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ZURICH®

Underwriting Guidelines 2021

Offered by Zurich American Life Insurance Company of New York and Zurich American Life Insurance Company

Who we are

Founded over 140 years ago, Zurich Insurance Group is one of the world's largest insurance groups, operating in over 200 countries and territories with over 50,000 employees. Our disciplined approach creates value for our customers. We follow a conservative investment philosophy that has served us well in the past and will help ensure we are here in the future.

* PPVUL uses auto-bind reinsurance unless jumbo limit has been exceeded.

**For foreign nationals, visa holders, green card holders & non-resident/ part-time resident U.S. citizen insureds, please see Zurich's "International Underwriting Guidelines" for additional requirements.

We provide our products in the U.S. through our wholly-owned subsidiaries Zurich American Life Insurance Company of New York and Zurich American Life Insurance Company.

Strategic mission

Zurich Insurance Group has emerged as a global leader in the industry by remaining focused on financial and underwriting discipline, operating efficiency and robust risk management – preparing us to succeed in any market environment.

A dedicated partnership

Our underwriters partner with you throughout the process of selling new cases. We understand the support you need and all the required steps involved to succeed through the process.

The underwriting guidelines detailed in this brochure should be used for all cases submitted. Our guidelines will help ensure an effective and efficient underwriting process, allowing you to deliver the best available insurance products to clients.

Key Underwriting Strengths

- Use of multiple manuals
- No auto-bind reinsurers (no jumbo limits)*
- One Class Upgrade Program
- Table Reduction Program
- Foreign National Program**
- $20 million of retention

Preferred risk classification criteria

	Preferred Best	Non-tobacco Preferred	Standard Plus	Non-tobacco Standard	Tobacco Preferred	Tobacco Standard
No tobacco	5 years +	3 – 5 years	2 – 3 years	1 – 2 years	< 1 year	< 1 year
Recreational cigar/pipe	6X year + neg nic	1X month + neg nic	2X month + neg nic	2X month + neg nic	>1X month or + nic	>2X month or + nic
Aviation / SCUBA	Yes	Yes + rating available	Yes + rating available	Yes + rating available	Yes + rating available	Yes + rating available
Haz sports	No	No	Yes + rating available	Yes + rating available	No	Yes + rating available
Cholesterol / HDL (treatment allowed)	300 / 4.5	300 / 5.5	300 / 6.5	>300 >6.5 [2]	300 / 5.5	>300 >6.5 [2]
BP ages 0 – 50 (treatment allowed)	135 / 85	140 / 90	145 / 90	155 / 92 [3]	140 / 90	155 / 92 [3]
BP ages 51+ (treatment allowed)	140 / 88	145 / 90	150 / 90	165 / 92 [3]	145 /90	165 / 92 [3]
MVR ages to 35	0-1 violations last 3 years No DUI, reckless, revocation, suspension last 5 years	2 violations last 3 years No DUI, reckless, revocation, suspension last 5 years	2 violations last 3 years No DUI, reckless, revocation, suspension past 5 years	3 violations last 3 years No DUI, reckless, revocation, suspension last 3 years	2 violations last 3 years No DUI, reckless, revocation, suspension last 5 years	3 violations last 3 years No DUI, reckless, revocation, suspension last 3 years
MVR ages 36+	2 violations last 3 years No DUI, reckless, revocation, suspension last 5 years	2 violations last 3 years No DUI, reckless, revocation, suspension last 5 years	2 violations last 3 years No DUI, reckless, revocation, suspension past 5 years	3 violations last 3 years No DUI, reckless, revocation, suspension last 3 years	2 violations last 3 years No DUI, reckless, revocation, suspension last 5 years	3 violations last 3 years No DUI, reckless, revocation, suspension last 3 years

(continue)

	Preferred Best	Non-tobacco Preferred	Standard Plus	Non-tobacco Standard	Tobacco Preferred	Tobacco Standard
Family history (only if proposed insured < 66)	No CAD, cancer [4] DEATH < age 65 Parents	No CAD/ cancer [4] DEATH < age 60 Parents	1 CAD/ cancer [4] DEATH < age 60 Parents	———	No CAD/cancer [4] DEATH < age 60 Parents	———
Personal history	No history CAD, diabetes, cancer [1] or ratable impairment	No history CAD or cancer [1]	No history CAD or cancer [1]	———	No history CAD or cancer [1]	———
Build	See chart on next page	See chart on next page	See chart on next page	See chart on next page	See chart on next page	See chart on next page

1 except basal cell & squamous cell cancer
2 as long as not ratable
3 with no other ratable impairments
4 gender specific cancers (breast, ovarian, prostate) not considered for proposed insured of the opposite sex

