

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.



77%

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**

Fewer carriers vary GI and maximum amounts based on participation.

9%

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:



56% REPORTED CHANGING RATES



50% CHANGED UNDERWRITING GUIDELINES



25% MADE NO CHANGES



19% CHANGED BENEFITS



13% CHANGED RISK CONTROLS

