Underwriting Guidelines for Life Insurance

LITE App Requirements

The process for LITE APP consists of the interview being completed and if needed, the examiner obtaining measurements (height, weight, blood pressure, blood/urine, etc). If you are using connected eApp, the interview order will be placed within 48 hours. If you use the print and wet sign signature option, you will **not** need to fax the request to ExamOne. The order will be placed by the Home Office. The interview must be completed prior to any necessary exam requirements being ordered. Below is the call center only number and hours.

Call Center hours: 877-344-2321
Monday - Thursday 7:00am - 11:00pm
Friday 7:00am - 9:00pm
Saturday 8:00am - 4:30pm
**Central Time Zone

Accessing Online Lab Results

1. Go to https://Applicant. ExamOne.com
2. Register and be sure to include the bar code number on the sticker that was affixed to the Important Applicant Information brochure supplied by your examiner.
3. You will receive an email notification when results are available.
4. Simply follow the link in the email, and log in using your username and password
5. Read and accept the Terms of Use on the site
6. Get results

Rate Reductions

For rate reductions, complete the full application including the HIPAA authorization form. Submit the full application to the Home Office. The Home Office will order any necessary requirements.

Oral Fluids

For non-tobacco rate reduction requests, oral fluids will be required. The Notice and Consent form (if required by the state) must be read and signed by the proposed insured before an oral fluid specimen is collected. You, as the agent, are responsible for collecting this oral fluid specimen. Please note that a paramed may not collect the specimen. If we receive one from a paramed that was authorized by you, your account will be debited to cover this cost.

Underwriting Requirements – Note

- Coverage on in-force policies from previous Underwriting Fair events or Simple Term (non-fully underwritten plans) will be combined with Accelerated Underwriting coverages to determine underwriting requirements, regardless of the age of the previous coverage.
- All coverages in force within the last 2 years will be combined with any new application coverage. This total amount will be used to determine underwriting requirements.
- All total coverage in force will be combined with new applications for financial justification/need.

  -**Personal Insurance** – Need personal income, unearned income and net worth information.

Ages	Factor X Earned Income
To age 30	25-30
31-40	20-25
41-50	15-20
51-60	10-15
61-65	8-10
66-70	5-7
>70	IC

  -**Business Insurance** – Need personal insurance information, plus worth of business, fair market value, profits (retained earnings), insurance on other officers and ownership percentages.

- Do not collect premium for cases above $1,000,000 of face amount.
- Do not collect premium if either of the questions on the Temporary Life Insurance Agreement is answered "yes" or left blank, or the amount of insurance is above $1,000,000.

Contacts

Life Client Service:	800-247-4170 Options 2-1-4 for pending life questions
Life Underwriting:	800-247-4170 Options 2-1-5 + Underwriter's 4-digit extension email: LifeUnderwriting@fbfs.com
Illustration Questions:	877-854-7959
Fax Submitted Pending Issue to:	800-981-7809
Fax Issued Pending Delivery to:	800-981-7809
Check Pending Reports via:	HomeField > Keys to Success > Reports>Pending Report

For Life applications, make checks payable to Farm Bureau Life Insurance Company.

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Underwriting Requirements

The Home Office will order any necessary requirements.

