

# ExpertApp Guide



## Submitting Electronic Business

ExpertApp is a power-house electronic application platform designed to streamline productivity by leveraging in-app verification of training and suitability. Agents can stop worrying about paperwork and focus on what really matters – their clients.

### Accessing from the Life & Annuity Agent Portal

After a single sign-in to [LAD.AmericanNational.com](https://LAD.AmericanNational.com), you can select the line of business you wish to write within the Expert Office menu under the Submit column.

The **ExpertApp Dashboard** displays all life and annuity applications that have been started, in progress and submitted. The status will display the current status each application is in.

☰
Welcome to **EXPERTAPP**
👤

Cases 8 New Case

Name	Status	Line of Business	Product	Policy #	Modified
Name, Client	Started	Life	Signature Performance IUL		4/25/2024 1:01 pm
Name, Client	Started	Life	Signature Whole Life		4/25/2024 1:01 pm
Name, Client	Started	Life	Signature Whole Life		4/25/2024 1:00 pm
Name, Client	Started	Life	Signature Performance IUL		4/25/2024 1:00 pm

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

Welcome to **EXPERTAPP**

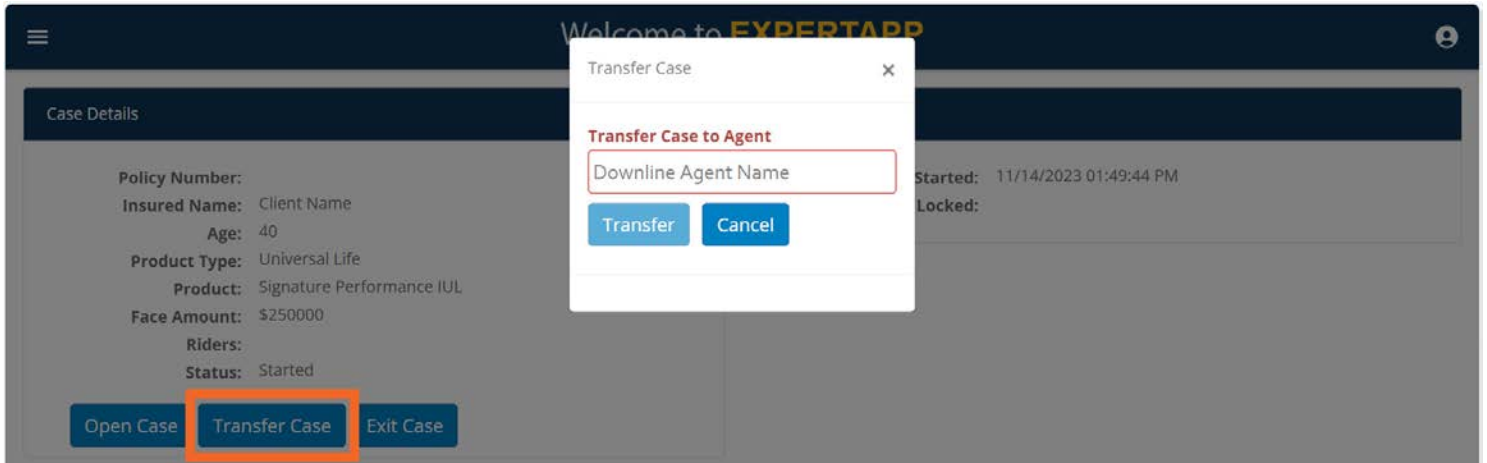
Cases 8

Case Details
Open Case
Delete Case
New Case

Name	Status	Line of Business	Product	Policy #	Modified
Name, Client	Started	Life	Signature Performance IUL		4/25/2024 1:01 pm
Name, Client	Started	Life	Signature Whole Life		4/25/2024 1:01 pm
Name, Client	Started	Life	Signature Whole Life		4/25/2024 1:00 pm
Name, Client	Started	Life	Signature Performance IUL		4/25/2024 1:00 pm

This is also where you'll **Transfer a Case** to another agent or downline.

