

You can give your clients a more accurate quote if you preview the possible underwriting class(es) that may be available to them, as well as alert them to additional information that may be needed if a listed impairment applies to them.

Key points to keep in mind:

The severity of medical conditions varies among individuals, and individuals may have multiple impairments.

Underwriters will review the functionality of applicants age 65 or older. This includes their cognition, mobility, and exercise capacity, weight change and nutritional status, social connectivity and degree of independent living.

If medical testing has been advised but not yet completed, the case may be declined.

Underwriters' offers depend on the merits of each case.

Medical Risks

Health Situation/ Medical History	APS Requirement (not required if probable decline)	Information Needed for Evaluation	Possible Underwriting Decision	
			Most Favorable Class Available for Non-nicotine Users*	Decline Probable
Alcohol Abuse History and Treatment	APS from treatment facility required when: Treatment completed > 2 years to 5 years ago	Motor Vehicle Report (MVR) Alcohol Use Supplement	Individual consideration Preferred may be available if recovered for more than 10 years	Alcoholism treated within 2 years OR Past history of treatment for alcoholism and use of alcohol within 2 years OR Currently taking Antabuse® or other anti-drinking medication
Alzheimer's Disease				Decline
Aneurysm, Aortic	Required for all cases		Depends on extent of disease and recovery Individual consideration	Surgical correction of abdominal aortic aneurysm within 6 months
Angina*	Refer to Heart Disease			

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			Most Favorable Class Available for Non-nicotine Users*		Decline Probable	
Asthma*	Required if: Hospitalized within 1 year Oral steroid used continually for more than 1 month in last year	Onset age Frequency, dates of attacks Emergency room or hospitalization dates Treatment Home oxygen use Smoking history	Preferred may be available if: Stable mild disease No hospitalizations No other lung conditions		Using oxygen routinely in the last month Unstable, poor control Severe disease Frequent hospitalizations Intubation within 2 years	
Blood Disorder	Required if: Male with anemia All platelet disorders (e.g., thrombocytopenia, ITP, thrombocytosis) Bone marrow biopsy Polycythemia Hemochromatosis	Diagnosis Blood counts and investigations Pathology reports from bone marrow biopsy	Varies by diagnosis and severity			
Bronchitis*	Required if: Chronic bronchitis (more than 3 bouts per year) Hospitalized within 1 year		Preferred available		Using oxygen routinely in last month	
Build Chart Check height. If weight equals or exceeds chart limits, APS required.	5'0" – 212	5'4" – 241	5'8" – 272	6'0" – 305	6'4" – 340	6'8" – 376
	5'1" – 219	5'5" – 248	5'9" – 280	6'1" – 313	6'5" – 349	6'9" – 386
	5'2" – 226	5'6" – 256	5'10" – 288	6'2" – 322	6'6" – 358	6'10" – 395
	5'3" – 233	5'7" – 264	5'11" – 296	6'3" – 331	6'7" – 367	6'11" – 405
Cancer*	Required for all cancers except basal cell carcinoma	All records (surgery, oncology, pathology and recent follow-up) Type of cancer, stage, grade and recurrence Treatment types with dates completed	Individual consideration Preferred classes may be available for basal/squamous cell of the skin Standard is the best class for non-skin cancers		Treatment with chemotherapy or radiation within 1 year Depends on cancer type and stage	

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			Most Favorable Class Available for Non-nicotine Users*	Decline Probable
Chest Pain*	Required if: Currently being treated with nitroglycerine, Coumadin®, Plavix® Had cardiac events and procedures (e.g., coronary artery bypass, angioplasty /Percutaneous transluminal coronary angioplasty (PTCA)	All investigations for chest pain that required urgent medical care or were considered cardiac in nature	Varies by cause and severity of underlying impairment	Heart attack (MI) within 6 months Coronary artery bypass within 3 months
Chronic Lung Disease*	Required if: Chronic bronchitis COPD (chronic obstructive pulmonary disease) Emphysema Sarcoidosis	Type of lung disorder Pulmonary function test results Chest X-ray or Computerized tomography (CT) scan reports Treatment Smoking history	Varies by cause and severity of underlying impairment	Using oxygen routinely in the past month
Cirrhosis				Decline
Clotting Disorders	Required for all bleeding/clotting disorders, including: Hemophilia Factor VIII or IX deficiency Factor V or Lieden Von Willebrand's disease Prothrombin Mutation Antithrombin deficiency or Protein C or S deficiency	Details of bleeding or clotting history Investigations Hospitalizations Treatments	Varies by condition and control Standard may be available	
Colitis/Ileitis (Crohn's Disease, Regional Enteritis, Ulcerative Colitis, Ulcerative Proctitis)	Required if: Crohn's disease (regional enteritis) Ulcerative colitis	Age when diagnosed Extent of disease Frequency of attacks Most recent exacerbation Treatment	Varies by condition and control Preferred may be available for ulcerative proctitis Standard may be available for others	Severe attack within 1 year Surgery within 6 months

