The Process

with

National Insurance Specialist Team

Once you choose to work with us, here is what the process will look like, in most cases. We will be available for meeting in person meetings when needed on large complex cases.

Step 1: Schedule a conference call - Or email insurance@dbs-lifemark.com with client details and instructions. Discuss client needs and determine objectives. Client introduction to Jim & begin the process.

Step 2: Complete Secure Online Questionnaire - Sent Via email to the client, This information is used to determine the best carrier, product, and address any underwriting concerns.

Step 3: Presentation & Decision - Prepared for advisor and client's review, and questions or concerns addressed; then an acknowledgment that the client is going to move forward.

Step 4: Application completed by DBS with Client - Our team will complete a drop ticket or an electronic application that is sent directly to the client for electronic signatures, or we may send it by mail. In some cases, a paramedical exam may be required. If needed it may be an in-person process.

Step 5: Underwriting - The insurance company will review the application, order a phone interview, or send the client an online interview form. Many carriers are issuing up to 1,000,000 at age 18 to 60 without exams or labs. If exams/labs are needed we will advise.

Step 6: Carrier Decision - We will notify you and the client once the policy is approved or if the offer is other than applied for.

Step 7: Delivery & Policy Placement - Our team will walk you and the client through the process. On certain policies, there will be hard copies and will be mailed to your client with instructions and where to sign and return. We will confirm once the policy is in place and that it is alright to cancel any policy(ices) they may be replacing.

Step 8: Policyholder Services - Need to change a beneficiary? Address? Want an in-force illustration? Term conversion information? A different type of payment schedule? We will take care of that for you and your client.

Email Our Team

DBS

Visit The Website