

Producers Guide to Phone Sales (Email for Signature)

**Available on Certain American Amicable
Group Of Companies Products**

Overview:

The purpose of our phone sales (non-seen) process is to provide an alternative way to facilitate the completion of the application while not in the physical presence of the applicant. You will use the same on-line application (www.InsuranceApplication.com) that is used for face to face sales. Our phone sales process is ONLY available on certain American Amicable Group products. Agents must adhere strictly to the company's guidelines and procedures related to our phone sales process. If an agent fails to remain in compliance, he or she can be prohibited from further use of this program.

Key Points:

- Agent Licenses:
 - Agents must have a life insurance license in each state in which they write business.
 - The license requirement is based upon where the applicant is located at the time the application is being taken.
- Technical Requirements:
 - If using the Email for Signature option, you will need an active email account to receive signature notifications.
 - If using the Email for Signature option, each individual signing the application (applicant, owner and/or payor) will need an active email account to receive signature correspondence.
- Underwriting Requirements / Telephone Interviews:
 - Most underwriting requirements are the same as if the sales was made face to face. See the product(s) underwriting guide for Underwriting and New Business requirements.
 - An exception to the previous point involves our **Final Expense products (Ages 50-85)**. Sales using email for signature will not include the point of sale decision which is provided on sales made face to face today. For sales of these products, a telephone interview will be required on all sales when the Immediate or Graded Death Benefit plans are applied for (does not include applications for the Return of Premium plan).

Workflow for the Email for Signature Method:

The basic steps for completing the application remain unchanged. Towards the end of the process you will be offered signature options. Follow the steps described below if you elect the option to complete the application over the phone with Email for Signature.

- Step 1 – Generate the email(s) for signature: Select the option for “**Email For Signature**”. The following screen will appear:

The screenshot shows a web interface for sending an email to the insured. At the top, there is a dark blue header with the text "Save and Return to Applications Pending". Below this, the application number "App: 326856" is displayed. The main heading is "Sign from Email" with an envelope icon. A table with three columns: "Signature", "Email", and "Status". The "Signature" column has the value "Insured". The "Email" column has a "Send Email" button. Below the table, there is a text input field for "Agent Email (required)" and a "Save Agent Email" button. At the bottom of the form area, there is a link that says "Click here to refresh the email status". Below the form area, there is a separate section with the text "To change the signature method, use the button below" and a "Change Signature Method" button.

- Using the screen on the prior page, you can send an email to each individual who needs to sign the application. In some situations that may be (1) the applicant, (2) the owner and/or (3) the payor.
- Enter your email address in the “Agent Email (required)” box & click the **Save Agent Email** button. This will (1) embed the agent’s email address inside of the email(s) sent to the individual(s) for signature, and (2) will allow the agent to receive an email notice once the application has been signed.
- Next click the **Send Email** button and the agent will then be prompted to enter the appropriate email address for each individual whose signature is required. Then click the **Send Email** button to actually send out the email. (Repeat this step for all individuals who need to sign the application.)
 1. A separate email must be sent to all parties who need to sign.
 2. If the same individual is the applicant, owner & payor; then only one email need be sent.
 3. Hint: If the recipient indicates the email has not been received, please double check the email address and re-send if the address needs to be corrected. Also please ask them to check their “spam” or “junk” folders just in case.
- Step 2 – Signee(s) procedures: – once the emails have been received:
 - He/she will click on a link in the email taking them to a secure website.
 - Here he/she will login using the last 4 digits of his/her Social Security Number.
 - Note: All of the application documents must be reviewed (scroll completely to the end of the application packet) before they are allowed to sign. Afterwards he/she will type in their name providing an electronic signature.
- Step 3 – Transmitting the Application*:
 - You will be sent a confirmation email once all of the signatures have been collected. This email will present 2 options for transmitting the application:
 1. Transmit the application directly from the email. To do so click the “[here](#)” link embedded inside of the email. No further action is needed. A screen confirming the application was successfully transmitted will appear. The case will now appear in the **Applications Previously Transmitted** section of the website if you wish to view it., or
 2. Review the application prior to transmitting. To do so click InsuranceApplication.com link embedded inside of the email. By clicking this link you are directed to the login screen. Once logged in, select the case from the “Applications in Progress” screen. On the menu that appears you be able to view and/or submit the application.
 - You may also choose to review / transmit the application sometime after you receive the email notification. Any time after the application has been signed; you can transmit the app using the normal procedure.

* Reminder: Until such time as the application has been successfully transmitted, the New Business staff will not have any record of a case that is in progress.