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			Most Favorable Class Available for Non-nicotine Users*	Decline Probable
Coughing Up Blood	Required for all cases		Ratings based on cause	
Dementia (includes Alzheimer's Disease)				Decline
Depression	Required if: Bipolar disorder (manic depression) Attempted suicide more than 2 years ago Currently seeing a psychiatrist or psychologist	A phone interview may be requested for cases in which an APS is not required Treatment and details of control	Preferred may be available depending on severity and recovery (no current medications)	Depends on severity and control Hospitalized for psychiatric reason within 1 year Suicide attempt within 2 years With alcohol/drug abuse or treatment
Diabetes*	Required for all cases	Type of diabetes Age when diagnosed Treatment and details of control	Varies by severity and control Standard may be available for type 2 if over age 50 with optimal control and no complications	Pregnant and has gestational diabetes
Dizziness/Fainting	May be required based on cause	Details required for all applicants age 65 and over	Rated for cause	
Drug Abuse History and Treatment	Required for all cases (other than marijuana)	MVR Drug Use Supplement	Individual consideration Preferred may be available if recovered for more than 10 years	Used illegal drugs (other than marijuana within 3 years)
Epilepsy/Seizures	Required if took medication for epilepsy/seizures within 5 years	Type of seizure Frequency of attacks Date of last seizure Treatment	Standard may be available	Petit mal (absence seizures) diagnosed within 6 months Grand mal (tonic clonic) diagnosed within 1 year
Gastric Bypass Surgery	Required if: Surgery/procedure was done within 1-3 years	Pre-operative and current weights Any complications from surgery	Individual consideration	Gastric bypass surgery within 1 year

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Health Situation/ Medical History	APS Requirement (not required if probable decline)	Information Needed for Evaluation	Possible Underwriting Decision	
			Most Favorable Class Available for Non-nicotine Users*	Decline Probable
Gastro-Intestinal Bleeding	Required for bleeding within 3 years except if caused by hemorrhoids		Rated for cause	
Headaches	Required if: Hospitalized within 1 year Disability due to headaches		Rated for cause Many may be eligible for Preferred	
Heart Disease* Angina, Angioplasty, Bypass (Coronary Artery Disease, Coronary Bypass CABG)	Required for all cases	All cardiac history, consultations, tests and treatments	Standard may be available	Uninvestigated unstable angina Angioplasty surgery less than 1 month ago CABG less than 3 months ago Heart attack / Myocardial infarction (MI) within 6 months
Arrhythmia/ Palpitations	Required for all cases	All cardiac history, consultations, tests and treatments	Preferred may be available if well controlled or recovered	Depends on severity and presence of other conditions
Heart Attack/ Myocardial Infarction (MI)*	Required for all cases	All cardiac history, consultations, tests and treatments	Depends on severity Table 2 may be available	Depends on severity and presence of other conditions
Murmur, Mitral Valve Prolapse (MVP), Valve Surgery	Required for all cases except MVP with no valve problem	All cardiac history, consultations, tests and treatments	Preferred may be available if no other heart conditions	Heart valve surgery within 1 year
Hepatitis A, B and C	Required if Hepatitis C	Hepatitis screening tests will be included in the insurance lab tests for all those with a history of Hepatitis	Preferred may be available if fully recovered from Hepatitis A or B If fully recovered from Hepatitis C, Standard may be available	Depends on severity

