

Accelerated Underwriting Programs



Carrier	Program Name	Age Range	Face Amount Limits	Products	Risk Classes/Other Factors	Application Submission	Processing	Fluidless Exam Alternatives	Notes	Links to More Info
AIG	Non-Medical Underwriting	0-50	Face amounts: \$50,000 - \$1,000,000	Max Accumulator+ II, Value+ Protector II	Preferred Plus Non-Tobacco, Preferred Non-Tobacco, Standard Non-Tobacco, Preferred Tobacco, Standard Tobacco	Part 1 Completed by Producer (Submitted by BGA in any fashion), Leave the Part B to us. The Part B must be completed through the tele-interview vendor. iGO eApp or Quick Ticket platforms are both approved for use.			If the proposed insured does not meet the criteria, we will notify you, instruct you on required underwriting evidence to continue, as well as inform you of any additional options available to your client.	Non-medical underwriting on Max Accumulator+ II and Value+ Protector II
Allianz		25-60	\$3M Max for Preferred and Preferred Plus \$1.5M for Standard	Life Pro+ Advantage		Worksheet Application either submitted by paper or electronically through ApplyNow				Forms and Materials
American National	Xpress and Xpress Plus Underwriting	Xpress Underwriting: 0 - 65 Xpress Plus Underwriting: 18 - 60	Xpress Underwriting: up to \$249,999 Xpress Plus Underwriting: Ages 18-50: \$250,000 - \$1,000,000 Ages 51-60: \$250,000 - \$500,000	All life products.	US Citizen Required Xpress: Standard Substandard Xpress Plus: Preferred Plus Preferred Standard Plus Standard	Xpress: Paper & Electronic Apps Xpress: Electronic Apps Only	The client will go through a Risk Classifier which utilizes characteristics derived from public records, driving history, and credit history. The results will either allow them to go through accelerated underwriting for full underwriting.		No Automatic Exam Required: Need for an exam is determined based on answers to the application, MIB, RX, and Risk Classifier.	Accelerated Underwriting Brochure Xpress and Xpress Plus
Columbus Life	Accelerated Underwriting Program available on Indexed Explorer Plus.	Issue ages 20-55.	Face amounts of \$100,000-\$1 million (Base & Supplemental Coverage Rider). Waiver and ADBR Plus will be available where offered and when qualified. Total line of coverage with Columbus Life cannot exceed \$1 million.		To obtain life insurance coverage from Columbus Life, your applicant: Must have an Alien Registration Card (Green Card) or an acceptable visa type as noted above. Must have physically resided in the United States for at least nine of the prior 12 consecutive months. Must have a residential street address in the United States. No P.O. boxes or business addresses are permitted. Must have a valid U.S. Tax ID or Social Security number. Must be able to pay premiums in U.S. dollars.	IUL application completed through section J and submitted to the home office.	IUL application completed through section J and submitted to the home office. Home office receives application and sends out for a predictive analytic score. Applications without passing scores will go through full underwriting. Applications with passing scores proceed in the accelerated process where the Home Office orders the following requirements: ..Phone Interview. ..MIB/IAI. ..MVR. ..Pharmacy History. ..Criminal History. Underwriter reviews all requirements to determine eligibility for acceleration. ..Clients who meet the qualifications for acceleration will be approved and an offer will be sent to the agent. ..Clients who do not meet the qualifications for acceleration must complete full underwriting (exam, blood and urine).			Accelerated Underwriting FAQs

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Global Atlantic	Fast Lane									Underwriting Page
Legal & General America	Lab Lift	20-60	Applicants can apply for up to \$2 million in coverage.	OP Term	All rate classes are eligible, including Sub-standard cases.	Simply drop a ticket. Nearly all cases can be completed on the new digital application, with a few exceptions at this time: New York applications Waiver of Premium Business coverage Multiple policies for one applicant		An attending physician statement (APS) will be used as a substitute for a paramedical exam and fluids by pulling medical data and lab results from recent physician visits. Comprehensive physical within the last 18 months that includes complete blood work. Eligibility for digital Lab Lift is determined by date of last physician visit and blood work which is already built into the digital application. If the client does not qualify, a paramed exam will be ordered.		Accelerated Underwriting Resource Page Lab Lift Digital Applications Summary Lab Lift Digital Application Overview Lab Lift Requirements & Eligibility
Lincoln Financial Group	TermAccel	Ages 18-60	\$100,000 to \$1,000,000 per life	This is a Term product.	All risk classes up to Table D or a flat extra of \$5 per 1000 or less	This product is available through tele-app process only, no paper applications	This product is underwritten utilizing a rules engine that reviews data from the tele-interview, MIB, MVR, RX search, lab results and vitals	This product can also be considered for lab-free processing and will pass through the rules to determine lab free eligibility.		
