

LIFE INSURANCE INSIGHT UPDATE

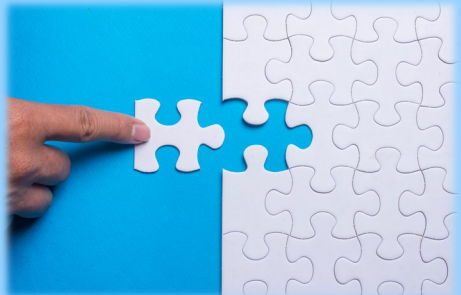
January 2022 Edition

CELEBRATE SUCCESS

In December 2021, a team of over 40 agents engaged Specific Solutions to provide efficient case design and application support, saving over 1,000 hours of front-end work.

These agents will reinvest those hours into current and future customers, deepening relationships and growing their business.

Talk to your Marketing Rep and increase your practice efficiency TODAY!



FROM THE CHAIRMEN'S DESKS

Happy New Year! 2021 was another challenging year for all of us but we are looking forward to a great and successful 2022! We wanted to say thank you for your business in 2021, we really appreciate it.

We do not have any products our competitors don't have so we pride ourselves on providing you with the best service possible in the industry! We know that the processing time for your business has increased with the carriers in 2021 and we are hoping that will significantly improve in 2022. Our staff is working hard to get your cases approved and placed as quickly as possible! Please do not hesitate to reach out to Amber and myself with any concerns or problems you may have.

"We pride ourselves on providing you with the best service possible in the industry!"

Our AppSolution process has been a tremendous success in 2021. If you have not utilized the AppSolution process, please reach out to one of our Marketing staff to walk you through the process. We have some very exciting programs to announce in 2022 to help make your sales process much easier. Watch for details in the first quarter of 2022!

Please remember we are here to help you with case design all the way through policy placement. We will continue to monitor the marketplace throughout 2022 to ensure we have the most competitive products and carriers for you and your clients.

We wish everyone a very successful 2022!

THOMAS LONG AND AMBER CRESS, CO-CHAIRMEN

CELEBRATING SUCCESS - YOUR UNDERWRITING ADVOCATES!

Beginning in May 2021, a business owner applied for a Preferred Non-Tobacco policy with an estimated annual premium over \$14,000. After several weeks, the carrier came back with an offer of Standard Tobacco Table 2, skyrocketing the premium to well over \$87,000. After several months of discussion, the owner's son attempted to get coverage on a key man policy in hopes of getting a better rate than his father. Unfortunately, that did not happen, so our Impaired Risk team jumped into action. After gathering all relevant information, the case was submitted for informal review to multiple carriers. As a result, we were able to present multiple options to the agent and their clients – ultimately proceeding with the option of a Standard Tobacco rating resulting in a premium well under \$62,000. The case was submitted, approved as applied for, and placed before year-end!



SPECIFIC SOLUTIONS, INC.

The Life, Annuity, Long Term Care, & Disability Income Problem Solvers

MARKETING MINUTE

Clients buy insurance to achieve peace of mind. With their lives constantly evolving, much like the insurance industry, what once brought peace of mind may no longer align with their current goals – or worse, may no longer achieve them. Did your client purchase a policy years ago that is now under stress from prolonged low interest rates? Is cash value accumulation no longer a primary goal?



Our innovative Policy Review program restores your client's peace of mind and further enhances the trust you build. Whether providing assurances that current coverage is still meeting needs or finding concerns before they happen, your clients will appreciate your attention to detail and service in these challenging economic times.

Policy Review is a great way to have your non-licensed partners talk to clients about their existing coverage. Talk to your Marketing Rep about implementation to get your trusted partners engaged!

Unique clients and agents each need Specific Solutions!



SERVICE WITH A SMILE

Working closely with our agents helps us better understand opportunities to smooth out application processing and provide clients with the coverage you recommended faster – and get you paid sooner!

For example, DocuSign offers the convenience of electronic signature – however, having critical documents signed on different dates can slow the application process and may require new documents being signed. Consider these DocuSign tips to enhance the application experience and get solutions in clients' hands sooner:

- Schedule an appointment where all parties required to sign can call in. This ensures everyone will sign documents on the same day, and it ensures you as the agent are available to answer any last-minute questions
- The passcode hint will always be included in the subject line and body of the DocuSign email

Contact your Marketing Rep or Call (716) 632-7777 Today!



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Contact Us

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The knowledgeable team at Specific Solutions, Inc. have been helping agents protect valued clients and grow their business since 1963.

Our innovative Policy Review program provides clients peace of mind that the protection they count on will always be there for them through changing economies & stages of life.

Our exclusive AppSolution program gives agents time to reinvest in growing their business while accurately and efficiently walking clients through the application experience.

Contact your Marketing Rep and grow your business with Policy Review and AppSolution!

UPCOMING EVENTS - VIRTUAL UNLESS NOTED

➤ Coming Soon!

Enjoy the newsletter? Have an idea to share?

Send comments to asavard@specificsolutions.com



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