

## Unit 4: The Application, Underwriting and Policy Delivery

### Pre-Class Assignments

- Read this unit and complete the quiz.
- Review the following pieces:
  - Annotated Application (DI2011)
  - [Field Underwriting Guide \(Pub4373BL\)](#)
  - [Underwriting and NB Quick Reference Guide \(Pub3517BL\)](#)
  - [“But My Doctor Says I’m Fine” \(Pub6163BL\)](#)

### Unit Purpose:

The purpose of this unit is to acquaint you with the process of taking an application, delivering a DI policy to a new insured, acquainting you with some of the risk management concerns and underwriting processes, as well as placing a policy with special risks. This unit will give you a good grounding in the best methods for completing the app and placing the policy.

### Unit Topics:

#### Section I: The Next Step

#### Section II: Completing the Application

- A. Licensing
- B. Occupational Underwriting
- C. Financial Underwriting
- D. Medical Underwriting
- E. Your Success

#### Section III: Delivering the Policy

- A. Preparing for Policy Delivery
- B. The Policy Delivery Interview
- C. Policy Deliver Receipt

#### Section IV: Placing the “Special Risk” Case

- A. Increasing Your Placement Rate
- B. Some Basics of Risk
- C. Delivery Tips
- D. Should I Accept the Policy?

### Unit Objectives:

After completing this unit, you will be able to:

- Successfully complete the DI application and provide Underwriting with all the necessary information for a decision on your case;
- Successfully deliver the Policy to the newly insured client; and
- Successfully place cases with special circumstances.

## **Section I: The Next Step**

So, your prospect has decided to buy the DI policy. It is time to complete the application, the first step in the DI underwriting process. An important (but often under-appreciated) part of your job is to help this process go smoothly, so that your applications are underwritten quickly and properly. Only then can you complete the sale by delivering to your client the valuable protection that he or she needs.

In the insurance business, good underwriting—the selection of risk—is critical to our success. Underwriting is a true “team” effort; and you are a member of the underwriting team—perhaps the most important member. Why? Because you are face-to-face with your client; you are the eyes and ears for those who must complete the underwriting process and make the right decision.

Underwriting for a DI policy is often more stringent than it is for life insurance. Why? Consider these factors:

- The total risk that the company assumes (potentially in the millions of dollars)
- The much greater risk of a disability occurring
- The risk of anti-selection when people are over-insured

Now let’s consider the steps you can take to assure the best possible outcomes.

## **Section II: Completing the Application**

We have already stressed the importance of asking pre-qualifying questions in order to manage your prospect’s expectations. Now the stage is set for taking the application. Think of it as painting a portrait of your client for the underwriters. You want the portrait to be painted as completely as possible. Also keep in mind that the application becomes part of the policy, and therefore is a legal document.

The following section is more or less a checklist of items that must be completed for the application to process through DI Underwriting smoothly. It would be a really good idea for you to be sure to check each point before leaving the interview with your client when completing an application.

Problems in underwriting often arise when an applicant hasn’t been completely forthcoming on the application. Explain how important it is that we have complete answers to the questions. Building trust during the sales interview is critical, as sometimes people are reluctant to divulge personal financial and medical details.

Here are the basics of completing the application and getting the underwriting process off to a good start:

1. ***Provide us with a complete, legible and accurate application, including the Agents' Statement, or better yet, use Guardian e-App and e-Sign to prepare and sign applications.*** Most of the best practices described hereafter are managed behind-the-scenes when you use e-App – no forms to remember and a reflexive questionnaire guiding you to ensure a complete and accurate application. For more information, please review the “e-App Quick Start Guide” below.

Do not leave any questions unanswered. Doing so only means that we will have to ask you later to provide this information. It is especially important to provide full details on job duties as well as medical history and any existing DI coverage. Appreciate the fact that underwriters like to get the information they need up front, without having to come back to you to ask for it. A complete application builds your credibility with them as well.

2. ***If there are any changes to answers on the application, have the applicant initial the change.*** This happens frequently; clients often amend their responses to the questions as you go through the application.
3. ***Obtain all necessary signatures.***
4. ***Always double-check the Field Underwriting Guide to determine the necessary medical and financial requirements.***
5. ***Use the correct state version of the application.*** The contract state is determined by the state in which the applicant resides (or in some cases where he or she works) and signs the application.
6. ***Use a cover letter to provide additional or unusual details regarding your client's occupational duties, medical history, financial status, and business ownership arrangements.*** And if the case was discussed with an underwriter prior to submission, please indicate that fact. Refer to “Send a Cover Letter” (Pub6162BL).
7. ***Always complete the Health and Personal History section even if a para-medical exam will be ordered.*** Doing so can give you an important heads-up as to what to expect during the underwriting process. Pay close attention to details, such as doctors seen, dates seen, and medications taken. Obtain complete names and addresses of the physicians and/or medical facilities.

