



Perspectives

Welcome to **Perspectives**, the monthly newsletter that introduces you to a member of our insurance leadership team and offers an in-depth look at where John Hancock Insurance is going, what gets us excited and how we're making it easier for you to do business with us. This month, we're talking to **Neal Halder, Vice President & Chief Underwriter**, about how the underwriting process is evolving and our new Total View Credits program.



Electronic health records (EHR) are becoming more common, and they can provide a lot of great data. Are there any plans to start using EHR on a more regular basis and if so, how will the data be used in underwriting?

Electronic health records, or EHR as we commonly refer to them, are one aspect of a broader universe of digital medical data which includes:

- Prescription data
- Medical claim data
- Clinical or insurance labs
- Patient portal information
- Health information exchange
- Electronic health records (EHR)

We've tested medical data in its various forms but focused on EHR because it is believed to be the most promising and the closest thing to traditional medical records. However, we're revisiting our strategy around the use of digital medical data in all forms, trying to determine the best use case for each. As we look to the future, our goal is to leverage all forms of acceptable data in underwriting where it creates a favorable customer experience and protective value for us, the insurer.

[With the recent improvements in liquid biopsy and cancer screening tests, how do you see tests like Galleri® from GRAIL impacting the underwriting process?](#)

Liquid biopsies or early cancer detection tests like Galleri will be considered in our underwriting like any other screening or diagnostic test result. As an example, if the medical records for an applicant indicate they had a Galleri test with a positive detection for cancer, we'd take a wait-and-see approach until further testing is completed and a final determination is made as to whether the applicant has cancer. The excitement around cancer detection tests like Galleri is the potential for an earlier cancer diagnosis, resulting in earlier treatments and better outcomes for the individuals affected. We don't have any current plans to request a liquid biopsy or cancer detection screening as an underwriting requirement, but it is not a stretch to think we'll do so in the future after all the necessary impacts and considerations are evaluated.

[What are the challenges that keep you up at night?](#)

The good news is not much keeps me up at night, but that doesn't mean there aren't challenges I spend time thinking about. Top among them is where the underwriters and underwriting leaders of the future will come from. We hear regularly about the aging of insurance brokers. The reality is the average age of insurance underwriters isn't much younger. There are a significant number of underwriters, industry wide and at John Hancock, who will likely retire in the next 5-10 years. We're fortunate because we have the resources to hire and train new underwriters, but not all companies have that capability or choose not to do it. Instead, they hire experienced underwriters from competing companies. That leaves us in a continuous loop of trying to retain and recruit underwriting talent. We also know that young adults in the workforce are less likely to stay in the same career or with the same employer as they used to. That means we must be prepared for more turnover in our staff than we've experienced in the past. While I feel we're well positioned at John Hancock, it is something I think about regularly.

[You recently introduced Total View Credits — what are the one or two key takeaways you want firms and producers to know about this new program?](#)

When John Hancock introduced “Total View” underwriting several years ago, the goal was to provide a more precise and nuanced assessment of your Standard or better clients. Total View takes a balanced look across best class criteria, rather than focusing on one attribute being the driver of the risk class, helping to ensure your best risk clients are getting the most competitive offer they deserve.

Now, we are excited to extend this approach via Total View Credits — a new opportunity for even better decisions on your mildly substandard cases. We’re building on our holistic approach to underwriting risks, which means some applicants with a favorable Total View Credit profile will get an improvement in their risk classification.

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Insurance products issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

The Galleri test is only available to registered John Hancock Vitality PLUS members who are 50 years of age or older and have completed the Vitality Health Review (VHR) for the current program year. For eligible policies with coverage amounts of \$500,000 or greater, 100% of the cost of the test will be subsidized. For policies with less than \$500,000 in coverage, 50% of the cost of the test will be subsidized. Please note: for members with multiple policies, the policy with the highest face amount will determine the subsidy amount of the Galleri offer. The offer of discounted access to the Galleri test is subject to change. Access to the Galleri test through the John Hancock Vitality Program is not currently available in all states. The Galleri test is manufactured and distributed by GRAIL, LLC. John Hancock does not provide medical advice, is not involved in the design or manufacture of the Galleri test and is not responsible for the accuracy or performance of the Galleri test.

Galleri is a blood test from Grail designed to screen for cancer. The Galleri test does not detect all cancers nor does it diagnose cancer. A test result of "Cancer Signal Detected" requires confirmatory diagnostic evaluation by medically established procedures (e.g., imaging) to confirm cancer. There may be additional costs for such diagnostic testing. Rx only. It is intended to be used in addition to, and not replace, other cancer screening tests recommended by a healthcare provider. A negative test result does not rule out cancer and in particular the sensitivity rate for detecting cancer in the early stages is lower than for later stages. A false positive or false negative result can occur and results should be discussed with a healthcare provider. Test eligibility is subject to certain qualification requirements, including age and certain health risk factors. There is no coordination between any health benefits you may receive from an insurance policy, health plan, or any other wellness programs you may be enrolled in.

Like other medical tests you elect, a decision to take the Galleri test, and the results of the test, may need to be

disclosed in an application for insurance coverage, and so could affect your access to future insurance coverage and the price of such coverage.

Galleri is not a test to confirm or rule out genetic or other conditions that may indicate a predisposition to cancer.

The Galleri test is currently not approved by the U.S. Food and Drug Administration.

Vitality is the provider of the John Hancock Vitality Program in connection with policies issued by John Hancock.

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