

Risk Classification





RISK CLASSIFICATION

A complete medical record allows life insurance companies to keep coverage affordable and accessible

But some lawmakers want to mandate that important medical information is hidden from life insurance companies.

RISK CLASSIFICATION

Advances in genetic science empower people to better control their health and their future



RISK CLASSIFICATION

Life insurance companies rely on verified medical information in a medical file when writing policies—not the results of a home genetic test





RISK CLASSIFICATION

Government shouldn't restrict openness and transparency

A complete medical record allows life insurance companies to accurately assess the mortality risk.



RISK CLASSIFICATION

Prices will likely
increase for consumers

Without complete information, prices could rise and the number of available policies could fall, leaving families that most need insurance at risk.



RISK CLASSIFICATION

Honesty is the essence
of a fair contract
between two parties

Life insurance companies and applicants
need to be on the same page.



RISK CLASSIFICATION

Don't disrupt an effective marketplace

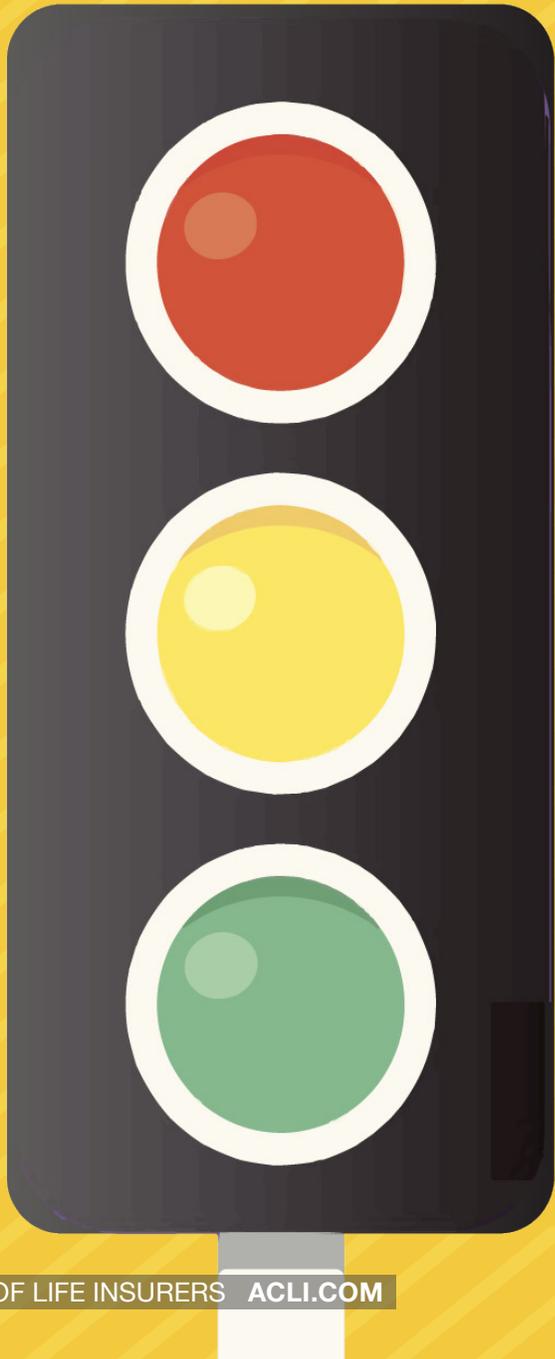
Today, 93 percent of people qualify for life insurance coverage the first time they apply. It's not just our business, it's our mission to help people take care of what matters most—family.

RISK CLASSIFICATION

Life insurance coverage is available to most everyone

- Individual coverage you can buy on your own;
- Group coverage you often can get from your job;
- Guarantee issue, which provides some coverage and typically doesn't require a detailed medical assessment.





RISK CLASSIFICATION

Don't give a green light to game the system

Legalized dishonesty will drive up prices. Many honest people—low and moderate-income families—will be stopped from getting the insurance they need.