

EASYLIFE FREQUENTLY ASKED QUESTIONS

EasyLife in General

What is EasyLife?

EasyLife is Highland's proprietary system that allows you to run term quotes, drop tickets, and submit applications for both term and permanent products as well as track all of your submitted business with Highland.

How can I access EasyLife?

In order to utilize EasyLife, you will need to first log into HighlandBrokerage.com. If you do not have credentials, you can request them [here](#).

How often are the products and applications updated on EasyLife?

We utilize multiple industry platforms to ensure the product pricing and applications are always up to date.

Can I submit business for permanent policies?

Yes! EasyLife is not just for term. You can apply for most of the products sold through Highland using EasyLife.

I like my Highland Salesperson and their support teams. Will I be working with someone new if I use EasyLife?

No! EasyLife is a digital portal to quote, apply, and track your business in conjunction with your sales team.

Do I need to be appointed before I use EasyLife?

No! Unless you are in a pre-appointment state, or your organization requires it, you can run quotes and complete applications before you are appointed.

Are replacements available in EasyLife?

Yes, based on state and carrier regulations.

Can I save my quotes and applications in EasyLife?

Yes, and this is a great habit to start! Saving your quotes will allow you to make sure you are always providing the most up-to-date pricing for your customer.

Why do I have to re-quote my customer when taking a term application?

This ensures that you are always giving your customer the most up-to-date pricing and carrier options. Saving your quotes beforehand will allow you to pick up where you left off.

How are signatures gathered?

Signatures are either completed at issue or electronically via a secure e-signature process.

What carriers are available on EasyLife?



Drop Tickets

What is a drop ticket and how does it work?

A drop ticket is an abbreviated application that is sent to the insurance carrier to start the formal application process. The carrier will contact the client to obtain the remaining information needed to complete the application. Depending on the face amount and health of your client, they may be able to avoid a paramed exam using this method.



What are the benefits of using a drop ticket?

This process gets the client started with the underwriting process faster and gets you back to work on other things. Also, by having the carrier complete the information, the client may reduce the overall information needed due to the carrier only requesting what is necessary.

How can I tell if I am submitting a drop ticket?

When you click “Apply” after running a quote, you will see an option for a drop ticket if available, or in the e-application search, you will see the application denoted as a ticket.

Are permanent products available for drop tickets?

Yes! Many carriers are now providing drop tickets to permanent products in addition to term. Some carriers have an abbreviated application for this purpose – they are a little longer than a drop ticket but are still much shorter than the full application.

What happens if underwriting requirements are needed?

Highland is involved every step of the way. Even though the carriers are doing some of the work to get the requirements from the customer, Highland will be able to assist and provide updates. If we need to get involved, we step in and help gather requirements just like a normal application.