Accelerated Underwriting eligibility

Better experiences begin with knowing what qualifies.

The need for EHRs, APSs, or exams is determined by evidence collected during the application process such as disclosures by the applicant, family history, prescription history, and other third-party data. The following information can help determine whether or not a client may qualify for accelerated underwriting.

Major medical conditions

These conditions can make an applicant ineligible for accelerated underwriting. This list is not necessarily all-inclusive and may be subject to change:

Conditions that may qualify:

- Alcohol Abuse
- Bladder Cancer
- Breast Cancer
- Cervical Cancer
- Cholesterol
- Colorectal Cancer
- Coronary Disease
- Diabetes
- Drug Abuse
- Eating Disorder
- Fainting
- Fatty Liver
- Hematuria
- Hypertension
- Kidney Infection
- Polycystic Ovarian Syndrome
- Prostate Cancer
- Proteinuria
- Thyroid Cancer

Excluded conditions:

- Bipolar Disorder
- Blood Disorders
- Brain Tumor
- Cancer (except Superficial Basal or Squamous Cell Carcinoma)
- Cerebral Vascular Disease (Hemorrhage/Stroke/TIA)
- Chronic Obstructive Pulmonary Disease (COPD)/ Emphysema
- Cognitive Disorders
- Embolism
- Heart (Cardiac) Disease
- Heart or Blood Vessel Surgery/ Disease
- Hepatitis B and C
- Hereditary Cancer Syndrome
- Intestinal Bleeding
- Inflammatory Bowel Disease (Ulcerative Colitis/Crohn's)
- Kidney Disease
- Liver Disease
- Multiple Sclerosis
- Muscular Dystrophy
- Pancreatic Disease
- Parkinson's Disease
- Paralysis
- Rheumatoid Arthritis
- Substance Abuse / Dependence
- Systemic Lupus

Lifestyle factors to consider and third-party data

Lifestyle factors, whether admitted or identified by third-party data, may have an impact on underwriting. In some cases, an applicant may become ineligible for accelerated underwriting, or an offer may be lowered by one class.

Factors include but not limited to:

- Bankruptcies
- Credit history
- Criminal history
- Driving history
- Evictions
- Property ownership

Exam-free cases will be monitored post-issue to confirm the disclosures provided by the applicant. Information may be reviewed and addressed with your client if we discover any material differences.