

Ameritas Accelerated Underwriting

The Ameritas accelerated underwriting program allows eligible clients a less invasive, less time-consuming underwriting experience. We use readily available data to quickly determine if a client can receive a policy at the fully underwritten price without the need for a paramed exam or lab work.

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
- Not available for applicants who reside in New York
- 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

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.



FAQ's:

Q: Can I choose between accelerated and traditional underwriting if my client otherwise meets the criteria?

A: Yes. However, the underwriting choice is made at the beginning of the application process and the choice cannot be changed.

Q: What if my client is not satisfied with their accelerated underwriting decision? Can they appeal or opt out of accelerated underwriting and complete traditional underwriting requirements including labs and exam?

A: No. Once the decision is made by your client to pursue accelerated underwriting and a decision is rendered, that decision is final. The minimum waiting period for reconsiderations or to choose traditional requirements is 12 months.

Q: Is there a special application for accelerated underwriting?

A: No, but you must fully complete the application including all medical questions. We strongly recommend using eApply as it will help expedite the process. Teleunderwriting is not available for accelerated underwriting.

Q: What types of data does Ameritas use to determine my client's eligibility for accelerated underwriting?

A: At this time Ameritas is using the application data, Medical Information Bureau report (MIB), Motor Vehicle Report (MVR), Prescription Report (Rx), LabPiQture, and TransUnion TrueRisk Life[®] score to determine if we can eliminate the need for a paramed exam and labs.

Q: What kind of factors may impact my client being approved for accelerated underwriting?

A: If your client has a ratable condition or any significant medical, financial or personal history they will not be eligible for accelerated underwriting. See the list of factors that underwriting will consider at the end of this document.

Q: What happens if my client isn't eligible for accelerated underwriting?

A: Our underwriting team will communicate the accelerated underwriting decision to you in the initial review email. The underwriter will also advise which additional requirements are necessary to continue the application process.

Q: I thought my client would be a good candidate for accelerated underwriting but have been told that, while they otherwise would have qualified, they are not able to accelerate because they are a "random hold out". What does this mean?

A: In order to monitor and manage the effectiveness of our accelerated underwriting program, approximately 5% of applicants who would otherwise qualify will be randomly held out of acceleration and offered traditional underwriting.

Q: What should I tell my client about this process?

A: For the amount of coverage applied for an exam and labs may be required. However, an underwriter will make the determination upon initial review of the application and will communicate the next steps in the process to the producer or agency.

Q: What if my client has an existing in-force policy with Ameritas? Will they still be eligible for accelerated underwriting?

A: Yes. The underwriter will review the amount of the in-force policy along with the amount applied for to ensure the total line doesn't exceed our retention limits.

Q: Are internal 1035 exchanges eligible for accelerated underwriting?

A: Yes. Your client's in force coverage along with their desired exchange amount will be considered and is subject to our retention limits.

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



Ameritas accelerated underwriting, available for Ameritas Life Insurance Corp. is not guaranteed. Underwriting reserves the right to order additional medical requirements. Applicants could be rated or declined.

In approved states, life insurance is issued by Ameritas Life Insurance Corp. Policies, index strategies and riders may vary and may not be available in all states. Optional features and riders may have limitations, restrictions and additional charges. Product guarantees are based on the claims-paying ability of Ameritas Life Insurance Corp.

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