



**INNOVATIVE UNDERWRITERS** *Helping You Grow Your Business*

## THE VALUE OF BEING PART OF THE NETWORK

### Why Choose Innovative Underwriters

Innovative Underwriters (IU) is a wholly-owned subsidiary of The Guardian® Life Insurance Company of America, which means that as a member of The Guardian Network, you will have access to a robust suite of products from other top rated carriers. IU is here to help you succeed in growing your business as part of your team. Here are the benefits you'll receive when doing business with IU and how you can get started.

#### What We Offer

Choose from a wide variety of [products, carriers, and strategies](#) available to offer your clients multiple solutions. View success stories and testimonials from other Guardian producers who have done business with IU.

#### Credits

Business written through IU counts towards APR, BPR, and Club credits, credited at the non-proprietary rate. IU Life, Annuity, and Disability Income plans are part of the cross-offering program. [Learn more about credits here.](#)

#### Sharing of Files

No need to start the case all over again. Case files can be shared for Life Policies for below standard cases- just let your underwriter know you would like it shared. For DI cases, all declines are automatically shared with our DI partner and you will receive any offers from our carriers if they are available.

#### Start Your Electronic Contracting

Access <https://innovativeunderwriters.com/contracting/> and complete the Agent Online Contracting Form. You will only have to complete this one time for all future appointments.

#### Commissions

Base commission are paid directly to you by the carrier. Policies on a monthly premium mode will generate a monthly commission payment. We recommend opting for direct deposit (\$250 check minimum). IU will pay overrides, if applicable, at mid-month and month end.

#### Submitting an Application:

- Complete the application and send to [IUnewbusiness@innovativeunderwriters.com](mailto:IUnewbusiness@innovativeunderwriters.com)
- A case manager will be assigned, and your application will be submitted to the carrier along with appointment paperwork
- You will receive updates as they occur
- View your cases in Smart Office. Request an ID [idrequest@innovativeunderwriters.com](mailto:idrequest@innovativeunderwriters.com)
- We will order APS at carrier's request
- You order the exam and labs specific to carrier requirements. Your case manager can assist you
- You will be notified once your policy has been approved. Once issued, your case manager will provide you the policy and delivery requirements

**Contact Your [IU Sales Team](#) for additional information.**



#### West Coast

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