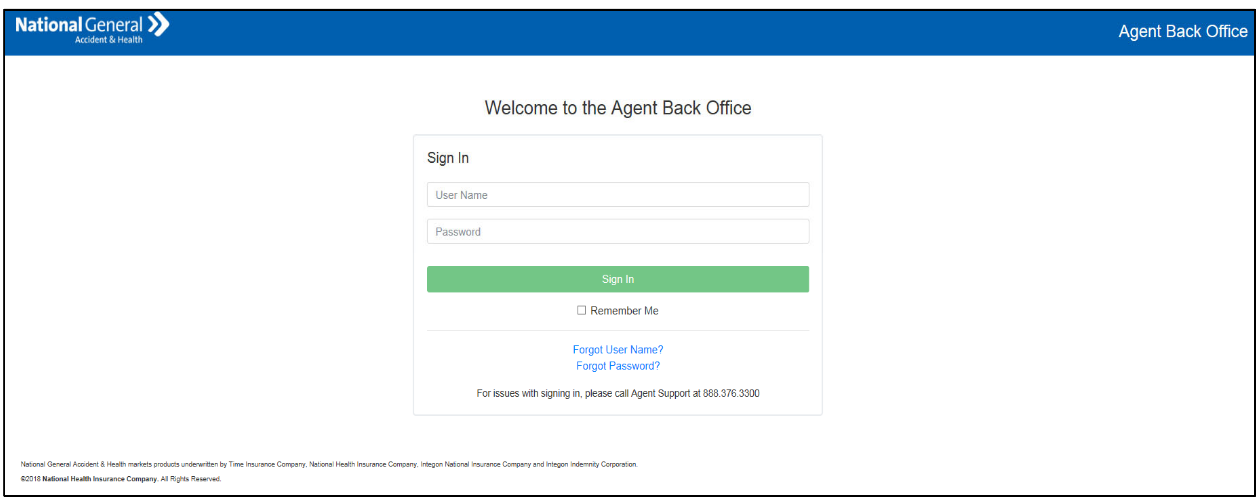
National General Agent Back Office
User Guide

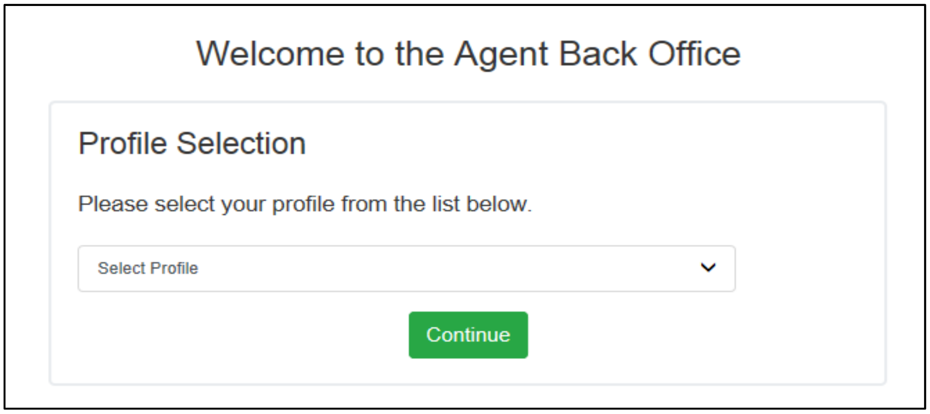
Contents

Sign In

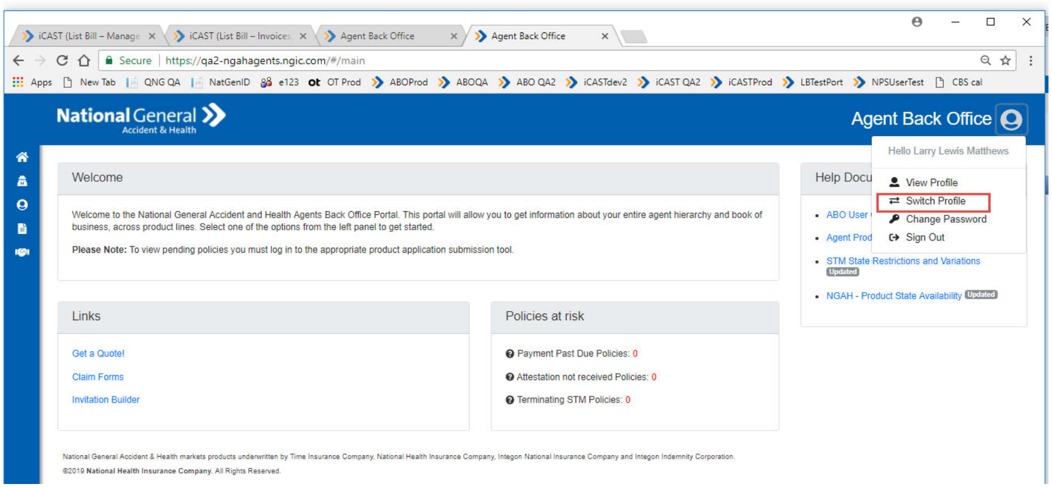
- The User Name is not case sensitive. ABO Sign In credentials are the same as the AMS Sign In credentials.
- Check "Remember me" if you would like your Sign In to be remembered, even after you close your browser. The next time you open the same browser, you will just need to click the Sign In button.

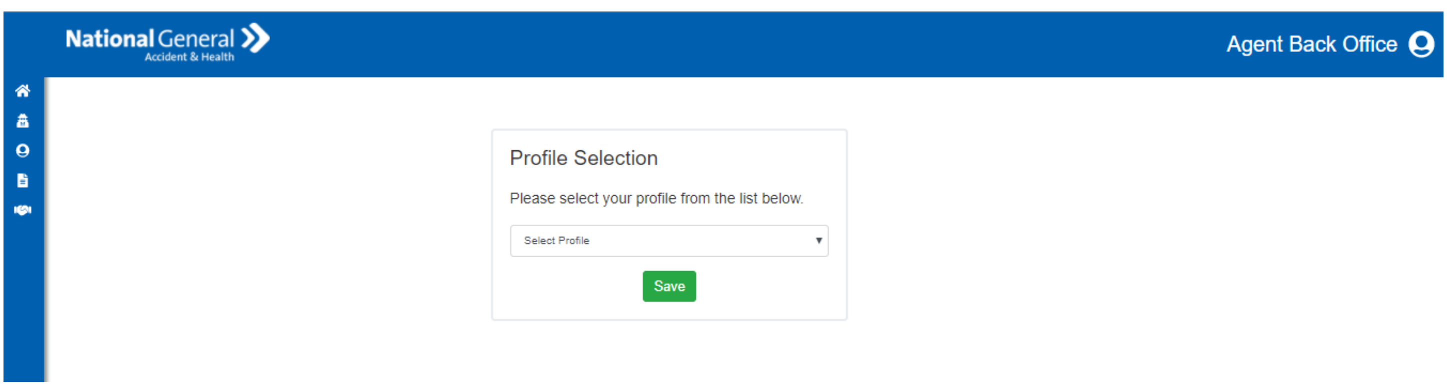


- When there is more than 1 NPN for the agent Sign In the following Profile Selection page will display.
- Click on down arrow to display available Profiles to choose from. Select Profile and click Continue.
- Agent Back Office (ABO) Home Page displays. You can now access Agents, Customers, Policies and List Bill Account Requests for the selected Profile. List Bill includes the ability to send invite to the new on-line List Bill application process, track progress of that invite and obtain the LB Group # as soon as the group is approved.

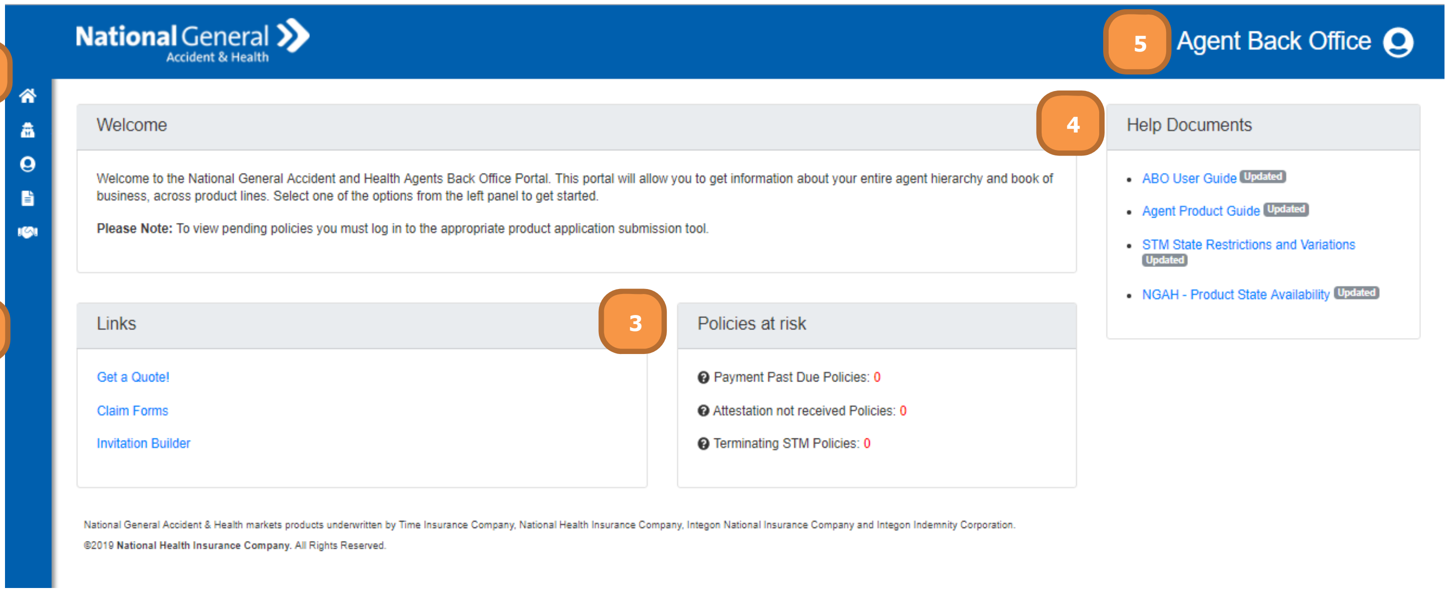


- To access information for other Profile(s), click on the Profile icon in the upper right corner of any page and click on Switch Profile. The Profile Selection page will display, Click on other Profile and click on Save to Sign In to the other Profile.





