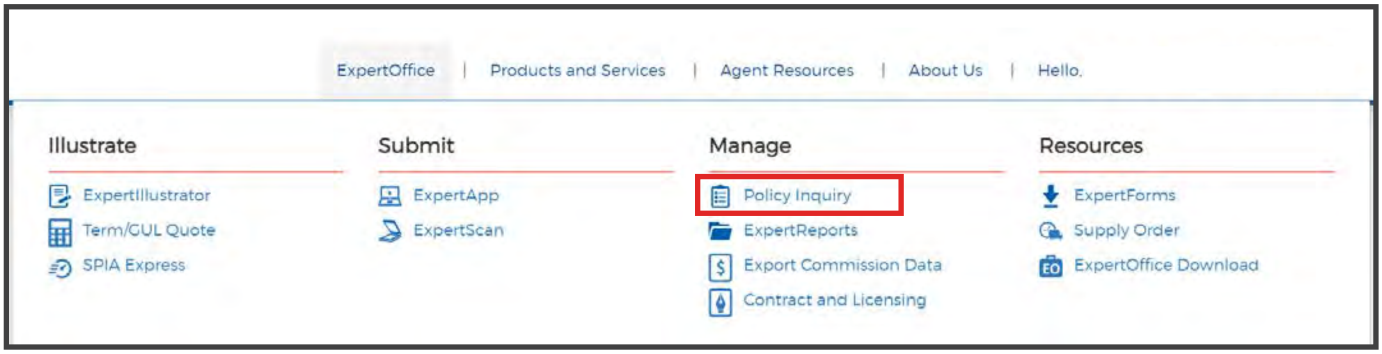
QuickStart Guide

Policy Inquiry

Policy Inquiry is the tool within ExpertOffice that tracks all of your pending business and provides the status and values of inforce life and annuity policies.

1 Accessing Policy Inquiry from the IMG Website

From the IMG website portal drop-down menu https://img.anicoweb.com select ExpertOffice > **Policy Inquiry**.

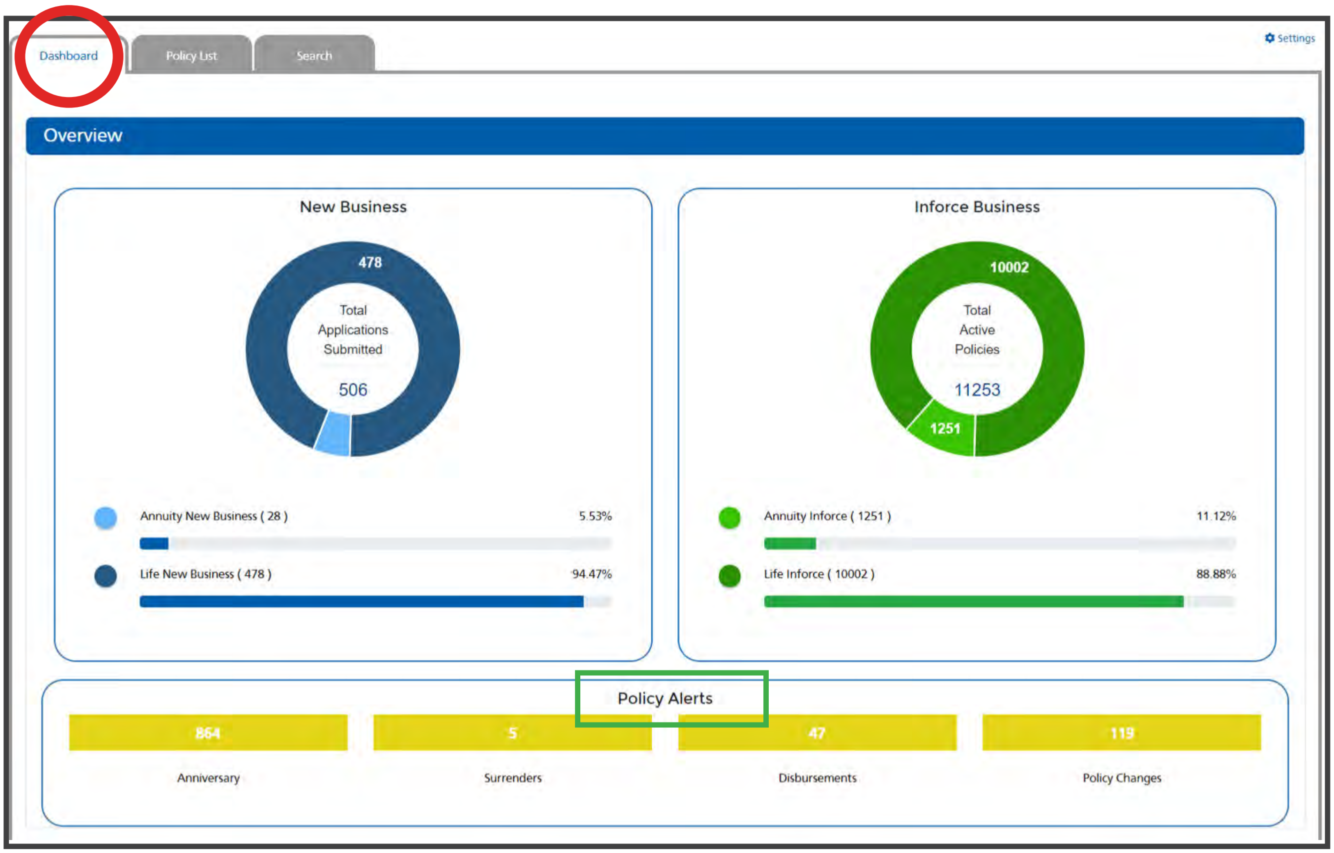


2 Policy Inquiry Dashboard Tab

The **Dashboard tab** is the Policy Inquiry default screen that provides an overview of all pending and inforce business. The default screen can be changed in settings, located in the top right.

