



APPLIED

Epic 2014

REAL-TIME CONFIGURATION AND USAGE

Real-Time provides an efficient workflow for the transfer of data from Applied Epic to carrier partners/vendors and back. This guide provides detailed instructions showing how to set up and use Real-Time in Applied Epic.



REAL-TIME	1
CONFIGURATION AND USAGE	1
CONFIGURING A REAL-TIME ACCOUNT	3
REQUEST AN ACCOUNT	3
INTEGRATION CONFIGURATION	3
CONFIGURE COMPANY CONTRACTS – INSURANCE CARRIERS	4
CONFIGURE COMPANY CONTRACTS – FINANCE COMPANY	6
CONFIGURING XML LINES OF BUSINESS	7
CONFIGURING LINE OF BUSINESS CODES	7
UPDATING REAL-TIME CONFIGURATION	9
RUNNING A REAL-TIME ACCOUNT UPDATE	9
LOCAL SECURITY	9
RUNNING REAL-TIME	11
POLICY COMMANDS	13
CLAIM COMMANDS	14
REAL-TIME ATTACHMENTS	14
ADDITIONAL RESOURCES	17
APPLIED SYSTEMS CUSTOMER SUPPORT	17
ONLINE RESOURCES	17



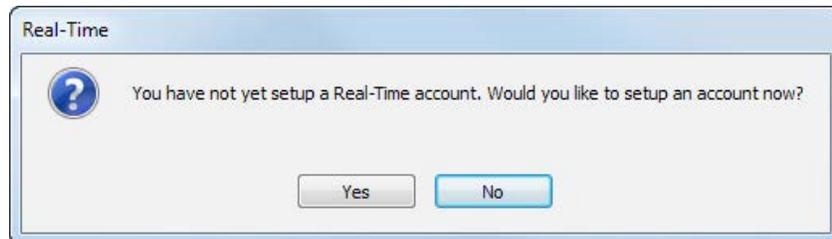
CONFIGURING A REAL-TIME ACCOUNT

REQUEST AN ACCOUNT

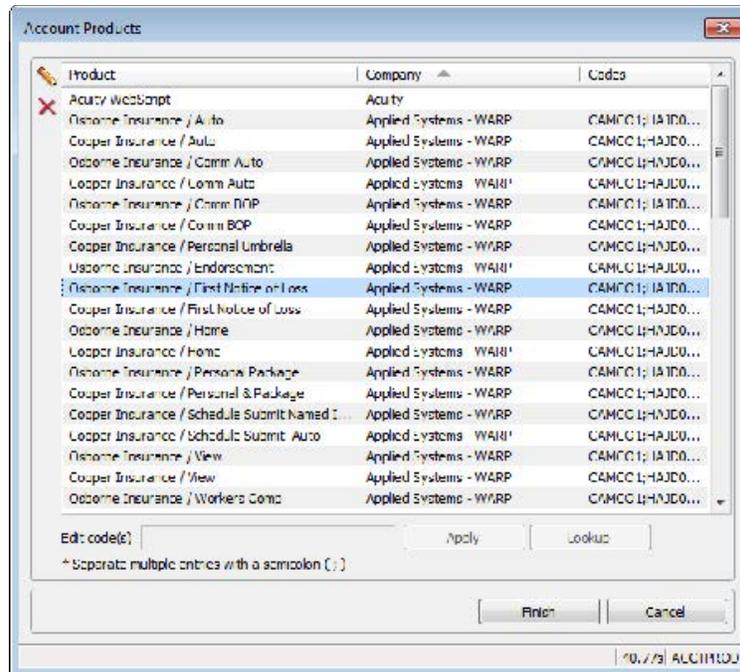
Before you begin, you must contact tsrequests@appliedsystems.com to request to have a Real-Time account configured. After receiving email verification that the Real-Time account has been set up, proceed to the next step.

