

Help your clients improve their underwriting class

Even if a client doesn't initially qualify for the best underwriting class, there may still be a path to improvement.

Step 1

Start with build

We'll increase the client's measured height by one inch to see if they qualify for an improved class. If they qualify with this adjustment, reclassify accordingly.

If not, move to step 2.

Step 2

Check for adverse findings

Did the original rate class result from one of the following?

- Family history
- Blood pressure
- Cholesterol / HDL ratio

If no, class remains the same. If yes, go to step 3.

Step 3

Apply credit criteria

If the client meets any 3 of the 7 credit criteria below, they may move up one underwriting class:

- No tobacco use in the past 10 years (occasional cigar use may qualify with negative nicotine test)
- Cholesterol/HDL ratio of 4.5 or lower
- NT ProBNP under 100 (for ages 60 and up)
- Normal cardiac test within the past 2 years (such as a negative exercise stress test, EBCT score of 0, or similar)
- Both parents lived to at least age 75 with no sibling diagnosed with cancer or cardiovascular disease before age 60
- Lifestyle habits such as regular checkups, exercise, wellness programs, or preventive screenings
- GGT below 30

Values must be from exam lab results or medical records.

Contact your underwriting team for more →