

Think about this: “Facilitating Disability Income Insurance underwriting”

Many agents have expressed their frustration with the underwriting process for disability income applications. Agents feel the process is cumbersome and qualifying for coverage is difficult.

Unlike life insurance underwriting which is primarily concerned with the mortality of a client, DI underwriting is concerned with the probability of a client not being able to perform the duties of his/her job. The parameters for qualifying the client for DI coverage are primarily occupation, income/finances and health condition.

*The key to facilitate hassle free underwriting of DI policies is collection of specific information from the client. Investing time in a brief cover letter explaining need for coverage will be much appreciated by the underwriter.*

**Tips:**

1. **Ask client detailed questions on his/her occupation and business. Example: if client is a doctor, is he/she a general physician, surgeon, family practitioner, etc.**
  - It is important to remember that client must work full time (30 hours or more per week).
  - Seasonal workers are not insurable by most companies.
  - Proof of income for at least 2 years is very important.
  - Self employed workers might need to provide additional information based on company requirements.
2. **Discuss with the client each and every feature of the DI policy. Emphasize occupation classification, riders, benefit amount, benefit periods, elimination periods, renewability options, etc.**
3. **DI application must be completed in its entirety and the quote given to the client must be attached to the application. All medical questions must be answered. Disclose existing personal and employer provided DI coverage, if applicable.**

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