

INFORMATIONAL WEBINAR
Including: Rates, Commissions,
Licensing & Contracting,
TeleUnderwriting & Express App

Welcome to
the FUTURE!

New Rates, Commissions & Sales!

 **Equitable & You**
... Committed To Caring
Equitable Life & Casualty Insurance Company

Express App Process

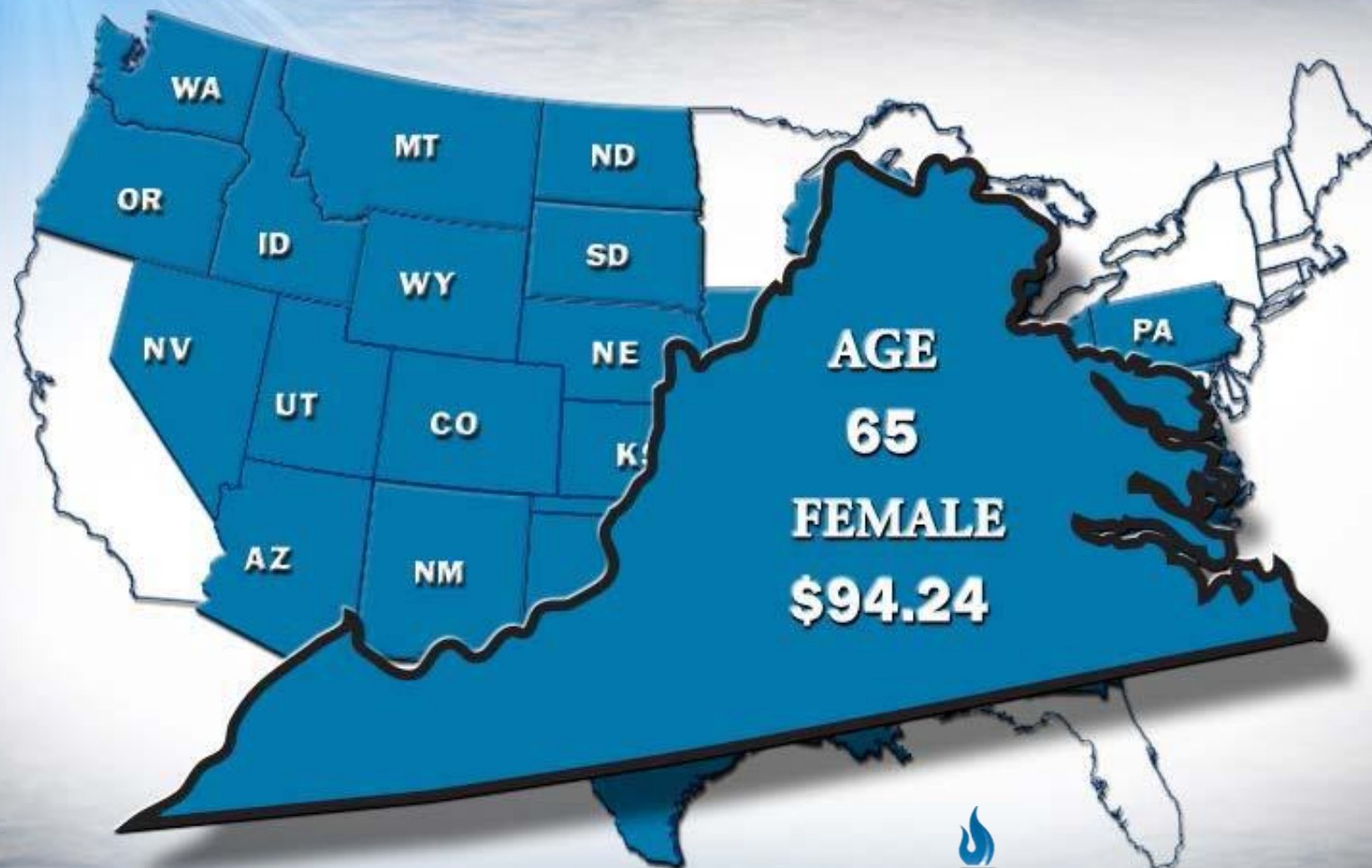


 **EIS** | **Eldercare**
Insurance Services, Inc.

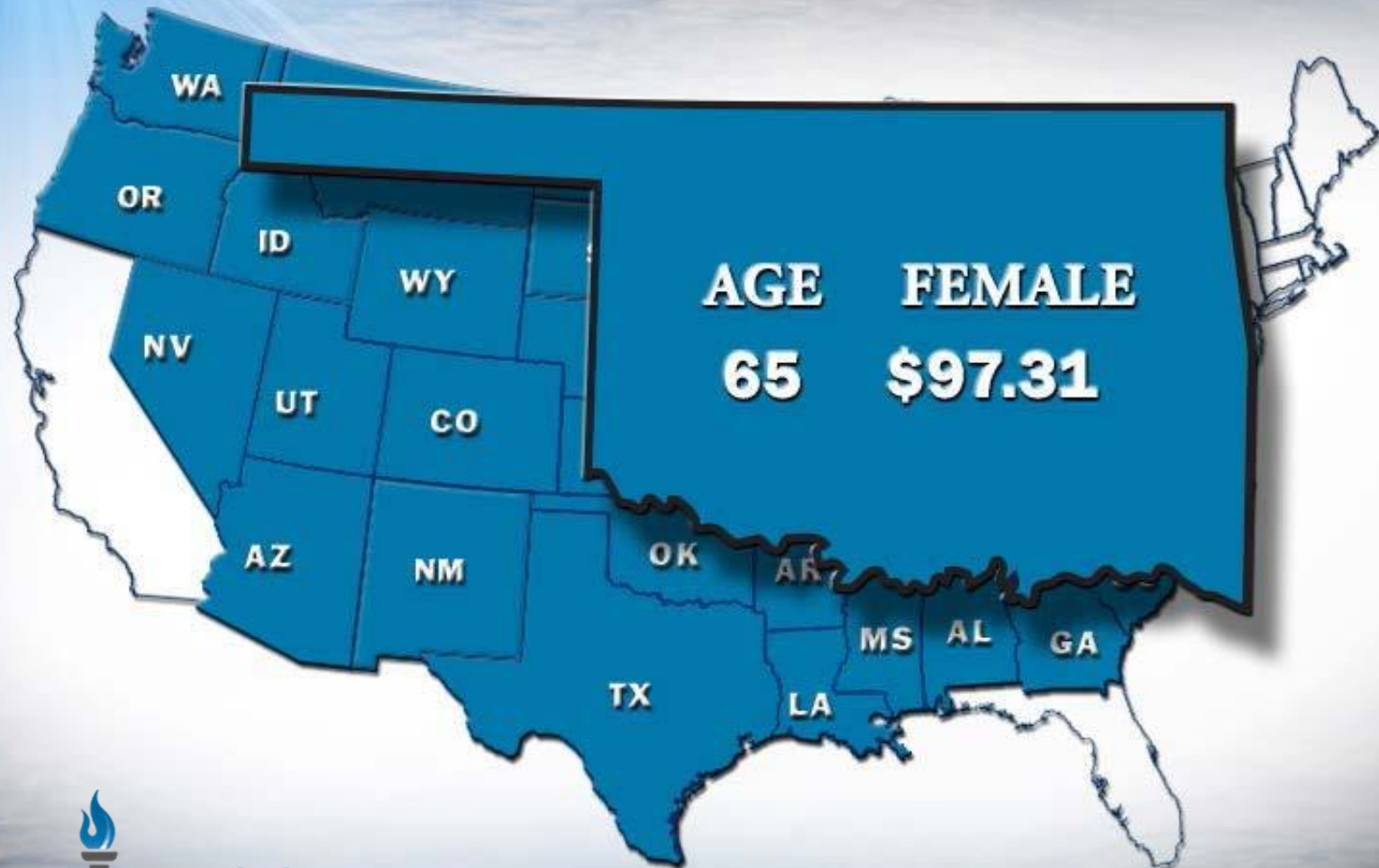
All States with Plans A, F, N



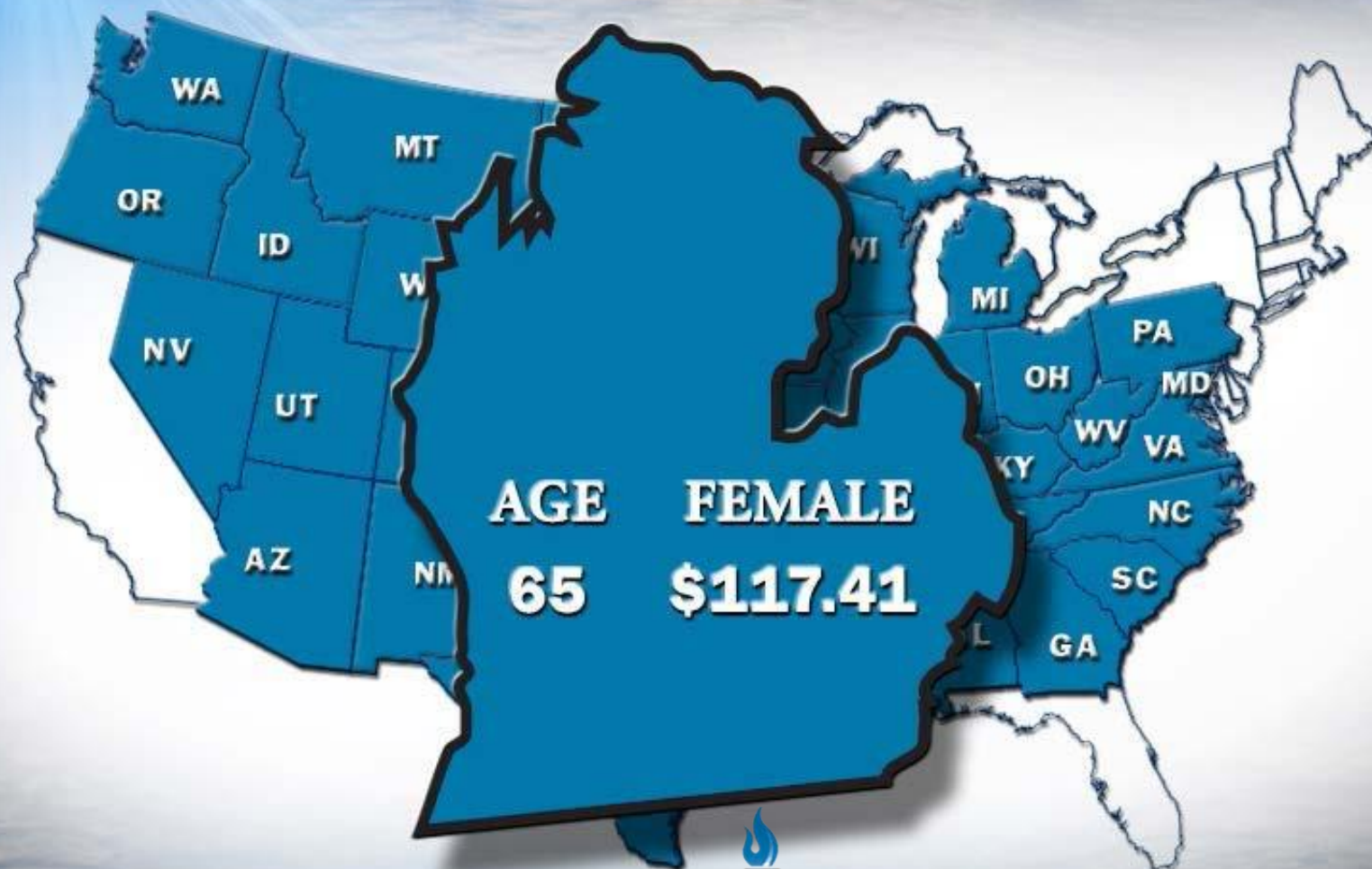
Virginia Rates



Oklahoma Rates



Michigan Rates



Competitive Comparison

	VIRGINIA			
	Age 65	Age 67	Age 72	Date
Equitable	\$94.24	\$102.65	\$122.44	2/1/13
American Continental	\$92.17	\$92.17	\$110.33	6/1/11
CSI	\$98.67	\$103.09	\$125.26	8/13/12
Medico	\$106.75	\$106.75	\$130.72	2/1/12
Fore Thought	\$109.86	\$109.86	\$127.68	10/1/12
United of Omaha	\$116.42	\$120.96	\$146.48	11/1/12

