



Table Shave Programs

Table Shaving programs will allow reduction to standard on **fully underwritten** permanent plan applications that meet carrier specific criteria.

For example, if your client is rated a table 2 on a UL plan, writing this case with a company that has a table shaving program might be a way for you to offer insurance at affordable **standard** rates. Rated policies are always more difficult to place – one priced at standard rates improves your chances to place that policy significantly.

Each company listed below has a different approach and guidelines to this marketing and pricing tool. Be sure you contact your marketing representative or underwriter to discuss your client in detail.

Info@InnovativeUnderwriters.com

- AXA
- Principal
- Lincoln National
- Security Mutual
- Union Central