



Imaging Implementation Guide

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The NAILBA Technology Committee

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OVERVIEW

Dear Valued NAILBA Member,

The NAILBA Imaging Implementation Guide is designed to aid BGAs, carriers, and service providers in using technology to communicate effectively and efficiently by the use of data guidelines.

The Guide will:

- Improve internal communications by providing your entire agency with a common, easily accessible resource for storing and retrieving important work product
- Improve your customer service by making document retrieval for your underwriters and agents as easy as a few clicks away
- Save you tons of money on document storage fees
- Allow you to reclaim valuable office space that was previously occupied by filing cabinets, boxes, and piles of paper
- Afford you the option of offering your employees the flexibility of working from home.
- Allow your employees, from various agency locations, secure access to agency files without the hassle of faxing or mailing

How do I use it? This document will provide you guidelines that you can use to convert paper files to electronic ones, index them, and access them off-site.

This document was developed to provide any potential client/vendor (“Interested Party”) information regarding the NAILBA Imaging Implementation requirements. As a normal practice, this document should be used by interested parties when it is discovered that they are interested in sending or receiving images as it pertains to independent life brokerage.

Interested parties should familiarize themselves with the stated requirements. After the Interested Party has had an opportunity to review the requirements, any questions should be directed to the NAILBA Technology Committee. The technology committee will address any questions the Interested Party may have regarding the stated requirements.

NAILBA COMMITTEE COPYRIGHT AND ANTITRUST POLICY

The National Association of Independent Life Brokerage Agencies, Inc. (“NAILBA”) and all of the members of NAILBA’s Technology Committee (the “Committee”) acknowledge and agree that all contracts and documentation being created by the Committee (the “Work”) under the direction and control of NAILBA shall be deemed a work made for hire by an independent contractor under the United States Copyright Laws (17 U.S.C. §101). The Work shall be the sole property of NAILBA free and clear from all claims of any nature relating to the Committee or any Committee member’s contributions and other efforts. NAILBA has the right to copyright the Work as author and proprietor thereof and may assert any termination rights thereto. The members of the Committee understand and agree that NAILBA owns all right, title, and interest in and to the Work and has the right to register all copyrights therein in its own name, as author, in the United States of America and in all foreign countries. The members of the Committee warrant that any contribution that they make to the Work of the Committee does not contain copyrighted or proprietary materials.

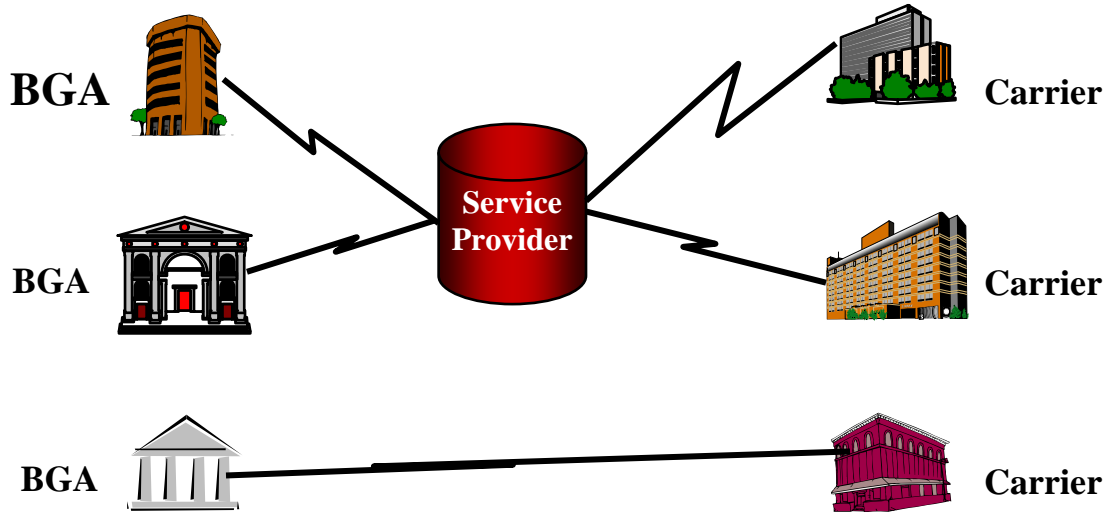
The members of the Committee agree that all original material submitted by the members of the Committee to the Committee or to NAILBA as part of the process of creating the Work shall be the property of NAILBA whether or not NAILBA uses such material. The members of the Committee, after the performance of their services, shall return all such original materials and copies thereof to NAILBA and shall have no right to make any other use of such material.