Overview Section

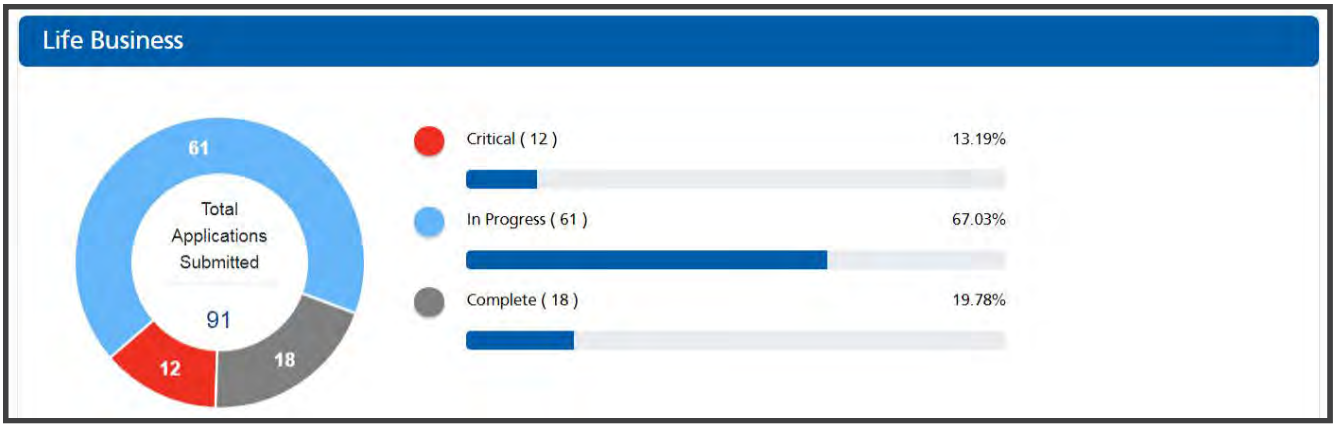
This section gives a quick view of all lines of business with interactive graphs. Selecting information on the graphs will take you to additional information regarding the line of business and/or policies selected. **Policy Alerts** will display the number of inforce policies that are in an important stage.



Life Business Section

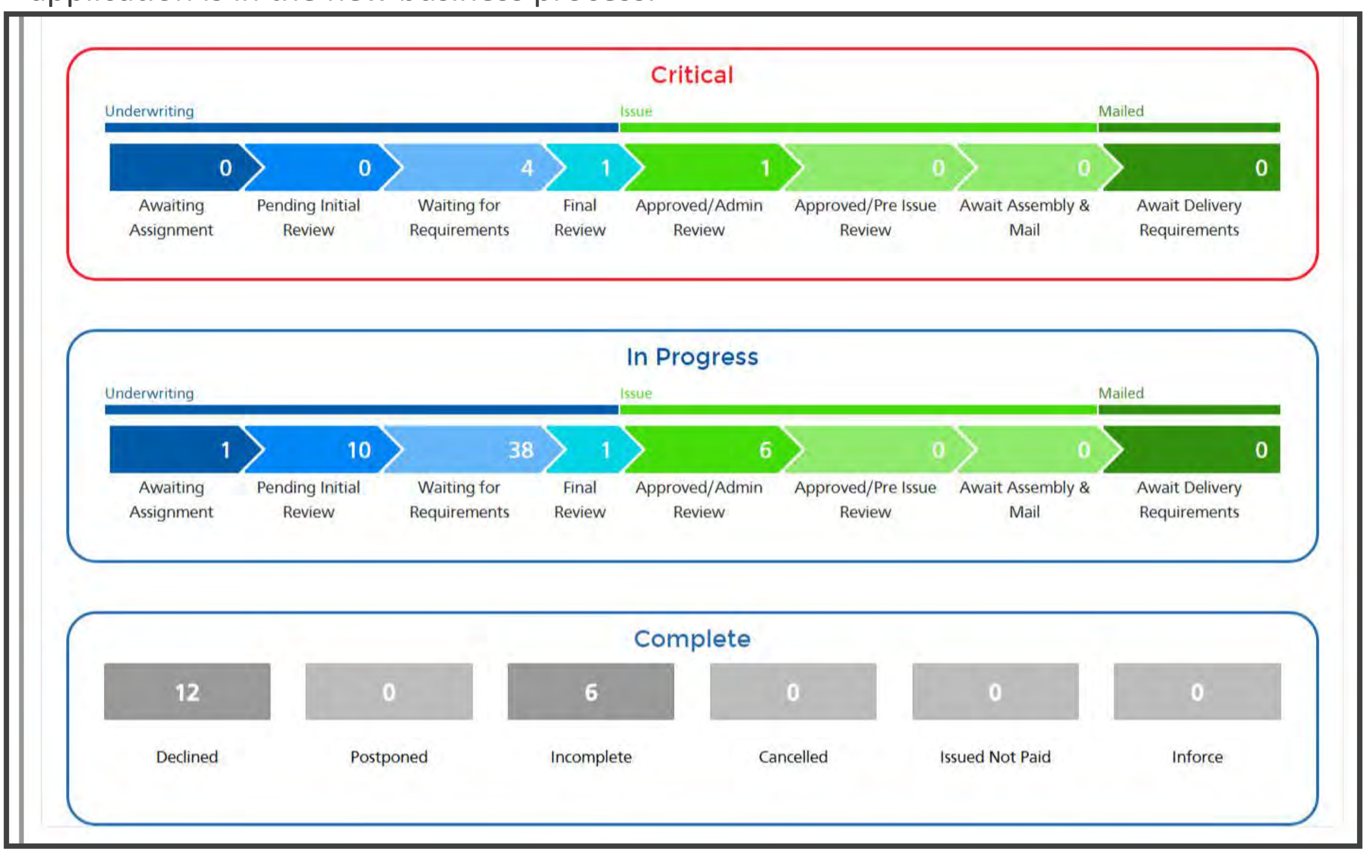
This section will appear if you have submitted life applications. Selecting any part of the graphics in this section will take you to a list of applications in that stage.

