

NEW

2010 Underwriting Enhancements

Your Success Matters.

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The Prudential Insurance Company of America, Newark, NJ
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Prudential

Preview of Enhancements

- Aviation
- ECG Age and Amount Requirements
- Thyroid Cancer
- Family History
- Elevated Liver Function Test
- Pre-Clinical CAD
- Type II Diabetes
- Underwriting Factor Tables
- Access to the SuperPoolSM

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Aviation

- A business jet pilot is now eligible for **Preferred Best**
- Private pilots:
 - The **flat extra has been eliminated** for pilots who fly more than **200 but less than 300 hours annually**
 - **Preferred Best** may be available to certificated pilots who are **at least 30 years of age**, have **1000 or more total flight time**, and have **at least 100 hours** in their current aircraft
 - The **flat extra has been eliminated** for pilots of **home built aircraft** once they have attained 50 hours of air time in their home-built aircraft
- For certificated pilots, the **maximum flat extra** associated with flying an **ultra-light aircraft is \$5.00**.

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ECG Age and Amount Requirements

Based on extensive analysis, at ages 50 and younger: requirements are relaxed.

ECG Requirements

- **Age 40 and below: None required *New***
- **Ages 41 - 50: > \$2.5 million *New***
- **Ages 51-64: \$250k and up**
- **Age 65-75: \$100k and up**
- **Ages >75: All face amounts**

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Thyroid Cancer Underwriting

- Enhanced to further separate by sub-types and age
- Allow for more aggressive offers for **Papillary and Papillary-Follicular thyroid cancers.**
- Now may qualify up to **Nonsmoker Plus** immediately after treatment and completion of therapy with good surveillance:
 - **Nonsmoker Plus possible after completion of therapy at ages 45 or less, stage 1 or 2, with or without vascular invasion**
 - **Nonsmoker Plus possible after completion of therapy at ages 46-59 if stage 1 and no vascular invasion**
 - **Allowable with 2 occurrences**
 - **Positive lymph nodes are acceptable as long as no distant metastases**

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Family History

- Enhancements:
 - Age limits have been lowered by 5 to 10 years for our top two underwriting categories
 - Only consider cancers which demonstrate strong hereditary traits
 - Clients who have experienced the death of one parent under the age of 60 can still qualify for Preferred Non-Tobacco
 - Diabetes will no longer be a factor
 - Pru disregards Family History if proposed insured is age 60 or older, or if adopted

Revised Criteria			
Preferred Best	Preferred Non Tobacco	Non Smoker Plus	Preferred Smoker
No death of parents or siblings from CAD, CVD or cancer* prior to age 60.	No death of more than one parent from CAD, CVD or cancer* prior to age 60.	No Specific Criteria	No death of more than one parent from CAD, CVD or cancer* prior to age 60.

* Cancer limited to those with a high familial risk e.g., breast, colon, melanoma, ovarian, pancreas, prostate and stomach

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Elevated Liver Function Test

- Preferred Best is available:
 - Assuming all other lab tests are favorable
 - No criticism of the client's alcohol use
 - There is no personal history of liver disease

LFT Underwriting Criteria

Liver Function Test Results	Elevation Level	Best Possible Underwriting Category
One elevated LFT	Up to 4 times normal	Preferred Best
Two elevated LFT's	Up to 2 times normal	Preferred Best
Three elevated LFT's	Up to 2 times normal	Preferred Best

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Pre-Clinical CAD

- Clients can now qualify for improved underwriting classifications – from lower rated policies to standard underwriting rates.
- Our new pre-clinical CAD criterion uses various available credits to specifically treat your clients with minimal disease in some arteries as “low level” CAD clients.

• Case Study:

- 56 year old male, non-smoker, currently on daily aspirin and a statin. Height/Weight: 6'0", 209 lbs. Blood pressure is 130/80, cholesterol is 208, with a HDL of 50. Has regular visits with physician and recently completed a physical. Recent exercise stress test was negative for ischemia. Past CT angiogram reflects mild plaque in the distal branch of the left anterior descending artery and right coronary artery.
- Can now qualify for **Non-Smoker Plus rates**.



Our Latest Underwriting Enhancement Means More Competitive Rates for Your Low Level Coronary Artery Disease (CAD) Clients

As part of our ongoing effort to provide you and your clients with the industry's most cutting edge underwriting, we have revised the way we classify your clients with low level (pre-clinical) CAD.

