

This TechNote describes the new **Inforce Feeds** that are available in **Agency Integrator**. You can now receive feeds of **Inforce** policy data from select carriers (John Hancock, Aviva, Prudential, and Zurich as of August 2013) and have the data update your system using the existing Auto Receipting functionality. Additionally, if a policy is in danger of lapsing, the **Inforce** data can trigger a warning in the Command Center of Agency Integrator.

As with all other carrier data feeds, we must make formal requests to the Carrier on your behalf before the data will appear in **Agency Integrator**. Consequently, if you want to have Inforce feeds set up for your agency, you will need to contact the **iPipeline AMS Help Desk** at 1-800-679-2220 or amssupport@ipipeline.com to get started. There is no fee for this service.

If you have any questions about using the new interface, please contact the **Help Desk** or your **Customer Account Manager**.

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Viewing Inforce Data

To view **Inforce** data on an existing policy record in your system, search for the record from the **Application Search** screen, and then view the **Application Detail**.

The screenshot shows the 'Application Detail' screen. On the left, there's a 'Proposed Insured' section with fields for Name, Address, City, State, Gender, Birth Date, Phone, Fax, Email, SSN, and GA #. In the center, there's an 'Applications' menu with options like 'New Application', 'New Group', 'Riders', 'Application Alerts', 'Commission Alerts', and 'Inforce' (which is highlighted with an orange box). On the right, there's a 'Policy Information' section with fields for Status, Status Date, Policy #, Policy Date, Paid/Closed Date, Carrier, Product, and Type. Below that is a 'Delivery Information' section with fields for Order Date and Due Date. At the top right, there's a 'Signed In As: Josh' and a 'Logout' link.

Once inside the **Application Detail**, hover on the **Actions** menu and choose the **Inforce** option. The **Inforce Tab** will appear:

The screenshot shows the 'Inforce' tab. It has a header with tabs: 'Premium Detail', 'Life Detail', 'Comments', 'Requirements', 'Codes', 'Additional Detail', 'Additional Insured (0)', 'Memos', 'Agent (1)', and 'Inforce' (which is highlighted with an orange box). The main content area is divided into three columns. The left column contains fields for 'As of Date', 'Paid to Date', 'Annual Payment', 'Policy Value', 'Dividend Cash Value', 'Outstanding Loan Balance', 'Cash Value', 'Net Surrender Value', 'Death Benefit', and 'Net Death Benefit'. The middle column contains fields for 'Payment Required', 'Premium Due Date', 'Reinstatement Deadline', 'Convertible Face Amount', 'Conversion Date', 'Mode', 'Modal Premium', 'Last Premium Paid Amount', 'Last Premium Paid Date', and 'APL/NonFortProv'. The right column contains fields for 'Participating Indicator', 'Dividend Option', 'Last Dividend Amount', 'MEC Indicator', and 'Collateral Assignment Indicator'.

There are several fields available on the Inforce tab for you to use. You can either fill in the information manually, or allow the carrier feed to update the data by turning on the **Auto Receipting** functionality discussed later in this TechNote.

Viewing Inforce Case Status

To view the status information as it has been fed from the carrier, choose the **Carrier Status** option from the **Actions** drop-down menu.

The screenshot shows the 'Application Detail' screen. On the left, there's a 'Proposed Insured' section with fields for Name, Address, City, State, Gender, Birth Date, Phone, Fax, Email, SSN, and GA #. In the center, there's an 'Applications' menu with options like 'New Application', 'New Group', 'Riders', 'Application Alerts', 'Commission Alerts', 'ECP', 'Inforce', 'Related Applications', 'Illustrations', 'Document Vault', 'User Association', 'Print PDF Report', 'AR/Error Queues', 'Print Label', 'Carrier Status' (which is highlighted with an orange box), and 'Product Specific'. On the right, there's a 'Policy Information' section with fields for Status, Status Date, Policy #, Policy Date, Paid/Closed Date, Carrier, Product, and Type. Below that is a 'Delivery Information' section with fields for Order Date and Due Date. At the top right, there's a 'Signed In As: Josh' and a 'Logout' link.

