



LISI CAN MAKE YOUR 51+ GROUP SALES SOAR

6 STEPS TO ACCURATE 51+ GROUP QUOTES

1 About You

- Your company name, address, phone/fax numbers/ agent name, and license number.
- Your deadline to receive the proposal so we can be realistic with time frames and keep you up to date (ASAP is not accepted by carriers).
- Are you the broker of record?

2 About the Group

- Company name, city, and zip code.
- Headquarters location, if different.
- Industry classification and/or SIC code.
- Reason the group is out to bid (rates, service plan design, etc.).

3 About the Plan

- Proposed effective date.
- Employer contribution toward employee/ dependent costs.
- Current carrier and carrier history for the last five years.
- Requested benefits or indicate to match current benefits.
- If Life is requested, please give schedules (flat, job-classed or salary-based; if salary-based, include salaries).
- If LTD is requested, please give occupations.
- Current benefit outlines or plan descriptions.
- Current rates for each plan and renewal rates/ renewal percentage.

4 Additional Underwriting Information

- Disclosure of any known large claims (over \$25,000) with prognosis and diagnosis.
- Known pregnancies and due dates.
- Information on any known disabilities (employee or dependent).

5 Census Data

- Gender, age/date of birth, and insured dependent status (i.e., employee, employee + spouse, employee + child(ren), family).
- Identify COBRA participants (please call for individual carrier's threshold details).
- Indicate coverage (HMO, PPO, POS, or Kaiser) for each employee.
- Home zip codes for each employee.

6 Time Guidelines

- Carrier response time can vary from 2 to 14 business days.

Contact one of our large group specialists with your completed 6 steps!

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www.lisibroker.com