



# PL SMOOTH SAILING UNDERWRITING OVERVIEW

A Predictable Alternative to Today's  
Unpredictable Fluidless Underwriting Offerings



A straightforward underwriting process with **NO** credit scores or “Black Box” scoring. PL **guarantees** the client will not have the hassle of an additional insurance exam/lab if the client meets the clearly stated qualification requirements.

Say **YES** to PL Smooth Sailing!





PL Smooth Sailing Underwriting from Pacific Life (PL) has simple qualification standards with predictable outcomes which make the process a better experience for both producers and clients. It is available with the PL Promise products for applicants who meet the clearly stated qualification requirements.

## Qualification Requirements

- Client's age nearest birthday 50-69
- Amount of coverage applied for and in force with PL must be less than or equal to \$1 Million
- Comprehensive physical and blood work from the applicant's personal physician within 18 months; up to two years of history may be requested

Now, your clients may qualify for PL Smooth Sailing Underwriting regardless of how you submit the application. **Ticket or full application — it's your choice.**

## Available in Five Easy Steps for PL Promise Products

- 1 Complete and submit an electronic ticket or paper application that meets the qualification requirements for PL Smooth Sailing Underwriting.
  - Answer "Yes" to the prescreen question on the Producer's Report.
  - For the electronic ticket, once submitted, you will receive a status update in your regular data feed or on the ProducerBay website that indicates if the application qualifies for PL Smooth Sailing.
- 2 PL will confirm if your client's coverage does not exceed the maximum of inforce or applied for limit of \$1 Million. If it exceeds the limit, PL will revert to full underwriting and require a paramed exam.
- 3 The telephone interview will be conducted and the appropriate Attending Physician Statement (APS) will be ordered with the lab and exam information from the past 18 months.
- 4 PL will underwrite the case using the APS and information gathered during the telephone interview.
- 5 If the application is approved, the underwriting offer will be made and the policy will be issued.

## Frequently Asked Questions (FAQs)

Below are the answers to several FAQs. They can help you to familiarize yourself with the program to deliver a seamless experience to your clients.

### What should I tell my client about the PL Smooth Sailing Underwriting process?

Applications for PL Smooth Sailing Underwriting are submitted through the PL Express App (electronic ticket) process or a standard paper application. Regardless of the method, your client will be contacted for a telephone interview within 48 hours of the electronic ticket or application being submitted. The telephone interview includes medical questions that allow PL to order an Attending Physician Statement (APS) early in the process versus later. If your client qualifies for PL Smooth Sailing Underwriting, no paramedical examiner will visit the client to conduct an exam and specimen collection. This innovative underwriting program allows PL to streamline the underwriting process for many clients.

### How does my client sign the portion of the application completed via the telephone interview?

As the default option, the applicant will voice-sign Part 2 (medical history) of the application and can complete the application in one phone call.

If the client specifically requests not to voice-sign or if your Broker-Dealer does not allow voice-sign or electronic signature, then PL will mail Part 2 of the application to the client for a wet-ink signature. PL will not proceed to underwriting until the client's wet signature is received. Help facilitate your client's signature to avoid delays.

### Why is a telephone interview required for PL Smooth Sailing Underwriting?

The telephone interview allows PL to assess the client's health more quickly and to determine which APS and/or other records PL needs to order up front to make the underwriting decision.

### Are there any rate classes that do not qualify for PL Smooth Sailing?

No. All rate classes, including substandard, are eligible.

### What are the hours for the Teleunderwriting Interview Contact Center?

- Monday – Thursday: 7:00 a.m. – 11 :00 p.m. CT
- Friday: 7:00 a.m. – 9:00 p.m. CT
- Saturday: 8:00 a.m. – 4:00 p.m. CT

### What types of data are used during the PL Smooth Sailing Underwriting process?

PL may use Medical Information Bureau (MIB), prescription history, and Motor Vehicle Record (MVR) reports, information collected during the telephone interview, and APS(s) from the applicant's personal physician. **PL does not use statistical scoring models or "black box" underwriting to qualify or disqualify applicants for PL Smooth Sailing Underwriting.**

### What happens if clients do not meet the qualifications for PL Smooth Sailing Underwriting? What kinds of factors might result in my client not qualifying?

