



**Underwriting
Guide**

2024



TABLE OF CONTENTS

Disclaimer	3
-------------------	----------

Table of Medical Conditions	4
------------------------------------	----------

Asthma	4
Atrial fibrillation / Flutter	4
Autism	5
Bariatric surgery	5
Blood cancer (Leukemia)	5
Breast cancer	5
Cervical / Lumbar Sprain	6
Lumbago	6
Whiplash	6
Colorectal cancer	6
Coronary heart disease	6
Heart attack / Myocardial infarction	6
Bypass surgery	6
Angioplasty	6
Epilepsy	7
Herniated Disc	7
High blood pressure	8
Hypercholesterolemia	8
Lung cancer	8
Multiple Sclerosis	8
Nervous Disorder	9
Anxiety / Stress	9
Panic attack	9
Burnout	9

Depression	9
ADD / ADHD	9
Adjustment disorder	9
Parkinson	9
Prostate cancer	9
Pulmonary embolism	10
Rheumatoid Arthritis	10
Juvenile Arthritis	10
Skin Cancer	11
Malignant tumor	11
Basal cell and squamous cell carcinoma (BCC)	11
Sleep apnea	11
Stroke (CVA)	12
Transient ischemic attack (TIA)	12
Intracranial hemorrhage	12
Thrombophlebitis	12
Thyroid cancer	13
Type 1 and Type 2 diabetes	13
Impaired glucose tolerance	13
Ulcerative colitis	14
Crohn's disease	14
Irritable bowel syndrome	14

Additional Underwriting Criteria	15 - 18
---	----------------

Disclaimer

The possible decisions appearing in this guide are preliminary estimates only and are not binding on UV Insurance in any way.

Each case will be assessed on the basis of the requirements received during the review. Also, please note that we will not review cases that have been rated or declined within the last six months.

This guide is subject to change without notice.

Table of Medical Conditions

			What can be Expected from Underwriting		
Medical Conditions	Useful Information to Expedite Underwriting	Requirements	Life Insurance	Credit Insurance Rider	Critical Illness Insurance
Asthma	<ul style="list-style-type: none"> ▶ Contact details of the physician with complete record ▶ Prescribed drugs 	<ul style="list-style-type: none"> ▶ Attending physician statement (APS) or respiratory disorder questionnaire (EQC066), at the underwriter discretion 	<p>Symptomatic or asymptomatic <2 years</p> <ul style="list-style-type: none"> ▶ Non smoker <p>Mild to moderate symptoms: Standard rate to +50</p> <p>Severe to very severe symptoms: +150 or decline</p> <ul style="list-style-type: none"> ▶ Smoker <p>Mild to moderate symptoms: Standard rate to +100</p> <p>Severe to very severe symptoms: +200 or decline</p> <p>Asymptomatic >2 years</p> <ul style="list-style-type: none"> ▶ Non smoker <p>Mild to moderate symptoms: Standard rate to +50</p> <p>Severe to very severe symptoms: +100 or decline</p> <ul style="list-style-type: none"> ▶ Smoker <p>Mild to moderate symptoms: Standard rate to +50</p> <p>Severe to very severe symptoms: +150 or decline</p>	<p>Symptomatic or asymptomatic <2 years</p> <ul style="list-style-type: none"> ▶ Non smoker <p>Mild to moderate symptoms: Standard rate or exclusion</p> <p>Severe to very severe symptoms: Decline</p> <ul style="list-style-type: none"> ▶ Smoker <p>Mild to moderate symptoms: Standard rate to +50 or exclusion</p> <p>Severe to very severe symptoms: Decline</p> <p>Asymptomatic >2 years</p> <p>Mild to moderate symptoms: Standard rate or exclusion</p> <p>Severe to very severe symptoms: Decline</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>The Benefit Period may be limited to 2 or 5 years.</p> </div>	<ul style="list-style-type: none"> ▶ Non smoker <p>Mild to moderate symptoms: Standard rate to +50</p> <p>Severe to very severe symptoms: +75 or decline</p> <ul style="list-style-type: none"> ▶ Smoker <p>Mild to moderate symptoms: +50</p> <p>Severe to very severe symptoms: +125 or decline</p>
Atrial fibrillation / Flutter	<ul style="list-style-type: none"> ▶ Contact details of the physician with complete record ▶ Prescribed drugs ▶ Frequency of episodes 	<ul style="list-style-type: none"> ▶ Attending physician statement (APS) 	<p>Without a full cardiac workout: Decline</p> <p>Intermittent</p> <p><1 year since last episode: +50</p> <p>≥1 year since last episode: Standard rate</p> <p>Constant</p> <p>Per age: +50 to +125</p>	<p>Without a full cardiac workout: Decline</p> <p>Constant: Decline</p> <p>1 episode</p> <p>≥1 year since episode: Standard rate to +75</p> <p>>1 episode: Decline</p>	<p>Without a full cardiac workout: Decline</p> <p>With a full cardiac workout, cause unknown and no other cardiac impairments</p> <p>Intermittent: +50 to +100</p> <p>Constant: Decline</p>

For all the medical conditions listed in this table, please note that, in most cases, the benefit period to age 65 will not be available for the Credit Insurance rider.

