

Life



During these unprecedented times, North American is here to offer unique and flexible opportunities for you and your clients. Read on to see how we're adjusting our procedures to keep your business moving forward.

Expanded WriteAway® Opportunities

Whether you have cases currently pending or are looking to leverage our fully online application process, we want to make sure your business is not impacted.

Note: For producers in the state of California, we are actively working on a solution for a version of accelerated underwriting in light of so many paramed vendors shutting down in California. We will provide more detail on this as soon as possible.

Pending applications:

Effective immediately, any pending cases with an outstanding paramed exam that fall within the WriteAway process criteria are able to complete the Online Part 2 or tele-interview, instead of the paramed exam.

WriteAway criteria:

- Ages 18 – 50: \$1 million or less
- Ages 51 – 60: \$500,000 or less

While WriteAway is designed for clients of standard or better risk, the processes for the Online Part 2 or tele-interview can be utilized by all applicants within the age and face amount criteria. This includes clients that are potentially substandard risks. Underwriting will review on a case-by-case if labs will be required.

As an agent, you will need to:

- Determine whether the Online Part 2 or tele-interview is the best process for your client.
- Contact New Business if you would like either the Online Part 2 or a tele-interview completed instead of the paramed exam.
- Provide your client's email address if requesting the Online Part 2 or their phone number if requesting a tele-interview.

Future applications:

1. E-Application – We are actively working to remove the 'pre-qualification' questions, which allows an applicant to complete the Online Part 2 or tele-interview. In the interim, select "No" for the medical and personal history questions. This will give your client the ability to complete either the Online Part 2 or tele-interview.
2. Paper Applications – If your client meets WriteAway criteria, select the Online Part 2 option on our newly implemented application. Please ensure an active email is included to minimize any delay in the process.

Statement of health

As we continue to closely monitor COVID-19, effective immediately, we will now require a completed Statement of Health and Insurability form upon policy delivery for all policies.

Digital copies of policies

We also understand that digital copies of policies would be an additional benefit during this time. With this in mind, we are implementing a process to allow you and your client to receive a digital copy of the policy via secure email. This will be available for New Business and Policy Change policies, effective immediately.



To have you and your client receive a digital copy of the policy, you will need to take the following steps:

1. Submit the completed 'Consent to do Business Electronically' form along with the application. This form will be made part of the forms kit on FormsFactory early next week.
2. Once the consent form has been received, New Business/Policy Change will send an email to the policyowner and carbon copy the agent verifying consent to electronically deliver the policy. A response from the client via email will be required to proceed with the electronic delivery of the policy.
3. For electronically delivered policies, in order to place the policy in force we will require:
 - The client to sign a policy delivery receipt in all states. The agent signature is not required on the delivery receipt since the policy was emailed to the client.
 - Any other outstanding delivery requirements (i.e. amendment, illustration, statement of health, etc.) must be signed and dated by both the agent and client.
 - As always, delivery requirements may be mailed, securely emailed, faxed, or uploaded to our website by the MGA.

In addition to the electronic version, the administrative office will continue to mail the physical policies to the agent for delivery. Please be aware that emailing policies may not be available in all states. We will provide updates as applicable.

We continue to fast track our ability to bring you an end-to-end e-delivery in the near future, but hope this option helps you continue to do business in this uncertain time.

Thank you for your business. We appreciate your dedication to North American.

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