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			Most Favorable Class Available for Non-nicotine Users*	Decline Probable
Hypertension/ High Blood Pressure	Required at underwriting discretion only for non-nicotine users ages < 56, face amounts < \$1,000,001 Required for all other		Rate classes vary by blood pressure levels See: For ages 0-64, page 12 For ages 65+, page 14	Uncontrolled blood pressure Associated with serious cardiovascular disease High blood pressure and currently pregnant
HIV (Human Immunodeficiency Virus)				Decline
Kidney Disease/Disorder	Required for all except kidney stones and/or kidney infection		Preferred may be available for kidney stones, infections and simple cysts	Kidney failure On dialysis Kidney transplant pending or received within 1 year Polycystic disease
Lupus [Systemic Lupus Erythematosus (SLE)]	Required for all cases	Type of lupus (discoid or systemic) Organs involved Treatment	Standard may be available for mildest cases	Depends on severity Systemic lupus with multiple organs involved
Mental Illness	Required if: Suicide attempt more than 2 years ago Currently seeing a psychiatrist/psychologist Bipolar/manic depression Schizophrenia	Date of diagnosis Treatment Response to treatment Recurrence Current status Stability/control	Varies by cause and severity	Hospitalized for psychiatric reason within 1 year Suicide attempt within 2 years
Multiple Sclerosis (MS)	Required for all cases	Age at diagnosis Course of disease Response to treatment	Standard may be available for very stable, long-term disease	Depends on severity Rapidly progressive disease
Muscular Dystrophy	Required for all cases		Varies by condition and severity	

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Health Situation/ Medical History	APS Requirement (not required if probable decline)	Information Needed for Evaluation	Possible Underwriting Decision	
			Most Favorable Class Available for Non-nicotine Users*	Decline Probable
Neurological Disorders	Required for all cases		Varies by condition and severity	
Organ Transplant	Required for all cases		Kidney transplant recipients are rated at very high substandard rates Most other organ transplant recipients are uninsurable	On a transplant list or awaiting a transplant Received a transplant within 1 year
Pancreatitis	Required if: Had active pancreatitis 6 months to 5 years before application		Varies by underlying cause, severity, recurrence pattern and recovery Standard may be available	Active pancreatitis within 6 months Associated with alcohol or substance abuse
Paralysis	Required for all except Bell's Palsy	Cause of paralysis (disease or injury) Degree of injury and recovery Functional impairment Impairment of organs	Preferred may be available for Bell's Palsy, if fully recovered Others are rated according to severity with mild to high substandard rates	Paraplegia diagnosed within 6 months Quadriplegia
Parkinson's Disease	Required for all cases	Age at diagnosis Progression of disease Severity of disease Presence of dementia	Varies by age and severity Standard rates may be available for mild disease with onset at age 59 and older	Depends on severity Rapidly progressive disease Dementia is present
Peripheral Vascular Disease*	Required for all except varicose veins	Degree of involvement Treatment Response to treatment Presence of risk factors and other conditions	Varies by severity and associated vascular conditions	
Pituitary Disorder	Required for all cases		Varies by condition and severity	

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Health Situation/ Medical History	APS Requirement (not required if probable decline)	Information Needed for Evaluation	Possible Underwriting Decision	
			Most Favorable Class Available for Non-nicotine Users*	Decline Probable
Pregnancy	Not required if: Normal pregnancy			Any complication of pregnancy (e.g., gestational diabetes, toxemia, eclampsia, pre-eclampsia)
Prostate Disorder	Required if: Prostate cancer PIN (prostate intraepithelial neoplasia) Prostate biopsy within 2 years	Prostate-Specific Antigen (PSA) test results All pathology and treatment records PSA testing will also be conducted during underwriting	Standard is best available for prostate cancer and PIN Preferred may be available for others	
Rheumatoid Arthritis (RA)	Required for all except osteoarthritis treated with NSAIDS (non-steroidal anti- inflammatories) only	Number of joints affected Severity Treatment Response to treatment Organs involved	Standard may be available	Depends on severity Extensive organ involvement (e.g., lungs, heart and joints) Severe disabling disease
Seizures/ Convulsions/ Epilepsy	Refer to Epilepsy/ Seizures			
Shortness of Breath*	May be required based on cause		Rated for cause	
Skin Disorder	Required if: Melanoma Psoriasis with Arthritis (Psoriatic Arthritis) Squamous Cell Carcinoma		Rated for cause	
Sleep Apnea*	Required from: Diagnosing physician and/or treatment center if within 1 year All others at underwriting discretion	Sleep studies before and after treatment Treatment type Response to treatment Motor Vehicle Report	Preferred may be available for well- controlled, mild cases	Uncontrolled, severe cases Multiple motor vehicle accidents Suspended driver's license due to sleep apnea

