

QuickStart Guide

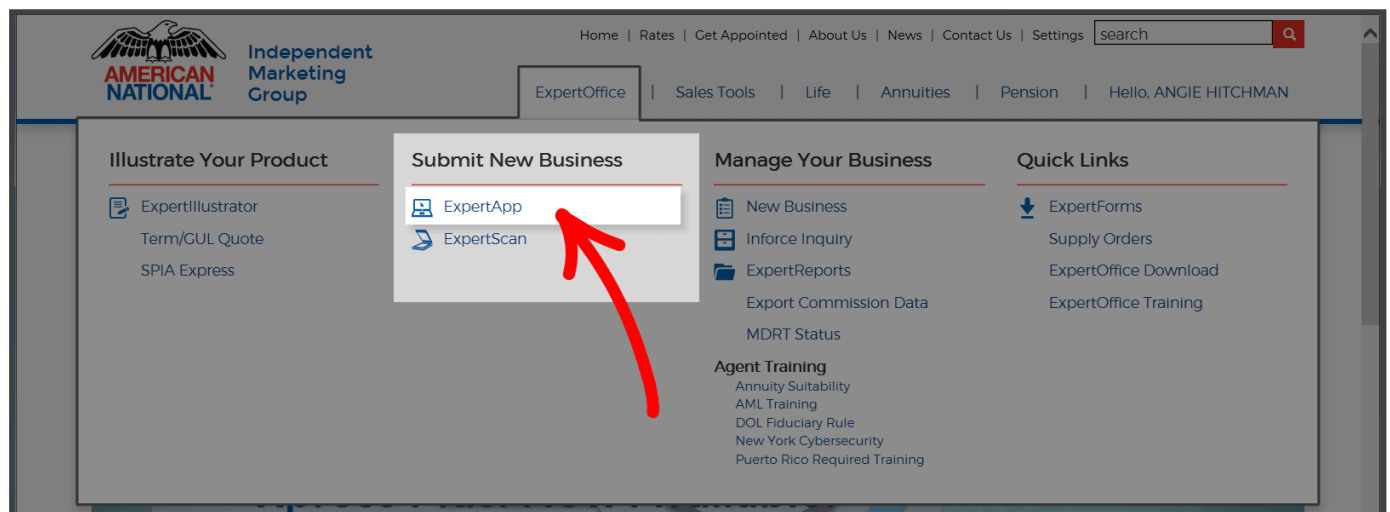
 ExpertApp



ExpertApp is the tool within ExpertOffice used to electronically submit life applications/cases. Illustrations can also be created completely offline using the ExpertOffice Desktop App.

1 Accessing ExpertApp from the IMG Website

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



2 ExpertApp within the ExpertOffice App Download

To download the ExpertOffice App, visit expertoffice.anicoweb.com.

3 ExpertApp Dashboard

The ExpertApp Dashboard displays all the applications/cases you have created and their current status.

Name	Status	Product	Policy #	Modified
Client, Mrs	Pending Submission ⓘ	Signature IUL		2/27/19 2:46 PM
Client, Mrs	Started	Signature Guaranteed UL Simplif...		2/21/19 9:21 AM
Client, Mrs.	Started	Signature Guaranteed UL Simplif...		2/21/19 9:05 AM
Client, Valued	Started	ANICO Signature Term		2/19/19 3:24 PM

4 Case Details — Quick Glance

To quickly view the details and history of a application/case, select the case from the list, then select the **Case Details button**. A new screen with the case details will appear.

Name	Status	Product	Policy #	Modified
Client, Mrs	Pending Submission ⓘ	Signature IUL		2/27/19 2:46 PM
Client, Mrs	Started	Signature Guaranteed UL Simplif...		2/21/19 9:21 AM
Client, Mrs.	Started	Signature Guaranteed UL Simplif...		2/21/19 9:05 AM
Client, Valued	Started	ANICO Signature Term		2/19/19 3:24 PM

Case Details

Policy Number:

Insured Name: Mrs Client

Age: 40

Product Type: Universal Life

Product: Signature IUL

Face Amount: \$50,000.00

Riders:

Status: Pending Submission

Open Case Transfer Case

Documents

Open the case to view the documents.

