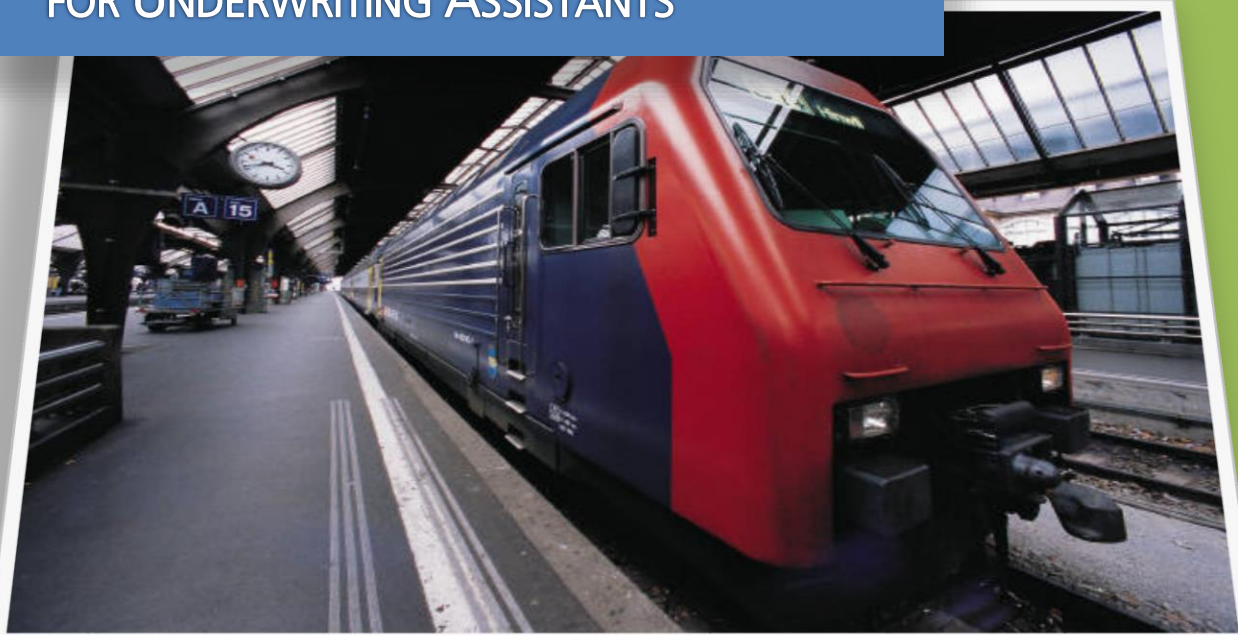


# BUSINESS TRAVEL ACCIDENT

## TRAINING FOR UNDERWRITING ASSISTANTS



COMPANY  
LOGO  
PLACEHOLDER

Version May 12, 2015

# GETTING STARTED

## ABOUT THIS TRAINING:

This training has been designed to support Business Travel Accident (BTA) underwriting responsibilities and procedures that are migrating to the company's Keyport office. Some of these responsibilities and procedures involve NEW or REVISED workflows, which will be demonstrated and practiced during instructor-led training sessions.

## ABOUT THE AUDIENCE:

This training is intended for the company's Keyport office Underwriting Assistants (UA), whose roles will be integral to the workflows involved in processing policies for BTA accounts after the migration.

## ABOUT THIS WORKBOOK:

As a UA, you should use this workbook as a participant guide in your instructor-led training.

Follow the instructor's walk-throughs of changes to BTA workflows and protocols with the annotated screenshots of systems, intranet sites, and shared drives in this workbook.

You will be able to check your understanding and retention of the material throughout the course of the training, and will have the opportunity for hands-on practice (*Learner Activities*) that follow each lesson's topic.

A comprehensive assessment will wrap up the training session.

Supplemental material, related to the topics in this training, is available for your reference, such as hyperlinked SOPs, Templates, and other guidelines, including Email and Naming Conventions.

A Quick Reference Guide has been created for you to print and use when needed on the job as you adjust to the changes in BTA protocols and workflows at the Keyport office.

# LEARNING OBJECTIVES

UPON COMPLETION  
OF THIS TRAINING,  
UAS WILL BE ABLE  
TO:

Identify and put into practice *NEW* or *REVISED* BTA protocols and workflows designated as UA responsibilities:

- I. Follow and apply new or revised SOP **STEP-ACTIONS** that have changed due to the migration of BTA business to the Keyport office.
  - For UAs, the affected SOPs that impact their role include:
    1. *Corporate Markets Renewal*
    2. *Corporate Markets New Business Policy Issuance*
    3. *BTA Annual Installment Renewal*
    4. *Corporate Markets New Business Quote Request*
- II. Comprehend and implement revised or new **TASKS** designated to the UA role, including UA responsibilities involved in:
  1. *Creating Visa & Welcome Letters*
  2. *Creating a Schedule A 5500*
  3. *Creating a Resume*
  4. *Processing requests for Sample Policies*
  5. *Processing renewal preparations for BTA Annual Installments and Corporate Markets*
- III. Use this workbook's
  1. *Knowledge Checks*
  2. *Learner Activities*
  3. *Supplements (including a section of Resources, applicable to these lessons)*

to immediately and effectively perform new or revised UA responsibilities for successful migration of the BTA business to the Keyport office.

