

# Crump Underwriting Programs in New York

In addition to traditional underwriting, Crump offers several underwriting programs. While numerous accelerated underwriting programs offer an opportunity to waive labs for most clients, not all clients will qualify. Many life insurance carriers also offer non med, simplified issue, and executive products for coverage with no exam needed.



## ACCELERATED UNDERWRITING

Clients have the potential of no medical requirements during the underwriting process. Programs may be limited to healthier clients and many programs require ratings of Preferred or better. Applications will kick to traditional underwriting if disqualified for accelerated underwriting.

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## NON MED UNDERWRITING

Similar to accelerated underwriting programs, clients have the potential of no medical requirements during the underwriting process. Multiple underwriting classes are typically available; however, issue age and face amount limits are generally somewhat lower. Carriers will request a traditional application or tele-interview, motor vehicle record check (MVR), prescription database check (Rx check), and Medical Information Bureau check (MIB); medical records (APS) may be ordered if necessary.

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## SIMPLIFIED ISSUE UNDERWRITING

Clients have the potential of no medical requirements during the underwriting process. Requests for exams/labs and/or interviews are less likely. Underwriting decisions are generally based on application questions and e-sourced client information. Simplified Issue is somewhat more expensive than accelerated underwriting or non med underwriting. Carriers usually offer non-tobacco or tobacco underwriting classes only, and the underwriting decision is likely to be accept or decline.

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## Accelerated Underwriting



Carrier	Program Name	Products	New York	Min. Age	Max. Age	Face Amount Limits	How to Submit
	Easy Underwriting	Term	Yes	18	55	Up to \$2 million	<a href="#">eApp-iPipeline</a>
	APPcelerate	Term, UL	Yes	20	50	Ages 20-40: \$100,000 to \$1 million Ages 41-45: \$100,000 to \$750,000 Ages 46-50: \$100,000 to \$500,000 (for Opt 10: Ages 20-50 up to \$500,000) Females Only: Ages 20-50: up to \$1 million	<a href="#">Drop Ticket</a>
	EZ Underwriting Program	All Products (National Life Insurance Comany)	Yes	18	65	Ages 18-50 applying for face amounts up to and including \$2 million (FlexLife, PeakLife, Term, TotalSecure, BasicSecure) Ages 51-60 applying for face amounts up to \$1 million (FlexLife, Term, TotalSecure, BasicSecure) Ages 51-60 applying for face amounts up to and including \$1 million (PeakLife)	Paper Application
	Accelerated Underwriting	All Products	Yes	18	60	\$50,000 - \$1 million (may go up to \$2.5 million if completed exam/meds in past 24 months)	Paper Application
	PruFast Track	All Single Life Products (no PruTerm One, PruLife UL Plus, UL,	Yes	18	60	\$100,000 - \$3 million	<a href="#">Drop Ticket-iPipeline</a> or Paper Application (Xpress Worksheet)
		UL	Yes	18	60	\$100,000 - \$3 million	<a href="#">Drop Ticket-iPipeline</a> or Paper Application (Xpress Worksheet)
		VUL	Yes	18	60	\$100,000 - \$3 million	<a href="#">Drop Ticket-iPipeline</a> or Paper Application (Xpress Worksheet)
	WriteFit	Single Life	Yes	18	60	Ages 18-50: Up to \$3 million Ages 51-60: Up to \$1 million	<a href="#">Drop Ticket-iPipeline</a> or <a href="#">eApp-iPipeline</a>




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## Non Med Underwriting



Carrier	Program Name	Products	New York	Min. Age	Max. Age	Face Amount Limits	How to Submit
 securian FINANCIAL™	WriteFit Express	Single Life Products	Yes	18	60	Up to \$250,000	<a href="#">eApp-iPipeline</a>





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## Simplified Issue Underwriting



Carrier	Program Name	Products	New York	Min. Age	Max. Age	Face Amount Limits	How to Submit
	Non Med Underwriting	Your Term Non-Medical	Yes	18	80	Ages 18-55: \$50,000 to \$400,000 Ages 56-80: \$50,000 to \$150,000	<a href="#">eApp-iPipeline</a>
		SMART UL Non-Medical	Yes	0	75	Ages 0-15: \$10,000 to \$150,000 Ages 16-55: \$25,000 to \$400,000 Ages 56-75: \$25,000 to \$150,000	<a href="#">eApp-iPipeline</a>
		Advantage Plus II	Yes	0	75	Ages 0-15: \$25,000 to \$150,000 Ages 16-55: \$25,000 to \$400,000 Ages 56-75: 25,000 to \$150,000	<a href="#">eApp-iPipeline</a>
	Simplified Issue	Immediate Solutions Final Expense	Yes	0	85	Minimum: \$1,000 Ages 0-55: Up to \$50,000 Ages 56-65: Up to \$40,000 Ages 66-75: Up to \$30,000 Ages 76-85: Up to \$25,000	Paper Application
		Trendsetter Living Benefit	Yes	18	60	Ages 18-50: \$25,000 to \$99,999 Ages 51-60: \$25,000 to \$75,000	<a href="#">eApp-iPipeline</a>



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