Case History

Started: 02/19/2019 11:15:19 AM

Locked: 02/27/2019 02:26:01 PM

RemoteSign/ RapidSign Status

Client emails sent: 02/27/2019 02:26:20 PM

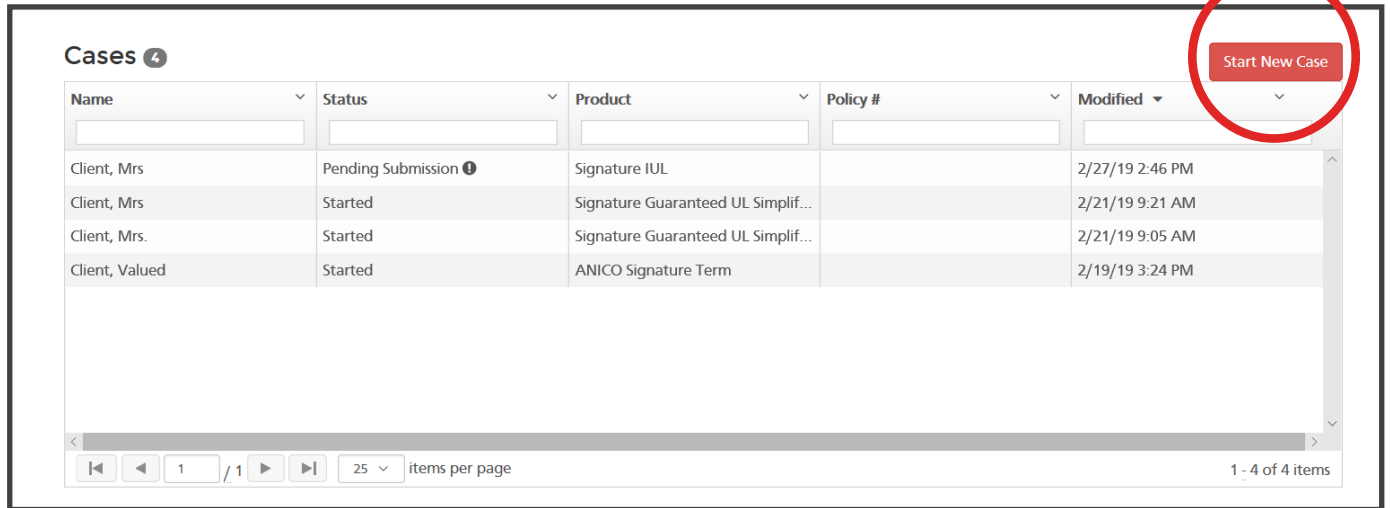
Agent - Valued Agent: Complete 02/27/2019 02:45:39 PM

Insured - Mrs Client: Complete 02/27/2019 02:28:11 PM

Signing complete: 02/27/2019 02:45:43 PM

5 Starting a Case

Select the **Start New Case button** to start a new application/case.