Home Page



1) This page has the following functions/information: Navigation bar – This navigation bar expands when you hover over it. It will collapse once you move your mouse away from it. This navigation bar will be present on all the pages that you navigate to and you can get to the following information:
   a) Home This is to get to your home page, which is above.
   b) Agents This to get to agent information, such as agent details and hierarchy.
   c) Customers This will get to your entire list of customers and your downline hierarchy's customers.
   d) Policies This is to get to the entire list of policies for your customers and your downline hierarchy's customers.
   e) List Bill This will display the list of any List Bill requests you have sent, status of those request, ability to create a new invitation to send to new prospective List Bill client. This is the first step in the on-line application process for List Bill Groups.
   f) This will display the list of Pended Applications.
2) Links:
   a) Get a Quote! - After sign in, this link will be displayed if the agent has an arrangement that indicates they are a writing agent. Clicking on the link displays the National General Page for initial Quotit Account registration or to sign in to Quotit if you are already registered.
   b) Claims Forms - To get claim submission information and forms.
   c) Invitation Builder – After sign in, this link will be displayed if the agent is a recruiter. Clicking on this link will navigate to the Agent Management System (AMS) Sign In page.
3) Policies at risk:
   a) Payment Past Due Policies - The count here shows your policies with an overdue payment within the past 30 days and new future dated policies with declined payments.
   b) Attestation not received Policies - The count here shows

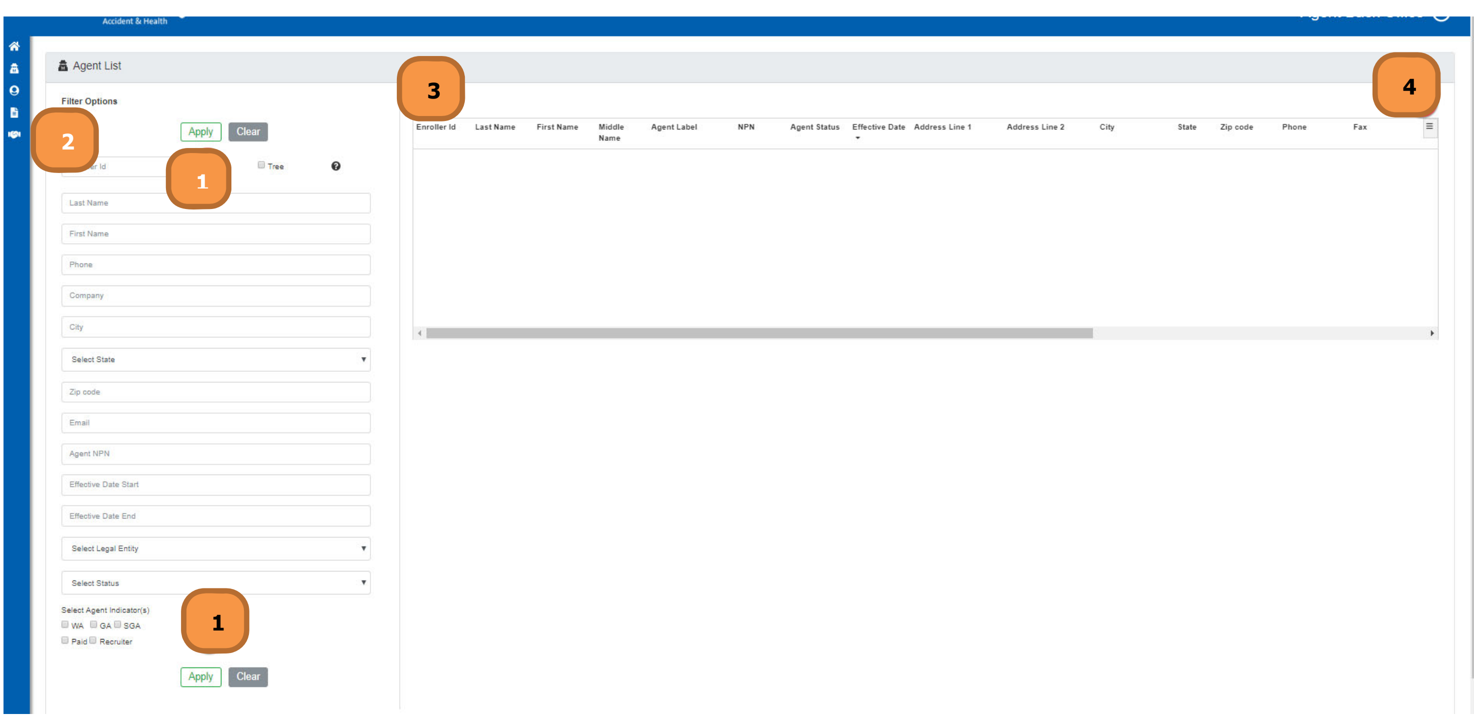
i) Policies effective after 11/1/2017 and missing attestation (eSignature or Voice Verification). Voice Verifications takes up to 2 days to get recorded.
ii) Currently Active policies (includes policies with future termination dates).
iii) Excludes LIFE Association policies (except for My LIFE Wellness).
iv) This function does not apply to policies submitted by Agile, AHIX API, eHealth XML, Quotit Customer (ePro), SureCo API or UHOneAPI policies.

c) Terminating STM Policies – The count here shows your STM policies that are about to terminate. Policies shown will be in the last policy period of any STMx2, 3 or 4 sequence, and any standard 30 day – 12 month policy terms.
d) Click on the count will take you to the Policies Page where you can export the list to a .csv file.

4) Help Documents – This contains a list and link to the documents for your reference.
   a) Click on document name will open the document in .pdf format.
   b) Hover over Updated displays the date of the document.
5) Profile – This is a link to your profile and details. You can also change your password, which will update ABO and the Agent Management System (AMS).

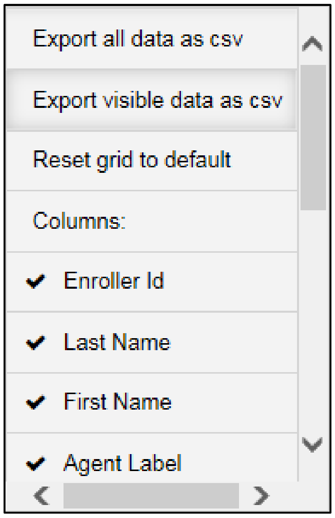
Agent List Page

The Agents page allows you to search agents under your TIC and NHIC hierarchy simultaneously based on NPN. When you first get on this page, there are no results. You have to conduct a filter/search to bring back data.



1. Click Apply button or place cursor in Enroller Id field and press Enter to see all of your downline hierarchy agents.
   a. If volume of requested data is too large, a message will display to click the Download Agent List button to see the data or you can use more filters to narrow the search results.
2. Filter Options – Fill out one or more of these fields to initiate your search. The data entered into the fields is not case sensitive.
   a. Enroller Id
      i. Must be an exact match
      ii. Tree option - Check this to see downward hierarchy of Enroller Id entered.
   b. Last Name
      i. Enter a Full or Partial agent last name
   c. First Name
      i. Enter a Full or Partial agent first name
   d. Phone
      i. Enter a Full or Partial phone number - no specific formatting
   e. Company
   f. City
   g. Select a State (click on down arrow for state list)
   h. Zip code
   i. Email
   j. Agent NPN
   k. Effective Date Start

        i. Enter in an Effective Date Start; the search will bring back all Agents created from that date
        ii. Use either formats: MM/DD/CCYY or M/D/YY
        iii. Can be used in conjunction with Effective End Date to search by a date range
    l. Effective Date End
        i. Enter an Effective End Date; the search will bring back all Agents created through that date
        ii. Use either formats: MM/DD/CCYY or M/D/YY
        iii. Can be used in conjunction with Effective Date Start to search by a date range
    m. Select Legal Entity (click on down arrow)
        i. NHIC
        ii. TIC
    n. Select Status (Status of Agent) (click on down arrow)
        i. Active
        ii. Inactive
    o. Select Agent Indicator(s)
        i. When 2 or more indicators are checked at the bottom of the Agent List page, it is being treated as "and" conditions so the agents that are displayed are meeting all of the selected conditions.
3. Apply – When using any of the Filter Options and the search criteria are filled in, press "Enter" key or click "Apply" button to execute the search.
    a. The search results will be displayed in this area. Click on any of the headings to sort in ascending or descending order.
    b. Click on any of the following to see the agent's profile:
        i. Enroller Id
        ii. Last Name
        iii. First Name
    c. Click on email will open up a new email with the agent's email populated.
    d. If volume of requested data is too large, a message will display to use more filters to narrow the search results.
4. List View – List Menu – Click on the button to open the following menu:



