TRANSAMERICA LIFE COMPANIES

Learning TAC's

Customer Service InterFace (CSIF)

Application

CONTENTS

Before we start…

TAC CSIF Training Manual Conventions

This comprehensive TAC Training Manual is your step-by-step guide for learning some of the basic functions of the Customer Service Interface application. Here are key features in the manual to look for.

Notes along the way draw attention to important points.

Action Steps show you what to do…

…and what you can expect to happen.

Screen shots help you visualize and match what is on the page to what is on the screen

Customer Service InterFace (CSIF)

THE INSURED TAB

The Insured Tab is the default screen which appears when the record is displayed for the first time and at anytime that another tab does not contain information. As a demonstration of this:

Action Steps

	What you type or do	What happens
1.	Click once on the Term Coverage tab.	Since the Term Coverage tab has not yet been activated, we receive the message box below.

CSIF

Use TACAdmin.

OK

| 2. | Click OK to close the Message Box. | The Insured Tab screen for his policy re-appears.

Note: By default, the tabbed screens always return to the Insured screen when the… |

Text Conventions

Throughout this manual, some numbers, letters, and other characters are printed differently than the surrounding text. This is because this text requires special attention. If, for instance, an instruction requires typing the words My programs, this is what will be written:

<div align="center">Type My programs</div>

All buttons to be clicked, selections to be made, or text that is referenced in a document on screen appear in bold text:

Click the **Bold** button.
Select the text **My programs**.
Select **Keep with Next**.

Text or numbers from the Application will be displayed in the following font:

```
ANDERSON, JOHN
232 N HAMILTON PKWY
CLEVELAND, OH 54221
```

File names are referenced in italics and use the case conventions for the current operating system. For example, a Windows 95 text file might appear like this:

<div align="center">Document.txt</div>

All keys that are referenced from the keyboard and all keyboard/mouse combinations appear like this:

Press **[ENTER].**
[SHIFT+Click] the table cell.

Note Conventions

STOP	A Stop Sign warns you of things that must be performed to a) continue the process you are in or b) to avoid a serious difficulty.
	The Target icon is to draw attention to the purpose of certain steps, to understand why you should use them or what you will accomplish.
	The Mortarboard Grad Hat points out exercises to help you gain confidence and expertise.
	The Book icon points out "book" knowledge which you may not immediately need to operate the program but that you may need to know later.
	The light bulb brings special attention to items that are time savers or have value beyond the scope of the application. They may also help you draw important or helpful conclusions.

What you will need

INTENDED AUDIENCE

This manual assumes you are familiar with the Windows 95 operating system and with the various network and logon protocols necessary to operate your workstation. If you are not, please refer to your Windows 95 operations manual for information on how to use the mouse, open and close windows, operate menus and so on. If you do not have such a manual, contact your supervisor or LAN administrator for help. For further information regarding your network and logon procedures, see your LAN administration person.

This manual also assumes the you are familiar with the normal business practices of the Transamerica Assurance Company and the general tasks and practices of your job.

OTHER PROGRAMS

You will need

- Access to the Terminal program Extra!
- A password and account on the TAC Mainframe system
- Access to the test data that this manual uses for examples and exercises

If you do not have these items, please contact your supervisor or LAN administrator for help.

Meet CSIF

Understanding CSIF

Transamerica Assurance Company would like to make certain that each customer who contacts us is as satisfied as possible. That usually means giving them fast and efficient answers to questions from TAC customer service people. To help in this process, TAC has developed an easy to use, Windows based application which simplifies the process of getting policy information from TAC's database and into the hands of the customer service representative.

The TAC Customer Service Interface (CSIF) also allows changes to the policy information. If you have used the LIPAS mainframe system in the past, you know that you must learn a series of commands to access and manipulate policyholder information. With CSIF's easy to use screens, it is easier to perform these tasks. Most information can be accessed with simple "point and click" commands and it is easy to see where you are going. Information is placed on the screen in an easy to view forms and editing is as simple as clicking and typing.

