



Increase Your Approvals

We are providing the following guidelines for your use when submitting business to help us get your applications issued and placed.

- When interviewing a prospective client, it always helps to take the time to ask more-in-depth questions regarding medical history. Some of our agents even go over the exam questions to help in fine-tuning their quote. The better the initial illustration, the better the placement ratio.
- Utilize our **LifeSaver** Underwriting Program for your Preliminary cases. If you have a client that has a questionable health issue, you can go to our web site and complete the form in our **LifeSaver** Underwriting Program or e-mail us for a quick quote. Our consulting Medical Director and Underwriters should have an answer for you within 24 hours.
- Review information on the application before scheduling an exam and lab work, to avoid potential problems that could turn into a decline or an offer that the client will not accept.
- When a client admits to a medical condition, it is helpful to inquire about the severity of the condition. **Ask questions.**
- When questioning a client, please ask about his/her **FAMILY HISTORY** in order to know if they qualify for super preferred, preferred plus, preferred or standard.

- You may know that a client does not fit into the super preferred or preferred guidelines, but you submit the case anyway hoping that we can get an exception. Exceptions to company underwriting guidelines are extremely difficult in light of the current reinsurance marketplace.
- Please follow company financial guidelines. If you submit an application that exceeds these guidelines, please provide a written explanation with the application.
- **Call us first** with regards to foreign travel. Due to an ever-changing world climate, cases that might have been approved Preferred or Standard may now be declined.
- If a client is retired, please provide the income and net worth, as well as prior occupation. In situations where the client is a homemaker, please provide occupation and income of spouse, as well as spouse's amount of coverage in force.
- We suggest you complete the application in its entirety. The best way to avoid delays is to scrutinize the application for unanswered questions or unexplained "yes" answers.
- The most common cause of incomplete cases is not receiving your response to an underwriter's question. CPG follows up on cases regularly. It is vital that we receive a response back from you.
- If possible, submit an illustration with your application or at least let us know how you quoted the case.

We feel through better communication, we can help get better offers and increase your placements and your commissions!