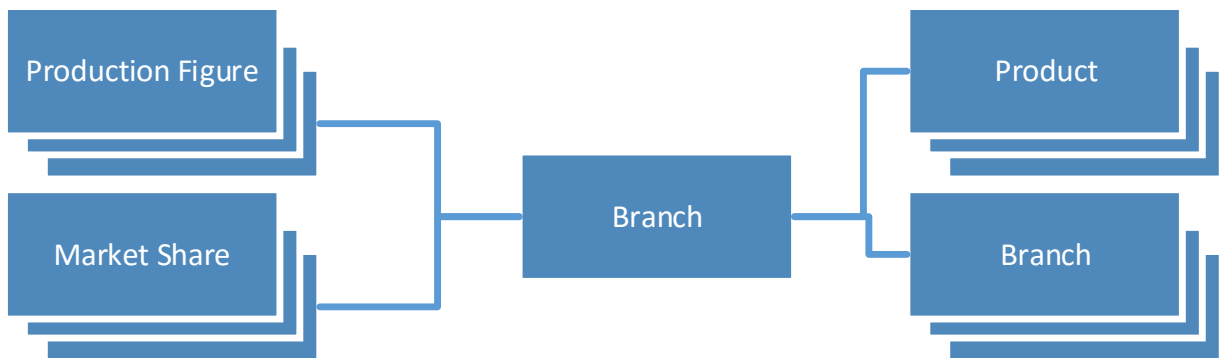
5.3.1   Attributes of a Branch

Field	Description
Tab "Header"	
Owner	Owner Id
Status	Status of the Branch
Tab "General"	
Section "General"	
Name	The name of the custom entity.
Description	Free text field for more details on branch.
Business Line	Indication of the business line to which branch belongs (typically Life or Non-Life)
Parent	Indication of the parent branch (e.g. the branch accidents, may be split into two sub-branches i.e. work accidents or other accidents)
BI_ID	Indication of the branch code in a backend system (e.g. BI, ERP…)
Section "Products"	
List of products in this branch.	

5.4 Business Line

A business Line, indicates the insurance type; typically Life vs Non-Life. It is used in all the entities depicted below with which it has a 1-N relationship.

Note: In some of these entities it may not be editable (e.g. in policy it is inherited from Product and cannot be modified).
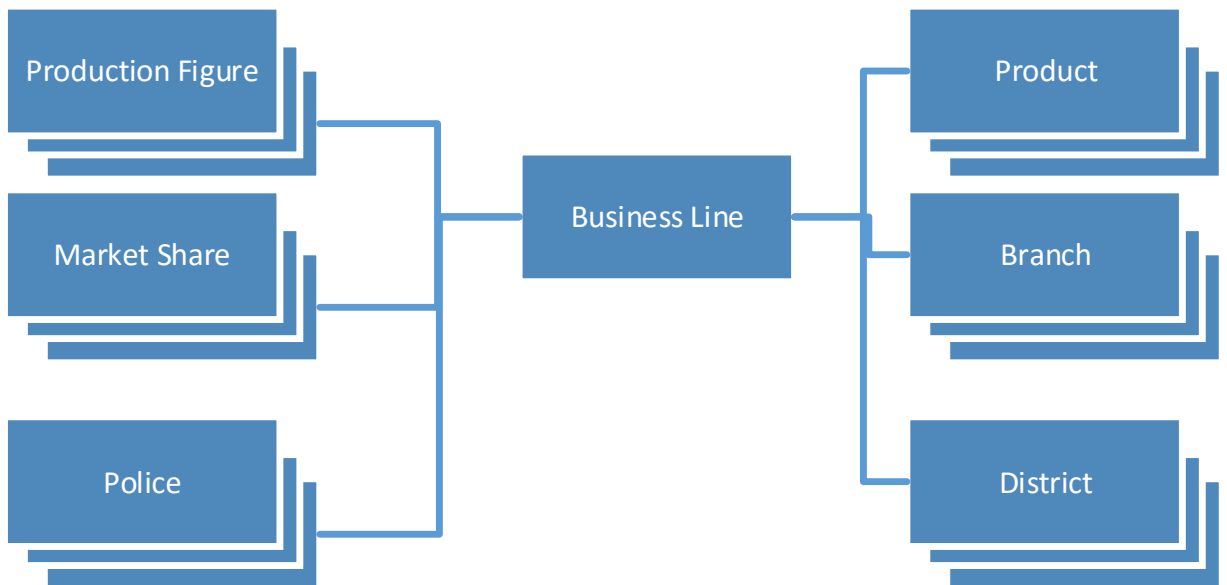
5.4.1 Attributes of a Business Line

Field	Description
Tab "Header"	
Owner	Owner Id
Status	Status of the Business Line
Tab "General"	
Section "General"	
Name	The name of the custom entity.
Status	Status of the Business Line
BI_ID	Indication of the business line code in a backend system (e.g. BI, ERP…)

5.5 Country

ISO2 code and names of all countries. Country is used in many entities where address or places must be specified (such as party, lead, intermediary, policy…).
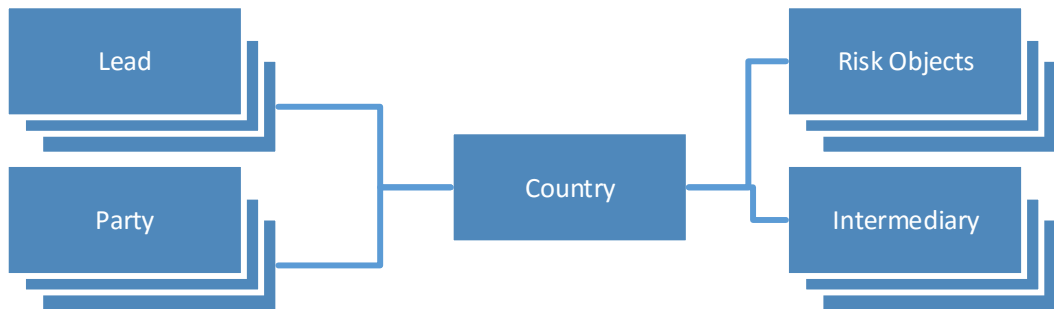
5.5.1   Attributes of a Country

Field	Description
Tab "Header"	
Status	Status of the Country
Owner	Owner Id
Tab "General"	
Section "General"	
Name	The name of the custom entity.
Code Telebib	Telebib Code for Country from List 519B
Code ISO	International country ISO2 code.
Sovereignty	
Type	
SubType	
ITU-T Telephone code	
Formal Name	
Capital	
ISO 3166-3 Letter Code	
ISO 4217 Currency Name	
ISO 4217 Currency Code	
IANA Country Code TLD	
Description	

5.6 District

District is renamed from standard Territory entity. It represents sales regions, and is typically used for territory segmentation of your intermediaries. It can be used in production figures, and is specific per business line. Also a district can be divided in sub-districts.

5.6.1   Attributes of a District

Field	Description
Tab "General"	
Section "Territory Information"	
District Name	Name of the territory.
BI_ID	Indication of the district code in a backend system (e.g. BI, ERP…)
District Manager	Unique identifier of the manager of the territory.
Business Line	Indication of the business line to which the district belongs (typically Life or Non-Life)
Parent District	Indication of parent district.
Section "Description"	
Description	Description of the territory.

5.7 Event

The Event entity is a custom **activity** entity. It indicates an event on any entity (e.g. policy status change, birthday of a party…). An event is typically created automatically by CRM.

5.7.1 Attributes of an Event

Field	Description
Tab "Header"	
Priority	Priority of the activity.
Due Date	Scheduled end time of the activity.
Activity Status	Status of the activity.
Owner	Unique identifier of the user or team who owns the activity.
Tab "General"	
Section "General"	
Subject	Subject associated with the activity.
Event Type	Option set indicating the type of event (e.g. Information, Call to Action, Warning, Other).
Priority	Priority of the activity.
Regarding	Unique identifier of the object with which the activity is associated.
Customers	Customer with which the activity is associated.
Owner	Unique identifier of the user or team who owns the activity.
Section "Dates"	
Start Date	Scheduled start time of the activity.
Actual Start	Actual start time of the activity.
Actual End	Actual end time of the activity.
Actual Duration	Actual duration of the activity in minutes.
Due Date	Scheduled end time of the activity.
Section "Description"	
Description	Description of the activity.
Section "Notes"	
Notes	Notes pane.

5.7.2 Feature Details

Each time a policy is created in the system, activated, suspended or put in cancelling status, an event record is created by the system in the background and can be viewed from the policy Timeline tab.
Also Events can be created manually on any other entity, such as party (e.g. birthday alert…), intermediary…

5.8 Insurer

An insurer represents the insurance company undertaking to pay compensation in an insurance agreement. This refers to the standard CRM entity Competitor.

As an insurance company here is where you will store your competitors, and you will use this in a market shares to indicate which part of the intermediary portfolio is hold from which of your competitors.
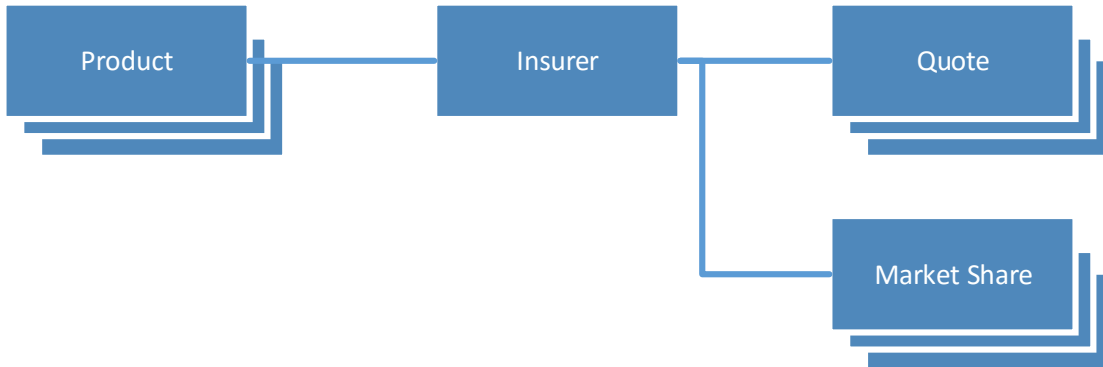
5.8.1 Attributes of an Insurer

Field	Description
Tab "General"	
Insurer Name	Type the company or business name used to identify the competitor in data views and related records.
Insurer Number	Type the insurer number.
Legal Status	Select insurer legal status.
VAT Number	Type the VAT number.
Section "Communication"	
Main Phone	Type the main phone number associated with the primary address.
Other Phone	Type a second phone number associated with the primary address.
Email	Type the email associated with the primary address.
Website	Type the website URL for the competitor.
Fax	Type the fax number associated with the primary address.
Section "Address"	
Street 1	Type the first line of the primary address.
Street 2	Type the second line of the primary address.
Street 3	Type the third line of the primary address.
ZIP/Postal Code	Type the ZIP Code or postal code for the primary address.
City	Type the city for the primary address.
Country	Type the country for the primary address.
Section "Posts	Notes"	
Posts	Posts pane.
Notes	Notes pane.

