

WHY TELEUNDERWRITING?

Illinois Mutual understands the way you work. You prefer to spend your time selling because that is what you do best. With you in mind, we developed our teleunderwriting program.

WHAT IS TELEUNDERWRITING?

Teleunderwriting is a streamlined alternative to the traditional application completion process. Our simple two-part Teleapp is designed to help you sell more!

Part A: You and your client provide basic information to get things started.

Part B: Your client talks by telephone with a trained and experienced ExamOne interviewer to provide the detailed information essential for application completion.

Teleunderwriting can help reduce our dependence on attending physician statements or medical records, full paramedical exams, personal history interviews and call backs for more information.

Teleunderwriting promotes a complete and accurate application through a single fact-finding interview. A complete and accurate application enables fast and fair underwriting decisions. Fast and fair underwriting facilitates the sale, giving you the opportunity to sell more!

For the convenience of Spanish-speaking clients, we offer the option of having the interview conducted in Spanish.

YOUR GUIDE TO SUCCESSFUL TELEUNDERWRITING



AGENT GUIDE



FOLLOW THESE EASY STEPS!

Assemble Application Package

1. Include a fully completed Teleapp Part A and any required forms.*

Prepare Your Client

2. Provide your client with our **Teleunderwriting Consumer Guide (Form 9239)** to help explain the process and prepare your client for a successful telephone interview. Remind your client that "age and amount" requirements, such as an abbreviated paramedical exam, blood profile, urinalysis, EKG, or financial documentation are routine and may be necessary for a fair underwriting decision. Prepare your client for the possibility that additional requirements may be necessary or that coverage as applied for may not always be possible.

Optional Point of Sale Interview

Immediately after completing the Teleapp Part A, you have the option of calling ExamOne for your client to complete their interview, but remember, the applicant must answer the telephone interview questions without assistance from others. Any exceptions to this must be pre-approved by the Home Office.

For point of sale interviews only, call ExamOne at (866) 433-7376.

Call Hours (central time):

7 a.m. to 11 p.m. Monday through Thursday

7 a.m. to 5 p.m. Friday

10 a.m. to 2 p.m. Saturday

Be sure to indicate that Part B was completed when you send in Part A to make sure an extraneous interview is not ordered upon receipt.

Submit Completed Application Package

3. Submit the Teleapp Part A and any required forms to the Home Office.

by mail:

Illinois Mutual
300 SW Adams St.
Peoria, IL 61634

by fax:

(309) 674-2091

Monitor Application Process

4. The Home Office and ExamOne will complete the underwriting process with urgency and fairness in mind. Monitor the underwriting process through the Agent Forum on our website at www.IllinoisMutual.com.

WHY EXAMONE?

ExamOne provides an established teleunderwriting process with highly trained and experienced interviewers, state-of-the-art technology, extended call hours, and is customized to fit your needs.

Any Questions?

**Contact Illinois Mutual at
(800) 437-7355, ext. 750**



300 S.W. Adams Street Peoria, IL 61634
800.437.7355
www.IllinoisMutual.com

*See required forms list HO-124 for details

