



# Meeting Your Clients' Insurance Needs with Crump

A GUIDE TO GETTING THE MOST FROM CRUMP'S TOOLS AND RESOURCES

**Welcome to Crump Life Insurance Services - we're excited to partner with you and provide you with the innovative solutions and deep expertise we offer as one of the industry's leading insurance outsourcing organizations.**

Risk protection is an important component in a comprehensive financial plan. The Crump relationship can help you determine and put in place appropriate insurance solutions to help protect your clients' income and assets as well as help them meet their retirement goals. It starts with your dedicated team that will help you navigate Crump's full service program to provide support for your cases from start to finish including product selection and case design, contracting, case processing, underwriting, and much more!

This guide is your resource for an overview of working with Crump and includes information on how to leverage our services, tools, and solutions.



## Getting Started:

Overview of Insurance Solutions, Available Products and Carriers, Your Sales Team and Case Design



## Submitting Business:

Contracting, Case Processing, Your Client Services and Underwriting Teams, Commissions



## Education

Training Materials and Events



## Web Site Tools & Resources



## Your Crump Team



FOR INSURANCE PROFESSIONAL USE ONLY. Not intended for use in solicitation of sales to the public. Not intended to recommend the use of any product or strategy for any particular client or class of clients. For use with non registered products only. Crump operates under the license of Crump Life Insurance Services, Inc., AR license #100103477. Products and programs offered through Crump are not approved for use in all states.  
NACC20-6255-A-1-04 © 2021 Crump Life Insurance Services, Inc.



## Getting Started: Overview of Insurance Solutions

As you work with your clients to develop and manage their financial plans, you'll most likely uncover some financial risks where an insurance solution can provide protection. For many clients, life changes like getting married or divorced, buying a home, starting a family, approaching retirement, and business continuation planning can all be triggers for discussing and considering an insurance solution. The ability to build a full plan including risk management can be a valuable tool for deepening the relationship you have with your clients.



### LIFE INSURANCE

A key protection option for families, life insurance can provide income replacement and protect savings for beneficiaries in the event of an unexpected death. Term life products offer protection for a set amount of time while permanent life products can provide extended coverage throughout a client's lifetime.



### LONG TERM CARE/ LINKED BENEFITS

For clients moving toward retirement, protection of their assets in the event of a need for long term care services becomes an important focus. Traditional long term care (LTC) products are focused specifically on coverage for the cost of care while linked benefit products offer both the death benefits of a life insurance policy coupled with coverage for care if it is needed.



### DISABILITY

Income protection is a key component of risk protection for working clients. Disability insurance (DI) is designed to replace a portion of a client's income on a tax-free basis should a sickness or illness occur that impacts the client's ability to earn an income. There are several different coverage options available including individual and multi-life options and business protection.



# Getting Started: Available Products and Carriers

Last Update: 01.09.2022

The list below is a summary of all carriers by product type available for sale through the Crump/Allstate platform. Crump has several underwriting programs that provide an opportunity to waive labs for qualifying clients, as well as several non med and simplified issue products for coverage with no exam needed. Several of these products are also available through electronic submission from the Crump Transaction Center on your [Crump website](#) - making business submission as seamless as possible. Click [here](#) to learn more about the available underwriting programs and their electronic submission status.

## TERM LIFE

American General  
Assurity  
Banner  
Equitable  
Foresters  
Life of the Southwest  
North American  
Pacific Life  
Principal Life  
Prudential  
Securian  
Symetra  
Transamerica  
United of Omaha

### Return of Premium

Assurity  
United of Omaha

## UNIVERSAL LIFE Current Assumption

American General  
Ameritas  
Banner  
Foresters  
Guardian  
Life of the Southwest  
Principal Life  
Prudential  
Symetra  
United of Omaha

### Indexed

Allianz  
American General  
Ameritas  
Equitable  
Global Atlantic  
Life of the Southwest  
North American  
Principal Life  
Prudential  
Securian  
Symetra  
Transamerica  
United of Omaha

