



# BGA RESOURCE GUIDE



Tools to Help You Work More  
Efficiently with Your Carriers



The Voice of Independent Brokerage Distribution

# Introduction

Managing a brokerage general agency is a difficult job. There are always pressing issues and multiple priorities—personnel management, agent retention and recruitment, and production concerns.

With so many critical issues, identifying opportunities to work more efficiently with your carriers often takes a back seat to day-to-day management. And, while identifying such opportunities saves the agency time and money, implementing solutions can seem overwhelming.

In response, NAILBA has created several tools that will help you work more efficiently with your carriers, tools that you can immediately integrate into your daily processes—so that you can focus on those other pressing issues.



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# Field Underwriting Guide



**What is it?** Uniquely developed by the brokerage industry, The *Field Underwriting Guide* is an interactive resource designed to get right at those “weak spots,” so that applications can be completed right the first time.

The *Guide* can be used to:

- highlight key points of the application for faster underwriting
- check applications to make sure they are complete
- set and manage expectations with the client
- ensure the right information is gathered for every case
- educate producers about risk factors and how to optimize the medical assessment process.

**How do I use it?** Use this guide to train your staff to provide more concise, higher-quality information throughout the application pipeline.

**Where do I get it?** Visit [www.NAILBA.org](http://www.NAILBA.org), click on “Agency Resources” and then click on “Field Underwriting Guide”. For more information, contact NAILBA at (703) 383-3081.



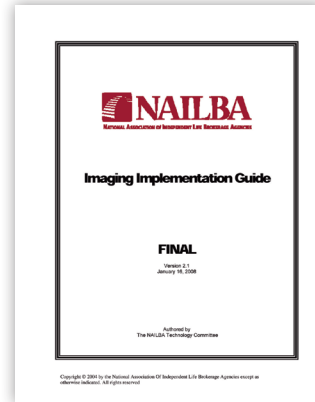
# Imaging Implementation Guide



**What is it?** The *NAILBA Imaging Implementation Guide* is designed to aid BGAs, carriers, and service providers in using technology to communicate effectively and efficiently by the use of data guidelines.

The *Guide* will:

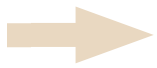
- improve internal communications by providing your entire agency with a common, easily accessible resource for storing and retrieving important work product
- improve your customer service by making document retrieval for your underwriters and agents as easy as a few clicks away
- save you tons of money on document storage fees
- allow you to reclaim valuable office space that was previously occupied by filing cabinets, boxes, and piles of paper
- afford you the option of offering your employees the flexibility of working from home.
- allow your employees, from various agency locations, secure access to agency files without the hassle of faxing or mailing.



**How do I use it?** This document will provide you guidelines that you can use to convert paper files to electronic ones, index them, and access them off-site.

**Where do I get it?** Visit [www.NAILBA.org](http://www.NAILBA.org), click on “Technology” and then click on “Research” to download the Guide. For more information, contact NAILBA at (703) 383-3081.





## Key Contacts Directory

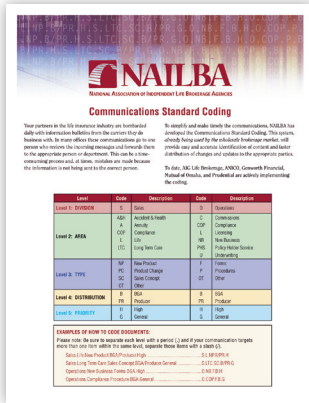
**What is it?** The *NAILBA Key Contacts Directory* gives NAILBA member agencies the ability to quickly locate the names and contact information of key personnel at all the major life insurance companies, vendors, and life settlement companies. NAILBA member agency staff will no longer have to bookmark or manage countless carrier directories, or keep scratch phone books next to their desks—just to do their jobs.

**How do I use it?** Once you log in to the directory, just click on one of the menu items on the top of the page. Each menu item will take you to an alphabetical listing of NAILBA's company partners within that particular category. Those companies that have provided us with their company's contact information will have a link to their directory page.

**Where do I get it?** Visit [www.NAILBA.org](http://www.NAILBA.org), click on "NAILBA Connect" and login to the page using your membership ID and password.



# Communications Coding System



**What is it?** BGAs are bombarded daily with information bulletins from the carriers they do business with. In many offices these communications go to one person who reviews the incoming messages and forwards them to the appropriate person or departments. To simplify and make timely the communications between producers, NAILBA agencies, and carriers, NAILBA created the Communications Coding System. This system will provide easy and accurate identification of content and faster distribution of changes and updates to the appropriate parties.

NAILBA has also developed an *Outlook Coding Rules Guide* to help BGAs set up rules within their Outlook system that will automatically forward communication to the appropriate parties within their agencies, making the entire process easier for the BGA to get the communications to the right staff member or department.

**How do I use it?** Below you will find a cheat sheet that provides you with information on what the codes mean. Additionally, an *Outlook Coding Rules Guide* is available to help you automatically route your electronic communications as they enter your system.

**Where do I get it?** Visit [www.NAILBA.org](http://www.NAILBA.org), click on "Technology" and then click on "Communications Coding" to download a Brainshark that provides more information on the system, as well as a PDF of the cheat sheet, and the *Outlook Coding Rules Guide*. For more information, contact NAILBA at (703) 383-3081.





## Standard Informal Transmittal

**What is it?** The *Standard Informal Transmittal* was created to alleviate one of the most cumbersome procedures in the entire application pipeline—the informal process. It is intended to eliminate the confusion of sorting out which forms to use for informal inquiries; help the person completing the form walk through the process in order to be as thorough as possible; and give the underwriter as much information as possible in a summary format.

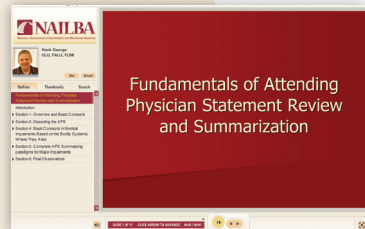
**How do I use it?** Add your agency's logo to the transmittal and send it to your agents as a value-added service. This form can also be used in concert with NAILBA's APS Summary Course, which is designed to help BGA staff complete attending physician summaries.

**Where do I get it?** Visit [www.NAILBA.org](http://www.NAILBA.org), click on "Agency Resources" and then click on "Informal Transmittal". For more information, contact NAILBA at (703) 383-3081.



## APS Summary Course

Developed to allow agencies the ability to be more in control of their own processes, so that they can handle applications more quickly, the APS Summary Course is designed to teach agency staff how to complete the attending physician summaries on their own.



**Where do I get it?** Visit [www.NAILBA.org](http://www.NAILBA.org), click on "NAILBA University", click on "NAILBA University Programs", and finally, click on "NAILBA APS Summary Course". For more information, contact NAILBA at (703) 383-3081.





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[www.NAILBA.org/content/contactus.index.cfm](http://www.NAILBA.org/content/contactus.index.cfm).