INTEGRATION CONFIGURATION

1. From the Applied Epic Home Base, select **Configure > Real-Time > Account**.
2. The message below displays, stating that a Real-Time account has not been set up. Click **Yes** to start the account configuration process.



3. Applied Epic attempts to automatically configure Real-Time integration. If Applied Epic login credentials are not automatically detected, enter the Agency ID and password obtained from Applied Customer Support.
4. During the account configuration process, the *Real-Time Company Codes* setup screen displays. To associate pre-defined issuing company codes from Applied Epic with the Real-Time product list:
5. Highlight one or more products and click the **Edit/View** button.
 - a. Enter company codes if known, or click the **Lookup** button to view a listing of configured company codes in Applied Epic.
Note: If multiple codes for one product are configured, they need to be delimited with a semicolon.
 - b. Click the **Apply** button to save codes to a product.
 - c. To confirm your changes, click **Yes**.
 - d. When all products have codes associated, click **Finish**.
 - e. Your Real-Time Account updates based on the changes made to your company codes. Click **OK** to accept the account update notification.



Unless specifically instructed by Support, you do not need to alter the default settings for the other options on the *Real-Time > Account* setup screen (Proxy Server Settings, Data Store, Override Settings).

CONFIGURE COMPANY CONTRACTS – INSURANCE CARRIERS

Company contract numbers, also referred to as agency codes, need to be set up in Applied Epic to successfully run Real-Time transactions. This setup is completed within *Configure > Interface > Company*.

Each of the *Company Code(s)* associated with a Real-Time *Product* needs to have a Company Contract number (agency code) configured for the Structure (agency/branch/department/profit center) that corresponds to the application sent through Real-Time.



The screenshot shows a software dialog box titled "Add Agency Code - Agency Bill No Primary Contract". At the top, there are four dropdown menus for "Agency", "Branch", "Department", and "Profit center", each currently set to "< ALL >". To the right of these are "Locate" and "Select All" buttons. Below the dropdowns is a table with the following columns: "Agency", "Branch", "Department", "Profit Center", and "Co". The table is currently empty. At the bottom of the dialog, there are two input fields: "Agency Code" and "Description". To the right of these fields are two checked checkboxes: "Download" and "Real-Time". At the very bottom are three buttons: "Add", "Finish", and "Cancel". In the bottom right corner, a status bar displays "0.58s | CTSTRUCT".

ADD A NEW CONTRACT NUMBER

1. Access **Configure > Interface > Company**.
2. Under the *Company Interface Setup* heading, select the **company** to edit.
Note: If there is a carrier not listed in the Company Interface Setup list, it needs to be added in the Accounts area. See the [Applied Epic product help file](#) for more information on adding a Company.
3. Click the **Company Contracts** tab.
4. Click the **Add** button. The *Add Contract Number* screen displays.
5. Use the *Agency*, *Branch*, *Department*, and *Profit Center* structure filters to narrow the search results, and then click **Locate** to display only the organizations matching the selected structure.
6. Select the **checkbox** for each structure combination that applies to the company. If you want to all combinations associated, click the **Select All** link label.
7. With an organization selected, enter the **Agency Code**.
8. Enter a **Description** for a more specific reference point if needed.
9. Use the checkboxes to indicate whether this contract is associated with *Download*, *Real-Time*, or both.
10. Continue selecting organizations until all contract numbers have been added.
 - Click **Add** to define another contract number.
 - Click **Finish** to exit after defining desired contract number(s).
 - Click **Cancel** to exit without saving changes.



CONFIGURE COMPANY CONTRACTS – FINANCE COMPANY

Company contract numbers are also required when accessing finance companies through Real-Time. These contract numbers are assigned to the agency by the finance company and entered in *Configure > Real-Time > Finance Company*.

