Frequently Asked Questions

Submitting Business

Do I have to be appointed in the state prior to submitting business?
You must be licensed in the state where the policy owner resides prior to case submittal. Appointment with the various states is processed Just In Time, once you submit your first case for that state.

NOTE: Offers will not be sent on instant decision cases until state licensing and appointment are confirmed so they will remain in Approved status until the appointment is cleared. Once cleared, the case will move to Offer Made.

Can I submit an application through iPipeline?
Yes, you can submit applications through iPipeline and various other 3rd party platforms.

Where do I go to get a risk assessment?
If you need a quick assessment prior to case submittal you can do that through www.lgaquickquote.com
Please allow 24-48 hours for a response.

Completing the Application

Where do I look if my client can't find the application email?
Please have your client check their "Spam" and "Junk" folders for an email from onlineapp@lgamerica.com. If the application hasn't been started ("Application Link Sent" status), you can resend the link or change the email address by going to Partner Dashboard, clicking on the case, and hitting "Resend Email."
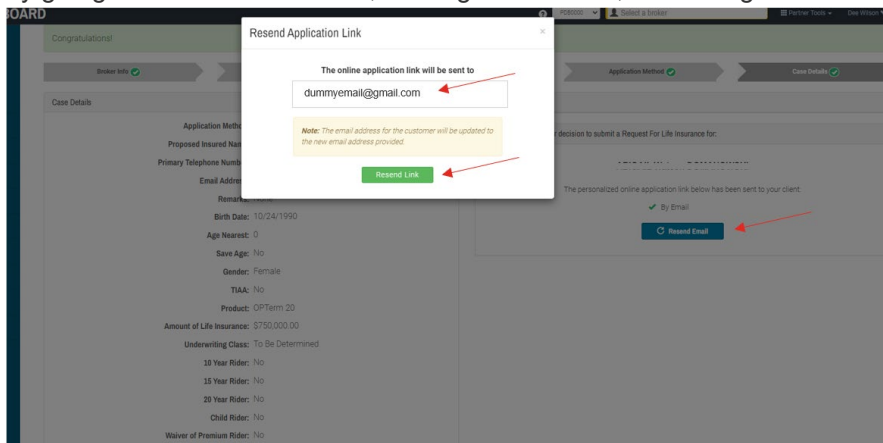
How long is the application link good for?
It is good for 30 calendar days. The order for the application for the phone interview is also good for 30 days from when it was originally scheduled. If it has been over 30 days and the applicant now wants to complete the application, you can drop a new ticket.

Can the client call to complete the application with an interviewer in lieu of online?
Yes, 855-914-9115, M-F- 9 a.m.-10 p.m. (ET)

What do I do if my client doesn't have an email address?
An email address is required for the process as they will receive the application, any additional questions, and the offer all via email.

Can the spouse complete the application interview and voice-sign the application for the Proposed Insured?
No, the Insured is the one who has to complete the application interview and voice-sign the application.

What is the authentication process?
Clients will need to authenticate using their Last Name, Date of Birth, and Last 4 digits of their Social Security Number.

What happens if any of the authentication information is incorrect (DOB, last 4 digits of SSN and client or owner's last name)?
A new ticket will need to be dropped (needs to go back to agent to create another case) as LGA does not have access to update anything prior to the client signing the digital application.

Do you collect payment information at the time of application?
We do not collect payment information at the time of application, unless the client requests, and qualifies for, temporary insurance. Payment information will be collected after an offer has been sent out, during the acceptance process. We are looking to add this option to our app journey process in the future.

Obtaining Evidence and Decisioning Cases

**What is an APS and why are you asking for one?**
An APS is an Attending Physician Statement. We request medical records when there is specific information on the application and/or through backend underwriting that has noted a health history that needs to be verified.

What does RTM stand for?
RTM stands for Response to Memo and is a request for additional information from the client (i.e., the name and phone number for a specialist that was referenced by their primary care provider). You can see what's being requested by reviewing a copy of the email sent to the client or reviewing the outstanding card in the "Workboard" tab of Application Manager.

Where can I upload the requested RTM information?
The fastest way to answer RTM questions or upload requested documents is to go into the file through our Partner Dashboard, select the "Enable Edit" button at the top of the page, type in your response to the question(s) being asked, and send the answers directly to the underwriter. The other option is to send the answers/documents to onlineapp@lgamerica.com. Please be sure to put the policy number and client name in the subject line.
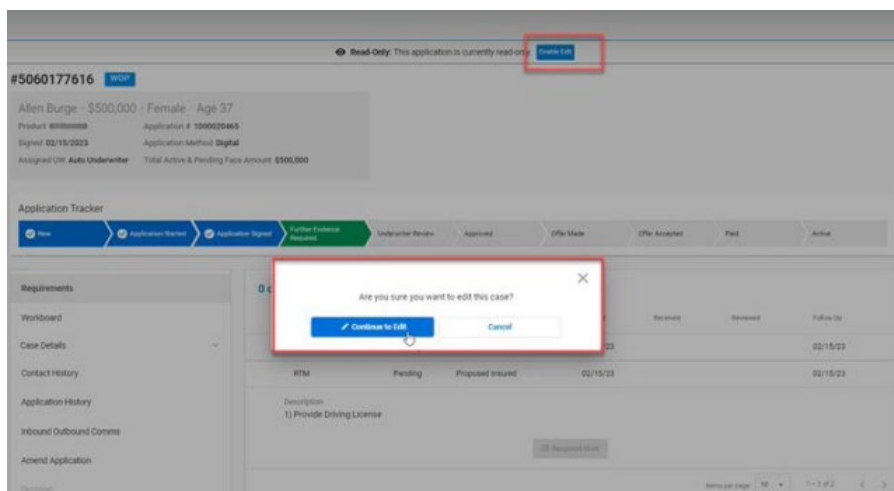
How long is the RTM (Response to Memo) link good for?
The link is good for 26 calendar days.

