

FAQS

CLIENTS NEED
INSURANCE
SOLUTIONS?

ASH ANSWERS.

Ash Term Express FREQUENTLY ASKED QUESTIONS

Q: Why accelerated underwriting? And why Ash Term Express?

Evidence shows that approval and placement rates are higher with accelerated underwriting (AU). On average, AU cuts the process time by three weeks. It's faster and more convenient for you and your client because underwriting is completed based on data, instead of on labs and medical records. And it means less time for clients to change their minds and decline coverage.

Q: Why should I use Ash Term Express versus iPipeline?

It is simple and super-fast! Just quote and submit an application in minutes. The platform understands and quickly lets you see which AU program is best for your client, if applicable. And, it tailors necessary information based on client responses and carrier selection, so no time is wasted answering unnecessary questions. Information entered to the Quoter flows straight into the Express Application.

Q: What is Ash Term Express?

The most straightforward electronic term life platform in the industry. The Ash Quoter integrates with the Ash Express Application, which allows for:

- Seamless quoting and online submission
- Filtering the best AU programs right up front
- Built-in questions to determine appropriate health class
- Less time spent on paperwork

It simplifies all the AU programs into one process to align your client with the best possible outcome.

Q: How are the Ash Quoter and Ash Express Application used?

The Ash Quoter assists you in knowing how much and what type of insurance is best for your client. It also guides you to the most accurate health class. The last thing you want is the premium shock that occurs when an incorrect health class is quoted. Information collected in the Quoter flows seamlessly to the Ash Express Application.

Or, do you prefer to use your Ash Life Marketing team to run your quotes? No problem. Once they've quoted, just head straight to the Ash Express Application to start your digital app process.

Q: What carriers qualify for Ash Express Application?

All of Ash's term life insurance carriers qualify for Ash Term Express.

Q: How will I determine which carrier's accelerated underwriting is best for my client's case?

We've filtered through all carriers' constantly changing AU programs to bring you the best fluidless underwriting programs. The platform intuitively understands which carrier's AU process is best for your client, providing an AU score for each program. The AU score is based on AU policy limits, probability of approval as applied for, and average time to place an AU policy.

Q: What if your client falls outside of accelerated underwriting parameters?

- Update your client's insurance request or carrier selection to qualify for AU
- Ash App Assist Team
 - o Use the appointment link to schedule a time to take the app over the phone with your client
 - o Signatures will be collected electronically
 - o Ash case management will update you throughout the whole process
- Take the application electronically with iPipeline
 - o Complete the entire application online in good order
 - o Signatures will be collected electronically
 - o Ash case management will update you throughout the whole process

Q: What happens after the application is submitted?

Your Ash team is instantly notified that a new application is submitted, and they are able to take action and move the case to the next step.

Q: How does the client sign the application?

All signatures will be collected electronically at the client's convenience.

Q: Who handles communication with the client?

Ash and the carrier will handle communication with the client.

Q: How will I receive updates on my cases?

Visit your Ash Portal and select Cases. You will be able to view all updates regarding your submitted case.

Q: Who can I contact for support?

Call your Ash Team at (800) 589-3000.

Whatever the question, whatever the need. *Ash Answers.*