

WRITE A GOOD COVER LETTER!

WRITE A COVER LETTER TO HELP PAINT A CLEAR PICTURE OF YOUR CLIENT'S SITUATION, OR PUT POSITIVE SPIN ON A SITUATION THAT MAY OTHERWISE BE SEEN IN A NEGATIVE WAY.

INCLUDE THE FOLLOWING (APPLICABLE) DETAILS:

- **PURPOSE OF THE INSURANCE**
- **LENGTH OF TIME YOU HAVE KNOWN THE CLIENT**
- **TOTAL PERSONAL INSURANCE IN FORCE**
- **TOTAL BUSINESS INSURANCE IN FORCE**
- **DETAILS OF ANY REPLACEMENT**
- **DETAILS OF ANY COMPETITION**
- **ANY PERSONAL FACTS OR HABITS THAT MAY HELP THE UNDERWRITING DECISION**
- **DEADLINES**
- **IF APPLICABLE, INCLUDE NAMES OF PEOPLE AT THE CARRIER WITH WHOM YOU'VE DISCUSSED THE CASE WITH - AND DETAILS OF THAT DISCUSSION. *** GET THIS DETAIL IN WRITING, IF POSSIBLE.**

UNDERWRITERS LOVE COVER LETTERS!

A GOOD COVER LETTER WILL HELP TO SPEED ALONG THE UNDERWRITING PROCESS.