

New Pre-Application Process

Save Time and Money with Rapid Request

Introducing North American Company's Rapid Request

North American Company now has a pre-application process that makes doing business with us even easier. Rapid Request is our new pre-application submission process that will allow you to concentrate on your clients—not the paperwork.

One simple form is all it takes!

We made it easy. Just fill out the one page form (Rapid Request L-3163). After filling in the required items, sign and date the form and fax it in (further details below). A telephone interviewer will finish the application fulfillment process.

Who can take advantage of Rapid Request?

This process is entirely optional by all North American contracted agents and available on a case-by-case basis.

Rapid Request is currently available for term sales (ADDvantagesm plans only). The Additional Insured Rider is not eligible for this process. **Please note that you should not accept premium.** The Rapid Request form is not an application or temporary insurance agreement. It is a pre-application request designed to facilitate and expedite the application process.

When can I start using Rapid Request?

North American will begin accepting Rapid Request immediately.

Can I use Rapid Request in all states?

Rapid Request is available in all states *except*: CO, FL, KY, LA, MS, MT, NV, NJ, NM, NC, RI and WV.

How do I get started with Rapid Request?

- 1) Complete all sections of the Rapid Request form (L-3163).
- 2) Sign and Date.
- 3) If the proposed insured is present, we recommend obtaining a signature.
 - a. If no other forms are required, fax the Rapid Request to North American at **(888) 619-9383**. If replacement or other disclosure forms are required, prepare and send the forms to the proposed insured prior to faxing the Rapid Request form (L-3163).

NOTE: For replacements, you must first comply with the replacement requirements of that state, including filling out any replacement forms and any necessary disclosures, which must be sent to the applicant for signature.

4) Our tele-interviewers will do the rest!

Note: You may also mail Rapid Request to:

North American Company
New Business Underwriting Service Center
250 East Broad St. 4th FL
Columbus, OH 43215

The Accelerated Benefit Endorsement (ABE)

Certain states require signed acknowledgement of the ABE by the agent and the proposed insured. The following states require the signed ABE disclosure form (L-2966): AL, AR, IL, IN, KS, MA, MI, MS, OH, OK, PA, VA and WA. **For these states, the agent will need to sign the ABE disclosure form and forward it to the proposed insured for signature.** (CT, OR, TX, and UT have state versions, which do not require signatures.)

What happens next so I can explain it to my client?

After you fax Rapid Request to North American, the following will occur:

- A tele-interviewer will contact the applicant to complete the application (takes approximately 20-minutes).
- The tele-interviewer will confirm the applicant's preferences (date & time) and order an exam visit. **Please note that you should not order any exam requirements.** Portamedic is the exam provider. The tele-interviewer will follow up to make certain this is scheduled and completed.
- The tele-interviewer will express deliver the application paperwork to the applicant (for review & signature).
- The Portamedic examiner will pick up the application paperwork, replacement, disclosure and ABE forms during the time of the exam visit and forward them to North American.

How do I check the application status?

Check status by going to our Producer's InfoNet® at www.producersinfonet.com and clicking on My InfoNet on the top navigational bar and then selecting Paperless Pending®.

With Rapid Request, applying has never been easier, so you can focus on your client and the next opportunity. We are sure you'll find this enhanced process more efficient. Thank you for your business.

For additional information, please feel free to contact our Sales Support Department at 800-800-3656, extension 10411.

ADDvantage plans are offered on policy form series LS143AMP; the Accelerated Benefit Endorsement is issued on form series LR352A by North American Company for Life and Health Insurance, Chicago, IL. Not all products, features or issue ages are available in all jurisdictions.