

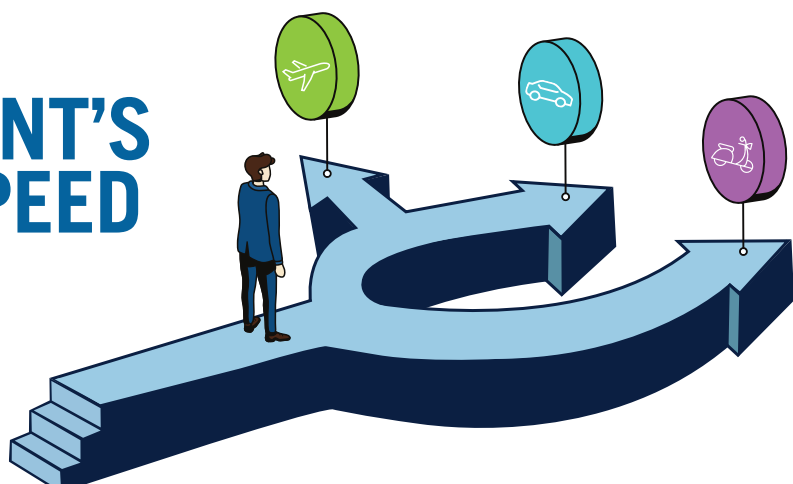


## PruFast Track

# DETERMINE A CLIENT'S UNDERWRITING SPEED

PruFast Track can help clients get underwritten faster than with traditional underwriting. Eligible clients will fall into one of three PruFast Track paths:

- Accelerated
- Accelerated with medical records
- Full underwriting



### Eligibility for PruFast Track

The following requirements must be met:



Age  
18 - 60



Face amount  
\$100K to \$5M



U.S. resident



Any single life policy  
except [PruTerm One]

Clients who do not meet these requirements are not eligible for PruFast Track and will go through Traditional underwriting.

### Determining which path a client qualifies for

#### Accelerated



⌚ Minutes to a couple of days

Face amount: \$100K to \$3MM  
Risk class: Standard Smoker or better

#### Accelerated with Medical Records



⌚ A few days to weeks

Face amount: \$100K to \$5MM  
Risk class: Standard Smoker or better

#### Full Underwriting<sup>1</sup>



⌚ Up to a few weeks

Face amount: \$100K to \$5MM  
Risk class: All

<sup>1</sup>with insurance exam, labs, and, if necessary, medical records.

#### Requirements

- Interview
- Instant data (Rx, Dx, MIB, MVR, ID)

- Interview
- Instant data
- Medical records: EHR/medical records needed
- **Face amounts between \$3M and \$5M:** Require a physical exam and labs to have been completed within the last year
- **Note:** Connecting to Human API can enable faster, digital medical record collection to help expedite the process.

- Interview
- Instant data
- Insurance exam and labs
- EHR/medical records if necessary

#### Likely candidates

- Healthy applicants
- Instant data (pharmacy database checks, medical claims data, MIB, ID, motor vehicle records) is consistent with disclosures
- Height/weight within standard weight class
- May engage in aviation and avocations
- No ratable driving violations and no criminal history

- Generally healthy applicants who require an electronic or traditional medical record to complete information
- Instant data (pharmacy database checks, medical claims data, MIB, ID, motor vehicle records) requires additional clarification
- May engage in aviation and avocations
- No ratable driving violations and no criminal history
- **Face amounts >\$1M or over age 50:** More likely to require medical records or full underwriting

- **Face amounts between \$3M and \$5M:** If a physical exam and labs have not been completed in the last year
- Applicants who have more complex medical conditions (See list below)
- Instant data (pharmacy database checks, medical claims data, MIB, ID, motor vehicle records) is lacking, incomplete, or inconsistent with disclosures
- Have seen a doctor just before the application date or recent medical tests completed
- Multiple life insurance applications with other companies or recent insurance exam/labs completed with another company, or informal application previously submitted
- Higher amounts of existing coverage
- Exam requirements submitted with the application or completed for another company
- High risk avocations or aviation
- Adverse driving history
- Criminal history

#### Medical

- May have minor non-rated medical impairments, such as asthma, hypothyroidism, benign polyps, and some types of heart murmurs
- May have hypertension and high cholesterol with recent doctor visit (Helpful if the client can provide blood pressure readings and cholesterol value during interview)

- May have less serious medical conditions, which require medical record verification to assess current severity and control (anxiety or mild depression, Type 2 Diabetes, etc.)

- May have had a physical exam in the last year
- Have complex medical conditions (See list below)

#### Some complex conditions that may result in full underwriting

- Alcohol or drug abuse/treatment
- Aneurysm
- Atrial Fibrillation
- Barrett's esophagus
- Blood clotting disorders
- Bipolar disorder
- BMI >38
- Cancer
- Cerebrovascular disease (stroke, TIA)
- Chronic kidney disease
- COPD/emphysema
- Crohn's disease or Ulcerative Colitis
- Current disability
- Cystic Fibrosis
- Diabetes—Type 1 and others with unknown control
- HIV
- Hepatitis B or C
- Heart disease or heart surgery
- Multiple sclerosis
- Multiple or conditions with co-morbidities
- Muscular dystrophy
- Organ transplant recipient
- Oxygen use for any reason
- Parkinson's disease
- Rheumatoid arthritis
- Severe Sleep Apnea
- Sickle cell anemia
- Lupus

Note that is not a comprehensive list of all conditions that can affect underwriting.

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