



InstaWriteSM *For Life Insurance*

- **FAST** Processing
- **EASY** to Use
- **AVAILABLE 24/7**



What is Oxford Life InstaWriteSM?

We are excited to bring **InstaWriteSM** to our life insurance sales experience and to share it with agents who value every minute of the day. Our process allows agents to make more appointments and close more business.

The New **InstaWriteSM** is an Application Decision Process that generates a Qualified or Not Qualified result in a matter of minutes.

The assessment is a streamlined and better experience for you and your clients.

Our point-of-sale process gives you confidence knowing a decision will be made while at your client's home.

Advantages of Oxford Life InstaWriteSM

- No telephone interview required!
- Eliminates the need for traditional medical exams.
- It's quick and easy. The assessment produces a Qualified or Not Qualified result in minutes.
- **InstaWriteSM** is available by phone or online, regardless of the application used.
- The **InstaWriteSM** electronic health assessment can be used on laptops and tablets.

Easy 2-Step PROCESS

Whether you use an electronic or paper application, you can choose to access the **InstaWriteSM** health assessment online or by phone.

Four Available Options

STEPS	Recommended Available 24/7		Available Monday - Friday 8:00 AM – 7:00 PM CDT	
	E-App	Paper	E-App	Paper
Application				
Health Assessment	Electronic	Electronic	Phone	Phone

**Fastest
Result**

Step 1: The Application

Electronic: Go to www.oxfordlife.com and click on "Agents." To login, enter your username and password where required. Click on "My Tools/E-App/Assurance." Then click on "Create New Application." Choose Client's State, enter application data and click on Submit Application.

Paper: Complete the entire application including the HIPAA Authorization, and ask all of the health questions prior to requesting a health assessment. Your client should sign the application prior to Step 2, The Health Assessment. Completed applications may be emailed to fastapps@oxfordlife.com or faxed to 1-877-584-2777.



Step 2: The Health Assessment

Electronic: Upon completion of the application go to www.oxfordlife.com and click on "Agents". To login, enter your username and password where required. Click on "My Tools," then click on "Health Assessment." You will be prompted to enter your client's email address and required information, then click on submit. The applicant will receive an email asking for authorization for Oxford Life to run a prescription drug check. Once authorized, the request is automatically routed for a Qualified or Not Qualified result. The agent will be notified of the result via email.

By Phone: Upon completion of the application, call toll-free **833-705-4019** to speak with one of Oxford Life's dedicated **InstaWriteSM** Health Assessment processors. The agent will provide the processor with their name, agent identification number, and the product name. The processor will ask to speak with the applicant, who will provide their full name, gender, date of birth, social security number, and height and weight. The processor will read the medical and consumer authorization disclaimer and obtain authorization to run a prescription drug check. Once authorized, the processor will submit the applicant data for a Qualified or Not Qualified result and will confirm the result with the agent.

InstaWriteSM decisions are final. Appeals processes, including Refer to Underwriter, have been incorporated into the InstaWriteSM process.