I am writing in response to the call for comments on the Accelerated Underwriting in Life Insurance Educational Paper. I appreciate the work that has gone into creating this paper.

I have a single suggestion intended to address what seems to me to be a glaring omission in the paper. The paper makes no mention of the great need for consumer information and education about accelerated underwriting. Yet, the paper indirectly makes the case for the need to inform and educate consumers on this topic. An outline of at least some of the topics that should be addressed with consumers would be:

- What is accelerated underwriting in life insurance?
- When is it used and why?
- What are the potential benefits to consumers?
- What questions should consumers ask about the use of accelerated underwriting?
- What criteria might consumers use to assess whether accelerated underwriting is being used in a non-discriminatory manner?
- What criteria might consumers use to assess whether insurers are using accelerated underwriting in a way that is fair to consumers?
- What are the indicators that insurers are being transparent about their use of accelerated underwriting?
- How can consumers assess whether insurers’ practices in the use of accelerated underwriting protect consumer privacy?
- How can consumers assess whether insurers’ practices in the use of accelerated underwriting are designed to keep consumer data secure?
- What mechanisms should consumers expect insurers to have so they can correct mistakes when they occur?

All of the above topics are referenced in the paper. In addition, the paper refers to future work products of this group. Consumer information and education about accelerated underwriting could be one of those future work products. As an NAIC Consumer Representative, I would be very willing to be involved in such a project.