

Application Submission Process

Two step process to submit your Supplemental Health applications:

1. Mail, Email or Fax applications to:

Liberty Bankers Life Insurance Company

P.O. Box 224

Brownwood, TX 76804-0224

Email: newbiz@lbladmin.com

Fax: 888.525.5002

- Complete all pages of application and a replacement form (if applicable).
- Submit a copy to the Administrative Office within 5 days of completion.
- Confirmation will be provided with assigned policy number and instructions regarding missing documents or requirements.

2. Underwriting Approval (for Critical Illness Coverages)

- Applicants who answer “No” to any questions in Section 7, Questions A, B & C of the application are eligible to continue with the underwriting process.
- This means making a call to our tele-underwriting department (**888-844-0344**) and having your applicant authorize the On the Spot (OTS) process. In many cases, an instant approve or decline decision will be given. For the rest, a few simple follow-up questions of your applicant will allow us to finalize an accept or reject decision at the conclusion of the call. Expected call time is 5-10 minutes.
- Applicants who answer “Yes” to any questions in Section 7, Questions A, B & C of the application will be declined for cancer or heart attack/stroke coverages but still eligible for Accident Insurance.

Tele-Underwriting Center Hours of Operation (CST.)

Monday - Thursday	8:00 a.m. to 9:30 p.m.	9:00 a.m. to 10:30 p.m. (EST.)
Friday	8:00 a.m. to 5:00 p.m.	9:00 a.m. to 6:00 p.m. (EST.)
Saturday and Sunday	24-Hour Voice Mail*	

* Leave a voicemail with the applicant’s telephone number and identifying information in the 24-hour mailbox. An interview specialist will call back on the following business day to complete the interview with the applicant. The interview specialist will notify you once the interview is complete and provide the underwriting decision.