



Making business easier during these unprecedented times

Allianz Life Insurance Company of North America (Allianz) is excited to announce that we are implementing new business and underwriting changes to help make doing life insurance business with us easier in the current environment.

- **Accelerated Underwriting expanded** from \$1.5 million to \$3 million. In addition, Premium Finance business will now be able to go through Accelerated Underwriting, assuming it meets the program guidelines.

Program guidelines that remain unchanged:

- Ages 25-60
- Preferred nontobacco or Preferred Plus nontobacco risk classes
- Requirements: MIB, MVR, Rx, UWCRPT and PHI

Until further notice, we will consider any case submitted March 16, 2020 and later that has not yet been referred for full underwriting. Keep in mind, Accelerated Underwriting is not offered for several countries of birth or residence with a higher prevalence of hepatitis B/C. Please contact your underwriter if you have specific questions regarding impacted situations. Full underwriting may still allow the client to qualify for our best risk class.

- **Offering alternatives to exam requirements**

If your client does not qualify for Accelerated Underwriting, we have the ability to make fully underwritten decisions using the following alternative information sources. Consider these options instead of Allianz initiated labs up to the ages, death benefit amounts, risk classes, and recency of the alternative sources outlined below **until further notice**. An exam must always be scheduled first,

however, if unable to complete within 30 days of submission, this option is temporarily available.

| Age | Death benefit amount | Available risk classes | Acceptable alternative info sources | Acceptable recency of alternative info sources |
|--------|----------------------|------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|
| 18-60* | Up to \$3M | All (no rated)** | <ol style="list-style-type: none">1. APS2. Other insurance exam results with exam questions, physical measures, and full lab results3. Electronic health or medical records (agent provided)***4. Personal Health Record provided by customer that includes a visit within the last 12 months | Within the past 12 months |

*MIB, MVR, Rx, and UWCRPT (25 and older where available) will also be required.

**Risk class is dependent upon depth of detail provided.

***Internal orders open in approximately three weeks.

We understand that we are facing unprecedented times and we remain committed to supporting all of our clients' and financial professionals' needs. Allianz will continue to monitor the environment and remain agile to ensure new process changes are communicated as developments continue in the coming weeks.

For questions, call the Life Case Design Team at 800.950.7372.

Allianz Life Insurance Company of North America

www.allianzlife.com

Guarantees are backed by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America.

Products are issued by Allianz Life Insurance Company of North America, PO Box 59060, Minneapolis, MN 55459-0060.

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