



# Horizon Experience Enhancement Update

Last updated November 2023



# Highlights

## Enhanced amendment process

- Redesigned summary page and emails to provide more clarity to applicants and agencies.
- Amendment details now added to main case page and requirements section of Application Manager.
- Ability for GA to review a tentative offer (contingent on amendment signature) and release it to the client. This enables a smoother transition from signing the amendment to accepting the offer.

## Digital AppAssist edit options

- Our Digital AppAssist team now has the capability to update key information (name, DOB, and SSN) before the completion of the application process, particularly when it is in a “Link Sent” status.
- Updates can be provided by calling the Call Center at 855-914-9115 or sending an email to [onlineapp@lgamerica.com](mailto:onlineapp@lgamerica.com)

## Business and non-insured owned cases


- Owner information, such as name, address, phone number, and email address, can be now be seamlessly added to the LGA drop ticket
- Key Person Insurance
  - Key person can now be 100% owner
  - Key person can sign the application
- C-Corp added as a business type
- Applicants will now be able to select "I do not have this information" during the application journey for answers they don't have, and we will collect it during the New Business process.

## New suffix field

- Our application now features a new field for suffix, preventing ID Verification failures and login issues.

## Client / GA Amendment Summary View




Save an

Almost there ! Next step, Sign your updated application.

- Your application is now complete with all the required details for us to review.
- Click 'Next' below to proceed to sign and submit your updated application.
- Remember, you can review the full application document before you sign and submit.

### Review Your Application

[Click here to view Application Summary](#)

**Current Amend**

**Amend In Progress**  
Updated 11/03/2023

**Reason for Amend**  
The changes on your application are due to the following reason(s) : **Information from APS**

**Additional Details**  
During our assessment of your life insurance application, we amended it based on the information from APS.  
Specifically, we found evidence related to, Diabetes

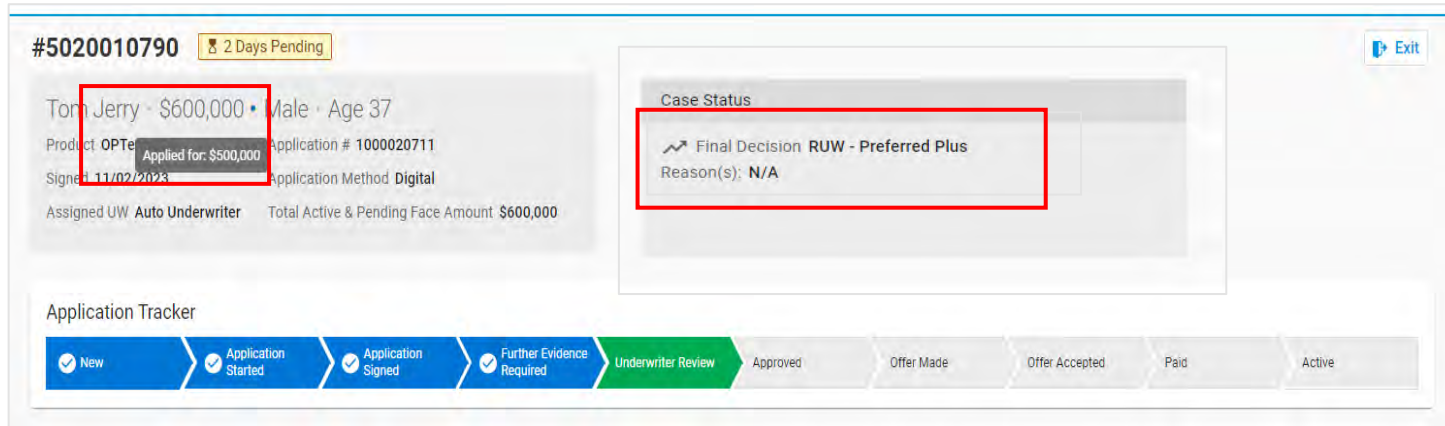
The application has been updated to reflect this information, and we require a few more details to accurately assess the application and determine the premium.

