

**UNITED OF OMAHA LIFE INSURANCE COMPANY  
COMPANION LIFE INSURANCE COMPANY**

MUTUAL of OMAHA AFFILIATES

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*Life Insurance Underwriting Guidelines*



As of: March 2010

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For fully underwritten life products

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# Initial Underwriting Requirements

Age:	Amount Being Underwritten: Effective December 1, 2009							
	\$25,000 \$99,999	\$100,000 \$249,999	\$250,000 \$499,999	\$500,000 \$750,000	\$750,001 \$1,000,000	\$1,000,001 \$5,000,000	\$5,000,001 \$10,000,000	Over \$10,000,000
<b>Under 18</b>	Nonmedical	Nonmedical*	N/A	N/A	N/A	N/A	N/A	N/A
<b>18-30</b>	Nonmedical	Paramed Blood & HOS MVR	Paramed Blood & HOS MVR	Paramed Blood & HOS MVR	Paramed Blood & HOS MVR	Paramed Blood & HOS PHI MVR	Paramed Blood & HOS IR MVR	Paramed Blood & HOS IR MVR
<b>31-35</b>	Nonmedical	Paramed Blood & HOS MVR	Paramed Blood & HOS MVR	Paramed Blood & HOS MVR	Paramed Blood & HOS MVR	Paramed Blood & HOS PHI MVR	Paramed Blood & HOS IR MVR	Paramed Blood & HOS IR MVR
<b>36-45</b>	Nonmedical	Paramed Blood & HOS MVR	Paramed Blood & HOS MVR	Paramed Blood & HOS MVR	Paramed Blood & HOS MVR	Paramed Blood & HOS PHI MVR	Paramed Blood & HOS IR MVR	Paramed Blood & HOS EKG IR MVR
<b>46-55</b>	Nonmedical	Paramed Blood & HOS	Paramed Blood & HOS	Paramed Blood & HOS	Paramed Blood & HOS	Paramed Blood & HOS EKG PHI MVR	Paramed Blood & HOS EKG IR MVR	MD Exam Blood & HOS TEKG IR MVR
<b>56-60</b>	Nonmedical APS	Paramed Blood & HOS	Paramed Blood & HOS	Paramed Blood & HOS EKG	Paramed Blood & HOS EKG	Paramed Blood & HOS EKG PHI MVR	Paramed Blood & HOS EKG IR MVR	MD Exam Blood & HOS TEKG IR MVR
<b>61-65</b>	Nonmedical APS	Paramed Blood & HOS	Paramed Blood & HOS EKG	Paramed Blood & HOS EKG	Paramed Blood & HOS EKG	Paramed Blood & HOS EKG PHI MVR	MD Exam Blood & HOS EKG IR MVR	MD Exam Blood & HOS TEKG IR MVR
<b>66-70</b>	Nonmedical APS	Paramed Blood & HOS	Paramed Blood & HOS EKG	Paramed Blood & HOS EKG	Paramed Blood & HOS EKG	MD Exam Blood & HOS EKG PHI MVR	MD Exam Blood & HOS EKG IR MVR	MD Exam Blood & HOS TEKG IR MVR
<b>71 and Over</b>	Nonmedical APS	Paramed Blood & HOS	MD Exam Blood & HOS EKG PHI	MD Exam Blood & HOS EKG PHI MVR	MD Exam Blood & HOS EKG PHI MVR	MD Exam Blood & HOS EKG PHI MVR	MD Exam Blood & HOS EKG IR MVR	MD Exam Blood & HOS TEKG IR MVR

**Key:**

- APS** – Attending Physician’s Statement
- Blood & HOS** – Blood & Urine collection
- EKG** – Electrocardiogram
- IR** – Inspection Report
- MD Exam** – Blood & HOS w/M.D. Exam (Specializing in Internal Medicine)
- MVR** – Motor Vehicle Report (Ordered from H.O.)
- Nonmedical** – A Fully Completed Application
- Paramed** – Long Form Exam (form MLU21727)
- PHI** – Personal History Interview taken over telephone (Ordered from H.O.)
- TEKG** – Treadmill Electrocardiogram

**Approved Paramedical Vendors:**

- American Para Professionals (APPS) – 1-800-635-1677
- ExamOne – 1-877-933-9261
- Examination Management Services, Inc. (EMSI) – 1-800-872-3674
- Hooper Holmes (Portamedic) – 1-800-765-1010
- Superior Mobile Medics – 1-800-898-3926

Minimum Requirements Effective December 1, 2009

\*APS required on juveniles Over \$100,000

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## Preferred Underwriting Criteria

