



eApp Playbook

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Guide to eApp



Strategy

The Players

Fundamentals

Skills

Established Positions

New Positions

Signing Options:

- Present
- Not Present
- Wet

Game Day Drill

The Best Offense

Game Day Gear

Delivering The Win

Game Plan

Coaching



eApp Strategy



Reduce app submission timeframe!

Reduce errors!

Reduce amendments!

Offer **more signature options!**

Save time!

Save gas & printing expenses!

Incentive trip production bonus for writing agents!

The Players



Final Expense

- Express Issue Premier
- Express Issue Deluxe
- Express Issue Whole Life
- Guaranteed Issue Whole Life

Term

- Express Issue Premier
- Express Issue Deluxe
- Express Issue Whole Life
- Guaranteed Issue Whole Life

Protector AD



The Fundamentals



Walks you through each section - **no missed questions!**

Let's you know in **real-time** when information is missing – field(s) are highlighted in **yellow**.

Green means (good to) Go! 

Red means **Stop** (something is missing). 

A **padlock** means the electronic app is **locked**. 

Available 24/7 via UHL/UFFL agent website.

Electronically enter personal data quickly & securely.

- eApp “dashboard” tracks case progress & submission.
- Organized digital app process.



eApp Skills



eApp ensures submitted apps are in good order and **complete**.

There are **messages** throughout eApp to **help** – in **blue** and in **red**.

eApp **reduces** errors which reduces outstanding requirements.

Submit-to-issue timeframe **shortened** by 24-48 hours.

eApp **increases placement** ratio by as much as 7%.



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Established Positions



eApp vs. Paper – What's the Same?

Same app questions.

Same cover memo.

Same forms.

Same requirements:

- PHI, MIB, Intelliscript searches.
- Underwriter review.

Appropriate signatures.

Apps older than 30 days not accepted.



New Positions



eApp vs. Paper – What’s Different?

Faster submission to issue - by as much as 48 hours!

Reduced expenses (no faxing, no postage).

eApp ensures all required information is in good order and complete.

Available 24/7 from our agent website – just connect to the internet.

Notice of Insurance Information Practices (NIIPs): eApp includes abbreviated notice.

Electronic signature options:

- All appropriate signers can do so with a click either in person or via email.

REMINDER: Agents cannot click-sign for any other party to the app.

Signing Options



Present – via click.

Not Present – via email/click.

Wet Signatures - print completed eApp and all parties sign with their hand-written signatures.

Present Signatures



Agent reads statements to signing parties.

Signer agrees to statements, e-consent, reviews the app, **then clicks to sign** it electronically.

Agent enters the form of ID used to verify signer(s).

Note: Agent must personally meet and collect Insured's signature (electronic or wet) for GIWL apps.

REMINDER: Agents cannot click-sign for any other party to the app.

Not-Present Signatures



Emails are sent by the Agent to all signers who aren't present (e.g., the application was taken by telephone so the Insured isn't present).

Each signer logs into the application using a link received in his/her personalized email and completes the e-signature process:

- **Signer agrees** to statements, terms of use and e-consent, reviews the app, then clicks to sign it electronically.
- **Note:** Any party can decline the e-signature process at any point.

REMINDER: Agents cannot click-sign for any other party to the app.

Wet Signatures



Print completed eApp.

All parties sign with their hand-written signatures.

Submit via fax or postal mail (**not** electronically) to Home Office.

Game Day Drill



Point-Of-Sale (POS) Requirements

Whether app is paper or electronic, these are required:

- ***Receipt/FCRA & MIB/TI disclosure.***
- ***Replacement Form(s)*** (Not applicable in DC and ND).
- ***HIV Consent/Resources*** (WI only).
- ***Secondary addressee/3rd-party*** (CA, CT and RI only).
- ***Notice of Confidential Abuse Information Practices*** (NM only).
- Separate ***Express Issue Deluxe/Premier Terminal Disclosure*** (PA and VA only).
- ***Disclosure Statement*** (PA only).
- ***Notice of Insurance Information Practices*** (NIIPs-where applicable).

The Best Offense



Point-Of-Sale (POS) Document Delivery for eApp *ONLY*

We will mail all state-required POS documents required by the state to appropriate parties within 48 hours of receipt of an eApp, EXCEPT:

- Replacement forms for **MI and MN** – Agent must provide to Owner at point-of-sale.



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Game Day Gear



Supported Mobile Devices and Technology

What devices are supported? Apple iPad and iPad Pro.

Agents can expect to complete the eApp process on Apple tablets, filling out the application, obtaining electronic signatures, and submitting to the home office.

What devices are partially supported? Apple iPhones, and any tablet or smartphone with Android OS.

Agents can obtain electronic signatures, but should not use these devices to fill out the application or submit eApps.

Delivering The Win



Policy Delivery for eApp

Included with the policy mailing is a ***Policyowner's Signature Verification Form*** which:

- Provides an **added layer of protection and security for the Owner by verifying his/her hand-written signature for the policy file.**
- Form must be **on file before policy changes** are processed.

A postage-paid envelope is included for returning delivery documents – the signature verification form **can also be sent in at the same time as other delivery documents, along with a copy of his/her driver's license, or at a later date – as convenient for the Owner.**



Game Plan



Watch eApp demonstrations.

Watch Electronic Signature Options video.

Submit final expense cases through eApp:

- Face-to-face sales.
- Telephone sales.

Use eApp as a recruiting tool.



Coaching



We're here to help!

Life Contact Center: 800-428-3001

Monday through Friday, 8:00 am – 6:30 pm, Eastern

UHL.Marketing@unitedhomelife.com



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