Table of Medical Conditions

			What can be Expected from Underwriting		
Medical Conditions	Useful Information to Expedite Underwriting	Requirements	Life Insurance	Credit Insurance Rider	Critical Illness Insurance
Autism	<ul style="list-style-type: none"> ▶ Contact details of the physician with complete record ▶ Prescribed drugs 	<ul style="list-style-type: none"> ▶ Attending physician statement (APS) 	<p><age 18: Decline</p> <p>≥age 18: Possible offer per autonomy range (mild autism)</p> <p>Other: Decline</p>	<ul style="list-style-type: none"> ▶ Decline 	<p><age 18: Decline</p> <p>≥age 18: Standard rate per autonomy range (mild autism)</p> <p>Other: Decline</p>
Bariatric surgery	<ul style="list-style-type: none"> ▶ Contact details of the physician with complete record ▶ Date of procedure ▶ Complications ▶ Weight before and after surgery 	<ul style="list-style-type: none"> ▶ Attending physician statement (APS) at the underwriter discretion ▶ Vital signs ▶ Blood profile 	<p><6 months after surgery: Postpone</p> <p>≥6 months: Rating per height and weight</p>	<p><12 months after surgery: Postpone</p> <p>≥12 months: Rating per height and weight</p>	<p><12 months after surgery: Postpone</p> <p>≥12 months: Rating per height and weight</p>
Blood cancer (Leukemia)	<ul style="list-style-type: none"> ▶ Contact details of the physician with complete record including pathology report ▶ Date of diagnosis ▶ Type of treatment ▶ Date treatment ended ▶ Recurrences 	<ul style="list-style-type: none"> ▶ Attending physician statement (APS) 	<p>Per type of Leukemia, age at diagnosis, up to 10 years after last treatment</p> <p>Stage 0: +150 or decline</p> <p>Stage 1</p> <p>As per age at diagnosis: +200 or decline</p> <p>Above stage 1: Decline</p>	<ul style="list-style-type: none"> ▶ Decline 	<ul style="list-style-type: none"> ▶ Decline
Breast cancer	<ul style="list-style-type: none"> ▶ Contact details of the physician with complete record including pathology report ▶ Date of diagnosis ▶ Type of treatment ▶ Date treatment ended ▶ Recurrences ▶ Details of regular follow-up (mammogram) 	<ul style="list-style-type: none"> ▶ Attending physician statement (APS) 	<p>Carcinoma in situ</p> <p>Per type of cancer: \$1.50 to \$6.00/thousand x 4 years</p> <p>Other tumors</p> <p>Per stage: Postpone 1 to 5 years after last treatment</p> <p>After: \$5.00 to \$20.00/thousand.</p> <p>Stage 3 and 4: Possible decline</p>	<p>Carcinoma in situ</p> <p>Per type of cancer: Postpone 1 year</p> <p>2 to 4 years after last treatment: Exclusion 2 to 4 years, possibility of standard</p> <p>>4 years after last treatment: Possibility of standard</p> <p>Other tumors</p> <p>Per stage: Postpone 4 to 10 years after last treatment</p> <p>After: +50 or exclusion</p>	<ul style="list-style-type: none"> ▶ Decline

For all the medical conditions listed in this table, please note that, in most cases, the benefit period to age 65 will not be available for the Credit Insurance rider.

