

No Exam Underwriting Carrier Guide

Carrier	Allianz	ANICO	ANICO	Banner	Banner
Program/Product Name	Accelerated Underwriting	Xpress	Xpress Plus	APPCelerate	Lab Lift
Issue Ages	18-60	0-65	0-60	20-60	20-60
Risk Classes	Preferred Non-Tobacco, Preferred Plus Non-Tobacco, Preferred Tobacco, Standard Non-Tobacco and Standard Tobacco	Standard and Substandard	All rate classes	Preferred Plus NT, Preferred NT, Standard Plus NT	All rate classes are eligible, including sub-standard cases
Face Amount	\$3MM or less (includes existing coverage)	Up to \$250,000	Ages 0-50: \$100,000-\$1,000,000 and Ages 51-60: 250,001-\$500,000	\$100,000 - \$2,000,000	Up to \$2,000,000 in coverage (including any existing coverage with Banner Life or William Penn that is not being replaced)
Available Product(s)	Single Life fixed index Universal Life (FIUL)	All (excluding Worksit Simplified Issue products)	All (excluding Worksit Simplified Issue products)	OPTerm 10, 15, 20, 25 and 30	Term Products
Death Benefit Options		N/A	N/A	N/A	
Premium		N/A	N/A	N/A	
Riders		Please contact American National	Please contact American National	Term riders are available for OPTerm 15, 20, 25 and 30, as long as the total face amount applied for does not exceed the eligibility requirements for APPCelerate. A 10-year term rider cannot exceed \$500,000.	
Average Processing Time	3-12 days	Please contact American National	Please contact American National	Qualifying applicants can be approved by the next business day or faster	
Application	Paper app or Apply NOW	eApp available but not required	eApp is required	Submit through AppAssist	Include cover sheet with part 1 and 2 of the app. ExamOne can do the Part 2 completion for Lab Lift cases. Complete cover sheet in it entirety.
Telephone interview Electronic interview	Telephone: Can be scheduled by financial professional or client	N/A	N/A	Electronic Interview	N/A
Notable Features/Differentiators		No exam required. Underwriting decision is based primarily on answers to the application, MIB and Rx. MVR, Phone interview, APS's and exams may be required on certain applicants.	Exams are not automatically required. The need for an exam is based on answers to the application, MIB, Rx and Risk Classifier.	Keep in mind, clients who meet the program parameters are not automatically approved for labfree underwriting. Many factors are taken into consideration during the interview, including scores from third-party data sources, as well as medical and personal histories. This information will determine whether we can approve an application through APPCelerate or process it via traditional underwriting. *If the client does not qualify for APPCelerate, the case will be fully underwritten.	This is an exam substitution program. With Lab Lift, eligible clients will have their medical risk assessed based on Electronic Health Records (EHRs), if available or an Attending Physician Statement (APS). Must have a physician visit and blood work in the last 18 months. Must include comprehensive metabolic profile (CMP) and Complete Lipid Panel. For those eligible for the program, the full paramed requirement will be waived for individuals ages 51-60 with face amounts over \$500,000. The EKG requirement will be waived for individuals ages 51-60 with face amounts between \$1 and \$2 million.

