

# Quoting and Underwriting

Acquire Insurance Toolkit



After gathering all of the necessary information from your final expense worksheet, you will need to:

- ✓ Fill out the **customer's information**.
- ✓ Provide details about **their medications**.

The screenshot shows a web application interface for getting a final expense quote. The top navigation bar includes links for Quoter, Quote Compare, Drug Lookup, Health Cheat Sheet, Settings, and Customize Carriers. The main form is titled 'Get a Final Expense Quote' and is divided into two columns.

**Coverage Options:**

- Amount: 10,000 or Premium
- Coverage Type: Level

**About the client:**

- Sex: Male or Female (Female is selected)
- State: Texas
- Birthday: 6 / 11 / 1953 (age 70)
- Height/Weight (optional): 5 / 3 / 196
- Nicotine Use: None
- Payment Type: Bank Draft/EFT

**Drug and Health Information:**

- Enter Health Condition
- Enter Medication
- Heart Attack Jun 26 2022
- Asthma (Chronic) current

A 'Get Quote' button is located at the bottom right of the form. A chat icon is visible in the bottom right corner of the application window.

# When filling in the customer information, there are **important** details to keep in mind

In this case, we have:

- 01 Coverage Options: \$10,000**
- 02 Coverage Type: Level**  
Leave this **level** as it'll tell you if you don't qualify for level or need to have a waiting period involved.
- 03 Birthday: Make sure you get their date of birth as some **quotes may change****
- 04 Height/Weight: To determine the appropriate **product**, it would be helpful to have information about their height and weight.**

The screenshot shows a web form titled "Coverage Options" and "About the client".

**Coverage Options:**

- 01** A text input field containing "10,000".
- or
- Premium** (disabled button)
- 02** A dropdown menu labeled "Coverage Type" with "Level" selected.

**About the client:**

- Sex:** Radio buttons for "Male" and "Female" (selected).
- State:** A dropdown menu with "Texas" selected.
- 03** **Birthday:** Three input fields containing "6", "11", and "1953", followed by "(age 70)".
- 04** **Height/Weight (optional):** Three input fields containing "5", "3", and "196".
- Nicotine Use:** A dropdown menu with "None" selected.
- Payment Type:** A dropdown menu with "Bank Draft/EFT" selected.

When filling in the customer information, there are **important** details to keep in mind continued ...

05

**Nicotine Use:** Whether or not they're a nicotine user, cigarettes and other options here

06

**Payment Type:** Find out if they belong to a local bank or credit union

To ensure smooth payment options, it is important to **verify if the individual is a member of a local bank or credit union before** filling out the application.

The screenshot displays a web form for a customer application. The form is divided into two main sections: 'Coverage Options' and 'About the client'. In the 'Coverage Options' section, there are input fields for '10,000' and 'Premium', a dropdown for 'Coverage Type' set to 'Level', and a 'Nicotine Use' dropdown set to 'None'. In the 'About the client' section, there are radio buttons for 'Sex' (Male and Female), a dropdown for 'State' set to 'Texas', and input fields for 'Birthday' (6, 11, 1953) and 'Height/Weight' (5, 3, 196). Two callout boxes are present: one labeled '05' pointing to the 'Nicotine Use' dropdown, and another labeled '06' pointing to the 'Payment Type' dropdown. The 'Payment Type' dropdown is open, showing options: 'Bank Draft/EFT' (selected), 'Direct Express', 'Credit Card', and 'Debit Card'. The 'Nicotine Use' dropdown is also open, showing options: 'None' (selected), 'Cigarettes', 'Cigarettes + Other Nicotine Products', 'Occasional pipe/cigar use only', and 'Other Nicotine Products'.

Coverage Options

10,000 or Premium

Coverage Type Level

About the client

Sex Male Female

State Texas

Birthday 6 11 1953 (age 70)

Height/Weight (optional) 5 3 196

05 Nicotine Use None

06 Payment Type Bank Draft/EFT

Bank Draft/EFT  
Direct Express  
Credit Card  
Debit Card

None  
Cigarettes  
Cigarettes + Other Nicotine Products  
Occasional pipe/cigar use only  
Other Nicotine Products

## When filling out the customer's medications, ask them:

? If they've had any of the **major medical illnesses** listed from the worksheet

? If they're taking any **current** or **past medications**.

Then you can ....

