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## A letter from the Managing Director

### Life Insurance Drop Tickets Provide Valuable Tool for Agents

Have you ever printed out a life insurance application and run out of ink?

Have you ever missed a signature or a required form in the application package that you later found out was required to begin the underwriting process?

Before you know it, 2 weeks have passed and the paramedical exam hasn't even been scheduled yet.

In an effort to improve "in good order" applications, many companies now offer a drop ticket platform which advisors can utilize to start the application process with minimal information up-front. Some benefits of utilizing the drop ticket platform include the following:

1. Minimum amount of information required for drop ticket.
2. Reduces turn around time by 2 weeks and sometimes faster if an accelerated underwriting process applies.
3. More time for marketing and finding new clients.
4. Get paid quicker.

If you are not already utilizing this new service, I encourage you to reach out to one of our life directors for more information. Time is one of our most valuable asset. Save some time and try a drop ticket today!

### Shocking Results May Occur

Work alongside your clients to complete the new "Personal Plan Workbook." The results may be shocking enough to spur them into insurance changes. We even have helpful tips to enhance your discussion! [Create a personal plan.](#)

Charlie Archer, CLU, ChFC®  
Managing Partner  
Elite Marketing Group  
12466 Los Indios Trail, Suite 100  
Austin, TX 78729  
Office: 512-257-9700  
Direct: 512-900-4574  
Mobile: 713-557-2251  
Fax: 512-257-9701  
[www.elitemktg.net](http://www.elitemktg.net)

**SHOCKING**

Carol Clover  
Assistant Vice President,  
Brokerage Services  
Elite Marketing Group  
Direct: 713-507-1026  
Fax: 713-574-2787  
[www.elitemktg.net](http://www.elitemktg.net)

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## Navigating the agent appointment process

### Working with Elite:

You've worked hard to secure your client's new business and a smooth process is key to not only ensuring that your client's coverage is placed quickly and efficiently, but securing your commission in a timely manner, as well. We process the majority of our carrier appointments via SureLC (the same vendor used by carriers). However, many of the delays we see in New Business can be traced back to missing items on the Contract & Licensing side.

Getting started with the appointment process:

**Step 1:** Register on our website (turnaround time for access to our site is 24-48 hours).

**Step 2:** Download our Elite producer packet (a one-time process); or give us a call and we can email the link to you.

**Elite Agent Appointment Checklist** when preparing to submit business:

- Elite producer set up packet can be found on our website; if you are unsure whether an old appointment is still in effect, we're only a phone call away to review your appointment status. (If submitting business as a solicitor, give us a call to confirm all paperwork that needs to be submitted.)
- A current copy of E&O.
- A copy of your most recent completed AML.
- If submitting annuity or LTC business, confirm that product Continuing Education has been met.
- Most carriers have adopted a **Just In Time (JIT)** status. These insurance carriers who will only appoint with the submission of new business.
- With your appointment paperwork:
  - Give us the name of your client
  - Product
  - State where the business will be written
  - Date application was signed (if known)

**Step 3:** Submit your paperwork to [licensing@elitemktg.net](mailto:licensing@elitemktg.net) or by fax to 713-574-2791.

**Step 4:** Be on the lookout in your email (check Junk/Spam folder) for an email from Sureancebay asking for your permission to process your appointment. Follow the link in the email to validate and confirm your paperwork.

*The ball is now rolling! We look forward to your business!*

**Paula M. Aguilera**, FLMI, AIAA, ACS  
Director, New Business  
Elite Marketing Group  
800 Bering Dr., Suite 105  
Houston, TX 77057  
Direct: 713.507.1037  
Fax: 713.574-2789  
[www.elitemktg.net](http://www.elitemktg.net)



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## Small Group Medical Insurance

### Bryan Kelting

Director of Sales & Marketing,  
Small Group Benefits  
Elite Marketing Group  
Direct: 713-507-1045  
Fax: 713-574-2954  
www.elitemktg.net

### Do you or your current clients own a small business or have a self-practice?

If so, this is a great way to take advantage of the current fluctuating Medical Insurance Market. Small Group Medical Insurance is a product that can be written year-round. We are proud to announce our Summer Bonus Program will be coming again soon. Cash prizes and a raffle for Gift Cards and Astros Tickets will be included in the program.

More details to come soon!



## The Password Conundrum.

**Passwords are everywhere.** The problem is that the more services we sign up for, the more unique passwords we have to create and remember. In fact, people tend to fall into one of two categories: those who use passwords that are complex but difficult to remember and those who create passwords that are easy to remember but easy to crack. Let's face it, passwords are not going away soon, so here a few tips to help you with your first line of defense against hackers your passwords:

1. Make every password at least 12 to 15 characters long —the longer the better.
2. Don't use real words. They are open to "dictionary attacks," someone using a program to quickly try a huge list of possible words until they find one that matches your password.
3. Use a different password for each account to prevent all of your accounts from becoming vulnerable.
4. Combine letters (including uppercase letters), numbers, and symbols.
5. Create passwords that are easy to remember but hard for others to guess. When possible, use a phrase such as "I started 7th grade at Lincoln Middle School in 2010" and use the initial of each word like this: "Is7gaLMSi#2010." And, make them at least a little different (by adding a couple of unique letters) for each site.
6. Don't post your password in plain sight.
7. Never give out your password to anyone. Never give it to friends, even if they're really good friends. A friend can – maybe even accidentally – pass your password along to others or even become an ex-friend and abuse it.
8. If you suspect your password has been compromised, change it immediately.

### Beymar Rozo

Director of IT  
Elite Marketing Group  
Direct: 713.507.1014  
Fax: 713.507.1090  
www.elitemktg.net