Conduct at all NAILBA meetings must strictly comply with the requirements of the Antitrust Laws. There shall be no understandings, consensus or agreements regarding prices, commission rates, allocation of customers, restrictions of territory, bidding practices, refusals to deal or boycotts.

There shall be no discussions of any of the topics set forth above without approval of counsel. NAILBA is committed to promoting fair dealing with consumers and will not condone unfair or deceptive trade practices.

#240410 v1 - NAILBA Committee Copyright and Antitrust Policy

NAILBA Imaging Model



Many BGA's are using a vendor to help facilitate the movement of images from their agency to the carrier. But it should be noted that a vendor is not required in all situations. BGA's may be allowed to send images and index information directly to a carrier if a carrier allows them to do so.

BENEFITS OF IMAGING

Imaging benefits can be stated into two categories; processing benefits with carriers and benefits in your agency workflow.

- ❖ BGA Processing Benefits with Carriers
 - Dramatic reduction in overnight costs (some agencies have seen over 50% reductions): Empowers trading partners to quickly and securely deliver electronic document packages without incurring courier fees.
 - Reduce new business cycle time as much as 3 days
 - Big reduction in photocopy expense – Enables users to file documents, e-mails, scanned images and other electronic data files in seconds
- ❖ BGAs Can Receive Heightened Efficiency Benefits in Your Agency Workflow
 - Reclaim Office/Warehouse Space: Turn those file cabinets, boxes, and piles of paper back into usable office space. After converting paper files to Document Imaging, you can destroy or archive the paper files.
 - Allows more than one person to look at a file at the same time
 - End Delays Searching for Lost, Misplaced or Misfiled Documents: Documents can't be misfiled and don't need to be efilled because they always reside at the computer. The Document Image files can be accessed by a single user or by multiple users in different locations.
 - Improved Customer Service: Always find the right information in seconds for customer service phone calls and other questions.
 - Eliminate Document Storage Fees: Paper files can be eliminated along with the cost to store them. Your text, graphics and documents of all sizes are transferred onto CD-ROM disks as permanent records.
 - Eliminate the Inconvenience of Off-Site Document Retrieval: Records stored on your network and/or CDs take up so little space that you will never need an off-site warehouse to store files.
 - Password Protection Keeps Information Secure: Password protection is an optional feature that prevents unauthorized access to confidential information.
 - Disaster Proof: Your document image files will be saved as off-site CDs in the event of an accident or loss to your facility or computers.
 - Improve Time Management: Retrieval is easy and quick (much faster than microfilm or microfiche access) using your selected indexes.
 - Process consistency: Many companies' document handling processes are just fine without a computerized system – or so they think. One benefit that matters more to larger companies is that a document management system will enforce consistency to the degree you want it. Different departments may have different approval processes – but once those are defined, the system will make sure they're followed. No longer will consistency in filing, naming conventions, and workflow suffer as you add new employees or cover for vacationing staff.

BEST EVIDENCE RULING

Agencies do not want to keep paper when imaging neither do they want to box up applications and send to carriers. They want to destroy the paper per the federal regulations. Here's a link to an article that was written on the subject.

<http://www.nailba.org/nailbamagazine/2004Winter/NMWinter04Tech.pdf>

Federal Rules of Evidence:

<http://www.law.cornell.edu/rules/fre/overview.html>

and

<http://www.law.cornell.edu/rules/fre/rules.htm#Rule1001>

Rule 1001-1004

Specifically look at Federal rule 1001 (3) "if data are stored in a computer or similar device, any printout or other output readable by sight, shown to reflect the data accurately, is an 'original'"

Each state will be different. Most states will modify the Federal Law a bit.

COMPANIES THAT DO NOT REQUIRE PAPER WHEN IMAGING

Companies listed here no longer require you to send the paper documents to them as long as you are using an approved imaging system. See the Carrier Imaging Processing Guide section for any exceptions to this rule (e.g. 1035 exchanges)

- AIG American General
- AVIVA
- AXA
- Banner Life/William Penn/Legal & General America
- Genworth
- ING
- John Hancock
- Lincoln Benefit Life
- Lincoln Financial Group
- Maple Life
- Met Life
- Mutual Of Omaha
- National Life
- Nationwide
- NACOLAH
- Old Mutual Financial Network
- Principal
- Prudential Select Brokerage
- TransAmerica
- Sun Life
- West Coast Life

If your Company is NOT listed, please contact jkraber@nailba.org

INDEX FILE SPECIFICATIONS:

The following is a list of all FIELDS that go in the index file for image transfer. Note that required fields may vary by receiving party. Please contact the receiving party for clarification.