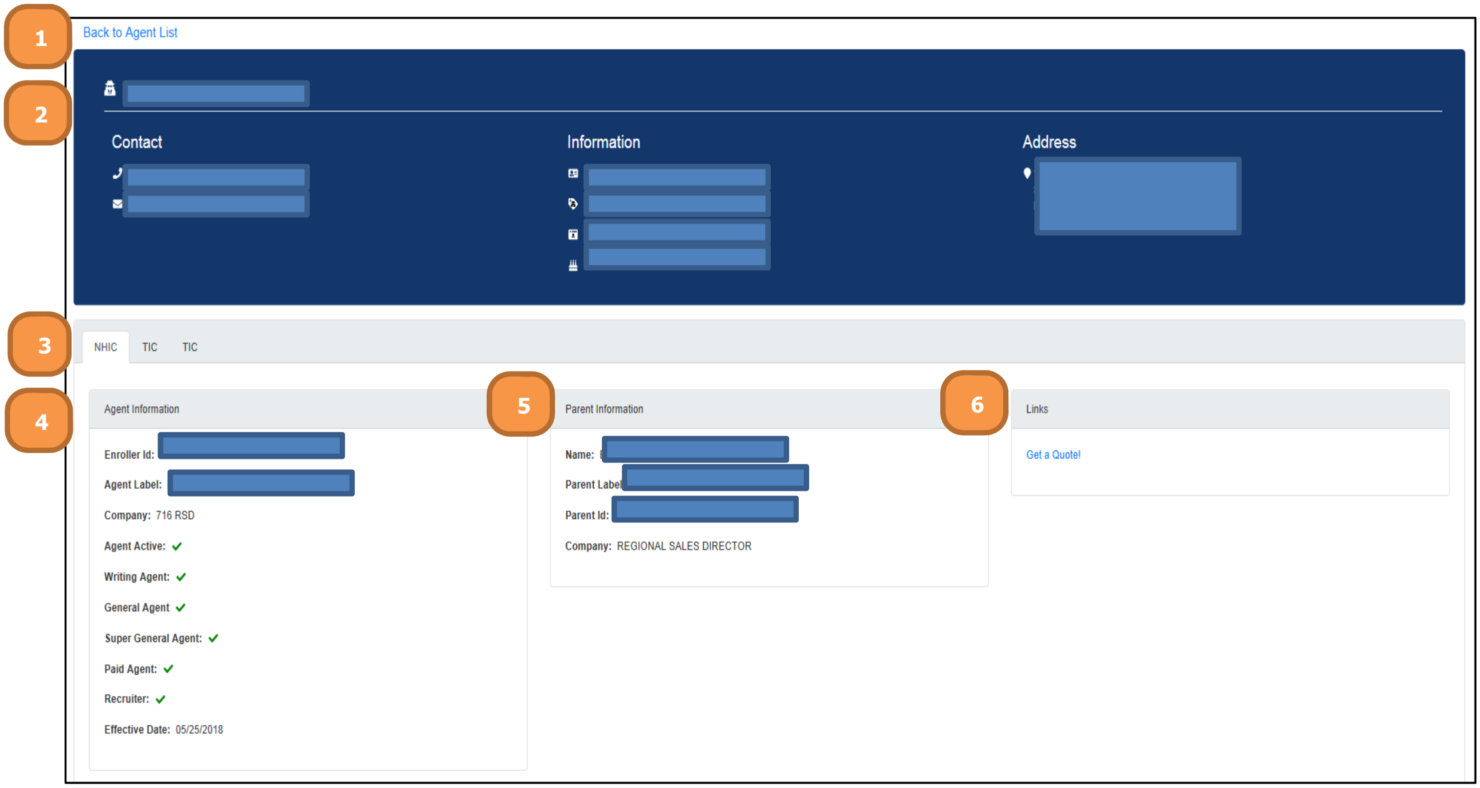
Once a search is performed and results are shown, within this menu you can export the data and choose the columns in the online list view that are visible.

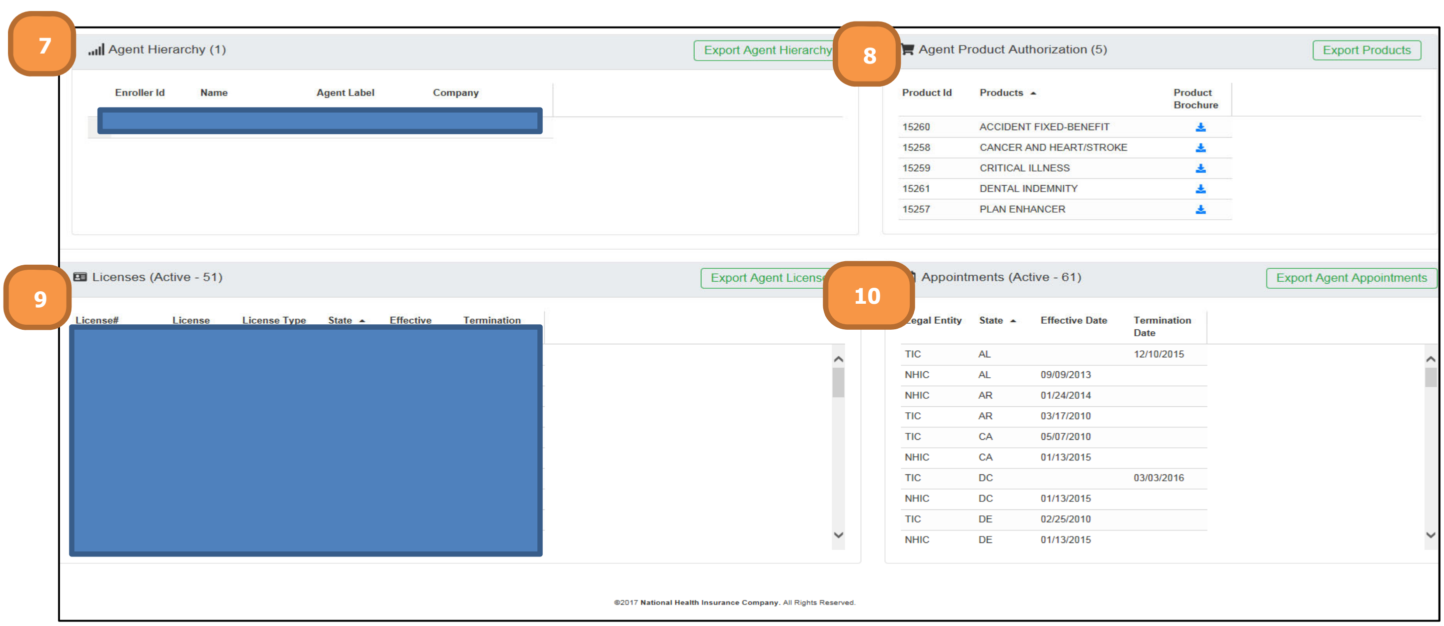
a. Export all data as csv – Allows you to export all data that is available in the online list view for the search that was performed.
b. Export visible data as csv – Allows you to export the data based on the columns that are visible for the search that was performed.
c. Reset grid to default – This adds back all the columns that were removed from the online list view.
d. Columns – Click on each column name to add or remove the column from the view. When the column is removed from view, the following icon will appear next to the column name

5. Download Agent List button – Once a search is performed and results are shown, the Download button is visible and enabled. Click on this button to download agent data in a .csv format.
   a. 

   b. Full list of data included in Download Agent List:
      i. Enroller Id, Last Name, First Name, Middle Name, Agent Label, NPN, Agent Status, Effective Date, Address Line 1, Address Line 2, City, State, Zip code, Phone, Fax, Email, Company, WA, GA, SGA, Paid, Recruiter, License States, License Count, Appointment States, Product Count, Tax Type, TIC 14 digit #, Parent Id, Parent Name, Parent Label, Legal Entity

Agent Profile



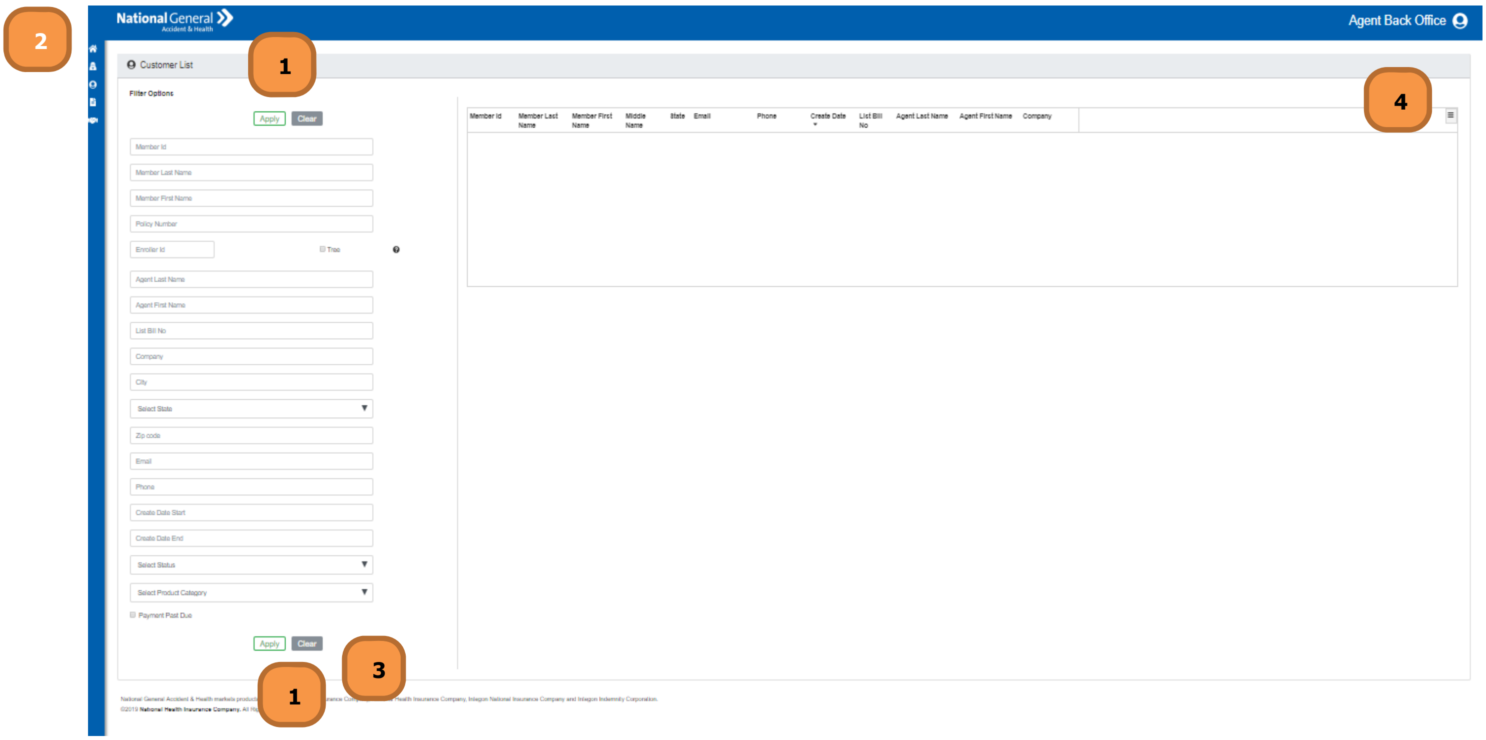


1. Back to Agent List – This link takes you back to the agent list view.
2. Agent Demographics – The shaded blue area gives you high level information about the agent.