<p><b>Previous Answer(s)</b></p> <p>Product Information Coverage Length: <b>40 Years</b> Coverage Amount: <b>\$500,000.00</b></p> <p>Have you ever seen a licensed health care professional regarding, been diagnosed or treated for any of the following? <b>None of the above</b></p>	<p><b>Current Answer(s)</b></p> <p>Product Information Coverage Length: <b>25 Years</b> Coverage Amount: <b>\$800,000.00</b></p> <p>Have you ever seen a licensed health care professional regarding, been diagnosed or treated for any of the following? <b>Diabetes</b></p> <p>When was your diabetes diagnosed? <b>12/2022</b></p> <p>When were you last seen for this condition? <b>12/2022</b></p> <p>Have you ever had, been advised to have or are you waiting to have, laser treatment on your eyes due to diabetes? <b>No</b></p> <p>Have you ever been told by any medical professional that you have protein or albumin in your urine due to diabetes? <b>No</b></p> <p>Have you seen, been advised to see or are you waiting to see, a nephrologist (kidney specialist)? <b>No</b></p> <p>Have you ever been told by any medical professional that you have an elevated creatinine on a blood test as a result of diabetes? <b>No</b></p>
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## Amendment summary

- a. The Amendment Summary Page reflects the changes done in the amendment with previous and current answers
- b. Reason for amend is provided to give the details about the amendment

## Application Manager



The screenshot displays the Application Manager interface for application #5020010790, which is 2 days pending. The main details for Tom Jerry, a 37-year-old male with a \$600,000 face amount, are shown. A red box highlights the 'Applied for: \$500,000' field. A 'Case Status' pop-up window is open, showing a 'Final Decision: RUW - Preferred Plus' with 'Reason(s): N/A'. Below the details is an 'Application Tracker' showing a progress bar with steps: New, Application Started, Application Signed, Further Evidence Required, Underwriter Review (current), Approved, Offer Made, Offer Accepted, Paid, and Active.

#5020010790 2 Days Pending Exit

Tom Jerry - \$600,000 • Male • Age 37  
Product: OPTe Applied for: \$500,000 Application # 1000020711  
Signed: 11/02/2023 Application Method: Digital  
Assigned UW: Auto Underwriter Total Active & Pending Face Amount: \$600,000

Case Status  
Final Decision: RUW - Preferred Plus  
Reason(s): N/A

Application Tracker

✓ New → ✓ Application Started → ✓ Application Signed → ✓ Further Evidence Required → Underwriter Review → Approved → Offer Made → Offer Accepted → Paid → Active

- Amended details throughout the journey will now have a blue dot and original details (visible when hovering)
- Case Status will now be available for the agent after the final decision is made

## New Amend details found in Application Manager

#5020010790

Tom Jerry • \$600,000 • Male • Age 37

Product **OPTerm30** • Application # **1000020711**

Signed **11/02/2023** • Application Method **Digital**

Assigned UW **Auto Underwriter** • Total Active & Pending Face Amount **\$600,000**

Case Status

Final Decision **RUW - Preferred Plus**

Reason(s): **N/A**

Application Tracker

New
Application Started
Application Signed
Further Evidence Required
Underwriter Review
Approved
Offer Made
Offer Accepted
Paid
Active

Requirements

Workboard

Case Details

Contact History

Application History

Inbound Outbound Comms

Amend Application

Decision

**3 of 3 Requirements Received**

Requirement	Status	Owned By	Ordered	Received	Reviewed	Follow Up
Amend Application	Completed	Proposed Insured	11/05/23		11/04/23	

**Reason for Amend**

The changes on your client's application are due to the following reason(s) : **Request from the applicant**

**Additional Details**

During our assessment of your client, Tom Jerry's life insurance application, we amended it based on the request from the applicant.

Specifically, based on the request to update the address.

The application has been updated to reflect this information to assess the application and determine the premium.

