Frequently Asked Questions

# PRUFAST TRACK

## What is PruFast Track?

PruFast Track is Prudential's enhanced underwriting process. Compared to traditional methods, it provides eligible clients with a faster, more streamlined decision on their life insurance applications.

Requirements are based upon evaluation of the client information—not just age and coverage amount—to deliver a more tailored and efficient process.

The initial submission can be made via Prudential's Xpress QuickForm worksheet or drop ticket, and the client then completes the remainder of the application via a client interview, which can be done online using Prudential's eInterview platform or through a traditional telephone interview.

**The PruFast Track process determines the client's underwriting path.** The speed of the PruFast Track process depends on completion of the client interview and receipt of the Authorization. Accelerated cases will be approved within hours or days. Cases that do not qualify for an Accelerated path will generally follow our full underwriting process. Either way, the producer will be notified about the specific underwriting path and information required.

## Who's eligible?

| | |
|---|---|
| **Age 18 – 70** | **Face amount**<br>**$100,000 to $5,000,000** |
| **U.S. resident** | **Any single life policy**<br>**(except PruTerm One)** |

## What types of data are used?

We work with third-party vendors to gather and/or verify the following information:

- Client identification
- Fraud and insurance history
- Motor vehicle records
- Electronic health records
- Prescription history and medical claim information

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## Will clients be required to complete an interview for PruFast Track?

Yes, an interview is required. Most clients will complete an online interview. A telephone interview is provided where eInterview is not yet available (some drop ticket submissions). The entire interview should take approximately 20 to 30 minutes. To help clients prepare, provide them with a copy of the Prepare For Your Interview brochure (1011194).

We determine the need for and then order exam requirements and/or medical records (if necessary) after the client interview is completed and the Authorization is received; therefore, it is important to have the client complete the interview shortly after the case is submitted.

## How can I expedite the exam ordering for clients who won't qualify for an Accelerated underwriting path?

If the Agent's Report reflects a quoted rating class of Substandard (excluding temporary/ flat extras), the case will not be eligible for Accelerated underwriting, and age and amount exam requirements will be ordered when the case is submitted.

## How long does it take to receive an underwriting decision?

Individuals who qualify for an **Accelerated path** may receive a decision within a few days, possibly on the same day. Individuals who qualify for **Accelerated underwriting with medical records** can receive a decision in a few days to weeks. Finally, individuals who require **Full underwriting** with an insurance exam/labs and medical records when necessary will receive a decision once all requirements are received (normal cycle time).

## Why would a client receive an Accelerated decision?

The PruFast Track process is based on a statistical model. We studied clients who were approved for our top risk classes in the past to determine what characteristics they had in common. Those clients who have similar characteristics as determined by the model will be put on an Accelerated path. Clients who do not follow an Accelerated path can still qualify for our top risk classes.

## Why would a client require exams or medical records?

There are several reasons why a case may need an additional underwriting requirement.

For example:

- Instant data (pharmacy database checks, medical claims data, MIB, ID, motor vehicle report) is lacking, incomplete, or inconsistent with disclosures.
- Multiple life insurance applications with other companies or recent insurance exam/labs completed with another company, or informal application previously submitted.
- Medical records lack a recent physical exam, and labs have not been completed in the last year.
- Higher amounts of existing coverage.
- Random sample selection. The random sample is designed to monitor the quality of the statistical model to ensure consistent mortality results.
- Significant and/or undisclosed health history, an adverse driving record, concerns with identity, and/or undisclosed medications.

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## Some complex conditions that may result in Full Underwriting:

Alcohol or drug abuse/treatment
Atrial Fibrillation
Barrett's esophagus
Blood disorders
Cardiomyopathy
Chronic kidney disease
Cirrhosis
Current disability
Eating disorders
HIV
Hepatitis B or
Multiple or conditions with co-morbidities
Prostate cancer

NOTE: This is not a comprehensive list of all conditions that can affect underwriting.

## Have Prudential's underwriting guidelines changed?

No, PruFast Track uses the same underwriting guidelines as traditional underwriting; therefore, the risk class decision for PruFast Track and traditional underwriting will be the same.

## Could the exams and labs result in a worse risk class decision?

We strive for consistent results in our underwriting decisions regardless of the application process; however, if the insurance exam provides information not otherwise available, this may result in a worse risk class.

## What will happen if a client requests a change after an Accelerated underwriting decision is made?

Depending on the nature of the change, a medical exam may be required. For example, if the client requests an increase in face amount, there is a high likelihood that a medical exam will be required. Therefore, the initial application should reflect the client's intention.

## Are replacement cases eligible for PruFast Track?

Yes, provided all state-specific requirements are satisfied.

## Can a client apply for an additional policy after receiving an Accelerated decision on a PruFast Track case?

Yes, but additional exam requirements will likely be required.

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The availability of coverage and rates will vary based on company underwriting criteria including, but not limited to, age, sex, health history, smoking status, and residency. Underwriting rules are subject to change at our discretion.

Life insurance is issued by The Prudential Insurance Company of America, Pruco Life Insurance Company (except in NY), and Pruco Life Insurance Company of New Jersey (in NY). All are Prudential Financial companies located in Newark, NJ.

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