

# MassMutual: Coverpath Underwriting Outcomes

## Reference Sheet

This document describes the underwriting outcomes for applications submitted in Coverpath. You can also refer to the [Coverpath Underwriting Flowchart](#).

### Underwriting Outcomes

Immediately after application submission, an algorithm is run to determine the underwriting path for the case. The potential outcomes are listed below.

Outcome	Details
<p><b>1. Express Path (Fluidless)</b></p>	<p><b>Express Path - type and timelines:</b></p> <ul style="list-style-type: none"> <li>Express Path provides an instant offer within 40 seconds.</li> <li>Lite Touch involves a human underwriter review. Results are provided within 48 hours.</li> </ul> <p><b>Qualifications:</b></p> <ul style="list-style-type: none"> <li>Face amounts of ≤ \$1,000,000 on Term or WL</li> <li>Ages 17-50 for the insured</li> <li>Available for all rate classes (Ultra, select preferred, standard, select preferred tobacco and standard tobacco)</li> </ul> <p><b>Statistics:</b></p> <ul style="list-style-type: none"> <li>Approximately 25% of qualifying cases receive Fluidless.</li> </ul>
<p><b>2. Exam Route</b></p> <p><b>Tip!</b> Algorithm determines TLIC eligibility. The advisor must select TLIC in order to determine if client qualifies. (TLIC is available for advisor submitted applications only.)</p>	<p><b>There are two exam scheduling options:</b></p> <ol style="list-style-type: none"> <li><b>Advisor schedules the exam</b> using the Coverpath Scheduling Tool for fastest underwriting results OR</li> <li><b>Vendor schedules the exam:</b> <ul style="list-style-type: none"> <li><b>For ExamOne:</b> The vendor may start to call within 4 hours of receiving the exam order (after eSign).</li> <li><b>For APPS:</b> After 48 hours of no action on your part, the vendor will begin reaching out to your client to schedule.</li> </ul> </li> </ol>


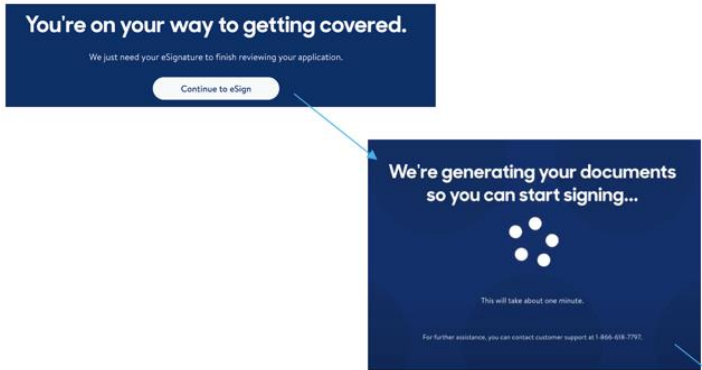
For Training Use Only. Not for Use with the General Public.

© 2022 Massachusetts Mutual Life Insurance Company (MassMutual), Springfield, MA 01111-0001.  
All rights reserved. www.massmutual.com.

# MassMutual: Coverpath Underwriting Outcomes

## Underwriting Outcomes and Next Steps

Next steps for the advisor and client are listed below.

Outcome Next Steps	Client Experience
<p><b>1. Express Path (Fluidless)</b></p> <ul style="list-style-type: none"> <li>• Advisor and case followers receive and review the offer email.</li> <li>• Advisor can amend the offer (for adult cases) or send the offer through the Case Center.</li> <li>• Advisor signs the application and the policy is issued.</li> </ul>	
<p><b>2a. Exam Route (without TLIC offer)</b></p> <ul style="list-style-type: none"> <li>• Client continues to eSign the application.</li> <li>• Advisor and case followers receive "We Received (owner's) Signed Application" email.</li> <li>• Advisor eSigns.</li> <li>• Case proceeds to ordering labs and moves to underwriting when lab results are received.</li> </ul>	
<p><b>2b. Exam Route (with TLIC offer)</b></p> <ul style="list-style-type: none"> <li>• Client continues to accept/decline TLIC.</li> <li>• After accepting/declining, the client proceeds to eSign the application.</li> <li>• Advisor and case followers receive "We Received (owner's) Signed Application" email</li> <li>• Case proceeds to ordering labs and moves to underwriting when lab results are received.</li> </ul>	