

# GUARDIAN® UNDERWRITING UNWRAPPED

## Speed Up Your DI Underwriting!

### SEND A COVER LETTER

The more information an underwriter has about your client, the better positioned they will be to approve the risk. This makes a cover letter a valuable addition to your submitted applications.

For the underwriter, the letter clarifies and expands on the information disclosed on the submitted application. Additional requirements from the submitted application can often be avoided if essential information is received up front. In other words, a cover letter can provide the answers to an underwriter's questions that aren't asked on the application.

#### Items to include in your cover letter:

- Purpose of the coverage (amount of insurance applied for versus the insured's income)
- How you determined the amount of coverage for which you applied
- Identify large case or group of cases (all large case applications should be accompanied by a detailed cover letter)

- Clarify details around known sensitive histories such as alcoholism, psychiatric conditions, adverse driving records, criminal records or bankruptcies
- Details about occupational duties of your client
- Details about all medications taken by the client (prescription and non-prescription)
- Information regarding recent requirements done for other companies that we may be able to use
- Prior actions taken by or active business pending with other companies
- Details about your current sales position with your client, other products you have sold to this client or special relationships we should be aware of
- Explain conflicting information in requirements
- Attach e-mails you may have received from underwriters prequalifying your client

**NOTE:** When using *eApp*, save this step by entering these details in the application Notes area. Your notes will be presented to the underwriter with the *eApp* once it is submitted.



The Guardian Life Insurance  
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