	Preferred Plus	Preferred	Standard Plus
<b>NICOTINE Tobacco</b>	No nicotine x 60 months Occasional cigar, nontobacco available with negative HOS <sup>1</sup>	No nicotine x 36 months Occasional cigar, nontobacco available with negative HOS <sup>1</sup>	No nicotine x 12 months Occasional cigar, nontobacco available with negative HOS <sup>1</sup> (Note: std plus tobacco is an available class)
<b>FAMILY HISTORY</b> (Does not apply if age 65 and older.)	No death of a parent or sibling prior to age 65 due to Cancer, Heart Disease or Diabetes	No death of parent or sibling prior to age 60 due to Heart Disease or Diabetes	No death of parent or sibling prior to age 60 due to Heart Disease
<b>BLOOD PRESSURE</b>	Treatment allowed with good control No reading in past year >135/85	Treatment allowed with good control Avg BP <145/90	Treatment allowed with good control Avg BP <152/90
<b>CHOLESTEROL</b> Averaged 3 cholesterols over past 12 months. If available	Cholesterol Level ≤250 and Cholesterol Ratio ≤5.0  Treatment allowed	Cholesterol Level ≤275 and Cholesterol Ratio ≤6.0  Treatment allowed	Cholesterol Level ≤300 and Cholesterol Ratio ≤7.0  Treatment allowed
<b>ALCOHOL &amp; DRUG</b>	Allowed after 15 years	Allowed after 10 years	Allowed after 5 years
<b>MEDICAL HISTORY</b>	No history of CAD, DM or Cancer (Basal Cell skin cancer and superficial squamous cell allowed)	No history of CAD, DM or Cancer (Basal Cell skin cancer and superficial squamous cell allowed)	No history of CAD, DM or Cancer (Basal Cell skin cancer and superficial squamous cell allowed)
<b>DRIVING RECORD</b>	No convictions for DWI, DUI or reckless driving within the last five (5) years and no more than two (2) moving violations within the last five (5) years	No convictions for DWI, DUI or reckless driving within the last five (5) years and no more than two (2) moving violations within the last three (3) years	No convictions for DWI, DUI or reckless driving within the last five (5) years and no more than two (2) moving violations within the last three (3) years
<b>AVOCATION<sup>2</sup></b>	No participation ever in any hazardous occupation, avocation or sport	No hazardous activities within the past 2 years	Flat extras are allowed
<b>AVIATION<sup>3</sup></b>	No flying as a private pilot or crewmember unless aviation exclusion	No flying as a private pilot or crewmember unless aviation exclusion	No flying as a private pilot or crewmember unless aviation exclusion (IFR private pilots allowed if standard)
<b>CRIMINAL RECORD</b>	No felony convictions in the past 10 years	No felony convictions in the past 10 years	No felony convictions in the past 10 years
<b>BUILD</b>	No exception	No exception	If Male, up to 5 pounds allowed if all other criteria are met
<b>PROFILE AND HOS</b>	10% allowed in any one test if determined to be of no medical significance	10% allowed in any one test if determined to be of no medical significance	If all Standard Plus criteria are met and the laboratory values do not warrant any debits, Standard Plus is allowed

<sup>1</sup>An occasional celebratory cigar is no more than 12 cigars per year

<sup>2</sup>Limited scuba diving as a part of vacation or other occasional occurrence is acceptable if depth of dive does not exceed 100 feet

<sup>3</sup>Some types of commercial aviation may be acceptable based on manual

In addition to the criteria above, there must not be any other significant health problems. Final risk determination will be made by the home office underwriter.

## Build Charts

	Preferred Plus	Preferred	Standard Plus	Standard	+25	+50	+75	+100	+125	+150	+200	+250	+300
Height	Weight												
4 Feet													
8"	125	134	143	152	170	184	190	197	204	212	221	230	240
9"	131	140	150	157	176	189	195	202	209	216	225	234	244
10"	135	145	155	162	182	194	201	208	214	222	231	240	249
11"	141	150	160	168	187	199	207	214	220	228	237	245	254
5 Feet	146	156	167	174	193	205	213	220	226	235	244	253	262
1"	152	163	175	180	199	211	218	226	233	242	250	259	269
2"	158	169	180	186	205	215	223	232	239	248	257	266	277
3"	164	174	185	191	213	220	228	238	246	255	264	275	284
4"	169	179	190	197	221	225	235	245	252	261	270	281	292
5"	174	184	195	204	226	231	242	251	259	268	277	286	299
6"	180	190	200	210	232	239	248	258	268	276	285	293	308
7"	185	195	205	217	239	245	254	265	275	284	293	303	316
8"	189	199	210	223	246	251	262	274	283	291	300	312	324
9"	195	205	215	230	254	258	270	282	291	299	309	319	331
10"	200	211	222	236	262	266	278	289	300	307	316	327	340
11"	206	217	227	243	269	274	287	298	307	315	325	339	349
6 Feet	211	222	234	250	275	281	292	305	315	322	333	348	356
1"	217	229	242	257	282	289	300	313	322	330	340	355	365
2"	222	234	247	264	289	296	308	321	331	339	349	366	374
3"	228	240	252	272	296	303	317	329	339	348	358	376	383
4"	233	245	258	279	301	311	325	338	348	357	367	385	394
5"	239	251	264	287	307	319	334	347	357	366	376	393	402
6"	246	258	270	298	313	328	345	358	366	375	385	405	413
7"	252	264	276	302	320	336	354	367	375	384	394	413	422
8"	–	–	–	310	327	345	363	376	385	395	405	422	431
9"	–	–	–	317	335	352	372	385	395	406	415	435	444
10"	–	–	–	325	343	359	382	395	407	418	427	444	462

