

Protective® Velocity

## The path to efficiency – electronic applications

When you submit applications electronically with Protective Velocity, you can streamline production and deliver policies to your customers — with speed and ease. And, choosing an optimized application process can help you work more efficiently and win back valuable time in your day.

**Electronic applications can help reduce cycle time — by 57%.**



### Electronic application

- Immediate retrieval and processing upon submission of fully underwritten applications on a drop-ticket platform



### Digital Part II

- When submitting an electronic application, you can opt-in for customers to complete the Part II medical questions online; customers receive an email link to register
- Once registered, customers answer Part II medical questions, review and e-sign application online and submit after completing all required information
- Online applications expire after 12 months through age 70; 6 months ages 71+

Note: Financial professionals can assist the customer at any time by accessing the customer's case on [allstate.protective.com](https://allstate.protective.com)



### Telephone interview

- Medical interviews not completed online are conducted by Protective representatives — initiating client contact within 24 hours
- Customers may schedule their telephone interview at their convenience and receive text message reminders
- Protective representatives also schedule exams, order medical records (if needed) and obtain customers' voice or electronic signature



### Accelerated Underwriting

- Protective Life Underwriting Solution (PLUS) is designed to underwrite applicants with the least number of requirements possible
- Fluids and attending physician statements may not be required

**Additional information on next page.**



### Pending business

- Application information available via the Pending Business dashboard on [allstate.protective.com](http://allstate.protective.com)
- Regular email notifications are sent on policies that have reached key milestones in the application process



### Electronic Policy Delivery

- E-signatures accepted on delivery requirements
- Faster placement time when delivered electronically



**Let's work together for better protection and simpler solutions for you and Allstate customers.**

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**[protective.com](http://protective.com)**

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Not Insured By Any Federal Government Agency		May Lose Value