

NAVIGATING THE MODERN UNDERWRITING LANDSCAPE

An evolving approach to assessing risk & obtaining life insurance for clients with complex health histories.

THEN VS. NOW: THE SHIFT IN LIFE INSURANCE RISK ASSESSMENT

Then Traditional underwriting relied heavily on manual risk assessment, rigid medical tables, and limited flexibility for applicants with prior health conditions.

Now Advancements in medical data, predictive analytics, and carrier-specific underwriting niches provide greater flexibility for applicants with complex health histories.

BIG DATA & PREDICTIVE MODELING

AI and health tracking tools allow for more precise risk classification.

MEDICAL ADVANCES

Improved treatment protocols for chronic conditions have reshaped underwriting guidelines.

EXPANDED CARRIER STRATEGIES

Some insurers specialize in specific health risks, offering more tailored coverage options.

COMMON CONDITIONS & THEIR IMPACT ON RISK CLASSIFICATION

Heart Disease Stability, treatment, and compliance with medication are key factors. Controlled cases may qualify for Standard or better.

Diabetes A1C levels, treatment type, and lifestyle management play a significant role. Well-managed cases may receive favorable classifications.

Cancer History Stage, treatment, family history, and remission period determine eligibility. Some carriers allow coverage sooner than others.

Obesity BMI (Body Mass Index), co-existing conditions, and lifestyle factors impact rating.

Mental Health Issues Stability, medication history, and hospitalization records affect classification.

Autoimmune Diseases Severity, flare-ups, and treatment response influence eligibility.

Substance Use History Length of sobriety, documented recovery efforts, and nicotine usage impact rates and classifications.

KEY INSIGHT

Different carriers have varying underwriting philosophies—shopping the case can result in significantly different outcomes.

STRATEGIES TO IMPROVE UNDERWRITING OUTCOMES

PRELIMINARY RISK ASSESSMENT

- ◆ Conducting pre-screening and informal inquiries helps gauge potential ratings before a formal application is submitted.
- ◆ Engaging a brokerage team underwriting experience improves case positioning.

MEDICAL & LIFESTYLE STABILITY

- ◆ Physician documentation, consistent medication use, and lifestyle modifications can lead to more favorable risk classifications.
- ◆ Health improvement riders or wellness programs included in policies may allow for reduced rates over time.

CARRIER SELECTION & NEGOTIATION

- ◆ Not all insurers assess medical conditions the same way—what's Table 4 at one carrier might be Standard at another.
- ◆ Strong carrier relationships and skilled negotiation can lead to better rating offers.

STAY AHEAD WITH STRATEGIC UNDERWRITING

- 🔑 Underwriting flexibility has increased—more clients qualify for coverage than before.
- 🔑 Proactive planning and knowledgeable case design can improve outcomes significantly.
- 🔑 Carrier selection matters—shopping cases can lead to better classifications and pricing.



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