

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'm 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 - <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) 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/>
 - b. Video - <https://www.youtube.com/watch?v=DT3LT9jnKJM&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/fs-siwl-quoter/>
 - 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/>

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 Ext. 281

