



IP Brokerage is a full service insurance brokerage providing risk management solutions and marketing and administrative support to insurance producers and financial professionals. We offer a complete line of the insurance industry's most competitive life , long term care, fixed annuity and disability products.

## BROKERAGE UPDATE: MAY 2016

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### ➤ **IP BROKERAGE RapidApp**

#### **Online Quoting and Application Submission System Now Available!**

Our drop ticket system, *RapidApp*, is designed to improve the client's buying experience, focus your selling expertise, greatly reduce turnaround time and grow your sales. *RapidApp* is a mobile-enabled, paperless, multi-carrier insurance quoting and drop-ticket tool. With *RapidApp*, you'll be able to quote and submit a case within ten minutes, and pending status is available too. Please contact our office for a demo or register [here](#).

### ➤ **METLIFE DISABILITY SALES**

#### **Suspension of Individual Disability Insurance (IDI)**

MetLife is suspending IDI sales, effective September 1, 2016. This date will be the final date to submit business, with the final date to place business on October 31, 2016. This suspension affects the fully underwritten IDI line under U.S. Retail. The Group, Voluntary & Worksite Benefits business will continue to manufacture and sell Group Disability Insurance/Guaranteed Standard Issue business. FAQ's are available [here](#).

### ➤ **ACCELERATED UW FROM SBLI**

#### **Get Ready for SBLI's New Accelerated Underwriting Process**

Effective Monday, May 16th, all level term cases that meet the following parameters will no longer require a medical exam or fluids: (1) Face amounts of \$500k or less, (2) Ages 18-60 and (3) All risk classes. Applicants will be required to complete a Part II on the phone with an examiner. Also, keep in mind that SBLI term (and whole life) is available through *RapidApp*, so life is about to get a whole lot easier. More details to follow.

### ➤ **SYMETRA UL-G GETS EVEN BETTER**

#### **New Return of Premium Rider, Rolling Targets, and Foreign National Underwriting Program**

For the past two years, Symetra has consistently been regarded as a price leader in the GUL marketplace. Without any change in pricing, they're now offering a ROP rider designed to return 100% of the cumulative paid premiums (FAQ's [here](#)), increased target premiums, 2 year rolling targets, and a new uw program for U.S. citizens and permanent residents living abroad for more than 12 weeks per year. Call us for more info.

### ➤ **NEW BANNER AND WILLIAM PENN TERM OPTION**

#### **Introducing OPTerm 25 — Now Available in All 50 States**

OPTerm 25 gives clients one more reason to choose LGA for their protection needs. Among 13 core competitors, LGA is one of five carriers to offer a 25 yr term product. OPTerm 25 is ranked first 56% of the time and is in the top three 97% of the time when measured against Banner's competitors. It's ranked first 91% of the time and is in the top three 100% of the time when measured against William Penn's competitors. More [here](#).

### ➤ **GENWORTH LTC ENHANCEMENTS**

#### **Underwriting Enhancements Make New Business Process Faster and Easier**

Effective this month, exams and labs are no longer an automatic requirement; instead, they will be ordered by the underwriter at his or her discretion. Applicant interviews will also be conducted by the underwriter in the hopes of reducing the number of APS's ordered. These changes are in addition to last month's improvements in the underwriting of certain impairments, including insulin dependent diabetes. For more info, click [here](#).