



# Group Medical Evidence of Insurability Underwriting



## 2025 Summary of Results

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## Participating Companies

- Allstate
- Guardian Life
- The Hartford
- Lincoln Financial Group
- MetLife
- Mutual of Omaha
- New York Life
- One America
- Pan-American Life
- Principal
- Prudential
- Reliance Matrix
- Renaissance Life
- Securian Financial
- The Standard
- Sun Life Financial
- Symetra
- UnitedHealthcare
- Unum
- USABLE Life
- Voya Employee Benefits

# Background

Gen Re is pleased to present this summary of key highlights from our 2025 U.S. Group Medical Evidence of Insurability (EOI) Underwriting Survey.

This survey focuses on the staff provided by companies to process EOI applications as well as how they process them. The comprehensive report is made available only to participating companies.

Twenty-one companies participated and all companies reported that they track EOI data for their Group Term Life, Short Term Disability and Long Term Disability products.

For additional analysis, participating companies were grouped into three segments based on the number of EOI applications received in 2024. Those segments are as follows:

Volume Segment	Total Life Insurance Benefit Amount (\$)	Number of Companies
Low Volume	<25,000	6
Medium Volume	25,000–100,000	6
High Volume	>100,000	9

For the definitions used in the survey, refer to the Appendix on page 15.

On average, how many EOI applications did your company request and receive in 2024?

Only half of the participating companies track the number of EOI applications requested. For companies able to provide this metric, a total of 2.2 million EOI applications were requested in 2024. The number of requested applications ranged from 15 (low volume) to more than 1.1 million (high volume). Of those requested, 49% were returned. By segment, companies in the low volume segment averaged a return rate of 82%, while the return rate for the medium and high volume segments averaged 51% and 48%, respectively.

Number of EOI Applications Requested in 2024

Total Requested	Average	Median	Range
2,204,243	220,424	93,374	15–1,136,239

R = 10

Over 2.7 million EOI applications were received by participating companies in 2024. This averages to 136,771 applications for all companies reporting this data.

Average Number of EOI Applications Received in 2024

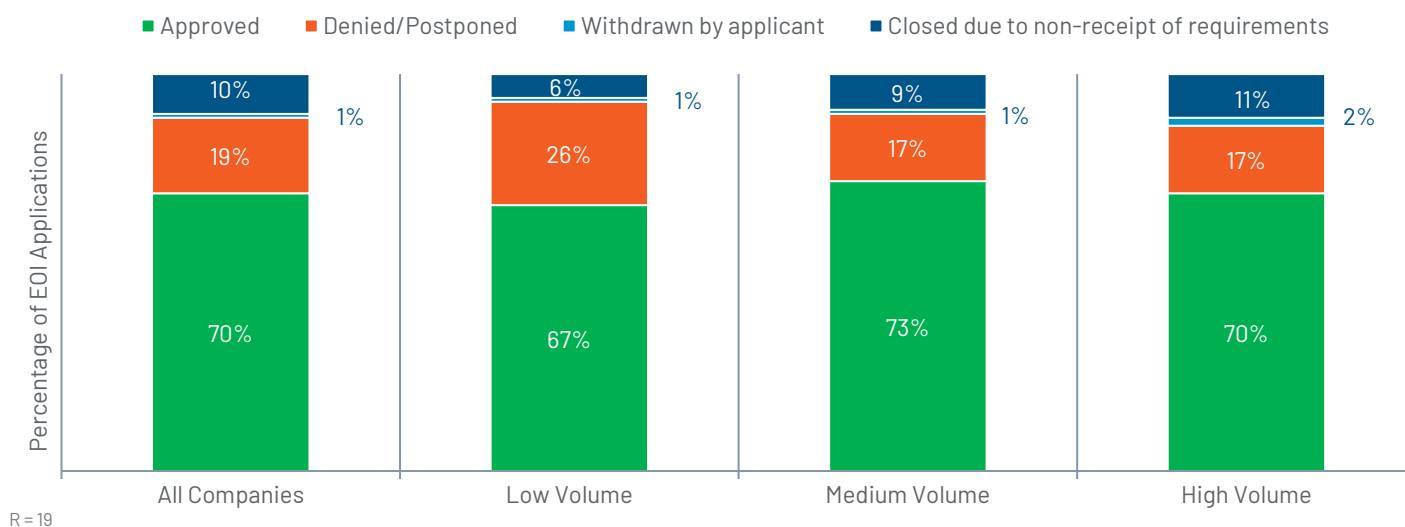


R = 20

*Of your 2024 EOI applications received, what percentage were ultimately approved, denied/postponed, withdrawn by applicant, or closed due to non-receipt of requirements?*

On average, 70% of the EOI applications received in 2024 were approved and 19% were denied/postponed. By segment, low volume companies approved 67% and denied/postponed 26%, compared to a 73% approval rate and a 17% denial rate for medium volume companies.

