

# Application/Underwriting Process

- I. Agent will retrieve appropriate application and licensing forms for taking the application.
  - Application Forms - <http://www.ipg-us.com/forms/>
    - **NOTE:** Arizona requires a replacement form EVEN if there is no replacement taking place (Just check “no” on the form)
  - Licensing Forms - <http://www.ipg-us.com/Home/desktop/cappt.php>

□ Mail the application to IPG at:

**Regular Mail:**

IPG

Post Office Box 3470

Carefree, Arizona 85377-3470

**Overnight Address:**

IPG

37417 N. Tom Darlington Dr. #2

Carefree, Arizona 85377

- II. IPG’s Case Manager (Pat Shannon – 480-488-0599 Ext. 228) will order any medical exam needed for client and send application to the respective insurance carrier within 1 business day.
- III. IPG will order any medical records needed for client on the same day of application receipt for any applications > \$1,000 target premium.
  - **IMPORTANT for REP:** Please fill in complete doctor’s information in the appropriate section of the application including address/phone # of doctor if possible. Also include what treatment(s) the doctor provides and recent visits with dates provided.
    - I. For Health Impairments
      - Date of Original Diagnosis
      - Treatment – Surgeries needed/Medications
  - Medical records take anywhere from 10 days – 4 weeks to be retrieved depending on doctor’s office – client can always assist by advising their doctor’s office of it’s importance.

Normal underwriting timeframe is 3 – 6 weeks usually depending on medical records retrieval.

- Timeframe can be extended if primary physician’s records refer to another doctor’s tests/studies which are not in initial records. This could create need to go after additional records which will add a couple of weeks.

- IV. Once all requirements are in to the insurance cos. underwriter – offer should be made within 3 – 7 business days. Pat Shannon will notify you of the offer.
- V. If all requirements are in – most insurance companies will issue policy within about 3 business days.