01 Put in different health conditions

02 Search by medication

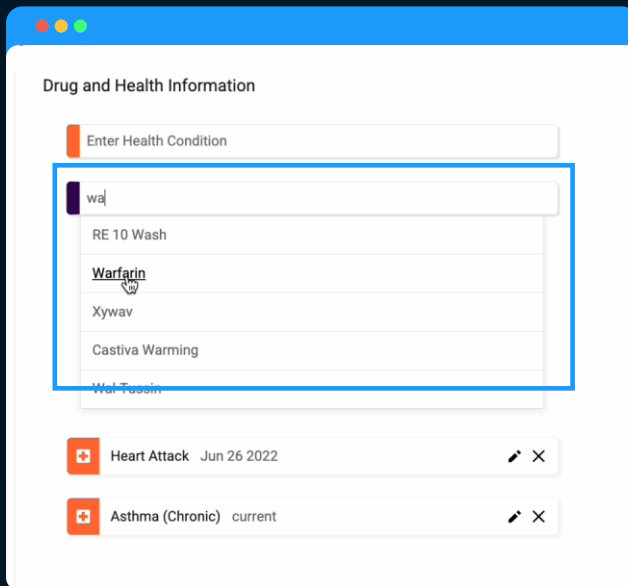
Drug and Health Information

01 Enter Health Condition

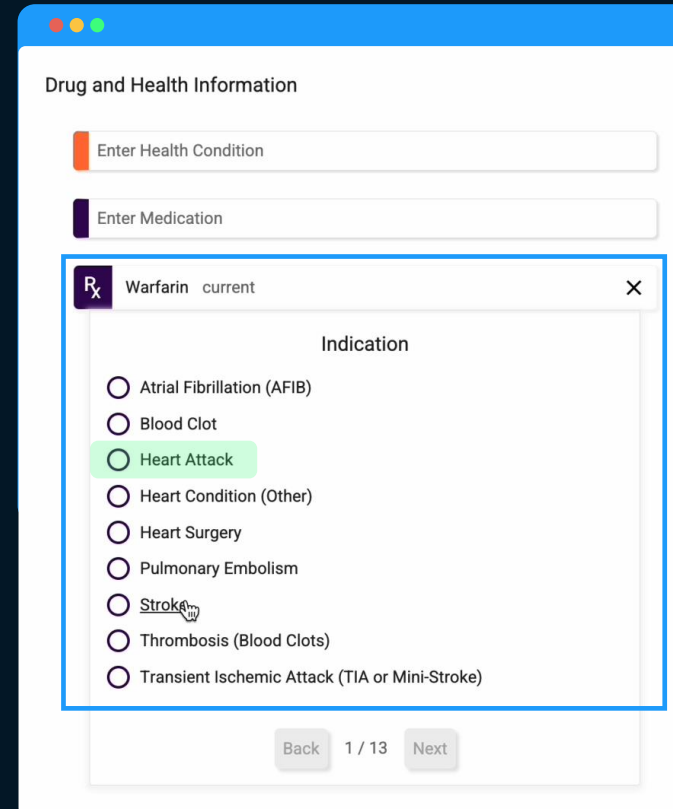
02 Enter Medication

	Heart Attack	Jun 26 2022	
	Asthma (Chronic)	current	
	Warfarin	Heart Attack current	

It's important to note that we can type the **first couple letters** if the client can't think of their medication.



Then ....



For example, if we search with **"Wa"**, a couple of medications will come up

Let say you click on **"Warfarin"** .....

Several **possibilities** of what it could be used for will appear

**Ask the client** to find out and **narrow down the possibilities** of the condition

If you choose  
"Heart Attack",  
please provide all  
relevant information

Drug and Health Information

Enter Health Condition

Enter Medication

R<sub>x</sub> Warfarin Heart Attack current

Date of last use/fill

Oct 9 2023

☒ Currently taking

Date of first fill

Jun 26 2022

Back 2 / 3 Next

Heart Attack Jun 26 2022

Asthma (Chronic) current

Drug and Health Information

Enter Health Condition

Enter Medication

R<sub>x</sub> Warfarin Heart Attack current

Has the prospect had more than 1 heart attack in their lifetime?

Yes No

Back 2 / 3 Finish

Heart Attack Jun 26 2022

Asthma (Chronic) current

01 Match this information with the  
"Heart Attack" down here  
because that's when the client  
started taking the medications

After you have filled in all the necessary information, simply **click** on the **Get Quote** button to proceed to the next step.