The screenshot shows two windows from the Applied Epic system. The top window is titled "Finance Company Setup" and contains a table with the following data:

Finance Company Code	Finance Company Name
AFCOPRE-01	AFCO Premium Financing
AMERCRE-01	American Credit Corp.
CHICFIN-01	The Chicago Finance Association
FINANCI-01	Financing Inc.
IMPEPRE-01	Imperial Premium Finance Co.
STATFIN-01	The State Finance Company
TIFCFIN-01	TIFCO Finance Association
UNIFIN-01	The Universal Finance Association

The bottom window is titled "Company Contracts" and shows a "Contract Numbers" table with the following data:

Agency	Branch	Department	Profit Center	Contract Number	Description
AG Insurance Group -...	Personal Services Bra...	Personal Lines	Default ProfitCenter	043904392	
AG Insurance Group -...	Commercial Services B...	Commercial Lines	Default ProfitCenter	042190981	
Lipton Agency	Main Office Branch	Benefits	Other	723894230	

ADD A NEW CONTRACT NUMBER

1. Access **Configure > Real-Time > Finance Company**.
2. Under the *Finance Company Setup* heading, select the **finance company** you wish to edit.
Note: If there is a finance company not listed in the Finance Company Setup list, the finance company needs to be added in the Accounts area. See the [Applied Epic product help file](#) for more information on adding a Finance Company.
3. On the *Company Contracts* tab, click the **Add** button. The *Add Contract Number* screen displays.
4. Select an **organization** from the list. The columns are sortable, so, depending on the desired criteria, the organization list can be sorted by *Agency*, *Branch*, *Department*, or *Profit Center*.
5. Once an organization is selected, enter the **Contract Number**.
6. Enter a **Description** in the description field for a more specific reference point if needed.
7. Continue selecting organizations until all contract numbers have been added.
 - Click **Add** to define another contract number without exiting the screen.
 - Click **Finish** to exit after defining desired contract number(s).
 - Click **Cancel** to exit without saving changes.



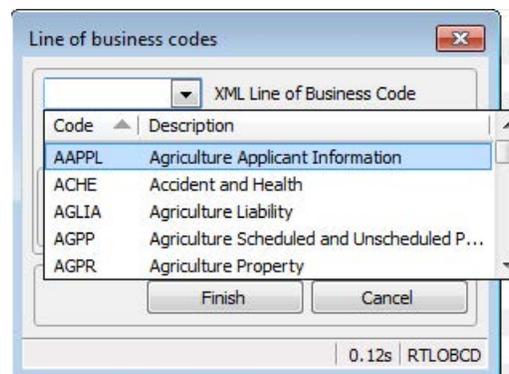
CONFIGURING XML LINES OF BUSINESS

In order for Real-Time to complete successfully, the carrier receiving the transaction must be able to identify the line of business they are receiving information for. Further to this, it is necessary to associate the policy/line type codes that have been created in Applied Epic with corresponding XML line of business codes. This setup is completed in *Configure > Real-Time > Lines of Business*.

Policy/Line Type Code	Policy/Line Type Code Description	XML Line of Business Code	XML Line of Business Code Description
0916	X_CustomForm_0916		
0918	testing 0918 _CustomForm		
ABBA	That one band		
AGL1	Agriculture Liability		
AGP1	Agriculture Property		
APPG	Agricultural Personal Property		
ARVP	Accounts Receivable/Valuable Papers		
BAUT	Business Automobile		
BDRK	Builders Risk		
BOAT	Watercraft	BOAT	Watercraft (small boat)
BOIL	Boiler & Machinery		
BONN	Surety Bond		
BOPO	Business Owners Policy	BOP	Business Owners Policy
CCAU	Canadian Commercial Auto		
CFLD	Commercial Flood		
CFRM	Commercial Farm		
CGL	Commercial General Liability		
CPAU	Canadian Personal Auto	AUTOB	Automobile - Business
CPKG	Commercial Package		
CRJM	Crime		

CONFIGURING LINE OF BUSINESS CODES

1. Access **Configure > Real-Time > Lines of Business**.
2. Under the *Line of Business Setup* heading, select a policy type from the list.
3. Click the **Edit** button. The *Line of business codes* screen displays.
4. Assign the corresponding code from the dropdown list.
5. Click **Finish**.





