



From: Underwriting
To: General Agents
Subject: New Underwriting Process: Personal History Interview
Date: November 11, 2009

In our continuing effort to provide you with faster service, we are implementing a new underwriting process. If more information is needed to assess the severity of a single impairment condition for face amounts of \$2.5 million or below, a Personal History Interview (PHI) may be ordered in lieu of medical records. We expect this process will significantly reduce cycle times to underwrite conditions such as high blood pressure, depression, anxiety, sleep apnea, heart murmurs and ulcers. This new requirement will also alleviate the need for an APS in many cases (however, an APS may still be needed based on information obtained in the PHI).

The PHI is a short, non-intrusive telephone interview conducted by a skilled nurse. The Home Office will order this requirement, and the applicant will be contacted between 8 a.m. and 8 p.m. Central Time. If the applicant can't be reached after five attempts, we will order medical records.