The **Carrier Status** screen will appear:

Carrier Status

Search Detail Print

Status For: Shamy, Amanda Carrier Last Activity: 05/16/2011 Last Processed: 05/17/2011 04:05:25 Carrier AuxID:

Policy #: JH123456 Face Amount: \$146,103.00 Premium: \$1,500.00
 SSN: 444444444 Birth Date: 04/03/1990 Premium Mode: Excess: \$0.00
 Age: 49 Carrier Input Date: Balance Of Premium Due: \$0.00
 Gender: F Approved/Rejected Date: Target Premium: \$9,503.77
 Agent: Travellan, Randall Issued Date: Cash w/ App: \$0.00
 Writing Agent Carrier ID: 34567 Mailed Date: Flat Extra: \$0.00
 Carrier: John Hancock U.S.A. Placement Expire Date: 12/08/2008 Table Rating: Number Of Agents: 2
 Plan: CVUL05 COLI VUL 2005 Policy Date: 12/08/2008 Number Of Additional Coverages: 0
 ProductType: Variable Life Transfer To Paid Date: Issue State: IN Business Class: Standard Risk Number Of Additional Insureds: 0
 Status: Status Change Date: 12/08/2008 Business Class: Standard Risk
 Approval Basis: New Business: Residence State: Residence Country:
 Home Office Underwriter: Formal/Informal: F

Inforce Requirements Status Notes Additional Insureds Additional Coverages Agents (2) Variable Detail

As of 05/16/2011

Annual Payment: \$5,000.00 Premium Due Date:
 Net Surrender Value: \$25,131.42 Reinstatement Date:
 Cash Value: \$25,131.42 Conversion Date:
 Death Benefit: \$173,234.42
 Net Death Benefit: \$173,234.42

Owner Name: Brad Shamy
 Billing Address:
 Billing City:
 Billing State:
 Billing Zip Code:

When a policy is sent on an Inforce feed, two additional tabs of information will appear: **Inforce** and **Variable Detail** (if applicable). The Inforce tab will display the policy cash value, surrender value, and death benefit as of the date displayed on the tab.

The current agent(s) of record will be displayed on the **Agents** tab:

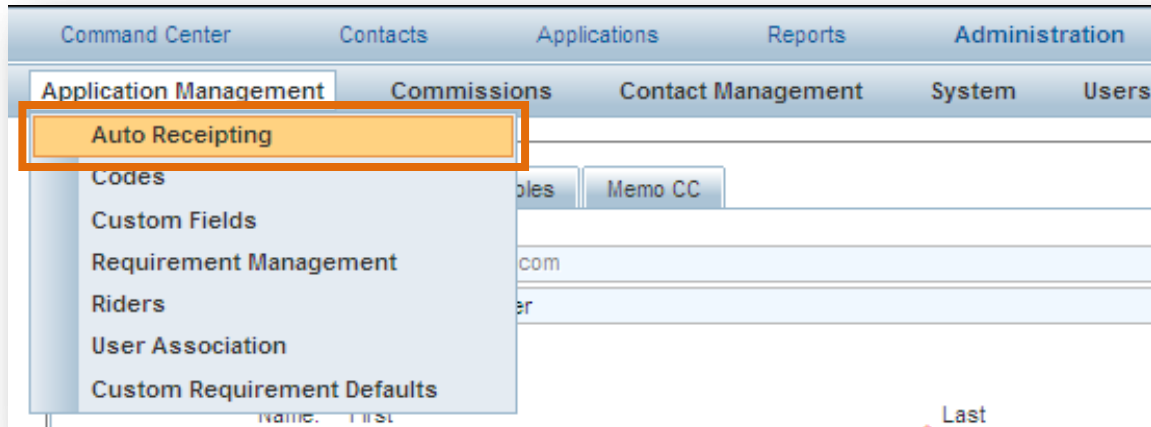
Agent Name	Agent type	Tax ID	Agent Carrier ID	Agent State	Agent Country	Split %
Travellan, Randall	Primary Writing Agent	333333333	34567	AZ	USA	100.0
Travellan, Randall	Primary Servicing Agent	333333333	34567	AZ	USA	0.0

If the policy has Variable sub-accounts, the value of those accounts will be displayed on the **Variable Detail** tab (depending on Carrier):

Status	Product Name	Total Value	Current number of Units	Valuations as of date	Unit Value	Pricing as of date	Investment Type
Active - The Holding is In Force	S&P 500 INDEX B	\$4,065.19	154.07884	05/16/2011	25.72	05/16/2011	Other
Active - The Holding is In Force	Intl Equity Index B	\$3,795.88	69.823972	05/16/2011	42.28	05/16/2011	Other
Active - The Holding is In Force	GUARANTEED INTEREST ACCT	\$11,612.53	11412.53	05/16/2011	1.0	05/16/2011	Other
Active - The Holding is In Force	SMALL CAP INDEX	\$3,016.67	277.828819	05/16/2011	16.96	05/16/2011	Other
Active - The Holding is In Force	NATURAL RESOURCES	\$2,641.15	125.031894	05/16/2011	20.96	05/16/2011	Other

