

# **INTRODUCTION TO VIRTGATE**

**PROCEDURES MANUAL**

**SEPTEMBER 2009**



**BARRINGTON**  

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**WEALTH PARTNERS INC.**

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# INTRODUCTION TO VIRTGATE [bwpartners.virtgate.com](http://bwpartners.virtgate.com)

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- Once in VirtGate the first thing you will do is “log in” with your user ID and password.

You should have received an email from Barrington Wealth Partners giving you a User ID and password, please print and keep on hand, as it contains your personal information for VirtGate.


- After entering your **user ID** and **password** click on “log in”. You will now find yourself at the Barrington Home Page “What’s New”. Here you will find Contact information for Barrington’s Head Office, Carrier contacts, Supplier Software and Carrier compensation schedules.

- The first thing that you should do after logging in is change your profile. On the left hand side you will see a column that has “Change Profile”.

Here you can change your password, and update any personal information. Once completed, click on the “update information” which is located at the bottom of the page, this will bring you back to the Barrington Home Page.

- On the left hand side is a column of links that will take you to the various levels within VirtGate.

- In the top right hand corner is a link to the Barrington’s personal website [www.bwpartners.com](http://www.bwpartners.com) along with a contact us link (not to be used for POS or NB)

- Wherever you are within VirtGate you can click on the  symbol, which you will find located at the top of your screen. This will bring you back to the starting point - “Main and Search” screen.

# MAIN AND SEARCH

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- Click on “[Main and Search](#)” in the left side column. This will bring you to a screen where you can search for an Advisor by name, contract, and license. Here you can also search for a client by name, policy number or by owner.

On the right hand side you will see “[In The Mill](#)”, which is a quick search on all your business. In the drop down menu you will find all the different search criteria for your policy (ie: pending).

- At the bottom of the page you will also find additional search engines that you can use for client reporting.

# ADVISOR INFORMATION

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\*\* ADVISOR FILE'S WILL BE SET UP BY BARRINGTON WHEN CONTRACTING DOCUMENTATION IS RECEIVED. \*\*

All of the below information will be kept up to date by Barrington, should there be any changes to the following information for your brokers please send an email with current contact information to [bwpsupport@barringtonwealth.com](mailto:bwpsupport@barringtonwealth.com)

- NAME & COMPANY NAME
- ADDRESS LINE1, 2, CITY, PROVINCE, POSTAL
- PHONE
- FAX
- E-MAIL
- ASSISTANT NAME
- ASSISTANT PHONE
- ASSISTANT FAX
- ASSISTANT E-MAIL
- Advisor Compliance Section

## ➤ Updating the Advisor Compliance Section

Accuracy and consistency in the information stored in this section is extremely important as all internal staff utilize this information to determine the validity of the Advisor. At all times, anyone must be able to determine the status of the Advisor's licenses by viewing the compliance data. **The information must be kept current!** The Advisor also views this information from their login ID.

Once you are in the Advisor Information screen click on "Compliance". Here you will be able to view and edit the Advisor E&O and Life License for each Province.

To edit the Compliance Section click on "Edit Compliance info" Once you are in the editing view you will now see the screen split into three sections.

- Compliance
- Add New License
- Edit Existing License

## ➤ Compliance

E&O POLICY: From the E&O copy, enter the certificate number assigned to this Advisor's policy.

E&O CARRIER: From the E&O copy, enter the E&O Insurance Company.

E&O EXPIRY: From the E&O copy, enter the expiry date.

CHLIA APPLICATION: Optional

CHLIA EXPIRY: Optional

To update the record, click on the "Update Compliance Information" button.

## ADVISOR INFORMATION CONTINUED

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### ➤ Adding New License

A New License is only added if it not already in VirtGate.

LICENSED WITH: From the drop down, select the province of license.

LICENSE #: From the provincial license copy, enter the full license number.

EXPIRES: From the provincial license copy, enter the expiry date.

COMMENTS: Indicate the license level 1 or 2 and sponsoring company.

To update the record, click on the “[Add License](#)” button.

### ➤ Editing An Existing License

Scroll to the record you wish to “[update](#)”

From here you will only need to update the license # and the expiry date

Once you have updated this information click on the “[update license](#)” button

### ➤ Adding your E&O and License to the Document Section

A copy of all Life licenses and E&Os must be kept in the Document Section in the advisor file.

