

Automatic Trial List

Trial cases are decided on an individual basis. This is meant as a quick-reference guide. It is not guaranteed that your business will be sent standard if the health issues are not listed on this sheet.

What is a trial? Applications are “trialed” to protect the agent against losing business due to declines. It’s the best way to submit an application without risking your retention. When an application is trialed, no money will be paid by the client at the time of submitting the application. This means the agent will receive commission after the application is approved and the client agrees to the conditions (usually 4-6 weeks after submitting).

All applicants who have the following medical problems will have their application automatically trialed. Do not pick up any money with the application and upload the EAPP as a trial. (After all signatures are applied and you click “Next”)

Addison’s Disease - Hospitalization within the last year is an automatic trial.

ADHD/ADD - age 8 younger or children diagnosed before age 8 is an automatic trial.

Arrest - Any drug or aggravated arrest within 8 years of the application date. Any application with 2 drug or aggravated arrests ever is a trial.

Asthma - The application will be trialed if the applicant was hospitalized due to asthma within 2 years of the application date.

Autism and Asperger’s - All cases will be trialed.

Back Injury - Applicants that use a pain medicine pump or that are paralyzed are auto trials.

Benign Tumors - All follow-up visits to their doctor must be completed and the tumor must not be growing.

Cancer - The application will be trialed if the applicant was diagnosed with cancer within 5 years of the application date. Breast or colon cancer within 10 years of the application date is an automatic trial. This does not include basil or squamous skin cancer. In these cases, 10-20K of insurance is advised.

Chari Malformation - Within 4 years of the application

Chest pains - If the applicant has been to an emergency room or hospitalized within 2 years of the application date the application will be trialed. Within 5 years applicants must be okay with \$5 per thousand rating or the application will be trialed. Generally, between 10-20k of insurance is advised.

Crohn’s Disease/Colitis - If surgery has been required the application should be trialed. Applicants must be okay with \$5 per thousand rating, or the application will be trialed. Diagnosis within 1 year of the application date is a decline. Generally, between 10-20k of insurance is advised.

Declined/Rated/NTO/INC Previously - If an applicant has been declined, rated, NTO’d or INC, the new application will be trialed. If previously declined for any reason while age 59 or younger and is now re-written on SR app, it will be trialed.

Depression or Anxiety - The application will be trialed if the applicant was hospitalized, disabled, or missed time from work due to depression or anxiety. Depression or Anxiety medication taken with pain medication is an auto trial. Depression/Anxiety and currently seeing psychologist/psychiatrist is an auto trial.

Diabetes - The application will be trialed if the applicant takes 1,000 milligrams or more of any medication. **Insulin dependent diabetics will be trialed automatically.** Also, if an applicant doesn't see their doctor at least 1 time a year or if their weight is a table 3 or higher submit the application as a trial. Applicants must be okay with a \$5 per thousand rating, or the application will be trialed. Generally, between 10-20k of insurance is advised. (HBP with a combination of Diabetes is an auto trial)

Disabled - If the applicant is currently disabled due to any illness or disease the application will be trialed.

DWI's - 3 or more DWI's ever, 2 DWI's and currently drinking, and 2 DUIs within 5 years are trials.

Grave's Disease - Diagnosed within the last year is an automatic trial. Also, if the applicant has taken radioactive medication within 1 year the application is to be trialed.

Heart Attack - All applications with a heart attack must be trialed. Between 10-20k of insurance is advised. Do not add ADB to coverage.

High Blood Pressure - The application will be trialed if the applicant has been hospitalized in the last **2** years for blood pressure. (HBP with a combination of Diabetes is an auto trial) Applicants taking 3 or more medications for HBP will be sent as a trial.

Hepatitis - Current treatment is an auto trial. Hepatitis C is always a trial.

Hospitalization - Hospitalization for an illness for 2 days or more within 6 months of the app date.

Kidney - Any kidney issues not including kidney stones is an auto trial.

Marijuana - Currently uses marijuana, including medical marijuana with card.

Racing, Flying etc. - If someone races professionally or more than 2 times a week.

Seizures - Seizures within the last 2 years of the application are trialed. (Grand Mal in the past 5 years)

Stints - Any applicant that has had a stint. Generally, between 10-20k is advised.

