

# Covid-19 Temporary Guidelines



## ACCELERATED UNDERWRITING PROGRAMS

*Accelerate Your Client's Experience.*

<b>CARRIER:</b>	<b>AGES</b>	<b>FACE AMOUNT &amp; NOTES</b>
<b>American National</b>	0-65	<p><i>Xpress program available issue ages 0-65 up to \$249,999 face amount.</i></p> <p><i>Xpress Plus program available issue ages 18-50 for face amounts \$250,000-\$1,000,000; and issue ages 51-60 for face amounts \$250,000 - \$500,000.</i></p>
<b>Ameritas</b>	18-60	<p><i>\$100,000 - \$1,000,000</i></p> <p><i>All life products. Not available for applicants who reside in New York.</i></p>
<b>John Hancock</b>	18-60	<i>John Hancock will be requesting a post-issue attending physician statement (APS) for every issued ExpressTrack case.</i>
	66-70 18-65	<p><i>\$3,000,000</i></p> <p><i>May consider medical records as a substitute for cases where exams and labs are not possible</i></p>
<b>Pacific Life</b>	50-69	<i>If APS available for comprehensive physical within 18 months, no labs or exam required</i>
<b>Principal Insurance</b>	18-60	<i>Standard or better risk class</i>
	18-40 41-60	<p><i>\$2,500,000</i></p> <p><i>\$2,000,000</i></p> <p><i>Complete physical with labs and normal results in prior 24 months. Standard or better risk class</i></p>
<b>Protective – PLUS</b>	18-60	<p><i>\$100,000 - \$1,000,000</i></p> <p><i>Face amount varies based on age (Protective Life Underwriting Solution)</i></p>
<b>Prudential</b>	18-60	<i>Nonsmoker or better; select minor health conditions, aviation, and avocations are accepted.</i>
<b>SBLI</b>	18-60	<p><i>\$500,000</i></p> <p><i>No Labs/exam for all risk classes</i></p> <p><i>*Insureds over 50 without a primary care MD who seek wellness care will be declined.</i></p>
<b>United of Omaha</b>	18-55	<p><i>\$100,000 - \$1,000,000</i></p> <p><i>Available for Term Life Answers 10/15/20/30- year</i></p>

### VALUE TO YOU:

*Serve clients and prospects faster by offering accelerated underwriting.*

*Apply to more than one company with full disclosure.*



*All carriers require online application for Accelerated Underwriting, except Principal - which will accept a paper application.*



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# eSuite Instruction Guide

*Helping You Grow Your Business*

## Welcome to Innovative Underwriters eSuite package

Our eApplication and Drop Ticket platforms make it easier for you to do business with IU - providing your clients with a quick and convenient experience.

### e-Application

*Reduce policy issue cycle times and receive faster paid commissions! This process helps eliminate paper applications and allows you to complete applications online along with eSignatures. Unlike paper apps, eApp will not forget forms and will put everything in good order.*

**Pages 2 - 4**

### Drop Ticket

*Save time and serve more clients through our multi-carrier, online, mobile enabled Drop Ticket option. This quick and easy option is the fastest route to an underwriter when a purchase decision has been made.*

**Pages 5 - 6**

### Drop Ticket VS e-Application

*Comparison chart to identify which best serves your individual cases.*

**Page 7**



# eApplication Guide

*Helping You Grow Your Business*

## Welcome to Innovative Underwriters eApplication

Reduce policy issue cycle times and receive faster paid commissions! This process helps eliminate paper applications and allows you to complete applications online along with eSignatures. Unlike paper apps, eApp will not forget forms and will put everything in good order.

## Available Carriers

***John Hancock***

***Lincoln***

***Mutual of Omaha***

***Nationwide***

***Principal***

***Prudential***

***Securian***

Access the e-App platform through Innovative Underwriters website using your GOL login: <https://innovativeunderwriters.com>.

