



LIFE  
INSURANCE



CRITICAL ILLNESS  
INSURANCE

# FIELD UNDERWRITING GUIDE FOR REPRESENTATIVES



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## A practical, time-saving tool

When you fill out a life insurance application with your client, it’s important to identify their profile. This guide enables you to summarily assess underwriting for various risks.

The guide features a brief description of illnesses or situations, a list of elements to consider and probable requirements, and it gives you an idea of the underwriting. This lets you advise your client of possible requirements and the potential application of an extra premium.

The information in the guide will also help you speed up the processing of your client’s life insurance application. By referring to the guide, you’ll know exactly what information the underwriter needs to study the file and you’ll be able to provide it. The underwriter will have everything required to make the best possible decision.

Happy reading and good luck!

Note: The underwriting data in this guide are estimates of extra premiums that will be proposed to clients. As each situation is different, each file will be studied according to all available information. This guide is also subject to change without notice. You are therefore responsible for using the most recent version.

# Requirements – Life insurance

**APS:** Attending physician statement

**MVR:** Motor vehicle report

**GI:** Guaranteed insurability

**WPDIs:** Waiver of premiums in case of the applicant’s disability

**CID:** Contribution in the event of insured’s disability

**CAD:** Contribution in the event of applicant’s disability

Age	0 \$99,999	\$100,000 \$300,000	\$300,001 \$499,999	\$500,000	\$500,001 \$2,000,000	\$2,000,001 \$3,000,000	\$3,000,001 \$5,000,000	\$5,000,001 and more
<b>0-14</b>	Declaration of insurability	Declaration of insurability	Declaration of insurability	Declaration of insurability	Declaration of insurability	Phone interview APS	Phone interview APS	Phone interview APS Inspection report
<b>15-50</b>	Declaration of insurability *	Declaration of insurability *	Declaration of insurability *	Declaration of insurability * ■	Declaration of insurability * ■	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile APS MVR	Phone interview Vital signs Blood profile APS, MVR Inspection report
<b>51-55</b>	Declaration of insurability *	Declaration of insurability * ■	Declaration of insurability * ■	Declaration of insurability * ■	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile APS MVR	Phone interview Vital signs Blood profile APS, MVR Inspection report
<b>56-60</b>	Declaration of insurability *	Declaration of insurability * ■	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile APS MVR	Phone interview Vital signs Blood profile APS, MVR Inspection report
<b>61-65</b>	Phone interview	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile APS MVR	Phone interview Vital signs Blood profile APS, MVR Inspection report
<b>66-69</b>	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile APS	Phone interview Vital signs Blood profile APS	Phone interview Vital signs Blood profile APS	Phone interview Vital signs Blood profile APS MVR	Phone interview Vital signs Blood profile APS, MVR Inspection report
<b>70 or older</b>	Declaration of insurability APS	Phone interview Vital signs Blood profile APS	Phone interview Vital signs Blood profile APS	Phone interview Vital signs Blood profile APS	Phone interview Vital signs Blood profile APS	Phone interview Vital signs Blood profile APS	Phone interview Vital signs Blood profile APS MVR	Phone interview Vital signs Blood profile APS, MVR Inspection report

**GI:** Add the GI amount to the insurance requested to determine requirements.

\* **Disability:** Credit disability rider, WPDIs or CID/CAD

When the disability coverage, the premium to be waived or the annuity is more than \$2,000/month, a phone interview is required.

■ **Predictive analytics** are run by iA.

In most cases, only the Declaration of Insurability will be requested.

However, additional requirements may be required depending on the predictive analytics results.

## Requirements – Critical Illness Insurance

Age	0 \$99,999	\$100,000 \$200,000	\$200,001 \$250,000	\$250,001 \$500,000	\$500,001 \$3,000,000
0-14	Declaration of insurability	Declaration of insurability	Declaration of insurability	Declaration of insurability	
15-17	Declaration of insurability	Declaration of insurability	Declaration of insurability	Phone interview Vital signs Blood profile	
18-40	Declaration of insurability *	Declaration of insurability *	Declaration of insurability	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile
41-50	Declaration of insurability *	Declaration of insurability *	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile
51-65	Phone interview	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile	Phone interview Vital signs Blood profile

**Increased benefit rider on Transition:** increase the Transition face amount by 50%

\* **Disability:** WPDIs.

When the disability coverage is more than \$2,000/month, a phone interview is required.

### General information

#### Immigrants with less than 1 year residency in Canada:

##### Life:

- Ages 0-60 up to \$100,000 = Declaration of Insurability
- For Older Ages and/or Higher Face Amounts = Phone Interview, Blood Profile and Vitals

##### Critical Illness:

Phone Interview, Blood Profile and Vitals

**Blood profile:** includes Urine.

Phone Interview and Vital Signs can be replaced by a Paramedical exam.

**APS, MVR and Inspection Reports** are ordered by the underwriter.

#### **Life + Critical Illness Combo:**

The critical illness requirements take precedence over the life requirements for:

- Ages 15 to 40 when Critical Illness face amount > \$250,000
- Ages 41 to 50 when Critical Illness face amount > \$200,000
- Ages 51 to 60 with any Critical Illness face amount

**iA** reserves the right: To request any test or report deemed necessary to underwrite your client regardless of plan type, coverage amount or age.

### Predictive analytics

Historically, the risk analysis was linked to a grid of predetermined requirements chart that routinely required medical tests, blood profiles and vital signs over a certain age and for certain face amounts.

With predictive analytics, which is the use of data and statistical techniques to identify the likelihood of certain events or risks, we can limit the need for invasive medical tests and increase the acceptance rate at the point of sale.

### Stacking

As a result of the industry's move to liberalise medical requirements for increasingly higher amounts and at the reinsurers request, iA is introducing the concept of "stacking" life insurance amounts.

This concept applies to clients between the ages of 15 and 50 and is based on the sum of all life insurance amounts pending and issued, with all companies in the last 12 months. For cases where the cumulative life insurance amount exceeds \$2,000,000, a blood profile (including a urine test) and vital signs are now required.

# Children

## Adopted children

### Requirements

- Consent of the biological father or mother or legal guardian is mandatory if the legal adoption is not yet official
- Adoption application if available

### Underwriting action - LIFE AND CRITICAL ILLNESS

- Can be insured at birth. The declaration of insurability must be signed by the biological father or mother or by the person who has custody of the child when the application is signed

## International adoption

(in Canada for less than 3 years)

### Requirements

- Adoption application
- Permanent SIN or Permanent Resident Card

- In Canada for less than 1 year, an APS is required

### Underwriting action - LIFE AND CRITICAL ILLNESS

- Depending on the information, standard rates may be offered
- If medical examination is not available in Canada AND amount > \$50,000: postponed after medical examination by a pediatrician

## Foster family

### Requirements

- In the care of the foster parents for at least 3 years
- Number of children placed in the foster family and the face amount insurance coverage must be the same for all the children fostered by the family.
- The application must be signed by the child's biological father/ mother or legal guardian.
- The foster parents' minor biological children are insured for at least the same amount
- The requested amount should not exceed \$50,000

### Underwriting action - LIFE AND CRITICAL ILLNESS

- Depending on the information, standard rates can be offered

## Financial underwriting guidelines – Life coverage

### Personal insurance

- An inspection report is required for total face amount over \$5,000,000
- A cover letter\* justifying the total insurance in-force and pending must be enclosed with any new request over \$5,000,000
- A cover letter\* and/or a financial questionnaire can be required when it is hard to justify the amount
- The in-force insurance is included in the assessment of the maximum total face amount

Conditions	Requirements	Guidelines				
<b>Adults WITH income</b>	— Answers of the Financial section from the Eligibility section of the application	<b>Age</b>	<b>Annual Income Multiplication Factor</b> (salary, bonuses, commissions)	<b>+</b>	<b>Canadian Net Worth</b>	
		18-30	30			
		31-40	25			
		41-50	20			
		51-60	15			
		61-65	10			
		> 70	Maximum of \$200,000 (see Elderly people section)		<b>+</b>	Canadian Net Worth Amount
<b>Adults WITHOUT income</b>	— Answers of the Financial section from the Eligibility section of the application — The eligible insurance amount will be assessed with the Personal NetWorth	<b>Age</b>	<b>Amount</b> (the highest amount)			
		< 50 years	\$500,000 or 50% of the amount for which the spouse qualifies			
		51 to 70 years	\$250,000 or 50% of the amount for which the spouse qualifies			
<b>Elderly people</b>	— Answers of the Financial section from the Eligibility section of the application	<ul style="list-style-type: none"> <li>— &gt; 70 years: maximum of \$200,000</li> <li>— Possibility for higher amount depending on the Canadian Net Worth and the Foreign Net Worth</li> <li>— On a case-by-case basis for higher amounts with a cover letter* justifying the amount requested and the purpose of insurance</li> </ul>				
<b>Students</b>	— Answers of the Financial section from the Eligibility section of the application — More than \$500,000: cover letter*	<ul style="list-style-type: none"> <li>— In general, a maximum of \$500,000</li> <li>— On a case-by-case basis for higher amounts with a cover letter*</li> </ul>				
<b>Children/ Teenagers</b>	— Answers of the Financial section from the Eligibility section of the application — More than \$500,000 and/or if the grandparents are taking out the insurance: cover letter*	<ul style="list-style-type: none"> <li>— In general, a maximum of \$500,000</li> <li>— On a case-by-case basis for higher amounts with a cover letter*</li> </ul>				
<b>Charitable donation</b>	— Answers of the Financial section from the Eligibility section of the application — A cover letter*	<ul style="list-style-type: none"> <li>— On a case-by-case basis for higher amounts with a cover letter*</li> </ul>				
<b>Foreign Net Worth</b>	<ul style="list-style-type: none"> <li>— Answers of the Financial section from the Eligibility section of the application</li> <li>— Official documents for verification coming from an international institution, in French or in English, dated within 6 months: <ul style="list-style-type: none"> <li>• Bank accounts</li> <li>• Investments holdings</li> <li>• Copy of the Canadian Tax Return (T1 and T1135)</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>— Can justify for <ul style="list-style-type: none"> <li>• Up to 50% of the total face amount and</li> <li>• Up to a maximum of \$5,000,000</li> </ul> </li> <li>— Calculation of the applicable Foreign Net Worth: <ul style="list-style-type: none"> <li>• 25% of NONVERIFIED Foreign Assets (<b>WITHOUT</b> official documents) AND</li> <li>• 50% of VERIFIED Foreign Assets (<b>WITH</b> official documents)</li> </ul> </li> </ul>				

\* Cover letter: see Cover letter chart on page 10 and 11.

## Business insurance

- Inspection report with financial data and financial statements are requested for a total face amount over \$5,000,000
- For a total face amount of \$10,000,000 and more, a third-party verification of finances is requested
- A cover letter justifying the total business insurance amount in-force and pending must be enclosed with any new request over \$5,000,000
- A cover letter and/or a financial questionnaire can be required when it is hard to justify the amount
- The in-force business insurance amount is included in the assessment of the maximum total face amount

Conditions	Requirements	Guidelines	
<b>Creditor/ Loan concept</b>	<ul style="list-style-type: none"> <li>— Answers from the Financial section in the application</li> <li>— Copy of the loan granted</li> <li>— Financial questionnaire / cover letter*</li> </ul>	<ul style="list-style-type: none"> <li>— 100% of the loan number X % of shares in the company</li> </ul>	
<b>Buy/Sell agreement</b>	<ul style="list-style-type: none"> <li>— Answers from the Financial section in the application</li> <li>— Verified Financial Statements for the last 2 years</li> <li>— Financial questionnaire / cover letter*</li> </ul>	<b>Role in the company</b>	<b>Assessment</b>
		<ul style="list-style-type: none"> <li>— Active shareholders</li> </ul>	<ul style="list-style-type: none"> <li>— Fair Market Value of the company X% of ownership + Annual income X 5</li> </ul>
		<ul style="list-style-type: none"> <li>— Inactive shareholders</li> </ul>	<ul style="list-style-type: none"> <li>— Fair Market Value of the company X % of ownership</li> </ul>
<ul style="list-style-type: none"> <li>— Sole owner</li> </ul>	<ul style="list-style-type: none"> <li>— Consider as personal insurance</li> </ul>		
<b>Key person concept</b>	<ul style="list-style-type: none"> <li>— Answers from the Financial section in the application</li> <li>— Cover letter*</li> </ul>	<ul style="list-style-type: none"> <li>— Annual income increased by 50% X 5</li> </ul>	
<b>Farming businesses</b>	<ul style="list-style-type: none"> <li>— Answers from the Financial section in the application</li> <li>— Cover letter*</li> </ul>	<ul style="list-style-type: none"> <li>— Crystallization or asset freeze: mixture of personal insurance, loan insurance and buy / sell agreement</li> <li>— Otherwise: consider loan granted, financial Statements, quotas, land, buildings and machinery</li> </ul>	
<b>Start-up businesses</b>	<ul style="list-style-type: none"> <li>— Answers from the Financial section in the application</li> <li>— Cover letter*</li> </ul>	<ul style="list-style-type: none"> <li>— On a case-by-case basis depending on the type of business, amount and type of loan and pro forma financial statements</li> </ul>	

\* Cover letter: see Cover letter chart 10 and 11.



## Financial underwriting guidelines – Critical illness coverage

### Personal insurance

- A cover letter and/or a financial questionnaire can be requested when it is hard to justify the amount
- The in-force insurance amount is included in the assessment of the maximum total face amount

Conditions	Requirements	Guidelines	
<b>Adults WITH income</b>	— Answers from the Financial section in the application	<b>Age</b>	<b>Multiplication factor (X annual income)</b>
		≤ 50	9
		51-60	7
		61-65	5
		(multiplication factor decreasing annually)	
		— Annual income = salary, bonuses, commissions, etc. However, investment and rental incomes and retirement pension are not included	
		— A cover letter can be required to justify the total amount of insurance (in-force and pending amount)	
<b>Adults WITHOUT income</b>	— Answers from the Financial section in the application	Non-working spouses	50% of the income multiple amount of coverage on the working spouse up to \$500,000
		Adults	\$100,000
<b>Children</b>	— Answers from the Financial section in the application	— 50% of the parents' critical illness coverage AND all siblings must be similarly insured	

### Business insurance

- A cover letter and/or a financial questionnaire can be requested when it is hard to justify the amount
- The in-force business insurance amount is included in the assessment of the maximum total face amount

Conditions	Requirements	Guidelines
<b>Creditor/Business loan concept</b>	<ul style="list-style-type: none"> <li>— Answers from the Financial section in the application</li> <li>— Cover letter*</li> </ul>	<ul style="list-style-type: none"> <li>— Available to those individuals having some ownership in the business</li> <li>— All active business owners should be similarly insured based on their proportionate share on the company</li> <li>— A cover letter can be required to justify the total amount of insurance (in force and pending)</li> </ul>
<b>Buy-sell concept</b>	<ul style="list-style-type: none"> <li>— Answers from the Financial section in the application</li> <li>— Verified Financial Statements for the last 2 years</li> <li>— Cover letter*</li> <li>— For some higher amounts, an inspection report and business beneficiary reports can be required</li> </ul>	<ul style="list-style-type: none"> <li>— Face amount will be justified according to the % of the shares held</li> <li>— The insured must be active in the company and hold a minimum of 10% ownership</li> </ul>
<b>Key person concept</b>	<ul style="list-style-type: none"> <li>— Answers from the Financial section in the application</li> <li>— Cover letter*</li> </ul>	<ul style="list-style-type: none"> <li>— On case-by-case basis, the multiplication factor varies depending on the details obtained and client's age</li> </ul>

\* Cover letter: see Cover letter chart on page 10 and 11.

