

2017 Year-End Processing Dates for Life Insurance

As we reach the end of the year, we want to make you aware of key dates for processing cut-offs so you can plan accordingly to meet your 2017 production objectives. Below are deadlines that must be met for cases to have the best chance of being placed in force this year. **For helpful hints for In Good Order submissions, please see page 2.**

Nov. 22	AIG offices close at 1 p.m. Central Standard Time (CST).
Nov. 23 and 24	Holiday: AIG offices closed both days. EMSI APS Unit and Inspection (Credit Reports and eSearches) Unit offices closed both days. EMSI APS Mailing Center will be working to image and scan APS records to be transmitted to AGI on 11/24. CRL Plus Inspection Unit closed 11/23d; open normal business hours 11/24. IRS (Tax Returns) closed 11/23 only. Clinical Reference Laboratory (CRL) closed 11/23 only, and open 11/24 from 7 a.m. to 12 noon CST. ExamOne Quick Ticket Tele-Interview and Inspection Units closed 11/ 23; open on 11/24 from 7 a.m. to 9 p.m. CST.
Dec 1	Cut-off for receipt of new UL, IUL and VUL applications received in good order which, upon approval, have no delivery requirements. Applications for these products received after this date will not be placed in force in 2017.
Dec.. 7	Cut-off issue date for forward-dated, conditionally issued Term cases where we will draft the initial premium when other delivery requirements are received. (Based on 21-day forward date; policy effective date and draft date would then be Dec. 28.)
Dec 15	Cut-off for 2017 1099 commissions value for agents on semi-monthly pay frequency.
Dec. 20	Last issue date for Index Universal Life cases (effective date 12/20/17).
Dec. 20	Cut-off for receipt of Term applications received in good order which, upon approval, have no delivery requirements.
Dec. 20	Cut-off for Underwriting approval of pending UL, IUL and VUL applications with no subsequent delivery requirements.
Dec. 22	Cut-off for 2017 1099 commissions value for agents on bi-weekly pay frequency.
Dec. 22	Cut-off for 2017 1099 commissions value for agents on weekly pay frequency.
Dec. 22	AIG offices close at 1 p.m. CST. EMSI APS Unit open. EMSI Inspection Unit (Credit Reports and eSearches) open. CRL Plus Inspection Unit open. ExamOne Quick Ticket Tele-Interview and Inspection Units open 7 a.m. to 9 p.m. CST.
Dec. 25	Holiday: AIG offices and vendor operations closed.
Dec 28	Cut-off for delivery requirements at 1 p.m. CST to ensure placement of policies for 2017.
Dec. 29	AIG offices close at 1 p.m. CST. EMSI APS Unit offices open. CRL Plus Inspection Unit open until 5 p.m. CST. EMSI Inspection Unit is open 8 a.m. to 5 p.m. CST. Clinical Reference Laboratory (CRL) open. ExamOne Quick Ticket Tele-Interview and Inspection Units open 7 a.m. to 9 p.m. CST.
Jan. 1, 2018	Holiday: AIG offices and vendor operations closed.

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To ensure as much of your business as possible is placed by close of business on December 29, 2017, we encourage you to submit your application packages In Good Order (IGO). Following are a few helpful hints.

Helpful Hints and Reminders

- Always use a **New Business Transmittal Form and Checklist** (AGLC101371 Rev0311). Complete as much of the form as possible. Be sure to include information in the sections labeled Contact Information for Case Follow Up and Special Instructions.
- Check Forms Depot on [eStation](#) for the latest version of the application and any other state-specific forms needed to provide a complete application package.
- Include a completed EFT form and voided check for all bank draft cases. Initial premium checks to place your business (if other than EFT) must be received in New Business by the cut-off dates shown above to make commission cut-off and to earn production credit for 2017 reporting.
- Be sure to submit a complete Replacement Application.
 - ✓ All replacement information provided in the submission – including the Application, Agent's Report and the Notice of Replacement – must agree.
 - ✓ Mark the appropriate YES and NO boxes on the Part A application.
 - ✓ Complete Existing Coverage/Replacement questions on the Agent's Report Page of the application.

Certain states, referred to as NAIC states, require a Replacement form if there is existing coverage, even if the client is not replacing. Remember: The Replacement form must be dated on or before the date of the Part A application. For additional information, see [Replacement Coverage and Forms: Tips For Avoiding Application Delays](#).

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