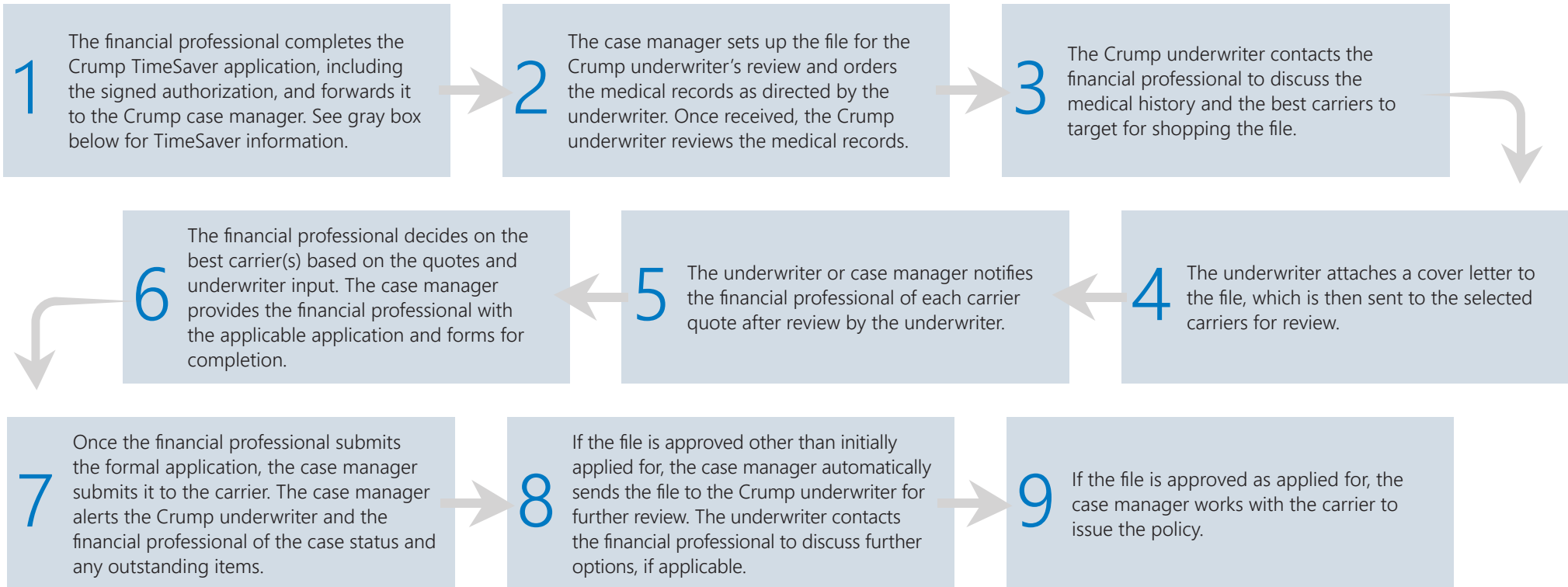


# Impaired Risk Underwriting Workflow



Crump underwriters specialize in underwriting your impaired risk clients. By utilizing the [Crump TimeSaver™](#) (see below for face amount guidelines), our informal inquiry, we can gather the pertinent information needed to find the right fit for your clients. The chart below demonstrates how our impaired risk process works.



If the file is approved other than initially applied for, the case manager automatically sends the file to the Crump underwriter for further review. The underwriter contacts the financial professional to discuss further options, if applicable.



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



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The Crump TimeSaver is designed for clients who are impaired risk or have a high net worth.

- Term criteria: Over age 60, \$3 million+ face amount, and \$5,000 minimum premium tolerance.
- Permanent criteria: \$1 million+ face amount and \$5,000 minimum premium tolerance