

Digital application and digital AppAssist

The AppAssist drop ticket platform combines our in-house call center staff with a detailed client interview and medical history. We take the administrative burden of application fulfillment and case management off of your shoulders.

Digital accelerated underwriting

When you drop a ticket to Legal & General America's digital application and automated underwriting platform, eligible customers may be approved without the need for exams. Underwriting evidence is collected digitally, in real-time during the application process and gives applicants the greatest opportunity to experience a lab-free approval.

For clients who prefer a phone interview, our digital AppAssist team makes it easy for clients to complete their digital application over a 30 minute call that can be scheduled at their convenience.

The digital application is available for:

- all issue ages
- all coverage amounts
- all states except New York
- at this time no Waiver of Premium or multiple policies

Learn More

Full details and other resources for the digital application platform are available at lgamerica.com/digitalapp

View digital lab-free eligibility parameters [here](#)

View lab-free eligibility for traditional AppAssist cases [here](#) | [NY version](#)

Lab Lift exam substitution program

Our new exam substitution program, Lab Lift, is the latest accelerated underwriting enhancement for your clients whether they use the paper or digital application. With Lab Lift, clients who are not initially approved lab-free now have the option to substitute recent electronic health records (EHR), if available, or an attending physician statement (APS) for a paramedical exam.

Eligible clients ages 20-50 can enjoy up to \$4 million in coverage while ages 51-60 can enjoy up to \$2 million in coverage, at the same competitive price.

Learn more at lgamerica.com/au

