

PRECISION CREDIT UNDERWRITING RATE CLASS REDUCTIONS



Success Stories

During the process of reviewing a medically underwritten case, underwriters can apply “credits” for healthy characteristics. Individuals with three or more credits may qualify for a rate class reduction.

			
	Female, Age 57	Female, Age 55	Male, Age 56
APPLIED FOR	\$1,000,000 Life Insurance	\$500,000 Life Insurance	\$700,000 Life Insurance
RISKS	Height: 5'4" Weight: 232	Rheumatoid Arthritis	Family history of death before age 60 from heart attack
INITIAL OFFER	TABLE 3 RISK	TABLE 2 RISK	STANDARD RISK
FAVORABLE PRECISION CREDITS ADDED	<ul style="list-style-type: none">• Cholesterol/HDL ratio: 2.6• Hemoglobin A1c: 5.4• Blood Pressure average: 116/76• Serum Albumin 4.6• NTproBNP: 17• Very Favorable Risk Classifier¹	<ul style="list-style-type: none">• Hemoglobin A1c: 5.3• Serum Albumin: 4.5• NTproBNP: 21• Blood Pressure average: 121/78• Both parents lived past age 80• Build within Preferred Plus	<ul style="list-style-type: none">• LDL: 91• NTproBNP: 27• Very Favorable Risk Classifier¹
FINAL OFFER	STANDARD	STANDARD	PREFERRED

1) Not applicable in New York.

American National Insurance Company, headquartered in Galveston, Texas is licensed to conduct business in all states except New York. Business is conducted in New York by American National Life Insurance Company of New York, headquartered in Glenmont, New York. Each company has financial responsibility only for the products and services it issues.



AMERICAN NATIONAL INSURANCE COMPANY