



# Write**AWAY**<sup>SM</sup> **Underwriting**

Accelerated Underwriting  
*Field Guide*



**North American Company**  
for Life and Health Insurance  
Since 1886

| *Life*

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The **WriteAway** program is a new process for underwriting for your healthiest clients and currently available for ADDvantage® Term. We use information provided from a phone interview and publicly available data for the opportunity to eliminate a paramedical exam and labs using the same pricing as traditional underwriting with no additional policy fee.

## Potential Benefits include:

**Less Invasive—  
Opportunity for no  
labs or exams**



**Simple online application  
process**



**Reduced not in  
good order (NIGO)  
applications**



**Faster  
Underwriting—  
Clients can have a  
decision in 48-72  
hours!**



**Full commissions +  
quicker processing =  
get paid faster!**



# Who is eligible?

Issue Ages	Ages 18-50 (Plan Age)
Face Amount	Up to and including \$1,000,000
Build	Within the recommended guidelines. See the build chart on page 7.
Products available	ADDvantage® Term—watch for availability on permanent products in the future! <ul style="list-style-type: none"><li>• 10-year</li><li>• 15-year</li><li>• 20-year</li><li>• 30-year</li></ul>
Application format	SimpleSubmit® e-app applications only
No major medical and non-medical impairments	See the impairment charts on pages 6 and 7 for eligibility
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.
Replacements	Internal replacements are not eligible through this process.
Approved States	As of January 30, 2018, WriteAway will be available in all states* <b>EXCEPT</b> California and Georgia. Watch for these states to be added in the future.

\*North American is not licensed in the state of New York.

## How is it determined who is eligible?

Clients age 50 and younger who don't have major medical conditions and who are the best underwriting risks have the potential to qualify for a quick underwriting decision. North American will use information from the phone interview, MIB data, prescription reports, and a variety of publicly available data to make the underwriting decision. The publicly available data includes financial and credit information (not credit scores), court records, property records, and a motor vehicle report. This data will be used to determine if your client is eligible for the opportunity to eliminate a paramedical exam and labs. The databases used are Fair Credit Reporting Act (FCRA) compliant.

## How will I know if my client is required to submit labs?

You will be notified within 72 business hours through the Pending Business report available from [www.NorthAmericanCompany.com](http://www.NorthAmericanCompany.com) if your client is required to submit labs. The order will be handled by the North American Underwriting team.

# How do I apply for WriteAway?

Designed for a phone interview process, the application process for WriteAway is different than it is for traditional underwriting. Here's how it works:



## Step 1: Discussion

- You will complete the application using North American's electronic application feature, SimpleSubmit® e-app, which will include a few pre-qualification questions to determine if your client is eligible for WriteAway.
- If the client meets all of the prequalification requirements as well as the eligibility requirements listed above (SimpleSubmit, age, face, plan), they will be eligible for the WriteAway process.



## Step 2: Phone Interview

- Elite Sales Processing, Inc. (ESP) will call your client within 12 business hours, and your client will answer medical history questions. (SimpleSubmit has a place to input the client's phone number and best time to call.)
- ESP will call twice a day for the first 7 days and then once a day after that. ESP will attempt to reach your client for 21 days. ESP will leave a message with a call back number if they do not reach the client.
- The information gathered during the phone interview will be reviewed by your underwriter to determine the eligibility for the WriteAway process or if further underwriting, including a paramedical exam or labs, will be needed.



## Step 3: Notification

### → No labs needed:

- The case is approved, and you and your client are notified.

### → Labs needed:

- You will be notified, and the case will continue through traditional underwriting. Physical measurements, labs, or a paramedical exam will be required. An APS may be required, based on the medical history. Labs will be ordered by the Underwriter.
- Once a decision is made, notification will be made through your Pending Business report.

# How do I prepare the client?

After submitting the application through SimpleSubmit, help your clients know what they can expect throughout the WriteAway process. Here are a few important points about this simple process you can share to prepare your client:

- Advise the client that they may be eligible for this program, which will not require labs or paramedical exam, but they will be contacted by a paramedical company if it's determined they are needed.
- After the application is submitted, your client will be contacted by ESP to complete a phone interview.
- Your client will need to have the following information available for the phone interview:
  - Details of any past or current illnesses, injuries or conditions
  - Details of current and past use of tobacco
  - Details of parents' and siblings' medical history
  - Social Security number
  - Any prescriptions they are currently using or have used in the past 2 years
  - Name, address and phone number of current licensed medical professional and all other physicians seen in the last 5 years

# Impairment Chart

The following impairments are not eligible for WriteAway. This list shows some of the more common impairments and is not a comprehensive list. For questions pertaining to a specific impairment not listed, please contact your up-line.

AIDS or HIV positive	Heart disease including any heart surgery, heart attack, or angina
Alcohol abuse and/or treatment	Hepatitis B or C
Aneurysm	High Blood Pressure diagnosed in the last 6 months
Anxiety/Attention Deficit Disorder (ADD) - any history of hospitalization; or diagnosed within the last 6 months	High cholesterol diagnosed in the last 3 months
Asthma — moderate to severe; current smoker; or any history of hospitalization	Kidney disease
Atrial fibrillation	Overweight or Underweight Build (see build chart on page 7)
Cancer — any cancer except for basal cell and squamous cell skin cancer	Rheumatoid Arthritis
COPD, chronic bronchitis, or emphysema	Seizure disorder <ul style="list-style-type: none"> <li>• Grand mal within 7 years</li> <li>• Petit mal within 2 years</li> </ul>
Crohn's Disease	Sleep apnea – diagnosed within the last 6 months; not well controlled
Depression — moderate to severe; any history of hospitalization; or diagnosed within the last 12 months	Stroke or Mini-stroke (TIA)
Diabetes	Ulcerative colitis
Emotional disorder — bipolar disorder; schizophrenia; any past suicide attempt	Weight loss surgery in the past five years

# Non-Medical Impairments

Bankruptcy filed in the past 5 years	Life insurance that was declined, postponed, or charged an extra premium in the past 5 years
DUI or reckless driving in the past 5 years	Visa holder (temporary or permanent)
Felony charges in the past 10 years	

## Build Chart

Applicants outside the minimums and maximums listed below are not eligible for WriteAway Underwriting. However, the application will proceed with traditional underwriting.

Height	Weight Range (in lbs) Male and Female
4' 10"	91-172
4' 11"	94-178
5' 0"	97-184
5' 1"	100-191
5' 2"	104-197
5' 3"	107-203
5' 4"	110-210
5' 5"	114-216
5' 6"	118-223
5' 7"	121-230
5' 8"	125-237
5' 9"	128-244
5' 10"	132-251
5' 11"	136-258
6' 0"	140-265
6' 1"	144-273
6' 2"	148-280
6' 3"	152-288
6' 4"	156-296
6' 5"	160-304





# Contact Information

## Elite Sales Processing, Inc. (ESP)

Phone: 855-584-3339

Email: [NFUW@espsvcs.com](mailto:NFUW@espsvcs.com)

Hours: *Monday - Thursday*: 9:00 AM to 10:30 PM Eastern Time

*Friday*: 9:00 AM to 6:00 PM Eastern Time

## North American Sales Support

Phone: 800-800-3656 Ext. 10411

Email: [SalesSupport@nacolah.com](mailto:SalesSupport@nacolah.com)

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525 W Van Buren | Chicago IL 60607