## UNIVERSAL LIFE CONT'D No-Lapse Guaranteed

American General  
American National  
MassMutual  
North American  
Pacific Life

### Survivorship

Ameritas  
Guardian  
MassMutual  
Life of the Southwest  
New York Life (\*limitations apply)  
Prudential  
Securian

## WHOLE LIFE Participating Whole Life

American National  
Ameritas  
Assurity  
Foresters  
Guardian  
MassMutual  
New York Life (\*limitations apply)

### Non-Participating Whole Life

Assurity  
Gerber Life  
Transamerica  
United of Omaha

### Single Premium Whole Life

Assurity

### Juvenile Whole Life

Assurity  
Foresters

### Survivorship Whole Life

Guardian  
MassMutual  
New York Life (\*limitations apply)

### Simplified Issue Whole Life

Assurity  
Foresters  
Gerber Life  
Transamerica  
United of Omaha

## WHOLE LIFE CONT'D Guaranteed Issue Whole Life

Gerber Life

## DISABILITY INCOME

Assurity Life  
Fidelity Security Life Ins. Co  
Guardian Life Insurance Company  
Illinois Mutual  
Lloyd's of London  
MassMutual Strategic Distributors  
Mutual of Omaha (CI)  
Principal Financial Group  
The Standard

## LONG TERM CARE Traditional

Mutual of Omaha  
National Guardian Life

### Asset-Based Linked Benefit

Lincoln  
OneAmerica/State Life  
Securian



## Getting Started: Your Sales Team and Case Design

As you work with your clients and uncover an insurance need, your Crump sales team is here to assist you with utilizing the Crump program and tapping into our resources to help in identifying the right products and solutions. This starts with your Crump sales wholesaler who is your “roadmap” to the Crump program. Your wholesaler will also work with you on designing your more complex cases.

Your Crump internal sales team is an important resource for your sales activities including providing you with sales illustrations and comprehensive sales support on all of your life insurance business with Crump. This includes supporting a full range of case design scenarios and offering side-by-side product comparisons, product information, and carrier/product research.

Your Crump wholesaler and the sales team are also your guide to the host of case design tools available to you via your Crump website. Your team provides assistance and training on the available online tools for quoting, tapping into carrier illustration software, submitting an online request for an illustration, and finding valuable carrier and product information.



## Submitting Business: Contracting

Many insurance companies have adopted a “just in time” appointment approach whereby they require the submission of a new business application prior to appointing an agent. Some insurance companies do require an appointment be in place prior to solicitation of an application or what is referred to as a “restricted state” and information on those can be found in Tools>Pre-Appointments on the Crump web site.

Crump makes getting appointed easy using our web-based contracting tool that allows you to quickly submit appointment requests to one or multiple life insurance companies via Crump. The process begins with an intelligent, online interview that captures and saves your typical appointment application information for current and future contracting requests. Then, anytime you need a new appointment, you simply:

1. Click ‘Request Additional Carriers’
2. Clear carrier selection, then select the carrier(s) and ‘Continue Questions’
3. Click ‘Carrier Specifics’ and answer any unique carrier questions (usually three to five)
4. Electronically authorize, sign, and submit your request

Your electronic forms are submitted to Crump “in good order,” which significantly accelerates the appointment process. Best of all, there is no cost to you to use this tool, although fees for non-resident license requests may apply.

A current life insurance license in the state(s) in which you wish to do business is required prior to solicitation of an application. Many states require continuing education requirements for the sale of long term care and annuity products prior to solicitation as well.



## Submitting Business: Case Processing

As technology improves, Crump continues to find ways to make submitting new business easier and more efficient for you. In addition to traditional paper/hard copy submission, you can submit electronically via Crump's Transaction Center using Upload, eApp, and Drop Ticket.

