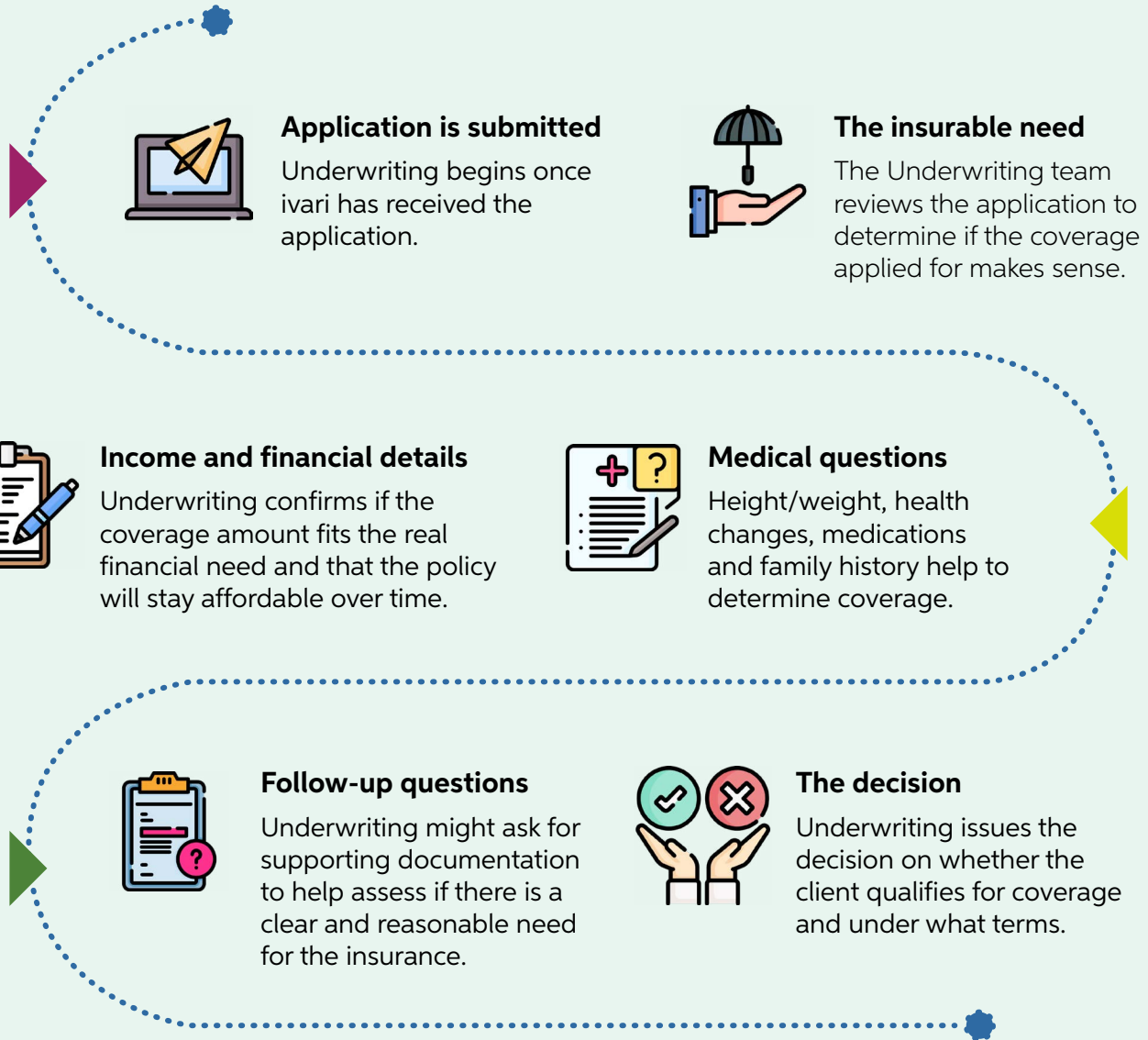


Demystifying the Underwriting process



How to help applications move faster



Complete a needs analysis

Understand the “why” behind the coverage up front.



Gather supporting documents early

Provide income verification and financial details upfront.



Accurate and complete applications

Honest and complete applications reduce follow-ups and delays.