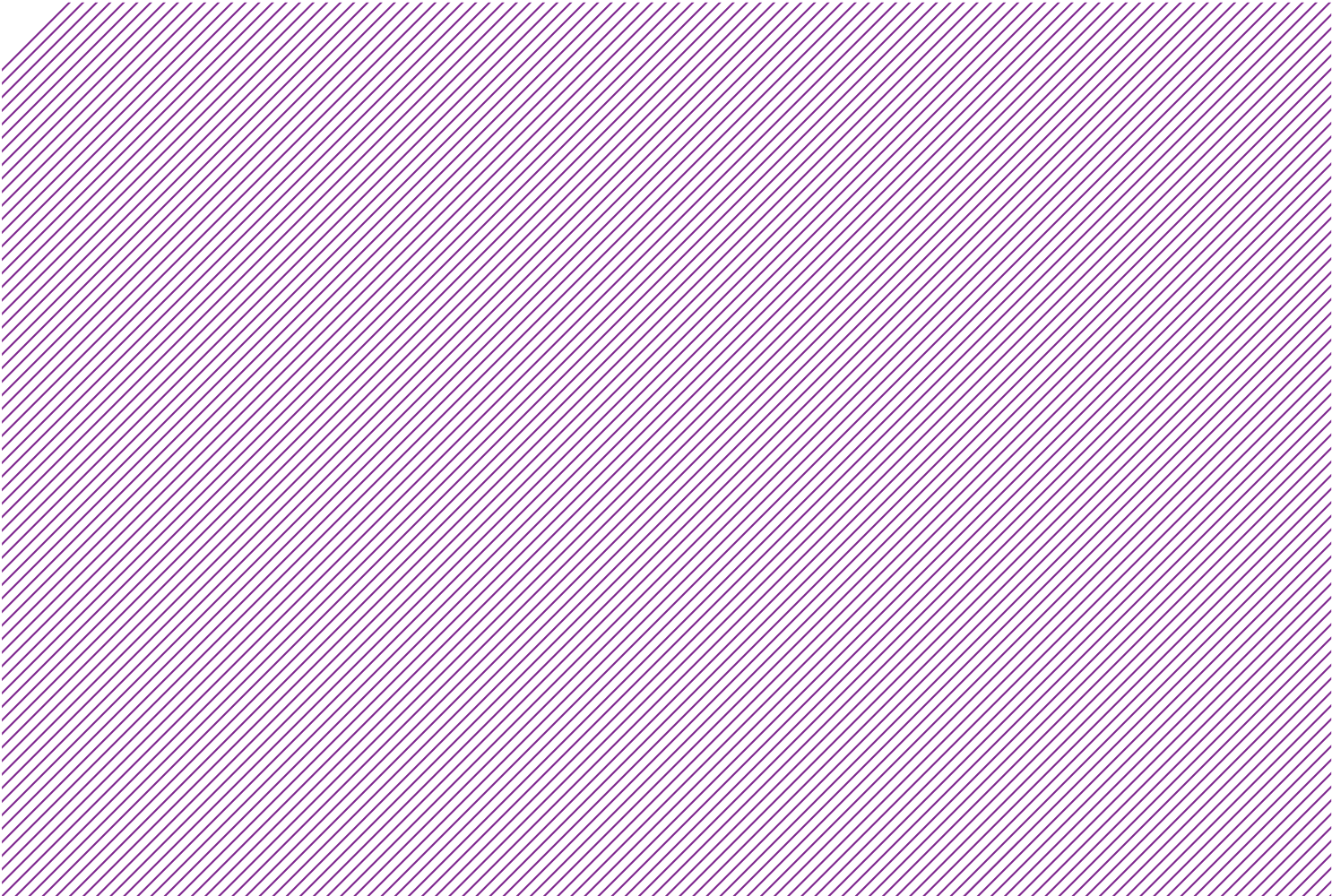


HANDY UNDERWRITING GUIDELINES...


2011 Group & Credit Life Underwriting
Quick Reference Guide



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HANDY UNDERWRITING GUIDELINES...

