



A better way to do business

Simply drop a ticket to start the digital journey for your clients.

Legal & General America is making it easier and faster to protect more families while giving agents and customers a better experience from start to finish. A new easy online application with an improved underwriting process means faster completion and more lab-free decisions.

Key Benefits



Improved Client Experience

- ✓ Online, mobile-friendly application
- ✓ Streamlined application questions reduce time and effort
- ✓ Clients can schedule a phone interview if they need help



Faster Decisions

- ✓ Reduced need to order exams/labs for eligible applicants
- ✓ Approvals or the need for medical evidence determined in real-time during the application process



Better Case Management

- ✓ Case status feeds and document download
- ✓ Reduced cycle time
- ✓ In-good-order applications

Criteria

Digital app process is for:

All ages
All coverage amounts
All states except New York
Proposed Insured is Owner and Payor

At this time no:

Waiver of Premium
Business coverage
Multiple policies

Process

Start by dropping a ticket.

- Eligible clients will receive an email link to begin the application process (texting option available).
- Customers needing assistance can call us during business hours or schedule a phone interview right from their email.
- Clients may be approved lab-free at the end of the application process or within just a few days.
- Applicants who require a paramed can schedule their appointment online upon completing the application.

Together, we can keep business moving and help more families protect what matters most

Learn more at lgamerica.com/digitalapp