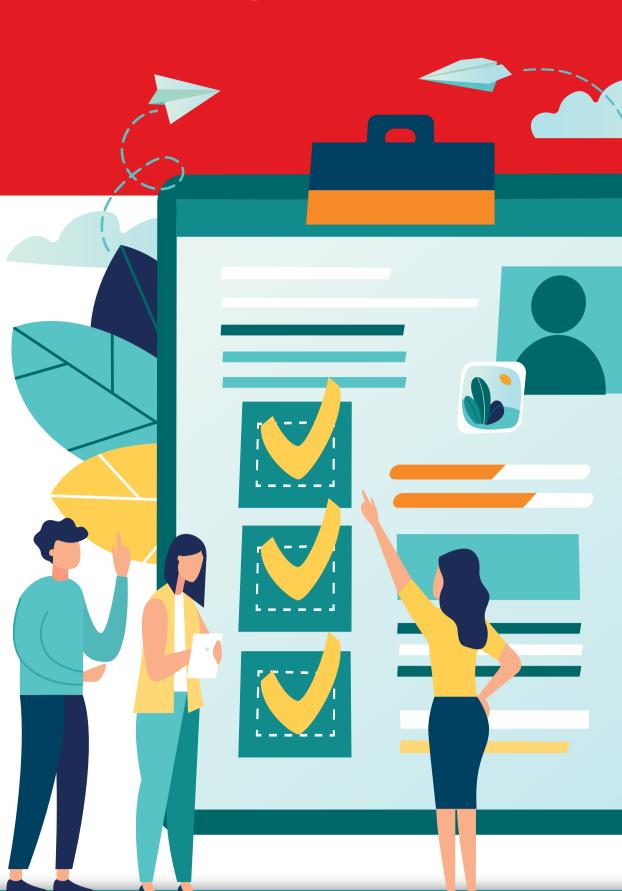


Critical Illness Underwriting Practices for Employer Groups

RGA's 2019 U.S. benchmarking survey reveals that the U.S. group critical illness (CI) market continues to grow and become more competitive. Group underwriting practices evolve to meet higher demands for flexible and liberal plan designs.



Competitive Market



3-year rate guarantees

are becoming standard for more carriers in the 1,000+ lives market



45%

of survey respondents standardly offer three-year rate guarantees for groups on carrier/in-house platforms



54%

standardly offer three-year rate guarantees for groups on strategic partner platforms



86%

of carriers used strategic partners alone or in combination with carrier/in-house enrollment platforms.



///(

of carriers are willing to pay heaped commissions, up from 48% two years ago.

Flexible and Liberal Plan Designs

91% of carriers surveyed saw an

increase in the number of requests to remove a pre-existing condition provision

\$30K average maximum GI (guarantee

issue) limit offered by carriers, up from \$25K in 2017

amounts based on participation.

Fewer carriers vary GI and maximum

in 2019 compared to 47% in 2015

·

Favorable Claims Experience

74%

of carriers reported the experience on their CI block in 2018 was

better than expected. Carriers responded in a variety of ways:





OOIDELINEO