The interactive graphics at the top of the section shows how many applications are **Critical**, **In Progress**, or **Complete**.



- **Critical**
  Applications that have been inactive for 30 days and are at risk of becoming incomplete
- **In Progress**
  Applications moving through the review process
- **Complete**
  Final actions made on an application which is used to separate the active business

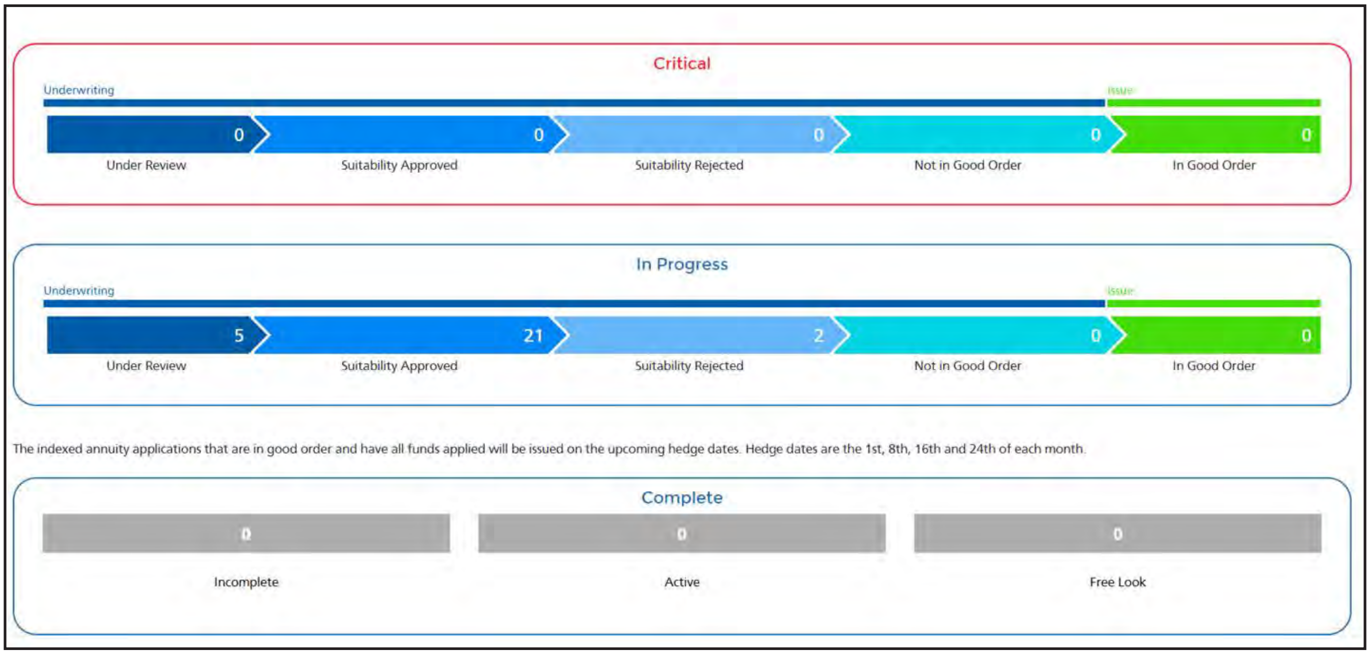
The three interactive status progression bars at the bottom show exactly where an application is in the new business process.



Annuity Business Section

This section will appear if you have submitted annuity applications. It functions the same as Life Business, but the status progression bars are split into stages appropriate for annuity business.