Mutual of Omaha	Accelerated Underwriting	18-60	\$100,000 - \$2 million	..Term Life Answers ..Income Advantage IUL ..Life Protection Advantage IUL	..Preferred Plus ..Preferred ..Standard Plus ..Standard	You must complete the Speed eTicket (drop ticket)	..ExamOne will contact the client. Their interview team will complete the application and get a voice signature or e-Signature. You can also provide the client with the ExamOne client contact number for them to call on their own time ..Once we receive the application, our Accelerated Underwriting team will evaluate the application, MVR, MIB, and Prescription History to make a determination ..If the application is approved through Accelerated Underwriting, no other underwriting requirements are needed. The agent will receive an email notification and the application will proceed to issue ..If not approved through Accelerated Underwriting, the agent will receive an email notification and the application will continue to our full, traditional underwriting process.			Accelerated Underwriting Program & Flyer

Carrier	Program Name	Age Range	Face Amount Limits	Products	Risk Classes/Other Factors	Application Submission	Processing	Fluidless Exam Alternatives	Notes	Links to More Info
National Life	EZ Underwriting	18-65	Peaklife IUL ..Ages 18-50 up to \$3mm ..Ages 51-60 up to \$1mm Flexlife IUL/TotalSecure whole life ..Ages 18-50 up to \$3mm ..Ages 51-60 up to \$1mm ..Ages 61-65 up to \$250,000 Term ..Ages 18-50 up to \$2mm ..Ages 51-60 up to \$3mm ..Ages 61-65 up to \$250,000	All current life insurance products fall under the EZ Underwriting program.	All rate classes (Elite, Preferred, Select and Standard) are available. Express rate classes are available for Term for \$250,000 or less, and up to \$2,000,000 in face amount for FlexLife and PeakLife. Substandard rate classes are also available	Paper or through iGo eApp	NLG will review the application containing your clients financial and medical information. The information will be cross-referenced with several databases used for the risk assessment such as: Medical Information Bureau (MIB) Millimen Intelliscript a Prescription Data Base Lexis Nexis Risk Classifier a third party data aggregator of FCRA compliant information LabPiQture is clinical laboratory results	We will consider using another carrier's paramed exam, EKG and/or lab results completed within the last 12 months through age 69. Age 70 and above, we will consider if completed within last six months		EZ Underwriting Underwriting Guide
Nationwide	Intelligent Underwriting	The Intelligent Underwriting process is open for all ages beginning at age 18. Acceleration Parameters: Ages 18-50 up to \$2,000,000 Ages 51-60 up to \$1,000,000 Not available in the state of New York.	The Intelligent Underwriting process is open to all face amounts beginning at \$100,000. Acceleration Parameters: Ages 18-50 - \$100,00 to \$2,000,000 Ages 51-60 - \$100,00 to \$1,000,000 Available Risk Classes for Acceleration: Preferred Plus Nontobacco Preferred Nontobacco and Tobacco Standard Plus Nontobacco Ability to accelerate the Long Term Care Rider Acceleration available for: US Citizens Permanent Residents with a 10 year green card Acceptable visas from A and B Countries. Not available in the state of New York.	Available Products: ..Nationwide Guaranteed Level Term (10,15, 20, and 30) ..Nationwide Whole Life 100 and 20 Pay Whole Life ..Nationwide Indexed UL Accumulator II 2020 or Protector II 2020 ..Nationwide No-Lapse Guarantee UL II ..New Heights Indexed UL Accumulator 2020 ..Nationwide VUL Accumulator ..Nationwide VUL Protector Intelligent Underwriting is NOT available on the following products: ..Survivorship ..CareMatters	Available Risk Classes for Acceleration: Preferred Plus Nontobacco Preferred Nontobacco and Tobacco Standard Plus Nontobacco Acceleration available for: US Citizens Permanent Residents with a 10 year green card Acceptable visas from A and B Countries.	