DIXON WELLS

Drop Tickets

Carrier	Name	Limitations	Fulfillment Vendor	Who orders APS	Client email required	Other carrier exam accepted	Tele-interview process	Owner other than Insured	Bind coverage	Application process	e-Delivery	How to obtain medical info on case	Producer Contracting Verification	Who cannot use the process
AIG	AG Quick Ticket	Available products are AG Select-a-Term; AG ROP Select-a-Term, and Secure Lifetime GUL 3	ExamOne	AIG will order unless they are notified that the agency wants to order their own APSs.	Email needed if application is being emailed or if client elects for e-signature	No - it would not qualify for the Quick Ticket process	Five messages will be left - then the case is closed. Insured can call ExamOne to complete the interview	Cannot use process if the payor is not the insured	Yes, with a completed LTLIA form AND bank form or credit card auth (credit card is approved for term and A&H policies only, but not accepted in AK, MD, NC, NJ or NY).	Available on LIBRA website	Yes, term only	Forms required to retrieve records when a case is delined, approved at sub-standard, or submitted via Quick Ticket.	The Quick Ticket link does not verify contracting and state appointment info against eStation. The agency would need to look at Agent Lookup before using QT	- Payor is not the insured - Application is a trial / informal - Requesting coverage for Spouse / Other Insured - Replacements in Arkansas, new York and Wyoming
Allianz	Do not have Drop Ticket	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
ANICO	Do not have Drop Ticket	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
AXA	Drop Ticket Application	All jusidictions Term Life only (except TermOne) Term to Term replacements only	CRL Plus	Agency orders	Yes, client will need to electronically sign the application	No, exam is completed through the drop ticket process	CRL will immediately begin the process by calling the client. Case will remain open for only 30 days.	owner other than insured is allowed	No, payment with application is not currently available	Available on LIBRA website	No	AXA does not provide. Exams can only be obtained after the case has been released to AXA and the BGA's signed authorization (HIPPA) is provided.	No, not through this process. This is done once the application is submitted to AXA	- If client will not e-sign - If you want to send the case through EasyUnderwriting
Cincinnati	Applicint Express Complete Drop Ticket	All individual life products. No NY residents.	EMSI	Will follow same as all other individual business. Agency is required to order all or none across all app processes.	Yes	Contact underwriter for exceptions	EMSI will leave 5 messages with the client. Client may call 877-450-3246 24 hours after drop ticket is submitted to complete interview.	Acceptable	No conditional coverage is available with drop ticket process	Electronic signature using email address/Wet Signature capturing	Not available	EMSI portal	Appointment verification is not real time. Agent need not be appointed prior to submitting ticket except in Pennsylvania. We are "just in time" with our contracting procedures.	CLIC does not sell business to New York residents. All products are available.
Cincinnati	iGo drop ticket	Term & ROP term. No NY residents.	EMSI	Will follow same as all other individual business. Agency is required to order all or none across all app processes.	Yes	Contact underwriter for exceptions	EMSI will leave 5 messages with the client. Client may call 877-450-3246 24 hours after drop ticket is submitted to complete interview.	Acceptable	No conditional coverage is available with drop ticket process	Electronic signature using email address/Wet Signature capturing	Not available	EMSI portal	Appointment verification is not real time. Agent need not be appointed prior to submitting ticket except in Pennsylvania. We are "just in time" with our contracting procedures.	CLIC does not sell business to New York residents. All products are available.