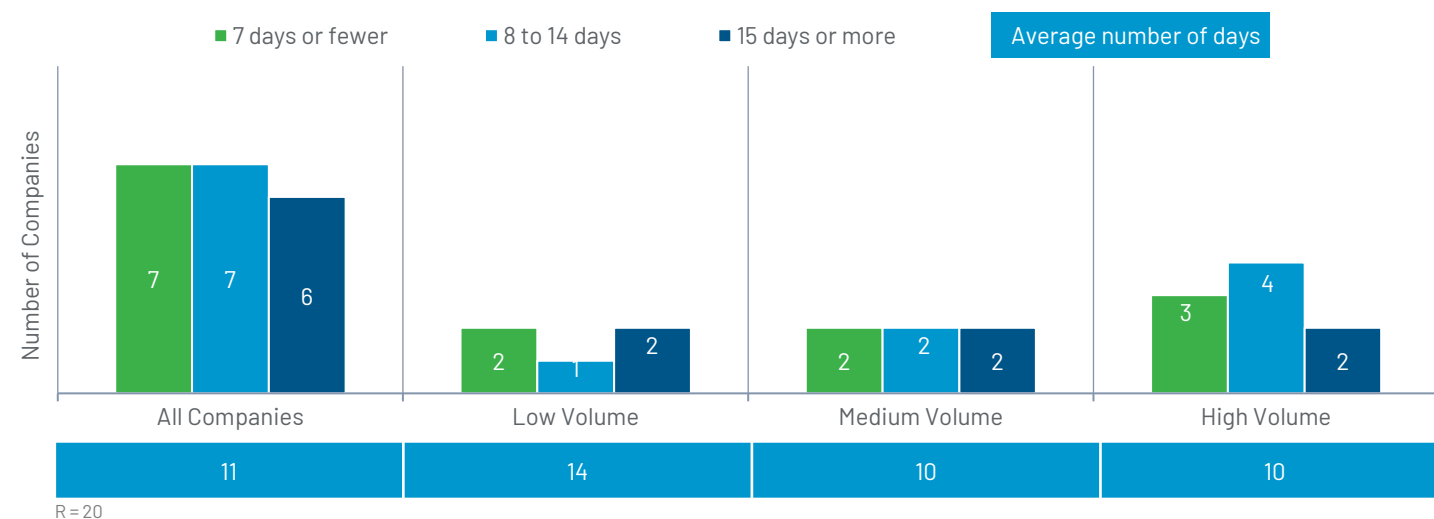
### Ultimate Decisions for EOI Applications



*What was the average processing time for your EOI applications, from date of original receipt to date of final decision?*

Twenty of the 21 companies (95%) track the processing time for their EOI applications. From the date of the original receipt to the date of the final decision, EOI applications are processed in about 11 business days. Companies in the medium and high volume segments averaged the shortest processing time at 10 days. Companies in the small volume segment averaged 14 days.

### Average Processing Time (in Business Days) by Application Volume



*How many of the following internal and external resources support your medical underwriting function?*

On average, participating companies have nine internal and one external year-round full-time underwriters who support their medical underwriting function during the off-peak season. An average of five additional internal and four additional external temporary underwriters are added during peak season. Only three of the participating companies reported having internal physicians on staff and two companies reported having nurses on staff.

**Average Number of Internal and External Resources**

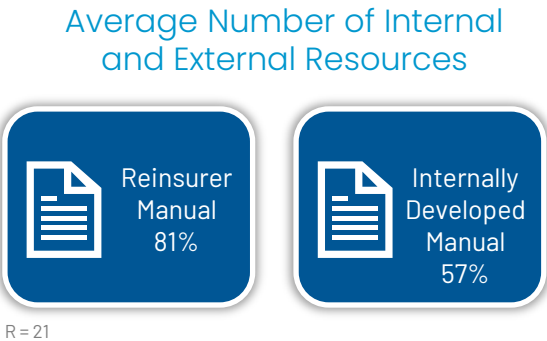
Resources	Internal		External	
	Average	Range	Average	Range
Off-peak season year-round full-time underwriters	9	1–25	1	0–17
Peak season temporary additional underwriters	5	0–40	4	0–40
Management	2	0–5	0	0–2
Physicians	0	0–1	0	0–1
Nurses (including PA, NP)	1	0–9	0	0–0
Support Staff	3	0–12	2	0–16

R = 21

What type of medical underwriting manual(s) does your company use for group medical underwriting?

Seventeen of the 21 companies (81%) use their reinsurer’s manual for group medical underwriting and over half (57%) use an internally developed manual. Eight of those companies use both manuals.

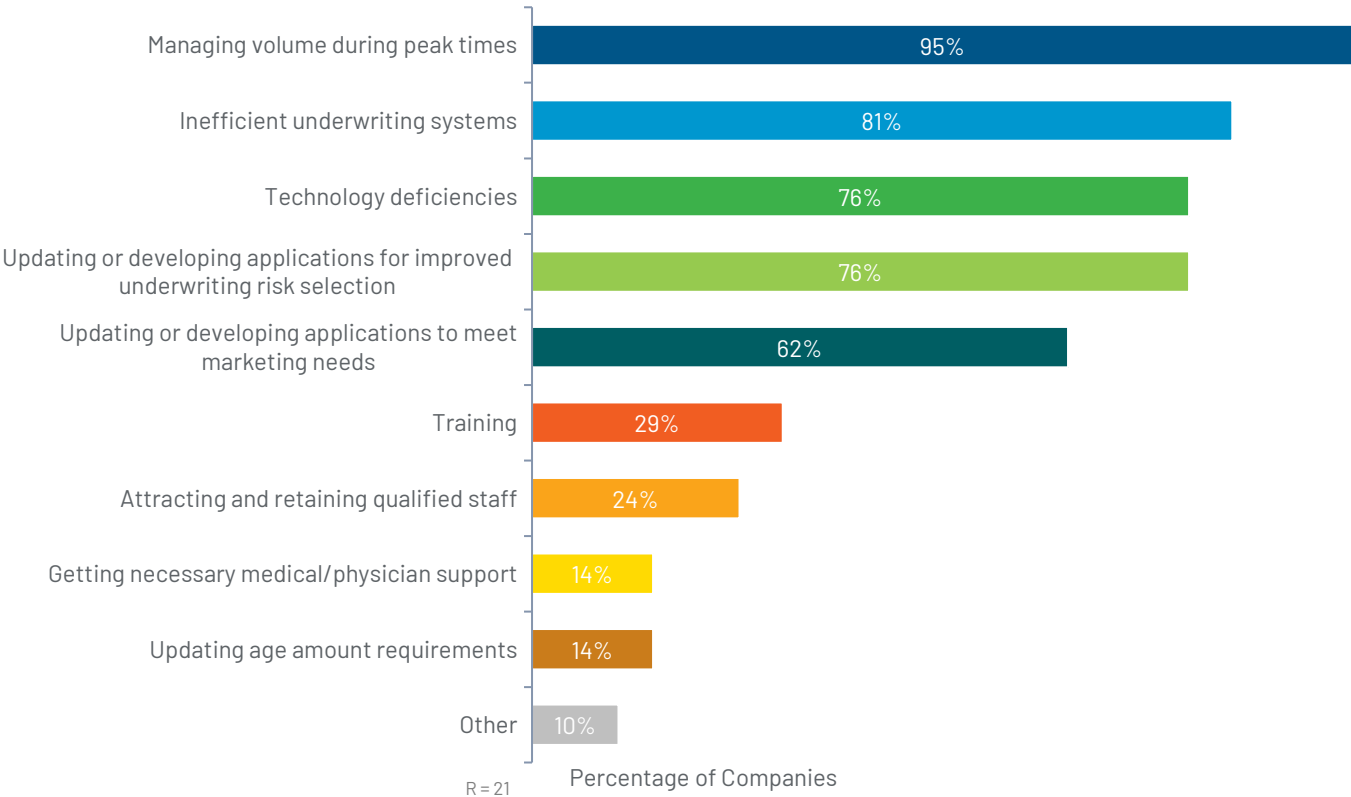
Of the companies who use an internally developed manual, 24% report incorporating reinsurer modifications. Fifty-two percent of companies use a reinsurer’s manual in conjunction with their own internal modifications.