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# LESSON 1:

## PROCESSING VISA / WELCOME LETTERS

### **What is “The Visa Letter”?**

The Visa Letter is intended for accounts—both new business and renewal—where employees must travel internationally.

The Visa Letter is typically considered complete when coverage is bound.

Countries that require a Visa Letter include (but are not limited to): Russia, France, Germany, Switzerland, China, Japan, and India.

### **What is “The Welcome Letter”?**

The Welcome Letter informs the employee of the Policyholder that he/she is covered by his/her company's Blanket Travel Accident policy.

The Welcome Letter is typically done in conjunction with the Visa Letter.

### **What if the Visa Letter requires translation to a language other than English?**

During the “pre-sale” discussion with the Producer, if Visa Letter translation is required by the respective country's embassy, the Underwriter must perform a cost analysis and obtain approval from management.

# PROCESSING VISA LETTERS

## Steps for New Business or Renewals

1. PLACEHOLDER FOR
  - ✓ STEPS TO TAKE WHEN PROCESSING VISA LETTERS
  - ✓ TEMPLATES USED FOR THIS TASK
  - ✓ AND ANNOTATED ILLUSTRATIONS DEMONSTRATING HOW TO EXECUTE THIS TASK IN THE SYSTEM

# PROCESSING WELCOME LETTERS

## Steps for New Business or Renewals

1. PLACEHOLDER FOR
  - ✓ STEPS TO TAKE WHEN PROCESSING WELCOME LETTERS
  - ✓ TEMPLATES USED FOR THIS TASK
  - ✓ AND ANNOTATED ILLUSTRATIONS DEMONSTRATING HOW TO EXECUTE THIS TASK IN THE SYSTEM

# LESSON 1: KNOWLEDGE CHECK

**Time to check what you have retained so far.**

Select the correct answer for each question below.

**1. Who might need a Visa Letter?**

- ☐ A. A company's employees needing a Visa to work internationally.
- ☐ B. A company's employees traveling for work internationally.
- ☐ C. A company's employees needing access to their clients' embassies while traveling internationally.

**2. What is the key difference between a Visa Letter and a Welcome Letter?**

- ☐ A. The Visa Letter informs an individual of coverage for their international travel, while the Welcome Letter informs a foreign embassy of coverage where an individual will be traveling.
- ☐ B. The Visa Letter informs a country that an individual has coverage, while the Welcome Letter informs the individual of coverage.
- ☐ C. The Visa Letter informs an individual of coverage for their international travel, while the Welcome Letter informs a foreign embassy of permission to travel internationally for business.

## LESSON 1: KNOWLEDGE CHECK

**3. How would you handle a rejection for a Visa Letter by a country's embassy?**

- ☐ A. You should contact the UW who will review all documentation and handle the dispute resolution.
- ☐ B. IMPACT will receive an auto-generated response of "rejection" and the UW will follow up with a dispute resolution.
- ☐ C. The Producer should contact the UW and the UW will contact Travel Guard who will handle the dispute resolution.

**4. PLACEHOLDER FOR QUESTION 4?**

- ☐ A. PLACEHOLDER FOR ANSWER CHOICE A.
- ☐ B. PLACEDHOLDER FOR ANSWER CHOICE B.
- ☐ C. PLACEHOLDER FOR ANSWER CHOICE C.

# Lesson 1: Learner Activity

## **Learner Activity:**

Time to take a deeper dive by practicing a real-world scenario, using the instructions, templates, and documents for processing Visa and Welcome Letters.

Plan to use your critical thinking skills around the procedures, templates, and documents required to successfully perform your role related to this task.

Guided by your instructor, this activity has been designed for you to work in teams to share what you recall and gain from your teammates' understanding.

This type of activity will enhance not only your own understanding, but assist in filling everyone's knowledge gaps toward proficiency.

## **Scenario:**

The customer, NextGen2000, needs its Sales Engineer, Will Riker, to travel abroad and meet face-to-face with potential foreign clients in China and Japan who are interested in NextGen2000's proprietary data security solutions.

Mr. Riker will also be making a stop-over visit on this trip to his company's office in Sydney, Australia.

This trip will require a Visa Letter and a Welcome Letter.

# Lesson 1: Learner Activity

## Think about it:

You have Visa Letter and Welcome Letter templates in hand and you need to process them (meaning, fill them out with the correct information.)

