

QuickStart Guide

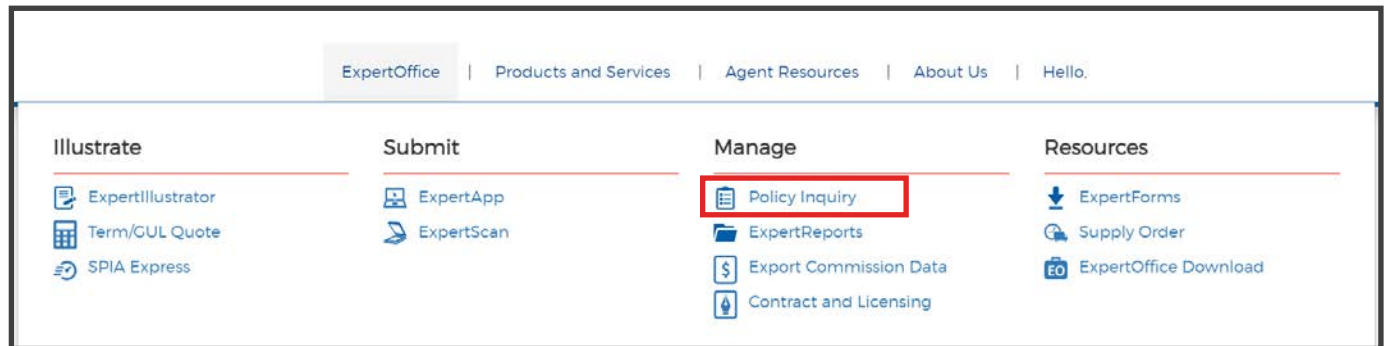
Policy Inquiry



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**.