Below is a chart of currently accepted policy/line type codes for Real-Time. Only codes supported by Real-Time are listed.

Policy/Line Code	Policy/Line Description	XML LOB Code	XML LOB Description
BAUTO	Business Auto	AUTOB	Automobile - Business
BOP	Business Owners Policy	BOP	Business Owners Policy
CPKG	Commercial Package	CPKGE	Commercial Package
CUMB	Commercial Umbrella	UMBRC	Umbrella - Commercial
CRIM	Crime (includes Burglary)	CRIME	Crime (includes Burglary)
FIRE	Dwelling Fire	DFIRE	Dwelling Fire
EDP	Electronic Data Processing	EDP	Computers
EQFL	Equipment Floater	EQPFL	Equipment Floaters
GLIA	General Liability	CGL	General Liability
HOME	Homeowners	HOME	Homeowners
INLM	Inland Marine/Personal Article	INMRP	Inland Marine (Personal Lines)
MHOM	Mobile Home	MHOME	Mobile Homeowners
CYCL	Motorcycle	CYCL	Motorcycle
AUTO	Personal Automobile	AUTOP	Automobile - Personal
PPKG	Personal Package	PPKGE	Personal Package
PUMB	Personal Umbrella	UMBRP	Umbrella Personal (excess indemnity)
PROP	Property	PROP	Property (includes Dwelling Fire)
BOAT	Watercraft	BOAT	Watercraft (small boat)
WCOM	Workers' Compensation	WORK	Workers Compensation
WCAR	Workers Compensation Assigned Risk	WORK	Workers Compensation

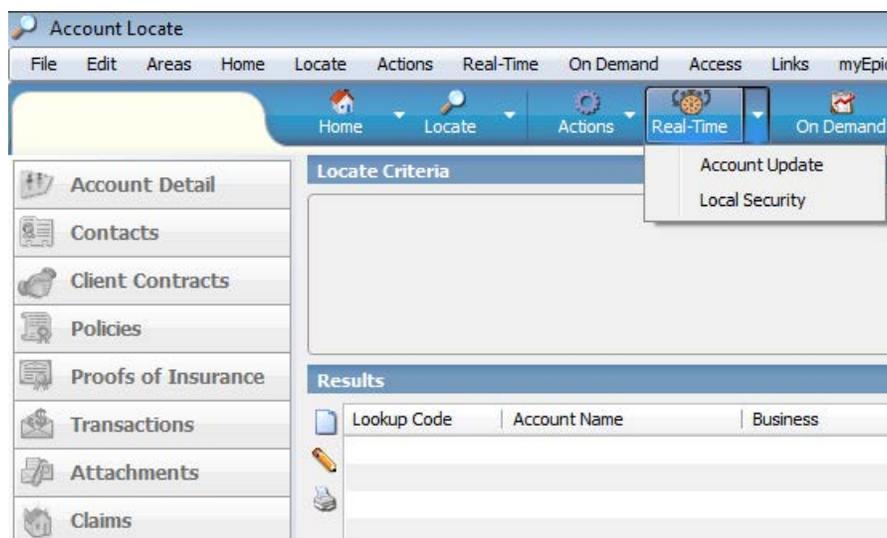


UPDATING REAL-TIME CONFIGURATION

RUNNING A REAL-TIME ACCOUNT UPDATE

The Account Update process helps to ensure that the agency's available carriers and Real-Time transactions are current and consistent with carrier capabilities. The Account Update process allows company codes to be revised or assigned to Real-Time products, updates the system with any new transactions enabled by carriers, and synchronizes login IDs that have been added/deleted/alterd within Applied Epic to the Real-Time account.

1. From any screen, click the **Locate** button, then click **Accounts**. Click the dropdown arrow beside the **Real-Time** button and select **Account Update**.

