

# 10 STEPS

## for Impaired Risk Success



**1**

### **Establish the need!**

The need is more important as a result of the impairment.

**2**

### **Explain the level of difficulty in obtaining the necessary insurance.**

Inform your client that the information gathered will be presented for review with many carriers to ensure the best rate.

**3**

### **Do not assume that ANY medical history is unimportant.**

Our Impaired Risk forms are available to help you obtain the necessary information for specific risks. You can ask your clients the questions, or allow them to complete the forms in private to return to you.

**4**

### **Get a financial commitment from the proposed insured.**

**5**

### **Never promise a standard or particular rate.**

Instead, promise your clients that you will find the best possible rate available!

**6**

### **Ask the proposed insured to call all the medical practitioners treating them.**

Especially chiropractors and psychiatrists. They should explain the importance of insurance and request QUICK RESPONSES to APS requests and provide complete and objective reports.

**7**

### **Provide financial justification.**

How was the amount determined? Provide financial statements (personal & business).

**8**

### **Try to catch any “surprises” that can complicate a case.**

Ask about your clients family history, hobbies, etc.

**9**

### **Always write a detailed cover letter.**

**10**

### **Submit the case to one agency only.**

We are happy to shop a case for a better offer; even after an offer has been made on an original application.