

# Underwriting guidelines for fully underwritten life insurance products

- Your client must schedule a personal history interview (PHI). Please help prepare them for this interview by giving them “Underwriting made easy,” found in the worksheet packet.
- The home office is able to schedule your exam and lab requirements. Just check “Home Office” under Section 6 of the Producer Report.
- Additional requirements may be ordered at an underwriter’s discretion.
- See our Financial Underwriting Guidelines (M-3562).

For accelerated underwriting details, see the eligibility criteria on page 5. Also see “Accelerated underwriting program” (M-5981) for more details.

Age:	0-17	18-39	40-59	60-64	65-69	70-80 <sup>1</sup>
\$100,000-\$250,000		EXAM/HOS/BLDPF	EXAM/HOS/BLDPF	EXAM/HOS/BLDPF	EXAM/HOS/BLDPF/FINC/ILLHLD	EXAM/HOS/BLDPF/SRASMT/APS/FINC/ILLHLD
\$250,001-\$500,000		EXAM/HOS/BLDPF	EXAM/HOS/BLDPF	EXAM/HOS/BLDPF	EXAM/HOS/BLDPF/FINC/ILLHLD	EXAM/HOS/BLDPF/SRASMT/APS/FINC/ILLHLD
\$500,001-\$999,999		EXAM/HOS/BLDPF	EXAM/HOS/BLDPF	EXAM/HOS/BLDPF	EXAM/HOS/BLDPF/EKG/FINC/ILLHLD	EXAM/HOS/BLDPF/EKG/SRASMT/APS/FINC/ILLHLD
\$1,000,000-\$3,000,000	Call Underwriting APS	EXAM/HOS/BLDPF	EXAM/HOS/BLDPF	EXAM/HOS/BLDPF	EXAM/HOS/BLDPF/EKG/FINC/ILLHLD	EXAM/HOS/BLDPF/EKG/SRASMT/APS/FINC/ILLHLD
\$3,000,001-\$5,000,000	Call Underwriting FINC/APS	EXAM/HOS/BLDPF/FINC	EXAM/HOS/BLDPF/FINC	EXAM/HOS/BLDPF/FINC/APS	EXAM/HOS/BLDPF/EKG/APS/FINC/ILLHLD	EXAM/HOS/BLDPF/EKG/SRASMT/APS/FINC/ILLHLD
\$5,000,001-\$10,000,000	Call Underwriting FINC/APS	EXAM/HOS/BLDPF/FINC/APS/EKG	EXAM/HOS/BLDPF/EKG/APS/FINC	EXAM/HOS/BLDPF/EKG/APS/FINC	EXAM/HOS/BLDPF/EKG/APS/FINC/ILLHLD/THDFIN	EXAM/HOS/BLDPF/EKG/SRASMT/APS/FINC/ILLHLD/THDFIN
\$10,000,001 and up	Call Underwriting FINC/APS/THDFIN	EXAM/HOS/BLDPF/EKG/APS/FINC/THDFIN	EXAM/HOS/BLDPF/EKG/APS/FINC/THDFIN	EXAM/HOS/BLDPF/EKG/APS/FINC/THDFIN	EXAM/HOS/BLDPF/EKG/APS/FINC/ILLHLD/THDFIN	EXAM/HOS/BLDPF/EKG/SRASMT/APS/FINC/ILLHLD/THDFIN

In addition to the above requirements, note the following additional requirements:

- EXAM: Paramed exam required for long form submissions (and agent completed part 2A); PHI and PMI required for Worksheet submissions
- Paramed: Examiner completed Part 2B (medical questions), and PMI
- RXCK will be requested on all applicants ages 18 and up.
- UWCRPT will be requested on all applicants ages 25 and up.
- MVR will be ordered on all applicants ages 16 and up.
- Juvenile rates are issued for ages 0-17. | Tobacco rates are issued for ages 18-75. | Nontobacco rates are issued for ages 18-80.
- If owner is a trust, a trust certification form (NB2290) is required. A complete copy of the signed and dated trust is required if applicant is 65 and up or the face amount is \$1,000,000 and over.
- If owner is a corporation/business, please see Information for employers regarding employer-owned life insurance (NB6016) and Notice and Consent form for employer-owned life insurance (NB6017).
- All applicants with a permanent residency card, green card, or visa will need to submit a copy of their card or documentation for review.

