

## Underwriting Worksheet

Height \_\_\_\_\_ Weight \_\_\_\_\_ Meet Columbian Requirements Yes No

Most Stringent to least: Columbian, LifeShield, SNL, Assurant, Oxford, Trinity  
 No Height Weight: TransAmerica (1<sup>st</sup> day coverage), UHL Express (modified), Great Western

Tobacco User Yes No

If doing replacement LifeShield and Americo have best rates  
 Americo can give non-smoker rates if clients quits smoking within 2 years

Payment type Bank draft Card Direct Express

If client is direct express Trans is best they pay advance and best for billing  
 Trinity, Security National, and Great Western all take cards (NO ADVANCE) \*Trans will not take cards other than Direct Express

**Hospital** How many overnight night trips in last 1-2 years \_\_\_\_\_ 1 year \_\_\_\_\_ Any within last 6 months: Y N

Columbian and TransAmerica don't care about hospitalization (unless currently hospitalized)

SNL only cares about hospitalization within last 30 days

Oxford – No more than twice in the past **TWO** years

Trinity – No more than twice in the past **ONE** year and **NONE** within last 6 months.

### Heart issues

Heart Attack Stroke Stent Pacemaker CHF Angina Yes No

\*List all heart medications/blood thinners/water pills at the bottom. i.e nitros, isosorbide, metoprolol, carvedilol, digoxin, clopidigrel, warfarin, furosemide/Lasik, etc

When did the **most recent** heart event happen? 0-1 year 1-2 years ago 2+ years ago

**Other than CHF**, heart events occurring over two years ago are ok with all carriers

Heart Attacks between 1-2 years can go to Americo and Trans (standard) for first day coverage and then Assurant (modified)

Heart Event 1 day ago can go to Assurant (modified) and pay full commissions

CHF will go to UHL (best commission), SNL (modified), or Great Western (GI)

Blood pressure pills (especially metoprolol and carvedilol) combined with a water pill like furosemide, Lasik, or hydrochlorothiazide is a red flag for CHF.

**Liver issues** Cirrhosis Hepatitis Liver Failure Yes No

Trinity will accept first day coverage as long as medication was STARTED over 24 months ago as long as they have not been hospitalized for it within last two years. i.e. **started taking 25 months ago and still taking theoretically gets accepted**

Trans (preferred) if **no treatment** within 2 years.

Trans (standard) if most recent treatment was taken 1-2 years ago \*Same question as insulin use and seizures.

Columbian if no treatment or meds within 36 months

**Lung Issues** COPD Asthma Allergies

In general these companies will view heavy inhaler use i.e. 2 + inhalers and frequent refills as COPD or chronic asthma

If client says "No" to COPD, try to get approved in this order Columbian, Oxford, Americo, Assurant, Trinity

\*Columbian may show up red or yellow but can still plead your case.

\*\*I put trinity last because they pay the lowest commissions however if the inhaler use is infrequent it almost always goes through. Be sure to prep client for phone interview questions

Have you been prescribed an inhaler in the last 7 years Yes No

This question is on here because people often times don't think of inhalers as medicine or don't remember being diagnosed with any lung issues. If you ask specifically ask about inhaler use you will get a better idea of their medical situation

How many inhalers? How frequently is your inhaler refilled? (Albuterol, Advair, Symbicort)

1 2 3 Every month Two months 3 months 1-3 times / year

As mentioned above this question is to help you get a better idea as to whether or not Trinity will accept a client.

If client is unsure as to whether or not they have COPD have them say "No" to question and let the prescriptions determine their coverage



As you go thru the worksheet cross off any carriers that won't accept them based off answers to the health/bank questions. i.e. they don't have a bank or direct express card you can cross off everyone but SNL and Trinity. If they have neuropathy cross off everyone except Trinity, Trans, SNL and UHL. By the end, in most situations the carrier furthest to the left that isn't crossed off is who you should use. It will maximize the best coverage/rate, easiest POS, for the client and your commission.

Columbian      Oxford      Americo      Assurant\*      TransAmerica\*      Trinity      LifeShield  
                         UHL\*                           SNL\*

If all carriers are crossed off than it will be Great Western GI

\*These carriers can be somewhat tricky because they have two different product lines we use (which can affect premium) also some people put Trinity in front of TransAmerica because they suck to deal with. However they pay 5-10% better commissions.

In general when you are using a niche carrier for a specific reason i.e. amputation from disease , heart issues within 2 years, COPD, etc be sure to go over the entire app to make sure that they won't be declined for a different reason.

I didn't include Great Western Level in this manual because it would have made it more tedious to read. Before putting someone in a modified plan go through the 3-4 questions to see if they will qualify with Great Western Level. About half the people you think will qualify with Great Western Level probably won't because they are wrong about their medication or medication dosage not changing in the last two years. It's better to get them closed on Great Western guaranteed issue, SNL modified or UHL modified BEFORE bringing up Great Western Level and leaving their house. This will help you manage their expectations and get you a backup plan in place should they be declined for level with Great Western. By doing that you will save yourself the headache of tracking them down again and/or losing the business due to disappointment.