

Getting Insured

Client,

The process of becoming insured seems to have some common high and low points. If you have been through the process before, you may already know what to expect and may not need to read this letter. If you have not been through the process of getting insured before, you are probably approaching it with some degree of both anxiety and excitement. The purpose of this letter is not to cast a shadow of a doubt on your commitment to own insurance, but rather to simply point out some of these high and low points that occur during the process. This way, you will have a realistic idea of what to expect.

First, the process of becoming insured creates some degree of uncertainty and inconvenience. You will need to be examined by a paramed – someone you have never met. I understand that this can be an unsettling experience and, accordingly, I expect the paramed to respect the fact that this is a very personal issue. I want to know immediately if you have any problems in this area, so I can take immediate steps to correct them. Some helpful hints to practice before your insurance exam: 1) No exercise 12 hours prior to your test; 2) Do not drink more caffeine than usual on that morning; 3) No tobacco use 2 hours prior; and 4) You have the option to request a wide blood pressure cuff if you feel your arm is thicker than the average person.

Second, the process of becoming insured proceeds in stages. One of the most difficult stages is working through the underwriting of your case. This process may seem slow, but all of the details regarding your health and finance must be viewed at this time. The insurance carriers require thorough analysis by underwriters and it's critical that they are given the opportunity to look at your set of circumstances in the most favorable light.

Also, it is possible I may need to be in contact with you in regards to a health or finance issue, which is identified by the underwriter on your case. We may need to discuss an issue that may cause some uncomfortable feelings, and for that I apologize in advance, but once again, it is important that we give the underwriter all of the relevant information, so the best offer for your insurance coverage will result.

Next comes the offer stage, which most people are excited about. When I am able to contact you to let you know the results of the underwriter's analysis, in the form of the exact rate for the coverage required, we are at the point where we can finalize the payment and structure, and take care of getting you the insurance policy you desire.

Thanks to a well-planned and coordinated effort, the day arrives when I can deliver your policy. I will take a payment, if not already made, and a signature – and in exchange, present you with your life insurance policy. Now you will have the comfort of knowing your family or business financial need is satisfied, and that you can rely on me to assist should another such need arise.

Please let me know if you have any questions about this process, or any suggestions about how I can minimize the disruption to your regular schedule. Thank you.

Sincerely,