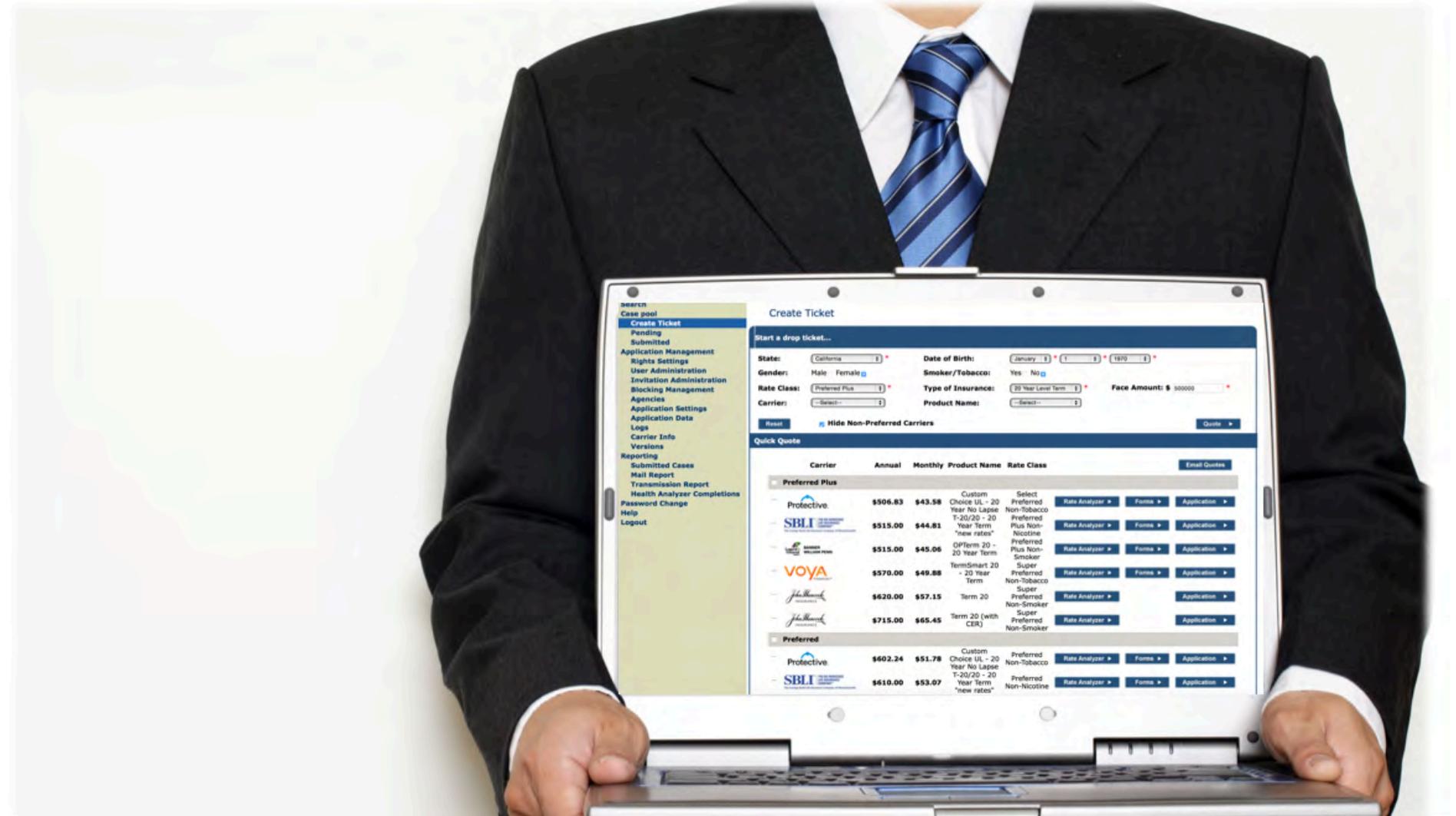




ApplicInt

ExpressComplete





Express*Complete* is a multi-carrier quote and short application solution connecting producers to fulfillment centers .

Search

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Create Ticket

Start a drop ticket...

State: * Date of Birth: * * *

Gender: Male Female Smoker/Tobacco: Yes No

Rate Class: * Type of Insurance: * Face Amount: \$ *

Carrier: Product Name:

 Hide Non-Preferred Carriers

Quick Quote

Carrier	Annual	Monthly	Product Name	Rate Class	<input type="button" value="Email Quotes"/>		
Preferred Plus							
Protective	\$506.83	\$43.58	Custom Choice UL - 20 Year No Lapse	Select Preferred Non-Tobacco	<input type="button" value="Rate Analyzer"/>	<input type="button" value="Forms"/>	<input type="button" value="Application"/>
SBLI	\$515.00	\$44.81	T-20/20 - 20 Year Term "new rates"	Preferred Plus Non-Nicotine	<input type="button" value="Rate Analyzer"/>	<input type="button" value="Forms"/>	<input type="button" value="Application"/>
BANNER WILLIAM PENN	\$515.00	\$45.06	OPTerm 20 - 20 Year Term	Preferred Plus Non-Smoker	<input type="button" value="Rate Analyzer"/>	<input type="button" value="Forms"/>	<input type="button" value="Application"/>
VOYA	\$570.00	\$49.88	TermSmart 20 - 20 Year Term	Super Preferred Non-Tobacco	<input type="button" value="Rate Analyzer"/>	<input type="button" value="Forms"/>	<input type="button" value="Application"/>
John Hancock	\$620.00	\$57.15	Term 20	Super Preferred Non-Smoker	<input type="button" value="Rate Analyzer"/>		<input type="button" value="Application"/>
John Hancock	\$715.00	\$65.45	Term 20 (with CER)	Super Preferred Non-Smoker	<input type="button" value="Rate Analyzer"/>		<input type="button" value="Application"/>
Preferred							
Protective	\$602.24	\$51.78	Custom Choice UL - 20 Year No Lapse	Preferred Non-Tobacco	<input type="button" value="Rate Analyzer"/>	<input type="button" value="Forms"/>	<input type="button" value="Application"/>
SBLI	\$610.00	\$53.07	T-20/20 - 20 Year Term "new rates"	Preferred Non-Nicotine	<input type="button" value="Rate Analyzer"/>	<input type="button" value="Forms"/>	<input type="button" value="Application"/>

Date of Birth: * * *

Smoker/Tobacco: Yes No

Type of Insurance: * Face Amount: \$ *

Product Name:

Carriers

Monthly	Product Name	Rate Class	<input type="button" value="Email Quotes"/>		
\$43.58	Custom Choice UL - 20 Year No Lapse	Select Preferred Non-Tobacco	<input type="button" value="Rate Analyzer"/>	<input type="button" value="Forms"/>	<input type="button" value="Application"/>
\$44.81	T-20/20 - 20 Year Term "new rates"	Preferred Plus Non-Nicotine	<input type="button" value="Rate Analyzer"/>	<input type="button" value="Forms"/>	<input type="button" value="Application"/>
\$45.06	OPTerm 20 - 20 Year Term	Preferred Plus Non-Smoker	<input type="button" value="Rate Analyzer"/>	<input type="button" value="Forms"/>	<input type="button" value="Application"/>
\$49.88	TermSmart 20 - 20 Year Term	Super Preferred Non-Tobacco	<input type="button" value="Rate Analyzer"/>	<input type="button" value="Forms"/>	<input type="button" value="Application"/>
\$57.15	Term 20	Super Preferred Non-Smoker	<input type="button" value="Rate Analyzer"/>		<input type="button" value="Application"/>
\$65.45	Term 20 (with CER)	Super Preferred Non-Smoker	<input type="button" value="Rate Analyzer"/>		<input type="button" value="Application"/>
\$425.00	Royal Advantage 20 - 20 Year Level Term	Super Preferred Non-Tobacco	<input type="button" value="Rate Analyzer"/>		<input type="button" value="Application"/>
\$490.00	FlexTerm Series IX - 20 Year	Super Preferred Non-Smoker	<input type="button" value="Rate Analyzer"/>		<input type="button" value="Application"/>

Agency specific multi-carrier quoting tool. Agents have the option of using the Analyzer to confirm the rate class, or clicking Application to complete the carrier specific short application.

ExpressComplete



A reflexive interview is used to guide reps through the process of accurately completing the carrier specific short app form. Once completed the form is electronically submitted to the designated fulfillment center.

The image displays a complex web application interface with several overlapping windows. The top window is titled "Personal Information" and shows a navigation menu with "Height and Weight" selected. Below the menu, there is a prompt: "Please complete the highlighted information and select Save & Continue to move to the next section." The "Height and Weight" section is visible, with fields for "Your Height:" and "Your Weight:" and a "Feet" dropdown menu.

The middle window is titled "Life Insurance application for Carrie Alexander" and shows a navigation menu with "Proposed Insured" selected. Below the menu, there is a prompt: "Please complete the highlighted information and select Save & Continue to move to the next section." The "Proposed Insured" section is visible, with fields for "Name" (Carrie Alexander), "SSN", "Date of Birth" (01/01/1970), "Gender" (Female), "Address" (Street, City, Zip Code), "Daytime Phone", "Evening Phone (optional)", "Best time to call" (Morning), and "Email Address".

The bottom window is titled "Personal Information" and shows a navigation menu with "Life Style" selected. Below the menu, there is a prompt: "Please complete the highlighted information and select Save & Continue to move to the next section." The "Driving" section is visible, with a question: "Have you ever had a drivers license?" and a "Driving" dropdown menu.

ExpressComplete



ExpressComplete has been enhanced over the past year with features requested by Agencies and Agents. Some of those features are listed below.

