

AdminUpdate: Major Improvements to Underwriting Requirements from Protective

Hot off the presses from our friends at Protective! They have eliminated EKG's for the majority of cases, and are now using electronic inspections for the most cases as well. There's more good news outlined below, so read on for the details!

Find out more about these changes from Protective...

- [Formal Announcement from Protective](#)

From Protective Life...



We know that underwriting is a pivotal part of a successful sales process. That's why we continue to make enhancements to our underwriting guidelines that can make doing business with us easier and more client-friendly.

As of September 16, the following enhancements have been made to our underwriting requirements:

Elimination of Most Resting EKGs

- We will no longer require a resting EKG at any face amount through the age of 40
- Ages 41-50: EKG will not be required through \$10,000,000
- Ages 51-70: EKG will not be required through \$5,000,000
- Age 71+: EKG will not be required through \$150,000
- An NT-ProBNP will be added to the lab profile at ages 51+

Utilization of Electronic Inspection Reports

We will begin leveraging electronic inspection reports in lieu of telephone inspection reports for:

- Clients age 70 and younger: Amounts through \$10,000,000
- Clients age 71 and over: Amounts through \$1,000,000

- An MCAS cognitive test (completed via phone interview) will be ordered by the home office on all applicants at ages 71+.

Additional Enhancements

While the enhancements listed above will impact most cases, there are a handful of others that are worth noting:

- Attending physician statements (APSs) will no longer be required for clients with controlled hypertension.
- Exams and labs will no longer be required for applicants ages 0-15, for face amounts under \$10,000,000.
- We will no longer require a Foreign National Questionnaire or routine APSs for green card holders.

An updated Field Underwriting Guide reflecting these changes is anticipated by early October.



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