**Get a Final Expense Quote**

**Coverage Options**

10,000 or Premium

Coverage Type Level

**About the client**

Sex Male Female

State Texas

Birthday 6 11 1953 (age 70)

Height/Weight (optional) 5 3 196

Nicotine Use None

Payment Type Bank Draft/EFT

**Drug and Health Information**

Enter Health Condition

Enter Medication

Heart Attack Jun 26 2022

Asthma (Chronic) current

Rx Warfarin Heart Attack current

**Get Quote**

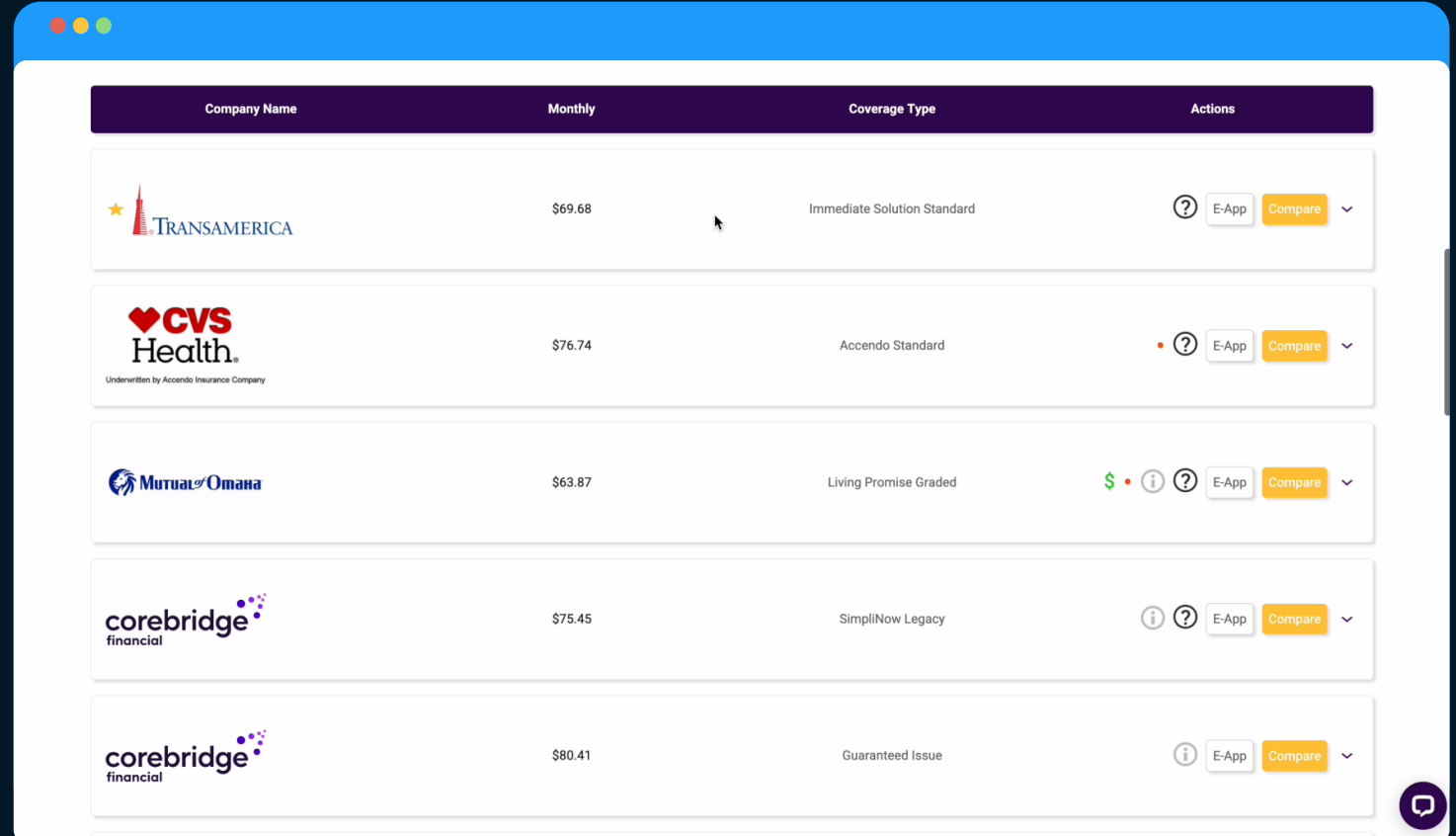


You will see that there are a few different options here for you **find the right product** for your customer.






#### REMEMBER

As the client's health conditions change and you add new information, you will get a more dialed in possible acceptance at one of these carriers.

! It's important to **get all the medications** that the client is taking as they can make a huge difference on picking the right option for your client.