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Health Situation/ Medical History	APS Requirement (not required if probable decline)	Information Needed for Evaluation	Possible Underwriting Decision	
			Most Favorable Class Available for Non-nicotine Users*	Decline Probable
Stroke* CVA (Cerebral Vascular Accident) CVD (Cerebral Vascular Disease) TIA (Transient Ischemic Attack or mini-stroke)	Required for all cases	Age at diagnosis Severity of stroke Residual impairment Risk factor control Co-existing diseases Recurrent episodes	Standard may be available if fully recovered or if TIA	Depending on cause, severity and recovery CVA within 1 year TIA, brain aneurysm or A-V malformation within 6 months
Sugar, Protein or Blood in Urine	May be required based on cause			Underwrite for cause
Suicide Attempt	Required if suicide attempt occurred more than 2 years ago		Rate for underlying cause, severity and response to treatment	Suicide attempt within 2 years
Thyroid Disorder	Required for thyroid cancer		Could be rated if cancer involved	
Tuberculosis (TB)	Required if: Treatment completed within 1 year TB not confined to lungs		Standard available for fully recovered cases	Currently being treated for TB
Tumor, Mass, Lump	Required for: All brain tumors/ cancers All cancers/ malignant tumors Not required for: Basal cell carcinoma	Diagnosis of condition Pathology reports of all biopsies Results of all tests Diagnoses	Rated for cause	Treated with chemotherapy or radiation within 1 year
Ulcer/Gastritis	Required for: Bleeding ulcer within 1 year Barrett's Esophagus	Diagnosis of condition Pathology reports of all biopsies Results of all tests	Rate for cause and severity	If associated with alcohol abuse

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NON-MEDICAL RISKS

Risk	Questionnaire	Possible Underwriting Decision	
		Most Favorable Class Available	Decline Probable
Aviation (Private piloting)	Aviation Supplement	Flat extras apply for: Student pilots Private pilots with less than 26 hours flying time per year Any piloting for business purposes Any piloting 26-150 hours per year without an Instrument Flight Rating (IFR) All piloting over 150 hours per year (even with IFR)	Aviation Exclusion Rider (AER) for: History of alcohol/substance abuse or treatment History of driving under the influence or while intoxicated (DUI or DWI) Bipolar disorder, major depression, psychosis Coronary artery disease (CAD), heart attack, pacemaker, valve replacement, history of angina or arrhythmia Insulin-dependent diabetes Epilepsy/seizure disorder Untreated sleep apnea Stroke/Transient Ischemic Attack (TIA) Age 71+
Bankruptcy	Financial Supplement		Any bankruptcy that has not yet been discharged for > 1 year or payment plan confirmed
Criminal Activity			If committed a major felony or more than 1 felony; if currently on parole or probation, or if less than or equal to 1 year since discharge or if charges are pending
Driving History		No DUI/DWI reckless driving, revoked or suspended license in the past: 5 years, Preferred Best, Preferred 3 years, Select 2 years, Standard	More than 1 DUI/DWI in the past 5 years Significant traffic violations

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Non-Medical Risks

Risk	Questionnaire	Possible Underwriting Decision	
		Most Favorable Class Available	Decline Probable
Hazardous Occupation or Avocation	Climbing Supplement	Coverage available, but flat extra premium may be required	
	Underwater Diving (SCUBA) Supplement		
	Sky Sports (e.g., skydiving, hang gliding, ultra-light, hot air ballooning) Supplement	Scuba: Preferred Best may be available if recreational diving in less than 100 feet	
	Motor Sports Supplement		
Resident Alien	Resident Alien Supplement		
Travel, Foreign	Foreign Travel/Residence Supplement	No rating for past travel No rating for travel of < 4 consecutive weeks Special state guidelines may apply Application, requirements and delivery must be completed in the U.S.	Countries on State Department warning list

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