

# Underwriting Guidelines Updates

460NB

**Date:** November 16, 2023

**Effective:** November 18, 2023

North American has updated our illustration software with our maximum table ratings and flat extras to ensure alignment with our underwriting guidelines. These underwriting guidelines include a minor update to reflect our longstanding juvenile guidelines. This applies to all pending business, new business, and policy change cases.

Issue Age	Maximum Table Rating	Maximum Flat Extra
0 - 17	Table 4	\$6.00 per thousand
18 – 70	Table 8	\$12.00 per thousand
71 - 75	Table 6	\$9.00 per thousand
76 - 79	Table 4	\$6.00 per thousand

North American is unable to make offers on cases insuring individuals age 80+ at this time.

**Reach out to your Managing General Agency for additional questions.**

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