



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