Competitive Comparison

	OKLAHOMA			
	Age 65	Age 67	Age 72	Date
Equitable	\$97.31	\$105.98	\$126.43	2/1/13
Heartland National	\$103.25	\$112.41	\$133.58	1/1/13
Combined	\$100.95	\$107.85	\$128.62	7/1/12
Philadelphia	\$105.31	\$110.79	\$126.89	11/1/12
CSI	\$107.67	\$112.42	\$136.58	10/1/11
Medico	\$117.41	\$117.41	\$143.77	10/1/12

Competitive Comparison

	MICHIGAN			
	Age 65	Age 67	Age 72	Date
Equitable	\$117.41	\$127.87	\$152.50	2/1/13
American Continental	\$117.16	\$123.22	\$147.46	1/1/11
Omaha Insurance	\$126.00	\$126.00	\$153.00	4/15/12
AFLAC	\$119.71	\$128.86	\$152.77	10/1/12
Central States	\$123.83	\$129.33	\$157.17	2/1/13
Aetna	\$124.74	\$134.08	\$165.55	1/1/13

Competitive Comparison

	ALABAMA			
	Age 65	Age 67	Age 72	Date
Equitable	\$109.18	\$118.93	\$141.85	2/1/13
Philadelphia	\$106.90	\$112.45	\$128.79	5/1/12
Combined	\$113.57	\$121.33	\$144.70	7/1/12
HNL	\$115.58	\$125.72	\$149.49	1/1/12
Manhattan	\$126.42	\$126.42	\$147.09	1/1/12
United of Omaha	\$127.87	\$127.87	\$151.62	2/8/12

Competitive Comparison

	DELAWARE			
	Age 65	Age 67	Age 72	Date
Equitable	\$130.67	\$142.31	\$169.78	2/1/13
United Health	\$128.45	\$139.46	\$166.98	4/1/12
BCBS	\$130.63	\$149.76	\$205.19	1/1/12
Continental Life	\$159.00	\$159.00	\$190.33	8/1/11
Sterling	\$151.59	\$160.62	\$185.64	12/5/11
Bankers Fidelity	\$157.00	\$161.00	\$184.00	7/1/12

Competitive Comparison

	IOWA			
	Age 65	Age 67	Age 72	Date
Equitable	\$90.53	\$98.62	\$117.62	2/1/13
Continental Life	\$89.58	\$89.58	\$107.25	6/1/11
United Teacher	\$92.24	\$92.24	\$112.13	6/1/10
Central States	\$99.42	\$103.83	\$126.25	10/1/11
Sterling	\$100.83	\$105.42	\$128.17	5/1/12
AFLAC	\$99.69	\$107.30	\$127.22	10/1/12

Competitive Comparison

	ILLINOIS			
	Age 65	Age 67	Age 72	Date
Equitable/with HHD	\$107.69	\$117.35	\$139.99	2/1/13
Mutual of Omaha	\$109.09	\$109.09	\$133.36	4/14/12
American Continental	\$109.25	\$109.25	\$130.75	2/1/12
AFLAC	\$107.28	\$115.90	\$137.04	10/1/12
CSI	\$116.67	\$121.83	\$148.17	2/1/13
AETNA	\$121.59	\$130.37	\$160.95	1/1/13

Competitive Comparison

	NEW MEXICO			
	Age 65	Age 67	Age 72	Date
Equitable	\$96.15	\$104.75	\$124.87	2/1/13
American Republic	\$101.19	\$101.19	\$121.23	6/1/12
Medico	\$109.26	\$109.26	\$133.79	12/1/12
American Continental	\$112.67	\$112.67	\$134.83	11/1/12
AFLAC	\$104.86	\$112.87	\$133.82	11/1/12
United Healthcare	\$111.30	\$120.84	\$144.69	4/1/12

Competitive Comparison

	NEVADA			
	Age 65	Age 67	Age 72	Date
Equitable	\$134.34	\$146.37	\$174.59	2/1/13
United Healthcare	\$126.87	\$137.75	\$164.93	4/1/12
Mutual of Omaha	\$138.00	\$138.00	\$160.62	10/7/12
Royal Neighbors	\$139.52	\$139.52	\$168.31	7/1/12
AFLAC	\$132.87	\$143.01	\$169.56	10/1/12
Sentinel	\$142.71	\$148.84	\$173.08	9/1/11

