



# Let Crump National Account Underwriting Solutions Help You!

Crump works with many of the top impaired risk carriers in the industry and we can assist you with your difficult cases.

Here are a few situations where our carriers are especially competitive:

## **CARRIERS WITH RAPID UNDERWRITING/NO FLUIDS**

Certain carriers for proposed insured ages 18-60 and for up to \$1 million of death benefit no blood, urine, or paramedical exam.

## **RECREATIONAL MARIJUANA (not prescribed as medical treatment)**

Potential for Preferred non-smoker depending on level of frequency.

## **ANXIETY/DEPRESSION**

Clients on only one medication and in good control of anxiety or minor depression can qualify for preferred rates.

## **SKIN CANCERS**

Clients with certain non-invasive skin cancers can qualify for preferred rates. Call us to find out the criteria.

## **PROSTATE CANCER**

Clients under age 60 with a history of Gleason's 7 could be offered by one carrier at a small flat extra per thousand in a favorable scenario versus declined by many.

## **MEMORY/COGNITION MEDICATIONS**

Older age clients who are on the lowest dose of Aricept and have full and periodic evaluations/testing available could qualify for Standard. Call us to find out the criteria.

## **ELEVATIONS OF MULTIPLE LIVER FUNCTIONS**

Clients with a minor elevation of two liver function tests can qualify for Preferred or better rates.

## **CAPACITY CASES**

Multiple Crump carriers have internal insurance retention up to \$20 million in addition to large automatic and jumbo limits.

## **TABLE REDUCTION/CREDITS PROGRAMS**

Multiple Crump carriers have table reduction or credits programs that can take ratings up to Table 3 or certain flat extras down to Standard on permanent products.

## **FOREIGN TRAVEL/EXPATRIATE RISKS/NON-US CITIZENS WITH B1-B2 VISAS**

Potential for coverage at Preferred rates if otherwise qualifies.