5.9 Intermediary

An intermediary is typically a company, undertaking to sell the insurance product of one (typically a agent) or many (typically an broker) insurance companies, which is reflected in the agreements it has signed with the insurance company.

It can have many bank accounts, for example one to allow him to receive commission payments, one for claim reimbursement fees…

An intermediary can of course sell one or more policies, make one or more offers and be implicated in one or more opportunities.

It can also have one or many contact persons working for it. Refer to the Party of type intermediary contact for more details on this.

You can track per year the top competitors per intermediary, and identify which portion of the intermediary portfolio is owned by you or your competitors. You can do this by creating many market share records per year and per competitor (i.e. insurer).

The production figures are used tracking figures related to your intermediary such as number and amount of lost polices, of new ones per year, per quarter…
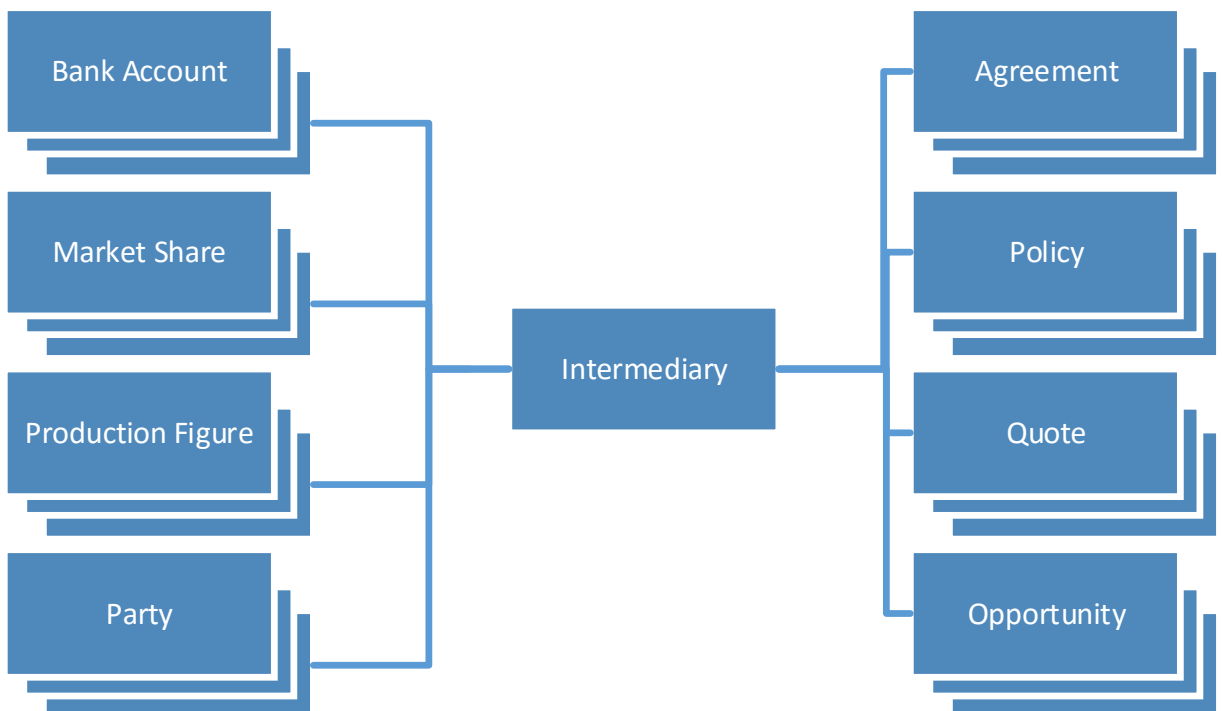
5.9.1 Attributes of an Intermediary

Field	Description
Tab "Header"	
Intermediary Type	Indication of intermediary role towards insurer (e.g. agent, broker…).
Intermediary Status	Indication of intermediary's status.
Segment	Indication of the intermediary's classification (e.g. gold, silver…).
Owner	Indication of the user or team who is assigned to manage the record. This field is updated every time the record is assigned to a different user.
Tab "General"	
Section "INTERMEDIARY"	
Intermediary Name	Type the company or business name.
Intermediary Type	Indication of intermediary role towards insurer (e.g. agent, broker…).
Company Code	Type a unique identification for a company in the insurance market (e.g. FSMA number in Belgium…).
Intermediary Level	Classification of the intermediary
Section "CONTACT INFORMATION"	
Email	Type the primary email address for the account.
Main Phone	Type the main phone number for this account.
Mobile Phone	Type a third phone number for this account.
Fax	Type the fax number for the account.
Contact Method	Select the preferred method of contact.
Language	Select language for this intermediary (e.g. French, Dutch…).
Section "ADDRESS"	
Street	Type the first line of the primary address.
Postal Code	Type the ZIP Code or postal code for the primary.
City	Type the city for the primary.
Country	Search and select the country.
Section "Production figures"	

Field	Description
New by Business Line	Graph based on inline visualization
Policies by Business Line	Graph based on inline visualization
Portfolio Retention	Graph based on inline visualization
Premiums vs Claims by Business Line	Graph based on inline visualization
Tab "Structure"	
Section "Employees"	
List of the people working for this intermediary. Color formatting is set in the parameter of Single View Builder – Grid View	
Section "Agreements"	
List of the agreements in place for this intermediary. Color formatting is set in the parameter of Single View Builder – Grid View	
Section "Structure"	
Tree View showing the hierarchical structure of this intermediary group. Clicking on one of the sub intermediaries will show the employees and agreements in the linked grid view of this sub intermediary.	
Tab "Details"	
Section "Intermediary Informations"	
Intermediary Status	Select the account's status.
Parent Account	Choose the parent account associated with this account to show parent and child businesses in reporting and analytics.
VAT Number	Type a unique identification for a company submitted to VAT regulations.
Legal Status	Search and select the legal status of a company (e.g. Limited liability company, nonprofit company…).
Segment	Search and select the intermediary classification (e.g. gold, silver…).
District	Choose the sales region or territory for the account to make sure the account is assigned to the correct representative and for use in segmentation and analysis.
Score	Type the marketing or sales score for this intermediary.
No. of Employees	Type the number of employees that work at the account for use in marketing segmentation and demographic analysis.
Section "Market Shares"	
List of and pie chart displaying market share records related to this intermediary. First grid gives the numbers representing the market share – below is a pie chart so you can see the actual partition of the market share.	

Field	Description
Section "Agreements"	
List of agreements for this intermediary.	
Section "Bank Accounts"	
List of bank accounts for this intermediary.	
Tab "TimeLine"	
Gives an overview of overall activities on this intermediary (phone calls, e-mails, appointments and events). Here you can sort the activities via the menu. You can zoom in & out, refresh, go back in time, to the actual time and go forward in time.	
Tab "Visit Reports"	
Section "Last 12 months"	
Displays the visit reports grouped by: *- Open* *- Waiting for approval* *- Rejected* *- Completed*	
Section " Visit Report timeline "	
Gives all the visit reports in a timeline. You can double click on an item to open a visit report	
Section "Discussion points and events"	
Here you can add extra discussion points. These points are automatically added to the next visit report topics.	
Tab "Financials"	
Section "Production Evolution"	
Displays charts: *- The amount of new polices per year* *- Per year the proportion of each business line in the portfolio*	
Section "Portfolio Retention"	
Displays charts: *- The number of won vs lost policies per business line.* *- Per year the portfolio retention i.e. count of existing policies vs new ones, vs ended vs forecasted.*	
Section "Claims vs Premiums"	
Displays charts: *- Amount of premiums paid vs, amount of claims paid per business line* *- Amount of premiums paid vs, amount of claims paid per year*	
Tab "Quality"	

Field	Description
Section "Activated Quality Reports"	
This is a list of all the activated quality reports. These quality reports are based upon a template (settings – quality category)	
Section "Drafts"	
When creating a new quality report it will first appear in Draft version. After you have selected new a new version will open with the quality report. You must refresh to see all the sliders representing the criteria and questions for each section/topic to be evaluated. After you have filled in you will get the report in Draft view. Re-open the draft version and make it active.	
Section "Quality report"	
Displays quality template radar charts: - The displayed scoring is a total of all the quality reports that are active. Remark; the radar will not be shown if one of the criteria/questions has not been filled in properly.	
Tab "GeoLocation"	
Section structure of Intermediary	
This is a tree view containing all the intermediaries linked to the selected intermediary. The tree view is part of a broadcast subscribe feature. Clicking on an intermediary will show the information in the other single views on the record.	
Section Map	
When selecting an intermediary you will get the selected intermediary and his customers on a map. On the right you will get a list of all the related entities.	
Section Single View	
When selecting a customer on the map or the list, it will give the broadcast information of that party. You will get an overview of all its policies, coverage, opportunities, quotes and you'll be able to directly create a new quote.	
Tab "SalesPlanning"	
Section Map	
See all the intermediaries in a map by segment or classification.	
Section Single View	
You can select an intermediary on the map or the list, and then select them to add them to a sales plan or clear them. Adding them to the sales plan will give a list of all the sales plans per day to organize the sales visits.	
Tab "Marketing"	
Section "Contact Information"	
Primary Contact	Choose the primary contact for the account to provide quick access to contact details.

Field	Description
Main Phone	Type the main phone number for this account.
Mobile Phone	Type a third phone number for this account.
Other Phone	Type a second phone number for this account.
Email	Type the primary email address for the account.
Email 2	Type the secondary email address for the account.
Email 3	Type an alternate email address for the account.
Section "Contact Preferences"	
Contact Method	Select the preferred method of contact.
Do not allow Bulk Emails	Select whether the account allows bulk email sent through campaigns. If Do Not Allow is selected, the account can be added to marketing lists, but is excluded from email.
Do not allow Emails	Select whether the account allows direct email sent from Microsoft Dynamics CRM.
Do not allow Mails	Select whether the account allows direct mail. If Do Not Allow is selected, the account will be excluded from letter activities distributed in marketing campaigns.
Do not allow Phone Calls	Select whether the account allows phone calls. If Do Not Allow is selected, the account will be excluded from phone call activities distributed in marketing campaigns.
Preferred Time	Select the preferred time of day for service appointments.
Section "Marketing"	
Originating Lead	Shows the lead that the account was created from if the account was created by converting a lead in Microsoft Dynamics CRM. This is used to relate the account to data on the originating lead for use in reporting and analytics.
Send Marketing Materials	Select whether the account accepts marketing materials, such as brochures or catalogs.
Last Date Included in Campaign	Shows the date when the account was last included in a marketing campaign or quick campaign.
Section "Marketing Lists"	
List of active marketing lists where this intermediary is included.	
Tab "SOCIAL PANE"	
Posts	Posts pane.
Activities	Activities pane.
Notes	Notes pane.

5.10 Intermediary Type

This is an intermediary attribute, that indicates the intermediary role towards insurer (e.g. agent, broker…).

