

The Cincinnati Life Insurance Company

SIMPLICITY AND EFFICIENCY

Submit Drop Tickets on Multiple Platforms



Save time and increase efficiency by completing life insurance applications using a drop ticket. Cincinnati Life's drop ticket solutions are streamlined and connected to EMSI®'s fulfillment center. Submissions take about seven minutes instead of the usual 45 to 60 minutes for a traditional application.

- You need minimal client information to submit the drop ticket.
- EMSI handles the application forms, quality control, client interview, customer signatures and submission to Cincinnati Life for our normal underwriting process.
- You have 24/7 access to check the status of your submission using the EMSI website. To initiate access, please contact EMSI at 866-607-7119.

Please note:

- If you are not appointed with Cincinnati Life, please submit contracting paperwork as soon as possible.
- If you are submitting a drop ticket in Pennsylvania, you must be appointed with Cincinnati Life before submitting any type of application.

Drop ticket includes all of the same individual life insurance products, issue ages and face amounts as the traditional application process, so you can use it for all your clients' life application needs.

How it works:

Agent submits drop ticket	<ul style="list-style-type: none">• Enters minimal client information• Processes quote and submits drop ticket• Chooses which exam company completes client's underwriting requirements (subject to age and death benefit amount)
EMSI representative interviews client by telephone	<ul style="list-style-type: none">• Makes contact within one to two business days• Completes application in about 30 to 40 minutes• Orders paramedical exam, if necessary• Sends application to client for signature
Underwriter reviews application	<ul style="list-style-type: none">• Reviews application and requirements• Follows standard underwriting processes
Cincinnati Life issues policy	<ul style="list-style-type: none">• Applies premium and issues coverage once all requirements are met• Mails policy to designated recipient



What to consider:

- All face amounts are eligible for drop ticket submission process.
- Customer preparation is key for a successful interview and sale.
- The insured is not required to be the owner of the policy.
- The first premium is paid by check, money order or EFT; no payment required with the application.
- All required forms are completed by a licensed and trained fulfillment center representative.
- A fulfillment center representative completes the tele-interview, then schedules the paramedical exam, if required.
- Five attempts are made to reach the client. If contact isn't made, a letter is sent to the client and you receive a status email. If the interview is not completed, the order is closed.
- You or your applicant may request that EMSI re-open a closed order by contacting the Interview Telephone Line, 877-450-3246.
- You receive your commission after the premium is applied.

Additional questions or assistance

If you need any assistance during this process, please contact your case manager at the agency.

For more information about EMSI, call 866-607-7119 or visit www.emsinet.com.



Everything Insurance Should Be®

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. All applicants are subject to underwriting approval. Products and riders available in most states.

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