Table of Medical Conditions

			What can be Expected from Underwriting		
Medical Conditions	Useful Information to Expedite Underwriting	Requirements	Life Insurance	Credit Insurance Rider	Critical Illness Insurance
Cervical / Lumbar Sprain Lumbago Whiplash	<ul style="list-style-type: none"> ▶ Date of diagnosis ▶ Frequency of episodes ▶ Tests performed ▶ Prescribed drugs ▶ Sick leave from work ▶ Limitations in terms of activities 	<ul style="list-style-type: none"> ▶ Back pain questionnaire (EQC065) 	<p>Without limitation: Standard rate</p> <p>Severe, with chronic pain and limitations: +50 and possible decline</p>	<p>1 or 2 acute episodes, per occupation Asymptomatic less than 3 years: Exclusion</p> <p>>2 acute episodes, per occupation Asymptomatic less than 5 years: Exclusion and possible rating</p> <p>Chronic symptoms: Per occupation and severity</p> <p>Mild symptoms: Exclusion and possible rating</p> <p>Moderate or severe symptoms: Decline</p> <div style="border: 1px solid black; padding: 2px; width: fit-content;"> <p>The Benefit Period may be limited to 2 or 5 years.</p> </div>	<p>Without limitation: Standard rate</p> <p>With limitation: +50 or exclusion</p>
Colorectal cancer	<ul style="list-style-type: none"> ▶ Contact details of the physician with complete record including pathology report ▶ Date of diagnosis ▶ Type of treatment ▶ Date treatment ended ▶ Recurrences ▶ Details of regular follow-up (colonoscopy) 	<ul style="list-style-type: none"> ▶ Attending physician statement (APS) 	<p>Per stage and age: Stage 0: \$3.00 to \$7.50/thousand</p> <p>All other stages: Postpone 1 to 5 years after last treatment</p> <p>After: \$6.00 to \$15.00/thousand x 5 years</p>	<p>Per type and age stage 0, 1 or 2A: Postpone 2 to 10 years</p> <p>After: Exclusion</p> <p>Above stage 2A: Decline</p>	<p>In situ: up to 6 years decline, after possible exclusion</p> <p>Stage 1: up to 7 years decline, after possible exclusion</p> <p>>stage1: Decline</p>
Coronary heart disease Heart attack / Myocardial infarction Bypass surgery Angioplasty	<ul style="list-style-type: none"> ▶ Contact details of the physician with complete record ▶ Prescribed drugs ▶ Treatment ▶ Current symptoms ▶ Severity of illness (number of arteries involved) ▶ Frequency of follow-ups 	<ul style="list-style-type: none"> ▶ Attending physician statement (APS) 	<p>Insured <age 35 at diagnosis: Decline</p> <p>>6 months, <5 years after diagnosis and per severity</p> <p>For age 35 to 40: +175 or decline</p> <p>≥age 40: +100 to +250 up to decline</p> <p>>5 years after diagnosis</p> <p>≥age 35: +75 to +200, up to decline</p> <p>>3 bypass graft: Decline</p> <p>More than one heart attack: Decline</p>	<ul style="list-style-type: none"> ▶ Decline 	<ul style="list-style-type: none"> ▶ Decline

For all the medical conditions listed in this table, please note that, in most cases, the benefit period to age 65 will not be available for the Credit Insurance rider.

Table of Medical Conditions

Medical Conditions	Useful Information to Expedite Underwriting	Requirements	What can be Expected from Underwriting		
			Life Insurance	Credit Insurance Rider	Critical Illness Insurance
Epilepsy	<ul style="list-style-type: none"> ▶ Contact details of the physician with complete record ▶ Prescribed drugs ▶ Frequency of seizures ▶ Date of last seizure ▶ Type of seizure (partial, generalized, grand mal, petit mal, etc.) ▶ Tests performed and results 	<ul style="list-style-type: none"> ▶ Attending physician statement (APS) 	<p><6 months since initial diagnosis or date of the last seizure if no precised diagnosis is made: Postpone</p> <p>≥6 months</p> <p>Generalized seizures As per time elapsed, severity and seizure frequency: Postpone or standard rate to +200</p> <p>Partial seizures As per time elapsed, severity and seizure frequency: Postpone or standard rate to +100</p> <p>Status epilepticus <1 year: Postpone</p>	<p><12 months since initial diagnosis or date of the last seizure if no precised diagnosis is made: Postpone</p> <p>≥12 mois</p> <p>Generalized seizures As per time elapsed, severity and seizure frequency: +50 or decline</p> <p>Partial seizures As per time elapsed, severity and seizure frequency: +50 or decline</p> <p>Status epilepticus <2 years: Postpone</p>	<p><1 year since initial diagnosis or date of the last seizure if no precised diagnosis is made: Postpone</p> <p>≥1 year As per time elapsed, severity and seizure frequency: +50 to decline</p> <p>Status epilepticus <1 year: Postpone</p>
Herniated Disc	<ul style="list-style-type: none"> ▶ Contact details of the physician with complete record ▶ Date of diagnosis ▶ Prescribed drugs ▶ Treatments ▶ Tests performed and results ▶ Sick leave from work ▶ Limitations in terms of activities 	<ul style="list-style-type: none"> ▶ Back pain questionnaire (EQC065) ▶ Attending physician statement (APS) at the underwriter discretion 	<p>Pending surgery: Postpone</p> <p>Without limitations: Standard rate</p> <p>Severe with chronic pain and limitations: +50 and possible decline</p>	<p>Without surgery:</p> <ul style="list-style-type: none"> ▶ 1 acute episode, per occupation Asymptomatic for less than 3 years: Exclusion ▶ >1 acute episodes per occupation Asymptomatic for less than 5 years: Exclusion <p>With surgery</p> <ul style="list-style-type: none"> ▶ 1 episode per occupation Asymptomatic for less than 1 year: Postpone ▶ Asymptomatic for less than 7 years: Exclusion or decline <p>Chronic symptoms</p> <ul style="list-style-type: none"> ▶ Per occupation and severity Mild symptms: Exclusion or decline Moderate to severe symptoms: Decline <p>Pending surgery: Postpone</p> <p>The Benefit Period may be limited to 2 or 5 years as per occupation.</p>	<p>All cases: Standard to +50, possible exclusion per severity</p> <p>Pending surgery: Decline</p>

For all the medical conditions listed in this table, please note that, in most cases, the benefit period to age 65 will not be available for the Credit Insurance rider.

