



## Quick Reference Guide

### The Writing Agent

- **Pre-screen applicant to provide a more accurate initial quote**
  - The American General Underwriting Tool is an easy tool to use when determining the right underwriting class.
  - Rapid Rater will assist in providing the right premium for our term products.
  - eConnections or Winflex will build the right quotation for our UL option.
- **Complete the Ticket (online)**
  - All state required forms can be signed by the applicant during the paramedical exam.
  - Unsigned quotation needs to be included (if AG Secure Lifetime GUL®II is requested).
  - Receive email confirmation upon submission.
- **Collection of Initial Premium**
  - If the 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.
- **Prepare the client for the ticket process**
  - The client should understand the purpose of the interview and the length of the interview.
- **Do not schedule the paramedical exam**
  - ExamOne will schedule the exam once the interview has been completed.
- **Be familiar with the application status throughout the process:**
  - [www.examone.com](http://www.examone.com) for the ticket
  - <http://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)**

### What is AG Quick Ticket?

AG QuickTicket streamlines the application process and improves your productivity time. The process is easy...

- Identify and quote the AG Term or UL product
- Submit the ticket
- The vendor contacts the client
  - Interviews to complete the application information
  - Schedules the exam
  - Checks the paperwork for completeness and signatures

### AG Quick Ticket Benefits

- Completely paperless, streamlined solution: user friendly web sites, minimal data collection and eSignatures
- Vendor handles cumbersome application packets, customer signatures, quality control and submissions to American General
- Status is available for producers and agencies via American General's producer website



## The Agency

- Status can be monitored from <http://eStation.americangeneral.com>

## AG Quick Ticket 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.
- Application interviews that are not completed after the vendor has left five messages will be closed. If a client wants to reopen a case, you can call 888-876-3407.
- Do not schedule the exam. ExamOne will schedule the paramedical exam once the teleinterview is complete.
- Status of the application throughout the process is provided on multiple sites:
  - [www.examone.com](http://www.examone.com) and
  - <http://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 with the customer.
- Application is delivered to client to review and sign along with all state-specific supplemental forms.
- Status information is provided through all pending aggregator sites throughout the process.

## When can I not use the ticket process?

- Application in which the owner is not the insured
- Application in which the payer is not the insured
- Application signed state is New York
- Application is trial/informal
- Application requesting coverage for Spouse/ Other Insured