**Please note:** if you are taking an application for a carrier listed in the states below, you **MUST** complete contracting paperwork prior to submitting the e-Application. The IU licensing and contracting team can be reached via phone 800-446-7872; or email: [c&l@innovativeunderwriters.com](mailto:c&l@innovativeunderwriters.com)

<b>CARRIER</b>	<b>PRE-APPOINTMENT STATE</b>	<b>NOT AVAILABLE IN NEW YORK</b>
<i>John Hancock</i>	<i>MT, PA, UT, WI</i>	X
<i>Lincoln Life</i>	<i>PA</i>	
<i>Nationwide</i>	<i>PA</i>	
<i>Principal</i>	<i>None</i>	X
<i>Prudential</i>	<i>PA</i>	
<i>Securian</i>	<i>PA, WI</i>	
<i>United of Omaha</i>	<i>MT, PA</i>	X

## Step-by-Step Instructions for e-Application

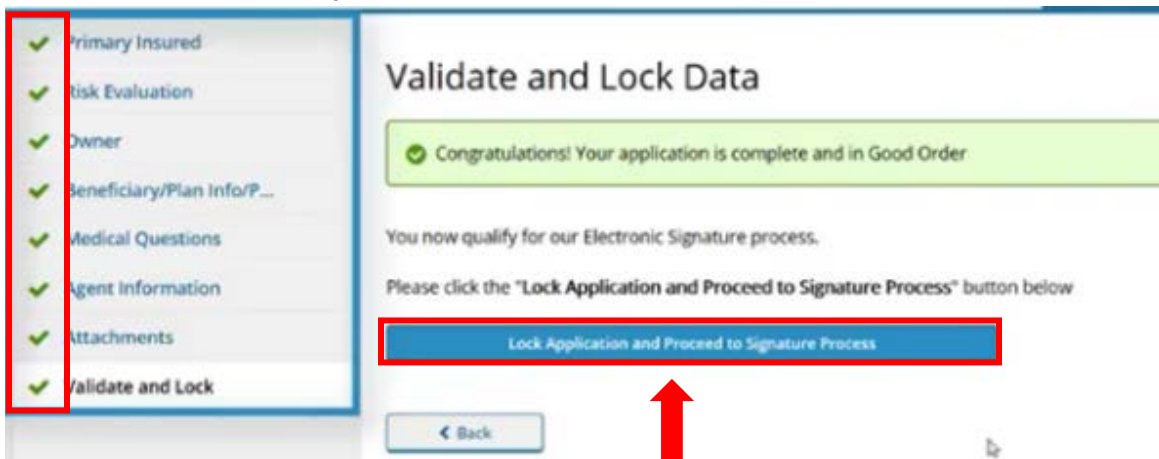
1. Log into the e-App platform and start a **NEW CASE**



2. Choose the **CARRIER**

3. Click **SELECT** and complete all fields of the application

4. When all check marks along the left-hand side turn green (✓) the application is ready to be submitted

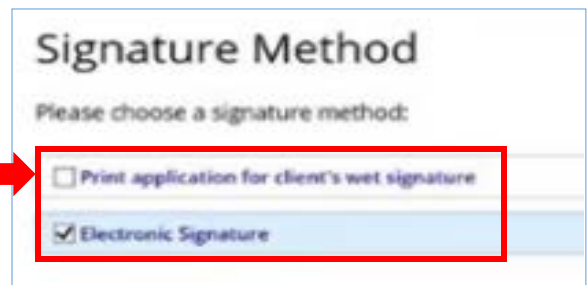


5. **LOCK APPLICATION** and proceed to **SIGNATURE PROCESS**

6. Choose **E-SIGN** (or print the ap for wet signature, if needed)

7. Choose **E-SIGN via EMAIL**

*If you are using a Guardian exam for another carrier, the Non-Medical (Part 2, Part B) of the application will be required. Please print for client signature.*



8. An **EMAIL NOTIFICATION** will be sent to you once all signatures have been collected from the insured/owner (*Client will use the last four digits of their SSN to access*)
9. **SUBMIT** application for processing.
10. You will receive an email to **SIGN AS AGENT**

