



# Why Choose UMS for Impaired Risk?

- Experienced staff with a unique approach to shopping impaired risk cases
- Two medical directors on staff to profile cases
- Consultative underwriting reviews
- Competitive carriers to choose from
- Direct communication with all company underwriters
- UMS will look at any case (*Heart, Cancer, Foreign Travel, Depression, Build, Diabetes, Driving Violations, Drugs/Alcohol Abuse, etc.*)

## Give UMS a Try:

1. Complete one of our many specialized questionnaires, which can be obtained from the library section of our website: [www.callums.com](http://www.callums.com)
2. UMS will then consult with our doctors and often can have a tentative quote from our vast array of competitive companies within 72 hours, based on the information that you have supplied. The response will include a probable rating range, a suggested company and any helpful hints for presenting and placing your case. All formal applications are subject to complete medical records.

### **This accomplishes a few things:**

1. You now have a tangible quote to present to your client within a short period of time, instead of waiting weeks for someone to get back to you.
2. Because you have already profiled your client, you are presenting him with the approximate cost now.
3. Your client now feels confident before he schedules his medical requirements, that he can obtain insurance coverage versus submitting a trial application, going through the medical tests and then waiting, what seems like an eternity, for his coverage to be approved.



**ums**  
UNDERWRITERS MARKETING SERVICE

**LIFE**



**800-524-1774**  
**[www.callums.com](http://www.callums.com)**

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