Table of Medical Conditions

			What can be Expected from Underwriting		
Medical Conditions	Useful Information to Expedite Underwriting	Requirements	Life Insurance	Credit Insurance Rider	Critical Illness Insurance
High blood pressure	<ul style="list-style-type: none"> ▶ Date of diagnosis ▶ Prescribed drugs and frequency of use ▶ Degree of control 	<ul style="list-style-type: none"> ▶ Vital signs 	Fair control: Standard rate or decline	Fair control: Standard rate or decline	Fair control: Standard rate or decline
Hypercholesterolemia	<ul style="list-style-type: none"> ▶ Date of diagnosis ▶ Prescribed drugs and frequency of use ▶ Date of last follow-up and blood test results 	<ul style="list-style-type: none"> ▶ At the underwriter discretion 	Insured is compliant to treatment and cholesterol level is within normal limit for age: Standard rate If not: +50 or decline	Insured is compliant to treatment and cholesterol level is within normal limit for age: Standard rate If not: +50 or decline	Insured is compliant to treatment and cholesterol level is within normal limit for age: Standard rate If not: +50 or decline
Lung cancer	<ul style="list-style-type: none"> ▶ Contact details of the physician with complete record including pathology report ▶ Date of diagnosis ▶ Type of treatment ▶ Date treatment ended ▶ Recurrences 	<ul style="list-style-type: none"> ▶ Attending physician statement (APS) 	Stage 1: Postpone 5 to 8 years after last treatment After: \$10.00 to \$15.00/thousand x 5 or 8 years Above Stage 1: Decline	Stage 1: Postpone 10 to 13 years after last treatment Smoker: Decline Above stage 1: Decline	<ul style="list-style-type: none"> ▶ Decline
Multiple Sclerosis	<ul style="list-style-type: none"> ▶ Contact details of the physician with complete record ▶ Date of diagnosis ▶ Limitations in terms of activities ▶ Assistance for activities of daily living (walking, dressing, eating, etc.) 	<ul style="list-style-type: none"> ▶ Attending physician statement (APS) 	Possible diagnosis Single attack, no current neurological abnormalities, no lesion on MRI, no family history of multiple sclerosis: Standard to +100 Definite Diagnosis Per age, severity and time elapsed since the diagnosis Mild: Standard to +150 Moderate: +50 to +150 Severe: < 10 years since the diagnosis: Decline ≥10 years since the diagnosis: +250 Very severe: Decline	Possible diagnosis Single attack, no current neurological abnormalities, no lesion on MRI, no family history of multiple sclerosis, more than 5 years since the last attack: Exclusion Definite diagnosis: Decline	Possible diagnosis <5 years: Postpone 5 to 10 years: Exclusion ≥10 years: Possible standard rate Definite diagnosis: Decline

For all the medical conditions listed in this table, please note that, in most cases, the benefit period to age 65 will not be available for the Credit Insurance rider.

Table of Medical Conditions

			What can be Expected from Underwriting		
Medical Conditions	Useful Information to Expedite Underwriting	Requirements	Life Insurance	Credit Insurance Rider	Critical Illness Insurance
Nervous Disorder Anxiety / Stress Panic attack Burnout Depression ADD / ADHD Adjustment disorder	<ul style="list-style-type: none"> ▶ Contact details of the physician with complete record ▶ Prescribed drugs and frequency of use ▶ Duration of sick leave, if any ▶ Severity ▶ Symptoms 	<ul style="list-style-type: none"> ▶ Attending physician statement (APS) ▶ Questionnaire for mental illness or emotional disorders (EQC052) or Attention deficite disorder with or without hyperactivity questionnaire (EQC086) 	<p>Per diagnosis, treatment, control and date of recovery: Postpone or standard rate to +150</p> <p>Currently off work: Postpone, reconsideration 6 months after returning to work on a full-time basis</p>	<p>Per diagnosis, treatment, control and date of recovery: Postpone, exclusion, +50 to +200 or decline</p> <p>Currently off work: Postpone, reconsideration 6 months after returning to work on a full-time basis</p> <div style="border: 1px solid black; padding: 5px; width: fit-content;"> <p>The Benefit Period is most likely to be limited to 2 or 5 years.</p> </div>	<p>Per diagnosis, treatment, control and date of recovery: Postpone, standard rate to +100 or decline</p> <p>Currently off work: Postpone, reconsideration 6 months after returning to work on a full-time basis</p>
Parkinson	<ul style="list-style-type: none"> ▶ Contact details of the physician with complete record 	<ul style="list-style-type: none"> ▶ Attending physician statement (APS) 	<p>Per severity</p> <p>Stage 1 to 2 >age 35 at diagnosis: +50 to +100</p> <p>Stage 3 >age 35 at diagnosis: +75 to +125</p> <p>Stage 4 >age 35 at: +150 to +200</p> <p>Stage 5 or uncontrolled: Decline</p>	<ul style="list-style-type: none"> ▶ Decline 	<ul style="list-style-type: none"> ▶ Decline
Prostate cancer	<ul style="list-style-type: none"> ▶ Contact details of the physician with complete record including pathology report ▶ Date of diagnosis ▶ Type of treatment ▶ Date treatment ended ▶ Most recent prostate specific antigen (PSA) reading 	<ul style="list-style-type: none"> ▶ Attending physician statement (APS) 	<p>Per stage: Postpone 1 to 3 years after last treatment</p> <p>After: \$5.00/thousand x 5 years or less</p> <p>Stage 3 and up: Decline</p>	<p>Per stage: Postpone 1 to 10 years after last treatment</p> <p>After: Exclusion or decline</p>	<p>Stage 1 with radical prostatectomy Up to 10 years after last treatment: Postpone</p> <p>>10 years: Exclusion</p> <p>Above stage 1: Decline</p>

