



underwriting

The Tellus TimeSaver™ QuickStart Guide

The Tellus TimeSaver™ (our informal inquiry) helps to identify potential solutions for your impaired risk clients by expediting the research of multiple carriers to determine which are more likely to deliver a competitive offer.

TimeSaver Guidelines

The Tellus TimeSaver is restricted to term and permanent cases with a face amount of **\$1 million or more**.

When to Utilize the TimeSaver

- Complex medical histories such as cancer, cardiac disease, or diabetes that require the review of medical records in order to fully assess the underwriting risk.
- Participation in an avocation, foreign travel, or an adverse driving history that would not necessarily be addressed in medical records.

When Not to Utilize the TimeSaver

- Young, healthy clients with no adverse medical history.
- Clients who have been shopped to or declined by multiple carriers.
- Single simple impairments (build, blood pressure treatment, high cholesterol).

How it Works

- Once we receive the fully completed TimeSaver we will order the pertinent medical records.
- The underwriter will review the records, summarize the medical history and add a cover letter highlighting all of the positive aspects of the case.
- Based on your client's history and the goals of the case we will then shop the file to the appropriate carriers.
- As the quotes are received, we will present them to you to determine the most appropriate carrier option.

Benefits

- Ability to shop a file to multiple carriers to determine the most competitive offer.
- Reduces the overall processing time once an application formalizes.
- Allows our underwriters to present the file in the most favorable light.

Questions

Contact CBS Brokerage at 763.450.1870 for more information.

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