3. Legal Entity – The agent details for each legal entity is included in each tab. Most agents should only have one TIC and one NHIC tab.
4. Agent Information – Agent details for that legal entity for the listed Enroller Id.
5. Parent Information – This shows the parent agent that the listed Enroller Id is attached to. If there are different hierarchies for the different legal entities/Enroller Ids, the information under the parent section will only display if you are part of the hierarchy. For example, if you are the parent for Joe Smith on the NHIC side, but on the TIC side Joe Smith reports to Jane Smith, you will not be able to see the parent information for Joe's TIC hierarchy.
6. Get a Quote! – Displays for Writing Agent. Clicking on the link displays the National General Page for initial Quotit Account registration or to sign in to Quotit if you are already registered.
7. Agent Hierarchy – This is a tree view of the agent's downline hierarchy.
    a. To expand the tree, click on the  next to the enroller ID. If the plus sign is not there, that means there is no downline hierarchy to display.
8. Agent – Product Authorization – This is the list of products the listed Enroller Id is authorized for.
    a. Click on the download link to download the Product Brochure in .pdf format.
9. Licenses – This shows the licenses the agent holds, including the line of authority, state, effective date, and termination date, when available. Active License count is based on active License# and State.
    a. Licenses are not displayed for certain levels, RSD for example.
10. Appointments – This lists all of the agent's appointments, including the state, effective date, and termination date, when available.
    a. Appointments are not displayed for certain levels, RSD for example.
11. Click Export button in the section to download the results in a .csv format.

Customer List Page

Customer List displays downline agents' customers. This page is very similar to the Agents page. There is a search section, the list view, the List Menu, and the Export button.

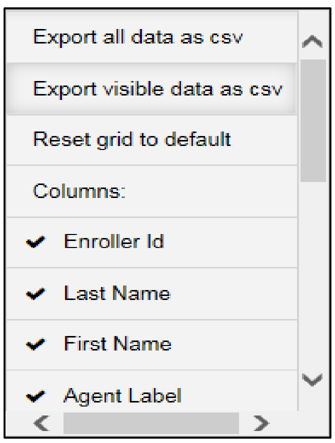


1. Click Apply button or place cursor in Member Id field and press Enter to see all of your downline hierarchy customers.
    a. If volume of requested data is too large, a message will display to click the Download Customer List button to see the data or you can use more filters to narrow the search results.
2. Filter Options – Fill out one or more of these fields to initiate your search. The data entered into the fields is not case sensitive.
    a. Member Id
        i. Customer's Member Id, must be an exact match
    b. Member Last Name
        i. Enter a Full or Partial last name
    c. Member First Name
        i. Enter a Full or Partial first name

d. Policy Number
    i. Must be an exact match
e. Enroller Id
    i. Must be an exact match
        1. Tree option - Check this to see customers for downward hierarchy of Enroller Id entered.
        2. All customers will be shown for both NHIC and TIC sales as long as the NPN matches on your agent profiles.
        3. Example: You have Enroller Id "12345" for TIC and "67890" for NHIC. You sold customer John STM and customer Jane Dental Indemnity. On both agent profiles, you have the same NPN. When you look at your customer list in the Agent Back office, both John and Jane will display.
f. Agent Last Name
    i. Enter Full or Partial agent last name
g. Agent First Name
    i. Enter Full or Partial agent first name
h. List Bill No
    i. Must be an exact match
i. Company
j. City
k. Select State (click on down arrow for state list)
l. Zip code
m. Email
n. Phone
    i. Enter a Full or Partial phone number - no specific formatting
o. Create Date Start
    i. Enter in a Create Date Start; the search will bring back all Customers created from that date
    ii. Use either formats: MM/DD/CCYY or M/D/YY
    iii. Can be used in conjunction with Create End Date to search by a date range
p. Create Date End
    i. Enter a Create End Date; the search will bring back all Customers created through that date
    ii. Use either formats: MM/DD/CCYY or M/D/YY
    iii. Can be used in conjunction with Create Date Start to search by a date range
q. Select Status (Status of Customer (click on down arrow)
    i. Active
    ii. Inactive
    iii. Incomplete
r. Select Product Category (click on down arrow for product list)

s. Click the "Payment Past Due" checkbox to create a list of Customers that have at least one policy with an overdue payment within the past 30 days.

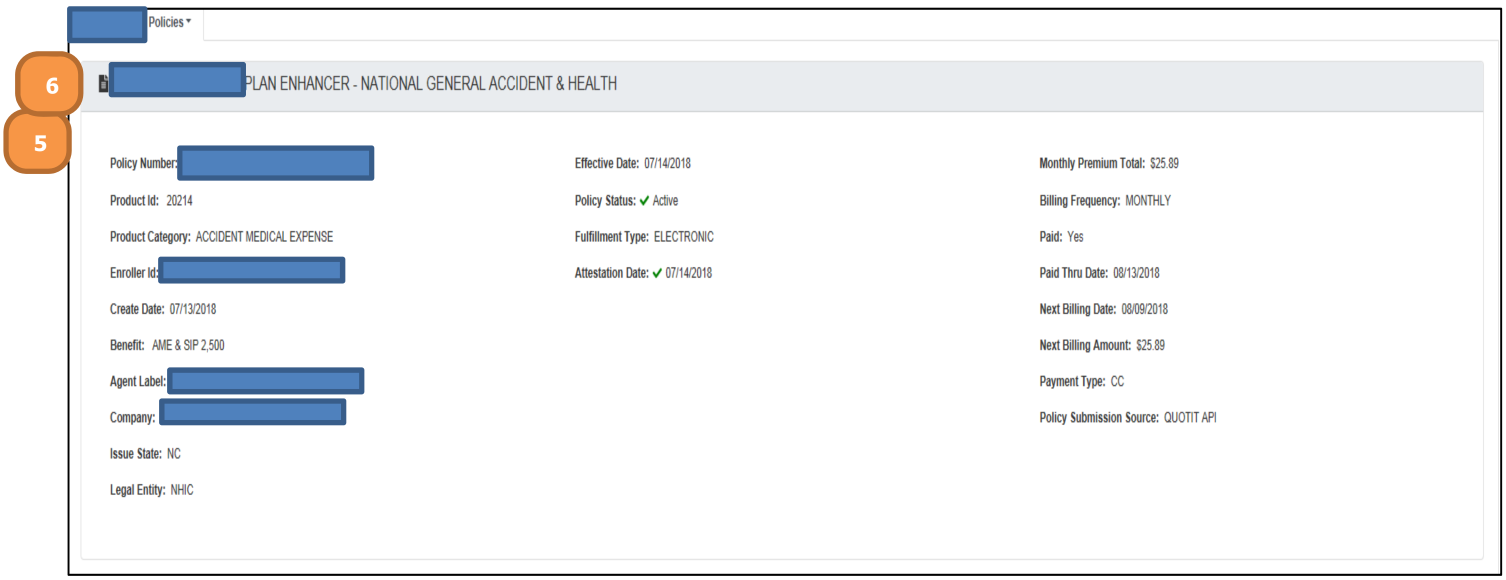
3. Apply – When using any of the Filter Options and the search criteria are filled in, press "Enter" key or click "Apply" button to execute the search.
   a. The search results will be displayed in this area. Click on any of the headings to sort in ascending or descending order.
      i. Click on Member Id to see the customer's profile
      ii. Click on Email will open up a new email with the customer's email populated.
   b. If volume of requested data is too large, a message will display to use more filters to narrow the search results.
4. List View – List Menu – Click on the button to open the following menu:

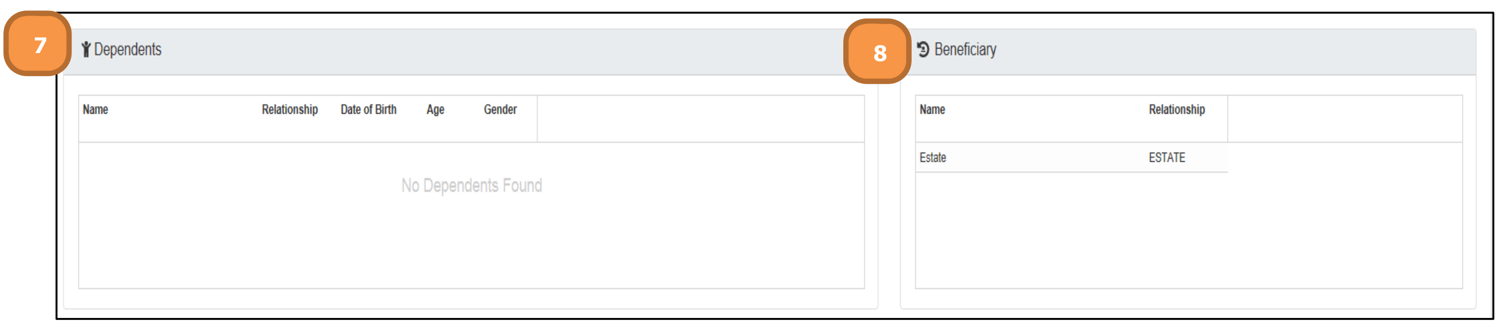


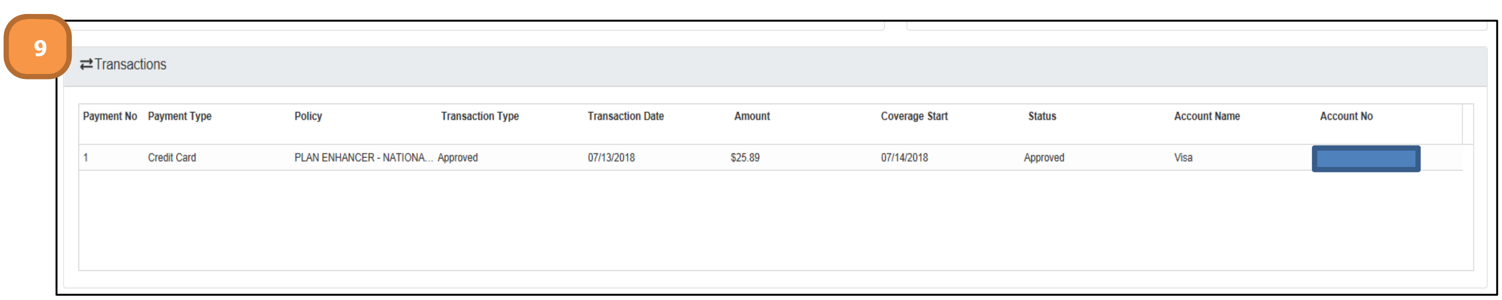
   Once a search is performed and results are shown, within this menu you can export the data and choose the columns in the online list view that are visible.
   a. Export all data as csv – Allows you to export all data that is available in the online list view for the search that was performed.
   b. Export visible data as csv – Allows you to export the data based on the columns that are visible for the search that was performed.
   c. Reset grid to default – This adds back all the columns that were removed from the online list view.
   d. Columns – Click on each column name to add or remove the column from the view. When the column is removed from view, the following icon will appear next to the column name
5. Download Customer List button – Once a search is performed and results are shown, the Download button is visible and enabled. Click on this button to download the customer data in a .csv format.
   a. 

   b. Full list of data included in Download Customer List:
      i. Member Id, Member Last Name, Member First Name, Middle Name, Gender, Smoker, Date of Birth, Address Line 1, Address Line 2, City, State, Zip code, Email, Phone, Create Date, List Bill No, Agent Last Name, Agent First Name, Company

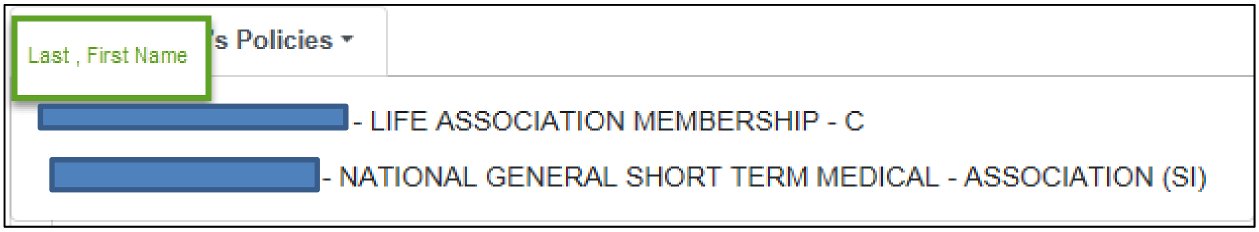
Customer Profile and Policy Details







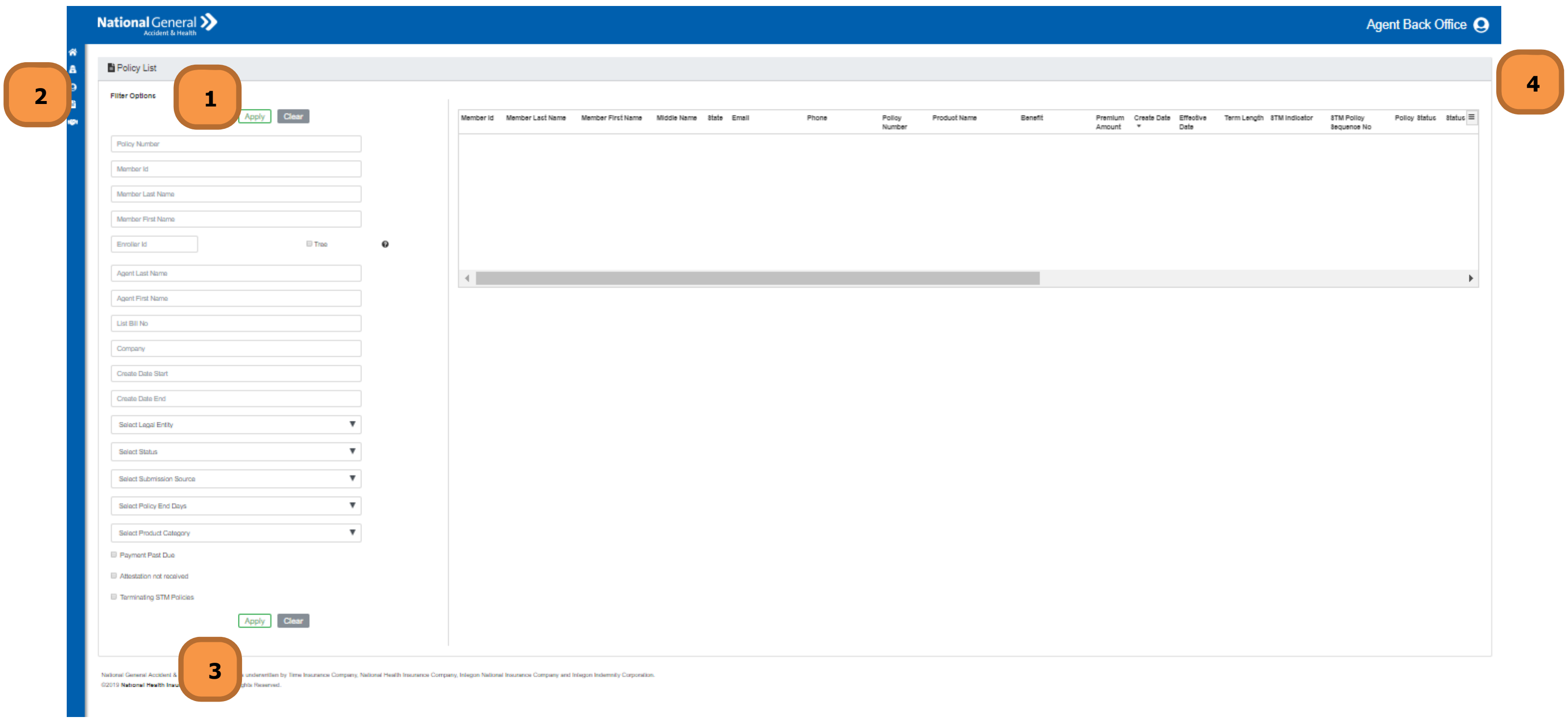
1. Back to Customer List – This link takes you back to the customer search results.
2. Customer Demographics – This shaded blue area shows the high level customer information.
3. Policy Snapshot – This area shows the total number of policies and total monthly premium for all policies that the agent has access to.
4. Agent – This identifies the agent that sold the policy. You can also click on the agent to go to the agent's profile.
5. Policy Details – Click on the black down arrow to see all of the customer's policies. Click on each policy to see the policy details.



6. High Level Policy Details – This includes the policy details, such as policy number, effective date, and billing information.
7. Dependents – This displays the dependents tied to the policy, if applicable.
8. Beneficiary – This displays the beneficiary for the policy, if applicable.
9. Transactions – This section displays the transactions and status.

Policy List Page

This page is very similar to the Agents and Customers pages. There is a search section, the list view, the List Menu, and the Export button.



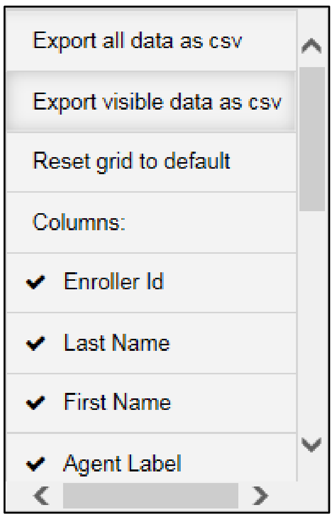
1. Click Apply button or place cursor in Policy Number field and press Enter to see all of your downline agent hierarchy policies.
    a. If volume of requested data is too large, a message will display to click the Download Policy List button to see the data or you can use more filters to narrow the search results.
2. Filter Options – Fill out one or more of these fields to initiate your search. The data entered into the fields is not case sensitive.
    a. Policy Number
        i. Must be an exact match
    b. Member Id
        i. Customer's Member Id, must be an exact match
    c. Member Last Name
        i. Enter a Full or Partial last name
    d. Member First Name
        i. Enter a Full or Partial first name
    e. Enroller Id
        i. Must be an exact match
            1. Tree option - Check this to see customers for downward hierarchy of Enroller Id entered.