5.10.1   Attributes of an Intermediary Type

Field	Description
Tab "Header"	
Status	Status of the Intermediary Type.
Owner	Owner Id.
Tab "General"	
Section "General"	
Name	The name of the custom entity.
BI_ID	Type internal (back-end) identification of intermediary type.
Description	Type free text for more details.

5.11 Item Brand

This is an attribute of a risk object of type other, and indicates the brand of any object other than vehicle (e.g. HP, Nespresso…)

5.11.1 Attributes of an Item Brand

Field	Description
Tab "Header"	
Status	Status of the Item Brand.
Owner	Owner Id.
Tab "General"	
Section "General"	
Name (Vehicle Brand)	The name of the custom entity.
Description	Type free text for more details.

5.12 Item Type

This is an attribute of a risk object of type other, and indicates the type of any object other than vehicle (e.g. personal computer, coffee machine, jewel...).

5.12.1   Attributes of an Item Type

Field	Description
Tab "Header"	
Status	Status of the Item Type.
Owner	Owner Id.
Tab "General"	
Section "General"	
Name (Property Type)	The name of the custom entity.
Code	Type a unique code.
Description	Type free text for more details.

5.13 Model (Vehicle)

This is an attribute of a risk object of type other, and indicates the type of any object other than vehicle (e.g. personal computer, coffee machine, jewel...).

5.13.1   Attributes of an Item Type

Field	Description
Tab "Header"	
Status	Status of the Item Type.
Owner	Owner Id.
Tab "General"	
Section "General"	
Vehicle Brand	Choose the brand of the vehicle
Vehicle Model	Choose the model of the brand of the vehicle
Description	Type free text for more details.

5.14 Social Status

This is a party attribute that indicates the social status of a party (e.g. contractual, active associate, …).

5.14.1 Attributes of a Social Status

Field	Description
Tab "Header"	
Status	Status of the Job.
Owner	Owner Id.
Tab "General"	
Section "General"	
Name	The name of the custom entity.
Code	Type a unique code.
Description	Type free text for more details.

5.15 Job

This is a party attribute that indicates the job of a party (e.g. artist, architect, teacher…).

5.15.1 Attributes of a Job

Field	Description
Tab "Header"	
Status	Status of the Job.
Owner	Owner Id.
Tab "General"	
Section "General"	
Name	The name of the custom entity.
Code	Type a unique code.
Description	Type free text for more details.

5.16 KYC

The KYC (Know your customer) entity is used to record and archive the investor profile of the parties.

5.16.1 Attributes of a KYC

Field	Description
Tab "General"	
Section "General"	
Name	Name of the KYC record. As best practice choose the most explicit and unique name (by example, *Party – Created On*)
Party	Reference to the Party of the KYC record.
Owner	Reference to the user owning the KYC record.
Created On	Creation date of the KYC record.
Section "Results"	
Investor Profile	Define the investor profile of the party : Income Preservation, Conservative, Balanced, Dynamic.
Investment Experience	Define the investment experience level of the party : Retail, Sophisticated, Expert.
Investment Knowledge	Define the investment knowledge level of the party : Retail, Sophisticated, Expert.
Risk Tolerance	Define the risk tolerance level of the party : Low Risk, Moderate-Low Risk, Moderate Risk, High Risk.
Reference Currency	Define the reference currency of the party : euro, US dollar,…
Section "Notes"	
Note Text	Activities and Notes pane

5.16.2 Feature Details

When a new KYC record is saved, automatically a workflow update the KYC information on the Party form.

5.17 Lead

A lead is a prospect or potential sales opportunity that you can capture during an event (e.g. webinar, workshop…) or from your website. When you identify what insurance product specifically a lead may be interested in, you can qualify it into an opportunity and a party if this interest comes from an existing party. If you cannot contact the lead, or learn that it is not interested anymore, you will have to disqualify it.

Standard CRM allows you to qualify many times the same lead into an opportunity and/or Party, therefore the N-N relation depicted below. Indeed a lead that you thought as lost, might come back and show real interest on a product, therefore you can re-open the lost lead and qualify it into a new opportunity.

In our insurance solution you can also have an intermediary as a lead. This enables the possibility to do a follow up of potential new partners/intermediaries. There is no link to the further process as creating an opportunity for gaining an intermediary would lead to confusion into your pipeline.

Note: This implies that you should look for an existing leads (active or closed) before creating a new one, which is strongly advised in order to avoid polluting your CRM with redundant data.
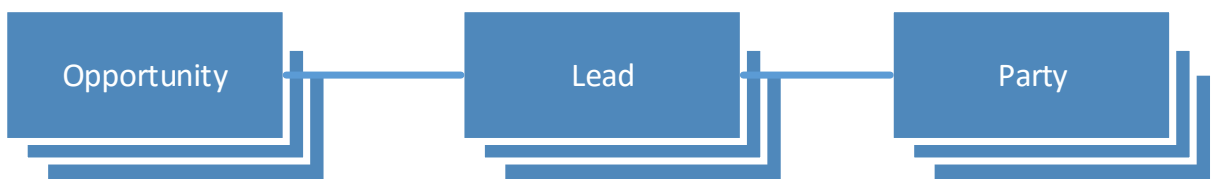
5.17.1   Attributes of a Lead

Field	Description
Tab "Header"	
Lead Source	Select the primary marketing source that prompted the lead to contact you.
Rating	Select a rating value to indicate the lead's potential to become a customer.
Status	Select the lead's status.
Owner	Enter the user or team who is assigned to manage the record. This field is updated every time the record is assigned to a different user.
Tab "Summary"	
Section "CONTACT"	
Lead Type	Choose between a party or an intermediary. If the lead is a party you will get an extra field

Field	Description
Party Type	This field only appear if the lead type equals "Party". Choose between an individual and a company
Intermediary	Select the intermediary you want to link to this lead.
Topic	Type a subject or descriptive name, such as the expected order, company name, or marketing source list, to identify the lead.
First Name	Type the first name of the primary contact for the lead to make sure the prospect is addressed correctly in sales calls, email, and marketing campaigns.
Last Name	Type the last name of the primary contact for the lead to make sure the prospect is addressed correctly in sales calls, email, and marketing campaigns.
Job Title	Type the job title of the primary contact for this lead to make sure the prospect is addressed correctly in sales calls, email, and marketing campaigns.
Business Phone	Type the work phone number for the primary contact for the lead.
Mobile Phone	Type the mobile phone number for the primary contact for the lead.
Email	Type the primary email address for the lead.
Website	Type the website URL for the company associated with this lead.
Section "ADDRESS"	
Street	Type the first line of the primary address.
Post Code	Type the ZIP Code or postal code for the primary address.
City	Type the city for the primary address.
Country	Search and select the country.
Country/Region	Type the country or region for the primary address.
Section "SOCIAL PANE"	
Posts	Posts pane.
Activities	Activities pane.
Notes	Notes pane.
Section "MARKETING INFORMATION"	

Field	Description
Lead Source	Select the primary marketing source that prompted the lead to contact you.
Source Campaign	Choose the campaign that the lead was generated from to track the effectiveness of marketing campaigns and identify communications received by the lead.
Marketing Material	Select whether the lead accepts marketing materials, such as brochures or catalogs. Leads that opt out can be excluded from marketing initiatives.
Last Campaign Date	Shows the date when the lead was last included in a marketing campaign or quick campaign.
Section "CONTACT METHOD"	
Preferred	Select the preferred method of contact.
Email	Select whether the lead allows direct email sent from Microsoft Dynamics CRM.
Bulk Email	Select whether the lead accepts bulk email sent through marketing campaigns or quick campaigns. If Do Not Allow is selected, the lead can be added to marketing lists, but will be excluded from the email.
Phone	Select whether the lead allows phone calls.
Mail	Select whether the lead allows direct mail.

5.17.2   Feature details

After the creation of a Lead, it is possible to qualify it into an opportunity or disqualify it (i.e. deactivate the lead). This is not possible when the lead is of a type "intermediary".

5.18 Legal Status

This is an attribute of Party of type company and Intermediary indicating the legal status of a company (e.g. Limited liability company, nonprofit company…).

```
┌──────────────┐     ┌──────────────┐     ┌──────────────┐
│ Intermediary │─────│ Legal Status │─────│    Party     │
└──────────────┘     └──────────────┘     └──────────────┘
```
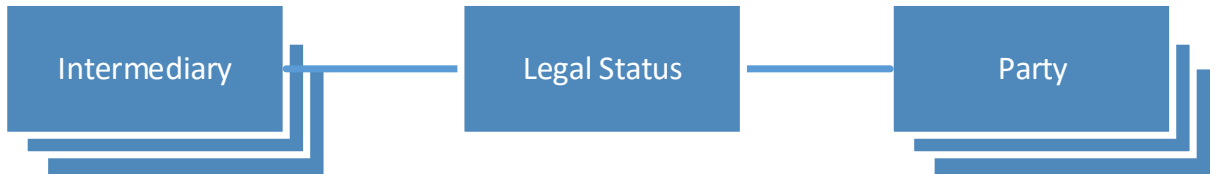
5.18.1   Attributes of a Legal Status

Field	Description
Tab "Header"	
Status	Status of the Legal Status.
Owner	Owner Id.
Tab "General"	
Section "General"	
Legal Status	The name of the custom entit+A514:B515y.
Code	Type unique code.
Description	Type free text for more details.
Country	For which country is this legal status

5.19 Mandate

Mandate exists within an agreement between an insurer company and an intermediary, designates the terms and obligations of the intermediary in executing the mission provided by the insurer.

5.19.1 Attributes of a Mandate

Field	Description
Tab "Header"	
Name	The name of the custom entity.
Owner	Owner Id.
Tab "General"	
Section "General"	
Mandate Type	Indication of the type of mandate (e.g. placement mandate…).
Agreement	Agreement to which Mandate is linked.
Mandate Number	Indication of the mandate number in a backend system (e.g. BI, ERP…).
Valid From	Mandate validity start date.
Valid To	Mandate validity end date.
Section "Description"	
Description	Free text for more details.
Section "Notes"	
Activities	Activities pane.
Notes	Notes pane.

5.19.2 Feature details

On creation of a mandate record, the mandate name Is calculated as the concatenation of fields Agreement and Mandate Type. Mandate name is also recalculated when one of these two fields changes.

5.20 Mandate Type

This is an attribute of Mandate, and indicates the type of mandate (e.g. placement mandate…)

5.20.1   Attributes of a Mandate Type

Field	Description
Tab "Header"	
Status	Status of the Mandate Type.
Owner	Owner Id.
Tab "General"	
Section "General"	
Mandate Type	The name of the custom entity.
BI_ID	Type internal (back-end) identification of intermediary type.
Description	Type free text for more details.