- ◆ Option to print PDF complete application and supplemental forms
- ◆ Ability to email quotes, from the quote screen
- ◆ Single sign on process from Agency website to ExpressComplete
- ◆ Expanded user profile allows an agency to specify the platform carriers at the agency or group level
- ◆ Carrier list can include carriers that only offer quoting capabilities

The screenshot displays two overlapping windows from the ExpressComplete application. The background window is the 'Forms Library' for 'Banner Life Insurance Company' in California, showing a list of forms categorized into 'New Business - Required', 'Required Supplemental', 'Replacement Form', 'Additional Riders/options', 'Medical Questionnaires', and 'Underwriting - Additional forms'. The foreground window is an email titled 'ExpressComplete Quick Quotes - Inbox', showing a quote for 'Admin for ExC test' with details for two carriers: Banner Life Insurance Company and ReliaStar Life Insurance Company.

ExpressComplete



ExpressComplete transactions are submitted to a call center for fulfillment. ApplicInt's scripted CallComplete solution can be used by a carrier's internal or third party call centers.



Reflexive Interview Identifies Required Questions and Supplemental Forms

9. Family History

Father information
Is the father alive?
Age
Present Health
Details

Mother information
Is the mother alive?
How many siblings do you have?

BEGINNING THE CALL

Opening Greeting – Hello **John Smith**, I am [name of call]. Your agent [name of writing agent] submitted your application with the eCompass Life Insurance Company. I complete your application and obtain your medical history questions. This interview should take less than 30 minutes convenient time for this interview?

After the Opening/Greeting and we verify that we are speaking to you, they have time to complete the interview.

Thank you. I need to let you know that this call is being recorded for insurance purposes. For verification purposes, could you please state your full name, address, date of birth and the last four digits of your social security number.

Thank you. As part of our discussion today, I will be asking you a series of questions regarding Activities, Health Habits and Medical History. Upon the completion of the life insurance application, I will review the next steps with you.

Now let's begin with your basic information... (Begin Demographics)

Policy Type Applied For:
Term Life
Universal Life
Variable Universal Life
Death Benefit Applied For \$

First Year Cost \$
\$

Next Cancel

1. Are you now on active duty with the Armed Forces? Yes No

a. Branch of Service

b. Rank

c. Do your duties involve flying in military planes either as a passenger or otherwise? Yes No

d. Have you ever flown as a pilot or crew member? Yes No

e. Have you ever been alerted for or received orders for duty outside the United States? Yes No

Explain fully.

2. Are you now a member of the National Guard, Air National Guard or any reserve component of the Armed Forces?

a. Branch of Service

b. Rank

c. Do your duties involve flying in military planes either as a passenger or otherwise?

d. Have you ever flown as a pilot or crew member?

e. Have you or your unit been alerted for active service?

Explain fully.

3. Additional Remarks

Policy Type Applied For:
Term Life
Universal Life
Variable Universal Life
Death Benefit Applied For \$

First Year Cost \$
\$

1. Describe your civilian and/or military flying experience in the chart below.

Type of Flying	Hours Flown as Pilot or Co-Pilot		Hours Flown as Crew Member		Hours Flown as Passenger	
	Last 12 Months	1-12 Years	Last 12 Months	1-12 Years	Last 12 Months	1-12 Years
a. Civilian Non-Commercial						
Personal Business						
Other, including any experimental aircraft (Complete 2 & 3 below)						
b. Civilian Commercial						
Scheduled Airline and Freight						
Non-scheduled Airline and Freight						
Company Owned Plane						
Other (Complete 2 & 3 below)						
c. Military (Complete 7 below)						

2. Provide details about any type of flying experience not listed above.

3. Provide details about all types of aircraft flown, including experimental aircraft, gliders and helicopters. Also provide the weight in each type.

4. Check all categories that describe your other flying experience:

- amateur
- charter (jet taxi, sightseeing)
- cross country
- fun and game
- forestry (fire fighting)
- inspection (pipe, power, telephone line)
- instruction
- mapping
- photography
- racetrack
- surveying
- testing (production line or prototype)
- other

5.a. Total hours flown as a pilot.

5.b. Date of last flight you piloted.

5.c. Do you expect to fly in the future?

5.d. If future flying plans differ from past flying experience, please explain.

6.a. What type of pilot certificate do you hold?

- Student
- Private
- Recreational
- Commercial
- ATP
- Sport

6.b. Issue Date

6.c. Do you have additional ratings?

6.d. Other (specify additional ratings)

Country of Origin (Do not add if you're a resident of Canada)

Do you plan to travel outside the USA in the next two years?

Specific locations

Departure Dates

Duration

Purpose of stay

Country

Next Cancel



We are continuing to expand the functionality of *ExpressComplete*, through partnerships with carriers and other service providers.

Current ExpressComplete carriers

- ◆ Banner
- ◆ John Hancock
- ◆ Protective
- ◆ SBLI
- ◆ Voya

Upcoming ExpressComplete carriers

- ◆ Mutual of Omaha
- ◆ American General

For us today for more information regarding *ExpressComplete*.

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