

# We're Making Life (Insurance) Easier

## CONTROL THE DIGITAL TERM INSURANCE PROCESS



**Nobody likes filling out 50-page term insurance applications. And now you don't have to.**

You can increase the value you bring to your clients by leveraging accelerated underwriting programs not available through paper apps. Let's look at the numbers.

### MORE OPTIONS FOR YOUR CLIENTS

Over two years, "Paper Pete" submitted 33 paper applications. Of those:

- Nine would have qualified for accelerated underwriting if they had been submitted digitally.
- Four would have been approved three weeks quicker

While four clients represent only 10% of this advisor's business, for those four clients, the difference would have been huge. Their goals of protecting their families would have been completed faster and easier, giving you more time for other clients.

### PROVEN TO SAVE TIME

	Accelerated UW	Traditional UW	Savings
Cycle Time to Issue	34 days	56 days	<b>22 Days</b>
Cycle Time to In force	51 days	72 days	<b>21 days</b>

	e-App	Paper App	Savings
Cycle Time to Approval	38 days	44 days	<b>6 Days</b>
Cycle Time to In force	66 days	73 days	<b>7 days</b>

\*Based on 36,000 term insurance apps submitted to Ash Brokerage in 2019, with 23% applying for AU

Term insurance is a simple product. Getting a policy issued for your clients should be simple too. Working together, we can help make the application process better for your client. And you.

### WINS OF WHY TO GO DIGITAL



#### Client Convenience

- Fewer exams required
- Fewer interactions
- Faster turnaround
- Complete on their time



#### Advisor Advantage

- Faster cycle time
- Less work
- Commissions paid faster



#### COVID-19 Compliant

- No in-person meeting
- Digital delivery