



Tentative offer options

This document provides you with a quick reference for protocols to follow to obtain preliminary Underwriting case assessment.

Tentative offer — submission options

Option 1 — Email quote

Purpose: For an approximate rating assessment of a specific medical history, impairment or other unusual situation. Simply provide the details of the medical history or case situation in an e-mail to your Underwriting team. Include “Quote Needed” in the subject line. Do not include any attachments including medical records

Example:

Q: What rating could be expected for a 52-year-old Non-Smoker (NS) applicant with Type II diabetes for 20 years? He is 5'9", 230 lbs., and has been taking medication. He is looking for term coverage.

A: Subject to Attending Physician's Statement (APS) review, looks like a Table 4 rating. Possible NS with Expanded Standard Program (ESP) if whole life.

Example:

Q: I have a 60-year-old client in good health; he has \$20 million in force with another company, and is looking for another \$40 million of whole life. How much can I write with Guardian?

A: We can write the entire \$40 million using our autobind capacity and internal retention — no problem.

Option 2 — Informal Straight-Through-Processing (STP)

Purpose: An *informal inquiry* case submission can be done when you may be in competition with another company and are seeking a relative outcome to prepare a viable alternative for your client.

For an informal inquiry, you submit:

- Guardian's authorization or a generic authorization with Guardian noted on it
- Client's medical records¹

There is no Medical Information Bureau (MIB) search or report at this point, and no application. Guardian will reimburse for APS only if case is formally submitted and paid.

List policy sequence number as follows:

J2XXXXX
J3XXXXX

Option 3 — Preliminary Inquiry (STP)

Purpose: A *preliminary inquiry* is a step further and involves more direct buy-in from the client. The client/insured signs the five-page application. It includes authorization for Guardian to request and report with the MIB, and includes the Authorization Form information (form available on Guardian Online).

To submit a Preliminary Inquiry, include:

- Five-page application
- Guardian authorization
- Client's medical records²

List policy sequence number as follows:

J0XXXXX
J1XXXXX

For questions or for further information, please contact your local Guardian agency. For a quote request, you may email life_brokerage_underwriting@glic.com.