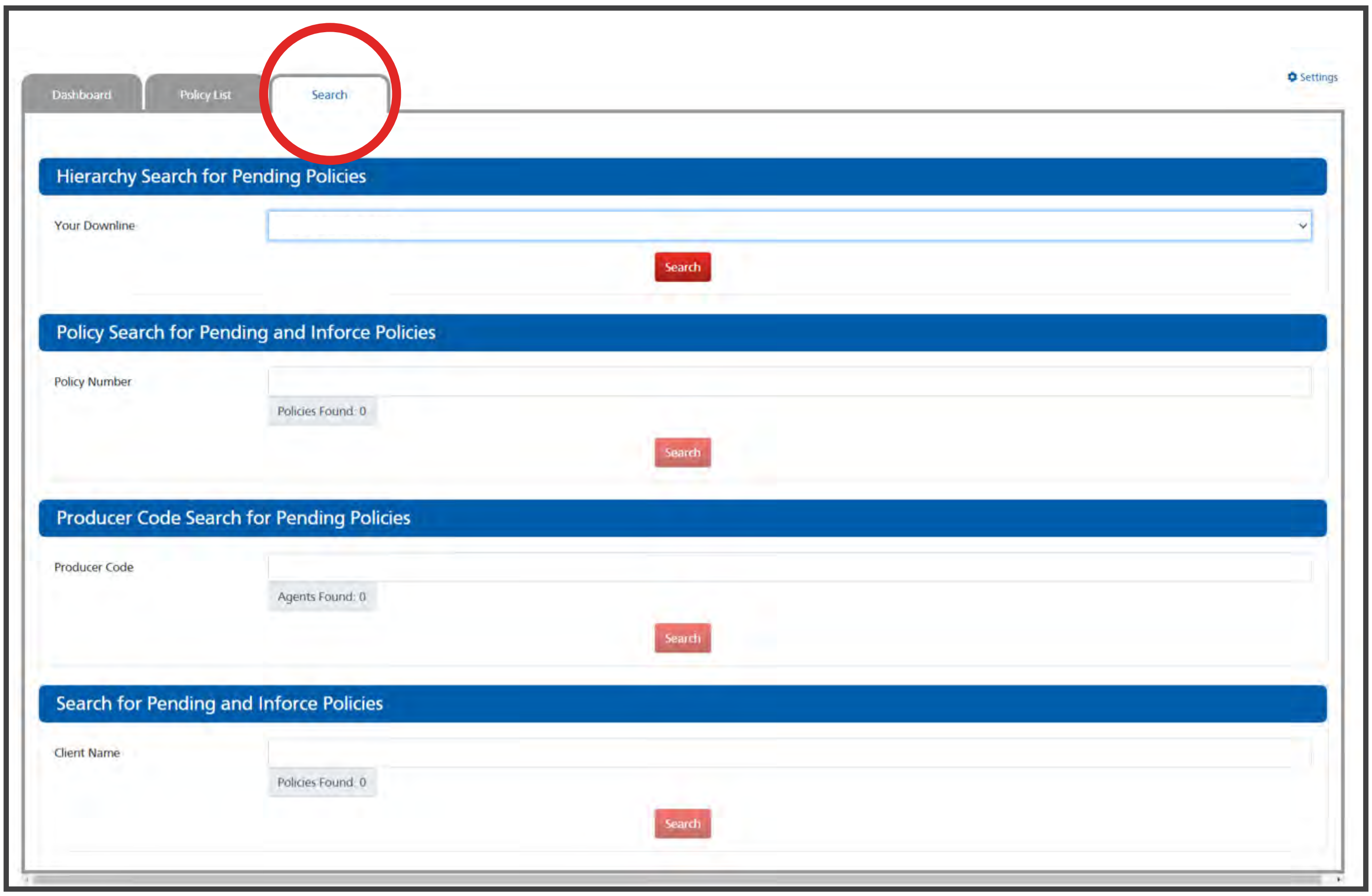
Please take special notice of the Suitability Approved and Suitability Rejected stages. Applications that are approved or rejected during suitability review are indicated here.



3 Policy Search

The **Search tab** provides options to search for pending and inforce policies:

- **Hierarchy Search** (Available for agencies to search pending cases)
  Search by selecting a downline in the drop down menu
- **Policy Search** (Available for agents and agencies to search both pending and inforce)
  Search by the policy number
- **Producer Code Search** (Available for agencies to search pending cases)
  Find a downline by their Producer Code Number (PCN)
- **Client Search** (Available for agents and agencies to search both pending and inforce)
  Search for a client's name