# Cover letter

## Relevant information to be provided

The purpose is to help to consider the total amount of insurance that will be in effect, to explain the reason for the request and the amount, how the calculation of the amount requested was made taking into account the insurance already in force, the replaced files, the incomes and the different needs.

Insurance purpose	Information to include
<b>Personal insurance</b>	
<b>Students</b>	<ul style="list-style-type: none"> <li>— Insurance purpose</li> <li>— Field of studies and school degree</li> <li>— Parents' Net Worth</li> </ul>
<b>Children/Teenagers</b>	<ul style="list-style-type: none"> <li>— Insurance purpose</li> <li>— Net worth of parents or NetWorth of grandparents, if they are takers</li> <li>— Insurance in-force on parents and siblings' life, specify reason if no coverage</li> </ul>
<p><b>Charitable donation</b></p> <p><i>Purpose of the information: justify the amount based on past and present donor involvement in the organization</i></p>	<ul style="list-style-type: none"> <li>— Motivations of the donor</li> <li>— Involvement and role within the organization</li> <li>— The knowledge of the organization</li> <li>— Donations done in the past</li> <li>— Reasons linking the donor to this organization</li> </ul>



## Cover letter

### Relevant information to be provided

The purpose is to help to consider the total amount of insurance that will be in effect, to explain the reason for the request and the amount, how the calculation of the amount requested was made taking into account the insurance already in force, the replaced files, the incomes and the different needs.

Insurance purpose	Information to include
<b>Business insurance</b>	
<b>Buy/sell agreement</b>	<ul style="list-style-type: none"> <li>— Shareholders of the company:               <ul style="list-style-type: none"> <li>• Names, Title, percentage of shares</li> <li>• In-force and pending insurance for each shareholder</li> <li>• Reason if the face amounts are not proportional to the partnership involvement</li> </ul> </li> <li>— Value of the company               <ul style="list-style-type: none"> <li>• Assets and Liabilities</li> </ul> </li> <li>— Any information that justifies the total face amount of insurance that will be in-force</li> </ul>
<b>Creditor/Loan concept</b>	<ul style="list-style-type: none"> <li>— Loan amount and reason for the loan</li> <li>— Shareholders of the company:               <ul style="list-style-type: none"> <li>• Names, Title, percentage of shares</li> <li>• Face amount requested for each shareholder</li> <li>• Reason if the face amounts are not proportional to the partnership involvement</li> </ul> </li> </ul>
<b>Key person concept</b>	<ul style="list-style-type: none"> <li>— Key persons in the company:               <ul style="list-style-type: none"> <li>• Insurance purpose</li> <li>• Key persons' names and amount of insurance in-force and pending</li> <li>• What sets them apart from other employees (expertise and employee influence that contribute to the growth of the company)</li> </ul> </li> </ul>
<b>Farming businesses</b>	<ul style="list-style-type: none"> <li>— Shareholders of the farm:               <ul style="list-style-type: none"> <li>• Names, Title, percentage of shares</li> <li>• Face amount requested for each shareholder</li> <li>• Reason if the face amounts are not proportional to the partnership involvement</li> </ul> </li> <li>— Provide all the information about the farm               <ul style="list-style-type: none"> <li>• Type of animal husbandry, number of animals, quotas (kg/day) and details about the husbandry value</li> <li>• Hectares of land and type of crops, land rental income</li> <li>• Farm buildings and machineries</li> </ul> </li> </ul>
<b>Start-up businesses</b>	<ul style="list-style-type: none"> <li>— Shareholders of the company:               <ul style="list-style-type: none"> <li>• Names, Title, percentage of shares</li> <li>• In-force and pending insurance for each shareholder</li> <li>• Reason if the face amounts are not proportional to the partnership involvement</li> </ul> </li> <li>— Type of financing of the company (personal loan, business loan and loan amount)</li> <li>— Amounts of contracts already signed</li> <li>— <i>Pro forma</i> financial statements</li> </ul>

## Aviation

In some cases, an aviation exclusion may be offered instead of an extra premium. However, the exclusion is not available if flying for pay.

### Private aviation

Flying for pleasure and/or personal business, private or commercial pilot's license, including helicopter pilots, student pilots, Canadian recreational pilot permit

Underwriting focus	Requirements	Underwriting action
<ul style="list-style-type: none"> <li>— Age</li> <li>— Number of solo hours</li> <li>— Average number of hours flown annually</li> <li>— Instrument Flight Rating (IFR)</li> <li>— Driving record</li> <li>— Any other risks, such as flights over mountains terrain, medical impairments or non-medical risks</li> <li>— If craft is home or factory built</li> </ul>	<p>Questions applicable to the "Sports and Travel" section and "Non-medical general questionnaire" of the application or Questions applicable to the "Aviation" section and/or "Hazardous sports" section of the paramedical exam or phone interview</p>	<p><b>Life</b></p> <p><b>Best case scenario</b></p> <ul style="list-style-type: none"> <li>— Pilot age 27 or older who has more than 100 solo hours and flies fewer than 200 hours annually: Standard</li> </ul> <p><b>Otherwise</b></p> <ul style="list-style-type: none"> <li>— Standard to \$5.00 per \$1,000/year</li> </ul> <p><b>Student pilot</b></p> <ul style="list-style-type: none"> <li>— Usually \$3.50 per \$1,000/year unless meets criteria for best case scenario above</li> </ul> <p><b>Canadian recreational permit</b></p> <ul style="list-style-type: none"> <li>— \$2.50 to \$3.50 per \$1,000/year</li> </ul> <p><b>Critical illness</b></p> <p><b>Best case scenario</b></p> <ul style="list-style-type: none"> <li>— Pilot age 27 or older who has between 100 and 399 solo hours and flies fewer than 200 hours/year OR who has more than 400 solo hours and flies fewer than 300 hours/year: Standard</li> </ul> <p><b>Otherwise</b></p> <ul style="list-style-type: none"> <li>— \$2.50 to \$5.00 per \$1,000/year</li> </ul> <p><b>Student pilot</b></p> <ul style="list-style-type: none"> <li>— \$3.50 per \$1,000/year</li> </ul> <p><b>Canadian recreational permit</b></p> <ul style="list-style-type: none"> <li>— \$2.50 to \$3.50 per \$1,000/year</li> </ul>

## Commercial aviation

Air ambulance, airline pilots, bush pilots, charter service, crop dusting, helicopter pilots, traffic helicopter, other paid aviation activities

Underwriting focus	Requirements	Underwriting action
<ul style="list-style-type: none"> <li>— Nature of flying</li> <li>— Experience</li> <li>— ATR certification</li> <li>— IFR certification</li> <li>— Type and size of craft</li> <li>— Scheduled or unscheduled flights</li> <li>— Any other risks, such as flights over mountains terrain, medical impairments or non-medical risks</li> <li>— Average of flying hours per year</li> </ul>	<p>Questions applicable to the “Sports and Travel” and “Non-medical general questionnaire” section of the application or the “Aviation” section of the paramedical exam or phone interview</p>	<p><b>Life</b></p> <p><b>Airline pilots or regular flights</b></p> <ul style="list-style-type: none"> <li>— Standard if at least one base in Canada or the U.S. Otherwise \$3.50 per \$1,000/year</li> </ul> <p><b>Charters</b></p> <ul style="list-style-type: none"> <li>— Standard if large (30+ passengers); otherwise \$2.50 to \$5.00 per \$1,000/year</li> </ul> <p><b>Other piloting occupations</b></p> <ul style="list-style-type: none"> <li>— Majority require extra premium of \$2.50 to \$7.50 per \$1,000/year</li> </ul> <p><b>Critical illness</b></p> <p>Standard or exclusion according to the type of craft, the activity and the number of flying hours per year</p>

## Aviation-related sports

Ultralight air sports, hang-gliding, aerobatics, air racing, ballooning

Underwriting focus	Requirements	Underwriting action
<ul style="list-style-type: none"> <li>— Type of sport/activity</li> <li>— Type of craft</li> <li>— Type of license</li> <li>— Craft motorized or not</li> <li>— Altitude</li> <li>— Average of flying hours per year</li> <li>— Home-built or industrial aircraft</li> <li>— Any non-medical risk</li> </ul>	<p>Questions applicable to the “Sports and Travel” section and “Non-medical general questionnaire” of the application</p> <p><b>and/or</b></p> <p>Questions applicable to the “Aviation” section and/or “Hazardous sports” section of the paramedical exam or phone interview</p>	<p><b>Life</b></p> <p>Standard to \$7.50 per \$1,000/year</p> <p>Exclusion may be used in some circumstances</p> <p><b>Critical illness</b></p> <p>Standard or exclusion for Aviation or for the specific flying Hazardous Sports according to the number of flying hours per year</p>

## Anemia

### Autoimmune hemolytic anemias

Anemia characterized by the premature destruction of red blood cells

Underwriting focus	Requirements	Underwriting action
<ul style="list-style-type: none"> <li>— Normalized serial blood profiles since resolution</li> <li>— Treatment</li> <li>— Time since the episode</li> <li>— Only one episode</li> <li>— Splenectomy</li> </ul>	<p>Attending Physician's Statement  <i>*a blood profile may be required if recent results are not available</i></p>	<p><b>Life</b></p> <ul style="list-style-type: none"> <li>— Present or splenectomy &lt; 1 year = postpone</li> <li>— Recovered or splenectomy &gt; 1 year = rate based on the specific type of anemia or causative impairment</li> </ul> <p><b>Critical illness</b></p> <p><b>Best cases</b></p> <ul style="list-style-type: none"> <li>— Normalization of the blood profile and treatment ceased more than 2 years: Standard</li> </ul> <p><b>Otherwise</b></p> <ul style="list-style-type: none"> <li>— +50% to decline</li> </ul> <p><b>Splenectomy &lt; 1 year</b></p> <ul style="list-style-type: none"> <li>— Postpone. Thereafter, according to the evolution</li> </ul>

### Hereditary spherocytosis, elliptocytosis and stomatocytosis

Anemia presenting different forms of gravity

Underwriting focus	Requirements	Underwriting action
<ul style="list-style-type: none"> <li>— Blood profile results</li> <li>— Severity of anemia</li> <li>— Current age</li> <li>— Complications</li> <li>— Frequency and nature of symptoms</li> <li>— Splenectomy</li> </ul>	<p>Attending Physician's Statement  <i>*a blood profile may be required if recent results are not available</i></p>	<p><b>Life</b></p> <p><b>Without splenectomy:</b></p> <ul style="list-style-type: none"> <li>— To age 18 = decline</li> <li>— 18 up =</li> </ul> <p><b>Best cases:</b> mild disease, no more than mild anemia and no history of hypoplastic or hemolytic crisis: +50% to +100%</p> <p><b>Otherwise:</b> +50% AND \$5.00 per \$1,000/year to decline 1 year after the last crisis</p> <p><b>With splenectomy:</b> Possible offer after 1 year at +75%</p> <p><b>Critical illness</b></p> <ul style="list-style-type: none"> <li>— Without splenectomy AND mild anemia = standard Otherwise, postponed</li> <li>— With splenectomy AND no residual anemia = standard</li> </ul>

## Iron deficiency anemia

Most common anemia. Insufficient dietary intake or inadequate absorption of iron is responsible in most cases.

Underwriting focus	Requirements	Underwriting action
<ul style="list-style-type: none"> <li>— Blood profile results</li> <li>— Severity of anemia</li> <li>— Current age</li> <li>— Results of investigations to include cause and source of bleeding</li> </ul>	<p>Female: Attending Physician's Statement, if required for the cause of anemia</p> <p>Male: Attending Physician's Statement</p> <p><i>*a blood profile may be required if recent results are not available</i></p>	<p><b>Life</b></p> <ul style="list-style-type: none"> <li>— Cause known = standard to postpone based to the severity of anemia</li> <li>— Cause unknown AND complete investigated = +50% to decline based to the severity of anemia</li> </ul> <p><b>Critical illness</b></p> <p><b>Complete investigation and underlying cause identified</b></p> <ul style="list-style-type: none"> <li>— Possibility of standard if the anemia is corrected</li> </ul> <p><b>Otherwise</b></p> <ul style="list-style-type: none"> <li>— +50% to postponed based to the severity of anemia</li> </ul>

## Megaloblastic anemia/Pernicious anemia

Anemia usually caused by vitamin B12 deficiency or folic acid deficiency

Underwriting focus	Requirements	Underwriting action
<ul style="list-style-type: none"> <li>— Blood profile results</li> <li>— Severity of anemia</li> <li>— Complications</li> <li>— Treatment</li> <li>— Underlying cause</li> </ul>	<p>Attending Physician's Statement</p> <p><i>*a blood profile may be required if recent results are not available</i></p>	<p><b>Life</b></p> <p>Recovered without residual anemia and adequate treatment: possibility of standard rates</p> <p><b>Critical illness</b></p> <p>Treated, no complication, regular follow-up: +50% to postpone</p>

## Minor Alpha-thalassemia, Beta-thalassemia TRAIT (or Minor Beta-thalassemia) and Sickle cell TRAIT

Mild anemia that usually has no effect on health status

Underwriting focus	Requirements	Underwriting action
<ul style="list-style-type: none"> <li>— Blood profile results</li> <li>— Complications</li> <li>— Frequency and nature of symptoms</li> <li>— Type of hemoglobin abnormality</li> <li>— No history of any treatment for anemia</li> </ul>	<p>Usually, none</p>	<p><b>Life</b> Standard</p> <p><b>Critical illness</b> Standard in majority of cases</p>

## Sickle cell anemias (sickle cell disease, hemoglobin S disease)

Most common chronic and hereditary anemia. It is characterized by multiple thromboses responsible for coronary and cerebrovascular accidents and severe pain

Underwriting focus	Requirements	Underwriting action
<ul style="list-style-type: none"> <li>— Blood profile results</li> <li>— Severity of anemia</li> <li>— Current age</li> <li>— Complications</li> <li>— Frequency and nature of symptoms</li> <li>— Type of hemoglobin abnormality</li> <li>— Time since last episode</li> </ul>	<p>Attending Physician's Statement <i>*a blood profile may be required if recent results are not available</i></p>	<p><b>Life</b> To age 30: decline Thereafter: best cases, +200% to decline</p> <p><b>Critical illness</b> Decline</p>

## Sideroblastic anemia

Group of blood disorders characterized by an impaired ability of the bone marrow to produce normal red blood cells.

