

INTRODUCING JOHN HANCOCK

# EXPRESSTRACK™

## A fast and easy path to underwriting decisions

### ExpressTrack offers two key advantages to eligible clients:

- No in-person medical screenings, lab work, or pre-issue medical requirements<sup>1</sup>
- Underwriting decisions in as little as three days<sup>2</sup>

### ExpressTrack Eligibility Parameters

- Applications initiated via a John Hancock Ticket or AppliCnT's Express Complete Multi-Carrier Ticket<sup>3</sup>
- Ages 18-60
- Face amounts up to and including \$1 million
- Single-life term and permanent products (including the Long-Term Care rider)
- Generally considered Standard or better risk class
- U.S. permanent residents

Please see page 2 for examples of conditions and scenarios that would require traditional underwriting.

### How it works

#### PRODUCER SUBMITS TICKET

- JH Life eTicket, JH Life Paper Ticket, or AppliCnT's Express Complete Multi-Carrier Ticket
- Prior to the client being contacted to complete his/her tele-interview, provide the client with our *Preparing For Your Telephone Interview* flyer



#### TELEPHONE INTERVIEW WITH CLIENT

- Conducted by a John Hancock representative who completes the application and orders paramedical exam if needed
- Client signs application (eSignature is encouraged for quicker processing)



#### CASE PROCEEDS TO UNDERWRITING

Underwriting review — will be considered for ExpressTrack or go through traditional underwriting



#### POLICY ISSUED AND DELIVERED



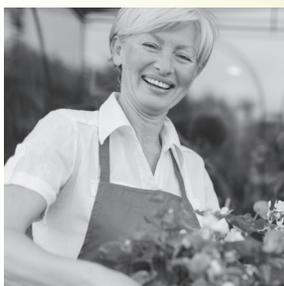
## Examples of scenarios that will prompt traditional underwriting

### MEDICAL IMPAIRMENTS<sup>4</sup>

- Diabetes/gestational diabetes
- Cancer history (other than basal and squamous cell skin cancers)
- Stroke/TIA
- Lupus/autoimmune disorders
- COPD/emphysema
- CAD
- Moderate/severe ulcerative colitis
- Fatty liver
- Heart murmurs, valvular disease
- Hepatitis
- Rheumatoid arthritis

### NON-MEDICAL IMPAIRMENTS<sup>4</sup>

- Aviation & hazardous sports (resort diving is eligible)
- Professional athletes & entertainers
- Hazardous occupations
- History of DUI or bankruptcy
- Criminal histories
- Premium financing
- Increasing riders
- Prior submissions, including trial or formal applications, received in the past 12 months
- Previously rated or declined
- Histories of substance abuse
- Complex ownerships such as charities or “to-be-established” Trusts



#### CASE STUDY

### *ExpressTrack in Action*

#### AMY, 56, OWNER OF A FLOWER SHOP

Amy wants to purchase a \$1 million Protection UL policy to be used for key-person coverage. Amy’s insurance representative submitted her application via a John Hancock proprietary Ticket, and within 24 hours a John Hancock representative contacted Amy to schedule a tele-interview with her to collect the application and medical history details.

Amy’s overall history is good, with normal build and controlled blood pressure, parents in good health, with clear MIB and MVR. Her application indicates that she has been treated for hypertension and sleep apnea.

John Hancock Underwriting reviewed the completed application, and determined that Amy qualifies for ExpressTrack. Within three days of receiving the completed application, the underwriter communicated a “Preferred” underwriting decision to Amy’s insurance representative.

1. John Hancock will be requesting post-issue attending physician statements (APS) on ExpressTrack cases for quality assurance review purposes.
2. Elapsed time to generate underwriting decision from the time Underwriting receives the interview results.
3. Submissions via firm-proprietary Tickets may not be eligible for ExpressTrack.
4. The considerations listed above are illustrative only and not exhaustive, and John Hancock reserves the right to require additional underwriting requirements in connection with any application for insurance.

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MLINY060917046