2011 Group & Credit Life Underwriting Quick Reference Guide

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The following guide was developed as a reference tool for underwriters screening group & credit life insurance applications for coverage above the guaranteed issue limit.

The guide is for use on applications that are medically underwritten on an "Accept" or "Decline" basis only. It will indicate an "Accept" decision on any condition which is rated up to table 4 (200% mortality) and a "Decline" decision on conditions rated over Table 4. Over 350 impairments are included.

Some impairments are assessed, "Get details". In these cases, obtain details about the

applicant by phone interview, questionnaire or APS and then refer to a full medical underwriting manual to accept risks from +0 debits to +100 debits.

This guide is intended to be used in conjunction with a full life medical underwriting manual and, most importantly, with the underwriter's own judgment as to the level of risk being considered.

These are guidelines only and are not intended to be a substitute for following comprehensive and established underwriting processes and using sound underwriting judgment.

H.U.G.s... 2011 Group Life & Credit Life Quick Reference Guide for Consideration and Acceptance of Risks Standard - Table 4 (200% mortality).

Diagnosis / Condition	Recommended Action
A.I.D.S	Decline
Abnormal EKG	Get Details
Abnormal Postmenopausal Bleeding	Get Details
Acceleration-Deceleration Cervical Injuries, recovered, no recurrence	Accept
Acne Vulgaris	Accept
Acute Leukemia	Decline
Acute Postsreptococcal Glomerulonephritis, completely recovered	Accept
Acute Pyelonephritis, completely recovered	Accept
Adenovirus Infection, completely recovered	Accept
Alcoholism, after 5 years of total abstinence	Accept
Alcoholism, Other	Get Details
Allergic Asthma mild, stable no hospitalization or ER visits	Accept
Allergic Rhinitis	Accept
Altitude Sickness, recovered	Accept
Alzheimer's Disease	Decline
Amenorrhea (pre-menopausal)	Get Details
Amnesia	Decline
Amyotrophic Lateral Sclerosis (ALS)	Decline
Anal Fissure, recovered	Accept
Anemia (Iron Deficiency / Pernicious), recovered/ improved with treatment	Accept
Anemia (Sickle Cell)	Decline
Anemia (Sickle Trait)	Get Details
Aneurysm-cerebral, left ventricular, aortic	Decline
Angina	Get Details
Angioedema	Get Details
Angioplasty, Angiogram	Get Details
Ankylosing Spondylitis	Get Details
Annual or routine exams, childhood exams, school physicals	Accept
Anomalies of Rotation and Fixations	Accept
Anorexia Nervosa	Decline
Anxiety Reaction, completely recovered	Accept
Aplastic or Hypoplastic Anemias	Decline
Appendectomy, recovered	Accept

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Diagnosis / Condition	Recommended Action
Arrhythmias (Cardiac)	Get Details
Arterial Occlusive Disease	Decline
Arteriosclerosis	Decline
Arteriovenous (AV) Malformations	Decline
Arthritis (psoriatic, rheumatoid), mild or moderate	Get Details
Arthritis (psoriatic, rheumatoid), severe or on high dose steroid or DMARDS	Decline
Arthritis (Septic), recovered	Accept
Artificial Pacemaker	Get Details
Atrial Fibrillation, history of or current	Decline
Atrial Flutter	Decline
Asbestosis	Decline
Asthma, mild no hospital or ER visits	Accept
Asthma, other	Get Details
Atrial Septal Defect, repaired	Accept
Back Disorders, not disabling	Accept
Basal Cell Carcinoma, surgically removed	Accept
Barrett's Esophagus	Get Details
Bell's Palsy minimal or no residual effects	Accept
Benign Prostatic Hypertrophy	Accept
Benign Skin Lesions	Accept
Bigeminy	Get Details
Birth Control Pills	Accept
Bleeding Disorders	Get Details
Bleeding (Dysfunctional Uterine, no evidence of underlying disorder)	Accept
Blindness, well adjusted	Accept
Bleeding Ulcer, recent	Decline
Bleeding Ulcer, removed	Get Details
Blood Test Abnormality	Get Details
Bradycardia	Get Details
Breast Reconstruction	Get Details
Breast Reduction, cosmetic	Accept
Bronchiectasis	Get Details
Bronchitis, acute, recovered	Accept
Bronchitis, chronic, mild, moderate	Get Details
Bronchitis, chronic, severe	Decline
Buerger's Disease	Decline
Bundle Branch Block	Get Details

