

## Have you heard about Zurich's Table Reduction Program?

### What's new in Underwriting?

Zurich American Life Insurance Company of New York and Zurich American Life Insurance Company (collectively "Zurich"), are introducing a table reduction program.

### How does the Table Reduction Program Work?

- Substandard ratings are improved by one table (i.e. Class D becomes a C)
- All UL plans qualify (not available for term)
- Ages up to and including 70
- Non-tobacco qualifiers only
- BMI within the 20-25 range for males (e.g. 5'9" 135-169 lbs/6'2" 155-194 lbs)
- BMI within the 18.5-25 range for females (e.g. 5'2" 102-136 lbs/5'8" 122-164 lbs)
- Blood Pressure within our Preferred Best guidelines
- Cholesterol/HDL within our Preferred Best guidelines (which have recently been liberalized)
- Class B is reduced to Standard

### When are the changes effective?

Immediately

### Case Study

A 45 year old non- smoker has type 2 Diabetes for the past 10 years. He has been prescribed oral medication and his A1c's have averaged 7.0. He has applied for the Zurich Index UL in the amount of \$20,000,000. The exam and lab results reveal the following:

- Build of 6'0" 184 lbs
- Cholesterol/HDL 235/4.0
- Blood Pressure 135/85

### Results

- Base rating for the Diabetes is Table D
- Credit for optimal control down to a Table B
- Since all of our table reduction parameters have been satisfied (tobacco status, BMI, cholesterol and BP), we can reduce further to a Standard classification

### What if I have an outstanding offer?

We are willing to reassess offers made within the past 90 days. Please contact your General Agency to obtain your best possible offer with Zurich.