Underwriting focus	Requirements	Underwriting action
<ul style="list-style-type: none"> <li>— Blood profile results</li> <li>— Severity</li> <li>— Current age</li> <li>— Type of anemia – inherited or acquired</li> <li>— Treatment</li> <li>— Underlying cause</li> </ul>	<p>Attending Physician's Statement <i>*a blood profile may be required if recent results are not available</i></p>	<p><b>Life</b> <b>Best cases</b>, no organ damage, no transfusion: +100% to decline</p> <p><b>Critical illness</b> Decline</p>



## Asthma

Asthma is a respiratory disease characterized by three airway disorders: obstruction, inflammation and hyperreactivity. It causes wheezing, coughing and shortness of breath.

### Underwriting focus

- Age
- Restriction in daily activities
- Nature and effectiveness of treatment
- Medical compliance
- Frequency of hospitalizations or ER visits
- Daytime or nighttime symptoms
- Tobacco use
- Presence of another condition, such as: coronary heart disease\*, psychiatric illness, chronic obstructive pulmonary disease (COPD)\*

### Requirements

- Questions applicable to the “Asthma” section of the application or “Respiratory disorders” section of the paramedical exam or phone interview
- Attending Physician’s Statement (APS) if one of these criteria is met:
- Amount requested > \$1,000,000
  - Insured is a smoker over 50 AND under daily medication
  - Insured was hospitalized in the last year
  - 1 ER visit in the last year

### Underwriting action

#### Life

Best cases: Possibility of standard rate for non-smokers

Otherwise: +50% to decline depending on severity and tobacco use

#### Critical illness

Light to moderate: standard to +50% depending on severity and tobacco use

Severe: +100% to +150% according to the tobacco use



## Cancer

The prognosis is highly variable depending on the type of cancer, the extent of invasion of the tumor in normal tissues (stage) and the degree of malignancy (grade).

Recovery is measured in years since the completion of all treatment (surgery, radiotherapy, chemotherapy, adjuvant chemotherapy or any other form of treatment).

Underwriting focus	Requirements	Underwriting action
<ul style="list-style-type: none"> <li>— Date of diagnosis</li> <li>— Tumor stage</li> <li>— Degree of tumor</li> <li>— Type of treatment</li> <li>— Completion date of all treatment</li> <li>— Treatment-related complications</li> <li>— Recurrence or spread of the disease</li> </ul>	<p><b>In all cases</b></p> <ul style="list-style-type: none"> <li>— Details on medical follow-up (dates and exams performed)</li> <li>— Pathology report and any result of any other exams performed during hospitalization</li> <li>— Attending Physician's Statement (APS) providing follow-up</li> <li>— Results of all follow-up exams</li> </ul>	<p><b>In all cases</b></p> <ul style="list-style-type: none"> <li>— Rating varies according to the type of cancer and time elapsed since recovery. Tumor must have been completely excised</li> <li>— The waiting period before an offer can be made varies according to the type, stage and degree of the tumor. The maximum waiting period may extend from 1 to 5 years.</li> <li>— Temporary extra premium period decreases according to the time elapsed since recovery</li> <li>— Metastatic tumors cannot be considered</li> </ul>

## Breast cancer

Underwriting focus	Requirements	Underwriting action
<ul style="list-style-type: none"> <li>— Date of diagnosis</li> <li>— Tumor stage</li> <li>— Degree of tumor</li> <li>— Type of treatment</li> <li>— Recurrence or spread of the disease</li> <li>— Completion date of all treatment</li> <li>— Treatment-related complications</li> </ul>	<p>The Attending Physician's Statement (APS) should include a recent mammogram performed within 6 months and the pathology report.</p>	<p><b>Life</b></p> <p><b>Carcinoma in situ:</b> No offer in the first year following recovery Thereafter: \$7.50 per \$1,000/4 years; depending on the type of treatment, a permanent extra premium of +50% may be added to the temporary extra premium</p> <p><b>Invasive carcinoma and sarcoma:</b> No offer during the first 2 years following recovery Thereafter: \$10.00 per \$1,000/4 years to \$15.00 per \$1,000/5 years. Depending on the type of tumor, a permanent extra premium of +50% to +100% may be added to the temporary extra premium.</p> <p><b>Critical illness</b> The waiting period may extend from 3 to 8 years depending on the age at diagnosis and the size of the tumor: exclusion of breast/ovarian cancer AND +50% to decline</p>

## Cervical cancer

Underwriting focus	Requirements	Underwriting action
<ul style="list-style-type: none"> <li>— Date of diagnosis</li> <li>— Tumor stage</li> <li>— Degree of tumor</li> <li>— Type of treatment</li> <li>— Recurrence or spread of the disease</li> <li>— Completion date of all treatment</li> <li>— Treatment-related complications</li> </ul>	<p>The Attending Physician's Statement (APS) should include a recent Pap smear performed within 6 months</p>	<p><b>Life</b></p> <p>Carcinoma in situ: standard subject to normal follow-up following treatment (conization, hysterectomy, diathermic loop, cryotherapy or laser therapy)</p> <p>Otherwise: \$5.00 per \$1,000/3 years to \$15.00 per \$1,000/5 years</p> <p><b>Critical illness</b></p> <p><b>Carcinoma in situ:</b></p> <p>Standard subject to a normal follow-up 6 months following treatment (complete excision performed and confirmation of the absence of invasion)</p> <p><b>Invasive carcinoma:</b></p> <p>Possibility of standard to +50% following the surgery. A waiting period may extend from 4 to 10 years according to the tumor stage and the type of treatment</p> <p>Stage 4: decline</p>

## Colon cancer

Exclusive of familial adenomatous polyposis (FAP), hereditary non polyposis colorectal cancer syndrome (HNPCC) and malignant polyps

Underwriting focus	Requirements	Underwriting action
<ul style="list-style-type: none"> <li>— Date of diagnosis</li> <li>— Tumor stage</li> <li>— Degree of tumor</li> <li>— Type of treatment</li> <li>— Recurrence or spread of the disease</li> <li>— Completion date of all treatment</li> <li>— Treatment-related complications</li> </ul>	<p>The Attending Physician's Statement (APS) should include a colonoscopy performed within 12 months.</p>	<p><b>Life</b></p> <p>No offer in the first year following recovery</p> <p>Thereafter: \$7.50 per \$1,000/4 years to \$15.00 per \$1,000/5 years</p> <p><b>Critical illness</b></p> <p><b>Best case:</b> Possibility of +50% after a waiting period from 4 to 11 years according to the tumor stage</p> <p><b>Otherwise,</b> decline</p>

## Prostate cancer

Underwriting focus	Requirements	Underwriting action
<ul style="list-style-type: none"> <li>— Date of diagnosis</li> <li>— Tumor stage</li> <li>— Gleason score (tumor aggressiveness)</li> <li>— Type of treatment</li> <li>— Recurrence or spread of the disease</li> <li>— Completion date of all treatment</li> <li>— Treatment-related complications</li> </ul>	<p>The Attending Physician's Statement (APS) should include a recent prostate specific antigen (PSA) performed within 6 months</p> <p>Blood profile could be required in order to obtain current results</p>	<p><b>Life</b></p> <p><b>To age 75</b></p> <p>Hormonal therapy only or no treatment: Decline</p> <p>Treated with radiation or surgery: according to Gleason score, the extra premium will vary from \$5.00 per \$1,000/3 years to \$15.00 per \$1,000/5 years</p> <p><b>Age 76 up</b></p> <p>Individual consideration</p> <p><b>Critical illness</b></p> <p>The waiting period may extend from 3 to 10 years depending on Gleason score, the stage, the type of treatment and the result of a current APS test (prostatic specific antigen): prostate cancer exclusion to decline</p>

## Skin cancer - basal cell carcinoma

Underwriting focus	Requirements	Underwriting action
<ul style="list-style-type: none"> <li>— Date of diagnosis</li> <li>— Type of cancer</li> <li>— Tumor stage</li> <li>— Degree of tumor</li> <li>— Type of treatment</li> <li>— Recurrence or spread of the disease</li> <li>— Completion date of all treatment</li> <li>— Treatment-related complications</li> </ul>	<ul style="list-style-type: none"> <li>— Details on medical follow-up (dates and exams undergone)</li> <li>— Pathology report</li> <li>— Attending Physician's Statement (APS)</li> <li>— Results of all follow-up exams and tests</li> </ul>	<p><b>Life</b></p> <p><b>Best case:</b> excised lesion, less than 2.5 cm, diagnosed after age 50, thin lesion, no recurrence: Standard</p> <p><b>Otherwise:</b> +50% to decline</p> <p><b>Critical illness</b></p> <p><b>Best case:</b> in situ or less than or equal to 2 cm, excised lesion: standard</p> <p><b>Otherwise:</b> the waiting period may extend from 3 to 8 years: possibility of standard to +50% according to the tumor stage</p> <p>Stage 4: decline</p>

## Skin cancer – malignant melanoma

Underwriting focus	Requirements	Underwriting action
<ul style="list-style-type: none"> <li>— Date of diagnosis</li> <li>— Type of cancer</li> <li>— Tumor stage</li> <li>— Degree of tumor</li> <li>— Type of treatment</li> <li>— Recurrence or spread of the disease</li> <li>— Completion date of all treatment</li> <li>— Treatment-related complications</li> </ul>	<ul style="list-style-type: none"> <li>— Details on medical follow-up (dates and exams undergone)</li> <li>— Pathology report</li> <li>— Attending Physician’s Statement (APS)</li> <li>— Results of all follow-up exams and tests</li> </ul>	<p><b>Life</b></p> <p>Melanoma in-situ: Standard</p> <p>Otherwise: rating depends on the thickness of the lesion, its location and whether the lesion is ulcerated or not. A waiting period may be necessary before an offer can be made. The extra premium MAY vary from \$5.00 per \$1,000/3 years to \$15.00 per \$1,000/5 years</p> <p>In the presence of family history of melanoma, expect an additional extra premium of +100%. Depending on the type of the tumor, possibility of an additional permanent extra premium between +25% to +75%</p> <p><b>Critical illness</b></p> <p>Diagnosis before age 40: Decline</p> <p>Otherwise: Skin cancer and melanoma exclusion to decline depending on the time elapsed since diagnosis, stage, Clark level and number of occurrences</p>

## Skin cancer – squamous cell carcinoma

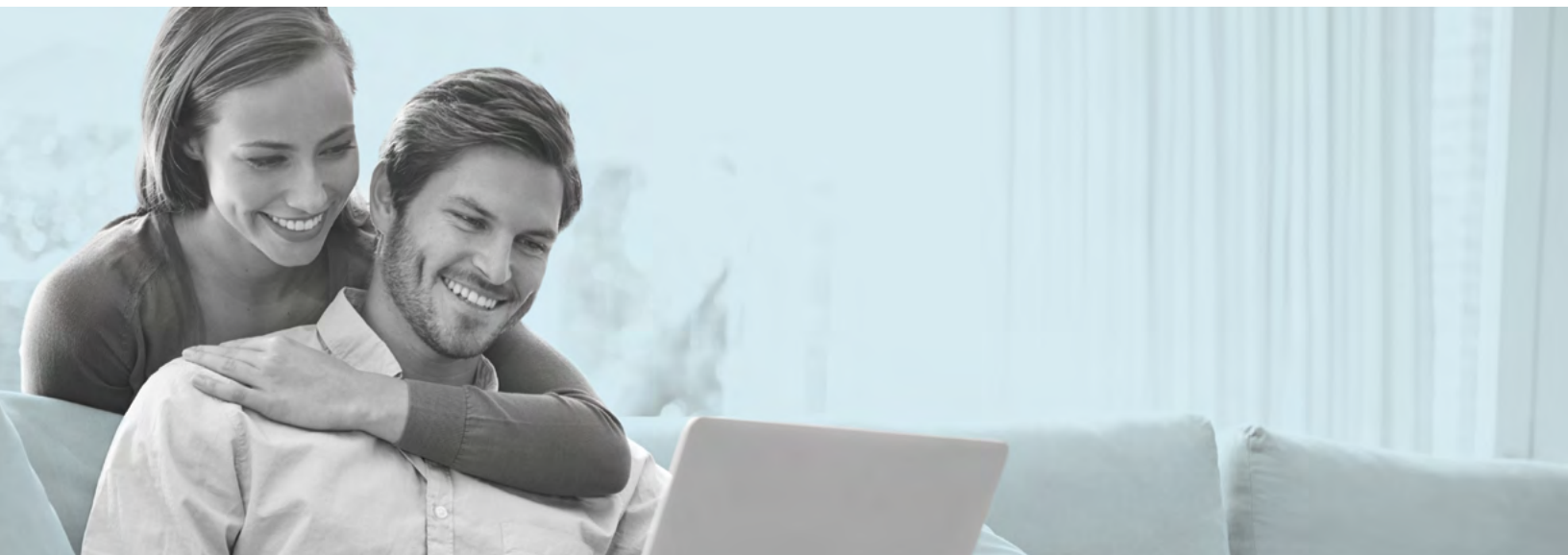
Underwriting focus	Requirements	Underwriting action
<ul style="list-style-type: none"> <li>— Date of diagnosis</li> <li>— Type of cancer</li> <li>— Tumor stage</li> <li>— Degree of tumor</li> <li>— Type of treatment</li> <li>— Recurrence or spread of the disease</li> <li>— Completion date of all treatment</li> <li>— Treatment-related complications</li> </ul>	<ul style="list-style-type: none"> <li>— Details on medical follow-up (dates and exams undergone)</li> <li>— Pathology report</li> <li>— Attending Physician’s Statement (APS)</li> <li>— Results of all follow-up exams and tests</li> </ul>	<p><b>Life</b></p> <p><b>Best case:</b> excised lesion, less than 1.5 cm, diagnosed after age 50, thin lesion, no recurrence: Standard</p> <p><b>Otherwise:</b> \$7.50 per \$1,000/4 years to \$10.00 per \$1,000/5 years</p> <p><b>Critical illness</b></p> <p><b>Best case:</b> in situ or less than or equal to 2 cm, excised lesion: standard rates</p> <p><b>Otherwise:</b> the waiting period may extend from 3 to 8 years: possibility of standard rates to +50% depending on the stage</p> <p>Stage 4: decline</p>

## Concussion and skull fracture

A concussion is a clinical syndrome characterized by transient impairment or cerebral function, such as loss of consciousness, balance problems or disturbed vision. A concussion does not generally result in structural damage to the brain

Underwriting focus	Requirements	Underwriting action
<ul style="list-style-type: none"> <li>— Hospitalization</li> <li>— Number of events</li> <li>— Skull fracture</li> <li>— Disability</li> <li>— Present condition</li> <li>— Date of event</li> <li>— Complications<sup>1</sup></li> </ul> <p><sup>1</sup> Possible complications; Neurological deficit*, epilepsy, post concussion syndrome*</p> <p>Anyone over age 70 at the time of the event is not insurable</p>	<p>Attending Physician's Statement (APS) if:</p> <ul style="list-style-type: none"> <li>— Insured is &lt; 6 years old</li> <li>— Incident occurred &lt; 2 years ago AND required &gt; 24 hours of hospitalization</li> <li>— Restricted daily activities</li> <li>— Post concussion syndrome still present</li> <li>— Residual epilepsy or other neurological damage</li> <li>— More than 1 event</li> </ul>	<p><b>Life</b></p> <p><b>Best case:</b> possibility of standard rate for insured &gt; 6 years old, only 1 event, recovered without skull fracture or post concussion syndrome</p> <p><b>Otherwise:</b> postpone 6 months to 1 year. Thereafter, an extra premium may be required for insured who still have complications</p> <p><b>Critical illness</b></p> <p>Postpone 3 months to 1 year depending on the severity</p> <p>Thereafter, possibility of standard rates if there are no complications</p>

\* See glossary on page 45.