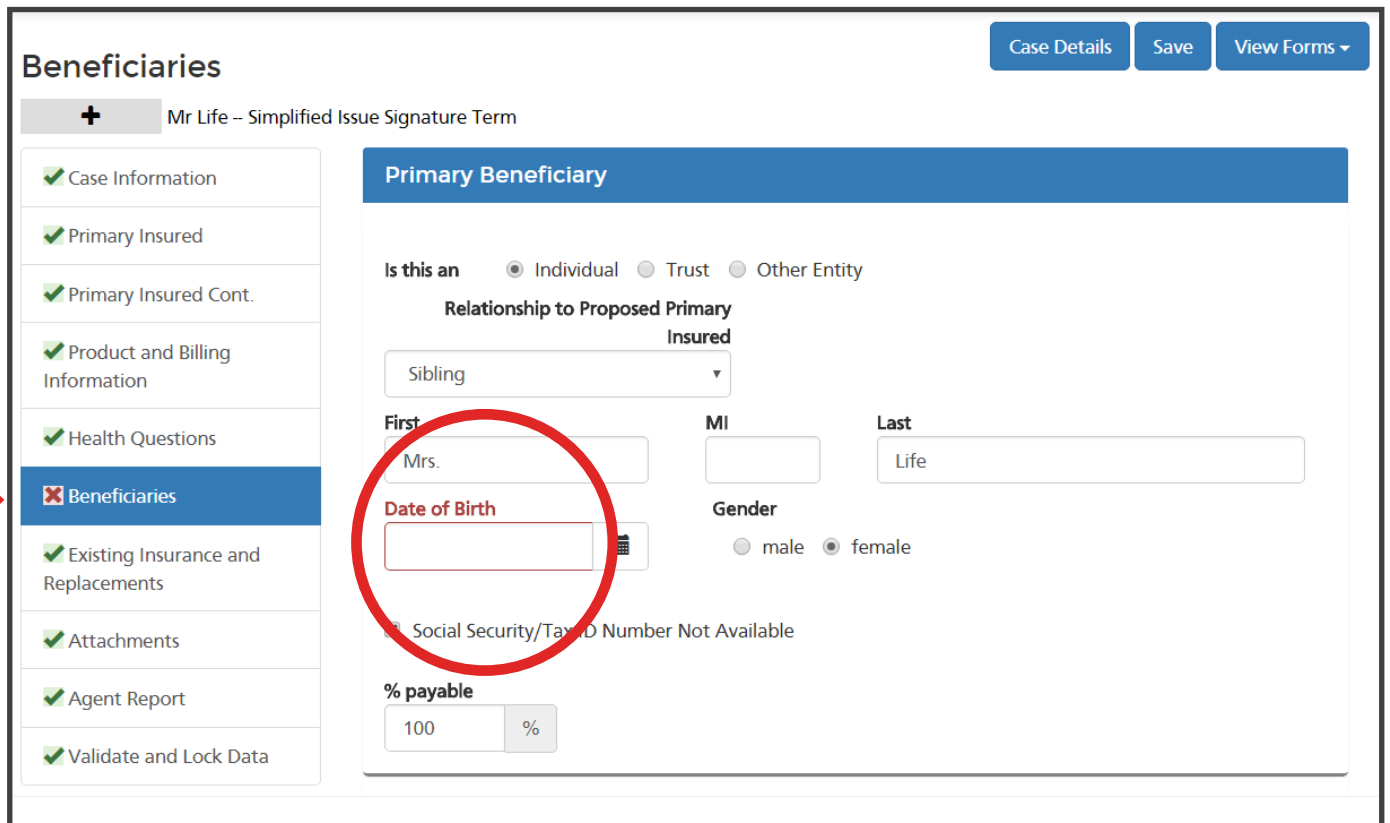
The screenshot shows a table titled 'Cases' with 5 columns: Name, Status, Product, Policy #, and Modified. There are 4 rows of data. A red circle highlights a 'Start New Case' button in the top right corner of the table area.

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6 Filling Out the Case

Section tabs with a **red x** have incomplete required data fields (also displayed in red). A **green check-mark** will replace the **red x** when a section is complete. All sections of the application/case must be complete before it can be locked.

This is a “Smart App” so it will automatically populate all forms needed for the product and state chosen.



The screenshot shows the 'Beneficiaries' section of a form. On the left, a list of tabs includes 'Case Information', 'Primary Insured', 'Primary Insured Cont.', 'Product and Billing Information', 'Health Questions', 'Beneficiaries' (highlighted with a red arrow and a red 'x'), 'Existing Insurance and Replacements', 'Attachments', 'Agent Report', and 'Validate and Lock Data'. The main form area is titled 'Primary Beneficiary' and contains fields for 'Is this an' (Individual, Trust, Other Entity), 'Relationship to Proposed Primary Insured' (Sibling), 'First' (Mrs.), 'MI' (Life), 'Last' (Life), 'Date of Birth' (circled in red), 'Gender' (male, female), 'Social Security/Tax ID Number Not Available', and '% payable' (100%).