## APS Guidelines

- An APS will be ordered for cause (significant medical history) in all cases
- For ages 56 and up and face amounts of \$500,000 and up, an APS will be obtained for routine physicals, lab work, EKG's, etc. if MD seen within 1 year
- At any age, an APS will be requested when MD seen within 3 months of application unless the office visit was for a minor impairment
- An APS should be available for anyone 65 and over

An APS may not be needed for health history of treated hypertension or treated cholesterol *if*

- Applying for standard risk classes through Preferred; Note Preferred Plus is not available without an APS
- Under age 56
- Face amount of \$500,000 or less
- Amount in force and applied for does not exceed company retention

**Note: This is a guide.**

**Specifics of an individual case may warrant an APS to determine the appropriate risk classification**

# Financial Underwriting Guidelines

## Income Replacement

Ages	\$25,000 or higher annual earned income
20 to 40	25X
41 to 50	20X
51 to 55	15X
56 to 65	10X
66 up	7x*

Larger amounts may be considered on an individual case basis for special needs situations with supporting documentation of financial need. A spouse working full or part time to supplement their household income can qualify for a similar amount as a non-working spouse depending on the circumstances.

\*Income replacement is generally not considered for those over age 66 unless an individual is actively at work.

## Estate Conservation

The personal net worth of an individual or family is used as the basis for a calculation of an approximate estate tax liability and related expenses. Generally the net worth can be expected to increase over a period of years, so it is common practice to project that growth over a period of years at a selected rate of interest. A growth rate of 6% is most commonly recommended although different rates can occasionally be used if appropriate. At older ages or impaired risks, a lower rate is usually used. The appropriate amount of coverage is typically 50% of the projected estate.

Ages	Years
Up to 55	20
56-70	15
71 Up	1x Estate Value*

**\*Standard or better risk classes, otherwise individual consideration**

## Non-Working Spouse

Will generally consider for an amount equal to the amount in force and applied for on the breadwinner depending on the circumstances of the case up to a maximum of \$1,000,000 unless there is also an estate tax need. Additional insurance can be considered with cover memo or other documentation outlining any special needs.

## Business Insurance

A business questionnaire (BIQ) should be submitted on all business cases, and a well constructed cover letter explaining the purpose of coverage and how the face amount was determined is very helpful. Copies of company financial statements and buy/sell agreements may be necessary to help value a business to determine the appropriate amounts of coverage on each owner for business continuation cases.

## Key Person

Generally 5-10X earned income plus bonuses if paid regularly as part of a company bonus plan. If key person has an ownership interest in the company, the appropriate percentage of company net income can be added to his income. Some states such as New York have specific requirements to qualify as a key person.

## Creditor Insurance

Generally up to a maximum of 75% of a secured loan unless agreement has a loan provision calling the loan due upon the death of owner/key person.

## **Buy/Sell**

Coverage should usually be applied for or in force on all major active partners. A business insurance questionnaire should be fully completed in all cases unless a detailed cover letter and company financial statements are submitted with the application. Each partner's ownership percentage should be included and coverage should be proportional to the ownership interest.

Company financial statements and copies of a buy/sell agreement are sometimes necessary to help establish a reasonable market valuation for the company and may be ordered at the underwriter's discretion.



## Juvenile Life Insurance Guidelines\*

For life insurance purposes, applicants are considered to be juveniles between the ages of 15 days through 17 years old.

### Life Insurance Face Amounts

- Generally, the maximum Face Amount is \$100,000. The Face Amount should not exceed 50% of the coverage carried on the parent with the least amount of life insurance in-force. Any amount exceeding 50% of the lesser insured parent must include a cover letter with an explanation of the need for Underwriting consideration of the higher amount.

### Ownership/Beneficiary

- Owner and Beneficiary must be a parent or grandparent. Other relatives and friends are considered to have no insurable interest. If a grandparent applies as owner and the child does not reside in the same household as the grandparent, a parent must sign the application on the "signature of parent" line authorizing the purchase and attesting to answers to the application questions.
- A legal guardian can be considered as owner and/or beneficiary. Details should be provided in a cover letter along with copies of guardianship documentation.

### Household life insurance coverage

- All children should be equally insured, include a cover memo advising coverage amount on all family members
- The parent(s) must be insured

### Risk class

- The Proposed Insured must be a Standard Risk (No Impaired Risk)

### Face amounts greater than \$100,000

While we do not normally offer coverage over \$100,000 to juveniles, we will consider if the following criteria are met in addition to the above guidelines:

- APS is required in ALL cases
- A Cover Letter explaining the rationale of the need for \$100,000 or higher face amounts
- Maximum Face Amount \$250,000

### Underwriting Limits on Juvenile Life Applications written in New York

1. Minors between age 4 years 6 months and 14 years 6 months old  
Coverage is limited to the greater of \$50,000 or 1/2 (50%) of the amount carried by the Applicant.
2. Minors less than age 4 years 6 months old  
Coverage is limited to the greater of \$50,000 or 1/4 (25%) of the amount carried by the Applicant.