To add a the license to the document section click on “[Documents](#)”

Once you are in the Document Section you will see a listing of all the Documents. To add a new document click on “[Edit Documents](#)”

Once you are in the Editing Screen you have the option now to Add New Document. Your will be asked to Name your Document. When adding a Life License or E&O you must name the document in the following manner,

*John Doe's BC License May 2010*

Then click on “[browse](#)”. After you have picked up the document from your computer click on “[upload above document](#)”

You have now successfully updated the Compliance & Document Section of your Advisor File in VirtGate.

# ADVISOR CONTRACT SETUP

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All Advisor Contracts are kept up to date by Barrington. The contracts are added at time of contracting.

Here you will find a listing of your broker's active, pending and terminated codes that are held under Barrington's MGA.

Should you have any questions in regards to your broker's contracting please do not hesitate to contact Barrington Contracting department at [bwpc contracting@barringtonwealth.com](mailto:bwpc contracting@barringtonwealth.com)

# ADVISOR PREFERENCE SETUP

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- The preference setup allows selection of electronic notification for specific Email Routing, Alerts, and Ordering Requirements.

This section is set up by Barrington at time of contracting in the follow way;

The Assistant is set up to receive Email routing for all Compliance or Contracting for the advisor. As well, the Assistant is set up to receive Alters on all Client Journal & Requirement Entries.

Should you wish to get additional alerts you can view a full listing under your advisor info, click on “preferences”. If there are any changes that you feel would better suite your office please send your request to [bwpsupport@barringtonwealth.com](mailto:bwpsupport@barringtonwealth.com)

# APPLICATION SETUP IN VIRTGATE

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## ENTERING NEW APPLICATIONS

Go to your “[Main and Search](#)” screen. Select Advisor and click on “[New Application on New Client](#)” (OR go to “[client list](#)” if client already exists and use “[related accounts](#)”). From there, select “[Policy Type](#)”.

**When you begin to enter in an application you must go from start to finish. If you begin entering an application and you decide to abandon the VirtGate setup, you must confirm the deletion properly.**

- On the first screen of the fast app screen, at the bottom of the page, click on the “[confirm abandon](#)” box and then click on the “[Abandon Client Setup](#)” button. This procedure will prompt you with another message indicating all other information will properly be discarded. If you do not abandon properly, UNKNOWN clients are shown as incomplete garbage clients.

**CLIENT DETAILS:** (Enter the following fields and initiate following action where indicated)

- ✓ LAST NAME: Key full last name; accuracy is extremely important. If legibility is a problem verify from client cheque, if present.
- ✓ FIRST NAME: Key first name.
- ✓ PREFERRED NAME: Optional
- ✓ GENDER: Select from drop down
- ✓ DATE OF BIRTH: Key in format given
- ✓ ANNUAL INCOME: Optional
- ✓ NET WORTH: Optional
- ✓ SIN: Key in with valid format
- ✓ HOME ADDRESS, CITY, PROVINCE, POSTAL CODE: Key full address
- ✓ HOME PHONE: Key
- ✓ EMPLOYER: Key information
- ✓ OCCUPATION: Key information
- ✓ BUSINESS ADDRESS, CITY, PROVINCE, POSTAL CODE: Key full address if present
- ✓ DAYTIME PHONE: Key information in format
- ✓ FAX: Key information in format
- ✓ EMAIL ADDRESS: Key information
- ✓ CELLULAR PHONE: Key if present on app
- ✓ ALTERNATE PHONE: Optional
- ✓ ALT PHONE DESC: Optional
- ✓ ACCOUNT MANAGER: Select from drop down
- ✓ PUBLIC NOTE: Key any pertinent info that the advisor can also see
- ✓ MGA ONLY NOTE: Key pertinent info that the advisor will NOT see
- ✓ PRODUCT TYPE: Select appropriate type from the drop down

Click on “[Next Page](#)” button.

## ENTERING NEW APPLICATIONS (CONTINUED FROM PREVIOUS PAGE)

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Before you begin on the second page of your application VirtGate will pull up any possible client matches that are already in the system. If you see your client listed please click on that client and proceed to assign the new policy to the existing client. Should you not find your client proceed with new client set up.

