

Life



A **Sammons** Financial Company

North American Company for Life and Health Insurance®



Simple
SUBMIT® e-app

Agent guide



Why SimpleSubmit?

North American's SimpleSubmit e-app allows you to fill out an application, order a paramedical exam, obtain an electronic signature and submit the application electronically. In addition, any required leave-behind forms will be conveniently emailed to your client, meaning no paperwork is required of you!

This process assures that your client's application is submitted in good order, which allows North American to begin the underwriting process sooner, get the policy issued more quickly, and pay your commissions faster!

When to use SimpleSubmit

Before you begin the process, use the below guide to make sure the case meets all of the criteria needed for SimpleSubmit. Cases that don't meet all of the criteria will require a paper application.

Products	All of North American's life insurance products are available via SimpleSubmit.
Face amount	All face amounts are available via SimpleSubmit.
Age	Available for all ages. SimpleSubmit will include questions regarding your client's medical and personal history for ages 0-17.
Owners	Maximum of two (may be the same as the insured)
Beneficiaries	Maximum of five primary; maximum of five contingent
Children's term insurance rider	Maximum of ten children
Existing coverage	Maximum of five other policies
Number of agents	Maximum of six
Existing paramed	An existing exam completed for North American or another company in the past 12 months can be used in conjunction with a SimpleSubmit eApp. If another company exam is indicated within SimpleSubmit, there will be an option to upload the exam documents. If the documents are not uploaded at the time the application is completed, you will be required to provide the exam documents prior to an underwriting decision. SimpleSubmit will include questions regarding your client's medical and personal history when utilizing an exam from another company.
Replacements	Internal and external replacements (exchanges) may be processed through SimpleSubmit. The 1035 exchange form is available for you to complete via SimpleSubmit. Please be aware some carriers still require an original signature on the 1035 form.
Policy changes	Internal Exchanges are allowed. No other policy change activity is allowed at this time.
Temporary Insurance Agreement (TIA)	Allowed, subject to the conditions of the TIA. Requires electronic funds transfer (EFT), Military Government Allotment, Civil Service Allotment, or 1035 exchange to bind coverage. TIA is not available for internal exchanges.
Payment type	Collecting a premium check with an eApplication is not allowed. Direct Bill, EFT, Government Allotment or List Bill are allowed.
Email Address	It is strongly recommended to obtain your client's email address as it is required for certain signature methods. If your client does not have an email address, you will be required to physically provide your client with all of the disclosures and leave behind forms required for the application.
State availability	Available in all states
Agent state appointment	North American requires you to be appointed in the state where you will be writing business. If you are not currently appointed in the state where you plan to write business, North American recommends that you submit your contracting paperwork prior to submitting the application. Please note that each state has different requirements for being appointed prior to writing business.

Steps for SimpleSubmit

1. **Access the iGO e-App system** through your managing general agency's website if available, or through northamericancompany.com by clicking ☒ SimpleSubmit. We recommend only one e-App window be open at a time; more than one window open may cause technical difficulties.
2. **Complete required information** on the Case Information screen.
3. **Review the Pre-qualification screen to determine eligibility and select the appropriate application type.**
4. **Complete the application.** Our SimpleSubmit process will lead you through a series of screens where you will input the case information. All required fields will be highlighted in yellow. There will be a navigation guide on the left side of the screen that lists each section of the eApplication with an indicator of whether the page is in good order or not. Within the navigation guide, a green checkmark will appear when a section is completed in good order and a red question mark will appear when a section is not in good order. You are able to exit an eApplication without submitting, and any data entered will be saved.
5. **Validate and lock the application.** Once all of the required information has been entered, you will lock the eApplication. Locking the application ensures that no data is changed during the signature process. After clicking the lock application button, the screen will refresh and the policy number will display.
6. **Select a signature method.** The following electronic signature options are offered through SimpleSubmit.
 - E-sign face-to-face (desktop/laptop or tablet/mobile device);
 - E-sign via email (non-face-to-face situations);
7. **Schedule a paramed exam (for ages 18+).** Cases that do not qualify for the WriteAway® Accelerated Underwriting program (refer to WriteAway field guide) will require a paramed exam. Within SimpleSubmit, there is a Paramed Scheduler tool available to assist with scheduling the paramed requirements. You also have the option to bypass the scheduler and place an order directly with an approved vendor of your choice.

