

DPL Financial Partners

Client Guide to Underwriting



This is a general guide for clients that are applying for life insurance or disability policies with DPL.

1. Quotes are generated and shared with the advisor and client.
Tip: Rates quoted are subject to underwriting and are subject to change at any time.
2. Preunderwriting takes place in a short meeting or questionnaire.
3. Application Part A will occur through a DPL intake form or Teams meeting to obtain the required application information.
Tip: DPL will act as a liaison between the applicant and insurance carrier, and will be the primary point of contact. To keep the process running as smoothly as possible, please respond in a timely manner. All communication and updates will come via email. Delayed responses will delay the application process.
4. Application Part B will take place with the insurance carrier. Depending on the carrier that received the application Part B will take place via an online email link or a phone call from the insurance carrier.
 - a. Application Part B will contain all medical and lifestyle questions. If you take any medications or see any physicians, please have this information readily available.
 - i. Medications: dosage, name, date started taking, reason for medication
 - ii. Doctors or Attending Physicians: name, address, phone number, fax number
5. Once all parts of the application have been completed, the carrier will set up your file and begin the initial review of the application and the following encrypted / coded reports:
 - a. Motor Vehicle Report (MVR)
 - b. Prescription check
 - c. Medical code check / electronic health record
6. The exam, if required, will be completed with either APPS or ExamOne, both are third party exam companies. The following is generally what occurs during each exam:
 - a. Labs & blood work
 - b. Vitals
 - c. Urine sample
 - d. Physical measurements
7. Insurance carriers could request medical records to gather more details information on your health history.
 - a. Special Authorizations: Some physicians require their own, proprietary authorization form to be ink signed.
 - b. Please note this process can take anywhere from 2–8 weeks, if not longer.**Tip:** Be as thorough and transparent as possible with all medical history.
8. Additional questionnaires will be sent through DocuSign for completion. Any requested information directly from the underwriter will be sent via email from the case manager at DPL.
9. The DPL case manager will inform you when the carrier has approved your application. They will provide the offer details, and if it is approved for anything other than as applied for, you will need to confirm that you accept the offer given. Updated quotes or illustrations will be provided if needed.
10. When your policy has issued, all policy documents will be sent electronically, unless specified otherwise. These will be sent either directly from the carrier, or through DocuSign via the DPL case manager.