\*Not available in Washington.

# Occupations

**Note: This is a guide. Actual rates may change subject to specifics of an individual case.**

	Life	ADB	WP
<b>Aviation – Paid</b> Passenger or freight flying US or Canadian Airlines <ul style="list-style-type: none"> <li>■ Scheduled and non scheduled airlines</li> <li>■ Others</li> </ul> Company owned aircraft flying within the US or Canada <ul style="list-style-type: none"> <li>■ Commercial pilot cert. and IFR</li> </ul>	Std 3.50 per M	D D	D D
<b>Building and Construction</b> <ul style="list-style-type: none"> <li>■ Bridge, structural iron workers, tower workers, roofers</li> </ul>	2.50 per M	2x	Std
<b>Electric Power Industry</b> <ul style="list-style-type: none"> <li>■ Line construction</li> </ul>	Std	2x	Std
<b>Fire Department</b> <ul style="list-style-type: none"> <li>■ Municipal and volunteer</li> <li>■ Fire and smoke jumpers</li> </ul>	Std 3.50 per M	2x 3x	Std 2x
<b>Fishing Industry – Officers and crew not coming ashore daily</b> <ul style="list-style-type: none"> <li>■ Inshore, harbors, lakes, rivers</li> <li>■ Gulfs, Oceans, seas</li> <li>■ Grand Banks, sealers, whalers, Alaskan crab fisherman</li> </ul>	Std Std – 2.50 per M 2.50 per M	Std 2x – 3x 2x	Std Std Std
<b>Law Enforcement</b> <ul style="list-style-type: none"> <li>■ Armed car guards, bank guards, municipal police, penal guards, border patrol</li> <li>■ Federal Agencies: FBI, DEA, CIA, SWAT, Secret Service, Federal Air Marshal</li> </ul>	Std IC	2x IC	Std IC
<b>Liquor Industry</b> <ul style="list-style-type: none"> <li>■ Bartenders</li> </ul>	Std – 2.50 per M	Std – 2x	Std
<b>Lumber Industry</b> <ul style="list-style-type: none"> <li>■ Explosive handlers, boommen, climbers, raftsmen, riggers, rivermen, topmen</li> </ul>	2.50 per M	2x	Std
<b>Mining and Quarrying</b> <ul style="list-style-type: none"> <li>■ Assayers, chemists, detectives, guards, mining engineers, surveyors</li> <li>■ Underground mines – Surface workers</li> <li>■ Underground mines – Underground workers</li> <li>■ Open Pit and Surface mine workers</li> </ul>	Std Std – 2.50 per M 2.50 – 5.00 per M Std – 2.50 per M	2x 2x 3x Std – 2x	Std Std – 2x Std Std – 2x
<b>Oil and Natural Gas Industry</b> <ul style="list-style-type: none"> <li>■ On shore drilling and production               <ul style="list-style-type: none"> <li>○ Site crew, derrick, rig and tank crew</li> <li>○ Firefighters</li> </ul> </li> <li>■ Off shore drilling and production               <ul style="list-style-type: none"> <li>○ All workers</li> <li>○ Firefighters</li> </ul> </li> </ul>	Std – 2.50 per M 5.00 per M 2.50 – 5.00 per M 7.50 per M	2x 3x 3x D	Std 2x 2x D

## Avocations

**Note: This is a guide. Actual rates may change subject to specifics of an individual case.**

<b>Aviation – Private</b>	<b>Life</b>				<b>ADB</b>	<b>WP</b>
Student pilots	3.50 per M				D	D
Qualified pilots Total solo hours	Expected Annual Flying Hours					
	0-200	201-300	301-600	>600		
Age >26						
■ <100	3.50 X 5	3.50 per M	5 per M	5 per M	D	D
■ 100 – 399	Std	2.5 x 2	5 per M	5 per M	D	D*
■ ≥ 400	Std	Std	2.50 per M	5 per M	D	D*
Age ≤ 26						
■ <100	3.50 X 5	5 per M	5 per M	5 per M	D	D
■ 100 – 399	2.50 x 5	3.50 per M	5 per M	5 per M	D	D
■ ≥ 400	2.50 x 5	2.50 per M	5 per M	5 per M	D	D
*WP is unavailable if aviation is rated, otherwise STD						
<b>Balloon (hot air)</b>						
■ Tethered	Std				D	D
■ Free Flight	Std – 2.50 per M				D	D
<b>Gliding Sail Planes</b>	Rated as Aviation Private					
<b>Hang-gliding / Paragliding</b>	2.50 – 7.50 per M				D	D
<b>Parachuting</b>	5 to 10 per M dependent on number of jumps / year					
<b>Ultralights (commercially built)</b>						
■ Licensed pilot	Std – 5 per M				D	D
■ Unlicensed	3.50 – 7.50 per M				D	D