Second Page:

- ✓ OWNER: Key Owner first and last names
- ✓ CONTINGENT OWNER: Optional
- ✓ BENEFICIARY: Key full beneficiary information
- ✓ CONTINGENT BENEFICIARY: Key information
- ✓ PAYOR: Key if applicable
- ✓ CASH WITH APP: Key the cash/cheque amount received with this app
- ✓ BANK NAME: Key information if client is on PAC
- ✓ BANK NUMBER: Key information as above
- ✓ TRANSIT: Key information as above
- ✓ ACCOUNT TYPE: Key information as above
- ✓ ACCOUNT NUMBER: Key information as above
- ✓ PHYSICIAN NAME: Key the full Dr. name from application
- ✓ PHYSICIAN ADDRESS: Key the full address from application

This next section gives policy specific information – **information highlight in red must be filled in correctly**

- ✓ COMPANY: Select the carrier from the drop down box – *(if you leave this blank you will not be able to add your coverage on the next page)*
- ✓ POLICY NUMBER: Enter the policy number *(If you are entering a new application **do not** use the application # enter TBA)*
- ✓ POLICY STATUS: Select “Underwriting Pending” status from the drop down box
- ✓ PREMIUM MODE: Key the mode of payment for this client
- ✓ TYPE OF POLICY: Select appropriate type of policy from the drop down box.  
*At this time you must pick multi life or Joint life – if you do not pick one of these options you will not have the option later to add a additional insured to the policy*
- ✓ ISSUE GENDER: Select from drop down box
- ✓ ISSUE AGE: Enter age if the age does not default
- ✓ ISSUE CLASS: Leave blank until the case is approved, then update when determined by carrier.
- ✓ DIRECT TO COMPANY: Leave blank unless the Advisor sent the app direct to carrier (as an exceptional case) and you are entering this app from a photocopy; enter a checkmark.
- ✓ APPLICATION COMPLETED: Key the date application was signed
- ✓ APPLICATION RECEIVED BY BARRINGTON: This will default to current date; change if the app was received previous to today
- ✓ APPLICATION SENT TO CARRIER: Enter today and make sure it goes in courier to carrier today. If this app is going to be set aside for special handling, leave blank for now and come back into the app and fill in this field when app is actually sent to carrier.
- ✓ APPROVED DATE: Leave blank; to be completed later when approval is known
- ✓ POLICY SENT TO ADVISOR: Leave blank; to be completed when policy is checked and sent to the advisor for delivery.

## ENTERING NEW APPLICATIONS (CONTINUED FROM PREVIOUS PAGE)

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- ✓ **PLACED DATE:** Leave blank at this time. ***MUST be completed when the settling/delivery requirements are received and sent to the carrier.*** And then at time of placing, if there are no settling/delivery requirements, the placed date is equal to the date the policy was sent from the Carrier. And you should expect the commission to be paid in the next commission run from carrier.
- ✓ **EFFECTIVE DATE:** Leave blank at this time. ***MUST be completed when the policy is checked.*** At time of policy/contract check, update this info to equal the policy contract date from the policy contract.
- ✓ **STATUS CHANGE DATE:** Leave blank, the system will update automatically when the user changes a status code.
- ✓ **PAC DRAW DAY:** Select from the drop down box if on PAC
- ✓ **PUBLIC NOTE:** Leave blank or make any special notes on the policy that the advisor will also be able to see.
- ✓ **MGA ONLY NOTE:** Leave blank or make any special notes that only the staff can see.

Click on “Next Page” button.

Enter the base plan applied for on this application. For Universal Life, select the min, max and excess plan coverage’s.

- ✓ **Plan:** Select the plan from the drop down box
- ✓ **Face Amount:** key the insurance amount for this coverage
- ✓ **Annual Premium:** key the annual premium for this coverage – *When filling in this information for Additional insured’s on a Joint policy this must be left blank. You will put the FULL Annual premium in under the Base Insured for a Joint policy*  
*When entering in the Annual Premium for a Multi Life policy each insured will have its own amount*
- ✓ **Modal Premium:** key the modal premium for this coverage
- ✓ **Coverage Date:** leave blank, this is used for adding if adding coverage for a UL dump in.
- ✓ **Public Note:** leave blank or make any special notes on the policy that the Advisor will also be able to see.

Click on “Update Coverage” button.

## **ENTERING NEW APPLICATIONS (CONTINUED FROM PREVIOUS PAGE)**

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\*\*\*If more than one coverage for this policy, complete the “Add New Coverage” information as in the Coverage 1 format:

*Please make note that if you are adding a deposit to a policy you will only pick the coverage name, all other fields are left blank. Once you have added the deposit you will now have the option to fill in the “commissionable premium”. This is where you would add your amount of the deposit.*

- ✓ ADD NEW COVERAGE:
- ✓ PLAN:
- ✓ FACE AMOUNT:
- ✓ ANNUAL PREMIUM:
- ✓ MODAL PREMIUM:
- ✓ COVERAGE DATE:

Click on “Add New Coverage” button.