Competitive Comparison

SOUTH DAKOTA				
	Age 65	Age 67	Age 72	Date
Equitable	\$104.97	\$114.28	\$136.36	2/1/13
United of Omaha	\$107.10	\$111.27	\$134.74	1/1/12
Combined	\$106.52	\$113.80	\$135.70	7/1/12
CSI	\$112.08	\$117.00	\$142.25	10/31/11
Medico	\$119.27	\$119.27	\$146.05	6/1/12
AFLAC	\$112.22	\$120.79	\$143.21	10/1/12

Competitive Comparison

	KENTUCKY			
	Age 65	Age 67	Age 72	Date
Equitable	\$107.82	\$117.46	\$140.07	2/1/13
Omaha Ins. Co.	\$111.10	\$111.10	\$138.38	4/14/12
CSI	\$112.67	\$117.67	\$143.00	2/1/13
American Continental	\$120.98	\$120.98	\$144.83	6/1/12
Loyal American Life	\$122.71	\$122.71	\$149.17	1/1/12
Medico	\$123.74	\$123.74	\$151.52	8/1/12

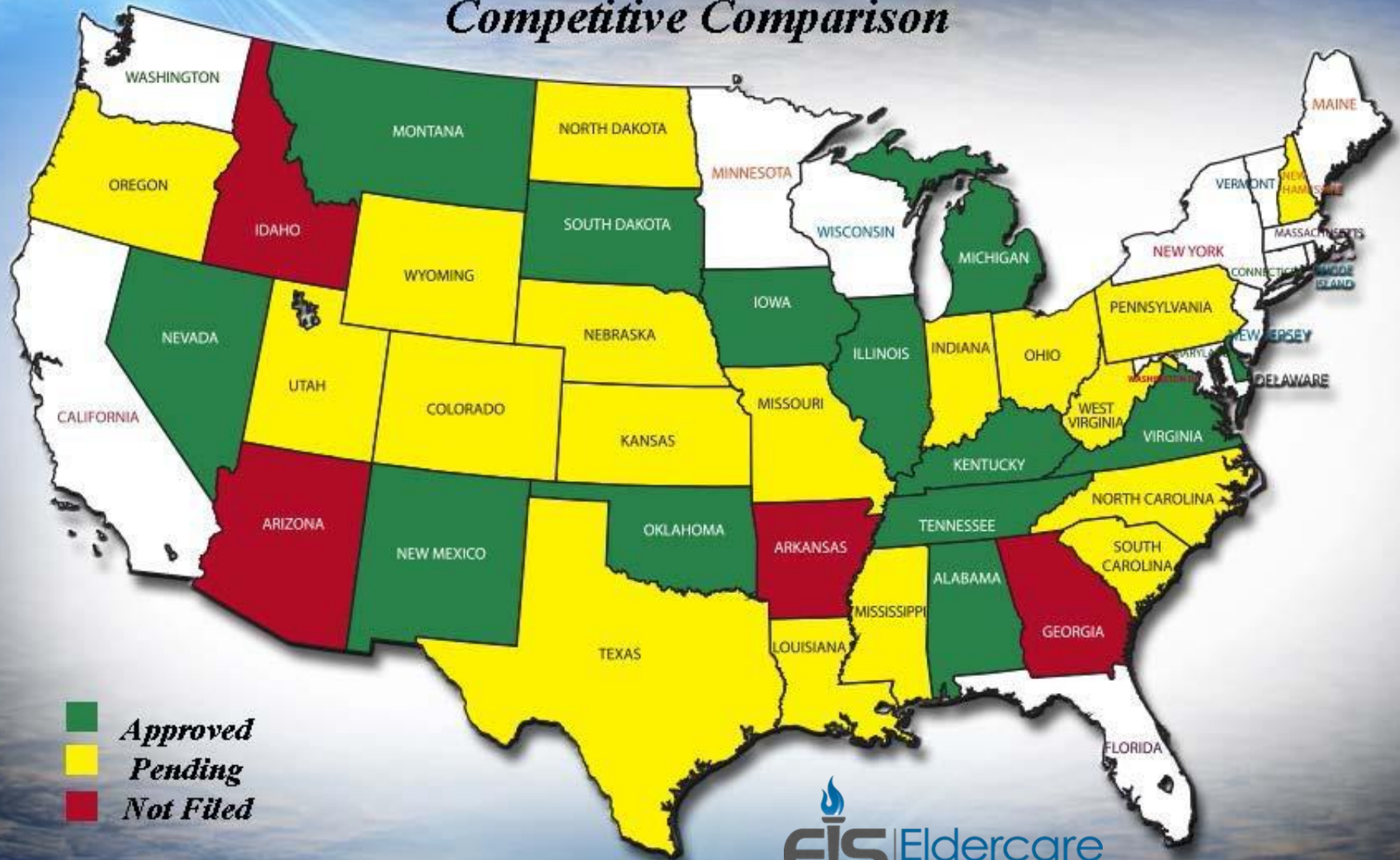
Competitive Comparison

	MONTANA			
	Age 65	Age 67	Age 72	Date
Equitable	\$115.55	\$124.82	\$141.94	2/1/13
United of Omaha	\$116.67	\$116.67	\$141.66	2/8/12
Medico	\$116.96	\$116.96	\$142.44	10/1/12
AFLAC	\$117.04	\$126.17	\$151.97	10/1/12
Woodmen of the World	\$119.37	\$128.50	\$149.31	9/1/12
Loyal American Life	\$132.00	\$132.00	\$148.28	11/6/11

Competitive Comparison

	TENNESSEE			
	Age 65	Age 67	Age 72	Date
Equitable	\$109.03	\$118.80	\$141.65	2/11/13
CSI	\$110.58	\$115.42	\$140.33	2/1/13
Bankers Fidelity	\$111.00	\$116.00	\$141.00	7/1/12
United National Life	\$121.46	\$121.46	\$145.02	11/15/11
Mutual of Omaha	\$121.52	\$121.52	\$144.16	3/12/12
Medico	\$122.49	\$122.49	\$146.00	12/1/12

Competitive Comparison



- *Approved*
- *Pending*
- *Not Filed*

Household Discount 7%

Illinois

Indiana

Michigan

Nevada

Oregon

Texas

Express Application, TeleSales, Tele-Everything

Today's Topics

- **Introduce Equitable's "Express App Process"**
- **Why use the Express App?**
- **The Mechanics and the Process**
- **The Kitchen Table vs. The Remote Sale**
- **Results**

