



Real cases.  
Real results.

#### BEFORE

**Day 0** Policy is issued

**Day 1** Policy is printed and mailed

**Day 2-5** Policy is received by client, agent/ agency of record

**Day 6-9** Contact with insured for signature of delivery requirements

**Day 10-15** Delivery requirements are returned via regular mail

#### AFTER

**Tuesday 12:00 p.m.**

AG conditionally issues policy and an ePolicy Delivery email is sent to the client (agent/ agency of record is notified)

**4:30 p.m.**

Client retrieves email and begins the ePolicy Delivery process

**4:35 p.m.**

Client electronically signs outstanding delivery requirements

**4:40 p.m.**

Client electronically pays initial premium with a credit card

**5:00 p.m.**

ePolicy Delivery automation receives outstanding requirements and payment. It verifies there are no other outstanding requirements, and case is placed in force

**Friday**

Agent receives commission

## ePolicy Delivery Quickly Closes the Sale

### Client

A client was conditionally issued<sup>1</sup> an AG Select-a-Term<sup>®</sup> policy.

### Problem

When a policy is delivered via regular mail, it could take up to two weeks from printing, assembling to mailing. That means a client has up to 14 days after the policy is issued to reconsider or delay their purchase.

### Solution

Agent used American General's (AG) ePolicy Delivery to quickly deliver the policy electronically to the client. ePolicy Delivery is a completely customizable set of tools that reduces policy delivery time and eliminates mailing time.

*Here's how it works:*

- AG conditionally issues the ePolicy
- Delivery email is sent to the client and agent/ agency of record is notified
- The client quickly receives the email and electronically signs the outstanding requirements
- Client pays the initial premium
- ePolicy Delivery automatically sends a receipt of the payment and verifies no other requirements are outstanding
- Case is placed in force

### Results

- The policy went from issue to in force in five hours and quickly closed the sale!
- With epayment capabilities included in ePolicy Delivery, there's no need for the agent to request the initial premium.
- Agent received his commission 3 days later<sup>2</sup>

Case studies are based on actual client situations but are meant for informational purposes only.

Similar results are not guaranteed and will vary based the individual client situations.

<sup>1</sup> Conditionally issued is a policy that has been issued by AG with a condition that certain requirements need to be fulfilled to put policy in force.

<sup>2</sup> Commissions are paid every Friday.

Visit [www.americangeneral.com/epolicy](http://www.americangeneral.com/epolicy) for more information.

**American General**  
Life Companies

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