

Medical Testing Completed by Other Companies

If copies are made available to us, we will consider using another carrier's paramed exam, EKG and/or lab results completed within the last 12 months through age 69. Age 70 and above, we will consider if completed within last six months. We reserve the right to request current testing at older ages, for large face amounts and at the underwriter's discretion.

Attending Physician Statement (APS)

An APS (copy of the client's medical records) may be required by the underwriter in order to complete the underwriting process. Obtaining these records can take 2-6 weeks, depending on the physician. It's important to provide complete physician information on the application (full name, address, phone number) for the personal physician as well as all other physicians and specialists seen.

The Home Office will order medical records unless otherwise noted. We offer the service of ordering medical records through Parameds.com.

Attending Physician Statement (APS) Guidelines

Medical records should not be ordered unless requested by the Underwriter after initial review of the application. Because it can be cost prohibitive to order multiple APSs on smaller face amounts, all applications should be submitted utilizing Medical Questionnaires whenever possible [see [Medical Questionnaire](#) section in this guide]. You should also consult the listing of [Uninsurable & Problematic Risks](#) in this guide before completing an application on a prospective client with complex medical issues.

The Underwriter will make every effort to use the application, medical questionnaires, prescription database, and other tools to assess the risk while taking into account the total amount of insurance applied for.

Routine (APS) Guidelines

Ages 0 – 15	\$1,000,001 and up
Ages 16 – 60	\$2,000,001 and up
Ages 61 – 69	\$1,000,001 and up
Age 70 & up	All face amounts

Certain medical impairments may require an APS regardless of face amount. These may include, but not limited to:

- Alcohol/Drug abuse and/or treatment
- Cardiovascular or Coronary Artery Disease
- Cancer
- Diabetes treated by insulin or with tobacco use
- Emphysema, COPD, Chronic Bronchitis
- Heart murmur
- Hepatitis
- Kidney/Renal disease
- Lupus
- Mental Disorders requiring multiple or psychotropic medications
- Multiple Sclerosis
- Peripheral Vascular Disease
- Stroke, TIA, CVA, Cerebral Hemorrhage
- Ulcerative Colitis/Crohn's Disease
- Opioid/Narcotic/Chronic Pain Medication
- History of incarceration
- PTSD
- Multiple chronic medical conditions
- Emergency room visit or hospitalization in the last 6 months

Requests for medical records may also be at the Underwriter's discretion due to MIB information, abnormal lab findings, etc as well as larger face amounts and older ages.

Motor Vehicle Report

(Ordered by Home Office)

Motor Vehicle Reports are ordered on all applicants age 16 and up, all face amounts.