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## **New Hartford Underwriting Process May Lower Life Insurance Cost for 25% of Applicants**

The Hartford's new Preferred Crediting underwriting system is expected to lower premium requirements for 25% of applicants. Preferred Crediting uses a point system that assigns a value to each risk factor, such as blood pressure, build, lipids, cardiovascular testing, etc. Total points then determine the applicant's risk class.

This holistic, customer-focused approach allows for underwriting more tailored to the "whole person" than the previous elimination system, where a single factor could disqualify an applicant from preferred or preferred plus status.

While some carriers offer similar underwriting methodologies, none are quite like ours. For instance, competitors typically recognize two age bands — 18-70 and 70+. Through experience and research, we recognize that younger, middle aged and older clients have unique characteristics and have broken out a third age band. Not only is this customer-focused underwriting, it's a clear, competitive strength and differentiator.

Preferred Crediting is available on all permanent products and went into effect May 24, 2010. Both pending and newly submitted cases will be underwritten using the new system.

More details are available in the Underwriting charts and flyers posted on [www.hartfordinvestor.com](http://www.hartfordinvestor.com).

### **Questions?**

If you have any questions, please contact the Sales Desk at (800) 800-2738.

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