



# Accelerated Medical Underwriting

## Step-by-Step Process

- 1 Submit e-application via ApplyNOW with the Life Insurance Worksheet version.
- 2 Call to complete Personal History Interview where client will be asked about medical history and last 5 years worth of doctor visits.
- 3 Review determines if client is eligible for accelerated underwriting or will need to complete a full exam. Client may be asked to provide medical records. Even if client does not meet accelerated underwriting requirements, client can still receive a Standard or better rate.
- 4 Formal review is made and decision is provided to client. Client accepts offer and moves to fund the policy.

» Start Application

## Common Conditions Requiring Full Underwriting:

- Alcohol Abuse/Treatment History
- Atrial Fibrillation
- Barrett's Esophagus
- Bipolar Disease
- Build Above Standard Rates
- Cancer, Except Basal Cell Carcinoma
- Cerebrovascular Disease, Stroke, or Transient Ischemic Attack
- Chronic Obstructive Pulmonary Disease
- Coronary Artery Disease
- Crohn's Disease
- Diabetes/Gestational Diabetes
- Drug Abuse/Treatment History
- Emphysema
- Epilepsy
- Gastric Bypass
- Hepatitis
- Hypertension Recently Diagnosed or Poorly Controlled
- Kidney Disease
- Lupus
- Melanoma
- Multiple Sclerosis
- Parkinson's
- Peripheral Arterial Disease
- Peripheral Vascular Disease
- Rheumatoid Arthritis
- Seizure History
- Sleep Apnea
- Systemic Lupus Erythematosus
- Ulcerative Colitis
- Valvular Disease