

Accelerated Underwriting Draft FAQ's
Comments from Northwestern Mutual
Received April 24, 2024

Thank you for adding me and the opportunity to provide feedback. I just have a couple clarifications / questions (and pardon me if some of these have been raised before; I am new to the group):

- I am having trouble following the definition of “Data”, which includes non-medical third-party data, whether FCRA-Compliant or not. The definition then goes on to say that it can include both traditional and non-traditional but that if the information used is traditional only, it does not meet the definition. Is traditional only there meant to encompass longtime third-party data inputs such as MVR? Or is it only referring to traditional medical inputs?
- In addition, is “Decision” intended to encompass triage models, in which Data, as described in Section 2, may be used after the algorithmic process (but still within automated process itself) to “knock” an applicant into traditional underwriting which can still result in a best class rating?

Thanks,

Wesley

johnwesleywarren@northwesternmutual.com