



What is ZipApp?

ZipApp® is SBLI's streamlined drop ticket solution. In just three simple steps, you can get business done (and get paid) faster.

1. Quote SBLI level term and complete the ticket. For our whole life products, attach a signed illustration and complete the ticket.
2. Submit the ticket to a fulfillment center – this will have been pre-selected by your agency.
3. The fulfillment center does the rest!
 - › Conducts interviews to complete the application
 - › Obtains voice or electronic signatures for Part One and Part Two
 - › Schedules the paramed exam
 - › Submits the case to SBLI



Benefits

- ZipApp offers a completely paperless, streamlined experience which includes user-friendly websites, minimal data collection, and voice or electronic signatures.
- The fulfillment center is responsible for providing completed application packets, including applicant signatures to SBLI.
- Ticket and application status checks are available to producers and agencies via various websites.



What happens after I submit a ticket?

Upon receiving the ticket, the fulfillment center will contact the applicant within one business day to complete a phone interview.

- Average interview takes 20-30 minutes
- Information collected includes:
 - › Application Part One
 - › Application Part Two
 - › Any applicable questionnaires
 - › Additional forms as required by the state

If the applicant is not available, the fulfillment center will make five follow-up calls before the case is closed.



Helpful Tips

Pre-screen the applicant to provide a more accurate initial quote

- For level term, an integrated multicarrier quote is provided based on state, date of birth, gender, risk class, product type, face amount, and smoker status.
- The Rate Analyzer is available to help determine the right underwriting risk class.
- For SBLI whole life, Winflex will help you build an illustration.

Complete the ticket online

- All state-required forms will be signed by the applicant during the fulfillment center process.
- If SBLI whole life is requested, an applicant-signed illustration needs to be included with the ticket.

Don't worry about collecting payment information

- If the client wishes to pay via credit card or bank draft, the fulfillment center will collect the applicant's payment information during the interview.
- The agent will not have to collect the initial premium.

Prepare the applicant for the ticket process

- The applicant should understand the purpose of the interview and the length of the interview. Use the "What to Expect from your Life Insurance Interview and Exam" leaflet to set expectations.
- The fulfillment center will schedule the paramed exam once the interview has been completed.

Check the application status throughout the process

- ZipApp will provide a list of your submitted tickets.
- For both writing agents and agencies, the fulfillment center managing the submission will provide status reports prior to submission to SBLI, and www.sbliagent.com will provide status reports and any underwriting review requirements after the application has been submitted.

Contact Your General Agency For More Information