

# Accelerated underwriting

## How to participate in accelerated underwriting

The Ameritas accelerated underwriting program provides a less invasive, less time-consuming underwriting experience for your life insurance clients. The below guidelines will help determine if your client is eligible for accelerated underwriting. Please submit a fully completed application including all medical questions. We strongly recommend using eApply as it will expedite the process. Underwriting will quickly review the case to determine whether or not your client is eligible for accelerated underwriting based on the information provided.

### Eligibility criteria:

- eApply with eSignature strongly encouraged. Traditional paper applications could delay process. (eApply not available for Ameritas Variable Universal Life)
- Ages 18-60
- \$100,000 to \$1,000,000 face amount
- All life products including term and permanent
- No major medical conditions and participating in routine health care if over age 50. Standard risks or better (substandard business is not eligible)
- Meet current financial underwriting guidelines, including no bankruptcy in last 5 years
- US Citizen/permanent resident only (no temporary visas)
- No hazardous occupation, avocation, or private aviation
- No history of DUI/DWI within 5 years or drug or alcohol dependence history
- No prior rated or declined coverage
- Risk classes eligible: Preferred Plus NT, Preferred NT, Select NT, Standard, NT, Preferred Tobacco, Standard Tobacco.
- No premium financing

### TransUnion TrueRisk® Life (TRL)

Outside of New York, part of determining a client's eligibility for accelerated underwriting requires gathering their mortality score via TransUnion TrueRisk® Life (TRL). Using the TRL score allows us to adequately assess risk and forgo more traditional requirements such as a paramed exam and labs for eligible clients. The mortality based score, which is based on several credit history attributes, is obtained within seconds and doesn't inconvenience the consumer. In New York, the credit report will be used instead of the TRL.

If your client has a ratable condition or any significant medical, financial or personal history they will not be eligible for accelerated underwriting. Below is a non-inclusive list of conditions and histories that could adversely affect an applicant's ability to qualify for acceleration:

- Alcohol/Drug abuse and/or treatment history
- Significant psychological disorder (hospitalization, multiple medications, anti-psychotic treatment, suicide attempt, recent diagnosis)
- Build outside of standard guidelines
- Cancer (except basal cell carcinoma)
- Cerebrovascular disease, stroke, or transient ischemic attack
- COPD, chronic bronchitis or emphysema
- Coronary artery disease, heart disease, heart valve disorder, heart rhythm disorder (atrial fibrillation)
- Crohn's disease or ulcerative colitis
- Seizure disorder, epilepsy
- Weight loss surgery in the past 5 years
- Diabetes, impaired glucose, gestational diabetes
- Kidney disease
- Liver disease, hepatitis
- High blood pressure/Hypertension (recently diagnosed, undisclosed, 2 or more medications)
- High cholesterol diagnosed in the last 6 months
- Lupus
- Melanoma
- Multiple sclerosis
- Parkinson's disease
- Peripheral arterial or vascular disease
- Rheumatoid arthritis
- Sleep apnea
- Criminal history
- DUI/DWI/Reckless driving history
- Disability
- HIV/AIDS

## EZ App Teleunderwriting

EZ App Teleunderwriting is an alternative to the traditional life and/or disability income insurance application process (excluding variable universal life). Medical history and lifestyle questions are asked by a skilled, professional interviewer over the telephone; and all mini-examinations (mini-exams) are scheduled at the end of the interview. This allows you more time to focus on building new relationships and writing new business.

### Life insurance

All routine medical requirements are determined by adding the amounts applied for and in force in all life companies of Ameritas Mutual Holding Company.

- Life insurance products issued by all life companies or Ameritas Mutual Holding Company are eligible.
- Ages 18-70.
- Up to \$3 million total face amount in all life companies of Ameritas Mutual Holding Company, including existing face amount.

Life EZ App Teleunderwriting guidelines				
Amount	Ages 18 40	Ages 41 50	Ages 51-60	Ages 61 70
\$0-\$50,000	Teleunderwriting Interview MVR, Rx	Teleunderwriting Interview MVR, Rx	Teleunderwriting Interview MVR, Rx	Teleunderwriting Interview Mini-exam MVR, Rx
\$50,001 to \$99,999	Teleunderwriting Interview MVR, Rx	Teleunderwriting Interview MVR, Rx	Teleunderwriting Interview Mini-exam MVR, Rx	Teleunderwriting Interview Mini-exam MVR, Rx
\$100,000 to \$300,000	Teleunderwriting Interview Mini-exam MVR, Rx	Teleunderwriting Interview Mini-exam MVR, Rx	Teleunderwriting Interview Mini-exam MVR, Rx	Teleunderwriting Interview Mini-exam MVR, Rx
\$300,001 to \$500,000	Teleunderwriting Interview Mini-exam MVR, Rx	Teleunderwriting Interview Mini-exam MVR, Rx	Teleunderwriting Interview Mini-exam MVR, Rx	Teleunderwriting Interview Mini-exam MVR, Rx
\$500,001 to \$1,000,000	Teleunderwriting Interview Mini-exam MVR, Rx	Teleunderwriting Interview Mini-exam MVR, Rx	Teleunderwriting Interview Mini-exam MVR, Rx	Teleunderwriting Interview Mini-exam MVR, Rx
\$1,000,001 to \$2,000,000	Teleunderwriting Interview Mini-exam MVR, Rx	Teleunderwriting Interview Mini-exam MVR, Rx	Teleunderwriting Interview Mini-exam MVR, Rx	Teleunderwriting Interview Mini-exam MVR, Rx
\$2,000,001 to \$3,000,000	Teleunderwriting Interview Mini-exam MVR, Rx	Teleunderwriting Interview Mini-exam MVR, Rx	Teleunderwriting Interview Mini-exam MVR, Rx	Teleunderwriting Interview Mini-exam MVR, Rx