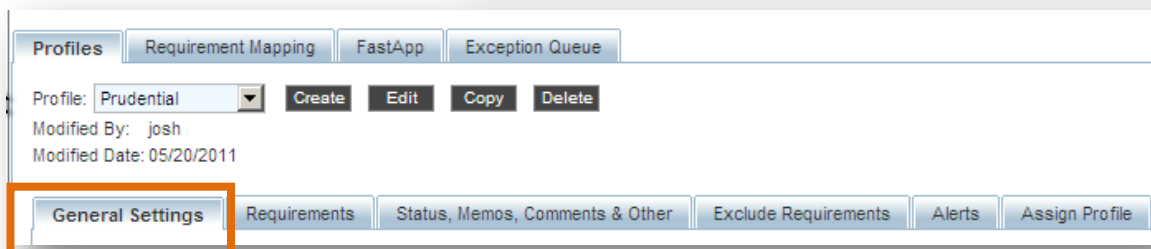
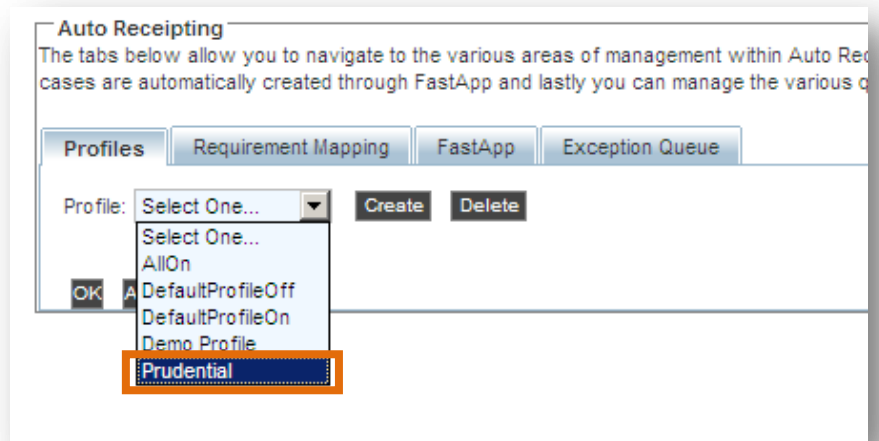
Inforce Auto Receipting

You now have options in the **Auto Receipting** module to control how Inforce data is fed into your system. To access **Auto Receipting**, click on **Administration** and choose **Auto Receipting** from the **Application Management** menu:



You may choose to create a brand new profile for the Inforce options, or you can choose an existing profile from the list.

Once you choose an existing or **Create** a new profile, choose the **General Settings** tab:



General Settings Tab

Scroll down to the bottom of the **General Settings** tab to see the **Inforce Options**. You will have three options to choose from:

- **Populate:** When selected, populate tells the system to enter data from the carrier status download into a field that you may have left blank during application entry. **Populate** only affects blank fields and ignores fields with existing data.
- **Override:** When selected, override tells the system to update existing data in these fields from the carrier status download. **Override** will allow populated fields to be updated to reflect the carrier status download information. Note that override only applies to fields that already contain data, and ignores any blank fields.
- **Queue:** When selected, queue tells the system that you would like to queue the data to be placed in the **Auto Receipting Queue**. From the **Queue**, each change is either manually approved by a user before the case is changed, or the user can decline the change from affecting the case.

Inforce Options ▾	Populate ▾	Override ▾	Queue ▾
Annual Payment Amount	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
As of Date	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Billing Address	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cash Value Amount	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Conversion Date	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Death Benefit Amount	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Net Death Benefit Amount	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Net Surrender Value	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Owner Name	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Paid To Date	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Premium Due Date	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Premium Mode and Modal Premium	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Reinstatement Deadline	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

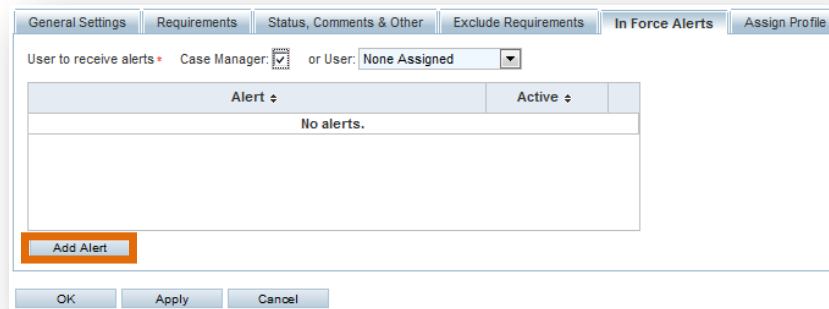
OK Apply Cancel

Click **Apply** to save your changes, or click **OK** to save and exit.

