



**MOODY**

Insurance Group

# **Life and Health Insurance Brokerage**

**Your Strategic Partner  
for Great Markets and Carriers**

# Moody Insurance Group offers the Broker & Multi-line Agent community:

Moody Insurance Group is a national distribution partner of companies that are part of the **American National Company**.



American National Life Insurance  
Company of Texas



WORKSITE BENEFITS

Plus, many more **A rated companies** that are not part of American National  
Such as:



# Individual Product Markets:

- **Final Expense Life** - simplified issue WL & Term. Superior FE thru ANTEX!
- **Substandard Life** - graded, modified, & guaranteed issue
  - *Primarily used for all your declined, rated, postponed cases.*
- **Annuities** – MIGAs, Fixed Indexed, Traditional Fixed, SPIAs
- **Health** - Individual Health, Short-Term Major Medical & Limited Medical
- **Ancillary Products** - AD&D, Cancer, Critical Illness, Hospital Indemnity, etc.
- **Medicare Supplements** – major carriers (no special license or certification needed)
- **Medicare Advantage** – all major carriers, some regional carriers
- **Disability Income** - Short & Long Term, plus Business Overhead Expense
- **Long Term Care** – Regular LTCI, Short-Term & Home Recovery Care

# American National Worksite Benefits

## Full Suite of Products Offered to

### Groups of 2 to 100+:

- **Group Short Term Disability**
- **Group Term Life**
- Genesis Accident
- Genesis Flex-Care
- Critical Illness
- Cancer
- Benefit Archway Limited Medical
- Benefit Archway Accident



WORKSITE BENEFITS

# Group / Worksite Benefits:

- **Group Health Insurance – Major Medical**
  - **Self-Funded Plans**
    - **Network & Non-Network, Core Plans**
    - **Groups of 2 to 100+**
- **Group Term Life**
- **Group Accident & Dismemberment**
- **Group Short Term Disability**
- **Group Ancillary Health -**
  - Cancer
  - Limited Medical
  - Dental / Vision
  - Critical Illness
  - Flex-Care

# Here's the process:

- 1) Contact us for the Quote Request Forms or get them from [MoodyGroupOnline.com](http://MoodyGroupOnline.com)
- 2) Contact us if there are any questions about what's requested on forms.
- 3) Complete the form with your clients and make certain all the information is gathered.
- 4) Submit the Quote Request form to: [brokeragesupport@moodygroup.com](mailto:brokeragesupport@moodygroup.com) and/or to [ernesta@moodygroup.com](mailto:ernesta@moodygroup.com).
- 5) **Note:** Final Expense and Guaranteed Issue case typically same day. Most other quote requests are 24 – 48 business working hours.
- 6) It will generally take 5 – 15 business days for Declined Life Case Alternative Life Insurance quote requests due to a more complex research by our broker resource in-house underwriters.

## When your client accepts the Proposal:

- 1) The broker resource is notified. **We provide you Carrier contracting instructions.**
- 2) You complete either the paper application or are provided a Contracting Link.
- 3) You complete the new business application. Mostly E-APP.
- 4) *You can, if you chose to, run your own quotes thereafter once appointed with a carrier.*

# Things to know about getting Appointed

**Agent/Agency must be prepared to submit with the contracting application:**

- **Copy of License**
- **Copy of E&O**
- **Copy of current AML (Anti-Money Laundering) Certification For Long Term Care most States have LTC training requirements.**
- **Voided Check for Direct Deposit**
- **Appointment fee, if applicable**

**Depending on the carrier or broker resource you will receive either a paper contracting application OR a contracting link.**

**For a paper application – complete entire application form as instructed and email to [brokersupport@moodygroup.com](mailto:brokersupport@moodygroup.com).**

**For application via contracting link – complete as directed and contact us if any issues and/or questions.**

**NOTE: be advised that many carriers are not fully appointing agents until there is an application ready to be submitted.**



# MOODY

Insurance Group

Contact us for a quote request, to discuss a current case, expanding markets & product information.



*Ernest Almanza*

**Ernest Almanza**

National Marketing Director  
Multiple Line Life and Health Brokerage

**Phone: 409-681-4542**

Phone: 800-252-4002 ext. 127

Fax : 409-763-4002

Email: [ernesta@moodygroup.com](mailto:ernesta@moodygroup.com)

2302 Post Office St., Suite 601  
Galveston, TX 77550



**Susan Just**

Senior Marketing Specialist  
Life & Health Brokerage  
Moody Insurance Group

**800-252-4002 ext. 111**

[brokeragesupport@moodygroup.com](mailto:brokeragesupport@moodygroup.com)

<https://moodygrouponline.com/moody-resource-center/>