

# Underwriting Alert

Improved MetEdge Offers Exceed \$2 billion in Face Amount



## MetLife®

## Get Improved Ratings on Some Table B and C Offers

### MetEdge At a Glance

- We've improved offers on over 5,000 cases!
- Since June 2006, more than \$2 billion in face amount has been issued using MetEdge!
- Almost all of these cases were improved to **Standard**
- **Term insurance and Survivorship Life are eligible for MetEdge!**
- Great for insureds 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

**MetEdge** is a facultative reinsurance program designed to get you the **best possible rating** for insureds on some Table B and C offers. **MetEdge** is available to those insureds aged 18 to 70 for life insurance products with a face amount of up to \$10 million.<sup>1</sup> **MetEdge** can be used for all individual permanent and term life products, including survivorship life.



### Here's How It Works

1. Eligible cases rated Table B or C, with only one or two selected impairments,<sup>2</sup> 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.

<sup>1</sup> Amounts above \$10 million are eligible for auto-binding at the original table rating.

<sup>2</sup> 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  
Type II diabetes

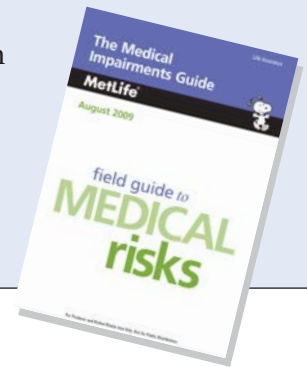
## Do You Have an Applicant Like This?

Since **MetEdge** began in June 2006, we've had over 4,700 success stories. Here are a few:

- A 46-year-old male smoker with cholesterol of 260, a cholesterol /HDL ratio of 7.2, glucose 140, fructosamine 2.0, A1C, 6.8. Initially rated Table C smoker, **MetEdge** secured an offer Standard smoker on a \$150,000 term policy.
- A 39-year-old man had blood pressure readings of 145/102, 147/100 and 143/100. **MetEdge** got him an improved offer from Table C to Standard for a \$300,000 term policy.
- A 51-year-old female, 5 feet 5 inches tall and weighed 232 pounds, has been diabetic for 10 years. She had a glucose of 140 and A1C of 6.9. An offer of Table C on a \$100,000 term policy was increased to Standard using **MetEdge**.
- A 56-year-old male had an elevated creatinine level of 1.5. **MetEdge** got him an increase from Table C to Standard on a \$250,000 term policy.
- A 37-year-old woman had a history of motor vehicle violations. She was rated Standard with a \$3.50 per \$1,000 flat extra on a \$500,000 term policy. **MetEdge** got her a Standard offer without the flat extras.
- A 35-year-old male was 5 feet 8 inches tall and weighed 250 pounds. **MetEdge** got him from Table B to Standard for a \$1.5 million term policy.

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

We've updated the **MetLife Medical Impairments Guide** and given it a fresh new look. This handy field underwriting tool describes more than 30 common medical impairments and tells you how your clients who have been diagnosed with one of them might be rated in life underwriting. You can obtain your guide using order number [BDUW20807](#).



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- Not Guaranteed By Any Bank Or Credit Union • May Go Down In Value

# MetLife®

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