



How innovation shaped our underwriting experience

This month, we explored the evolution of underwriting and the factors driving change across the industry, including shifting client expectations, enhanced data insights and emerging technologies.

Together, we reviewed how Securian Financial has modernized its underwriting approach over time, leveraging innovation, data and continuous improvement to reduce friction, improve efficiency and create a simpler path to coverage for clients and financial professionals. One example is our WriteFit Underwriting™ program, designed to create meaningful value for financial professionals while maintaining sound underwriting practices. Today, financial professionals choose WriteFit Underwriting for eligible clients more than **95%** of the time, and the accelerated underwriting program has contributed to a more than **16%** increase in placement rates.¹

In addition, we continue to create new opportunities through expanded eligibility, enhanced underwriting guidelines and new approaches that help more clients qualify for competitive outcomes. Recent enhancements for conditions such as asthma, obstructive sleep apnea and benign prostate conditions are just a few examples of how we're making it easier for financial professionals to place business. For a closer look at how our underwriting approach has evolved, review the [Underwriting Evolution Flyer](#). You can also explore the [WriteFit Statistics Flyer](#) to see the results, and visit our website to see how our WriteFit Underwriting program continues to deliver. If you missed last week's webinar, you can view the recording here for additional insights.

[Visit our website](#)[View recording](#)

1. Statistics as of December 31, 2024. These statistics only apply to WriteFit and are based on Securian Financial's experience with WriteFit and traditional underwriting.

Please keep in mind that the primary reason to purchase a life insurance product is the death benefit.

Life insurance products contain charges, such as Cost of Insurance Charge, Cash Extra Charge, and Additional Agreements Charge (which we refer to as mortality charges), and Premium Charge, Monthly Policy Charge, Policy Issue Charge, Transaction Charge, Index Segment Charge, and Surrender Charge (which we refer to as expense charges). These charges may increase over time, and these products may contain restrictions, such as surrender periods. Policyholders could lose money in these products.

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