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Diagnosis / Condition	Recommended Action
CAD, Angina Pectoris, Coronary Insufficiency, prior bypass	Get Details
Cancer (Breast / Cervical / Ovarian / Prostatic / Thyroid / Uterine), single occurrence, no metastasis, after seven years since last treatment	Get Details
Cancer-Leukemia, Sarcoma, Adenocarcinoma, Hodgkin's Disease	Decline
Cancers of the Upper Gastrointestinal (UGI) Tract, single occurrence, no metastasis, after 7 years since last treatment	Get Details
Cancer Metastasis	Decline
Candidiasis	Get Details
Carcinoma (See cancer)	Get Details
Cardiomyopathy	Decline
CAD	Get Details
Carpal Tunnel Syndrome	Accept
Cataract	Accept
Cerebral Contusion-over 6 months fully recovered	Accept
Cerebral Palsy	Get Details
Cerebrovascular Accident	Decline
Cervical Dysplasia	Get Details
Chest Pain	Get Details
Child Birth, uncomplicated, delivered	Accept
Cholelithiasis, Cholecystitis, Cholangitis, (Gallbladder) completely recovered	Accept
Cholesterol High	Get Details
Chronic Glomerulonephritis	Decline
Chronic Obstructive Pulmonary Disease - mild or moderate	Get Details
- Severe	Decline
Chronic Fatigue Syndrome	Get Details
Cirrhosis (Liver) and Fibrosis	Decline
Cleft Lip and Palate	Accept
Clotting Deficiencies	Get Details
Cold, Flu - if not associated with asthma	Accept
Colitis, Crohn's disease	Get Details
Colitis, without details	Get Details
Colon (Spastic), Irritable bowel Syndrome	Accept
Collagen Vascular Disease, Lupus, (SLE) Scleroderma	Decline
Condylomata Accuminata	Get Details

"Get Details" means to obtain details by phone interview, questionnaire, or APS and refer to medical underwriting manual to accept risks from +0 debits to +100 debits.

Diagnosis / Condition	Recommended Action
Congenital Hip Dysplasia	Accept
Congestive Heart Failure	Decline
Convulsions	Get Details
COPD, Emphysema or Chronic Bronchitis, mild, moderate	Get Details
COPD, Emphysema or Chronic Bronchitis, severe	Decline
Coronary Artery Disease	Get Details
Cor Pulmonale	Decline
Crohn's Disease	Get Details
CVA, TIA, RIND	Decline
Cystic Fibrosis	Decline
Depression/manic depression/Bipolar Affective Disorder	Get Details
Detached Retina, recovered	Accept
Deviated Septum	Accept
Diabetes Insipidus	Get Details
Diabetes Mellitus	Get Details
Dilation of cervix and uterine curettage (D&C)	Accept
Dislocations and Subluxations, recovered	Accept
Diverticulitis, resolved	Accept
Drug Abuse or Treatment (over 7 years ago with no relapse)	Accept
Dubin Johnson Syndrome	Accept
Dysfunctional Uterine Bleeding	Get Details
Ear Infection	Accept
Emphysema, mild, moderate	Get Details
Emphysema, severe	Decline
Encephalitis, 1 year after complete recovery, no residual effects	Accept
Endometriosis	Accept
Enlarged Heart	Get Details
Epididymitis	Accept
Epilepsy	Get Details
Epstein-Barr Virus (Infectious Mononucleosis), after complete recovery	Accept
Esophageal Stricture	Get Details
Farmer's Lung, recovered	Get Details
Fatty Liver	Get Details
Food Poisoning, completely recovered	Accept
Fractures (Arms and Legs), recovered	Accept
Frozen Shoulder	Accept
Functional Uterine Bleeding	Accept

