

Riders and Amendments Now Available on our Website

Results in Improved Service and Prompt Policy Activation

American Community is pleased to announce that Individual Exclusion Riders and Amendments that are created during the initial underwriting process are now available on our website at www.american-community.com.

What does this mean to you?

- ✓ You'll have quicker access to documents that require applicant signatures.
- ✓ Riders and Amendments will be available as a PDF (Portable Document Format) rather than TIFF format.
- ✓ We no longer will be sending these documents to you through secure e-mail.
- ✓ **You'll receive the rider at the same time as the quote offer, which means an efficient, one-touch close with your client.**
- ✓ Our website has been updated to allow you to access Riders and Amendments two ways:
 - Individual Policy Inquiry link – a Riders/Amendments column has been added to the Submitted Search Results page and to the Excel download.
 - MY AC – Quick Links-Recently Issued Individual Underwriting Letters
- ✓ Fewer policies will go out with delivery requirements, which means faster policy activation for your clients and quicker paid commissions for you!

How will you be notified about Riders and Amendments?

How you're notified about Riders and Amendments created during the initial underwriting process depends on your correspondence routing preference in your Agent Profile Online:

Agent Profile Online	
Individual Correspondence Routing Preference	How You'll Be Notified About Riders and Amendments
E-mail	Agents who have selected e-mail as their Individual Correspondence Routing Preference on their Agent Profile Online will be notified by e-mail when their client's riders and amendments are available.
Fax or Mail	Agents who have fax or mail as their preference will need to visit our website on a regular basis to see what has been made available; you will not be sent e-mail notifications.

Choose E-mail As Your Communication Preference

We highly recommend that you set your communication preference to e-mail to receive notification about Riders and Amendments in a timely manner.

To set your communication preference to e-mail:

1. Log on to the *For Agents* section of our website, and then select *Agent Profile Online* from the left navigation bar.
2. Click at the top of the page where indicated to update your agent information.
3. Enter your e-mail address in E-mail, and then re-enter it in Confirm New E-mail.
4. In the Correspondence Routing Preference box for Individual, select e-mail as the preference.
5. Click *Update* at the bottom of the page.

What Documents Will Continue to be Sent by Secure E-mail?

- All delivery requirements other than Riders and Amendments
- Premium due information
- Signatures on applications
- Page 2 of the HA-1 Application (Electronic Funds Transfer information)
- Replacement Forms
- Any new Riders or Amendments generated after the issue and place transaction

Returning Riders and Amendments to American Community

In order for us to process Riders and Amendments as quickly as possible, please return the quote offer and Rider or Amendment to our Underwriting Department using the fax number indicated on the quote. Until we receive the returned quote offer, the case is pending and remains in Underwriting. If we receive the quote offer without the Rider or Amendment, the policy will be issued with delivery requirements (i.e., the Rider or Amendment), which delays policy activation.

Refer to Agent Field Bulletin 1730 for complete information.

For more information, contact Heather at Stephens-Matthews Marketing, Inc.

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or email

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