

What is iGO e-App?

iGO e-App is an intelligent fillable form with carrier specific rules embedded. It enables you to electronically complete and process 100% in Good Order applications. It also improves your productivity so you can sell more insurance.

What are the key features for iGO e-App?

- Intuitive User Interface - Improved Navigation and Workflow, Dynamic Alerts and Statuses, & Graphical Indicators
- Quick Access to Start a New Client or View All Existing Cases
- Sharing and Transfer Feature for Cases
- Enhanced Product Search Capabilities
- Consistent Look & Feel Across All Platform Applications
- iGO e-App Integration with AgencyWorks AMS
- Multi-Carrier Quotes - Generate Quotes for Multiple Carriers within One Integrated User Interface & Seamlessly flow Information from Quote to iGO e-App
- View / Print filled complete or incomplete forms at any time
- SAVE and UPDATE as many times as you like
- Print & wet sign to match your selling styles
- Customizable e-Signature (Click-Wrap)
- Electronic submission

What are the key benefits for iGO e-App?

- Speeds access to start a case and view an existing case
- Simplifies the tailoring of output to meet clients' needs through improved collaboration
- Allows you to enter quote data once and generate multiple carrier quotes
- Eliminates need to work in multiple environments via iGO e-App integration with AgencyWorks
- LifePipe™ (Term Quote) users can now auto-populate iGO e-App, eliminating the re-keying of data
- Reduce cycle time and get paid faster!
- Write more premium!
- Go Paperless with "iGO Green" and save on imaging, gas, and postage costs!
- Deliver forms that are 100% legible and in Good Order
- Improve the consumer experience!

How do I register for a username and password?

Registering for a username and password is simple. All you have to do is fill in some basic information about yourself and answer a few security questions. As soon as you submit your form, an e-mail is automatically sent to you with your username and a hyperlink for you to set up your password.

How do I get trained to use iGO e-App?

All training materials, including videos, product collateral, a list of frequently asked questions, and iPipeline's iGO e-App Support phone number and e-mail address can be found at: <http://training.ipipeline.com/>

In addition, trainings are held via WebEx and Teleconference every Thursday from 3:00 to 4:00 p.m. ET. To register, go to: <http://ipipeline.webex.com/>

How do I access iGO e-App?

There are three ways to access the iGO e-App.

1. On your distributor Web site, you will see an iGO e-App banner. This will allow you to view a demo, login or register for a username and password.
2. At the forms engine, you will notice another access point.
3. Our term quote engine now integrates with the iGO e-App. An additional feature you will see in the quote engine's profile page is the ability to customize your view to run quotes for iGO e-App carriers only. By viewing the results page, you will notice the green iGO e-App button. Selecting the button, your client's information will be pulled from the quote engine and populated throughout the carrier application of your choice.

What tools do I need on my computer?

Browser Compatibility:

IE 7, 8 & 9
Firefox 5, 6 & 7
Safari 5.0 & 5.1
Chrome 13, 14 & 15

Hardware Requirements:

Any standard operating system

Bandwidth:

High-speed Internet Connection with minimum of 3MB Downstream and 1.5 MB Upstream

System Requirements:

System requires browser;
Adobe Reader version 8 or higher

What do the visual cues within the iGO e-App mean?

There are 4 main visual cues used within the iGO e-App:

1. If you type the information in right within the e-application, we will turn the respective **FIELD FROM YELLOW TO WHITE**.
2. A **RED QUESTION MARK** underneath a particular section, points out that you have made a mistake and that you eventually need to come back and fix it.
3. A **GREEN CHECKMARK** lets you know that a section is filled out correctly.
4. A **GOLD STAR** indicates that your application is in 100% good order.

The image displays three screenshots of the iGO e-App interface for a case named 'Perisse, Sage'.

- Left Screenshot:** Shows the 'Application' section with a red question mark icon next to the 'Proposed Insured' section. A yellow box highlights a field in the 'Residence Address' section. A red box at the bottom left is labeled 'Red Question Mark'.
- Middle Screenshot:** Shows the 'Application' section with a green checkmark icon next to the 'Proposed Insured' section. A blue box highlights a field in the 'Residence Address' section. A green box at the bottom center is labeled 'Green Checkmark'.
- Right Screenshot:** Shows the 'Validate and Lock Data' section with a gold star icon. A yellow box at the bottom right is labeled 'Gold Star'.

Contact sales@ipipeline.com or call (800) 758-0824 for more information.

What is an e-Signature?

An e-Signature, also known as an electronic signature, is the equivalent of a manual wet signature. The key legal requirement of an e-Signature is the fact that the client, authenticated through the login process, the unique e-mail and embedded link, shows the intent to sign the application. The process has been designed with that goal in mind, and the client and you can be confident that the e-Signatures created with this process are as good as a real signature.

