

# **Underwriting Quick Tips**

As accuracy and precision are of paramount importance with our organization, we wanted to provide helpful information in advance related to how our underwriting process works.



### **All Fully Underwritten Products**

A cheat sheet with requirements for Fully Underwritten Life Insurance can be found here:

• https://www.sofn.com/wp-content/uploads/2019/05/Requirements-chart.pdf

#### Who does what?

- Headquarters orders inspection reports, Scriptcheck, MVR and APS
- Agent arranges for para-med, labs, and EKG's via ExamOne\*

\* Requirements are ordered through **ExamOne**. If you do not yet have an account set up with **ExamOne** for Sons of Norway, please contact Caryn Buss (her contact information is included to the right):

#### **Caryn Buss**

**ExamOne**, A Quest Diagnostics Company Strategic Account Executive Caryn.S.Buss@examone.com ExamOne.com

## **Simplified Issue Underwriting**

- MIB (Medical Information Bureau)
- MVR (Motor Vehicle Report)
- Health PiQture (Personal Diagnosis History, Prescription History, Lab Results, and other pertinent information)



All Simplified Issue Underwriting is facilitated by the home office

### **Questions?**

Email: underwriting@sofn.com

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