Mini-exam includes blood, urine, height and weight, blood pressure and pulse.

## Advantages

EZ App Teleunderwriting offers the following advantages:

### Simplified Underwriting

- Reduces the time required to issue a new policy by improving the turnaround time on exams, minimizing the number of incomplete applications, and in some instances, eliminating the need for an Attending Physician's Statement (APS).
- Enhances customer satisfaction with the application process by eliminating redundant medical and lifestyle questions and increasing the comfort level of your clients by allowing them to provide this information over the telephone to a professional, independent party.
- Improves placement rate by reducing new business processing time and offering more appropriate underwriting decisions as a result of having more consistent and complete medical and personal information.
- Underwriting Requirements
  - Mini-exam includes blood, urine, height, weight, blood pressure and pulse readings.
  - Attending Physician's Statements (APS) will not be ordered unless there is significant medical history (as determined by the underwriter). Other tools such as the telephone interview, Script Check and MIB will be used first.
  - No inspection report will be required for life cases using EZ App Teleunderwriting.
  - Motor Vehicle Report (MVR) and Rx required on all applicants.

## DI insurance

### Medical Requirements

The following chart shows the medical requirements for DI EZ App cases. These requirements are necessary when the DI insurance benefit amounts applied for and in force with Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York (including GSI amounts) are equal to or greater than the amounts shown below. The producer is responsible for calculating the benefit amount and reporting it to ExamOne, our vendor for EZ App.

The benefit amount equals the sum of the base monthly benefit and the Social Insurance Substitute (SIS) Rider. When DI and BOE coverage are applied for concurrently, the benefit amount is the sum of the above for both DI and BOE.

DI EZ App medical requirements		
Ages	Benefit	Requirement*
18 – 45	Up to \$6,000	TUI
	\$6,001+	TUI, Mini-Exam
46 - 64	Up to \$2,500	TUI
	\$2,501+	TUI, Mini-Exam

\* Teleunderwriting Interview (TUI). Mini-exam includes blood, urine, height, weight, blood pressure and pulse readings. Medical questions are not included in the mini-exam since they are asked during the teleunderwriting phone interview.

## Financial Requirements

The charts below show the financial requirements for DI EZ App cases. These requirements are necessary when the DI insurance benefit amounts applied for and in force with all companies fall within the amounts shown below. The producer is responsible for obtaining the appropriate financial documentation.

DI EZ App financial requirements					
Ownership					
Amount*	Employee	Sole Proprietor	Partnership	S-Corp	C-Corp
\$5,000 or less	Not Required	Schedule C	W-2 and Schedule E or K-1	W-2 and Schedule E or K-1	W-2 and 1120
\$5,001 - \$7500	Pay-stub or W-2	Schedule C	W-2 and Schedule E or K-1	W-2 and Schedule E or K-1	W-2 and 1120
\$7,501 - 14,999	Complete 1040 (All Schedules)	Complete 1040 (All Schedules)	Complete 1040 (All Schedules)	Complete 1040 (All Schedules)	Complete 1040 (All Schedules) and 1120
\$15,000 and up	2 yrs. Complete 1040 (All Schedules)	2 yrs. Complete 1040 (All Schedules)	2 yrs. Complete 1040 (All Schedules)	2 yrs. Complete 1040 (All Schedules)	2 yrs. Complete 1040 (All Schedules) and 1120

\* Applied for and in force with all companies.

\*\* Form 1120 is not required if the applicant owns 20% or less of the C-Corp.  
Note, all joint returns require a copy of the applicant's W2(s).

## Combo DI and Life

When applying for a combo Life and DI application, the producer should do the following when determining the necessary requirements:

1. Determine the life requirements by using the Life EZ App Teleunderwriting Guidelines.
2. Determine the DI requirements by using the DI EZ App Teleunderwriting Guidelines.
3. If any discrepancies exist between the two charts, any listed requirement on either chart is needed.

## TOP Offer Program

The TOP Offer Program allows your clients with one impairment outside a particular guideline to improve one rate class. If your client receives a more favorable approval class through this special underwriting program, it will apply to that application only. Additional amounts of insurance may be considered on a case-by-case basis.

- Applies to new issues
- Available on all products
- Face amount up to max of \$5,000,000