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quick.quote@zurichna.com

Age and amount requirements*

Amount / Age	0 – 15	16 – 17	18 – 30	31 – 39	40 – 49	50 – 59	60 – 70	71+
$250K – $500K	NM	NM, MVR	PM, B/U, MVR	PM, B/U, MVR	PM, B/U, MVR	PM, B/U, MVR	PM, B/U w/ NT-ProBNP, Rx, MVR	PM, B/U w/ NT-ProBNP, FT, CT, Rx, Sr. IR, MVR
>$500K – $1M	NM, FQ	NM, FQ, MVR	PM, B/U, MVR	PM, B/U, MVR	PM, B/U, MVR	PM, B/U, NT-ProBNP, MVR	PM, B/U w/ NT-ProBNP, Rx, MVR	PM, B/U w/ NT-ProBNP, FT, CT, Rx, FQ, Sr. IR, MVR
>$1M – $2.5M	IC, FQ	PM, B/U, FQ, MVR	PM, B/U, MVR	PM, B/U, MVR	PM, B/U w/ NT-ProBNP, Rx, MVR	PM, B/U w/ NT-ProBNP, Rx, MVR	PM, B/U w/ NT-ProBNP, Rx, MVR	PM, B/U w/ NT-ProBNP, FT, CT, Rx, FQ, Sr. IR, MVR
>$2.5M – $5M	IC, FQ	PM, B/U, FQ, MVR	PM, B/U, FQ, EIR, MVR	PM, B/U, MVR, FQ, EIR	PM, B/U w/ NT-ProBNP, Rx, FQ, EIR, MVR	PM, B/U w/ NT-ProBNP, Rx, FQ, EIR, MVR	PM, B/U w/ NT-ProBNP, Rx, FQ, EIR, MVR	PM, B/U w/ NT-ProBNP, FT, CT, Rx, FQ, Sr. IR, MVR, TF
>$5M – $10M	IC, FQ, TPF	PM, B/U, FQ, MVR, TPF	PM, B/U, FQ, EIR, MVR, TPF	PM, B/U, MVR, FQ, EIR, TPF	PM, B/U, NT-ProBNP, EIR, Rx, FQ, MVR, TPF	PM, B/U, NT-ProBNP, Rx, FQ, EIR, MVR, TPF	PM, B/U, NT-ProBNP, Rx, FQ, EIR, MVR, TF, TPF	PM, B/U, NT-ProBNP, FT, CT, Rx, FQ, Sr. IR, MVR, TPF, TF
>$10M	IC, FQ, TPF	PM, B/U, FQ, EIR, MVR, TPF	PM, B/U, FQ, EIR, MVR, TPF	PM, B/U, MVR, FQ, EIR, TPF, TF	PM, B/U, EKG, EIR, Rx, FQ, TPF, MVR, TF	PM, B/U, EKG, Rx, FQ, EIR, TPF, MVR, TF	PM, B/U, EKG, Rx, FQ, EIR, TPF, MVR, TF	PM, B/U, EKG, FT, CT, Rx, FQ, Sr. IR, TPF, MVR, TF

* Survivorship requirements are based on half the amount applied except if one life is Uninsurable, then use the full amount for the insurable life.

The Uninsurable life will require a Part I application and non-medical Part II.

IC = Individual Consideration

NM = Non-Medical

PM = Paramed

B/U = Blood/Urine

FT = Functional test (Gait)

CT = Cognitive test (Clock Draw & Delayed word Recall)

Rx = Script Check

FQ = Financial Questionnaire

IR = Inspection Report

Sr. IR = Inspection Report including elderly & IOLI/SOLI supplement

TPF = 3rd party verified financials

EIR = data check w/ no client contact

TF = Tax Form (IRS Form 4506T-EZ)

Home office will order Rx Database, MVRs and EIR

For an informal quote, email:
quick.quote@zurichna.com

Male build table ages 16-70

Height	Preferred Best	Preferred	Standard Plus	Standard*
5’0”	149	159	174	192 – 197
5’1”	153	164	180	198 – 203
5’2”	159	170	185	205 – 210
5’3”	164	175	190	211 – 217
5’4”	169	180	196	218 – 224
5’5”	174	186	201	225 – 231
5’6”	180	192	207	232 – 238
5’7”	185	198	213	239 – 245
5’8”	190	203	219	246 – 253
5’9”	196	209	224	253 – 260
5’10”	202	216	230	261 – 268
5’11”	208	222	237	268 – 276
6’0”	213	228	244	276 – 283
6’1”	219	235	251	284 – 291
6’2”	225	241	257	292 – 299
6’3”	232	248	264	300 – 308
6’4”	238	254	271	308 – 316
6’5”	244	260	277	316 – 324
6’6”	250	267	284	324 – 333
6’7”	255	273	291	332 – 341