Previous Answer(s)		Current Answer(s)	
Client Information		Client Information	
Address: <b>1700 6TH PL NW</b>		Address: <b>1700 Centennial Way</b>	

Amend Application	Completed	Proposed Insured	11/05/23	11/04/23
Amend Application	Completed	Proposed Insured	11/05/23	11/04/23

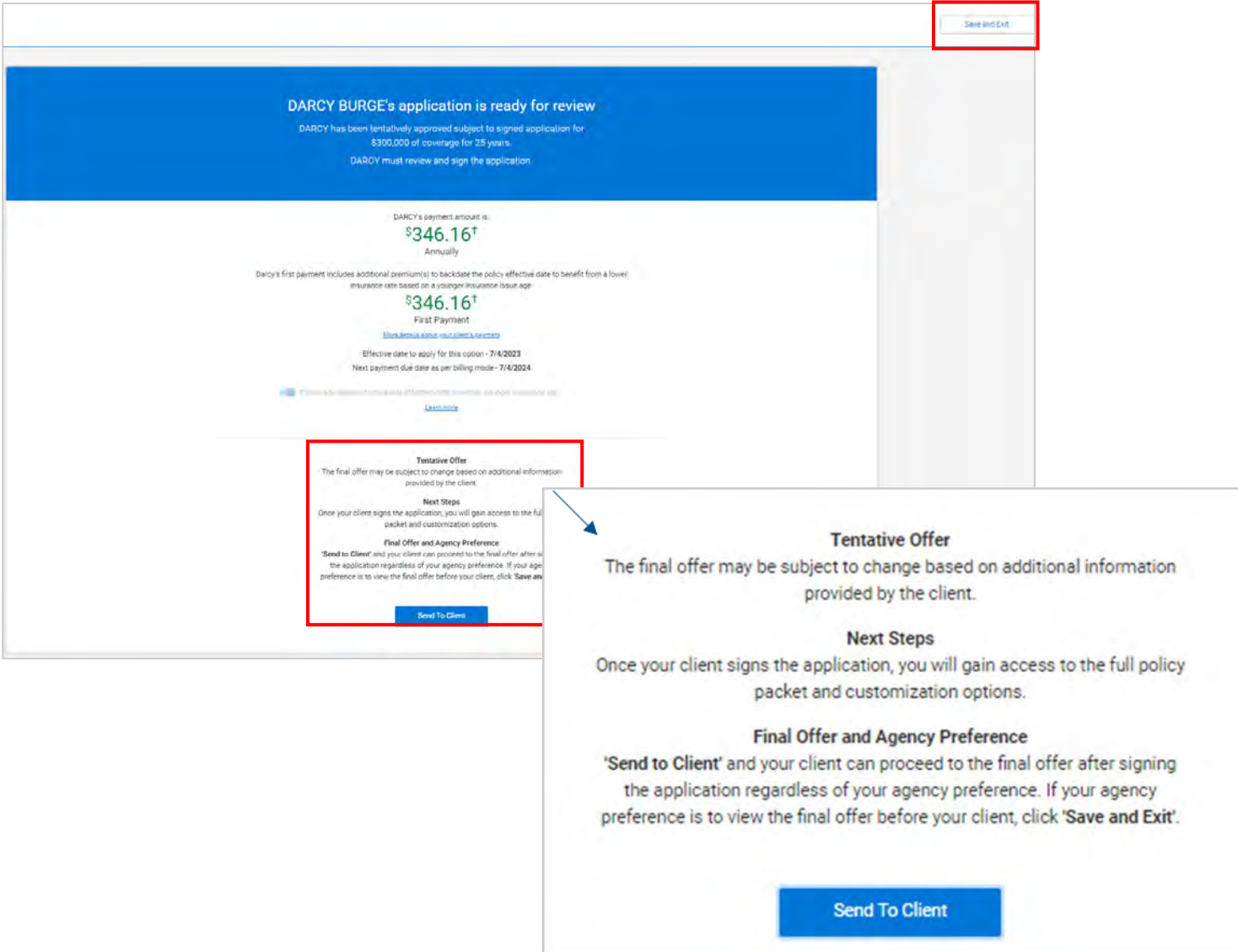
Items per page: 10 | 1 - 3 of 3

To see full Amend details, click on the **Amend Application** requirement to view:

- Reason for Amend
- Additional details provided
- Previous answer
- Current answer



## New tentative offer view when Amend is required



**DARCY BURGE's application is ready for review**

DARCY has been tentatively approved subject to signed application for \$300,000 of coverage for 25 years.  
DARCY must review and sign the application.

DARCY's payment amount is:  
**\$346.16<sup>†</sup>**  
Annually

Darcy's first payment includes additional premium(s) to backdate the policy effective date to benefit from a lower insurance rate based on a younger insurance issue age.