- **Upload** - use this online tool to securely submit any paper work to Crump - this is a great tool to easily provide us with forms or documents requiring an ink signature.
- **eApp** - this tool includes an online wizard to walk you through the application submission process resulting in 100% 'in good order' applications. This is available for life, long term care/linked benefit, fixed annuity and disability insurance submissions.
- **Drop Ticket** - available for term cases of \$5 million or less from various carriers, this allows you to provide basic information and Crump's service provider does the rest: interviewing the client, scheduling the medical exam, and obtaining signed application forms.
- **Paper applications** - if you need to mail hard copy applications, forms or premium to us, please send to the following address:

Crump New Business Team  
Crump Life Insurance Services  
280 South 400 West Suite #100  
Salt Lake City, UT 84101-1101

For all case submissions, in order to minimize delays, please ensure that the following items are accomplished when the application is taken:

- Verify that your carrier contracting is complete.
- Complete all questions on the application and provide details to any questions answered "yes" on the application.
- Make sure applications and all accompanying forms have been signed. The applications must be signed and dated by the proposed insured, policyowner (if trust, then trustees should sign), and the agent.
- Order exam requirements through a carrier approved medical examiner.



## Submitting Business: Your Client Services Team

Upon receipt of your case submission, it is immediately assigned to a case manager for processing and tracking. Your Crump case manager inputs your clients' information/data and begins the preliminary underwriting process (the same day). For all cases, a confirmation letter stating that the case was received along with the requirements received/ordered will be sent to you.

As your Crump case manager tracks your pending applications through policy issue, you will be kept informed of the progress through Pending Status Reports sent by email and you will have access to your case status through your Crump web site. After the application has been approved, your Crump case manager will continue to track the case until the delivery requirements are received. From there, your Crump case manager will confirm with the carrier that the client's policy is "in-force" and work with the carrier on the release of the compensation.



## Submitting Business: Your Underwriting Team

Crump's expertise in the impaired risk marketplace makes it easier for you to find suitable solutions for you and your clients. Using our TimeSaver™ preliminary inquiry, our underwriters work closely with our carriers to find the most aggressive offer for your clients. Your wholesaler and the Crump underwriting team are both available to assist you - additionally, you'll find helpful information and tools on the Underwriting section of the Crump site, including:

- Reference library offering overviews of impairments and questionnaires
- Ask Underwriting form, which enables you to submit basic case information to our underwriters
- Links to carrier underwriting guidelines and build charts
- Tip sheets and guides to help you and your clients through the underwriting processes such as inspection reports and paramed exams



## Submitting Business: Commissions

Commissions will be paid to you via Allstate. Commission related inquiries should be directed to ALR Compensation via Web Service Request (WSR). Click [here](#) to access the Web Service Request "WSR" link.




## Education: Training Materials and Events

Whether you are new to adding insurance to your practice, looking to add to your knowledge or interested in advanced sales concepts, Crump has what you need!

Crump offers a variety of quick hit training [webinars](#) on expanding into new industry markets, taking advantage of tech tools and trends, improving your personal business practices, product sales ideas, and more. In addition to participating in an upcoming live training, we also offer a library of past training modules that can be tapped into any time!




### Educational OPPORTUNITIES



#### Save Time with the Transaction Center

As insurance companies continue to modernize the products we sell, Crump is committed to being an easy place for you to do business. Our new digital Transaction Center integrates several of Crump's advisor platforms with best-in-class solutions from insurtech firms, service providers, and our carriers to create a single place for you, our producers, to process a majority of your business with Crump. The result, a digital Transaction Center that helps make your new business processing faster and easier than ever, giving you more time to grow your business.



JOIN US FOR A LIVE DEMO

Tuesday, August 4	5:00 p.m. ET
Status:	
Tuesday, September 1	2:00 p.m. ET
Status:	
Tuesday, October 6	4:00 p.m. ET
Status:	

ON DEMAND

@10:00 AM  
Use the password: R2020011

ON DEMAND WEBINARS

» CRUMP HUB SERIES

Crump Virtual Producer Summit  
[Hedging Taxes, the Market and Even Time Itself View](#)  
[Personal Key Person - A Small Business Owner's Protection, Succession and Income Supplement Plus View](#)  
[Managing 8 Risks to Retirement Income View](#)  
[PRA: Unraveling in Today's Low Interest Rate Environment View](#)  
[How to Swim Your Best Race in Choppy Waters View](#)