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Diagnosis / Condition	Recommended Action
Galactorrhea	Get Details
Ganglion Cyst	Accept
Gastritis, completely recovered	Accept
Gastric Bypass after 2 years, stable	Accept
Gastro esophageal Reflux (GERD), treated, improved	Accept
Genital Herpes	Accept
Genital Warts	Get Details
Gilbert's Disease	Accept
Glaucoma, non-progressive, no loss of vision	Accept
Glomerulonephritis (Chronic)	Decline
Goiter, Treated	Accept
Gouty Arthritis	Get Details
Granulocytic Leukemia (Chronic)	Decline
Hay Fever	Accept
Headache (AKA: Cephalalgia), not disabling	Accept
Hearing Loss	Get Details
Heart Block	Get Details
Heart Catheterization	Get Details
Heart Murmurs, ("functional" murmurs are generally acceptable)	Get Details
Heart Valve Replacement	Decline
Hematuria	Get Details
Hemiplegia	Get Details
Hemochromatosis	Get Details
Hemorrhoidectomy, hemorrhoids	Accept
Hemophilia	Decline
Hepatitis (chronic or acute), Hepatitis B, Hepatitis C or alcoholic Hepatitis	Decline
Hepatitis A, B and C recovered, no recurrence	Accept
Herniated Disk, not disabling	Accept
Hiatal Hernia, Hernia Repair	Accept
High Blood Pressure (need readings for last 2 years) - controlled	Accept
High Blood Pressure (need readings for last 2 years) - not fully controlled	Decline
Hip Dysplasia (Congenital)	Accept
HIV Infection	Decline
Hodgkin's Disease	Decline

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Diagnosis / Condition	Recommended Action
Hospitalizations, without adequate details	Get Details
Hydronephrosis, Hydronephritis	Get Details
Hydrocephalus, no shunt, 1 year	Accept
Hydrocephalus, with shunt, 3 years	Accept
Hyperlipoproteinemia, Hypercholesterolemia	Get Details
Hypertension, systolic ^150 or diastolic ^100	Get Details
Hyperthyroidism	Get Details
Hypothyroidism in Adults, treated and stable	Accept
Hysterectomy - not for cancer	Accept
Impotence, Erectile Dysfunction (ED), Middle ages	Accept
Impotence, Erectile Dysfunction (ED), Younger ages	Get Details
Indigestion, mild (severe or recurrent get details)	Accept
Infectious Mononucleosis, Epstein-Barr Virus (EBV), CMV, after complete recovery	Accept
Inguinal Hernia	Accept
Injuries, Minor recovered, not associated with alcohol or substance abuse	Accept
Injuries (Spinal)	Get Details
Intestinal bypass surgery, 2 years after complete recovery	Accept
Irregular Pulse	Get Details
Irritable Bowel Syndrome	Accept
Juvenile Rheumatoid Arthritis	Get Details
Kidney failure	Decline
Kidney stone, otherwise normal renal function	Accept
Klinefelter's Syndrome	Decline
Knee (Torn Cartilage/Ligament)	Accept
Legg-Calve-Perthes Disease	Get Details
Leukemia	Decline
Liver Disorders	Get Details
Liver transplant	Decline
Lupus discoid, skin only	Accept
Lupus Erythematosus	Decline
Lyme Disease	Get Details
Lymphomas	Decline
Major Surgeries, e.g., colectomy, lobectomy, nephrectomy, prostatectomy, mastectomy, etc.	Get Details
Malignant Melanoma	Get Details
Mental Disorders	Get Details
Manic-Depressive Illness	Get Details

