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General

Q. How can I learn more?
A. The App On-Line Helpful Hint is available in the Help Resource section of the site. To view the Helpful Hint, click the Help button located on the main navigation bar. Next, click Go to Help Support Materials, then click the Open App On-Line link located in the Pre-Sales Tools and Information section.

Q. If I need help, where do I turn?
A. For assistance with a technical issue, you can contact Web Support at 1866-739-8031 or via e-mail at websupport@allstate.com. For help with a “how to” question, the Pre-Sales Department is available at 1866-637-8700.

Q. Can I click the Submit With Signatures button before I have the signatures?
A. No. Before clicking the Submit With Signatures button, you will check a box that includes required language. By checking the box you are attesting to having all the signatures required on all forms generated. This is required because App On-Line starts the underwriting process within hours of receiving the submitted application. In order to underwrite your case, we must know that all documents are signed.

Q. Once I generate the forms and notice a mistake, can I just manually mark the changes on the application and get it initialed by the customer to submit?
A. No. Remember, all the information you enter into App On-Line will be electronically sent to create the case in the Service Center. That information will also be used to generate vendor orders, create policy pages, and used for future correspondence and billing. If you manually correct information, we have no way to update the electronic transmission of the data.

In addition, the policy number assigned has “smarts” associated with it. The policy number reflects if you are an elite agent, type of product, if it is a replacement, etc. If you manually correct data, you run the risk of having an incorrect policy number assigned and potentially delaying your case.

If you notice an error after the case is generated, use the Unlock button on the generate forms screen to unlock your information. Shred your first set of forms – they are no longer valid. When you unlock your case, you will eliminate the original forms and policy number. Go to the screen to make your update, and then go to generate forms. Print the new forms and obtain all required signatures. Then click Submit With Signatures.

If unlocking the form is not a good option because it will erase the policy number, treat the application as though it is a paper application that is already in the mail. Wait until the case appears in your pending policy list, and then contact the service center to explain the changes needed to the application.

Q. Are there any face amount limits on App On-Line and TeleApp?
A. No, you can write any face amount you wish. There are some differences in process for certain face amounts. See information below for face amounts over one million. Audio signatures for the Part 2 telephone interview are limited to cases of $2,000,000 face amount and below. Cases at $2,000,001 and above will require a signature on Part 2 medical and avocation questions upon policy delivery.
Q. If my case is over one million, how do I enter it in App On-Line? Do I need to do anything special?
A. You should enter the actual face amount the customer wants, including amounts over one million. However, new text will automatically be placed above the signature for parties whose coverage is more than one million that states that the Temporary Insurance Agreement is bound only for one million dollars. The producer must get this text initialed by the owner of the policy. On the initial payment screen, the money collected must be for a maximum of one million dollars in coverage per person.

Q. Can I fax only the signature pages?
A. No. The complete package generated by App On-Line should be faxed to the service center using the fax cover sheet provided. The full set of forms will be used when creating the customer’s policy and are needed for several service center processes. *(Reminder: the pages marked “Customer Copy” should be pulled out and left with the customer.)*

Q. Do I need to mail in the original app after faxing it in?
A. No — this could result in a second application being entered into the system. The original application and forms should be kept for your records.

Q. Can I take the information on a paper app, get the signatures, enter it into App On-Line, and put in the signature pages I had originally signed?
A. No, never! The signatures are attesting to the information the customer provided and indicated on the application and forms. If you use App On-Line, the customer needs to see and sign the App On-Line generated documents, application pages, and forms.

Q. How can I check the status of the vendor orders?
A. Go to Pending Policy Details in accessallstate.com and click the link that says TeleApp Vendor Status. This will contain information from the paramed vendor.

Q. Do I still need to attach a voided check?
A. No voided check is needed. App On-Line requires the account number and routing transit number when completing the information for pre-authorized checking.

Q. What should I do if I can’t locate the name of my customer’s birth or citizenship country in the country drop down list?
A. Select “Other” from the drop down list. (“Other” is located alphabetically within the country list.) Then note the country name in the Agent’s Remarks section.

Q. What is that spinning wheel I sometimes see on the screen?
A. When this symbol appears onscreen, App On-Line is updating the last information you entered.

Q. Can I use App On-Line to submit an application for a minor?
A. Yes — applications for all ages can be done in App On-Line. The appropriate rate class for minors is “Standard Smoker.” Once the rate class information has been entered, you will be able to complete all the other required fields.
Q. Is the beneficiary’s social security number required information?
A. No, it is not.