iGO I-Pipeline Paper application Intelligent Underwriting process	Intelligent Underwriting Process ..Application - Financial professional submits a shortened paper application or shortened electronic application (Part A) via iPipeline ..Personal and Health Questions - Nationwide run the MIB, RX check, and MVR before the tele-interview. Client completes the tele-interview at a convenient time. ..Evaluation - Interview results and data are reviewed by using the Nationwide Predictive Analytic Model and LexisNexis Risk Classifier ..Acceleration - Some of the healthiest clients may be accelerated within 24-48 hours. If an application does not accelerate: ..Abbreviated Exam - Quick check and labs will be ordered by Nationwide through APPS ..If medical records are needed, the IDA firm is remains in control with ordering them. If full underwriting is needed, our Nationwide underwriter will go out with the best offer possible and our underwriting programs can be utilized.	..ExamOne's LabPiQture ..Physical exam with labs completed by a personal physician within the past 24 months. The Fluidless Exam Alternatives are designed for those cases up to age 60, \$2,000,000 or less, and Standard or better risks.	Competitive Advantages: ..Ability to Accelerate for the Long Term Care Rider ..No random holdouts ..Includes both Permanent and Term products ..1035 exchanges are permitted ..Tele-interview conducted by medical professionals ..Handled by your same team of underwriters and case managers ..Ability of the underwriter to push a case through to acceleration depending upon the reason the application was kicked out. Intelligent Underwriting Statistics: ..41 percent reduction in ordering medical records ..28 minutes is the average length of the Tele-interview ..46 percent of clients aged 18 to 40 are Accelerated ..35 percent of ages 41 to 60 are Accelerated ..94 percent placement rate when an application accelerates Not available in the state of New York. Digital interview coming soon - Quarter 3 of 2021. The Child Rider is now available in iGO/iPipeline as a choice under Benefits.	Nationwide Intelligent Underwriting Resource Webpage
North American	WriteAway	Ages 18-60	Ages 18 - 50: \$2,000,000 Ages 51 - 60: \$500,000	Term, UL, and IUL	Super Preferred, Preferred, Preferred Tobacco, Standard Tobacco and Standard	Electronic Application and Ipipeline	LexisNexis, MIB, MVR, RX, MIB IDV, Sherlock, Tele-Interview		Not available in NY	

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Pacific Life	Two programs: Smooth Sailing and Swift Sailing	Smooth Sailing: Client's age nearest birthday 50-69 Swift Sailing: Client's age nearest birthday 18-60.	Combined applied and Inforce coverage: Smooth Sailing: Max \$1 million Swift Sailing: Max \$2 million.	Smooth Sailing: It is available with the PL Promise products for applicants who meet the clearly stated qualification requirements. Swift Sailing: Available on PL Promise Term 10-, 15-, 20-, 25-, or 30-year level premium periods.	Smooth Sailing: All rate classes, including substandard, are eligible. Swift Sailing: Standard or better rate classes (no nicotine use and nicotine use).	Smooth Sailing: Complete and submit an electronic ticket or paper application that meets the qualification for PL Smooth Sailing Underwriting Swift Sailing: Submit by electronic ticket.	Smooth Sailing: MVR, MIB, IRIX, tele-interview, APS Swift Sailing: MVR, MIB, IRIX, predictive modeling.	Smooth Sailing: Comprehensive physical and blood work from the applicants personal physician within 18 months; up to two years of history may be requested Swift Sailing: In good health with full disclosure of the proposed insureds medical history, evidence of routine medical care in the past 3 years, no formal or informal application with Pacific Life in the past year, not previously rated or declined.		PL Smooth Sailing Overview Brochure PL Swift Sailing Overview Brochure Side-By-Side Comparison