    2. All customers will be shown for IIIC, INIC, NHIC and TIC sales as long as the NPN matches on your agent profiles.
    3. Example: You have Enroller Id “12345” for TIC and “67890” for NHIC. You sold customer John STM and customer Jane Dental Indemnity. On both agent profiles, you have the same NPN. When you look at your customer list in the Agent Back office, both John and Jane will display.

f. Agent Last Name
    i. Enter Full or Partial agent last name
g. Agent First Name
    i. Enter Full or Partial agent first name
h. List Bill No
    i. Must be an exact match
i. Company
j. Create Date Start
    i. Enter in a Create Date Start; the search will bring back all Customers created from that date
    ii. Use either formats: MM/DD/CCYY or M/D/YY
    iii. Can be used in conjunction with Create End Date to search by a date range
k. Create Date End
    i. Enter a Create End Date; the search will bring back all Customers created through that date
    ii. Use either formats: MM/DD/CCYY or M/D/YY
    iii. Can be used in conjunction with Create Date Start to search by a date range
l. Select Legal Entity (click on down arrow)
    i. IIIC
    ii. INIC
    iii. NHIC
    iv. TIC
m. Select Status (Status of Policy) (click on down arrow)
    i. Active (includes Hold)
    ii. Inactive
    iii. Incomplete
n. Select Submission Source (click on down arrow for source list)
o. Select Policy End Days
    i. Select “Next 30 days” to filter policies ending in the next 30 days
    ii. Select “Next 60 days” to filter policies ending in the next 60 days
p. Select Product Category (click on down arrow for product list)
q. When 2 or more of the checkboxes are checked at the bottom of the Policy List page, it is being treated as “and” conditions so the policies that are displayed are meeting all of the selected conditions.

3. Apply – When using any of the Filter Options and the search criteria are filled in, press "Enter" key or click "Apply" button to execute the search.
   a. The search results will be displayed in this area. Click on any of the headings to sort in ascending or descending order.
      i. Click on Member Id to see the customer's profile and policy details. Once you click on the link you will be taken to the same page as 6. above.
      ii. Click on Enroller Id to see the agent's profile.
   b. If volume of requested data is too large, a message will display to use more filters to narrow the search results.

4. List View – List Menu – Click on the button to open the following menu:



Once a search is performed and results are shown, within this menu you can export the data and choose the columns in the online list view that are visible.

   a. Export all data as csv – Allows you to export all data that is available in the online list view for the search that was performed.
   b. Export visible data as csv – Allows you to export the data based on the columns that are visible for the search that was performed.
   c. Reset grid to default – This adds back all the columns that were removed from the view.
      d. Columns – Click on each column name to add or remove the column from the view. When the column is removed from view, the following icon will appear next to the column name

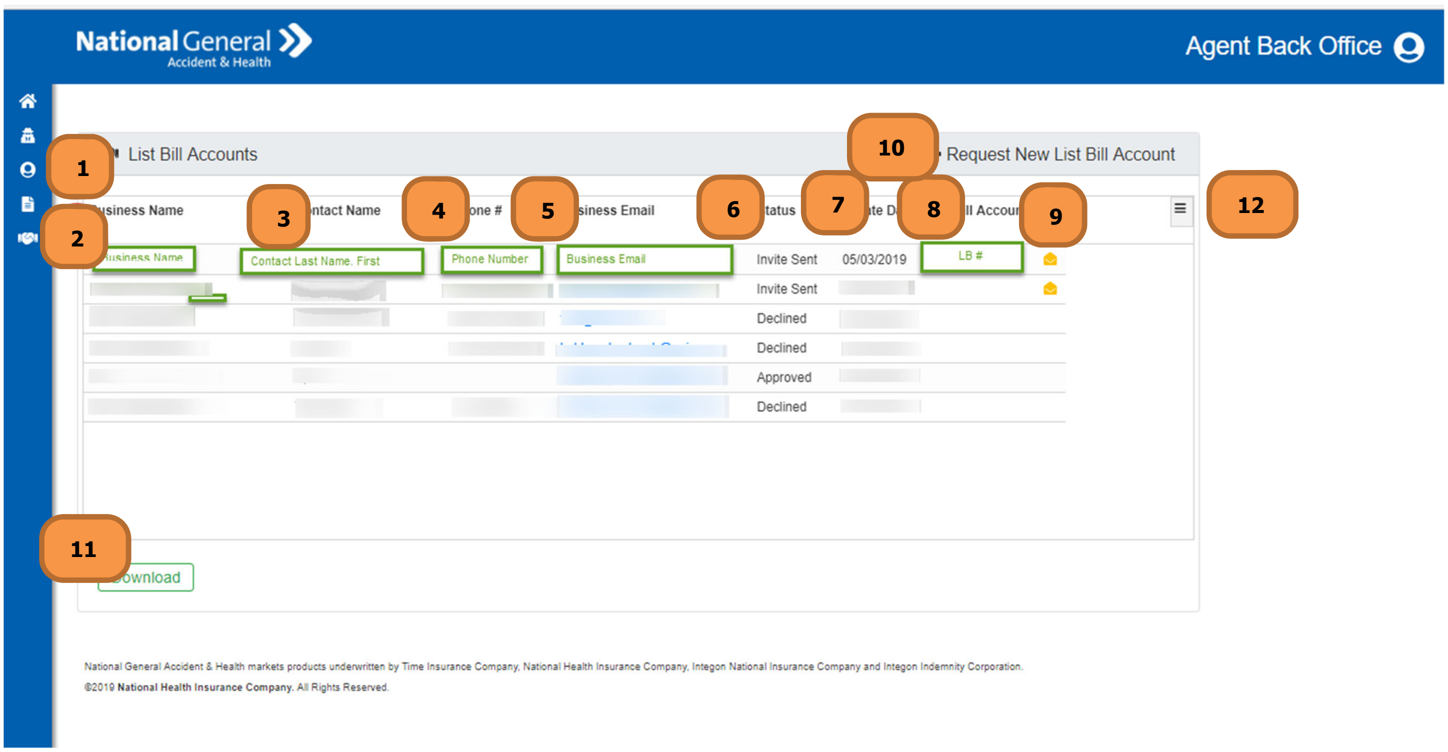
5. Download Policy List button – Once a search is performed and results are shown, the Download button is visible and enabled. Click on this button to download the policy data in a .csv format.
   a. 

   b. Full list of data included in Download Policy List:
      a. Member Id, Member Last Name, Member First Name, Middle Name, Gender, Tobacco Use, Date of Birth, Family Composition*, State, Email, Phone, Policy Number, Product Category, Product Id, Product Name, Benefit, Premium Amount, Create Date, Effective Date, Term Length, STM Indicator, STM Policy Sequence No, Policy Status, Status Reason, Term Date, Hold Date, Payment No, Paid, Paid Thru Date, Payment Type, Payment Status, Next Billing

Date, Next Billing Amount, Billing Frequency, List Bill No, Fulfillment Date, Fulfillment Type, Policy Submission Source, Enroller Id, Agent Last Name, Agent First Name, Agent Label, Company, Agent Type, Parent Id, Parent Name, Parent Label, Legal Entity -
*Family Composition note: Future STM components and LIFE Association policies will not have a value.

List Bill Accounts Page

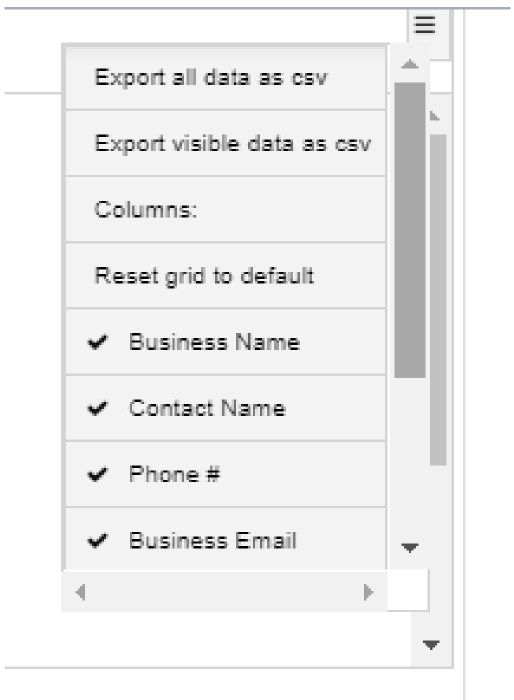
This page will display List Bill Accounts that you have sent requests on and the most recent status. It also includes the ability to create a new LB Account request.



1. List Bill Accounts section - Prefills with your entire list of List Bill Account requests.
2. Business name- Name of the business requesting the List Bill Account.
3. Contact Name - Name of the business contact who will be completing the application for the List Bill Account.
4. Phone # - Phone number for the business contact person.
5. Business email - Email used for all electronic correspondence regarding the List Bill Account.
6. Status - Provides the current status of all List Bill Accounts requested by you.
    a. Invite Sent – An invitation to complete a List Bill Account application was sent to the person named in the Contact Name field. It will remain in this status until the application is submitted to National General.
    b. In-review – The application for a List Bill Account is being reviewed by National General for final decision/approval.