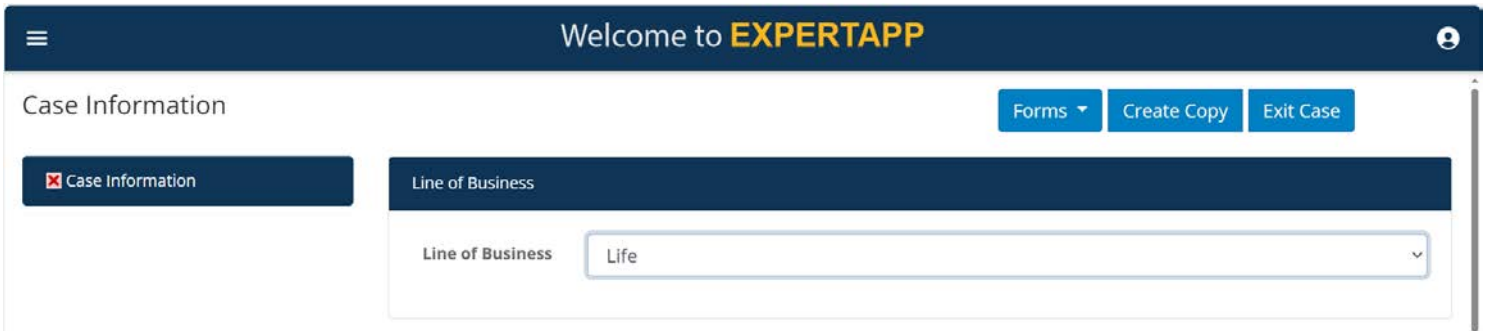
**\*IMPORTANT\*** There is no way to access, pull the application back, or transfer again once transfer has gone through.



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



When starting a new application, select the **line of business** from the drop down within the Case Information tab. Once selected, complete the initial application information and the appropriate forms will populate.



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.

As part of the enhanced underwriting automations, the application has been split into two parts, requiring two sets of signatures: a signature to authorize the gathering of health information prior to asking health questions and contract signatures for submission of the application.

All sections of the first part of the application must be complete before proceeding through the Identification Verification module and locking the application for HIPAA Authorization signatures. Only once HIPAA Authorization has been received can you move into the final automated underwriting and submission portions of the application.

**\*IMPORTANT\* Once locked, you will be unable to return and make changes. Be sure that all entries to this point are correct and complete before proceeding to lock and collect these first signatures.**

Welcome to EXPERTAPP

### Primary Insured Cont

Test - Signature Protection IUL

Forms Create Copy Exit Case Save Case

- Case Information
- Primary Insured
- Primary Insured Cont**
- USA Patriot Act
- Product Information - Signature Protection IUL

#### Employment Information

Is the insured currently employed?  Yes  No

#### Owner Information

### Identification Verification

Identification Verification Complete.

Welcome to EXPERTAPP

### HIPAA Authorization

Test - Signature Performance IUL

Forms Create Copy Exit Case Save Case

- Case Information
- Primary Insured
- Primary Insured Cont
- USA Patriot Act
- Product Information - Signature Performance IUL
- Beneficiaries - Primary Insured
- Existing Insurance and Replacements
- Purpose Of Coverage
- Premium Information
- HIPAA Authorization**

The email and PIN will be used to complete the e-signature process, if applicable, and will provide the client access to their policy through e-delivery. The PIN will be the last four digits of your client's social security number. Please review the email and PIN for accuracy before locking this case.

#### Primary Insured - Confirm Email and PIN

Email

PIN

Please review the application data fully and select the "Lock Data and Proceed to HIPAA Signature Process" button to proceed.

⚠ Once you have locked the application you will be unable to make any changes. If you determine later in the process that you need to make a change, you will need to start a new application.

**Lock Data and Proceed to HIPAA Signature Process**

You may collect the HIPAA Authorization signatures by email or in person. Clients will have to read and agree to the terms of the eSign Disclosure Document before they are allowed to apply signatures and confirm.

- Existing Insurance and Replacements
- Purpose Of Coverage
- Premium Information
- HIPAA Authorization

✔ The portion of your application you have now completed has been locked in order to continue to the HIPAA required signature process. If you determine later in the process that you need to make a change, you will need to start a new application.

Select RemoteSign or RapidSign

Is the Primary Insured (Test ) present?  Yes  No

Signing Type  RemoteSign (Email)  RapidSign (In-Person)

Begin Signing

Once signatures are complete, the agent will see a verification screen and click Next to begin the Automated Underwriting questions. The agent will have 30 days from when the HIPAA Authorization signatures were completed to finish the application and submit the case. Outside of that timeline a new application will be required.

Check HIPAA Signature Status

Test - Signature Performance IUL

- Case Information
- Primary Insured
- Primary Insured Cont
- USA Patriot Act
- Product Information - Signature Performance IUL
- Beneficiaries - Primary Insured
- Existing Insurance and Replacements
- Purpose Of Coverage
- Premium Information
- HIPAA Authorization
- Click to Sign Hipaa - Primary Insured
- Check HIPAA Signature Status

Forms ▼ Create Copy Exit Case Save Case

Check Signature Status

Signed document retrieved ✔

The HIPAA signature process is Complete!

Previous

Next

Test - Signature Performance IUL 30 days remaining to submit this case.

