

Underwriting

Prudential Rate Reduction Program

Good News for Table A and B Rated Applications

The Prudential Rate Reduction program has been fully implemented. The program will be used for both formal applications and fully packaged informals including Super Summaries. This program, in partnership with reinsurance, allows certain Table A and B rated applications to be moved to Standard, without the need for the producer to request submission through the program.

Please note that this program is not a table shave program (which commonly does not consider underwriting risk factors or judgment). This program is specific to certain ratable impairments where underwriting experience allows for an improved offer. As such, not all cases eligible for the program will see a reduction in the assessed rating (even if the impairment appears on the list below).

What Is Eligible for this Program

The rate reduction program eligibility parameters include:

- **RISKS:**
 - Certain, specific medical conditions and non-medical risk factors (*See the list below*). Certain other impairments are **not** included (for example, coronary artery disease and cancers).
 - Table A and B risk assessments (even after credits have been applied).
 - Flat extras of no more than \$2.50 / 1000 due to hazardous occupation or avocation participation.
 - If the risk is eligible for Prudential's Rate Reduction program (i.e., a Special Class A/B improves to Standard), Prudential will **not** then consider it for a class better than Standard (for example, up to Preferred Best or Non-Smoker Plus).
- **AGES:** 20 to 70.
- **FACE AMOUNTS:** From \$100K through \$5 million (with total in force in all companies not to exceed \$20 million).
- **ELIGIBLE PRODUCTS:** All Prudential products, including both lives on a survivorship (excluding FIC products).
- **ELIGIBLE POLICIES/CONTRACTS:**
 - Eligible policies include new business applications, pending applications, unplaced policies.
 - All fully packaged informals are also eligible; however, the offer is not binding until the formal application is received and all underwriting completed (and put through the program again).
 - In-force contracts are **not** eligible to be put through this program.
- **CHANNELS:** For all Prudential distribution channels.



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Single impairments eligible for Rate Reduction program submission:

Abnormal Blood Sugar / Impaired Glucose Tolerance	Albumin / Globulin / A/G Ratio
Anemia	Asthma
Anxiety / Depression	Atrial Fibrillation / Flutter
Atrial Septal Defect	Bicuspid Aortic Valve
Barrett's Esophagus	Blood Urea Nitrogen (BUN)
Blood Pressure	CDT / HAA
Build / Body Mass Index (BMI)	Creatinine (Serum)
Cholesterol / Cholesterol/HDL Ratio	Diabetes (Type 2)
Crohn's Disease	Deep Vein Thrombosis (Single Event)
Driving History	ECG T-wave Changes
Electron Beam CT Scan (EBCT)	Glomerular Filtration Rate
Epilepsy	Hepatitis B
Liver Function Tests	Hepatitis C (treated)
Mitral Insufficiency	Microalbuminuria
Obstructive Sleep Apnea	Obesity Surgery
Private Aviation	Occupation
Proteinuria	Protein / Creatinine Ratio
SCUBA	Rheumatoid Arthritis
Thyroid	Skin Tumors (other than Melanoma)
Ulcerative Colitis	Triglycerides

Impairment combinations eligible for Rate Reduction program submission:

Most combinations of any two of the following: Abnormal Blood Sugar, Asthma, Blood Pressure, Build/BMI, Cholesterol/HDL, Driving History, Liver Function Tests, Occupation, PSA and Triglycerides.