

Unique business, unique needs

Information and support
designed for your needs



Your Life
Insurance

On Your Side®

Can cancer survivors be rated Preferred?

A Nationwide® underwriting program for cancer survivors could help your producers place cases. Our philosophy is to underwrite the individual, not the impairment, which means that cancer survivors are eligible for Preferred rates.

Here's an example of how our business-friendly underwriting makes it easier to buy and sell life insurance.

Case Study: Cancer survivor

Female, age 63, Nontobacco

Height: 5'3"

Weight: 160 pounds

BP: 130/80

Labs: all favorable

Medical history:

- Diagnosed with breast cancer and treated with radical mastectomy in 1993
- Final pathology report showed diagnosis of T1, N0, M0 Grade 2 Ductal Carcinoma with clear margins and no lymph node involvement
- Good follow-up with negative findings
- No history of other malignancies

For a case like this, Nationwide's experienced underwriters and innovative programs set us apart. Learn what [Nationwide's underwriting decision was](#).

Our Niches

Our underwriting programs and niches help your producers place cases with the best possible pricing for their clients.

- Aggressive Preferred criteria for:
 - Controlled cholesterol
 - Barrett's esophagus
 - Hypertension
- Clients can be considered for Standard underwriting with:
 - Well-controlled diabetes

- History of breast cancer
- Placement improvement program — table C or better can earn a Standard rating
- Wellness credit program – clients with a healthy lifestyle could receive a better rating and a better price