



# Rising to meet your clients' needs with **speed and simplicity**

Our accelerated underwriting (AUW) limits doubled to \$4 million, making instant and exam-free decisions from Banner Life Insurance Company, a Legal & General America company, available for eligible applicants.

Because of our commitment to innovation, over **40%<sup>1</sup> of people** who apply for a term life insurance policy with Banner Life receive an instant decision, while **73%<sup>2</sup>** are approved for an exam-free decision through AUW.

## Who may qualify for AUW?

AUW is an option for those between the ages of 20 and 60. Things that could disqualify an applicant include weight, chronic or long-term illness, major medical condition, recent bankruptcy and other factors related to health and finances.

## How does AUW work?

Accelerated underwriting streamlines the process by leveraging advancements in technology and replacing traditional lab work with electronic or traditional medical records significantly reducing the time it takes to provide a decision.

If your clients don't qualify for AUW, we keep them on the path to a decision – even those with certain medical conditions or financial histories. If they don't qualify for instant decision or exam-free paths, they may qualify for our Lab Lift exam substitution program, or move on to a lab-only or full underwriting path.

## How long does it take?

Thanks to AUW, we've significantly reduced time to coverage. In fact, over 40%<sup>1</sup> of applicants will receive an instant decision, while 68%<sup>3</sup> will have decisions in 10 days or less.

## What do we need to review?

Through AUW, instant and exam-free decisions are made based on basic application information. No further documentation will be required.

[Learn more about our underwriting paths ›](#)

<sup>1</sup> Metric reported for full month December 2024. "Instant decision" is defined as total instant decisions as a percentage of total decisions from all business submitted through Horizon in December 2024.

<sup>2</sup> "Exam-free decision" is defined as total exam-free decisions as a percentage of total decisions from all business submitted through December 2024. "Exam-free decision" percentage includes instant decisions.

<sup>3</sup> Metrics reported YTD through December 2024. Rate is the percent of applications that reached a decision in 10 days or less upon submittal compared to the total number of decisions.

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