## Tips For Using e-Application

- Complete all areas highlighted in **yellow**
- **✓ Green check marks** indicate the section is complete
- **? Red question marks** indicate required information is missing
- Application sections do not have to be completed in order
- Additional sections will populate for travel, aviation, pilot etc.
- **Auto-save feature** saves your progress after each completed page
- **Stop and return to an application later** by simply clicking **SAVE**
- Applications remain **saved in the system for 120 days** – this restarts every time you modify the application
- Emails come from [donotreply@ipipeline.com](mailto:donotreply@ipipeline.com)
- Note there are **3 buttons that the client must open before signing:**
  - **Review app, Buyer's Guide, & Decline**
- Click **VIEW FORMS** to print a paper application, if desired
- Enter **personal notes** prior to submitting in the **NOTATIONS** section
- **Resend client emails** under **CASE STATUS**; choose **RESEND**
- If a client **declines the application**, I-pipeline will notify you
- The application can be **unlocked** at any time. However, if you acquired signatures prior to unlocking, those will be removed and new signatures will be required on all pages.
- A dashboard displaying your cases will be available as you start using the e-app tool. Select **VIEW CASES**



# Drop Ticket Guide

*Helping You Grow Your Business*

## Welcome to Innovative Underwriters Drop Ticket

Save time and serve more clients through our multi-carrier, online, mobile enabled Drop Ticket option. This quick and easy option is the fastest route to an underwriter when a purchase decision has been made.

### Available carriers

<b>American General</b>	<b>Pacific Life</b>
<b>American National</b>	<b>Protective Life</b>
<b>Banner Life</b>	<b>Prudential</b>
<b>John Hancock</b>	<b>SBLI</b>
<b>Mutual of Omaha</b>	<b>William Penn</b>

### Access Drop Ticket

*If using Term On The Go for the first time, you will need to register. Please contact IU for an immediate ID request approval.*

Enter from the Term on The Go section on Innovative Underwriters website

<https://innovativeunderwriters.com/term-on-the-go/>

### It's as Easy as 1, 2, 3

#### Step 1

*Spend 5 minutes gathering basic information from your client to start the simple online process for life insurance*

#### Step 2

*A trained call center specialist contacts your client to complete the application via 20-minute phone call and sets up paramed exam (if required)*

#### Step 3

*You sit back and wait for the policy to be issued*

*See simple instruction guide on next page*

## Step-by-step Instructions for Drop Ticket

- **LOGIN** to the Term on The Go platform
- Click **START QUOTE** and enter the client information for rate Class
- Choose **ANNUAL** premium mode; monthly will also be provided
- Select a **CARRIER** or leave unselected to quote all carriers on platform; Click **QUOTE**
- Choose **CARRIER** and click **TICKET** to begin application process
- The system will guide you through the process and prohibit you from moving on until all required information has been entered
- When completed, click **VIEW** to review; when ready, click **SUBMIT**
- Fulfillment center will begin processing. IU will be notified and a case manager will be assigned
- Inform your client that a trained call center specialist from the Fulfillment Center will call them to complete Part 2, set up Paramed exam (if required), and determine anything else needed. This call will take approximately 20 minutes.
- Your case manager will provide you with case status updates

For questions on Drop Ticket, contact [Angie DeFazio](#) or your [Innovative Underwriters Sales Team](#)

## Drop Ticket VS e-Application:

DROP TICKET	e-APPLICATION
Perfect solution for smaller cases that allows you to support a larger customer base while spending more time prospecting and less time on paperwork	Paperless option that ensures you are always using the right forms and helps reduce application scrubbing time that accelerates underwriting and policy issuance.
Quick form that pushes the tele-interview and signature collection to the carrier and their fulfillment center.	Fully electronic process where the advisor submits the application on-line and sends electronically to the client for e-signature; then back to you for submission.
Abbreviated application requiring only basic client information along with additional state requirements	Part 1 of application completed online
Carrier supported call center completes application upon your authorization, gathering additional information including medical questions and ordering exams	Intuitive system guides you through the application to ensure 100% in good order
Carrier supported call center collects client signatures	Client has opportunity to sign application electronically
<b>This process allows you to “drop” it and move on</b>	<b>This process allows you to always be in full control</b>