<b>Diving</b>	<b>Life</b>	<b>ADB</b>	<b>WP</b>
Snorkel	Std	Std	Std
Scuba (with formal training)			
■ <100 ft	Std	Std	Std
■ >101 ft – 130 ft			
○ ≤ 10 dives annually	3.50 per M	D	D
○ > 10 dives annually	5 per M up	D	D
■ > 130 ft – <i>contact underwriting</i>			
■ Cave diving	2.50 – 5.00 per M	D	D

<b>Climbing / Mountaineering</b>	<b>Life</b>	<b>ADB</b>	<b>WP</b>
Trail climbing, hiking	Std	Std	Std
Rock, Snow / Ice Climbing			
■ Altitude <13,000 ft	2.50 – 3.50 per M	D	D
■ Altitude >13,000 – 23,000	5.00 – 7.50 per M to D	D	D

# Impairment Listing Ratings

## A

<b>Acromegaly</b> .....	Table 4 – 8
<b>Addison’s Disease</b> .....	Standard – Table 3
<b>ADHD/ADD</b> .....	Standard – Table 2
<b>Alcohol</b>	
Current excessive use .....	Decline
Alcoholism treatment, no current use, postponed 2 years .....	Standard – Table 8
<b>Alzheimer’s Disease</b> .....	Decline
<b>Anemia</b>	
Aplastic Anemia .....	Standard – Decline
Sickle Cell .....	Decline
Sickle Cell Trait .....	Standard
<b>Aortic Aneurysm</b>	
Unoperated .....	Table 6 to Decline
Surgery, stable 6 months .....	Table 2 – 6
<b>Angina Pectoris</b>	
Angina .....	Table 2 – 8
Unstable Angina, under age 40 .....	Decline
Stable Angina, over age 40 (dependent on age and cath. report) .....	Table 4 – 8
<b>Angioedema</b> .....	Standard – Table 2
<b>Ankylosing Spondylitis</b> .....	Standard – Table 4
<b>Anorexia Nervosa</b>	
Current .....	Decline
Full recovery, stable > 4 years .....	Standard – Table 2
<b>Anxiety Disorders</b>	
Mild or well-controlled .....	Standard
Others .....	Standard – Table 4
<b>Aortic Murmurs/Insufficiency</b> .....	Standard – Table 8
<b>Arrhythmias</b>	
Atrial Fibrillation .....	Standard – Decline
Atrial Flutter .....	Standard – Decline
Infrequent PVC(s) .....	Standard
Multiple PVC(s) .....	Standard – Table 8
<b>Arteriosclerosis Obliterans</b> .....	Table 4 – Decline
<b>Arteriovenous (AV) Malformations</b>	
Cerebral unoperated .....	Decline
Surgery, stable 6 months .....	Table 4 – 8
<b>Arthritis</b>	
Osteoarthritis .....	Standard
<b>Asbestosis</b>	
Mild degree of respiratory impairment .....	Standard – Table 4
Severe impairment .....	Decline
<b>Ascites</b> .....	Decline

These are general ranges for best case scenarios and final offers are dependent upon the merits of the case.

<b>Asthma</b>	
Mild intermittent . . . . .	Standard
Persistent, depends on severity . . . . .	Table 2 – Decline
<b>Atrial Fibrillation</b> . . . . .	Standard – Decline
<b>Atrial Flutter</b> . . . . .	Standard – Decline
<b>Atrial Septal Defect</b>	
No surgery . . . . .	Standard – Decline
No residuals 6 months after surgery . . . . .	Standard
<b>Atrioventricular Block</b>	
1 <sup>st</sup> degree – 2 <sup>nd</sup> degree . . . . .	Standard – Table 2
3 <sup>rd</sup> degree – complete . . . . .	Table 2 – Decline
<b>B</b>	
<b>Bacterial Endocarditis</b>	
Normal heart & valves, recovered after 1 year . . . . .	Table 2 – 4
<b>Barlow’s Syndrome</b> . . . . .	Standard – Table 3
<b>Basal Cell Carcinoma</b>	
Maximum 4 excisions, complete resolution . . . . .	Standard
<b>Bells Palsy</b>	
Recovered . . . . .	Standard
<b>Benign Prostatic Hypertrophy</b>	
Normal PSA levels & urinalysis . . . . .	Standard
<b>Berger’s Disease (IgA Nephropathy)</b> . . . . .	Table 2 – 8
<b>Bicuspid Aortic Valve</b> . . . . .	Standard – Table 8
<b>Bigeminy</b> . . . . .	Standard – Table 8
<b>Bi-Polar Disorder</b>	
Stable . . . . .	Table 2 – 8
<b>Blood Pressure</b>	
Controlled with medication . . . . .	Standard
<b>Bright’s Disease</b>	
Acute full recovery . . . . .	Standard – Table 2
Chronic good renal function . . . . .	Standard – Table 8
Chronic poor renal function . . . . .	Decline
<b>Bronchiectasis</b>	
Mild – moderate, no surgery . . . . .	Standard – Table 6
Severe – extreme, no surgery . . . . .	Table 8 – Decline
<b>Bronchitis</b>	
Chronic mild – moderate . . . . .	Standard – Table 3
Severe . . . . .	Table 4 – Decline
<b>Buerger’s Disease</b>	
Nonsmoker, no surgery or other impairments . . . . .	Standard – Table 4
<b>Bundle Branch Blocks (EKG)</b>	
Hemiblock . . . . .	Standard
Right . . . . .	Standard – Table 4
Left, more than 1 year from onset . . . . .	Table 4
<b>C</b>	
<b>Cancer</b>	
Most malignancies, postponed 2 – 5 years . . . . .	Indiv. Consideration
<b>Chronic Heart Failure</b> . . . . .	Decline

