



In light of the ongoing challenges associated with the COVID-19 pandemic, Prudential is announcing additional steps to help you navigate the rapidly changing environment and bring peace of mind to customers. View the comprehensive communications regarding COVID-19 [Service](#) and [Underwriting updates](#). Should you have any additional questions – please don't hesitate to contact your case management team. Here are some key updates, described in the attached communications:

1. Expanded PruFast Track Underwriting.

What's Changing?

- Face Amounts up to \$3,000,000 will now be eligible for PruFast Track accelerated underwriting
- Prudential Underwriters will begin use of [electronic medical records](#) versus a traditional APS, when possible
- New Business applications and pre-issue forms can be completed using DocuSign* or smart phone pictures of signed documents
*Firm approval required for DocuSign use. Please contact your dedicated Case Manager for details.

What we're asking of you:

- Please use the Xpress Worksheet application or Drop Ticket submission (term products) as these qualify for PruFast Track
- Please avoid ordering medical requirements when submitting business (ordering requirements does not allow the client to qualify for PruFast Track).
- [Prepare the Client:](#)
 - For the online [interview](#) (Xpress Worksheet submissions; indicate preference in section C.)
 - They may be contacted if the Underwriter requests [electronic medical records](#)

2. Expanded delivery solutions.

- A. Effective 4/6/2020, Prudential will no longer be issuing paper policies. Instead, your office will be enrolled in a process called "eIssue".

What does that mean?

- For policies not electing eDelivery, there will be no paper policy (excluding policies with a confidential/ modification letter, and Guam policies)
- Policy will be issued same day
- A email is sent to the BGA case manager when a policy is issued, with a link to a PDF copy via web case status
- The PDF policy may be printed for wet signature delivery. Additional options include delivering using DocuSign* or smart phone pictures of signed documents
*Firm approval required for DocuSign use. Please contact your dedicated Case Manager for details.

What if we don't want eIssue?

- If a paper policy or eDelivery is desired, just let us know on a case-by-case basis

B. Prudential's eDelivery now offers additional options to obtain client consent.

To elect eDelivery, simply provide the following:

- Insured's Email, phone number, and preference for text or phone call to complete two-factor authentication
- If Owner is other than the Insured: Owner's email, phone number, and preference for text or phone call to complete two-factor authentication
- Producer's email address

Your dedicated Prudential Case Management and Underwriting teams will proactively follow on any pending policies where we have opportunity to leverage eCapabilities.

We're happy to help anyway we can and appreciate your partnership as we navigate through this unique time.