

## Simplified Underwriting Disability Insurance

Acquiring sufficient amounts of disability insurance can be challenging and time consuming to both broker and client, but it doesn't have to be. Petersen International Underwriters has created the Simplified Underwriting plan to streamline and greatly ease the process of securing excess disability insurance.

- 1 Purchase and be issued a fully-underwritten, non-cancellable DI policy from a "traditional" disability carrier.**
- 2 Within 90 days of that purchase, complete and submit an application for the Petersen International Simplified Underwriting plan which requires no exams and no medical records.**
- 3 After a quick underwriting process, receive an excess DI policy from Petersen International with benefits up to \$20,000 per month on-top of the existing non-can benefits.**

**Who Qualifies** - Individuals who need additional disability insurance and have been approved for and purchased a fully-underwritten, non-cancellable disability insurance policy are eligible for the Simplified Underwriting plan within 90 days of the issuance of the non-can policy.

**How It Works** - The Simplified Underwriting plan eases the process of purchasing excess disability coverage by waiving the usual medical underwriting requirements of exams, blood draws and urinalyses.

**Saving Time & Money** - By waiving the need for exams, medical records and laboratory costs, Petersen International is able to reduce the underwriting time by more than half and pass along additional cost savings to applicants in the form of reduced premiums.