

The Right Fit™ Process – What To Expect

Integrated Insurance Consulting has access to more than 50 insurance companies to serve your protection needs. Given the vast array of choices in the marketplace, we will educate, design, prescreen and underwrite to find the Right Fit™ plan for you.

Step 1: Prescreening

It takes more than money to purchase insurance protection, you must medically qualify. In addition to medical underwriting, factors such as family history, driving record and foreign travel influence the rates you are offered. To accurately quote your insurance protection, we screen your personal and medical history. The prescreen process helps us find the best company, pricing and value available based upon your goals, ultimately finding the Right Fit™ policy for you.

Step 2: Educate & Design

Once we have a better understanding of your insurability we discuss different plans, benefits and features available to narrow down your insurance needs and desires. There are many companies offering countless riders and features which can be confusing. We educate you on the options available and ask the right questions to help us find the best plan design for you.

Step 3: The Right Fit™

Once we have established the appropriate plan design we then compare pricing and coverage options from our insurers to find the best fit solution for you.

Step 4: The Application

After we have determined the best insurance company and plan for you, we will work with you on completing the application.

Step 5: Underwriting

The underwriting process can vary depending on the type of insurance applied for. Most insurance will require a physical exam or phone inspection and sometimes both. In many cases the insurance company will also write to your doctor as part of the process to verify your health. The intent of the underwriting process is to determine your risk class and ultimate cost for coverage. The typical underwriting process will take 6-8 weeks from application to approval.

Step 6: Policy Placement

Once your coverage is in place, we will provide a baseline kit to you and your referring advisor to include a digital copy of your policy, insurance ledger and an IIC policy summary.