

> DI Success Tips

IT ALL ADDS UP!

LESSON **6**

UNDERWRITING FROM A TO Z. It begins with your client conversation and ends with policy delivery. During the process, good communication with your client and your underwriter is the key to success.

GETTING STARTED

1

When your client is interested in disability income, gather basic information before completing the application. It gives you a chance to assess their situation and need.

- Discuss your client's occupation. Ask about their work setting and actual duties. This gives you an idea of their occupational risks
- Ask about their income. They may have several income sources that can be counted in determining their monthly benefit amount (Salary, overtime pay, bonuses, unearned income and so on)
- Discuss their health history. Ask about major surgeries and chronic conditions, noting dates and time frames
- Ask if your client has current DI coverage through work or individually. Get the coverage details so additional DI benefits can be considered

SET EXPECTATIONS

2

Talk to your client if you see health or occupation facts that may impact the underwriting outcome. Let them know the underwriter may make optional offers for coverage, but with adjusted benefits or premium.

- If your client has an uninsurable occupation or medical condition as noted in the DI Choice Product and Underwriting Guide, be upfront about it. Let them know they do not qualify for coverage at this time
- If you're unsure whether your client will qualify for coverage, you can contact your underwriter for a pre-determination. Provide all the basic information you've gathered so they'll understand your client's situation. underwriter.health@mutualofomaha.com

SHARE THE PROCESS

3

Always let your client know the steps needed to apply for coverage. It starts with completing the application, but you and your client each have additional steps.

- Be sure to answer ALL questions on the application and provide details. Pay special attention to listing occupation **duties** and the medical **diagnosis** for each prescription
- When required, discuss the medical exam and labs with your client and schedule this as soon as possible
- Have your client complete the telephone interview
- If financial documents are needed, let your client know up front so they will have time to access them

We're here to help. For assistance with health issues, illustrations, occupation classes and benefit amounts, contact your underwriter or the sales support team: sales.support@mutualofomaha.com