

# Underwriting Questionnaire

## Accelerated Underwriting Qualifications

Please answer all questions applicable to the client's medical history.

Producer Name \_\_\_\_\_ Phone \_\_\_\_\_ Date \_\_\_\_\_

Client Name \_\_\_\_\_ Date of Birth \_\_\_\_\_ US Citizen  Yes  No

Male  Female Client Height \_\_\_\_\_ Client Weight \_\_\_\_\_ Face Amount \_\_\_\_\_

Does your client participate in any hazardous activities, hobbies, sports such as scuba diving, rock climbing, piloting or vehicle racing?  
 Yes  No If yes, provide details including type of activity, how often pursued and date of last participation.

Has your client had any moving violations in the last five years, such as speeding tickets, accidents or a DUI in the past 10 years?  
 Yes  No If yes, provide approximate dates and details.

Has your client traveled internationally in the past two years or is your client expecting to travel internationally within the next two years?  
 Yes  No If yes, to what countries, for how long, and for what purpose?

Any nicotine and/or marijuana use of any kind with the last five years?  Yes  No If yes, how often? \_\_\_\_\_  
What type(s)?  Nicorette Gum  Patches  Cigarettes  Marijuana  Cigars  Other \_\_\_\_\_

Is your client taking any medications?  Yes  No If yes, what medication, dosage, and for what condition?

Is there a history of heart disease, cancer or diabetes prior to age 70 in either parent or siblings?  
 Yes  No If yes, provide details (relation, condition, age of onset, current age or age of death, etc.)

Has your client filed for bankruptcy or had any criminal convictions?  Yes  No If yes, provide details and dates.

Has your client been rated, ridered, or declined for life, disability, or long term care insurance in the past 24 months?  
 Yes  No If yes, provide details.

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### Major Medical Conditions Knockout List

Your client will not qualify for Accelerated Underwriting if he/she has one of the below conditions. These knock out impairments fit within most of our carrier guidelines, but are not all inclusive and are subject to change at any time.

- Alcohol abuse and/or treatment
- Atrial fibrillation
- Barrett's Esophagus
- Bipolar Disease
- Cancer (exceptions Basal Cell and Squamous Cell Cancer)
- Chronic Obstructive Pulmonary Disease (COPD/Emphysema)
- Crohn's Disease
- Diabetes
- Drug abuse and/or treatment
- Epilepsy/Seizure
- Gastric Bypass/Lap Band
- Hear Disease/surgery-all forms
- Hepatitis
- Hypertension (diagnosed within 6 months)
- Kidney Disease
- Melanoma
- Multiple Sclerosis (MS)
- Parkinson's disease
- Peripheral artery disease (PAD)/Peripheral Vascular Disease
- (PVD)
- Rheumatoid Arthritis
- SLE/Lupus
- Sleep Apnea
- Stroke/Trans Ischemic Attack (TIA)
- Ulcerative Colitis

### Helpful Links

3 Reasons To Try Accelerated Underwriting [Watch](#)

A Faster Process with Accelerated Underwriting [Download](#)

Accelerated Underwriting Programs [Download](#)