



Five Easy Steps To Enhance The Application/Underwriting Process

1. **Physician Data**

Before completing the application, ask your client to provide the name, address and phone number of all doctors/facilities they visited, the reason and result(s) of the visit and any medication(s) prescribed or testing they performed. No one doctor, including your client's primary care provider, will have all the necessary data. Nor can this doctor share data from other doctors due to HIPAA. Obtaining the complete information, prior to the completion of the exam, for each doctor and the location where any special testing was completed, will allow your BUI case manager to expedite the collection of medical records. This practice may reduce the underwriting time by days, and in many cases, even weeks. The **Physician Data** form (attached) can be completed and submitted with the application.

2. **Review Underwriting Classification**

Use the BUI **Generic Underwriting Criteria** document (attached) to pre-qualify your client. Explain that the carrier underwriters will use these criteria to determine the actual premium charged and that exceptions are not available. When in doubt, set the premium expectation at the higher class. Utilization of this document reduces the number of times you will have "re-sell" your case and avoid the possibility of looking like you participated in a "bait and switch" routine by quoting an underwriting classification that was not appropriate for your client.

3. **Agent Cover Letter**

When you are dealing with a large case or have a special situation, an agent cover letter should be attached to the application explaining the circumstances. Include the purpose of the insurance and how the amount was determined. This will avoid the back and forth questioning that often slows cases, and helps the underwriter better understand and approve your case with the desired result.

4. **Completing the Application**

Answer all of the questions on the application *accurately and legibly*. Consider completing the Part II medical questions in an effort to uncover potential underwriting concerns. Never forget that your application is just one of hundreds that the underwriter currently has pending. Complete, legible information helps to keep your application on top of the pile instead of putting it aside.

5. **Understanding The Underwriting Process and Exam Results**

Use the **Understanding The Underwriting Process** and **Preparing For Your Exam** documents (attached) with your client to produce the most favorable results. Taking a few minutes to review this document with your client could result in a substantial premium savings and avoid significant problems and delays.