At first, CSIF may seem slow. However after realizing all of the commands that are being automatically sent to the mainframe in the background, you will understand how rapidly this information is being accessed. We hope you will like using the new CSIF application and that, in turn, our customers will be happy with your ability to quickly access and change customer information.
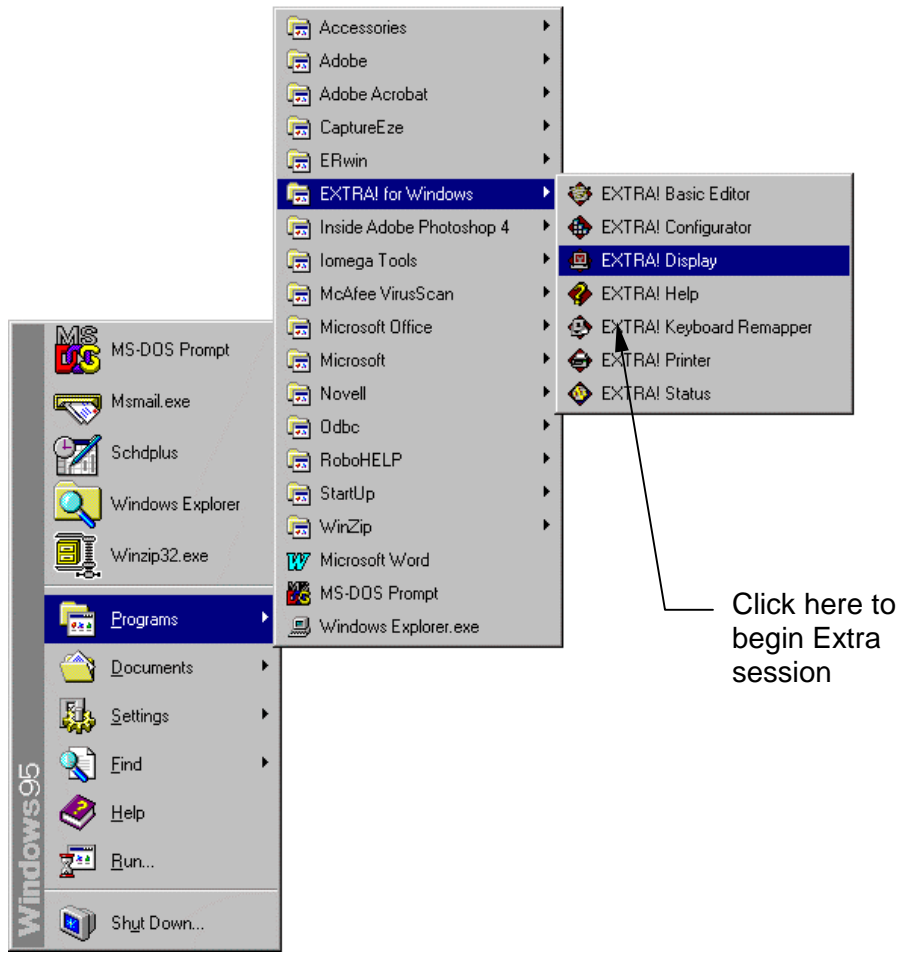
The first task will be to open **the Customer Service Interface** so that we may work with it. We will also have to open the **Extra!** Application to attach to the Mainframe.

Opening the Customer Service Interface (CSIF)

Action Steps

|	What you type or do	What happens
1.	Left click on the **Start** button in the lower left hand corner of the desktop. ![Start]	The Windows 95 Start Menu opens.
2.	Slide the mouse through the Menus to choose: **Programs** **Extra! for Windows** **Extra! Display**	The **Start** menu will open up as shown below.

Click here to begin Extra session

3.	Click on the **Extra! Display** command.	The **Open Display Session** dialog box appears.
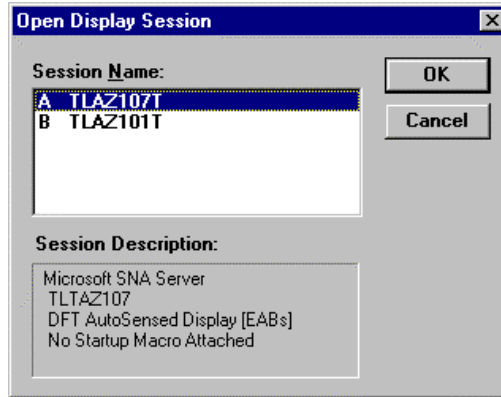
4.	Highlight the appropriate session and click **OK**. Note: if you are uncertain which session to choose, check with your Supervisor	The Terminal window opens and a LIPAS mainframe session begins.
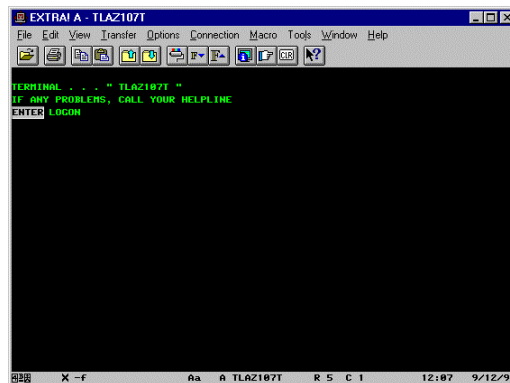
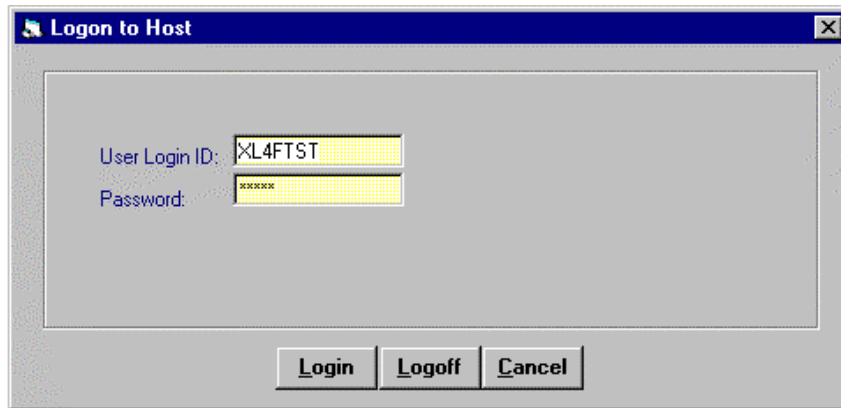| 55.	Locate and double-click on the **EDM Applications** folder.	The **EDM Applications** folder opens.

6.	Locate and double-click on the **CSIF** shortcut in the folder window.	The Login dialog box will display asking for your
		User Login ID *(which may appear)* and **password**.

