AGENT MANUAL

Contents

The following items can be completed by visiting the appropriate Company website. Check your contract or the new agent email you received to determine the appropriate Company and then proceed with the remaining steps:

American-Amicable Life Insurance Company of Texas
IA American Life Insurance Company
Occidental Life Insurance Company of North Carolina
Pioneer American Insurance Company
Pioneer Security Life Insurance Company

Amendment Completion
Question: How do I complete an amendment electronically?

1. After logging into the company website, select the option for "Agent E-file".
2. Select the option for Correspondence – Online Policy Correspondence (All Correspondence for last 30 days).
3. Select the policy which has the endorsement you need to complete and click "View".
4. Select one of the options:
   a. Refuse Endorsement – Only select if client does not wish to proceed.
   b. On Screen Signature – Use this option if you are face-to-face with the client.
      i. Click on "Accept As Is" if no changes are necessary or "Counter Offer".
   c. Email for Signature – Use this option if your client will be signing via email.
      i. Click on "Accept As Is" if no changes are necessary or "Counter Offer".

Application Status
Question: How do I view the status of a pending application?

1. After logging into the company website, select the option for "Agent E-file".
2. From the menu items listed, look for the "Client List" option, then select one of the following:
   a. Writing agents select "View"
   b. Managers select "View All"
3. This will display a listing of all policies. To limit the view to just pending applications, select the "View Pending Only" option.
   a. To view a short description of the statuses in Agent E-file, click the PDF icon

   Adobe Acrobat
   Document

4. Any pending applications will be displayed to include any pending requirements.

a. To view a short description of common requirements, click the PDF icon

Adobe Acrobat
Document

Chat/Calling

Question: How can I communicate with someone at the Home Office?

1. After logging into the company website, select the option for "Live Chat".
2. Select the appropriate department with which you would like to chat with.
    a. Please be prepared to provide your agent number, name, and last four of your SSN.
3. If you prefer to call, please call 1-800-736-7311 and press the appropriate prompt for the department you need to speak with.
    a. Please note: Risk Assessments can only be done using our "Live Chat" feature or by emailing riskassess@aatx.com.

E-Training

Question: Do you provide product training?

1. After logging into the company website, select the option for "E-Training".
2. Select the appropriate plan that you would like to learn more about.
3. Download the PDF, PowerPoint, or video (if available) to learn more about the product(s).
    a. Also be on the lookout for email announcements of upcoming product trainings presented by our Marketing executives.

Ordering Supplies

Question: How do I order product supplies / sales materials?

1. After logging into the company website, select the option for "Order Supply".
2. Select the state(s) for which you need the item(s). This corresponds to the state in which the Proposed Insured will be at time of application.
3. Select the product(s) or category(ies) for the items you wish order. Then click "Continue".
4. From the list of materials displayed you can either select an item(s) to order or view the item(s).
    a. To order, enter the quantity you desire next to the item(s) and click "Continue"
    b. To view and/or print, click on the button found to the right of the item(s)
5. To complete the ordering process, you will be asked to provide your agent #, contact information & shipping address.
6. After your order has been placed, you'll be provided a confirmation number.

Persistency and Placement

Question: How do I check my persistency and placement ratios?

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1. After logging into the company website, select the option for "Agent E-file".
2. At the top of the page, click on the blue button titled INFO
3. Scroll to the bottom where you will find several high-level statistics including Persistency and Placement.

Running Quotes

Question: How do I run a quote on a client?

1. After logging into the company website, select the option for "Illustrations".
   a. Alternatively, visit our [Phone Quoter (www.InsuranceApplication.com)](www.InsuranceApplication.com)
2. Select the appropriate Product for which you need a quote.
3. Fill in the appropriate information and click "Continue".
   a. If you accessed the quoter on the company website, click on the PDF that automatically downloaded.
   b. If you accessed the Phone Quoter, your quote would present on the main page where you entered information. You can click on "View PDF" to see the illustration.

Submitting Information

Question: How do I submit information for myself or a policy holder?

1. After logging into the company website, select the option for "Service Request".
2. Select the appropriate department from the Department dropdown.
   a. Please ensure you select the correct department to prevent delays.
3. Select the appropriate service type from the Request Type dropdown.
4. Provide policy number (if appropriate), client name (if appropriate), in the respective fields.
5. Type all necessary information you wish to submit and attach any documents related to the request.
6. Hit submit.
   a. A historical archive of previously submitted requests can be found by clicking the "History" button at the top of the page.
   b. To download instructions on using the Service Request website, click the PDF icon

   ![PDF] Adobe Acrobat Document

Application Submission

Question: What options are there for submitting new applications?

