



# Tele-App Process

KANSAS CITY LIFE INSURANCE COMPANY



## *The process:*

The Tele-App method of taking applications makes the sales process easier for you and your clients. Instead of filling out the entire A167 package application you only need to complete the Tele-App Order Form (A148), which consists of information such as name, address and other personal information, product/premium information, beneficiary, ownership and signatures.

Once the Tele-App Order Form is completed and signed, emailed, faxed or mailed to the New Business Department, it is electronically sent to our Tele-App service. The service then calls your client to complete the balance of the A167 application. Once the client interview is complete, the A167 application is imaged to the Home Office from the service. In most cases, the client interview is completed within two to four working days (or sooner depending on client availability).

*Note: If the form is faxed or emailed, please keep the original paperwork for your files.*

We suggest you order the medical requirements from one of the four approved paramedical companies so they can be completed as soon as possible. The paramedical companies have record of the exact exam requirements, which are different for Tele-Apps than those required for regular applications. However, the Tele-App service will order the medical requirements, if any are needed, and you choose not to do so. At the bottom of the authorization page on the Tele-App Order Form, check the box indicating that you have not ordered the underwriting requirements and ExamOne will initiate contact with the applicant to schedule their insurance exam.

Once the Home Office receives the completed A167 application from the service it is reviewed for any further requirements. The New Business Department, at its discretion, reserves the right to order any requirement they may feel is necessary.

## *Advantages:*

- All interviews are recorded
- Simplified sales process for both agent and client
- Choice of four approved paramedical companies: ExamOne, Portamedic, APPS or EMSI
- Client answers medical questions only once
- Toll-free, call-back number is provided
- Potential for fewer attending physician statements
- Inspection report waived in most cases
- Amplified blood profile done in most cases
- Fewer questions to answer during pending time
- Fewer amendments to sign for incomplete questions
- Potential for quicker application approval and policy issue
- New Business state-specific forms are easily accessible on the Kansas City Life Illustration System

### ***Who is eligible to use the Tele-App?***

All licensed general agents and agents.

### ***On which products, ages and volumes can the Tele-App be used?***

For this process to be administered as easily and smoothly as possible, all products (except Gift of Life), ages and volumes are eligible to be written using Tele-App. Conversions, additions, increases and reissues are not eligible for the Tele-App process. If a variable product is written, supplemental form A149 is required.

### ***What information are general agents and agents expected to gather?***

General agents and agents need to fill out the Tele-App Order Form and the usual appropriate forms taken at the time of application. The Tele-App Order Form is a three-page signed form which has personal, plan, billing, beneficiary and ownership questions. It contains our authorization which enables us to obtain medical records, if needed, and make the MIB inquiry. All other state-specific New Business forms are readily available for download from the Kansas City Life Illustration System. Be sure your system is set to the correct application state.

### ***What information does the telephone interview obtain?***

Once the Tele-App Order Form is received in the Home Office, it is sent to our Tele-App service that completes the interview. They verify personal information and ask the balance of the application questions. The end result of this interview is the complete A167 package application for life insurance.

### ***When will the agent be able to see the processing of the case on [www.kclic.net](http://www.kclic.net)?***

The Tele-App Order Form is specifically designed to gather sufficient information to submit the application into the system and set up a pending record. When the Home Office receives the Tele-App Order Form, it generally is entered on the system the same day it is received and is available on [www.kclic.net](http://www.kclic.net). All Tele-App cases have a distinct pending requirement that explains we are holding for the completed A167 application to be returned to the Home Office from the Tele-App service. All other appropriate pending requirements are shown as usual.

### ***What must be signed and returned to the Home Office?***

If the applicant agrees to the use of electronic voice signature recognition (VSR), routine delivery requirements are needed. If VSR is not used, policies taken via Tele-App must have the completed A167 application signed on delivery and returned to the Home Office. The copy of the application attached in the policy must be signed as well. All other delivery requirements must be completed as usual. The Home Office accepts faxed copies with the originals kept in your files.

### ***What features have made the Tele-App policy delivery faster?***

An electronic signature is included on the Tele-App, which is placed in the policy. This enables policy delivery without requiring an application signature on delivery. This allows commissions to be paid on the case at policy issue, if we have the necessary premium. Other delivery requirements must be completed as usual.



**KANSAS CITY LIFE**

3520 Broadway, Kansas City, MO 64111  
816-753-7000 • [www.kclife.com](http://www.kclife.com)