**\$346.16<sup>†</sup>**  
First Payment  
[View details about your client's payment](#)

Effective date to apply for this option - 7/1/2023  
Next payment due date as per billing mode - 7/1/2024

**Tentative Offer**  
The final offer may be subject to change based on additional information provided by the client.

**Next Steps**  
Once your client signs the application, you will gain access to the full packet and customization options.

**Final Offer and Agency Preference**  
'Send to Client' and your client can proceed to the final offer after signing the application regardless of your agency preference. If your agency preference is to view the final offer before your client, click 'Save and Exit'.

**Tentative Offer**  
The final offer may be subject to change based on additional information provided by the client.

**Next Steps**  
Once your client signs the application, you will gain access to the full policy packet and customization options.

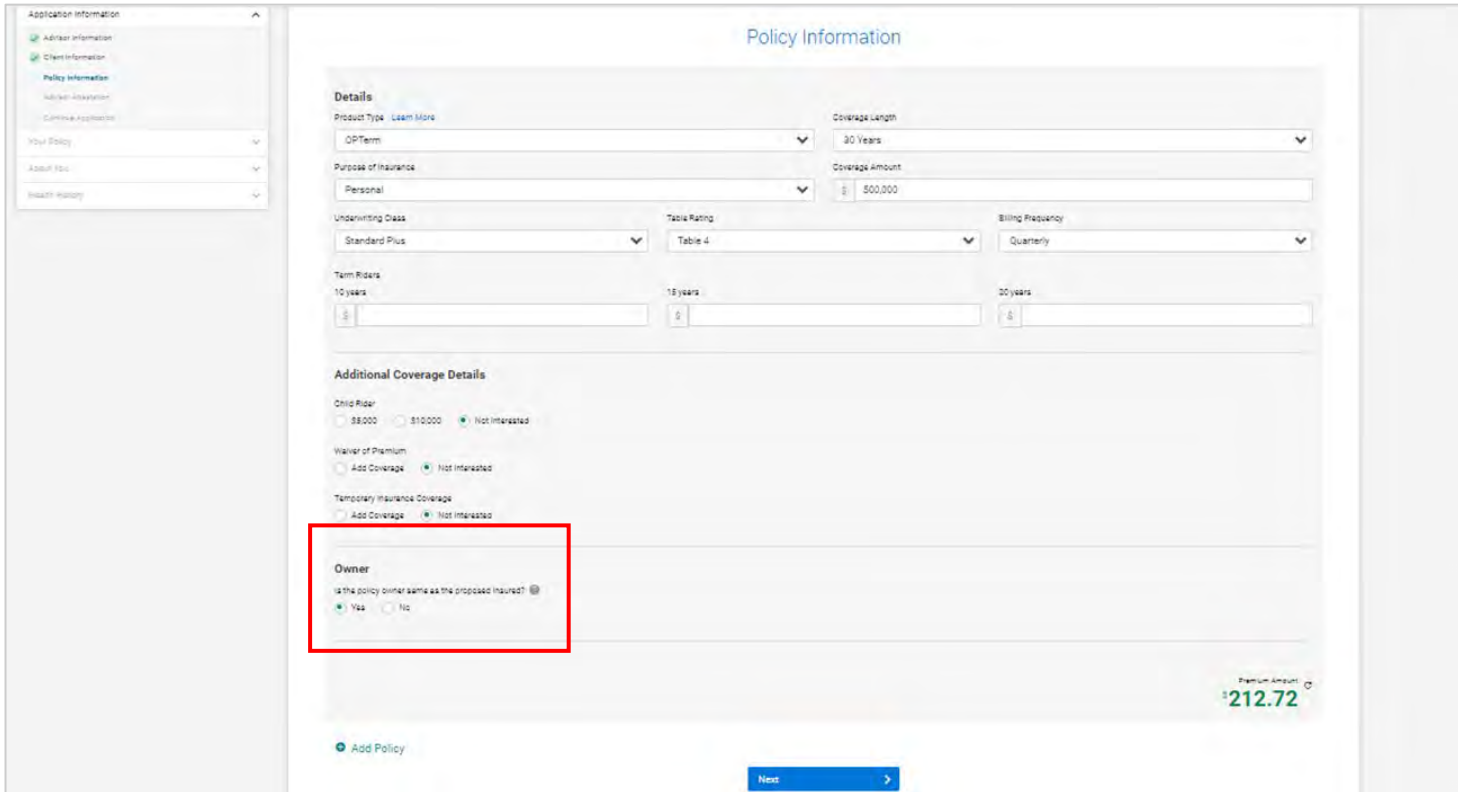
**Final Offer and Agency Preference**  
'Send to Client' and your client can proceed to the final offer after signing the application regardless of your agency preference. If your agency preference is to view the final offer before your client, click 'Save and Exit'.