Q. I sometimes obtain a quote from the underwriting department over the phone before I submit the application. Where do I indicate that I quoted the customer a Special Class rate?
A. If a customer has been quoted a Special Class rate, this can be noted in the Agent's Remarks section. In addition to noting the Special Class rate, be sure to mark either Standard Nonsmoker or Smoker as the rate class in the Policy Information Screen.

Q. Can I print part of the application before completing it in App On-Line?
A. No. The system will not allow you to print the forms until all required fields are completed.

Q. What do I do if my screen says “Temporarily Unavailable”?
A. Call Web Support at 1866-739-8031.

Q. How do I enter participating agent information?
A. This information should be entered in the Agent Report screen of the AOL tool. Type in the LBL agent ID number for the producer you are working with and click Verify. This will bring you to the Agent Selection screen. Click Select to the left of the appropriate agent's name, and you will return to the Agent Report page.

Q. Can I save a case in App On-Line and come back to it?
A. Yes you can. There is a save and close button at the bottom of almost every screen. The case will be saved for 180 days.

Q. If I am not using the electronic signature pad and submit an application, how many days do I have to fax the signed application to the Service Center?
A. You have five days to fax the application to the Service Center. For this reason, do NOT submit an application UNTIL you have all the required signatures.
Electronic Signature

Q. Am I required to use electronic signature on documents?
A. No, the choice regarding submission method is up to you and the customer. You can continue to use traditional pen and ink signature or choose the electronic signature option.

Q. If one of the applicants chose electronic signature but the other wants to use pen and paper - is it possible to use different signature methods on the same document?
A. No, all the parties to the contract must consent to use electronic signature. If any party opts out of the process, you will be directed through the steps to generate forms and required to use traditional pen and ink signatures.

Q. What if everyone agrees to use electronic signature and then someone changes their mind?
A. We allow the applicants to “opt out” of the process at any time before the documents are submitted. If any party opts out of the process, you will be directed to change the submission method.

Q. Which browsers are compatible with electronic signature?
A. Internet Explorer version 6.0 or higher, Firefox version 2.0 or higher, and Safari version 3.1 or higher. Adobe Reader must be installed regardless of browser. Get Adobe Reader.

Q. When I choose electronic signature, how do I know who should sign what form?
A. The electronic signature tool will figure all the signature rules out for you. The tool will present the list of forms that must be viewed and let you know who needs to view them. Once the forms have been viewed, the tool will prompt you to get the appropriate signatures.

Click Signature Online

Q. Who can I contact for technical support?
A. If you experience technical issues, please contact the WebSupport Team at 1-866-739-8031.

Q. Who can I contact with general electronic signature questions?
A. If you have any questions, contact Customer Service at 1-800-786-3014.

Q. What products and face amounts are available for Click Signature Online?
A. All products and face amounts available through AOL are eligible to use Click Signature Online.

Q. Why is Click Signature Online not an available option?
A. There are multiple scenarios where Click Signature Online is not an option. The scenarios include, but are not limited to the interpreter is not the agent, an assignee party is present, owner of policy being replaced doesn’t equal owner on new policy, agent e-mail address is missing from agent report, owner/payor is a business, or there are more than 3 Parent/Legal Guardians present. In the event Click Signature Online is not an option, you are able to select a new signature method.
**App On-Line: FAQs**

**Q. How long does it take for the customer to receive the email?**

**A.** The customer email is sent within 15 minutes. The timeframe for the customer to receive the email is dependant on the customer's internet service provider, email carrier (Yahoo, Gmail, etc), and computer configurations. The Service Center is copied on the email. If the customer does not receive the email within a reasonable amount of time, please contact Customer Service at 1-800-786-3014.

**Q. I started Click Signature Online 14 days ago, the package is now expired but not everyone has signed. What happens now?**

**A.** You need to either restart the electronic signature process by unlocking the application and selecting the click e-sign process again, or select a different signature method.

**Q. If the owner or payor is a business, can you use Click Signature Online?**

**A.** No, Click Signature Online is not available if the owner and/or payor of a policy is a corporation or entity (example: trust, living will, etc.).

**Q. Can Click Signature Online be used when the proposed insured is a juvenile?**

**A.** Yes. The Parent/Legal Guardian and Proposed Owner can sign using Click Signature Online.

**Q. Can documents be reviewed and signed using my mobile device?**

**A.** Yes, signing can be completed using an iPhone or iPad running iOS V4.3.3 or newer to review and sign documents. Documents cannot be downloaded using an iPhone or iPad, but they can be downloaded on a desktop or laptop with a supported browser.

