



American
Bankers
Association

American Bankers Insurance Association
an ABA subsidiary

Individual Life Insurance Development and Partnerships





Session Format

- Technical Program Considerations
- Institution/Agency Considerations
- Strategies to Prepare



Technical Program Considerations

- Product suite
- Carriers/partnerships
- Fulfillment partnerships
- CRM systems/underwriting



Technical Program Considerations

- Technology used
- Compliance/Regulatory/Risk
- Training & Case Development



Institution/Agency Considerations

- Consumer segment vs. business
- Distribution channels & bank segments
- Training & case development
- Appetite for technology (e-signature)



Institution/Agency Considerations

- Appetite for sales cycle
- Appetite for underwriting cycle
- Need for revenue predictability



Strategies to Prepare

- Education
- Joint work
- Commission splits
- How to measure agent competency



Strategies to Prepare

- How to grow agents: 50/50
- External vs. internal wholesalers
- Back office strength/planning capabilities



Thank you

Questions?