

TMA Drop Ticket Process Chart

(For BGA/Agency Staff only)

Carriers	Call Center	What Product Types can be quoted, and a ticket submitted? (See Footnote 3)	Is Accelerated Underwriting available? (See Footnote 3)	What is the Signature method?	Is Temporary Insurance (Conditional Receipt) available?	How does an Agency monitor ticket status?	When is the application set up on Carrier Website to view pending case status?	Who orders the labs/in person exam if needed?	Primary case management responsibility?	Who orders the APS? (See Footnote 2B)
AIG	TMA	Term	No	eSignature	Call Center asks during interview	"View status" in Drop Ticket "Submitted"	After TMA submits signed Application to Carrier (after eSignature)	TMA Call Center	BGA/Agent	Follow your Traditional Business Profile with the Carrier
American National	TMA	Term and GUL (\$25,000 minimum face on Signature GUL)	Yes (Possible no labs based on interview results)	eSignature	Agent requests in ticket	TMA proactively sends status updates or please contact TMA	After TMA submits signed Application to Carrier (after eSignature)	American National will advise BGA/Agent if labs are needed	BGA/Agent	Carrier orders APS
John Hancock Life	TMA	Term	Possible no labs based on interview results on cases up to \$3M face	eSignature	Agent requests in ticket	"View status" in Drop Ticket "Submitted"	After TMA submits signed Application to Carrier (after eSignature)	Carrier	BGA/Agent	<u>BGA always orders APS</u>
Legal & General	TMA for pilot agencies; otherwise Banner AppAssist call center	Term	Yes - Possible no labs based on interview results	Voice Signature except State of CT is eSignature	Agent requests in ticket	Carrier site is the best, email, or phone	All tickets are processed through the carrier "Submit" Team. (Allow 24 hours)	Carrier	Carrier (See Footnote 2A)	Carrier orders APS
Pacific Life	Pacific Life routes tickets to various call centers	Term and GUL (\$25,000 minimum face on GUL)	No labs Ages 50-69 to \$500K if Full Exam w/ blood by PCP in last 18 mo	eSignature (Voice Signature coming soon)	Agent requests in ticket	Carrier site is the best, email, or phone	As soon as the ticket is submitted	Carrier	BGA/Agent	Carrier orders APS
Protective Life	Protective TeleLife	Custom Choice UL, Advantage Choice UL, & Index Choice UL	Yes (Possible no labs based on interview results)	eSignature	Agent requests in ticket	Carrier site is the best, email, or phone	As soon as the ticket is submitted	Carrier	Carrier (See Footnote 2A)	Carrier orders APS
Prudential	EMSI	Term Essential; (Term Elite \$1M minimum face)	Yes - Possible no labs based on interview results	eSignature	Agent requests in ticket	Carrier site, email, phone	As soon as the ticket is submitted	Carrier	BGA/Agent	Carrier orders APS
SBLI	TMA	Term and Whole Life (\$25,000 minimum face on Whole Life)	No labs age 18-60, \$100K to \$500K	Voice Signature (except State of CT is eSignature)	Agent requests in ticket	"View status" in Drop Ticket "Submitted"	After TMA submits signed Application to Carrier (after Interview/ Voice Sign)	TMA Call Center	BGA/Agent	Follow your Traditional Business (paper business) Profile with the Carrier
United of Omaha	EMSI or ExamOne	Term	Yes (Possible no labs based on interview results)	eSignature	Call Center asks during interview	"View status" in Submitted or use ExamOne website	After EMSI/ExamOne submits signed Application to Carrier	Vendor	BGA/Agent	Carrier orders APS

Footnotes:

- 1) In the Drop Ticket platform, have a "Reports to" listed in the Agent's record; Submitted tickets can be accessed in Drop Ticket platform "Case Pool" - "Submitted."
- 2) The process of quoting and submitting a ticket for all carriers is very similar. After a ticket becomes a formal application (after the interview and signing), the Carrier's new business, underwriting and policy issue processes will control and may differ among the carriers. If you have questions about a ticket that becomes a formal application, follow the Carrier guidelines. If you are unsure of a Carrier new business or underwriting process, please verify with Carrier the process you have with them. For example:
 - A) **Banner AppAssist** and **Protective TeleLife** will reach out directly to the client regarding most new business questions except for "acts of the agent" such as replacement information not matching or underwriting offers; but, as the BGA you can always assist. With all other carriers, the process is more traditional where the BGA/Agent will reach out to the client regarding additional information requested by the Carrier. As the BGA/Agency, you should monitor all your tickets as you normally would manage your new business.
 - B) **APS (Medical Records):** With AIG, John Hancock, and SBLI, if your agency is ordering APS's on your traditional paper applications, you will continue the same process on Drop Ticket business. Please note, if SBLI orders your APSs they will not share the file with you if you request a copy of it, so if this is important to your agency, you may want to contact SBLI and update your SBLI APS profile to "Agency Orders."
- 3) For more in-depth underwriting, risk class availability based on face amount and product descriptions, ages, minimum face and maximum face amounts, go to "TMAXclusives" and "Drop Ticket" on the TMA website.

<i>It is best to let the Call Center contact the client, but the Agent can always provide the appropriate toll-free phone number to the client:</i>	
CLIENT INTERVIEW CALL CENTER	Phone # for client
TMA Call Center	(833) 399-6454
Banner/WmPenn (AppAssist)	(800) 839-5960 (TMA for pilot agencies with Banner/WmPenn, the client will call TMA Call Center (833) 399-6454)
Pacific Life Insurance	Contact Carrier at (844) 276-5759 ext. 6912 or LynTMA@PacificLife.com
Protective (TeleLife Center)	(888) 800-6608
Prudential (EMSI)	(866) 722-0058
United of Omaha - (EMSI or ExamOne)	EMSI (877) 307-8204 or ExamOne (866) 423-8878 (Look in your "Submitted" tickets queue to see which Call Center the ticket was submitted)

FOR TECHNICAL SUPPORT ONLY (Applicant)

Dedicated Representative for TMA Drop Ticket: Cary Gordon 775-325-4603 (Pacific Time) cgordon@applicant-usa.com
 You may also contact the Help Desk at 775-525-5220/support@applicant-usa.com