

Risk Assessment Credit (RAC) Guidelines

MassMutual’s **Risk Assessment Credit (RAC)** program gives underwriters the authority to adjust the risk rating for clients with favorable mortality factors such as body mass index (BMI), laboratory test results, avocation, lipids, family history, and blood pressure (BP). Qualifying for credits can improve a substandard, or “rated,” offer by up to two table ratings. The below criteria can be used to calculate credits for a client, age 17 or older, with a substandard medical history.

FEMALE

MALE

All Impairments/atherosclerotic	Points	All Impairments/atherosclerotic
No nicotine use of any kind, including cigars, in last 2 years	1	No nicotine use of any kind, including cigars, in last 2 years
No rating due to avocation	1	No rating due to avocation
Current and normal insurance labs (excluding lipids) ¹	1	Current and normal insurance labs (excluding lipids) ¹
BMI between 17-23 ^{2,3}	1	BMI between 18-26 ^{2,3}
BMI between 17-28 ^{2,3}	1	BMI between 18-30 ^{2,3}

Non-Atherosclerotic Impairments Only ^{4,5}	Points	Non-Atherosclerotic Impairments Only ^{4,5}
No CV disease in either parent before age 60	1	No CV disease in either parent before age 60
No current use of blood pressure or lipid therapy AND blood pressure is ≤ 140/85 AND Cholesterol/HDL ratio is ≤ 5.00	1	No current use of blood pressure or lipid therapy AND blood pressure is ≤ 140/85 AND Cholesterol/HDL ratio is ≤ 5.00
NT-proBNP is ≤ 125 pg/mL within 1 year, current age ≥ 60	1	NT-proBNP is ≤ 125 pg/mL within 1 year, current age ≥ 60
Normal EKG, stress test or angiogram within 2 years and current age ≥ 60	1	Normal EKG, stress test or angiogram within 2 years and current age ≥ 60
Favorable EBCT within 5 years	2	Favorable EBCT within 5 years
BP average is ≤ 130/72 ²	1	BP average is ≤ 132/80 ²
BP average is ≤ 136/80 ²	1	BP average is ≤ 140/85 ²
Cholesterol/HDL ratio is ≤ 3.30 ²	2	Cholesterol/HDL ratio is ≤ 4.00 ²
Cholesterol/HDL ratio is ≤ 4.50 ²	2	Cholesterol/HDL ratio is ≤ 5.00 ²

The total RACs determine the number of credits that may be applied. This chart outlines the risk rating improvement that may be available.

RAC Pts	Credits
1-3	0
4	10
5	20
6	30
7	40
8+	50

Maximum
2 table reduction

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¹ Some abnormalities may be allowed. Contact your Quick Quote board with specific client values.

² All points are available for clients who satisfy both sets of criteria for each impairment.

³ Half of any weight lost in the last 12 months is added back.

⁴ These points are not available for clients with atherosclerotic diseases, for example coronary artery disease, cerebral vascular accident, peripheral arterial disease, carotid artery disease, abdominal aortic aneurysms, renal artery stenosis, cardiac stress test and EKG abnormalities (excluding atrial fibrillation).

⁵ If there are ratings for both atherosclerotic and non-atherosclerotic disease, non-atherosclerotic points can be used only if the non-atherosclerotic component is greater.