Carrier	Corebridge (AIG)	Equitable	John Hancock	Lincoln	Mass Mutual
Program/Product Name	Agile Underwriting +	Accumulation Streamlines Underwriting Program	ExpressTrack	2 Programs Available: Term Accel (Fully electronic Tele-App process from Ticket to eDelivery) NO APSs. LincXpress TeleApp process: eTicket for Term only and Paper/Ticket-for term and perm products. Both processes have a lab-free opportunity TermAccel 18-60 \$100,000-\$2.5M - LincXpress ages 18-60 Face amount \$2.5M or less	Platinum Pass
Issue Ages	0-59	0-60	18-60	TermAccel: 18-60 LincExpress-18-60	18-60
Risk Classes	Preferred Best to Standard	VUL Optimizer and BrightLife Grow limited to best class of Standard Plus. COIL Institutional Series are limited to best class of Preferred	Standard or better	TermAccel: Preferred Plus through Table D LincXpress - All rate classes/Subject to product specifications	Standard, Select Preferred and Ultra Preferred tobacco and non tobacco
Face Amount	Select a Term up to \$1,000,000 GUL up to \$1,000,000 IUL up to \$2,000,000	Up to and including 2 million	Up to and including \$3 million	\$2.5MM or less	\$100k up to \$5MM
Available Product(s)	Select a Term and Secure Lifetime GUL 3, Value+ Protector II IUL, Max Accumulator+ IUL	VUL Legacy, VUL Optimizer, BrightLife Grow, Ter 10, 15, 20, ART	Single life term and permanent products via JH Life Paper Ticket, Single-life term products via JH Life eTicket	TermAccel Level Term: Ages 18-60: \$100,000-\$2.5M LincXpress: Std or better, LifeElements Level Term & All Permanent products	WL Legacy Series Only
Death Benefit Options	No restrictions		No increasing riders such as ROP	N/A	N/A
Premium	No restrictions	For VUL Optimizer and BrightLife Grow ONLY, illustrated funding must reflect equivalent of target premium or greater in each of the first five policy years.	N/A	N/A	N/A
Riders	Spouse/Other Insured Term rider not available on non-medically underwritten policies.	Qualifying cases are also eligible for LTCRS, DDP/DDW, CTR, CLR, CV Plus Rider and SOI where available and subject to underwriting.	Long-Term Care rider, Healthy Engagement Rider (Vitality solution), Unemployment Protection Rider (term product only)	N/A	Life Insurance Supplement Rider (LISR) cannot exceed 50% of total coverage amount, waiver of premium, ALIR (can be added on a non replacement basis: scheduled or non scheduled ALIR payments that do not exceed the base premium are allowed and can be in excess of the maximum face amount allowed under this program), LTCAccess Rider (the LTCR application supplement must be completed)
Average Processing Time	Turnaround time during pilot was 5-7 days	New program launching April 1, 2020. No information at this time	Underwriting decision provided in as little as three days after underwriting receives receiving the tele-interview results	TeleApp interviews completed within 24 to 48 hours by inhouse team of TeleApp Specialists. Underwriting and New Business processing time varies depending on whether client qualifies for lab-free. LincXpress is available for all ages, face amount and medical histories so requirements will vary.	Designed to be faster than normal full underwriting
Application	AG Quick Ticket, iGo Drop Ticket, iGo full eApp and paper	Provide a fully completed application including a medical questionnaire. Digital submission encouraged, but will accept paper app.	Eligible clients will be automatically considered for quicker ExpressTrack underwriting process when application is initiated via a ticket, i.e., JH Life eTicket, JH Life Paper ticket, or Applicant's Express Complete Multi-Carrier Ticket.	Tele App required for Lab-Free Consideration. Term Accel- electronic ticket only. LincXpress Tele-App Ticket (electronic for term. Paper ticket for term and perm products).	Platinum Pass Application submission form, fully completed Part I and CMI Part II application and a copy of the spec/face page of existing coverage and completed application including part II of existing coverage
Telephone interview Electronic interview	Approximately 30-45 minutes	N/A	Telephone: Approximately 30-40 minutes	Telephone: Approximately 30-40 minutes	Telephone: Approximately 15 - 20 minutes
Notable Features/Differentiators	To get AU+ for Term and GUL cases, submissions must be through one of the approved submission platforms: AG Quik Ticket, iGo Drop Ticket, Express Complete or iGo full eApp	This program eliminates the requirement for a paramedical exam or labs on qualifying cases. Cases that qualify are automatically enrolled in the program, best fit is for healthy insureds. MIB, MVR and prescription check will be ordered by home office. Additional non-invasive and no-touch medical resources may be checked to support the underwriting review. An APS will be required on all cases on clients over age 50, but may be required at younger ages or to assess a specific medical impairment.	Eligible clients will be automatically considered for quicker ExpressTrack underwriting process when application is initiated via a ticket, i.e., JH Life eTicket, JH Life Paper ticket, or Applicant's Express Complete Multi-Carrier Ticket. Please note, ExpressTrack is not an opt in/opt out process. ExpressTrack requires no in-person medical screenings, lab work, or pre-issue medical requirements ¹	Program Exclusions: New York applications, Lincoln MoneyGuard product submissions, Traditional Full Paper Application and eApplication submissions, Guaranteed & Simplified Issue, Exchanges and Conversions, Lincoln LifeElements One Year Term Available for SUL products with a total face amount per policy of \$2.5M. Both clients must qualify for the program.	Existing fully underwritten individuals are eligible for Whole Life Legacy policy up to 2 times their existing coverage for a maximum of \$5 million. Original Policy Criteria: Issued within the past 5 years and must be and remain In-Force. Traditionally underwritten with blood testing. No facultative reinsurance or special reinsurance program i.e. MassMutual Advantage, no table shaving or other class improvement programs. Not part of a premium financing arrangement. Existing policy must be in force and premium paying. Accepted Carriers: MassMutual, AIG/American General, AXA Equitable, Guardian, MetLife, (Policies originally issued before on or before 8/2/2017). New York Life, Northwestern Mutual, Principal, Protective, Prudential. Platinum Pass cannot be used to replace any MassMutual policy or permanent coverage from any other carrier. Platinum Pass cannot be used for juvenile applications or with policies issued on a minor child with juvenile premium class.