NOTE: Any applicant age 70 and above, who has not had a routine visit within 6 months of the application, will not be considered for coverage.

## Key to underwriting requirements

- APS: Attending Physician’s Statement from your client’s doctor. Provide personal physician’s name, address, and phone number. (We will secure these records at the home office.)
- BLDPF: Complete blood profile – venous draw
- EKG: Electrocardiogram
- FINC: Financial statement (form NB2012)
- HOS: Home office urine specimen
- ILLHLD: Illustration required for underwriting
- MVR: Motor Vehicle Record from your state’s Department of Motor Vehicles. (We will secure these records at the home office.)  
Paramed: Examiner completed Part 2B (medical questions), and PMI
- PHI: Personal history interview conducted over the phone. (Your client will be contacted after completing the worksheet.)
- PMI: Physical measurements
- RXCK: Prescription database search on the proposed insured
- SRASMT: Senior assessment including Get Up and Go, DWR, and Clock Drawing
- THDFIN: Third-party verification of financials. (Refer to Financial UW Guidelines M-3562)
- UWCRPT: Underwriting consumer report

<sup>1</sup> Maximum rating available ages >75 is Table 6. Above this threshold, facultative reinsurance may be available.



## Unisex build chart

Height	Minimum weight Preferred rates	Preferred Plus Nontobacco	Preferred Nontobacco	Standard Nontobacco	Preferred Tobacco	Standard Tobacco
4'8"	79	125	140	178	135	178
4'9"	81	131	145	184	140	184
4'10"	84	136	151	191	145	191
4'11"	87	141	157	198	150	198
5'0"	90	146	163	204	156	204
5'1"	93	151	169	211	164	211
5'2"	96	157	175	218	167	218
5'3"	99	162	181	225	172	225
5'4"	102	167	187	233	177	233
5'5"	106	172	193	240	182	240
5'6"	109	177	199	247	187	247
5'7"	112	182	205	255	192	255
5'8"	116	186	211	263	196	263
5'9"	119	192	217	270	202	270
5'10"	122	196	223	278	206	278
5'11"	126	202	229	286	212	286
6'0"	130	207	235	294	217	294
6'1"	133	212	241	303	222	303
6'2"	137	217	247	311	227	311
6'3"	141	222	253	320	232	320
6'4"	144	228	259	328	238	328
6'5"	148	233	265	337	243	337
6'6"	152	238	271	346	248	346
6'7"	156	244	277	355	254	355
6'8"	160	250	283	364	260	364