Stroke or TIA - Any applicant that has had a stroke within 2 years or 2 or more ever. Generally, between 10-20k of insurance is advised.

Surgery - If surgery will be done during underwriting or if it has been done within 6 months of the app.

Weight - The application will be trialed if the applicant is a table 4 rating or above. For coverage amounts over 100k, the application will be trialed if the applicant is a table 2 rating or above. For Sr. Graded, Trial if over T12.

Weight Loss Procedure - The application will be trialed if the applicant has had any weight loss procedure in the last 12 months. Examples include gastric bypass, gastric sleeve, bariatric bypass, LAP-BAND, etc...

Other Auto Trial Diseases and Disorders

A general listing of common diseases/disorders for guideline purposes. Other medical issues may be trialed.

Any combo of meds totaling 1000mgs/day or more	Hydrocephalus
Astrocytoma	Kawasaki Disease
Aseptic Meningitis	Kidney Dialysis
Atrial Fib	Leukemia
Autonomic Neuropathy	Leukodystrophy
AVM	Lupus
Barrett's Esophagus	Lymphoma
Bilateral Peripheral Disease	Manic Depression
Bipolar	Marfan's Disease
Blood Clots	Mental Retardation
Carcinoid Tumors	Multiple Sclerosis
Cardiomyopathy	Myocarditis
Cerebral Palsy	Nephritis
Chari Malformation	Neurofibromatosis
Chronic Bronchitis	Neuropathy
Chronic Kidney Infections	Pancreatitis
Chronic Obstructive Pulmonary Disease (COPD)	Paralysis
Chronic Pain	Parkinson's Disease
Cirrhosis	Polycythemia Vera
Deep Vein Thrombosis (DVT)	Polycystic Liver Disease
Dementia	Pot's Syndrome
Depression/Anxiety (<i>currently seeing Psychologist/Psychiatrist <u>OR</u> diagnosed recently</i>)	Protein S Deficiency
Guillain Barre Syndrome	Pulmonary Embolism
Hashimoto's Disease	Rhabdomyolysis
Heart Attack	Sarcoidosis
Hemophilia	Scleroderma
Histoplasmosis	Schizophrenia
Hospitalized for mental health issues	Spina Bifida
Huntington's Disease	Tachycardia

If someone, without their doctor's knowledge, isn't taking medication that was prescribed for any of the illnesses listed in this document, the application is an automatic trial.

Medications that will be auto trialed.

General listing of common medications for guideline purposes. Other medications may be trialed.

Abilify	Coumadin (blood thinners)	Lovenox	Seroquel
Alcobuse	Donepazil	Lyrica	Suboxone
All HIV preventative meds	Exelon	Methadone	Tramadol
Ambien	Fentanyl	Morphine	Trazadone
Aricept	Fragmin	Oxy Codone	Truvada
Camptosar	Gabapentin	Oxy Contin	Warfarin
Chlorpromazine	Heparin	Percoset, etc..	Xarelto
Controlled I-II, III-IV (at Agency discretion)	Interferon	Plavix	
	Lithium	Risperdone	

Reasons for an auto trial other than health issues

Other Reasons:

- \$2500 ALP out of one house for an agent within their first 90 days will be sent with a "paid as earned" (NOADV).
- Children can only get half the amount of insurance that a parent has. Any child who was adopted or has a legal guardian must have adoption or guardianship paperwork with the application or they will be trialed.
- If POS, and current lapsed/WTH policy is affecting retention it either must be reopened or reinstated. If this is not possible, the new policy is sent as NOPRD.

Banking Guidelines:

- If an application for a client went NSF within the last year – the previous application either needs to be reopened, or a new application will be sent as NOPRD.
- Applications using prepaid banking accounts, 16+ account numbers, or containing any banking discrepancies will be sent as NOPRD.

Agency Verification Survey Guidelines:

- www.ariaslife.com/verify
- At this time, applications totaling monthly premiums of \$150 or more (\$1800 annual premium) will need verified using a Verification Survey with the link above.
- Applications that do not have a Verification Survey completed prior to the Auto-Send date will be sent as NOPRD.
- Verification calls might still be needed on a case by case basis.
- Any applicant that verifies false or omitted information on an application will be cancelled or trialed at the discretion of Staff.