



Individual Inquiry Offers

An inquiry offer, “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 Attending Physician’s Statement (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	Preferred Non Tobacco if abstinent for 10 or more years. Non Smoker Plus if abstinent for 6 or more years.	Evidence of current drug or alcohol use or combined with severe depression histories.
Asthma	Treatment records	Preferred Best if mild with 2 or fewer episodes per year even with a steroid inhaler.	Persistent wheezing, limited activity, severe or multiple attacks, current oxygen, hospitalization within 6 months.
Aviation	Questionnaire	Preferred Best for most commercial airline pilots. Non Smoker Plus for students and private pilots up to 200 hours per year.	Test piloting, unusual hazards, foreign airline pilots.
Build (using height of 6 ft. as an example)	Exam verified	Preferred Best for male/female ages 18-64, height 6 ft., up to 213 lbs or at ages 65+ up to 228 lbs. Non Smoker Plus 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.
Cancer	Pathology report	Non Smoker Plus 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	Non Smoker Plus 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 – Table 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 catheterization, echocardiogram, treadmill, ECG, perfusion, scans	Non Smoker Plus for mild disease impacting single artery (not left main), minimal plaque burden, good cardiac function (ejection fraction > 55%) and quality medical care and lifestyle.”	Age less than 30 at diagnosis or an ejection fraction less than 40%.

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Condition	Reports Needed	Best Case Scenario (nonsmokers)	Unable To Offer
Dementia	N/A	N/A	Generally not acceptable for individual contracts.
Depression	Treatment history	Preferred Best 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	Non Smoker Plus 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	Preferred Best 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	Preferred Best for Hepatitis B, Preferred Non Tobacco for Hepatitis C, 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	Preferred Best may be possible if stable, creatinine is 1.3 or less and urine is normal.	Chronic renal failure with creatinine over 2.
Liver tests (AST, ALT, GGT)	Blood tests and any liver scans or biopsies	Preferred Best if only 1 enzyme elevated: AST ≤ 5x normal, ALT ≤ 4x normal or GGTP ≤ 4x normal. Preferred Best may be available with multiple elevations if liver enzymes < or = to 2x normal and there is no adverse medical/alcohol history.	LFTs with liver enzyme tests more than 5x normal.
Prostate cancer	Pathology report	Non Smoker Plus 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 0.1.	Post op PSA over 1.0 or rising, stage 4, or a gleason score of 8 - 10.
Sleep apnea	Sleep study	Preferred Best for mild and for moderate with verified and effective CPAP use.	No follow up sleep study or non-compliance with CPAP.
Tobacco	Details of all tobacco used with dates used	Preferred Best available if no tobacco use for 5 years Preferred Non Tobacco available if no tobacco use for 3 years Non Smoker Plus available for all tobacco use except cigarettes – even with a (+) nicotine.	N/A
Valvular heart disease	Echocardiogram	Preferred Best may be available for minimal disease and over age 75.	Severe valvular disease as noted in the APS.

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