



INSURANCE COMPANIES REQUIREMENTS FOR SUBMISSION OF CLAIMS AND PROCEDURES FOR VERIFICATION OF DEATH CLAIMS.

ALLSTATE: Accepts fax copies of documents.

AMERICAN BANKERS LIFE: They require Special Claim Forms.

AMERICAN CAPITAL/UNIVERSAL LIFE: Need Irrevocable Assignment to be completed by Beneficiary prior to verification. Special Claim Forms are needed plus their original policy.

AMERICAN CAPITAL/TEXAS IMPERIAL LIFE: Requires that Irrevocable Assignment be completed by Beneficiary and faxed prior to Verification of Benefits. They also require their Claim Form.

AMERICAN EXCHANGE LIFE: Also known as American Pioneer Life.

AMERICAN GENERAL/AIG: Call for verification and they will fax to us. They require their own Claim Form. Also they are very particular about assignments, no corrections can be made on their copy.

AMERICAN MEMORIAL LIFE: Special Claim Form is required.

AMERICAN NATIONAL LIFE: An Irrevocable Assignment completed by the Beneficiary is required prior to Verification. Also they require Special Claim Form.

ALANTA LIFE/MUTUAL SAVINGS: #130. They require an Irrevocable Assignment completed by the Beneficiary prior Verification of Benefits and submission of Special Claim Form.

ASSURANT PRE-NEED: We can fax documents including D. C. They require their own claim form.

BANKERS LIFE & CASUALTY: Need Irrevocable Assignment completed by Beneficiary prior to Verification and Special Claim Form upon submission of Assignment.

BANKERS NATIONAL LIFE: Same requirements as Bankers Life & Casualty.

BANKERS UNITED LIFE: Same as Bankers Life & Casualty and Bankers National Life.

CAPITOL SECURITY: Need Irrevocable Assignment completed by Beneficiary prior to Verification and Special Claim Form upon submission of Assignment..

CAROLINA CONTINENTAL LIFE: Need Irrevocable Assignment completed by Beneficiary prior to Verification and their Claim Form upon submission of Assignment.

CINCINNATI LIFE: Require their Claim Form when submitting an Assignment.

COLONIAL LIFE & ACCIDENT: Need Irrevocable Assignment completed by the Beneficiary prior to Verification by Insurance Company. Also they require Special Claim Form.

COLONIAL PENN LIFE: They require no Claim Form when Assignments are submitted. They require address, phone number and D.O.B. on the claimant; however no claim form is required as long as this information is provided.

COLONIAL SUPPLEMENTAL: They require no Claim Form when Assignments are submitted.

COMBINED LIFE: Special Claim Form is required.

COMBINED UNDERWRITERS LIFE: Special Claim Form is required.

CONSECO: Requires an assignment in order to verify coverage.

FEDERAL EMPLOYEES GROUP LIFE INSURANCE (FGLI): Prior to Verification of Benefits their requirements are as follows: Completed Irrevocable by the Beneficiary, Obituary, Funeral Contract, Death Certificate and the Completion of their Claim Form prior to Verification of Benefits.

FIRST GUARANTEE INSURANCE: No Claim Form is necessary.

FORETHOUGHT: Special Claim Form is needed.

FORTIS FAMILY: Completion of Irrevocable Assignment by Beneficiary prior to Verification, Special Claim Form, and they pay from Fax copies of documents.

GLOBE LIFE: Their own claim form is needed.

GOLDEN STATE MUTUAL LIFE: Requires Special Claim Form.

GERBER LIFE: Need an assignment prior to verification.

GUARANTEE RESERVE & GUARANTEE TRUST LIFE: Require Special Claim Form.

HARTFORD LIFE: Require Special Claim Form.

HOMESTEADER'S LIFE: Need Irrevocable Assignment completed by Beneficiary prior to verification. Also they require their own Claim Form.

HOWARD LIFE: They are also Pierce National. Requires completion of Irrevocable Assignment by Beneficiary prior to Verification. Must also furnish their Claim Form.

ITT HARTFORD: Requirements are the same as Hartford Life.

