



INCREASE YOUR APPROVALS WITH WEST COAST LIFE

In today's competitive environment, it is important to keep expenses to a minimum. At West Coast Life, we are striving to work with you so that as partners we can achieve success together. We have put together the following guidelines to use when submitting business in order to help get more contracts issued.

- Please refer to the West Coast Life Build Chart. This chart is helpful in determining, strictly based on build; where a case will fall in our risk classification. Please remember this chart is only a guide and other judgment factors could determine our decision. Please refer to our website, www.westcoastlife.com, for a copy of our Build Chart.
- When interviewing a perspective client, it is helpful to take the time to ask more in-depth questions in regards to medical history. Some of our agents even go over the exam questions quickly to help them in fine-tuning their quote. The better the initial illustration, the better the placement ratio.
- Utilize our Inquiry desk and call center; they are here to service you. If you have a client who has a questionable health issue, please have your BGA email us at inquiry.desk@wclife.com. We will forward your email to an underwriter who can determine for which rate class the client could qualify based on the information submitted. Please remember this is not a guarantee, only a guideline.
- Review information on the application before scheduling an exam and lab work, in case of potential problems that could turn into a decline or a rating that the client will not accept.
- The most common cause of incomplete cases is not hearing from agents on questions that we must ask. West Coast Life has a policy of following up on cases every two weeks. It is vital that we receive a response back so that we may be able to get an offer to you.
- Have your BGA call first in regards to foreign travel issues. Due to ever-changing world climate, what may have been approved at Standard is now declined. Please always check with West Coast Life before submitting an application that has foreign travel on it.
- We suggest you completely fill out all of the application. The best way to avoid our tedious questioning is to scrutinize the application for unanswered questions or unexplained "yes" answers. Please do not leave Section V, the medical history portion, blank because the client has a paramed scheduled. Commonly missed sections are total amount of existing insurance and the replacement section.
- If the client is retired, please provide the income and net worth, as well as prior occupation. In situations where the client is a homemaker, please provide occupation and income of spouse, as well as spouse's amount of insurance coverage.
- When a client mentions having certain medical conditions, it is helpful to inquire about the severity of the condition. For example, if the client has diabetes, it would help to ask if it is controlled, does the client need insulin shots, does the client have regular follow ups, what medications, how long has he had it, etc.

- When filling out Section V of the application, please provide the full name and address of any doctor the client has seen, this will help us if we need to order records. Many times we will have to go back and forth trying to obtain the correct doctor information.
- Submitting an application on a proposed insured who does not understand English and the entire app and exam are translated by someone who is not a licensed interpreter recognized by the courts, causes us to lose any right to contestability.
- When questioning a proposed insured, please ask about his/her family history in order to know if they qualify for super or preferred.
- Please follow our financial guidelines in our Guide to Initial Underwriting Requirements. If you submit an application that exceeds these guidelines, please provide a written explanation with the application.
- An agent may know that a proposed insured does not fit into the super or preferred guidelines but submits the risk anyway, thinking he/she can ask for a favor after issue. We cannot make exceptions to our guidelines.
- Page four of our application request that you tell us the basis (risk category you have assigned) of the sale. It is imperative that this information is filled out for each and every application submitted. This allows us to see what the client was quoted and determine if this was accurate. In order to bring down the number of cases that are closed as not taken, we need to work together to determine if quoting is being done in accordance with West Coast Life guidelines.