

Underwriting Highlights

At Protective, we underwrite individuals, not impairments. Take a look at the key areas where we can help you deliver the best underwriting offer to your client the first time.

Medical

Preferred consideration for common impairments

- **Anxiety or Depression:** Mild anxiety or depression on no medication or a low-dose maintenance medication, no hospitalizations, limited time off work and no other psychiatric illnesses.
- **Asthma:** Non-smoker with mild and brief symptoms, no hospitalizations or time off work, intermittent use of bronchodilators.
- **Sleep Apnea:** Mild sleep apnea (AHI 15 or less) is typically best class, whether treated or not. Moderate sleep apnea (AHI or RDI 15–29.5) can qualify for best class with treatment compliance and no hypertension, drug/alcohol misuse or ongoing use of benzodiazepines or opioid medications.
- **Rheumatoid Arthritis:** Ages 20–55 with mild disease, use of NSAID medications only, fully active with no systemic symptoms.

Coronary artery disease

We offer a dual-manual approach, allowing for more favorable ratings (often a 2–3 table improvement) for people with mild-to-moderate coronary artery disease.

The dual manual approach: Protective utilizes two reinsurance manuals (Hannover Re & Swiss Re) and takes the best rating from each manual. For co-morbid conditions (like obesity and diabetes), we use one manual for consistency, but still take the most aggressive approach.

Obesity

We offer credits for favorable results on related risk factors, such as blood pressure, lipids, and liver enzymes, where applicable.

Aviation

Experienced private pilots can qualify for preferred non-tobacco:

- Ages 27–65, with IFR or ATR certification
- 26–200 hours annually with more than 400 solo hours of experience
- Clean driving record and normal liver function tests

If a flat extra is required, the rating is applied to preferred or select preferred, if the pilot meets the normal preferred criteria. Aviation exclusions are available if a rated applicant prefers that option.

Foreign travel

Applicants who travel up to 12 weeks to more than 150 countries may qualify for best class.

Select avocations

If a flat extra is required, the rating is applied to preferred or select preferred, so long as the applicant meets the normal preferred criteria. Exclusions are available for SCUBA and motor vehicle racing in most states.

Protective’s dedicated quick quote team: We have a dedicated quick quote desk that is led by the senior-level underwriters to handle all quick quotes.

- A 24-hour turnaround time, with many handled same day.
- Experienced underwriters for more consistent underwriting offers.
- The ability to monitor hot topics and industry trends to respond to producer needs.



Let's deliver on our promises, together.

Protective refers to Protective Life Insurance Company (PLICO), Omaha, NE.

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PLAG.1105547 (06.25)

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