

American Family FAQ



Appointment Process

- 1) How do I get appointed with OCI?
 - a. <https://www.ociservices.com/af-agent-appointment-2/>
- 2) How do I get appointed with a carrier?
 - a. *OCI will appoint you with carriers when the application is received by OCI. Most of the appointment processes will be uniform.*
- 3) If I'm appointed with carrier through a different BGA/upline (not OCI), do I have to get reappointed?
 - a. *Yes – you will need an appointment number from OCI for the specified carrier to write business.*
- 4) Do I need to get my agency appointed?
 - a. *No – OCI will appoint each agent directly.*
- 5) Do I need to be appointed before the application is submitted to the carrier?
 - a. *Yes – your appointment request must be submitted to the carrier before the application can be submitted.*
- 6) What is the time process?
 - a. *Please allow 3-5 business days to complete the appointment with OCI and/or the specific carrier.*
- 7) Can anyone in my agency get appointed with OCI?
 - a. *No – only the lead agent can get appointed.*
- 8) Do I need to be appointed with OCI before I can get quotes?
 - a. *No – please visit <https://www.ociservices.com/amfam/>. You'll have access to run your own Guaranteed Issue and Term quotes.*
- 9) Can we use DocuSign on paper documents?
 - a. *No – Wet signatures are required on paper applications/licensing forms.*
- 10) Do I need to be appointed in the state the application will be signed in?
 - a. *Yes.*

Sales/New Business Questions

- 1) How do I submit an application?
 - a. For Guaranteed Issue Policies, please click here - <https://www.ociservices.com/amfam-partner/>. Instructions are on the far-right side of the page under E-Apps.
 - b. For all other life insurance policies, please click here - <https://ociservices.com/life-insurance/igo/> (works best in Google Chrome)
- 2) Will I need a carrier code to submit applications?
 - a. Yes – you will need an agent code to submit applications. This will be provided to you once your carrier appointment is complete.
- 3) What products are available?
 - a. Life Insurance (Term, GUL, IUL, WL), Final Expense, Accidental Death, Long Term Care, Annuities
- 4) How do I obtain quotes for other products?
 - a. Traditional Life Insurance (No Previous Declines) - <https://www.ociservices.com/life-insurance-quote-request/>
 - b. Long Term Care - <https://www.ociservices.com/long-term-care-quote-request/>
 - c. Annuities - <https://www.ociservices.com/annuity-quote-request/>
- 5) Can I run my own quotes?
 - a. Yes.
 - i. Term/GUL – <https://www.ociservices.com/life-insurance/runquote/>
 - ii. Guaranteed Issue - <https://www.ociservices.com/siwl-quote-engine/>
 - iii. Accidental Death - <http://quickcalculators.assurity.com/Calcs/AF/AcciFlexEnterInformation.aspx>
- 6) How will I receive updates on my submitted policies?
 - a. For all traditional life, long term care, and annuity cases, you will receive updates from OCI's new business team.
- 7) Is my AGB login the same as my iPipeline login?
 - a. No – they are two separate logins. AGB is to view case status updates. iPipeline is to submit e-applications and run Term/GUL quotes.

Case Declined Questions

- 1) My client was declined through American family, what is the next step?
 - a. Please proceed to the Decline Page - <https://www.ociservices.com/amfam-partner/>
 - b. Video - <https://www.youtube.com/watch?v=DT3LTqjnKJM&feature=youtu.be>
- 2) Where do I get quotes for my declined client?

- a. *Click here for the Guaranteed Issue Calculator - <https://www.ociservices.com/siwl-quote-engine/>*
 - b. *If the face amount is over \$250,000, please follow the instructions on the Decline Page*
- 3) What is max face amount for Guaranteed Issue policies?
- a. *Age 80 - \$40,000*
 - b. *Age 85 - \$25,000*
- 4) What do Guaranteed Issue policies cover?
- a. *First 2 years*
 - i. *Death from an Accident – Full Death Benefit*
 - ii. *Death from a sickness/illness – Premium + Interest (varies by carrier)*
 - b. *Starting Year 3 – 100% of death benefit regardless of cause of death*
- 5) How will I receive Guaranteed Issue updates?
- a. *Guaranteed Issue updates will come directly from the carrier. For contact information, please click here - <https://www.ociservices.com/amfam-partner/>*
- 6) What is the typical issue time for Guaranteed Issue policies?
- a. *AIG: 1-2 business days if electronic premium payments are submitted with e-app*
 - b. *Gerber, Great Western, Columbian: 10-14 business day processing time*

Miscellaneous Questions

- 1) My client has an existing policy, does OCI handle inforce service questions?
 - a. *No – these will be handled directly by the carrier. Please click here for contact information - <https://www.ociservices.com/wp-content/uploads/2019/03/InforceCustomerService.pdf>*
- 2) Does OCI handle the claims process?
 - a. *No – please click here for contact information - <https://www.ociservices.com/wp-content/uploads/2019/03/InforceCustomerService.pdf>*

OCI Contact Questions

- 1) Who do I contact for what?
 - a. *Appointment/Licensing Questions – licensing@ociservices.com*
 - b. *New Business/Sales Questions – lifesales@ociservices.com*
 - c. *Commissions Questions – please contact B&A Insurance Solutions*
 - d. *General OCI/AmFam Questions – please contact B&A Insurance Solutions*
 - e. *OCI General Line – 402.330.8700*
 - f. *Main OCI Contact – Nick Elbert – 913.904.4101 – nelbert@ociservices.com*