What are the top five challenges facing your group medical underwriting department today?

Managing volume during peak times continues to be the greatest challenge facing group medical underwriting departments. Other top challenges include inefficient underwriting systems, technology deficiencies, and updating or developing applications for improved underwriting risk selection and to meet marketing needs.

Challenges Currently Facing Group Medical Underwriting Departments

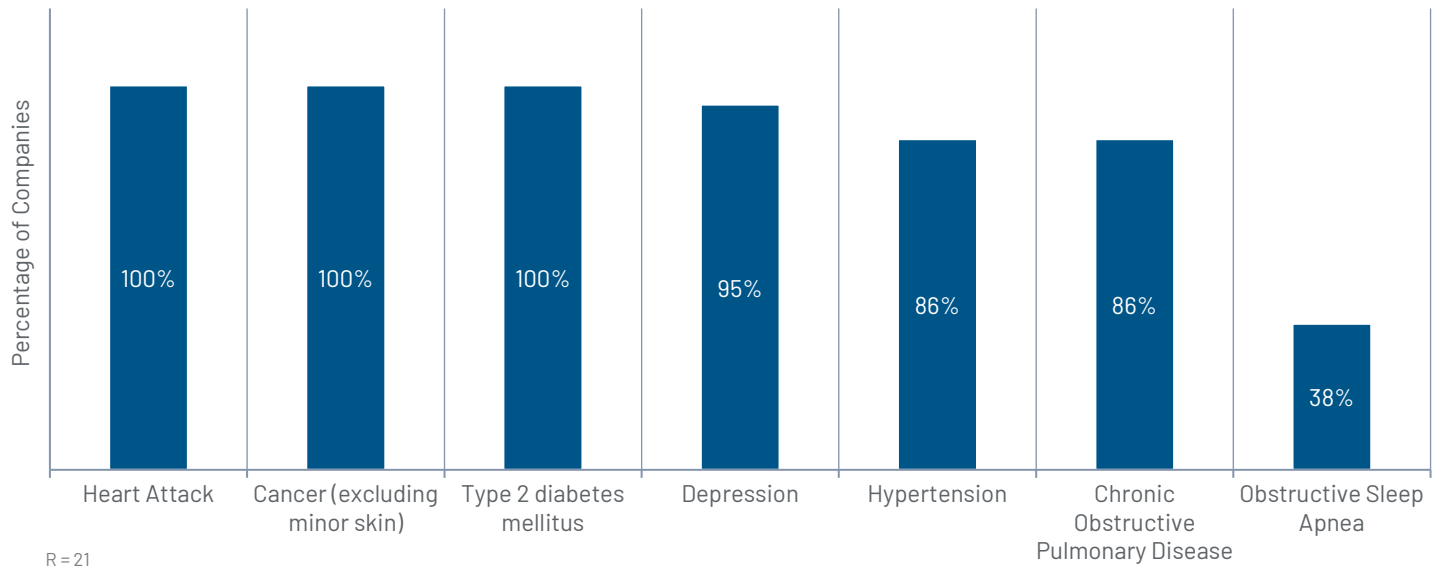




Does your EOI application include a question to address the following conditions?

Of the conditions referenced in the questionnaire, all companies include questions to address heart attack, cancer, and type 2 diabetes mellitus on their EOI applications. Most companies include questions to address depression (95%), hypertension (86%), and chronic obstructive pulmonary disease (86%). The condition least likely to appear on an EOI application is sleep apnea.

