

F.A.Q.

Frequently Asked Questions



FireLight®

How does the client's signing process work?

If the client is not with the agent the agent can send an email to the client to sign, which requires the last four of their social and their date of birth to access the application.

If the client is with the agent they will choose to begin signing within the application session.

Both processes look much like DocuSign – the client will review the document for accuracy then click the yellow tabs to apply their signature.

Can you draft the initial Premium? When does it draft from their account?

Yes, we can draft the initial premium. We utilize the vendor OneInc for this process. The premium will draft immediately upon submission of the application.

Can you restrict beneficiaries?

Yes, beneficiaries can be restricted in FireLight by answering the "Do you want to add restrictions to your beneficiary?" question 'Yes.' The client will then need to answer additional questions about the restriction.

Will the Policy Number show in FireLight after the 24-hours?

Policy numbers do not display in FireLight, however, the policy number will be shown in Policy Inquiry.

How can I tell which policy belongs to my client (Agents forgetting to rename the app)- does the Policy Number ever feed into FireLight?

The best practice is for the agent to rename the application. The American National issued policy number does not feed into FireLight.

Do applications submit over the weekend?

Yes, the agent can submit an application over the weekend. Same turn-around times will apply to seeing the application in Policy Inquiry.

Do you have training videos?

The FireLight overview video can be located under Agent Resources > ExpertOffice Training.

What e-mail address does the e-mail for signatures come from?

FireLight uses the agent's email address as the "from" email address and the client's email address as the "to" email address.

How many days is the e-mail signature link good for?

The email link is good for 15 days. Firelight sends an email at the 10 day mark, giving them 5 days to complete the signatures before expiration.

Is the agent notified that the client has signed?

Yes, the agent receives a notification when others have completed their signature step.

Can you opt out of e-signatures and print app for wet signatures?

Agents do have the ability print the application for wet signature if they choose to opt out of the e-signature process.

What are the Status options on FireLight? What do they mean?

Data Entry = The application is in the process of being filled out.

In Signatures = The application has been locked and signatures need to be collected.

Submitted = The signing process is complete, and the application has been submitted to American National.

Can you copy a case so you can avoid re-inputting all the client information?

Yes, the agent can click on "All Activities" at the top of the screen they will see a "Copy" button next to each case.

How long will a submitted app stay on the FireLight dashboard?

Applications stay on the dashboard indefinitely.

Will there be a 'Go/No Go' process for FireLight?

Currently this is not available. It is being looked at for a future release; we do not have an estimated date at this time.

If the product and state changes in FireLight, will some screens retain some data and a revalidation of that screen need to occur or needs to occur or will the agent need to restart the case?

If there needs to be a change the state or product, the agent will have to start a new case. The state and product are chosen "outside" of the application. It cannot be changed once they start the application. However, they could use the copy case function mentioned previously. Cases can be copied 'as is', which will not change the state. If copied 'with changes', the agent can select the state and product they wish to change to.

Does Firelight limit replacements to 3? If so and if there are additional 1035 exchanges, are the directive(s) to the agent the same as given for ExpertApp?

Yes, Firelight is limited to 3 replacements, like ExpertApp. If they need to upload additional documents, they can use the Document Upload feature that is available.

Does FireLight have an app?

No, Firelight does not have a standalone app.

Will I still be able to move from Expert Illustrator to Firelight through the "Action" button to import my illustration?

No, the E-App option will not be available for products that are currently in Firelight. If the agent would like to submit the illustration with the application, they can use the Document Upload feature.

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