

A BANNER LIFE GENERAL AGENCY COMMUNICATION

BANNER LIFE'S UNDERWRITING STRENGTHS

TO: ALL BANNER LIFE GENERAL AGENTS
FROM: TOM SIMA, SVP AND CHIEF UNDERWRITER
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If your agency is like many we've heard from, you're interested in giving your agents and brokers insights on the competitive advantages of the carriers you represent. In response to recent requests, we've put together the following list which highlights what we believe to be some but not all of Banner Life's underwriting strengths.

We have been able to provide competitive quotes for a proposed insured whose medical records indicate:

- **Asthma** (one medication, no history of hospitalization)
- **CAD risk** (with overall excellent management of risk factors and cardiovascular follow-up at regular intervals)
- **Type II diabetes** (good to excellent control for at least 12-18 months judged by blood work and urinalysis and APS review)
- **Crohns disease** (well-managed)
- **Depression** (one medication, no adverse features including disability or hospitalization for psych reasons)
- **Prostate cancer** (subject to age at diagnosis, type of treatment and current PSA level)
- **Criminal record** (on probation, white collar crimes only)
- **Auto racing**
- **DUI-one offense** (over age 25 with normal LFTs and no objective evidence of alcohol abuse)
- **Foreign travel** (state-specific)
- **Chapter 13 bankruptcy** (First time filing yet not discharged at time of application)
- **High blood pressure** in combination with **high cholesterol** (when under treatment sometimes preferred plus is allowed)
- **Tobacco use** (if no use in 36 months, preferred plus is available)

In addition:

- Banner has a **retention schedule of \$1 million** through age 75 on all preferred plus, preferred, standard plus, standard and substandard issues through Table 4. This schedule gives us an **automatic binding authority** of \$12 million.
- We have a **jumbo limit** (the amount of insurance in force and applied for on particular applicant) of \$30 million.

If you require additional information, please contact

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