Accelerated Underwriting paths

Better coverage begins with a better underwriting experience.

William Penn Life Insurance Company of New York offers your clients multiple underwriting paths, helping you get them the coverage they want without overcomplicating the process. Our exam-free and Lab Lift options cut down on application time and make things smoother for everyone.

Exam-free	Lab Lift	Full underwriting

Instant and accelerated decisions (within 48 hours) available for qualified applicants, no APS required.
 	
• Requires drop ticket through AppAssist
• Standard Plus or better
• No policy lapse or internal replacement within the last two years
• Maximum face amounts dependent on applicant's age and policy term length
  • Ages 20-50
  • Term lengths from 10-30 years
	Accelerated option for customers who don't initially qualify for exam-free. Uses an APS instead of an exam.
	
	• Requires physical and blood work within the last 18 months
	• Ages 20 – 60
	• $2,000,000 maximum face amount, including in-force coverage
	• Requires Lab Lift Program Cover Sheet (LP-203) at the time of application
		Customers who aren't eligible for exam-free or Lab Lift decisions are automatically moved to our full underwriting process.
		
		Our underwriting team will reach out if necessary and to keep you in the loop along the way.

Eligibility for AUW is determined by factors including age, health, build, lifestyle, and financial information. Applicants who don't qualify for one path will automatically move to the next option.

We're here for better underwriting experiences

Learn more about our eligibility requirements

Learn more