

firelight<sup>o</sup>



## Final Expense Package

Power Better Sales Experiences

Automate Disjointed Processes

Increase Sales Offerings

hexure<sup>o</sup>

## The

Due to the rapid growth in final expense sales, carriers are seeking an e-Application solution that makes final expense sales, including a pre-need analysis, available to call channels where final expense insurance is sold.

Many carriers have maintained separate sales systems for their traditional agents and funeral home and other channels. Typically, agents have had to use different systems to sell traditional life insurance and final expense products. Often times quoting or needs assessment tools are not included in a single solution, requiring sellers to access and key data from multiple systems. This creates added expense for carriers and creates disjointed processes that can create poor sales experiences, limiting potential sales opportunities and value to the client.



## The

The final expense package allows for a seamless experience from pre-qualification through submission of final expense products.

### ✓ **Standard pre-qualification and needs assessment (pre-sale)**

- By asking a few guided questions, the needs assessment helps client determine how much coverage they need or desire.
- We complete a simple health assessment, provide a product recommendation and quote based on the data provided to best fit their needs.

### ✓ **Simple application process with pre-fill and e-signature**

- Once the product is selected, our solution pre-fills many application fields into a simplified data collection wizard.
- We make completing the application simple with address verification and pre-fill, physician lookup (NIPR), and payment processing verification.
- Support for standard integrations to Redtail and Salesforce CRM.

### ✓ **All types of underwriting supported**

- Guaranteed, simplified or full underwriting capabilities available within platform
- Add-on optional e-application integrations for advanced underwriting for products that may have more involved underwriting requirements.

# The

The final expense package provides the following benefits:

## ✓ **Consolidate Systems, Automate Processes, Save Time**

- Build once and use anywhere. The FireLight final expense solution can be used through the carrier's website, final expense sales portal, or deployed to independent agents for use in their multi-carrier, multi product sales platforms along with other traditional life products for a consistent sales experience.
- Consolidate and automate back-office processes associated with final expense pre-qualification, submission and issuance.
- Needs assessment, quote, underwrite, apply, pay, & e-Signature all available in one package.

## ✓ **Offer a Better Experience**

- Provide a cohesive and familiar sales process end to end for the advisor and customer.

## ✓ **Expand Access and Offerings**

- Offer open access to your product on our platform for final expense providers.
- Provide final expense carrier access to our distribution network.
- Increase customer value with the ability to offer product set as part of their portfolio.

## **ADDITIONAL SERVICE OFFERINGS AVAILABLE**

**FireLight's sub-pay packaged solution** is designed to automate the process for submitting subsequent premium payments to carriers for in-force business. This offering satisfies automated sub-pay requirements, reduces NIGO and overhead, creates a consistent process that speeds up processing time, and enhances the overall customer and advisor experience.

Let us show you how our new service offerings have further expanded FireLight's robust capabilities and our commitment to power superior digital sales connectivity, processes and experiences for life insurance, annuities and other insurance business.

firelight

**Elevate your business with FireLight.  
Connect with us today.**

**719.442.6400 | [hexure.com](https://hexure.com)**