

## 10 STEPS FOR IMPAIRED RISK SUCCESS

- 1. Establish the need!**  
The need is more important as a result of medical history.
- 2. Explain the level of difficulty in obtaining the necessary insurance.**  
Sell the proposed on your special skills.
- 3. Do not assume that ANY medical history is unimportant.**
- 4. Get a financial commitment from the proposed insured.**
- 5. Never promise a standard or particular rate.**
- 6. Ask the proposed insured to call all the medical practitioners treating them.**  
Especially chiropractors and psychiatrists. They should explain the importance of insurance and request QUICK RESPONSES to APS requests and provide complete and objective reports.
- 7. Provide financial justification.**  
How was the amount determined? Provide financial statements (personal & business).
- 8. Provide an "Agent of Record" letter.**
- 9. Always write a detailed cover letter.**  
[CLICK HERE](#) for "How to Write a Detailed Cover Letter".
- 10. Submit the case to one agency only.**