Principal	Accelerated Underwriting	18-60	18-40 \$3 million Drop Ticket must be used to submit term applications up to \$3 million face amount (except in New York). For individuals who dont have a qualifying model score, well review to see if DHD can be used to underwrite them without needing insurance labs. DHD records will need to include the results from labs completed within the past 24 months. 41-50 \$2.5 million Drop Ticket must be used to submit applications up to \$2.5 million face amount (except in New York). For face amounts greater than \$2 million, DHD records will need to include results from labs completed within the past 24 months. For individuals who dont have a qualifying model score, well review to see if DHD can be used to underwrite them without needing insurance labs. DHD records will need to include the results from labs completed within the past 24 months. 51-60 \$2.5 million Drop Ticket must be used to submit applications up to \$2.5 million face amount (except in New York). For face amounts greater than \$1 million, DHD records will need to include results from labs completed within the past 12 months. For individuals who dont have a qualifying model score, well review to see if DHD can be used to underwrite them without needing insurance labs. DHD records will need to include the results from labs completed within the past 12 months.	Principal Term Principal Universal Life Provider Edge IISM Principal Universal Life Flex IISM Principal Indexed Universal Life Flex IISM Principal Indexed Universal Life Accumulation IISM Principal Variable Universal Life Income IVSM	Standard, Super Standard, Preferred and Super Preferred Applicant must reside in the U.S. and be a U.S. citizen or permanent resident with no travel to hazardous locations.	Principal Public and Secure Drop Ticket Program iPipeline drop ticket	1 Complete Part A and C of the application including Producer Report, HIPAA, Informed Consent Form, etc. Do not schedule the paramed appointment. 2 The client can complete Part B online or over the phone. Use the online scheduler tool for online Part B. Call 1-888-TeleApp (1-888-835-3277), option 0, if the client would like to complete the interview immediately or set up a future interview. 3 Underwriting evaluates the Part B, Motor Vehicle Report, prescription history , MIB Inc. report, and digital health data (when needed). If the application is approved for Accelerated Underwriting, it proceeds to issue. If not approved through Accelerated Underwriting, the application will go through the traditional underwriting process. A paramed appointment will be scheduled plus any additional requirements.		AU Guide	
Protective	Protective Life Underwriting Solution - PLUS	18 - 45 & 46 - 60	Ages 18 - 45 \$100,000 - \$1,000,000, Ages 46 - 60 \$100,000 - \$500,000	Protective Advantage Choice UL, Protective Classic Choice term, Protective Custom Choice UL (10 - 30), Protective Indexed Choice UL, Protective Lifetime Assurance UL ProClassic II UL		Drop Ticket Only	Velocity/Tele-Life Drop Ticket			

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Prudential	Pru Fast Track	18-60	\$3mm and under	All Products excluding Survivorship	..Pref Best ..Pref Non Tobb. ..Non Smoker Plus ..Standard Non Smoker	All submission methods except Long form paper application	eInterview (part 2) required on all cases. Fast Track Path and processing steps are will be determined by insured risk	NA		
SBLI	Accelerated Underwriting	18 - 60	..For Term Life Insurance applications the minimum face amount is \$100,000 and the maximum face amount is \$750,000. ..For Flex Whole Life insurances applications the minimum face amount is \$25,000 and the maximum face amount is \$750,000.	Guaranteed Level Premium Term (10, 15, 20, 25, 30 year) and Flex Whole Life Insurance	Preferred Plus Non-Nicotine, Preferred Non-Nicotine, Select Non-Nicotine, Standard Non-Nicotine, Preferred Nicotine, and Standard Nicotine. Ratings below Standard are subject to Debits/Table that range from 50 to 300 Debits.	..Applications can be initiated electronically by a Drop ticket through iPipeline IGO, AppliCint or IXN. ..Part 1 of applications can be submitted by mail to SBLI Records, One Linscott Road, Woburn, MA 01801. ..Part 1 of applications can be submitted by email to Records@sbl.com. ..Part1 of applications can be submitted by fax to (781) 994-4240.	