

WRITING A GOOD COVER LETTER -
MAKE SURE THE FOLLOWING POINTS ARE DETAILED
IN A COVER LETTER TO THE UNDERWRITER

HERE ARE SOME IDEAS 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:

- [] 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
- [] ANY PERSONAL FACTS OR HABITS THAT MAY HELP THE UNDERWRITING DECISION
- [] 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.