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AMERICAN COMMUNITY
MUTUAL INSURANCE COMPANY®

Agent Field Bulletin

STATES: All
SUBJECT: New Requirements for Large
Group Proposal Requests
EFFECTIVE: Immediately

New Requirements for Large Group Proposal Requests 51-125 Employees Without Credible Experience

Effective immediately, we have new requirements for obtaining a proposal for large groups of 51-125 employees without credible experience. This change in underwriting procedure will have the following benefits:

- More aggressive/attractive rates for groups that qualify
- Improved turnaround time
- More predictability in the renewal process

With this new procedure, proposals for groups of this size will be offered two ways: **Simplified Underwriting** or **Medical Underwriting**. Please ensure your proposal request meets the requirements listed below to prevent processing delays; if your request is incomplete, we will return it to you.

Simplified Underwriting

For a proposal without employee medical applications for groups of 51-125 employees, please provide:

- Rate and Benefit History – current and renewal rates and benefits are required, and if available, three years of additional rate and benefit history should be included. Benefit designs must accompany the renewal information for each renewal.
- Carrier history – list health carriers used for the past three years; a five-year history is preferred.
- Completed Employer Risk Evaluation Form – signed and dated by a group representative.
Note: When completing the ERE form please provide as much detail as possible on conditions disclosed.
- Group census including dates of birth, gender, coverage status, amount of life insurance, employee status (active, retired, COBRA).
- Name of current PPO Network.
- Ancillary benefits requested (dental, vision, short term disability).

Medical Underwriting

For a proposal with Medical Underwriting, please provide:

- Completed employee medical applications.
- Group census including dates of birth, gender, coverage status, amount of life insurance, employee status (active, retired, COBRA).
- Copy of current plan design and any requested plan changes.
- Name of current PPO Network.
- Ancillary benefits requested (dental, vision, short term disability).

- Copy of current renewal when available.

Electronic Group Census Helps for Faster Service

To help serve you faster with either underwriting method, please e-mail your group census information in an Excel spreadsheet, if possible, to us at ac-largegroupproposal@american-community.com. That way, we can transfer it directly into our system and produce a quote much faster.

Forms and Proposal Submissions

All of our forms and applications are located on our website at www.american-community.com. Please submit your questions and completed proposals to us at ac-largegroupproposal@american-community.com. You also may fax completed proposals to (734) 591-8125.

If you need further assistance, please contact your American Community Group Marketing Director.