



July 2023

## The Importance of Field Underwriting & Helpful Hints

We have gathered and provided some tools to help you navigate these important conversations with your clients.

*Chase M. - Assistant VP of Underwriting at BSMG*



FROM THE BLOG

### Top10 Helpful Hints to Field Underwriting

Applying for life insurance can be an arduous process for clients. By setting expectations, you can help your clients avert any pain points and create a more

positive experience. Check out these “Helpful Hints” from NAILBA to make sure your clients know what to expect.



## Top 10 Helpful Hints to Field Underwriting

NAILBA University Article

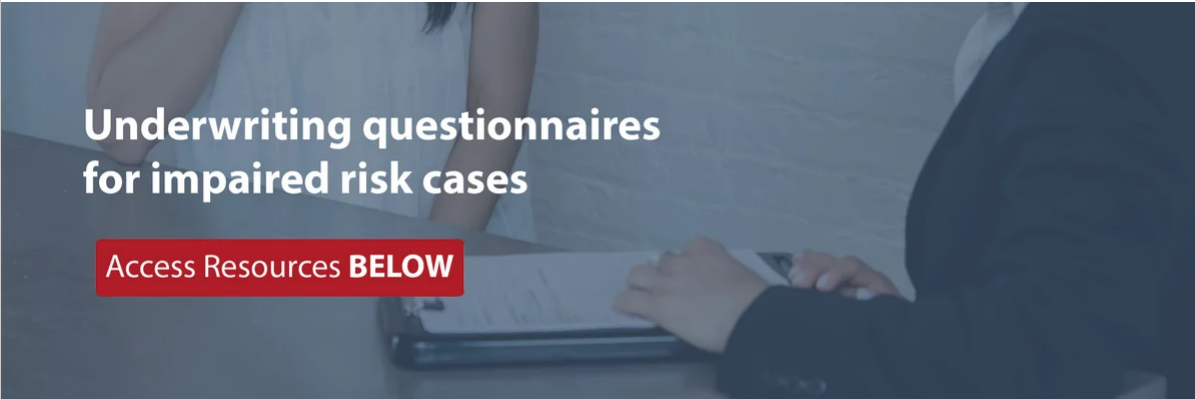
Read full article **HERE**

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### BSMG TOOLS & RESOURCES

## Underwriting Questionnaires - NAILBA University

Impaired risk cases are the most difficult cases to quote. Below, we've provided the most common underwriting questionnaires to help navigate these conversations with your client. This will allow you to obtain details to get the most accurate underwriting assessment, and set realistic expectations for your client.



## Underwriting questionnaires for impaired risk cases

Access Resources **BELOW**

Underwriting Questionnaires:

- [Atrial Fibrillation](#)
- [Cancer](#)
- [Diabetes](#)
- [Heart Attack](#)
- [Sleep Apnea](#)
- [Mental Disorders](#)

Not sure of your client's specific health condition? Use BSMG's Underwriting Assessment Form. ([link](#))

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FROM THE BLOG

## Reduce Doubling Back with Your Client, by Using The Ultimate Cover Letter

In those instances where the case submitted isn't as black and white as one would hope, a well thought out cover letter inclusive of case details will aid in the underwriting process. We worked with our underwriters at Lincoln Financial to provide some guidelines. [Read the full blog post clicking the button below.](#)

### The Ultimate Cover Letter

Helpful Guidelines

[Read full article HERE](#)

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#### CASE STUDY

### Underwriting Case Study

After all carriers declined life insurance through traditional informal process, see how RDU (our proprietary process) was able to secure coverage for our clients.

### Risk Differentiation Underwriting (RDU) Case Study

A Unique Underwriting Solution

[Access it HERE](#)

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Sincerely,

The BSMG Team

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