

THE BISHOP COMPANY, LLC

Protecting families and businesses with innovative insurance solutions.



For more case studies, visit our expanded website at thebishopcompanyllc.com.



Are your life insurance policy and current objectives aligned?

Our *Policy Alignment Report*[™] presents a careful analysis of the best solutions to your clients' insurance needs. Contact us for a sample copy and case study.

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For clients with medical problems, now is the best time to apply for coverage

Can you keep a secret?



Life insurance companies don't want you to know this, but if you have clients with medical problems, the last quarter of the year is the best time to apply for coverage.

Insurance companies are sales-driven organizations, and at the end of the year they can become very liberal in their underwriting in order to improve sales results.

When insurance companies develop products, they make certain mortality assumptions in the pricing of products. In fact, the mortality levels are better than many of these companies have projected and, therefore, they have extra capacity to assume risks that they would not normally consider.

Additionally, because of the size and amount of business that our organization generates, we have considerable leverage with life insurers to present clients who have medical issues and get the business done.

This window of opportunity closes after the first of the year so it is important that we get the difficult cases to the insurance company by Nov. 9, 2008.

If we can help you please give me a call at 978-927-2008.

Best regards,
Thomas W. Bishop, CLU
President