Ask all of the questions exactly as stated on the Health and Personal History section. Be sure to give the applicant sufficient time to digest the questions from the medical section, and to answer them fully. And if your client volunteers additional information outside the boundaries of the question but it is still relevant to the process, write it down. The more we know about an applicant, the more fairly we can assess the risk.

8. **Always complete the financial portion of the application and obtain all of the required financial documentation.** If a tax return is being submitted, include all schedules and attachments.
9. **Prepare your client for the next steps in the underwriting process.** This usually includes the telephone interview, paramedical exam and attending physicians' statements. It can sound a bit onerous to the average person, but when you explain to them the risk that we are underwriting and set expectations up front, they will appreciate your professionalism.
10. Finally, if appropriate, **we suggest that you get a check (for at least two months' premium) with the application, and be sure to give your client the Conditional Receipt.** You have not made the sale until your prospect gives you a check.
11. **Always submit a signed PHI (Authorization for Disclosure of Protected Health Information – form AA1542)** with your applications so that your underwriter is able to discuss with you sensitive medical information that may arise during the underwriting process.

**Application Preparation Checklist:** this list is taken from the section above and can act as a job aid for completing a paper application.

	<b>Application Preparation Checkpoint</b>	<b>Completed?</b>
1.	Is the application complete, legible and accurate?	
2.	Have all changes been initialed by the applicant?	
3.	Obtained all necessary signatures?	
4.	Determined necessary medical and financial requirements from the Field Underwriting Guide?	
5.	Used the appropriate state version of the application?	
6.	Provide a cover letter for the underwriting in which you describe additional information or unusual circumstances?	
7.	Complete all questions in the Health and Personal History section?	
8.	Completed all questions in the Financial section and provide all necessary financial documents?	
9.	Advised the client about the next steps of the underwriting process and collection of medical information?	
10.	Obtained a check for two months premium and provide the client with a conditional receipt?	

## QUICK START GUIDE

e-App

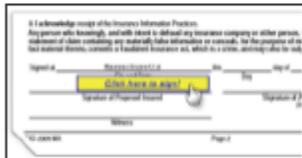
- 1 Go to Guardian Online (GOL) and login with your existing id and password. At the top of your screen, click on SALES. Select Guardian e-App for DI.



- 2 Click START NEW APPLICATION on the Guardian e-App dashboard.



- 3 Complete the straightforward questionnaire and then use Guardian ExpressSign, our e-Sign (e-Signature) capability, to sign documents electronically. The agency submits the application and you're done!



### e-App: Easy and Efficient

Guardian e-App, our e-application capability, makes it easy for you to complete and submit DI applications online. A web-based questionnaire guides you through the applicable questions and takes care of:

- Creating a complete application *with all appropriate state forms*
- Automatically populating information for existing clients
- Facilitating the e-signature process with your clients
- Providing copies that you can print and download

You'll feel confident that your submission will be complete and your recordkeeping in compliance.

Leverage e-App to simplify the DI application process for:

- ProVider Plus and ProVider Plus Limited
- Retirement Protection Program (RPP)
- Overhead Expense (OE)
- Disability Buy-Out (DBO)
- Business Reducing Term (BRT)
- PayGuard
- Income ProVider (Multi-Life Buy-Up)
- Exercise of a Future Increase Option (FIO)

Complete applications while the client is in your office, on the phone ... You can even use e-App on an iPad!

Try Guardian e-App today!

For Producer use only. Not for use with the general public.

## EASY Ways to Use e-App with Clients

Finding the opportunity to coordinate application preparation and signing with time-strapped clients can be challenging at times, but Guardian e-App can help. Leverage these tips for using e-App to save time and improve your productivity.



### Conduct a Personal Webinar

Use an online meeting tool like GoToMeeting or Webex to share the e-App information screens with your client. You and your client can be on the telephone and your client will be able to see each screen as you enter information.

- ✓ You can even “pass the ball” to delegate control of the session so your client is able to enter their information.
- ✓ Complete the e-App and e-Sign all in one session.

