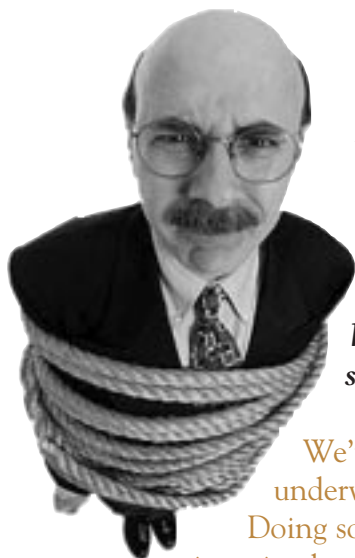


Are You In **CONTROL?**



Have you ever worked really hard for a sale, submitted the paperwork to the Home Office, only to be notified that the app was pended and your advance was held? Frustrating wasn't it? Well the good news is you can easily control this scenario.

We've listed some of the most common reasons your new business is pended in underwriting. Please take time to review them, so we can improve our service to you. Doing so will help guarantee your policies are issued and commissions and advances are paid in a timely manner.

- **TELEPHONE AND MAIL SOLICITATION . . .** All applications must be negotiated in person by the Writing Agent. Under no circumstances should applications be taken through the mail or over the telephone. This means you may not mail your prospect an application already signed by you and have the applicant mail it in for you. You must personally see the applicant and witness his/her signature.
- **CORRECT FORMS . . .** If you are submitting a new business application you must include the required forms. For example: correctly completed application, replacement forms (if replacing coverage), completed SBR worksheet (if writing underage policies that are rated), use the correct rate chart to determine premium, etc.
- **CHECK YOUR COMPLIANCE SHEETS . . .** The laws and regulations of your state may vary. Check the compliance sheet for your state specific requirements and order the proper supplies for each state in which you operate.
- **REPLACEMENT INSURANCE FORM . . .** Any state requiring a replacement form must have the Replacement Insurance Form completed and submitted with the application (this applies to conversions, HMO disenrollments, etc.). We are unable to issue the policy until all the completed documents are received in the Home Office. **Please refer to the Compliance Sheets for plan availability and all required forms.** Note: Agents should handle replacement of HMO policies in the same way a regular Medicare Supplement replacement is done.
- **PROMPT SUBMISSION OF APPLICATIONS . . .** Promptly submitting your apps to the Home Office allows us to issue the policy and advance your commissions properly and more importantly, helps reduce cancellations. Submit apps no less frequently than once a week. Any applications received in the Home Office more than 30 days old will be required to be rewritten.
- **EFFECTIVE DATES . . .** Coverage becomes effective the date UA receives the application except business issued on a monthly mode will become effective the date the policy is actually issued. Policies cannot be dated the 29th, 30th or 31st of the month.
- **MEDICARE I.D. NUMBER . . .** On Medicare Supplement business, the most vital information of all is the applicant's Medicare I.D. number. Be sure to obtain the exact number from your applicant and carefully record it on the application. This will enable us to provide the best possible claim service.
- **PROCARE APPLICATIONS . . .** If your state has approved the MA12 ProCare Med-Supp application, Section III only needs to be completed for applicants applying for a guaranteed issue policy due to HMO disenrollment.
- **MODES OF PAYMENT . . .** Experience has shown that the best mode of payment is automatic deduction from the insured's checking account. Each and every policy submitted on Bank Draft **must include a voided personalized check** if a checking account or a deposit slip for a savings account, otherwise the policy will be issued on direct bill. **For example: If a husband and wife are both applying for coverage, you must attach one voided check to the husband's application and one voided check to the wife's application.**
- **APPOINTMENTS . . .** It is Company policy that an Agent must be appointed and assigned a Writing Agent number with United American prior to taking any applications. This applies to both resident and non-resident situations.
- **LIFE APPLICATIONS . . .** If you are writing a life application, be sure the premium collected matches the face amount selected.