

Baltimore Life's aPriority™ Paper Application and Underwriting Process

Simplified Underwriting Application Checklist

Application: ICC17-8684 or state specific version of 8684

- For aPriority products through \$100,000 face amount
- If the applied for face amount and any existing insurance issued with Baltimore Life within the last 5 years totals more than \$100,000 – STOP completing this application and complete application Form ICC17-8684 or 8684 with Option D health questions
- Health questions in the app differ by AGE (Options A, B and C). Please verify the health question set ordered in this app is applicable to the insured's age at time of application.
 - Ages 0-17 – Option A
 - Ages 18-49 – Option B
 - Ages 50-80 – Option C
- In some situations, a tele-underwriter interview may be necessary. Completing Question 9 in the Agent Statement is recommended, in case one is needed. An outbound call from the tele-underwriter will be made to the applicant. You will receive a message when an interview is required.
- Interviews are to be scheduled and completed **no earlier than the third (3rd) business day** and no later than 15 days from app submission. Available tele-underwriter call center hours to coordinate calls to the applicant are:
 - 10:00 a.m. – 9:30 p.m. EST, Monday through Thursday
 - 9:00 a.m. – 6:00 p.m. EST, Friday
- Another option, after receiving a message the interview is required, with the applicant on the phone, you may initiate an inbound call to the tele-underwriter at (888) 368-9678.
- Do not use white out (liquid paper/correction fluid) on any part of the Application. Any changes must be initialed by the insured and the owner, if other than the insured.
- If the owner is other than the insured, the owner's signature is required on applicable forms:
 - Sales Illustration (or In-Lieu-Of form)
 - Replacement form
 - Accelerated Death Benefit Disclosure
- **Complete Paper Application Procedures**
Medical questions are based on age and face amount. **If required, complete an underwriting interview with Elite Sales Processing (ESP).**
 - Two options to complete the ESP interview, if required:
 - **Agent Statement's from Application:** Complete question 9 for scheduling a call to the proposed insured from ESP.
 - **Call ESP directly:** Agent must coordinate inbound call with the proposed insured to ESP
- **When must ESP interviews be completed?**
 - **With either option, ESP interviews can be scheduled and completed no earlier than the third (3rd) business day and no later than 30 days of application submission.**
 - If you, the agent, were not on the call with ESP, ESP will communicate the underwriting decision to the proposed insured.

Send applications and non-medical outstanding requirement through seuresubmit.baltlife.com. To log in, use the same credentials you use to access Baltimore Life's secure agent website.

For agent use only. Not for use in sales presentations.

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Form 8810(ISD)-1119