In Force Alerts Tab

Next, click on the **In Force Alerts** tab. The customizable alerts will allow you to control how alerts on In Force cases will be received. You have the ability to create alerts like **Lapse Pending** and/ or **Premium Overdue** it will send to the case manager's command center on the affected case if case manager box is checked. You can also take advantage of some predefined alerts created by John Hancock. See the **Predefined Alerts and Reports** section later in this document. If you select a user from the drop down it will only go to the selected user, and not the case manager's command center.

Important Note: If the **Case Manager** option is selected but there no case manager on the case, the Comment will show from **General** on the Comments tab and will NOT appear in the command center.



Creating a New In Force Alert


To create a new **In Force Alert**, select **Add Alert**. The **Alert** window will appear:

First, you will be required to add an Alert **Name**. You can use a naming scheme that coincides with the carrier name the Alert applies to. The name of the alert will show in the command center.

The **Active** checkbox will determine whether or not this alert is turned on. Check the box to activate the alert.

The **Repeat Every __ Days** field can be populated to determine if and how often the alert you are creating should be repeated. The alert will be repeated every (x) number of days, as long as the case meets the specified alert criteria.

The **Maximum Repeats** field can be populated to turn this Alert off after the specified number of repeats.

Tip: Hover over the  icon next to each date field to get definitions of the fields to better assist you in defining your alerts:

The available date fields correspond to fields on the **Inforce** tab on the Application, and can be populated to determine when and how often certain alerts should appear:

- **Status Change Date:** The date the carrier indicates the status was last changed for the policy.
- **Terminated Date:** The date the carrier indicates that the policy is no longer in force. This date is from today back **X** amount of days.
- **Paid to Date:** The date to which the policy is currently paid.
- **Expected Lapse Date:** Date the policy is expected to lapse.
- **Final Conversion Date:** How many days you will be notified before the Conversion Date for the policy

The other boxes on the Alert screen: **Carrier Case Status**, **Lines of Business**, **Payment Modes**, and **Payment Methods** are used to include criteria to further define the alert. Including unnecessary criteria in these boxes will negatively impact the performance of the alert.

Tip: Checking selections between the boxes indicate “AND” statements. Checking selections within the boxes indicates “OR” statements. In the example below, the alert will fire if:

- the case is in a Lapse Pending Status
- AND has a Payment Mode of Annual OR Monthly OR Quarterly OR Semi-Annual OR Single Premium
- AND has a Payment Method of Credit Card OR Gov Allotment
- AND in the Life Line of Business
- AND in the Last Survivor LOB Sub-Type

Carrier Case Status*	Payment Modes	Payment Methods	Lines of Business	LOB Sub-Type
Active (inforce) <input type="checkbox"/>	Annual <input checked="" type="checkbox"/>	Bank Draft <input type="checkbox"/>	Annuity <input type="checkbox"/>	Endowment <input type="checkbox"/>
Extended Term <input type="checkbox"/>	Monthly <input checked="" type="checkbox"/>	Credit Card <input checked="" type="checkbox"/>	Disability <input type="checkbox"/>	Group Life <input type="checkbox"/>
Lapse Pending <input checked="" type="checkbox"/>	Other <input checked="" type="checkbox"/>	Direct Bill <input type="checkbox"/>	Health <input type="checkbox"/>	Last Survivor <input checked="" type="checkbox"/>
Lapsed <input type="checkbox"/>	Quarterly <input checked="" type="checkbox"/>	Dividends on Deposit <input type="checkbox"/>	Life <input checked="" type="checkbox"/>	Single Premium <input type="checkbox"/>
Paid-Up <input type="checkbox"/>	Semi-Annual <input checked="" type="checkbox"/>	Electronic Funds <input type="checkbox"/>	Life Settlement <input type="checkbox"/>	Term Life <input type="checkbox"/>
Reduced Paid-Up <input type="checkbox"/>	Single Premium <input checked="" type="checkbox"/>	Gov Allotment <input checked="" type="checkbox"/>	Long-term Care <input type="checkbox"/>	Universal Life <input type="checkbox"/>
		List Bill <input type="checkbox"/>		Variable Life <input type="checkbox"/>

Click **OK** to save, once you've made all your selections.

