

# LifeLines

Competitive Underwriting Alert

## New tools pave the way for better, faster offers

We have multiple pathways to the best offer for your client<sup>1</sup>

### Risk Assessment Credits

Our Risk Assessment Credit program allows crediting for up to a two-table improvement for substandard clients who have favorable health factors. These credits are applied automatically by underwriters.

### Mass Advantage

Mass Advantage has been around for years and is a proven way to improve offers for clients with one or two impairments rated a maximum of Table H after Risk Assessment Credits (RAC). Some impairments may even be eligible for preferred classes, such as elevated PSA, asthma, and foreign nationals/foreign travel.

**New!** Under our new **Enhanced Mass Advantage** program, we can consider even more impairments/combination impairments, in addition to substandard table ratings higher than Table H after RACs. Responses to these submissions are fast—usually the same day.<sup>2</sup>

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Our test of the **Enhanced Mass Advantage** program returned improved offers for an impressive **65%** of clients.

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Our existing reinsurance programs are still available

### **New! Missing tests might not mean a missed offer**

A new facultative reinsurance program for permanent products may allow us to make an immediate offer to clients who might otherwise be postponed or declined due to a missing requirement or future testing ordered. The underwriter proactively considers your client for this program and consults you before proceeding.

### **Facultative reinsurance for term and perm policies**

Eligible clients who receive a substandard offer (or a decline) may be shopped to our reinsurers for a better risk class, up to and including Standard!

- Minimum face amount to shop term policies is \$1 million. ART is not eligible.
- Minimum face amount for permanent policies is \$100,000. Higher face amounts allow consideration by more reinsurers.

### **Before asking for facultative reinsurance offers, consider the following:**

The underwriter will ask if you are interested in submitting your client to reinsurance. A facultative offer may not always be the best choice for your client.

- The best possible facultative offer is Standard. Select and Ultra Preferred offers are not available.<sup>3</sup>
- Term plans: the MassMutual offer is taken off the table (unavailable) once a policy is submitted to reinsurance. This is true even if the reinsurer's offer comes back as less favorable for your client.
- Permanent plans: we are able to keep our offer on the table in many situations (but not all), even if the reinsurer's offer is less favorable than ours.

**FOR ADDITIONAL INFORMATION, PLEASE CONTACT YOUR USUAL LIFE UNDERWRITING RESOURCES.**

<sup>1</sup>Clients must meet eligibility requirements for age and face amount for all programs.

<sup>2</sup>Underwriters pro-actively consider eligible clients for Mass Advantage and Enhanced Mass Advantage offers.

<sup>3</sup>This statement does not apply to facultative excess reinsurance consideration. For information on facultative excess reinsurance, please consult your usual underwriting resources.

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