



*Andrea Brown, Strategy & Innovation Executive, joined the DBS Team in December 2016 and has been a driving force behind some of the growth and change occurring at DBS over the past couple of years. As part of our series focusing on our executive leaders and exploring the motivation and background behind*

*the overall direction of the firm, we asked Andrea to share her views on what we can expect in 2019 and what has led to some of the changes we have in the works.*

Some of my counterparts have been talking about opportunity and change – I look at it as PROGRESS. Making progress is rewarding, it makes innovation easier and more natural, and improves our ability to adapt to our industry and customers as they change. One of the things I’m most looking forward to this year is helping others make progress. It’s contagious!

Advisors can expect some new and improved processes this year that will make quoting, selling and applying for permanent insurance less complex. We have been working with some of our technology partners and insurance carriers to innovate how this happens. We are hopeful that some early pilots will be rolled out late in 2019.

Several things help to shape our strategic vision, and we use a wide variety of information to help guide our direction of the company. However, our customers influence our strategic vision the most. We challenge ourselves to connect more deeply and understand what is truly needed to help them fulfill their own strategies. Some of the changes and improved processes we’ve put into place came about directly from customer feedback and observation. We are committed to making things easier for financial advisors who are new to selling life insurance.

### TOOLS AVAILABLE TO YOU AT DBS:



We built FASTerm many years ago when we recognized that advisors needed a quick and easy way to submit their term business. With our proprietary term portal, advisors can quickly quote term insurance from multiple high-quality carriers and submit an application electronically in a matter of minutes. With FASTerm, there are no paper applications or state-specific forms to manage, no client signatures required, and no intrusive health questions for you to ask of your client.

### E-DELIVERY

E-delivery offers a more convenient delivery process which saves you both time and money. Simply send the policy out for review with the click of a button to dramatically cut cycle times, speed up commission payouts, and reduce valuable time lost with things “in the mail.” Everything you need to take care of the delivery process is in one central location. After going through a secure login, you can access all case information, search for policies and updates, sign up for notifications, and send the policy out for review. The steps are handled electronically for you and the process is completed in 24-48 hours instead of weeks.



Adding Kurt Fasen to our executive team as sales and marketing leader in the fall has also been a key component in our ability to make the progress that we have.

Finally, we had an unusual spike in employee turnover early in 2018 which compelled us to stop and question the reasons why. Our willingness to listen, observe, and react quickly allowed us to make some key changes to help our staff succeed. The silver lining is that we have been able to add some great talent to our growing team. We feel that happy employees create happy customers.

DBS has a unique relationship with select carriers, which affords us access to the most up-to-date technology that the industry has to offer. We are often on the ground floor of new ventures and participating in pilot programs that help shape the direction a carrier may take or which options they'll decide to offer publicly. DBS also boasts a full offering of electronic tools for e-applications and e-delivery, which help to ensure that proper forms are used, applications are in good order, overhead costs are reduced, and clients can engage on their terms.

Life insurance can be complicated, but we're here to help simplify that process. DBS remains committed to offering cutting-edge electronic options for every step of the way.

### ACCELERATED UNDERWRITING

Several of our carriers offer accelerated underwriting programs that make the underwriting process quick and convenient. Accelerated underwriting can turn weeks into days and in many cases, require no medical exams, labs or APS reports for those who qualify. All the various carrier programs differ slightly in what is offered and who will qualify, but we can help you better understand the different options.

### IGO E-APP

Electronic applications, available for many of our life carriers, are designed to dramatically ease and improve the application experience. The process allows you to complete and sign a full application online. The reflexive tool recognizes and auto-loads all required forms based on your responses, and it makes it easier for you by highlighting the required fields. As you complete the application, sections of the form are shown or purposely hidden based on your client's answers. Carrier specific rules are embedded within the forms preventing any data entry mistakes that could cost you valuable time. The e-signature and e-submission gives you straight-through processing which means... increased placement ratios and faster payment for YOU!

**For the Education of Financial Professionals. Not for use with the General Public.**

### Count on DBS to help you initiate a better life insurance conversation.

DBS is proud to offer our own in-house advanced case resources to support your complex underwriting situations. We have the knowledge to dig deeper and ask follow-up questions to find the best fit from our many available carriers and products.