5.21 Market Share

Market share is used to track the portfolio share of an intermediary among several insurer companies.
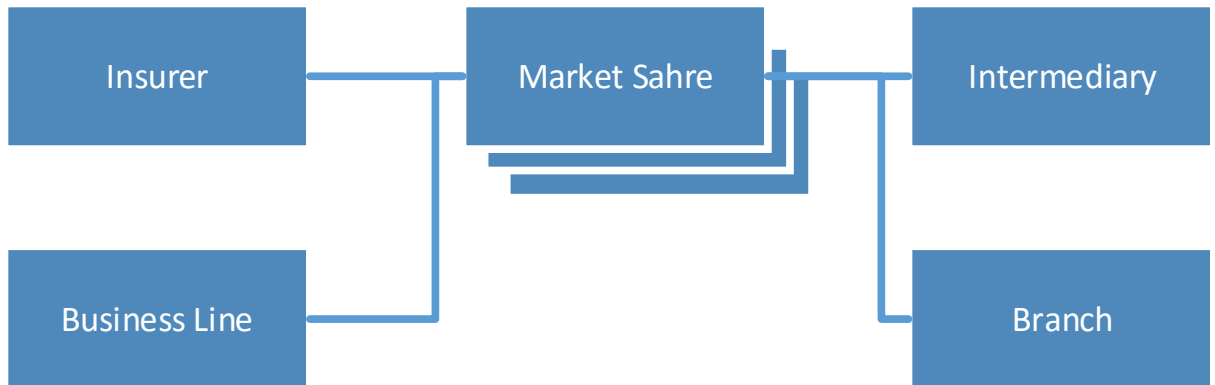
5.21.1 Attributes of a Market Share

Field	Description
Tab "Header"	
Name	The name of the custom entity.
Status	Status of the Market Share.
Owner	Owner Id.
Tab "General"	
Section "General"	
Intermediary	Indication of intermediary.
Insurer	Indication of insurer.
Date	Indication of date when the Market Share survey was completed (typically year is interesting).
Year	Indication of year or which this market share info is valid.
Section "Section"	
Business Line	Indication of insurance type typically Life vs Non-Life.
Branch	Indication of insurance classification (e.g. car, home, civil liability…).

Field	Description
Amount	Indication of total amount of policies that this intermediary sells for this insurer.
Count	Indication of number of policies that this intermediary sells for this insurer.
Percentage	Indication of percentage of policies that this intermediary sells for this insurer.
Section "Notes"	
Activities	Activities pane.
Notes	Notes pane.

5.21.2 Feature details

On creation of a market share record, the market share name Is calculated as the concatenation of fields Intermediary, Branch, Business Line and Insurer. Market share name is also recalculated when one of these fields changes.

Though fields Percentage, Count and Amount are optional, it is required that at least one of them is filled, in order to save a Market share record.

5.22 Opportunity

An opportunity, is a potential revenue-generating event, or sale to a party, on a specific product. You have the choice between creating an opportunity from scratch or by converting a lead (of type party) into an opportunity, once you know what insurance product may interest the party.

An opportunity can lead to simulations in your back-end systems, and end-up in the creation of a quote. Standard CRM allows to create many quotes for the same opportunity. However the process we recommend is to convert the opportunity into one quote, after which you can of course revise the quote and make many offers until you can reach an agreement which will lead to a policy.

Also note that standard CRM allows to track many competitors on who you win or against who you lose an opportunity.
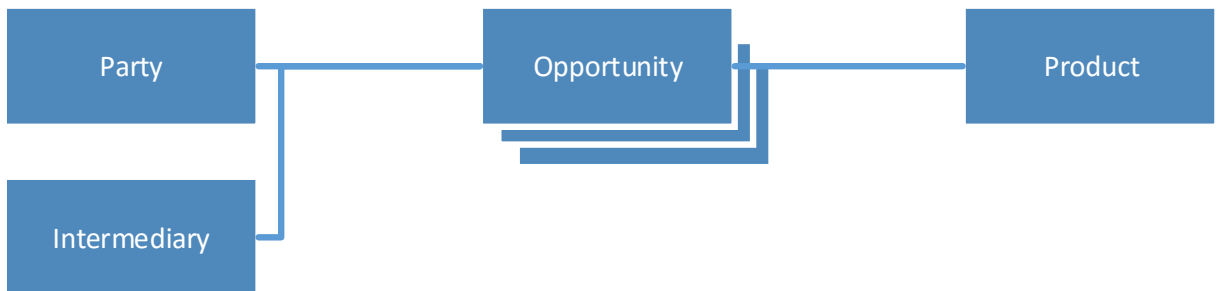
5.22.1   Attributes of an Opportunity

Field	Description
Header	
Est. Close date	The date on which it is supposed the opportunity will be closed
Potential Premium	The potential yearly premium that is likely to be in place
Status	The status of the opportunity being in progress or on hold
Owner	Who is owning the opportunity
Tab "Summary"	
Section "Opportunity Information"	
Topic	Type a subject or descriptive name, such as the expected order or company name, for the opportunity.
Opportunity Type	Search and select the opportunity nature (e.g. request, simulation, intermediary…)
Potential Customer	Select the customer account or contact to provide a quick link to additional customer details, such as address, phone number, activities, and orders.
Intermediary	Search and select the potential intermediary for this opportunity.

Field	Description
Asset Value	Type a value between 0 and 1,000,000,000,000 to indicate the lead's potential available budget.
Potential Premium	Type the actual revenue amount for the opportunity for reporting and analysis of estimated versus actual sales. Field defaults to the Est. Revenue value when an opportunity is won.
Section "Opportunity Details"	
Description	Type additional information to describe the opportunity, such as possible products to sell or past purchases from the customer.
Section "Product Details"	
Product	Select the insurance product that is (most likely) to be offered
Sub grid for Quote	This grid will be accessible from the moment the opportunity is saved. Here you can create a quote via the "**+**"using the information from the opportunity. This will open a new quote window.
Section "Notes Pane"	
Posts	Posts pane.
Activities	Activities pane.
Notes	Notes pane.
Section "Business Process Flow"	
Qualify	Here the fields are presented to qualify the opportunity. The business process flow depends on the process that is set. You can edit the process flow to your needs.
Develop	This second stage of the business process flow gives more details on the needs and intermediary.
Close	Third step in the business process flow is for the closure of the opportunity. Typically this is at the end of the sales process.

5.22.2 Feature details

Once an opportunity has been created, it can either be closed as won or closed as lost (standard CRM feature).

5.23 Party

A party represents either the final customer or a contact person working at an intermediary. A final customer being potentially an individual, a company or a multiple party (typically a family) while a contact person is typically an employee or business owner working at the intermediary.

The final customer type of party, can be owner of one or many risk objects, it can receive quittances, play different roles in a policy or quote (e.g. policy holder, insured or beneficiary), it can have one or many bank accounts, KYC survey results related to it, or be the potential policy holder in an opportunity, or the main policy holder in a quote or policy.

The intermediary contact type of Party, will typically be related to one or many agreements where he/she is the contact person on the intermediary side for that specific agreement.
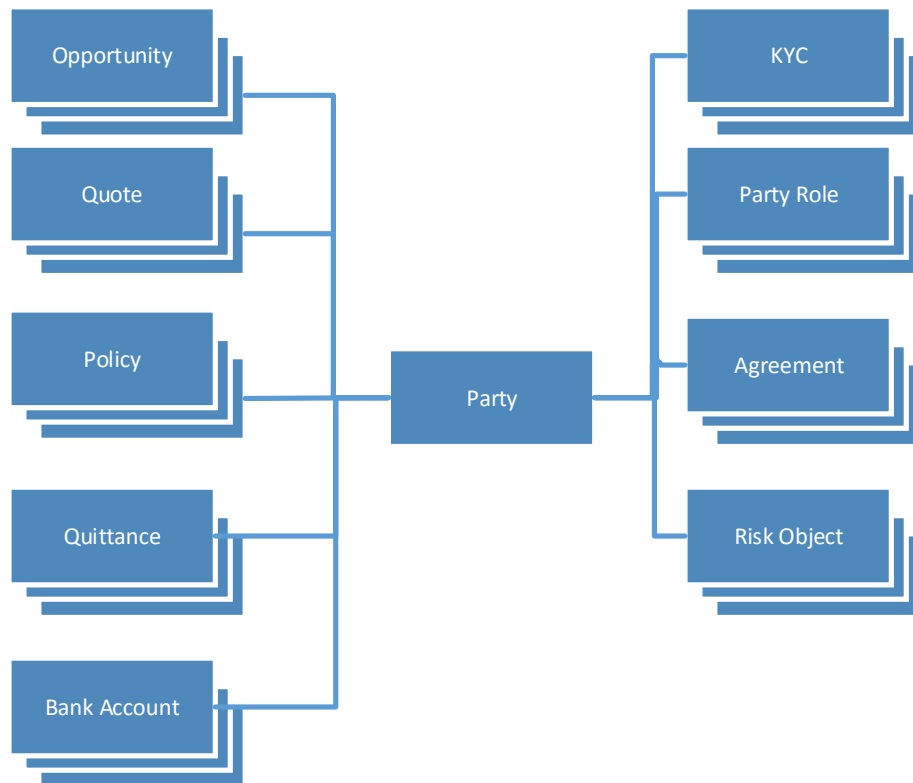
5.23.1 Attributes of a Party

Field	Description
Tab "Header"	
Party Status	Status of party. Choose between suspect, prospect, effective, Inactive
Segmentation	Indicates the party classification (e.g. A, B, C…)
Owner	Owner of party.
Tab "General"	

Field	Description
Section "PARTY"	
Type	Select between Individual, Multiple, Company or Intermediary Contact. This selection is done when choosing which type of party the user wants to create while selecting new.
Section "INDIVIDUAL"	
Full Name	Combines and shows the contact's first and last names so that the full name can be displayed in views and reports.
Section "COMPANY"	
Company Name	Type the contact's last name to make sure the contact is addressed correctly in sales calls, email, and marketing campaigns.
Legal Status	Search and select the legal status of a company (e.g. Limited liability company, nonprofit company…).
Accounting Number	Typically a unique identification for a party of type company (e.g. VAT number, enterprise number…).
VAT Number	Typically a unique identification for a party of type company submitted to VAT regulations.
Website	Type the contact's professional or personal website or blog URL.
Section "MULTIPLE"	
Name	Type the name identifying the multiple party (e.g. Smith Family).
Section "CONTACT INFORMATION"	
Language	Select the language code.
Email	Type the primary email address for the contact.
Mobile Phone	Type the mobile phone number for the contact.
Main Phone	Type the main phone number for this contact.
Fax	Type the fax number for the contact.
Preferred Method of Contact	Select the preferred method of contact.
Section "CONTACT INFORMATION"	
Email	Type the primary email address for the contact.
Mobile Phone	Type the mobile phone number for the contact.
Main Phone	Type the main phone number for this contact.
Fax	Type the fax number for the contact.
Preferred Method of Contact	Select the preferred method of contact.
Language	Select the language code.
Section "ADDRESS"	
Street	Type the first line of the primary address.
Postal Code	Type the ZIP Code or postal code for the primary address.
City	Type the city for the primary address.
Country	Search and select the country.
Section "SOCIAL PANE"	
Posts	Posts pane.
Activities	Activities pane.
Notes	Notes pane.
Middle section "INSURANCE" See below	