## Coronary heart disease (CHD)

### Silent myocardial ischemia (SMI)

Insufficient blood flow to heart muscle, no chest pain or other symptoms, often detected during ambulatory EKG (Holter) or by means of a treadmill stress EKG, as threatening as angina pectoris

### Angina pectoris

Insufficient blood flow to heart muscle, sensation of discomfort in the chest (squeezing, pressure, burning or shortness of breath)

### Myocardial infarction (MI)

Necrosis (death of tissue) of a portion of the myocardium resulting from insufficient blood flow to heart muscle; also known as a heart attack

### Underwriting focus

- Age at diagnosis
- Cerebrovascular disease (stroke)\*
- Compliance with treatment
- Current age
- Diabetes
- Family history
- High blood pressure
- Hypercholesterolemia
- Overweight
- Peripheral vascular disease\*
- Progression of the disease
- Sedentary lifestyle
- Severity (number of vessels affected, percentage of obstruction, ejection fraction)
- Tobacco use

#### Complications

Cardiac arrhythmia\*, cardiac hypertrophy\*, atrial fibrillation\*, heart failure

#### Treatment

- Improvement in modifiable risk factors
- Pharmacological treatment
- Surgery:
  - Angioplasty (balloon): balloon attached to a catheter inserted into an artery
  - Angioplasty (stent): vessel kept open with a framework (stent)
  - Coronary artery bypass grafts (CABG): splicing of a segment of vein to an area in the coronary artery beyond the obstruction

### Requirements

Attending Physician's Statement (APS) from cardiologist and/or family physician.

The attending physician's statement should include results of all exams performed (catheterization reports, EKG, lab tests, perfusion study) and follow-up consultations.

A recent follow-up is required

### Underwriting action

#### Life

No consideration within 6 months of the event (diagnosis or surgery)

Diagnosis before age 40: Decline

Progression of the disease: Generally decline

Obstruction of 3 vessels: Generally decline

More than one myocardial infarction: decline

Tobacco use since diagnosis: decline

Otherwise: +100% to decline (according to age at diagnosis, severity, control of risk factors and progression of the disease)

#### Critical illness

Decline

\* See glossary on page 45.

## Crohn/Ulcerative colitis

### Crohn's disease

Chronic inflammatory disease attacking all the lining of the intestinal wall.

Underwriting focus	Requirements	Underwriting action
<ul style="list-style-type: none"> <li>— Age at diagnosis</li> <li>— Colonoscopy done in the last 2 years</li> <li>— Weight loss in the last year</li> <li>— Surgery</li> <li>— Treatment</li> <li>— Frequency of attacks</li> </ul>	<p>Attending Physician's Statement</p>	<p><b>Life</b></p> <p>&lt; age 20: postponed</p> <p>≥ 20:</p> <p><b>Treatment by drugs only:</b></p> <ul style="list-style-type: none"> <li>— Mild to moderate: waiting period from 6 months to 1 year following the diagnosis; +0 to +150%, depending on the severity</li> <li>— Severe: decline</li> </ul> <p><b>Treatment by surgery:</b></p> <ul style="list-style-type: none"> <li>— Mild to moderate: waiting period of 1 year; +0 to +200%</li> <li>— Severe or 3 surgeries or more: decline</li> </ul> <p><b>Critical illness</b></p> <p><b>Treatment by drugs only:</b></p> <ul style="list-style-type: none"> <li>— +25% to +125% if no symptoms or mild symptoms, time elapsed since the diagnosis and the type of drugs used</li> <li>— Waiting period of 1 year following the diagnosis</li> <li>— Exclusion applicable in all cases</li> </ul> <p><b>Treatment by surgery:</b></p> <ul style="list-style-type: none"> <li>— Same rating as treatment by drugs only, except for:                             <ul style="list-style-type: none"> <li>— Waiting period of 6 months following the surgery</li> <li>— If post-surgery recurrence: decline</li> </ul> </li> </ul>

### Ulcerative colitis

Chronic inflammatory disease attacking the innermost lining of the intestinal wall.

Underwriting focus	Requirements	Underwriting action
<ul style="list-style-type: none"> <li>— Age at diagnosis</li> <li>— Colonoscopy done in the last 2 years</li> <li>— Weight loss in the last year</li> <li>— Surgery</li> <li>— Treatment</li> <li>— Frequency of attacks</li> </ul>	<p>Attending Physician's Statement</p>	<p><b>Life</b></p> <p>&lt; age 20: postponed</p> <p><b>Otherwise</b></p> <p>+0 to decline, depending on the severity, complications and time elapsed since the diagnosis</p> <p><b>Critical illness</b></p> <p>+0 to +125%: a waiting period of 1 year minimum after the diagnosis is required</p>



# Diabetes

## Type 1 diabetes (IDDM)

Also known as Insulin Dependent Diabetes Mellitus, often diagnosed before age 20, insufficient production of insulin leading to elevated blood sugar level, requires insulin injections

Underwriting focus	Requirements	Underwriting action
<ul style="list-style-type: none"> <li>— Age at diagnosis</li> <li>— Duration of diabetes</li> <li>— Degree of control</li> <li>— Height and weight</li> <li>— Blood pressure</li> <li>— Regular medical care</li> <li>— Complications</li> </ul> <p>Possible complications: Retinopathy*, nephropathy*, neuropathy*, coronary heart disease*, cerebral vascular disease* or peripheral vascular disease*</p> <p>The presence of complications may increase ratings or lead to a decline.</p>	<ul style="list-style-type: none"> <li>— Attending Physician’s Statement (APS)<sup>1</sup> is mandatory</li> </ul> <p><sup>1</sup> Recent urinalysis (including microalbuminuria) and blood profile (including HbA1c) are required if there are no recent results in the APS.</p>	<p><b>Life</b></p> <p>Depending on the age of the insured, the duration and degree of control:                      +50% to decline                      Age 0-15: Decline</p> <p><b>Critical illness</b></p> <p>Depending on the age of the insured, the duration and degree of control:                      +125% to decline                      Ages 0-29: decline</p>

\* See glossary on page 45.



## Type 2 diabetes (NIDDM)

Also known as Non Insulin Dependent Diabetes Mellitus; often diagnosed after the age of 40, but can occur in younger people due to overweight; insulin production is sufficient, but not efficient due to the body developing insulin resistance; treated with diet or medication, but rarely with insulin

Underwriting focus	Requirements	Underwriting action
<ul style="list-style-type: none"> <li>— Age at diagnosis</li> <li>— Duration of diabetes</li> <li>— Degree of control</li> <li>— Height and weight</li> <li>— Blood pressure</li> <li>— Regular medical care</li> <li>— Complications</li> </ul> <p>Possible complications: Retinopathy*, nephropathy*, neuropathy*, coronary heart disease*, cerebral vascular disease* or peripheral vascular disease*</p> <p>The presence of complications may increase ratings or lead to a decline.</p>	<p>Attending Physician's Statement (APS)<sup>1</sup> if:</p> <ul style="list-style-type: none"> <li>— Amount requested is &gt; \$1,000,000</li> <li>— Insured is &lt; 40 years old</li> <li>— Diagnosed &gt; 10 years ago</li> <li>— Rateable overweight or blood pressure in paramedical exam</li> <li>— Insulin treatment</li> </ul> <p><sup>1</sup> Recent urinalysis (including microalbuminuria) and blood profile (including HbA1c) are required if there are no recent results in the APS.</p> <p>Otherwise:</p> <ul style="list-style-type: none"> <li>— Recent urinalysis (including microalbuminuria) and blood profile (including HbA1c)</li> </ul>	<p><b>Life</b></p> <p>Best case: Possibility of standard rate for someone age 50 to 69 who receives regular medical follow-up, is treated with oral medications or follows a diet and has no complications</p> <p>Otherwise: +75% to decline, according to age of the insured, time elapsed since the diagnosis, degree of control and complications</p> <p>Age 0-15: Decline</p> <p><b>Critical illness</b></p> <p>Depending on the age of the insured, time elapsed since the diagnosis and degree of control: +75% to decline</p> <p>Ages 0-19: decline</p>

\* See glossary on page 45.

## Gestational (pregnancy) diabetes

Glucose intolerance first diagnosed during pregnancy in a woman with no history of diabetes; increased risk of developing Type 2 diabetes

Underwriting focus	Requirements	Underwriting action
<ul style="list-style-type: none"> <li>— Current pregnancy or past pregnancy</li> <li>— Post-partum follow-up</li> <li>— Current weight</li> <li>— Family history of diabetes</li> </ul>	<p>If currently pregnant (&gt; 24 weeks) with gestational diabetes or history of gestational diabetes:</p> <ul style="list-style-type: none"> <li>— Blood profile including HbA1c and urine including microalbuminuria</li> </ul> <p>If currently not pregnant with history of gestational diabetes:</p> <ul style="list-style-type: none"> <li>— Followed for diabetes or under oral hypoglycemic agents: see requirements for Type 2 diabetes</li> <li>— Otherwise, depending on the current condition and the family history: blood profile including HbA1c can be required</li> </ul>	<p><b>Life</b></p> <p>Current: +75% to decline, according to the age of the insured, the degree of control and complications</p> <p>History: Standard if normal blood glucose level after pregnancy</p> <p><b>Critical illness</b></p> <p>Current: postpone after delivery and postpartum control results</p> <p>Thereafter: standard rates with a normal blood profile</p>

## Epilepsy

A condition characterized by brief episodes of uncontrollable brain function resulting from abnormal electrical stimulation in the brain. Episodes may include: convulsions (violent shaking), absences seizures (“blinking out”), automatisms (unusual repetitive behaviours), paresthesia (numbness or tingling), and loss of consciousness.

### Underwriting focus

- Insured’s age
- Time since initial occurrence
- Type of epilepsy (partial seizures or generalized seizures (Grand mal/Petit mal))
- Degree of control over and frequency of seizures
- Idiopathic or secondary generalized epilepsy
- Dangerous hobbies or activities
- Driving record
- Complications<sup>1</sup>

<sup>1</sup> Possible complications: intellectual or neurological issues, altered mental state

### Requirements

- Attending Physician’s Statement (APS) if:
- Coverage requested > \$500,000
  - More than 1 seizure in the last year
  - EEG, CT scan, or MRI (magnetic resonance imaging) performed in the last year
  - More than 1 consultation for this condition in the last year
  - Post-traumatic epilepsy or complications
  - Changes in medication in the last year (other than a reduced dosage)

### Underwriting action

#### Life

##### Febrile convulsions:

(available as of 4 years of age):

- Generally accepted at regular rate 2 years after the event

##### Epilepsy:

Primary generalized epilepsy: atonic, myoclonic, nocturnal, Grand mal (tonico-clonic).

- Ages 0 to 11: possible offer 2 years after first manifestations and depending on the degree of control: standard to +250%
  - Ages 12 to 35: possible offer 1 year after first manifestations and depending on the degree of control: standard to +250%
  - Ages 36 and over: possible offer 1 year after first manifestations and depending on the degree of control: standard to +100%
  - Poor degree of control: decline
- Partial seizures and Petit mal:
- Ages 0 to 11: possible offer 2 years after first manifestations: standard to +100%
  - Ages 12 and over: possible offer 1 year after first manifestations: standard to +100%
  - Poor degree of control: decline

#### Critical illness

**Febrile seizures:** usually accepted standard

##### Epilepsy:

Primary generalized epilepsy:

- standard to +150% depending on the number of seizures per year, a waiting period of 6 months after the diagnosis is required
- Poor degree of control: decline

Partial seizures and Petit mal:

- standard to +50% depending on the number of seizures per year, a waiting period of 6 months after the diagnosis is required
- Poor degree of control: decline

## Fibromyalgia

Disorder characterized by generalized musculoskeletal aching, pain, and stiffness, localized areas of tenderness called “tender points”, joint aching, fatigue, headaches, insomnia, depression and anxiety

Underwriting focus	Requirements	Underwriting action
<ul style="list-style-type: none"> <li>— Duration since diagnosis</li> <li>— Severity</li> <li>— Treatment</li> <li>— Disability periods</li> <li>— Other associated disorder</li> </ul>	<p>Attending Physician’s Statement</p>	<p><b>Life</b></p> <p><b>Best case:</b> Mild to moderate without disruption of activities: standard</p> <p><b>Otherwise:</b> +50% to decline</p> <p><b>Critical illness</b></p> <p>Under treatment: +50%</p> <p>Treatment ceased &gt; 1 year: standard</p>

## Gastric bypass surgery

Surgical procedure altering the digestive process used for the treatment of obesity. Several types of surgery exist: laparoscopic adjustable gastric band, laparoscopic sleeve gastrectomy, vertical banded gastroplasty, Roux-en-Y gastric bypass, biliopancreatic diversion, ileal (jejunoileal) bypass surgery, etc.

Underwriting focus	Requirements	Underwriting action
<ul style="list-style-type: none"> <li>— Time elapsed since surgery</li> <li>— Type of surgery</li> <li>— Complications<sup>1</sup></li> </ul> <p><i><sup>1</sup>ulcers, hernias, diarrhea, nutritional deficiencies, liver cirrhosis or fibrosis, malabsorption, etc.</i></p>	<p>Attending Physician’s Statement from 6 months to 2 years after the surgery</p> <p><i>* A blood profile could be requested to complete the file</i></p>	<p><b>Life</b></p> <p>Waiting period of 6 months after the surgery</p> <p>Without complication: standard to +150% depending on the type of surgery and time elapsed since the surgery, add the build rating</p> <p>With complication: additional rating from +100% to decline according to the severity</p> <p><b>Critical illness</b></p> <p>Waiting period of 3 to 6 months depending on the type of surgery</p> <p>Standard rates to +150% depending on the type of surgery, complications and time elapsed since the surgery, add the build rating</p>

\* See glossary on page 45.

