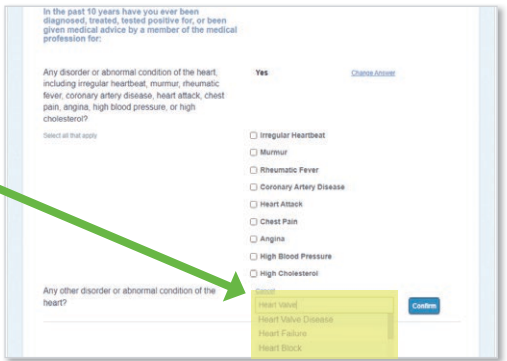
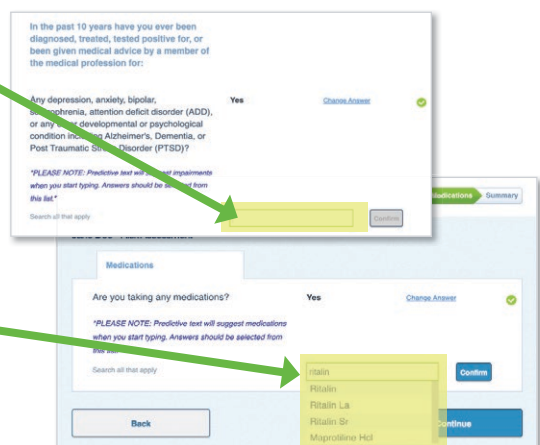


# Best Practices to Increase Auto Decisions

## Common Reasons Apps Do Not Qualify for Straight-Through Processing

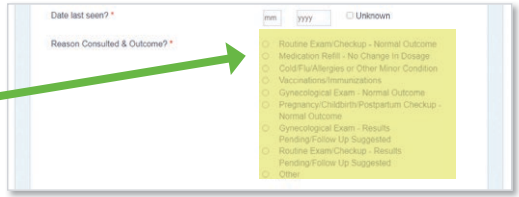
<b>Reason:</b>	Medical conditions are typed free-form into eApp.
<b>Solution:</b>	<ul style="list-style-type: none"> <li>Choose from the picklist of conditions whenever possible.</li> <li>For conditions not in the picklist, select from the predictive text drop-down.</li> <li>Do not free-form type the medical conditions or medications.</li> </ul> 
<b>Reason:</b>	Medication information or dosages are included in the medical conditions question.
<b>Solution:</b>	<ul style="list-style-type: none"> <li><b>Do not include medication information</b> in the text field.</li> <li>Medications should be selected from the predictive drop-down list in the "Are you taking medications" question.</li> <li><b>Do not include medication dosages</b>, e.g. "10 mg" or "2 times per day," in the text field. If the dosage information is necessary, <i>the app will ask for it.</i></li> </ul> 

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<b>Reason:</b>	Reason for last consultation is missing.
<b>Solution:</b>	<ul style="list-style-type: none"> <li>Choose from the picklist of options.</li> <li>Do not choose "Other" if one of the preceding options covers the reason for last visit.</li> </ul> 
<b>Reason:</b>	Juvenile face amounts.
<b>Solution:</b>	<ul style="list-style-type: none"> <li>The app will not qualify for straight-through processing if: <ul style="list-style-type: none"> <li>Juvenile exceeds maximum allowed face amount (&gt;\$1MM).</li> <li>Siblings are not equally insured.</li> <li>Juvenile applied for insurance is greater than the insurance for both parents. At least one parent should have the same or greater applies for/inforce coverage.</li> </ul> </li> </ul>
<b>Helpful Hints</b>	<ul style="list-style-type: none"> <li>Premium Information – avoid choosing <b>other</b> when possible.</li> <li>Do not order Labs &amp; APS unless requested by the UW or required based on Age/Face amount: <ul style="list-style-type: none"> <li>EZ Underwriting limits are up to \$3M for UL/IUL. Consult the Underwriting Guide for EZ Underwriting limits.</li> <li>If LABS/APS required due to age/face, remember you'll now see this through Instant Communication at application submission.</li> </ul> </li> </ul> 