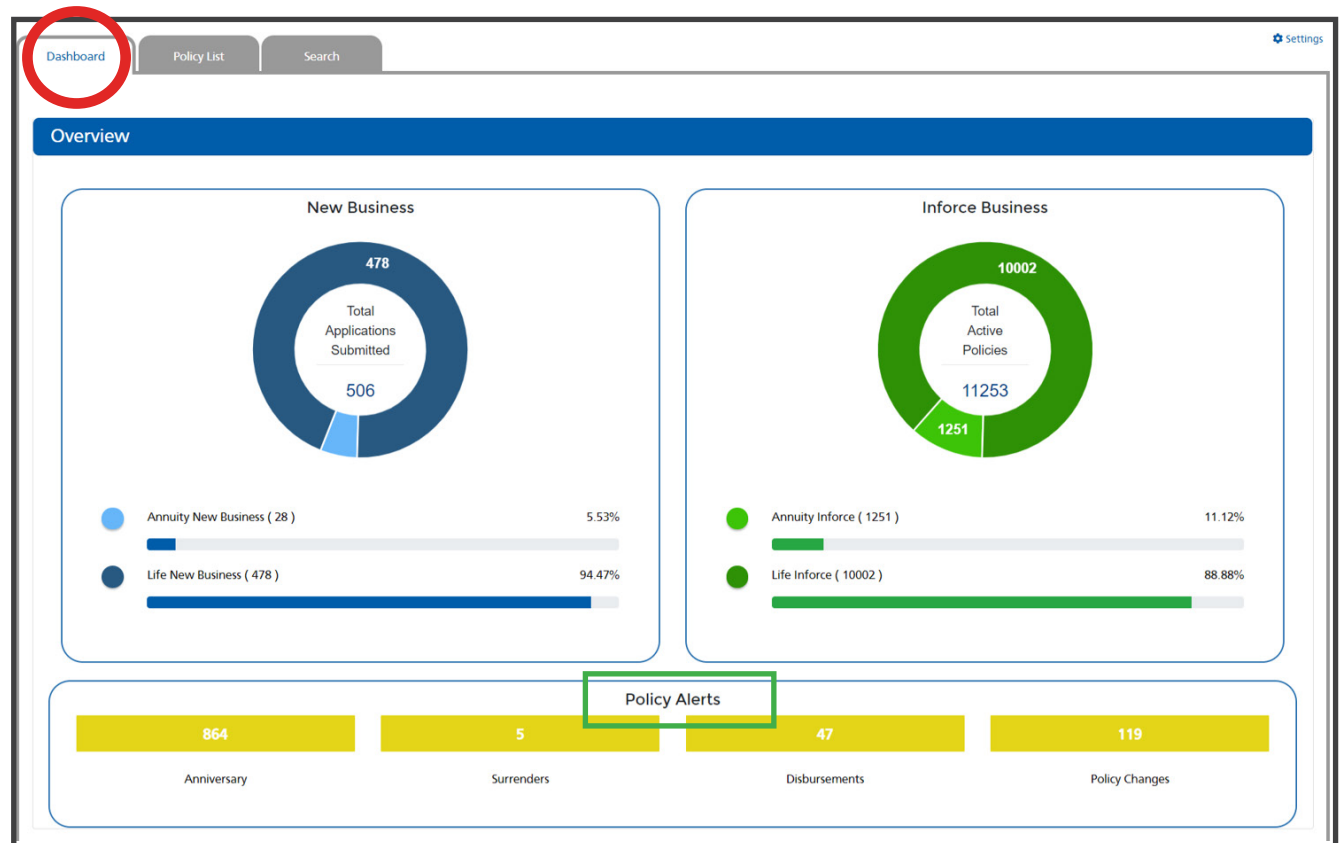


2 Policy Inquiry Dashboard Tab

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

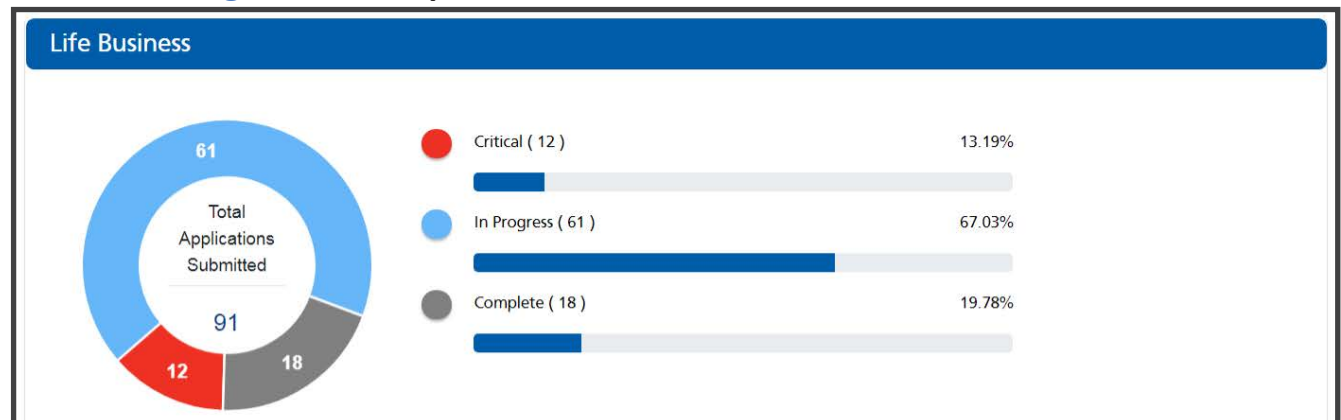
This section gives a quick view of all lines of business with interactive graphs. Selecting information on the graphs will take you to additional information regarding the line of business and/or policies selected. **Policy Alerts** will display the number of inforce policies that are in an important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



