

# *“Phone Sales Overview”*

## TERM MADE SIMPLE

We are happy to provide alternative methods to facilitate the completion of applications over the phone using a Voice Signature or Email for Signature. All other requirements related to writing business remain the same as if the case were completed face-to-face. This phone sales process is *ONLY* available on the Term Made Simple product.

### **Benefits:**

- Eliminates the drive time to appointments.
- The application and all required forms are completed in their entirety; therefore, applications are received in good order.
- Issues with hand writing legibility are eliminated.
- Leads to faster application processing / agents paid quicker.

### **Basics of the Process:**

- The application will be completed over the phone with the applicant.
- Using our online application [www.insuranceapplication.com](http://www.insuranceapplication.com) (select Mobile Application), you will enter all of the application information.
- **Voice Signature Option** - Using American-Amicable Group's recording service you will complete a recording with the applicant that includes (1) the completion of the health questions, (2) the reading of certain application authorizations, agreements & disclosures and (3) the applicant's Voice Signature (3-way call).
- **Email for Signature Option** - Once the online application is ready to sign, you will be prompted to send an email to the insured, owner (if other than insured), and payor (if other than insured). Your client will receive an email directing them to a secure website on which they will review and electronically sign the application and other documents.
- Complete a point-of-sale interview (3-way call).
- Transmit the application to the Home Office electronically.

### **Technical Requirements:**

- Device with internet access (web browser) – used to complete the online application:
  - Desktop Computer
  - Laptop
  - Tablet Device
- **Voice Signature Option** - Telephone with a conferencing feature - used to complete the sale, produce the required recording & complete the telephone interview.
- **Email for Signature Option** - Email address for each individual(s) who will need to sign the application.

### **To Learn More:**

For a detailed description regarding the phone sales process, please refer to our **“Producers Guide to Phone Sales”** document. It can be found in the “Order Supply” section of our agent website under the Term Made Simple product.