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Diagnosis / Condition	Recommended Action
Marfan's Syndrome	Decline
Mastitis (breast) recovered, no studies pending	Accept
Meniere's Disease, recovered and stable	Accept
Meningitis, completely recovered	Get Details
Menometrorrhgia	Get Details
Mental retardation	Decline
Migraine Headaches, non-disabling	Accept
Miscarriage, recovered	Accept
Mitral Valve Prolapse (MPV), no symptoms	Accept
Moles: changing or being watched	Get Details
Mononucleosis, 1 year after complete recovery	Accept
Morphea	Accept
Multiple Sclerosis	Decline
Multiple Myeloma	Decline
Muscular Dystrophy	Decline
Myelitis and Acute Transverse Myelitis, recovered	Get Details
Myasthenia Gravis	Decline
Myocardial Infarction (MI)	Decline
Myocarditis	Decline
Narcolepsy	Get Details
Nasal Polyps	Accept
Neck Injury	Get Details
Nephritis	Get Details
Nephrotic Syndrome	Get Details
Nephectomy, organ donor	Accept
Nephectomy, organ recipient	Decline
Nervous Breakdown, 1 year after complete recovery	Get Details
Neurofibromatosis	Get Details
Neurogenic Bladder	Get Details
Obsessive-Compulsive Disorder	Get Details
Optic Neuritis	Get Details
Organ Donor (liver, kidney, etc.)	Accept
Organic Brain syndrome	Decline
Osgood-Schlatter Disease	Accept
Osteoarthritis	Accept

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Diagnosis / Condition	Recommended Action
Osteomyelitis	Get Details
Osteomyelitis, recovered	Accept
Otitis Media, resolved	Accept
Otitis Externa, resolved	Accept
Pacemaker Implantation	Get Details
Palpitations	Get Details
Pancreatitis	Get Details
Pap Smear, if normal	Accept
Pap Smear Class III-V, CIN I-III, CIS	Get Details
Paralysis	Get Details
Paranoia/Paranoid Schizophrenia	Decline
Paraplegia	Decline
Parkinson's Disease	Decline
Patent Ductus Arteriosus (operated), completely recovered	Accept
Peptic Ulcer, recovered, not recurrent	Accept
Perforated Eardrum, traumatic, recovered	Accept
Pericarditis single episode, over a year ago, no recurrence	Accept
Peripheral Neuritis	Get Details
Peripheral Vascular Disease (if severe or still smoking - decline)	Get Details
Pernicious anemia on therapy	Accept
Platelet Disorder - Thrombocytosis, Thromboeythemia, Thrombocytopenia	Get Details
PMS	Accept
Pneumonia, 6 months after complete recovery, follow up x-ray normal	Accept
Pneumothorax, isolated episode no other lung abnormalities, 1 year after complete recovery	Accept
Poliomyelitis - Polio, Post Polio Syndrome	Get Details
Polycystic Kidney Disease	Get Details
Under age 40	Decline
Polycythemia	Get Details
Polyp-intestinal, rectal or bladder	Get Details
Polyposis, Familial	Decline
Positive TB test, only, treated	Accept
Positive TB test, only, not treated	Get Details
Postmenopausal Bleeding	Get Details
Pregnancy or Tubal Pregnancy 6 months after delivery/recovery	Accept
Prostatitis, recovered	Accept

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Diagnosis / Condition	Recommended Action
Prostatitis, chronic	Get Details
PSA elevated (disorder or prostate)	Get Details
Pseudo membranous Enterocolitis, recovered	Get Details
Psychosis	Decline
Ptosis	Get Details
Pulmonary Edema, in history	Get Details
Pulmonary Embolism or Infarction, recovered	Get Details
Pulmonary Function, abnormal	Get Details
Pyuria	Get Details
Quadriplegia	Decline
Raynaud's Disease or Syndrome	Get Details
Rectal Polyps, removed, pathology benign	Accept
Reiter's Syndrome	Get Details
Renal Calculi, otherwise normal renal function	Accept
Renal Failure	Decline
Retinal Detachment, recovered	
Due to injury	Accept
Other causes	Get Details
Retinopathy	Get Details
Rheumatic Fever in past, recovered	Get Details
Rheumatoid Arthritis	Get Details
Rhinitis (Allergic)	Accept
Sarcoidosis, recovered for 1 year and no medication	Accept
Sarcoidosis, other	Get Details
Schizophrenia	Decline
Scleroderma	Decline
Scoliosis, not disabling or progressive	Accept
Seizure Disorder	Get Details
Severe Combined Variable Immunodeficiency Disease	Decline
Severe Peripheral Vascular Disease	Decline
Shingles in person under age 50 (possible immune problem)	Get Details
Shingles - age 50 and older, other, recovered, no recurrence	Accept
Shoulder (Frozen / Torn Cartilage/Ligament)	Accept
Sinusitis, mild	Accept
Skin Disorders, Acne, Dermatitis, Ringworm, Eczema	Accept