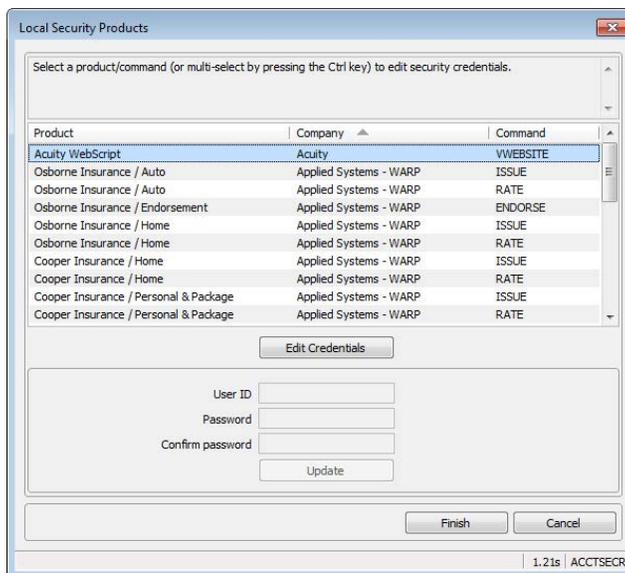


2. The *Real-Time Company Codes* window displays. Associate company codes as defined in step 4 under [Configuring a Real-Time Account](#).

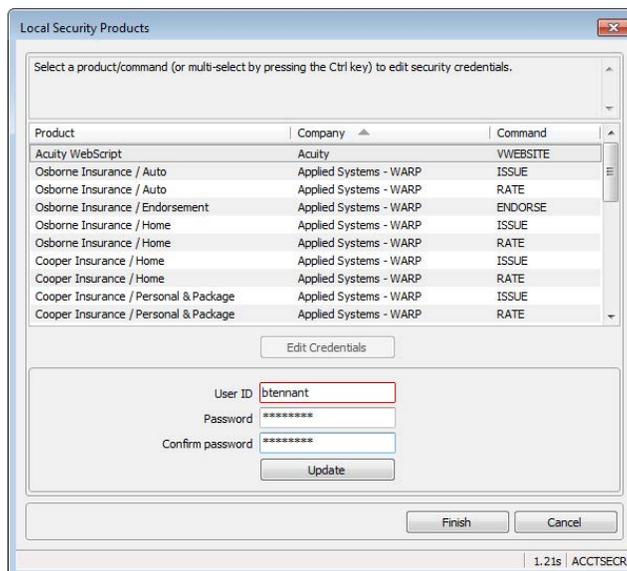
LOCAL SECURITY

User-specific credentials assigned to agency users by insurance carriers are entered and maintained through the Applied Epic Real-Time Local Security. To access the Local Security option from the Accounts area, click the dropdown arrow beside the **Real-Time** button and then select **Local Security**.

1. After accessing the *Local Security Products* window, select a **product** or **product(s)** to edit credentials for.
2. Click the **Edit Credentials** button.



3. Enter credentials for the products/commands and click the **Update** button.



4. When all products/commands have been edited, click **Finish**.
Note: If Local Security settings are not set up prior to running a Real-Time transaction that requires credentials, the system prompts for them during the transaction process. This is a one-time process; after the credentials are defined, there are no further prompts to do so, although a carrier may require regular password updates. In most cases, when credentials are changed on the carrier site, they must also be updated for Real-Time using the Local Security process.



RUNNING REAL-TIME

Once Real-Time has been configured and updated, use the following steps to run a Real-Time quoting session.

1. Enter a new client or locate an existing client, and enter application data. After application data has been entered, highlight the policy and click the **Real-Time** button.

Note: A policy containing at least the minimum required information (Type, Description, Effective and Expiration Date, Line and Status codes, and Agency/Branch information) must exist on the selected account in order to launch Real-Time.

