



Zurich American Life Insurance Company of New York
 Zurich American Life Insurance Company
 Underwriting Newsletter
 October 2015

An update on the latest underwriting trends and issues impacting the affluent market

NO FLAT EXTRA RATINGS ON BREAST CANCER!

QUESTION

Are you tired of having your client pay large, upfront flat extra ratings for breast cancer history?

SOLUTION

Apply to Zurich where we have eliminated temporary flat extra ratings for this impairment.

CASE STUDY

A 53 year old female applicant states a history of lumpectomy for Grade 3 ductal carcinoma with a classification of T1cN0M0. Adjuvant chemotherapy and Tamoxifen treatment post surgery was completed two years ago. Offer made of a Class B rating. Another popular industry wide reinsurance manual would offer a flat extra rating of \$15 per thousand for 5 years.

BENEFITS

- Significant savings during the early years **(PRO CONSUMER)**
- Fully commissionable, unlike temporary flat extras **(PRO AGENT)**

BOTTOM LINE

It's win-win when you come to Zurich. Big savings for your client and full commissions for the agent.

Questions?



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