

Central State Indemnity Co of Omaha Life
Berkshire Hathaway Company
P.O. Box 10816
Clearwater, FL 33757-8816
1-855-664-5517
<https://service.iasadmin.com/csi>

- Fax New Business: 855-304-2855
- AM Best Rating: A+ Company
- E&O: Not Required
- Plans Offered: A,F,G,N
- Resident Appointment Fees: Yes
- Non Resident Appointment Fees: Yes
- Just In Time: No
- Release Policy: Requires Written Release
- Household Discount: No
- Phone Interview: Random
- Effective Date:
 - o Open Enrollment- 6 Months
 - o GI/UW- 60 Days
- Application Submission:
 - o Fax
 - o E-App
 - o Mail
- Advancing Options: Up to 12 Months
- Commissions:
 - o Split Commissions on Application: No (Both agents must sign on the same line)
 - o Part B Non-Commissionable: Flat Commission
 - o Advance: Daily
 - o As Earned: Monthly
 - o GI: \$25 (except TN which is Full Commission)
 - o 81+: Full Commission
- Rate Guarantee: 12 months
- Agent Incentive Trip: No
- Turnaround Time:
 - o Faxed: 3-5 Days
 - o E-App: 3 Days or Less
 - o Mail: 10+ Days
- Policy Fee: \$25 Most States
- Initial Draft: Client can choose on app
- Payment Method:
 - o Draft: Monthly, Quarterly, Semi or Annual
 - o Check: Quarterly, Semi or Annual
 - o Credit Card: Monthly (add 2.4% Processing Fee)
- State Availability: AZ,CO,GA,IL,IN,KY,LA,MS,NC,NE,OH,PA,SC,TN,TX,WV

- **Underwriting:**

- Cancer: 3 Years
- Heart: 3 Years
- Stroke: 3 Years
- Tobacco: 12 Months
- Hospitalization: Last 2 Years, 3 or More Times
- Diabetics: Up to 50 Units of Insulin with Controlled High Blood Pressure
- Answer Tobacco on GI/OE Apps: Yes
- Height and Weight Chart: Yes
- MIB/RX: Yes
- PSA Reading: No
- Additional Notes:
 - Questions 13-16 are Open Ended Questions
 - Expect PHI if any questions are answered “Yes”