Electronic Submission Guidelines
Getting Started

- Brokerage General Agents that would like to submit electronic documents to West Coast Life and Protective Life & Annuity have a couple of options available, Paperclip and BGA Direct.
    a. Paperclip contact for set up
        - Suzy Tuck
        - Phone: (201) 337-3547
        - Email: stuck@paperclip.com
    b. BGA Direct contact for set up
        - ExamOne
        - Phone: (877-546-8355 option 1
        - Email: imagingsupport@examone.com
- Once set up with either vendor, there is a test submission phase that will need to occur and a call to Jackie Irvin to begin that process will be required.
    a. West Coast Life/Protective Life & Annuity contact for test phase.
        - Jackie Irvin
        - Phone: (205) 268-2074
        - Email: jackie.irvin@protective.com

- Money is not applied to a case until the original check has been received by West Coast Life
- Checks may be mailed to P.O. Box 830570 Birmingham, AL 35283. For Overnight Packages – Send to 2801 Hwy. 280 South Birmingham, AL 35223

Electronic Submission Guidelines

- Important information which must be transmitted with packages
  a. Proposed Insured's First Name (no additional information such as "wcl")
  b. Proposed Insured's Last Name (no additional information such as "wcl")
  c. Proposed Insured's Date of Birth
  d. Proposed Insured's Social Security Number
  e. Reference ID/Case number
     i. This must be a unique number for your company
  f. Doc types for the documents within the packages
     i. A NAILBA standard Doc type list has been provided for you for your convenience.
  g. Agency's unique ID (example: WCL – West Coast Life)
     i. Note: This is NOT the agency's WCL contract number.
  h. Images (tif files only) must have the following page properties
     i. Compression: CCITT Group 4 Fax
     ii. Resolution X: 200 DPI
     iii. Resolution Y: 200 DPI
     iv. Bit Depth: 1

- Original paperwork/documents
  a. Do not send original paperwork/documents to West Coast Life after they have been submitted

- DO NOT submit informal applications (trial inquiries), TeleLife applications, 1035 information, Licensing /Contracting paperwork or Customer Service forms electronically.
  a. <u>Customer Service forms</u> should be sent to the following:
     For more information, call 800-866-9933
     - Overnight or Ground Deliveries
       2801 Highway 280 South
       Birmingham, AL 35223
     - Regular Mail
       P.O. Box 12887
       Birmingham, AL 35202-6687

- New applications:
  a. Below is a list of Doc Types that should also be under APPI:
     i. Supplement to Life Application
     ii. Statement of Owner Intent
     iii. Disclosure and Acknowledgement Form
     iv. Trust Certification

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- New application with checks*:
    a. Submit, with the application, a photocopy of the check
    b. After two business days, send original check to the attention of "WCL RAD, Carletta McGhee and Lisa Harry"
    c. Add the following information with the check
        i. Proposed Insured's Name
        ii. Proposed Insured's DOB
        iii. Policy Number (apply on the check too)
        (the next is optional)
        iv. "Application was submitted electronically on [date]"

    NOTE: a check log has been provided for you for your convenience; you are not required to use this form. Two business days after the electronic submission, policy numbers can be found in QuickView (pending case system). If not found, you may contact Resource Center at 800-366-9378 x 8214.

- Delivery Requirement checks*
    a) Submit a photocopy of the check
    b) Checks must have the policy number that money should be applied to
    c) Original checks may be sent to Carletta McGhee and Lisa Harry (WCL RAD)
        - Must be received before deadline

- 1035 paperwork and checks*
    a) 1035 information **MAY NOT** be submitted electronically
    b) WCL requires original paperwork and check to be submitted to Cindy Purkey(1035 Processing)

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Check Log

Carrier Name: ______________________________ **Date:** ________________

Coder Name: ______________________________ ☐ **CWA Check Log**

Department: ______________________________ ☐ **COD Check Log**

Grand Total $________________ Page of

Reference ID or Policy #	Proposed Insured First Name	Proposed Insured Last Name	Proposed Insured SSN	Check Number	Total Check Amount*	Amount Applied to Policy**
				Page Total	$	$

*List the Total Check Amount once for multiple policies. **If check is for multiple policies, list cases subsequently, with amount to be applied to each policy.

NAILBA Imaging 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
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.

** Items listed in red are documents that may not be submitted electronically to West Coast Life.

NAILBA Document Type	Definition	Notes (Optional)
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 Presure 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
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

NAILBA Document Type	Definition	Notes (Optional)
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

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