Logging In

Action Steps

	What you type or do	What happens
1.	If necessary, type in the **User Login ID** given to you by your trainer or supervisor, in the text box labeled… **User Login ID**	The text appears in the text box as typed. Note: The **User Login ID** is usually defaulted to the last successful login.
2.	Click into the **Password** text box and type your… *password* *(from supervisor or trainer)*	The text appears in the text box as *******'s.
3.	Click once on the **Login** button. **Login** or press **[Enter]**	If the *ID* and *password* are correct the **CSIF Search screen** opens as illustrated below.

The Search screen

A QUICK LOOK AT THE SEARCH SCREEN - The default screen at the beginning and end of every search is the Search screen. Below are the basic components of this screen. Other objects may appear on this screen as more complex kinds of searches are chosen.

Search type is chosen from drop-down list.

Search *parameters are typed* in this text box.

Begin each Search with **Search** Command.but

Select Search By: | Policy Number ▼

Search

Exit

Exit CSIF application.

To begin using the CISF application, a policy record must be chosen. This is done from the Search screen displayed when the program is opened.

The most common form of search is by **Policy Number** that will be the next task.

POLICY NUMBER SEARCH

Action Steps

	What you type or do	What happens
1.	Click into the text box labeled **Select Search By:** and type the Policy Number… *50244111.*	The number is displayed in the text box as typed.
2.	Check to be certain that *Policy Number* is selected as the Search Type.	*Note*: **Policy Number** should already be selected as the *Search Type* since this is the default
3.	Click once on the **Search** command button (or press [**Enter]**) to begin the search. Search	The CSIF **Main Screen** is displayed as illustrated below.

The **Header** section displays policy information

The **Tabbed** sections are accessed by the yellow tabs

The **Close** tab

4.	Click on the **Close** tab to return to the Search window.	The **Main Screen** closes and the Search window is displayed again.

OTHER SEARCHES

There are a number of Types of Searches that can be made from this screen. Clicking on the drop-down list shows:

- Policy Number
- Company Name
- Social Security
- Insured's Name
- Group No. -Ext.
- Employer #
- Group SD #

	All of the choices above except for **Insured's Name** require the exact parameter to match the data in the record. For example, the Policy Number you typed earlier must <u>exactly</u> match a policy number stored in the LIPAS system or the Search will be unsuccessful.

	Since **Insured's Name** allows partial name searches, in our next task we will look for a record using this *Search Type*.

INSURED NAME SEARCH

Action Steps

	What you type or do	What happens
1.	In the drop-down list choose… **Insured's Name**	Beneath **Select Search By:**, a check box appears next to a new option… **Other TA Policies.**

	Note: clicking on the checkbox by **Other TA Policies** toggles two additional ways to find an Insured: by **Date of Birth** over a range of years and by **SSN** (Social Security number). Note: The next step assumes the checkbox is <u>NOT</u> checked so that these options are turned off.

	What you type or do	What happens
2.	In the text box labeled **Select Search by:** highlight the current Policy Number and type the letters… *"LINE".*	The Policy Number disappears and is replaced by **LINE,** a partial **Insured's Name**, is displayed in the text box as it is typed.
3.	Click once on the **Search** command button to begin the search. 	A grid open in the lower section of the screen showing Insured Names which start with LINE...

Grid of
Insured Names
beginning with
the letters -
LINE

Name	SSN	Date of Birth	UL Policy
LINE,BURYL S	312261842	4/28/31	50242802-51
LINE,DAVID	535646727	3/24/56	
LINE,LAURA	344387759	12/21/46	

4.	Double-click on the second name in the grid, LINE,DAVID.	Another grid opens below the first showing all policies that start with the letters LINE.

Double
clicking on
LINE,DAVID
here...

Name	SSN	Date of Birth	UL Policy
LINE,BURYL S	312261842	4/28/31	50242802-51
LINE,DAVID	535646727	3/24/56	
LINE,LAURA	344387759	12/21/46	

LINE,DAVID

...produces
this list.

Policy	Name	Product Mix
03511021	LINE, DAVID	Basic Group Term

E**x**it

We are looking for <u>Ronald Lines</u>, not David Line so we will narrow our search by refining the search parameter. While we could find Ronald Lines by scrolling through all of the names, it will be faster to narrow our search.

1.	Return to the **Select Search By:** text box and add an ***"S"*** to `LINE`.	The text window now reads `LINES.`
2.	Press **[Enter]** on the keyboard to begin our refined search.	CSIF has found 4 Insureds whose last name starts with LINES, 3 of whom show on the grid.
3.	Double-click on the third name in the list, `LINES,RONALD.`	The CSIF **Main Screen** for this policy record is displayed.

CSIF Main Screen

A QUICK LOOK AT THE MAIN SCREEN - The Main Screen is divided into two sections - the **HEADER** and the **TABBED** sections.

The **HEADER** contains information from the LIPAS record and it will remain at the top of this window all during your current CSIF search.

The **TABBED** section contains seven (7) tabbed screens which can be accessed by clicking on the appropriate tab. The **Close** tab is really more like a Command Button, returning you to the default tab, the **Search** Screen.

The **HEADER** section - will stay in place during each search

The **TABBED** section allows movement to tabbed screens

THE INSURED TAB

A QUICK LOOK AT THE INSURED TAB SCREEN - This screen shows all of the information about the Insured and/or Owner of the policy for which we have just searched. It always the first screen shown after a successful search. We will work more with this tab when we come to Working With the Insured Tab, further in this course manual.
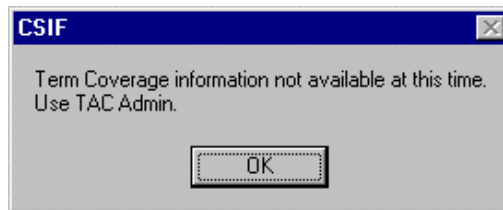

The **Insured Tab** is the default screen that appears when the record is displayed for the first time and anytime another tab does not contain information.

