Digital Migration FAQ

What's changing?

1. We have introduced a new paper application that feeds more seamlessly into our digital journey.

2. Application process changes for our traditional application

Is there a new application?

Yes, there is a new application (ICC17-LIA and state variations for CA, DE, FL, ND, SD). The new and improved application comes in a 'fillable PDF' format allowing advisors to complete the application electronically or by hand. This new application can be found in the Forms section of our Partner Dashboard.

What will happen to the the current paper Life Insurance Application (LIA)?

As of August 1, all submissions must utilize either our new LIA or apply digitally through the Horizon Platform.

Before August 1, is there a difference in between the traditional and new application?

Yes, while both are processed digitally, traditional applications still require lab, exams and APS to be ordered. Lab & exams will be ordered by the GA and LGA will order APS and/or all other requirements.

What do I need to submit if I use the new application?

Only Part 1, Part 2, and the Agent Report will be required. TIAA coverage is chosen and paid for within the client journey. Checks cannot be accepted as payment for TIAA.

Does this change impact the client experience?

Yes, this change does impact the client experience and we need your help to set expectations. Clients must follow the steps outlined below in order for their application to be processed.

1. Client will receive an email with a link to answer any outstanding questions and sign their application.

2. Throughout the application review process, any additional information that is needed from the client will be sent to them directly as an email link.

3. Once approved, the client will receive an email with a link to accept, download and pay for their policy.

Does this change impact New York?

New York is not a part of this transition. New York can continue to use paper applications or drop tickets for non-replacement cases.

For more information, visit lgamerica.com/digitalapp