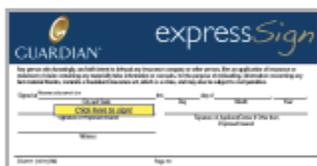


### Be Wherever Your Client Is. – Bring an iPad.

Leverage an iPad (or other tablet device) to access the e-App system using your web browser. It's so quick and easy!

- ✓ Data entry is a snap. Most questions use radio buttons and drop down boxes.
- ✓ Complete the e-App and e-Sign all in one session.

You'll find the e-App interface on tablet devices is clear and sharp.



### Complete e-Sign Without Your Client Accessing E-mail

While meeting with your client (in person or online), initiate the e-Sign session using the MANAGE e-SIGNATURE action link on the e-App Dashboard.

- ✓ Deliver the security PIN key as an SMS text message to your client's mobile device, making e-mail access unnecessary.
- ✓ Complete both the e-App and e-Sign all in one session.

Once e-Sign is complete, your client receives an e-mail that enables them to download a copy of the signed e-App.



### Go to e-App Right from Your Desktop.

Skip the Guardian Online (GOL) Homepage by creating a desktop shortcut that links directly to e-App. The URL is: <https://www6.glic.com/starsapp/eapp/>

Note that you still need to enter your GOL id and password to access.

Disability insurance products underwritten and issued by the Berkshire Life Insurance Company of America, Pittsfield, MA, a wholly owned stock subsidiary of The Guardian Life Insurance Company of America (Guardian), New York, NY or provided by Guardian. Product provisions and availability may vary by state.

Pub5240BL (10/13)  
2013—11334



The Guardian Life Insurance Company of America 7 Hanover Square New York, NY 10004-4025

## A. Licensing

You must be licensed in the state where the application is solicited, contracted and signed. An application cannot be accepted from an agent who has not been properly licensed.

## B. Occupational Underwriting

With disability insurance, an applicant's occupation is one of the primary determinants of risk. We continually monitor the claims experience of the occupations which we cover. Our occupation classes determine both pricing & the benefits that are available to our applicants. The "higher" the occupation class, the lower the risk and therefore the lower the price of coverage.

***We determine an applicant's occupation class by job duties, not his or her job title. On the application, or in a cover letter, describe completely the duties your client performs in carrying out his or her job.*** Tell us, for example, if the job involves administration, supervision, field work, travel or hazardous conditions, and roughly how much time is spent on each activity.

You should accurately identify an individual's "occupation class" before developing a DI proposal. If you are in doubt about what occupation class your prospect belongs in or you can't find the occupation listed in the Field Underwriting Guide, speak with your agency's DI Specialist.

Keep in mind that ProVider Plus was designed specifically for individuals in Classes 6—3 and 6M-3M. In general, these occupations should also make up your preferred markets. Some occupations can "move up" in class. The criteria for the Move Up Option include factors such as income level and stability, experience, the amount of travel involved in the person's job, and characteristics of the business organization. Specific criteria for occupations that qualify for the Move Up Option are listed in the Field Underwriting Guide.

## C. Financial Underwriting

***It is also critical that we develop an accurate picture of an applicant's insurable income and overall financial state so that we can issue an adequate, but not excessive, amount of insurance.*** Establishing insurable income can at times be tricky, especially for the high-income business owner or professional. So it is important that the financial information on the application is complete (supplemented when necessary by a cover letter), and that the required financial documentation and tax returns are submitted. Together, these items help the underwriter to develop a clear picture of earnings, unearned income and net worth.

As a general rule we insure the taxable earned income of your client. For business owners it is net income (i.e. after business expenses) which is insurable. ***The amount of coverage that we will issue to an individual depends upon his or her earned income, occupation class, and other disability coverage in force (both individual and group LTD coverage).*** It also depends upon who pays the premium. Our employer-pay limits are higher than the individual-pay limits, since employer-paid benefits are taxable when received. In order to propose the correct amount of coverage you should understand how to use our Issue & Participation tables, found in the Field Underwriting Guide. Especially with your first cases, you should consult with your agency's DI Specialist to get the proposed monthly benefit right.

Also, please refer to the "Annotated Tax Forms: Determining Insurable Income" (Pub4942BL) which is available on the GOL DI Underwriting site – just look under the helpful how-to's and resources tab. This is a great resource created to help determine insurable income for almost every client regardless if they are a W-2 employee, Sole Proprietor, C-Corporation Owner, etc.