A client who does not meet the qualification requirements for PL Smooth Sailing Underwriting will go through PL's traditional underwriting process and requirements. If it is discovered during the tele-interview that the applicant does not qualify for PL Smooth Sailing, PL will complete the tele-interview and schedule a lab/exam. If discovered outside the tele-interview, PL will notify the BGA that the applicant no longer qualifies and a lab/exam will be posted as an outstanding requirement.

The only factors that would preclude your client from qualifying for the PL Smooth Sailing Underwriting process are:

- The client is not within the qualified age range of 50-69 (age nearest birthday).
- The amount of coverage applied for and in force with Pacific Life exceeds \$1 Million.
- The client has not had a comprehensive physical with blood work with their personal physician within the last 18 months.
- The applicant's history with their attending physician is insufficient.

### **How can I confirm my client is below the \$1 Million coverage threshold?**

Log on to ProducerBay and click on the icon for PL Smooth Sailing Eligibility on the Quick Links screen. Click “Continue” in the pop-up banner and enter the requested information. Once complete, click “Submit.” You will get a message indicating whether your client is eligible for PL Smooth Sailing. For your convenience, PL will provide you with the dollar amount the applicant is over the PL Smooth Sailing limit of \$1 Million.

*For example, if your applicant already has a \$600K policy with PL and is looking for an additional \$500K in coverage, the applicant would not be eligible for PL Smooth Sailing. However, by knowing the applicant is over by \$100K, you may have the option to reduce the face amount of the new case so the applicant may qualify.*

### **If my client does not qualify for PL Smooth Sailing Underwriting, how much will the underwriter be able to share with me?**

- The underwriter will be able to share that the client did not meet the basic qualification requirements such as age, coverage amount, and lack of a comprehensive physical with blood work within 18 months.
- For adverse reasons and declines, PL will use the same communication methods that are used for the traditional underwriting process.

### **Can I get copies of the APS that Pacific Life ordered?**

Yes, provided the underwriter has not deemed the APS to contain sensitive information.

### **If my client does not qualify for PL Smooth Sailing Underwriting and is underwritten using PL’s traditional underwriting process, is the underwriting class likely to be worse?**

In many cases, your client may get the same rate class regardless of the underwriting approach used. However, if the results are abnormal (e.g., high blood pressure, high cholesterol, liver function tests) the underwriter will evaluate the risk class based on the information available.

### **Will PL Smooth Sailing Underwriting work on replacement business?**

Yes. Just be sure to submit the appropriate replacement forms for your state.

### **Our BGA images the application Part 1 to ExamOne, who then typically packages the application and other requirements before sending to the carrier. How will my process change now?**

Simply submit your Part 1 of the application image to ExamOne with either an eSignature or wet signature. Don’t forget to include the Producer’s Report and be sure the Smooth Sailing prescreen question on the Producer’s Report is checked “Yes.” **Please do not order a paramedical exam or APS. Just be sure to immediately release the application to PL!** There’s no need to wait. PL will order the tele-interview and any needed APS(s) for your client once the application is released. That’s it!

*Note: It is important to ensure Part 1 of the application is signed before submitting and releasing the application to PL as there will not be a paramedical exam to facilitate a signature.*

### **How do I follow the status of my client’s application and whether the client’s qualification status for PL Smooth Sailing Underwriting changes along the way?**

New status updates will be provided in both your traditional status feeds and on ProducerBay, including the following:

- Updates regarding attempts to reach the client for the tele-interview and/or completion of the tele-interview.
- PL Smooth Sailing qualification status or change in qualification status along with the reason for change.
- Notification that a paramedical exam has been ordered (if the applicant does not qualify).
- Notification that PL is awaiting the client’s signature on Part 2 of the application.

*For additional questions, contact us at [LynInternalSales@PacificLife.com](mailto:LynInternalSales@PacificLife.com) or (844) 238-4872, Option3.*

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