

Insurance Made Simple

A step-by-step guide through the application process.



We're with you every step of the way.

Low Load Insurance Services, Inc. (LLIS) is a proven team that is trusted by your fee-only financial planner to provide fast, efficient and easy delivery of your insurance policy.

Your LLIS New Business Case Manager.

We begin by assigning your application to a LLIS New Business Case Manager, who will keep the entire process on track and moving forward. Once we have received your signed forms and any needed exams have been completed, your New Business Case Manager will do everything they can to shepherd your application through the home office underwriting process. If no medical records are ordered, it takes about 8 weeks to underwrite a policy. If medical records are ordered, it can take much longer.

Preliminary Underwriting Review.

Underwriters at the insurance company review the health and family history of each applicant, and make decisions about your underwriting class. The following steps enable us to steer you toward those policies that make the most sense for your particular situation.

Step 1: The Telephone Interview

Once you and your advisor choose the appropriate insurance option, your New Business Case Manager will call you to complete a telephone interview. This confidential 15-minute telephone interview will result in information to complete your application. When you receive the call, please have the following information available:

- Driver's license number
- Social Security number
- Physicians' names and their phone numbers, addresses & exam dates
- Medication names and dosages
- Family medical history

Remember that there may be several doctors with the same last name. Be sure to supply the one that treats you.

Step 2: The Application

Your New Business Case Manager will complete your application and send it to you along with an instruction letter and a postage-paid envelope. Please carefully review all forms, sign and return to LLIS as soon as possible.

Remember that nothing starts until you return your signed application form and until you complete your insurance exam.

Step 3: Paramedical Exam

Most policy applications require a paramedical exam. After your application interview, your New Business Case Manager will order a physical, blood or urine samples, and in some cases an EKG. The results will be strictly confidential.

When exams are ordered, a mobile nurse will contact you to schedule a convenient day and time to meet at your home or office. To get the best possible results, please do the following:

- Fast for 8 hours before your exam.
- Drink lots of water before your exam.
- Morning is preferable for most testing.
- Do not exercise the morning of your exam.
- Schedule the appointment in a non-stressful place.
- Avoid alcohol and non-prescription drugs 24 hours in advance.
- Get a good night's rest before your exam.

Remember that nothing starts until you complete your insurance exam and return your signed application forms.

Step 4: Lab Analysis

In seven to 10 days, the results of your lab tests will reach the underwriters. A copy of your results can be obtained after the policy is issued by submitting a written request. Ask your New Business Case Manager for assistance.

Step 5: Underwriting

After reviewing your application and exam results, underwriters will likely order medical records from your doctors. They will also consider aviation activities, dangerous hobbies or foreign travel. Throughout the underwriting process, your New Business Case Manager will strive to ensure that lab setbacks, conflicting information, delays in receiving medical records and other hold-ups are kept to an absolute minimum.

Step 6: Policy Delivery & Delivery Requirements

When your application is approved, your New Business Case Manager will notify you by phone and send your Policy and Delivery Requirements to you.

Remember your insurance file is not complete until you complete and return the delivery requirements to LLIS. The policy is yours to keep in a safe place.

**To check the status of your application,
call us toll-free at 877-254-4429
or email your New Business Case Manager.**

Confidentiality is paramount. All information obtained during the underwriting process is strictly confidential. This information will be used solely to determine your eligibility for the insurance applied for, and will not be released to any other party without your permission.

