**CEJ definition discussed by SME Group**: (not an agreed upon definition)

For purposes of MCAS reporting, accelerated underwriting means applying predictive modeling in the underwriting or pricing of life insurance using (in whole or in part) non-medical data obtained other than consciously provided by the applicant or policyholder.  **(This definition is for MCAS reporting. In an ongoing effort to collaborate two workstreams at the NAIC, the definition will be reviewed and may be amended, as needed, upon the Accelerated Underwriting (A) Working Group’s adoption of a definition of Accelerated Underwriting.)**

**Nevada proposed definition**:

For life insurance, accelerated underwriting means underwriting or pricing life insurance, in whole or in part, using predictive models, machine learning algorithms, or similar means to analyze either or both medical and non-medical data customized to individual applicant. Medical data used in accelerated underwriting may include traditional underwriting sources collected through means other than traditional medical examination and laboratory analysis. Accelerated underwriting is used to replace traditional underwriting or to determine if traditional underwriting process is necessary. Traditional underwriting process is the underwriting process used in fully underwritten life insurance contracts that is compliant with the standards promulgated by the American Academy of Actuaries.

**ACLI proposed definition**:

Accelerated underwriting in life insurance is a process to allow some applications to have certain medical requirements (such as paramedical exams and fluid collection) waived. The process uses predicative models or machine learning algorithms to analyze data pertaining to the applicant, which includes both traditional and/or non-traditional underwriting data that comes from both the applicant and external sources.

**AUWG proposed definition**:

(comments allowed until 5/28, so this may change going forward)

Accelerated underwriting in life insurance is a process to replace traditional underwriting and allow some applications to have certain medical requirements (such as paramedical exams and fluid collection) waived. The process generally uses predicative models or machine learning algorithms to analyze data pertaining to the applicant, which includes both traditional and non-traditional underwriting data that comes from both the applicant and external sources.