Life Business Section

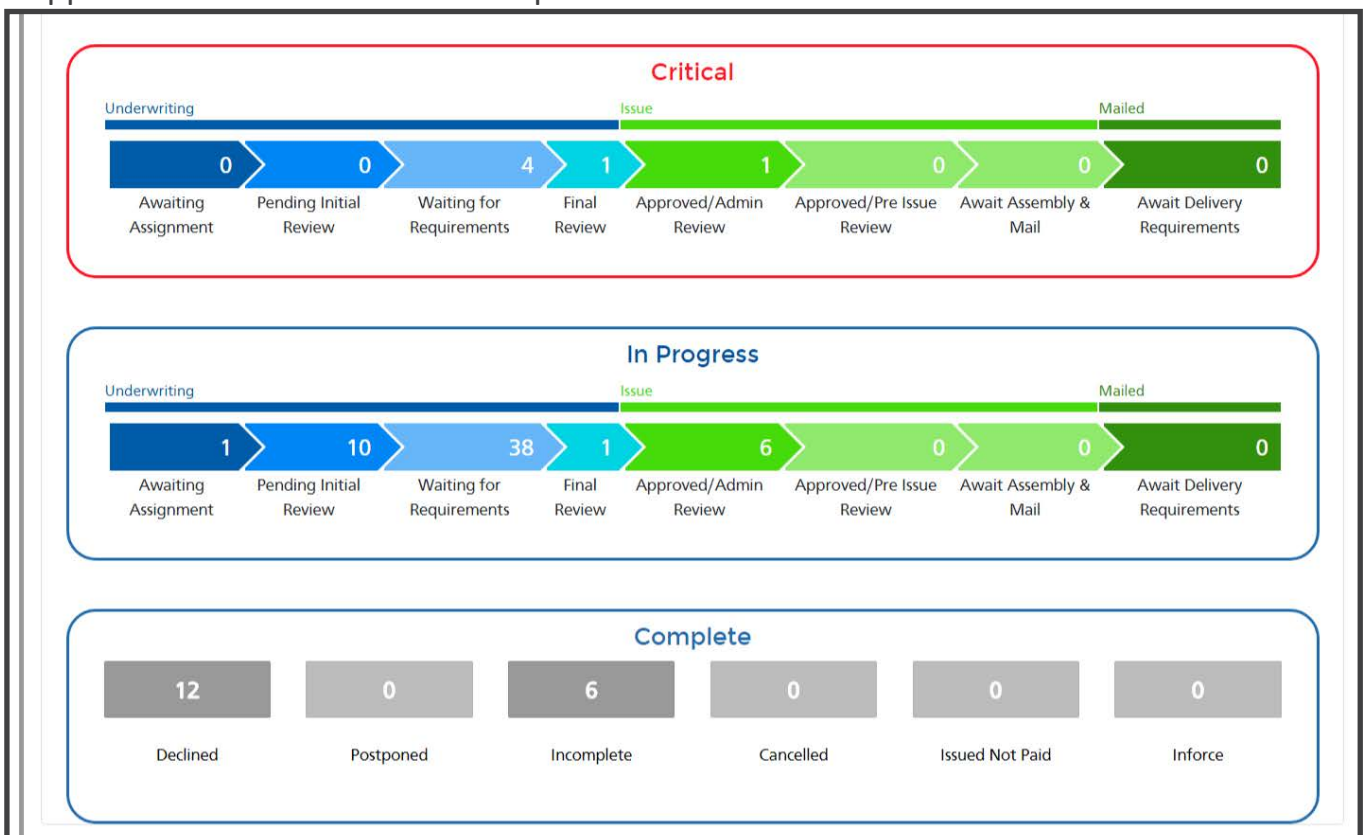
This section will appear if you have submitted life applications. Selecting any part of the graphics in this section will take you to a list of applications in that stage.

