

TeleLife® Overview

What is TeleLife®?

TeleLife is a proven, cost-effective streamlined process to complete and submit term life insurance applications. It was established in 1995 and was previously owned by Chase Insurance. West Coast Life acquired the TeleLife process in July 2006.

TeleLife was developed to enhance the agent/broker productivity and provide improved profitability and placement ratio.

How does TeleLife® work?

Agent Responsibilities

The agent can make the sale in person or over the phone. The agent then completes a short application. The agent has two options for the short application; they can either complete the pre-application form or the EZ-App on-line form.

Pre-application form

- The agent can complete a one-page pre-application that can be mailed or faxed.
- This pre-application form can be found on www.westcoastlife.com, in the Individual Forms of our Download Forms and Software section in the Agent Center.

EZ-App on-line form

- The agent can fill out an EZ-App, which is an online form. The EZ-app link can be found on the homepage of www.westcoastlife.com, and on the left navigation bar. The Agent can then submit the form electronically through the web.
- User ID= West Coast Life Agent Number
Password= 00 + last 4 numbers of Tax Id number/Social Security number
- If an agent uses this method, once the application has been submitted they will receive a policy number.
- The BGA Office will receive a summary e-mail at the end of the day with a list of all West Coast Life EZ-Apps.

Please note the following on TeleLife applications:

Initial Premium & Conditional Receipt Issue Rules

- Must be under 65 years old
- Total coverage applied for must be under \$500,000

Accepted Payment Methods

- Check
- Check-o-matic
- Credit Card (for initial payment only)

TeleLife® Responsibilities

Once the short application (whether the pre-application form or the EZ-App on-line form) has been submitted the customer will be contacted by a TeleLife trained insurance interviewer. The customer will assign the designated time to be contacted. There will be an approximate 20-minute medical and personal history interview. The interviewer will then schedule a paramedical exam appointment for the customer. The TeleLife interviewers will make 3+ calls per case, if still no contact we will send a postcard asking them to contact TeleLife.

TeleLife® Features & Benefits

- Application is completed during the telephone interview
- 75% of the interviews are completed within 5 days
- Reduces APS orders
- Reduces expenses
- Reduces not taken ratios
- No cost or fees to the Agent/Broker
- More sales
- More money

TeleLife® Hours of Operation

Applicant Interviews

- Monday through Friday...7am to 11pm CST
- Saturday..... 9am to 2pm CST

TeleLife Support (e-mail and telephone status)

- Monday through Friday...7:30am to 7pm CST

TeleLife® Contact Information

- Phone Number: (888) 800-6608
- Fax Number: (888) 615-9619
- Email Address: telelife@wclife.com
- www.westcoastlife.com homepage (access 24 hours a day)
- Address:
West Coast Life Insurance TeleLife
2500 Westfield Dr.
Elgin, IL 60124