

APS Guidelines/Procedures



Effective Date: January 1, 2012

For situations in which we would normally order an APS, **we won't**, and **here's why**:

- For most products, our **Know Before You Go®** personal history interview provides a **very solid preliminary decision** *before* you leave your client's home.
- Ordering an APS **adds** to the Company's **expenses** which can **result in higher premiums** and/or **lower commission rates**.
- **Underwriting takes longer** – sometimes weeks, or even *months*.
- Obtaining the APS **rarely results in an application that's approved as applied for**.

What we will do: **Notify you**, giving you as much information as HIPAA allows, and **advise the product your client does qualify for**. Your client then has options:

- **Accept the product offered** and we'll issue the policy.
- **Pursue further underwriting**. **Your client** would then **request the APS** from his physician, and the **cost would be at your client's expense**.
 - **NOTE: We will only accept an APS via fax directly from the provider's office or in an envelope sealed by the provider if sent by USPS or overnight mail**. The fax number to which an APS should be sent is **317-692-7636**.

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It's What We Know – It's All We Do™



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