



Your Preferred Underwriting Resource

Think Preferred Best or Preferred rates are out of reach? Think again. Many top carriers have eased their underwriting guidelines for certain health conditions, making it easier for clients to qualify for better rate classes than before. With access to 16 core carriers and over 100 leading insurance companies, Crump is committed to helping you secure the most favorable underwriting outcomes. Our experienced underwriters specialize in impaired risk cases and know the niches and programs that can lead to Preferred Best or Preferred offers — even for clients with complex health histories.



Access to Preferred Best Rates

- **Save More Despite Health Conditions:** Clients being treated for hypertension or high cholesterol may still qualify for top-tier Preferred Best rates, helping them secure affordable coverage.
- **Marijuana Use Doesn't Always Disqualify:** Occasional marijuana users (up to 3 times per month) with clean lab results may still be eligible for Preferred Best non-smoker rates.
- **Family History Considered More Fairly:** Even clients with a family history of cancer-related death before age 60 may still access Preferred Best rates, depending on the carrier.



Unlock Preferred Rates

- **Better Rates Than Expected:** Some carriers automatically upgrade eligible clients from Standard to Preferred rates — no extra steps required.
- **Support for Cancer Survivors:** Select carriers offer Preferred rates even for clients with certain cancer histories, providing access to lower premiums.
- **Family History Doesn't Always Limit Options:** Preferred rates are available to clients with family histories of death before age 60 due to cardiovascular disease.
- **Diabetes Doesn't Always Mean Higher Rates:** You may be able to secure Preferred rates for your clients with diabetes.

Contact your Crump underwriter to discuss how our underwriting programs can help you grow your practice and your bottom line revenue.