- Which document, once completed, is intended for whom?
- What areas of the Welcome Letter do you need to complete and what information would you enter in the template?
- What areas of the Visa Letter do you need to complete and what information would you enter in the template?
- Where would you find that information to complete the template? (For example, does the information reside in a particular system, Policy folder, etc.?)
- When would you need a wet signature?
- Who might reject a Visa letter and who would handle that rejection?
- What if this request is a renewal?

## Instructions:

Jot down your thoughts, along with those of your team members. Then, led by your instructor, compare your understanding with the class as a whole.

This larger comparison will allow you the opportunity to see what you nailed—or find out what you didn't.

# Notes

## LESSON 2:

### BTA ANNUAL INSTALLMENTS RENEWAL

#### **What is an annual installment renewal and when is one completed?**

An installment is a succession of payments on a policy. Annual installments are due for renewal once a year.

For BTA business, policies due for renewal appear on a Renewal List.

Each Renewal List provides a monthly snapshot of a quarter. Every quarter, any policy ready for its annual renewal is obtained (“pulled”) and assigned 150 days prior to the expiration date of the policy.

# BTA ANNUAL INSTALLMENTS RENEWAL

## Preparing a BTA Annual Installments Renewal

1. PLACEHOLDER FOR
  - ✓ STEPS TO TAKE WHEN PREPARING AN ANNUAL INSTALLMENTS RENEWAL
  - ✓ TEMPLATES USED FOR THIS TASK
  - ✓ AND ANNOTATED ILLUSTRATIONS DEMONSTRATING HOW TO EXECUTE THIS TASK IN THE SYSTEM

## LESSON 2: KNOWLEDGE CHECK

### Time to check what you have retained so far.

Select the correct answer for each question below.

#### 1. What IS an Annual Installment?

- ☐ A. An Annual Installment is an Underwriting Directive that is installed in NeRD.
- ☐ B. An Annual Installment is another term for an Amendment, which is reviewed by the Producer and updated once a year.
- ☐ C. An installment is a succession of payments on a policy. Annual installments are due for renewal once a year.

#### 2. An Annual Installment is coded in IMPACT as...

- ☐ A. A renewal.
- ☐ B. An issuance.
- ☐ C. A policy resume.
- ☐ D. An amendment.

## LESSON 2: KNOWLEDGE CHECK

**3. When should an annual installment renewal be completed?**

- ☐ **A. When the Underwriter makes the request within 60 days prior to the expiration date of the policy.**
- ☐ **B. 150 days prior to the expiration date of the policy.**
- ☐ **C. 30 days prior to the expiration date of the policy.**

**4. PLACEHOLDER FOR QUESTION 4?**

- ☐ **A. PLACEHOLDER FOR ANSWER CHOICE A.**
- ☐ **B. PLACEHOLDER FOR ANSWER CHOICE B.**
- ☐ **C. PLACEHOLDER FOR ANSWER CHOICE C.**

## Lesson 2: Learner Activity

### **Learner Activity:**

Time to take a deeper dive by practicing a real-world scenario, using the instructions, templates, and documents for processing a BTA annual installment renewal.

Plan to use your critical thinking skills around the procedures, templates, and documents required to successfully perform your role related to this task.

Guided by your instructor, this activity has been designed for you to work in teams to share what you recall and gain from your teammates' understanding.

This type of activity will enhance not only your own understanding, but assist in filling everyone's knowledge gaps toward proficiency.

### **Scenario:**

The Southwest Zone has completed its renewal list for Q1 and has sent it to the Keyport office.

Upon receipt of the annual installment request by the UW, you've been assigned to update the Amarillo Dental Association's policy in IMPACT for the new term.

# Lesson 2: Learner Activity

## Think about it:

For this activity, you'll have the steps in this workbook on hand. At some point during this activity, you'll need to log into IMPACT.

After you log into IMPACT, search for a Test Policy that was created in advance by your instructor or manager.

- Where do you find the underwriting policy files?
- Which documents do you need to add to each renewal account and where are they filed?
- Where do you go in IMPACT to find the policy contract information and what is your first step for renewing the policy?
- What if there were amendments to the policy? What would you do?
- Where would you retrieve the resume for this policy?
- Where do you code a premium?
- When does the Peer Review occur?
- What wording would you use to complete the annual installment amendments for Amarillo Dental Association's policy?
- When all requirements are complete, which folder do you update and where is it located?
- What document is needed where you will indicate that all requirements are complete?
- Which fulfillment documents are sent to the Producer as per the SLA?

## Instructions:

Jot down your thoughts, along with those of your team members. Then, led by your instructor, compare your understanding with the class as a whole. This larger comparison will allow you the opportunity to see what you nailed—or find out what you didn't.

# Notes

# REFERENCE SECTION

This Reference Section provides supplemental material related to the topics in this training.

**PLACEHOLDER FOR REFERENCE SECTION'S  
TABLE OF CONTENTS AND THE LINKS TO KEY  
TOOLS, TEMPLATES, AND FORMS.**