Previously, life insurance applicants who had shown some low level of CAD discovered via CT angiography in the absence of any symptoms, event, or co-morbid cardiovascular disease, were treated as CAD clients and subject to our CAD underwriting guidelines. In such cases the client would find they could only qualify for policies with a higher rating, or even be declined.

Our new pre-clinical CAD criterion uses various available credits to specifically treat your clients with minimal disease in some arteries as "low level" CAD clients. This means that they can now qualify for better underwriting — from lower rated policies to standard underwriting rates.

What could this mean for your low level CAD clients? Let's take a look at the following case study to see a before/after comparison:

Case Studies	Initial Facts	Old Table Rating	New Table Rating
Case Study #1	56 year old male, non-smoker, currently on daily aspirin and a statin. Height is 6'0", weight is 209 pounds. Blood pressure is at 130/80 and cholesterol 208 with a HDL of 50. He has regular visits with his physician and recently completed a physical. His recent exercise stress test was negative for ischemia. His past CT angiogram reflects mild plaque in the distal branch of the left anterior descending artery and right coronary artery.	Under the old table, our final classification was Table B rates.	Under the new table, our final classification is Non-Smoker Plus rates.
Case Study #2	50 year old female, non-smoker, no medications. Blood pressure is 120/80, height is 5'7", and weight is 185 pounds. Cholesterol is 203 and HDL is 61. She recently experience chest pain diagnosed as atypical. The CT angiogram reflects mild plaque in the circumflex artery and minimal irregularities in the right coronary artery. Her most recent visit includes a treatment plan with low-dose METS.	Under the old table, our final classification was Table D rates.	Under the new table, our final classification is Non-Smoker Plus rates.

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Type II Diabetes

- The revised underwriting table more effectively reflects the favorable differences in life expectancy and offers your type II clients more affordable rates – often with a difference of one to two ratings classes.
- Case Study:
 - 67-year-old female with a history of type II diabetes since age 64. Currently on oral medication for diabetic control with an excellent A1c of 6.9, normal blood sugars and urinalysis. Height is 5’4”, weight is 186 lbs., and blood pressure is 132/79.
 - Under the new table, excellent control, can now qualify for **Non-Smoker Plus** rates.

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Thanks to Pru's Cutting Edge Underwriting, some of the most competitive underwriting rates for type II diabetes clients just got better.

Pru has recently updated its underwriting for clients with type II diabetes. This enhancement will offer significant improvements to these clients, and since 90-95% of all diabetics have type II diabetes, this will have a real impact on your sales.*

Our previous underwriting guidelines treated type I** and type II diabetes almost the same. The revised underwriting table will more effectively reflect the favorable differences in life expectancy and will offer your type II clients more affordable rates – often with a difference of one to two ratings classes. What could this mean for a client with type II diabetes? Let's take a look at the following case studies to see a before/after comparison:

Diabetes Case Studies – New vs. Old Type II Diabetes Mellitus Table

Case Studies	Initial Facts	Old Table Rating	New Table Rating
Case Study #1	52-year-old male with a history of type II diabetes since age 44. Currently on oral medication for diabetic control with an excellent A1c of 6.0, normal blood sugars and urinalysis. Height is 5'10", weight is 270 lbs., and blood pressure is 124/80.	Under the previous table, excellent control, the final classification would have been Table B rates.	Under the new table, excellent control, our final classification is Table A .
Case Study #2	67-year-old female with a history of type II diabetes since age 64. Currently on oral medication for diabetic control with an excellent A1c of 6.9, normal blood sugars and urinalysis. Height is 5'4", weight is 186 lbs., and blood pressure is 132/79.	Under the previous table, excellent control, the final classification would have been Table A rates.	Under the new table, excellent control, our final classification is Non-Smoker Plus rates.

*Type II diabetes website: www.govdiabetes.com/govdiabetes_splash.htm. Accessed on February 25, 2013.

**The Basic Table Rating for Diabetes Mellitus Type I has not changed.

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Underwriting Factor Tables

- Now reflects the fact that many consumers face significant financial responsibilities in their 40's and 50's while earning less.

Ages	Amount of Insurance Your Clients Can Qualify For
Ages 0-40	35X annual income
Ages 41-50	25X annual income
Ages 51-60	20X annual income
Ages 61-70	10X annual income (no change from previous table)
Ages 71-80	5X annual income (no change from previous table)

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Access to the Super Pool

Adds \$35 million of facultative capacity!

