## Impaired Risk Underwriting Workflow

Underwriting

Crump underwriters specialize in underwriting your impaired risk clients. By utilizing the <u>Crump TimeSaver</u><sup>™</sup> (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.

The financial professional completes the The case manager sets up the file for the The Crump underwriter contacts the Crump TimeSaver application, including Crump underwriter's review and orders financial professional to discuss the the signed authorization, and forwards it the medical records as directed by the medical history and the best carriers to to the Crump case manager. See gray box underwriter. Once received, the Crump target for shopping the file. below for TimeSaver information. underwriter reviews the medical records. The financial professional decides on the best carrier(s) based on the quotes and The underwriter or case manager notifies The underwriter attaches a cover letter to underwriter input. The case manager the financial professional of each carrier the file, which is then sent to the selected provides the financial professional with quote after review by the underwriter. carriers for review. the applicable application and forms for completion. Once the financial professional submits If the file is approved other than initially applied for, the case manager automatically the formal application, the case manager If the file is approved as applied for, the submits it to the carrier. The case manager sends the file to the Crump underwriter for case manager works with the carrier to alerts the Crump underwriter and the further review. The underwriter contacts issue the policy. financial professional of the case status and the financial professional to discuss further any outstanding items. options, if applicable.

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.

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

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