Line	Status	Description	Effective	Expiration	Policy Number	Bill	ICO	Policy Description
HOME	New Policy		06/14/2013	06/14/2014	H076376821	A	CHUBB1	Homeowners
AUTO	New Policy		07/01/2013	07/01/2014	AU94389420	A	HANO00	Personal Automobile

Policy Detail Multi-Carrier Schedule Line Detail

Prospective Bill Agency Status NEW - New Policy

2. The Real-Time interface launches.



The screenshot displays the Applied Epic Real-Time software interface for user John Hersey. The interface is divided into several sections:

- Customer Detail:** Type Insured, Lookup code HERSEYJ001, Account name John Hersey, Address 755 N Adams St, Manteno, IL 60950.
- Status Detail:** Welcome to Epic Real-Time...
- Commands:** A dropdown menu is open, showing options: Command, Billing Inquiry, Company Website, Endorsement, Order MVR, Policy Inquiry, Premium Finance, Quote, Rate (highlighted), Rate Manager, and Reverse Alerts!
- Available Carriers:** A table with columns: Company Code, Product Name, and Accepts Attachments.

Company Code	Product Name	Accepts Attachments
<input type="checkbox"/> CHUBB1	Chubb Insurance Company / Auto	No
<input checked="" type="checkbox"/> HANO00	Hanover Insurance Company / Auto	Yes
- Table:** A table with columns: Policy/Line Type, Policy Number, Start Date, End Date, and Carrier Code.

Policy/Line Type	Policy Number	Start Date	End Date	Carrier Code
AUTO	AU94389420	07/01/2013	07/01/2014	HANO00
HOME	HO76376821	06/14/2013	06/14/2014	CHUBB1

3. Select an option from the *Command* dropdown menu. Not all options will appear for all agencies, as the command options are limited based on the carriers available for the agency.



POLICY COMMANDS

* These are ICO-specific commands, meaning the company code assigned to a product must match the issuing company of a policy for the command to show up in the Command dropdown list.

Command	Functionality	Command Options
Accounts Views*	Access summary view of an insured's account on carrier's site.	N/A
Billing Inquiry*	Obtain billing information on a policy.	Evaluation Dates: Defaults to today's date. Can be changed to obtain billing information specific to a certain period.
Claim Inquiry*	Obtain claim information on a policy.	Evaluation Dates: Defaults to today's date. Can be changed to obtain policy information during a certain period.
Policy Inquiry*	Obtain policy information.	Evaluation Dates: Defaults to today's date. Can be changed to obtain policy information during a certain period.
Loss Run*	Obtain a Loss Run from a carrier.	Evaluation Dates: Defaults to today's date. Can be changed to obtain Loss Run information during a certain period.
Make Payment*	Bridge to carrier website to report a payment on a policy.	N/A
Endorsements*	Bridge policy information to a carrier for an endorsement.	Details: Assign an endorsement type and an effective date of the endorsement.
Policy Change Request*	Send the policy detail, including the changed information, to the insurer to aid in automating your change request workflows.	Note: This functionality is intended for use by Canadian brokers.
Company Website	Access a company website automatically without having to open another program.	Note: You can access this command from the company detail without having to locate a client first. Company Website sessions can be run for multiple companies simultaneously.
Order MVR	Order an MVR through American Driving Records.	Details: Select drivers to order the MVR. Drivers must be selected before continuing with the transaction.
Policy Submission Request	Send the full detail of an application to the company.	Note: Choosing a Policy Submission workflow that sends a policy to a carrier in a submission workflow ensures that your management system tracks the work appropriately and shows a more generic submission response from the carrier without the expectation of updated premiums.