What is the Equitable Express Application?

- **It's not a Drug screen or Prequalification call**
- **TOTAL Application that is Complete in Full, Over the Phone**
- **There is No Paper Except the Replacement Form where necessary**
- **Fully Underwritten Application – 96% Issue Rate**
- **15 minute Process, Start to Finish**
- ***INSTANT ISSUE MEDICARE SUPPLEMENT POLICY***

Why Use The Express App?

- **Immediate Results**
- **Better, Quicker for Client**
- **More Flexibility**
- **Create “Business over the Phone Model”**
- **Better Return on Your Time**
- ***“NEXT DAY PAY” Once First Premium is Drafted***
- **Defending Your Existing Clientele**

Two Selling Platforms



Kitchen Table Selling



Remote Selling



The Kitchen Table Sale



STEP 1
Make the Sale
in the House



The Kitchen Table Sale



STEP 2

Call EQ Tele-
Underwriting
866-551-1781



The Kitchen Table Sale

STEP 3

The Application
is Completed





The Kitchen Table Sale

STEP 4
Policy is Issued





The Kitchen Table Sale

THE MECHANICS

1. Call **866-916-8818**
2. Complete the Agent Process

COMPLETE THE AGENT PROCESS

The Tele-Underwriter will ask for and verify the following:

- **You are appointed with Equitable and licensed to sell in that state**
- **Your applicant's name**
- **What you need/want for the effective date**
- **What you want for the bank draft date**
- **Do you want the policy sent to you or the client?**
- **City and State the application is taken in**
- **The name of the carrier you're replacing**
- **Important statements to be read and signed by the applicant**



The Kitchen Table Sale

THE MECHANICS

1. Call **866-916-8818**
2. Complete the Agent Process
3. Client will get on the Telephone

It's your Client's Turn

Hand the Phone to your Client

The Tele-Underwriter will ask the basics:

