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It's About Time

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My daughter and I like to solve riddles together. Actually, I like riddles and she is not old enough to live on her own, so I ask her riddles and she rolls her eyes. Anyway, I came across one the other day that got me thinking about how we sell life insurance.

Here is the riddle: 'What can you take, buy, spend, make, find, manage, measure, and waste, but never stop, change, or recover?'

The answer is "Time," and the truth is, there never seems to be enough of it. Time has become a very precious commodity in our busy, interconnected lives. Multitasking is the norm, and instant gratification is expected, nay demanded from the people and processes we deal with. If it can't be done quickly, in most cases it just doesn't get done.



One of the most common reasons given for not having adequate life insurance is: **'I don't have the time to go through all the hassle of buying life insurance.'** This is a valid concern if we are talking about the conventional way that life insurance is sold. Meeting with an insurance professional, getting lab tests and making doctors' appointments, meeting with the agent again to sign papers; the whole process seems overwhelming and time-consuming. This is not how today's consumer wants to do business.

Fortunately, we took the time to develop faster, more efficient ways to get insured. Here are just a few of them:

Accelewriting[®]

This automated underwriting system is used in conjunction with our electronic application to provide an underwriting decision in minutes, while you wait. No medical exams, no blood tests or other bodily fluids, not even a telephone interview; all you have to do is answer a few health questions on the application.* You don't even need to be face-to-face with an insurance professional; they can assist you with the application remotely.

Policy eDelivery

This optional feature is available with Accelewriting[®] and provides an electronic copy of your policy — instantly at the time of issue. You don't have to wait for days or weeks for your policy to arrive in the mail.

SagicorNow[®]

This direct-to-consumer, completely online process offers an experience without agents, medical exams, blood tests or tele-interviews.* What's more — you don't have to wait on others! Fill out the easy, online application when it is convenient for you — the whole process takes about 20 minutes. And, if you need some help along the way, we offer phone, email, and chat support. Visit SagicorNow.com to learn more.

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*Approval of your application may depend on the answers to the health questions set forth in the application process.

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