What do I need to participate in the e-Sign process?

In order to participate in the e-Signature process, you must have obtained all green checkmarks in the navigation tree of your iGO e-App and a gold star on your page. These visual cues within the iGO e-App let you know that your application is in good order and ready to be locked for the e-Signature process.

What information do I need from the client to start the e-Sign process?

You must have the client's e-mail address in order to start the e-Sign process. In addition, client must also have access to a computer with either an Internet Explorer 7 or higher browser, Firefox or Safari browser installed to interact with the process.

What e-mail notifications do I receive?

You will receive an e-mail when the client successfully logs into the e-Sign process or if they are unsuccessful because they entered the wrong information, such as social security number. When the client e-Signs the application, you will also be notified via e-mail.

Can the client reply to the e-Sign invitation e-mails?

No. They cannot reply. Reply e-mails will be sent to a centralized database and will not be received by you. Please remind clients to send e-mails to your regular e-mail address.

How long does an e-Signature link stay valid?

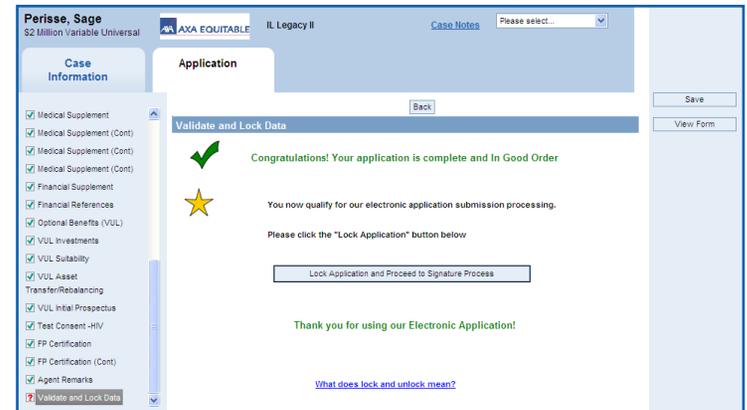
You will have five days to complete an e-Signature and e-Submission once the process has begun. If it is not completed in that time, it will become invalid. If it becomes invalid, you, the agent, will be notified.

As a producer, when do I e-Sign the application?

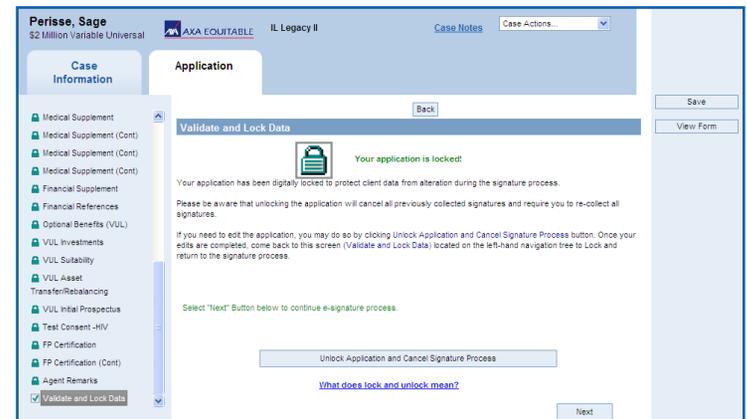
After all parties e-Sign the application, you will receive an e-mail that contains a link in it for you to open up and e-Sign the application.

When do I e-Submit the application? Where will the application go?

Once your e-Signature is applied, then it is time to e-Submit. Depending on your setup, this will either go to your case manager for final approval, or it will go right to the carrier. Either way, you will know where the submission is going to be routed based on the button at the bottom of the screen.



All green checkmarks in the navigation tree and a gold star on your page, allow you to proceed to the e-Signature process.

