# eDelivery of Insurance Policy Information to Customers

**GOAL:** To support electronic delivery of policy contracts to agents and the processing of electronic signatures.

**VISION SUMMARY:** Provide agents access to electronic format policy contracts and move the KofC home office processes closer to a broader goal of straight through processing. Provide email access to customers to receive electronic format policy contracts directly from the Knights of Columbus home office. Process electronic signatures on issued policy contracts.

**USER CENTERED DESIGN SUMMARY:**

Contract access will first be delivered direct to the agent who can then provide access to their client. If the client cannot receive the electronic contract for any reason, the agent can take an electronic signature from the client using the agent’s tablet or KofC laptop. When the program is fully rolled out, 100% of contracts will be electronically delivered to agents, however, it will be up to their judgement and preference to deliver contracts as hard copies or electronically to clients. Client email address information is not required in the current state of our customer data model, but email would be required information to support direct to client electronic delivery of contracts.

Audit records must be created and maintained for all electronic signatures on contracts.

User interactions with the electronically delivered contract will track if the agent has taken action to deliver the contract to the client, if the client has received the link, and if the link has been opened. For the link delivery to the client, the client’s identity must be confirmed before providing access to the contract.

# Product Rollout Strategy:

Pilot Program: Alabama, Iowa, Nebraska, Mississippi, Oklahoma will receive minimal functionality (contract to agent) and feedback loop functionality.

Phase 1: Illinois, New York, and Connecticut receive additional functionality (contract to customer) and high priority functionality as determined by user feedback from the pilot.

Phase 2: States TBD – expanded functionality based on feedback from the pilot and first phase.

# Affected Value Stream: Policy Initiation

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| **Value Stream Stage** | **Description** | **Participating Stakeholders** | **Entrance Criteria** | **Exit Criteria** | **Value Items** | **Technology** |
| FA Assigned to New Member | General Agent assigns Field Agent to new member. | General Agent Field Agent | General Agent has received Form 100 for new member from the council | Field Agent has scheduled a welcome wagon call | Initial sales call has been scheduled | Agent Portal Paper Form 100 |
| New Member Welcome Wagon Call | In home sales call to new member | Field Agent Member | Welcome wagon call has been scheduled | Member knows and understands their insurance product options | Member is now a sales lead. |  |
| Sales Sheet, Plan Spec, and Pricing | Prepare sales materials based on initial Sales Interview | Field Agent | Initial sales interview complete | Field Agent has sales material prepared for sales presentation | Field agent is prepared to sell policy to meet client lead's needs. | Agent Portal Smart Office Navigator DataMart Ingenium Life70 |
| Sales Presentation | In home sales call with prepared sales materials | Field Agent Member | Agent has prepared sales materials for client lead based on initial sales interview | Client has decided if they will apply for an insurance product | Client application ready for submition |  |
| Application Submission | Application for new insurance product is submitted to Home Offine | Field Agent New Business Imaging Member Records Annuity Services Certificate Services Payment Receipts | Client has decided to apply for an insurance product | Application is in the KofC system and has been handed off to Underwriting for approval. | Client application is ready for review. | Binding receipt Customer Payments Lockbox CDS eApp Paper Forms AWD Life70 Ingenium |
| Under Writing Research | Underwriting department reviews application in order to make the approval, rejection decision, or to postpone the application | Underwriting  Medical Exam Vendors Medical Underwriting Field Agent Member | Client insurance product application has been passed to Underwriting via AWD | Decision on application has been made. | Processed application for insurance product. | AWD Ingenium Life70 Medical Information Bureau Health Data Vendors SwissRE RxDBS Medical DBS Travel DBS Customer Refunds Access Letters Direct Mail |
| Application Amended and/or Approved | Application status is updated in the KofC systems as approved | Field Agent New Business | Application has completed the underwriting process and has not been rejected or postponed | Policy ready to issue. | Policy ready to issue | Life70 AWD Ingenium |
| Issue Policy | Policy is issued | Field Agent Imaging Services New Business Certificate Services Annuity Services | Application has been approved | In Force Policy with appropriate document are ready to be presented to client. | Lead is now a Client | Ingenium Life70 AWD Navigator Documaker Call Center Page Center X Mail Board Agent Portal Smart Office Data Mart |
| Client Meeting | Agent provides client with in force policy documents. | Field Agent  Member | Policy has been issued and documentation is available | Client has acheived customer value: Increased Financial Security. Council has achieved value of member client increase. | Member value has been realized. |  |

# Affected Value Stream: Policy Servicing

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| **Value Stream Stage** | **Description** | **Participating Stakeholders** | **Entrance Criteria** | **Exit Criteria** | **Value Items** | **Technology** |
| Discuss Policy Change Request | Client and Field Agent review changes to policy and prepare application forms | Client  Field Agent | Client has identified a need to change their policy | Application forms ready to submit | Customer and policy are retained. |  |
| Submit change request documents | Field Agent submits forms to request changes to existing policy | Field Agent Imaging Services | Field agent has perpared policy change forms | Policy change forms are in the KofC system. | Customer and policy are retained. | Agent Portal Navigator Smart Office eApp AWD Imaging Services Scanning Systems |
| Policy and/or Underwriting Research | Underwriting department reviews application in order to make the approval, rejection decision, or to postpone the application | Underwriting  Medical underwriting Certificate services | Policy change forms have been sent to underwriting via AWD | Decision on application has been made and a quote generated. | Customer and policy are retained. | AWD Ingenium Life70 Medical Information Bureau Health Data Vendors SwissRE RxDBS Medical DBS Travel DBS Customer Refunds Access Letters Direct Mail |
| Quote with New Premium | Certificate services provides a quote with a new premium to the agent and client. | Cetificate Services Annuity Services Field Agent Client Imaging Services | Application has been accepted and a quote has been generated | Customer Accepts policy changes | Customer and policy are retained. | Ingenium Life70 AWD Navigator Documaker Call Center Page Center X Mail Board Agent Portal Smart Office Data Mart |
| Submit change documents | Field Agent submits acceptance of quote with any additional policy payments. | Field Agent Client Imaging Services Certificate Services | Customer has accepted the provided quote. | Customer policy change acceptance has been submitted to KofC Home Office. | Customer and policy are retained. | Agent Portal Navigator Smart Office eApp AWD Imaging Services Scanning Systems |
| Issue Policy | Policy is issued | Field Agent Imaging Services New Business Certificate Services Annuity Services | Application has been approved | In Force Policy with appropriate document are ready to be presented to client. | Customer value is achieved: Greater financial stability. Business value: customer and policy are retained. | Ingenium Life70 AWD Navigator Documaker Call Center Page Center X Mail Board Agent Portal Smart Office Data Mart |