

ING ADDITIONAL IMAGING GUIDELINES

* ING only handle life new business application paperwork and requirements via the image submission process.

* ING do not use this for Policy Service paperwork.

There are three main focus areas for us. Two of these areas enable us to automate some downstream processing and the third helps us to ensure we comply we state regs regarding replacements.

1) **APPI document.** We would like to make sure the APPI document is limited to only the numbered pages of the application. All of the Appendix pages (Agent's Report, Temp Insurance Agreement, etc..) we would want to have indexed separately from the Application as a NBFORM document. They can be grouped into a single NBFORM document

2) **APPII / Paramed Exam.** If you will be sending us the paramed exam directly, we would like the APPII document to exclude the Medical Examiner's Page (rib cage page). That page we would like to have indexed separately as a PHYMEAS (physical measurement) or a as a second, stand alone APPII item. Either way will work for us.

The reason for these two requests pertain to the downstream processes associated with our policy assembly and mailing. Since only the numbered pages of the application are bound as part of our policy contract as well as the client question aspect of the paramed exam, we want to restrict the APPI and APPII documents only to those items that we contractually bind into the policy. By doing so we can take advantage of some processes that automatically retrieve these documents from our image repository and place them in the policy print output without the need for manual intervention. This aides us is the redirection of resources from the assembly of policies to the case management and issue functions.

3) **Replacement Forms.** We would like these forms indexed as REPLF. We know that some carriers allow these to come through as NBFORM. Having these indexed as REPLF aides us in quickly identifying potential replacement cases and allows us to ensure we comply with the state mandated replacement notices and the short window allowed for these notices to be mailed. If you use it, the doc type 1035 will also work for us (even if a simple replacement for a term policy). ExamOne will automatically convert the 1035 doc type to REPLF for us.

One other item of note, except for Absolute Assignment Forms, Reg 60 forms and checks, no other original documents need be sent to us in Paper format. Imaged copies will satisfy all of our requirements