

Think about this: **Do you get frustrated because a case submitted to your insurance agency is not getting issued?**

**If all requirements are in, the average time for issuing a policy is 3 weeks from date of submission. Insurance companies delay issue because of pending requirements such as incorrect application forms used, missing state required forms, missing exams/labs, delay in getting medical records, etc.**

**Here are a few pointers to get all your cases issued promptly in 2006:**

- If faxing application to insurance company or your agency, please indicate number of pages being transmitted and get a confirmation that all pages were received.
- Please ensure all questions are answered appropriately. Critical information includes, but not limited to driver's license, social security number, date of birth, insurance plan and beneficiary information.
- Please mention the classification of the client as preferred or standard risk and smoker or non smoker status.
- If client is involved in aviation or avocation, please get the additional questionnaire completed.
- If client answers "yes" to any medical questions, please get additional details and doctor/s seen for the condition in the past 5 years.
- Always mention your agent number on the agent's report page.
- Please get signature/s of applicant and owner, if different from applicant and sign wherever agent's signature is needed.
- Please schedule exams and labs on receipt of application and indicate the order status on the application or a separate cover letter.
- The power of a cover letter cannot be underestimated especially for cases involving buy sell arrangements, loan assignments, insurance used for estate planning, etc.
- Please check your emails, faxes received and or phone messages as these are the methods we use to communicate with you.

**All submitted cases can be issued promptly with your help. We will work diligently with you to get all your cases issued.**

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