



CUJCP™

Certified
Underwriting
Checkpoint
Program™

**PUT YOUR BUSINESS
ON THE FAST TRACK**

MISSION STATEMENT

At Brokers Central, our mission is to help you do what you do best through innovation, transparency and effective processes. We strive to grow your business with INNOVATIVE solutions. We work hard to earn and keep your trust by being TRANSPARENT with you throughout the insurance underwriting process. We strive to be EFFECTIVE by delivering quality experiences backed by cutting-edge technology, creative strategy and rewarding incentive programs.



Certified Underwriting Checkpoint Program™

By the time you submit an application, you've invested considerable time selecting the product and the carrier,

presenting options to the client and completing the application. The last thing you need is a drawn out underwriting process. At Broker Central, we offer producers our expertise and support at every step from marketing to moneymaking. And now that expertise extends to improving underwriting time and outcomes.



Certified Underwriting Checkpoint Program™

Our Certified Underwriting Checkpoint Program™ gives your application an underwriting jump-start. We order all necessary underwriting requirements. Our expert medical consultants review and analyze each report. Discrepancies or undisclosed information is identified before it reaches the carrier. We work with you to arrive at the best possible outcome for the applicant. And we do it in less than 48 hours!

TOP FIVE REASONS

YOU'LL LOVE THE CERTIFIED UNDERWRITING CHECKPOINT PROGRAM™

- Faster underwriting times
- Higher placement rates
- Shorter time to compensation
- Less time spent on administrative work
- Increased time with clients

THE BROKER CENTRAL CERTIFIED UNDERWRITING CHECKPOINT PROGRAM™ INCLUDES:

2-POINT BASIC REQUIREMENTS CHECK

- 1 Application check: Review applications for accuracy and completeness
- 2 Carrier requirements check: Confirm ordered requirements meet stated carrier product requirements

7-POINT UNDERWRITING CHECK

- 1 Build check: Confirm that risk class aligns with the height/weight guidelines
- 2 MVR check: Discover undisclosed driving history*
- 3 Script check: Compare prescription database history to stated medical history*
- 4 EKG check: Review EKG reports for undisclosed cardiac issues*
- 5 APS check: Expert medical review of conditions and history*
- 6 Pre-Lab check: Order and review lab tests*
- 7 Lab history check: Review lab histories for discrepancies with health history*

3-POINT FINANCIAL REQUIREMENTS CHECK

- 1 Income to benefit ratio check: Evaluate according to carrier standards
- 2 Financial record check: Ensure that all financial documentation is in order
- 3 Disability benefit eligibility check: Determine maximum DI benefit levels based on income documentation

*Fee for service may apply

PUT YOUR BUSINESS ON THE FAST TRACK

The faster a case is issued, the more profitable the business is for you. A shorter time from client appointment to policy approval means the client is less likely to rethink the purchase decision. Brokers Central Certified Underwriting Checkpoint Program™ service gives you a heads up if client health history calls for a change in risk class and gives you time to prepare the client in advance. It's a win-win for you and your client. Best of all, the Certified Underwriting Checkpoint Program™ service is affordable. Check your broker agreement for details.