Part 1

- **Social Security number**
- **Their full name**
- **Date of Birth**
- **Height and weight**
- **Address and zip code**
- **City and State**
- **Telephone Number**

It's your Client's Turn

Verify their Medicare Eligibility and Current Insurance Information:

Part 2

- **Covered by Parts A&B**
- **No Medicaid**
- **Do they have another policy in force?**
- ***If so*, name of company and paid-to-date**

THEN

It's your Client's Turn

The Health Questions:

Part 3

- **Underwriter reads the HIPAA statement**
- **Ask the health questions**
- **Ask for medications**
- **Ask for the authorization for prescription drug check**
- **Their Primary Care Physician**
- **Address and Zip Code**

WHILE WE ASK; WE VERIFY

It's your Client's Turn

FINALLY

Payment Information:

Part 4

- **We verify authorization for Bank Draft**
- **Verify the exact Premium**
- **Obtain Bank's Routing Number**
- **Their Account Number**
- **Select or re-verify a Draft Date**

AND Record and voice-verify client's verbal signature



The Kitchen Table Sale

THE MECHANICS

1. Call **866-916-8818**
2. Complete the Agent Process
3. Client will get on the Telephone
4. Back to Agent

Back To The Agent

- **Formal approval is given**
- **Verify the effective date and draft date**
- **Policy Number given**
- **Policy is now *EFFECTIVE***



The Kitchen Table Sale

THE MECHANICS

1. Call **866-916-8818**
2. Complete the Agent Process
3. Client will get on the Telephone
4. Back to Agent
5. ***POLICY IS ISSUED, SALE IS COMPLETE***



The Remote Sale



STEP 1
Make the Sale
Remotely –
You're not there



The Remote Sale



STEP 2
Call EQ Tele-
Underwriting
866-551-1781



The Remote Sale

STEP 3

The Application
is Completed





The Remote Sale

STEP 4
Policy is Issued





The Remote Sale

THE MECHANICS

1. **Process is the same as Kitchen Table Sale**
2. **You do a 3-way call**
3. **You stay on the phone the entire call**
4. **Be Quiet – No Coaching**
5. **Make sure – You make the Sale **BEFORE** you call Tele-Underwriting**



The Remote Sale

- **Equitable fully supports – We’re “All In”**
- **Excellent for a call center platform**
- **Saves: *TIME / GAS / MONEY!***
- **Helps you play defense with your existing client**
- **Expands your footprint**

Express Application

Short Cuts – “Your Cheat Sheet”

- **Make the Sale **BEFORE** you call**
- **Can they hear?**
- **Prepare Your Client**
 - **Social Security Number**
 - **Medicare Number**
 - **Banking Information**
 - **Replacement Information**
 - **Bank Draft Date**
 - **Medications**
 - **Doctor Information**
 - **Important Statements to be Read and Signed by the Applicant**
- **The Replacement Form:
Fax: **800-506-8295****

REMEMBER NO COACHING!!!

The Express App Process

In Review:

- **Policy is completely issued over the phone**
- **Coverage is vested. Policy number is given – 100% Result**
- **Agent saves on EVERYTHING**
- **You can still use paper applications**
- **Copy of Express App taken is issued in their policy**
- ***NEXT DAY PAY* Once First Premium is Drafted**
- **It's live on www.equiline.com**

All States with Plans A, F, N



Tele-Underwriting Hours

	Eastern	Central	Mountain
Monday – Thursday	9 a.m. – 9 p.m.	8 a.m. – 8 p.m.	7 a.m. – 7 p.m.
Friday	9 a.m. – 8 p.m.	8 a.m. – 7 p.m.	7 a.m. – 6 p.m.

1-866-916-8818

Fax: 800-506-8295

Equitable Information

Equitable Life & Casualty Insurance Company

Policy Owner Services: 888-352-5124

Tele-Underwriting: 866-551-1781

Agency Services: 800-352-5121

New Business Fax: 888-352-5126

PO Box 2878
Salt Lake City, Utah 84110

1600 NE Coronado Dr.
Blue Springs, Missouri 64014



800-777-9322

www.eldercarebroker.com