**Q. Do any back office or producer processes change when using Click Signature Online?**

**A.** No, all existing processes will remain.

**Q. What should I do if the customer’s email is not received or is accidentally deleted?**

**A.** The Service Center is copied on the email. If the customer's email is not received or accidentally deleted, please contact Customer Service at 1-800-786-3014 to have the email resent.

**Q. Is Click Signature Online available for endorsements or amendments?**

**A.** Yes.

**Q. What happens if I unlock the application to make changes after signatures have been received?**

**A.** Any change to the application will require signatures to be recollected. You will need to either restart the electronic signature process or select a different signature method.
Electronic Signature Pad

Q. If I do not have an Internet connection, can I use the electronic signature pad to obtain signatures?
A. No — the App On-Line application must be accessed for the customer to view the application and point of sales forms they are signing. In order to complete this step, Internet connection is required. If you do not have an Internet connection, select the Generate and Print Forms option.

Q. Do the applicants need to sign the electronic signature pads multiple times so their signature is on each form?
A. Each party is required to sign only once. They will consent to applying the signature across all forms they have previously viewed.

Q. I started Signature Pad 14 days ago, the package is now expired but not everyone has signed. What happens now?
A. You need to restart the electronic signature process by unlocking the application and selecting the Signature Pad process again, or select a different signature method.

Q. I am ready to use electronic signatures. What do I need to do to get started?
A. First, you will need to purchase an approved signature pad. If you have already purchased a signature pad to use with Allstate Workplace Division (AWD), you can use that pad. We support three types of Topaz signature pad devices that are specially priced for App On-Line Users. Visit http://www.zones.com/agent to purchase an approved signature pad online or call 1-800-706-0056.

Q. Once I get my signature pad, how do I connect it?
A. The signature pad simply plugs into the USB port on your desktop or laptop. You need to install the signature pad drivers using the CD you received with the signature pad. The drivers are also available for download from the Topaz systems website.

Q. Can I test my signature pad before I go on a call?
A. Yes, you can. A link is provided on the main App On-Line screen to test the signature pad. Please note that App On-Line will automatically check to see if you have a signature pad connected when you pick the electronic signature pad method and let you know if it does not recognize the pad.

Q. If App On-Line does not recognize my electronic signature pad, is there any trouble shooting I can do?
A. Yes. First, make sure your signature pad is plugged securely into the USB port on your computer. Second, App On-Line supports Topaz driver versions 3.74 and higher. The driver package for the signature pad should already be installed on your machine. If you do not think the driver was installed on your machine, contact us at 1-866-739-8031 or e-mail websupport@allstate.com.

The connection to the Topaz signature pad will not be available when you are accessing App On-Line through Remote Desktop or from a browser using Citrix in the background. You may receive the following warning: “You do not have correct driver for the signature pad. You can find the driver on the Electronic Signature FAQs page.” If this occurs, start a new Internet Explorer session, login to accessallstate.com, go to App On-Line and verify the signature pad is functional.
Then select the saved application and continue with the electronic signature process. Please do not try to use the App On-Line signature pad while using Remote Desktop.

**Q. Who can I contact for technical support with my signature pad?**

**A.** If you are experiencing a hardware issue, contact the ATSC at 1-800-686-1274

## Part 2

**Q. Am I required to complete the Part 2 electronically?**

**A.** No, the choice to complete Part 2 electronically is yours. You will still be able to use the TeleApp process to complete the Part 2 of applications. The only exception to this is when the customer is applying for the Basic Term product. For the Basic Term, the customer MUST complete Part 2.

**Q. If I complete the Part 2 electronically, will I still receive the benefit of fewer APSs and Exams?**

**A.** No, completing the Part 2 electronically will prompt the use of the standard Age/Amount chart, and you will not have the advantage of fewer APSs and Exams.

**Q. Will I be able to select my Paramed Appointment Choice when completing the Part 2 electronically?**

**A.** Yes, you can choose to order your own examiner appointment with ExamOne or to have the Service Center handle the appointment.

