

# **Balboa term life eliminates fluid testing in underwriting**

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Balboa Insurance Group, Inc. is promoting a new term life insurance program that eliminates the need for fluid testing during the underwriting process. The Web-based program allows agents to quickly and easily offer term life coverage and issue complete 10-year term policies for most customers in 30 minutes or less.

Balboa is partnering with HUB International, MFXchange Holdings, Inc. and Burnham Insurance Group's Financial Institutions Practice to deliver this innovative product to the financial industry. □