1. On-Line Application – Go to www.InsuranceApplication.com and select "Mobile Application"
   a. Final Expense & Term Decision Engine – introduced to eliminate application review wait time.

       b.   Signature Options – Most products offer a choice of (1) Sign on Screen, (2) Email for Signature & (3) Voice Signature.

2. Upload an image of the application – Go to www.InsuranceApplication.com and select "App Drop".
3. Fax – (254) 297-2100

Bank Account Verification (GIACT)

<u>Question: What is the purpose of GIACT? What will it change in the application process?</u>

1. GIACT can help reduce the amount of returned drafts on Mobile applications.
   a. Lack of payment can lead to termination of a policy and the goal is to catch potential issues at point-of-sale and allow them to be corrected at that time.
2. GIACT will implement a validation process on all Mobile applications on which bank draft is the method of payment.
   a. Bank information will be checked by our vendor during application completion.
   b. The verification process will automatically appear in the Mobile application if the payment method is bank draft.
3. Key Points of the validation process
   a. It is required to be completed **once** while completing application.
      i. -- Click this button to begin the validation process
4. The validation process will return one of two generic responses:
   a. **Pass** message: Verification Successful – Do not validate again unless you are providing new bank information.
      i. The "Pass" message is not a guarantee that a return draft will not eventually occur. But merely an indication that the validation process has not identified issues with the account.
   b. **Fail** message: Unable to validate payment information. Please review the payment information and try again.
      i. If you receive a "Fail" message, you have the option to change the bank information and retry the validation 2 additional times. After the 3rd attempt, the last bank information entered will be used for payment.

Completing a New Bank Draft Authorization Form

<u>Question: How do I complete a new bank draft authorization form electronically?</u>

1. Go to www.InsuranceApplication.com and select "Online Bank Auth"
2. Login by entering your agent number and password (use the same password as the one used to access the agent portal).
3. Fill out the form and then click "Process Authorization"
4. Choose a signature option
   a. Sign on Screen
   b. Email for Signature
5. Once the authorization form has been signed, it will be delivered electronically to the Home Office for processing.

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Drafting for Premiums to Coincide with Social Security

Question: How do I indicate on the application that drafts for premiums should coincide with the Social Security funding calendar?

1. When completing the application, you will be asked "Would you like to have your draft coincide with your Social Security payment schedule?"; answer "Yes" to this question.
   - On the **"Requested Draft Day"** indicated one of the following 5 options:
     — **"1S"** – if payments are received on the 1st of the month
     — **"3S"** – if payments are received on the 3rd of the month
     — **"2W"** – if payments are received on the 2nd Wednesday of the month
     — **"3W"** – if payments are received on the 3rd Wednesday of the month
     — **"4W"** – if payments are received on the 4th Wednesday of the month
   - In the **"Policy Date Request"** field indicate "Upon Approval" (do not enter a specified date)

Question: If the Social Security drafting option is selected, what happens if a bank draft is returned for Insufficient Funds?

1. A notice will be sent to the policy owner about the returned payment. The writing agent is provided notification as well.
2. The notification to the policy owner will advise them that we will wait until the next Social Security date in the following month before we will attempt to draft again. At that time, we will be drafting for 2 months of premium.

Risk Assessments /Pre-Qualification

Question: How can I request a risk assessment to see if my client can potentially qualify for coverage?

1. There are two ways to request a risk assessment from an underwriter:
   a. Use the "Chat" feature available in the agent portal
      i. After logging into the company website, select the option for "Live Chat".
      ii. Select the appropriate department with which you would like to chat with.
      iii. Please be prepared to provide your agent number, name, and last four of your SSN.
   b. Send an email to riskassess@aatx.com.
2. Using either option, be prepared to provide the following details:
   a. Product Applying for
   b. Tobacco Status
   c. Height/Weight
   d. Age
   e. Gender
   f. Current/Recent Prescription Information (include reason prescribed)
   g. Medical History
   h. Occupation or Source of Income

i. Any Additional Information you feel would be important

Key Contacts

Department	Email	Phone Prompts
Contracting	contracting@aatx.com	**1, 1, 3**
Commissions	commissions@aatx.com	**1, 1, 4**
New Business Agent Support	marketingassistants@aatx.com	**1, 1, 1**
Supplies	supplies@aatx.com	**1, 1, 6**
Client Experience	cx@aatx.com	**1, 1, 7**
Underwriting	underwriting@aatx.com	**1, 1, 1**
Risk Assessments	riskassess@aatx.com	**N/A**