**Send To Client**

The tentative offer review enables the client to review and sign the amendment, seamlessly proceeding to the offer.

1. To prompt the client to proceed to the offer, click "Send to Client."
2. To postpone sending the offer to the client, click "Save and Exit," located in the top right corner.

## New policy owner information included on ticket



The screenshot displays the 'Policy Information' section of an application. The 'Details' section includes fields for Product Type (OP Term), Coverage Length (20 Years), Purpose of Insurance (Personal), Coverage Amount (\$500,000), Underwriting Class (Standard Plus), Table Rating (Table 4), and Billing Frequency (Quarterly). Below this, there are Term Riders for 10, 15, and 20 years. The 'Additional Coverage Details' section includes options for Child Rider, Waiver of Premium, and Temporary Insurance Coverage, all with 'Not Interested' selected. A new 'Owner' section is highlighted with a red box, containing the question 'Is the policy owner same as the proposed insured?' with 'Yes' selected. At the bottom right, the Premium Amount is shown as \$212.72, and a 'Next' button is visible.

Owner information has been added to the Policy Information section of the Part 0 Journey. When the owner is other than the proposed insured information such as name, address, phone number, and email address can now be seamlessly added.



## New policy owner information included on ticket

**Owner**

Is the policy owner same as the proposed insured? ⓘ

Yes  No

Is the policy owner an individual or a trust?

Individual  Trust

ⓘ We'll re-verify and update owner details, if they change during the application process.

First Name  Last Name

City  State  Zip Code

Phone Number  Confirm Phone Number

Email Address

**Owner**

Is the policy owner same as the proposed insured? ⓘ

Yes  No

Is the policy owner an individual or a business?

Individual  Business

ⓘ We'll re-verify and update owner details, if they change during the application process.

First Name  Last Name

City  State  Zip Code

Phone Number  Confirm Phone Number

Email Address  Confirm Email Address

+ Add Policy

When the Purpose of insurance is Personal, the agent can indicate if the owner is an individual or a trust

When the purpose of insurance is Business, the agent can indicate if the owner is an individual or a business

The Owner can be added for each policy by using the **Add Policy** feature

**Note:** Agent validation will be triggered against owner's state for each policy.



## New Suffix field added to Client Information screen

**Client Information**

Personal information of client is mandatory to get instant decision and SSN is mandatory to complete the ID verification and complete the application.

Please enter any missing information below:

First Name <input type="text" value="first name"/>	Middle Name <input type="text" value="middle name (optional)"/>	Last Name <input type="text" value="last name"/>	<b>Suffix</b> <input type="text" value="-Select-"/>
Gender <input type="text" value="--select--"/>	Date of Birth <input type="text" value="MM/dd/yyyy"/>	Last 4 digits of SSN <input type="text" value="SSN"/>	
Address <input type="text" value="address line 1"/>			
<input type="text" value="address line 2 (optional)"/>			
City <input type="text" value="city"/>	State <input type="text" value="--select--"/>	Zipcode <input type="text" value="zip"/>	
Email Address <input type="text" value="email"/>		Confirm Email Address <input type="text" value="confirm.email"/>	
Phone Number <input type="text" value=""/>		Confirm Phone Number <input type="text" value=""/>	

Save Age to set effective date based on younger insurance age [More details](#)

Yes  No

[Next](#) >

Our application now features a new field for suffix, simplifying the user experience for our clients when they log into the application. It also improves the Identity Verification process.

- Previously, it was not always known whether the agent included the suffix with the last name, which could lead to the client locking themselves out of the application unnecessarily.
- The client needs to enter their last name, and the suffix will be captured in a separate field.
- If the client initially omitted the suffix, they have the option to add it while completing the application.

**Thank you for your business.**

