



The LGA Underwriting Superhighway

Details at a glance

Review the ways we can get your clients a quick underwriting decision in the chart below or learn all about LGA underwriting here: <https://www.lgamerica.com/advisor/our-approach/underwriting-experience>

	Instant Decision	Lab-Free Decision	Lab-Only Decision	Full Underwriting
% of applications submitted	36%*	74%**	6%**	20%**
Eligibility requirements	Age: 20 – 60	Age: 20 – 60	Age: 20 – 60	Varies by product
Coverage	Up to \$2M	Up to \$2M	Up to \$2M	Varies
Medical information utilized	Public records	Public records plus EHR, APS or recent lab work	Public records plus required lab results	Public records, medical exam and lab work required

Over 50% of cases will have decisions in 10 days or less.

*Metric reported for full month March 2024. "Instant decision" is defined as total instant decisions as a percentage of total decisions from business submitted in March 2024 ** Metrics reported YTD through March 2024. "Lab-free decision" is defined as total lab-free decisions as a percentage of total decisions from all business submitted through March 2024. "Lab-free decision" percentage includes instant decisions.