

## Lead Doctor FAQ



**Lead Doctor** is a quality of business and data-driven intelligence program that applies predictive analytics and scoring criteria to help agents focus their time and marketing resources on promising opportunities. Agents email their prospect lists to Liberty Bankers Insurance Group (LBIG) at [lead.doctor@lbig.com](mailto:lead.doctor@lbig.com) and within a day, their leads will be categorized as either “Diamond,” “Coal,” or “No Match.”

“Diamond” categorizations apply towards an agent’s internal underwritten business calculations – potentially providing more qualification opportunities for incentives.

## For which product lines is Lead Doctor available?

Lead Doctor is currently available for American Benefit Life Medicare Supplement plans.

### Does “Diamond” mean Guaranteed Issue with no underwriting?

Guaranteed Issue (GI) and Open Enrollment (OE) applicants are not underwritten. However, if the applicants are “Diamond” categorized by Lead Doctor, the policy will be credited as an underwritten case for agent reporting and tracking purposes.

### What does “Diamond” categorized mean?

Any applicants categorized “Diamond” are eligible for underwritten tracking. “Diamond” is the highest categorization and indicates a strong underwritten opportunity even though not being underwritten. If the applicant purchases a policy (even under GI or OE), they will be counted as underwritten for internal agent metrics and incentives.

### What does “Coal” categorized mean?

OE or GI applicants that are categorized as “Coal” are not currently eligible for underwritten agent tracking categorization.

### What does “No Match” categorized mean?

“No Match” means the system LBIG utilizes could not categorize the prospect using available data. This could be due to:

- Missing or incorrect data (e.g., wrong DOB, ZIP)
- The lead does not match our internal data sources
- Data formatting issues

Try resubmitting corrected information or contact LBIG for help.

### Does a “Diamond” guarantee approval?

While a “Diamond” does not impact approval, it will be credited as underwritten for internal agent metrics and incentive qualification — even if the applicants are OE or GI.

### Do I need to mention Lead Doctor in my application submissions?

No, we track Lead Doctor submissions, so there is no need to do anything different with the application.

### I accidentally sent a lead with the wrong details! Can I resubmit my lead?

Yes! Email us at [lead.doctor@lbig.com](mailto:lead.doctor@lbig.com) and let us know the mistake/error made and we can re-run your leads for you.

### How many leads can be submitted at once?

You can submit up to 500 leads per submission.

### What is the minimum number of leads that can be submitted?

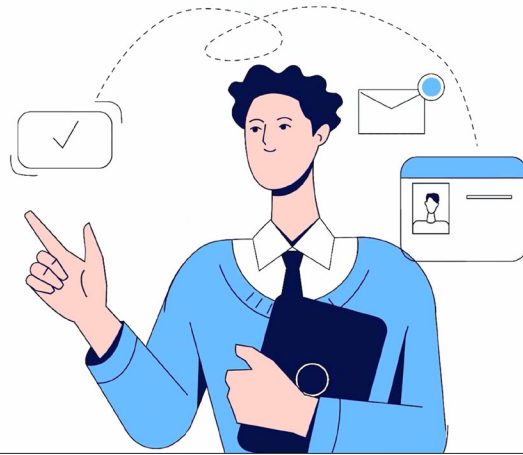
The minimum is 5 leads; If you submit fewer than 5 leads (e.g., 3), the list will not be processed.

### Are there any characters that Lead Doctor does not accept?

A submission must not contain special characters: \:\*\?'<>|{}

The submission will be rejected immediately if any lead contains the characters above.

# Lead Doctor FAQ, Continued



## What information fields are required for Lead Doctor?

There are five required fields:

- First Name
- Last Name
- DOB (Date of Birth)
- Zip Code
- Gender

## How long are my "Diamond" categorized leads eligible?

"Diamond" status remains active for the prospective policyholder for six months from the date of submission. If the prospective policyholder does not become an issued and paid policyholder within six months, then the lead must be submitted again to be categorized as a "Diamond."

## Can I submit more than one list per day?

Yes! There is no limit to how many lists you can submit. However, we recommend compiling all your leads into a single submission, to help streamline processing and reduce turnaround times.

## Can I submit leads in Excel, CSV, or another format?

All leads should be submitted using the official Lead Doctor Template Excel file. You can request the template by emailing [lead.doctor@lbig.com](mailto:lead.doctor@lbig.com) with the word "Template" in the subject line.

## Will I receive a report after submission?

Yes! Once the template is complete, email the file to [lead.doctor@lbig.com](mailto:lead.doctor@lbig.com). Within one business day, you will receive an email with your report attached.

## How do I know which leads were categorized as "Diamond," "Coal," or "No Match?"

In the report received from [lead.doctor@lbig.com](mailto:lead.doctor@lbig.com), each lead has a corresponding cell listing the categorization for each lead.

## What is the best action after receiving a "No Match" categorization?

Ensure that the required fields information submitted is accurate. If any of that information is inaccurate, categorization may fail. If the applicant information is accurate, and is still a categorized "No Match," there is not enough data for Lead Doctor to analyze. Around 15 percent of the population does not have available data.

## If I submit a couple (e.g., spouses, domestic partners) and one receives "Diamond" while the other receives "No Match," should I assume they are both "Diamond?"

No. Each individual is evaluated and categorized separately based on available data. If one person receives a "Diamond" categorization and the other receives a "No Match," it simply means there is not enough data available for the "No Match" lead to be categorized. Only the categorized "Diamond" lead will count toward an agent's internal underwritten incentive metrics, the "No Match" will not.