For all the medical conditions listed in this table, please note that, in most cases, the benefit period to age 65 will not be available for the Credit Insurance rider.

Table of Medical Conditions

			What can be Expected from Underwriting		
Medical Conditions	Useful Information to Expedite Underwriting	Requirements	Life Insurance	Credit Insurance Rider	Critical Illness Insurance
Pulmonary embolism	<ul style="list-style-type: none"> ▶ Contact details of the physician with complete record ▶ Prescribed drugs ▶ Date of diagnosis ▶ Recurrences ▶ Tests performed and results 	<ul style="list-style-type: none"> ▶ Attending physician statement (APS) 	<p>1 episode, without symptoms <6 months since the episode: Postpone</p> <p>≥6 months since the episode: Standard rate</p> <p>2 episodes, complete investigation <1 year since the last episode: Postpone</p> <p>≥1 year since the last episode: +50 to +100</p> <p>>2 episodes: Decline</p>	<p>1 episode, fully recovered <6 months since the episode: Postpone</p> <p>≥6 months since the episode: standard rate to +50</p> <p>>1 episode: Decline</p>	<p>1 episode, fully recovered <6 months since the episode: Postpone</p> <p>≥6 months since the episode: Standard rate to +75</p> <p>2 episodes <1 year since the last episode: Postpone</p> <p>≥1 year since the last episode: +50 to +100</p> <p>>2 episodes: Decline</p>
Rheumatoid Arthritis Juvenile Arthritis	<ul style="list-style-type: none"> ▶ Contact details of the physician with complete record ▶ Limitations in terms of activities ▶ Sick leave from work ▶ Treatments and prescribed drugs ▶ Date of diagnosis ▶ Frequency of attacks 	<ul style="list-style-type: none"> ▶ Attending physician statement (APS) 	<p>Rheumatoid Per severity: Standard rate, rating or decline</p> <p>Juvenile Present: Decline</p> <p>In remission without complications: <age 25: +150 ≥age 25: +50 or decline</p>	<p>Rheumatoid Per severity: Exclusion to +25 to +50 rating, with the Benefit Period limited to 2 or 5 years maximum, up to decline.</p> <p>Severe: Decline</p> <p>Juvenile Present: Decline Insured <age 25: Decline ≥age 25: Refer to rheumatoid</p>	<p>Rheumatoid Per Severity: Standard rate or decline with possible exclusion</p> <p>Juvenile Present: Decline</p> <p>In remission, without complications: <age 25: +100 ≥age 25: Refer to rheumatoid</p>

For all the medical conditions listed in this table, please note that, in most cases, the benefit period to age 65 will not be available for the Credit Insurance rider.

