

Presentation Outline

- I. Advice if your client applies for disability insurance coverage.....(3 min, 7 sec)
 - a. Attending physician narrative report (7 min, 39 sec)
 - b. Submit diagnostic evidence (1 min, 23 sec)
 - c. Exaggeration / fraud (2 in, 56 sec)
 - d. Vocational factors; the need to provide job duties (2 min, 49 sec)
 - e. Testimonials, pictures and videos.....(10 min, 28 sec)
 - f. Keep your communications in writing(4 min, 4 sec)

- II. Individual disability insurance versus long term disability group coverage
 - a. What is the difference (2 min, 35 sec)
 - b. Discretionary clauses versus common law insurance law (4 min, 32 sec)
 - c. Obligations of the insured under individual disability insurance policies..... (1 min, 23 sec)

- III. The sale of individual disability coverage....don't sell a group "policy", the list-bill pitfall.....(6 min, 3 sec)