## Height and weight

### Underweight

Pronounced underweight can be a sign of generally poor health; it can be attributed to cancer, cardiovascular disease, alcohol abuse or drug addiction, chronic obstructive pulmonary disorder (COPD)\* or significant infections

### Obesity

Obesity results from a progressive accumulation of body fat or adipose tissue under the skin and around the organs. This excess of body fat may lead to both short and long term health problems

### Overweight

Overweight is also an excess of body fat, but less significant than obesity

### Underwriting focus

- Age
- Diabetes
- Eating disorders
- Coronary heart disease\*
- Chronic obstructive pulmonary disorder (COPD)\*
- Hypertension
- Recent and unexplained major change in weight

A recent and unexplained major change in weight may be a sign of serious illness.

Gradual and intentional weight loss in an overweight person is generally associated with a reduction in mortality risk if the weight loss is maintained.

### Requirements

Attending Physician's Statement (APS) or vital signs and a urine sample may be required.

### Underwriting action

#### **Underweight Life**

Depending on the degree, it may be necessary to postpone those who are underweight until an underlying problem can be ruled out.

#### **Critical illness**

Depending on the degree, an extra premium or postponement may be required.

#### **Obesity and overweight Life et Critical illness**

Depending on the degree, a rated offer with an extra premium or decline may be applied.

See Life Build Table below and Critical Illness Build Table on page 48

\* See glossary on page 45.

## Height and Weight Table – LIFE

**Weight UNDER Standard limits:**

Decline

**Weight inside Standard limits:**

Standard with no other problems. Otherwise, an extra premium may be applied for weights in the upper limit.

**Weight inside Substandard limits:**

Increasing extra premium; with no other problems.

### Life – Male and Female ages 15 and over

Height		Decline		Standard		Substandard		Decline	
Feet	Meters	Weight (lbs)	Weight (kg)	Weight (lbs)	Weight (kg)	Weight (lbs)	Weight (kg)	Weight (lbs)	Weight (kg)
4' 8"	1.42	< 76	< 34	76 – 189	34 – 85	190 – 205	86 – 93	> 205	> 93
4' 9"	1.45	< 79	< 36	79 – 196	36 – 88	197 – 213	89 – 96	> 213	> 96
4' 10"	1.47	< 81	< 37	81 – 203	37 – 92	204 – 220	93 – 99	> 220	> 99
4' 11"	1.50	< 84	< 38	84 – 210	38 – 95	211 – 228	96 – 103	> 228	> 103
5'	1.52	< 87	< 39	87 – 217	39 – 98	218 – 235	99 – 106	> 235	> 106
5' 1"	1.55	< 90	< 41	90 – 224	41 – 101	225 – 243	102 – 110	> 243	> 110
5' 2"	1.58	< 93	< 42	93 – 232	42 – 105	233 – 251	106 – 113	> 251	> 113
5' 3"	1.60	< 96	< 44	96 – 239	44 – 108	240 – 260	109 – 118	> 260	> 118
5' 4"	1.63	< 99	< 45	99 – 247	45 – 112	248 – 268	113 – 121	> 268	> 121
5' 5"	1.65	< 102	< 46	102 – 255	46 – 115	256 – 276	116 – 125	> 276	> 125
5' 6"	1.68	< 105	< 48	105 – 263	48 – 119	264 – 285	120 – 129	> 285	> 129
5' 7"	1.70	< 109	< 49	109 – 271	49 – 122	272 – 294	123 – 133	> 294	> 133
5' 8"	1.73	< 112	< 51	112 – 279	51 – 126	280 – 302	127 – 137	> 302	> 137
5' 9"	1.75	< 115	< 52	115 – 287	52 – 130	288 – 311	131 – 141	> 311	> 141
5' 10"	1.78	< 118	< 54	118 – 294	54 – 134	295 – 321	135 – 145	> 321	> 145
5' 11"	1.80	< 122	< 55	122 – 304	55 – 138	305 – 330	139 – 149	> 330	> 149
6'	1.83	< 125	< 57	125 – 312	57 – 141	313 – 339	142 – 153	> 339	> 153
6' 1"	1.85	< 129	< 59	129 – 321	59 – 145	322 – 349	146 – 158	> 349	> 158
6' 2"	1.88	< 132	< 60	132 – 330	60 – 149	331 – 358	150 – 162	> 358	> 162
6' 3"	1.91	< 135	< 62	136 – 339	62 – 153	340 – 368	154 – 167	> 368	> 167
6' 4"	1.93	< 140	< 64	140 – 348	64 – 158	349 – 378	159 – 171	> 378	> 171
6' 5"	1.96	< 143	< 65	143 – 358	65 – 162	359 – 388	163 – 176	> 388	> 176
6' 6"	1.98	< 147	< 67	147 – 367	67 – 166	368 – 398	167 – 180	> 398	> 180
6' 7"	2.00	< 151	< 69	151 – 376	69 – 170	377 – 409	171 – 185	> 409	> 185

# Hepatitis

## Hepatitis A and E

Infectious disease caused by the hepatitis A virus (HAV) or the hepatitis E virus (HEV), usually a benign disease

Underwriting focus	Requirements	Underwriting action
<ul style="list-style-type: none"> <li>— Age at infection</li> <li>— Results of lab tests (liver function, AST/SGOT, ALT/ SGPT)</li> <li>— Results of follow-up exams</li> <li>— Treatment</li> <li>— Alcohol consumption</li> <li>— Extent of inflammation and/or fibrosis</li> <li>— Time elapsed since complete recovery</li> </ul>	<p>Depending on the number of attacks, an Attending Physician's Statement (APS) may be required.</p>	<p><b>Life</b></p> <p>Currently infected: Decline</p> <p>After full recovery: Standard to \$5.00 per \$1,000/2 years (depending on number of attacks, time elapsed since last attack and severity)</p> <p><b>Critical illness</b></p> <p>Currently infected: Decline</p> <p>Recovery &gt; 3 months: Standard</p>



## Hepatitis B

Infectious disease caused by the hepatitis B virus (HBV)

### Hepatitis B carriers:

People who have been exposed to the hepatitis B virus but have not successfully eliminated it. Most have no symptoms and are unaware of their status as hepatitis B carriers. They can infect others without knowing it.

### Hepatitis screening tests

HBsAg - Hepatitis B surface antigen: Indicates acute or chronic infection

Anti-HBs - Hepatitis B surface antibody: Associated with recovery or vaccination

HBeAg - Hepatitis B e antigen: Marker of acute infectivity

Underwriting focus	Requirements	Underwriting action
<ul style="list-style-type: none"> <li>— Age at infection</li> <li>— Results of lab tests (liver function, AST/SGOT, ALT/ SGPT)</li> <li>— Results of follow-up exams</li> <li>— Treatment</li> <li>— Alcohol consumption</li> <li>— Extent of inflammation and/or fibrosis</li> <li>— Time elapsed since complete recovery</li> </ul>	<p>Attending Physician's Statement (APS)</p> <p>A blood profile may be required if no liver function test completed in the last 6 months is included in the Attending Physician's Statement.</p>	<p><b>Life</b></p> <p>Positive HBsAg:</p> <ul style="list-style-type: none"> <li>— Acute infection (less than 6 months since diagnosis): Postpone</li> </ul> <p>Chronic infection/hepatitis B carrier:</p> <ul style="list-style-type: none"> <li>— Normal liver function test and other follow-up tests: Standard</li> <li>— Otherwise: Standard to decline</li> </ul> <p>Negative HBsAg:</p> <ul style="list-style-type: none"> <li>— Normal liver function test and other follow-up tests: Standard</li> <li>— Otherwise: Standard to decline</li> </ul> <p><b>Critical illness</b></p> <p>Positive HBsAg:</p> <ul style="list-style-type: none"> <li>— Acute infection (less than 6 months since diagnosis): Postpone</li> </ul> <p>Chronic infection/hepatitis B carrier:</p> <ul style="list-style-type: none"> <li>— Normal liver function test and other follow-up tests: +25% to +150%</li> <li>— Otherwise: +100% to decline</li> </ul> <p>Negative HBsAg:</p> <ul style="list-style-type: none"> <li>— Normal liver function tests and other follow-up tests: Standard</li> <li>— Otherwise: Standard to decline</li> </ul>



## Hepatitis C

Infectious disease caused by the hepatitis C virus (HCV)

Often asymptomatic infection that may become chronic and progress to fibrosis or cirrhosis, which generally appear after many years

Underwriting focus	Requirements	Underwriting action
<ul style="list-style-type: none"> <li>— Age at infection</li> <li>— Results of lab tests (liver function, AST/SGOT, ALT/ SGPT)</li> <li>— Results of follow-up exams</li> <li>— Treatment</li> <li>— Alcohol consumption</li> <li>— Extent of inflammation and/or fibrosis</li> <li>— Time elapsed since complete recovery</li> </ul>	<p>Attending Physician's Statement (APS)</p> <p>A blood profile may be required if no liver function test completed in the last 6 months is included in the Attending Physician's Statement.</p>	<p><b>Life and Critical illness</b></p> <p>Generally decline. Possible offer in cases that are treated, followed up regularly by a gastroenterologist or hepatologist and confirmed to be cured with tests showing recovery and no complications</p>

## All other types of hepatitis

Underwriting focus	Requirements	Underwriting action
<ul style="list-style-type: none"> <li>— Results of lab tests (liver function, AST/SGOT, ALT/ SGPT)</li> <li>— Results of follow-up exams</li> <li>— Treatment</li> <li>— Alcohol consumption</li> <li>— Extent of inflammation and/or fibrosis</li> <li>— Time elapsed since complete recovery</li> </ul>	<p>Attending Physician's Statement (APS)</p> <p>A blood profile can be required depending on the age of the insured, face amount, medical follow-up</p>	<p><b>Life and Critical illness</b></p> <p>Generally decline</p>

## Hypertension (high blood pressure)

### Essential or primary hypertension

Diagnosed when the fundamental cause of the blood pressure elevation is unknown. Among the factors associated with the development of essential hypertension, we may cite family history of hypertension, a diet high in salt, obesity, certain types of psychological stress, tobacco use and significant alcohol intake

### Secondary hypertension

Hypertension where the cause is known: narrowing of one or more large renal arteries, endocrine tumors, cardiac malformation and use of oral contraceptives are all possible causes of this type of hypertension

Underwriting focus	Requirements	Underwriting action
<ul style="list-style-type: none"> <li>— Age at diagnosis</li> <li>— Current age</li> <li>— Treatment</li> <li>— Control</li> <li>— Blood pressure readings: current and from the past 12 months</li> <li>— Compliance with treatment</li> <li>— Presence of another condition, such as coronary heart disease*, cerebrovascular disease*, diabetes, chronic obstructive pulmonary disease (COPD)*</li> </ul> <p><b>Complications</b></p> <p>The principal complications of chronic hypertension are hypertensive encephalopathy*, retinopathy*, kidney disorders and cardiac hypertrophy.</p>	<p>Under treatment: no medication changes in the last year, regular follow-up and good control: no requirement</p> <p>Otherwise: vital signs in the absence of a paramedical exam or phone interview or Attending Physician's Statement if a consultation has been done with a specialist for this condition or face amount &gt; \$1,000,000</p>	<p><b>Life and Critical illness</b></p> <p>Underwriting of hypertension depends on the degree of blood pressure control.</p> <p>In the absence of complication, a standard offer is possible if blood pressure is controlled</p>

\* See glossary on page 45.

## Nervous disorders

### Adjustment disorder (situational depression)

Poorly adapted response to events and situations that are socially and psychologically stressful (death, divorce, loss of employment, illness, natural disaster); a return to normal after 3 to 6 months following the trigger event; relapse possible in those with personality disorders

Underwriting focus	Requirements	Underwriting action
<ul style="list-style-type: none"> <li>— Age</li> <li>— Improvement in the condition or recent worsening of symptoms</li> <li>— Concomitant anxiety and/or depression</li> <li>— Drug and/or alcohol consumption</li> <li>— Duration</li> <li>— Treatment</li> <li>— Number of events</li> </ul>	<ul style="list-style-type: none"> <li>— Attending Physician’s Statement (APS) possible, depending on the date of onset, duration, treatment and face amount of the application</li> <li>— Questions applicable to the “Neurological and Mental Health” section at the application or “Nervous disorders” section of the paramedical exam or phone interview</li> </ul>	<p><b>Off work at time of application</b>  <b>Life and Critical illness</b>                      Postpone until 1 month after return to work full time</p> <p><b>Working at time of application</b>  <b>Life and Critical illness</b>                      Mild: standard rates                      Moderate: standard to +50%                      Severe: standard to +100%                      Recurrent episodes: standard to +150% after a waiting period of 6 months</p>



## Anxiety/stress

Excessive fear and worry leading to avoidance of triggering events; disturbances in interpersonal relationships, professional life and social activities. Anxiety disorders may include panic disorder, phobias, post-traumatic stress and obsessive compulsive disorder.

Underwriting focus	Requirements	Underwriting action
<ul style="list-style-type: none"> <li>— Age</li> <li>— Improvement in the condition or recent worsening of symptoms</li> <li>— Drug and/or alcohol consumption</li> <li>— Duration of stability (no interference with daily activities)</li> <li>— Medication</li> <li>— Severity</li> <li>— Hospitalization</li> <li>— Number of events</li> </ul>	<ul style="list-style-type: none"> <li>— Attending Physician’s Statement (APS) is possible, depending on date of onset, duration, treatment and face amount of the application</li> <li>— Questions applicable to the “Neurological and Mental Health” section at the application or “Nervous disorders” section of the paramedical exam or phone interview</li> </ul>	<p><b>Off work at time of application</b>  <b>Life and Critical illness</b>                      Postpone until 6 months after return to work full time</p> <p><b>Working at time of application</b>  <b>Life</b>                      Under age 20: Postpone 2 years                      Ages 20 – 69:  <ul style="list-style-type: none"> <li>— Mild: standard rates</li> <li>— Moderate: Postpone 6 months. Thereafter, possibility of standard rates if condition is stable</li> <li>— Severe: Postpone 1 year. Thereafter, standard to +100% depending on duration of stability and severity</li> </ul>                     Ages 70 and over**:                      Acceptable under same conditions as those under 70 <b>in the absence of any other condition</b></p> <p><b>Critical illness</b>                      Mild to moderate: standard rates                      Severe: +50%, possibility of standard rates after 2 years                      Recurrent episodes: standard to +100% after a waiting period of 6 months</p>

\* See glossary on page 45.

\* 70+: Psychiatric disorders among those aged 70+ often go unnoticed and are therefore not adequately treated. An increased incidence of falls, fractures and cardiovascular disease has been noted among this group. Cardiac insufficiency, chronic obstructive pulmonary disorder (COPD)\* or conditions associated with severe pain increase the risk of suicide, particularly if these are concomitant.