When utilizing the paramed scheduler tool within SimpleSubmit, there are two paramed vendor options: APPS and ExamOne. The online scheduling tool is directly linked to the company selected, and the process is slightly different for each company. See directions for each company below.

APPS

Appointment times are considered confirmed, if the examiner must reschedule the client will be contacted directly.

- a) Select APPS from the dropdown box, then click the "APPS Scheduler" link.
- b) Select a date and time that works for your client.
 - If your client is unable to commit to an appointment time, still proceed to the scheduling tool. Instead of selecting an appointment, check the box that indicates **"None of these times work for my client. Please call my client to schedule the exam."** A request will then be submitted to have APPS call the client directly to schedule the exam.
 - If an examiner is not available in your area, a message will appear advising that APPS will contact your client to schedule the appointment.
- c) Confirm the appointment time and click Submit.
- d) Review the examiner contact information and select Return to eApp.
- e) Follow the paramed exam progress on Paperless Pending.

ExamOne

Appointment times are considered requests and are not confirmed; the examiner will call the client directly to confirm the appointment.

- a) Select ExamOne from the dropdown box, then click the "ExamOne Scheduler" link.
- b) Select a date and time that works for your client.

- If your client is unable to commit to an appointment time, still proceed to the scheduling tool. Instead of selecting an appointment, enter at least one date in the “Alternate Date” field. A request will then be submitted to have ExamOne call the client directly to schedule the exam.
- If an examiner is not available in your area, enter at least one date in the “Alternate Date” field. A request will then be submitted to have ExamOne call the client directly to schedule the exam.

c) Click Submit.

d) Review the examiner contact information and select Return to eApp.

e) Follow the paramed exam progress on Paperless Pending.

8. Complete signatures. For face-to-face signatures, continue through the e-signature process using the prompts on the screen. If using e-sign via email, you will receive an email once all signatures are electronically obtained indicating that the case is ready for your signature and submission. If you don't receive this email you can go to the “My Cases” list, then to “Case Actions”, click on the drop down arrow, and select the e-sign option. You can also resend emails to clients or to a different email address if necessary. After you have completed the case by signing and submitting the eApplication, the following process will occur:

- An email is sent to the client with information on the next steps, which will include paramed exam instructions if applicable. This email also provides the client access to the application packet which includes any required leave-behind forms.
- The application is transmitted to North American for processing.

9. Access case information if needed. Case information is available via Paperless Pending on the North American website within 24-48 hours after the signed application is submitted.

Support

Pending cases

For issues related to pending cases, agents should contact their managing general agents. Managing general agents should contact their dedicated North American New Business team.

Technical issues

For technical problems related to SimpleSubmit, please contact iPipeline at 800-641-6557 or email at support@ipipeline.com.

Case design and set up

For questions about case design, or for agents who need assistance setting up SimpleSubmit, please contact Sales Support at 800-800-3656 or email SalesSupport@nacolah.com.

iPipeline, APPS, and ExamOne, are independent third-party companies and are not affiliated with North American.

iGO® is a registered trademark of iPipeline.

Indexed Universal Life insurance products are not an investment in the “market” or in the applicable index and are subject to all policy fees and charges normally associated with most universal life insurance.

Sammons Financial® is the marketing name for Sammons® Financial Group, Inc.'s member companies, including North American Company for Life and Health Insurance®. Annuities and life insurance are issued by, and product guarantees are solely the responsibility of, North American Company for Life and Health Insurance.

North American is not licensed to sell in New York.



Administrative Office
One Sammons Plaza
Sioux Falls, South Dakota
NorthAmericanCompany.com