4 Policy List - Pending

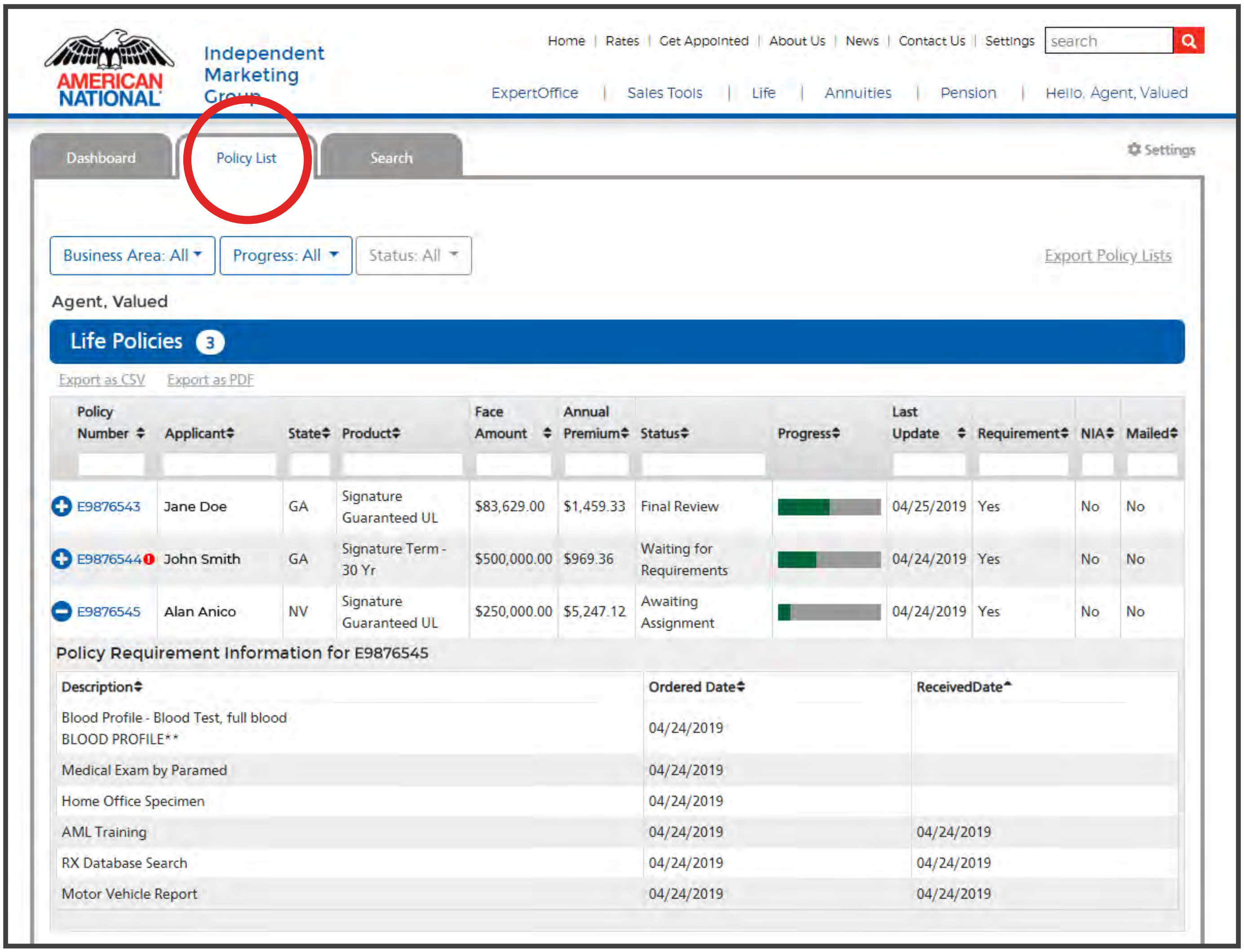
The **Policy List tab** provides an overall view of applications submitted as well as a more detailed breakdown by line of business. Selecting a policy number in the Policy List will give additional information.

The search box fields below the column names can be used to filter the policies.

Selecting the plus ⊕ icon will display the policy requirements without leaving the page. Selecting the minus ⊖ icon will minimize the requirements.

A critical ❗ icon next to the policy number means that the case has been inactive for at least 30 days and is at risk of becoming incomplete.

Selecting a policy number directly will open a new Policy Detail overview tab.



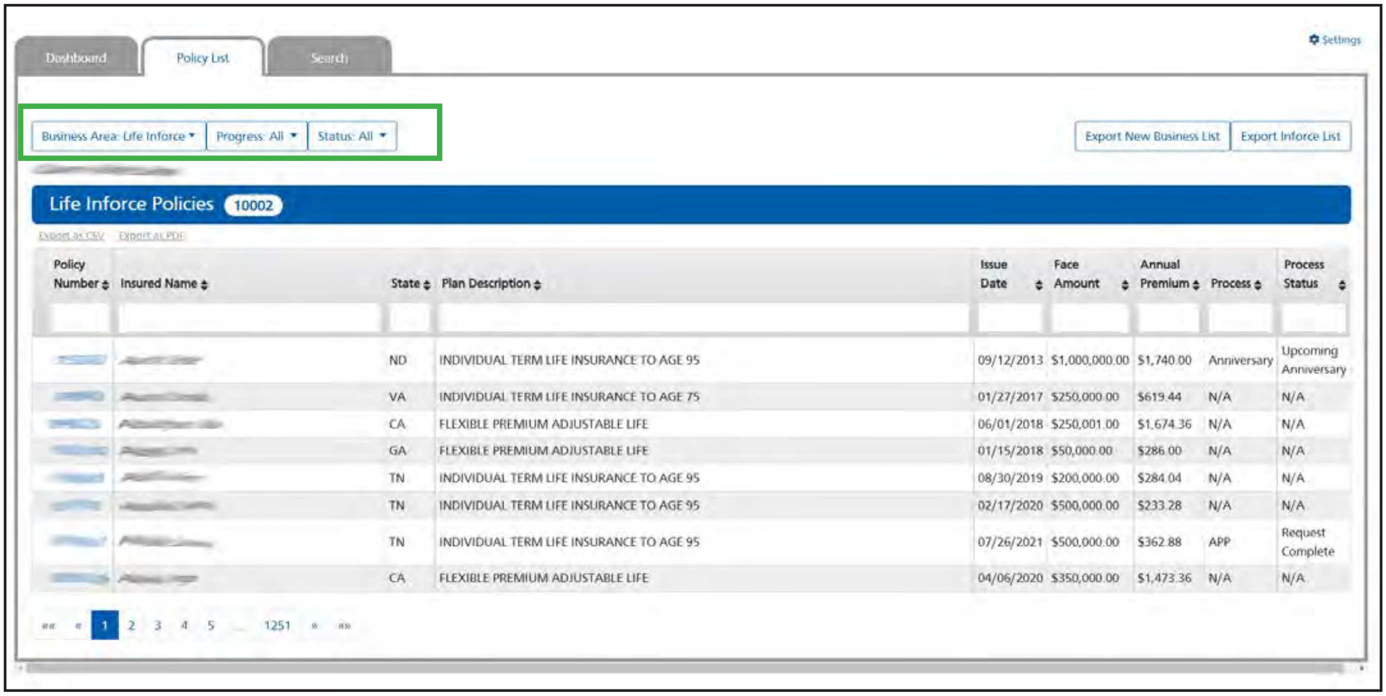
Policy Number	Applicant	State	Product	Face Amount	Annual Premium	Status	Progress	Last Update	Requirement	NIA	Mailed
E9876543	Jane Doe	GA	Signature Guaranteed UL	$83,629.00	$1,459.33	Final Review		04/25/2019	Yes	No	No
E9876544	John Smith	GA	Signature Term - 30 Yr	$500,000.00	$969.36	Waiting for Requirements		04/24/2019	Yes	No	No
E9876545	Alan Anico	NV	Signature Guaranteed UL	$250,000.00	$5,247.12	Awaiting Assignment		04/24/2019	Yes	No	No

