AGENCY | ONE

E-applications (iGO)

Tips & Helpful Hints:

- Turn off pop-up blockers.

- Try a different web browser (i.e. Google Chrome vs. Internet Explorer) if having trouble viewing.

- Choose correct e-app version based on product and underwriting type (contact AO case manager if unsure).

- Always 'Start New Case' rather than changing the client name on an existing case. Cases not moving forward can be deleted from the 'View My Cases' section if desired.

- Complete test cases to familiarize yourself with the process prior to discussing with clients.

- Text fields highlighted in yellow are required, but to avoid returning to your client for additional information, it's best to provide as much information as possible during submission.

- Prepare client for phone interview using AO's 'Tele-interview Prep Sheet' (carrier applications are also a good resource for potential information needed).

- Some carriers allow for additional documents to be uploaded (i.e. illustration, financial docs, copies of completed exams, etc).

- Do NOT click the back button/arrow during the e-signature and submission process. This can prevent applications from loading properly or case notifications being sent to you, the client or AgencyONE.

- An e-app can be 'unlocked' to update/correct information by clicking on the 'Validate and Lock Data" section and 'Unlock Application and Cancel Signature Process". Any changes will require the application to be re-locked and the signature process will re-start.
    - Alternatively you can provide corrections to your case manager and the information can be amended at the carrier, but all amendments will require signatures on policy delivery.

- Let your AO case manager know ASAP if client has already been examined.
    - This may affect which carrier or process should be used and may disqualify the client from some Accelerated Underwriting programs.
    - Additional exam requirements may be needed.
    - Please provide a copy of the completed exam to your case manager.

- Abbreviated exams (blood, urine and physical measurements only) are required if the insured does not qualify for Accelerated Underwriting although he/she may still qualify for best class.

- Please keep your case manager updated if you communicate with the client (i.e. interview completed?, exam scheduled?).

- Please be aware additional information, forms or signatures may be required throughout the process.

- Contact your AO case manager if unsure of state licensing and/or new business guidelines and requirements. Some carriers (i.e. SBLI and Cincinnati Life) use Applic*INT* rather than iGO. Please contact your AO case manager for more information.