Table of Medical Conditions

			What can be Expected from Underwriting		
Medical Conditions	Useful Information to Expedite Underwriting	Requirements	Life Insurance	Credit Insurance Rider	Critical Illness Insurance
Skin Cancer Malignant tumor Basal cell and squamous cell carcinoma (BCC)	<ul style="list-style-type: none"> ▶ Contact details of the physician with complete record ▶ Date of diagnosis ▶ Type of treatment ▶ Date treatment ended ▶ Details of regular dermatology follow-up 	<ul style="list-style-type: none"> ▶ Attending physician statement (APS) 	<p>BCC completely removed 1 occurrence, stage 0 and 1: Standard rate</p> <p>Above stage 1: Depending on biopsy results and time elapsed since date of last treatment: \$5.00 to \$15.00/thousand up to decline</p> <p>Other tumors Stage 0 and 1A: 6 months after last treatment : standard rate to \$7.50 /thousand x 4 years</p> <p>Above stage 1A: Postpone 2 to 5 years after last treatment</p>	<p>BCC completely removed 1 or 2 occurrences, stage 0 and 1: Standard rate</p> <p>>2 occurrences, stage 0 and 1: Exclusion</p> <p>Above stage 1: Depending on biopsy results and time elapsed since date of last treatment: Standard rate, exclusion or postpone</p> <p>Other tumors Stage 0 and 1: 3 months to 7 years after last treatment, as per stage: Standard rate or exclusion</p> <p>Above stage 1A: 8 years after last treatment, as per stage and biopsy results: Exclusion or decline</p>	<p>BCC completely removed Stage 0 and 1: Standard rate Stage 2: Exclusion Above stage 2: Decline</p> <p>Other tumors Stage 0: 3 months after last treatment: Exclusion Stage 1A: 4 years after last treatment: Exclusion Above stage 1A: Decline</p>
Sleep apnea	<ul style="list-style-type: none"> ▶ Contact details of the physician with complete record ▶ Date of diagnosis, severity, treatment and degree of control/compliance with treatment (CPAP number of hours used each night) ▶ Date of last sleep assessment ▶ Status since treatment ▶ Details of follow-ups 	<ul style="list-style-type: none"> ▶ Attending physician statement (APS) at the underwriter discretion 	<p>Evidence of good response to treatment, per the severity: Standard rate to +150</p> <p>Without treatment, per the severity: +50 or decline</p> <p>Severe, without treatment: Decline</p> <p>Central apnea Decline</p>	<p>Evidence of good response to treatment: Standard rate</p> <p>Without treatment, per the severity: Standard rate or decline</p> <p>Severe, without treatment: Decline</p> <p>Central apnea Decline</p> <div style="border: 1px solid black; padding: 2px; width: fit-content;"> <p>The Benefit Period may be limited to 2 or 5 years.</p> </div>	<p>Evidence of good response to treatment: Standard rate</p> <p>Without treatment: +50 to +150</p> <p>Central apnea Decline</p>

For all the medical conditions listed in this table, please note that, in most cases, the benefit period to age 65 will not be available for the Credit Insurance rider.

Table of Medical Conditions

			What can be Expected from Underwriting		
Medical Conditions	Useful Information to Expedite Underwriting	Requirements	Life Insurance	Credit Insurance Rider	Critical Illness Insurance
Stroke (CVA) Transient ischemic attack (TIA) Intracranial hemorrhage	<ul style="list-style-type: none"> ▶ Contact details of the physician with complete record ▶ Current functional capacity ▶ Residuals (sequelea or side effects) ▶ Details of tests and follow-ups ▶ Prescribed drugs 	<ul style="list-style-type: none"> ▶ Attending physician statement (APS) 	<p>Stroke (CVA) and Intracranial hemorrhage Postpone 12 months after the event After: +75 to +300</p> <p>TIA Postponed 6 months after the event. Subsequently, if residuals are minor, an rating is considered as per the age and time elapsed since the event After: Standard rate to +125</p> <p>Intracranial hemorrhage without surgery +75 to +150 With surgery: Standard rate to +100 Reoccurrence: Decline</p>	<ul style="list-style-type: none"> ▶ Decline 	<ul style="list-style-type: none"> ▶ Decline
Thrombophlebitis	<ul style="list-style-type: none"> ▶ Date of diagnosis ▶ Prescribed drugs ▶ Number of episodes 	<ul style="list-style-type: none"> ▶ Attending physician statement (APS) at the underwriter discretion 	<p>1 episode Without complications: Standard rate With complications: +50 >1 episode: +100</p> <p>Current anti-coagulant therapy add +50 to the above decisions</p>	<p>1 episode, without treatment, fully recovered and over 6 months since the episode: Standard rate to +50 Smoker or current anti-coagulant therapy or currently pregnant: Decline With complications: Decline >1 episode: Decline</p>	<p>1 episode, over 3 months since the episode Without complications: Standard rate With complications: +75 >1 episode: Decline Not fully recovered or current anti-coagulant therapy or currently pregnant: Decline</p>

For all the medical conditions listed in this table, please note that, in most cases, the benefit period to age 65 will not be available for the Credit Insurance rider.