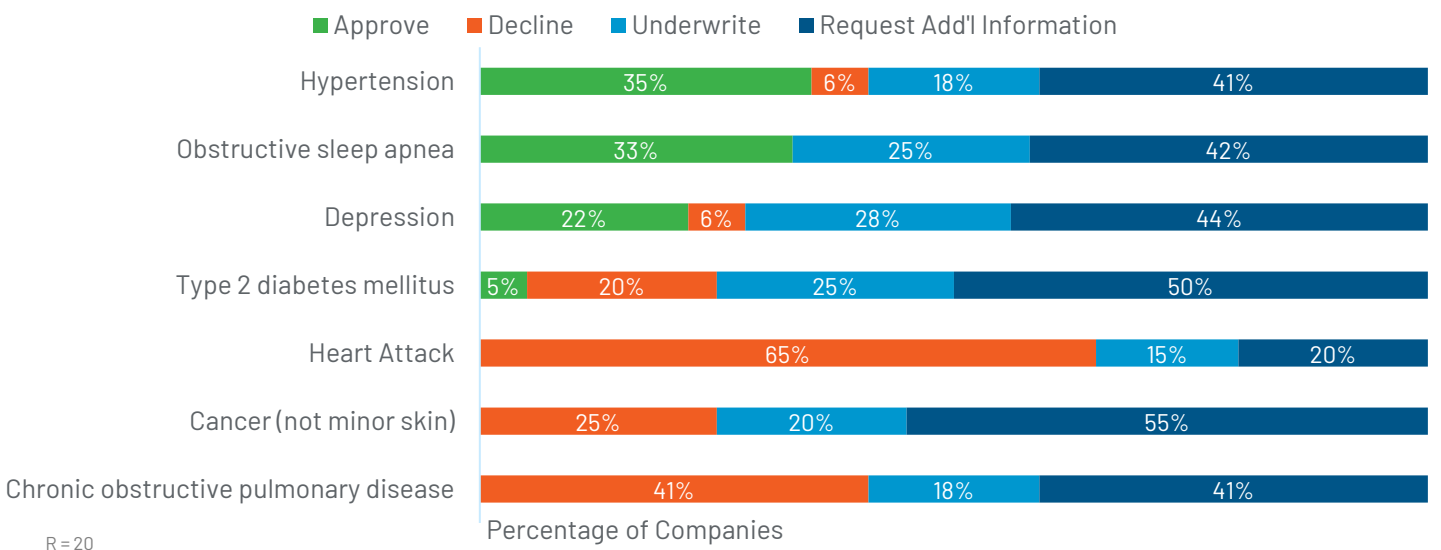
EOI Applications that Address Specific Conditions



For the following conditions, does your EOI application include a look-back period? For “yes” answers within the look-back period what underwriting action is most often taken?

Two-thirds (65%) of companies would decline an applicant with a history of heart attack, if within the look-back period. Few companies would decline an applicant with a history of depression, hypertension, and none would decline for sleep apnea.

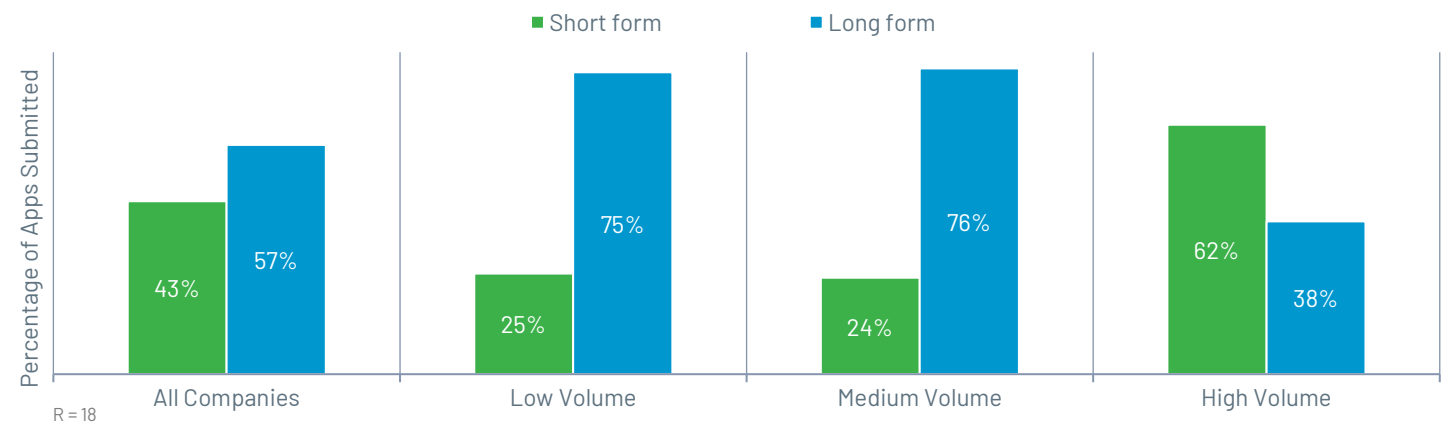
Result of “Yes” Answers Within the Look-back Period



What percentage of your 2024 EOI applications were submitted using a short form and/or long form application?

Overall, over half (57%) of the EOI applications were submitted using a long form in 2024. Only one company processed both short and long form applications in 2024. Companies in the low volume segment received 25% of their EOI applications via a short form, compared to the high volume segment which had 62% of EOI applications submitted using a short form.

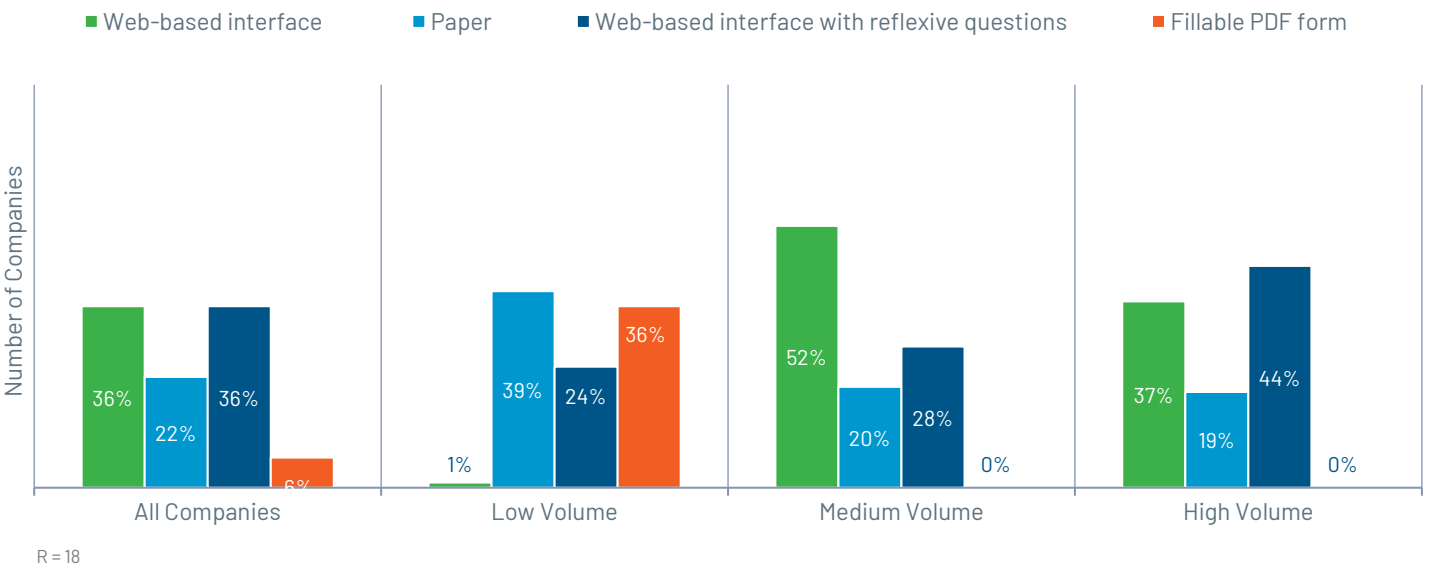
Percentage of EOI Applications Submitted by Type of Form



