



Loyal American
P.O. Box 559015
Austin, TX 78755-9015
877-454-0923

<http://AgentViewCigna.com>

- New Business Fax: 877-704-8186
- AM Best Rating: A
- E&O: Not Required
- Plans Offered: Level and Modified (110% ROP)
- Street Level Commission: 110%
- Point of Sale Approval: No (Issued within 24hrs)
- Just-In-Time Appts: Yes
- Issue Ages: 50-85
- Phone Interview Number: 866-825-4822
- Phone Sales: Yes
- Appointment Fees: Yes (Resident and Non-Resident)
- Application Submission:
 - o Fax
 - o E-App (with Voice Signature)
 - o Mail
- Advancing Options: Up to 9 Months (1% Interest per month, per app)
- Commissions:
 - o Split Commissions on App: No
 - o Advanced: Daily
 - o As-Earned: Bi-Weekly
- Turn Around Time:
 - o Faxed: 24hrs
 - o E-App: 24hrs
 - o Mail: 5 Days
- Initial Draft: On Approval
- Payment Method
 - o Draft: Monthly, Quarterly, Semi-annually or Annually
- Agent Incentive Trip: Yes (Quebec City)
- State Availability:
 - o 3/2 Approvals: AL,CO,GA,IL,IN,KS,KY,MS,NV,NJ,OH,OK,PA,SC,TX,VA,WI,WV
 - o 4/1 Approvals: AK,AR,HI,IA,ID,LA,MA,MD,ME,MI,MN,MO,NC,NE,NH,NM,OR,RI,TN,UT,VT,WA,WY

FE Production Requirements:

- 110%- Street
- Call for Levels Above Street

CONTACT OUR OFFICE FOR MORE INFORMATION

Office: (800) 299-5567

Fax: (800) 381-8593

marketing@insmg.com

www.insmg.com



- Underwriting:
 - Cancer: 2yrs for Graded, 4yrs for Level
 - Heart: 2yrs
 - Stroke: 2yrs
 - Tobacco: 12 Months
 - Hospitalization: Currently Confined- Decline
 - Diabetics:
 - Level:
 - Diagnosis prior to Age 30
 - 50+ Units of Insulin
 - In combination with Diabetic Coma, Insulin Shock or Neuropathy
 - Height/Weight Chart: No
 - MIB/RX Check: Yes

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