

# SBLI BROKERAGE'S ACCELERATED UNDERWRITING **OVERVIEW**

For Guaranteed Level Term Products

**Accelerated underwriting from SBLI Brokerage provides you with an innovative, faster process that is simple and convenient for both you and your clients.**

No paramedic exam required

## **It speeds up the underwriting process by:**

- + Eliminating the requirement for a paramedic visit<sup>1</sup>
- + Improving overall cycle time
- + Improving placement

The accelerated underwriting process applies to all cases that meet the age and face amount requirements and no application gets redirected into a traditional underwriting process with a paramedic exam. You can be confident that your clients will receive the convenient, non-invasive service you promised them.

## **Accelerated Underwriting cases do not require a paramedic exam.**

### **Qualifications**

- + Ages: 18-60
- + Face Amount: \$100,000-\$500,000
- + Products available: SBLI Level Term (10-, 15-, 20-, 25-, or 30-year)
- + All risk classes and table ratings apply



# Three Easy Steps

## You or Your GA



### ZipApp®

- + Drop a ticket through *ApplicInt* and then the fulfillment center takes over. Remember to note a convenient time for the Part 1 and 2 telephone call with your client and indicate this time on the ticket.



OR

### Paper Application

- + If you prefer paper, complete Part 1 of the application.
- + Submit the completed Part 1 directly to SBLI Brokerage as you normally would for any new business application.
- + Do not schedule a paramedic exam. Instead, schedule online the Part 2 accelerated underwriting telephone call with one of our two fulfillment centers: EMSI or APPS via their website.

## The Fulfillment Center



- + The interviewer will contact your client and will complete Parts 1 and 2 (or Part 2 only if you submitted a paper Part 1). Be sure to give your client the Preparing for your Accelerated Underwriting Call instructions.
- + The form will be submitted electronically to SBLI Brokerage. In addition, copies of the completed form will be available on the vendor website for your records.

## SBLI Brokerage, the Accelerated Underwriting Process



- + Underwriting will evaluate the completed application with instantaneous electronic data such as prescription history, MIB, MVR, and FCRA public information.
- + The application will follow one of two paths:
  - Immediate approval that proceeds to issue
  - Underwriter determines that additional requirements are necessary, such as an APS, and a final assessment is determined upon underwriter review

## For More Information

<sup>1</sup> Some additional requirements may be necessary based on non-medical and medical information  
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