

Think about this: **Is my client a preferred or standard risk?**

Selling insurance is hard work and there is so much effort that goes into getting a client to complete and sign the application from the time of initial contact. Imagine you get the application and you follow-up with your brokerage agency to get all pending requirements in and finally get the policy issued. You then set up an appointment to meet your client to deliver the policy and *you are not looking forward to it.....Why?*

Well, the client is now approved as standard or is table rated and the premiums are much higher than what was discussed. If this is happening to you often, its time to stop and think: “Do I want to sell a policy that I can place or do I want to depend on my selling skills to convince the client to pay more than his/her budget?”

Recognize this:

1. All clients are not preferred risks.
2. Clients know about their health better and if you, at the time of evaluating their needs, tell them that they should look at a standard class or table ratings due to certain conditions, they will appreciate your knowledge and honesty!

Important factors that could decide if client is preferred or standard or table rated:

- Height and Weight- always refer to the build charts of companies by visiting our website or call us to check on this.
- Lab readings for blood pressure, cholesterol, HDL ratio, etc
- Family history of heart disease and cancer.
- Driving history-yes, a lot of agents miss this one!
- Activities such as avocation or hobbies of the client and aviation.
- When the client stopped smoking-yes, very important question to ask.
- Any other medical impairment such as diabetes, heart disease, epilepsy, ulcers, kidney disease, liver disease, depression, etc.

Why get frustrated? Why work hard for nothing? *Do you know your placement percentage in the past 12 months? Is it time to get the percentage to increase.....?*

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Sell The Best and Earn The Most! Call us at 800-847-6426