



# A Closer Look at Life Underwriting

Impact of Atrial Fibrillation (AFib)

Did you know that over 12 million people are projected to have AFib by 2030<sup>1</sup>?

## Meet Ruby

She is 59 years old and four years ago she was diagnosed with Paroxysmal AFib after she experienced a couple of episodes of AFib that lasted a few minutes. She was prescribed a beta blocker to control her symptoms and hasn't experienced an AFib episode in over a year. Ruby has no other underlying heart conditions, is in otherwise good health, and never misses scheduled check-ins with her primary care doctor.

Ruby needs life insurance coverage and has elected to apply for a \$500,000 MassMutual Whole Life 100 insurance policy, **but can MassMutual® offer her coverage?**

**YES!**

MassMutual may be able to offer Ruby a **Preferred Rating<sup>2</sup>**, if she otherwise qualifies.

## What Impacts MassMutual's Underwriting Offer?

There are some important risk factors that must be considered when underwriting someone with AFib. MassMutual considers the following factors in the table below when underwriting these individuals:

Favorable	RISK FACTORS	Less Favorable
Paroxysmal AFib	Diagnosis	Chronic Or Persistent AFib
None	Coexisting Conditions <sup>3</sup>	Has 1 or more
No	History of Blood Clotting Events <sup>4</sup>	Yes
No	Ongoing symptoms <sup>5</sup>	Yes
Negative results	Cardiac Tests <sup>6</sup>	Positive results

It is important to note that a less favorable risk factor does not necessarily prevent an offer. Any offer that may be extended is based on the entire client profile.

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**Don't let an AFib diagnosis get in the way of talking with clients about their life insurance needs. MassMutual life insurance products and underwriting programs can help.**

**For case-specific information, please email the underwriting Quick Quotes board.**

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<sup>1</sup> American Heart Association, March 23, 2023:

<https://www.heart.org/en/health-topics/atrial-fibrillation/what-is-atrial-fibrillation-afib-or-af>

<sup>2</sup> This case study is for illustration purposes only. Any official offer would be based on a formal underwriting review of the case.

<sup>3</sup> Coexisting conditions include Valvular Heart disease, Coronary Artery Disease, Diabetes, Hypertension, Hypertrophic or Dilated Cardiomyopathy, or Left Atrial Enlargement

<sup>4</sup> Blood clotting events include Stroke and Transient Ischemic Attack

<sup>5</sup> Ongoing symptoms include chest pain, dizziness, shortness of breath, syncope, etc.

<sup>6</sup> Cardiac tests include Cardiac Catheterization, Stress Echo, Nuclear Exercise Stress Test, Resting Echo, Holter Monitor

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