Premium Finance	Obtain a quote from premium finance vendor set up in the system	N/A
Rate	Obtain a rate or bridge policy data to a carrier in order to rate on the carrier website	N/A
Quote	Obtain comparative quotes from third-party vendors that are set up in the system	N/A
Reverse Alerts!*	See Reverse Alerts!	N/A
Rate Manager	See Rate Manager	N/A

CLAIM COMMANDS

Command	Functionality	Command Options
First Notice of Loss - Auto*	Report an auto First Notice Of Loss (FNOL) to a carrier	N/A
First Notice of Loss - Liability*	Report a liability FNOL to a carrier	N/A
First Notice of Loss - Property*	Report a property FNOL to a carrier	N/A
First Notice of Loss - Workers Comp*	Report an auto FNOL to a carrier	N/A
Claim Inquiry*	Obtain claim information on a claim	Evaluation Dates: Defaults to today's date. Can be changed to obtain policy information during a certain period.
Company Website	Access a company website automatically without having to open another program	N/A

* These are ICO-specific commands, meaning the company code assigned to a product must match the issuing company of a policy for the command to show up in the Command dropdown list.

REAL-TIME ATTACHMENTS

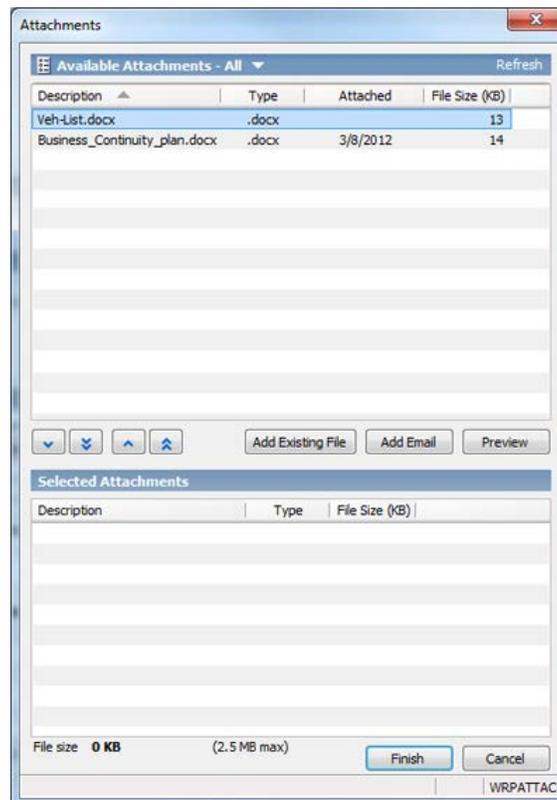
Depending on carrier requirements, some Real-Time transactions may require that supporting documents or images be included. Carriers must be set up to receive attachments in order for them to be sent.



Available Carriers		Attachments
Company Code	Product Name	Accepts Attachments
<input type="checkbox"/> CHUBB1	Chubb Insurance Company / Auto	No
<input checked="" type="checkbox"/> HAN000	Hanover Insurance Company / Auto	Yes

1. To attach files to a Real-Time transaction, make sure the selected carrier accepts attachments, and click the **Attachments** link label to bring up the *Attachments* screen.
2. The view filter defaults to all attachments associated to the account. If desired, change the view filter to view attachments from the past three or six months.
3. Attachments associated to the account/policy populate in the *Available Attachments* list. Highlight the attachment to send and click on the **down arrow** button to move it to the *Selected Attachments* list.
Note: To move all attachments between the *Available Attachments* and *Selected Attachments* lists, use the double *up* and *down arrow* buttons.

The *Add Existing File*, *Add Email*, and *Preview* buttons allow files to be attached from a workstation, emails to be attached from an email account, and selected attachments to be previewed, respectively.





4. To include the selected relevant attachment(s) in the Real-Time transaction, click **Finish**. To exit without further action, click **Cancel**.

Note: There is a 2.5 MB combined file limit for attachments sent through Real-Time.

5. To send the transaction with attachments, click **Go** on the Real-Time Interface screen. To exit without further action, click **Cancel**.



ADDITIONAL RESOURCES

APPLIED SYSTEMS CUSTOMER SUPPORT

Phone: 800-999-6512

Email: support@appliedsystems.com

ONLINE RESOURCES

[Applied Epic Help File](#)

[Applied Epic Agency Interface Manual](#)