



# Nationwide<sup>®</sup> Intelligent Underwriting

Streamlined. Simple. Smart.

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**Your step-by-step guide**

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## What is **Intelligent Underwriting?**

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Nationwide® Intelligent Underwriting is a streamlined approach to the life insurance application process — one that will greatly save time for you, your staff and your clients.

# Intelligent Underwriting:



Reduces the time needed to reach an underwriting decision



Eliminates the need to talk to clients about their personal medical history



Minimizes the number of attending physician statements needed



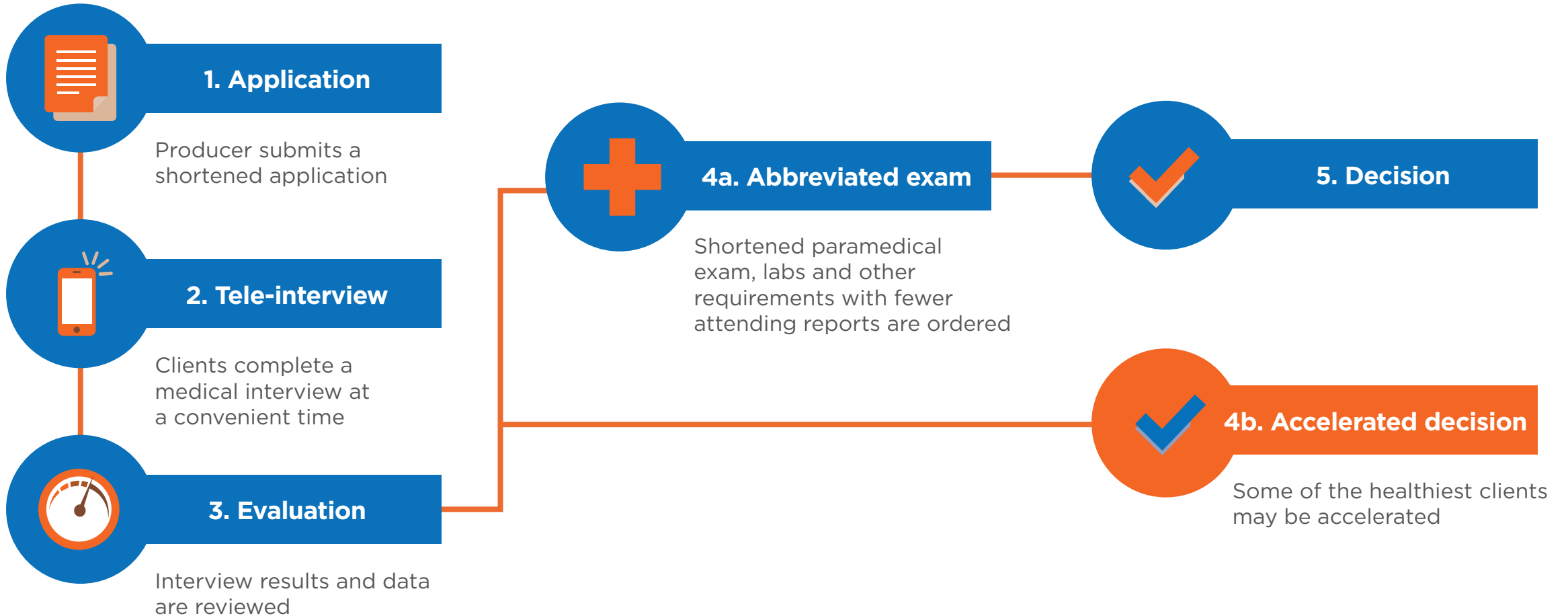
Shortens paramedical exams — or completely eliminates them for those who qualify for acceleration<sup>1</sup>



Cuts down the amount of time you and your staff spend on paperwork

<sup>1</sup> U.S. citizens and permanent residents (10-year green card status) ages 18–60 applying for face amounts of \$100,000 to \$1 million are eligible for possible acceleration. Some clients may not be accelerated if sufficient information isn't gathered.

# Here's how it works:





## Step 1: Application

Our new, streamlined paper application is now available for our broker partners who may not have access to iPipeline.

### To access the application:

1. Visit [nationwidefinancial.com](https://nationwidefinancial.com) to access the **Nationwide Sales and Service Center**
2. Under **Forms & iPipeline eApplications**, click **iPipeline e-Forms**
3. Then, select **New Business — Intelligent Underwriting — Brokerage Only**

After completing the paper application with your client, submit it following the instructions on the application.

Be sure to check with your firm to see if Nationwide Intelligent Underwriting is approved for use.



## Step 2: **Tele-interview**

Once we've received the paper application, one of our trained medical professionals will contact your client to complete their tele-interview.

### **The benefits:**

- Eliminates the need for you to talk with clients about their medical history
- Turns the interview over to our medical professionals, who can complete the tele-interview in more than 200 languages, including Mandarin and Spanish
- Streamlines the interview process for your client to an average of less than 30 minutes (depending on your client's history and readiness for the call)



## Step 3: **Evaluation**

Your client's interview results and data are reviewed.

## Step 4a: **Abbreviated Exam**

After completing the interview, the results are evaluated and some clients may need to complete a shortened paramedical exam.

### **The benefits:**

- Labs are automatically ordered by Nationwide
- Exam times are shortened
- Fewer attending physician reports are needed





## Step 4b: **Accelerated decision**

For some of your healthiest clients,<sup>1</sup> an underwriting offer will be made immediately after **Step 3** (Evaluation) without the need for a shortened paramedical exam or labs.<sup>1</sup>



## Step 5: **Decision**

<sup>1</sup> U.S. citizens and permanent residents (10-year green card status) ages 18-60 applying for face amounts of \$100,000 to \$1 million are eligible for possible acceleration. Some clients may not be accelerated if sufficient information isn't gathered.



## Intelligent Underwriting summary



- Eliminating certain requirements
- Reducing follow-ups
- Streamlining the process

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More time to focus on complex cases  
and growing your business



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# Intelligent Underwriting

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To learn more about how easy it can be to submit your policies with Intelligent Underwriting, visit us at [NationwideFinancial.com/BGAIU](https://NationwideFinancial.com/BGAIU) or call us at **1-888-767-7373**.



Nationwide Intelligent Underwriting is subject to state and firm approvals.

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