General Settings
Requirements
Status, Comments & Other
Exclude Requirements
In Force Alerts
Assign Profile

User to receive alerts * Case Manager: ☒ or User:

Alert	Active
Lapse	Yes

Add Alert

OK Apply Cancel

Receiving the In Force Alert in the Command Center

Now the In Force Alert will show in the **Command Center** when a case meets the criteria of the Alert that was created.

Command Center				
From	10/24/2012	To	01/22/2013	User Rasmussen, Michelle (MICHELLE) <input type="button" value="Reset"/>
Tasks				
Name	Due/Foll up	Type	Carrier	Detail
ANDERSON, JOHN 3	01/09/2013	App Cmt	Generic Carrier	Alert: Lapse Pending/Life/Quarterly/DirectBill
ANDERSON, JOHN 3	01/10/2013	App Cmt	Generic Carrier	Alert: Lapse Pending/Life/Quarterly/DirectBill

Right click and select **Edit** on the alert from the **Command Center** to open the Comment.

Application Comments Detail

Comment ▾

Edit Comment

Application ID: 1190687	Application Type: Formal	Contact: Weather, Typhoon
Policy Number: 7777777	Date Created: 1/9/2013 2:24pm MT	Contact Phone:
Proposed Insured: ANDERSON, JOHN 3	Last Updated: 1/9/2013 2:24pm MT	Changed By: STARECPT, (STARECPT)
Carrier: Generic Carrier	Created By: General, (general)	

To: Rasmussen, Michelle (MICHELLE) General Agent Control: Michelle (MICHELLE) Search

Status: Open

Category: Select...

Notification Date: 01/09/2013 Follow-up Date: Reoccur

Type: Select...

Confidential: ☐

Priority: Select...

Description

Alert: Lapse Pending/Life/Quarterly/DirectBill

Comments

History

Entered on 1/9/2013 2:24pm MT by General, (general)

This policy meets the criteria for this alert. Please handle accordingly

OK Apply Cancel Previous Next

Application Comments fed by Inforce feeds behave like comments added manually by the case manager. You can choose to append to the comment, complete the comment, or defer the **Notification Date**. Please see the **Applications User Manual** for more instructions on how to interact with **Comments**.

Predefined Alerts and Reports

John Hancock has created some predefined Alerts and Reports that can be turned on to receive desired notifications from the Carrier, rather than having to create your own.

The following Alerts are available:

- Policy has a final conversion date within the next 9 months (John Hancock)
- Policy has premium(s) overdue (John Hancock)
- Policy has premium(s) overdue (Monthly) (John Hancock)
- Policy lapsed to Extended Term or Reduced Paid Up (John Hancock)
- Policy Status is Lapse Pending or Lapsed (John Hancock)

The following Legacy Reports are available:

- John Hancock – Inforce Term Conversion
- John Hancock – Premium Overdue
- John Hancock – Lapsed/Lapsed Pending

To turn on these predefined Alerts and Reports, contact your Customer Account Manager or the AMS Help Desk at amssupport@ipipeline.com.

Lapse Pending Memo Triggers

When **Inforce** case information is fed into the system, and a case is flagged as **Lapsed Pending** on the feed, the status of the case will also change to a new system status called **Lapsed Pending**.

As such, you can use the **Memos** functionality in the system to create communication that can automatically be sent to the agent when a case enters this status. To do this, you must create a Memo to communicate this information—see the **Memos Administration Guide** for more details on how to create a Memo. Once the Memo has been created, you can then create a **Memo Trigger** that will automatically send a Memo once the **Lapsed Pending** criteria has been met.

Here are the steps to create a Lapsed Pending trigger:

The screenshot shows two overlapping windows from the iPipeline system. The main window is titled 'Memo Trigger Detail' and contains the following fields:

- Memo Trigger Name: Lapse Pending
- Active: ☒
- Applies To: Auto Receipting
- Queue Receipted Memos: ☐
- Run Type: Real-Time
- Trigger Type: Application Changed

Below these fields is an 'Add Criteria' button and a table with the following data:

Field Grouping	Field Name	Criteria Type	Before Value	After Value	Operator
Application Info	Status	Changed	In Force, In Force - Commis...	Lapsed Pending	

At the bottom of the 'Memo Trigger Detail' window are buttons for 'OK', 'Apply', and 'Cancel'.

