

Process for the eDelivery option

We know digital copies of New Business and Policy Change policies would be an additional benefit during this time. Follow the below processes, depending on how the application was submitted, to allow agents and clients to receive a digital copy of the policy.

Submit eApp application



Agent submits application via e-App and selects to use the policy eDelivery option. The client will be required to provide their email address in order to receive a copy of the policy via email.

Submit paper application



Agent submits paper application and includes the eDelivery Consent form.



New Business/Policy Change receives the eDelivery Consent form and sends a secure email to the client and agent to confirm the client is able to do business electronically.



The client responds to the email by following the instructions included.



When the policy is ready to be issued, New Business/Policy Change securely emails a PDF copy of the policy and any outstanding requirements to the agent, the client and the MGA, along with mailing a hard copy to the agent.



The agent and client collaborate to review, sign, and return any necessary delivery requirements via mail, fax, secure email or secure document upload. All policies that utilize eDelivery will require a delivery receipt in addition to any other applicable delivery requirements. The delivery receipt only needs to be signed by the client when it is sent electronically by the administrative office. All other delivery documents are subject to normal signature requirements.



Once all delivery requirements are received and reviewed, the policy is placed in force and released for commissions.

FAQs for Policy eDelivery Option

We understand that digital copies of policies would be a benefit to you and your clients during this time. With this in mind, we are implementing a process to allow you and your client to receive a digital copy of the policy via secure email. Please see below for answers to frequently asked questions regarding this new eDelivery option.

Is North American requiring agents to deliver all policies electronically or can I still deliver my policies with paper?

North American is making digital copies of policies available for the convenience and safety of agents and policyowners. While the company is not requiring the use of digital copies, we strongly recommend you follow all state and federal guidelines for social distancing during this time.

Why is the policy copy going directly to the client? Can an agent request the PDF copy be sent to them only?

Sending the policy directly to the client is one option we are providing to MGAs. This was designed to give agents the option to quickly satisfy delivery requirements without being face-to-face with the client. The overwhelming request from our field partners has been to provide the documents directly to the client while also keeping the agent included in the communication. An agent can still request a PDF copy from New Business or Policy Change to be sent to them electronically via a secure email. It is important agents adhere to their state insurance department requirements for delivery requirements and secure all private information.

Is eDelivery of policy documents available for Policy Change as well?

Yes, this is available for both New Business and Policy Change.

Will North American accept electronic signatures?

Currently, North American accepts documents signed electronically using DocuSign and RightSignature. North American also accepts documents that have been wet signed and scanned into an electronic format.

How do I let New Business/Policy Change know I want to deliver a policy using a digital copy?

When submitting an application through SimpleSubmit®, clients will now be able to indicate within the e-App if they want to receive their policy electronically. If the eDelivery option is selected, the policyowner will be required to provide an email address. The “Consent to Do Business Electronically” (eDelivery consent form) is no longer required to be submitted with e-App.

If you submitted a paper application your client must complete the eDelivery consent form and it should be submitted by the agent as part of the application packet. The client would need to indicate an “X” in the “I Consent” section and provide their email address. Please see the next page for further instructions on applications submitted via paper.

How does my client receive the digital copy of the policy and outstanding delivery requirements?

A PDF containing the policy pages and any outstanding delivery requirements will be sent via secure email. The client will need to create a login and password in order to view the PDF.

What happens if the client does not reply to the “Consent to Do Business Electronically” email?

The policy will not be sent via secure email, but the physical policy will be sent to the MGA as currently done today.

How can I send outstanding requirements back to New Business/Policy Change?

Documents can be sent back to New Business/Policy Change via mail, secure fax, or [secure document upload](#) via the North American website. Non-secure emails will not be accepted. Learn more about how to [send and receive secure emails](#) with North American.

What delivery and signature requirements are needed for cases that utilize the eDelivery option?

A delivery receipt is required on all policies that are emailed to the client, even if it's not delivered in a delivery receipt state. Please note, only the client is required to sign the delivery receipt when the policy is sent electronically by the administrative office. Any other outstanding delivery requirements (i.e. amendment, illustration, etc.) will adhere to normal signature requirements.

Are any delivery requirements waived during this time?

No delivery requirements are being waived at this time.

Will hard copies of the policies still be mailed?

Yes, a hard copy of the policy will still be mailed to the agent, consistent with our existing paper process.

Who should questions be directed to?

MGAs can contact their New Business/Policy Change teams with questions.

Additional FAQs for applications submitted via paper

For applications submitted via paper, the process differs slightly. North American will require an eDelivery consent form and confirmation from the client that they are able to conduct business electronically.

Where do I find the eDelivery consent form?

The eDelivery consent form is available in the following places:

- 'Supplemental Forms' section of FormsFactory
- [COVID-19 resource page](#)

What if I did not submit the eDelivery consent form when I submitted the application but I have now decided to request a digital copy?

The client can complete the eDelivery consent form any time before the policy is placed in force.

Why does the client need to receive an email from New Business or Policy Change to consent to receive a digital copy of their policy?

This email is to electronically confirm consent with the client before sending their policy to them via email. It confirms that the email address provided by the client is valid and that the client has the appropriate technology to complete business electronically. **This step is required when the eDelivery option is requested on a paper application.**

What does the client need to provide in the "Consent to Do Business Electronically" email?

The email will contain clear instructions for the client to follow. Those instructions are:

1. Select "Reply all" to this email,
2. Type "I Consent" at the top of the body of the reply email,
3. Type their initials on the line where instructed (bottom of the email, next to "I Consent")
4. Select "Send" to confirm their consent to do business electronically

What happens if the client does not reply to the "Consent to Do Business Electronically" email?

The policy will not be sent via secure email, but the physical policy will be sent to the agent.



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