Click on “Next Page” button.

### **NEW LIFE POLICY - ADVISOR DETAILS**

- ✓ SERVICING ADVISOR: If different than defaulted advisor, Select from the drop down box, the advisor credited with servicing the policy; usually the same as the writing advisor.
- ✓ ADVISOR: If different than defaulted advisor, Select from the drop down box, the advisor credited with writing the application.
- ✓ SPLIT: Key the % split if different than the 100% default value
- ✓ ADVISOR: If case is split between two advisors, select the other advisor from the drop down box.
- ✓ SPLIT: Key the applicable % split if different than the default value
- ✓ ADVISOR: If case is split between more than two advisors, select the other advisors from the drop down boxes.

Click on “Next Page” button.

## **ENTERING NEW APPLICATIONS (CONTINUED FROM PREVIOUS PAGE)**

### **NEW LIFE POLICY – ORDERING REQUIREMENTS:**

VirtGate gives you the ability to order Medical requirements at this point. Once you have placed the order it will now show up under the client requirements section highlighted in GREEN.

Client Information that must be entered before ordering requirements;

- Client Name
- Date of Birth
- Gender
- Smoker Status
- Home address – always include street address if given
- Home Phone
- Cell Phone
- Business Address
- Business Phone
- Occupation
- Employer
- Alternate Phone

### **NEW LIFE POLICY – REQUIREMENTS:**

Check off the applicable underwriting requirements. Make notes in the comment section of each requirement. Especially note if staff or advisor ordered the requirement. Include date ordered, confirm # if applicable, and [update this comment section for ongoing commentary through pending stage](#). Advisor will view your comments online.

Only set ONE follow-up on each policy. DO NOT set a follow-up on every underwriting requirement.

- ✓ X BLOOD PROFILE: Enter the text indicating today's date, ordered by Advisor, the para company and the confirmation # given from the Advisor. This doesn't apply if you have ordered through VirtGate.
- ✓ INITIAL PREMIUM: Suggest standard set to enter summary of the application specifics, especially all items sent with the application. Indicate the face amount, annual premium, cash with application, replacement form, illustration, and release letter. Set the initial follow-up on this application for 5 business days.
- ✓ Advisor Contract: If advisor contracting is required, the Acct Mgr must follow-up with the advisor in order to get this case underwritten and placed.

Click on "[Next Page](#)" button.

### **VERIFY THIS LIFE POLICY**

See any noted corrections and click beside the note to make updates of your choice. Proceed through the page and see options at bottom of page to loop through process for next application.

# DAILY UNDERWRITING FEEDS

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Every Morning there is underwriting feeds that download into the client requirement section. VirtGate is set up to receive the following Carrier Underwriting Feeds:

- Canada Life
- Manulife
- AIG
- Empire
- Sun Life

Canada Life & Manulife are two of the carriers that will automatically open, update and close out all underwriting requirements in the client requirement section. The advisor assistant is automatically notified via email every time the requirements are updated. These requirements are highlighted in pink. See below view from VirtGate

<b>Cash with Application Form ordered 17-Apr-2009 by MLI (Manufacturer)</b>	<b>OPEN</b>
Initial Premium Outstanding: <b>Other ordered 17-Apr-2009 by MLI (Manufacturer)</b>	<b>OPEN</b>
Underwriter Review: <b>Other ordered 17-Apr-2009 by MLI (Manufacturer)</b>	<b>Completed 20-Apr-2009 - CLOSED</b>
Medical Exam: <b>Medical Test - Other ordered 17-Apr-2009 by MLI (Manufacturer)</b>	<b>Completed 21-Apr-2009 - CLOSED</b>
Insurance Blood Profile: <b>Collect Urine Specimen (HOS) ordered 17-Apr-2009 by MLI (Manufacturer)</b>	<b>Completed 21-Apr-2009 - CLOSED</b>
Micro Urine - HORL: <b>Other ordered 17-Apr-2009 by MLI (Manufacturer)</b>	<b>Completed 21-Apr-2009 - CLOSED</b>
Motor Vehicle Report:	

AIG, Empire and Sun Life provide similar feeds, the feeds are not opened, updated or closed as requirements but are entered in as an information screen at the bottom of the requirements section. See below view from VirtGate