## Bipolar disorder (manic depression)

Episodes of mania and major depression interspersed with periods of stable mood; characterized by episodes of mania (hyperactivity) and depression

Underwriting focus	Requirements	Underwriting action
<ul style="list-style-type: none"> <li>— Age</li> <li>— Improvement in the condition or recent worsening of symptoms</li> <li>— Drug and/or alcohol consumption</li> <li>— Duration of stability (no interference with daily activities)</li> <li>— Medication and/or hospitalizations</li> <li>— Number of occurrences</li> <li>— Severity</li> <li>— Suicide attempt</li> </ul>	<ul style="list-style-type: none"> <li>— Attending Physician's Statement (APS) is possible, depending on date of onset, duration, treatment and face amount of the application</li> <li>— Questions applicable to the "Neurological and Mental Health" section at the application or "Nervous disorders" section of the paramedical exam or phone interview</li> </ul>	<p><b>Off work at time of application</b> <b>Life and Critical illness</b></p> <p>Postpone until 6 months after return to work full time</p> <p><b>Working at time of application</b> <b>Life</b></p> <p>Under age 20: Postpone 2 years</p> <p>Ages 20 – 69:</p> <ul style="list-style-type: none"> <li>— Mild: +50% to +150%, possibility of standard rates after 3 years</li> <li>— Moderate: Postpone 1 year Thereafter + 50% to +150% depending on duration of stability; possibility of standard rates after 5 years</li> <li>— Severe: Postpone 1 year Thereafter +50% to +200% depending on duration of stability</li> </ul> <p>Ages 70 and over<sup>**</sup>: Acceptable under same conditions as those under 70 <b>in the absence of any other condition</b></p> <p><b>Critical illness</b></p> <p><b>Currently treated and regular medical follow-up</b></p> <p>Mild: standard to +100%</p> <p>Moderate to severe: decline</p>

\* See glossary on page 45.

<sup>\*\*</sup> 70+: Psychiatric disorders among those aged 70+ often go unnoticed and are therefore not adequately treated. An increased incidence of falls, fractures and cardiovascular disease has been noted among this group. Cardiac insufficiency, chronic obstructive pulmonary disorder (COPD)\* or conditions associated with severe pain increase the risk of suicide, particularly if these are concomitant.

## Major depression

Characterized by a depressed mood, lack of interest and inability to experience pleasure in daily activities, feeling of despair or futility, disturbances in sleep or appetite, insomnia, excessive drowsiness, susceptibility to fatigue and difficulties in concentration and frequently accompanied by weight gain or loss and a decrease in motivation

Underwriting focus	Requirements	Underwriting action
<ul style="list-style-type: none"> <li>— Age</li> <li>— Improvement in the condition or recent worsening of symptoms</li> <li>— Drug and/or alcohol consumption</li> <li>— Duration of stability (no interference with daily activities)</li> <li>— Medication and/or hospitalizations</li> <li>— Number of occurrences</li> <li>— Severity</li> <li>— Suicide attempt</li> </ul>	<ul style="list-style-type: none"> <li>— Attending Physician’s Statement (APS) is possible, depending on the date of onset, duration, treatment and face amount of the application</li> <li>— Questions applicable to the “Neurological and Mental Health” section at the application or “Nervous disorders” section of the paramedical exam or phone interview</li> </ul>	<p><b>Off work at time of application</b>  <b>Life and Critical illness</b></p> <p>Postpone until 6 months after return to work full time</p> <p><b>Working at time of application</b>  <b>Life</b></p> <p>Under age 20: Postpone 2 years  Ages 20 – 69:</p> <ul style="list-style-type: none"> <li>— Mild: +50% to +150%, possibility of standard rates after 3 years</li> <li>— Moderate: Postpone 1 year  Thereafter + 50% to +150% depending on duration of stability; possibility of standard rates after 5 years</li> <li>— Severe: Postpone 1 year  Thereafter +50% to +200% depending on duration of stability</li> </ul> <p>Ages 70 and over<sup>**</sup>: Acceptable under same conditions as those under 70 <b>in the absence of any other condition</b></p> <p><b>Critical illness</b></p> <p><b>Currently treated</b></p> <p>Mild to moderate, controlled: +50% to +100%  Severe: decline</p> <p><b>Treatment ceased and recovered</b></p> <p>Mild to moderate: standard to +50% depending on the time elapsed since recovery  Severe: +50% to +100% depending on the time elapsed since recovery; a waiting period of 2 years since recovery is required</p>

\* See glossary on page 45.

\*\* 70+: Psychiatric disorders among those aged 70+ often go unnoticed and are therefore not adequately treated. An increased incidence of falls, fractures and cardiovascular disease has been noted among this group. Cardiac insufficiency, chronic obstructive pulmonary disorder (COPD)\* or conditions associated with severe pain increase the risk of suicide, particularly if these are concomitant.

## Minor depression

Symptoms of minor depression are similar to those of major depression but less intense. Characterized by a depressed mood, lack of interest and inability to experience pleasure in daily activities, feeling of despair or futility, disturbances in sleep and appetite, insomnia, excessive drowsiness, susceptibility to fatigue and difficulties in concentration and frequently accompanied by weight gain or loss and a decrease in motivation.

Underwriting focus	Requirements	Underwriting action
<ul style="list-style-type: none"> <li>— Age</li> <li>— Improvement in the condition or recent worsening of symptoms</li> <li>— Drug and/or alcohol consumption</li> <li>— Duration of stability (no interference with daily activities)</li> <li>— Medication and/or hospitalizations</li> <li>— Number of occurrences</li> <li>— Severity</li> <li>— Suicide attempt</li> </ul>	<ul style="list-style-type: none"> <li>— Attending Physician's Statement (APS) is possible, depending on the date of onset, duration, treatment and face amount of the application</li> <li>— Questions applicable to the "Neurological and Mental Health" section at the application or "Nervous disorders" section of the paramedical exam or phone interview</li> </ul>	<p><b>Off work at time of application</b>  <b>Life and Critical illness</b>            Postpone until 6 months after return to work full time</p> <p><b>Working at time of application</b>  <b>Life</b>            Under age 20: Postpone 2 years            Ages 20 – 69:  <ul style="list-style-type: none"> <li>— Mild: +50%, standard rates after 1 year</li> <li>— Moderate: +50% to +150%, standard rates after 2 years</li> <li>— Severe: +50% to +175% depending on duration of stability (minimum 1 year); standard rates after 5 years</li> </ul>           Ages 70 and over<sup>**</sup>: Acceptable under same conditions as those under 70 <b>in the absence of any other condition</b></p> <p><b>Critical illness</b>  <b>Currently treated</b>            Mild to moderate, controlled: possibility of standard rates            Severe: +50% to +100%</p> <p><b>Treatment ceased and recovered</b>            Mild to moderate: standard rates            Severe: standard to +100% depending on the time elapsed since recovery</p>

\* See glossary on page 45.

<sup>\*\*</sup> 70+: Psychiatric disorders among those aged 70+ often go unnoticed and are therefore not adequately treated. An increased incidence of falls, fractures and cardiovascular disease has been noted among this group. Cardiac insufficiency, chronic obstructive pulmonary disorder (COPD)\* or conditions associated with severe pain increase the risk of suicide, particularly if these are concomitant.

## Sleep apnea

Periodic pauses in breathing during sleep. These pauses can be complete (apneas) or incomplete (hypopneas).

Underwriting focus	Requirements	Underwriting action
<ul style="list-style-type: none"> <li>— Age</li> <li>— Type of sleep apnea (central, obstructive or mixed)*</li> <li>— Severity is determined based on the results of a polysomnography* (if available) or information obtained in the “Sleep apnea” section of the application or of the paramedical exam or phone interview</li> <li>— Nature and effectiveness of treatment</li> <li>— Compliance with treatment</li> <li>— Overweight</li> <li>— Presence of another condition, such as coronary heart disease*, cardiac arrhythmia*, cerebrovascular disease*, chronic obstructive pulmonary disease (COPD)*</li> <li>— Complications</li> </ul> <p>The presence of one or more of the following conditions during or after treatment indicates a poor treatment result: excessive daytime drowsiness, interference with daily activities, hypertension, memory problems depression</p>	<p><b>≤ \$1,000,000</b></p> <ul style="list-style-type: none"> <li>— Attending Physician’s Statement (APS) if the information provided in the “Sleep Apnea” section of the application, paramedical exam or phone interview is incomplete or insufficient to establish severity</li> </ul> <p><b>&gt; \$1,000,000</b></p> <ul style="list-style-type: none"> <li>— Attending Physician’s Statement (APS)</li> </ul>	<p><b>Life</b></p> <p><b>Central apnea:</b> Decline</p> <p><b>Mixed or obstructive apnea</b> Good response to treatment/good compliance</p> <ul style="list-style-type: none"> <li>— Light to moderate: Standard to +50%</li> <li>— Severe: +100%</li> </ul> <p>Poor response to treatment or poor compliance</p> <ul style="list-style-type: none"> <li>— Light to moderate: Standard to +100%</li> <li>— Severe: Decline</li> </ul> <p><b>Critical illness</b></p> <p><b>Central apnea:</b> Decline</p> <p><b>Mixed or obstructive apnea:</b> Without complications or other conditions:</p> <ul style="list-style-type: none"> <li>– Mild: standard</li> <li>– Moderate: +50%</li> <li>– Severe: +150%</li> </ul>

\* See glossary on page 45.



## Systemic autoimmune disease

### CREST syndrome

Localized scleroderma associated with calcinosis, Raynaud's phenomenon, esophageal movement abnormalities, sclerodactyly and telangiectasia of the skin

Underwriting focus	Requirements	Underwriting action
— Diagnosis	None	<b>Life</b> Decline <b>Critical illness</b> Decline

### Discoid lupus

Chronic skin disease with lesions usually limited to the face, neck, arms and scalp

Underwriting focus	Requirements	Underwriting action
<ul style="list-style-type: none"> <li>— Duration since diagnosis</li> <li>— Treatment</li> <li>— Results of investigations to exclude SLE</li> </ul>	Attending Physician's Statement	<b>Life</b> Best case: standard if SLE is excluded <b>Critical illness</b> Standard to +50% depending on the treatment

### Drug-induced SLE

Systemic Lupus Erythematosus due to various drugs. Once the drug is interrupted, the patient recovers in a few months.

Underwriting focus	Requirements	Underwriting action
— Duration since recovery	Attending Physician's Statement	<b>Life</b> Postpone for 1 year Thereafter standard <b>Critical illness</b> Standard to +50%

### Eosinophilic fasciitis

Localized scleroderma with cutaneous or subcutaneous tissue involvement: fascial or deep subcutaneous fibrosis

Underwriting focus	Requirements	Underwriting action
<ul style="list-style-type: none"> <li>— Duration since diagnosis</li> <li>— Complications</li> <li>— Results of investigations to exclude generalized scleroderma</li> </ul>	<p>Attending Physician's Statement</p>	<p><b>Life</b> Possible offer at +50% 3 years after the diagnosis</p> <p><b>Critical illness</b> Decline</p>

### Generalized scleroderma

Disease characterized by diffuse fibrosis of the skin and several other organs or tissues

Underwriting focus	Requirements	Underwriting action
<ul style="list-style-type: none"> <li>— Duration since diagnosis</li> <li>— Complications</li> <li>— Multiple organ impairment</li> </ul>	<p>Attending Physician's Statement</p>	<p><b>Life</b> Case by case, 3 years after the diagnosis</p> <p><b>Critical illness</b> Decline</p>

### Localized scleroderma (Morphea)

Localized scleroderma with cutaneous or subcutaneous tissue involvement: single or multiple plates of cutaneous fibrosis

Underwriting focus	Requirements	Underwriting action
<ul style="list-style-type: none"> <li>— Duration since diagnosis</li> <li>— Complications</li> <li>— Results of investigations to exclude generalized scleroderma</li> </ul>	<p>Attending Physician's Statement</p>	<p><b>Life</b> Possible offer at +100% 3 years after diagnosis</p> <p><b>Critical illness</b> Standard to +50%</p>

## Multiple Sclerosis

Nervous system disease that can cause vision troubles, numbness, weakness and difficulties with bowel and/or bladder functions. The disease evolves more or less quickly and can lead to confinement to a wheelchair or bed.

Underwriting focus	Requirements	Underwriting action
<ul style="list-style-type: none"> <li>— Age</li> <li>— Expanded Disability Status Scale-EDSS</li> <li>— Time since last episode of exacerbations</li> <li>— Frequency of crisis</li> <li>— Duration of remission</li> <li>— Medication</li> </ul>	<p>Attending Physician's Statement</p>	<p><b>Life</b></p> <p>+0 to decline depending on the number of episodes of active disease, degree of impairment and duration of remission</p> <p><b>Critical illness</b></p> <p>Decline</p>

## Polymyalgia rheumatica

Systemic inflammatory disease of unknown cause that primarily involves the joints

Underwriting focus	Requirements	Underwriting action
<ul style="list-style-type: none"> <li>— Severity: interference with normal daily activities and physical activities</li> <li>— Type and duration of treatment</li> <li>— Time elapsed since complete recovery</li> <li>— Symptoms</li> <li>— Complications</li> <li>— Visual impairment</li> </ul>	<p>Attending Physician's Statement</p>	<p><b>Life</b></p> <p>+0 to decline depending on the severity of the interferences</p> <p><b>Critical illness</b></p> <p>Possibility of standard rates if mild symptoms</p> <p>Otherwise: +50% to +150% depending on the severity AND a lost of independent exclusion</p> <p>An extra premium of +25% may be added depending on the drugs used</p> <p>With visual impairment, an exclusion will be applied</p>

## Systemic Lupus Erythematosus (SLE)

Chronic inflammatory autoimmune disease affecting many organs

### Underwriting focus

- Current age
- Duration since diagnosis
- Duration since recovery
- Symptoms
- Activity of disease
- Treatment and response to therapy
- Renal or cerebral involvement
- Presence of cardiovascular risk factors or respiratory impairment