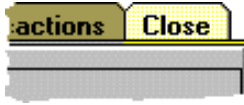The following steps demonstrate this.

Action Steps

	What you type or do	What happens
1.	Click once on the **Term Coverage** tab.	Since the Term Coverage tab has not yet been activated, we receive the message box below.

	What you type or do	What happens
2.	Click **OK** to close the Message Box.	The **Insured** Tab screen for this policy re-appears.

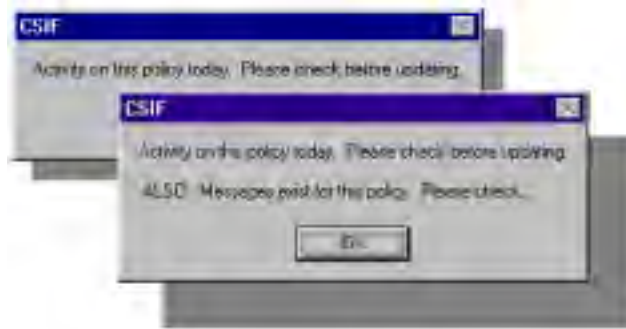| 3. | Click once on the **Close** tab. | The Search screen is displayed with the last Insured Name in the **Select Search By:** text box. |

NOTES AND TODAY'S TRANSACTIONS

A QUICK LOOK AT NOTES AND TODAY'S TRANSACTIONS -
After completing a search you may receive a notice like one of the ones below, displayed on top of the Insured Screen.

|	
	Information sent to LIPAS is saved in files which are *batch-processed* on a schedule by the main frame computer, usually at the end of the business day. Since recent changes will not have been entered into the permanent records yet, you are notified when un-processed changes have been made so that you can take them into consideration before taking any further action on a policy.

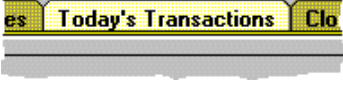|	
	In most of the classroom activities, this message box will display after any search, since student activity will invoke this message. Normally, you should check the Notes or Today's Transactions screens whenever this message appears. In our classroom, we will not need to do this each time the message appears.

We will check both the **TODAY'S TRANSACTIONS** tab and the **NOTES** tab before considering any changes in this record.

Action Steps

	What you type or do	What happens
1.	Search for policy number *50243788*.	The **CSIF** message box appears showing activity today on this policy.

CSIF

Activity on this policy today. Please check before updating.

OK
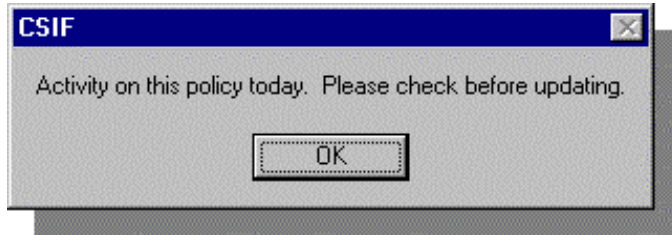
2.	Click **OK** in the Message box.	The Message Box clears from the screen
3.	Click once on the **Today's Transactions** tab. es ⧉ Today's Transactions ⧉ Clo	The new window displays on the screen.
4.	Examine the **Today's Transactions** screen.	Notice the change has been made in this record today.

Transaction	Clerk	Total Debits	Total Credits	Time	Cancel?
5004-CHEKREQ	4FTST	$0.00	$0.00	16:31:47	3
5002-DBODISB	4FTST	$0.00	$0.00	16:31:47	3
5004-CHEKREQ	4FTST	$0.00	$0.00	16:31:46	3
5002-DBODISB	4FTST	$0.00	$0.00	16:31:46	3
4065-NETLOAN	4FTST	$0.00	$0.00	16:30:58	_
4065-NETLOAN	4FTST	$0.00	$0.00	16:29:32	_
4065-NETLOAN	4FTST	$0.00	$0.00	12:32:25	_
5004-CHEKREQ	4FTST	$0.00	$0.00	11:51:17	3
5002-DBODISB	4FTST	$0.00	$0.00	11:51:17	3
4065-NETLOAN	4FTST	$0.00	$0.00	11:50:55	_
2632-R-BENF	4FTST	$0.00	$0.00	10:35:03	

5.	Click once on the **Notes** tab.		The new window displays on the screen.
6.	Examine the **Notes** screen.		Notice the note in the first window.
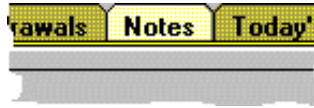
```
PROCESS TODAY   = YES                         FMTXHSTY
```

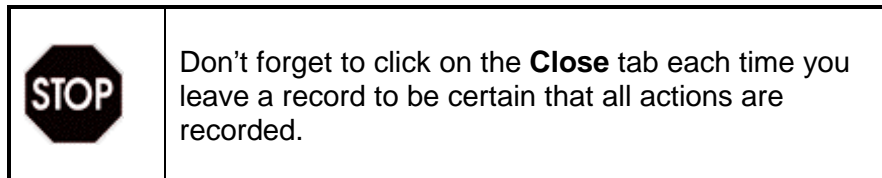|			
7.	Click on the **Close** tab.		The **Search** screen is displayed.