## Requirements According To Manufacturer

Information provided by Manulife uploaded on 6-Nov-2008 at 11:32:10 AM

Requirement: Reinsurance  
Status: Requirement Received And Accepted  
Requested: 2008-10-30  
Received: 2008-11-05

Requirement: CI Decision Substandard  
Status: Requirement Received And Accepted  
Requested: 2008-11-05  
Received: 2008-11-05

Notes: RATED 125% DUE TO HIS BUILD WITH EXCLUSIONS FOR PARALYSIS AND LOSS OF SPEECH (DUE TO HIS MEDICAL HISTORY)

Requirement: CI Decision Reconsideration  
Status: Requirement Received And Accepted  
Requested: 2008-11-05  
Received: 2008-11-05

Notes: WITH A WEIGHT LOSS OF AT LEAST 20 MORE LBS AND WEIGHT LOSS MAINTAINED FOR A MINIMUM OF 1 YEAR.

**\*\* Underwriting feeds will only download into a policy if the policy number is in VirtGate**

# DAILY UNDERWRITING FEEDS

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Daily medical requirement feeds are uploaded from the Med Company. They are similar to the pending requirements from the Carriers.

Quest via VirtGate ordered 3-Jul-2009 12:06:43 from Quality Underwriting Services (OrderID: XXXX) by Michael Adams	Completed 3-Jul-2009 - CLOSED
Blood Profile ordered 3-Jul-2009 from Quality Underwriting Services (OrderID: XXXXX) by QUS	Completed 29-Jul-2009 - CLOSED

All communications that the med company makes and is provided on their site will be available in the green box. Once it is completed it will be closed out.

Currently Available Med Companies to order from are:

- Watermark
- Hooper Holmes
- Exam One
- Quest
- Medisys

Once a policy application has been entered into VirtGate but you forgot to order the meds you can pull up the client and go back into the “requirement” section

# **FOLLOW-UP BROKER & POLICY RECORD SETUP**

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- Follow-up records can be set up on the Advisor record and on the policy file for effective customer service follow-up on outstanding details.
- Follow-up records are presented on a list for the user on the due date of each follow-up. **The follow-up will not drop off the user's list or move to a future date until it is changed to completed or moved to a new follow-up date.**
- Advisor record follow-up records are originated by a user/account manager from the following locations (while in "EDIT Mode"):
  - 1) A journal entry connected to a Advisor
  - 2) The contract record; the contracting requirement record
  - 3) The compliance/license record
  - 4) The Advisor info record
- Policy record follow-up records are originated by a user/account manager from the following locations (while in "EDIT mode"):
  - 1) The journal entry connected to the policy
  - 2) The service entry connected to the policy
  - 3) The underwriting requirement

**\*\*Only set one follow-up per life. DO not set a follow-up on each underwriting requirement.**

# EMAIL SYSTEM IN VIRTGATE

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- On almost every Policy screen there is a button called “Send Email for this Case”. And on almost every Advisor screen there is a button called “Email Advisor”. Click on one of these buttons and a preformatted email screen prompts completion.
- The screen presents Advisor’s email address, 3<sup>rd</sup> party email addresses to be populated, the sender and the subject line is populated also.
- Decide whom you want this email to be sent. If you do not wish the Advisor to receive the email, change the “Advisor’s Box” to “IGNORE” and the Advisor will not be sent an email.

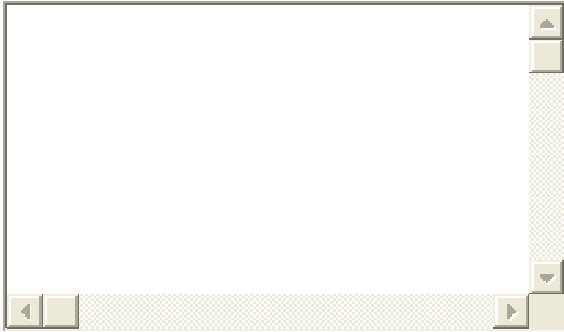
If you want any 3<sup>rd</sup> party to receive the email, enter the appropriate email addresses in the right hand boxes and change the 3<sup>rd</sup> party box to “TO” and all the “TO” entries will receive an email.

- Enter your text in the free format box.
- Press the “SEND” button.

\*\*\*All emails are stored on the Journal screen. Advisor may also view these emails even if they were not on the recipient list.

## Send E-Mail For This Case

Please complete the form below to send the e-mail. A copy of the e-mail request will be sent to you automatically as confirmation and also entered in the journal for this case. Use only ONE e-mail address per line.

