

Accelerated Underwriting program

Get your life insurance business on the fast track with Accelerated Underwriting.

This program can help improve the life insurance underwriting process for preferred risk clients by requiring fewer requirements allowing for faster policy approval.

Eligibility requirements

To qualify for Accelerated Underwriting, your client should meet ALL of the eligibility requirements below.

PRODUCT AVAILABILITY: Single life FIUL products

ISSUE AGES: 25-60

DEATH BENEFIT AMOUNT: \$1.5 million or less
(includes existing coverage)

RISK CLASSES: Preferred Plus Nontobacco
and Preferred Nontobacco

Your client can still qualify for Preferred Nontobacco (NT) and Preferred Plus NT based on full underwriting, even if they don't meet the requirements for accelerated underwriting.

Step-by-step process

Step 1: Submit via Apply**NOW** or Life Insurance Worksheet (Accelerated Underwriting is not available with long-form application).

Step 2: Call to schedule and complete the Personal History Interview (PHI).

Step 3: The home office will schedule your client's exams. If you plan to schedule exams, please delay at least 10 business days or wait until after the PHI is complete.

Step 4: Underwriting orders and reviews the PHI, MIB, Motor Vehicle Report (MVR), prescription database check (RX), and underwriting consumer report.

Step 5: Accelerated Underwriting approval or move to full underwriting.

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

For all that's ahead.®

Allianz 

Eligible riders

The following riders are available with Accelerated Underwriting so your clients can continue to customize their coverage to meet their unique needs.

Chronic Illness Accelerated Benefit Rider ¹	Additional Term Rider	Waiver of Specified Premium Rider ¹
Child Term Rider	Other Insured Term Rider ²	

¹ Rider is available with Accelerated Underwriting but will be underwritten separately.

² Available with Accelerated Underwriting if the both insureds qualify for Accelerated Underwriting.

How do I help make this the best experience for my client?

- Educate your clients that they may still need to go through full underwriting.
- Use Apply**NOW** to submit complete and accurate forms that are in good order.
- Have your client complete their PHI the day after it has been submitted.
- The home office will schedule your client's exams. If you plan to schedule exams, please delay at least 10 business days or wait until after the PHI is complete.
 - Any exams received before the Accelerated Underwriting decision has been made will move your client to full underwriting.
 - If you schedule your client's exams, please delay by at least 10 business days and cancel any exams that are not needed if an Accelerated Underwriting offer has been made.

Client profiles

Your client has a **high likelihood of qualifying for Accelerated Underwriting if they meet the below criteria.**

Physical health

- Body mass index (BMI) less than 31
- Takes no routine medications other than vitamins, birth control, cholesterol reducing medications
- No significant health history, recent surgery, or recommendation for treatment that hasn't been completed

Financial health

- Solid financial situation without any history of bankruptcy

Social attributes

- United States citizen or green card holder
- No nicotine use in last 12 months
- No nonprescription drug use, including marijuana
- Clean driving record
- Low-risk, nonratable occupation without recent disability, and not active military
- No history of criminal activity

Previous life insurance coverage

- Not previously rated or declined for insurance coverage
- Has not applied for life coverage in the last 12 months

If your client does not meet all of the above, they still may have the opportunity to go through Accelerated Underwriting. They have a **moderate likelihood of qualifying for Accelerated Underwriting if they meet the below criteria.**

Physical health

- BMI less than 34
- Treated for hypertension, for a minimum 12 months with excellent control
- Takes no routine medications other than vitamins, birth control, cholesterol reducing medications
- No significant health history, recent surgery, or recommendation for treatment that hasn't been completed

Financial health

- Solid financial situation without any history of bankruptcy

Social attributes

- Has traveled outside the United States
- United States citizen or green card holder
- No nicotine use in last 12 months
- No nonprescription drug use, including marijuana
- Clean driving record
- Low-risk, nonratable occupation without recent disability, and not active military
- No history of criminal activity

Previous life insurance coverage

- Has applied for life insurance with other carrier(s) in the last 24 months

If your client does not meet the above criteria, they have a low likelihood of qualifying for Accelerated Underwriting. You will want to **prepare your client for full underwriting**, which can still potentially qualify them for a Preferred rate.

Frequently asked questions

1. Does an applicant need to request Accelerated Underwriting?

No, every application that meets the eligibility criteria will be considered for Accelerated Underwriting.

2. What products are available with Accelerated Underwriting?

Single life FIUL products

3. How will the financial professional know the status of the application?

Status will be communicated throughout the underwriting process.

4. What happens if an Accelerated Underwriting offer cannot be made?

Not all applicants who are considered for Accelerated Underwriting will be given an offer based on Accelerated Underwriting alone. If sufficient information isn't available to support an Accelerated Underwriting offer, additional underwriting requirements will be ordered and clients will move to full underwriting.

5. Can an applicant who doesn't get an Accelerated Underwriting offer still get a better than Standard offer in full underwriting?

Yes, an applicant can still get a Preferred NT or Preferred Plus NT offer with full underwriting.

6. Can an applicant elect to be fully underwritten?

Yes, an applicant can elect to be fully underwritten from the time of application submission as well as if they receive a Preferred NT offer through Accelerated Underwriting and wish to try for Preferred Plus NT. The Accelerated Underwriting offer will be forfeited.

7. What else do I need to know about Accelerated Underwriting?

Allianz Life Insurance Company of North America (Allianz) will monitor Accelerated Underwriting by randomly routing a percentage of Accelerated Underwriting cases to full underwriting to compare results.

As we currently do with our full underwriting process, we may opt to order post-issue prescription database checks and/or post-issue Attending Physician Statements (APS). Our Authorization for Release of Information allows us to collect this data for up to two years after the authorization is signed.

Get your life insurance business on the fast track with Allianz Accelerated Underwriting. For questions, call the Life Case Design Team at 800.950.7372.

For financial professional use only – not for use with the public.

Product and feature availability may vary by state and broker/dealer.

Guarantees are backed solely by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America. www.allianzlife.com

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