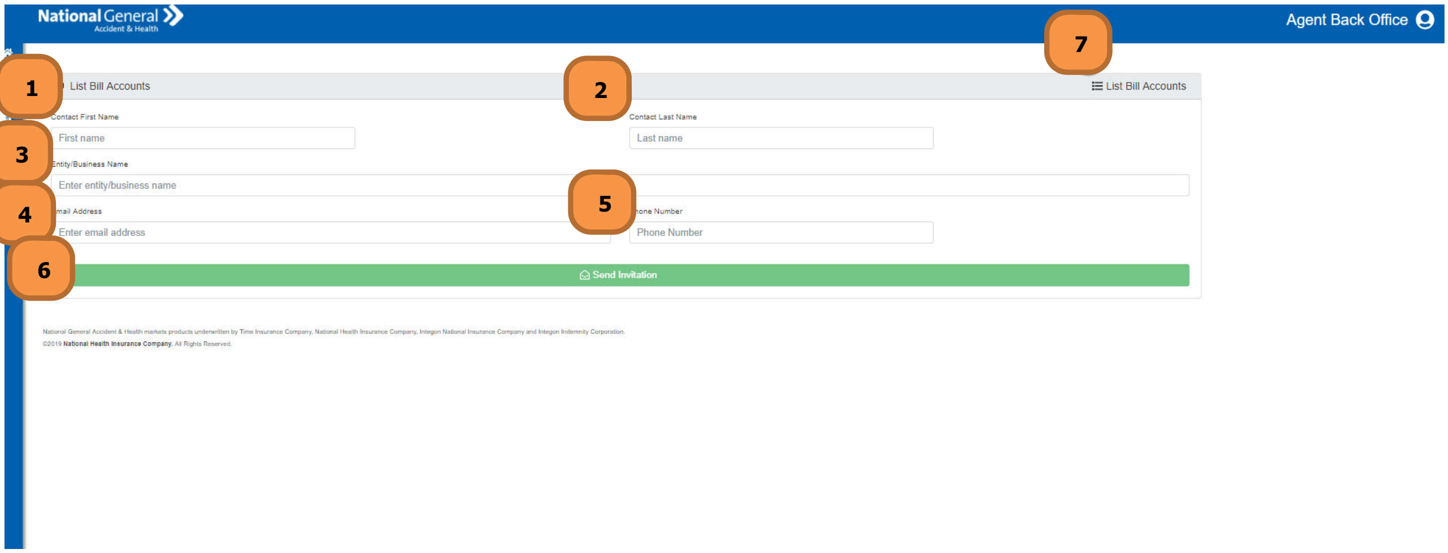
c. Declined – The application for a List Bill Account was declined by National General.
d. Approved – The application for a List Bill Account was approved by National General. The List Bill Account # will also display once approved. The agent and the group will receive email confirmation it was approved.

7. Create Date – The date the invitation to apply for a List Bill Account was sent to the Business Contact.
8. List Bill Account # - listed if approved.
9. Envelope icon – displays if status is 'Invite Sent'. When selected, triggers the invite to resend to that perspective List Bill Account Holder.
10. Request New List Bill Account – (*<u>see screen shots below</u>) when selected gathers necessary information to generate an invitation to the client.
11. Download – when selected will download your list into a CSV file.
12. Click on the button to open the following menu:



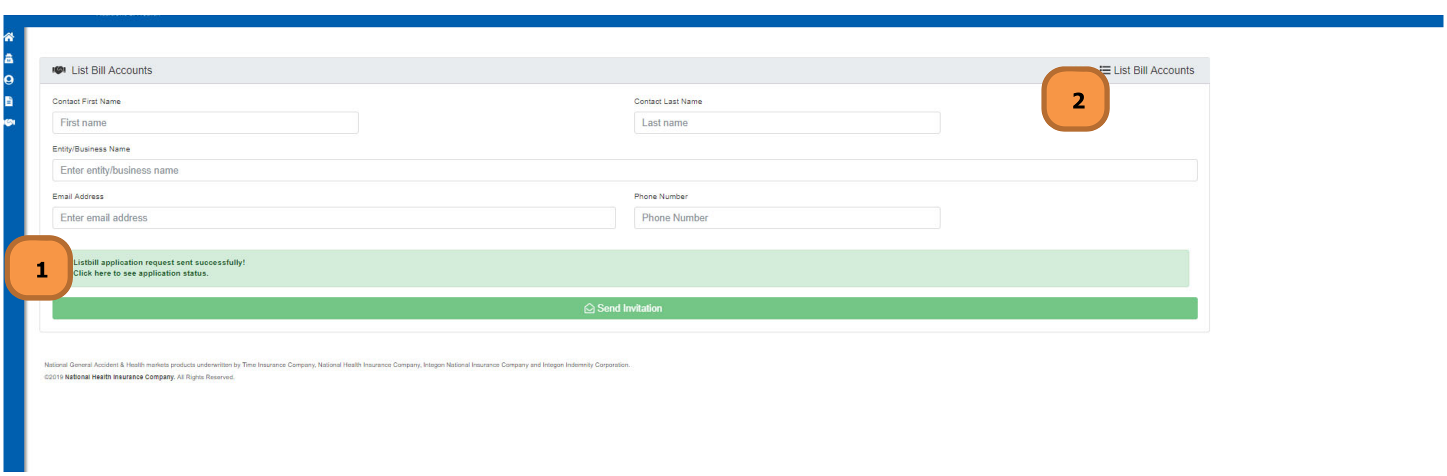
e. Export all data as CSV – Allows you to export all data that is available in the online list view for the search that was performed.
f. Export visible data as CSV – Allows you to export the data based on the columns that are visible for the search that was performed.
g. Reset grid to default – This adds back all the columns that were removed from the view.
h. Columns – Click on each column name to add or remove the column from the view. When the column is removed from view, the following icon will appear next to the column name Select again and that column will be returned. If export is needed and columns have been reviewed choose "Export visible date as CSV'.

Request New List Bill Account* – Allows agent to gather necessary information to generate an invitation to a client requesting a List Bill Account. All fields are required.



1. Contact First Name – First name of the business contact who will complete the application for the List Bill Account.
2. Contact Last Name - Last name of the business contact who will complete the application for the List Bill Account.
3. Entity/Business Name – Name of the business associated with the List Bill Account.
4. Email Address – Email associated with the business contact.
5. Phone Number – Business contact phone number.
6. Send Invitation – Submits the invitation to apply for a List Bill Account to the email provided.
7. List Bill Accounts – Returns the agent to the listing of existing and pending List Bill Accounts.

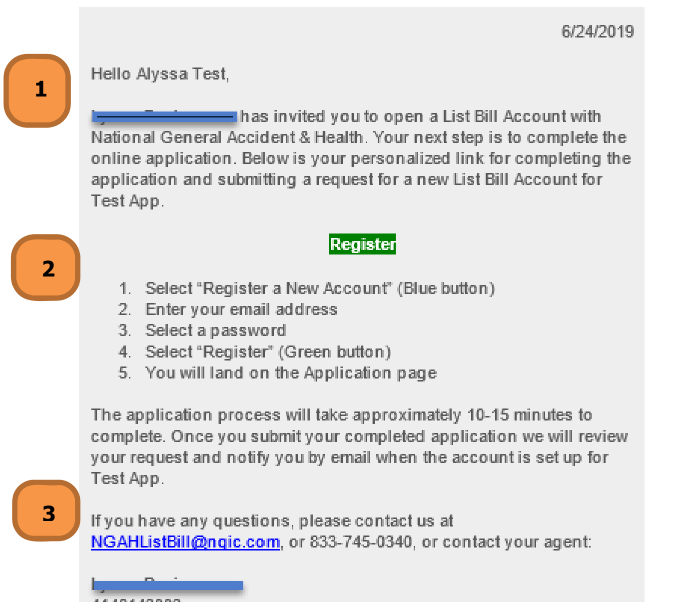
Successful submission of the List Bill Account Invitation:



1. List Bill Invitation successfully sent – Indicates a successful submission of the invitation. If required fields are missing, an error message will appear in red with resolution instructions.
2. List Bill Accounts – Returns the agent to the listing of existing and pending List Bill Accounts.

Client Next Steps in List Bill Application

➢ Email Generation - Following the successful submission of the List Bill Account Invitation, an email will be generated to the Business Email provided.



6/24/2019

Hello Alyssa Test,

[redacted] has invited you to open a List Bill Account with National General Accident & Health. Your next step is to complete the online application. Below is your personalized link for completing the application and submitting a request for a new List Bill Account for Test App.

Register

1. Select "Register a New Account" (Blue button)
2. Enter your email address
3. Select a password
4. Select "Register" (Green button)
5. You will land on the Application page

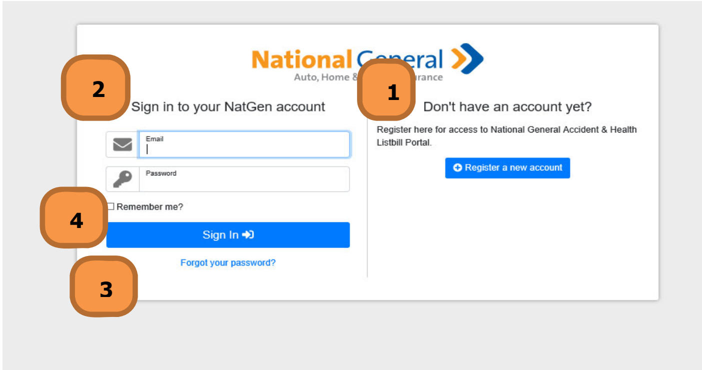
The application process will take approximately 10-15 minutes to complete. Once you submit your completed application we will review your request and notify you by email when the account is set up for Test App.