#### **D. Medical Underwriting**

The uniqueness of disability income underwriting is no more apparent than during the evaluation of an applicant's medical history. Conditions which are of little or no consequence for life insurance underwriting often are quite important to the DI underwriter.

The conditions below are indicators of significantly greater morbidity risk:

- Previous back, neck or joint pain
- History of psycho-therapy or psychological problems
- Cardiovascular problems, other than controlled hypertension
- Chronic conditions that require specialized treatment, such as severe asthma
- Obesity

Conditions such as these may result in no additional mortality risk, as they may not be particularly life threatening in the short run; however, they tend to be chronic, job-related, or stress-induced, and can have a major impact on the applicant's motivation and ability to work.

Our underwriters strive to issue coverage whenever they can. If the applicant cannot qualify for the benefits or rates applied for, the underwriter has many options. We can issue a policy with an extra premium, exclude certain impairments, or alter the elimination and/or benefit period. There will be a few occasions when the risk is unacceptable, but fortunately, this does not happen very often. As you can see, it's important that you get as accurate a read on your client up front, so that there are as few surprises as possible during the process.

#### **E. Your Success in Selling DI**

Some producers view DI underwriting as much more onerous than life insurance underwriting. Given the financial risks involved, underwriting for DI is indeed more involved than it is for life insurance. However, as you've seen, there are a few things you can do to make the process go as smoothly as possible.

First of all, you should have confidence that our underwriters make every attempt to issue business quickly, correctly, and fairly for your client. Berkshire measures policy issue "cycle time," measured from the point an application is received until the policy is issued. We recognize how important it is to you: the longer it takes to get a policy issued, the more likely it is that you'll have to re-sell it to your client. ***By the way, the greatest cause of delay in getting coverage issued is failure to provide our underwriters with the information they need to make a decision.***

Cycle time is an important corporate quality measure, and we are always looking for ways to make the process more efficient. The bottom line is that our underwriters want to help you to be successful in placing your cases and getting paid in a timely manner. Help them to help you.

### Section III: Delivering the Policy

Delivering the disability policy is a critical step in the sales process—the sale is not complete until your client accepts the policy. The way you handle policy delivery to a great extent sets the tone of your future relationship. Think: will she truly be your client, or merely a policy owner?

Set these objectives for the interview:

- **Resell the need.** The majority of people who lapse their policies during the first year of ownership do so because they were not adequately sold on what and why they bought.
- **Educate your client.** Policy delivery is extremely important for compliance reasons. Many complaints by consumers occur because they don't know whom to call or how to resolve simple problems. The policy delivery interview is the ideal opportunity to make certain that your client understands what to do if a problem or question arises.

Remember that the mandated free-look period (or “Right to Review Policy”) begins at policy delivery. If policy delivery does not occur, you put yourself, your client, and the company in jeopardy.

- **Build your prestige.** You will notice that the best financial representatives are respected and trusted by their clients. This prestige was earned—it wasn't given to them. The policy delivery interview provides you with the ideal opportunity to emphasize the value of your services and demonstrate your knowledge and trustworthiness.
- **Obtain referrals.** The best time to obtain referrals is when you deliver the policy. If you've done a good job up to this point, then your new client should be enthusiastic about recommending you to friends and acquaintances.
- **Establish agreement about the next steps in your work together.** You must never think of a DI sale—or any sale!—as an isolated event. Your objective in this business is, again, to establish enduring relationships, with the purpose of helping your clients achieve their objectives.

#### A. Prepare for Policy Delivery

As with any other step in the sales process itself, policy delivery requires preparation. Follow this simple procedure:

1. **Check the policy for errors or changes.** Review the policy to make sure it has been assembled correctly and matches what was applied for. If changes were made during the underwriting process (e.g., exclusion rider or rating), it is critical that you understand them and prepare to explain them to the client.
2. **Telephone for an appointment.** Call as soon as possible and arrange for enough time to conduct an unhurried visit. Do not shortchange yourself or your client on time. It is always best for the spouse to be present.

3. **Rehearse the delivery interview.** It is no less important than the sales interview. Adequate preparation and rehearsal will assure that you meet the objectives discussed above.

## **B. The Policy Delivery Interview**

Consider using this agenda for an effective meeting. If you skip or shortchange any step, you will lose an opportunity to build a relationship with your client.

1. **Congratulate your client** for having the foresight to purchase the insurance, and for being able to obtain the coverage.
2. **Review and emphasize the reasons your client purchased the coverage.**
3. **Explain how the policy works.** Be ready to answer these basic questions: How is disability defined in the policy? What should I do if I become disabled? How much is the benefit? When will I receive the first check? How long will benefits last? When do I pay premiums?