Policy Requirement Information for E9876545

Description	Ordered Date	ReceivedDate
Blood Profile - Blood Test, full blood BLOOD PROFILE**	04/24/2019	
Medical Exam by Paramed	04/24/2019	
Home Office Specimen	04/24/2019	
AML Training	04/24/2019	04/24/2019
RX Database Search	04/24/2019	04/24/2019
Motor Vehicle Report	04/24/2019	04/24/2019

5 Policy List- Inforce

The **Policy List tab** also displays a high level look of your inforce business. There is the option to **filter what type of business** the agent would like to display**.** The filter for pending and inforce will function the same. Depending on the type of business displayed, there may be different categories to select.



Policy Number	Insured Name	State	Plan Description	Issue Date	Face Amount	Annual Premium	Process	Process Status
		ND	INDIVIDUAL TERM LIFE INSURANCE TO AGE 95	09/12/2013	$1,000,000.00	$1,740.00	Anniversary	Upcoming Anniversary
		VA	INDIVIDUAL TERM LIFE INSURANCE TO AGE 75	01/27/2017	$250,000.00	$619.44	N/A	N/A
		CA	FLEXIBLE PREMIUM ADJUSTABLE LIFE	06/01/2018	$250,001.00	$1,674.36	N/A	N/A
		GA	FLEXIBLE PREMIUM ADJUSTABLE LIFE	01/15/2018	$50,000.00	$286.00	N/A	N/A
		TN	INDIVIDUAL TERM LIFE INSURANCE TO AGE 95	08/30/2019	$200,000.00	$284.04	N/A	N/A
		TN	INDIVIDUAL TERM LIFE INSURANCE TO AGE 95	02/17/2020	$500,000.00	$233.28	N/A	N/A
		TN	INDIVIDUAL TERM LIFE INSURANCE TO AGE 95	07/26/2021	$500,000.00	$362.88	APP	Request Complete
		CA	FLEXIBLE PREMIUM ADJUSTABLE LIFE	04/06/2020	$350,000.00	$1,473.36	N/A	N/A

