

UNDERWRITING UPDATE

Important information for life insurance producers and staff



Everything Insurance Should Be®

What – Updated Life Underwriting Requirements

Highlights – Cincinnati Life recently completed an assessment of the medical requirements that apply to all fully underwritten products. As a result, we have updated and improved our guidelines for the medical examinations required for life insurance applications.

Key points:

- telephone interviews no longer required for face amounts of \$3 million or lower
- EKGs required for fewer groups
- physician exams and chest x-rays no longer required

Medical underwriting requirements

(All requirements are subject to underwriting discretion.)

Specified amounts applied for and already in force with Cincinnati Life	Ages 18-40	Ages 41-50	Ages 51-60	Ages 61-69	Ages 70-above
Through \$99,999	A	A	A	C	C
\$100,000 – \$249,999	B	B	B	D	E
\$250,000 – \$500,000	B	B	D	D	E
\$500,001 – \$2,999,999	D	D	D	D	F
\$3,000,000	D	D	D	E	F
\$3,000,001 – \$5,000,000	G	G	G	H	I
\$5,000,001 – \$10,000,000	G	G	H	H	I
\$10,000,001 and above	G	H	H	H	I

Ages 0 through 17 are all nonmedical, subject to special request by the underwriter. Teleunderwriting Lite applications are not appropriate for these ages.

Key

- A. Nonmedical – medical history completed by agent (No lite applications)
- B. Amplified nonmedical exam, blood profile, urinalysis
- C. Paramedic exam, urinalysis
- D. Paramedic exam, blood profile, urinalysis
- E. Paramedic exam, blood profile, urinalysis, EKG
- F. Paramedic exam, blood profile, urinalysis, EKG, mature assessment*
- G. Paramedic exam, blood profile, urinalysis, telephone inspection report
- H. Paramedic exam, blood profile, urinalysis, EKG, telephone inspection report
- I. Paramedic exam, blood profile, urinalysis, EKG, telephone inspection report, mature assessment*

*Mature assessment must be completed by APPS or ExamOne.

Date: April 4, 2022

Effective: April 9, 2022

Available in: All states except NY

Supporting Materials

The following materials have been revised. View, print, email or order these materials on the agency portal under Life, Resources and Marketing Materials.

Agent material:

- CLI-20010 Termsetter Agent Guide
- CLI-20011 Termsetter ROP Agent Guide
- CLI-20028 Whole Life Agent Guide
- CLI-20019 Life Underwriting Handbook for Agents
- CLI-20041 Medical Underwriting Requirements
- CLI-20054 Lifesetter Flex UL Agent Guide
- CLI-20072 Heritage UL Agent Guide

Additional Resources

Your Cincinnati Life sales field and headquarters representatives are here to help! Contact Life Field Services, 800-783-4480, for product questions or assistance with illustrations.

Please route this information to all Cincinnati Life producers in your agency.

Sincerely,



Jeremy Singer, CLU, FALU, FLMI
Vice President



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