



## New Business and Underwriting Best Practices

Your new business can be managed more efficiently with greater transparency and innovative technology. Follow our best practices to avoid common mistakes.

### Best Practices to Increase Instant Decisions



Choose an answer from the **e-App picklist**, and only select “Other” when there are no choices that represent the answer.



**Document Medical Conditions** on application. Clarifying questions are presented on the application to prompt information that may be omitted.



**Medications** that are reported on the application should always have the corresponding medical condition noted as well. *Example: If a client reports taking Metformin on the "Are You Taking Medications" question, "diabetes" should be answered within the health history section.*



Ensure **Primary Care visits** are up to date and meet requirements. Juveniles from birth to six years of age must be seen by a primary care physician within the last 12 months. Juveniles seven to 15 years of age and adults age 60 or older must be seen by a primary care physician within the last 24 months.



Validate **Household Income** on the agent report.

## Best Practices for Getting Applications Auto-Issued



Use **underwriting quotes** powered by [XRAE](#) via the Agent Portal to increase approved as applied for decisions. **XRAE gives you real time tentative quotes and the option to email an Underwriter if additional review is required.**



**Reserve Agent Remarks** for only those remarks which impact underwriting of the case.



**Collect accurate client banking information** and take note of any prompts that suggest there may be incorrect banking information.



**Prepare your customer** for the possibility of instant approval and same day issue.



**If exams and labs are needed, prepare your customer to expect a call** from the exam company designated by National Life Group within 24-48 hours. Click [here](#) to see which exam company is used in your client's state.



**eDelivery** is the primary policy delivery method for all Life and Annuity policies issued by National Life. **Policy eDelivery is fast, simple, and can be incredibly convenient** for both you and your client. If your client requires a paper policy, please decline eDelivery in DocuSign.



Take advantage of your ability to integrate your illustrations in eApp.



Only attach documents if prompted in eApp or requested by your Case Manager or Underwriter.

## Best Practices for New Business Using the Agent Portal or Agent App



**Download Agent Mobile App** and sign up for push notifications.



**Check the status of your application** and view case communication on the Agent Portal or App. **The Agent Action Required section** identifies outstanding Underwriting requirements that you need to focus on.



**Upload documents on the Portal/App** for immediate acknowledgment of receipt, visibility on the agent portal, and enhanced security.

- Upload document and choose the requirement type from a list of outstanding requirements on the policy



**Medical Requirement statuses** are now available on the Agent Portal and App by clicking on the Status link

Prepare your customers to potentially receive a call to schedule exams/labs with 24–48 hours.



**Send messages** to your Case Manager and Underwriter using Case Communication on the Agent Portal or Agent App.