These are a few of the questions that may arise in connection with the policy. Show how the answers to each are found in the contract itself. The language in a disability policy can be confusing to a policy owner, so use this opportunity to explain the policy and riders in language that your client can readily understand; and give examples of the benefits that will be provided. By doing so, you will reinforce your client's belief in the product and demonstrate your own value to your client.

4. **Ask for referrals.** Your former prospect is now a client. Because you have done a professional job for her, she should be willing to recommend friends and acquaintances with whom you should meet. As you get these names, be sure to qualify them. Think: how did you secure your new client's name? If it was a referred lead, you are in an especially strong position at this time.
5. **Set up the next steps.** Re-emphasize how the purchase of the policy fits into your client's planning process. Discuss the next steps in the process and set a date for your next appointment before leaving the delivery interview.
6. **Re-emphasize that she has made a wise decision, that you appreciate her help in providing you with referrals, and that you look forward to working with her in the future.** Remind her of the date of your next appointment.

Next Step: Within one week, send your client a letter summarizing the meeting.

## **C. Policy Delivery Receipt**

Included with all policies is a policy delivery receipt. Please have your client sign this form and return it to Berkshire with the initial premium payment and/or any other delivery requirements.

## Section IV: Placing the “Special Risk” Case

Fortunately, we issue most policies “as applied for.” But as you become active in selling disability insurance, you will inevitably face the task of placing a policy that was issued with an impairment exclusion or extra premium rating. Delivering such a policy can pose a challenge. Clients don’t like to hear that an existing medical condition is not covered or that they will have to pay more for the coverage than they expected.

### A. Increasing Your Placement Rate

Before learning how to place a “special risk” case, let’s discuss three ways in which you can reduce the frequency of such situations as well as the element of surprise for both you and your client.

Discuss disability insurance proactively with all of your prospects. If you don’t, then you are in effect waiting for people to approach you. And when will they do so? People tend to ask about DI on their own once they begin to have a health concern, e.g. after a checkup that has uncovered a previously undetected physical problem like high blood pressure or angina.

1. If you wait, then, for people to ask you about disability insurance, you may be heading for underwriting difficulties. Your success ratio in getting “clean” cases issued will be far greater if you actively approach all of your prospects about DI.
2. Manage your prospect’s expectations in the sales interview. Sometimes a client will not reveal a medical condition in the application. This puts you in the position of being surprised during the underwriting process. As mentioned in Unit 3, you should stress the need to qualify medically for DI coverage and the need for the underwriter to have complete information. Ask the pre-qualifying questions we discussed. If at that time, or during the application, you feel that existing symptoms or conditions might lead to a rating or exclusion, indicate that to your client. Doing so prepares her in advance.

If you are aware of a possible rating beforehand, you might show on your proposal both rated premiums as well as the non-rated premiums (your DI Specialist can give you guidance on what to illustrate). Explain to your client what a rated policy is, and why your experience makes you believe that a rating is possible.

Doing these things builds your own credibility and avoids unpleasant surprises for you during underwriting. A client will appreciate your candor and will not be surprised later when offered a special risk policy. On the other hand, if the policy comes back “as applied for,” she will be thrilled.

Remember: Your attitude counts. It is critical that you are sold on the applicant’s need for the insurance. The need for protection is all the greater as a result of being placed in a special risk class. Acceptance of the policy transfers the extra risk from the client to us.

3. Forewarn the applicant. Once you know that the policy will be rated or contain an exclusion, contact your client before the delivery interview to inform him of the situation. Hopefully, you can also say, “as we expected.” By being forewarned, your client will already have dealt with the issue psychologically by the time you actually meet to deliver the policy.
4. Refer to “How it Works” (Pub2519BL).

## **B. Some Basics of Risk**

Understanding some basic concepts of insurance will help you develop a realistic perspective toward special-risk contracts. In the underwriting process, insurers decide which risks they can accept and determine the correct premium that should be charged for the risk. Using ratings and exclusions can be thought of as putting applicants in risk-sharing “pools.” People who share a similar risk profile are treated alike, as a way of making insurance obtainable and priced fairly for those who can be accepted.

