



Digital Submission Only – Distributor Education

The Problem

Today, too many cases are delayed because Not-in-Good-Order (NIGO) issues force manual review and rework.

- **Order Entry Gaps:** Even when carriers build solutions into Order Entry (OE) platforms, distributors often choose not to activate all required questions or validations.
- **Result:** Cases that should be straight-through processed (IGO) get stopped for missing signatures, mismatched replacement answers, or unverified data.
- **Impact:** Producers lose confidence in digital submission, revert to paper, and carriers face unnecessary costs and delays.

The Solution: Digital Submission Only

The industry is moving to a model where **contracts are issued off data only** — forms and disclosures are still delivered to the client, and to carriers as determined necessary, but carriers rely on the digital data itself to issue the contract.

This ensures clients still receive all required disclosures while reducing delays and NIGOs tied to form handling.

To make this work:

- **Baseline Data Package** – Core data fields required to issue cash-only, human-owned annuities.
- **NIGO Prevention Standards** – Built-in OE validations:
 - Reflexive replacement questions must align (client/producer).
 - Authorized person capture for entity-owned contracts.
 - Pre-submission banking validation (e.g., GIACT).
 - State-specific data capture (e.g., FL producer address).



- **Distributor Role** – Activate the full set of required questions/validations in your OE system to ensure cases arrive IGO.

Key Point: If distributors don't turn on these requirements in their OE platforms, the industry won't realize the benefits of the best practice.

Value Realization

Examples include:

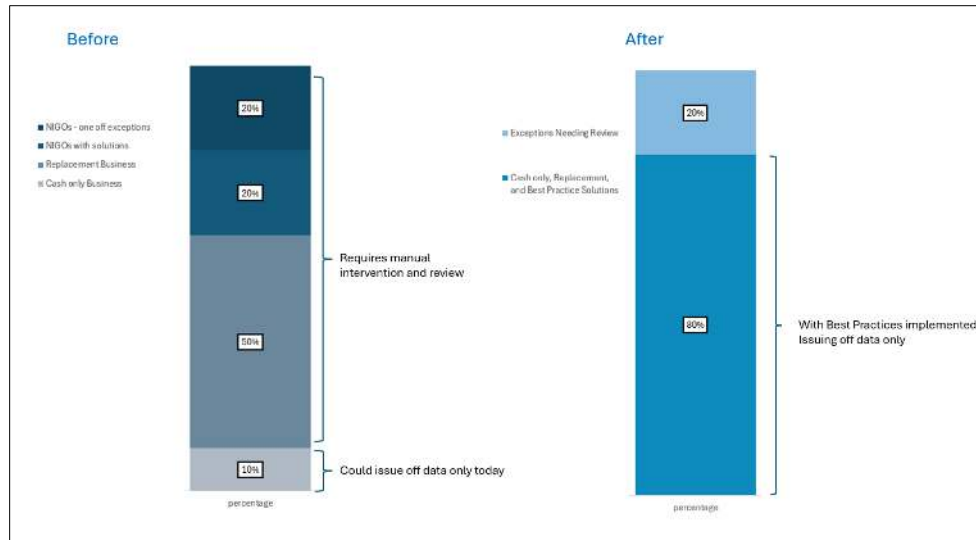
- **Faster Cycle Times** – Eliminating manual form handling and reducing NIGOs can shorten time-to-issue by **3–4 days on average**.¹
- **Lower Costs** – Carriers estimate that even a **15% reduction in NIGOs** meaningfully reduces operational expense and back-office workload.
- **Simplified Order Entry** – A more consistent, data-driven process minimizes rework between platforms, distributors, and carriers.
- **Better Experience** – Advisors spend less time chasing forms, and clients receive contracts faster — improving satisfaction across the board.

In short: cleaner data in, faster approvals out. Everyone wins when submissions go right the first time.

¹ Based on data provided by seven carriers.



The chart below is a hypothetical example of how adopting the Digital Submission Only process could improve cycle times, straight through processing (STP) enablement, and producer experience.



👉 **Distributor takeaway:** Activating these data fields and validations is not “extra work.” It is the key to unlocking faster, cleaner, fully digital annuity business for producers and clients.

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