

# What You Need to Know About... The TimeSaver™

The TimeSaver™ (our informal inquiry) helps to identify potential solutions for your impaired risk clients by expediting the research of multiple carriers and determining which are more likely to underwrite your clients to obtain a competitive offer.

## Goals

The goals section of the TimeSaver asks for imperative information that will help your Underwriter and sales team narrow down which carriers will be the most appropriate candidates for your clients. By knowing the premium tolerance, product information, and if the case was previously sent to carriers, we can focus on how to specifically negotiate with each carrier – helping to get you the offer needed to complete a sale.

## Personal History

The TimeSaver allows you to collect details that would not necessarily be addressed in medical records. Hazardous avocations, foreign travel, and driving history are important factors often overlooked in the informal underwriting process. Since these factors have a direct impact on the underwriting rate class, providing this information at the start of the process allows your Underwriter to address these issues head on, eliminating surprises and delays later in the underwriting process.

## Medical Information

Our job is to tell your client's story to the carrier. The TimeSaver can be instrumental in collecting the details of your client's medical history that helps our underwriters tell the story. Contact information for doctors, dates of treatments, medications, and build are pertinent aspects of any case. By your fully completing all medical sections of the TimeSaver –especially providing information on the more complex medical issues such as cancer, diabetes, or cardiac disease – we gain valuable insight to help determine what medical records should be ordered upfront, reducing the overall time it takes for GPA to complete the file and send it to our carriers.

## Crediting

The purpose of this section is to help your Underwriter better position your file with our carriers by highlighting any additional positive aspects of your medical/social history. Several of our carriers have crediting programs that can improve a proposed insured's underwriting assessment by one or more classes.

While an offer is never guaranteed until the formal process is finalized, with a fully completed TimeSaver, we have the most accurate facts to present each case in a more favorable light.

The TimeSaver is limited to term and permanent cases with face amounts of \$1 million or greater.

Contact your Underwriter to discuss how the TimeSaver can benefit you and your clients.



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