What percentage of your EOI applications were submitted to your company via paper, fillable PDF form, web-based interface, or web-based interface with reflexive questions?

On average, 36% of EOI applications were submitted via web-based interface in 2024. An additional 36% of EOI applications were submitted via web-based interface which included reflexive questions.

Methods Offered for Submitting EOI Applications



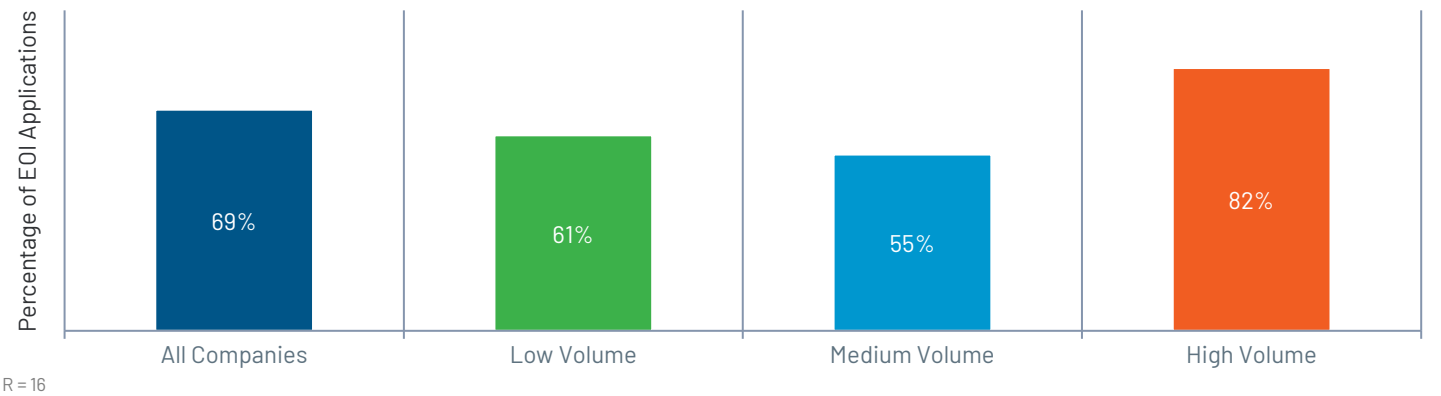
*Does your EOI system have the ability to automatically approve coverage without the review of a medical underwriter? Approximately how many of your total EOI apps were processed through this system?*

Eighty-one percent of participating companies have an EOI system that can automatically approve coverage without a medical underwriter’s review—this is also known as straight-through processing (STP). Of the four companies that don’t have STP, three plan to develop the capability within 12 months.

Of the 16 companies with an automated underwriting system, 10 developed it in-house and six purchased it from an outside vendor, with four then modifying it internally.

For companies that provided both the number of EOI applications received in 2024 and the number processed through their automated system, on average, 69% were processed through their STP system. Low and medium volume companies processed over half (61% and 55% respectively) of their EOI applications through their STP system, while high volume companies processed 82% through STP.

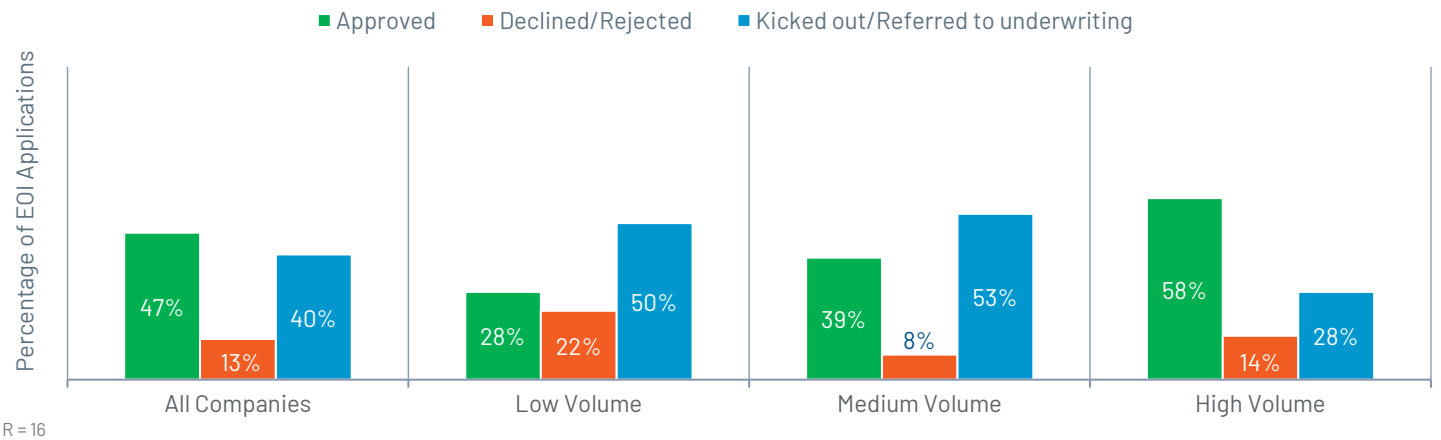
Percentage of EOI Applications Processed Through an STP System



*What percentage of your total EOI apps had the following outcomes?*

Forty-seven percent of EOI applications processed through an automated underwriting system were approved. Thirteen percent were declined or rejected, while 40% were referred to underwriting. For companies in the low volume segment, 50% of applications needed a review from an underwriter compared to 28% for high volume companies. Additionally, high volume companies approved about twice the EOI applications than the low volume segments at 28%.

