

Introducing Online Part 2 Application for WriteAway[®]

266NB

TO: General Agents, Writing Agents, and MGAs

RE: Introducing Online Part 2 Application for WriteAway[®]

Date: February 20, 2020

Effective: February 22, 2020

North American is excited to introduce an enhancement to our WriteAway accelerated underwriting program that allows your client to provide their lifestyle and medical history on an Online Part 2 Application. This application process replaces the phone interview that is used today. This new tool gives your client the ability to complete their Online Part 2 confidentially on an advanced platform at any time, with the convenience of being able to complete the process independently and from any electronic device.

In addition to the new Online Part 2, your client can still enjoy the following potential benefits of the WriteAway process:

- Less Invasive—Opportunity for no labs or exams
- Simple online application process
- Reduced Not in Good Order (NIGO) applications
- Faster turnaround—Clients can typically have a decision in 48-72 hours
- Full commissions plus quicker processing means you can get paid faster

Note: The ESP telephone interview will continue to be available for your clients that are not fluent in English, have visual impairments, or have technical limitations.

Availability

The Online Part 2 is available for all products offered through SimpleSubmit[®] and is approved in all states* except California.

How it works

At this time, Online Part 2 is only available through SimpleSubmit. All clients that qualify for the WriteAway process using the existing criteria are now referred to the new Online Part 2 instead of the phone interview. Here is how the process works:

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Field Bulletin

- After a SimpleSubmit application that qualifies for WriteAway is signed and submitted, an email will be sent to the client with a link to complete the Online Part 2. For applications submitted through the North American website or any MGA websites that do not utilize the Go/No Go feature within iPipeline, the client email will be sent approximately 15 minutes from submission of the e-application.
- For applications submitted via an MGA website that uses the Go/No Go feature, the client email will be sent approximately 15 minutes from when the MGA submits the e-application.
- The email has a unique link to the Online Part 2. When the link is clicked, the client will be directed to a verification page. The client inputs their full name, birthdate, and the last four digits of their Social Security number.
- Upon successful identity verification, the Online Part 2 Application opens. It consists of interactive medical and non-medical questions. The client will navigate through the screens to provide their lifestyle and medical history.
- After all questions are answered, the Application Part 2 populates with the information they provided. Your client will be directed to review the Application Part 2 and complete an electronic signature. An SMS text verification will be required as part of the signature process. When the signature process is complete, the information your client provided will be transmitted to Underwriting.

Note: WriteAway underwriting criteria has not changed with this updated process and is only available for New Business applications.

Agent Assisted Online Part 2

Actively licensed soliciting agents will receive an email notification once the Online Part 2 email has been sent to the client. This keeps the agent updated in real time in regards to delivery of the email and allows them to easily assist the client. When the Online Part 2 is accessed, the client will choose an option of completing individually or with agent assistance. In order for your client to move forward with your assistance they must provide a cell phone for SMS text verification. When the agent-assisted option is chosen, the following additional steps occur.

- When the link is accessed the agent will be prompted to assist in the verification process.
- After all questions are answered, an agent attestation page appears for the soliciting agent to acknowledge they assisted in the completion of the Online Part 2. You and your client will then be directed to the signature process.

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- There are two signature options available: Sign Now or Sign via Email. With both signature processes, a SMS text verification is required.

E-Applications in Process

For applications that qualify for WriteAway, note the following guidelines regarding which route your client will follow based on the timing of the e-application being locked and submitted.

- All e-applications that are locked and submitted prior to February 22, 2020, will follow the tele-phone interview path.
- E-applications locked February 22, 2020, or later will follow the new Online Part 2 path.
- E-applications locked prior to February 22, 2020, that are unlocked then re-locked February 22, 2020, or later, will change to the new Online Part 2 path.

Webinar

Register for the upcoming webinar to learn more about this new process:

Monday, February 24, 2020 at 11:00am CST

[Click here to register!](#)

Underwriting/JAS

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