Life

NORTH AMERICAN℠
A Sammons Financial Company

Accelerated underwriting

Field guide

Including the Online Part 2 Application

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The **WriteAway** program is an accelerated process for underwriting for your healthiest clients. We use information provided from an application and publicly available data for the opportunity to eliminate a paramedical exam and labs using the same pricing as traditional underwriting with no additional policy fee.

Potential benefits include:

Less invasive — Opportunity for no labs

Simple online application process to answer medical and lifestyle questions

Reduced not in good order (NIGO) applications

Faster underwriting — and faster decisions

Full commissions + quicker processing = get paid faster!

Who is eligible?

Issue ages	Ages 18-60 (plan age)
Face amount	Up to and including $2,000,000 for ages 18-50, or $500,000 for ages 51-60, placed in force or applied for in the past two years.
Build criteria	Within the recommended guidelines, same build chart as traditional underwriting.
Products available	Available for all currently marketed products
No major medical and non-medical impairments	See the impairment charts on page 5 for eligibility
Underwriting classes	Standard (Tobacco and Non-Tobacco users), Preferred (Tobacco and Non-Tobacco users), and Preferred Plus. Flat extras may be allowed for avocations and aviation only.
Replacements	Internal replacement or exchanges are not eligible for the WriteAway process.
Approved states	WriteAway is available in all states*
Additional or companion policies	Additional and/or companion policies are allowed.

*North American is not licensed in the state of New York.

How is it determined who is eligible?

Clients without major medical conditions, who meet certain height/weight requirements, and are classified as low risk, have the potential to qualify for WriteAway. Agents will ask a few preliminary questions through an electronic application to determine if clients are eligible to begin the WriteAway process. If clients meet all requirements, they will receive an email on how to proceed with the online process and answer a series of questions about their lifestyle and medical history.

How will I know if my client is required to submit labs?

You will be notified through the Paperless Pending report available from northamericancompany.com if your client is required to submit labs. The order will be submitted by the North American underwriting team.

How do I apply for WriteAway?

The WriteAway underwriting process is different from traditional underwriting. Here's how it works:

Step 1: Discussion

- You will complete the application using North American's electronic application feature, SimpleSubmit® e-app, which will include a few pre-qualification questions to determine if your client is eligible for WriteAway.
- While SimpleSubmit is the preferred method, WriteAway is available for paper application submissions as well. Please note with paper application submissions, you must determine your client's WriteAway eligibility.
- When submitting via SimpleSubmit, look for **Next Steps** for the WriteAway process if the client qualifies.

Step 2: Online Part 2 Application

- The next step is to start the online application part 2. Clients will receive an email with a unique link that will provide access to their online application.
- The client can complete the online application anywhere there is an internet connection, including the comfort and privacy of their own home. To gain entry to the online application, the client will need to verify their identity with their legal first and last name, date of birth, and social security number.
- The application contains a series of lifestyle and medical history questions to help determine if the client qualifies for WriteAway accelerated underwriting or if traditional underwriting is needed.

Step 3: Notification

➔ **No labs needed:**

- You will be notified that the case has been approved and we will proceed with the issue process.

➔ **Labs needed:**

- You will be notified and the case will automatically proceed through the traditional underwriting process. The administrative office will schedule an appointment to have the client's blood pressure, physical measurements, pulse, and labs taken.
- Once a decision is made, notification will be sent through your Paperless Pending Report.

How do I prepare the client to complete the online part 2 application?

After submitting the application, help your clients know what they can expect throughout the WriteAway process. Part of the online part 2 application includes questions about your client's lifestyle and medical history. Please have the following information available to help expedite the process:

- Advise the client that they ***may*** be eligible for this program, which will not require labs or a paramedical exam, but they will be contacted by a paramedical company if it's determined they are needed.
- Your client will receive an email with a unique link to complete the online application. Your client will need to have the following information available to complete the online application:
  - Details of any past or current illnesses, injuries or conditions
  - Details of past and current use of tobacco
  - Details of parents' and siblings' medical history
  - Any prescriptions they are currently using or have used in the past two years
  - Name, address, and phone number of current licensed medical professional and all other physicians seen in the past five years
- To complete the electronic signature process, your client will need to provide a form of identification and go through an SMS text verification.

Impairment chart

The following impairments are not eligible for WriteAway. For questions pertaining to a specific impairment not listed, please contact your up-line.

AIDS or HIV positive	Emotional disorder — bipolar disorder; schizophrenia; any past suicide attempt
Alcohol or drug abuse and/or treatment	Heart disease including any heart surgery, heart attack, or angina
Aneurysm	Hepatitis B or C
Anxiety/Attention Deficit Disorder (ADD) — any history of hospitalization; or diagnosed within the past 6 months	Kidney disease
Asthma — moderate to severe; current smoker; or any history of hospitalization	Overweight or underweight build
Atrial fibrillation	Rheumatoid arthritis
Cancer — any cancer except for basal cell and squamous cell skin cancer	Seizure disorder • Grand mal within 7 years • Petit mal within 2 years
Chronic Obstructive Pulmonary Disease (COPD), chronic bronchitis, or emphysema	Sleep apnea — diagnosed within the past 6 months; or not well controlled
Crohn's disease	Stroke or mini-stroke (TIA)
Depression — moderate to severe; any history of hospitalization; or diagnosed within the past 12 months	Ulcerative colitis
Diabetes	Weight loss surgery in the past 5 years

Non-medical impairments

DUI or reckless driving in the past 5 years	Life insurance that was declined, postponed, or charged an extra premium in the past 5 years
Felony charges in the past 10 years	Visa holder (temporary or permanent)*

**Select Visa holders may be eligible on individual consideration. Please contact Underwriting to determine your client's potential eligibility.*

Build criteria

Applicants outside the minimum and maximum standard build criteria listed in the traditional underwriting guide are not eligible for WriteAway underwriting.

Contact information

North American underwriting

Team:	Toll free phone:
Elite Team	855-841-6375 833-240-8663
Select Team	855-288-8149
Underwriter Hotline	833-240-8660

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