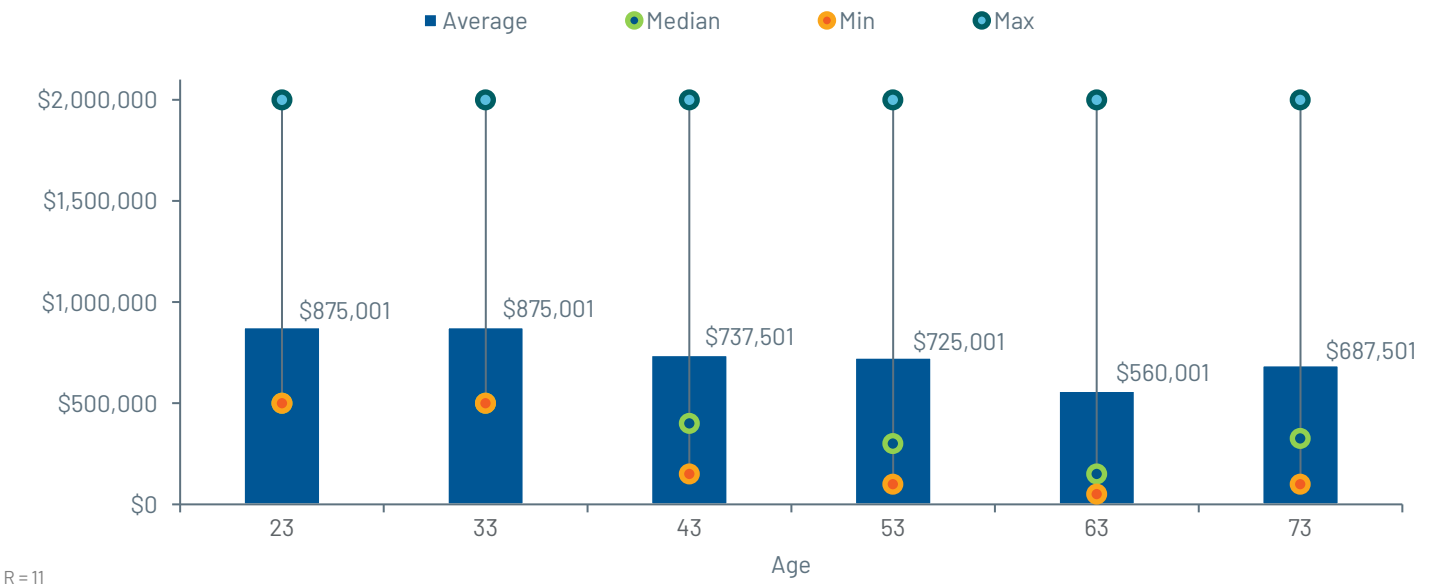
Outcomes of EOI Applications



What is your minimum face amount for routinely requesting a urinalysis at the specified age?

The minimum benefit amount averaged over \$875,000 for routinely requesting a urinalysis for applicants ages 23 to 33. For one company, the minimum benefit amount across all ages is \$2 million.

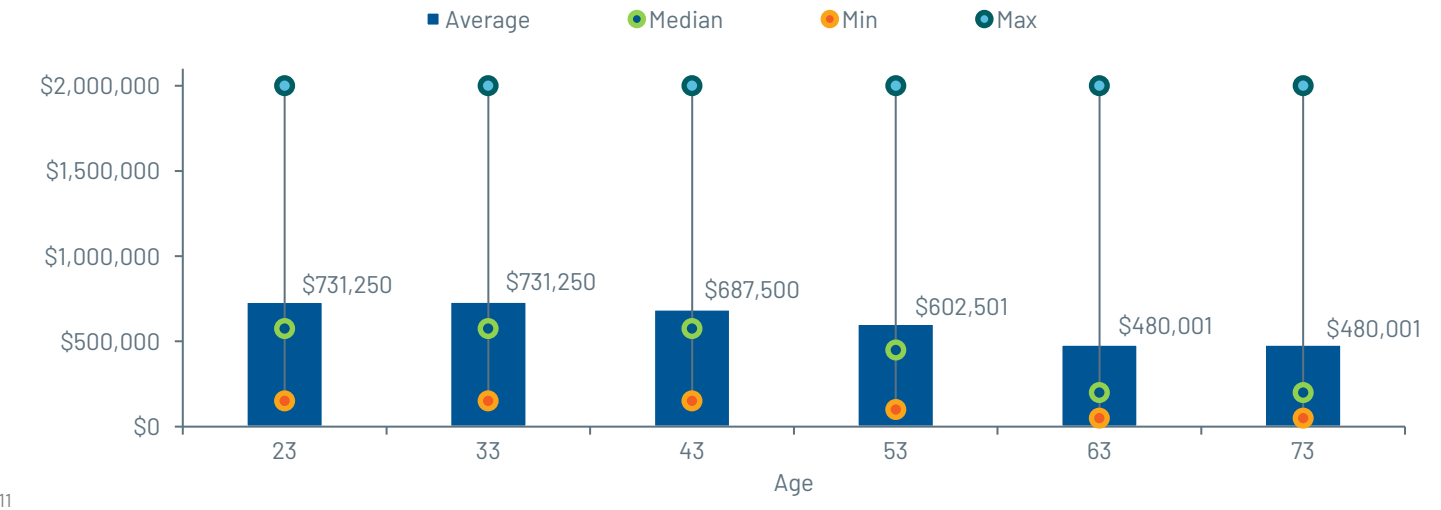
Benefit Amount for Routinely Requesting a Urinalysis at Specified Age



What is your minimum face amount for routinely requesting blood at the specified age?