GLOBAL	Do not have Drop Ticket	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
JohnHancock	JH Life eTicket	Available on Single Life Term and Single-Life Term with Vitality. Replacements are permitted. Not available in Guam, New York and Puerto Rico.	APPS	No change to current process	yes, it is needed for the eSign of the application and other necessary forms.	Other company exams can be accepted, however, a signed JH Health Questionnaire must also be submitted.	APPS calls the client within 24 hours of the Ticket APPS follows up and calls on cases for 21 calendar days prior to suspending their continuance of calls. The case is cancelled at 45 days if it is not completed. APPS will leave a call back number when leaving a voicemail for the client.	Owner can be person, business or trust. When the owner is the trust, additional paperwork will be required.	Yes	Click Wrap Signature: After the interview, APPS will send an email to the client. Client logs in using last 4 of their SSN. Reviews and applies their signature. Agent Signs on Delivery. If owner is other than insured, the owner will get an email, using the last 4 of their SSN to log in (TAX ID for business or Trust), and apply their signature	Coming Soon for Term (DocuSign)	Can be downloaded from APPSLive.com if ordered with the interview. For ExpressTrack cases, the Exam is ordered with a different Case Number. If the case is not linked to the agency, they can ask for a copy from the Case Manager	While agents do not need to be pre-appointed prior to Ticket submission, we do recommend getting appointed in PA and MT prior to submission due to their state guidelines.	- SmartProtect Term with Vitality - Perm products - Survivorship
JohnHancock	JH Life Paper Ticket	All Single Life Term & Perm Replacements are permitted Not available in NY, GU or PR	APPS	No change to current process	yes, it is needed for the eSign of the application and other necessary forms.	Other company exams can be accepted, however, a signed JH Health Questionnaire must also be submitted.	APPS calls the client within 24 hours of the Ticket being submitted to JH. Must be In Good Order. APPS follows up and calls on cases for 21 calendar days prior to suspending their continuance of calls. The case is cancelled at 45 days if it not completed. APPS will leave a call back number when leaving a voicemail for the client.	Owner can be person, business or trust. When the owner is the trust, additional paperwork will be required.	Yes	Click Wrap Signature: After the interview, APPS will send an email to the client. Client logs in using last 4 of their SSN. Reviews and applies their signature. Agent Signs on Delivery. If owner is other than insured, the owner will get an email, using the last 4 of their SSN to log in (TAX ID for business or Trust), and apply their signature	Coming Soon for Term (DocuSign)	The GA can request a copy from the Case Manager	While agents do not need to be pre-appointed prior to Ticket submission, we do recommend getting appointed in PA and MT prior to submission due to their state guidelines.	- SmartProtect Term with Vitality - Survivorship
LGA	AppAssist	Issue Age Coverage Amt Up to 70 Up to $10 m 71 & older Up to $500,000	Internal LGA Call Center. EMSI only for overflow situations.	LGA orders APS	Only if they want to voice signature or use eDelivery	Other carrier exams can be accepted assuming they are within the permissible time limits and provide build, BP & pulse. However, they prefer to order themselves since the ordering process of exams is integrated with the call center interview system.	5 attempts on a left message status and 7 attempts on no answer/busy signal before the case is systemically closed.	Yes. The owner signature will be obtained on delivery	Yes. TIAA is offered if selected on the drop ticket.	See "AppAssist At a Glance	Yes, e-Delivery is available	Underwriting decision and case package, including medical records, sent to general agency via secure email	Yes, broker information is in the Partner Dashboard and displays appointment information	n/a
Lincoln	LincXpress	Product availability: All Products up to the product maximum age and face amounts. Excludes Lincoln LifeElements one year Term, Term Accel and Lincoln MoneyGuard). Available in all submission methods and all states except NY. Internal Exchanges/Replacements, Term Conversions and Reinstatements cannot be processed via LincXpress. Paper Tele-App tickets = LifeElements Term and Permanent Products Electronic Tickets = LifeElements Term and all permanent products. NEW includes VUL as of 11/11/19 system release.	Dedicated Lincoln Tele-App Team	No change to current process and Agency wil request APS.	Yes, client email is needed for e-signatures	If labwork was previously completed within the last 12 months for ages up to 69 and in the last 6 months for ages 70+, you may attach the lab slip and/or short form exam with the ticket.	The first attempt to reach the client is made within 24 hours of receiving the ticket in good order. A call is made every other day for 3 days. Then once a week for three weeks after we have notified the case contract that the client has not reponsnded. The client can contact the fulfillment center directly at 866-835-5223 and can also schedule the interview online.	Accepted	Temporary insurance is available with LincXpress. TIA can be bound via EFT draft, Check or Credit/Debit Card	See LinXpress Tele-App bulletin	Yes, e-Delivery is available	Lincoln will share labs and exam with the agency in cases where the client is declined or upon request if approved at a rate other than applied.	When the agent is completing the ticket and enters his/her SSN or the agent flex code, a look up is completed in real time to determine if the agent's appointment is IGO. If the appointment is not IGO, the agent must provide contact information and the contracting / licensing team will reach out to them within 24-48 hours to request a compbuilder, etc. in order to process the appointment. The ticket / quote can still be submitted to Lincoln even if the agent's appointment is not IGO.	State of NY Internal Exchanges Replacements Term conversions Reinstatements
