

Opportunities

Underwriting Alert: MetEdge & Table Shaving



MetLife®

Two different underwriting programs designed to improve offers for applicants

When an application is going to be rated Table B or C, MetLife offers two programs that may improve the rating—**MetEdge** and **Table Shaving**. Our underwriters check both programs to determine which one provides the best offer for the applicant.

The following chart highlights key differences—as well as the similarities—between MetEdge and Table Shaving.

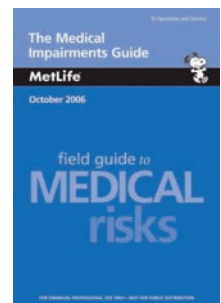
	MetEdge	Table Shaving
What are MetEdge and Table Shaving?	These programs are two different ways to achieve the same result—improving our offer	
Why not just have one program?	While there are many similarities, there are also significant differences. This allows our underwriters greater flexibility to provide our best possible offer	
Will either MetEdge or Table Shaving be used on all Table B or C offers?	Some applications may not be eligible for MetEdge or Table Shaving, depending on the criteria identified in this grid	
Does the program use reinsurers?	Yes	Yes
Which products are eligible?	All individual permanent and term life products except Survivorship	All UL and VUL products except COLI and MetLife of Connecticut products. For more information on products available in your firm, please contact the sales desk
What is the benefit to the applicant?	The reinsurer may be able to make a more competitive offer, in most instances to Standard, without taking MetLife's original offer off the table	Eligible applications rated Table B or C will be shaved to Standard
Who can benefit?	Clients initially offered Table B or C due to one of the medical or non-medical impairments identified in this grid	Clients initially offered Table B or C due to mild medical impairments. Flat extra premiums up to \$5 for per thousand may qualify

	MetEdge	Table Shaving
What medical impairments are eligible for the program?	<ul style="list-style-type: none"> • Abnormal blood sugar • Abnormal triglyceride • Albumin, globulin A/C ratio • Blood pressure • Body Mass Index (BMI) • Build • BUN • Cholesterol/HDL • Creatinine • EKG • Liver function tests • PSAs • Proteinuria 	All medical impairments except alcohol and drug abuse are eligible
What non-medical impairments are eligible for the program?	<ul style="list-style-type: none"> • Foreign travel/foreign nationals • Motor vehicle violations • Scuba diving 	None
What ages are eligible?	18-70	0-70
What are the policy maximum amounts ?	<p>\$2 million</p> <p>Maximums are aggregate amounts of all MetEdge cases, including applied-for and inforce coverage</p>	<p>Individual: \$5 million</p> <p>Survivorship: \$5 million, both lives. If one life is uninsurable, neither life is eligible for Table Shaving</p> <p>Maximums are aggregate amounts of all Table Shaving cases, both applied for and inforce coverage</p>
What is the maximum total coverage MetLife will issue to one insured with multiple policies using MetEdge and Table Shaving?	\$5 million, with no more than \$2 million issued using MetEdge	

Look for more information on **MetEdge** and **Table Shaving** in other **Opportunities: Underwriting Alerts**.

See how a client may be rated **before** the application is written

MetLife's **Medical Impairments Guide: Field Guide to Medical Risks** describes 27 common medical impairments along with a general explanation of the rating you can expect when writing life insurance business with us. **Call today** to request the **Medical Impairments Guide**.



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