



## American Family FAQ

### Getting Set Up with OCI Process

- 1) How do I get set up with OCI?
  - a. <https://www.ociservices.com/af-agent-appointment-2/>
  
- 2) How do I get contracted with a carrier?
  - a. *OCI will contract you with carriers when the application is received by OCI. Most of the appointment processes will be uniform.*
  
- 3) If I am contracted with a carrier through a different BGA/upline (not OCI), do I have to get recontracted?
  - a. *Yes – you will need a contract number from OCI for the specified carrier to write business.*
  
- 4) Do I need to get my agency contracted?
  - a. *No – OCI will contract each agent directly.*
  
- 5) Do I need to be contracted before the application is submitted to the carrier?
  - a. *Yes – your contracting request must be submitted to the carrier before the application can be submitted.*
  
- 6) Can anyone in my agency get contracted with OCI?
  - a. *No – only the lead agent can get contracted.*
  
- 7) Do I need to be contracted 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.*
  
- 8) Do I need to be contracted 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 – <http://ociservices.com/amfam-partner/> Instructions are on the page step by step for you to follow.
  - b. For all other life insurance policies, please click here - <https://ociservices.com/life-insurance/igo/> (works best in Google Chrome)
  
- 2) What products are available?
  - a. Life Insurance (Term, GUL, IUL, SIUL, WL), Final Expense, Accidental Death, Long Term Care, & Annuities
  
- 3) 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/>
  - d. Single Pay - <https://www.ociservices.com/singlepaylife/>
  
- 4) 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/>
  
- 2) Where do I get quotes for my declined client?
  - a. Click here for the Guaranteed Issue Calculator - <https://www.ociservices.com/fs-siwlquoter/>
  - b. If the face amount is over \$250,000, please follow the instructions on the Declined Life Case Page
  
- 3) What is the maximum 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/>*

### **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/wpcontent/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 – [contracting@ociservices.com](mailto:contracting@ociservices.com)*
  - b. *New Business/Sales Questions – [lifesales@ociservices.com](mailto: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 Ext. 281*

