

# New Business Submission Process Flow

Our Care Solutions new business submission process is fast and easy for you and your clients. The process can be divided into three steps.

## 1. Submission



- You complete the ticket application
- You order/schedule the interview
- You submit to OneAmerica®

We provide you with an ineligible impairment list so that you can quickly tell prior to submission if your client has any conditions that will exclude them from coverage.

Ordering and scheduling the interview at the point of sale keeps you in control and keeps your business moving.

## 2. Interview



- Our vendor will conduct the interview
- We offer, decline, or request additional requirements

Our vendor, LTCG, will reach out to your client to complete the interview at a time chosen by your client... even on the weekend!

Following the interview, the OneAmerica underwriters will review the interview results and offer coverage, decline or request additional information.

## 3. Issue/Pay



- You collect premium\* and any outstanding requirements
- We issue the policy and pay commissions
- You deliver the policy

Upon receipt of premium and requirements, we will issue the policy and pay commissions.

The policy will be sent for you to deliver to your client.

*\*Upon request, OneAmerica will issue a policy COD ("cash on delivery" — please note that actual cash should not be accepted as payment). With this process, commissions will be paid after premium is received and the policy is put in force.*

**NOT A DEPOSIT • NOT FDIC OR NCUA INSURED • NOT BANK OR CREDIT UNION GUARANTEED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • MAY LOSE VALUE** • LTCG is not an affiliate of the companies of OneAmerica.

**ONEAMERICA®** is the marketing name for the companies of OneAmerica | [OneAmerica.com](http://OneAmerica.com)