



Updated chronic pain guidelines support smoother underwriting

We've enhanced our chronic pain underwriting guidelines to reflect modern pain management practices and support more consistent outcomes.

Our approach: Looking at the full picture

Our updated guidelines take a comprehensive, personalized view of each client's situation by evaluating:

- Day-to-day functional capacity
- How the condition is managed
- Stability of treatment and medications
- Overall health and lifestyle factors

This assessment allows us to more fairly evaluate individuals with chronic pain, particularly those who are actively working and effectively managing their condition over time.

Why this matters to you

For many appropriately managed cases, underwriting decisions can be made using information already available through the application, prescription history and diagnostic data. And by focusing on the most meaningful risk indicators, we can often reduce unnecessary requirements, minimize delays and create a smoother path to approval.

These enhancements help you:

- Set clearer expectations upfront
- Identify stronger case opportunities
- Move cases through underwriting more efficiently
- Deliver a more responsive client experience

By aligning underwriting more closely with real-world management of chronic pain, we're creating better outcomes for clients while making it easier for you to do business with us. To learn more about our underwriting philosophy, visit our website.

Learn more



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PROTECT
SECURE

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