Field	Description
Tab "Relationships"	
This tab gives an insight of relationships between the current party and other contacts stored in CRM without leaving the form. *The left side display parties connected to the current party, grouped by affinity: family, social, or business. The behavior of this part is similar to the behavior of the Summary part: when one of the related party is selected, you can get information on his policy portfolio, coverage, quotes, and alerts. This is the broadcast – subscribe functionality of Single View Builder, part of Travi@ta CRM for Insurance.*	
Tab "Details"	
Section "CIVIL STATUS"	
Salutation	Contains contact salutation (e.g. Mr, Mrs…)
Marital Status	Select the marital status of the contact for reference in follow-up phone calls and other communications.
Use Name	The usual name of this contact
Spouse/Partner Name	Type the name of the contact's spouse or partner for reference during calls, events, or other communications with the contact.
Birth name	Typically the maiden name for a female party.
First Names	Contains all first names of this party
Section "EMPLOYMENT STATUS"	
Social Status	Search and select the professional position of a party in the society (e.g. no profession, worker, employee…)
Job	Search and select the job of a party (e.g. artist, architect, teacher…)
Job Title	Type the job title of the contact to make sure the contact is addressed correctly in sales calls, email, and marketing campaigns.
Education	Select the contact's highest level of education for use in segmentation and analysis.
Section "IDENTITY DOCUMENT"	
ID Type	Select the type of identity document (e.g. Passport, Driving license…)
ID Number	Type the identity document number.
ID Delivering Date	Enter date when the identity document was delivered.
ID Delivery Place	Type the place where the identity document was delivered.
ID Delivering Authority	Type the name of the authority (typically a municipality) that has delivered the identity document.
ID Expiration Date	Enter date when the identity document will expire.
Section "BIRTH"	
Birthday	Enter the contact's birthday for use in customer gift programs or other communications.
Age Category	Select the age group into which the party fits (e.g. below 18, above 65…)
Anniversary	Enter the date of the contact's wedding or service anniversary for use in customer gift programs or other communications.
Birth City	Type the city where party is born
Birth Country	Search and select the country where party is born
Section "Nationality"	
Nationality	Select the country corresponding to the nationality of the party.

Field	Description
Tax Resident	Check this box if the party pays taxes in the country where he/she lives.
Section "SEGMENTATION"	
Segmentation	Select the party classification (e.g. A, B, C…)
Income Source	What is the main income source for this contact (salary)
Monthly income	What is the amount of income per month
Annual Income	Type the contact's annual income for use in profiling and financial analysis.
Section "KYC"	
Investment Experience	Select the investment experience level of the party (e.g. expert)
Investment Knowledge	Select the investment knowledge level of the party (e.g. expert)
Investor Profile	Select the investment behavior (e.g. conservative, dynamic…)
Ref. Currency	Select the reference currency for the party (e.g. an American citizen living in Belgium, may have USD as reference currency i.o. EUR)
Risk Tolerance	Select the level of risk that party is willing to take in investment (e.g. low, high…)
Section "KYC creation"	
KYC creations	Create the different profiles for the contact. Give the profile a name, link the party and owner. The created on will automatically be filled when saved. Under results indicate the Investor Profile (Income preservation, conservative, balanced, dynamic); investment experience (retail, sophisticated, expert); investment knowledge ((retail, sophisticated, expert): risk tolerance (low risk, moderate low risk, moderate risk, high risk) and select the currency. You can add notes and activities to the profile.
Section "PERSONAL NOTES"	
Description	Type additional information to describe the contact, such as an excerpt from the company's website.
Tab "Timeline"	
On the timeline you can see all the related time information. You can select the type of information. The first selection gives an overview of all the events (custom activities representing life and policy events) and appointments. The second selection (flag) represents all policy and party events. This tab is made out of two 2 major components. The bottom one, depicting the client journey (when policies were created for this party, when it's his/her birthday…), and the top one, depicting the contacts that the insurance company has with him/her through time (phone calls, emails, appointments...). The third selection are the appointments and the fourth the phone calls.	
Tab "Financials"	
Section "Invoicing Address"	
Street 1	This is the street name of the invoice address
Street 2	This is the second street name of the invoice address
Street 3	Type the third line of the street address
Postal (Zip) Code	Type the ZIP Code or postal code for the secondary address.
City	Type the city for the address.
Country	Select the country

Field	Description
Section "Quotes"	
List of quotes related to this Party	
Section "Policy Financials"	
• *Policy Pipeline : this pipeline shows the policy status. It's possible to display different charts (policy by channel, by manager, by activation year….)* • *Premium history by year : the bar chart shows the premium evolution by year. It's possible to display different charts (by product and year, by year, by business line…)* • *Current Year Quittances : this chart shows the payment status of the active policies. The default view shows the current year quittances.* • *Payment Mode : a pie chart presents the chosen payment mode. It's possible to display different charts (payment frequency, payment perception)*	
Tab "Marketing"	
Section "Party Informations"	
Salutation	Select the salutation where you can choose from different languages
Language	Choose the appropriate language
Gender	Select the contact's gender to make sure the contact is addressed correctly in sales calls, email, and marketing campaigns.
Marital Status	Select the marital status of the contact for reference in follow-up phone calls and other communications.
Spouse/Partner Name	Type the name of the contact's spouse or partner for reference during calls, events, or other communications with the contact.
Children's Names	Type the names of the contact's children for reference in communications and client programs.
No. of Children	Type the number of children the contact has for reference in follow-up phone calls and other communications.
Anniversary	Enter the date of the contact's wedding or service anniversary for use in customer gift programs or other communications.
Section "Scoring"	
Marketing Score	Type the level of party implication in marketing initiatives (e.g. participation to events, to surveys…)
Sales Score	Type the level of party implication in sales initiatives (e.g. signed offers...)
Section "Contact Informations"	
Main Phone	Type the main phone number
Mobile Phone	Type the mobile phone number for this contact.
Home Phone	Type a second phone number for this contact.
Email Address 1	Type the main email address for the contact.
Email Address 2	Type an alternate email address for the contact.
Email Address 3	Type the secondary email address for the contact.
Section "Contact Preferences"	
Contact Method	Select the preferred method of contact for this party.

Field	Description
Bulk Emails	Select the allowance of sending bulk emails to this party. Select whether the contact accepts bulk email sent through marketing campaigns or quick campaigns. If Do Not Allow is selected, the contact can be added to marketing lists, but will be excluded from the email.
Emails	Select whether the contact allows direct mail. If Do Not Allow is selected, the contact will be excluded from letter activities distributed in marketing campaigns.
Mails	Select whether the contact allows direct letters. If Do Not Allow is selected, the contact will be excluded from letter activities distributed in marketing campaigns.
Phone Calls	Select whether the contact accepts phone calls. If Do Not Allow is selected, the contact will be excluded from any phone call activities distributed in marketing campaigns.
Preferred Time	Select the preferred time of day for service appointments.
Section "Marketing"	
Originating Lead	Shows the lead that the contact was created if the contact was created by converting a lead in Microsoft Dynamics CRM. This is used to relate the contact to the data on the originating lead for use in reporting and analytics.
Last Date Included in Campaign	Shows the date when the contact was last included in a marketing campaign or quick campaign.
Send Marketing Materials	Select whether the contact accepts marketing materials, such as brochures or catalogs. Contacts that opt out can be excluded from marketing initiatives.
Section "Marketing List"	
List of active marketing lists where this intermediary is included.	

5.23.2 Feature details

From a Party it is possible to create a new individual, new company, new multiple or a new intermediary Contact type party. Depending on the chosen option, the fields displayed on the form will differ.

5.24 Party Role

Party role indicates the role that a party plays in a specific policy (e.g. policy holder, insured or beneficiary). You will typically create party roles from an existing Policy.
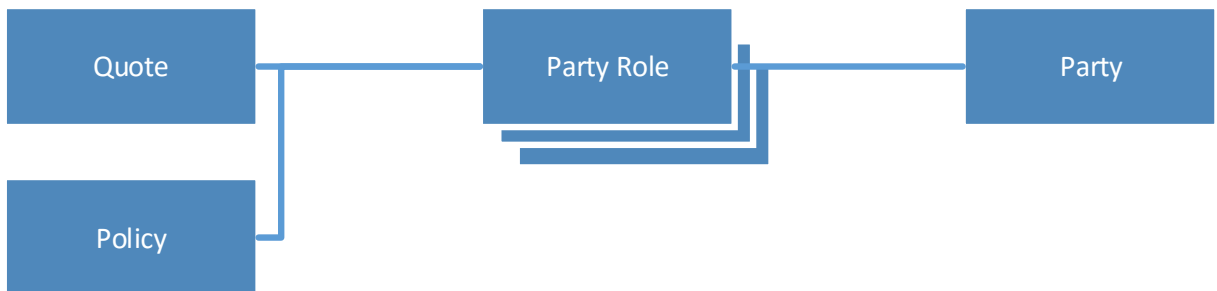
5.24.1   Attributes of a Party Role

Field	Description
Tab "Header"	
Name	The name of the custom entity.
Owner	Owner Id.
Status	Status of the Party Role.
Tab "General"	
Section "Contact"	
Contact	Indicates the party that plays a role in this policy.
Name	The name of the custom entity.
Party Role	Indication of the role that a party plays in a specific policy (e.g. policy holder, insured or beneficiary).
Policy	Indicates the policy, in which the party plays this particular role.
Policy Version	Make a reference to the policy version which is linked to the policy.
Description	Free text for more details.

5.25 Payment

A payment is used in a quittance, to track full or partial payments received for this quittance. You will typically find and create payments from a Quittance. Will typically create quittances from an existing Policy.

5.25.1   Attributes of a Payment

Field	Description
Tab "Header"	
Name	The name of the custom entity.
Owner	Owner Id.
Status	Status of the Payment.
Tab "General"	
Section "General"	
Payment Type	Indication of the type of payment (e.g. cheque, domiciliation…).
Policy	The policy for which the payment is done
Quittance	Refers to the quittance to which the payment is linked.
Payment Amount	Indicates the paid amount.
Payment Date	Date when payment was received.
Section "Description"	
Description	Free text for more details.
Section "Notes"	
Activities	Activities pane.
Notes	Notes pane.

5.25.2   Feature Details

When a payment record is created or updated, the quittance record to each it is related, is updated automatically by the system. Indeed fields amount paid and amount remaining, are updated accordingly in the related quittance.

Also the quittance status reason may change accordingly, i.e. quittance Status Reason becomes Paid when amount paid equals the quittance amount, quittance Status Reason remains Partially as long as amount paid is less than the quittance amount,

5.26 Payment Term

This is an attribute of payment and indicates the payment condition (e.g. net 30, discount terms…)

5.26.1   Attributes of a Payment Term

Field	Description
Tab "Header"	
Status	Status of the Payment Term.
Owner	Owner Id.
Tab "General"	
Section "General"	
Payment Term	The name of the custom entity.
Description	Type free text for more details.

:

5.27 Payment Type

This is an attribute of payment and indicates the type of payment (e.g. cheque, domiciliation…).

5.27.1   Attributes of a Payment Type

Field	Description
Tab "Header"	
Status	Status of the Payment Type.
Owner	Owner Id.
Tab "General"	
Section "General"	
Name	The name of the custom entity.
Payment Type	Select the type of payment (e.g. cheque, domiciliation…).
Description	Type free text for more details.