Can I send RTM emails to a different email?
Yes, go to Application Manager and locate the email under the Inbound/Outbound comm section and to copy and paste the URL and email to the client.

Can we email the RTM versus using the Application Manager?
Yes, this is an option, however, it is not suggested as it will delay the process since the case manager will have to take the additional time to review and upload the email.

What vendors does LGA work with to obtain evidence?
- APS – Parameds (PDC)
- EHR – Womba, MIB, Clareto
- Exam – ExamOne, APPS

Is there a Field Underwriting Guide?
Yes, it can be found here.

Where do I go to see my case status?
Go to Partner Dashboard. Here you will find some additional details, but full details will be found by clicking on the case and entering the full platform, Application Manager. Here you can review Requirements, Workboard for outstanding cards including pending Licensing, and Application History (where you can search for specific things like "Underwriting").

Where can I see if there is an outstanding Licensing requirement like a state appointment?
Go into Application Manager and review the "Workboard" tab for any outstanding Licensing requirements and information. Hover over a card for additional details. If a Licensing card is pending, go to the "Application History" tab for details as to what is needed.
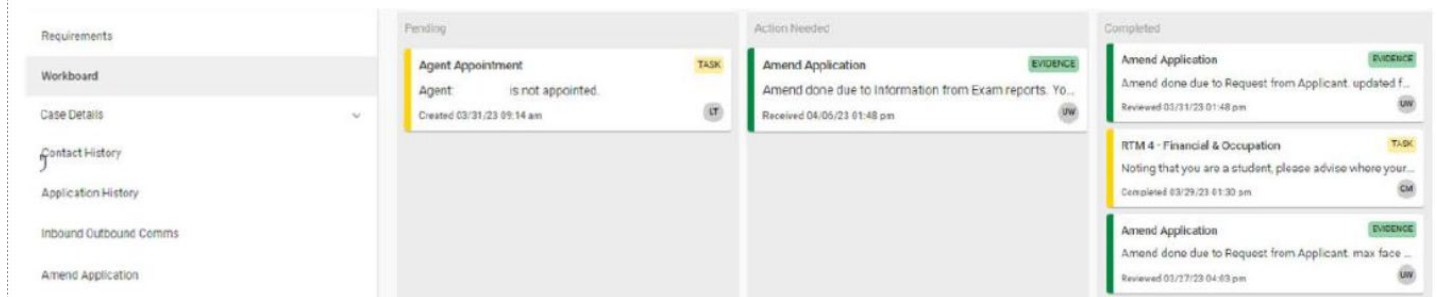
I have an underwriting question on my case, who do I contact?
1. Check in the case file for specific case notes in the Application History tab (Tip: Search "Underwriting").
2. If you still have questions, contact your General Agency.

Why is my case not moving to Offer Made (i.e., stuck in Approved status)?
Usually, if an application is stuck in Approved Status, it's due to pending Licensing appointment or an outstanding licensing requirement. Go to the Workboard tab of Application Manager and see if there are any Licensing task cards.

Offer, Pay, Issue

How long is offer good for?
Typically offers are good for 45 calendar days but can be dependent on several factors including Insured age and birthdate (due to age nearest process).

Can I resend the offer email?
Yes, go to Partner Dashboard and locate the email under the Inbound/Outbound Communication section to copy and paste the URL and email to the client.

Can client update face/term of the offer?
Yes, as long as your agency digital preferences allow them to do so through "Get More/Get Less."

Can client update name/DOB, beneficiaries during the payment process?
Yes, but this will require re-approval by an Underwriter.

Can the client preview the policy before paying?
Yes.

Will the client receive a confirmation email after payment?
Yes, they receive an onscreen and email confirmation.

Once a client signs all delivery requirements will they be inforce immediately?
Yes, unless they are in a state where they have to download and acknowledge reading the policy packet and those states are CA, LA , NJ, NV, PA, SD, VA, WA, WV.

Can my client pay by check or paper EFT?
No, at this time, only credit card and electronic EFT payments can be accepted. Credit card payment is for **initial premiums only** and accepted for quarterly, semi-annual, or annual payment modes in all states except: AK, CA, MD, NC, and NJ.

How do I pull a copy of the application after my client's new policy is active?
Go into the file and click on the "Inbound Outbound Comms" tab, you will see the application listed there and can download a copy for your records.