



Individual Disability Insurance

Underwriting quick reference guide



Get more convenience with our underwriting solutions

You can count on Principal® to provide underwriting that can help you get your cases placed in a timely and efficient manner. We offer a full suite of underwriting solutions—from a streamlined approach to full underwriting—and guaranteed standard issue, too, depending on the product and case specifics.

Streamlined underwriting speeds up the individual disability insurance (IDI) underwriting process to help you get business on the books quicker and easier for clients ages 18-50 and benefit amounts up to \$10,000 with:

- No routine medical requirements (labs)
- No routine Attending Physician Statement (APS)
- No financial verification

It offers great foundational coverage up to set monthly caps (all features, riders, etc., available). And it's available for:

- Individual Disability Income (DI)
- Overhead Expense (OE)
- Disability Buy-Out (DBO)
- Key Person Replacement KPR

This quick reference guide shows the standard underwriting requirements for each product at various ages and benefit amounts—as well as the specific requirements when the Part B is producer-completed.

Medical requirement limits are based on the total of the amount being applied for plus any in-force coverage with us for each product. We reserve the right to request additional information beyond the requirements noted.



Individual Disability Income (DI) Insurance (individuals and business owners)

		Age/amount	<\$6,000	\$6,001 - \$10,000	\$10,001+
Single-life	18-50	Financials	Not required ¹	Not required ²	Required
		Labs	Only ordered for cause	Only ordered for cause	Required
		APS	Only ordered for cause ⁴	Only ordered for cause ^{3,4}	Required
	51-60	Financials	Required	Required	Required
		Labs	Required	Required	Required
		APS	Required	Required	Required
Multi-Life	18-50	Financials	Not required	Not required ²	Required
		Labs	Only ordered for cause	Only ordered for cause	Required
		APS	Only ordered for cause	Only ordered for cause ^{3,4}	Required
	51-60	Financials	Not required	Required	Required
		Labs	Only ordered for cause	Required	Required
		APS	Only ordered for cause	Required	Required

¹ Required for California business owners.

² Required for all business owners.

³ Required for New York.

⁴ Required for California.

For producer-completed Part B (all states):

- Financials are always required.
- Labs (blood profile, urinalysis, and physical measurements) always required, and a para-med is also required for ages 18-50 and amounts over \$7,500, or ages 51+ and amounts over \$6,000.
- An Attending Physician Statement (APS) is required for all ages and amounts.

Financial notes:

- When all in-force and applied for DI (except LTD) exceeds \$10,000, financials are required.
- Real estate agent/broker and mortgage loan originator/broker/residential construction all require two years of financial documentation.

Lab notes:

To determine the benefit amount for lab requirements (blood profile, urinalysis, and physical measurements), the monthly benefit includes:

- The total DI coverage issued and applied for with all companies within six months of the application date; and
- All in-force DI coverage with Principal issued without lab requirements within the last five years.

APS notes:

- To determine the benefit amount for APS requirements, add the amount applied for to any in-force Principal benefit.

Overhead Expense (OE)/Business Loan Protection (BLP)

Age/Amount	<\$10,000	\$10,001-\$24,999	\$25,001+
18-50			
Financials	Expense verification not required	Expense verification required	Expense verification required
Labs	Only ordered for cause	Only ordered for cause	Required
APS	Only ordered for cause	Only ordered for cause ^{1,2}	Required
51-64			
Financials	Expense verification not required	Expense verification required	Expense verification required
Labs	Required	Required	Required
APS	Required	Required	Required

¹ Required for California.

² Required for New York.

For producer-completed Part B (all states):

- Financials are always required.
- Labs (blood profile, urinalysis, and physical measurements) for all ages and amounts are required, and a para-med exam is required for amounts over \$7,500 for all ages.
- An APS is required for all ages and amounts.

Financial notes:

- For BLP, a loan agreement is required for all amounts.
- When all in-force and applied for OE exceeds \$10,000, financials are required.

Lab notes:

To determine the benefit amount for lab requirements (blood profile, urinalysis, and physical measurements), the monthly benefit includes:

- The total OE/BLP coverage issued and applied for with all companies within six months of the application date; and
- All in-force OE/BLP coverage with Principal issued without lab requirements within the last five years.

APS notes:

- To determine the benefit amount for APS requirements, add the amount applied for to any in-force Principal benefit.
- For OE and BLP combination, add both benefit amounts to determine the APS requirement.