- Case Information
- Primary Insured
- Primary Insured Cont
- USA Patriot Act
- Product Information - Signature Performance IUL
- Beneficiaries - Primary Insured
- Existing Insurance and Replacements
- Purpose Of Coverage
- Premium Information
- HIPAA Authorization
- Click to Sign Hipaa - Primary Insured
- Check HIPAA Signature Status
- Automated Underwriting
- Notice and Consent
- Attachments
- Agent Report
- Agent Report Cont

Forms ▼ Create Copy Exit Case Save Case

In this section, you will provide information regarding the proposed insureds medical history. Upon completion of all required sections, you will receive requirements tailored to the proposed insureds medical history provided.

Test Elliott

Insurance History and Non-Medical Hazards

In the past 5 years, has any proposed insured applied for life, accident, or health insurance or for reinstatement of any such insurance that was declined, postponed, cancelled or withdrawn, or modified as to plan, amount, or rate?  Yes  No

In the past 5 years, has any proposed insured engaged in - or within the next 2 years does any proposed insured intend to engage in - flights as a pilot, student pilot, crew member, or observer?  Yes  No

In the past 5 years, has any proposed insured engaged in - or within the next 2 years does any proposed insured intend to engage in - mountain climbing, rock climbing, racing, SCUBA diving, hang gliding, ballooning, or sky diving?  Yes  No

In the past 10 years, has any proposed insured plead guilty or been convicted of a felony or have any felony charges currently pending?  Yes  No

In the past 12 months, has any proposed insured been or are you currently on probation or parole?  Yes  No

Do you intend to travel or reside outside the U.S. or Canada in the next 2 years?  Yes  No

Driving History

This is a “Smart App” so it will automatically populate all forms needed for the product and state chosen, as well as, based on answers provided within the app itself. It will also run a live check on training requirements, built-in suitability parameters, and underwriting and prompt the agent to take appropriate action. You can see an example of automated underwriting draw-down questions below:

After all the sections are complete you'll be prompted to review and certify the accuracy of the information.

**\*IMPORTANT\* Once you check the accuracy certification box and click Next to move forward, the automated underwriting section will be locked and no further edits will be possible.**

I hereby certify that all the above information is accurate, and once I proceed from this section, I understand that editing of previous sections will no longer be possible.

Previous
Next

Complete all remaining sections of the application. 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 and move into collecting Signatures.

You have four different signing methods. Answer the corresponding questions to be directed to the appropriate signature process.



Select Signing Method

Are all signing parties present?  Yes  No

Are you currently connected to the internet?  Yes  No

### 1. **Script Sign – Signing Parties Present, but Not Connected to the Internet**

This method captures signatures by using a mouse or touch screen. The client signature steps are as below:

- Select **Begin Signing**.
- Have the client acknowledge the electronic signature consent by checking the box before clicking **I Agree** at the bottom of the screen.
- The client should select **View Your Application Documents** and progress through all pages using the **Next** button to ensure accuracy.
- After reviewing all pages, they may click **Continue** to reach the signature section.
- They will acknowledge agreement with the application by **checking the box** next to the client's name, before entering **the City and State** the application is being written in and **performing the signature** with a mouse or touch pad.
- To finish the client portion, select **Save** and **Next**, so the signature will populate to all documents in the application.

### 2. **Rapid Sign - Signing Parties Present & Connected to the Internet**

The Rapid Signature Method allows signatures to be applied through a series of acknowledgments and digital signatures.

- Select **Begin Signing**.
- Have the client acknowledge the electronic signature disclosure by **checking the box** before clicking **Accept** at the top of the screen.
- The signer selected the Next to jump to the signatures. Click on the purple Sign to apply signatures. Once the signature is complete, select Confirm to move to the next document. Once all fields are signed the application will reflect as complete.

### 3. **Remote Sign - Signing Parties Not Present, but Connected to the Internet**

The RemoteSign Remote Signature Method lets the client sign the application through a series of electronic acknowledgments. With RemoteSign, the documents are delivered through email communications. This method is used when the answer to "Are all signing parties present?" is No. When the client receives the email to sign their application, they will need a PIN. This defaults to the last four of the client's SSN. If the agent is looking to confirm the PIN, it is found in the Primary Insured - Confirmed Settings section of the signature method tab. In addition, make sure this section lists the correct signing city and state. It should match the state the application paperwork is written on. The client will receive an email from OneSpan Sign - signers@esignlive.com with the subject line: "Action Required: Your insurance application is ready for review and signature." The client will select the Click Here to View Your Application button to view and sign documents. The client will then enter the last four digits of their SSN for the PIN. This will allow them access to the documents to sign. If the client receives an error, refer to step two to verify the PIN. The client must select the check mark to agree to the eSign terms and then the Accept button at the top of the screen to move forward signing the application. To begin signing the application, the signer can selected the Next to jump to the signatures. Click on the purple Sign to apply signatures. Once the signature is complete, select Confirm to move to the next document. Once all fields are signed the application will reflect as complete. The signer is able to Review Documents if needed.