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

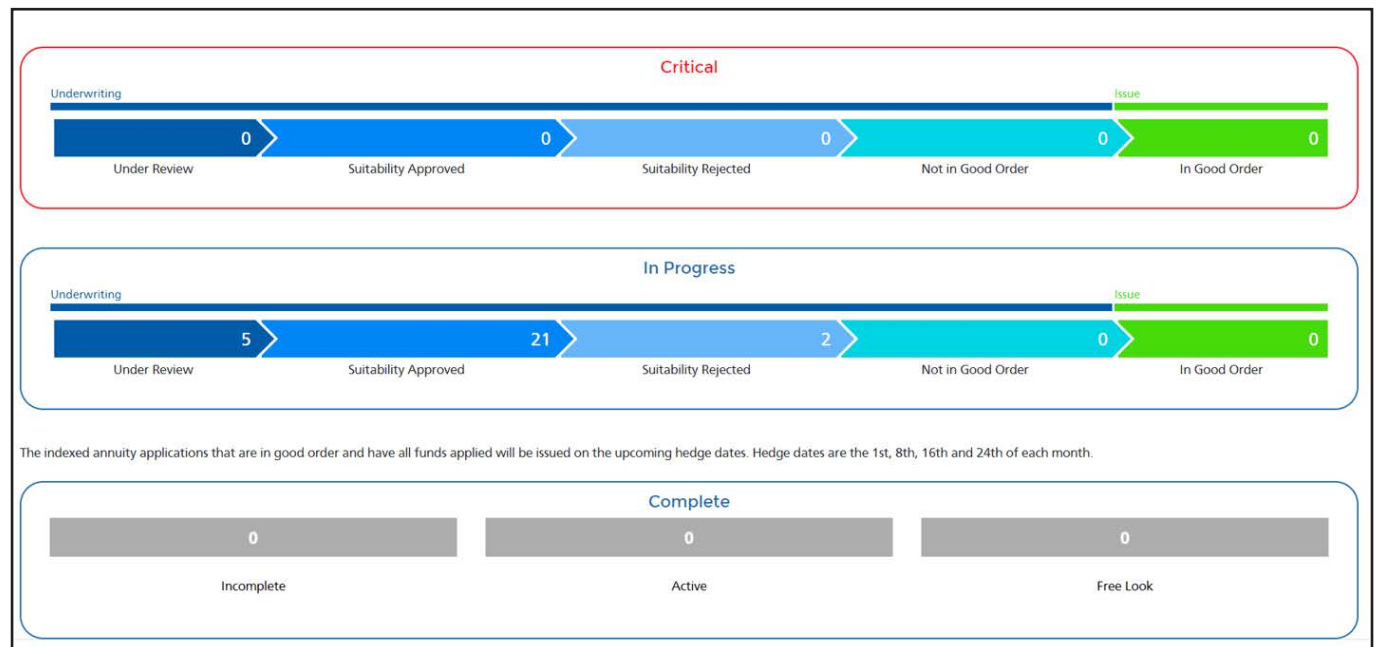
The three interactive status progression bars at the bottom show exactly where an application is in the new business process.



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.



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



The screenshot shows a web application interface with a top navigation bar containing three tabs: "Dashboard", "Policy List", and "Search". The "Search" tab is highlighted with a red circle. In the top right corner of the navigation bar is a "Settings" link with a gear icon. Below the navigation bar, the interface is divided into four distinct search sections, each with a blue header bar and a white content area. 1. The first section is titled "Hierarchy Search for Pending Policies". It features a label "Your Downline" followed by a dropdown menu. Below the dropdown is a red "Search" button. 2. The second section is titled "Policy Search for Pending and Inforce Policies". It features a label "Policy Number" followed by a text input field. Below the input field is a grey box displaying "Policies Found: 0". A red "Search" button is positioned below this box. 3. The third section is titled "Producer Code Search for Pending Policies". It features a label "Producer Code" followed by a text input field. Below the input field is a grey box displaying "Agents Found: 0". A red "Search" button is positioned below this box. 4. The fourth section is titled "Search for Pending and Inforce Policies". It features a label "Client Name" followed by a text input field. Below the input field is a grey box displaying "Policies Found: 0". A red "Search" button is positioned below this box.


