



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 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 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





When it's time for your teleinterview and exam it's only natural for you to have questions. At American General we want to make sure you are prepared and have answers to your questions before the process begins.

Contact your financial professional with any questions.

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Client Preparation Guide

Policies issued by American General Life Insurance Company (AGL) and The United States Life Insurance Company in the City of New York (US Life).

Preparing for your teleinterview and exam





What you can expect

Within 24 hours, you will be contacted to begin your paramedical process. At this time, one of their trained professionals will begin your 20–30 minute interview.

How to prepare for your telephone interview

Having the following information available will help you keep your interview as short as possible:

- Your driver's license number
- Names, addresses and phone numbers of doctors and clinics visited in the past 5 years
- Names and dosages of all prescription and nonprescription medications you take
- List of medical conditions or diagnoses including date of diagnosis, treatment, result of treatment and treating physician information
- Personal calendar or several times available for the paramedical exam

How to prepare for your exam

Your paramedical exam should take about 20 minutes. A trained medical technician will show you a photo ID confirming their employer and provide you with an application package. You will need to review and provide your signature to complete your paperwork.

In addition to the application, your exam will include:

- Height and weight – a calibrated scale and measuring stick/tape will be used to accurately collect measurements
- Three blood pressure and pulse readings at different times during the visit
- Urine and blood samples
- Depending on your age and medical history, an EKG may be required

Tips for a successful exam

- Drink plenty of fluids prior to the exam
- Fast for at least eight hours prior to exam unless otherwise medically prescribed
- Avoid smoking and drinking alcohol, and taking nasal decongestants
- Avoid strenuous exercise or activities for 24 hours prior to the exam
- Prepare doctor, clinic, diagnoses and prescription information
- Have a government issued ID available
- Allow an extra 15–20 minutes for an EKG (if required)