



## Individual Inquiry Offers

An inquiry offer, or “ballpark,” or quick quote is a preliminary pricing estimate for a specific impairment, usually made without the benefit of complete underwriting documentation. The table below provides ballpark estimates for some frequently seen impairments, and provides criteria for obtaining an underwriting offer. Underwriting for most impairments will require an APS as well as the specific reports noted below.

Best case scenarios and rated offers are subject to review of full underwriting requirements, including medical and non-medical histories, and must conform to all other preferred criteria. In some situations, Prudential may offer Preferred categories when other carriers may not.

Condition	Reports Needed	Best Case Scenario (nonsmokers)	Unable To Offer
Alcohol/drug abuse and/or treatment	Treatment records	<b>Preferred Plus Nonsmoker</b> if abstinent for 10 or more years. <b>Preferred Nonsmoker</b> if abstinent for 6 or more years.	Evidence of current drug or alcohol use or combined with severe depression histories.
Asthma	Treatment records	<b>Preferred Best</b> if mild with 2 or fewer episodes/year even <b>with</b> a steroid inhaler.	Persistent wheezing, limited activity, severe or multiple attacks, current oxygen, hospitalization within 6 months.
Aviation	Questionnaire	<b>Preferred Best</b> for most commercial airline pilots. <b>Preferred Nonsmoker</b> for students and private pilots up to 200 hours/year.	Test piloting, unusual hazards, foreign airline pilots.
Build (using height of 6 ft. as an example)	Exam verified	<b>Preferred Best</b> for male/female ages 18-64, height 6 ft., up to 213 lbs or at ages 65+ up to 228 lbs. <b>Preferred Nonsmoker</b> for male/female ages 18-64, height 6 ft., up to 243 lbs or at ages 65+ up to 294 lbs.	Significantly over weight or under weight or morbidly obese.

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Cancer	Pathology report	<b>Preferred Nonsmoker</b> after 6-10 years, depending on the specific type, grade, and location of the cancer.	Cancer that has spread beyond the original organ, metastatic cancer, positive surgical margins.
Cerebral vascular disease – stroke/TIA	APS	<b>Preferred Nonsmoker</b> for a TIA history over 10 years ago if age > 55 at time of event. For strokes >7 years ago, age >55 at time of event – <b>Table B.</b>	Multiple infarcts with cognitive/memory defect or significant physical impairment.
COPD/Emphysema	PFTs – pulmonary function tests	Mild and well controlled can be a Table B.	Progressive and/or on oxygen. See asthma
Coronary artery disease	All cardiac tests done since diagnosis such as echocardiogram, treadmill, ECG, perfusion, scans, catheterization	<b>Preferred Nonsmoker</b> for very mild 1 vessel disease with no heart attack and over age 65 as of the application date.	Age less than 30 at diagnosis or an ejection fraction less than 40%.
Dementia	NA	NA	Generally not acceptable for individual contracts.
Depression	Treatment history	<b>Preferred Best</b> if mild and 2 or fewer medications with no anti-psychotics.	Suicide attempt or electric shock treatment within one year, more than 2 suicide attempts, currently psychotic or manic.
Diabetes and glucose intolerance	HGBA1C and urine for microalbumin	<b>Preferred Nonsmoker</b> for ages 50 or higher at diagnosis, taking no insulin, and HGBA1C is 7.0 or less.	HGBA1C's of 11 or greater or proteinuria over 50 mg/dl.
Elderly	APS	<b>Preferred Best</b> may be possible if stable and all preferred criteria are met.	Frail with deteriorating health.
Hepatitis C & B	Blood tests – liver function tests (LFTs) and any viral loads	<b>Preferred Best for hepatitis B, Preferred Plus Nonsmoker for hepatitis C</b> , if fully recovered with normal viral loads and normal LFTs for at least 2 years.	Advanced liver disease with cirrhosis or liver enzyme tests more than 3x normal.
Kidney disease	Creatinine and urine	<b>Preferred Best</b> may be possible if stable, creatinine is 1.3 or less and urine is normal.	Chronic renal failure with creatinine over 2.

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Liver tests (AST, ALT, GGT)	Blood tests and any liver scans or biopsies	<b>Preferred Best</b> if only 1 enzyme elevated: AST = 5x normal, ALT = 4x normal or GGTP = 4x normal.  <b>Preferred Best</b> may be available with multiple elevations of liver enzymes =2x if all are normal. (No adverse medical/alcohol history)	LFTs with liver enzyme tests more than 5x normal.
Prostate cancer	Pathology report	<b>Preferred Nonsmoker</b> may be possible for Stages 1-2 with Gleason score of 6 or less, prostatectomy over 1 year ago, pre-surgery PSA of 20 or less, and current PSA less than 0.10.	Post op PSA over 1.0 or rising, stage 4, or a gleason score of 8-10.
Sleep apnea	Sleep study	<b>Preferred Best</b> for mild and for moderate with verified and effective CPAP use.	No follow up sleep study or noncompliance with CPAP.
Tobacco	Details of all tobacco used with dates used	<b>Preferred Best</b> available if no tobacco use for 5 years  <b>Preferred Plus</b> available if no tobacco use for 3 years  <b>Preferred Nonsmoker</b> available for all tobacco use <b>except</b> cigarettes – even with a (+) nicotine.	N/A
Valvular heart disease	Echocardiogram	<b>Preferred Best</b> may be available for minimal disease and over age 75.	Severe valvular disease as noted in the APS.

Generally, cases do not always clearly match the ballpark criteria above, and there are many conditions not on the above list. If you have a case you would like us to review for an inquiry quote, there are two approaches you can take. Email your Quick Quote Summary to us at [pruxpress.underwriting.experts@prudential.com](mailto:pruxpress.underwriting.experts@prudential.com) or cases with a face amount of \$1 million or more send the informal request forms email to [PB.UND.SA@prudential.com](mailto:PB.UND.SA@prudential.com) or mail to Prudential Financial, Attn: Life New Business, 2101 Welsh Road, Suite DTY, Dresher, PA 19025, and we would be glad to assist you!

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