



Recent underwriting changes for new business are being extended

We continue to make life insurance business easier during the pandemic.

As part of our ongoing support for the needs of you and your clients, as developments warrant, we'll ensure appropriate process changes are made and communicated.

The following recent underwriting changes for new business are being **extended to July 31, 2020**:

- **Accelerated Underwriting for Preferred Risk Classes expanded** from \$1.5 million to \$3 million. In addition, Premium Finance business will now be able to go through Accelerated Underwriting, assuming it meets the program guidelines.
- **Alternatives to exam requirements**
If your client does not qualify for Accelerated Underwriting, we have the ability to make fully underwritten decisions using the following alternative information sources instead of lab work initiated by Allianz.

Remember, an exam must always be scheduled first. If unable to complete within 30 days of submission, the options below will be considered until further notice:

18-60*	Up to \$3M	All (no rated)**	<ol style="list-style-type: none"> 1. APS 2. Other insurance exam results with exam questions, physical measures, and full lab results 3. Electronic health or medical records 4. Personal Health Record provided by customer that includes a visit within the last 12 months 	Within the past 12 months

*MIB, MVR, Rx, and UWCRT (25 and older where available) will also be required.

**Risk class is dependent upon depth of detail provided.

If you have any questions, call the Life Case Design Team at 800.950.7372.