Pre-Qualfications

Email or Call YOUR Underwriting Team!

Yes, I said **YOUR** underwriting team; we are here for you! United Security Assurance, encourages you, our valued agents, to call the underwriting team with questions and/or information about your client before you take an application. This way, you will have a better idea of what they could qualify for and what insurance product to offer them. You have an awesome resource on the opposite end of your computer or phone – **YOUR** underwriting team. Email or call us with your client's information and we can help you work through questions, as well as provide answers. When calling with a prequalification, there are a few key pieces of information that will be asked right from the start;

- What state does your client live in?
- How old is your client?
- What is his/her height and weight?
- What medications are they taking?
- What health conditions are they currently, and within the past 5 years, been treating for or consulted a doctor for?

When you have a diabetic client, we will ask the following:

- What is the most recent HgbA1c level
- Are there any complications – Neuropathy (burning/numbness/tingling of the feet/legs), Retinopathy (hemorrhage behind the eye; laser treatment?), Nephropathy (kidney insufficiency-high protein in the urine (microalbuminuria), elevated BUN & Creatinine levels in the blood)
- If taking insulin, how many units/day

When you have someone with arthritis or musculoskeletal pain; we will ask the following:

- Have there been any joint replacements? Which joint and when?
- Has there been any physical therapy or injections received within the last 6 months?
  - If yes, what part of body and how often?
- Are there any walking aids? Cane-single or 4-prong, walker, etc.
- Are there any limitations to physical activity or ADLs?

There are many health conditions and medications out there and we will help you ask the appropriate follow up questions to help you better qualify your client. The more information we know before you submit the application, the more accurate your rate proposal will be.

Email or call us today and let us know how we can help you help your client!

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800-872-3044 (between 8:00am – 5:00pm EST)

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