The second window, titled 'Create Memo Trigger Criteria', is open over the bottom right of the first window. It contains the following fields:

- Field Group: Application Info
- Field: Status
- Criteria Type: Changed
- Before Value: In Force - Commission Paid
- After Value: Lapsed Pending

The 'Before Value' and 'After Value' fields have dropdown menus showing a list of statuses. The 'Before Value' dropdown is currently open, showing a list of statuses including 'Deceased', 'Declined', 'Group - Active', 'Group Employee', 'Holding', 'In Force', 'In Force - Commission Paid', 'In Force With Requirements', 'Incomplete-Closed', 'Issued - Del. Req.', 'Lapsed', 'Lapsed Pending', 'Not Taken', 'Pending Decision', 'Postponed', 'Rated Rejected', 'Reinstated', 'Reissued Case', 'Same Status - 45 Days', 'Shopped', 'Surrendered', and 'Testatus - Del. Req.'. The 'After Value' dropdown is also open, showing a list of statuses including 'Deceased', 'Declined', 'Group - Active', 'Group Employee', 'Holding', 'In Force', 'In Force - Commission Paid', 'In Force With Requirements', 'Incomplete-Closed', 'Issued - Del. Req.', 'Lapsed', 'Lapsed Pending', 'Not Taken', 'Pending Decision', 'Postponed', 'Rated Rejected', 'Reinstated', 'Reissued Case', 'Same Status - 45 Days', 'Shopped', 'Surrendered', and 'Testatus - Del. Req.'.

At the bottom of the 'Create Memo Trigger Criteria' window are buttons for 'OK' and 'Cancel'.

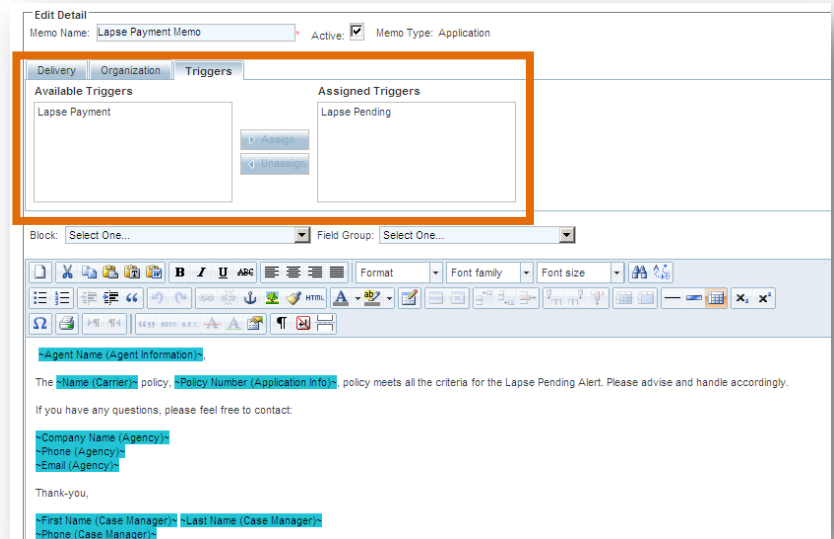
1. Click on **Administration**
2. Click on **System Administration**
3. Choose the **Memos** menu
4. Choose the **Memo Triggers** option
5. Click on the **Create New Trigger** button

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6. Once inside the **Memo Trigger** creation screen choose these options:
 - a. **Active**
 - b. **Applies To: Auto Receipting.** You can choose “Both” if you want the memo to be sent when a user changes this information manually
 - c. **Run Type: Real-Time**
 - d. **Trigger Type: Application Changed**
7. Then, click the Add Criteria button and make the following choices:
 - a. **Field Group: Application Info**
 - b. **Field: Status**
 - c. **Criteria Type: Changed**
 - d. **Before Value:** Choose the Inforce statuses that your agency uses
 - e. **After Value:** Choose **Lapsed Pending**
 - f. Click **OK**
8. Finally, save your trigger by clicking the **OK** button once more

Once you have created a trigger, you can then attach it to a Memo of your choice by doing the following:

1. Click on **Administration**
2. Click on **System**
3. Choose the **Memos** menu
4. Choose the **Memos** sub-option
5. Choose the **Memo** from the list
6. On the **Memo Detail** screen choose the **Triggers** tab
7. Assign the Lapsed Pending Trigger to the memo
8. Click **OK**



For more information, please consult the **Memos Administration** guide.