The screenshot shows a web application interface with a table of insurance options. The table has four columns: Company Name, Monthly, Coverage Type, and Actions. There are five rows of data, each representing a different insurance carrier. The Actions column contains icons for help, E-App, Compare, and a dropdown menu.

Company Name	Monthly	Coverage Type	Actions
 TRANSAMERICA	\$69.68	Immediate Solution Standard	? E-App Compare ▾
 CVS Health <small>Underwritten by Accendo Insurance Company</small>	\$76.74	Accendo Standard	? E-App Compare ▾
 Mutual of Omaha	\$63.87	Living Promise Graded	\$ • ? E-App Compare ▾
 corebridge financial	\$75.45	SimpliNow Legacy	? E-App Compare ▾
 corebridge financial	\$80.41	Guaranteed Issue	? E-App Compare ▾






## REMEMBER



If this client **does not have a mobile phone or email address**, some of these carriers are going to be **tough to work with** as they don't have a voice signature application, they only have an email or text message option.

We want to make sure that the client can work with some of the carriers here, so ....

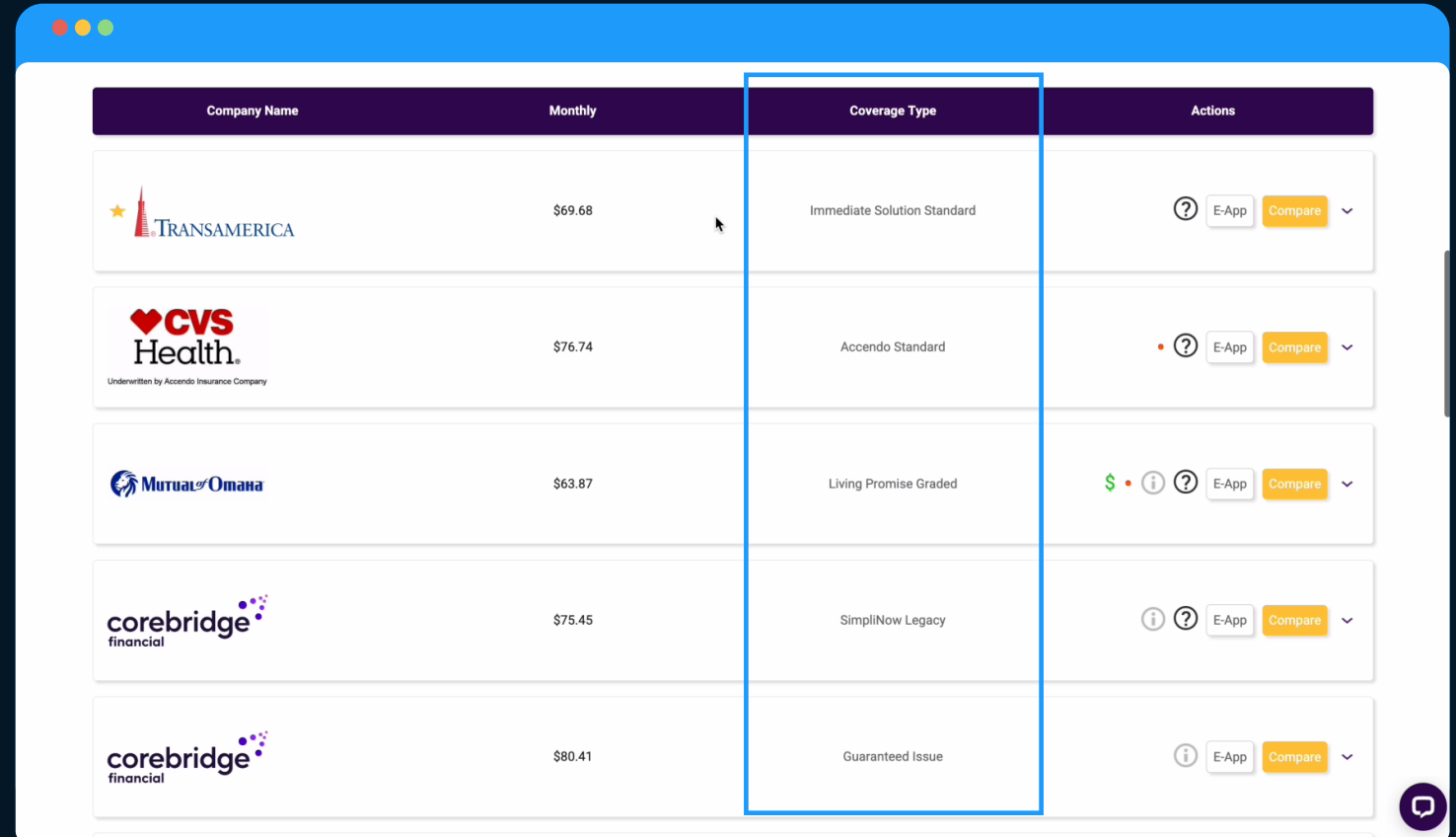
→ **CHECK what companies do what, and that way you can make sure you're picking the right thing for your client.**






