

Underwriting Corner

Newsletter | Winter 2023

Amy Douglas, Anna Trush, Eugene Luciw and Bill Schulok socializing at the kickoff event.



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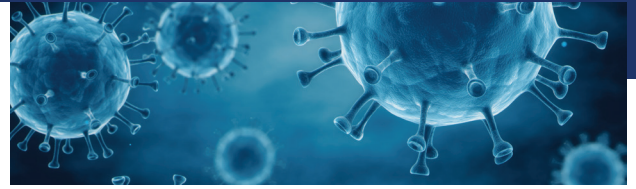
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Optimum Re's Annual Underwriting Seminar back and better than ever!

R&D Highlights

HIV Update

- Optimum Re was first in industry to insure HIV+ clients in 2012
- See our updated [HIV positive manual section](#)
- With ART drugs, HIV has evolved into a chronic treatable condition
- Effective January 1, 2023, [California law](#) prohibits an insurer from declining an application for life insurance based solely on the results of a positive HIV test.
- *Reminder:* It's important to comply with HIPPA guidelines regarding communication and documentation



Colon Cancer Changes

Optimum Re is proud to announce an update to our [Colon Cancer section](#) to correlate with AJCC 8th edition staging. We analyzed SEER data to quantify impairment ratings with excess mortality using a unique risk stratifying program.

The new colon cancer ratings are a combination of statistical accuracy and industry competitiveness, while maintaining user-friendliness. The guidelines are a definitive resource for your underwriting staff to provide clear educational background and assign precise ratings.

End result... Optimum Re's new ratings allow more competitive offers for stages 1 and 2a with lower grades.

As most are aware there has been an alarming number of people who are developing advanced colon cancer at an earlier age. Recommended surveillance now starts at age 45.

“Live and in person”

Refocus Conference; Las Vegas, NV: Anastasia Jaegerman, Dave Barrett

AHOU Conference: Hollywood, FL: Anastasia Jaegerman, Dave Barrett, Jill Thompson, Lisa Burger, Dr. Minas Joannides

Optimum Life Reinsurance Webinars:

February 2023 - Claims Beneficiaries presented by Michell McAllister, Claims Analyst III & Support Supervisor

March 2023 - HIV+ presented by Jill Thompson, Underwriting Director (as originally presented at the UW seminar)

April 2023 - Living to 100 Symposium and Older Ages presented by Jean-Marc Fix, Vice President, Research and Development- Biometric Risks

Contact Nicole Clem at infous@optimumre.com for invite.

Knowledge Center

Check it out for
Tips and tricks,
case clinics, and
industry articles



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Submission / Contact Instructions:

1. Contact the underwriter directly for any questions regarding underwriting decisions.
2. Do not send underwriting evidence to underwriters. Instead send evidence to: oric.uw@optimumre.com.
3. Submit status questions and concerns with document transmission to oric.uw@optimumre.com or call one of the Underwriting support staff.

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