How To Make Money While Wearing Your PJA  
[eSubmission and Accelerated Underwriting View](#)  
[LTC and Annuities View](#)  
[Life and Disability Insurance View](#)

Timely Ideas For An Uncertain World  
[Targeting Business Owners View](#)  
[Premium Funding Update View](#)  
[What to Expect out of the Election View](#)  
[Planning With Qualified Plans Under the SECURE Act View](#)  
[Opportunities in a Changing Landscape View](#)

Disability Insurance Awareness Month  
[SIB Don't Know How or Why to Talk About DI View](#)  
[You Should Have Taken Care That of Your Book of Business View](#)  
[SIB Think DI is Just for White Collar Markets? View](#)  
[Have Business Owners' Clients? Loan Wily DI is So Important for Them View](#)

» ANNUITIES

Principal, Dr Michael Felzer: Do Annuities Improve Retirement Incomes? View  
[Delaware Life: Retirement Stages 70 and Income Target 100 View](#)  
[Highly Income-Sensitive View](#)  
[Get Ready for 2020: Sales Opportunities using Annuities View](#)  
[Alliance for Lifetime Income Part One: In Pursuit of Purpose View](#)  
[Alliance for Lifetime Income Part Two: Practice Management View](#)

## Website Tools & Resources

The Allstate/Crump web site is one of the most comprehensive sites in the industry and puts valuable tools and resources at your fingertips!

### News and Updates

The Latest News section and central banner alert you to important industry information and carrier and product news as well as updates from Crump.

### Status

The Case Status tool allows you to track your cases and get up-to-the-minute status anytime you need it. You can sort, filter, and search within your case list as well as using the Hot List feature to select any case to be on your special “hot list” for quick review. Additional links provide status on your licensing and appointments.

### Quote and Apply

- Term and LTC Comparisons
- Online compliant carrier illustrations
- Illustration Request Form
- Forms tool
- Transaction Center
  - eApp
  - Drop Ticket
  - Upload

### Carrier Information

Find important product information as well as sales concepts and ideas from our carriers. Tap into our Carrier News tool for the latest news bulletins, use the Product Information tool to view details about the available products from each carrier, and visit the microsites page to access a host of resources and materials directly from our carriers.

### Solution Centers

Easy to access Solution Center sections provide all the online sales tools you need for our various product lines:

- Life
- Long Term Care/Linked Benefits
- Disability
- Advanced Sales



The screenshot displays the Crump website interface. At the top, there is a navigation bar with links for Home, Feedback, Contact Us, My Account, and Log Out. Below this is a main navigation menu with categories like Product Solution Centers, Product Comparisons, Tools, Underwriting, Carrier Information, The HUB, Resources, and Help. The central banner features a large headline: "SUBMITTING NEW BUSINESS HAS NEVER BEEN EASIER" and a sub-headline: "Join us for a live demo of Crump's Transaction Center". Below the banner are several tool tiles: Transaction Center (formerly InsureNOW), ContractNOW, VitalQuote Comparison, FormsNOW, QuoteNow, VitalLTC Comparison, Electronic Commissions, and eApp for Annuities. On the right side, there is a user profile for Sales Manager Joseph Cocanour, a Case Status section, a Commissions section, and a Contracting & Appointments section. At the bottom, there is a News Center section with a "Crump NewsBlast" and a footer with contact information and social media links.



# Meet Your Crump Team

**SALES WHOLESALERS** can assist you with information on available products



**Maria Cuevas**  
Wholesaler  
West / Central West Zone  
213.337.3158  
[maria.cuevas@crump.com](mailto:maria.cuevas@crump.com)



**Drew Newcomer**  
Wholesaler  
East / Central East Zone  
717.210.1834  
[drew.newcomer@crump.com](mailto:drew.newcomer@crump.com)

## LIFE SALES SUPPORT TEAM

Call for assistance with all carrier/product information, illustrations and case design.  
888.770.2155, options 3, 2, 1 | [HBSalesSupport@Crump.com](mailto:HBSalesSupport@Crump.com).