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Policy List - Pending

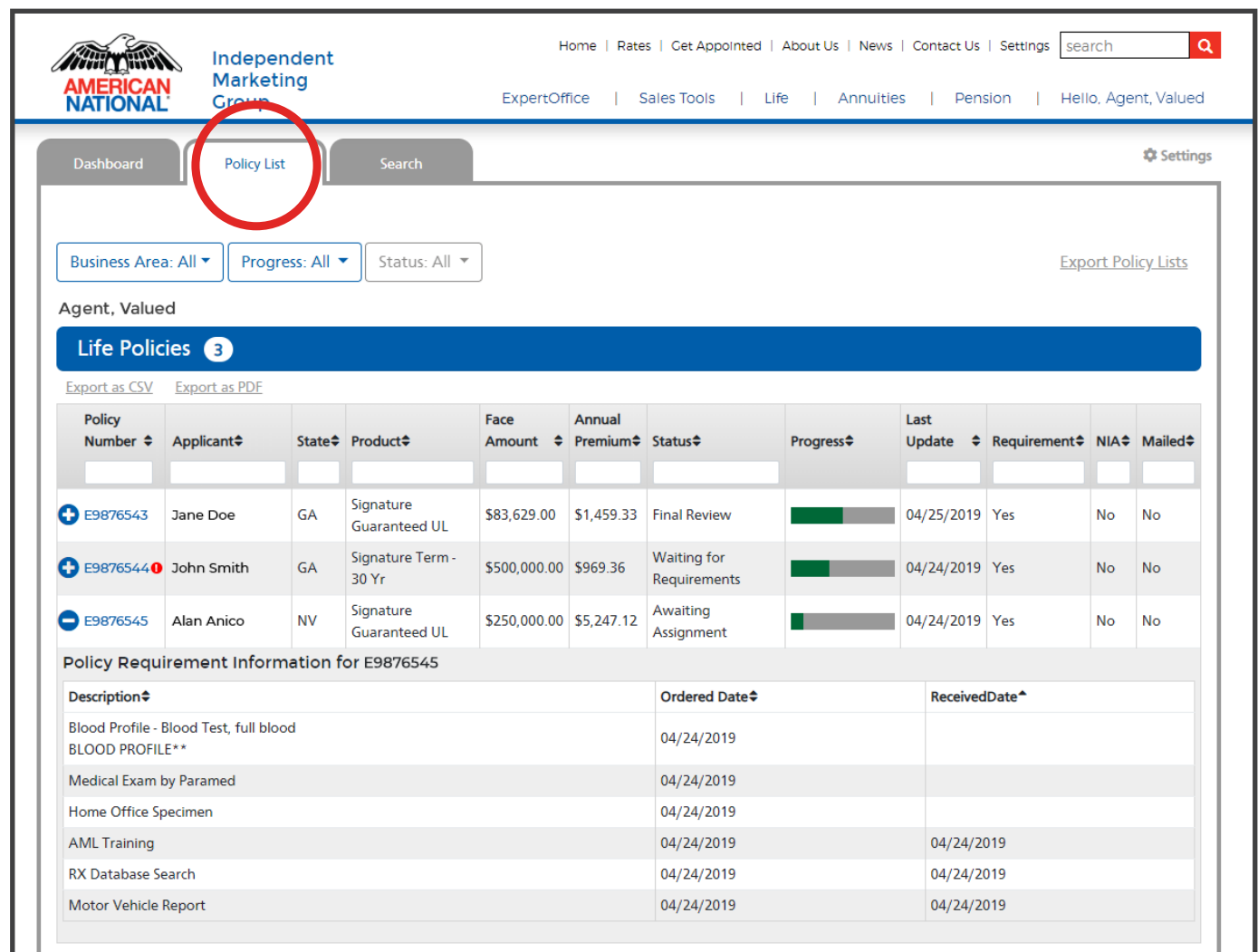
The **Policy List tab** provides an overall view of applications submitted as well as a more detailed breakdown by line of business. Selecting a policy number in the Policy List will give additional information.

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.



