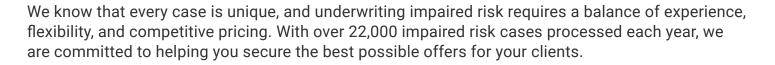


3 key advantages of our impaired risk underwriting



Get answers faster, so you can focus on sales

- Quick Quote Service at QuickQuotes@LGAmerica.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.

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 2 elsewhere Your clients could be saving money without compromising coverage.

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.

Let's get started.

For guidance on your impaired risk cases, reach out to your team.

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@lgamerica.com

Contact Janet for: Case or inquiry escalations



Zach Pugh VP, Chief Underwriter zpugh@lgamerica.com

Contact Zach for: Complex or urgent cases requiring executive review



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