Carrier	Mass Mutual	MOO	National Life	Nationwide	Nationwide
Program/Product Name	Express Path-Fluidless underwriting program	Automated Underwriting	EZ Underwriting	Executive Advantage	Intelligent Underwriting and Acceleration
Issue Ages	17-50	18-60	18-65	30-60	18-60 for Acceleration; all ages (up to product specific limits) for Intelligent
Risk Classes	Ultra Preferred, Select Preferred, Standard Non-Tobacco, Select Preferred Tobacco, Standard Tobacco	Preferred Plus, Preferred, Standard Plus and Standard and includes tobacco users	Elite, Preferred, Select and Standard rate classes are available. Express rate classes for over \$250,000 in face amount are available for FlexLife and PeakLife IULs only. Substandard rate classes are also available.	Preferred Plus, Preferred, Standard Plus and Standard	Non-Tobacco Preferred Plus, Non-Tobacco Preferred, Tobacco Preferred, Nontobacco Std Plus. Standard and better for Accelerated
Face Amount	Max coverage limit \$1MM	\$100,000 to \$2,000,000	Ages 18-50 up to \$3MM (FlexLife, PeakLife, TotalSecure, Living Life by Design) Ages 18-50 up to \$2MM (Term Series) Ages 51 - 60 up to \$1MM Ages 61-65 up to \$250,000	Up to \$20M	\$100,000 to \$2 million ages 18-50 and \$100,000 to \$1MM ages 51-60 for Acceleration; up to \$5 million for Intelligent
Available Product(s)	All term and individual whole life products	Term Life Answers (10, 15, 20 and 30 year) Income Advantage IUL and Life Protection Advantage IUL	All products	Nationwide IUL and VUL Accumulator	Nationwide YourLife® Guaranteed Level Term (10, 15, 20, 30) Nationwide No-Lapse Guarantee UL II Nationwide Indexed UL Accumulator II or Protector II New Heights Indexed UL Accumulator Nationwide YourLife® WL 100 Nationwide YourLife® 20-pay WL Nationwide VUL Accumulator Nationwide VUL Protector
Death Benefit Options		N/A	No restrictions	level or increasing	No restrictions
Premium		N/A	No restrictions		N/A
Riders	Waiver of Premium, Renewable Term Rider, Guaranteed Insured Rider, Life Insurance Supplement Rider and Additional Life Insurance Rider	No other insured rider or multiple lives on one application. Child rider is eligible as are all other riders.	No restrictions as long as they qualify for the rider	Long Term Care rider up to \$1.5M	Long term care rider
Average Processing Time		Underwriting decision is immediate upon submission of eApp	Complete the full application with your client, if the necessary criteria are met, the case will be approved immediately. If additional requirements are needed, the agent will be contacted by the underwriter.		7-14 days average for both Intelligent and Acceleration
Application		TLE Point of Sale eApp (TLE Traditional eApp will go away 2/4/20)	The application to be used is the iGo e-App available on the agent portal	e-app's only	Electronic applications only, must be eSigned and eSubmitted through iPipeline
Telephone interview Electronic interview		ExamOne telephone interview	N/A		Telephone: Approximatley 30 minutes