Company Name	Monthly	Coverage Type	Actions
 TRANSAMERICA	\$69.68	Immediate Solution Standard	? E-App Compare ▾
 CVS Health <small>Underwritten by Accendo Insurance Company</small>	\$76.74	Accendo Standard	• ? E-App Compare ▾
 Mutual of Omaha	\$63.87	Living Promise Graded	\$ • i ? E-App Compare ▾
 corebridge financial	\$75.45	SimpliNow Legacy	i ? E-App Compare ▾
 corebridge financial	\$80.41	Guaranteed Issue	i E-App Compare ▾

## Coverage Type is a level product

**STANDARD:** Usually a level product with a waiting period where the client doesn't have coverage for the first 2 years.

**GRADED OR GUARANTEED ISSUE:**  
These are going to be two year waits.

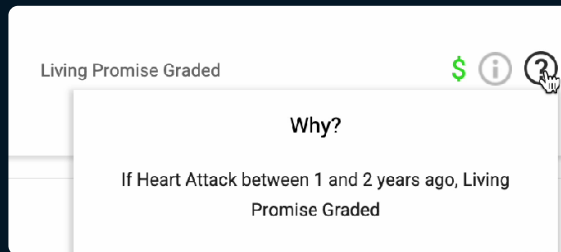


Company Name	Monthly	Coverage Type	Actions
 TRANSAMERICA	\$69.68	Immediate Solution Standard	? E-App Compare ▾
 <small>Underwritten by Accendo Insurance Company</small>	\$76.74	Accendo Standard	? E-App Compare ▾
	\$63.87	Living Promise Graded	\$ • ? E-App Compare ▾
	\$75.45	SimpliNow Legacy	? E-App Compare ▾
	\$80.41	Guaranteed Issue	? E-App Compare ▾


01

**When you click on this icon** 

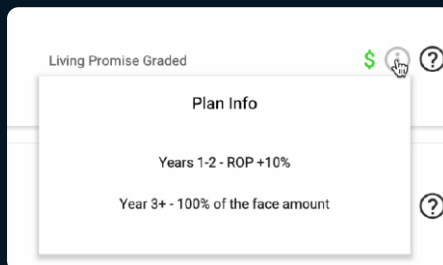
It will be labeled as **"Graded."**
















02

**When you click on this icon** 

It will show you how these things are broken down (the plan info, how long the person would have to wait)



Company Name	Monthly	Coverage Type	Actions
		standard	 E-App Compare
 <small>Underwritten by Accendo Insurance Company</small>		If Heart Attack between 1 and 2 years ago, Living Promise Graded	 E-App Compare
	\$63.87	Living Promise Graded	   E-App Compare
	\$75.45	SimpliNow Legacy	  E-App Compare
	\$80.41	Guaranteed Issue	 E-App Compare

## REMEMBER

- ! Be extra careful, ask extra questions. Make sure you **get a complete picture** for the client. It'll help things go smoother.
- ! **Confirm in advance** if they are a member of a local bank or credit union, so this will help avoid a situation where you fill your application out and then we can't do anything for payment options.

The screenshot shows a web application interface for getting a final expense quote. The top navigation bar includes links for Quoter, Quote Compare, Drug Lookup, Health Cheat Sheet, Settings, and Customize Carriers. The main form is titled 'Get a Final Expense Quote' and is divided into two columns.

**Coverage Options:**

- 10,000 or Premium
- Coverage Type: Level

**About the client:**

- Sex: Male, Female (selected)
- State: Texas
- Birthday: 6, 11, 1953 (age 70)
- Height/Weight (optional): 5, 3, 196
- Nicotine Use: None
- Payment Type: Bank Draft/EFT

**Drug and Health Information:**

- Enter Health Condition
- Enter Medication
- Heart Attack Jun 26 2022
- Asthma (Chronic) current
- Rx Warfarin Heart Attack current

A 'Get Quote' button is located at the bottom right of the form. A chat icon is visible in the bottom right corner of the application window.

# Thank you!



**Website**

<https://allcalls.io/>

**Phone**

(855) 815-0382

**Email**

[support@allcalls.io](mailto:support@allcalls.io)