

# 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](mailto: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  
AVP, Underwriting  
[jjoslin@bannerlife.com](mailto:jjoslin@bannerlife.com)

Contact Janet for:  
Case or inquiry escalations



Zach Pugh  
VP, Chief Underwriter  
[zpugh@bannerlife.com](mailto:zpugh@bannerlife.com)

Contact Zach for:  
Cases requiring executive review



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