

A CONSUMER'S GUIDE What You Need to Know About...

Accelerated Underwriting

Accelerated underwriting programs can be a fast and efficient way to secure the protection your clients want without the need for traditional underwriting requirements such as labs and exams. Accelerated underwriting programs also feature a shorter application process and often issue policies in as little as a week. Our broad array of programs feature face amounts up to \$2 million of coverage, Standard or better rates, coverage up to age 65 and both term and permanent products. Below are additional reasons to utilize these programs.

Client Confidentiality

Probing into a client's health history or financials may be intimidating. With only minimal information collected on the front-end, the underwriting can be turned over to CBS Brokerage and the insurance carriers to do the heavy lifting.

Potential Exam/Lab-Free Underwriting

For healthier clients with limited time, the potential to underwrite a case without an exam could be a differentiator. Same Pricing As Traditional Underwriting Consider the accelerated underwriting approach as the path of least resistance to obtaining the identical products as traditional underwriting with less inconvenience.

Simplicity

Depending on the primary focus of the coverage, the process can seem long and grueling. Lean on the resources in place at CBS Brokerage and the carriers by using an accelerated underwriting approach to get a more hassle free result.

Planning

For busy clients looking to fulfill their insurance needs, an accelerated underwriting platform could make the sale much easier for everyone involved. Information is streamlined, underwriting is accelerated, and you are protecting your client's most valuable asset – time.

Contact CBS Brokerage today at 763.450.1870 to discuss how CBS' accelerated underwriting programs can help you grow your practice and your bottom line revenue.



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