5.28 Policy

A policy is an insurance contract between an insurance company and a party. The intermediary can be involved as in between in the contract. Picture below gives an idea of the composition.

A policy can cover one or many risk objects, and the same risk object can be covered by many policies, therefore the N-N relationship depicted below.

Many party roles can be concerned by the policy (e.g. policy holder, beneficiary or insured person). Policy concerns always one single product and its related guarantees (at least the mandatory ones). You can also create many quittances for a policy.
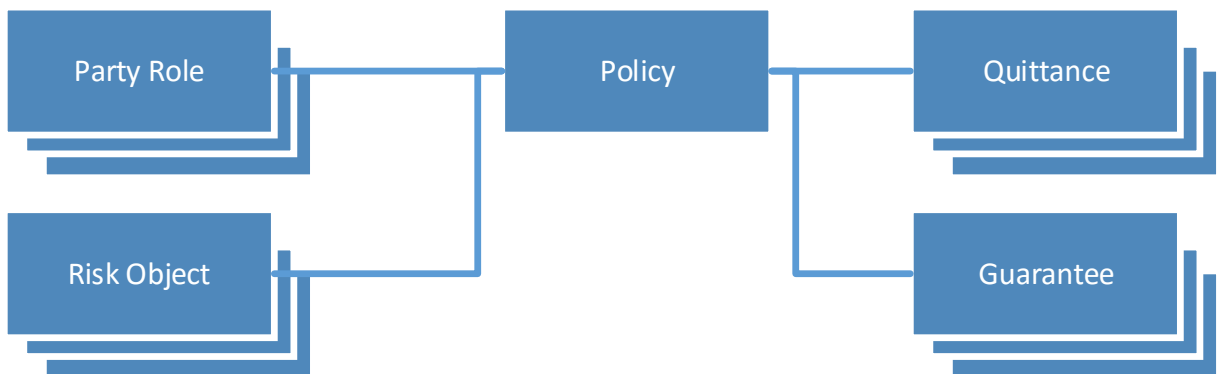
5.28.1   Attributes of a Policy

Field	Description
Tab "Header"	
Business Line	Shows product business line.
Status Reason	Shows status reason (e.g. active, suspended, cancelling, canceled)
Tab "Summary"	
Section "POLICY INFORMATION"	
Policy	Type a descriptive name for the order.
BI_ID	Indication of the policy number in a backend system (e.g. BI, ERP…)
Policy Holder	Select the customer account or contact to provide a quick link to additional customer details, such as account information, activities, and opportunities.
Customer Type	Indication of target group to which the product in this policy is destined (e.g. particular, enterprise…)
Intermediary	Search and select the intermediary selling this policy.

Field	Description
Policy Manager	Search and select the user responsible for this policy management.
Language	Codification of language for this policy (e.g. French, Spanish…)
Section "IMPORTANT DATES"	
Entry Date	Shows the date and time when the record was created. The date and time are displayed in the time zone selected in Microsoft Dynamics CRM options.
Policy Activation	Enter the date when the policy will be activated
Effective Date	Enter the date when policy validity period starts.
End Date	Enter the date when policy validity period terminates.
Notice Date	Enter the date when policy enters the cancelling period.
Suspended To	Enter the date when policy ends a suspension period.
Suspended From	Enter the date when policy enters a suspension period.
Reactivation Date	Enter the date when policy becomes active again, after a suspension or temporary cancelling period.
Section "POLICY DETAILS"	
Premium Yearly Fee	Type the policy global fee that policy holder will have to pay on yearly basis.
Product	Search and select the insurance product.
Tiles show: *• Guarantees : it represents the risks covered by the policy. They are split into mandatory guarantees and optional guarantees. After you have saved the record, you can add extra (optional) guarantees from the product catalogue.* *• Related Parties : there are 3 types of party relationships (holder, insured and beneficiary). After you have saved the record, you can add extra parties in different roles (insured or beneficiary).* *• Risk Object : this represents the item insured by the policy. There are 3 types of risk objects : vehicle, building and other. Add a risk object (choose between property, vehicle or other)*	
Section "SOCIAL PANE"	
Activities	Activities pane.
Notes	Notes pane.
Tab "Financial"	
Section "FINANCE"	

Field	Description
Quote	Choose the related quote so that order data and quote data are linked for reporting and analytics.
Premium Yearly Fee	Type the policy global fee that policy holder will have to pay on yearly basis.
Premium Type	Select the Payment Type (e.g. reflexive, purchase price…)
Payment Frequency	Select the Payment frequency (e.g. annually, monthly…)
Bank Account	Select the bank account from which the premium will be paid
Payment Mode	Select the preferred payment channel of the policy holder or this particular policy (e.g. offline, online…)
Payment Perception	Select the right option to indicate whether payments are perceived by broker or insurance company.
Channel	Select the preferred communication channel of the policy holder or this particular policy (e.g. paper, mail…)
Section "BILL TO ADDRESS"	
Street 1	Type the first line of the customer's billing address.
Street 2	Type the second line of the customer's billing
Street 3	Type the third line of the billing address.
Postal Code	Type the ZIP Code or postal code for the billing address.
City	Type the city for the customer's billing address.
Country	Type the country or region for the customer's billing address.
Section "QUITTANCE"	
The list of the policy quittances : emission date, amount, paid amount…	
Section "PAYMENTS"	
A chart showing the paid / unpaid quittances by year	
Tab "TimeLine"	
Here you can view the major events of the policy lifecycle (creation, activation…).	
Tab "VERSIONS"	
Section "OVERVIEW"	
Here you get a list of all the different versions for this policy. You get the version number, the policy holder, the intermediary, the premium yearly, the effective date, end date and status reason	
Section "GUARANTEES"	

Field	Description
Mandatory	See all the mandatory guarantees that are linked to the product of the policy
Mandatory NO (optional)	See all the optional guarantees that are linked to the product of the policy
Section "RELATED PARTIES"	
Policy holders	See all the policy holders for this version of the policy
Insured	See all the insured for this version of the policy
Beneficiary	See all the beneficiaries for this version of the policy
Section "RISK OBJECTS"	
Risk Object	See the risk object for this version of the policy

5.28.2   Feature details

Following picture shows the different status reasons of a policy, and how it's possible to move from one to the other. Status reasons in blue belong to the Active status, while the grey one, belongs to the final Inactive status.

Draft status reason
When a new policy is created it is in a Draft status reason, and can be edited.

On creation of a policy, the mandatory guarantees related to the product, are automatically pre-filled on the guarantees sub-grid, and a party role of type policy holder is automatically created based policy holder. However, If you update the policy holder, the system will not automatically delete the old related party from the policy. You can still remove it manually though.

On creation of a policy, and when the product changes, the svb color and icon fields are automatically updated based on product icon and color.

Each time a policy is created in the system, activated, suspended or put in cancelling status, an event record is created by the system in the background and can be viewed from the policy Timeline tab.

Button **Activate Policy** is available on the form, and you can only activate a policy, if effective date is filled.

Active status reason
Once you activate the policy, it becomes effective and cannot be edited anymore, except fields:
-    Notice Date
-    Suspended From
-    Suspended To

Buttons **Suspend Policy** and **Terminate Policy** are available on the form. In order to suspend a policy, you must at specify a Suspended From Date that falls on or after the Effective Date, and in order to set it to cancelling status reason, you'll need to fill in a Notice Date that falls on or after the Effective Date.

Suspended status reason
Once suspended, the policy is still non editable, except fields:
- Notice Date
- Suspended To

Buttons **Activate Policy** and **Terminate Policy** are available on the form. You can only reactivate a suspended policy I you specify a Suspended To Date that is after the Suspended From Date. Also, you can only set it to cancelling status reason if you fill in the Notice Date.

Cancelling status reason
Once in status cancelling, the policy is still non editable, except fields:
- End Date

Button **Activate Policy** is available on the form, and allows to reactivate the policy as long as you ill in the Reactivation Date. However this button is only available for users with security roles System Admin or Sales Manager.

Canceled status reason
There is no possibility for a user to deactivate a policy from CRM. This should be done via web-service call, triggered by a back-end command to definitively terminate a policy.

After cancelling a policy definitively, policy has status Canceled with status reason Canceled and it cannot be edited anymore. It is recommended that an end-date is filled when policy is deactivated.

Remark: From the standard CRM functionality the solution gets a number of standard status reasons. In all transparency of the solution, we have kept the status reasons in the solution (as can be seen with overviews and lists- although the intention is to work only with the status reasons mentioned here above.

5.29 Product

A product catalog is made of insurance products which are composed of one or many guarantees. As you can see, the same product can also be referenced in many opportunities, quotes or policies.

In the product entity different views are available to help the user with selecting the right products. For guarantees you can select a view with draft, or active guarantees. Insurance products are divided into active, all, draft, retired insurance products. And you there are combination lists containing guaranties, families & insurance products of which all, draft and retired lists are available.

Note: In CRM terms, a product and a guarantee are contained in the same entity Product.
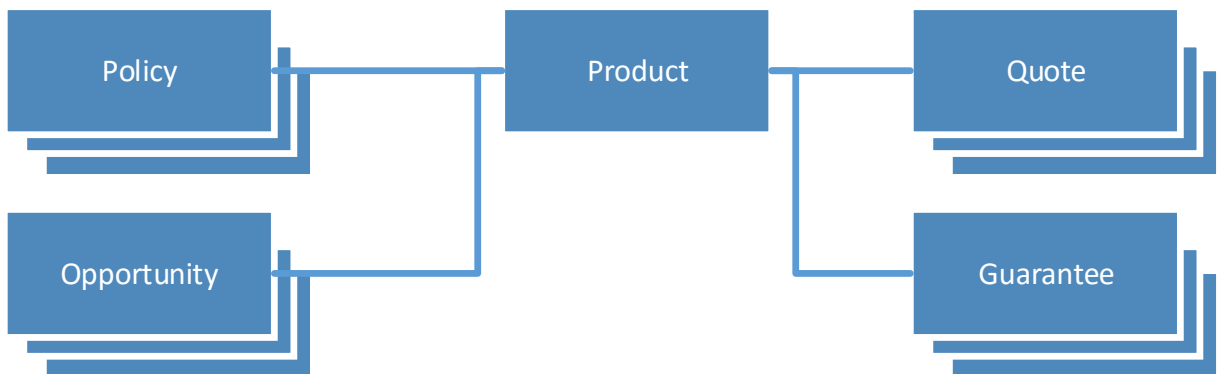
5.29.1 Attributes of an Insurance Product

Field	Description
Tab "Product Details"	
Section "General"	
ID	Type a the product number.
Product Name	Type the product name.
Mandatory	For a guarantee, check this box if the guarantee is mandatory.
Business Line	Search and select the business line to which the product is related.
Branch	Search and select the branch to which the product is related.
Payment settings	Select the payment plan for this product
Intermediary	You can link a product to a certain intermediary

Customer Type	Select the target group to which the product is designated (e.g. particular, enterprise…)

Section "Description"	
Details	Type free text for more details.
Description	Type free text for a more extensive description.