### Requirements

Attending Physician's Statement

### Underwriting action

#### Life

To age 19: possible offer at +300% 5 years after the diagnosis

Ages 20 up: possible offer from +50% to +300% 1 year after the diagnosis

#### Critical illness

Best case, recovered and treatment ceased > 6 months: +100%

Otherwise: decline



# Glossary

<b>A</b>	
Alcohol abuse	Alcohol consumption considered as abusive and/or dependency. The insured has been advised to stop or reduce his consumption.
Alcoholic hepatitis	Inflammation of the liver caused by a chronic alcohol intoxication.
Alzheimer's disease	Chronic degenerative neurological disease affecting the memory and behavior.
Amiotrophic lateral sclerosis (ALS, Lou Gehrig's disease)	Chronic degenerative neurological disease affecting the spinal cord. ALS is characterized by a progressive paralysis and atrophy of muscles.
Aneurysm	Localized abnormal dilation of the wall of an artery. Usually located in the brain, abdomen, lower limbs, thorax and spleen.
Angina	Chest pain resulting from a lack of oxygen in the heart caused by a coronary heart disease.
Angioplasty	Coronary surgery requiring an hospitalization consisting of dilating a narrowed or obstructed coronary artery.
Anticoagulants	A drug to prevent or delay blood clotting by allowing to thin or prevent blood clots. The most commonly prescribed anticoagulants are Coumadin, Plavix, Warfarin and Clopidogrel. Note that we do not consider Aspirin as an anticoagulant.
Ataxia	Neuromuscular pathology (chronic degenerative disease) consisting in a lack of fine motor coordination of the voluntary movements. There are many types of ataxia.
Atrial fibrillation	Cardiac arrhythmia where the atria beats chaotically and irregularly and where the ventricular rhythm is totally irregular.
Autism/Autism Spectrum Disorder (ASD)	Severe neurological disorder characterized by difficulty for the child in communicating and forming relationships. Includes restrained and repetitive behaviors. It includes but is not limited to autism, Asperger syndrome and RETT syndrome.
<b>B</b>	
Basal cell carcinoma	The most common kind of skin cancer caused by regular sun exposition. This form of cancer grows slowly and tends to not cause any metastasis.
Bipolar disorder	Mental health condition that causes extreme mood swings that include emotional highs and lows.
Blood pressure	Chronic disease where the pressure of the blood flowing in the arteries is high enough to require treatment.
Bone marrow transplant	Medical procedure performed to replace bone marrow that has been damaged or destroyed by disease, infection or chemotherapy.
<b>C</b>	
Cancer/malignant tumor	Abnormal cell growth in the body. There are many types of malignant tumors or cancers.
Cardiac arrhythmia	Also known as cardiac dysrhythmia or irregular heartbeat, this a group of conditions in which the heartbeat is irregular, too fast or too slow.
Cardiac bypass	Surgery consisting to divert the blood flow over the partially or completely obstructed coronary artery.
Cardiac hypertrophy	Increase of the heart muscle mass.
Cardiomyopathy	Group of diseases affecting the cardiac muscle. People affected by a cardiomyopathy risk heart failure and sudden death.
Cerebral palsy	Permanent disorders of development of movement and posture that appear in early childhood.
Cerebrovascular disease	Any abnormality of the brain or spinal cord that results from a disorder related to a blood vessel (artery or vein). Cerebrovascular disease includes stroke, carotid stenosis, vertebral stenosis and intracranial stenosis, aneurysms and vascular malformations.
Chest pain	Intercostal and thoracic pains not always related to a cardiac disorder.
Chronic hepatitis	All types of hepatitis; active inflammation of the liver for more than 6 months. Note that the healthy carriers are not always concerned by this condition.
Chronic kidney disease	Chronic disorders where kidneys can no longer perform their functions to full capacity. Severe cases can lead to kidney failure and dialysis.
Chronic liver disease	Disorders and diseases causing a permanent dysfunction of the liver such as cirrhosis and fibrosis. Liver steatosis (fatty liver) is excluded.
Chronic Obstructive Pulmonary Disease (COPD)	Chronic Obstructive Pulmonary Disease term (COPD) is used to describe various diseases causing frequent or chronic obstruction of the airway. The most common forms of COPD are chronic bronchitis and emphysema.
Chronic respiratory disease	Respiratory tract disease including asthma, chronic bronchitis, emphysema and other forms of chronic obstructive pulmonary disease.
Cirrhosis	Chronic and irreversible disease characterized by a liver disorganization.
Congenital cardiopathy	Heart malformation occurring during development such as interatrial or ventricular septal defect and heart valves diseases.

<b>C (cont.)</b>	
Coronarography	Medical imaging technique used to check the condition of the coronary arteries and if there is any obstruction. Invasive exam.
Coronary disease	The coronary disease, or cardiac disease, is a narrowing of the arteries of the heart caused by atherosclerosis. This narrowing can cause angina due to a decrease in blood and oxygen intake to the heart muscle. A complete obstruction of the artery can cause a myocardial infarction (heart attack).
Crohn's disease/ ulcerative colitis	Chronic inflammatory diseases of the intestines.
Cystic fibrosis	Genetic disease that causes an increase in the viscosity of mucus and its accumulation in the airway and digestive tracts.
<b>D</b>	
Dementia/senility	Cerebral diseases affecting cognitive functions. Often associated to Alzheimer's disease.
Depression	Mental or nervous disorder generally characterized by mood disorders such as sadness, lack and loss of interest.
Diabetes – all types	Chronic disease characterized by a high level of sugar in the blood.
Dialysis	Process of removing waste products and excess fluid from the body when the kidneys are not able to adequately filter blood (chronic kidney disease).
Drug abuse	Compulsive use of drugs including marijuana and hard drugs.
<b>E</b>	
Echocardiography	Diagnostic test that utilizes ultrasonic impulses (high frequency waves) to visualize the structure and function of the heart and great vessels and to assess other cardiac disorders notably congenital heart disease.
Electrocardiogram (ECG)	Graphical representation of the electrical activity of the heart. It is a simple, non-invasive procedure, without any dangers. It can bring out various heart abnormalities.
Emphysema	Kind of chronic, progressive and irreversible pulmonary disease.
Epilepsy / convulsions	Neurological disorder generating epilepsy seizures, absences or repeated convulsions.
<b>H</b>	
Hemochromatosis	Hereditary disease which causes the body to absorb too much iron from the intake food. Too much iron can lead to life-threatening conditions, such as liver disease, heart problems and diabetes.
Heart attack (myocardial infarction)	Occurs when a cardiac muscle zone is permanently damaged due to a lack of oxygen supply to the heart.
Heart failure (congestive)	Severe abnormality of the cardiac function characterized by an incapacity of the heart to pump enough blood in the body.
Heart rhythm disorder	All cardiac rhythm disorders including but not limited to atrial or ventricular tachycardia, fibrillation or flutter.
Heart valve disease	Dysfunction of one or more heart valves.
Hepatitis C	Inflammation of the liver caused by the Hepatitis C virus.
Hodgkin's disease	A type of lymphoma attacking mostly young and elderly people.
Hospitalization	Condition requiring an hospitalization of at least 18 hours for a treatment, observation and/or surgery.
Huntington's chorea/ Huntington's disease	Chronic degenerative genetic disease affecting muscular coordination and causing a mental deterioration and behavioral symptoms.
Hypertensive encephalopathy	Syndrome where a severe hypertension is associated to symptoms such as confusion, vision disorders, drowsiness, headaches and nausea.
<b>L</b>	
Leukemia	Growth of abnormal white blood cells. It is a type of cancer.
Liver fibrosis	Inflammation of the liver that can lead to significant complications such as cirrhosis.
Lupus	Chronic inflammatory disorder appearing when the immune system attacks by mistake healthy tissues or organs. Symptoms can be mild or severe.
Lymphoma	Lymphatic system cancer. The two main categories are Hodgkin and non-Hodgkin lymphoma.
<b>M</b>	
Melanoma	Aggressive skin cancer associated with high probability of metastasis.
Mental health disorder	Mental, psychological, psychiatric or behavioral health disorder causing a decrease of capacities to accomplish activities of daily living. Including depression, bipolar disorder, manic depressive disorder, anxiety, schizophrenia, borderline personality, etc.
Multiple sclerosis	Potentially disabling disease of the brain and spinal cord (central nervous system). MS is an autoimmune disease that attacks the protective sheath (myelin) that covers nerve fibers and causes communication problems between your brain and the rest of your body. Eventually, the disease can cause the nerves themselves to deteriorate or become permanently damaged.
Muscular dystrophy/ Myotonic dystrophy	Disorders characterized by a progressive muscular weakness and loss of muscle tissues.

N	
Nephropathy	Kidney disease where the first clinical sign is the presence of protein in urine and can cause renal failure and, ultimately, a chronic renal failure.
Neurological deficit	Difficulty walking, decreased autonomy, difficulty speaking and understanding language.
Neuropathy	Most common complication associated with diabetes; it can affect peripheral nerves, cranial nerves or involuntary nervous system which manages the automatic function of internal organs.
Nursing home / centre	Residence for people who need continuous nursing care and who have difficulties accomplishing the activities of daily living.
O	
Organ transplant	Organ graft that comes from a donor to replace a damaged or absent organ for the recipient.
P	
Parkinson's disease	Cerebral disorder characterized by tremors, movements weakness and abnormal postural reflexes.
Peripheral vascular disease	Peripheral vascular disease is a circulatory disease that, because of narrowing of the arteries, affects more often the legs but can also affects other parts of the body. It results from atherosclerosis of the peripheral arteries that are the arteries feeding the arms and legs.
Polysomnography	Polysomnography is a sleep study. This test records certain body functions as you sleep, or try to sleep. Polysomnography is used to diagnose sleep disorders.
Post concussion syndrome (post-traumatic)	Persistence of symptoms such as headaches, dizziness, insomnia, irritability, agitating, the inability to concentrate and depression. Symptoms can be present for few weeks to few months and can cause a decrease or a stop of activities.
R	
Retinopathy	Characterized by damage to blood vessels of the retina. At a more advanced stage, the impairment can cause blindness.
S	
Schizophrenia	Severe and chronic psychiatric disorder which can result in delusional ideas, hallucinations and incoherent behaviors.
Sleep apnea	<b>Central:</b> Central sleep apnea occurs because the brain doesn't send proper signals to the muscles that control breathing. <b>Obstructive:</b> Breathing pauses resulting from an obstruction of the airway through the pharynx or the laryngopharynx. <b>Mixed:</b> Combination of sleep apnea of neurological origin and sleep apnea of obstructive origin.
Splenectomy	Partial or total removal of the spleen.
Stroke	Interruption of the blood supply to a part of the brain or a bleeding from the brain .
Superficial phlebitis	Inflammation of a superficial vein, generally observed at the level of the lower limbs.
T	
Transient cerebral ischemia (TCI)	Temporary interruption of the blood flow to a brain part.
Treatment	Surgery or medication prescribed for a health condition.
Trisomy 21 (Down's syndrome)	Genetic disorder often associated with physical growth delays and mild to moderate intellectual disability.
V	
Varicose veins	Permanent and sinuous expansions of the subcutaneous veins.



## Eligibility criteria for preferred underwriting

### What is preferred underwriting?

We understand the importance of considering various factors that influence the health and lifestyles of Canadians. In the past, pricing was based on three main factors: age, sex and tobacco use. With preferred underwriting, we consider more specific factors that influence a person's health, such as height and weight, blood pressure, cholesterol level, medical history, family history and lifestyle. By factoring these criteria into the cost of insurance, we have established six risk classes and premium rates tailored to the individual profile of each client.

### Applicable products and issue criteria

Preferred underwriting applies to traditional life only with a face amount of more than \$2,000,000. This pricing approach also applies to riders and additions to policies already in force.

Clients are eligible for a premium reduction under the terms of preferred underwriting if:

- They are between the ages of 15 and 80 at the time the policy is issued; and
- The face amount or the additional amount is greater than \$2,000,000 per plan (for example, will not apply for \$1,700,000 Universal Permanent Life Insurance and \$350,000 Term insurance).

### Four risk classes for preferred underwriting

Using the four preferred underwriting risk classes, we can offer your clients a premium reduction depending on their situation. Based on their state of health, physical fitness and lifestyle, clients may be eligible for the Preferred — Smoker/Non-smoker class if they present a “preferred” risk, and for the Elite — Smoker/Non-smoker class if they present an “ultimate preferred” risk compared to the average insured. Otherwise, clients receive the basic rate (i.e., non-preferred), provided that they meet the usual eligibility criteria.

Preferred rates for smokers and non-smokers are a major benefit for your clients!



## Clients with fewer risks receive better rates!

Band	Face amount (\$)	Non-preferred rate	Preferred rate	
		(Smoker / Non smoker)	Preferred (Smoker/Non-smoker)	Elite (Smoker/Non-smoker)
5	More than 2,000,000	For insureds who meet the usual eligibility criteria	For insureds who present a "preferred" risk compared to the average insured	For insureds who present an "ultimate preferred" risk compared to the average insured
4	1,000,000 to 2,000,000			
3	500,000 to 999,999			
2	100,000 to 499,999		N/A	N/A
1	0 to 99,999			

## Integrating preferred underwriting into your sales presentation

The Preferred underwriting contains eleven criteria to help you determine a client's eligibility for the **Preferred** or **Elite** classes, which are:

- Tobacco use
- Height and weight
- Blood pressure
- Cholesterol level
- Medical history
- Family history
- Alcohol use
- Drug use
- Driving record
- Criminal record
- Lifestyle

On the following page, you will find a table that allows you to quickly identify the risk class that best reflects your client's profile. Only the results of the medical or paramedical reports will allow the Underwriting Department to make a final decision regarding your client's preferred rate class.

## The advantage of presenting more than one scenario!

Although the pre-qualifying criteria table and your experience and judgement can give you a good idea of your client's risk class, it's always best to identify several premium scenarios. If you present at least two scenarios, your client will understand the outcome if a premium change is necessary after reviewing his/her medical file. Remember that a premium reduction is always easier to present than a premium increase once the application has been signed. Our sales support software provides all the flexibility you need to calculate the new preferred rate classes. By presenting more than one scenario during your sales presentation, you'll be ahead of the game in more ways than one!







## The 11 eligibility criteria for preferred underwriting

A variety of factors influence an insured's general health and physical condition. In order to be eligible for the **Preferred** or **Elite** class, your client must meet the specific criteria of the applicable risk class to obtain the rate that corresponds to that class. Non-preferred rates automatically apply to clients who do not meet all the criteria for one of these preferred classes.