After receiving and processing the Part 1 of the application an SBLI authorized fulfillment center will obtain more detailed responses in a telephone interview to support the Part 1 (non-medical information) and Part 2 (medical information), which will result in: ..Better information for the underwriter to make a timelier assessment ..A reduced need for the time-consuming APS(s) in many scenarios ..A reduced need for post-submission requirements and amendments to questions that were left blank on the application The SBLI home office underwriter will use data-driven information, in combination with the traditional Part 1 and Part 2, to assess the following client information: ..MIB ..MVR ..Prescription results ..Data analytics from public Fair Credit Reporting Act (FCRA) protected information	Our unique Accelerated Underwriting process guarantees no face-to-face contact for all clients, ages 18-60 seeking \$750,000 or less of life insurance for all risk classes. We guarantee no fluids and no exam, and that no one will be redirected to our traditional underwriting process. Ages 61-74 and face amounts greater than \$750,000 will be traditionally underwritten. Please also note, eligible risks have been changed temporarily due to the COVID-19 pandemic; applications with a Table 7 or higher rating for ages up to 59, or a Table 3 or higher rating for ages 60 or older are temporarily postponed.	SBLI Underwriting Guidelines Accelerated Underwriting Accelerated Underwriting Target Market Accelerated Underwriting Sweet Spots Go Digital with SBLI SBLI Frequently Asked Questions	
Securian	WriteFit and WriteFit Express	WriteFit Express ..0 to 54 ..Standard or better available ..No Option for full underwriting WriteFit ..18-60 ..Standard or better available ..Option for full underwriting if the client does not qualify for Accelerated	WriteFit Express ..\$250,000 and below ..Standard or better available ..No Option for full underwriting WriteFit ..\$250,001 to \$3,000,000 up to age 50 ..\$250,001 to \$1,000,000 from 51-60 ..Standard or better available ..Option for full underwriting if the client does not qualify for Accelerated	All single life products are available	17 and below automatically qualify for Preferred. Between 56-60 only Preferred or Preferred Select are available.	eApp must be utilized to take advantage of WriteFit.	After the eApp is submitted, a tele-interview is conducted. The tele-interviewer will always attempt to schedule labs at the end of the call. Once the call is completed, the underwriter reviews the interview along with LexisNexus report, MVR, MIB, and Rx check. If determined client can be accelerated, we cancel labs and notify all affected parties.	We can accept labs done within the last 12 months from another carrier. Juveniles 17 and below are always fluidless, and if approved are approved at Preferred	If we cannot make a decision via WriteFit express, there is a 90 day postponement. After the 90 days, we can submit an application with a face amount of \$250,001 or greater to qualify for full underwriting. NY Specifics: Face Amounts \$250,000 or less eligible for Standard Only Face Amounts \$250,001 or greater eligible for Preferred, Non-Tobacco Plus, or Standard rates only	WriteFit Stats WriteFit Underwriting: How to Submit Business WriteFit Underwriting: Impairment Guide WriteFit Underwriting: Build Chart

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Symetra	Accelerated Underwriting Program	18-50 51-60	18-50 2 million 51-60 1 million	Symetra permanent life insurance policy		paper, IGO, eapp	No Tele Interview You will only need to submit a completed Part I and Part II application, and Symetra will take care of the rest. We will run an MIB, Rx and MVR, and if the information yields a Standard rate class or better, an offer will be made.	You will only need to submit a completed Part I and Part II application, and Symetra will take care of the rest. We will run an MIB, Rx and MVR, and if the information yields a Standard rate class or better, an offer will be made.		Symetra's Accelerated Underwriting Program

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