Accelerated Underwriting eligibility

Better experiences begin with knowing what qualifies.

The need for medical records (APS/EHR) or exams is determined by evidence collected during the Horizon digital application process. This includes disclosures by the applicant, prescription history, medical claims data and other third-party data.

Eligibility parameters

- Ages 20-60, up to $5,000,000*
- Ages 61-70, up to $500,000* (APS required)
- OPTerm with any duration

*Including total coverage in force and applied for with Banner Life Insurance Company and William Penn Life Insurance Company of New York

Excluded conditions

These conditions can make an applicant ineligible for accelerated underwriting. This list is not necessarily all-inclusive and may be subject to change.

- Bipolar Disorder
- Blood Disorders
- Cancer (except Superficial Basal or Squamous Cell Carcinoma)
- Cerebral Vascular Disease (such as stroke or TIA)
- Chronic Kidney Disease
- Chronic Obstructive Pulmonary Disease (COPD) / Emphysema
- Cognitive Disorders
- Crohn’s Disease
- Heart Attack / Heart (Cardiac) Disease
- Heart or Blood Vessel Surgery / Disease
- Hepatitis B and C
- Liver Disease
- Muscular Dystrophy
- Pancreatitis
- Parkinson's Disease
- Paralysis
- Substance Abuse / treatment within 10 years or polysubstance abuse ever
- Systemic Lupus

Lifestyle factors to consider and third-party data

Lifestyle factors, whether admitted or identified by third-party data, may have an impact on underwriting. In some cases, an applicant may become ineligible for accelerated underwriting.

Factors include but not limited to:

- Bankruptcies
- Criminal history
- Driving history
- Property ownership

Exam-free cases will be monitored post-issue to confirm the disclosures provided by the applicant. Information may be reviewed and addressed with your client if we discover any material differences.