

# Life Electronic Application

## Known Issues

Please review the following temporary system limitations before using the Life Electronic Application (LEA). This document will be updated as needed.

### **These features are not available yet but planned for a later release:**

- Conversions to products in the NewGen portfolio
- Chronic Illness Rider for Term/ROP policies
- Cloning existing applications

### **Existing Coverage Section**

When entering **Existing Coverage**, please use “**FGI**” for any Farmers policies (not “Farmers” or “FNWL”).

### **Reporting**

The Life Production Dashboard and Life Commissions Dashboard **are currently not displaying up to date I&P and APE amounts**. Underlying data is available through 12/8.

### **FSA Split Commission**

**I&P and APE credits are not displaying correctly.** Once this issue is resolved, all I&P and APE credits would go to the sharing agent.

### **Payment Restrictions**

**The same bank account cannot be used for multiple policies.** Options are currently being reviewed to potentially expand payment options for multiple life policies.

### **Servicing Agent Differs from Submitting Agent/Producer**

On 11/20, an update to the LEA application flow added a step in which the servicing agent will receive an invitation to sign if they differ from the initiating agent/producer. Servicing agents will need to answer the following challenge questions: Last Name and Agent of Record (AOR) number (6 digits). Please note: APEX may display an “Awaiting Payment” status during this step; however no customer email was sent and will not be sent until servicing agent takes action. Work is in progress to update status to accurately reflect “Awaiting Signature.” **Additional Information as of 12/4:** the invitation must be accessed via the link in the email sent, not the link in APEX (as there is currently a bug that will block the customer email from going out if the link is accessed via APEX).

### **Age Change Impact on In-Progress Applications**

LEA does not allow applicants to save ages when an application is started. We are seeing cases where **the applicant's age changes during the application process due to a birthday occurring after the application has been started and underwriting is completed**, but before final signatures and payment. This age change creates a **premium mismatch** between what was collected and what is now due, causing these applications to go into **Not in Good Order (NIGO) status**. There is currently **no workaround** to collect the additional premium resulting from the applicant's age change, so it is important that applications are **finalized before any age updates**.  
**The following issues may occur intermittently, please refer to the chart to determine the best course of action:**

## APEX status “Pending issue” & Not in good order (NIGO) policies or service requests

A small percentage of policies show “pending issue” on APEX and may not show details on service portal or show NIGO. These technical issues are also impacting ~100 service requests. At this time there is no action needed from the agencies, while we are actively working to resolve the status issues.

- Note: These policies will not be included in commission or bonus calculations until they are validated.

Intermittent Issues	Suggested Actions
Government Identifiers (such as Driver’s License numbers) are essential for the smooth operation of evidence collection in the application process.	<p>Ask the applicant to carefully review and confirm that their Driver’s License or other government identifiers shown in the consent screens are accurate.</p> <p>If there is a newer format for an identifier (for example, a new Illinois Driver’s License format), use the most recent format available and remove any dashes.</p>
Agents receiving the “We’re sorry, but we are currently experiencing technical difficulties” message.	<p>Wait 15 minutes. If the issue is resolved, you will receive an email inviting you to return to the application.</p> <p>Please call (800) 638-8737 if the issue is not resolved within that timeframe to report an incident.</p>
Applicants receiving the “We’re sorry, but we are currently experiencing technical difficulties” message.	<p>The agent should advise the applicant to wait 15 minutes to receive an email inviting them back to the application.</p> <p>If they do not receive this email, agents should call (800) 638-8737 on behalf of the applicant to report an incident.</p>
If the applicant has not received an email they are expecting.	<p>Ask the applicant to check their inbox for an email sent from Farmers New World Life Insurance (<a href="mailto:farmers-support@sureify.com">farmers-support@sureify.com</a>).</p> <p>If they still cannot find the email, please call (800) 638-8737 for support.</p>
Agents receiving the ““False” Agent lookup. You do not have the necessary credentials to continue with the Life Insurance Application Process. You may close your browser now” message.	Before calling for help, please review if your Life license is appointed. Please call (800) 638-8737 for assistance to report an incident.
Agents receiving the “The application is currently unavailable” message.	Please call (800) 638-8737 for assistance to report an incident.
Applicants receiving the “The application is currently unavailable” message.	Agents should call (800) 638-8737 on behalf of the applicant to report an incident.
The NewGen application relies on accurate data from multiple sources. Incorrect or outdated information—such as SSN, driver’s license, birth date, name, or address—can cause technical errors and stall application processing. These errors lead to delays and impact overall efficiency.	<p>Always verify and correct any inaccurate data before submission. If the issue cannot be easily fixed, create a new prospect with the correct details. This ensures smooth processing, and the system will merge the records after submission.</p> <p><b>Notice:</b> We are seeing an elevated decline rate for Juvenile applications due to incorrect or incomplete information being submitted. Because the Juvenile review process is <b>fully automated</b>, applications <b>cannot be corrected or reopened</b> after they are submitted.</p>

**To help prevent avoidable declines, please ensure:**

- **All information is entered accurately**— questions such as height, weight, Driver's License (formatting and #) and household income are just as critical as medical questions and should not be estimated.
- **Do not proceed without required information**, including the Social Security Number. Missing or placeholder data will lead to an automatic decline.
- **Review all fields carefully before submitting.**
  - It's critical that the information is 100% accurate before selecting "Continue", as you will not be able to go back and make edits.
  - Once submitted the decision cannot be updated or revised by an underwriter.

To learn about other updates that have already been implemented or are planned for a future date, view the published release notes:

- [Life Journey: 12-18-25 Release Notes](#)
- [Life Journey: 12-05-25 Release Notes](#)
- [Life Journey: 12-02-25 Release Notes](#)

Please also continue to check the [What's Happening section on ANR](#) for the latest news.

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