

CHECKLIST FOR PLACING BUSINESS

Successfully placing your business is an important part of your job as an agent. No one gets paid if the policy never gets issued and placed. Below you will find a checklist of the procedures used by successful agents to place their business. Following this checklist will help avoid missing documents and policy amendments.

I. Application Accuracy

- a) All information must be concise and well documented, such as diagnosis dates, names and dosages of medications, complete address and phone numbers of doctors and hospitals.
- b) Answer all questions on the application with the complete details of all questions answered yes.
- c) Write legibly with a BLACK pen as this will speed up the underwriting process.
- d) Make sure you submit all necessary supplemental forms required by the insurance carrier.
- e) If the case requires a paramed exam, order it immediately; preferably before leaving the home.

II. Follow Up Tracking Business

- a) It is imperative that you track your pending business using the insurance carriers' websites every day! The carriers update their websites daily, some several times a day. Doing this will help you avoid any delays in the underwriting process.
- b) Contact your customer every week to let them know the status of their application. Wednesday morning is the perfect time to call. Leave a message with a status update if they do not answer.
- c) If an APS is ordered, get involved in the process to ensure that it is completed without delay. We will help you with this. Utilize our new business personnel.
- d) Answer all underwriting questions immediately using email addresses/links provided to you.
- e) Call the client upon approval of the policy and congratulate them. Schedule the policy delivery.

III. Policy Delivery

- a) Personal delivery is always recommended as it adds more value to the policy and your new relationship with your client.
- b) Always deliver a policy whenever a policy has changed and or an amendment needs to be signed. NEVER mail a policy if there is an amendment.

We cannot emphasize enough the importance of tracking your pending business on a daily basis. It's sometimes the smallest detail that will delay a policy from being issued and placed. Make sure you make it a daily habit to check your pending business. You will be rewarded with a greater percentage of placed business and commissions in your bank account sooner.

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