



Did you know?

Underwriting at Protective

Protective wants to help you deliver what is best for the client when it comes to underwriting. Listed below are highlights that will help you and your client navigate through the underwriting process.

Medical

- Protective utilizes two **reinsurance manuals** (Hannover Re & Swiss Re) and takes the best rating from each manual. Our dual-manual approach allows for **more favorable ratings** (often a 2–3 table improvement) **for people with mild-to-moderate coronary artery disease**.
- **Common conditions**—like mild anxiety or depression, mild asthma, mild-to-moderate sleep apnea and mild rheumatoid arthritis—**may qualify for best class**.
- Protective offers **flexibility to get table 2 risks for obesity to standard**, with certain lipid and blood pressure scores.
- Through our **Pro Credit Standard-to-Preferred Underwriting Program**, Protective can improve an underwriting decision by one class (standard to preferred) for qualified applicants.

Non-medical

- **Student pilots & aviation instructors** can qualify for standard non-tobacco rates, while experienced private pilots may qualify for preferred non-tobacco with select criteria.
- For select **avocations & aviation**, 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 will consider **personal term and permanent insurance coverage for professional athletes** within our internal retention, up to \$5 million. For professional athletes in team sports (i.e., MLB, NFL, NBA, etc.), our team maximum is \$20 million.
- **Foreign travel** up to 12 weeks to more than 150 countries may qualify for best class.
- Will consider standard non-tobacco for individuals who use **recreational marijuana** on an experimental or occasional basis. Medicinal use of marijuana is underwritten on a case-by-case basis with consideration of the individual facts of each case. The use of CBD (cannabidiol) oil will typically qualify for select preferred.



Protective has a dedicated quick quote desk, comprised of senior-level underwriters to handle all quick quotes within a 24-hour turnaround time.

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