

Companion Life Insurance Company
PO Box 14158
Clearwater, FL 33766-4158
1-888-220-0466
www.companionlife.com

- New Business Fax: 1-855-860-0992
- AM Best Rating: A+
- E&O: No
- Plans Offered: A,F, G, N
- Resident Appointment Fees: No
- Non Resident Appointment Fees: No
- Approval Needed Before New Business: Yes on Resident
- Household Discount: 5% (Live with anyone 50+)
- Phone Interview: Random
- Effective Date:
 - o Open Enrollment: 6 Months
 - o UW/GI: 60 Days
- Application Submission:
 - o Fax
 - o Mail
- Advancing Options: 12 Months (1% Interest per Month)
- Commissions:
 - o Split Commissions on App: No
 - o Part B Commissionable: No (\$200)
 - o Advanced: Weekly
 - o As-Earned: Monthly
 - o GI: \$25
 - o 80+: 10%
- Rate Guarantee: 12 Months
- Agent Incentive Trip: No
- Turn Around Time:
 - o Faxed: 3-5 Business Days
 - o Mail: 7 Days
- Policy Fee: \$25
- Initial Draft: Issue
- Payment Method
 - o Draft: Monthly, Quarterly, Semi-Annual, Annual
 - o Check: Quarterly, Semi-Annual, Annual
- State Availability:
 - o Approved: GA,IL,IN,KY,NE,NV,OH,OK,PA,TN,TX,UT

- Underwriting:
 - Cancer: 2 Years
 - Heart: 2 Years
 - Stroke: 2 Years
 - Tobacco: 12 Months
 - Hospitalization: 3 or More Times in Last 2 Years
 - Diabetics:
 - 50+ Units of Insulin- Decline
 - Type 2 w/: Decline
 - Numbness in Hands, Feet or Legs
 - Eye Disorders
 - Kidney Problems
 - Circulatory or Peripheral Vascular Disease
 - Skin ulcers
 - Amputation(s)
 - Answer Tobacco on GI/OE Apps: Varies by State
 - Height and Weight Chart: Yes
 - MIB/RX Check: Yes
 - PSA Reading: No