Notable Features/Differentiators		No random kick outs for audit purposes.		The program is for highly compensated executive with an income of \$150k or higher. UW Requirements are: MIB, MVR, pharmacy check and other digital data. An APS that includes a physical and labs OR and executive physical within the last 12 months. Financial questions and/or Personal financial supplement for amounts < \$10M. 3rd party financials for amounts > \$10M. Special remark noting Executive Advantage Program on application	If Accelerated is not possible, and alternative sources of data are insufficient, will consider client provided personal health records and exam results completed within the past 12 months. Some of the healthiest clients will not be accelerated simply because we don't have enough information to make a decision. Therefore, additional underwriting requirements will be needed to reach an underwriting decision. If not possible and alternative sources of data are insufficient, will consider client-provided personal health records and recent exam results, completed within past 12 months. Preferred and Preferred+ underwriting classifications are still available, even if clients are not eligible for acceleration. No random holdouts

Carrier	North American	Pacific Life	Pacific Life	Pacific Life Lynchburg	Pacific Life Lynchburg
Program/Product Name	WriteAway Accelerated Underwriting	Executive Class Underwriting	Simplified Underwriting (SUW)	Pacific Accelerated Life Pal + Promise Term Accelerated underwriting	Pacific Life+ (PAL+)
Issue Ages	18-50 (age nearest)	25-60	25-60	18-60	18-70
Risk Classes	Standard (tobacco and non tobacco), Preferred (tobacco and non-tobacco) and Super preferred. Flat extras are allowed for avocations and aviation only.	Preferred Nonsmoker, Preferred Smoker, Standard Nonsmoker and Standard Nonsmoker (excluded Substandard and table ratings, and any foreign residency or foreign long-term travel)	Preferred NonTobacco, Standard NonTobacco, Preferred Tobacco and Standard Tobacco	Standard or better risk classes	Any risk class including substandard
Face Amount	Up to and including \$1 million	Up to \$3 million	\$50,000-\$250,000 (Preferred NT and T have \$100k minimum)	Up to \$3 million	PL Promise Term: Up to \$3 million PL Promise GL: Up to \$2 million
Available Product(s)	ADDvantage Term (10 - 30 year) *stay tuned for additional products in Q2 2018	Indexed UL: Pacific Index Accumulator 4 2015, Pacific Indexed Performer LT Variable UL: Pacific Select VUL-Accumulation, Pacific PRIME VUL, Pacific Select VUL	All Pacific Life single life cash value life insurance products	Pacific Life Promise Term	PL Promise Term, PL Promise GUL
Death Benefit Options	No restrictions	Level or increasing	Contact Pacific Life	None	None
Premium	No restrictions	Full first year annual premium must be received in order to pay policy	N/A	n/a	n/a
Riders	No restrictions	All current riders for products are available except the following riders, which are not eligible: Accidental Death, Guaranteed Insurability, Waiver of Charges, Disability Benefit Rider, Children's Term Rider, Annual Renewal Term Rider-Additional Insured and Scheduled Increase Rider	All riders, except Accidental Death, Additional Insured, Children's Term, Disability, Guaranteed, Return of Premium, SVER and Waiver of Charges.		
Average Processing Time	Clients can typically have a decision in 48-72 hours.	Approximately 3 to 4 weeks	Pacific Life didn't have this metric at time of publication		
Application	SimpleSubmit which is an electronic application.	Tele-APP Life Ticket	Ticket can be submitted electronically or in paper form	E-ticket app with phone interview, approx 35-40 min	E-ticket with phone interview and paper applications
Telephone interview Electronic interview	Telephone: Approximately 15-30 minutes	Telephone: Approximately 30-45 minutes	Telephone: Approximately 30-45 minutes	about 35-40 min	If E-ticket approx. 35-40min.