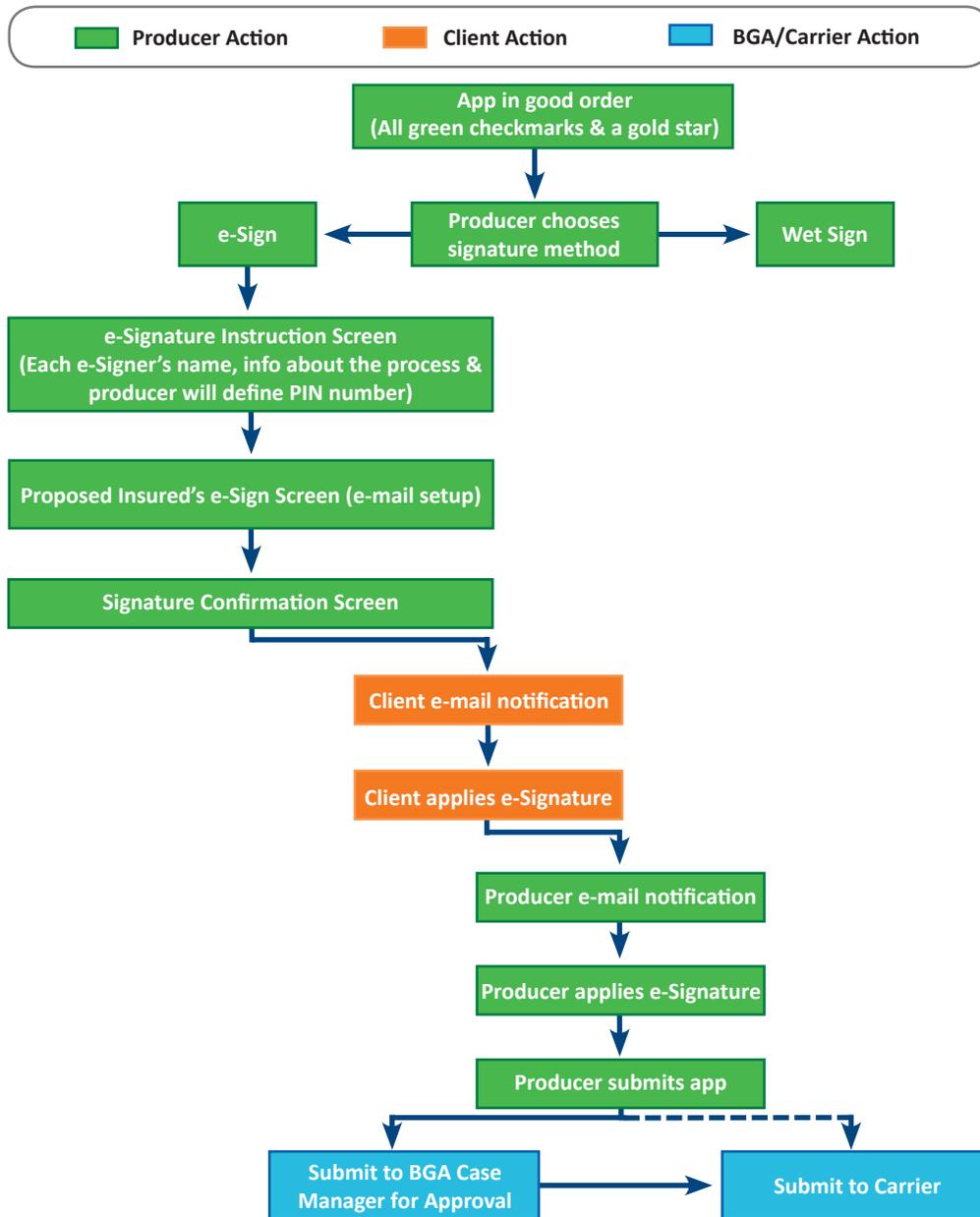


Locking the application seals the data, preventing anyone from making changes to it during the signature process. Notice that once you lock the application, all the green checkboxes turn into green lock boxes instantly.

Contact sales@ipipeline.com or call (800) 758-0824 for more information.

Get trained today: <https://training.ipipeline.com>

iGO e-App® Work Flow



What is the iGO e-App workflow process for a producer?

1. Validate that the app is in 100% good order.
2. Lock the app.
3. Choose your signature method:
 - e-Sign
 - Wet Sign - the app is tagged so the distributor and the carrier know that the app is in good order.
4. Choosing e-Signature, you will continue to the instruction screen, which will include:
 - Each e-signer's name
 - Basic information as to how the e-Sign process works
 - Where you, the producer, will define your PIN number
5. Next is the Proposed Insured's e-Sign Screen, which identifies the Proposed Insured, who the application will be e-Signed by and the e-mail setup.
6. Once all signature e-mails have been sent, you will see the signature confirmation screen. This concludes the e-Signature setup portion.
7. The client will receive an e-mail notification, prompting him or her to click on a link to finish the e-Signature.
8. Once the client clicks on the link in the e-mail, they will have to:
 - Login using the last four digits of their social security number
 - Agree to the "Terms of Use and Signature Consent"
 - Fully review the app before and after applying the e-Signature
 - Enter the city where they are signing the application
 - Apply their e-Signature
9. Once the client has completed their portion of the e-Signature, now it's your turn.
10. You need to agree to the Terms of Use and the Electronic Signature Consent.
11. Afterwards, you must review the app, which will have everyone's signature on it except your own.
12. Apply your e-Signature.
13. Submit the app
 - Depending on your setup, this will either go to your case manager for final approval or right to the carrier. Either way, you will know where the submission is going to be routed based on the button at the bottom of the screen.