

Field Bulletin

Underwriting updates: WriteAway® in California, Requirements for ages 61 – 70

296NB

TO: General Agents, Writing Agents, and MGAs**RE:** Underwriting updates: WriteAway in California, Requirements for ages 61 – 70**Date:** June 18, 2020**Effective:** June 27, 2020

Accelerated underwriting in California

WriteAway, North American's accelerated underwriting program, is coming to California! This new process will be available beginning June 27, 2020. Accelerated underwriting is available for the ages and face amounts shown in the table to the right.

AGE	FACE AMOUNT
18 – 50	\$1,000,000
51 – 60	\$500,000 or less

Potential benefits:

- Less invasive—opportunity for no labs or exams
- Simple application process available through SimpleSubmit® e-App
- Reduced Not in Good Order (NIGO) applications
- No Paramed to order. Administrative Office will order one if additional information is needed.
- Faster turnaround—clients can typically have a decision in 48-72 hours
- Full commissions plus quicker processing means you can get paid faster

How it works:

- Complete the application using North American's electronic application feature, SimpleSubmit.
- Clients that meet the age and face amount criteria for WriteAway will complete the part 2 medical question within the SimpleSubmit application.
- Once the application is submitted to New Business, the underwriting team will review and determine eligibility. A notification will be sent through your Pending Business Report when a decision is made.
 - If eligible for WriteAway, no labs will be requested and you will receive notification when the case has been approved.
 - If labs are needed, you will be notified and the case will automatically proceed to the traditional underwriting process. The administrative office will schedule an

FOR AGENT USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.

Field Bulletin

appointment to have the client's blood pressure, physical measurements, pulse, and labs taken.

- There is no need to opt-in. As long as you complete the online application available through SimpleSubmit, and your client meets our requirements (age and face amount), the WriteAway process will automatically be used with their application.
- Paper applications for New Business and all Policy Change cases are not eligible for the WriteAway process.

For your client(s) to qualify for a non-fluid decision via the WriteAway program, the following must also be met:

Applications format	SimpleSubmit® applications only
No major medical impairments	See the impairment chart listed in the WriteAway Field Guide for California.
Underwriting classes	Standard (Tobacco and Non-Tobacco users), Preferred (Tobacco and Non-Tobacco users), and Super Preferred. Flat extras are allowed for avocations and aviation only.
Additional or companion policies	Additional and/or companion policies are allowed if the total line of coverage does not exceed the maximum allowed face amount. A look back period of 2 years will also apply for total line.

Pending cases:

- If you have cases currently pending that meet WriteAway Eligibility criteria, the current temporary non-fluid process established for California can continue to be utilized until June 27, 2020.
- For any new cases that have not yet been submitted, you can either utilize the current temporary non-fluid process established for California until June 26, 2020, or hold the application until June 27, 2020, and submit via e-Application utilizing the new electronic process.
- As of June 27, 2020, the temporary non-fluid process that was recently established for California will be discontinued for new applications, and the only way to obtain a non-fluid decision will be via the new electronic WriteAway process via SimpleSubmit.

Field Bulletin

Webinar

[Register for an upcoming webinar to learn more about WriteAway](#), including an overview of the process along with an interactive demo of the new agent and client experience.

Date: Thursday, June 25, 2020

Time: 4 p.m. CDT

Underwriting requirements for applicants ages 61 - 70

To reduce the amount of time your client spends in the face-to-face paramed process, clients age 61-70 and face amounts \$250,000 and less will now complete the part 2 medical history questions within the e-App. **Clients will only need to complete physical measurements, blood pressure reading, and the blood and urine portion of the exam. The full paramedical exam will not be needed.**

For questions, please reach out to your Managing General Agency (MGA).

Sammons FinancialSM is the marketing name for Sammons[®] Financial Group, Inc.'s member companies, including North American Company for Life and Health Insurance[®]. Annuities and life insurance are issued by, and product guarantees are solely the responsibility of, North American Company for Life and Health Insurance.

FOR AGENT USE ONLY. NOT TO BE USED FOR CONSUMER SOLICITATION PURPOSES.