Zurich Launches Improved Table Reduction Program for Term and Permanent Products

Zurich has made it easier than ever to obtain a great offer for clients with mild impairments. Better still, this program can even benefit the more heavily rated, with qualifying clients through Table F potentially receiving an improved offer. Read on for the details!

Find out more about these changes from Zurich...
- Table Reduction Program Flyer
- Zurich Strengths

From Zurich...

Effective immediately, we are pleased to announce improvements that make it easier for your clients to qualify for Zurich's Table Reduction Program.

What did Zurich Improve?

Previously, the Table Reduction Program required clients to meet three out of three criteria, which left some clients falling short of qualification. The new requirements include 5 criteria, with clients needing to meet 3 of the 5 in order to receive an improved offer. This greater flexibility allows far more clients to qualify.

How to Qualify for the Improved Offer

Meet three out of the five possible criteria to qualify:
- BMI Females:18-25.4; Males: 20-27.4
- Blood pressure meets at least our Preferred class requirements
- Cholesterol/HDL meets at least our Preferred class requirements
- Any type of normal stress test (treadmill, stress echo, imaging) within past 2 years
- A1c of 5.5 or less within the past 6 months

The Fine Print

Keep the following in mind when thinking about Zurich's Table Reduction Program:
- Zurich's full retention of $20MM is available under this program
- Non-smokers only
- Ratings due to alcohol or drug histories are not eligible

Take a look at how Zurich applied the Table Reduction Program to a real case:

Client Profile:
- Male | 31-years-old | Non-smoker
- History of bicuspid aortic valve with valve replacement 12 years ago
- Cholesterol: 139 | HDL ratio: 4.0
- Blood Pressure: 117/70
- Build: 6'6" | 222 lbs. | BMI: 25.7

Zurich's Offer: Improved from Table D to Table B thanks to the Table Reduction Program!