	Exercises
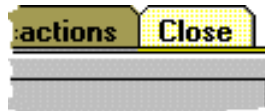
A.
SEARCH FOR POLICY # 50242980.

1. Type *50242980* in the Select Search By: text box.
2. Make certain that **Policy Number** is chosen as the Search Type.
3. Click once on the **Search** command button.
4. Click once on the **Close** tab.

B.
SEARCH FOR LUCY BENWAY's policy using a partial name search.

1. Click on the **Drop-down List** down arrow.
2. Click on **Insured's Name**.
3. Highlight any entry in the **Select Search By:** text box.
4. Type: *BENW*.
5. Click once on the **Search** command button.
6. Scroll down the list that is opened until BENWAY,LUCY is can be seen.
7. Double-click on the name BENWAY,LUCY.
8. Click once on the **Close** tab.

	Don't forget to click on the **Close** tab each time you leave a record to be certain that all actions are recorded.

Advanced
Using the Company Name search parameter, find Wayne Clark's policy. He is employed by Payroll Transfers, Inc. Once you have found it, return to the Search window.
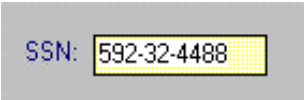
Working with the Insured tab

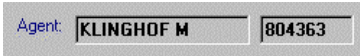## Confirm caller identity

📕	In compliance with privacy laws, only certain people are allowed access to an Insured's record. While your supervisor can better advise you regarding who has this right, usually only the Owner, Employer or the Agent of record may have access to this information. To determine this, you will be required to ask a caller for certain information which you can confirm from the Insured Screen.

🎯	We will look at some of the areas that might be used for caller confirmation in the following steps.

Action Steps

	What you type or do	What happens
1.	Search for the policy number… ***50244720***.	The **Insured** Tab screen for Amy M. Brown is displayed
2.	Locate the Insured's *Social Security number*.	SSN: 592-32-4488
3.	Locate the Insured's *Date of Birth*.	Date of Birth: FEB 16 77

| 4.	Locate the name of the *Agent* which produced this policy and the *Agency number*.	Agent: KLINGHOF M 804363
5.	Click on the **Close** Tab to return to the Search screen. :actions **Close**	The **Search** screen is displayed with the current policy highlighted in the search text box.

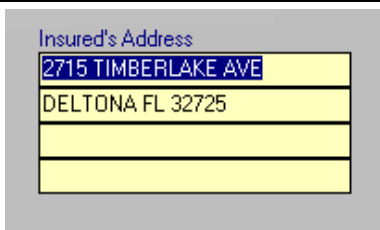# Changing Insured information

CHANGING AN ADDRESS

A technician using CSIF will often need to change an Insured's address. The following steps demonstrate how to change an Insured's address with CSIF.

Action Steps

	What you type or do	What happens
1.	Search for policy number **50243777**.	A **CSIF** message box displays showing that there is activity on this policy today.

CSIF   ✕

Activity on this policy today. Please check before updating.

OK
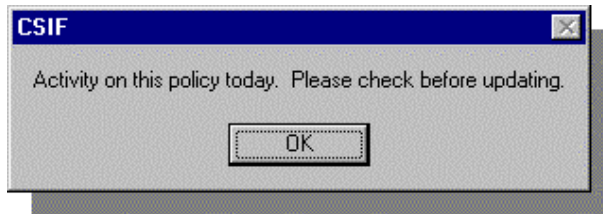
	What you type or do	What happens
2.	Click **OK**.	The message box closes and the policy's Insured Tab screen is displayed.
3.	Highlight the first line of the **Insured's Address** by clicking and dragging the mouse across the address.	The Insured's address is highlighted.

Insured's Address
2715 TIMBERLAKE AVE
DELTONA FL 32725

4.	Type ***150 Welton Way***.	The highlighted address disappears and the new address is entered.
5.	Highlight the Insured's current City, State and Zip Code address and type: ***Detroit, MI 25874***.	The City, State and Zip Code disappear and the new City, State and Zip are entered.
6.	Click once on the Update button. Update	After a few moments (the Windows 'thinking' icon appears), the **Process Complete** Message Box appears.
7.	Click on **OK** to close the message box.	The message box closes.
8.	Click on the **Today's Transactions** tab. es | **Today's Transactions** | Clo	The address change is noted on the screen.

Transaction	Clerk	Total Debits	Total Credits	Time	Cancel?
2605-*-ADDR	4FTST	$0.00	$0.00	14:58:00	_

9.	Click once on the **Close** tab. :actions | **Close**	The **Search** screen is displayed with the current policy number highlighted.

ADDING AN INTERESTED PARTY

	Often, a CSIF technician must add or edit an Interested Party on a policy. In the steps below we will add an Interested party to a policy.

	An Interested Party is an entity outside of the Insured, who may pay the bill for the policy or not and still have an interest in the value of the policy.

Action Steps

	What you type or do	What happens
1.	Search for policy number **50277496**.	A **CSIF** Message box displays showing that there is activity on this policy today.
2.	Click **OK**.	The message box closes and the policy's **Insured** Tab screen is displayed.
3.	Locate and click once on the **Add Interested Party** command button. Add Interested Party	The **Add Interested Party** dialog box comes up with spaces for information to be entered.

