

# A closer look at Fast Lane Accelerated Underwriting

**This FAQ document is intended to address additional questions producers have asked since the Accelerated Underwriting (Fast Lane) program launched.**

Fast Lane is a dynamic approach to underwriting your cases. Rather than completing a full traditional medical exam with labs, Fast Lane streamlines the process, using:

- The application you already know
- Authorization for our underwriting team to use a variety of personal consumer information sources to complete the underwriting process

## What do you mean by a “dynamic underwriting approach?”

Fast Lane gets your client’s application underwritten quickly, without the inconvenience and intrusion of collecting a full paramed exam with labs. Fast Lane is adaptive. With Fast Lane, it is assumed that all policies meeting the age and face amount eligibility requirements will flow through the accelerated underwriting process. However, if an applicant is found to be ineligible for Fast Lane, our team will quickly notify you of any necessary traditional underwriting requirements.

## What will Fast Lane underwriting do for me, as a producer? Why would I want to do this?

Fast Lane underwriting makes it possible to move cases from application to issued in a few days. When cases go from application to issue/paid in days, you can move on to your next opportunity. Fast Lane is simplified for your clients.

## What is UnderRight Life and how does it work with Fast Lane?

UnderRight Life is a web-based tool that can help you, as a producer, determine a potential underwriting class and possible Fast Lane eligibility for an applicant. To download the tool to your mobile device or tablet, visit [UnderRightLife.com](http://UnderRightLife.com) and save the web address as a shortcut on your home screen.

## Fast Lane Eligibility and Exclusions that would move an application to traditional underwriting

Excluded conditions include (but are not limited to) the following:

- |                       |                                |                                 |
|-----------------------|--------------------------------|---------------------------------|
| Alcohol or Drug Abuse | Bipolar                        | Cancer                          |
| COPD or Emphysema     | Crohn’s Disease                | Diabetes                        |
| Heart Attack          | Heart Disease or Heart Surgery | Melanoma                        |
| Multiple Sclerosis    | Peripheral Artery Disease      | Peripheral Vascular Disease     |
| Rheumatoid Arthritis  | Stroke                         | Transient Ischemic Attack (TIA) |
| Ulcerative Colitis    |                                |                                 |

Ages	Face Amount	Products:
18-50	through \$2 million	<ul style="list-style-type: none"> <li>• Lifetime Builder ELITE 2020</li> <li>• Lifetime Foundation ELITE</li> <li>• Global Accumulator</li> </ul>
51-55	through \$1 million	
56-60	through \$500K	

### Rate Classes include:

Premier Non Tobacco, Preferred Non Tobacco, Standard Non Tobacco, Preferred Tobacco and Standard Tobacco.

### Riders available, subject to plan and issue age guidelines:

Accelerated Access Rider, Terminal Illness Rider, Accidental Death, Primary Insured, Wellness for Life®, Waiver of Monthly Deductions, Waiver of Specified Premium, and Waiver of Surrender Charge Due to Confinement.

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**What are the application requirements for Fast Lane?**

Fast Lane will use the same fully completed application that you're familiar with along with typical application support forms (i.e. HIPAA, replacement forms, etc.)

Formal applications will be considered "In Good Order" provided all sections are fully completed. As always, it is critically important to submit applications in good order, after careful review.

**How do you determine if my client's application qualifies for Fast Lane?**

In addition to reviewing the application, we consider MIB Inc., prescription database results and motor vehicle report. Also, we have partnered with a risk management vendor that uses a statistical model to assist us in determining which clients are the very best candidates for life insurance coverage issued without traditional medical requirements. Also, for audit purposes, a random sample of applications will be held out and processed through traditional underwriting.

**Do applicants have a chance to review and refute information used in the underwriting decision process?**

Yes. The databases are Fair Credit Reporting Act (FCRA) compliant and all information received from them is disclosable to the proposed insured. Applicants may work directly with database companies to resolve any questions they may have about those records. Your underwriter can provide contact information on a case-by-case basis.

**What potential non-medical items could cause my client's application to move from Fast Lane to traditional underwriting?**

- Items on their driving record, ex: DUI or multiple speeding tickets (within the past 5 years)
- Unresolved bankruptcy, judgment or lien (within the past 5 years)
- Decline or substandard offer from another carrier (within the past 12 months)
- If any coverage was placed in force with another carrier within the past 24 months

**Is Fast Lane optional or do I have to send all my apps through that way?**

All eligible applications will begin with Fast Lane. Underwriting will advise you if additional requirements will be needed to complete the underwriting process.

**If I think my client would do better with traditional underwriting, can I re-submit to get a different offer using traditional underwriting?**

No. We are very confident Fast Lane will give your client the best possible risk class more quickly and with less inconvenience.

**If my case ends up in traditional underwriting, should I expect it to take longer?**

Not significantly. While traditional underwriting does take longer, starting in Fast Lane will not cause significant delays in the underwriting process. We will meet our existing service standards.

**Is this a simplified issue underwriting program?**

No. While we expect that this will be a less complicated process for the agent and the applicant, it is not a simplified issue program.

**Can Foreign Nationals qualify for Fast Lane?**

No. Fast Lane is not eligible for Foreign Nationals.

## FAST LANE AND EXISTING POLICIES

### **Can existing clients qualify for more coverage through Fast Lane Underwriting?**

Yes. Existing clients can apply for additional coverage with a new application. The total amount of all coverage for any insured must remain under the amount limit for their age to qualify for Fast Lane. Fast Lane will not be used for face amount increases on in-force policies.

### **Is Fast Lane available for in-force policy changes that require underwriting?**

No. There will be no change to the policy change process or requirements.

### **Policy Issue**

If the case has been approved as applied for and a signed illustration has been received, the policy will be issued with out delay along with any delivery requirements.

If the case has been approved other than applied for, Global Atlantic will contact you for issue instructions and any issue requirements such an illustration (unsigned if we have already received a signed illustration).

## CONTACT US

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