



Zurich American Life Insurance Company of New York
Zurich American Life Insurance Company
Underwriting Newsletter
February 2014

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

NON-OBSTRUCTIVE CORONARY ARTERY DISEASE REVISED!

WHAT'S NEW?

We have extended the age range to qualify for Standard on a client diagnosed with non-obstructive coronary artery disease and improved others.

WHAT IS NON-OBSTRUCTIVE CORONARY ARTERY DISEASE?

Exclusive of left main disease, it means the three principal coronary arteries (LAD, CX and RCA) are stenosed less than 50%.

BACKGROUND

Typically, many underwriting manuals will place a low substandard rating (e.g. Class B) on someone with this diagnosis. Difficult to explain to a client who thinks they have a clean bill of health with no procedure being done and just routine cardiology follow ups.

At Zurich American Life Insurance Company of New York and Zurich American Life Insurance Company (collectively "Zurich"), we have been allowing Standard for diagnosed ages 61-70 and Preferred for those over 70 as long as there was no prior MI (myocardial infarction).

Questions?



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HOW HAVE WE IMPROVED?

- Ages 51-60 moved from Class B to Standard with review of either a stress echo or stress perfusion study performed within the past 24 months.
- Ages 61-70 moved from Standard to Standard Plus with review of a stress EKG performed within the past 24 months.
- Ages 71-up remain eligible for Preferred consideration.

CASE STUDY

A 54 year old male non-smoker had a coronary angiography after a bout of chest pain 3 years ago which revealed 45% obstruction in the proximal LAD and 40% in the mid CX arteries. He goes for regular cardiology checkups and a recent stress echo showed normal wall motion and good exercise capacity. Blood pressure measured 130/85, cholesterol was 220/4.5 and build 5'10" 208 lbs.

DECISION

Zurich approves at Standard Non-Tobacco. A leading reinsurance underwriting manual would be a Class C with the same facts.

KEY FACTORS

- None of the principal coronary arteries have obstruction of 50% or more
- Left Main must have < 15% blockage
- No history of a prior MI
- Regular visits to a cardiologist with normal testing

ADVANTAGES

- Can offer without a rating at ages 51 and older
- Good on permanent or term
- Preferred available for ages 71 and older
- \$20,000,000 retention through age 80

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