

12 Underwriting Sweet Spots

Craving an underwriting process that helps to ensure a higher placement ratio? Look at the 12 competitive sweet spots where PL Promise Life Insurance from Pacific Life can help you deliver the best underwriting offer to your client the first time!

Aggressive Guidelines for Better than Standard Rate Classes

1. Build



- Ages [0-64]: Body Mass Index (BMI) \leq 33
- Ages 65+: BMI \leq 35

2. Total Cholesterol



Treated or untreated:
150-300

3. Blood Pressure



Treated or untreated

Preferred Rate Classes May Be Available

4. Depression or Anxiety



- Mild to moderate depression or anxiety with stability on up to 2 medications (cannot be 3rd line drugs or antipsychotics)
- Limited time off work
- No hospitalizations or electroconvulsive therapy (ECT)

5. Sleep Apnea



- Mild Sleep Apnea (Apnea-Hypopnea Index (AHI) or Respiratory Disturbance Index (RDI) of 10-30 and oxygen saturation better than 80%)
- Moderate/Severe Sleep Apnea may be preferred with successful treatment of 2 years or longer, including Continuous Positive Airway Pressure (CPAP) therapy

6. Asthma



- Mild to moderate asthma (exercise induced, seasonal, etc.) with less than 2 attacks per week, treated with preventive oral bronchodilators (e.g. Singulair, Accolate) or self-administered inhaled bronchodilator and/or inhaled steroids
- Stable with no Chronic Obstructive Pulmonary Disease (COPD), smoking, or hospitalizations

7. Rheumatoid Arthritis



- Ankylosing Spondylitis issue ages 18 and older
- Psoriatic Arthritis with no extra-articular system disease and remission for 2 years
- Treated with Non-Steroidal Anti-Inflammatory Drugs (NSAIDs) only and minimal spinal deformity

Select/Standard available for:

- Rheumatoid Arthritis with no extra-systemic disease (e.g. lung, heart) or evidence of autoimmune disease
- Treated with NSAIDs only with stability for at least 2 years. Joint involvement must be limited with mild disability at worst

8. Gastrointestinal Disorders



Ulcerative Proctitis

- When limited to rectum and sigmoid colon for at least 3 years
- Normal weight
- Treatment limited to rectal administration of steroid/salicylate preparations or oral sulfasalazine/salicylate drugs only
- No extra-intestinal disease (e.g. liver, joints, skin)
- No dysplasia

Crohn's Disease

Select/Standard available:

- With minor symptoms
- No steroid use for at least 5 years, and gastrointestinal involvement limited to distal ileum and/or colon
- No dysplasia
- No extra-intestinal disease (e.g. liver, joints, skin)

Ulcerative Colitis

Select/Standard available:

- With mild symptoms and gastrointestinal involvement limited to colon and distal ileum
- No dysplasia
- No extra-intestinal disease (e.g. liver, joints, skin)
- No steroid or other oral chemotherapy or biologic drug use for at least 5 years

9. Recreational Scuba Diving



- Diving up to 100 feet

Standard available for:

- Diving of 101-125 feet
- No significant medical history
- No high risk activities such as cave or wreck diving

10. Foreign Travel



- Travel up to 4 consecutive weeks

11. Military Individuals



- No exclusion for military duty
- Only rate for hazardous duty (e.g. demolition expert)

12. Aviation



Preferred without a flat extra available for:

- Private pilots who hold an instrument flight rating (IFR)
- Fly 26-150 hours per year (personal pleasure flying, no business flying for pay)
- Between issue ages 20 and 70

PL Smooth Sailing Underwriting

Offer clients a straightforward fluidless underwriting process with NO credit scores and NO "Black Box" scoring. Pacific Life guarantees that clients will not have the hassle of an additional insurance exam/lab if they meet the qualification requirements.

Qualification Requirements

- Client's age nearest birthday 50-69
- Amount of coverage applied for and in force with Pacific Life must be less than or equal to \$500,000
- Comprehensive physical and blood work from the applicant's personal physician in the last 18 months
- All application types accepted

Underwriting Credits, Best Offer First

All cases are automatically evaluated for an underwriting credit. This means your clients will always get our best offer first! If an underwriting credit applies, your client may benefit from an improvement of up to one premium class.