

Information for You

RAPID REVIEW GUIDELINES

Qualifying your client for accelerated underwriting



These guidelines can help you determine if your client may qualify for accelerated underwriting:

Qualifying Factors

Products:	Term 10-, 15-, 20-, 25-, 30-year ROP Term 20-, 25-, 30-year
Ages:	18-50 (Based on actual age)
Death benefit amount:	\$100,000-\$1 million (Maximum includes all Cincinnati Life policies – current and requested)
Underwriting classifications:	Standard nonsmoker or better (Includes non-smoking tobacco users; see chart)
Application type:	Drop ticket through ApplicInt or iGO
Residency:	All states except California and New York
Citizenship:	U.S. citizen or permanent resident with solicitation and sale in United States

Build guidelines

Height	Weight	Height	Weight	Height	Weight
4'8"	83-165	5'4"	108-215	6'0"	137-273
4'9"	86-171	5'5"	112-222	6'1"	141-280
4'10"	89-177	5'6"	115-229	6'2"	144-288
4'11"	92-183	5'7"	119-236	6'3"	148-296
5'0"	95-189	5'8"	122-243	6'4"	152-304
5'1"	98-196	5'9"	126-250	6'5"	156-312
5'2"	102-202	5'10"	129-258	6'6"	160-320
5'3"	105-209	5'11"	133-265	6'7"	165-328

Non-smoking tobacco users

- Smokeless tobacco, chewing tobacco, dip, snuff
- Cigar
- Pipe

Disqualifying Factors

Smoking tobacco users (past year)

- Cigarettes
- E-cigarettes, vape
- Hookah
- Marijuana or any of its derivatives, medical or recreational, in any form
- Nicotine substitute, such as gum, patch and others

Non-medical criteria

- Avocation or occupation that would require an additional rating
- Aviation (other than major airlines)
- Bankruptcy in past 10 years
- Certain driving violations
 - Alcohol violation or reckless driving within the last 5 years
 - History of more than one alcohol or reckless driving violation
- Felony conviction in the past 15 years
- Previously rated or declined for life insurance
- Substance abuse, including alcohol, recreational drugs and prescription medications

Medical criteria

Current or previous treatment for:

- Autoimmune disease
- Bariatric or lap band surgeries
- Barrett's esophagus
- Cancer, except basal or squamous cell
- Cardiac surgery, including stents
- Cholesterol above 300 or with a ratio greater than 6.5
- Crohn's disease
- Diabetes
- Epilepsy or seizures
- Heart attack
- Hepatitis
- HIV/AIDS
- Kidney disease
- Mental impairments, such as bipolar disorder or schizophrenia
- Multiple sclerosis
- Parkinson's disease
- Respiratory conditions, including asthma and COPD
- Rheumatoid arthritis
- Sleep apnea
- Stroke, cerebrovascular disease or transient ischemic attack
- Ulcerative colitis



Everything Insurance Should Be®

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. All applicants are subject to underwriting approval. Products and riders available in most states.

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