

Healthy Lifestyle Credits

What are Healthy Lifestyle Credits?

All applicants should be given credit for doing the right things to take care of themselves.

Because of this philosophy, we use Healthy Lifestyle Credits (HLCs) as an underwriting tool to help clients get the most favorable rating possible. The underlying basis of our HLCs is an evaluation of several coronary and cancer risk factors of a client as follows.

How do HLCs help your clients?

Our underwriters review an applicant’s risk profile factors and assign positive or negative points. When finished, they use the applicant’s results to determine the final underwriting rating. This allows us to reduce or eliminate a table rating or even improve Standard or better risks for the proposed insured.¹ Favorable HLCs can help your clients earn up to two tables of credit that offset table ratings that have been assessed and may even improve Standard or better risks up to one class if they have enough favorable credits. Our Automatic Standard Approval Program, which is designed to help eliminate low substandard ratings, can also be used in conjunction with HLCs. Here are a few guidelines to keep in mind with HLCs:

- Ratings for asthma, anxiety, depression, colitis, sleep apnea, body build and blood pressure are examples of covered conditions. (This listing is not all inclusive of covered conditions.)
- Temporary flat extras of \$5 per \$1,000 or less can be improved with enough HLCs for qualifying medical conditions, such as some cancers.
- A few conditions are excluded, including ratings for cardiovascular disease, diabetes and permanent flat extras. Flat extras are also excluded for non-medical ratings such as driving, aviation or alcohol and drugs.
- Available for ages 20-85 on all products.

HLC risk profile factors

- > Blood pressure
- > Cholesterol
- > Pulse
- > Weight
- > Family history
- > Preventive cancer screening tests
- > Preventive heart screening tests
- > Routine physicals

A scoring system is used for each factor, with positive points for favorable factors and negative points for less favorable factors. If a factor is considered neutral, a score of zero is given to reflect the neutral result. These factors combine to make up an insured’s Healthy Lifestyle Credit score.

Examples

Proposed insured	Original rating (based on medical history)	Improved rating with HLCs
Mark suffers from depression	Table 5	Table 3
Sue has asthma	Table 4	Table 2
Brian’s build falls outside the guidelines	Table 2	Standard
Betty has high blood pressure	Preferred	Super Preferred

¹ Earn up to two tables of credit that offset table ratings that have been assessed. Ratings for cardiovascular disease, diabetes and flat extras are excluded from the HLC program. To improve cases that are Standard risk or better, they must have only one knockout for build, blood pressure or cholesterol and have enough favorable factors for improvement.