Automatic Capacity	Facultative Capacity	Retention
Automatic Issue Limit = \$65 million Jumbo Limit = \$65 million	Facultative capacity (including the SuperPool SM): Term = \$103 million UL Plus = \$87 million	Retention of \$30 million (\$10 million for Term Essential) on fully underwritten single life policies. Retention of \$35 million on second-to-die policies

Available for Pru's entire product portfolio!

Maximum retention on Term Essential is \$10 million if the case does not qualify for automatic reinsurance. Amounts available are subject to underwriting, and may be reduced based on other inforce or applied-for policies. These limits are graded down for smokers, rated cases, and issue ages over age 65. Limits are also graded down for celebrities, sports figures, private pilots, non-US residents, and juveniles.

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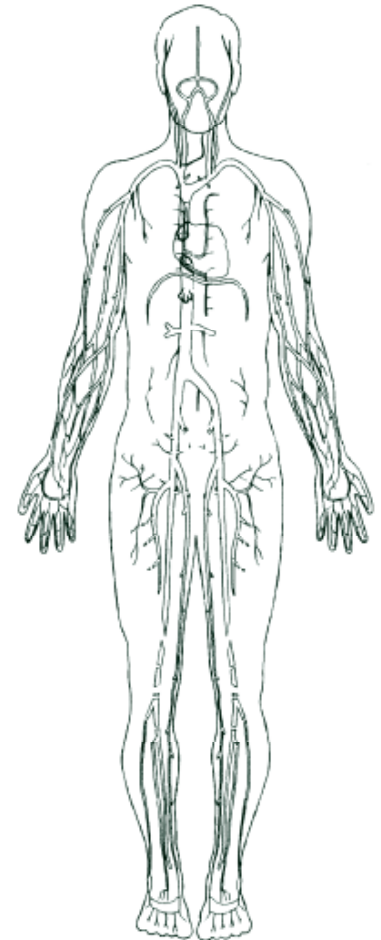
Preferred Niches

- Most commercial and business jet pilots ¹
- Clients who plan to travel to most foreign countries for three months or less annually (business or pleasure)*¹
- Scuba divers who dive up to 100 feet
- Individuals with cholesterol levels up to and including 249, even if on cholesterol-lowering medications²
- Male/female 6'0", ages 18-64, up to 213 lbs¹
- Male/female 6'0", ages 65 and over, up to 228 lbs¹

1. These scenarios could qualify for Preferred Best as well.

2. Individuals with cholesterol levels up to 219 may qualify for Preferred Best, even if on cholesterol lowering medications.

* This does not apply to foreign countries Prudential considers extremely hazardous.

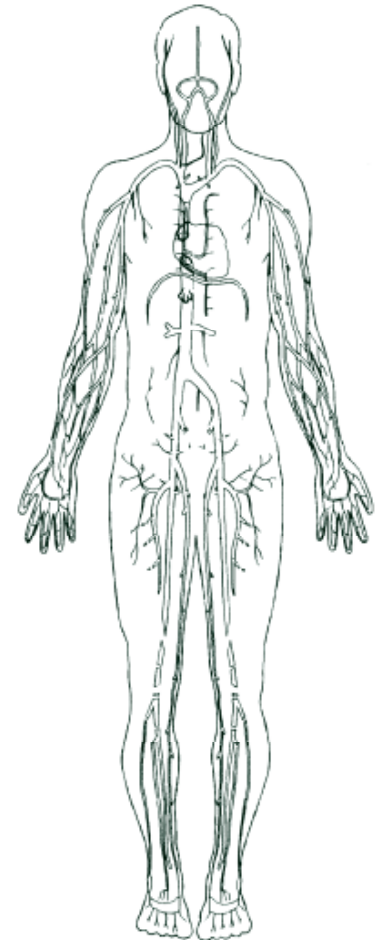


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NonSmoker Plus Underwriting Criteria

- Individuals who may qualify for Prudential's Advantageous Non-Smoker Plus category:
 - Cigar/pipe smokers and smokeless tobacco users
 - Nicotine patch or nicorette gum users
 - Individuals with cholesterol levels up to and including 274
 - Male/female 6'0", ages 18-64, up to 243 lbs
 - Male/female 6'0", ages 65 and over, up to 294 lbs
 - Private pilots 25 years of age or greater with more than 300 hours in total flight time and between 30 and 300 hours per year



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Questions?

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