

# Turn to North American for your large cases

Large cases can be medically and financially complex. At North American, we go beyond just pricing the risk to take a holistic approach during underwriting, no matter the case size.

## Tips for submitting large cases:

1. Consult with your regional vice president or use web-based illustrations to provide an initial quote for the policy.
2. Work with agents and their clients to submit applications via SimpleSubmit®— **available to use with face amounts above \$10 million!**
3. Alert your New Business and Underwriting team.
4. Provide a cover letter to help the underwriter better understand the case, submitted, if not addressed elsewhere on the application or supplemental forms. Information to include:
  - purpose of coverage
  - pertinent details regarding owner, payor, product and face amount
  - inforce coverage and any other coverage applied for or pending (i.e. personal or business coverage)
  - special circumstances to consider
5. For business cases, please provide a completed business supplemental questionnaire.

Note: third-party financial statements may be needed at any face amount based on underwriter review and on all face amounts over \$10 million.

### Higher limits to support your client's needs

Ages	Autobind	Jumbo
≤70	\$50,000,000	\$65,000,000
71-75	\$25,000,000	\$65,000,000
76-79	\$12,500,000	\$65,000,000

## Take a look at two large cases recently approved by North American!

### CASE #1:

\$20,000,000  
20-year term policy



Approved at Super Preferred Non-Tobacco with a **25 day turnaround time**

### CASE #2:

\$13,500,000  
Cash value IUL policy



Approved at Super Preferred Non-Tobacco with a **21 day turnaround time**

## Why North American?

- Competitive offers and quick turnaround times
- Large cases approved with face amounts of \$5 million and above increased by 40% year-over-year<sup>1</sup>
- Direct access to New Business and Underwriting for any questions you may have
- Dedicated large case underwriters with extensive underwriting experience



*"At North American, we have had tremendous success in the large case market due to our breadth of product, strength in financial and medical underwriting, and efficient process to get large cases placed quicker."*

**Andrew Herrera**  
Regional Vice President | North American

## North American is eager to earn your business. Put us to work on your next large case!

The opinions and ideas expressed by individuals providing testimonials are their own. The testimonials are not indicative of future performance or success and may not be representative of the experience of other agents. Andrew Herrera is an employee of North American who receives commissions on the sale of North American insurance products. Andrew was not compensated for his testimonial in this material.

1. Internal New Business and Underwriting Report, February 2022

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