4.	In the Last Name text box type: **REYNOLDS** and press the **[Tab]** key.	The name is entered and **First Name** text box is highlighted.
5.	Type: **JUANITA** and press the **[Tab]** key.	The name is entered and the **Relation** drop-down list is highlighted.
7.	Click on the arrow button at the end of the **Relation** text box and scroll down to click once on: OWNER, TRUSTEE	The Relationship is selected and placed in the text box.
8.	Click into the first address line and type: **1233 PINE ST** press [Tab] and type: **ALGONQUIN, OH 37214**	The address is entered into the first two lines of the address text boxes.

9.	Change the **Effective Date** to read: **JUN 14 97.**	The date changes.
10.	Click on the check box next to… **Send Bill to this Party**.	A checkmark appears in the check box.
11.	Click in the **SSN** text box and type: *454-22-7970*	The Social Security number is entered into the text box.
12.	Click on the **Add** command button. Add	After a few moments, the CSIF **Process Complete** message box appears.
13.	Click **OK**.	The message box closes.
14.	Click on the **Close** command button. Close Note: <u>Not</u> the **Close** tab.	The **Add Interested Party** dialog box closes.
15.	Locate and examine the changes in the **Insured** Tab screen.	See illustration below.

Owner, Trustee Line added

Interested Party section added

16.	Click once on the **Close** tab.	The **Search** screen is displayed with the current policy number highlighted.

	When the **Close** tab is clicked, an automatic letter is generated notifying the Owner of this change. A copy will also be sent to the Agency. The letter will be sent to you default network printer where it can be picked up for mailing.

CHANGING BENEFICIARIES

	Changing the Beneficiary on a policy is a common task, easily done in the Customer Service Interface application.

Action Steps

	What you type or do	**What happens**
1.	Search for policy number **52012861**.	A CSIF Message box displays showing that there is activity on this policy today.
2.	Click **OK**.	The message box closes and the policy's **Insured** Tab screen is displayed.
3.	Next to **Beneficiary**:, highlight… 3 SONS & 1 DAUGHTER by clicking and dragging the mouse across the line.	The line is highlighted.
4.	Type: **ANDREW DE VITO**	The typed information replaces the highlighted information.
5.	Next to **Relationship**:, click on the arrow next to… CHILDREN to open the drop-down list.	The **Relationship** drop-down list descends.
6.	Scroll down and click on SON to select this relationship.	The beneficiary relationship is chosen.

7.	Click once on the **Update** command button. Update	After a few moments, the **Process Complete** message box appears.
8.	Click **OK**.	The message box disappears and the **Insured** Screen is displayed.
9.	Click once on the **Close** tab.	The Search window is displayed with the current policy number in the search text box.

📖	When the **Close** tab is clicked, an automatic letter is generated notifying the Owner of this change. A copy will also be sent to the Agency. The letter will be sent to you default network printer where it can be picked up for mailing.

	Exercises
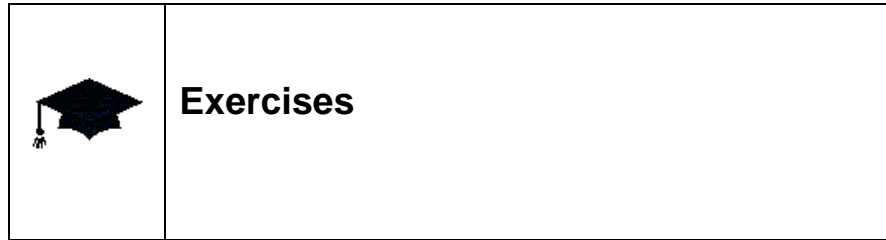
A.

The Insurance Coordinator from Early Memorial Hospital has called.
After verifying the caller, you ask the Coordinator how you can help.
She would like you to change employee Everlena Hutchins' address to :

> 1616 Peachtree Ln
> Atlanta, GA 31688

Her policy number is #50001125

1. In the **Select Search By:** text window type *50001125*.
2. In the **Drop-down List**, make certain **Policy Number** is selected.
3. Click on the **Search** command button.
4. Click **OK** on the CSIF message box.
5. Highlight the first line under **Insured's Address.**
6. Type *1616 PEACHTREE LN.*
7. Highlight the second line under **Insured's Address**.
8. Type *ATLANTA, GA 31688*.
9. Click on the **Update** command button.
10. Click **OK** in the **Process Complete** message box.
11. Click on the **Close** tab.

B.

Linda Gower, policy number 50242196, has written to add her sister,
Marge Gower, as an Interested Party, specifically as an "Owner, Part.".
Ms. Gower would also like the bill sent to Marge. The sister's address is:

> 204 Champion Way
> South Bend, IN 46602

Her Social Security number is:

> 402-22-8011

Do not change the Effective Date.

1. In the **Select Search By:** text window type *50242196*.

2. In the **Drop-down List**, make certain **Policy Number** is selected.
3. Click on the **Search** command button.
4. Click **OK** in the **CSIF** message box.
5. In the **Insured** tab screen, click once on the **Add Interested Party** command button.
6. In the **Add Interested Party** dialog box, click into the **Last Name:** text box and type *GOWER*.
7. Press the **[Tab]** key and type *MARGE.*
8. Click on the **Relation: Drop-down List** down arrow and select `OWNER,PART`.
9. Click into the text box next to **Address:** and type *204 CHAMPION WAY*
10. Press the **[Tab]** key and type *SOUTH BEND, IN 46602*.
11. Click into the **SSN/TAX ID** text box and type *402-22-8011*.
12. In the checkbox next to **Send bill to this party?**, click once.
13. Click on the **Add** command button.
14. Click on the **Close** command button.
15. Click on the **Close** tab.