The minimum benefit amount averaged over \$731,000 for routinely requesting blood for applicants ages 23 to 33. For one company, the minimum benefit amount across all ages is \$2 million.

Benefit Amount for Routinely Requesting Blood at Specified Age



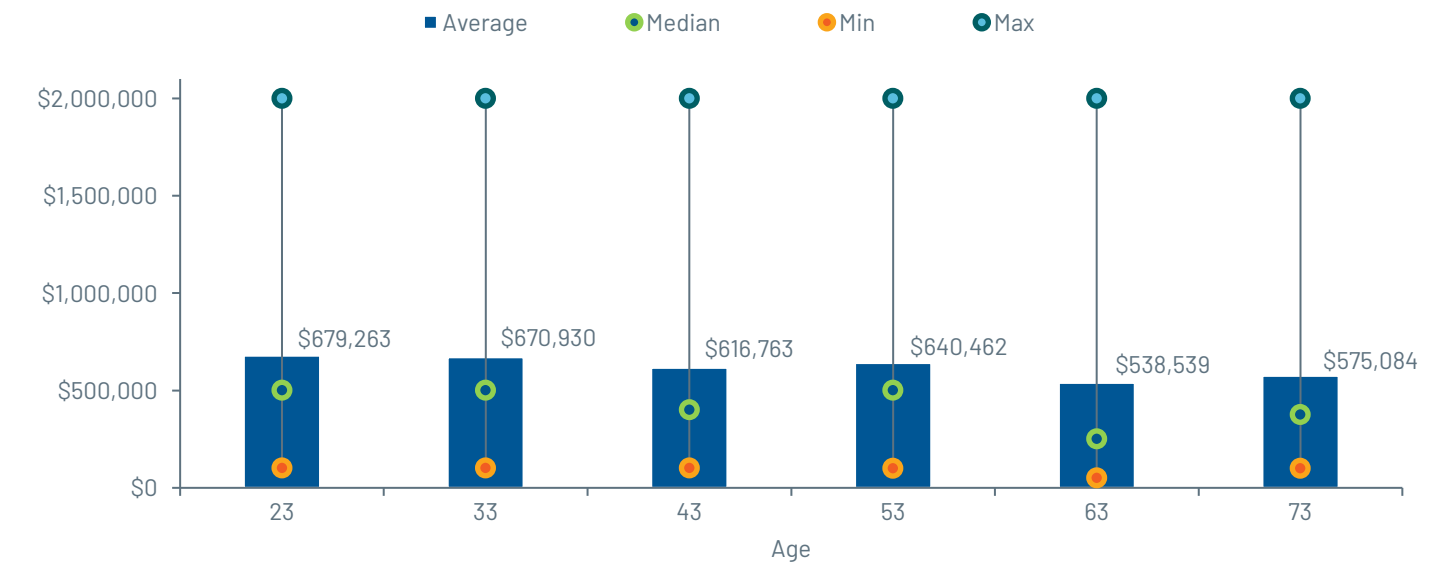
What is your minimum face amount for routinely requesting a telephone inspection at the specified age?

For telephone inspection, three companies reported that they use the same minimum benefit amount regardless of the applicant's age. Two companies reported that, for certain ages, a telephone inspection is never routinely requested but can be required for cause.

What is your minimum face amount for routinely requesting a paramedical exam at the specified age?

The minimum benefit amount averaged over \$670,000 for routinely requesting a paramedical exam for applicants ages 23 to 33. For one company, the minimum benefit amount across all ages is \$2 million.

Benefit Amount for Routinely Requesting a Paramedical Exam at Specified Age



R = 14

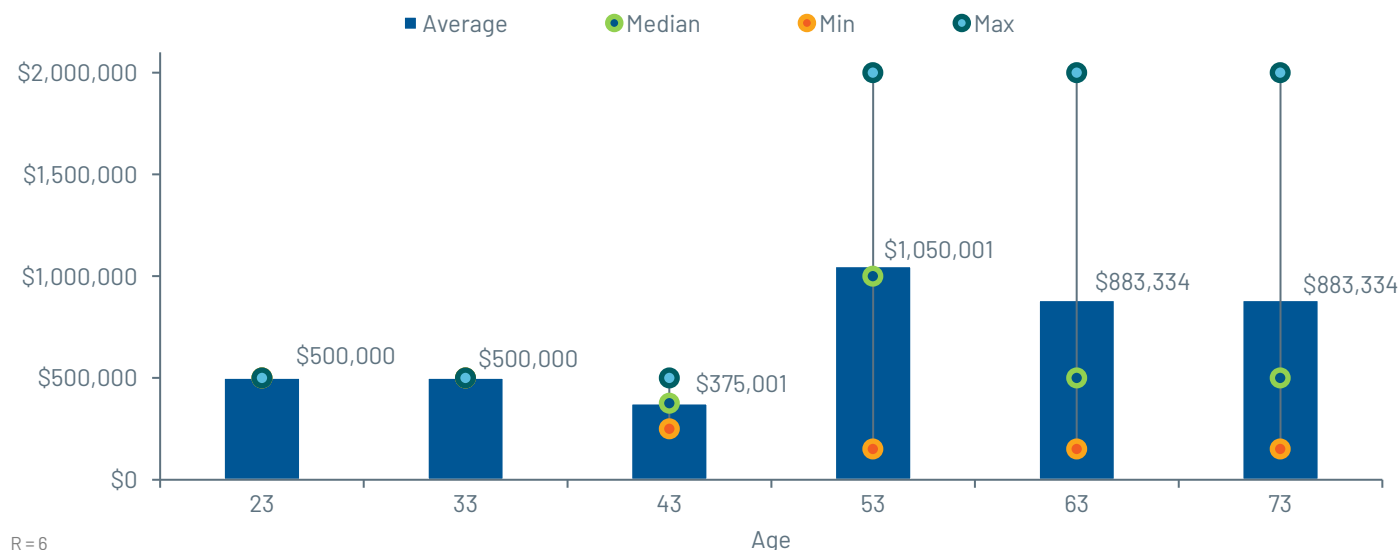
What is your minimum face amount for routinely requesting a NT-proBNP blood test at the specified age?

