

Re: INSURANCE CARRIERS

Dear:

Enclosed please find the life applications that you requested. Please complete all areas of the application that have been highlighted and please sign where indicated.

_____ – please sign where indicated by red sign here tabs
_____ – please sign where indicated by green sign here tabs

Once you have completed and signed the application please return it to my attention in the envelope provided. At that time we will begin the underwriting process.

Within 48 hours of my receipt of the application you can expect a phone call from the NAME OF PARAMED COMPANY to set up an insurance medical exam required by and paid for by the insurance carrier. The examiner will schedule this with you directly at a time and place that is most convenient for you. As a part of your application packet I have also included “Successful Exam Hints” for your review prior to the exam.

Once the Paramed Exams have been completed and are received by the underwriter the process takes about 10 days for full review. If at any time during the underwriting process the medical underwriter requires more medical information from your personal physicians I will order the copies of the records and forward them the insurance carrier. This is the longest part of the application process and causes the most delays. In many cases it can take 4-6 weeks for physicians to provide us with the medical records.

Once all the above requirements have been completed and insurance has approved the policies they will be mailed for final delivery requirements, signatures and premium payments

If you have any questions during any part of this application process, please do not hesitate to contact us at CONTACT NUMBER.

Very truly yours,