



Nationwide®

Nationwide® Underwriting

Top reasons to consider Nationwide® underwriting

Nationwide® Underwriting is always evolving to meet your business needs. We are committed to providing you with extraordinary care and service. Here's how.

A \$10 million retention limit

As a strong and stable company, we have the ability to use up to \$10 million of internal retention to help manage risk for larger cases.¹

Teams dedicated to providing extraordinary care

At Nationwide, you have direct access to dedicated Underwriting and New Business teams, including leadership, which makes it easier to discuss outstanding items and additional requirements, and helps decrease miscommunication so that you can get a more competitive offer for your clients.

Transparent underwriting with fewer medical requirements

As part of our commitment to the life insurance business, we empower underwriters to take a critical look at applicants' information. That's because we understand the value of leveraging human judgment to assess the nuances of each application, **rather than solely relying on computer-driven data to make a decision.**

Long-Term Care (LTC) and Living Access Benefits (LABs)

Clients have the option to add our cash indemnity Long-Term Care Rider to their policy post-issue, for an additional cost. If a client is declined for our Long-Term Care Rider, our [Chronic and Critical Illness Living Access Benefit](#) may be available in some cases.

¹ Ages 70 and younger and Table C and better risk. Special guidelines apply to professional athletes and foreign nationals.

² As of December 2023.

Intelligent Underwriting statistics we're proud to share

Placement rate:²

88.7%

Offers of Preferred or better:²

56.6%

IU APS order rate:²

21%

Turnaround time:²

7 days

Acceleration rates:²

70.4%

Ages 18-40

49.5%

Ages 41-60