7 Locking a Case

Once all the section tabs on the left have green check-marks the application/case is ready to be locked. Select the **Validate and Lock Data section**, then select the **Lock button** to lock the application/case.

Locking the application/case will also generate the final version of the PDF documents for signatures.

The screenshot displays the 'Validate and Lock Data' interface. On the left, a sidebar lists various sections, each preceded by a green checkmark, indicating they are complete. The sections include: Case Information, Primary Insured, Primary Insured Cont., USA Patriot Act, Product Information - Signature IUL, Beneficiaries - Primary Insured, Existing Insurance and Replacements, Premium Information, Physician Information - Primary Insured, Medical History, Medical History (Last Ten Years), Medical History (Last Ten Years) Cont., Medical History (Last Five Years), Drugs/Alcohol History, Insurance History and Non-Medical Hazards, Requirements Ordered, Notice and Consent, Attachments, Agent Report, and Agent Report Cont. The 'Validate and Lock Data' section at the bottom is highlighted with a blue bar and a red arrow points to it. The main content area features a blue header 'Validate and Lock' and a text box stating: 'Press the lock button to validate and lock the form. This will also generate the final version of the pdf documents for signatures.' A blue 'Lock' button is circled in red within this text box. At the top right, there are buttons for 'Case Details', 'Save', and 'View Forms'. At the bottom right, there are 'Back' and 'Next' buttons.

Selecting the Signing Method

Select the corresponding button for the signing method you want to use.

Select Signing Method	
ScriptSign	In order to use this digital signature method, you do not have to be connected to the internet. However, all signing parties must be present. This method allows you to capture signatures by using a mouse or touch screen.
RemoteSign/ RapidSign	<p>In order to use either of these two methods, you must be connected to the internet.</p> <p><i>RemoteSign</i> - email documents to signing parties</p> <p><i>RapidSign</i> - signing party is present with the agent to sign.</p> <p>Both methods allow a signature to be applied through a series of acknowledgments and a mix of these signature methods can be used for the same application.</p> <p>This is ideal when all signing parties are not available with the agent.</p>
Print, sign and submit	Application is printed to paper and physically signed. Application is then submitted by traditional methods - uploading the scanned application to ExpertScan.

ScriptSign

This is a digital signature process where all parties must be present to sign. Each person applies their physical signature using a mouse or touch screen. This is the only method available offline (using the ExpertOffice App).

RemoteSign/RapidSign

Both methods require an internet connection. *RemoteSign* and *RapidSign* methods allow a signature to be applied through a series of acknowledgments. A mix of these signature methods can be used for the same application.

- **RemoteSign**

Documents are sent via email to the signing party. Your client will receive an email with all documents from their application. They will then go through a series of digital signatures until all documents have been signed.

- **RapidSign**

The signator must be present in order to sign and will click inside of the signature boxes to apply their digital signature.

Print, sign and submit

The entire application is printed. The insurance agent and client will both physically sign all required documents. They are then submitted by traditional methods, or for your convenience you can upload the application directly into ExpertScan. This is treated as a paper application.

9 Submitting a Case

Once all signatures are placed on the application/case, follow these steps and select the **Submit button**. A confirmation message will appear when the application/case has been successfully submitted and you will receive a policy number.

Step 1 : Check Signature Status and Retrieve Documents

signed documents retrieved



Step 2 : Leave Behind Documents

Click the "Print Forms to Leave Behind" button to obtain the Leave Behind forms. These forms must either be printed and left with the applicant or saved as a PDF and sent to the applicant electronically.

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MIB

Notice And Consent

Illustration

Print Forms to Leave Behind

Step 3 : Submit Case

To complete the application process, click the "Submit" button to send your case to the Home Office.

Submit



Step 4 : Optional

Congratulations. Your application has been submitted! Your policy number is E9876543.

The following options are available :

Print Application

Click to print the entire signed application, including all disclosures and other supporting documents.

Start New Case

Click to start a new case.

Return to Dashboard

Click to access your other saved cases or log out of ExpertApp.



IMG Field Support Center 888-501-4043 | <https://img.anicoweb.com>

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