

Our Underwriting Sweet Spots



Unless otherwise specified, these Sweet Spots describe scenarios where a client may be eligible for as good as best class. Please keep in mind these are guidelines. Eligibility does not mean that best class is guaranteed, as other factors or conditions may apply.

Family History

- We ignore all family history over age 65
- We ignore gender-specific cancer family history
- For death of either parent prior to age 60, only cardiovascular deaths and specific cancers (colon, lung, melanoma, pancreatic) are excluded from preferred

Cancer

- We can consider best class for these cancers:
 - Non-melanoma skin cancer
 - Cervical cancer
 - Stage 1 Seminoma
 - Papillary thyroid cancer
 - Remote history of melanoma in situ

Cholesterol

- For preferred classes, we only use the HDL ratio when the total cholesterol is less than 300
- For ages 70 and above, total cholesterol over 130 is considered for best class if HDL is less than or equal to 5.0

Nicotine Use

- No use in past 12 months eligible for Standard Plus Non-Tobacco for Term
- No use in 3 years eligible for Preferred Non-Tobacco (Term and Permanent)
- No use in 5 years eligible for Preferred Plus (Term and Permanent)

Cigar

- One per week eligible for best class

Marijuana

- Adult (18+), use 8 or less days per month eligible for best class if otherwise qualified.

Anxiety

- Eligible for best class if anxiety is mild/moderate with good control of symptoms and:
 - No more than 2 daily medications
 - Regular care
 - No ER visits

Depression

- Ages 30-65 eligible for preferred if:
 - Disorder categorized as mild and currently rated standard
 - No other psychiatric diagnoses or personality disorders
 - No history of alcohol or drug abuse, and no adverse MVR information
 - No history of hospitalization for mood symptoms, attempted suicide, or missed work or school of greater than 1 week due to mood symptoms

Pre-Diabetic or Impaired Glucose Tolerance

- Ages 50 and up with no formal diagnosis eligible for:
 - Standard Non-Tobacco if A1C is less than 6.4
 - Best class if A1C always under 6.0 - no medication

Build

- APS only ordered for Table D or worse
- BMI used in place of gender-specific height/weight chart, providing more competitive offers

Field Underwriting Guide

We are committed to helping you quote the best premium up front. Please refer to our [Field Underwriting Guide](#) for the latest guidelines. For the latest resources, visit the Underwriting section of [Connex](#).

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