These are general ranges for best case scenarios and final offers are dependent upon the merits of the case.

<b>Cardiac Pacemaker (Artificial)</b> .....	Standard – Decline
<b>Cardiomyopathy</b> .....	Table 4 – Decline
<b>Carotid Bruits</b>	
Asymptomatic & no other related history .....	Standard – Table 2
<b>Celiac Disease</b>	
Controlled with diet .....	Standard – Table 4
<b>Cerebral Embolism/Thrombosis</b>	
Single episode, no complications, stable 1 year .....	Table 2 – Table 8
Multiple episodes .....	Decline
<b>Cerebral Palsy</b>	
Mild – moderate .....	Standard – Table 3
Severe .....	Decline
<b>Cerebrovascular Accident</b>	
Single episode, no complications, stable 1 year .....	Standard – Table 8
Multiple episodes .....	Decline
<b>Charcot Marie – Tooth Disease</b> .....	Standard – Decline
<b>Chest Pain</b>	
Non-cardiac .....	Standard
Cardiac .....	Indiv. Consideration
<b>Cholangitis, Cholecystitis, Cholelithiasis</b>	
Recovered .....	Standard
<b>Christmas Disease (Factor IX Deficiency)</b> .....	Table 2 – 8
<b>Chronic Obstructive Pulmonary Disease (COPD)</b> .....	Standard – Table 8
<b>Cirrhosis</b>	
Confirmed diagnosis .....	Decline
<b>Cocaine</b>	
No current use, postponed 3 years then .....	Standard to Table 8
<b>Colitis (Ulcerative)</b>	
Controlled with medication .....	Table 2 – 8
<b>Colon Polyps</b>	
Benign .....	Standard
Malignant .....	Indiv. Consideration
<b>Congestive Heart Failure (Chronic)</b> .....	Decline
<b>Convulsions</b> .....	Table 2 – 8
<b>Cor Pulmonale</b>	
Chronic .....	Decline
<b>Costochondritis</b> .....	Standard
<b>Crohn’s Disease</b> .....	Standard – Table 8
<b>Cushing’s Syndrome</b>	
Controlled with medication .....	Standard – Table 4
<b>Cystic Fibrosis</b> .....	Decline
<b>Cystitis</b>	
Recovered .....	Standard
<b>D</b>	
<b>Dementia</b> .....	Decline
<b>Depression</b>	
Controlled with medication .....	Standard – Table 3

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<b>Diabetes</b>	
Type I, over age 20 .....	Table 2 – 8
Type II, over age 20.....	Standard – Table 8
<b>Dialysis</b>	
Renal failure .....	Decline
<b>Diverticulitis/Diverticulosis</b> .....	Standard – Table 3
<b>Down’s Syndrome</b> .....	Decline
<b>Drug Addiction</b>	
Postponed 3 years then .....	Standard – Table 8
<b>Duodenal Ulcer</b>	
No Bleeding.....	Standard
<b>E</b>	
<b>Eclampsia</b>	
Recovered .....	Standard
<b>Emphysema</b> .....	Standard – Table 8
<b>Encephalitis</b>	
Recovered .....	Standard
Others .....	Decline
<b>Endocarditis</b>	
Normal heart & valves .....	Table 2
Structurally abnormal heart .....	Table 2 – Decline
<b>Epilepsy</b> .....	Table 2 – 8
<b>Erythema Nodosum</b>	
Recovered .....	Standard
<b>F</b>	
<b>Fibrocystic Breast Disease</b>	
Benign .....	Standard
<b>G</b>	
<b>Gastric Bypass</b> PP 1 year, then rated .....	Table 2 – 4
<b>Gastritis</b> .....	Standard
<b>Gestational Diabetes</b>	
Currently pregnant.....	Postpone
History of .....	Standard – Table 2
<b>Gilbert’s Syndrome</b> .....	Standard
<b>Glomerulonephritis (Chronic)</b>	
Good renal function.....	Table 4 – 8
Poor renal function .....	Decline
<b>Goiter/Graves’ Disease</b>	
Recovered no complication .....	Standard – Table 3
<b>Guillain – Barré Syndrome</b> .....	Standard – Table 3
<b>H</b>	
<b>Hashimoto’s Disease</b> .....	Standard
<b>Heart Attack</b> .....	(See Myocardial Infarction)
<b>Heart Failure (Chronic)</b> .....	Decline

