

TIPS TO EXPEDITE THE DI UNDERWRITING PROCESS

1. Use Guardian® eApp available through Guardian Online (GOL) or use the traditional paper method and answer all questions to avoid delays. In fact, using eApp can save up to three weeks' time over paper applications! Refer to the Quick Start Guide (Pub5240BL) for details.
2. Occupation classes are determined by an applicant's job duties, and not by the job title. Provide a clear picture of the applicant's job, including a detailed description of all job duties, as well as any applicable certifications, board specialties or advanced degrees.
3. Include a signed authorization to disclose protected health information (AA1542), which allows the underwriter to discuss medical history with you.
4. Send the required tax forms and financial documentation with the application. If a joint tax return is being submitted, include the client's W-2 form so that his or her own earned income may be accurately determined. However, if not immediately available, don't wait to send in the application as the underwriter can move ahead with other aspects of underwriting and administration (e.g. conduct an initial review based on medical and occupation information., identify needed requirements).
5. Include a cover letter to explain any special circumstances (for example, explanation of occupational duties, complex business arrangements, etc.). Let us know if you have already discussed the case with an underwriter. Provide this information in the 'Notes to Underwriting' when using eApp instead of preparing the cover letter as a separate document.
6. Prepare your client for the next steps in the underwriting process. These may include a telephone interview, paramedical exam, a review of pharmacy records and attending physicians' statements. Our consumer flyer on Preparing for Your Exam and Underwriting Interview (Pub3783BL) is a great piece to provide.
7. If you have questions about medical or financial underwriting, contact your Guardian Agency's Disability Income Specialist.
8. Refer to these helpful guides created to assist you with the underwriting process:
 - Underwriting & New Business Services Quick Reference Guide (Pub4217BL)
 - FIO/FPO Quick Reference Guide (Pub4334BL)
 - IDI Field Underwriting Guide (Pub7492BL)
9. If you have concerns regarding a client's medical history, consider submitting an Underwriting Inquiry Application. An Inquiry Application is a short, 2-page application that gives our underwriters the authorization they need to review the client's medical records without having to go through the entire underwriting process.

KEY UNDERWRITING STAFF

Robin MacPherson, Vice President, Life & DI New Business, Operational Analytics & Quality

Karen Rugg, Director of Underwriting

Tim Coe, Director, Individual Markets Life & Disability New Business Operations



The Guardian Life Insurance
Company of America
7 Hanover Square
New York, NY 10004-4025
www.guardianlife.com

Individual disability income products underwritten and issued by Berkshire Life Insurance Company of America, Pittsfield, MA, a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, New York, NY.
Pub3517BL-B (10/17) 2017-46183 (Exp. 10/19)

For Producer use only. Not for use with the general public.