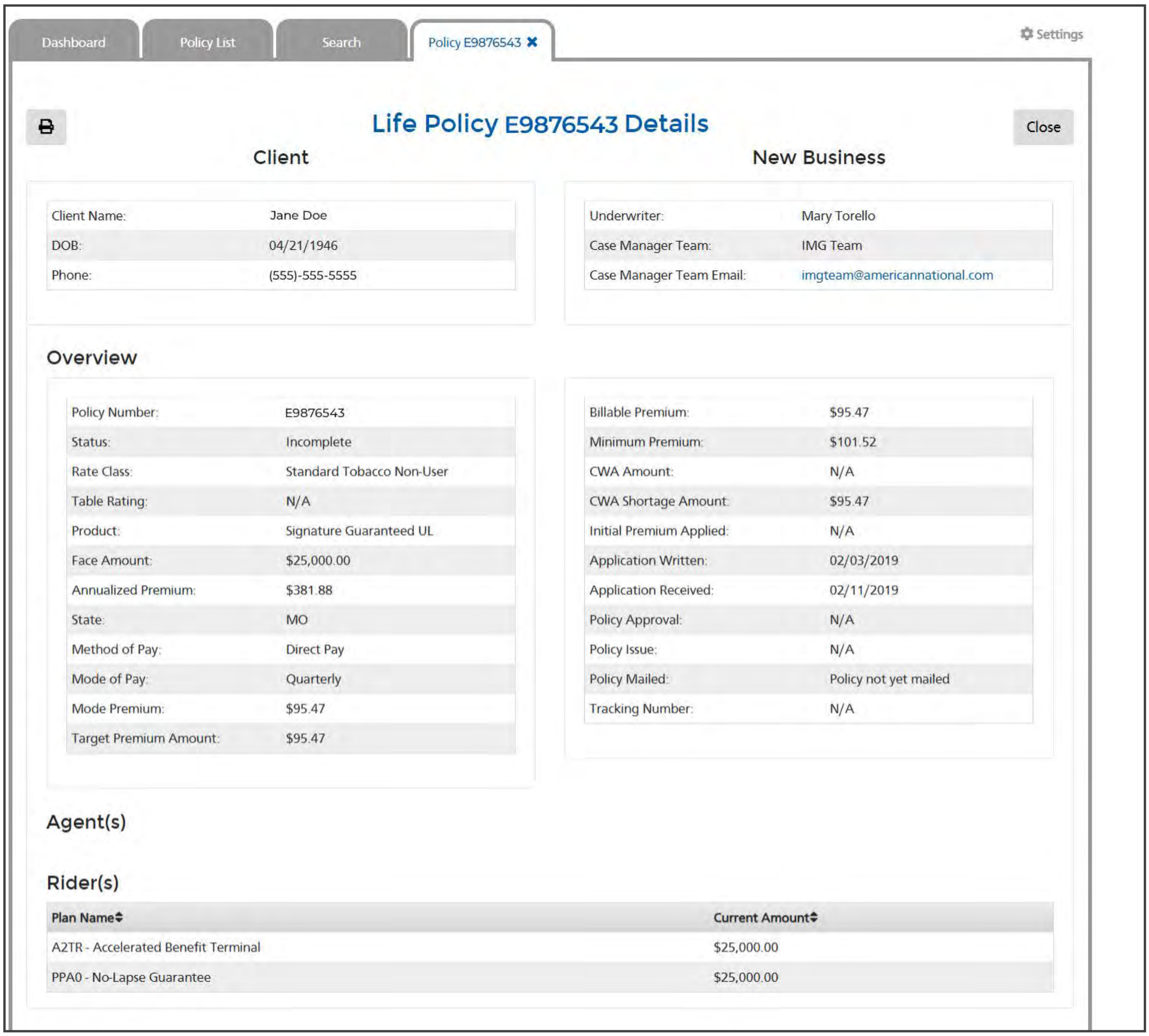
6 Policy Detail Information- Pending

Selecting a policy number will open a new Policy Detail overview tab. This will show the client and policy information. A new tab, displaying the policy number, will be created each time a policy is opened. Toggle between opened policy tabs to work on multiple cases at the same time.

The following sections will be minimized by default. Clicking the blue banner will open and close the section.

Policy Information Pending Business

The first section is an overview of the policy. This section will include details such as status, policy rating, and whether the policy was issued and/or mailed.



Dashboard | Policy List | Search | Policy E9876543 ✖ | Settings

Close

Life Policy E9876543 Details

Client

Client Name:	Jane Doe
DOB:	04/21/1946
Phone:	(555)-555-5555

New Business

Underwriter:	Mary Torello
Case Manager Team:	IMG Team
Case Manager Team Email:	imgteam@americannational.com

Overview

Policy Number:	E9876543
Status:	Incomplete
Rate Class:	Standard Tobacco Non-User
Table Rating:	N/A
Product:	Signature Guaranteed UL
Face Amount:	$25,000.00
Annualized Premium:	$381.88
State:	MO
Method of Pay:	Direct Pay
Mode of Pay:	Quarterly
Mode Premium:	$95.47
Target Premium Amount:	$95.47

Billable Premium:	$95.47
Minimum Premium:	$101.52
CWA Amount:	N/A
CWA Shortage Amount:	$95.47
Initial Premium Applied:	N/A
Application Written:	02/03/2019
Application Received:	02/11/2019
Policy Approval:	N/A
Policy Issue:	N/A
Policy Mailed:	Policy not yet mailed
Tracking Number:	N/A

Agent(s)

Rider(s)

Plan Name	Current Amount
A2TR - Accelerated Benefit Terminal	$25,000.00
PPA0 - No-Lapse Guarantee	$25,000.00

APS Information

The second section provides detailed notes if the case requires doctor records. APS Information will display real time details from our third party vendors, EMSI, or PDC.

APS Information

Provider:	EMSI	**Phone:**	NA
Physician/Facility:	ST CLAIR MEDICAL CENTER - HAMPTON SMITH MD	**Date Ordered:**	02/14/2019

Date Updated ⬍	Notes⬍
02/22/2019	Request has been mailed to facility
02/22/2019	Per email from LifeUWSupport at ANICO fee approved.
02/22/2019	Payment exceeds client fee limit - pending approval
02/22/2019	Credit card payment requested
02/22/2019	Records have been scanned.
02/22/2019	Results Prepared for Delivery
02/22/2019	Scanned records are available.
02/22/2019	Records received by fax-case closed.
02/22/2019	FEE APPROVAL issue - See notes. Case routed to assigned desk.
02/20/2019	Received invoice 1687003 from Quest Records for $111.03 for 953 pages. Need fee approval. Please advise.
02/20/2019	Emailed LNBinvoices for fee Good Afternoon We are pursuing records from ST CLAIR MEDICAL CENTER and received an invoice for $111.03 for 953 pages. Please confirm if fee is approved.
02/15/2019	Successful contact at (618)355-9550
02/15/2019	Per Jackie, stated to allow more time for the request to be received and logged into the system. She do not verify patient records or the dr. She verified the fax number and facility only. The records are processed off site by Quest. The process time is 2-3 days. A invoice will be faxed for payment, before records are sent payable online. Records are downloaded. The facility use the EMR system. The auth will have to be reviewed.
02/14/2019	Provider received order
02/14/2019	Auto-Request Process is now completed.
02/14/2019	The doctor match has been completed.
02/14/2019	Auto-Request has started.
02/14/2019	Entered by INPUTTER
02/14/2019	The review process has been completed.
02/14/2019	2019 Cycle time W/Records: No Data Facility Phone: (636)629-3300

Policy Requirement Information

The third section provides a description of requirements ordered and/or received. It also includes an easy to use drag-and-drop field to upload pending requirements via ExpertScan.

The bottom of this section lists all New Business Documents. They can be viewed, printed, or saved.

