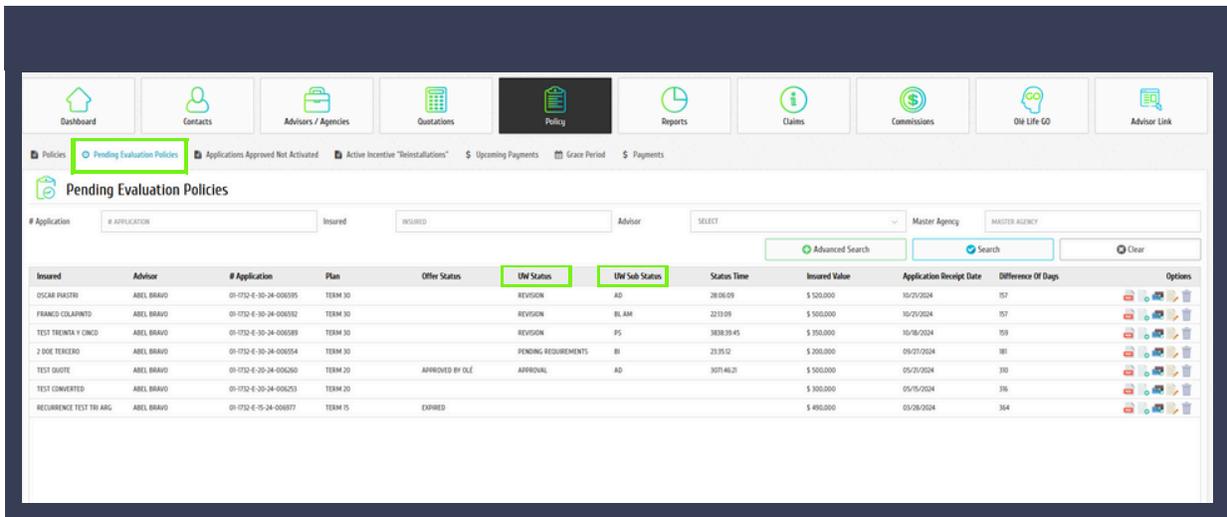


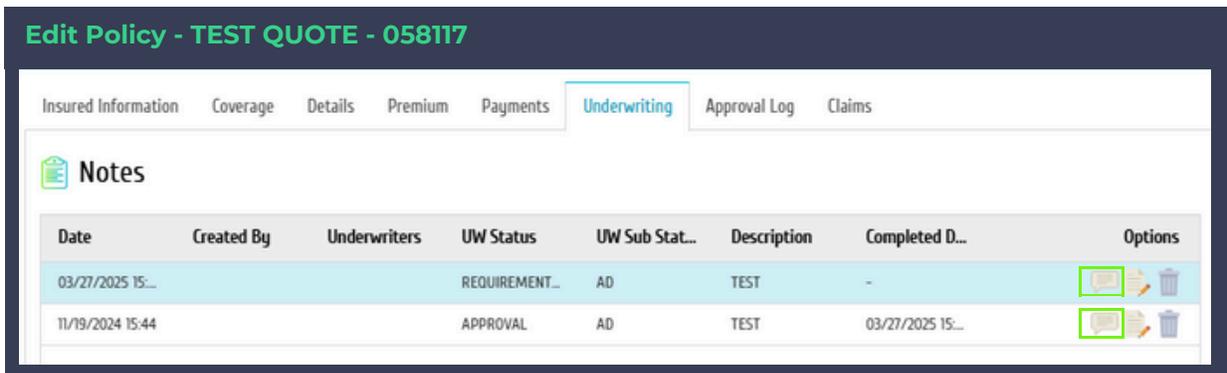
# Glossary

## Underwriting statuses and sub-statuses

Below, you'll see the screens that display the statuses and substatuses of the policies pending evaluation.



When they appear in light blue, it means the requirements have been correctly entered into the system and can be viewed by the evaluation team.



Within the evaluation notes in Advisor Comments, you can upload the requirements and attach the necessary documents.