NAME	FIXED LENGTH	DATA TYPE	EXAMPLE
1. PAGES	Variable	Numeric/Variable	10
2. SUBJECT	35	Alpha/Numeric/Fixed	FREE FORM ENTRY
3. LNAME	50	Alpha/Fixed	DOE
4. FNAME	30	Alpha/Fixed	JOHN
5. MI	1	Alpha/Fixed	C
6. DOB	MMDDYYYY	Numeric/Fixed	08301969
7. SSN	9	Numeric/Fixed	555229999
8. BSTATE	2	Alpha/Fixed	ND
9. CASENO	30	Alpha/Numeric/Fixed	123456
10. POLNO	30	Alpha/Numeric/Fixed	UL9652
11. DOCTOR	60	Alpha/Numeric/Fixed	JOHNSON
12. PROVIDER	6	Alpha/Numeric/Fixed	ABC
13. REQUIRE	15	Alpha/Numeric/Fixed	APS
14. COMPANY	12	Alpha/Numeric/Fixed	LBL
15. AGCYNAME	60	Alpha/Numeric/Fixed	JOHN DOE CORP
16. GANAME	60	Alpha/Numeric/Fixed	JOHN DOE AGENCY
17. BUSTYPE	6	Alpha/Numeric/Fixed	FIXLIF
18. AGNM	25	Alpha/Numeric/Fixed	4321
19. AFNM	30	Alpha/Fixed	JOHN
20. ALNM	50	Alpha/Fixed	DOE
21. ASSN	9	Numeric/Fixed	555229999
22. GANM	25	Numeric/Fixed	1234
23. LIST	2	Alpha/Fixed	ND
24. BUSAREA	6	Alpha/Numeric/Fixed	TERM
25. CCNM	25	Alpha/Numeric/Fixed	8022

Field List Description

1. PAGES – Number of pages in document (each side)
2. SUBJECT – Available for free-form user entry
3. LNAME – Applicant Last Name
4. FNAME – Applicant First Name
5. MI – Applicant Middle Initial
6. DOB – Applicant Date of Birth
7. SSN – Applicant Social Security Number
8. BSTATE – Applicant Birth State (Appendix B – Table 1)
9. CASENO – Unique agency reference/case number, usually generated by Agency Management System
10. POLNO – Unique carrier key, could be application or policy number
11. DOCTOR – Physician's name or Medical Facility (applicable only with APS images)
12. PROVIDER – Code indicating organization that is the source of the image files
13. REQUIRE – Document Type (Appendix B – Table 7). Blood results, EKG, etc.
14. COMPANY – Company or company location to which file is being sent (Appendix B – Table 6)
15. AGCYNAME – Agency Name
16. GANAME – General Agency Name
17. BUSTYPE – Used to denote functional area or product type (Appendix B – Table 3)
18. AGNM – Writing Agent Number
19. AFNM – Writing Agent First Name
20. ALNM – Writing Agent Last Name
21. ASSN – Writing Agent Social Security Number
22. GANM – General Agency Number
23. LIST – If image contains a license copy, state from which it was issued (Appendix B – Table 1)
24. BUSAREA – Used to denote functional processing area or product type (Appendix B – Table 2)
25. CCONM – Control Code, Carrier Specific Usage

PRODUCTION INDEX FILE FORMAT:

The following are examples of what production index files could look like. It's important to remember that there may be other acceptable formats as long as that format is mutually agreeable by both the sending and receiving parties.

PAGES = 10
SUBJECT = NEW
LNAME = DOE
FNAME = JOHN
MI = C
DOB = 08301969
SSN = 555229999
BSTATE = ND
CASENO = 123456
POLNO = UL9652
DOCTOR = JOHNSON
PROVIDER = ABC
REQUIRE = APS
COMPANY = LBL
AGCYNAME = JOHN DOE CORP
GANAME = JOHN DOE AGENCY
BUSTYPE = FIXLIF
AGNM = 4321
AFNM = JOHN
ALNM = DOE
ASSN = 555229999
GANM = 1234
LIST = ND
BUSAREA = TERM
CCNM = 8022

An alternate index file might look like this:

"9","NEW","DOE","JOHN","C","08301969","555229999","ND","123456","UL9652","JOHNSON","ABC","APS","LBL","JOHN DOE CORP","JOHN DOE AGENCY","FIXLIF","4321","JOHN","DOE","555229999","1234","ND","TERM","8022"

NAILBA EDX Standard – See Appendix E

A carrier recognized alternate format has been developed that is called the NAILBA EDX Standard.