Age	$100,000 or less	$100,001 to $250,000	$250,001 to $500,000	$500,001 to $1,000,000	$1,000,001 to $3,000,000	$3,000,001 And Over
0-17	eApp - Juvenile Application *MVR MIB	eApp - Juvenile Application *MVR MIB	eApp - Juvenile Application *MVR MIB IRIX RX Medical Data APS -Discretionary Financials	eApp - Juvenile Application *MVR MIB IRIX RX Medical Data APS Financials	Contact UW eApp - Juvenile Application *MVR MIB IRIX RX Medical Data APS Financials	Contact UW eApp - Juvenile Application *MVR MIB IRIX RX Medical Data APS Financials
18-60	LITE APP Interview MVR MIB ExamOne Rx Profile Instant ID LRC Milliman IRIX + Credit Medical Data	LITE APP Interview MVR MIB ExamOne Rx Profile Instant ID LRC Milliman IRIX + Credit Medical Data	LITE APP Interview MVR MIB ExamOne Rx Profile Instant ID LRC Milliman IRIX + Credit Medical Data	LITE APP Interview Blood Profile Urine Specimen Measurements MVR MIB ExamOne Rx Profile Instant ID LRC Milliman IRIX + Credit Medical Data	LITE APP Interview Blood Profile Urine Specimen Measurements MVR MIB ExamOne Rx Profile Instant ID LRC Milliman IRIX + Credit Medical Data APS - Discretionary Financials - Discretionary	LITE APP Interview Blood Profile Urine Specimen Measurements EKG MVR MIB ExamOne Rx Profile Instant ID LRC Milliman IRIX + Credit Medical Data APS Financials
61-69	LITE APP Interview Blood Profile Urine Specimen Measurements MVR MIB ExamOne Rx Profile Instant ID LRC Milliman IRIX + Credit Medical Data APS - Discretionary	LITE APP Interview Blood Profile Urine Specimen Measurements MVR MIB ExamOne Rx Profile Instant ID LRC Milliman IRIX + Credit Medical Data APS - Discretionary	LiteAPP Interview Blood Profile Urine Specimen Measurements MVR MIB ExamOne Rx Profile Instant ID LRC Milliman IRIX + Credit Medical Data APS - Discretionary	LITE APP Interview Blood Profile Urine Specimen Measurements MVR MIB ExamOne Rx Profile Instant ID LRC Milliman IRIX + Credit Medical Data APS - Discretionary **Financials	LITE APP Interview Blood Profile Urine Specimen Measurements MVR MIB ExamOne Rx Profile Instant ID LRC Milliman IRIX + Credit Medical Data APS **Financials	LITE APP Interview Blood Profile Urine Specimen Measurements EKG MVR MIB ExamOne Rx Profile Instant ID LRC Milliman IRIX + Credit Medical Data APS **Financials
70-up	LITE APP Interview Blood Profile Urine Specimen Measurements Functional & Cognitive MVR MIB ExamOne Rx Profile Instant ID LRC Milliman IRIX + Credit Medical Data APS - Discretionary	LITE APP Interview Blood Profile Urine Specimen Measurements Functional & Cognitive MVR MIB ExamOne Rx Profile Instant ID LRC Milliman IRIX + Credit Medical Data APS - Discretionary	LITE APP Interview Blood Profile Urine Specimen Measurements Functional & Cognitive MVR MIB ExamOne Rx Profile Instant ID LRC Milliman IRIX + Credit Medical Data APS	LITE APP Interview Blood Profile Urine Specimen Measurements Functional & Cognitive MVR MIB ExamOne Rx Profile Instant ID LRC Milliman IRIX + Credit Medical Data APS Financials	LITE APP Interview Blood Profile Urine Specimen Measurements EKG Functional & Cognitive MVR MIB ExamOne Rx Profile Instant ID LRC Milliman IRIX + Credit Medical Data APS Financials	LITE APP Interview Blood Profile Urine Specimen Measurements EKG Functional & Cognitive MVR MIB ExamOne Rx Profile Instant ID LRC Milliman IRIX + Credit Medical Data APS Financials

*MVR 14-17 if applicable
**Financials at age 65+ at $500,001 and above
AUW - Ages 18-60 and face amounts $100,000-$500,000. The Home Office will order any necessary requirements.

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Accelerated Underwriting Key Terms and Explanations

APS/Financials Discretionary refers to the medical records or tax returns if the underwriter feels they are necessary to make the decision. Not required but may be requested occasionally.

ExamOne Rx Profile is the prescription profile ordered and received by ExamOne. This information will be used by ExamOne to aid in developing medical history during the interview process.

Instant ID is a service provided by Lexis/Nexis to verify the identity of the applicant. This helps protect us against fraud.

LITE APP Interview is the telephone interview the applicant completes with ExamOne. The interview covers personal and medical history typically asked on the application or during the examination.

LRC (Life Risk Classifier) is a report received by Lexis/Nexis. It looks at financial history (bankruptcies, criminal history, property ownership), consumer credits history (payment history, collections, established credit history) and MVR violations. It combines this information to provide a score to predict mortality equal to mortality on cases that are medically underwritten.

MIB (formerly known as Medical Information Bureau) is a reporting agency where member insurance companies share medical information on applicants. When applying for insurance, MIB is contacted to see if the applicant has applied for insurance with other companies and if so, was any medical information discovered? It helps companies against anti-selection.

Milliman IRIX + Credit/Medical Data is a prescription profile supplied by our vendor, Milliman. It looks at prescriptions (how often filled, doctor prescribing, dates prescribed) and looks at credit information along with medical data submitted by doctors to health insurance providers and determines a score to predict mortality equal to mortality on cases that are medically underwritten.

Measurements refers to the physical measurements obtained by ExamOne examiners. This will consist of height, weight and 3 blood pressure readings.

MVR stands for Motor Vehicle Report.

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