Female build table ages 16-70

Height	Preferred Best	Preferred	Standard Plus	Standard*
4’10”	137	147	158	179 – 184
4’11”	142	152	162	185 – 190
5’0”	147	158	168	192 – 197
5’1”	152	163	175	198 – 203
5’2”	157	168	181	205 – 210
5’3”	162	174	187	211 – 217
5’4”	167	179	192	218 – 224
5’5”	173	185	198	225 – 231
5’6”	177	191	204	232 – 238
5’7”	182	197	211	239 – 245
5’8”	187	200	215	246 – 253
5’9”	191	205	220	253 – 260
5’10”	195	211	225	261 – 268
5’11”	202	217	229	268 – 276
6’0”	209	222	234	276 – 283
6’1”	214	229	240	284 – 291
6’2”	219	234	247	292 – 299
6’3”	224	240	252	300 – 308
6’4”	228	246	259	308 – 316
6’5”	233	251	265	316 – 324

* Ages 16-44 use lower weight. Ages 45 and older use higher weight. Assumes no other ratable impairments.

Male build table ages 71+

Height	Preferred Best	Preferred	Standard Plus	Standard
5’0”	151	163	176	197
5’1”	156	168	182	203
5’2”	161	174	187	210
5’3”	167	179	192	217
5’4”	172	184	198	224
5’5”	177	190	203	231
5’6”	183	196	209	238
5’7”	188	203	216	245
5’8”	194	208	222	253
5’9”	200	214	228	260
5’10”	205	219	234	268
5’11”	211	225	241	276
6’0”	217	231	248	283
6’1”	223	238	255	291
6’2”	230	261	257	299
6’3”	236	251	268	308
6’4”	242	257	275	316
6’5”	247	264	280	324
6’6”	253	271	286	333
6’7”	259	277	293	341

Female build table ages 71+

Height	Preferred Best	Preferred	Standard Plus	Standard
4’10”	139	150	162	184
4’11”	144	155	167	190
5’0”	149	161	172	197
5’1”	154	166	178	203
5’2”	159	172	183	210
5’3”	164	177	188	217
5’4”	169	182	193	224
5’5”	175	188	199	231
5’6”	180	193	204	238
5’7”	185	199	210	245
5’8”	190	204	215	253
5’9”	195	210	221	260
5’10”	200	216	227	268
5’11”	205	221	233	276
6’0”	211	228	239	283
6’1”	217	234	245	291
6’2”	223	240	252	299
6’3”	228	246	258	308
6’4”	233	251	265	316
6’5”	237	255	271	324

Underwriting requirements—expiration

Applications – Good for 1 year

Exams – Good for 1 year up to age 70. Over age 70, need a new exam after 6 months. Good Health statement needed after 90 days up to age 70 and after 60 days if over age 70.

Labs – Good for one year up to age 70 and 6 months over age 70.

EKG’s, Cognitive tests, Functional tests, IR, MVR – Good for 1 year

Financial underwriting guidelines*

Purpose	Guidelines			
	Personal Coverage			
Income Replacement	Age		Income factor	
	18 – 30		30	
	31 – 40		25	
	41 – 50		20	
	51 – 60		15	
	61 – 65		10	
	66 – 70		5	
	71+		IC	
Estate Planning	Age	Growth rate	Years	Taxable % Estate value
	to 70	6-10%	lesser of 10-20 yrs or life expectancy	50%
	71-80	5%	lesser of 7 yrs or life expectancy	50%
Juvenile Coverage	To 50% of coverage on parent's or guardian's life (subject to state laws/regulations)			
Creditor	To 75% of loan balance (minimum 5 yr repayment)			
	Business Coverage			
Key Person	To 10X income			
Buy/Sell	% of company owned X FMV (Fair Market Value) of business			
Creditor	To 75% of loan balance (minimum 5 yr repayment)			
Charitable Giving	Based on pattern of giving, not to exceed the amount that would be given over the lifetime of the applicant or 10 X the amount historically given.			

* General guidelines provided for referral purposes. Other factors considered for overall assessment of risk. Contact underwriting with any questions.

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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 Four World Trade Center, 150 Greenwich St, New York, NY 10007. 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 1299 Zurich Way, Schaumburg, IL 60196.

Certain coverages may not be available in all states and policy provisions may vary by state.

Zurich Insurance Company does not offer products for sale in the United States.

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