**Edit Note**

**Note**

**Information**

Privacy \* PUBLIC

UW Status \* REQUIREMENTS RECEIVED

Date \* 2025-03-27 15:32

**Description \***

test

**Advisor Comments**

Respuesta Test

**Others files**

No file selected

Save Close

**Edit Note**

**Note**

**Information**

Privacy \* PUBLIC

UW Status \* APPROVAL

Date \* 2024-11-19 15:44

**Description \***

test

**Advisor Comments**

Respuesta Test

**Others files**

No file selected

Save Close

General Concepts	Definition
Standard approval	No restrictions for the insured.
Substandard Approval	With charges and exclusions.
Amendment	Modification to the original request, due to changes established in the evaluation or requested by the client.
Extra Premium	Premium surcharge for a medical condition.
Exclusion	The exclusion is due to the performance of private and/or recreational activities that are not covered by the coverage.
Assignment of collateral	An assignment used as collateral for a loan in which the policyholder assigns certain rights under his or her policy to a lender to become the beneficiary up to the amount of the loan.

English	Spanish	Sub-Status	For use
Amendment	Enmienda	AM	Amendment requested
Approval	Aprobación	AP	Approved Policy
Approval Offer	Oferta de Aprobación	AM	Offer made by evaluation to be approved by the client
Canceled Application	Solicitud Cancelada	MR/FI/OT/BI/CI/TU/ID	Application cancelled for reasons
Change in Death Benefit	Cambio por Beneficio por Muerte	PC	Request and process for changing the base coverage of the death benefit
Change of Additional Clauses	Cambio de Cláusulas Adicionales	PC	Request and process for changing coverage in any of the additional clauses
Change of Beneficiary	Cambio de Beneficiario	OT	Request and process for changing beneficiaries
Conditionally Approved	Aprobación condicionada	AP	Policy conditionally approved
Final notification	Notificación Final	MR/FI/OT/BI/CI/TU/ID	Notification before canceling the application due to failure to receive requirements.
Final notification - Follow up	Notificación Final	MR/FI/OT/BI/CI/TU/ID	Up to 2 follow-ups of the final notification
Offer Accepted	Oferta Aceptada	AM	Offer accepted by the client
Pending Requirements	Requisitos Pendientes	MR/FI/OT/BI/CI/TU/ID	Management of pending requirements
Pending Requirements	Requisitos Pendientes - 1er Seguimiento	MR/FI/OT/BI/CI/TU/ID	Pending Requirements - Follow-up must be able to have up to 5 follow-ups
Policy Assignment	Cesión de la Póliza	UE	Assignment of the policy to a bank or financial institution
Policy changes -other	Cambio a la póliza - otros	PC	Request for policy changes
Postponed Application	Solicitud Pospuesta	MR/FI/OT/BI/CI/TU/ID	Application postponed for reasons explained in evaluation
Rate Review	Revisión de Recargo	UE	Surcharge Review
Reinstatement	Reinstalación	RI	Policy on reinstatement processes
Rejected Application	Solicitud Rechazada	MR/FI/OT/BI/CI/TU/ID	Application rejected for reasons explained in evaluation
Revision	Revisión	UE	Review requested
TUW	Entrevista telefónica	TU	Telephone interview conducted due to difficulties in making a video call.
TUW- Completed	Entrevista Completa	TU	Video Call Completed
TUW-Incomplete	Entrevista no Completada	TU	Video call not completed
TUW-Pending	Entrevista Pendiente	TU	Video call pending scheduling
TUW-Scheduled	Entrevista Agendada	TU	Scheduled Video Call
Withdrawn Application	Solicitud Retirada	MR/FI/OT/BI/CI/TU/ID	Request withdrawn by the Client

SUB-STATUS	
AD	Administrative Decision (cases of review with Senior Management)
AM	Pending acceptance of an amendment
AP	Policy approved
AU	Audit (quality controls, compliance calls, audited policies)
BI	Business information for partner or key person policy
CA/IQ	Insurability Questionnaire
CI	Contact information: phone, cell phone, email
CO	COVID within 90 days
FI	Financial Information (financial questionnaire, income confirmation, tax return, bank statements, salary confirmation, bonuses)
GH	When the good health and insurability form is received
ID	Identification, ID is required for any reason
MR	Medical Requirements (when pending requirements are medical information)
NT	Not Taken
OR	Another Report
OT	Other Non-Medical Requirements (when the outstanding requirement is not medical information: height, weight, beneficiaries, PEP sports, occupation, policy owner, assignments, agent letter, country, risk classification, aviation)
PC	Policy Changes (Living Benefits, Change in Insured Value, Change in Term, Frequency, etc.)
PS	Pending Pre-selection (when a policy enters, it must enter with this sub-status)
QC	Quality Control in ASA Policies
RI	Reinstatement
TU	Tele UW (interview pending, scheduled, completed)
UE	Evaluation (when the policy is assigned for evaluation and when pending requirements are received it is changed to this status)