



Individual Assurance Company  
PO Box 3270  
Salt Lake City, UT 84110-3270  
844-502-6780  
[www.iacagent.com](http://www.iacagent.com)

- New Business Fax: 385-207-7882
- AM Best Rating: B+
- E&O: No
- Plans Offered: A,F,G,N
- Resident Appointment Fees: Yes
- Non Resident Appointment Fees: Yes
- Approval Needed Before New Business: Yes on both Resident and Non-Resident
- Household Discount: 7%
- Phone Interview: Random
- Phone Interview Number:
- Effective Date:
  - o Open Enrollment: 6 Months
  - o UW/GI: 60 Days
- Application Submission:
  - o Fax
  - o Phone App
  - o E-App
  - o Mail
- Advancing Options: Up to 12 Months (1.1% Interest per Month)
- Commissions:
  - o Split Commissions on App: Yes
  - o Part B Commissionable: No, \$200
  - o Advanced: Daily
  - o As-Earned: Daily
  - o GI: \$25
  - o 81+: 7%
- Rate Guarantee: 12 Months
- Agent Incentive Trip: Yes (Turks and Caicos)
- Turn Around Time:
  - o Faxed: 2-5 Business Days
  - o Phone App: Instant
  - o E-App: Instant
  - o Mail: 7-10 Business Days
- Policy Fee: \$25
- Initial Draft: On Approval or On Date Specified on Application
- Payment Method
  - o Draft: Monthly, Quarterly, Semi or Annual
  - o Check: Quarterly, Semi or Annual

03/2016

CONTACT OUR OFFICE FOR MORE INFORMATION

Office: (800) 299-5567

Fax: (800) 381-8593

[marketing@insmg.com](mailto:marketing@insmg.com)

[www.insmg.com](http://www.insmg.com)



- State Availability:  
AL,AZ,AR,DE,IL,IA,KS,KY,LA,MD,MS,MT,NE,NV,NJ,NM,NC,ND,OH,OK,OR\*,PA,SC,SD,TN,TX,UT,WV,  
WY
  
- Underwriting:
  - Cancer: 2 Years
  - Heart: 2 Years
  - Stroke: 2 Years
  - Tobacco: 12 Months
  - Hospitalization: Currently Hospitalized= Decline
  - Diabetics:
    - 50+ Units of Insulin or Insulin with Co-Morbid excluding HBP= Decline
    - Diabetes with more than two Meds for HBP= Decline
  - Answer Tobacco on GI/OE Apps: Yes
  - Height and Weight Chart: Yes
  - MIB/RX Check: Yes
  - PSA Reading: No

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