



PRU INTRODUCES NEW PRE-CLINICAL CAD UNDERWRITING CRITERIA

LATEST UPDATE:
UNDERWRITING
INFORMATION

Our Latest Underwriting Enhancement Means More Competitive Rates for Your Low Level Coronary Artery Disease (CAD) Clients

As part of our ongoing effort to provide you and your clients with the industry’s most cutting edge underwriting, we have revised the way we classify your clients with low level (pre-clinical) CAD.

Previously, life insurance applicants who had shown some low level of CAD discovered via CT angiography in the absence of any symptoms, event, or co-morbid cardiovascular disease, were treated as CAD clients and subject to our CAD underwriting guidelines. In such cases the client would find they could only qualify for policies with a higher rating, or even be declined.

Our new pre-clinical CAD criterion uses various available credits to specifically treat your clients with minimal disease in some arteries as “low level” CAD clients. This means that they can now qualify for better underwriting — from lower rated policies to standard underwriting rates.

What could this mean for your low level CAD clients? Let’s take a look at the following case study to see a before/after comparison:

Case Studies	Initial Facts	Old Table Rating	New Table Rating
Case Study #1	56 year old male, non-smoker, currently on daily aspirin and a statin. Height is 6'0", weight is 209 pounds. Blood pressure is at 130/80 and cholesterol 208 with a HDL of 50. He has regular visits with his physician and recently completed a physical. His recent exercise stress test was negative for ischemia. His past CT angiogram reflects mild plaque in the distal branch of the left anterior descending artery and right coronary artery.	Under the old table, our final classification was Table B rates.	Under the new table, our final classification is Non-Smoker Plus rates.
Case Study #2	50 year old female, non-smoker, no medications. Blood pressure is 132/81, height is 5'7", and weight is 185 pounds. Cholesterol is 201 and HDL is 61. She recently experience chest pain diagnosed as atypical. The CT angiogram reflects mild plaque in the circumflex artery and luminal irregularities in the right coronary artery. Her most recent visit includes a treadmill ecg with favorable METS.	Under the old table, our final classification was Table D rates.	Under the new table, our final classification is Non-Smoker Plus rates.

This material is designed to provide general information in regard to the subject matter covered. It should be used with the understanding that we are not rendering legal, accounting or tax advice. Such services should be provided by the client’s own advisor. Accordingly, any information in this document cannot be used by any taxpayer for purposes of avoiding penalties under the Internal Revenue Code.

Securities and Insurance Products:
Not Insured by FDIC or Any Federal Government Agency.
May Lose Value.
Not a Deposit of or Guaranteed by Any Bank or Bank Affiliate.

This marketing material is subject to an expiration date, and use of this material must be discontinued as of the expiration date.

FOR THE EDUCATION OF PRODUCERS/BROKERS. NOT FOR USE WITH THE PUBLIC.

©2010 The Prudential Insurance Company of America
751 Broad Street, Newark, NJ 07102-3777
0175615-00001-00 Ed. 03/2010 Exp. 09/2011



Prudential