Table of Medical Conditions

			What can be Expected from Underwriting		
Medical Conditions	Useful Information to Expedite Underwriting	Requirements	Life Insurance	Credit Insurance Rider	Critical Illness Insurance
Thyroid cancer	<ul style="list-style-type: none"> ▶ Contact details of the physician with complete record including pathology report ▶ Date of diagnosis ▶ Type of treatment ▶ Date treatment ended ▶ Recurrences ▶ Details of frequency of follow-ups and tests performed 	<ul style="list-style-type: none"> ▶ Attending physician statement (APS) 	<p>Per type of cancer, stage and age at diagnosis: Postpone 3 months to 15 years after last treatment</p> <p>After: \$5.00 to \$15.00/thousand</p>	<p>Per type of cancer, stage and age at diagnosis: Postpone 1 to 15 years after last treatment</p> <p>After: Standard rate or exclusion</p>	<p>2 cm tumor or less Up to 5 years after last treatment: Postpone</p> <p>>5 years: Exclusion</p> <p>Over 2 cm tumor: Decline</p>
Type 1 and Type 2 diabetes Impaired glucose tolerance	<ul style="list-style-type: none"> ▶ Contact details of the physician with complete record ▶ Type of diabetes ▶ Date of diagnosis ▶ Prescribed drugs ▶ Complications (retinopathy, nephropathy, etc.) ▶ Date and results of last bloodwork 	<ul style="list-style-type: none"> ▶ Attending physician statement (APS) 	<p>Type 1 Diabetes Per age and duration, with fair control and no complication: Standard rate to +300</p> <p>Type 2 Diabetes Per age and duration, with fair control and no complication: Standard rate to +250</p> <p>Impaired glucose tolerance Per age: Standard rate to +75</p>	<p>Type 1 Diabetes : Decline</p> <p>Type 2 Diabetes Under age 40: Decline</p> <p>Age 40 or more and <6 months since diagnosis: Postpone</p> <p>Age 40 or more, per duration, fair control and no complication: +50 to +75, with the Benefit Period limited to 2 or 5 years</p> <p>Age 40 or more and >5 years since diagnosis: Possible decline per age</p> <p>Impaired glucose tolerance Under age 40: Decline</p> <p>Age 40 or more, >6 months since diagnosis: +50 to +75</p>	<p>Type 1 Diabetes: Decline</p> <p>Type 2 Diabetes Under age 40: Decline</p> <p>Age 40 or more and <10 years since diagnosis: +50 or decline</p> <p>Age 40 or more and >15 years since diagnosis: +150 or decline</p> <p>Impaired glucose tolerance Under age 30: Decline</p> <p>Age 30 or more: +50 to +100</p>

For all the medical conditions listed in this table, please note that, in most cases, the benefit period to age 65 will not be available for the Credit Insurance rider.

Table of Medical Conditions

Medical Conditions	Useful Information to Expedite Underwriting	Requirements	What can be Expected from Underwriting		
			Life Insurance	Credit Insurance Rider	Critical Illness Insurance
<p>Ulcerative colitis</p> <p>Crohn's disease</p> <p>Irritable bowel syndrome</p>	<ul style="list-style-type: none"> ▶ Contact details of the physician with complete record ▶ Frequency of attacks ▶ Severity (mild, moderate or severe) ▶ Prescribed drugs and frequency of use ▶ Frequency of follow-up (colonoscopy) ▶ Hospitalization 	<ul style="list-style-type: none"> ▶ Attending physician statement (APS) 	<p>Irritable bowel syndrome Standard rate</p> <p>Others Per severity, time since last attack and without surgery: Standard rate to +200</p> <p>After surgery: >6 months after surgery: Standard rate to +100</p>	<p>Irritable bowel syndrome As per severity: Standard rate to +50 or exclusion</p> <p>Others Per severity and without surgery: Postpone 2 to 5 years</p> <p>After: Exclusion or +50 and the Benefit Period will be limited to 2 or 5 years</p> <p>Severe: Decline</p> <p>After surgery <1 year after surgery: Postpone</p> <p>After: Exclusion or +50 with the Benefit Period limited to 2 or 5 years</p>	<p>Irritable bowel syndrome Standard rate</p> <p>Others <1 year since the diagnosis: +100 to exclusion</p> <p>1-2 years: mild +50 or exclusion</p> <p>2-10 years: mild +50 to +100 with exclusion per severity</p> <p>>10 years: +75 or exclusion. Possible decline per severity</p>

For all the medical conditions listed in this table, please note that, in most cases, the benefit period to age 65 will not be available for the Credit Insurance rider.

Additional Underwriting Criteria

Criteria for Non-Smoker Rates

No use of cigarettes, e-cigarettes (with or without nicotine), cigarillos, small cigars, cigars, pipe, chewing tobacco, shisha, betel nuts, Nicorette products, nicotine patches or tobacco in any other form.

- ▶ For **large cigars**, we allow non-smoker rates if use does not exceed 12 per year and provided the urinalysis is negative for cotinine.
- ▶ For **marijuana**, depending on the quantity used per week, non-smoker rates may apply, provided the urinalysis is negative for cotinine. Still depending on the quantity used per week, the case may be rated or declined.

