



THE THOMPSON AGENCY

Life • LTC • Disability • Annuity | Brokerage Service

85 River Rd. - Collinsville, Ct 060119

860.693.4999 - 800.842.8289

FAX 860.693.4547

INNOVATION • CREATIVITY • UNPARALLELED MARKETING SUPPORT

www.thompsonagency.net | www.thompsonlifebrokerage.com | www.thethompson.agency

Impaired Risk Case Preparation Tips

Rapid turnaround is the result of thorough & thoughtful case preparation. When Impaired Risk Life Cases are presented, evaluated and priced quickly, everybody wins. By allowing the underwriters to concentrate on clients and medical histories, rather than sifting through documents and trying to organize pages, you get the answers you need in a timely and consistent fashion.

What makes an Impaired Risk Life Insurance Case “prepared”? The most important things are to:

- Submit a cover memo attached to each case that explains the pertinent details in concise, to-the-point language.
- Submit the entire case in chronological order, deleting duplicate pages.

Good Impaired Risk Life Case preparation has a tremendous impact on our ability to review and evaluate cases. As we get more efficient, that efficiency is passed along to you in the form of faster service, and when that happens, everybody wins.

Quick Impaired Risk Case-Preparation Tips:

Here’s what makes a good cover letter:

- Tell us what the other carriers’ actions were, and why.
- Tell us what you need to place the case (ratings and premiums).

Good Impaired Risk Case preparation helps you better gauge what rates are attainable.

- Putting the case in chronological order helps us understand and get to know the client.
- Tabbing or otherwise highlighting pertinent pages allows the underwriter to quickly get to the details.
- As cases are presented electronically and documents are scanned, good case preparation will lead to faster turnaround!