ADDITIONAL SETUP INFORMATION OR SPECIAL CONSIDERATION LIST

1. The file extension of the image file should be TIF and the extension of the Index file will be determined by the receiving party.
2. Image files should be a Group 4 multi-page TIFF.
3. There are a number of index fields that may (or may not) need to be populated depending on sender, recipient, or business requirement. Interested parties should discuss this to determine what additional fields (if any) will be required to populate the index file. Fields that have a value of null should still be passed in the index file.
4. Parties should develop a reconciliation process to ensure that the files exchanged are reconciled.
5. Parties should discuss secure forms of transmission in their requirements phase.
6. For questions or assistance, please email Jeff Kraber, NAILBA Technology Advocate jkraber@nailba.org or call 703.349.6991.
7. In some instances images and index files are bound together, talk to the receiving party or imaging vendor for clarification.
8. Image and Index file exchange can occur at different intervals depending on the sending and receiving parties.
9. The data exchange can occur via whatever secure method is agreed to between the two parties.

Carrier Contacts – See Appendix A

Current carrier contacts are important for NAILBA members to know who to reach for all your imaging needs.

NAILBA Supporting Vendor Contacts – See Appendix A1

Current Vendor contacts are important for NAILBA members to know who to reach for all your imaging needs.

Carrier Imaging Processing Guide – See Appendix B

New for 2008! This document is an excellent reference and training tool for your staff! It contains information on each carrier's specific rules for Imaging.

Technical Standards – See Appendix C

This section contains the technical tables and codes for the standard.

Carrier Imaging Survey – See Appendix D

The NAILBA Technology Committee is committed to continually updating this standard based on current business needs

NAILBA Standardized Check Log – See Appendix E

NAILBA has consulted with a number of brokerage agencies and insurance carriers to create a standardized check log. This check log is to be used when agencies are submitting monies to carriers. The adoption and use of the standardized check log creates efficiencies and consistencies in this process.

APPENDIX A – CARRIER CONTACTS

Carrier	Contact Name	Contact Phone	Contact Email
AIG American General	Paul Schneider	414.286.1662	esubmission_requests@aigag.com
American National Insurance	Doug Halvorsen	409.763.4661	doug.halvorsen@anico.com
AXA	Dee Bidwell	860.409.1438	Dee.bidwell@AXA-Equitable.com
AVIVA	Lisa Raphaelson	800.800.9882 4836	Lisa.raphaelson@avivausa.com
Banner Life	Johnny Maddox	301.517.8438	jmaddox@lgamerica.com
Coventry First	Chris Kennedy	215.836.8337	ckennedy@coventry.com
Genworth – First Colony Life	Mary Catherine Guske	434.948.5366	marycatherine.guske@genworth.com
Genworth – American Mayflower	Riad Hasan	434.522.2872	Riad.Hasan@Genworth.com
Hartford Life	Duwayne Kilbo	800.246.4819	duwayne.kilbo@hartfordlife.com
ING	Lawrence Fortenberry	701.858.2004	lawrence.fortenberry@us.ing.com
John Hancock (Manulife)	Karen McCarthy	617.572.0120	KAMcCarthy@jhancock.com
Lincoln Benefit / Allstate	Jeff Lingenfelter	402.328.5994	jling@allstate.com
	Matt Wiese	402.328.5352	matt.wiese@allstate.com
Lincoln Financial Group	Karen Nixon	336.691.3347	Karen.Nixon@lfg.com
	Nathan Brown	336.691.3277	Nathan.Brown@lfg.com
Maple Life	Della Weber	301.951.2134	dweber@maplelf.com
MetLife	Andy Falvey	860.308.6018	afalvey@metlife.com
	Joseph Franceus	732.893.3270	jfranceus@metlife.com
Mutual/United of Omaha	Dave Shapland	402.351.6853	dave.shapland@mutualofomaha.com
	Bob Harding	402.351.3241	Bob.Harding@mutualofomaha.com
	Mary Ann Kirby	800.707.6898	mary.ann.kirby@mutualofomaha.com
National Life of Vermont	Greg Doremus	802.229.3903	gdoremus@nationallife.com
	Darcy Roberts	802.229.7074	droberts@nationallife.com
Old Mutual Financial Network	Jason Drecksel	410.895.0173	Jason.Drecksel@omfn.com
Nationwide Insurance	Carolyn Harris	614.435.0829	harrisc1@nationwide.com
New York Life	Mike Chermok	913-906-4068	mchermok@nyl.com
North American (NACOLAH)	Curt Foody	312.648.7781	cfoody@nacolah.com
One America AUL	Schuyler Schmidt	317.285.1662	Schuyler_Schmidt@aul.com
Penn Mutual	Stephanie Savage		Savage.Stephanie@pennmutual.com
Phoenix Life Insurance Company	Christine Juhasz	860.403.5909	christine.juhasz@phoenixwm.com
Principal Financial	Mike Bear	515.246.5436	Mike.Bear@principal.com
Protective Life	Jackie Irvin	205.268.2074	jackie.irvin@protective.com
Prudential Financial	Chris Hallowell	973.716.6050	Chris.Hallowell@Prudential.com
Sun Life of Canada	Laurie Gillespie-Lee	781-446-1324	Laurie.Gillespie-Lee@sunlife.com
Transamerica	Michele Flagel	319.355.2234	mflagel@aegonusa.com
UNIFI Companies	Monica Enzweiler	(513) 595-2465	MEnzweiler@unificompanies.com
West Coast Life	Jeffrey Cadiente	800.366.9378	Jeffrey.Cadiente@wclife.com
	Maran Kaeintz	8151 or 8222	Maran.Kaeintz@wclife.com
If your Company is not listed, please contact	Jeff Kraber		jkraber@nailba.org