**NEW BUSINESS ASSOCIATES** are responsible for your case from beginning to end  
**Fully Underwritten and Simplified Issue**



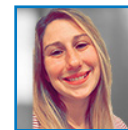
**Jennifer Hayes**  
Life Case Manager  
717.526.7333  
[jennifer.hayes@crump.com](mailto:jennifer.hayes@crump.com)



**Angie Lansinger**  
Life Case Manager  
631.214.5927  
[angela.lansinger@crump.com](mailto:angela.lansinger@crump.com)



**Nancy Mohn**  
Life Case Manager  
717.736.7860  
[nancy.mohn@crump.com](mailto:nancy.mohn@crump.com)



**Emily Morgan**  
Life Case Manager  
717.526.7358  
[emily.morgan@crump.com](mailto:emily.morgan@crump.com)



**Carolyn Roberts**  
Life Case Manager  
631.861.2446  
[carolyn.roberts@crump.com](mailto:carolyn.roberts@crump.com)



**Tiffany Streater**  
Life Case Manager  
717.526.7300  
[tiffany.streater@crump.com](mailto:tiffany.streater@crump.com)



**Melinda Chapman**  
Life Case Manager  
717.736.8158  
[melinda.chapman@crump.com](mailto:melinda.chapman@crump.com)

## Guaranteed Issue

## Supervisors



**Victoria Miggins**  
Life New Business  
Supervisor  
717.214.5938  
[victoria.miggins@crump.com](mailto:victoria.miggins@crump.com)



**Maggie Daron**  
Life New Business  
Director  
717.736.8050  
[maggie.daron@crump.com](mailto:maggie.daron@crump.com)

**LIFE UNDERWRITERS** can assist you with your toughest cases



**Donna Nicholls**  
Underwriting Consultant  
732.369.5730  
[donna.nicholls@crump.com](mailto:donna.nicholls@crump.com)

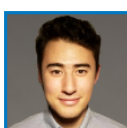


**Samantha Marotta**  
Underwriting Consultant  
717.736.7963  
[samantha.marotta@crump.com](mailto:samantha.marotta@crump.com)

**LTC & DI TEAM** can assist you with disability and long term care sales



**Susan Weiland**  
LTC Wholesaler  
410.559.2494  
[susan.weiland@crump.com](mailto:susan.weiland@crump.com)



**Jordan Bramhall**  
LTC Case Manager  
801.245.3379  
[jordan.bramhall@crump.com](mailto:jordan.bramhall@crump.com)

### LTC QUOTE REQUESTS

888.770.2155, option 3, option 1  
[lrcquotes2@crump.com](mailto:lrcquotes2@crump.com)  
Fax: 800.394.3297



**Melissa Ferry**  
Internal DI Wholesaler  
717.526.7311  
[melissa.ferry@crump.com](mailto:melissa.ferry@crump.com)



**Stacy Behrmann**  
DI Case Manager  
801.533.7827  
[stacy.behrmann@crump.com](mailto:stacy.behrmann@crump.com)

### DI QUOTE REQUESTS

888.770.2155, option 3  
[disupportcenter@crump.com](mailto:disupportcenter@crump.com)  
Fax: 888.584.9073



**Contact Your Crump Team Today! 888.770.2155, Option 3**

[www.allstate.crumplifeinsurance.com](http://www.allstate.crumplifeinsurance.com) • Email: [firstname.lastname@crump.com](mailto:firstname.lastname@crump.com)

For Financial Professional Use Only. Not intended for use in solicitation of sales to the public. Not intended to recommend the use of any product or strategy for any particular client or class of clients. For use with non registered products only. Crump operates under the license of Crump Life Insurance Services, Inc., AR license #100103477. Products and programs offered through Crump are not approved for use in all states. Thank you for your business. 0119 NACC18-6259-A-15 0919 Copyright © 2021 Crump Life Insurance Services, Inc.