<b>Advisors</b>		
TO	Advisor ABC	kgray@barringtonwealth.com
<b>3rd Parties</b>		
Ignore		
Ignore		
Ignore		
Ignore		
<b>From:</b> kwestheuser@barringtonwealth.com		
<b>Subject:</b> Testpolicy123 - Canada (testtba)		
		
<b>Attach Documents:</b>		
<p><i>NO DOCUMENTS AVAILABLE – if there are documents attached to this policy in VirtGate you will have the option to check the box so that the email goes with an attachment</i></p>		
<p><b>IMPORTANT NOTE:</b> Depending on the quantity and size of documents selected, the sending process may take quite a while. In addition, some e-mail accounts will not accept attachments over a specific size, or they may not even accept attachments at all.</p>		

# JOURNAL ENTRY ADVISOR & POLICY SETUP

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- Journal entries record all relevant happenings / discussions/ decisions/ communications to the advisor or from the advisor.
- Journal entries are attached to either the Advisor record or to the policy record.
- Once in the Advisor ID record, or on the policy record, click on the icon called “Journal”. Click on “Edit Journal” then enter your text in concise and effective communication so that everyone clearly understands the note.
- If an advisor emails the account manager from his Advisor login within VirtGate, the email is captured permanently in the “advisor record journal” if it originates from an Advisor screen.

If the advisor’s email originates from a policy screen, the journal is captured on the “policy record journal”.

- It is very important to respond to the email from within VirtGate so that the email is captured in the journal, and so the Advisor is not encouraged to email the account manager directly to the outlook email address.

# **VIRTGATE POLICY STATUS DESCRIPTIONS**

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## **1. Underwriting Pending**

- Default Status when you first enter in an application to VirtGate. Policy status should stay in “underwriting pending” until Approved or Issued

## **2. Approved**

- Once client has been Approved status can be changed to “Approved”

## **3. Issued / Pending**

- Once policy has been approved and contract has been received policy status is changed to “issued/pending”

## **4. Inforce (Commissions not paid)**

- Once all pre issue requirements are received at the carrier and the policy is placed Inforce status should be changed to “Inforce (Commission not paid)”

## **5. Inforce (Comp Paid)**

- Status is automatically changed to “Inforce (Comp Paid) when commissions are posted in to VirtGate by Barrington. Comp is posted once commission statements are received.

## **6. Not Proceeded With**

- If a client decides not to proceed with a policy for any reason during the underwriting process the status needs to be changed to “Not Proceeded with”. All requirements should be closed.

## **7. Postponed**

- Statuses used when a carrier has put a policy on hold requesting additional information or tests or when they simply advise they can reapply in 6months or so.

## **8. Declined**

- When a client has been declined a coverage

## **9. Surrendered**

- When a client lapses, Terminates or surrenders a policy after it has been put Inforce

# **VIRTGATE POLICY STATUS DESCRIPTIONS**

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## **10. Replaced**

- When a client replaces one policy for a new policy and a replacement form is used.

## **11. Optional**

- When two policies are applied for and the client will chose at the time of delivery which one they will go with

## **12. Not Take at Policy Delivery**

- Status is to be used when the client decides not to go with the policy after it has been issued and the advisor is reviewing the contract with them.

\*\*\*Please make sure that all statuses are updated according to the status of the policy. These statuses affect the production reporting that your advisors & Barrington runs.

# APPENDIX A:

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## SUCCESS RULES:

- 1. Effective and Placed dates must be filled in.** If you are unable to complete at the time of set up, please remember to go back and enter them once you receive the approved policy from the carrier.
- 2. Keeping Policy information up to date** – Client address, policy information such as annual premium or face amount. This information can often change during underwriting, please make sure that all changes are updated in VirtGate.
- 3. Policy #'s** - Please make sure that policy numbers are added as soon as you become aware
- 4. Policy status** – keeping your policy status up to date will ensure that your policy reporting is accurate
- 5. Premiums** - With monthly premiums only, we need the annualized premium and not the annual premium. (Monthly premium X 12)
- 6. E&O and Licenses** – making sure that all current copies are in VirtGate will ensure that you business is processed in a timely manner
- 7. Policy Documents** – Keeping copies of all relevant documentation on a policy
- 8. Client Journal Section** – Keeping a complete history of the underwriting process can be very helpful in resolving matters quickly
- 9. When in doubt ask for HELP**