

life insurance

5 GAME CHANGERS FOR 2015



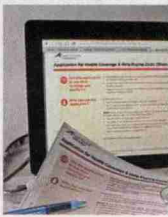
No medical exam necessary The no-medical exam life insurance market is growing, so if you have not added no medical exam life insurance policies to your product offering, 2015 is the year to do it.



Technology-driven price drops With so many websites offering price comparison engines listing all the available life insurance companies in order by premium amount, companies are now competing head-to-head on cost.



New living benefits We have already seen the accelerated death benefit rider that offers access to a policy's death benefit when the insured is terminally ill. Now, we have options to add chronic care and critical illness riders to policies that aim to aid in long-term care and medical expenses arising from sudden illnesses.



Painless policy procurement Traditional paper applications are still available, though insurance carriers are finally moving towards more digital options. Many of the top carriers are offering drop-ticket applications, wherein the application is primarily entered online, then completed by a paramedical examiner.



No need to meet face-to-face It is now easier than ever to schedule the time to take an application. In 2015, we will see more agents doing so over the phone. This is a win-win for agents and consumers, especially for the technology-savvy younger generations.

SOURCE: BRIAN GREENBERG, LIFEHEALTHPRO.COM