**Q. Can I use electronic signature when I complete the Part 2 electronically?**

**A.** Yes, you can use electronic or wet signature on all App On-Line applications.

**Q. Am I allowed to make changes to the Part 1 after I have started/completed the Part 2?**

**A.** Yes, you can unlock Part 1 once you have started or completed Part 2. However, if you choose to unlock Part 1 at any point while completing Part 2, all saved Part 2 data will be deleted. After making changes to Part 1, you will need to start the Part 2 again from the beginning.

**Q. If I select to complete the Part 2 electronically, can I change my mind and use the TeleApp process instead (or vice versa)?**

**A.** Yes, you can select a different method to complete the Part 2 at any time before generating the forms. Simply return to the Options For Part 2 screen and choose your desired method for completing the Part 2.

**Q. Can I choose TeleApp route for the primary insured and electronic Part 2 for the AIR?**

**A.** No, when making your Part 2 selection, you are doing so for all applicants covered for insurance.

**Q. Do I have to complete a separate Part 2 for all insureds on the application?**

**A.** No, you will fill out the electronic Part 2 the same way you would a paper application. Each question will be answered for all insureds on the application at the same time. You will use a drop down menu to select the appropriate person to which each medical history pertains.
**App On-Line: FAQs**

**Q.** What if the applicant doesn’t know all the details of an impairment, such as the doctor’s name or the date of treatment? Can I complete Part 2 without that information?

**A.** No, certain information, such as the impairment, doctor name, and method of treatment, is required in the applicant’s medical history. All required fields are marked with an asterisk.

**Q.** Once I start an application, how many times can I save and close?

**A.** You may save and close the Part 2 as many times as needed.

**E-Payment**

**Q.** How does the electronic payment method work?

**A.** It’s easy to use. On the Payment screen, you will see a choice in the drop down for Electronic Payment (EFT). Simply select Electronic Payment and enter a few pieces of information, such as the payment amount, route transit number, and account number. The Verification screen will display so that you can check your entry. Payment will be electronically requested from the payor’s bank when you submit the case. The payment may be processed as early as the same day submitted, depending on the bank’s normal business hours. The Temporary Insurance Agreement (TIA) and EFT form will contain a confirmation number for the payment. The new payment method eliminates certain trailing documents. There is no need to collect a voided check or to mail a check for processing — it’s that easy!

**Optional Search**

**Q.** What is the Search button used for?

**A.** The Search button can be used when you are entering information for a current or former Allstate customer/applicant. Simply click the Search button and type in the person’s phone number. This will query the database and return any matches. After you select the correct insured, the data will be automatically brought over to the App On-Line fields—saving you key strokes and providing data consistency.

**Q.** On which screens is the search functionality available?

**A.** The search may be used on the Primary Insured page, Beneficiary page, Owner/Payor page, and the Additional Insured page.

**Q.** What happens when the SEARCH results bring back a PO BOX or Rural Route address?

**A.** When this happens, the check box for PO BOX/RR address will be checked in App On-Line and the address fields will be filled out automatically. The main address fields will be left blank for you to input the regular address that is required.

**Q.** Which fields are brought over to App On-Line from the search?

**A.** The following fields are eligible: Name, Address, Phone Number, DOB, Gender, and Marital Status. The database will only bring over populated fields, so any field not already completed within the database will need to be filled-out manually in App On-Line.

**Q.** What if the data returned by the search functionality is no longer accurate?

**A.** The correct information can be typed in where out-of-date information has been populated.
Term Conversion

Q. How can I tell my Term Conversion application apart from New Business on App On-Line?
A. In App On-Line's Select an Existing Application section, a “TYPE” column has been added to the Incomplete and Submitted tabs. “TC” or “NB” will appear, identifying applications as a term conversion or new business, respectively.

Q. Can I use e-signature, e-payment, and electronic Part 2 with an electronic term conversion?
A. Yes, these features are available when completing a term conversion application on App On-Line.

Q. When I enter the policy number to be converted, will App On-Line do an automatic look up and pre-fill any information?
A. At this time, there is not an automatic look up of existing policies. You will need to enter the appropriate policy information.

Q. What if I want to convert the base and AIR?
A. If the AIR will also be an AIR on the new policy, you can submit one App On-Line term conversion application. If the base and AIR will each convert to their own policy, you must complete an App On-Line term conversion application for each person.

Q. What if I accidentally start a new business application?
A. You will need to exit that application. Return to the Start a New Application Screen to select a Term Conversion (TC).

Q. How do I provide instructions regarding what to do with any unused premium or conversion credits?
A. App On-Line does not have a specific field to enter this information, but you can provide instructions in the Agent