

Introducing Online Part 2 & Tele-Interview in California

Date: November 4, 2021

Effective: November 6, 2021

North American is excited to introduce an enhancement to the WriteAway[®] accelerated underwriting program in California. Beginning November 6, 2021, electronic applications in California will utilize the Online Part 2 to obtain your client's personal and medical history. This new tool gives your clients the ability to complete the Part 2 medical questionnaire confidentially on an advanced platform, with the convenience of being able to complete the process independently, even from the privacy of their own home. We will also be offering a tele-interview option for your clients that are unable to complete the part 2 online due to a technical limitation, disability, or if they do not speak English.

How does it work?

For applications submitted via the SimpleSubmit[®] e-app on clients that qualify for WriteAway, **you will no longer be prompted to complete the part 2 medical and personal questions within the e-application**. Instead, the client will answer the part 2 questions via either the Online Part 2 or a tele-interview. Here's how the new process works.

- Within SimpleSubmit, additional questions have been added to determine if you client will take the Online Part 2 or tele-interview path.
- If the tele-interview path is taken, your client will receive a call within 2 business days of when the e-app is submitted.
- If the Online Part 2 path is taken, your client will receive an email within minutes of when the e-app is submitted and signed by all parties.
- The email will contain a link for the client to access the Online Part 2 application. When the link is accessed your client will:
 - Authenticate their identity by entering their name, date of birth, and last 4 digits of their social security number.
 - Complete a series of acknowledgement statements.
 - Provide their personal and medical history through an easy to use online application.
 - Once complete, the eSignature process will be completed using the same electronic signature as our eDelivery process.
- When your client has successfully completed the Online Part 2 medical questions through either path, the information will be automatically imported to New Business for the underwriter to review.

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Field Bulletin

From here, the process will proceed as it does today. The underwriter will review the case to determine if labs are needed. If labs are needed, the order for the labs will be submitted by the home office. If labs are not needed, the underwriting team will advise you of their decision.

Availability

WriteAway is available in California for:

- SimpleSubmit e-app only
- Ages 18-50 for face amounts up to \$2,000,000
- Agent 51-60 for face amounts up to \$500,000

SimpleSubmit e-app in process

For e-apps that qualify for WriteAway, note the following guidelines regarding which route your client will follow based on the timing of the e-app being locked and submitted.

- SimpleSubmit e-apps that are locked and submitted November 5, 2021, or prior, will continue to have the Online Part 2 medical and personal history questions as part of the e-app process. They will not take the Online Part 2 or tele-interview path.
- SimpleSubmit e-apps that are locked and submitted November 6, 2021 and after will follow the new Online Part 2 or tele-interview path.
- SimpleSubmit e-apps that are locked November 5, 2021 or prior, then unlocked and re-locked November 6, 2021 or later, will change to either the new Online Part 2 or tele-interview path. Any Part 2 medical questions that were obtained with the e-app will no longer be present and you will be required to answer any new questions that are going to be part of the e-app as of November 6, 2021.

Form updates

The actual eApplication itself will also be updated effective November 6, 2021. With this update, you will see various minor changes to some of the e-app screens. In addition, a few questionnaires have been updated in Forms Factory/SmartForms. Below is list of the forms being updated to a 1-20 version.

- eApplication (Part 1) Form #L-3206BCA
- Business Insurance Supplement Form #L-3123BCA
- Military Status Questionnaire Form #L-3114BCA
- Marijuana Questionnaire Form #L-3219CA

If you have any questions about these updates, please contact your underwriting team.

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