Of the six companies that provided data, one company routinely requests a NT-proBNP for all ages, while the remaining five reported that, for certain ages, a NT-proBNP is never routinely requested but can be required for cause.

### What is your minimum face amount for routinely requesting an EKG at the specified age?

The minimum benefit amount averaged \$500,000 for routinely requesting an EKG for applicants ages 23 to 33. Six companies reported that for certain ages an EKG is never routinely requested but can be required for cause.

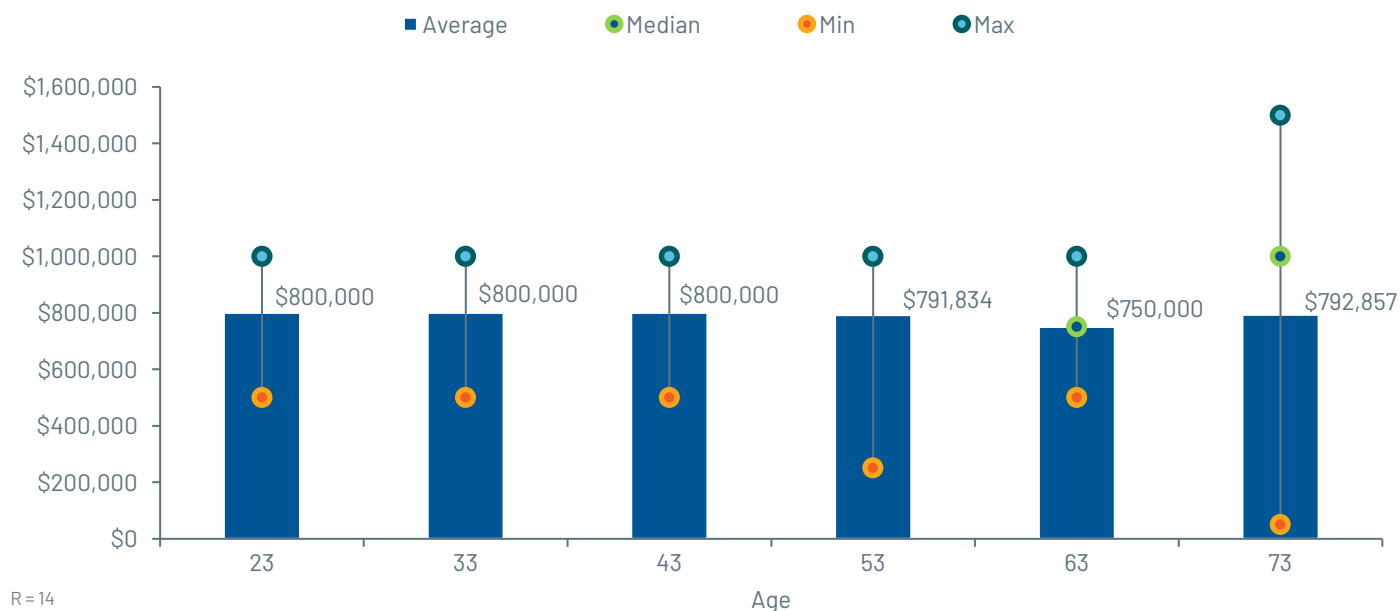
#### Benefit Amount for Routinely Requesting an EKG at Specified Age



### What is your minimum face amount for routinely requesting an attending physician's statement (APS) at the specified age?

The minimum benefit amount averaged \$800,000 for routinely requesting an APS for applicants ages 23 to 43. One company reported a minimum benefit amount for age 73 of \$1.5 million.

#### Benefit Amount for Routinely Requesting an APS at Specified Age



The definitions used in the survey are listed below.

**Blood/Urinalysis:** Test profiles performed on blood and/or urine specimens collected by a licensed paramedical examiner.

**Long Form Application:** Demographic information, authorization and detailed medical questions focused on specific body systems and conditions.

**Medical Underwriting:** In the Group environment, includes reviewing applications for Evidence of Insurability (EOI). The terms “medical underwriting” and “evidence of insurability” are interchangeable.

**Paramedical Exam:** Medical history questionnaire and physical measurements obtained by a licensed paramedical examiner.

**MD Exam:** Medical history questionnaire and physical measurements obtained by a licensed Medical Doctor.

**Received:** Refers to the number of applications that were sent in after EOI was triggered and completed.

**Requested:** Refers to the number of applications that triggered an EOI application be completed.

**Short Form Application:** Demographic information, authorization and a limited number of broadly-worded medical questions.

**Straight-Through Processing (STP):** For our survey, refers to a web-based (electronic) EOI application that is either approved or declined by an automated system and does not initially require the review of an underwriter or other person to make a decision.

**Web-based:** Refers to an online portal that generates digital data that can be used for analytics and automation. It is not our intention to include downloaded PDFs obtained from a website in this calculation.

## About Gen Re

Gen Re, a Berkshire Hathaway Company, is one of the leading Life/Health and Property/Casualty reinsurers in the world. Our North American Life and Health reinsurance company, General Re Life Corporation, has superior financial strength ratings among Life and Health reinsurers.

A.M. Best

**A++**  
(Superior)

Standard & Poor's

**AA+**

Moody's

**Aa1**

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Medicare  
Supplement



Group Life  
and AD&D



Individual Disability



Critical Illness



Accident



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