

# CHRIS D. CALLEN, INSURANCE AGENT

## THE 5 STEP FOCUS STRATEGY APPROACH PROCESS

- 1. INTRODUCTORY TELECONFERENCE** - a short 5 to 10 min. teleconference with one of our licensed agents. This allows us the opportunity to discuss your overall objectives and discuss how the Focus Strategy Approach or specific product module planning may benefit you. During this talk we will be able to determine if it would be logical for you to proceed with an insurance review.
- 2. INFORMATION & DOCUMENTATION COLLECTION** - following your agreement to proceed, with the insurance planning process, we will send you a Health & Lifestyle Questionnaire for you and or your spouse to complete. This important information collection document allows us to obtain accurate and definitive quotations based on your specific health and lifestyle activities.

Prior to showing you a proposal we pre-shop with the most competitive insurance carriers for a policy quotation customized to your overall fitness level. This will save you time by allowing you the opportunity to know ahead of time if obtaining new insurance will have any issues or ramifications on your overall insurance program. We pre-shop generically, without using names or any identifying information about you.

In disability income insurance is to be analyzed we will need a current copy of both your personal and business income taxes. Normally it is easiest to have your CPA e-mail them to us. If we are reviewing a buy-sell agreement it will be necessary to get a copy of your current or proposed agreement as well as any other partnership type agreements you may have.

- 3. CASE PREPARATION PHASE** - once all the necessary documentation is collected we will begin preparing your customized Focus Strategy Approach analysis. Normally, due to the detail of our process, this is a lengthy procedure and could take up to two weeks to assemble. Once your analysis is complete we will call you to schedule a Webinar teleconference to do the review. Normally this could take anywhere from 1 1/2 to 3 hours based on the volume of information we must cover.
- 4. ANALYSIS PRESENTATION WEBINAR** - one of our licensed agents will review your overall insurance analysis with you, by telephone and webinar view. They will answer any and all questions you may have regarding our presentation and summarize on our recommendations.

If you wish to proceed, with our plan recommendations, we will set a teleconference time to speak with you and or your spouse and or partners, if applicable, to collect all necessary information needed on any applications.

Following the completion of the application information gathering process we will schedule a paramedical examination. At that time that paramedical examiner will contact you directly to set a convenient time to meet with you to collect whatever the insurance company requires to obtain insurance.

- 5. APPLICATION & APPROVAL PROCESS** - if you elect for us to proceed with obtaining new insurance on your behalf we will prepare the necessary applications and ancillary paperwork required to apply for any such policies. Most carriers allow us to directly e-mail you the application for you to complete and/or review and approve. Once this is done simply return the documents by e-mail, fax or United Postal Service with a prepaid voucher.

Once we receive the completed and signed documents we will forward to the specific carriers to process your applications. Please note that in normal circumstances this could take 4 to 6 weeks to complete following the scheduling of your paramedical examination. Our underwriting team will diligently follow your applications with the specific carriers until completion. Many times we will need to routinely contact you for additional information that the carriers request. Although this is annoying it is necessary.

Once the carrier has made a decision we will immediately inform you and if acceptable to you will forward your policy deliver directly to you to complete. Following acceptance of all delivery requirements we will forward you your new policy(s) unless delivery of policy is required with the delivery requirements previously sent. Following receipt of your new policy(s) you will cancel any insurance policy your new policy(s) are intended to replace. Please note that only you can cancel your policies and this is something we cannot do.



**Chris D. Callen, Insurance Agent**  
"Helping Professionals Nationwide"

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