APPENDIX A 1- NAILBA SUPPORTING VENDOR CONTACTS

Vendor	ExamOne Imaging	PaperClip Software
Contact Phone	409.763.4661	800.929.3503
Support Contact Email	imaging support@examone.com	Support@PaperClip.com
Sales Contact Email		contactus@paperclip.com
Website	www.examone.com	www.paperclip.com

APPENDIX C – TECHNICAL STANDARDS

TABLE 1: State Codes

Code value	Description
AK	ALASKA
AL	ALABAMA
AR	ARKANSAS
AZ	ARIZONA
CA	CALIFORNIA
CO	COLORADO
CT	CONNECTICUT
DC	DISTRICT OF COLUMBIA
DE	DELAWARE
FL	FLORIDA
GA	GEORGIA
HI	HAWAII
IA	IOWA
ID	IDAHO
IL	ILLINOIS
IN	INDIANA
KS	KANSAS
KY	KENTUCKY
LA	LOUSIANNA
MA	MASSACHUSETTS
MD	MARYLAND
ME	MAINE
MI	MICHIGAN
MN	MINNESOTA
MO	MISSOURI
MS	MISSISSIPPI
MT	MONTANA
NC	NORTH CAROLINA
ND	NORTH DAKOTA
NE	NEBRASKA
NH	NEW HAMPSHIRE
NJ	NEW JERSEY
NM	NEW MEXICO
NV	NEVADA
NY	NEW YORK
OH	OHIO
OK	OKLAHOMA
OR	OREGON
PA	PENNSYLVANIA
RI	RHODE ISLAND
SC	SOUTH CAROLINA

SD	SOUTH DAKOTA
TN	TENNESSEE
TX	TEXAS
UT	UTAH
VA	VIRGINIA
VT	VERMONT
WA	WASHINGTON
WI	WISCONSIN
WV	WEST VIRGINIA
WY	WYOMING

Table 2: Business Area (Carrier Provided)

Code value	Description
NEWBUS	New Business
POS	Policy Owner Service / Customer Service
CLAIMS	Claims
L&C	Licensing, Contracting, Commissions, Appts
CONCRG	Concierge Level Services
QUOTE	Informal / Trial / Quote
MEDREC	Medical Records

Table 3: Detailed Business Units *OPTIONAL* (Carrier Provided)

Code value	Description
UW	Underwriting
1035	1035 / Transfer Paperwork Dept
PREMCL	Premium Collections
NEWAPP	Agent Applications
CNTMT	Contract Maintenance / Change
LCMT	License Maintenance
LCTERM	L&C Terminations
CONV	Conversion

