



# STRATEGIC UNDERWRITING PROGRAM PARTNERSHIP OVERVIEW

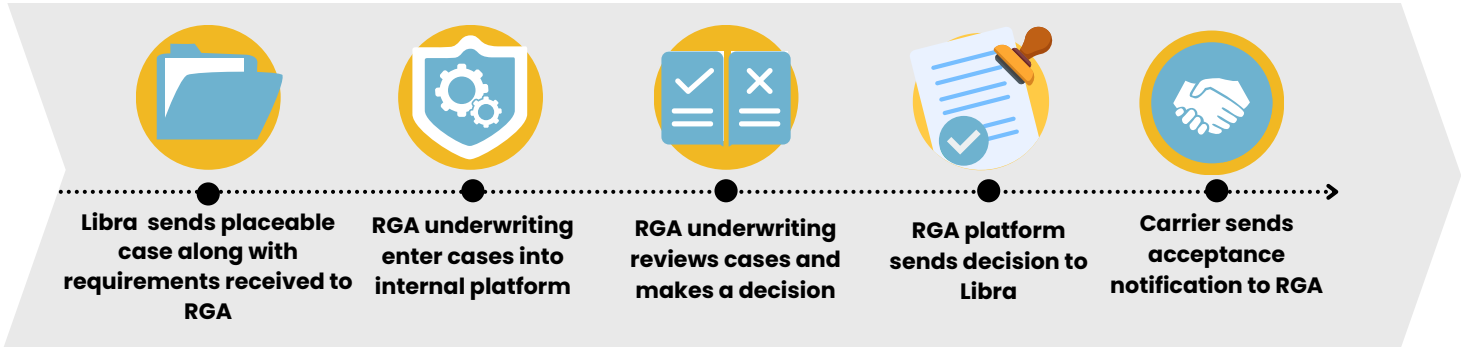




# STRATEGIC UNDERWRITING PROGRAM



## Case Workflow



Success of this program is contingent on good placement. Let's approach cases with that lens! Follow the below guidelines to help ensure successful placement.

## Case Parameters



## Submission Requirements

Face Amount Min: \$500,000  
Face Amount Max: \$10M  
Max Age: 80

First Look underwriting cases

Minimize cases that have been previously shopped to *participating carriers*; the program is not an appeal process

Fully completed RGA cover sheet\*

Review definitive decline conditions list\*

Include all available information to be reviewed including:

- Medical records
- Insurance carrier exams/labs
- Financial information

Provide all relevant contact information including email address to where all communication should be sent

\*cover sheet and definitive decline conditions list included in packet.

Cases should be sent to:

[kris@brokerscentral.com](mailto:kris@brokerscentral.com)

Participating carriers:

Cincinnati Life	National Life	Protective <sup>2</sup>	Security Mutual
Columbus Life	Nationwide <sup>1</sup>	Prudential <sup>3</sup>	
Mass Mutual	Principal <sup>2</sup>	Securian	

<sup>1</sup> - Will consider adding own internal retention, up to \$10 million for standard or preferred cases.

<sup>2</sup> - Accepting permanent products only - **NO TERM.**

<sup>3</sup> - **TERM ONLY** for face amounts between \$3,000,001 - \$10,000,000.





## Cover Sheet



To: RGA

Date: \_\_\_\_\_

### Libra Submission

From Agent/Underwriter: \_\_\_\_\_ Phone: \_\_\_\_\_

Agent/Underwriter Email: \_\_\_\_\_

Name of Insured: \_\_\_\_\_

D.O.B. \_\_\_\_\_ Gender: \_\_\_\_\_

Place of Birth: \_\_\_\_\_

Place of Residence: \_\_\_\_\_

U.S. Citizen: Yes / No If no, explanation: \_\_\_\_\_

Policy Number: \_\_\_\_\_

Face Amount: \_\_\_\_\_ Joint: Yes / No

Ultimate Total Line (Applied, Pending, In-force, Replacement) : \_\_\_\_\_

Smoker Status: \_\_\_\_\_

Libra Rating Assessment: \_\_\_\_\_

Rating Reason: \_\_\_\_\_

Potential Ceding Company: \_\_\_\_\_

Potential Ceding Company Rating Assessment: \_\_\_\_\_

Comments:



## Likely to be Declined List

This version of the *Likely to be Declined List* replaces all prior versions. This list is not meant to infer recommendations on carrier handling of the application but, instead, indicates a very low likelihood of facultative offer with RGA. As consistent with our underwriting philosophies, the impairments below should be evaluated within the context of the entire case.

### Cardiac

- Left Main disease >50% if not bypassed
- LVEF <40%
- CAD onset before age 30
- Defibrillator/ICD
- Congestive Heart Failure (chronic or recurrent)

### Mental Health

- Bipolar disorder with current age  $\leq 25$
- Inpatient treatment in the past year
- Schizophrenia (most cases)
- Suicide attempt (<5 years)

### Diabetes

- A1C >11.0 with or without diagnosed diabetes
- With heavy CAD
- With proteinuria: M/C >200 mg/gm and/or P/C >500 mg/gm
- Amputations

### Substance Abuse

- Continued alcohol and/or drug use post-treatment
- Current alcohol and/or drug treatment
- >2 DUI's or DWI's and NO alcohol treatment
- Polydrug abuse within 5 years

### Laboratory Values

- BMI >55
- Hypertension systolic >200 and/or diastolic >120
- LFTs: GGT>5.0x normal limit and/or ALT/AST >4.0x normal limit
- PSA >10 ng/ml (w/o evaluation)
- NT-proBNP >500
- Globulin >4
- Microalbumin/Creatinine (urine) > 800 mg/gm
- Serum creatinine >3.0 or eGFR <30
- Hemoglobin <9
- Hepatitis B and any LFTs >2.5x normal
- Hepatitis C and ALT >3x normal

### Oncology

- Multiple and/or recurrent melanoma
- Multiple primary cancers (excluding non-melanoma skin cancer)
- Non-Hodgkin's Lymphoma within 5 years

### Gastrointestinal/Renal

- Pancreatitis (<1year) and/or >2 episodes
- Polycystic kidney disease in applicants <35 years old
- Primary Biliary Cirrhosis
- Concurrent active Hepatitis B & C

### Non-Medical

- International athletes
- Criminal activity (current probation, felonies, financial fraud)
- Bankruptcies - multiple or current (ch13 IC)

### Miscellaneous Medical

- Alzheimer's Disease/Dementia (clinically diagnosed)
- CVA (within 1 year) or multiple CVAs
- Huntington's Chorea
- Unexplained weight loss 10% (<1 year)
- Transplants - heart/liver/lung