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<b>Hemochromatosis</b> .....	Table 2 – Decline
<b>Hemophilia</b> .....	Table 2 – Decline
<b>Hepatitis (Chronic)</b> .....	Standard – Decline
<b>Hereditary Nephritis</b> .....	Decline
<b>Herpes Simplex</b> .....	Standard
<b>Hirschsprung’s Disease</b>	
Unoperated .....	Table 2 – 3
Surgery, full recovery .....	Standard
<b>Histoplasmosis</b>	
Treated, full recovery .....	Standard – Table 2
<b>Hodgkins Disease</b> .....	Indiv. Consideration
<b>Huntington’s Chorea</b> .....	Decline
<b>Hydrocephalus</b>	
Over age 19 .....	Table 2 – 8
<b>Hyperlipidemia</b>	
Controlled .....	Standard
<b>Hypertension</b>	
Controlled .....	Standard
<b>Hyperthyroidism</b>	
No complications .....	Standard – Table 3
<b>Hypoglycemia</b>	
Functional .....	Standard
<b>Hypothyroidism</b>	
Controlled with medication .....	Standard
<b>Hysterectomy</b>	
Not due to malignancy .....	Standard
<b>I</b>	
<b>Idiopathic Hypertropic Sub-Aortic Stenosis (IHSS)</b>	
Under age 40 .....	Decline
Over age 40 .....	Table 4 – Decline
<b>Ileitis</b> .....	Standard – Table 8
<b>Intermittent Claudication</b> .....	Table 2 – Decline
<b>Irritable Bowel Syndrome</b> .....	Standard
<b>Inflammatory Bowel Disease</b>	
1 year after diagnosis or major attack, over age 20 .....	Standard – Table 8
<b>J</b>	
<b>Juvenile Rheumatoid Arthritis</b> .....	Decline
<b>K</b>	
<b>Kaposi’s Sarcoma</b> .....	Decline
<b>Kidney Dialysis</b> .....	Decline



<b>Left Anterior Hemiblock</b>	
Isolated. . . . .	Standard
<b>Left Posterior Hemiblock</b>	
Isolated. . . . .	Standard
<b>Legionnaire’s Disease</b>	
Recovered . . . . .	Standard
<b>Leukemia</b> . . . . .	Indiv. Consideration
<b>Lupus (Discoid)</b>	
No evidence of Systemic Lupus over 6 months. . . . .	Standard
<b>Lupus (Systemic) Erythematosus</b>	
No symptoms or complications after 1 year, over age 20. . . . .	Standard – Decline
Lymphoma . . . . .	Indiv. Consideration
<b>M</b>	
<b>Mallory-Weiss Syndrome</b>	
Present. . . . .	Decline
<b>Marfan’s Syndrome</b> . . . . .	Table 2 – Decline
<b>Marijuana</b>	
Over age 18 . . . . .	Standard – Decline
<b>Megacolon</b>	
Congenital with surgical repair . . . . .	Standard
No surgery or surgery with recurrence . . . . .	Table 2
<b>Melanoma</b>	
Surgery & confirmed pathology . . . . .	Standard – Decline
<b>Meniere’s Disease</b>	
Recovered . . . . .	Standard
<b>Meningitis</b>	
Recovered & no residuals. . . . .	Standard
<b>Mental Retardation</b>	
Mild – no complications, over age 8. . . . .	Standard – Table 2
Severe. . . . .	Decline
<b>Migraines/Headaches</b> . . . . .	Standard
<b>Mitral Valve Murmurs</b>	
Functional . . . . .	Standard
Otherwise . . . . .	Standard – Table 8
<b>Mononucleosis</b>	
Recovered . . . . .	Standard
<b>Multiple Sclerosis (MS)</b> . . . . .	Table 2 – Decline
<b>Muscular Dystrophy (MD)</b> . . . . .	Standard – Decline
<b>Myasthenia Gravis</b>	
Mild, 1 year since onset . . . . .	Standard – Table 5
Others . . . . .	Decline
<b>Myocardial Infarction</b>	
Over age 40 . . . . .	Table 4 – Decline
<b>Myocarditis</b>	
Single attack, no complication, 2 years since resolution. . . . .	Standard – Table 2
With complications . . . . .	Decline
<b>Myositis</b> . . . . .	Standard – Decline