J C PENNY/STONEBRIDGE LIFE: Beneficiary must complete Irrevocable Assignment prior to verifying. Also they require their Claim Form and an Affidavit of Heirship.

JACKSON NATIONAL: Beneficiary must complete Irrevocable Assignment prior to verifying and their Claim Form.

JOHN HANCOCK and JOHN HANCOCK MUTUAL: Requires their Claim Form.

LIFE INSURANCE COMPANY OF GEORGIA: Completion of an Irrevocable Assignment by the Beneficiary is required and their Claim Form upon submission of Assignment.

LINCOLN HERITAGE: No Claim Form is needed. They pay from Fax copies of documents.

METROPOLITAN LIFE INSURANCE CO: They require Special Claim Form.

MONUMENTAL LIFE: Their Claim Form is required. The date of death must be included on the Fax Letter.

MUTUAL OF OMAHA LIFE: Need prior completion of Irrevocable Assignment by the Beneficiary. \$25,000.00 or less, claim papers can be faxed, they will accept.

NATIONAL HOME LIFE: Is now Providian Life. Need Irrevocable Assignment to be completed by the Beneficiary prior to verification and Providian's Claim Form upon submission of Assignment.

NATIONAL LIFE & ACCIDENT: Is now American General Life & Accident Insurance Company. They require a Special Claim Form. (American General 's Claim Form).

NEW YORK LIFE: Requires their own claim form.

OCCIDENTAL LIFE: Require a Special Claim Form.

PACIFIC FIDELITY LIFE (PFL): Is one of Transamerican Life Insurance Companies. They require that the Beneficiary prior to verifying complete an Irrevocable Assignment and submit a Special Claim Form.

PEOPLES' BENEFITS LIFE: Their policy also is to have an Irrevocable Assignment completed by the Beneficiary prior to verifying benefits. Also require their Claim Form.

PHYSICIAN'S LIFE: No Claim form, unless death is accidental.

PIERCE NATIONAL: Need Irrevocable Assignment completed by the Beneficiary prior to Verification and their Claim Form upon submission of Assignment.

PIONEER LIFE: Requires Special Claim Form.

PRAIRIE STATES LIFE: Is now American Memorial Life. Special Claim Form is needed.

PRINCIPLE FINANCIAL/PRINCIPAL FINANCIAL: They require their Claim Form and a W-9 Form.

PROVIDIAN LIFE: Completion of an Irrevocable Assignment by the Beneficiary prior to verifying is required. Also Special Claim Form.

PRUDENTIAL LIFE: Need Irrevocable Assignment completed by the Beneficiary prior to verification. Also a Special Claim Form is needed.

REGAL LIFE: Need Irrevocable Assignment completed by the Beneficiary prior to verification and their Claim Form upon submission of Assignment

RELIABLE LIFE: They require their Claim Form.

SOUTHWEST SERVICES: Need Irrevocable Assignment completed by the Beneficiary prior to verification and their Claim Form upon submission of Assignment.

TRANSAMERICAN LIFE: Need Irrevocable Assignment completed by the Beneficiary prior to verification. Also Special Claim Form is needed.

US DEPT. OF PERSONNEL: For this Verification of Benefits we need to fax to them A Freedom of Information Act Form. Along with this we need a completed Claim Form, Death Certificate, a Completed Irrevocable Assignment, an Obituary, and the Funeral Contract. That is if they were retired at the time of their death. Otherwise, we will need to contact the Benefit Department or Human Resources Department where he was last employed.

UNITED AMERICAN: Fax request for verification of coverage and they will fax back. No claim form needed.

UNITED INSURANCE COMPANY OF AMERICA: Fax Request for Verification of Coverage form and they will fax back. They require Special Claim Form but they will accept our Standard Claim Form.

UNITED OF OMAHA: Requires their own claim form.

VETERANS' LIFE: Need Irrevocable Assignment completed by Beneficiary prior to verification. Also Special Claim Form is needed.

WESTERN & SOUTHERN LIFE: Need Irrevocable Assignment completed by Beneficiary prior to verification. Also, they require their original policy. No Claim Form is needed.

WESTERN AMERICAN LIFE: No Claim Form is needed.

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