

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 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

### Hand 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.

### Mail Delivery

- a) Always include a "congratulations letter" if you find it necessary to mail the policy

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.

