

Underwriting Credit Opportunities

Prudential Financial strives to be competitive in impaired risk underwriting. In an effort to maintain our competitiveness, Prudential continually expands our repertoire of underwriting credits. Underwriting credits are available for any face amount, issue age, product, and table rating. Credits are also available for smokers and non-smokers and are designed to apply to far more of the business you submit to us and, therefore, generate more placed cases.

Crediting decisions are evidence-based decisions, using underwriting credits to offset “like” debits, based on test results or other favorable criteria, specific to a given applicant.

For example, we may use treadmill credits to offset overweight and blood pressure debits or good blood sugar control to offset debits for diabetes. The result can be improvement on a standard or substandard offer or possibly even improvement from a low substandard offer to a Non-Smoker Plus offer.

IMPAIRMENTS AND CREDITS

More than two dozen impairments are eligible for credits. Eligible impairments include:

IMPAIRMENT	Crediting Opportunities
Atrial Fibrillation	Credits may be available if there are no additional medical impairments, including known heart disease. Additional credits vary based on type of atrial fibrillation (chronic or paroxysmal), years of stability, a normal current NT-proBNP, and negative testing—including stress imaging with good exercise tolerance or a negative angiogram in the past year.
Blood Pressure	Credits may be available if echocardiogram results, done within the prior year, show normal left ventricular wall thickness. Additional credits may be available for a normal maximal treadmill ECG, done within the prior year, with normal blood pressure response to exercise. Maximum credits are available for normal stress echocardiogram meeting above criteria.
Breast Cancer	Credits may be available for in-situ breast cancer, over age 40 at diagnosis, low-grade (1 – 2) malignancy, treated with resection, and good follow-up with normal annual mammograms.
Build	Credits may be available for ages 18 – 59 if there are no additional medical impairments and there is no evidence of metabolic syndrome (a group of abnormal findings related to the body’s metabolism, including excess body fat, elevated lipids, low HDL cholesterol, borderline or elevated BP, and borderline or elevated blood glucose). Additional credits for all ages may be available for negative maximal treadmill, nuclear scanning, or stress echocardiogram testing done within the prior year.
Coronary Artery Disease	Credits may be available for a normal maximal treadmill ECG done within the prior year. Additional credits may be available for normal nuclear scanning or negative stress echocardiogram done within the prior year.
Crohn’s Disease/ Ulcerative Colitis	Credits available if no significant episode and no medication except aminosalicylate products for five years, colonoscopy within two years, and current normal LFTs.
Diabetes	Available credits vary based on type of diabetes mellitus (type 1 or 2), treatment (diet, oral medication, or insulin), age of onset, level of control, and other factors such as normal build, BP, and HDL.
EBCT (Electron Beam Computed Tomography)/ Ultra-Fast CT	Credits may be available if a follow-up nuclear scan is negative.