



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 | 38%* | 78%** | 6%** | 16%** |
| Coverage | Up to \$2M | Up to \$4M | Up to \$4M | 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 September 2024. "Instant decision" is defined as total instant decisions as a percentage of total decisions from business submitted in August 2024 ** Metrics reported YTD through September 2024. "Lab-free decision" is defined as total lab-free decisions as a percentage of total decisions from all business submitted through September 2024. "Lab-free decision" percentage includes instant decisions.