Build Table (Minimum/Maximum weight for height)



Immediate Underwriting Only – Term Life Insurance

Age 18-45	\$150,001 to \$499,999
Age 46-55	\$150,001 to \$350,000
Age 56-65	\$150,001 to \$250,000

Height	Feet/Inches	4' 8" – 4' 10"	4' 11" – 5' 1"	5' 2" – 5' 4"	5' 5" – 5' 7"	5' 8" – 5' 10"	5' 11" – 6' 1"	6' 2" – 6' 4"	6' 5" – 6' 7"
	Metres	1,42 – 1,49	1,50 – 1,56	1,57 – 1,64	1,65 – 1,72	1,73 – 1,79	1,80 – 1,87	1,88 – 1,95	1,96 – 2,01
Weight	Pounds	79 – 190	87 – 200	94 – 220	104 – 240	115 – 260	125 – 282	136 – 305	147 – 333
	Kg	36 – 86	39 – 91	43 – 100	47 – 109	52 – 118	57 – 128	61 – 138	66 – 151

Additional Underwriting Criteria

Criteria for Super Preferred and Preferred Rates

Offered on Term Insurance amounts of \$500,000 or more. A paramedical, blood profile and urinalysis are required. Depending on the requested amount and the insured's age, an ECG may also be required.

We review a multitude of criteria to offer Super Preferred and Preferred rates to our clients, such as family history, height/weight ratio, lab test results, use of alcohol, tobacco, marijuana or drugs, medical history, etc. A full list can be found on our illustration software.

For example, if an insured has been diagnosed with dyslipidemia under treatment (high cholesterol) or diabetes, only the regular class is applicable, even if the condition is well controlled.

Height	4'8"	4'9"	4'10"	4'11"	5'0"	5'1"	5'2"	5'3"	5'4"	5'5"	5'6"	5'7"	5'8"	5'9"	5'10"	5'11"	6'0"	6'1"	6'2"	6'3"	6'4"	6'5"	6'6"
Super Preferred maximum weight (lbs)	138	141	144	147	150	153	156	159	162	165	171	178	184	191	197	204	210	214	218	222	226	230	234
Preferred maximum weight (lbs)	148	151	154	157	160	163	166	169	172	175	182	189	196	204	211	218	225	230	235	240	245	250	255

Height (cm)	142	145	147	149	152	155	158	160	163	165	168	170	173	175	178	181	183	186	188	191	193	196	198
Super Preferred maximum weight (kg)	63	64	65	67	68	69	71	72	74	75	78	81	84	87	89	93	95	97	99	101	103	104	106
Preferred maximum weight (kg)	67	69	70	71	73	74	75	76	78	79	82	86	89	92	96	99	102	104	107	109	111	113	116

Weight and height must be checked by a nurse during the paramedical.

Additional Underwriting Criteria

Newcomers / Immigration

- ▶ Must have a Social Insurance Number (SIN) not starting with a "9".
- ▶ If the insured does not have permanent resident status and the Social Insurance Number (SIN) starts with a "9", the amount of coverage is limited to \$250,000 in most cases.
- ▶ If the Social Insurance Number (SIN) starts with a "9", the insured must submit a copy of his/her work permit and proof that the permanent residence process has been initiated.
- ▶ If the insured has been in Canada less than 12 months, a paramedical, blood profile with hepatitis B and C screening, as well as a urinalysis will be requested in all cases.
- ▶ Refugee claimants, temporary worker visas and student visas are declined.

Financial Underwriting

Personal Insurance

Based on income, we multiply it according to the insured's age factor.

Life Insurance

Age 40 and under	25x income
Age 41-50	20x income
Age 51-60	15x income
Age 61-65	10x income
Age 66 and over	5x income

Critical Illness Insurance

Age 18-55	10x income
Age 56-60	5x income
Age 61 and over	3x income

For a higher amount, the application is reviewed on the basis of individual consideration with supporting reason.

Additional Underwriting Criteria

Unemployed Spouse Coverage

Life Insurance: We will request total family income, take 50% of that income and multiply it by the age factor. For a higher amount, the application is reviewed on the basis of individual consideration with supporting reason.

Critical Illness Insurance: We will take 4x the earned annual family income, maximum \$250,000.

Child Coverage

Life Insurance: Should not exceed 50% of a parent's coverage amount. We will not combine both parents' coverage amount to offer a higher amount for a child.

Critical Illness Insurance: 50% of the parents' coverage amount, maximum \$250,000. For amounts greater than \$100,000, the reason for the amount must be provided.

Business Insurance

All questions in Part 3, Section B of the application must be answered at all times. The reason for the amount must be provided and all partners should be insured proportionally to their percentage ownership in the company. Financial statements may be requested depending on the information on file.

Key Person

Life Insurance: 5 to 10x annual income.

Critical Illness Insurance: 3 to 7x annual income.

Buy-Sell Agreement: Based on financial statements and percentage ownership of each shareholder.

Loan Protection: Based on amount of loan. Loans eligible for coverage must be issued by a licensed institution (bank, etc.).