



A Closer Look at Underwriting

Impact of Risk Assessment Credits

Did you know that MassMutual® has a credits-based program that may improve offers for eligible substandard clients without additional underwriting being required?

Meet Louis

He is 65 years old and was diagnosed with Type 2 diabetes when he was 48. His diabetes is well controlled, with his current A1C (blood sugar) level at 7.0. Fortunately, he has no other concerning medical history, and, other than his A1C level, his labs have come back normal. Additionally, he does not use any form of nicotine, he has no avocation history, his blood pressure is 130/79, and his cholesterol/HDL ratio is 4.0.

He needs life insurance coverage and has elected to apply for a \$500,000 MassMutual Whole Life 10 Pay insurance policy, **but what risk class can MassMutual offer him?**

STANDARD

MassMutual may be able to offer Louis **Standard**¹, if he qualifies for credits through the Risk Assessment Credits (RAC) program. If Louis does not qualify for the RAC program, he may still be eligible for coverage at a low substandard rating – **Table C**.

What Impacts MassMutual's Underwriting Offer?

There are several factors that are considered when an underwriter utilizes the RAC program to improve a risk rating, which can be found in the below table.

Less Favorable	RISK FACTORS	Favorable
Some Use	Nicotine Use	None
Rated	Avocation History	Not Rated
Abnormal Results	Full Lab Results	Normal Results
Underweight or Obese	Body Mass Index	Healthy to Slightly Overweight
Elevated	Average Blood Pressure (BP)	Within Normal Limits
Elevated	Cholesterol/HDL ratio	Within Normal Limits
Some Use	BP or Lipid Medication	None
History in Parents	Family History of Cardiovascular Disease ²	No Family History

Credits may be available even when a few less favorable factors are present, as they are based on the entire client profile.

MassMutual life insurance products and underwriting programs are designed to help clients get the coverage they need at the best risk class available. For more information on the RAC program, refer to [LI9229 Risk Assessment Credits](#) guide. For case-specific information, please email the underwriting Quick Quotes board.

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¹ This case study is for illustration purposes only. Any official offer would be based on a formal underwriting review of the case.

² Prior to age 60.

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