Policy Requirement Information

Description	Ordered Date	ReceivedDate
COD	02/11/2019	
Bank Authorization Card PLEASE PROVIDE BANKING INFORMATION. ***	02/11/2019	
Medical Exam by Paramed	02/11/2019	
Home Office Specimen	02/11/2019	
APS Home Office to Order **	02/11/2019	
Additional Information from Agent Question #14D (date last visited MD) needs to be answered**	02/13/2019	
RX Database Search	02/11/2019	02/11/2019
Agent License Review	02/11/2019	02/13/2019
USA Patriot Form PLEASE RESUBMIT W/ ZIP CODE INCLUDED IN SECTION 2. **	02/11/2019	02/15/2019
APS2 Home Office to Order APS2/EMSI/Smith/41694709/SB/02-14-19** **	02/14/2019	02/22/2019

Drop files here or click to upload.

[Only PDF, JPEG and TIF files are allowed.]

The maximum size limit for a single file is 50MB.

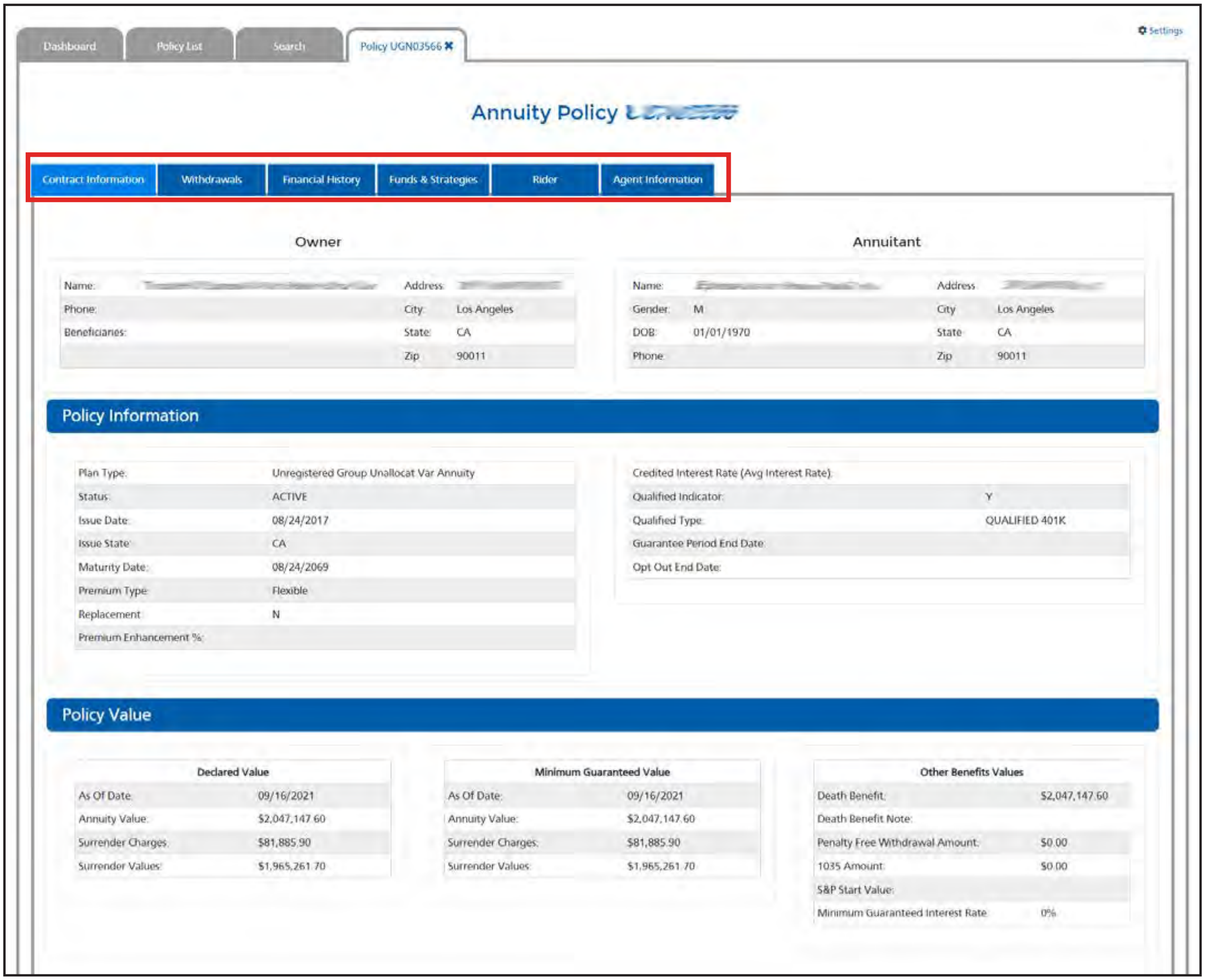
New Business Documents

View/Save	Name	Date	Type
	DIP LETTER	2019-02-27	Hierarchy
	UND REQUIREMENT LTRS	2019-02-13	Hierarchy
	UND REQUIREMENT LTRS	2019-02-12	Hierarchy

7 Policy Detail Information- Inforce

Inforce Policy Information

The **tabs** at the top of this screen represent the new sections available for inforce policies. The default screen will display the general policy information displayed below.



Policy Detail Information- Inforce (continued)

Upload any servicing forms directly to the policy without leaving the screen. At the bottom of the policy details page, you will be able to access any corresponding documents related to the inforce policy. These documents include annual statements, anniversary letters, lapse notices, and more!