### 4. **Print to Sign – Signing Parties Not Present & Not Connected to the Internet**

Application is printed to paper and manually signed / submitted.

This is an example of what that client signature process looks like:

Read & accept this document2 Page(s)

I have read and agree to the terms of the eSign Disclosure Document. Accept

## ELECTRONIC TRANSACTION CONSENT

CONSENT TO USE ELECTRONIC SIGNATURES AND ELECTRONIC DELIVERY OF DISCLOSURES AND DOCUMENTS

Next

Franchise Number: \_\_\_\_\_

c. E-mail Address of Premium Payer: \_\_\_\_\_

**2. Electronic Fund Transfer (EFT) Information**

Name of premium payer: \_\_\_\_\_

Name(s) of insured(s): \_\_\_\_\_

Account type:  Checking  Savings

Bank name: _____	Bank account number: _____	Bank transit number: _____
Bank address: Number/Street _____	City: _____	State: ZIP: _____

The undersigned requests the above-named bank to honor debit entries, either by electronic or paper means, to my account and payable to American National Insurance Company of Galveston, Texas. I agree that there will be no liability, on your part, for any reason whatsoever, for payment or failure to pay any such debit item. If, at any time, I do not have on deposit, in said bank, available funds sufficient to pay such debits, the pre-authorized payment privilege shall be automatically discontinued. Premiums then due or becoming due thereafter must be paid in accordance with one of the other methods of premium payment available to the policyowner. It is understood and agreed that all debit entries are accepted by the Company subject to their being honored upon presentation.

Date: Month/Day/Year \_\_\_\_\_ Signature of premium payer \_\_\_\_\_

X Sign

Signature of Agent \_\_\_\_\_

X Attestation by Agent Test \_\_\_\_\_

ICC1710973AMERICAN NATIONAL INSURANCE COMPANYRV 08-23

Thank you for choosing American National to protect your loved ones.

Your signatures have been applied to your application.

Review Documents

Previous

Next

Once the client has completed their signatures, the agent and client will be notified by email. The agent then needs to log into their ExpertApp and open the case. When accessing the case from the ExpertApp Dashboard, scroll down the application and select the **Leave Behind Documents**.

Step One will automatically check that all signatures are complete.

Step Two the agent must select the Print Forms to Leave Behind in order to move to step three.

### Leave Behind Documents and Submit Case

Test -- Signature Performance IUL

Forms Create Copy Exit Case Save Case

- Case Information
- Primary Insured
- Primary Insured Cont
- USA Patriot Act
- Product Information - Signature Performance IUL
- Beneficiaries - Primary Insured
- Existing Insurance and Replacements
- Purpose Of Coverage
- Premium Information
- WIBA Authorization

#### 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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[Buyers Guides](#)  
[MIB](#)  
[Notice And Consent](#)

**Print Forms to Leave Behind**

Step Three the agent will first need to review the documents and then select the verification check box. Once the agent has filled out all of the appropriate fields, the **Apply Signatures and Submit** button will highlight letting the agent submit the case.

I, AGENT hereby agree that:

- I am certifying that to the best of my knowledge and belief, the answers on the Application and in this statement are true and correct;
- I have reviewed all of the preceding documents in the application packet with Proposed Insured and Proposed Owner if different than the Proposed Insured.

In this step, you electronically sign the application form. If you have no changes, please follow the instructions below to eSign the form.

Signing City: <input type="text" value="City"/>	Signing State: <input type="text" value="State"/>
Type Full Name: <input type="text" value="Agent Name"/>	Last Four SSN: <input type="text" value="1234"/>
<b>Apply Signatures and Submit</b>	



Once the application is successfully submitted, the **policy number will display**. Choose to print application, start new case, or return to the ExpertApp dashboard.

#### Step 4: Optional

Congratulations. Your application has been submitted! Your policy number is **UE003912**.

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.

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American National Insurance Company, headquartered in Galveston, Texas is licensed to conduct business in all states except New York. Business is conducted in New York by American National Life Insurance Company of New York, headquartered in Glenmont, New York. Each company has financial responsibility only for the products and services it issues.

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**AMERICAN NATIONAL INSURANCE COMPANY  
AMERICAN NATIONAL LIFE INSURANCE COMPANY OF NEW YORK**