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## N

### Narcolepsy

Onset over 6 months ago ..... Standard – Table 4

### Nephrectomy

Benign ..... Standard

### Nephritis

Acute ..... Standard – Table 3

Chronic with good renal function ..... Standard – Table 4

Chronic with poor renal function. .... Decline

Neuritis ..... Standard – Table 2

## O

Organic Brain Syndrome ..... Decline

### Osteomyelitis

Chronic ..... Standard – Table 4

Osteoporosis ..... Standard

## P

### Pacemaker (Artificial)

No other heart disease after 3 months, over age 40 ..... Table 2 – 4

### Paget's Disease (bone)

Mild not progressive ..... Standard

Others ..... Decline

### PTSD (Post Traumatic Stress Disorder)

Single episode, mild ..... Standard

Others ..... Table 2 – 6

Palpitations ..... Standard – Table 3

### Pancreatitis

Acute, recovered ..... Standard

Chronic ..... Decline

Paraplegia ..... Indiv. Consideration

Table 6 – Decline

### Parkinson's Disease

Mild ..... Table 2 – 4

Marked or severe ..... Table 4 – Decline

### Patent Ductus Arteriosus

Unoperated ..... Decline

6 months after surgery, full recovery ..... Standard

### Pericarditis

Single episode, full recovery ..... Standard

### Peripheral Vascular Disease

Nonsmoker ..... Standard – Table 4

Smoker. .... Decline

### Phlebitis

Single episode, full recovery ..... Standard

### Poliomyelitis

No residuals. .... Standard

With residuals. .... Table 3 – 8

### Polycystic Kidney Disease

Normal renal function ..... Table 2 – 8

Abnormal renal function ..... Decline

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<b>Polycythemia</b>	
1 year after diagnosis, controlled .....	Table 2 – 4
<b>Polymyositis</b> .....	Standard – Decline
<b>Polyps</b>	
Excised pathology benign .....	Standard
<b>Prostatitis</b>	
Treated, full recovery .....	Standard
<b>Proteinuria</b> .....	Standard – Decline
<b>Psoriasis</b>	
Systemic .....	Standard – Table 2
<b>Psoriatic Arthritis</b> .....	(see Rheumatoid Arthritis)
<b>Pulmonary Embolism, over 6 months</b> .....	Standard – Table 4
<b>Pulmonary Hypertension</b> .....	Decline
<b>Pulmonary Infarction</b>	
6 months after single episode, full recovery .....	Standard – Table 4
<b>Pyelonephritis</b>	
1 year after treatment, full recovery .....	Standard
<b>Q</b>	
<b>Quadriplegia</b>	
Complete .....	Decline
<b>R</b>	
<b>Regional Enteritis</b>	
Symptom free 1 year, over age 20 .....	Standard – Table 6
<b>Renal Artery Stenosis</b>	
No hypertension, over 6 months .....	Standard – Table 3
<b>Renal Failure</b> .....	Decline
<b>Renal Transplant (single)</b>	
No complications after 1 year, over age 20 .....	Table 6 – Decline
<b>Right Bundle Branch Block</b>	
Complete .....	Standard – Table 2
<b>Rheumatoid Arthritis</b>	
Not disabled, over age 18 .....	Standard – Table 6
<b>S</b>	
<b>Sarcoidosis</b>	
Confined to lungs or skin, in remission 6 months .....	Standard
Other .....	Decline
<b>Scleroderma</b>	
Localized .....	Standard – Table 2
<b>Sclerosing Cholangitis</b> .....	Decline
<b>Seminoma</b>	
Over 8 years since treatment .....	Standard
<b>Senile Dementia</b> .....	Decline
<b>Sickle Cell Anemia</b> .....	Decline
<b>Sickle Cell Trait</b> .....	Standard

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<b>Sjogren's Syndrome</b>	
No other connective tissue disorders .....	Standard
<b>Sleep Apnea</b>	
Successfully treated .....	Standard – Table 3
<b>Spina Bifida</b>	
Minimal deformity .....	Standard – Table 4
<b>Stroke</b>	
1 year since event .....	Table 4 plus flat – Decline
<b>Suicide Attempt</b>	
Single attempt, over 1 year .....	\$5 extra per thousand
Single attempt, over 5 years .....	Standard
Multiple attempts .....	Decline
<b>Systemic Lupus Erythematosus (SLE)</b>	
1 year since diagnosis, no complications, over age 20 .....	Table 2 – 8
<b>T</b>	
<b>Tachycardia</b>	
No other heart disease .....	Standard – Table 2
<b>Transient Ischemic Attack</b>	
Single event, over 6 months .....	Table 2 – 4
Multiple events, over 1 year .....	Table 4 – 8
<b>U</b>	
<b>Ulcerative Colitis</b>	
1 year since diagnosis or major attack, over age 20 .....	Table 2 – 8
<b>V</b>	
<b>Varices, Esophagus .....</b>	Decline
<b>Ventricular Septal Defect (VSD)</b>	
Trivial or slight, without surgery .....	Standard to Table 4
3 months since surgery .....	Standard
With complications .....	Decline
<b>W</b>	
<b>Wolff-Parkinson-White (WPW)</b>	
No complications .....	Standard
<b>X</b>	
<b>Xeroderma Pigmentosum .....</b>	Usually Decline

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