Notable Features/Differentiators	As of 1/29/18 all states except California and Georgia are approved. If labs or paramedical exam are needed you will be notified. Carrier will order and case will continue to traditional underwriting.	No bodily fluids, no needles, no medical exams; Attending Physicians Statement (APS) required for certain applicants; Occupation: Highly compensated executives with no risk exposure (e.g. actuaries, architects, attorneys, dentists, doctors, office-based engineers and pharmacists); LIRP design: Minimum non-modified endowment contract (non-MEC) death benefit (level or increasing) with premiums illustrated at least 90% of Guideline Level Premium or 7-Pay Premium (no premium financing)	Best class not available. Client will be moved to traditional underwriting if not a fit for streamlined.		Requires physical with labs within past 12 months

Carrier	PennMutual	Principal				Protective
Program/Product Name	Accelerated Client Experience (ACE)	Accelerated Underwriting- effective Feb 15, 2021				Protective Life Underwriting Solution (PLUS)
Issue Ages	20-65 for automated UW	18-40	41-50	51-60	18-60	18-60
Risk Classes	Standard or better for automated UW	Standard, Super Standard, Preferred and Super Preferred	Standard, Super Standard, Preferred and Super Preferred	Standard, Super Standard, Preferred and Super Preferred	Standard, Super Standard, Preferred and Super Preferred	Standard or better
Face Amount	Up to \$7.5 million for automated UW	Up to \$3MM	Up to \$2.5MM for face amounts greater than \$2MM, DHD records will need to include results from an exam/lab within the prior 24 months. **Refer to Notable Features/Differentiators	Up to \$2.5MM for face amounts greater than \$1MM, DHD records will need to include results from an exam/lab within the prior 12 months. **Refer to Notable Features/Differentiators	Up to \$5MM, For issue ages 18-40 and face amounts greater than \$3MM; issue ages 41-50 and face amounts greater than \$2MM; and issue ages 51-60 and face amounts greater than \$1MM, DHD records will need to include results from an exam/lab within the prior 12 months. *Refer to Notable Features/Differentiators	Ages 18-45: \$100,000 - \$1,000,000 and Ages 46-60: \$100,000 - \$500,000
Available Product(s)	All products except survivorship VUL	Principal Term, Principal Universal Life Provider Edge II, Principal Universal Life Flex III, Principal Indexed Universal Life Flex II, Principal Indexed Universal Life Accumulation II, Principal Variable Universal Life Income IV	Principal Term, Principal Universal Life Provider Edge II, Principal Universal Life Flex III, Principal Indexed Universal Life Flex II, Principal Indexed Universal Life Accumulation II, Principal Variable Universal Life Income IV	Principal Term, Principal Universal Life Provider Edge II, Principal Universal Life Flex III, Principal Indexed Universal Life Flex II, Principal Indexed Universal Life Accumulation II, Principal Variable Universal Life Income IV	Principal Executive Variable Universal Life III	Protective Classic Choice Term, Protective Custom Choice UL, Advantage Choice UL, Indexed Choice UL and Lifetime Assurance UL
Death Benefit Options	No Restrictions	N/A	N/A	N/A	N/A	N/A
Premium	N/A	N/A	N/A	N/A	N/A	N/A
Riders	All riders available except Child Rider or Additional Insured Rider	No restrictions	No restrictions	No restrictions	No restrictions	No restrictions
Average Processing Time	Electronic application and electronic signatures	Turnaround as fast as 24 hours	Turnaround as fast as 24 hours	Turnaround as fast as 24 hours	Turnaround as fast as 24 hours	Average of 5-7 days from telephone interview.
Application	Electronic application and electronic signatures	Drop ticket must be used to submit all term applications up to \$3MM (except in NY).	Drop ticket must be used to submit all term applications up to \$2.5MM (except in NY).	Drop ticket must be used to submit all term applications up to \$2.5MM (except in NY).	Same application for any life insurance request	Submit EZ-App
Telephone interview Electronic interview	Online E-interview available	Telephone: Approximately 20-25 minutes. Online E-interview is available	Telephone: Approximately 20-25 minutes. Online E-interview is available	Telephone: Approximately 20-25 minutes. Online E-interview is available	Telephone: Approximately 20-25 minutes. Online E-interview is available	Telephone: Approximately 20 minutes
Notable Features/Differentiators	You can now do replacements and 1035 exchanges with ACE. Not approved in NY. A paper informal or formal application for this client has not been previously submitted.	For individuals who don't qualify for AU due to model score or knock out criteria, we'll review to see if digital health data (DHD) can be used to help underwrite them without an insurance exam. DHD records will need to include results from an exam/lab within the prior 24 months.	For face amounts greater than \$2MM, DHD records will need to include results from an exam/lab within the prior 24 months. For individuals who don't qualify for AU due to model score or knock out criteria, we'll review to see if digital health data (DHD) can be used to help underwrite them without an insurance exam. DHD records will need to include results from an exam/lab within the prior 24 months.	For face amounts greater than \$1MM, DHD records will need to include results from an exam/lab within the prior 12 months. For individuals who don't qualify for AU due to model score or knock out criteria, we'll review to see if digital health data (DHD) can be used to help underwrite them without an insurance exam. DHD records will need to include results from an exam/lab within the prior 12 months.	For issue ages 18-40 and face amounts greater than \$3MM; issue ages 41-50 and face amounts greater than \$2MM; and issue ages 51-60 and face amounts greater than \$1MM, DHD records will need to include results from an exam/lab within the prior 12 months. All individuals including those with a qualifying AU model score, will need to have exam results including labs within the prior 12 months. DHD records will need to include results from an exam/lab within the prior 12 months.	Protective will randomly hold out a small percentage of applicants who would otherwise qualify for accelerated underwriting and we will require an exam, fluids, labs and medical records for those applicants.