Table 4: Line of Business *OPTIONAL-used when New Business is chosen under Business Area, even then still Optional* (Carrier Provided)

Code value	Description
FIXLIF	Fixed Life
VUL	Variable Life Insurance
DI	Disability Income Insurance
CI	Critical Illness Insurance
LTC	Long Term Care Insurance
MORT	Mortgage Term Insurance
FIXANN	Fixed Annuity
VARANN	Variable Annuity
HEALTH	Health Insurance
MEDSUPP	Medicare Supplement Insurance
OTHER	Other Insurance

Table 5: Business Type *OPTIONAL* (Carrier Provided)

Code value	Description
TERM	Term Insurance
UL	Universal Life Insurance
WL	Whole Life Insurance
SUL	Survivorship Universal Life Insurance
SPUL	Single Premium Universal Life
INDXUL	Indexed Universal Life
VUL	Variable Life Insurance
DI	Disability Income Insurance
CI	Critical Illness Insurance
LTC	Long Term Care Insurance
MORT	Mortgage Term Insurance
SPIA	Single Premium Immediate Annuity
SPDA	Single Premium Deferred Annuity
FPDA	Flexible Premium Deferred Annuity
INDX	Indexed Annuity
VA	Variable Annuity
FA	Fixed Annuity
AHNON	Accident and Health, Non Direct
AHDIR	Accident and Health, Direct
MEDSUPP	Medicare Supplement Insurance
FUNERAL	Funeral Insurance
CANCER	Cancer Insurance
HOSIND	Hospital Indemnity Insurance
TRAVACC	Travel Accident Insurance
PDI	Prescription Drug Insurance
TIM	Travelers International Medical Insurance

Table 6: Company Codes (Vendor or Agency Provided)

Code value	Description
L48	LBL – Fixed New Business (Example)

NOTE: YOU SHOULD CONTACT YOUR AMS OR IMAGING VENDOR TO ASSIGN ANY NEW COMPANY CODES

Table 7: Document Types

NAILBA Document Type	Definition	Notes (Optional)
APPI	Life Application Part 1 and related documents	Includes Application Part 1, Work Sheet, Conditional Receipt, Temporary Insurance Agreement (TIA), Limited Insurance Agreement (LIA), Agent's Report
APPII	Life Medical Part II and related documents	Includes Application Part II, Non-Medical, Paramed, Non-Medical Declaration, Unsigned Telemed, Signed Telemed, other company exam forms
ILLUS	Illustrations and related documents	Includes Illustration, Non-illustration forms
NBFORM	New Business Administrative Forms and related documents	Includes HIV Authorization, Replacement Forms, Interim Conditional Receipt, Conditional Receipt, Authorization Forms, Disclosure Statements
CORRESP	Correspondence and related documents	Includes Initial Cover letter / transmittal, Correspondence from GA/Agent, Correspondence from Provider, Correspondence from Proposed Insured - including requests for release of medical information, Resident Alien Card, any attached notes
INSP	Inspection Reports and related documents	Includes Personal Inspection Reports, Business / Beneficiary Inspection Reports, Credit Reports
DELIVREQ	Mail / Delivery Requirements and related documents	Correspondence and documents for delivery of policy, including Delivery Requirement Cover Letter, Policy Delivery Acknowledgement (PDA) / Receipt, Backdate Notice, Returned Original Policy, Good Health Statement, Amendment to Application
QUEST	Questionnaires and related documents	Includes Coronary Artery Disease, Applicant Chest Pain, Seizure Disorder, Applicant Diabetic, Alcohol Abuse, Aviation, Tobacco Use Statement, Underwater / Sky Sports, Racing, Business Insurance, Foreign Resident / Travel, Mountain / Rock / Ice Climbing, Resident Alien, Drug Use, Life Style
SUPPAPP	Supplemental Applications and related documents	Supplemental coverage attached to base policy (if a separate form is used) including Child Rider, Spousal Rider

