

Accelerated Underwriting paths

Better coverage begins with a better underwriting experience.

Our underwriting paths for OPTerm adapt to meet the needs of your clients, offering options that help provide protection and streamline the decision-making process to deliver results as efficiently as possible. We don't expect applicants to be perfect. While others might turn your clients away because of certain medical conditions or financial history, we keep them on the journey to a decision.

Instant decision	Exam-free	Full underwriting
<p>Using digital application data only, same-day decisions are possible.</p> <ul style="list-style-type: none"> • Ages 20-60 up to \$5 million • OPTerm with any term duration • Information utilized: <ul style="list-style-type: none"> • Disclosures by applicant • Height and weight • Prescription history, medical claims data, and other third-party data. • Lifestyle habits • Financial information 	<p>Our exam-free pathway eliminates the need for an exam.</p> <ul style="list-style-type: none"> • Ages 20-60 up to \$5 million • Ages 61-70 up to \$500,000 <ul style="list-style-type: none"> • APS required • Certain medical history may not qualify 	<p>Some clients may require full underwriting, which can involve ordering further requirements.</p> <p>Our team will reach out to keep you informed along the way.</p>
<p> Same-day decision</p>	<p> 15.5 calendar days with APS, 5.9 without¹</p>	<p> 29.3 calendar days²</p>

Eligibility is determined by multiple factors including age, health, build, lifestyle and financial information. Applicants who do not qualify for one path will automatically move to the next appropriate option.

We're here for better underwriting experiences

Learn more about our eligibility requirements

[Learn more](#)



¹Metric reported for full month of October 2025 for all applications submitted through Horizon receiving a decision during that period. "Cycle time" is defined as the average number of calendar days required to make the first decision on an application. Metric is based on submit to decision calendar days which includes weekends and holidays. Exam-free defined as RUW No Evidence w/o RTM, RUW No Evidence w/RTM, and RUW Exam.

²Metric reported for full month of October 2025 for all applications submitted through Horizon receiving a decision during that period. "Cycle time" is defined as the average number of calendar days required to make the first decision on an application. Metric is based on submit to decision calendar days which includes weekends and holidays. Full Underwriting defined as RUW Exam, RUW APS, and RUW APS/Exam.

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