

Reason to Lower the Rate	
14%	It was an important broker for the sales rep. (Best Broker)
11%	We got "last look". Every other carrier quoting on the case is offering an extra (i.e extended reg occ, higher monthly max than what they actually qualify for, etc.). If we do the same we will sell the case. (Last Look)
8%	It's a target industry. (Target)
8%	Our manual rates are way out of line with the competition. (Bad Manual Rates)
7%	I was exercising underwriting judgment. (Judgment)
7%	Discretionary pricing pools, including field pools, allow U/W's use funds in pools provided that they manage to an overall target (90% of formula etc.) (Discretionary Pools)
7%	We need to be close to the competition to look "credible". (Look Credible)
6%	If we can take an additional 10% then it will allow us to write the other 2,000 life group for LTD. (Write another case)
5%	The employer is really growing in lives. (EE Growth)
5%	The plan design was pretty conservative. (Plan Design)
5%	Pressure (real or perceived) to hit sales goals. (Sales Goals)
5%	Our risk management (claims operation) is better than XYZ. (Better Claims)
4%	BIG DOG Carrier is quoting X% below inforce...if they can get there, so can we...even lower. (Shadow Pricing).
3%	The employer's financials are great. (Financials)
2%	It's a pooled risk and I'll make it up on the next one. (Next One)
2%	I held the rate, but was over-ruled by (my manager, the reps' manager, the VP of _____). (Over-Ruled)
1%	The rate (load) wasn't changed for, a multiple year rate guarantee, service we charge for, or benefit provision. (Free Provision)
1%	We increased the life rate by 10% but need 25% off of the LTD in order to sell all lines. (Sell all Lines)
0%	I know I did not load the rate to remove the pre-x, but it's a take over, and pre-x is over rated anyway. (Pre-X Waived)
0%	If we can match inforce on the STD (which is 35% below our quoted rate) we will only put a 12 month rate guarantee on it (sounds good but after 1 year and large increase we end up losing the entire case anyway) (Match Inforce)
0%	Everybody knows the factor for (name it) is too high. (Bad Factor)