Section "Guarantees"
Section is displayed in the form only if this is an insurance product, and shows the list of related guarantees divided into a required (mandatory) and an optional section.

Section "Associated products"
In this section can at the moment of creation add guarantees to an insurance product.   *Notice that it is not possible to add guarantees to an insurance product once the product is published.*

Section "Price List Items"
Section is displayed in the form only if this is a Guarantee.

Section "Details"
Here a number of standard obligatory fields of products are shown. The Unit group and default unit are optional. The default price list is automatically created. If you want to change prices you can open this price list and modify the prices of the associated products (guarantees: which are calculated on the policy) here. The number of decimals and subject are standard fields.

Tab "Quotes"
The Quotes tab gives an overview of the product quote performance.

Tab "Policies"
The Policies tab is a report of the product policies.

Tab "Singleview Configuration"

Section "Color"	
Color	Select a color from the color palette or type the color code, to be used in single view configuration.

Section "Icon"	
Icon	Select from the icon palette or type the icon path, to be used in single view configuration.

5.29.2   Feature details

The creation of new products has been streamlined as much as possible to the standard product catalogue functionality of Microsoft Dynamics. Once in the product entity you can select the creation of a family, guarantee or bundle.

• Family is a feature to add hierarchical structure in your product (Hierarchically organize products and product bundles into product families.) : the advantage is that you can copy properties/attributes to products of the same family. In practice we see little use of this feature

- Bundle: this is a kit/bundle of products. In our insurance solution we use this to be used as insurance products as they are a bundling of different (mandatory and optional) guarantees.
- Guarantees uses the original products functionality of Dynamics. However in our solution we always work with insurance products (or bundles).

It is recommended to create a unique guarantee per product. I.e. if you have a guarantee named Legal Protection, you will need to create it as many times as you have products in which it is included. This will allow you to specify the same guarantee as being mandatory in one product and optional in another product.

Because products will be displayed in single views, giving each product a specific color and/or icon, will allow you to quickly and visually understand what product we are talking about.
For example you can choose the house icon for property insurance, the car icon for the vehicle insurance, to quickly guess rom the policy single view what type of products it covers.
Furthermore, you can see guarantees from a single view on the Product form. Therefore, you can choose a dark color for mandatory guarantees and the same color but light for optional guarantees.

After having updated the product/guarantee icon and/or color, the old icon and color will still be displayed in the single views where this product/guarantee is referenced, unless you click on the button Refresh ISV Config from the product/guarantee form command bar.

When you're ready to sell a product or bundle, publish it to make it available to the sales so they can build quotes, policies or create opportunities for customers. By default, product records are created in a draft state, and are available to your sales agents only after you publish it. For products that don't have a parent product family, you can create them directly in an active state using a system setting, so that you don't have to publish them after creation.

5.30 Production Figure

Production figure is where you can store per intermediary, the won, lost and actual portfolio figures on a yearly to monthly bases, provided by a backend system (such as BI or ERP). In the event where an insurance company works with backend systems the data on production figures and claims can be imported into the production figures entity.
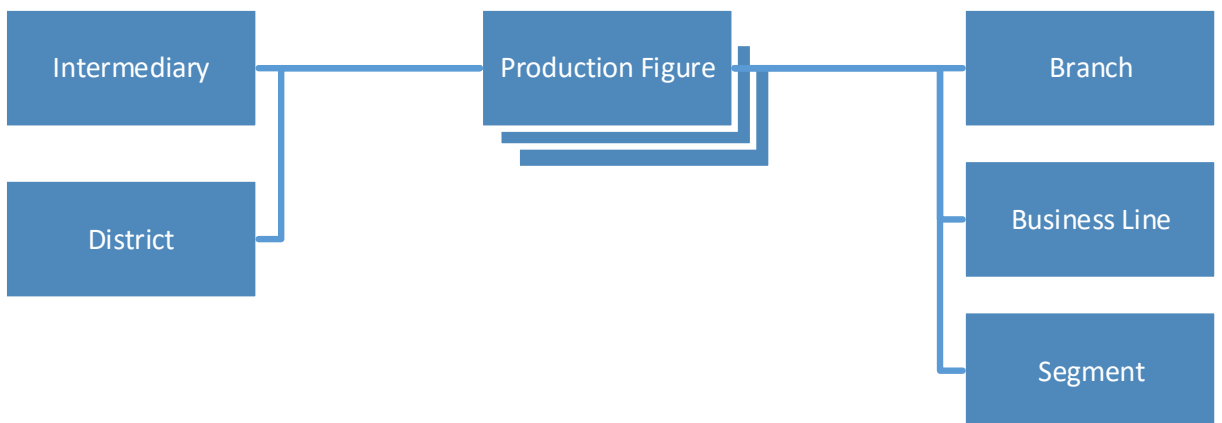
5.30.1 Attributes of a Production Figure

Field	Description
Tab "Header"	
Name	The name of the custom entity.
Owner	Owner Id.
Status	Status of the Production Figure.
Tab "General"	
Section "General"	
Intermediary	Indicates Intermediary to which this production figure is related.
Segment	Indicates segment to which this production figure is related.
District	Indication of the district to which the production figure is related.
Currency	Unique identifier of the currency associated with the entity.
Production Figure Type	Indicates whether this production figure is an actual or forecast figure.
Business Line	Indicates business line to which this production figure is related.

Field	Description
Branch	Indicates branch to which this production figure is related.
Date	Indicates date to which this production figure is related.
Section "Amount"	
Amount Polices	Indication of total amount of policies.
Count Polices	Indicates total number of policies.
Amount New Polices	Indication of the amount of new policies.
Count New Polices	Indication of total number of new policies.
Amount Lost Polices	Indication of total amount of lost policies.
Count Lost Polices	Indication of the number of lost policies.
Amount Claims	Indication of the amount of claims.
Count Claims	Indication of the number of claims.

5.31 Property Type

This is an attribute of a risk object of type property, and indicates the group to which the property belongs, allowing to quickly get an idea of what it is about (e.g. building, land, residential caravan...).

5.31.1   Attributes of a Property Type

Field	Description
Tab "Header"	
Status	Status of the Property Type.
Owner	Owner Id.
Tab "General"	
Section "General"	
Property Type	The name of the custom entity.
Description	Type free text for more details.
Code	Type unique code.

5.32 Quittance

A quittance is used in a policy, to issue payment orders for premium fees, and track paid and unpaid amounts. You will typically create quittances from an existing Policy.

5.32.1   Attributes of a Quittance

Field	Description
Tab "Header"	
Owner	Owner Id.
Status	Status of the Quittance.
Status Reason	Reason for the status of the Quittance.
Tab "General"	
Section "General"	
Quittance Number	Unique identifier of the quittance.
Name	The name of the custom entity.
BI_ID	Indication of the quittance number in a backend system (e.g. BI, ERP…).
Policy	Refers to the policy to which this quittance is related.
Policy version	Refers to the policy version to which this quittance is related
Type	What type of payment invitation is this: quittance or a refund
Refund Type	No claim bonus or profit sharing
Provisional	Is this a provisional payment invitation?
Payment Plan	Lookup to a payment plan for this payment invitation: an individual payment plan has to be added
Final Customer	Indicates the final customer to whom the quittance is issued for payment.
Section "Payment Informations"	
Amount	Indicates the total amount that should be paid for this quittance.

| Field	Description
Emission Date	Indicates the date when the quittance has been released.
Expiry Date	Mandatory expiration date for the payment invitation
Bank Account	Indicates the bank account on which the payment should be made.
Communication	Indicates the communication to be mentioned when performing payment.
Currency	Unique identifier of the currency associated with the entity.
Refund Amount %	Percentage of the refund amount (mandatory)
Fees Amount %	Percentage of fees amount (mandatory)
Duration	The timing of the policy (mandatory) 12, 18, 24, 36 and 48 months duration
Refund End Date	Date
Section "Payment Status"	
Amount Paid	Indicates the amount already paid for this quittance.
Amount Remaining	Indicates the amount still to be paid for this quittance.
Section "Notes"	
Activities	Activities pane.
Notes	Notes pane.
Tab "Payments"	
Section "Payment (Quittance)"	
List of payments related to this quittance.	

5.32.2 Feature Details

Refer to payments feature details which relate to quittance.

5.33 Quote

A quote represents a formal offer for an insurance product and the related guarantees, proposed at a specific price, which is sent to a (prospective) customer.

A quote can cover one or many risk objects, and the same risk object can be covered by many quotes, therefore the N-N relationship depicted below. Many party roles can be concerned by the offer (e.g. policy holder, beneficiary or insured person).
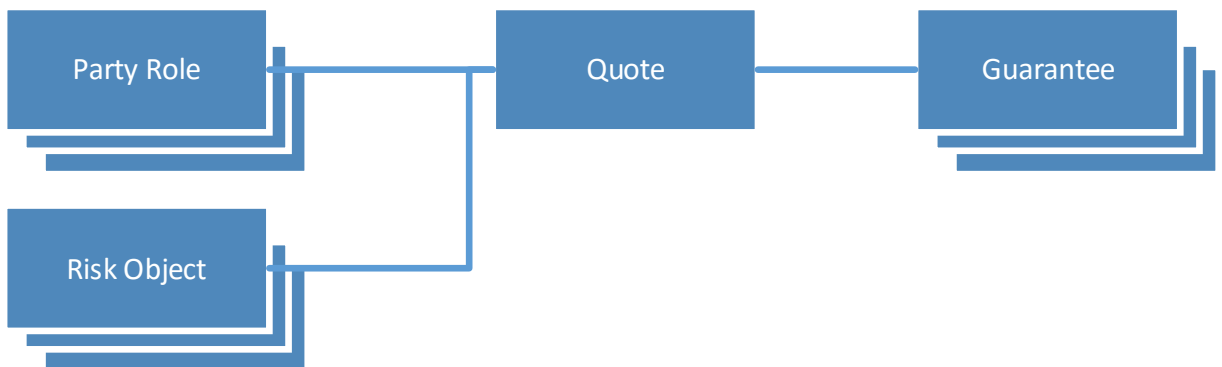
5.33.1   Attributes of a Quote

Field	Description
Tab "Header"	
Premium yearly fee	Is automatically calculated as the base premium with deducted discount.
Effective From	Enter the date when the quote pricing is effective or was first communicated to the customer.
Effective To	Enter the expiration date or last day the quote pricing is effective for the customer.
Owner	Enter the user or team who is assigned to manage the record. This field is updated every time the record is assigned to a different user.
Tab "Summary"	
Section "QUOTE INFORMATION"	
Quote ID	Shows the quote number for customer reference and searching capabilities. The number cannot be modified.
Revision ID	Shows the version number of the quote for revision history tracking.
Name	Type a descriptive name for the quote.