MutualOfOmaha	Speed e Ticket	Term Life Answers is the only product available	iGo - ExamOne Applicint (Currently EMSI - Fall 2018 will be moving to ExamOne)	Mutual of Omaha	No	No	Client will be contacted within one business day. The call should last approximately 30 minutes. At the end of the interview, the fulfillment center will schedule a basic paramedical exam if necessary.	No	Client can bind with the Monthly Bank Service Plan	- Drop ticket submitted to ExamOne - ExamOne calls client to complete Part 2 and set up Exam(if necessary) - Paramed completes exam - Client can either voice sign, e-signs or wet sign the application - Case is submitted to Mutual - Confirmation email is sent - UW begins the UW process	Not available at this time	Through the ExamOne website	No; An agent can go to a BGA's website and complete an application without being contracted with Mutual of Omaha. They can complete the contracting at the same time as they complete an application. If they were to go to Mutual of Omaha's website for a drop ticket they would have to be contracted as you cannot log into our site to complete an application unless you are contracted.	- more than one insured - insured is not the owner - more than one writing producer
Nationwide	Do not have Drop Ticket	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Principal	Drop Ticket	Term only and not available in NY Accelerated Underwriting and full traditional underwriting for all applicable ages and face amounts can be used.	Principal's Teleapp team	No change to current process	Yes, for e-signature	Full paramed exams are not needed with a Teleapp. Physical measurements are used in lieu of an exam	Once the ticket is "dropped", Principal's Teleapp team will call the applicant within 24 hours. They will complete the Part A and the Teleapp, Part B with the client. Once completed, this is sent to the applicant and the advisor for e-signature	Yes	Yes, client can bind coverage with the Intial Draw form. This form is then sent for e-signatures along with the application packet.	See "Speed up your Term business with Drop Ticket	No	The client needs to complete the Medical Disclosure form in order for the BGA to get access to the medical records on the case.	Just In Tine is still the method for Licensing and Contracting	n/a
Protective	EZ-App	Product availability: Custom Choice UL, Advantage Choice UL, Indexed Choice UL and Survivorship UL	Protective Tele-Life representative	Protective	It's optional, and only required if the agent indicates the case will be electronically delivered.	Phone Inerview Questions last between 20-30 minutes. Five attempts are made prior to cancellation	Yes	Yes, check the company's binding coverage guidelines before accepting initial premium	See EZ App / TeleLife document	Yes, available	Copies of the exam and labs are available to BGA on agent website	Yes	Not available in NY
Prudential	1. Fast App 2. Express Complete 3. Vive	1. iPipeline contract required. Term Only. No juvenile, no NY replacements 2. AppEnt contract required. Term Only. No juvenile, no NY replacements 3. Vive login access. Term Only. No juvenile, no NY replacements, no prepayment	EMSI	EMSI	Email is not required. However, it will allow the client to receive communications electronically throughout the process.	Yes. The BGA should contact EMSI after the drop ticket is submitted to notify that an exam has already been completed.	See Prudential "Fast App" Highlighter	Yes	1. Yes. 2. Yes. 3. No.	See Prudential's "Fast App" bulletin	Yes	Requirements can be viewed on EMSI's website	Licensing / appointment is completed after the ticket is submitted to Prudential. There is a potential for delays between when the application is initiated, client interview / exam completed, and when Licensing / appointment is verified.	No NY replacements
SBLI	ZipApp	Products available: Term 10-, 15-, 20-, 25-, and 30-year durations Whole Life offers continuous-pay, limited pay (10y, 20y, and paid-up at age 65) And Single Pay premium options	Applicint- EMSI or APPS (BGA choice); iGo- APPS	Based on BGA preference; either BGA or SBLI	No	Yes, another carrier's exam can be used to underwrite. However, a non-medical part 2 will be required since we cannot issue the policy with another carrier's Part 2	Client is contacted within one business day. If the client cannot be reached on the initial call, a call back # will be provided. APPS will attempt 10 more follow up calls and EMSI will attempt 5 more follow up calls in an effort to reach the client.	Yes, a ticket can still be dropped. We will request the owner's signature at time of delivery.	Yes, conditional coverage is available.	The agent drops a ticket via either Applicint or iGo. The fulfillment center (a) conducts interviews to complete the application (b) obtains voice or electronic signatures for applications Part One and Part Two (c) if applicable schedules the paramed exam and (d) electronically submits the completed application docs to SBLI.	Yes, e-delivery is available if both the BGA and the insured opt-in. At policy issue, an email will be sent to the client providing a link to mysbli.com to a) view their policy, b) pay the initial premium via either credit card or bank EFT, and c) e-sign for delivery.	Application parts 1 and 2 are posted to the fulfillment centers' websites.	A BGA can view their contracted downline on SBLIAgent.com.	n/a
Securian	Drop Ticket not yet available, but there are plans to add this capability. Timeline TBD.	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Symetra	Do not have Drop Ticket	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Transamerica	Not supporting addition of BGAs to platform	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a