NAILBA Document Type	Definition	Notes (Optional)
1035	1035 Information and related documents	Correspondence related to a 1035 exchange transaction to transfer cash value from one carrier to another, including Other Carrier's Check, 1035 exchange memorandum, 1035 exchange paperwork, Cost Basis Information, Minimum Deposit ResQ Worksheet, Memorandums, Loan Transfer, Letters, check stubs from Surrender Company, Statement regarding Tax Advantage Policies
TAX	Tax Forms and related documents	Any tax forms including 1099R, 5498, W9, etc.
APS	Attending Physicians Statement and related documents	Doctor notes related to history of medical condition and care (can include Lab and EKG if came as part of the APS) including Attending Physicians Statement, Reports, Office and Hospital Records, Pulmonary Function Tests, Blood Pressure Recheck, Agent reimbursement for APS
EKG	EKG / Cardio Reports and related documents	Includes Tracings, Interpretations, X-ray Copies, X-ray Reports / Interpretations, Holter Monitor, Echo Results,
MVR	Motor Vehicle Reports and related documents	Includes Driving Reports, MVR Reports
FINAN	Financial Reports and Statements and related documents	Includes Trust Agreements, Financial Questionnaires, Income Statements, Financial Reports - Personal and Business
MONEYDOC	Checks / Money Sheets and related documents	Any money documents, checks, authorizations for check withdrawal, and correspondence related to premium payment or other financial transaction, including Cash With App, Cash On Delivery checks, Voided Check Copy, Bank Correspondence, Premium Checks, EFT Forms, Remittance Sheet, Interim Money Sheet, COD Money Sheet, Returned Checks, Govt Allotment Forms, PAW Card / Voided Check Copy, PAW Correspondence
HOSMAC	HOS / SMAC Results and related documents	Electronic Receipt of Urine Blood Test
HOS	HOS Results and related documents	Paper Urine Test Results

NAILBA Document Type	Definition	Notes (Optional)
SMAC	SMAC Results and related documents	Paper Blood Test Results
LABTICK	Lab Ticket and related documents	Lab Receipts / Urine / Blood Test documents or forms used during collection
POS	Policy Owner Service Requests and related documents	Includes Non-financial transactions, Policyholder requests for non-financial changes to or information on an inforce policy, Servicing Agent Change, Ownership changes, Beneficiary changes, Name changes, General correspondence, Modal premium changes, Policy audit requests, Policyholder requests for complex policy transaction on an existing policy, Duplicate policy requests, Reissues, Conversions, Face amount changes, Amendments, Rate reductions, Rider Changes (To include Child), Address Changes, Collateral Assignments (Policy Value), Absolute Assignments (Policy Value), Release of Assignments (Policy Value), Reinstatement Requests
POSDISB	Policy Owner Financial Transactions and related documents	Policyholder requests for a monetary transaction on policy including Surrender (Full and Partial), Withdrawals (Full and Partial), Disbursement Forms (loans, etc.), Dividend Form, PUA Surrender, Loans (Full and Partial), Death Claims
APPT	Agent Appointment Information and related documents	Includes Brokerage Authorization, Authorization to Disclose, Producer Information Form, General Correspondence, Appointment documents for pre-appointment states required by carrier, Agent Address Change
LIC	Agent License Information and related documents	Copies of licenses required for appointment with state, and to satisfy carrier compliance guidelines, including License copy
CONTRACT	Contract / Commission Information and related documents	All information related to contracts and commissions, including Brokerage Authorization, Authorization to Disclose, Producer Information Form, General Correspondence, Contract documents, Commission Splits, Commission Agreements, Commission Schedules, Commission Statements, Single Case Agreement
ASSIGN	Commission Assignments and related documents	All information related to Commission Assignments, including Assignment of Commissions, Release of Assignment of Commissions
E&O	E & O	Includes Declaration Page

APPENDIX D - CARRIER IMAGING SURVEY

The information we collected is from 2005, and has been archived. We will republish current imaging survey information in the future. For access to the 2005 Survey, please see the NAILBA website.



Memo

From: NAILBA TECHNOLOGY COMMITTEE
Re: NAILBA Check Log for Standardized Office Procedure

Attached you will find NAILBA's newly created standardized Check Log. The check log should be used when sending in checks on cases that have been sent electronically from an agency to a carrier. This is another major step forward in standardizing office procedures.

The following carriers have already approved this check log and have agreed to accept this format effective immediately.

- Lincoln Benefit Life
- AIG American General
- Banner Life
- Genworth

If you are an insurance carrier whose name is missing from this list, please notify NAILBA so that we can add your name in future announcements.

If you are a brokerage agency sending imaged cases to a carrier whose name does not appear on this list, please make them aware of your desire to use this check log with all carriers.

For information on how to get involved with NAILBA's Imaging Task Force, please contact Debbie Skinner, Premier Brokerage Services, (215) 517-4080.