## Table ratings for build

Height	Table 3 – 175%	Table 4 – 200%	Table 5 – 225%	Table 6 – 250%	Table 7 – 275%	Table 8 – 300%	Table 10 – 350%	Table 12 – 400%	Individual consideration build
4'8"	179-185	186-189	190-194	195-198	199-202	203-207	208-211	212-216	>216
4'9"	185-191	192-196	197-201	202-205	206-210	211-214	215-219	220-224	>224
4'10"	192-198	199-203	204-208	209-212	213-217	218-222	223-227	228-232	>232
4'11"	199-205	206-210	211-215	216-220	221-225	226-230	231-235	236-240	>240
5'0"	205-212	213-217	218-222	223-227	228-232	233-238	239-243	244-248	>248
5'1"	212-219	220-224	225-230	231-235	236-240	241-246	247-251	252-256	>256
5'2"	219-226	227-232	233-237	238-243	244-248	249-254	255-259	260-265	>265
5'3"	226-234	235-239	240-245	246-251	252-256	257-262	263-268	269-273	>273
5'4"	234-241	242-247	248-253	254-259	260-265	266-270	271-275	277-282	>282
5'5"	241-249	250-255	256-261	262-267	268-273	274-279	280-285	286-291	>291
5'6"	248-257	258-263	264-269	270-275	276-281	282-288	289-294	295-300	>300
5'7"	256-264	265-271	272-277	278-284	285-290	291-296	297-303	304-309	>309
5'8"	264-272	273-279	280-286	287-292	293-299	300-305	306-312	313-318	>318
5'9"	271-281	282-287	288-294	295-301	302-308	309-314	315-321	322-328	>328
5'10"	279-289	290-296	297-303	304-310	311-317	318-324	325-331	332-338	>338
5'11"	287-297	298-304	305-311	312-319	320-326	327-333	334-340	341-347	>347
6'0"	295-305	306-313	314-320	321-328	329-335	336-342	343-350	351-357	>357
6'1"	304-314	315-322	323-329	330-337	338-344	345-352	353-360	361-367	>367
6'2"	312-323	324-331	332-338	339-346	347-354	355-362	363-369	370-377	>377
6'3"	321-332	333-340	341-348	349-356	357-363	365-372	373-380	381-388	>388
6'4"	329-340	341-349	350-357	358-365	366-373	374-382	383-390	391-398	>398
6'5"	338-349	350-358	359-366	367-375	376-383	384-392	393-400	401-408	>408
6'6"	347-359	360-367	368-376	377-385	386-393	394-402	403-411	412-419	>419
6'7"	356-368	369-377	378-386	387-395	396-403	404-412	413-421	422-430	>430
6'8"	365-377	378-386	387-395	396-405	406-414	415-423	424-432	433-441	>441

Issue Ages	Preferred Plus Nontobacco	Preferred Nontobacco	Standard Nontobacco	Preferred Tobacco	Standard Tobacco
	18-80	18-80%	18-80	18-75	18-75
Tobacco	None in past three years	None in past two years	None in past year	Tobacco use okay	Tobacco use okay
Blood pressure	Treatment okay Ages <45 ≤135/80 or ≤140/75 Ages 45-64 ≤140/85 or ≤145/80 Ages 65+ ≤145/90 or ≤150/85	Treatment okay Ages <45 ≤140/90 Ages 45-64 ≤145/90 Ages 65+ ≤150/90	Treatment okay Normal guidelines (up to Table 2)	Treatment okay Ages <45 ≤140/90 or ≤145/85 Ages 45-64 ≤145/92 or ≤150/85 Ages 65+ ≤150/92 or ≤155/85	Treatment okay Normal guidelines (up to Table 2)
Build	See chart	See chart	See chart	See chart	See chart
Cholesterol	Treatment okay Ages ≤40 ≤200 Ages 41-61 ≥130 and ≤220 Ages 62+ ≥130 and ≤235	Treatment okay Ages <62 ≤260 Ages 62+ ≥130 and ≤270	Treatment okay Normal guidelines (up to Table 2)	Treatment okay Ages <62 ≤230 Ages 62+ ≥130 and ≤245	Treatment okay Normal guidelines (up to Table 2)
CHOL/HDL	≤5.0	≤7.0	Normal guidelines (up to Table 2)	≤6.5	Normal guidelines (up to Table 2)
Medical history	No history of heart or vascular disease, cancer (except certain skin cancers), diabetes, and no ratable conditions	No history of heart or vascular disease and no ratable conditions	Normal guidelines (up to Table 2)	No history of heart or vascular disease, diabetes, or cancer in past 15 years (except certain skin cancers), then only a single cancer with no history of radiation treatment. No ratable conditions.	Normal guidelines (up to Table 2)
Family history <sup>1,2</sup>	No death prior to age 60 from heart disease or familial cancer in parents or siblings <sup>2</sup>	No more than one death prior to age 60 from heart disease or familial cancer in parents or siblings <sup>2</sup>	Normal guidelines	No death prior to age 60 from heart disease or familial cancer in parents or siblings <sup>2</sup>	Normal guidelines
Alcohol/drugs	No history of alcohol or substance abuse in past 10 years	No history of alcohol or substance abuse in last five years	Normal guidelines (up to Table 2)	No history of alcohol or substance abuse in past seven years	Normal guidelines (up to Table 2)
Driving history	No DUI in last seven years, no history of multiple DUIs in last 10 years, no more than one violation in last three years	No DUI in last two years, no more than two violations in last two years. Flat extra available.	Normal guidelines Flat extra available	No DUI in last three years, no more than two violations in last three years	Normal guidelines Flat extra available
Residency	Must be U.S. resident for one year with green card or minimum of three years with visa	Normal guidelines Flat extra available	Normal guidelines Flat extra available	Must be U.S. resident for one year with green card or minimum of three years with visa	Normal guidelines Flat extra available
Private aviation	Private pilot with IFR minimum 400 hours experience and <250 hours annually, if other requires exclusion rider	Normal guidelines Flat extra available	Normal guidelines Flat extra available	Private aviation No rating	Normal guidelines Flat extra available
Avocation	Nonrated avocations only	Normal guidelines Flat extra available	Normal guidelines Flat extra available	Nonrated avocations only	Normal guidelines Flat extra available