The most obvious example of this is the use of occupation classes. Insurers place occupations into classes which reflect the relative risk (some occupations pay more for coverage, and some less). As you know, some occupations are uninsurable. Consider this example: Assume that we have one risk pool made up of “fit” people—trim, nonsmoking individuals who exercise regularly and have excellent family medical histories. Another pool is made up of an equal number of overweight, sedentary individuals who smoke and have poor family histories. Which pool would have the higher claims incidence as a group? Some of those in the “fit” group will still become disabled (e.g. by a heart attack, stroke, cancer), but the overall morbidity rate will be lower. Conversely, some of those sedentary smoking individuals will enjoy good health into their 80s or 90s, but not as many as in the “fit” group.

So a rating simply means that an applicant has been put into a pool of individuals who share a similar medical history. It can be expected that the group as a whole will have a higher incidence of morbidity. It isn't personal.

Most physicians impress upon their patients the importance of having a positive outlook toward their medical condition. Even though a condition is diagnosed a doctor might tell the patient not to worry. Physicians understand that excessive worry about a condition can in itself be unhealthy. A doctor's reassurance (e.g. “your condition probably won't recur” or “your life probably won't be seriously affected”) can add to your challenge in delivering a special-risk policy.

Although the physician's medical “forecast” is favorable, that doesn't change the fact that a condition has been diagnosed which places the applicant at higher risk for a disability.

For example, an applicant with a history of back problems, especially herniated discs, can expect to receive a policy with an exclusion rider. Even advanced surgical techniques and anti-inflammatory medications don't work successfully with everyone. Hence, the disability underwriter will usually place an exclusion rider on the policy.

### **C. Delivery Tips**

Here are some ideas to help you in the delivery of special-risk DI contracts:

1. Remove the word “substandard” from the discussion. There is no surer way to put people on the defensive than by telling them they’re substandard. Use the term “special risk” contract.
2. Focus on the positive. If the underwriter simply had to say “yes” or “no,” we would issue far fewer policies, and fewer people could obtain the coverage they need. Fortunately, improvements in medicine and studies on the causes and probabilities of disability enable underwriters to issue coverage in cases where, just a few years ago, they could not. You must trust that the client has received fair and equitable treatment. In other words, for someone with an existing back problem, she is getting the same coverage as all others would with a similar history. You should be pleased that we were able to issue a policy.
3. Focus on what is covered, not on what isn’t. You may consider using language like this: “Even though our underwriters weren’t able to offer coverage for this one particular condition, there are literally hundreds of other disabling conditions for which you are covered.” (Give examples.)
4. Give your “special-risk” client hope. Keep in mind that one of two things will happen in the future:
  - a. A client’s condition will remain the same, grow worse, or recur. In that case your client will have obtained quality coverage that protects her against all other causes of disability.
  - b. The condition will improve and never recur. After a period of time when your client has been treatment- and symptom-free, you may be able to ask the underwriters to consider removing the exclusion. If reconsideration of a rating or exclusion rider is possible, the underwriters will advise you at the time of issue as to when and under what circumstances underwriting reconsideration can be sought.

### **D. Should I Accept the Policy?**

Your job is to help your client make the right decision—to obtain the best possible disability protection. Although she may be disappointed in having to pay more or having a condition excluded, does she really win by turning down the policy that is offered? In *DI Sales Concepts That Work* there is a piece entitled “Should I Accept a Modified Policy?” Use it to help your client think clearly about this important decision. It contains a useful decision tree chart that demonstrates how he wins by accepting the policy.

Finally, what is the one thing worse than receiving a policy with a premium rating or exclusion rider? Think about it: the only thing worse is learning that we won't issue DI coverage at all. Unfortunately it does happen. But once your client is issued a policy he has crossed the line of insurability in a moment, with coverage that cannot be taken away.

By focusing on the positive and using these techniques, you can successfully meet the challenge of placing the special risk disability contract. Keep in mind that by approaching this challenge—or opportunity—in a thoughtful, professional and positive way, you are performing a valuable service for your client.



7. Name four conditions that indicate a higher risk of disability.
  
  
  
  
  
  
  
  
  
  
8. Why should you respond immediately to requests for further information on a case that is in underwriting?
  
  
  
  
  
  
  
  
  
  
9. Which of the following is not an objective of the policy delivery interview?
  - a. Obtain referrals
  - b. Educate your client about how the policy works
  - c. Resell the need
  - d. Build your prestige
  - e. Sell a non-qualified variable annuity
  
  
  
  
  
  
  
  
  
  
10. Occasionally having a DI policy issued with an exclusion or a premium rating is a fact of life. What is the most important thing you can do avoid surprise and disappointment for both you and your client.