



Crump: Your Preferred Underwriting Resource

Think Preferred Best or Preferred rates are out of reach? You may be surprised! Many of our carriers have recently relaxed their guidelines for certain impairments, allowing clients to qualify for a better rate class than they would have previously. With 16 core carriers and access to over 100 leading insurance companies, Crump endeavors to secure favorable underwriting results for your clients. Our underwriters are knowledgeable about the impaired risk marketplace, including the carrier niches and programs that may result in Preferred Best or Preferred offers for your clients.



- Several carriers can provide their Preferred Best rates to clients on treatment for hypertension and cholesterol.
- Preferred Best non-smoker rates may be offered for clients who smoke marijuana up to three times per month with negative insurance lab testing.
- Preferred Best rates are available for clients with a family history of death due to cancer before age 60.



- Preferred non-smoker rates are possible for clients who smoke less than 24 cigarettes a year with a negative nicotine specimen on insurance labs.
- We have carriers who can offer an automatic upgrade to their Preferred classes for clients who typically qualify for Standard.
- Some carriers can offer Preferred rates for certain cancer histories.
- Preferred rates are available to clients with family histories of death before age 60 due to cardiovascular disease.
- You may be able to secure Preferred rates for your clients with diabetes.
- Several carriers allow Preferred non-smoker rates after only one year of smoking cessation.



Questions

Contact your Crump Underwriter today to discuss how Crump's underwriting programs can help you grow your practice and your bottom line revenue.



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