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Diagnosis / Condition	Recommended Action
Skin Disorders, Other (can be an indication of underlying chronic disease, investigate if severe and recurrent)	Get Details
Skull Fracture	Get Details
Sleep Apnea, on C-PAP, compliant	Accept
Sleep Apnea, no treatment	Decline
Soft-tissue Sarcoma	Decline
Spastic Colon (Colitis)	Accept
Spinal Cord Defects	Get Details
Spleen Disorder	Get Details
Sprains and Strains	Accept
Steatohepatitis	Get Details
Strabismus	Accept
Strep Throat	Accept
Stokes-Adams Syndrome	Decline
Stroke	Decline
Subarachnoid Hemorrhage	Decline
Substance Abuse, less than 5 years ago	Get Details
Suicide Attempt	Get Details
Superficial Phlebitis, completely recovered	Accept
Syncope, Fainting, Dizziness, Vertigo	Get Details
Tachycardia	Get Details
Temporal Arteritis	Get Details
Temporomandibular Joint Disorders	Accept
Tendonitis and Bursitis	Accept
Thalassemia Major	Decline
Thalassemia Minor	Accept
Thallium Test Abnormality	Get Details
Thrombophlebitis, recovered	Get Details
Thyroiditis - recovered, Hypothyroid & Hyperthyroid - successfully treated	Accept
Tonsillectomy, Tonsillitis, Adenoids surgery	Accept
Torn Cartilage/Ligament, Ankle	Accept
Torn Cartilage/Ligament, Knee	Accept
Torn Cartilage/Ligament, Shoulder	Accept
Toxemia of pregnancy, fully recovered	Accept
Tracheoesophageal Fistula or Esophageal Atresia	Decline
Transurethral Resection of Prostate (TUR of Prostate) 1 year benign path report	Accept

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Diagnosis / Condition	Recommended Action
Treadmill Test Abnormality	Get Details
Trigeminy	Get Details
Trigeminal Neuralgia	Get Details
Triglycerides High	Get Details
Tubal Ligation	Accept
Tuberculosis, treatment completed, good follow up 1 year after complete recovery	Accept
Tuberculosis, positive TB test only, treated	Accept
Tuberculosis, positive TB test only, Not treated	Get Details
Tumors-need path report	Get Details
Ulcerative Colitis	Get Details
Ulcers (Peptic) no bleeding, not recurrent	Accept
Undescended Testicle	Get Details
Upper Respiratory Infection, short duration with prompt recovery	Accept
Urinary Tract Infection, completely recovered	Accept
Uterine Leiomyomas (Fibroids)	Accept
Valley Fever (Coccidioidomycosis), completely recovered	Accept
Varices (esophageal)	Decline
Varicocele	Accept
Varicose Veins	Accept
Valvular Heart Disease	Get Details
Vascular Retinopathies	Get Details
Vasectomy	Accept
Venereal Disease-gonorrhea, herpes, syphilis, urethritis (single episode in distant past probably disregard)	Get Details
Venereal Warts	Get Details
Ventricular Fibrillation, Ventricular Tachycardia	Decline
Ventricular Septal Defect	Get Details
Vesicoureteral Reflux	Get Details
Viral Hepatitis A, recovered	Accept
Vocal Cord Nodules and Polyps	Get Details
Von Willebrand's Disease	Get Details
Whiplash	Accept
Wilson's Disease	Decline
WPW Syndrome	Get Details

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