

# What are life insurance classifications?

## Preferred Plus

- Lowest premiums
- Lowest risk level

## Preferred

- Second-lowest premiums

## Standard Plus

- Third-lowest premiums

## Standard

- Fourth-lowest premiums
- Average risk level for the general population

## Table Ratings

- Premiums 25% to 200%+ higher than Standard rates
- Complex health histories and riskier lifestyles

## Smoker/Tobacco Ratings

- Premiums 200% to 300% higher than non-smoker rates
- Have used nicotine or tobacco in the last year

# Risk Classification In Life Insurance

**Rachel S Tattersall**



## **Risk Classification In Life Insurance:**

**Risk Classification in Life Insurance** J. David Cummins, B.D. Smith, R.N. Vance, J.L. Vanderhel, 2013-03-09 The research project leading to this book was initiated in the fall of 1979 when the American Council of Life Insurance ACLI contacted Dan McGill chairman of the Wharton School Insurance Department about conducting a study on risk classification in life insurance The ACLI was concerned about legislative and judicial activity in this area and its potential effects on the life insurance industry A meeting was held at the ACLI offices in Washington D C between several members of the ACLI staff and Dan McGill and David Cummins representing the Wharton School insurance department An agreement was reached that a study would be conducted at Wharton dealing with issues in risk classification Although the staff of the ACLI suggested directions the study might take it was agreed that the design and execution of the study would be solely under the control of the researchers The researchers also retained unrestricted publication rights in the results of the study This agreement has been honored by the ACLI during the course of the project

**Risk Classification in Life Insurance** J. David Cummins, R. Neil Vance, Barry D. Smith, 1982-05-01

**Risk Classification in Life Insurance** J. David Cummins, B.D. Smith, R.N. Vance, J.L. Vanderhel, 2014-03-14 The research project leading to this book was initiated in the fall of 1979 when the American Council of Life Insurance ACLI contacted Dan McGill chairman of the Wharton School Insurance Department about conducting a study on risk classification in life insurance The ACLI was concerned about legislative and judicial activity in this area and its potential effects on the life insurance industry A meeting was held at the ACLI offices in Washington D C between several members of the ACLI staff and Dan McGill and David Cummins representing the Wharton School insurance department An agreement was reached that a study would be conducted at Wharton dealing with issues in risk classification Although the staff of the ACLI suggested directions the study might take it was agreed that the design and execution of the study would be solely under the control of the researchers The researchers also retained unrestricted publication rights in the results of the study This agreement has been honored by the ACLI during the course of the project

**Genetics and Life Insurance** Mark A. Rothstein, 2004 Experts discuss the economic legal and social issues surrounding the use of genetic testing in determining eligibility for life insurance Insurance companies routinely use an individual's medical history and family medical history in determining eligibility for life insurance this is part of the process of medical underwriting Insurers have also long used genetic information often derived from family history in underwriting But rapid advances in gene identification and genetic testing are changing the way we look at genetic information Should the results of genetic testing which might identify a predisposition toward disease not related to medical history be available to life insurance medical underwriters Few if any life insurers currently require genetic testing but there are no laws or regulations prohibiting its use

**Genetics and Life Insurance** examines the complex economic legal and social issues surrounding the use of genetic information in life insurance underwriting The contributors are legal scholars representatives of the life insurance industry

including an actuary and an insurance physician a geneticist a genetic counselor a philosopher and a consumer advocate They explore all aspects of an issue that has only recently drawn the attention of policymakers and the public The book opens with a report on the results of a public opinion poll on genetics and life insurance Succeeding chapters present the insurer perspective a discussion of the economics of risk selection in life insurance background information on the process of underwriting a scientific analysis of genetic risks and mortality rates a philosophical discussion of fairness and genetic underwriting the viewpoints of consumers and genetics counselors a comparison of different international policy approaches to the issue and a legal analysis of antitrust implications when insurers collaborate in setting standards for medical underwriting In the final chapter the editor addresses various policy options examining the pros and cons of each one and assessing their political feasibility

*Encyclopedia of Quantitative Risk Analysis and Assessment*, 2008-09-02 Leading the way in this field the *Encyclopedia of Quantitative Risk Analysis and Assessment* is the first publication to offer a modern comprehensive and in depth resource to the huge variety of disciplines involved A truly international work its coverage ranges across risk issues pertinent to life scientists engineers policy makers healthcare professionals the finance industry the military and practising statisticians Drawing on the expertise of world renowned authors and editors in this field this title provides up to date material on drug safety investment theory public policy applications transportation safety public perception of risk epidemiological risk national defence and security critical infrastructure and program management This major publication is easily accessible for all those involved in the field of risk assessment and analysis For ease of use it is available in print and online

*ERM and QRM in Life Insurance* Ermanno Pitacco, 2020-08-25 This book deals with Enterprise Risk Management ERM and in particular Quantitative Risk Management QRM in life insurance business Constituting a bridge between traditional actuarial mathematics and insurance risk management processes its purpose is to provide advanced undergraduate and graduate students in the Actuarial Sciences Finance and Economics with the basics of ERM in general and QRM applied to life insurance business The main topics dealt with are general issues on ERM risk management tools for life insurance and life annuities deterministic and stochastic analysis of the behaviour of a portfolio fund application of sensitivity testing to assess ranges of results of interest stress testing to assess the impact of extreme scenarios and the product development process for life annuity products

*Transactions of the Association of Life Insurance Medical Directors of America Annual Meeting* Association of Life Insurance Medical Directors of America, 1988

Proceedings of the Annual Meeting of Life Insurance Association of America, 1921 Health Care Information Confidentiality United States. Congress. Senate. Committee on Labor and Human Resources, 1998 Law and the Life Insurance Contract Muriel L. Crawford, William T. Beadles, 1989 **The Standard**, 1928 Transactions of the Association of Life Insurance Medical Directors of America... Annual Meeting Association of Life Insurance Medical Directors of America, 1920 **Life** William Franklin Gephart, 1920 The Law of Insurance, as Applied to Fire, Life, Accident,

Guarantee, and Other Non-maritime Risks John Wilder May,1882      **American Insurance Digest and Insurance Monitor**  
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Walford,1873      The Insurance Cyclopeadia Cornelius Walford,1873      The Insurance Cyclopáedia: Being a Dictionary of  
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**Repertory ... an Historical Treasury ...** Encyclopaedias,Cornelius Walford,1873

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