If you have any questions, please contact us at NGAHListBill@ngic.com, or 833-745-0340, or contact your agent:

[redacted]

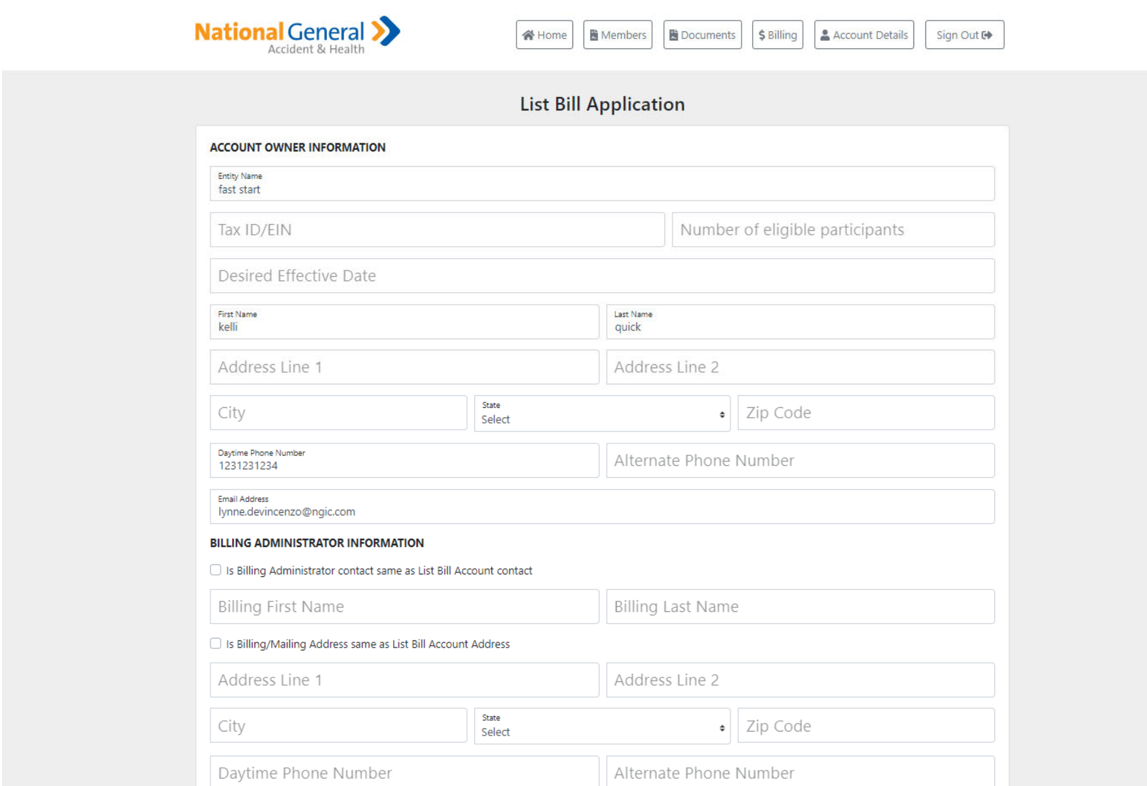
1. Salutation – The name of the Business Contact provided in the invitation.
2. Register – Application link, specific to the business provided,
3. Contact Information – National General contact information for questions.

➢ Registration – Upon selecting the 'Register' link, the applicant will be directed to the registration page where they create a National General account and gain access to the on-line application.



1. Don't have an account yet – First time user registration.
2. Sign in to your NatGen Account – Existing users fill in email and password.
3. Forgot your password – Link to allow password reset.
4. Sign in – Confirms sign in credentials for existing users and directs them to the Application.

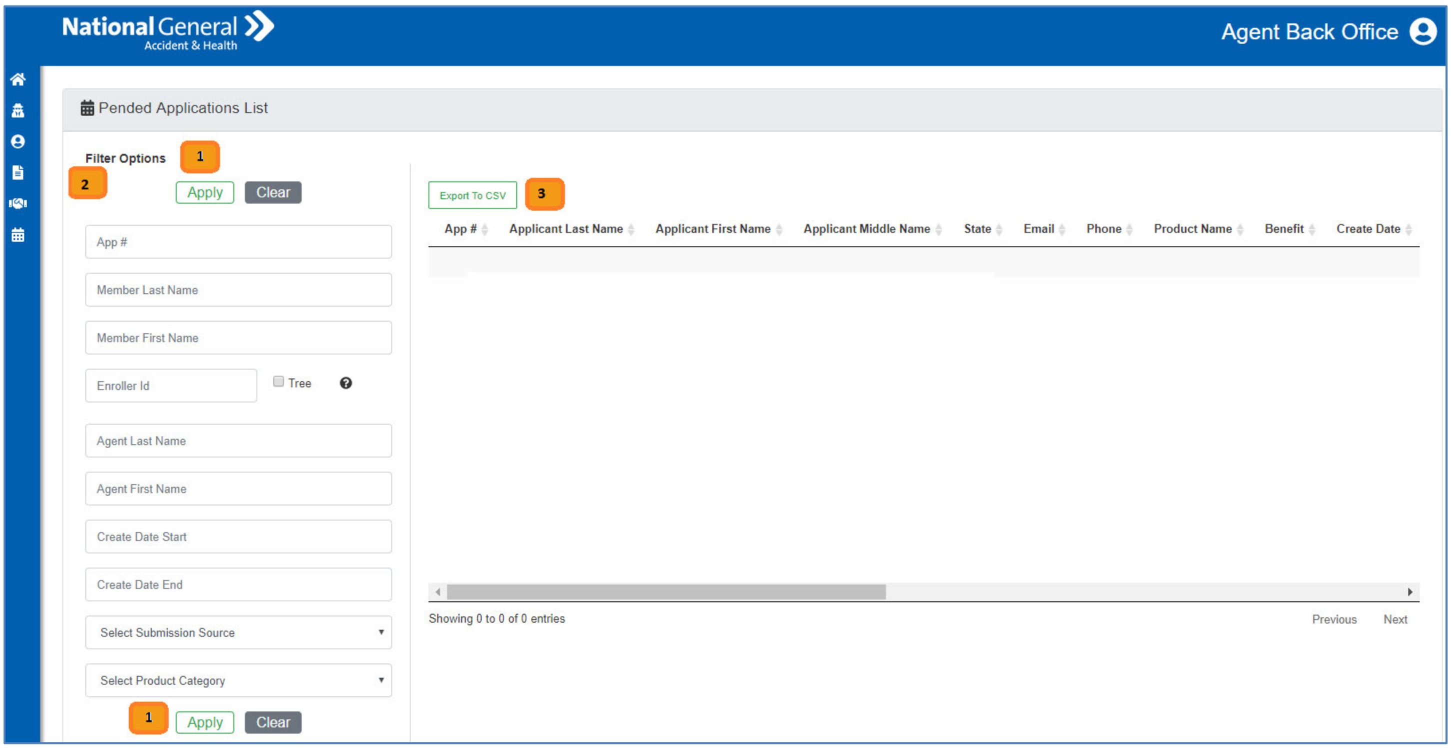
➢ SAMPLE List Bill Application – Once the LB Account holder completes and 'submits' the Application the LB Group remains in the "List Bill Accounts" page of ABO with a status of 'In-review'. Once approved, the status will change to 'Approved' and a List Bill # will display.



Pended Applications Page

This page will display Applications that are Pending:

1) Pending Attestation – Will include a link to resend the email which includes the link to complete the attestation on Member Portal
2) Supplemental Products on an STM Decline
    a) The declined STM product will also be displayed

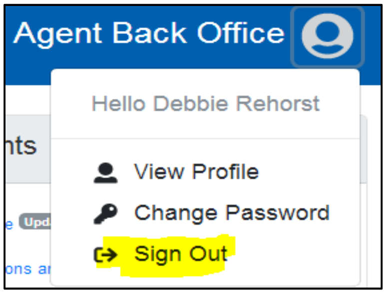


1) Click Apply button to see all of your pended applications
    a) If the volume of requested data is too large, a message will display to click the Download Pended Applications button to see the data. You could also choose to use filters to narrow the search results.
2) Filter Options – Fill out one or more of these fields to limit your search results. The data entered in these fields is not case sensitive.
    a) Once you have entered your Filter Options, click on Apply to get your result set. You can also press your Enter key in lieu of clicking on the Apply button.
3) Export to CSV – Will export the current view to a CSV file
4) Download Pended Applications button – Once a search is performed and the results are shown, the Download button will display at the bottom of your result set.
5) This button allows you to download the current result set in a .csv format. When using this button as opposed to the Export to CSV button you will get additional columns not included in the online view.

    Download Pended Applications

Sign Out

Please be sure to Sign Out after you are finished.



General Information

- If problems are experienced when trying to access the ABO, try pressing the "Ctrl + F5" keys simultaneously to clear the cache. The process to clear the cache may also remove your "Remember Me" Sign In so this will need to be re-selected if it has been cleared.
- Data is updated 4 times per day (CST), 2:30am, 11:00am, 3:00pm, and 8:00pm.
- When new agents are added, they will not have access to the Agent Back Office until they are active in the Agent Management System.
- Compare Customer List count vs Policy List counts
  - The number of customers should be less than or equal to the number of policies because customers often buy more than one policy.
- Agent Back Office times out after one hour of inactivity.
- Online lists scroll horizontally to accommodate additional columns.
- Online lists can be sorted on any column by clicking on the column name/heading.
  - All lists default sort is Create Date (newest to oldest).
  - Click on a column header to change the sort of that column.
  - The arrow indicates the direction of the sort (ascending or descending). Example,

Benefit	Premium Amount	Create Date ▾	Effective Date	Paid	Next Billing Date	Next Billing Amount

- If Tab text or text within a tab is Black – information is Active; if Tab text or text within a tab is Red – information is Inactive.

Revision History

Revision Date	Revision Notes
11/08/2016	Initial Draft

Revision Date	Revision Notes
12/05/2016	December 2016 Release
03/01/2017	April 2017 Release
05/19/2017	May 2017 Release
10/05/2017	Updated for new ABO
12/18/2017	December 2017 Release
01/31/2018	January 2018 Release
02/15/2018	February 2018 Release
03/15/2018	March 2018 Release
04/22/2018	April 2018 Release
05/09/2018	May 2018 Release
07/13/2018	July 2018 Release
09/27/2018	September 2018 Release
10/18/2018	October 2018 Release - Updates to Policies at Risk section page 4 for Attestations 3.b.iv. and Terminating STM policies 3.c. ; page 17 for Policy List 5.b. added note for Family Composition field.
7/03/2019	Updated for new ABO to include List Bill Invitation