

Motor Vehicle Reports (MVRs)

A Motor Vehicle Report (MVR) will be obtained on all cases with a total risk amount of \$100,000 and more, at issue ages 16 and over. No action required from the broker; Underwriter will order MVRs.

Prescription Histories

A prescription history will be obtained on all applications for proposed insureds age 18 and older with a total risk of \$50,000 or more and may be requested on other applications for cause. No action required from the broker Underwriter will order the prescription history.

Attending Physician Statements (APS) / Medical Records

An APS or medical records may be obtained for cause at the underwriter's discretion. A routine age and amount APS, however, will be requested under the following circumstances:

Age at Application	Amount
0–29 years*	\$1,000,001 and over
30–40 years old	\$1,000,000 and over
41–45 years old	\$500,000 and over
46–50 years old	\$250,000 and over
51–65 years old	\$200,000 and over
66–69 years old	\$50,000 and over
70 years old and over	All amounts

***Medical records are required at all amounts for insured younger than 24 months who were born prematurely. Brokers are required to order all APSs.**

Meaningful APS/Medical Records

A meaningful APS contains records that demonstrate a proposed insured has established ongoing medical care. For proposed insureds age 60 and older, a meaningful APS is required, and the lack of such may result in adverse underwriting action.

Cover Letters

Cover letters are especially helpful to an underwriter and should be used whenever you feel there is information that may need clarification. This is your opportunity to provide greater detail to help the underwriter better understand the risk presented by your prospective client.

Example of details to include are:

- How well you know the client
- How the sale developed, the purpose of insurance, and the determination of face amount
- Unusual or extensive medical histories or financial situations
- Clarification of an unusual beneficiary or ownership arrangement
- Discussions with the underwriter prior to the application submission
- If there are other insurers involved or if the case is known to be substandard
- Any information that may be unclear on the application
- Foreign National/Recent immigrants employed overseas