C.

A Representative of Payroll Transfers, Inc. has mailed us a request to change the Beneficiary for policy #50244699, James A. Waddell. The new beneficiary is Amber Wellsley, daughter. Make these changes.

1. In the **Select Search By:** text window type *50244699.*
2. In the **Drop-down List**, make certain **Policy Number** is selected.
3. Click on the **Search** command button.
4. Click **OK** in the **CSIF** message box.
5. Highlight the text box next to **Beneficiary:.**
6. Type *AMBER WELLSLEY.*
7. Click on the **Relationship: Drop-down List** and select `DAUGHTER`.
8. Click once on the **Update** command button.
9. Click **OK** in the **Process Complete** message box.
10. Click on the **Close** tab.

ADVANCED

The HR director from U.S. Home Corporation has written to request several changes to policy number 50241009 for Paul D. Sims. First, his address has changed to:

> 12740 Cahuenga Cyn
> Woodland Hills, CA 91367

Next, there is now a different beneficiary, Ivy-Wright Sims, the Insured's sister.

And last, there is a new Interested Party, the Insured's father, Phillip Sims whose address and Social Security number are:

> 2201 Cherry Pl
> Rochester, NY 01999
> 410-44-1235

He will be an Owner, Individual.
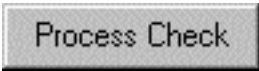
Working with the Withdrawals tab

Processing a loan

(target icon)	Customers who own Universal Life policies can borrow against the cash value of their policy. In the steps below, we will process a loan for $500.00.
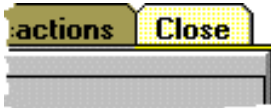
Action Steps

	What you type or do	What happens
1.	Search for policy number **50243788**.	A CSIF Message box displays showing that there is activity on this policy today.
2.	Click **OK**.	The message box closes and the policy's **Insured** Tab screen is displayed.
3.	Click once on the **Withdrawals** tab. l Info. Withdrawals Notes	Another CSIF Message box reminds that there has been activity on this policy today.
4.	Click **OK**.	The message box closes and the policy's **Withdrawal** screen is displayed.
5.	In the **Loans** section of this window, highlight **the Loan Amount Available** line and type **500.00**.	The **Maximum Loan Value** is replaced by the number typed.

6.	Click on the **Process Check** command button.	A CSIF Message Box appears confirming this action.
	Process Check	
7.	Click **YES**.	The message box closes and the **Process Check - Verify address** dialog box opens.
8.	Next to **Voucher Remarks**, near the bottom of the box, click to open the drop-down list and select, Agency.	The loan check will be sent to the Agency of Record for forwarding to the Insured.

Voucher Remarks: Directly
Directly
Agency
Pick-up
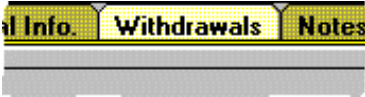
9.	Click on the **Process** command button.	The **Process Complete** message box appears.
	Process	
10.	Click **OK**.	The **Process Complete** message box closes.
12.	Click on the **Close** tab.	The **Search** screen is displayed with the current policy number in the search text box.

Partial Surrendering a policy
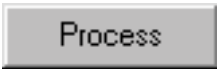
> Policy holders who have a cash value in their policy may wish to partially Surrender their policy in return for some of the cash value of the policy. Some coverage is continued.

> We will execute a Partial Surrender for the maximum allowed value in the steps below.

Action Steps

	What you type or do	**What happens**
1.	Search for policy number **50241007**.	A CSIF Activity Today Message box appears.
2.	Click **OK**.	The message box closes and the **Insured** screen displays for this policy record.
3.	Click once on the **Withdrawals** tab. al Info. Withdrawals Notes	Another CSIF Message box reminds us that there has been activity today on this policy.
4.	Click **OK**.	The message box closes and the **Withdrawals** screen displays for this policy record.

5.	In the **Partial Surrender** section of the screen, click on the **Process Check** command button.	A CSIF confirmation box is displayed.
	Process Check	
6.	Click on **Yes**.	The **Process Check - Verify Address** dialog box is displayed.
7.	Click on the **Process** command button.	In a few moments, the **Process Complete** message box is displayed.
	Process	
8.	Click **OK**.	The message box closes and the transaction is made.
9.	Click once on the **Close** command button.	The **Process Check - Verify Address** dialog box closes and the **Withdrawals** screen is displayed.
	Close	Note that the **Process Check** and **Process Only** options are no longer accessible.

Process Check	Re-Quote	Process only

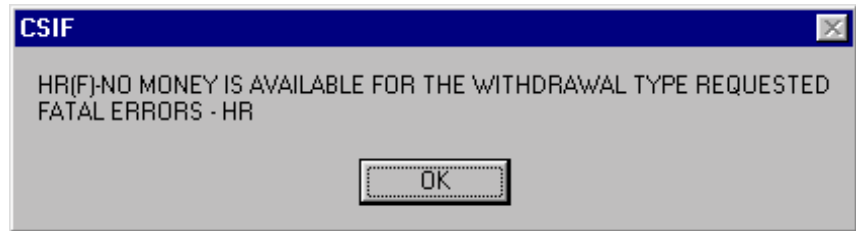| 11.	Click on the **Close** tab.	The **Search** screen is displayed with the current policy number in the search text box.