Disability Buy-Out (DBO)¹

Age/Amount	<\$100,000	\$100,001 - \$360,000	\$360,001 - \$750,000	\$750,001 - \$1,000,000	\$1,000,001+
18-50					
Financials	Not required	Not required	Required	Required	Required
Labs	Only ordered for cause	Only ordered for cause	Only ordered for cause	Required	Required
APS	Only ordered for cause	Only ordered for cause	Only ordered for cause ^{2,3}	Only ordered for cause ^{2,3}	Required
51-64					
Financials	Required	Required	Required	Required	Required
Labs	Only ordered for cause	Required	Required	Required	Required
APS	Required	Required	Required	Required	Required

Add DBO and KPR amounts together to determine requirements.

¹ Not available in all states.

² Required for California.

³ Required for New York.

For producer-completed Part B (all states):

- Financials are always required.
- Labs (blood profile, urinalysis, and physical measurements) for all ages and amounts are required, and a para-med exam is also required for ages 18-50 and amounts over \$200,000, or ages 51+ and amounts over \$50,000.
- An APS is required for all ages and amounts.

Financial notes:

- Financial requirements: Two years business tax returns, current P&L statement, and balance sheet.
- When all in-force and applied for DBO exceeds \$360,000, financials are required.

Lab notes:

To determine the benefit amount for lab requirements (blood profile, urinalysis, and physical measurements), the monthly benefit includes:

- The total DI coverage issued and applied for with all companies within six months of the application date; and
- All in-force DBO coverage with Principal issued without lab requirements within the last five years.

APS notes:

- To determine the benefit amount for APS requirements, add the amount applied for to any in-force Principal benefit.

Key Person Replacement (KPR)¹

Benefit Amount	<\$100,000	\$100,001 - \$360,000	\$360,001 - \$750,000
Ages 18-50			
Financials	Not Required	Not Required	Required
Labs	Only ordered for cause	Only ordered for cause	Only ordered for cause
APS	Only ordered for cause	Only ordered for cause	Only ordered for cause
Ages 51-64			
Financials	Required	Required	Required
Labs	Only ordered for cause	Required	Required
APS	Required	Required	Required

Add DBO and KPR amounts together to determine requirements.

¹ Not available in all states.

For producer-completed Part B (all states):

- Financials are always required.
- Labs (blood profile, urinalysis, and physical measurements) for all ages and amounts are required, and a para-med exam is also required for ages 18-50 and amounts over \$200,000, or ages 51+ and amounts over \$50,000.
- An APS is required for all ages and amounts.

Financial notes:

When all in-force and applied for KPR exceeds \$360,000, financials are required.

Lab notes:

To determine the benefit amount for lab requirements (blood profile, urinalysis, and physical measurements), the monthly benefit includes:

- The total DI coverage issued and applied for with all companies within six months of the application date; and
- All in-force KPR coverage with Principal issued without lab requirements within the last five years.

APS notes:

- To determine the benefit amount for APS requirements, add the amount applied for to any in-force Principal benefit.

Guaranteed Standard Issue (GSI)

This program offers a convenient way to get coverage for a group of proposed insureds by providing standard coverage for the entire group with virtually no medical underwriting. Here are the guidelines:

- Employer-sponsored plans.
- Five or more employees earning \$100,000 annual income.
- 100% participation by all eligible employees in a defined class.
- Professionals, executives, and business owners.
- Proposed insured must meet actively at work requirements.
- If proposed insured has missed more than 10 days of work because of a medical condition, they are subject to removal from the GSI offer and subject to regular underwriting guidelines instead.

Principal knows getting your business placed quickly and seamlessly is important. That's why we offer:

- **Consultative expertise.** You get direct access to a team of professionals ready to help.
- **Ease of doing business.** We offer you tools that help streamline the sales process like eApp, online Part B, Human API, GSI eEnrollment and more.

Exam requirements based on height & weight

Use this chart to determine if your client's height and weight require a rating. A weight that is greater than the weights listed under the 100% column will be considered uninsurable. In order for weight loss to be included in the total weight, it must be kept off for 12 months; otherwise, you will need to add half of the weight loss back into the total weight.

Height	Weight			
	Rating percentage increase			
	25%	50%	75%	100%
5'0"	174	190	200	211
5'1"	180	197	207	218
5'2"	186	203	214	225
5'3"	192	210	221	232
5'4"	198	216	228	240
5'5"	205	223	235	247
5'6"	211	230	242	255
5'7"	217	237	250	263
5'8"	224	244	257	270
5'9"	230	251	265	278
5'10"	237	259	273	287
5'11"	244	266	280	295
6'0"	251	274	288	303
6'1"	258	281	296	312
6'2"	265	289	305	320
6'3"	272	297	313	329
6'4"	279	305	321	338
6'5"	287	313	330	347
6'6"	294	321	338	356



Let's connect

Contact the IDI wholesaling team at **800-652-4278, option 2, 2.**

This guide is a summary of underwriting guidelines. For full details, view the Product & Underwriting Guide (JJ1213).



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