



ANNOUNCING BIG NEWS FOR YOUR LIFE CLIENTS WITH TYPE II DIABETES

LATEST UPDATE:
UNDERWRITING
INFORMATION

Thanks to Pru's Cutting Edge Underwriting, some of the most competitive underwriting rates for type II diabetes clients just got better

Pru has recently updated its underwriting for clients with type II diabetes. This enhancement will offer significant improvements to these clients, and since 90-95% of all diabetics have type II diabetes, this will have a real impact on your sales.*

Our previous underwriting guidelines treated type I** and type II diabetes almost the same. The revised underwriting table will more effectively reflect the favorable differences in life expectancy and will offer your type II clients more affordable rates – often with a difference of one to two ratings classes.

What could this mean for a client with type II diabetes? Let's take a look at the following case studies to see a before/after comparison:

Diabetes Case Studies – New vs. Old Type II Diabetes Mellitus Table

Case Studies	Initial Facts	Old Table Rating	New Table Rating
Case Study #1	52-year-old male with a history of type II diabetes since age 44. Currently on oral medication for diabetic control with an excellent A1c of 6.0, normal blood sugars and urinalysis. Height is 5'10", weight is 210 lbs., and blood pressure is 134/80.	Under the previous table, excellent control, the final classification would have been Table B rates.	Under the new table, excellent control, our final classification is Table A .
Case Study #2	67-year-old female with a history of type II diabetes since age 64. Currently on oral medication for diabetic control with an excellent A1c of 6.9, normal blood sugars and urinalysis. Height is 5'4", weight is 186 lbs., and blood pressure is 132/79.	Under the previous table, excellent control, the final classification would have been Table A rates.	Under the new table, excellent control, our final classification is Non-Smoker Plus rates.

*http://diabetes.webmd.com/guide/diabetes_symptoms_types. Accessed on February 25, 2010.

**The Basic Table Rating for Diabetes Mellitus Type I has not changed.

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