



Bulletin

DATE: July 25, 2023

Coming soon: Age and amount APS guideline updates

Protective’s Underwriting team works to help you protect the people who rely on your clients. We strive to make our best offer first and we utilize a data-driven approach to find responsible ways to say ‘yes’ more often.

To that end, we’re pleased to announce the following updates to our age and amount APS guidelines, which will be effective in August 2023. An APS should be ordered for physical exams within the timeframes indicated below:

Age	\$50,000 - \$100,000	\$250,001 - \$500,001	\$500,001 - \$1,000,000	\$1,000,001 - \$3,000,000	\$3,000,001 - \$5,000,000	\$5,000,001 and up
0 - 39	None	None	None	3 months*	1 year*	Any
40 - 49	None	None	None	6 months*	1 year*	Any
50 - 60	1 month*	3 months*	3 months*	1 year	2 years	Any
61+	Any	Any	Any	Any	Any	Any

*Underwriting may not require an APS with sufficient digital health data (Rx, medical data, clinical labs).

For reference, here is guideline that is being replaced:

Age	\$50,000 - \$100,000	\$250,001 - \$500,001	\$500,001 - \$1,000,000	\$1,000,001 - \$3,000,000	\$3,000,001 - \$5,000,000	\$5,000,001 and up
0 - 39	2 weeks	1 month	1 month	6 months	1 year	Any
40 - 49	1 month	3 months	3 months	6 months	1 year	Any
50 - 60	2 months	3 months	1 year	2 years	2 years	Any
61+	Any	Any	Any	Any	Any	Any