

# STRAIGHT THROUGH ACCELERATED UNDERWRITING GUIDELINES



SBLI Term and Whole Life cases benefit from our new streamlined application experience, AcceleRate. Cases that **qualify** for accelerated underwriting will be provided a real-time approval once the application is completed!

## IDEAL CUSTOMER PROFILE

The eligibility for accelerated underwriting is face amounts up to \$1,000,000, ages 18-50, and all risk classes.<sup>1</sup> Clients with the following characteristics are likely to qualify for a straight through approval with no examination or APS requirements:

- Not a highly sub-standard medical risk
- No indication of heavy shopping activity with poor disclosure
- Not recently declined by another carrier without knowledge of details
- No indication of adverse financial profiles, such as:
  - Bankruptcy history
  - Heavy lien, judgement, heavy collection or bad debt activity
  - Unemployed clients (with exception of homemakers and retired)
  - Clients with minimal household earnings

### HERE ARE EXAMPLES OF ACCEPTABLE CONDITIONS:

- Acute Bronchitis
- Acute pancreatitis
- Attention Deficit Hyperactivity disorder controlled on one medication
- Basal/Squamous Cell (<3 total lesions removed, last one greater than 6 months ago).
- Benign Heart Murmur
- BMI up to 38
- Depression (diagnosed >1 year, controlled on no more than 1 medication)
- Gastric bypass/banding/sleeve (greater than 5 years)
- Hypercholesterolemia treated with maximum total cholesterol not exceeding 300
- Hyperthyroidism/hypothyroidism.
- Hypertension controlled (on treatment)
- Iron deficiency anemia (most causes)
- Marijuana – occasional use < 11 a month
- Mild or exercised induced Asthma not treated with steroids
- Polycystic ovarian syndrome
- Sleep Apnea- mild and CPAP compliant diagnosed over 1 year
- Treated Anxiety on no more than one medication and diagnosed over 1 year ago
- Certain aviation criteria:
  - Paid Aviation/Commercial Pilots (flying in the U.S. or Canada for major airlines)
  - Paid Aviation/Other
  - Instructors
  - Private Aviation
    - Min. of 1,000 solo hours
    - Max. of 300 flying hours annually
    - No Aviation sport activities
    - Clear MVR in the past 5 years
    - No FAA violations
  - Student Pilots

**Contact the Brokerage Sales Desk at 1.888.224.7254 (Option 1) or [Brokerage@sbli.com](mailto:Brokerage@sbli.com) for more information about our unique AcceleRate underwriting experience.**

<sup>1</sup>Some accelerated underwriting cases may be moved to traditional underwriting. Ages 51-74 are traditionally underwritten. Policy Form Series: B-56, 21-P-PWL, 21-P-PSP-WL. For the education of producers/brokers only. Not for use with the public. The Savings Bank Mutual Life Insurance Company of Massachusetts, Woburn, MA. NAIC #70435. ©2023 All rights reserved. 06/2023