Carrier	Prudential	SBLI	Securian	Symetra	Symetra
Program/Product Name	PruFast Track	Accelerated Underwriting (AU)	WriteFit Underwriting	Accelerated UW Guidelines	Swift Term
Issue Ages	18-60	18-60	18-54	18-60	20-60
Risk Classes	Nonsmoker or better	All risk classes	Preferred Select Non-Tobacco, Preferred Non-Tobacco, Non-Tobacco Plus (on eligible products), Standard Non-Tobacco, Preferred Tobacco, Standard Tobacco *Ages 55-60 Prd and Prd Select classes only, No Standard class.	Standard to Super Preferred	Super Pref-STD for instant review or accelerated. Any rate class for fully underwritten
Face Amount	\$100,000 to \$3,000,000	\$100,000 to 750,000	Ages 18-50 up to \$3MM Ages 51-60 up to \$1MM	Ages 18-50 up to \$3MM Ages 51-60 up to \$2MM	\$100,000-\$3M
Available Product(s)	All Term Products (except PruTerm One), PruLife Custom Premier II, VUL Protector, PruLife Founders Plus UL, PruLife Index Advantage UL, and PruLife UL Protector	10, 15, 20, 25 and 30 year term, Whole Life	All single life products	All permanent life insurance products	10, 15, 20, 30 year term
Death Benefit Options	No restrictions	N/A	N/A		N/A
Premium	N/A	N/A	N/A		N/A
Riders	No restrictions	No restrictions on available	N/A		
Average Processing Time	Accelerated path may receive a decision within a few days. Optimized path may require an APS, paramed and/or lab tests which would add to the decision time.	Please contact SBLI	Average approval time 3 days		
Application	Worksheet or drop ticket	ZipApp, SBLI's drop ticket program, or a paper application	Quick eApp	Submit a paper application with both Part I and Part II completed.	Ipipeline
Telephone interview Electronic interview	Telephone: Approximately 20-30 minutes Online E-interview is available	Telephone: Approximately 25 - 45 minutes	Telephone: Approximately 30-45 minutes	N/A	N/A
Notable Features/Differentiators	Please note that cases will NOT be eligible for PruFast Track if medical requirements are submitted with the application or indicated to have been ordered. While we understand that historically, so of our distribution partners have preferred to order medical exams, given the challenging environment of COVID-19, Prudential has made the decision to take on the responsibility of ordering medical requirements in all cases and only if needed. Using sources such as electronic health records, we will determine whether an exam is required. We are also in the process of expanding the use of electronic medical records (Human API) along with other methods to drive fast decisions with minimal requirements. Some clients will be randomly selected for the Optimized path to monitor the quality of the statistical model to ensure consistent mortality results. Smokers will not qualify for the Accelerated decision.	Not available in New York or Montana. Application, prescription results, MIB, MVR and data analytics from public FCRA protected information are used for underwriting. There will be scenarios based on "for cause" impairments where we will obtain an APS or other requirements as we do today for traditionally underwritten business.	Less invasive underwriting without lab requirements Application will continue through to traditional underwriting if client isn't approved for WriteFit program. term and Orion IUL, from 0-\$250k, we do not offer full underwriting. It's in or out, if in, all std or better classes are available per product availability. With our WL products in that 0-\$250k range, it's in or out, std rates -- no full underwriting.	Symetra will run MIB, Rx and MVR. If client is standard or better and fit into parameters they will fit into the accelerated UW guidelines. If not, they will attempt to fully underwrite the case.	MIB, MVR, credit info will be ordered. If fit rules engine, can be instant issued. If not, can be sent for review/accelerated program. If needs full underwriting, additional exam/APS's will be ordered.