



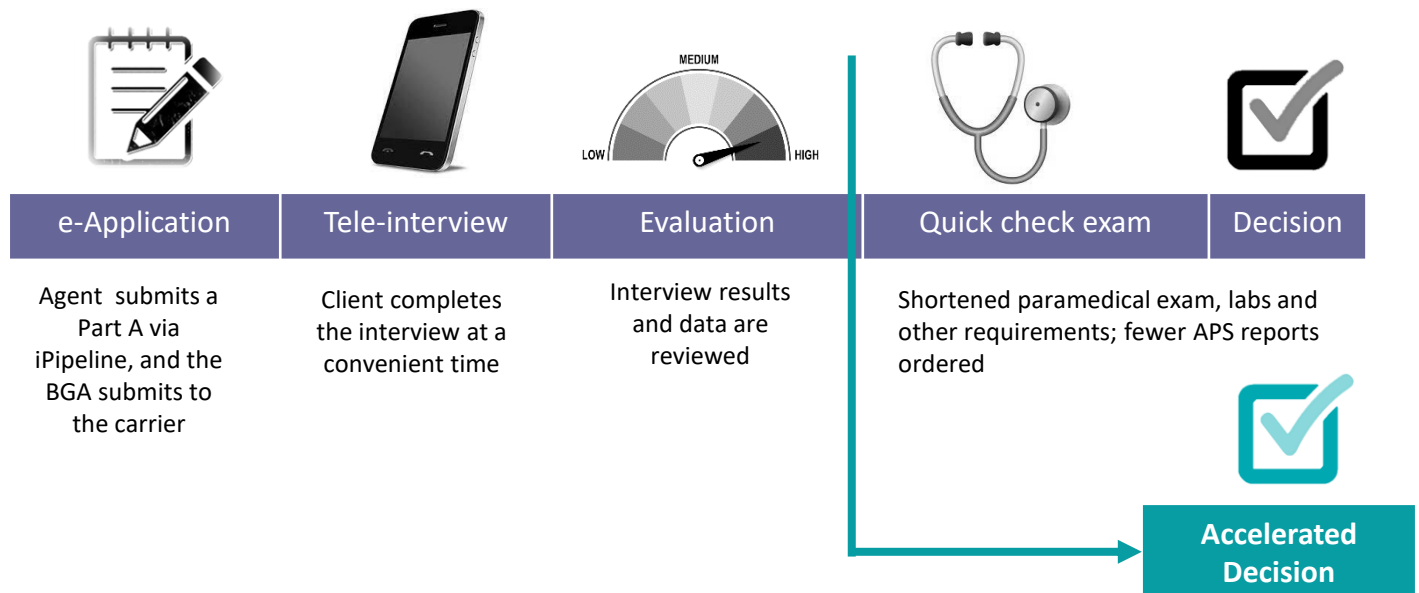
THE FUTURE OF UNDERWRITING



UNDERWRITING PROCESS & TIPS

The future of life insurance underwriting resides with automation and analytics as key components to accelerating the process. This digital technology is here to stay and here's how it works.

THE ACCELERATED UNDERWRITING PROCESS



FIELD UNDERWRITING TIPS: USE OF ALTERNATIVE REQUIREMENTS AND NEGOTIATING OFFERS IF ACCELERATION OF UNDERWRITING NOT ACCEPTED

- Find out why an application did not accelerate
- If a physical exam has been done with labs in the past 12-24 months let the underwriter know. You may be able to use these records in place of an exam and insurance labs
- If your client does not want to do the exam and insurance labs know that up front and let the underwriter know by including this on the cover page. It's the reality of the COVID-19 world
- Get the authorization to Release Health Information completed/signed by your client. Carriers may release a transcript of the digital or tele-interview, abbreviated exam, full labs, EHR's and LabPiQtire to shop the case if the offer cannot be placed.
- Ask the underwriter if they advise that your client to take the accelerated underwriting offer or try for a better offer with full underwriting.

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