

Our approach to impaired risk underwriting

Three key differentiators

We know that every case is unique, and underwriting impaired risk requires a balance of experience, flexibility, and competitive pricing. With over 22,000 impaired risk cases processed each year, we are committed to helping you secure the best possible offers for your clients.

1. Get answers faster, so you can focus on sales

- Quick Quote Service at QuickQuotes@bannerlife.com gets you a response within 48 hours on business days — so you can set expectations with clients without delays.
- No back-and-forth guesswork — we provide direct, transparent guidance to move cases forward with confidence.

2. More competitive offers means more business for you

- "Best in Business" co-morbidity approach – We look at the full picture, not just a list of conditions. That means a client with multiple impairments is not automatically given the lowest rating.
- Table 4 pricing that competes with Table 3 elsewhere – Your clients could be saving money without compromising coverage.

3. A team that finds solutions, not roadblocks

- With an average of 21 years of experience, our underwriters take a case-by-case approach to help ensure clients get the best possible rating.
- Our sweet spots help more clients qualify for Preferred Plus, Preferred and Standard Plus rates.

Meet your underwriting team:

Your dedicated underwriting team is here to support you.

Reach out to [your team](#) for a personalized flyer with your underwriting manager's information.

Your underwriting manager can help with any general case inquiries.



Janet Joslin
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Contact Janet for:
Case or inquiry escalations



Zach Pugh
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Contact Zach for:
Cases requiring executive review



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