Field	Description
Policy Holder	Select the customer account or contact to provide a quick link to additional customer details, such as account information, activities, and opportunities.
Intermediary	Search and select intermediary that makes the offer.
Total Guarantees	Here you see the calculated total of all the prices of the guarantees products.
Base premium	Type the premium amount before discounts.
Discount premium (%)	Give the discount of the premium
Premium yearly fee	Is automatically calculated as the base premium with deducted discount.
Section "QUOTE DETAILS"	
Product	Search and select the product to offer.
GUARANTEES	List of guarantees related to this quote. You can add extra guarantees. The lookup will only give the guarantees that are linked to the insurance product.
RELATED PARTIES	List of parties involved in this quote. Here you can add extra parties in different roles : insured or beneficiary
RISK OBJECTS	List of risk objects covered by this quote. Here you can add a risk object.
Section "SOCIAL PANE"	
Activities	Activities pane.
Notes	Notes pane.

5.33.2   Feature details

Draft status reason

On creation of a quote, the mandatory guarantees related to the product, are automatically pre-filled on the guarantees sub-grid, and a party role of type policy holder is automatically created based policy holder field. However, If you update the policy holder, the system will not automatically delete the old related party from the quote. You can still remove it manually though.

On creation of a quote, and when the product changes in a quote, the Single View Builder color and icon fields are automatically updated based on product icon and color.

A newly created quote has status reason Draft. At this point buttons Calculate, Revise, Activate Quote, Print Quote and Close Quote are available on the form.

Button **Calculate** is used to calculate the final premium yearly fee, when for example you give to the customer a discount on the global premium fee.

Button **Revise** allows to create a new Draft quote from the existing one, when for example your customer has asked for a change in the quote. Instead of making a new quote, it is recommended you revise the existing one. Actually, it is recommended that you revise the quote, each time that you make change in one of the quote fields. So if you update the quote policy holder, product, base premium…

Button **Print Quote for Customer**, will allow you to print a word document of the quote that you can take with you at customer visit, and show to the customer.

It is also possible close a quote via the **Close Quote** button. When closing, among the reasons you can chose for closing there are Lost, Cancelled and Revised. The last one will end up having same effect as the Revise button.

Button **Activate Quote** on the form allows to activate it.

Active status reason

Once Active the quote cannot be edited anymore, however you can still revise it with button Revise from the form. Indeed buttons Revise, Close Quote and Print are still available for an active quote.

Button **Create Policy** on an active quote, will create a new policy from this quote, with same product, guarantees, party roles and risk objects as specified in the quote, and the quote itself is deactivated.

5.34 Risk Object

In a policy, indicates the item being insured. You will typically add/remove risk objects from a policy.

Policy	Risk Object	Quote

5.34.1 Attributes of a Risk Object

Field	Description
Tab "Header"	
BI_ID	Indication of the risk object number in a backend system (e.g. BI, ERP…)
Owner	Owner Id
Status	Status of the Risk Object
Tab "General"	
Section "General"	
Name	The name of the custom entity.
Owning Party	The person to who the risk object belongs.
Risk Object Type	Indicates whether the risk object is a vehicle, property or other.
Risk Object Value	Indicates the purchase value of the risk object.
Residual Value	Indicates the value of the object at the end of its depreciation.
Purchase Date	Indication of date when object was purchased.
Date First Use	Indication of date when object was first used.
Built Year	Indication of year when object was built.
Section "Other"	
Item Type	In a risk object, indication of the type of any object other than vehicle (e.g. personal computer, coffee machine, jewel...).
Item Description	Free text for more details.
Item Brand	Indication of the brand of any object other than vehicle (e.g. HP, Nespresso…).

Field	Description
Section "Property"	
Property Type	Indication of a group to which the property belongs, allowing to quickly get an idea of what it is about (e.g. building, land, residential caravan...).
Property Surface (m2)	For a property, indicates the surface in square meters.
Street Name	For a property object, indicates the street name of the property address.
Street Number	For a property object, indicates the street number of the property address.
Box	For a property object, indicates the box of the property address.
Postal Code	For a property object, indicates the postal code of the property address.
Municipality	For a property object, indicates the city of the property address.
Country	For a property object, indicates the country of the property address.
Section "Vehicle"	
Vehicle Type	Indication of a group to which the vehicle belongs, allowing to quickly get an idea of what it is about (e.g. car, bicycle, bus...).
Vehicle Brand	For a vehicle, indication of the vehicle brand (e.g. AUDI, BMW…).
Vehicle Model	For a vehicle, indication of the vehicle model (e.g. A3, A4 … for AUDI...).
Engine Capacity	For a vehicle, indicates engine power.
Fuel Type	For a vehicle, indicates whether it uses diesel, petrol…
Chassis number	For a vehicle, the unique identification number, used by the automotive industry to identify individual motor vehicles.
Plate Number	For a vehicle, indicates the plate number.
Tab "Policies / Quotes"	
Policies	List of policies where this risk object is covered.
Quotes	List of quotes where this risk object is covered.
Tab "Notes"	
Activities	Activities pane.
Notes	Notes pane.
Tab "Singleview Configuration"	
Section "Color"	

Field	Description
Color	Indicates the isvb config color code for the risk object.
Background Color	Indicates the isvb config background color code for the risk object.
Section "Icon"	
Icon	Indicates the isvb config icon path for the risk object.

5.34.2   Feature Details

It is possible to create 3 types of risk objects with the button new: item, vehicle, property. Depending on the chosen option, the fields displayed on the risk object form will differ.

Also depending on the Risk Object Type, the single view builder icon and color fields on the risk objet, are automatically filled by CRM with pre-defined values.

5.35 Segment

Segment can be used in intermediary and production figure for classification (e.g. gold, silver…). A segment can have sub-segments.
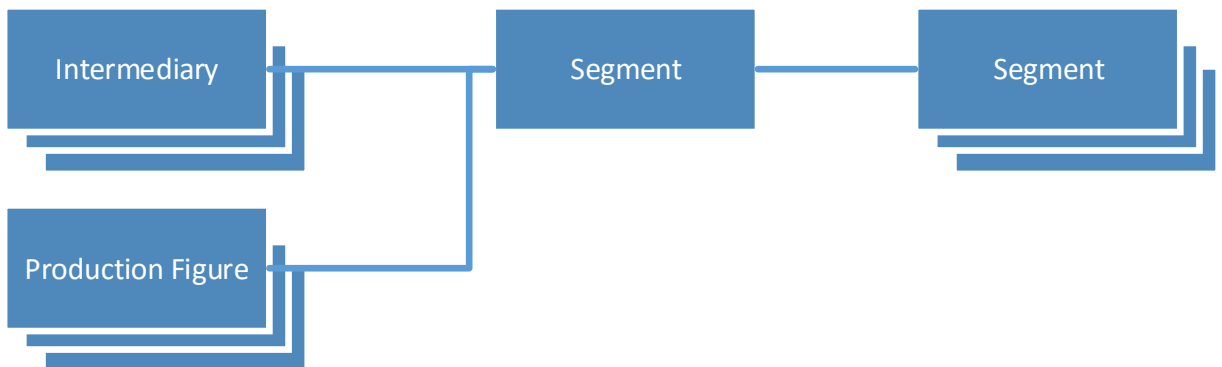
5.35.1 Attributes of a Segment

Field	Description
Tab "Header"	
Status	Status of the Segment.
Owner	Owner Id.
Tab "General"	
Section "General"	
Segment	The name of the custom entity.
Parent	Indication of the parent segment.
BI_ID	Indication of the segment number in a backend system (e.g. BI, ERP…).
Description	Type free text or more details.

5.36 Social Status

This is an attribute of party and indicates the professional position of a party in the society (e.g. no profession, worker, employee…).
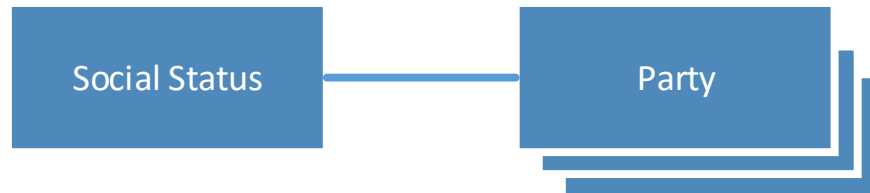
5.36.1   Attributes of a Social Status

Field	Description
Tab "Header"	
Status	Status of the Social Status.
Owner	Owner Id.
Tab "General"	
Section "General"	
Name	The name of the custom entity.
Code	Type a unique code.
Description	Type free text or more details.

5.37 Vehicle Brand

This is an attribute of a risk object of type vehicle, and indicates the vehicle brand (e.g. AUDI, BMW…). Many vehicle models can be defined for a vehicle Model (e.g. A1, A2, A3, A4… for AUDI).

| Risk Object | → | Vehicle Brand | → | Vehicle Model |

5.37.1   Attributes of a Vehicle Brand

Field	Description
Tab "Header"	
Name	The name of the custom entity.
Owner	Owner Id.
Tab "General"	
Section "General"	
Vehicle Brand	The name of the custom entity.
Description	Type free text or more details.

5.38 Vehicle Model

This is an attribute of a risk object of type vehicle, and indicates the vehicle model (e.g. A3, A4 … for AUDI...).

5.38.1 Attributes of a Vehicle Model

Field	Description
Tab "Header"	
Status	Status of the Vehicle Model.
Owner	Owner Id.
Tab "General"	
Section "General"	
Vehicle Brand	Search and select the vehicle brand to which this model relates.
Vehicle Model	The name of the custom entity.
Description	Type free text or more details.

5.39 Vehicle Type

This is an attribute of a risk object of type vehicle, and indicates the group to which the vehicle belongs, allowing to quickly get an idea of what it is about (e.g. car, bicycle, bus...).

5.39.1 Attributes of a Vehicle Type

Field	Description
Tab "General"	
Section "General"	
Name	The name of the custom entity.
Owner	Owner Id.
Description	Type free text or more details.
Activities	Activities pane.
Notes	Notes pane.

6 Support

6.1 Software update

As part of the software insurance you subscribed, you can access to our product updates. New releases of **Travi@ta CRM for Insurance Carriers** are regularly available (+/- every 6 months). Contact one of our partners or go on the dedicated product web page[1] to get more information.

> 💡 **When encountering a problem it is a good practice to verify that the latest release of the product does address the problem before going further in the resolution process.**

> **When upgrading Travi@ta CRM for Insurance Carriers, DO NOT UNINSTALL ANY PREVIOUS VERSIONS! Otherwise you will lose all your data.**
>
> **Anyway, you should always backup your system before altering any system components, managed solutions, etc.**

6.2 Troubleshooting

6.2.1   General

Symptoms	Possible causes
Single views of parties, brokers, policies and products remain empty (blank) on the form	• Check if there should be data to be displayed • Check that the Single View Builder component is correctly licensed.

6.3 Getting assistance

If you need assistance in deploying **Travi@ta CRM for Insurance Carriers** or encounter any issues you cannot solve yourself, you can contact the support department of your partner or send us an email directly at mscrm.support@realdolmen.com.

In order to speed up the process, please include product name, version information, any logs and a detailed description of the issue you're experiencing.

We are also listening closely to feedback from our customers and partners and we'd like to know how our product and this documentation met your needs, as well as any ways that you would like to see it improved.