

TELEUNDERWRITING: WHAT TO EXPECT NEXT

THANK YOU!

Thank you for your recent insurance application. We appreciate your business and want to make the application process as fast and easy as possible for you. That's why we created this confidential, accurate and professional process. This brochure gives you a preview of the remaining steps to help you know what to expect next.

QUESTIONS?
CONTACT ILLINOIS MUTUAL.

(800) 437-7355, ext. 750



CONSUMER GUIDE



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THE PROCESS

You and your agent have just taken the first step toward putting your insurance plan in place by completing a short application (Teleapp Part A). In most cases, just two steps remain:

TELEPHONE INTERVIEW

Your agent can connect you with a customer service representative now, or if you prefer, a customer service representative will contact you to complete a fact-finding interview (Teleapp Part B). It's up to you! To complete the interview as quickly as possible, please have the following information available:

- Medical history
- Names, addresses and phone numbers of consulting physicians
- Names of prescription medications used
- Occupational duties
- Employment history
- Participation in various hobbies
- Driving record
- Financial information, including your income, and other insurance you have

Please be assured that keeping client information secure and private is one of our top priorities. All answers given to the customer service representative are used solely for the consideration of your application and will remain confidential in accordance with our privacy procedures.

The information provided during the telephone interview will become part of your policy. Therefore, you will be asked to verify the accuracy of the telephone interview by providing a voice signature at the end of the interview.

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

THE EXAMINATION

Routine examination requirements may be necessary depending on your age, medical history or amount of coverage applied for. During the interview, the customer service representative may schedule a time for you to meet with a trained examiner. Please have your calendar with you so you are prepared to schedule the exam at this time. This exam can occur at the location of your choosing, but keep in mind, it will require privacy. The exam may include the following:

- Measurement of height, weight, blood pressure and pulse
- Blood sample
- Urine sample
- Electrocardiogram (EKG)

To obtain the most favorable and accurate test results, you should not eat or drink for 12 hours prior to the exam.

Your completed telephone interview and any exam information will be forwarded to our Home Office for review and consideration.

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

FOR YOUR INFORMATION

The coverage you applied for is very valuable and may not be available as requested. In fairness to our policyowners, a professional underwriter will review your application and any exam findings to determine your eligibility. Additional information, such as medical records, which we will obtain from your doctor, may be necessary to properly evaluate your request for coverage.

Depending on your individual circumstances, the underwriter may approve your application as applied for, make a counter offer with coverage or premium modifications or deny your request for coverage.

With application approval, an insurance policy will be sent to your agent for delivery. At this time we ask that you carefully review your policy and discuss any questions you may have with your agent.

