585-271-6400

[www.kafl.com](http://www.kafl.com)

800 Linden Avenue

Rochester, NY 14625

**Prescreening at KAFL**

**Your client’s health history should not be a roadblock to protection.**

1. If you would like your team at KAFL to prescreen your client, please provide the following information: Name, DOB, Gender, Build, Medical History, Smoker/Non-Smoker, Product & Face Amount. Be sure to note if any riders need to be approved.
	1. Include KAFL HIPAA, Informal Inquiry Intake form, and any questionnaires (<https://kafl.com/impaired-risk-questionnaires/>), records, lab results, etc.
	2. Please ensure you’re providing dates and treatment planning for all medical diagnoses.
	3. Email your Informal Inquiry to newbusiness@kafl.com or directly to your internal/external wholesaler.
2. Upon receipt, the internal underwriter will review the file and assess if the case should be sent to carriers as an informal or a quick quote.
	1. Cases with large face amounts ($5M+) or clients with complex medical histories will be sent as an informal, in which the carriers will review medical records, lab results, and any other pertinent information you can provide.
	2. If it is determined a full informal review is required, records will be ordered if none are provided. The internal underwriter will provide you with status on APS retrieval.
	3. Quick quotes will be sent for smaller face amounts or for clients who have more common medical impairments. The internal underwriter will prepare a summary on your client’s health history to send to the carriers.
3. Once carrier responses are received, your internal/external wholesaler will send you the options we have with quotes to match.
4. Internal underwriter will follow up with you in 5 business days to see how you plan to proceed with the case or if you have any questions.
	1. If you plan to proceed with a formal application, please inform the internal underwriter so we can ensure all files are linked to the case once the application is submitted.
	2. Please reference the Informal Case number when submitting the application. This number will be provided to you by the internal underwriter.