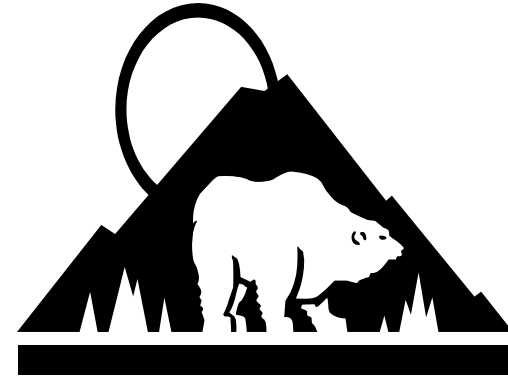


LTCL Summit Underwriting Presentation



Rating Comparisons: The “Bare” Facts



Looking and Comparing.....

- What do the different ratings mean?
- What are the risks associated with each rating criteria?
- How do Carriers look at some of the most common conditions?



What constitutes “Preferred”?

- Discounted premium rates
- Ht/Wt within average, acceptable range
- Non-smoker for at least 12 – 24 months
- Minimal, controlled, and stable medical condition(s), if any
- Minimal use of medication(s), if any
- No functional limitations
- Has had regular medical follow up within last 1- 2 years
- Regular exercise or active lifestyle



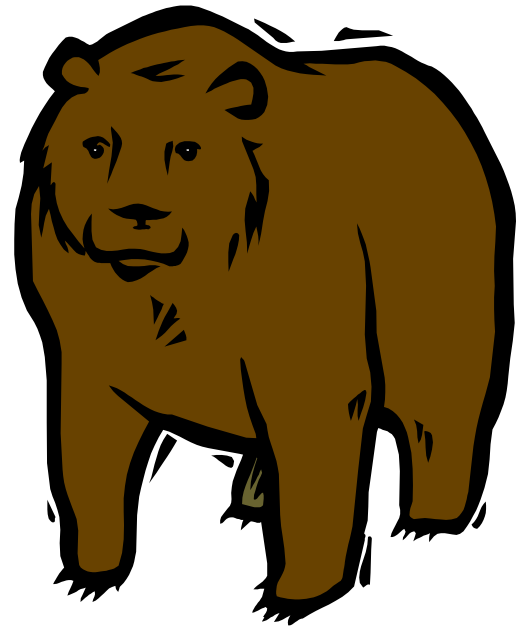
What constitutes “Standard”?

- Base premium rate
- Ht/Wt within acceptable, but higher than average range
- Smoker with no co-morbidities (i.e., cardiac, respiratory or circulatory conditions)
- Controlled, stable health condition(s) treated with oral medication(s)
- No functional limitations or use of adaptive devices
- Older age applicant with no recent medical follow up



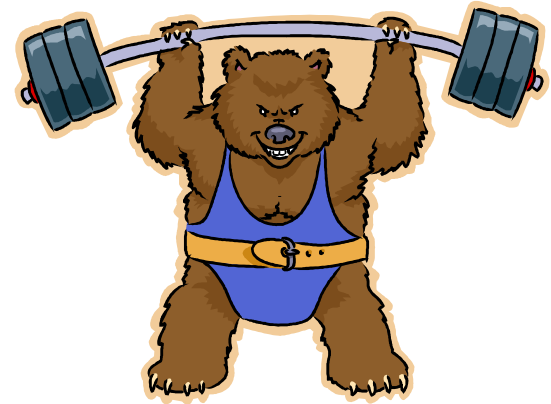
Considerations for “Substandard” - Insurable risk

- Additional premium surcharge
- Ht/Wt outside standards, with stable co-morbid conditions
- Doesn't qualify under Preferred or Standard guidelines based on health conditions, but merits consideration
- Examples:
 - Controlled insulin-dependent Diabetes
 - Musculoskeletal condition significant enough to require use of adaptive device, but functionally independent
 - Cardiovascular disease outside of criteria for Standard



Body Build Considerations

- Too little?
- Too much?
- Just Right!



Cancer Considerations

- **Breast Cancer**
- **Prostate Cancer**
- **Bladder Cancer**
- **Colon Cancer**
- **Skin Cancer**



Cardiovascular Conditions

- Heart Attack (MI)
- Bypass Surgery (CABG)
- Congestive Heart Failure
- Atrial Fibrillation



Endocrine Disorders

- **Diabetes Mellitus**
- **Thyroid**
- **Ovarian**



[Medical Follow up]

- Too little?
- Too much?
- Just right!



Musculoskeletal Conditions

- Osteoporosis
- Arthritis
 - Osteoarthritis
 - Rheumatoid Arthritis
 - Psoriatic Arthritis
- Back Disorders



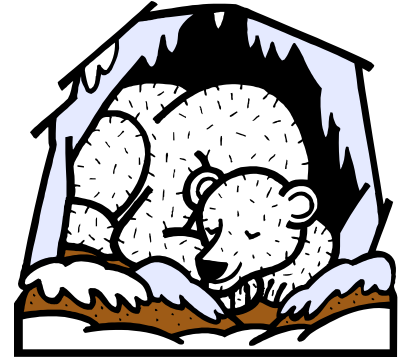
Psychosocial Disorders

- **Depression**
 - **Situational**
 - **Chronic**
- **Bipolar Disorder**
- **Anxiety/Stress Disorder**



Respiratory Conditions

- Asthma
- COPD/Emphysema
- Allergies
- Bronchitis



Tips to assure the proper Rate Class placement:

- Attempt to pre-qualify prior to initial meeting
- Ask the health questions & ht/wt (don't guess!)
- Ask them how long they've had each condition
- Ask them if they see any Specialists
- Ask them to bring medicine bottles to table
- Ask them what each drug is used for, how long they've taken it & if the dose has changed/when
- Ask what their Health Care Provider has advised them about each condition (i.e., results of surgery, biopsy, testing, labs, etc.)
- Ask them if they have any limitations
- Check with Carrier to determine appropriate rating when quoting
- Inform the client appropriately





- **QUESTIONS/
DISCUSSION**

