



QUILITY LEVEL TERM – REFER TO UNDERWRITER PROCESS

Frequently Asked Questions

A small portion (estimated at 5-7%) of Quility Level Term applications will qualify as Refer to Underwriter (RUW). These applications will be reviewed by a human underwriter at a reinsurer outside of SBLI. We are introducing this unique expanded UW enhancement with the intended result of more applications being approved.

CONTACT INFORMATION

ANY QUESTIONS RELATING TO SALES, MARKETING, OR THE AGENT SALES PORTAL:

Email quility@sbli.com or call 855.642.0023 or 903.600.8812

ANY QUESTIONS OR ISSUES RELATED TO POST-ISSUE SERVICE:

Customer Service: at customerservice@sbli.com or call 888.224.7254 option 3

ACCESS TO AGENT SALES PORTAL:

www.sbliagent.com

ANY COMMISSION QUESTIONS:

Email sblicommissions@sbli.com or call 888.224.7254 option 5

QUESTION	ANSWER
What does Refer to Underwriter mean?	Refer to Underwriter means that the application is manually reviewed by an underwriter. While the underwriting engine that drives the underwriting decisions for Quility Level Term is a powerful tool, some edge cases may benefit from manual review.
Why are things changing? Will this mean expanded coverage?	<p>Quility Level Term is an innovative product, enabling you to offer your clients easy-to-understand life insurance at a highly competitive price. This enhancement allows the face amount values for older clients to be expanded. You can now offer Quility Level Term to clients up to 65 years of age with a maximum face amount of \$500,000.</p> <p>We are expanding underwriting to include cases that may have otherwise been a decline.</p> <p>Refer to the Agent Guide for comprehensive details of the product specifications.</p>
Will there be changes to the application?	The QLT application has been adjusted, so depending on how your client answers, you may see additional reflexive questions. This is true for some medical conditions and avocation questions. This allows for a more granular view of client risk, should the client be referred to underwriter.
Why would an application be referred?	<p>Below are some examples of when your client's application may be referred to manual underwriting:</p> <ul style="list-style-type: none"> ◦ If client has a prescription for a medication that can be used to treat multiple conditions. A manual underwriting review could cross-reference the prescription with prescribers to determine the severity of the condition or what condition the prescription is treating. ◦ If applicant is between the ages of 56 to 65 with a face amount greater than \$250,000.
How will I know that my client's application has been referred to an underwriter?	If your client's application has been referred to an underwriter you will see an on-screen pop-up message notifying you that the application has been referred for manual underwriting review. You should expect a decision within 24-48 business hours.
Can I request that certain applications be referred for manual underwriter review?	No, the decision to refer an application to manual underwriter review cannot be made by request.
How quickly can I expect a decision?	You should expect a decision within 24-48 business hours.
How will I know if a decision is available?	You will receive an email notifying you that a decision is available. The email will contain a link where you can resume your client's Quility Level Term application.
Once an application has been referred to an underwriter, will additional questions be asked of my client, or will additional reports be requested, such as an Attending Physician Statement (APS)?	No, the manual underwriting process reviews the existing application questions and third-party data sources; it does not ask extra questions or order additional reports such as an APS.
Can I dispute the underwriter decision?	The decision of the manual underwriting review is final. Of course, if your client's application is decided as an MIB Pend they may follow the regular consumer dispute process .
Can I contact the underwriter to get an update on the decision or timing of a decision?	No, the manual underwriting is conducted independent of SBLI. Our customer support teams do not have visibility into the progress of individual applications, so please wait for the email notifying you that a decision is available. Note that a decision will be available between 24-48 business hours, but we do expect the turnaround time to be faster.
What should I say to my client if their application is referred to underwriting?	Advise your client that you're unable to get an automatic decision at this time but a decision will be available within 24-48 business hours. Thank them for their time and assure them that you will reach out to them as soon as a decision is available. This is a good thing, as previously these cases would have been unavailable or declined.

QUESTION	ANSWER
Will I know about the outcome of the manual underwriting review before my client?	<p>Yes, you will receive an email as soon as a decision is available. The subject line will refer to the ARCID of the application and we recommend you open the email as soon as possible to learn the outcome.</p> <p>If approved, please reach out to your customer to resume their application from the link in the email. Note that your customer will not receive a notification email regarding the decision; it is up to you to contact them as soon as possible.</p> <p>In situations where the underwriter review deems an application either ineligible or MIB hit, customers will automatically receive notification 24 hours after you are notified. Please ensure you reach out to your customer and discuss the next steps with them.</p>
What explanation or details will I receive if the underwriter's decision is a Decline or MIB Pend?	<p>In the event of a decline, you will be able to access your customer's Underwriting Report from the link provided in your notification email. This innovative, new report will give you more detail than ever before on what information was used to make the decision. You may also view the AUD letter sent to your customer. Both documents will provide you with context for deciding on next steps for your customer. This may include offering the SBLI Accidental Death Coverage, should you have a health insurance license.</p> <p>If your customer is MIB Pend you can view their MIB letter from the link provided in the email. Your customer's MIB letter may provide context for deciding next steps. This may include offering the SBLI Accidental Death Coverage, should you have a health insurance license.</p>