

LIFE INSURANCE UNDERWRITING

Underwriting pathways

Allianz now offers three underwriting pathways for a smooth and seamless application process. Your client may qualify for exam-free and lab-testing-free underwriting depending on their individual situation.

Innovative data collection capabilities make it possible for qualified applicants to be approved with just their completed application package – or, with just the addition of existing medical records. If your client doesn't qualify for one of these "fluidless" paths, they will be automatically routed to the Classic underwriting process. For the best experience, we recommend you apply using our electronic application with ePHI.

ACCELERATED UNDERWRITING

- Ages: 18-60
- Face amounts up to \$3M
- Standard Risk Class or better (Tobacco and Non-Tobacco)
- Uses electronic sources for data collection
- Results will be one of the following:
 - UW offer;
 - UW decline; or
 - Automatically route to Classic/full underwriting

BOOSTED UNDERWRITING

- Ages: 18-60
- Face amounts \$3,000,001-\$5M
- Standard Risk Class or better (Tobacco and Non-Tobacco)
- Uses electronic sources for data collection
- Age-appropriate physical exam and labs within the past year collected via EHR (electronic health records) or Traditional APS
- Results will be one of the following:
 - UW offer;
 - UW decline; or
 - Automatically route to Classic/full underwriting

CLASSIC UNDERWRITING

- Follows our traditional underwriting guidelines

Take full advantage of our streamlined digital experience

From preparing and submitting applications to servicing inforce policies:

- **Electronic application submission:** Apply**NOW**, available on the Allianz® website under Forms and Materials. Accessible for iGo via iPipeline.
- **Life new-business dashboard:** One online dashboard for monitoring your pending and issued business.
- **ePHI (electronic personal history interview):** Web-based questionnaire enables the personal history interview to be completed online.
- **e-delivery with e-signature:** Policy documents can be reviewed and signed online.
- **Manage premium payments (online EFT):** Clients can set up and manage online payments for their life insurance policy.
- **My PolicyPro:** Online access for you and your client to inforce policy information – including policy values, riders, and allocations.



CONTACT YOUR ALLIANZ® REPRESENTATIVE if you have questions about our underwriting process and digital capabilities.

This content does not apply in the state of New York.

Guarantees are backed by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America (Allianz).

Products are issued by Allianz Life Insurance Company of North America, 5701 Golden Hills Drive, Minneapolis, MN 55416-1297. 800.950.1962
www.allianzlife.com

Product and feature availability may vary by state and broker/dealer.

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