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ExpertOffice | Sales Tools | Life | Annuities | Pension | Hello, Agent, Valued





Dashboard **Policy List** Search Settings

Business Area: All Progress: All Status: All [Export Policy Lists](#)

Agent, Valued

Life Policies 3

[Export as CSV](#) [Export as PDF](#)

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	<div><div></div></div>	04/25/2019	Yes	No	No
 E9876544 	John Smith	GA	Signature Term - 30 Yr	\$500,000.00	\$969.36	Waiting for Requirements	<div><div></div></div>	04/24/2019	Yes	No	No
 E9876545	Alan Anico	NV	Signature Guaranteed UL	\$250,000.00	\$5,247.12	Awaiting Assignment	<div><div></div></div>	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

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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.

The screenshot shows the 'Policy List' tab in a software interface. At the top, there are tabs for 'Dashboard', 'Policy List', and 'Search'. Below these, there are filters: 'Business Area: Life Inforce', 'Progress: All', and 'Status: All'. To the right, there are buttons for 'Export New Business List' and 'Export Inforce List'. Below the filters, there is a blue header bar for 'Life Inforce Policies' with a count of '10002'. Below this, there are links for 'Export as CSV' and 'Export as PDF'. The main part of the interface is a table with the following columns: Policy Number, Insured Name, State, Plan Description, Issue Date, Face Amount, Annual Premium, Process, and Process Status. The table contains several rows of data, including policies from ND, VA, CA, GA, TN, and CA. At the bottom, there is a pagination bar showing '1' of 1251 items.

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

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

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

🏠

Life Policy E9876543 Details

Close

Client

New Business

Client Name:

Jane Doe

DOB:

04/21/1946

Phone:

(555)-555-5555

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

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.

Dashboard
Policy List
Search
Policy UGN03566 ✕
Settings

Annuity Policy

Contract Information
Withdrawals
Financial History
Funds & Strategies
Rider
Agent Information

Owner

Annuitant

Name: [Redacted] Address: [Redacted]
Phone: [Redacted] City: Los Angeles
Beneficiaries: [Redacted] State: CA
[Redacted] Zip: 90011

Name: [Redacted] Address: [Redacted]
Gender: M City: Los Angeles
DOB: 01/01/1970 State: CA
Phone: [Redacted] Zip: 90011

Policy Information

Plan Type: Unregistered Group Unallocat Var Annuity
Status: ACTIVE
Issue Date: 08/24/2017
Issue State: CA
Maturity Date: 08/24/2069
Premium Type: Flexible
Replacement: N
Premium Enhancement %:

Credited Interest Rate (Avg Interest Rate):
Qualified Indicator: Y
Qualified Type: QUALIFIED 401K
Guarantee Period End Date:
Opt Out End Date:

Policy Value

Declared Value

Minimum Guaranteed Value

Other Benefits Values

As Of Date: 09/16/2021
Annuity Value: \$2,047,147.60
Surrender Charges: \$81,885.90
Surrender Values: \$1,965,261.70

As Of Date: 09/16/2021
Annuity Value: \$2,047,147.60
Surrender Charges: \$81,885.90
Surrender Values: \$1,965,261.70

Death Benefit: \$2,047,147.60
Death Benefit Note:
Penalty Free Withdrawal Amount: \$0.00
1035 Amount: \$0.00
S&P Start Value:
Minimum Guaranteed Interest Rate: 0%

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!

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.

Reports and Correspondence

Annual

Semi - Annual

To view full reports, visit
[Expert Reports](#)

View/Save	Name	Date	Type
	ANN STMT - VAR	2021-01-05	Hierarchy
	ANN STMT - VAR	2020-08-24	Hierarchy
	ANN STMT - VAR	2020-01-11	Hierarchy
	ANN STMT - VAR	2020-01-03	Hierarchy
	ANN STMT - VAR	2019-08-26	Hierarchy
	ANN STMT - VAR	2019-01-03	Hierarchy
	ANN STMT - VAR	2018-08-25	Hierarchy
	ANN STMT - VAR	2018-01-03	Hierarchy



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