



Zurich American Life Insurance Company of New York
 Zurich American Life Insurance Company
 Underwriting Newsletter
 December 2013

An update on the latest underwriting trends and issues impacting the affluent market

REMINDER ALERT

NO STACKING OF UNRELATED MEDICAL IMPAIRMENTS HERE!

CHALLENGE

Obtaining the best offer on a client with more than one medical impairment.

SOLUTION

At Zurich American Life Insurance Company of New York and Zurich American Life Insurance Company (collectively "Zurich"), we do not total debits for **unrelated** medical issues. We simply take the highest rating and drop the others.

CASE STUDY

A 40 year old female has the following history:

- Type 2 Diabetes diagnosed 15 years ago on oral medication with an average Glycohemoglobin A1c of 7.5
- Barrett's Esophagus diagnosed 3 years ago with mild dysplasia, no symptoms and treated with medication.
- Exam findings reveal build of 5'5" 166lbs., BP 138/55 and cholesterol 240/5.5

Using our three manual assessment, we find the Diabetes rates +100 (Table D) and the Barrett's would be an additional +75 (total Table G).

Questions?



Eileen M. Ehlers
 Underwriting Vice President
 Affluent Markets Group
 Zurich American Life Insurance Company
 Phone: (913) 664-4731
 Email: eileen.ehlers@zurichna.com



Bill Guterding, FLMI, CLU, FALU
 SVP & Chief Underwriting Officer U.S.
 Affluent Markets Group
 Zurich American Life Insurance Company
 Phone: (917) 534-4859
 Email: bill.guterding@zurichna.com

DECISION

Rather than offer the combination of the two impairments (Table G), we only use the disease that has the higher rating resulting in a final offer of Table D.

ADVANTAGES

Access to Zurich's \$20M retention (through age 80) and offer based only on the highest unrelated medical rating.

Zurich American Life Insurance Company of New York
Zurich American Life Insurance Company
Administrative Office:
7045 College Boulevard, Overland Park, Kansas 66211-1523
877-678-7534 www.zlifeusa.com

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