



Individual Life Service Update

Providing consistent, reliable, and convenient service is a critical priority for Individual Life. We know our service experience has fallen below the expected standards for a prolonged period. We recognize the significant impact these challenges present to you and your clients and wanted to highlight a few recent improvements:

- Elimination of Alliance Account Settlement Option effective March 29, 2021 – opens the door to providing online access to our claim form – work is underway.
- Virtual Hold Technology pilot went live in Claims on **Thursday, April 15, 2021**; allows customer to select call-back option. After testing with Claims, may be implemented in Post Issue as well.
- All Requirements Received (ARR) status notification has been updated as of **Monday, April 19, 2021** to reflect an expectation of five days (versus two) for an underwriting decision. This new goal is not a permanent change but is more closely in line with Underwriting service today.
- Expanding Claims Fast Track to \$100,000 beginning **Monday, May 17, 2021**.
- Focused cross training to upskill key associates on most impactful service transactions – increasing training and staff knowledge will allow for improved accuracy.
- New hires joining the Post Issue call center in April and will be on the floor in late May.

Included below is additional information about three key areas of the service organization and some useful tips for engaging the service teams.

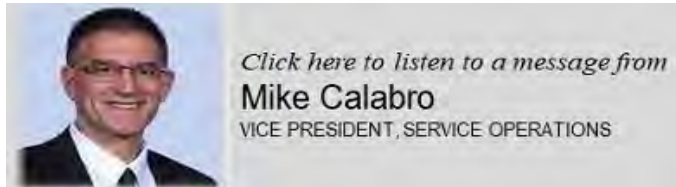
Life Underwriting

Here's What to Expect:

- Current expectation is a five-day turnaround time for All Requirement Received cases.
- Decision Focus Days have increased underwriting production (as much as 40%); expanded this initiative to 3 days per week beginning on **Monday, May 3** to allow underwriters to focus on decisions.
- Pru Fast Track improvements February 2021, increasing instant decisions for \$250,000 or less.
- Human API has expanded its data sources effective February 22, 2021, providing additional opportunities to sync medical records to improve APS turnaround times.
- New hire training class from July 2020 continues to progress and contribute to our daily production. Additional new hire class also began in January 2021, and expected in June, 2021.

Here's How to Get Help:

- For underwriting quotes utilize the **XRAE** tool in PruXpress can be utilized for specific conditions. **Rx For Success** is an additional resource for underwriting information and rating criteria for noted health conditions.
- Please consider outreach to underwriters directly via email or phone call for risk related discussions on pending or recently issued new business applications.
- Please work through your New Business Case Management team contacts for priority cases requiring escalation to underwriting leadership.



Post Issue

Here's What to Expect:

- During tax season, typically through the end of April, Contact Center Service Levels are much lower than the rest of the year. Tax season has been expanded until **Monday, May 17, 2021**. This means that call volume will continue to be very high through mid-May.
- Post Issue Case Managers are experiencing high volume - service levels, however have returned to a 1-2 day turn-around. New staff members were recently added to improve service.
- Call Volume in the General Contact Center is high, but service levels are better than expected; CVC Call Center is improving as newer representatives are quickly coming up to speed.

Here's How to Get Help:

- Best time to call is on off peak volume days. The Contact Center has extended hours until 8:00 p.m. ET daily. The timeframe between 6:00 p.m. – 8:00 p.m. ET is also a good time to call.

Life Claims

Here's What to Expect:

- Claims processing is experiencing extremely high volumes; all claim functions are operating lower than expected service levels.
- Beneficiary Call Center has elevated call levels and much longer than desired wait times/service levels.
- Implementation of virtual hold technology which allows customers and financial professionals to select call back option instead of waiting in queue – implementation took place on **Thursday, April 15, 2021**. This technology has reduced wait times significantly and coordinates callbacks to clients in the same order in which they called.

Here's How to Get Help:

- Best time to call is on off peak volume days. We also have extended the Contact Center hours until 8:00 p.m. ET daily and have representatives available to assist. The timeframe between 6:00 p.m. – 8:00 p.m. ET is also a good time to call.
- Being prepared, know what information is needed before calling, quicker experience and allows for Fast Track eligible policies to be paid much quicker.
- Elimination of Alliance Account allows for a “single-claim” form; expect the form to be available to producers online soon.

Improving the customer and financial professional experience by returning service levels to standards you have come to expect with urgency and transparency is a top priority. Your ongoing support, feedback and partnership is appreciated.

A handwritten signature in black ink that reads "Kent Byrd". The signature is written in a cursive, slightly slanted style.