

Opportunities

Underwriting Alert: MetEdge



MetLife®

Get Improved Ratings on Some Table B and C Offers

MetEdge is a facultative reinsurance program designed to get you the best **possible rating for** applicants on some Table B and C offers. Available for those aged 18 to 70 applying for a face amount of up to \$2 million¹, **MetEdge** can be used for all individual permanent and term life products except Survivorship.

MetEdge At a Glance

- From June through December we improved offers on **nearly 330 cases**—with **more than \$156 million** in face value!
- Almost all of these cases were improved to **Standard**
- **Term insurance is eligible for MetEdge!**
- Great for applicants initially offered Table B or C because of weight
- Eligible cases automatically considered (no action required by you)
- Your underwriter will let you know if **MetEdge** was used to improve the offer



Scuba diving is one of 16 eligible impairments!

Here's How It Works

1. Eligible cases rated Table B or C, with only one or two minor impairments², are **automatically** sent to the participating reinsurer.
2. The reinsurer will evaluate the application to see if the offer can be improved.
3. A decision is usually made within two hours of the time the case is sent to the reinsurer!
4. If the reinsurer agrees to the better rating, **your client wins.**
5. If the reinsurer cannot improve the rating, **your client still wins** because the original MetLife offer remains on the table.

¹ Amounts above \$2 million are eligible for auto-binding at the lower table rating.

² These impairments are eligible for consideration under the MetEdge program.

Abnormal blood sugar
Abnormal triglyceride
Albumin, globulin A/C ratio
Blood pressure

Body Mass Index (BMI)
Build
BUN
Cholesterol/HDL

Creatinine
EKG
Foreign travel/foreign nationals
Liver function tests

Motor vehicle violations
PSAs
Proteinuria
Scuba diving

Do You Have an Applicant Like This?

Since **MetEdge** began in June, we've had more than 185 **success stories**. Here are a few:

- 45-year-old male with blood pressure of 159/100 was rated Table B. With **MetEdge**, he was **Standard** for a **\$500,000 term policy**.
- A 53-year-old male with an abnormal EKG would have been Table B. **MetEdge** allowed us to issue him a **\$2 million term policy** at **Standard**.
- A 35-year-old male was 6 feet, 3 inches tall and weighed 305 pounds and rated Table C. **MetEdge** got him to **Standard** for a **\$500,000 term policy**.
- A 42-year-old woman with blood pressure of 140/87 and a glucose A1C of 6.2 went from Table B to **Standard** using **MetEdge**.

MetEdge is just one of the underwriting programs MetLife offers to help find the **best possible rating** for an applicant.

See how an applicant may be rated *before* the application is written

MetLife's ***Medical Impairments Guide: Field Guide to Medical Risks*** describes 27 common medical impairments along with a general explanation of the rating you can expect when writing insurance business with us. **Contact your internal wholesaler today** to request the ***Medical Impairments Guide***.



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