

# Sagicor Accelewriting®

## Quick Start Guide



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For producer use only.  
Not for use with the general public.  
S1000615



# Sagicor's Accelewriting®

Get our best underwriter, on their best day, every day  
with the decision back to you in minutes using Accelewriting®.

Accelewriting® is the state-of-the-art automated underwriting system from Sagicor Life Insurance Company (Sagicor) for Simplified Issue products. It relies on a robust rules engine utilizing predictive analytic tools and databases in order to provide a final underwriting decision within minutes (1 -2 minutes on average).

- Accelewriting® eliminates the need for:
  - Face-to-face meetings with the client
  - Tele-interviews
  - Traditional underwriting requirements like para-med exams, attending physician statements, and bodily fluid tests  
(Issuance of the policy may depend upon the answers to the health questions set forth in the application)
- Resulting in:
  - Initial submissions completed 'In Good Order'
  - Built-in compliant application and supplemental forms
  - Underwriting decision to the producer within minutes  
(1 - 2 minutes on average) after the application is submitted
  - Improved client and producer experience

 ACCELEWRITING®

  
Sagicor  
LIFE INSURANCE COMPANY

# Available Products

Sage Term	Sage NLUL	Sage Whole Life
Face amounts: \$50,000 - \$400,000	Face amounts <sup>1</sup> : \$25,000 - \$400,000	Face amounts <sup>1</sup> : \$25,000 - \$250,000
Issue Ages: 18 years - 65 years	Issue Ages: 16 years - 65 years	Issue Ages: 16 years - 65 years
5 Risk Classes: Preferred Non-Tobacco, Standard Non-Tobacco, Rated Non-Tobacco, Preferred Tobacco & Standard Tobacco	5 Risk Classes: Preferred Non-Tobacco, Standard Non-Tobacco, Rated Non-Tobacco, Preferred Tobacco & Standard Tobacco	5 Risk Classes: Preferred Non-Tobacco, Standard Non-Tobacco, Rated Non-Tobacco, Preferred Tobacco & Standard Tobacco
Conversion Program	Built in Lapse Protection <sup>3</sup>	Guaranteed Level Premiums
<b>Inherent Benefit:</b> <ul style="list-style-type: none"> <li>– Accelerated Benefit Insurance Rider for Terminal Condition or Nursing Home Confinement<sup>2</sup></li> </ul> <b>Optional Benefits:</b> <ul style="list-style-type: none"> <li>– Accidental Death Benefit Rider</li> <li>– Waiver of Premium Rider</li> </ul>	<b>Inherent Benefit:</b> <ul style="list-style-type: none"> <li>– Accelerated Benefit Insurance Rider for Terminal Condition or Chronic Illness<sup>2</sup></li> </ul> <b>Optional Benefits:</b> <ul style="list-style-type: none"> <li>– Accidental Death Benefit Rider</li> <li>– Waiver of Monthly Deductions</li> </ul>	<b>Inherent Benefit:</b> <ul style="list-style-type: none"> <li>– Accelerated Benefit Insurance Rider for Terminal Condition<sup>2</sup></li> </ul> <b>Optional Benefits:</b> <ul style="list-style-type: none"> <li>– Accidental Death Benefit Rider</li> <li>– Waiver of Premium Rider</li> </ul>
<p><i>The above mentioned products may be available for other issue ages, face amounts and optional benefits under our Fully Underwritten and/or Juvenile Express Issue Applications.</i></p>		

<sup>1</sup> In WV, Minimum Face Amount is \$25,001.

<sup>2</sup> Not available in all states. State variations may apply.

<sup>3</sup> No Lapse Guarantee is subject to the terms and conditions specified in the policy.

The No Lapse feature does not mean the policy can never lapse. See policy for more details.



# Sagicor Accelewriting® Process: Steps 1, 2, 3

Accelewriting® Process	Find It?	Reference/Help Our PRC can be reached at 888-724-4267 Ext 4680, or by email at PRC@SagicorLifeUSA.com
1. Verify Client is eligible by asking them the eight (8) eApplication (eApp) questions and confirming that they have an active email address. (See system requirements information on our website for details)	Refer to page 5 of our Accelewriting® Process Brochure for the questions.	Our Producer Resource Center (PRC) is available for general questions.
2. Verify Client’s build falls within the Unisex Build Table.	Refer to the Unisex Build Table.	Find the table in the Sagicor Accelewriting® Process Brochure, Simplified Issue & Medical Impairment Guide or on the Producer section of our website <a href="http://www.SagicorLifeUSA.com">www.SagicorLifeUSA.com</a> .
3. Determine the Proposed Insured’s Rate Class.	Review our Simplified Issue Medical Impairments Table and the Ineligible Prescription Drug Chart.	Find the table and chart in the Sagicor Accelewriting® Process Brochure, Simplified Issue & Medical Impairment Guide or on the Producer section of our website <a href="http://www.SagicorLifeUSA.com">www.SagicorLifeUSA.com</a> .



# Sagicor Accelewriting® Process: Steps 4, 5, 6 & 7

Accelewriting® Process	Find It?	Reference/Help (Our PRC can be reached at 888-724-4267 Ext 4680, or by email at PRC@SagicorLifeUSA.com)
4. Run the Illustration.	SagicorLifeUSA.com Producer access under Producer Services – Illustration Software.	See Producer Training – Webinars on Demand – Illustration System on our Producer section of the website
5. Complete the eApplication and Secure Signatures.	Once the Illustration is completed and saved you can access the eApp from that page.	See Accelewriting® Process Brochure, Sagicor eApplication Step by Step Guide and Accelewriting® Training Video
6. Get the Underwriting Decision in Minutes.	Sagicor will send an electronic underwriting decision to: My Messages and Application History sections in the Illustration System.	See Accelewriting® Process Brochure, Sagicor eApplication Step by Step Guide and Accelewriting® Training Video
7. Deliver the Policy and Secure Signatures on Delivery Requirements. Sagicor pays you.	Sagicor sends policy pages to you and makes commission payments by electronic deposit after the policy is settled.	Contact our Producer Resource Center at 888-724-4267 Ext 4680, or by email at PRC@SagicorLifeUSA.com



# Thank you for using Sagicor's Accelewriting® Quick Start Guide.

To view our Accelewriting® website please click here: [SagicorLifeUSA.com/accelewriting](http://SagicorLifeUSA.com/accelewriting)

Policy forms and riders may vary by state and may not be available in all states.

Policy Forms: ICC101000/1000, ICC091009/1009, ICC101010/1010,  
ICC106001/6001, ICC106002/6002, ICC106003/6003, ICC106014/6014,  
ICC106050/6050, ICC106052/6052, ICC116061/6061, ICC116061/6061,  
ICC141015, ICC146062

## **SAGICOR LIFE INSURANCE COMPANY**

4343 N. Scottsdale Road, Suite 300  
Scottsdale, AZ 85251  
[www.SagicorLifeUSA.com](http://www.SagicorLifeUSA.com)

## **PRODUCER RESOURCE CENTER**

(888) 724-4267 Ext. 4680  
Fax(800) 497-7461

## **UNDERWRITING DEPARTMENT**

(888) 724-4267 Ext. 4650  
Fax(480) 425-5143

 **ACCELEWRITING®**

  
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