	When the **Close** tab is clicked, an automatic letter is generated notifying the Owner of this change. A copy will also be sent to the Agency. The letter will be sent to you default network printer where it can be picked up for mailing.

Terminating a policy

	There are a number of different kinds of Terminations. In the following example we will take steps to **Terminate** a policy with no cash value which will help clean up our database. This policy is showing in the database as *in-force* which is an error.

Action Steps

	What you type or do	**What happens**
1.	Search for policy number **50277219**.	Due to student activity, a **CSIF** "Activity Today" Message Box appears.
2.	Click **OK**.	The message box closes and the **Insured** screen is displayed.
3.	Click once on the **Withdrawals** tab. al Info. **Withdrawals** Notes	A **CSIF** Message box is displayed.

CSIF ☒

HR(F)-NO MONEY IS AVAILABLE FOR THE WITHDRAWAL TYPE REQUESTED
FATAL ERRORS - HR

OK

|		
4.	Click **OK**.	The message box closes. And another **CSIF** message box appears reminding us again that there has been Activity Today.
5.	Click **OK**.	The message box closes and the **Withdrawals** screen is displayed.
6.	In the **Terminate Policy** section of the screen, locate the check box next to the drop-down list in the middle of the section.	Note: The default choice is "*Cancel within 30 day Free Look*".
7.	Click on the checkbox to create a checkmark.	A checkmark is placed in the checkbox.
8.	In the drop-down list next to the checkbox, select **Termination**.	The selection is highlighted in the text box.
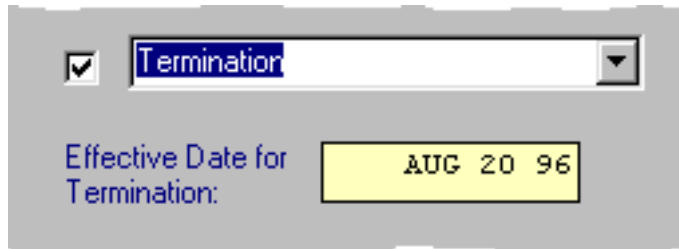
9.	Click on the **Process Only** command button. Process Only **Note**: Do not change **Effective Date for Termination**.	A **CSIF** Message Box asks for confirmation for the Termination action and a final reminder that there has been Activity Today on this policy.

10.	Click **Yes**.	In a few moments, the **Process Complete** message box appears.
11.	Click **OK**	The **Withdrawals** screen displays. Note: The command buttons which are now grayed-out.
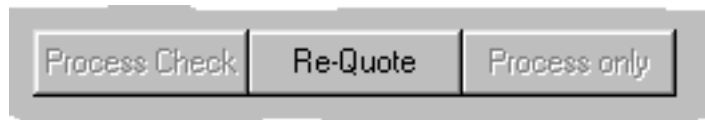
Process Check	Re-Quote	Process only

12.	Click on the **Close** tab. :actions **Close**	The **Search** screen is displayed with the current policy number in the text box.

	When the **Close** tab is clicked, an automatic letter is generated notifying the Owner of this change. A copy will also be sent to the Agency. The letter will be sent to you default network printer where it can be picked up for mailing.

Exercises

A.
Ms. Rose Mae Ewing, policy number 50240523, would like to borrow the maximum amount possible from her current policy. Process this loan for her and have it sent directly to her home.

1. Search for policy number *50240523*.
2. Click **OK** in the CSIF message box.
3. Click once on the **Withdrawals** tab.
4. Click **OK** in the CSIF message box.
5. In the **Loans** section of the screen, click once on the **Process Check** command button.
6. Click **Yes** on the **CSIF** message box.
7. Click on the **Process** command button.
8. Click on the **Today's Transactions** command button.
9. Click on the **Close** tab.

B.
Gina Baker from the Dallas Transamerica Agency has forwarded a request from Marcia Dillon, policy number 50240956 to surrender her policy for the cash value in it. Ms. Dillon would like to pickup the check from the Agency.

1. Search for policy number *50240956*.
2. Click **OK** in the CSIF message box.
3. Click once on the **Withdrawals** tab.
4. Click **OK** in the CSIF message box
5. In the **Terminate Policy** section of the screen, click on **Process Check**.
6. Click **Yes** on the **CSIF** message box.
7. Next to **Voucher Remarks**, click on the down arrow next to the **Drop-down List** and select AGENCY.
8. Click on the **Process** command button.
9. Click on the **Today's Transactions** command button.
10. Click on the **Close** tab.

C.

Policy number 50243651 for Timothy R. Ford is showing as *in-force*.
This policy must be terminated for no cash value.

1. Search for policy number *50243651*. (new policy needed)
2. Click once on the **Withdrawals** tab.
3. Click **OK** on the **CSIF** message box.
4. In the **Terminate Policy** section of the screen, click on the checkbox in the middle of the section.
5. Click on the arrow next to the **Drop-down List** and select TERMINATION .
6. Click on the **Process Only** button.
7. Click **Yes** in the **CSIF** message box.
8. Click on the **Today's Transactions** tab.
9. Click on the **Close** tab.

ADVANCED

Mandy Ryan, Mel Klinghoffer's assistant at the Klinghoffer Agency has called with 2 policies of theirs that need work.

1. On Michael C. Batcho's policy, number 50243949, he wishes to take a loan against the cash value of the policy for $500.00 and he would like the check sent directly to him.
2. Policy number 50243846 is being surrendered for its cash value and Mandy would like you to make that entry and have the check sent to her for forwarding to the Insured, Michael Gareau.