



ZURICH

Zurich American Life Insurance Company of New York
Zurich American Life Insurance Company
Underwriting Newsletter
July 2016

IT TRULY IS
SIMPLE TO SEND
CASES OUR
WAY,
ESPECIALLY
THOSE
IMPORTANT
CANCER,
CARDIAC AND
DIABETES
CHALLENGES

REVISED TABLE REDUCTION PROGRAM NOW UP TO 3 TABLES!

We are pleased to announce our new table reduction program to assist you in placing low to moderate substandard cases. It is now easier than ever to qualify for this program for both **permanent AND term!** Basic qualifications for all products are:

- Ages up to and including 70
- Non-tobacco
- Permanent medical table ratings through Class F
- Up to our full retention of \$20,000,000
- Alcohol/drug related ratings are not eligible
- BP & Cholesterol/HDL must meet at least our Preferred (2nd best) class
- BMI 18-25 for females and 20-27 for males

The reduction features are:

PERMANENT PRODUCTS

- Class C to Standard
- Class D to F receives a two table reduction

TERM PRODUCTS

- Class B to Standard
- Class C to F receives a one table reduction

Questions?



Eileen M. Ehlers
Underwriting Vice President
Affluent Markets Group
Zurich American Life Insurance Company
Phone: (913) 664-4731
Email: eileen.ehlers@zurichna.com



Bill Guterding, FLMI, CLU, FALU
SVP & Chief Underwriting Officer U.S.
Affluent Markets Group
Zurich American Life Insurance Company
Phone: (917) 534-4859
Email: bill.guterding@zurichna.com

We encourage you to see first-hand how good our offers can be by sending us quick quotes, (quick.quote@zurichna.com), especially on your *cancer*, *cardiac* and *diabetes* cases.

Helpful Quick Quote Guidelines:

1. Insured's age, gender and smoking status
2. A brief overview of the insured's medical history
3. If available, the insured's:
 - Cholesterol, HDL (or Cholesterol/HDL ratio)
 - Blood pressure
 - Height and weight
 - Family history

Zurich American Life Insurance Company of New York
Zurich American Life Insurance Company
Administrative Office:
7045 College Boulevard, Overland Park, Kansas 66211-1523
877-678-7534 www.zlifeusa.com

In the State of New York, insurance products are issued by Zurich American Life Insurance Company of New York, a New York domestic life insurance company located at its registered home address of One Liberty Plaza, 165 Broadway, New York, NY 10006. In all states other than New York, insurance products are issued by Zurich American Life Insurance Company, an Illinois domestic life insurance company, located at its registered home address of 1400 American Lane, Schaumburg, IL 60196.

©2016 Zurich American Life Insurance Company

A1-92146-A

(07/16) 16-0096

For producer and broker information only.
Not for use with clients or the public.

Page 2