<sup>1</sup>This criteria does not apply if proposed insured is age 70 or above.

<sup>2</sup> Examples of familial cancer include colon, ovarian, melanoma, breast, and prostate.

NOTE: If flat extra is required, best risk classification would be Preferred Nontobacco/Standard Tobacco.

Tobacco is defined as any use of tobacco, such as cigarettes, cigars, chewing tobacco, snuff, pipe smoking, nicotine patch, nicotine gum, betel nuts, or other products containing nicotine or nicotine byproducts.

**Final classification will be determined by underwriting.**

## ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA (ALLIANZ) UNDERWRITING RETENTION LIMITS

<b>Jumbo limit</b>	\$65 million
<b>Autobind limits</b> (Nonrated through Table 4)	
\$50 million for ages 0 to 70 \$28 million for ages 71 to 75 \$21 million for ages 76 to 80	
<b>Internal retention limit</b> (Nonrated through Table 4)	
\$5 million for ages 0 to 70 \$4 million for ages 71 to 75 \$3 million for ages 76 to 80	

Please call our life underwriters if your case doesn't fall into any of the above categories or if the applicant is a professional athlete, works in the entertainment industry, or participates in private aviation. Our underwriters take your life business very personally. They answer your phone calls personally, too.

- **Call the Life Insurance Case Design Team at 800.950.7372** (option 1, followed by option 2).
- Indicate that you are calling for an underwriting prequalification.
- The Case Design Team member will conference you in with a life underwriter – LIVE – who will assist you in prequalifying your client.
- Life Underwriting Department hours are 8 a.m. - 5 p.m. Central time, Monday through Friday.

## APPROVED PARAMEDICAL FACILITIES

Allianz will make arrangements for your paramedical requirements. Otherwise, Allianz has agreements with the paramedical facilities listed below. They have Allianz forms and use highly trained examiners to maintain quality service and help control underwriting expenses.

### Our preferred vendor is:

Portamedic (Hooper Holmes)/APPS 877.644.1264

### Other approved vendors:

Examination Management Services, Inc. (EMSI) 800.872.3674

ExamOne 800.768.2061

### Accelerated underwriting eligibility criteria:

- Product availability: single fixed index universal life insurance policies
- Issue ages: 25-60
- Preferred Risk Classes: Preferred Plus Nontobacco, Preferred Nontobacco (death benefits amounts of \$3 million or less and includes existing coverage)
- Standard Risk Classes: Standard Nontobacco (death benefit amounts of \$1.5 million or less and includes existing coverage)

Jumbo, autobind, and internal retention limits vary by age, rating class, and product and may be subject to additional large case review requirements. Please call the Life Case Design Team for details.

**Important notes and exceptions:** All policies issued must comply with Internal Revenue Code Section 7702. All children age 15 or older applying for coverage as primary or other insured must sign the application. Parents must always sign for any minor children. Applicants must be United States citizens or show permanent residence in the United States.