

Quick Reference Guide

The Writing Agent

Pre-screen applicant to provide a more accurate initial quote

- Refer to the [Field Underwriting Guide](#), also available on eStation under the Underwriting menu option.
- [Rapid Rater](#) will assist in providing the right premium for our Term and GUL products.
- Winflex will build the right illustration or quotations for our IUL, GUL and VUL options.

Complete the Ticket (online)

- Vendor will coordinate signatures of all state-required forms, either as electronic signatures or following the paramedical exam (if needed).
- Unsigned quotation needs to be included if the GUL product is selected.
- Receive email confirmation upon submission.

Collection of Initial Premium

- If your client wishes to pay via bank draft, ExamOne will collect the client's bank account information during the interview.
- The agent should not collect the premium.

Do not schedule the paramedical exam

- ExamOne will schedule the exam (if needed) once the interview has been completed. *(Note: No exam is required for sales that qualify for non-medical underwriting,)*

Prepare your client for the ticket process

- Your client should understand the purpose of the interview and the length of the interview. Refer to our [Client Preparation Guide](#) for information.

Be familiar with the application status throughout the process

- Visit examone.com for the ticket.
- Visit eStation.americangeneral.com for the underwriting review.

Once the policy is approved, deliver the policy to the client and collect any delivery requirements (Electronic option available)

AG Quick Ticket Benefits

- Speedier case processing
- Reduced chance of application errors
- Timely paramedical exam
- User-friendly website with minimal data collection
- eSignature option available
- Vendor handles application packets, customer signatures, quality control and submissions to American General Life
- Status available for producers and agencies via eStation

AG Quick Ticket cannot be used in the following cases:

- Application in which the payer is not the insured
- Application is trial/informal
- Application requesting coverage for Spouse/ Other Insured
- Replacements in New York
- Client is unable to complete telephone interview in English or Spanish. Note: Due to Underwriting guidelines, a third-party interpreter cannot be used during the telephone interview. Answers must be provided directly by the client.

The Agency

- Status can be monitored at eStation.americangeneral.com.

What happens after I submit a ticket?

- ExamOne will contact the applicant within one business day of receiving the ticket to complete the phone interview.
 - If the applicant is not available, ExamOne will leave a message with a toll-free number for the applicant to call. ExamOne will continue to follow-up for 14 days.
- Interview is completed over the phone.
 - Average interview takes 20-30 minutes.
 - Information collected includes:
 - Application Part A
 - Application Part B
 - Any applicable questionnaires
 - Additional forms as required by the state
- ExamOne schedules the paramedical exam (if needed) with the customer.
Note: No exam is required for sales that qualify for non-medical underwriting.
- Application is emailed to the insured and owner (if there is another owner) when electronic signature is requested. Otherwise the application and any state-specific forms are delivered to the client to review and sign during the paramedical exam. If no exam is required, the application will be mailed to your client to sign and return to the Order Fulfillment Center.
- Status information is provided through all pending aggregator sites throughout the process.

Helpful Hints

- When using AG Quick Ticket, no paper forms are required for the agent to complete.
- The issue state will be the state in which the policy owner first signs the application.
- Customer preparation is key. Refer to our [Client Preparation Guide](#) for information.
- Application interviews that are not completed after the vendor has left five messages will be closed. If a client wants to reopen a case, they may call 888-876-3407 Monday - Thursday from 7 a.m. to 9 p.m., Fridays from 7 a.m. to 9 p.m. and Saturdays from 8 a.m. to 4 p.m. Central time. The insured can call to complete the tele-interview at any time instead of waiting for ExamOne to call.
- Do not schedule the exam. If an exam is needed, ExamOne will schedule the paramedical exam once the tele-interview is complete.
- Status of the application throughout the process is provided on multiple sites:
 - examone.com
 - eStation.americangeneral.com
- For additional resources, please view and bookmark the [AG Quick Ticket Playbook](#).

The Insured and Owner must have separate email addresses for the ticket to be eligible for eSignature.



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