\* Non-smoker: No use of tobacco in any form whatsoever (including nicotine products) for at least 12 months

\*\* Note: Any cancer except breast cancer in cases where the insured is a man and prostate cancer in cases where the insured is a woman

		Preferred (Smoker/Non-smoker)				Elite (Smoker/Non-smoker)					
1	Tobacco use (applies to non-smokers* only)	No use of tobacco in any form whatsoever (including nicotine products) for at least 3 years				No use of tobacco in any form whatsoever (including nicotine products) for at least 5 years					
2	<b>Height and weight</b> The insured's weight must be lower than or equal to the maximum weight for his/her height.	<b>Height</b>		<b>Max. weight</b> 		<b>Max. weight</b> 					
		<b>Feet</b>	<b>Metres</b>	<b>Pounds</b>	<b>Kilos</b>	<b>Pounds</b>	<b>Kilos</b>	<b>Max. weight</b> 	<b>Max. weight</b> 		
		4' 8"	1.42	133	60	132	60	121	55	120	54
		4' 9"	1.45	138	63	137	62	125	57	124	56
		4' 10"	1.47	143	65	142	64	128	59	129	59
		4' 11"	1.50	149	68	145	66	130	61	132	60
		5'	1.52	155	70	149	68	135	64	135	61
		5' 1"	1.55	161	73	152	69	141	66	139	63
		5' 2"	1.58	167	76	156	71	146	69	142	64
		5' 3"	1.60	173	78	160	73	152	71	145	66
		5' 4"	1.63	178	81	163	74	157	73	149	68
		5' 5"	1.65	184	83	167	76	162	76	152	69
		5' 6"	1.68	189	86	171	78	167	78	155	70
		5' 7"	1.70	195	88	174	79	172	80	158	72
		5' 8"	1.73	200	91	179	81	182	83	163	74
		5' 9"	1.75	206	93	184	83	187	85	167	76
		5' 10"	1.78	211	96	189	86	191	87	172	78
		5' 11"	1.80	217	98	194	88	197	89	176	80
		6'	1.83	223	101	198	90	202	92	180	82
		6' 1"	1.85	229	104	203	92	208	94	185	84
6' 2"	1.88	235	107	208	94	213	97	189	86		
6' 3"	1.91	241	109	212	96	219	99	193	88		
6' 4"	1.93	247	112	219	99	224	102	199	90		
6' 5"	1.96	253	115	225	102	230	104	205	93		
6' 6"	1.98	260	118	230	104	237	108	209	95		
3	<b>Blood pressure</b> The insured's blood pressure must be lower than or equal to the levels listed in the table without taking or having taken any blood pressure control medication.	<b>Age</b>		<b>Max. BP</b>		<b>Max. BP</b>					
		15-34		130/80		125/75					
		35-44		135/80		125/75					
		45-54		140/85		130/80					
		55-64		145/85		135/80					
		65-80		150/85		140/80					
4	<b>Cholesterol level</b> The insured's cholesterol level must be lower than or equal to the levels listed in the table without taking or having taken any cholesterol level control medication.	<b>MAXIMUM TOTAL CHOLESTEROL</b>				<b>MAXIMUM TOTAL CHOLESTEROL</b>					
		<b>Age</b>	<b>Conventional Units</b>	<b>Metric Units</b>	<b>Conventional Units</b>	<b>Metric Units</b>					
		15-44	210	5.4	200	5.1					
		45-80	230	5.9	220	5.7					
		<b>TOTAL CHOLESTEROL/HDL RATIO</b>				<b>TOTAL CHOLESTEROL/HDL RATIO</b>					
		15-44		5.0		4.5					
45-80		5.5		5.0							
5	<b>Insured's medical history</b>	No personal history of diabetes, cancer or cardiovascular diseases				No personal history of diabetes, cancer or cardiovascular diseases					
6	<b>Family history</b>	No close family member (father, mother, brother, sister) has died from natural or unknown causes or been diagnosed with cancer**, cardiovascular disease or diabetes or had a stroke before age 60. The client is not eligible for Preferred class coverage if a close family member died due to blood pressure complications before the age of 60				No close family member (father, mother, brother, sister) has died from natural or unknown causes or been diagnosed with cancer**, cardiovascular disease or diabetes or had a stroke before the age of 65. The client is not eligible for Elite class coverage if a close family member died due to blood pressure complications before the age of 65					
7	<b>Alcohol use</b>	No treatment for alcohol use in the past ten years and no history of alcohol abuse resulting in an extra premium				No treatment for alcohol use in the past ten years and no history of alcohol abuse resulting in an extra premium					
8	<b>Drug use</b>	No treatment for drug use in the past ten years and no drug use in the past ten years				No treatment for drug use in the past ten years and no drug use in the past ten years					
9	<b>Driving record</b>	No arrests for impaired driving in the past five years and no more than five moving violations in the last five years				No arrests for impaired driving in the past five years and no more than five moving violations in the last five years					
10	<b>Criminal record</b>	No criminal offenses in the past ten years				No criminal offenses in the past ten years					
11	<b>Lifestyle</b>	No occupation or aviation- or hazardous sport-related activities or travel abroad requiring an extra premium or exclusion				No occupation or aviation- or hazardous sport-related activities or travel abroad requiring an extra premium or exclusion					

\* Non-smoker: No use of tobacco in any form whatsoever (including nicotine products) for at least 12 months

\*\* Note: Any cancer except breast cancer in cases where the insured is a man and prostate cancer in cases where the insured is a woman

## Information guidelines for critical illness underwriting

## Build table: Ages 18+

Height ft/in	Weight lb				
	DEC	SS	STD	SS	DEC
4'8	< 71	71-82	83-151	152-187	> 187
4'9	< 73	73-85	86-156	157-194	> 194
4'10	< 76	76-88	89-162	163-201	> 201
4'11	< 79	79-91	92-167	168-208	> 208
5'0	< 81	81-94	95-173	174-215	> 215
5'1	< 84	84-97	98-179	180-222	> 222
5'2	< 87	87-100	101-185	186-230	> 230
5'3	< 90	90-103	104-191	192-237	> 237
5'4	< 93	93-107	108-197	198-245	> 245
5'5	< 96	96-110	111-203	204-252	> 252
5'6	< 99	99-114	115-210	211-260	> 260
5'7	< 102	102-117	118-216	217-268	> 268
5'8	< 105	105-121	122-223	224-276	> 276
5'9	< 108	108-125	126-229	230-284	> 284
5'10	< 111	111-128	129-236	237-293	> 293
5'11	< 114	114-132	133-243	244-301	> 301
6'0	< 117	117-135	136-250	251-310	> 310
6'1	< 121	121-140	141-257	258-318	> 318
6'2	< 124	124-143	144-264	265-327	> 327
6'3	< 127	127-147	148-271	272-336	> 336
6'4	< 131	131-151	152-278	279-345	> 345
6'5	< 134	134-155	156-286	287-354	> 354
6'6	< 138	138-159	160-293	294-363	> 363
6'7	< 141	141-163	164-301	302-373	> 373

Conversion: Height: 1 foot = 0.3048 meters; 1 inch = 0.0254 metres. Weight: 1 lb = 0.454 kg

STD: Standard SS: substandard DEC: Decline

## Cholesterol table: IS - International System of Units (mmol/L)

Cholesterol table: total cholesterol/HDL ratio							
Age \ Ratio	< 1	1.0 - 6.9	7.0 - 7.9	8.0 - 8.4	8.5 - 16.4	16.5 - 19.9	≥ 20
< 45	PP	STD	SS	SS	SS	PP	DEC
45 to 64	PP	STD	STD	SS	SS	PP	DEC
65	PP	STD	STD	STD	SS	PP	DEC

Conversion: Traditional units (mg/dl):  $\times 0.02586 =$  IS units (mmol/L); IS units (mmol/L):  $\times 38.67 =$  Traditional units (mg/dl)

STD: Standard SS: Substandard PP: Postpone until investigated and under control for a minimum of six months DEC: Decline

These tables represent guidelines at the time of printing and are subject to change. Each table represents an individual risk factor. Combinations of any risk factor may result in a higher rating, postponement or decline. They should be used as a reference tool only.

Blood pressure table (systolic blood pressure/diastolic blood pressure)

		Diastolic blood pressure							
		≤ 44	< 40	40 - 87	88 - 92	93 - 97	98 - 102	103 - 107	> 107
Systolic blood pressure	< 90	See MD	See MD	See MD	See MD	See MD	See MD	See MD	DEC
	90 – 135	See MD	STD	STD	SS	DEC	DEC	DEC	DEC
	136 – 140	See MD	STD	SS	SS	DEC	DEC	DEC	DEC
	141 – 145	See MD	STD	SS	SS	DEC	DEC	DEC	DEC
	146 – 150	See MD	SS	SS	SS	DEC	DEC	DEC	DEC
	151 – 155	See MD	SS	SS	SS	DEC	DEC	DEC	DEC
	156 – 160	See MD	SS	SS	SS	DEC	DEC	DEC	DEC
	161 – 165	See MD	SS	SS	SS	DEC	DEC	DEC	DEC
	166 – 170	See MD	SS	SS	SS	DEC	DEC	DEC	DEC
	171 – 175	See MD	SS	SS	DEC	DEC	DEC	DEC	DEC
	176 – 180	See MD	SS	DEC	DEC	DEC	DEC	DEC	DEC
	181 – 185	See MD	DEC	DEC	DEC	DEC	DEC	DEC	DEC
	186 – 190	See MD	DEC	DEC	DEC	DEC	DEC	DEC	DEC
		Diastolic blood pressure							
		45 - 64	< 40	40 - 87	88 - 92	93 - 97	98 - 102	103 - 107	> 107
Systolic blood pressure	< 90	See MD	See MD	See MD	See MD	See MD	See MD	See MD	DEC
	90 – 135	See MD	STD	STD	SS	DEC	DEC	DEC	DEC
	136 – 140	See MD	STD	STD	SS	SS	DEC	DEC	DEC
	141 – 145	See MD	STD	SS	SS	SS	DEC	DEC	DEC
	146 – 150	See MD	STD	SS	SS	SS	DEC	DEC	DEC
	151 – 155	See MD	SS	SS	SS	SS	DEC	DEC	DEC
	156 – 160	See MD	SS	SS	SS	SS	DEC	DEC	DEC
	161 – 165	See MD	SS	SS	SS	SS	DEC	DEC	DEC
	166 – 170	See MD	SS	SS	SS	SS	DEC	DEC	DEC
	171 – 175	See MD	SS	SS	SS	DEC	DEC	DEC	DEC
	176 – 180	See MD	SS	SS	SS	DEC	DEC	DEC	DEC
	181 – 185	See MD	SS	SS	DEC	DEC	DEC	DEC	DEC
	186 – 190	See MD	SS	DEC	DEC	DEC	DEC	DEC	DEC
		Diastolic blood pressure							
		65	< 40	40 - 87	88 - 92	93 - 97	98 - 102	103-107	> 107
Systolic blood pressure	< 90	See MD	See MD	See MD	See MD	See MD	See MD	See MD	DEC
	90 – 135	See MD	STD	STD	STD	See MD	See MD	DEC	DEC
	136 – 140	See MD	STD	STD	STD	SS	SS	DEC	DEC
	141 – 145	See MD	STD	STD	SS	SS	SS	DEC	DEC
	146 – 150	See MD	STD	STD	SS	SS	SS	DEC	DEC
	151 – 155	See MD	STD	SS	SS	SS	SS	DEC	DEC
	156 – 160	See MD	SS	SS	SS	SS	SS	DEC	DEC
	161 – 165	See MD	SS	SS	SS	SS	DEC	DEC	DEC
	166 – 170	See MD	SS	SS	SS	SS	DEC	DEC	DEC
	171 – 175	See MD	SS	SS	SS	SS	DEC	DEC	DEC
	176 – 180	See MD	SS	SS	SS	DEC	DEC	DEC	DEC
	181 – 185	See MD	SS	SS	SS	DEC	DEC	DEC	DEC
	186 – 190	See MD	SS	SS	DEC	DEC	DEC	DEC	DEC

STD: Standard SS: Substandard PP: Postpone until investigated and under control for a minimum of six months  
 See MD: see the medical director, decline or postpone is expected

## Family history table

Diabetes				Cardiovascular disease			
Age of the insured	Number of first-degree relatives diagnosed prior to or at age 60:			Age of the relative	Number of first-degree relatives:		
	Diabetes type I		Diabetes type II		1	≥ 2	
	≥ 1	≥ 2	SS			SS	
< 60	STD	SS		≤ 60	STD	SS	
≥ 60	STD	STD		> 60	STD	STD	

Parkinson disease				Alzheimer's disease			
Age of the insured	Number of first-degree relatives AND age at diagnosis:			Age of the insured	Number of first-degree relatives diagnosed prior to age 60:		
	1		≥ 2		1	≥ 2	
	≤ 50	> 50	Any ages			EXCL	EXCL
≤ 65	EXCL	STD	EXCL	≥ 60	STD	STD	

Breast cancer				Ovarian cancer			
Sex of the insured	Age of first-degree relatives at diagnosis:			Age of the insured	Number of first-degree relatives: (Women only)		
	1		≥ 2		1	≥ 2	
	< 40	≥ 40	PP/EXCL			SS	EXCL
Female	EXCL	SS	PP/EXCL	< 50	SS	EXCL	
Male	STD	STD	STD	≥ 50	STD		

Colorectal cancer					Other cancers		
Age of the insured	Number of first-degree relatives:				Age of the relative	Number of first-degree relatives:	
	1		≥ 2			1	≥ 2
	Relative < 40	Relative ≥ 40	At least 1 relative < 40	All relatives ≥ 40			
< 50	SS	STD	EXCL	SS	< 60	STD	SS to DEC
≥ 50	STD	STD	SS	SS	≥ 60	STD	STD

Huntington's disease				Motor neuron disease (ALS, ...)			
Age of the insured	One first-degree relative or more			Age of the insured	Number of first-degree relatives diagnosed before age 55:		
	PP				1	≥ 2	
	SS					STD	EXCL
51 to 55	SS			≤ 60	STD	EXCL	
> 55	STD						

STD: Standard SS: Substandard PP: Postponed EXCL: Exclusion

These tables represent guidelines at the time of printing and are subject to change. Each table represents an individual risk factor. Combinations of any risk factor may result in a higher rating, postponement or decline. They should be used as a reference tool only.

# Frequently asked questions



## 1. What is reinsurance?

Reinsurance is a process that allows us to share a risk that is either too high or rated. The number of reinsurers consulted depends on the criteria set with them. A period of up to five working days is required to obtain a reply for a reinsurance request.

## 2. Why is the surrender form (total replacement F6A/partial replacement F4A) required before the new policy is issued?

Termination of existing coverage has to be effective when the new policy comes into force. This prevents the client from paying for two policies and prevents any litigation in the event of a claim.

## 3. How long are medical requirements (paramedical exams, lab results, ECGs, etc.) valid?

Medical requirements completed within twelve months (for insureds aged 0 to 69) or six months (for insured aged 70 or more) prior to the approval date are acceptable. After that period, new medical requirements are necessary.

## 4. How do we know the status of a file?

Consulting the extranet gives access to all pending files and shows all requirements received and outstanding.

## 5. How can we find out the new premium on a file approved with an extra premium?

A new illustration including the rating provides the policy's revised total premium.

## 6. What is the "profile pending - additional tests" requirement that appears on the extranet?

Additional tests may be required if there are specific health issues. Results of those tests can be obtained via the laboratory by requesting additional analysis using the blood specimen already collected. No action is required by the agent.

## 7. How can we speed up completion of an Attending Physician's Statement (APS)?

By providing accurate information about the name, address and phone number of the doctor to contact. Sometimes a call from the client to his/her doctor helps the process.

## 8. When do we use the F3A form (Addition of coverage)?

The F3A form must always be completed for each additional life insured on joint or multi-life policies. The applicant must be clearly identified on the F1A application form.

## 9. Why is it important to complete the pre-declaration section of the application?

The completed pre-declaration allows us to accelerate the Attending Physician's Statement (APS) order.



**10. Is a person living and working outside of Canada, but with family in Canada, eligible for life insurance?**

No.

**11. Can the certificate of incorporation/partnership agreement of the company that owns the insurance be obtained on delivery?**

Confirmation of identity is required for all universal life policies in accordance with the Proceeds of Crime (Money Laundering) and Terrorist Financing Act and its regulations. This document must be provided before issuance of the contract.

**12. What is the “authorization for transaction” requirement?**

A copy of a document confirming the identity of the person authorized to make the transaction is also required. This document can be a letter, a copy of a resolution of the corporation or any other document authorizing the transaction. This document must be provided before issuance of the contract.

**13. Why is a critical illness application sometimes declined, while the life insurance application is approved?**

The factors considered in evaluating a critical illness application are different than those considered for life insurance. For example, a rating or decline for critical illness based on family history rarely applies to the life insurance risk. Life insurance underwriting assesses mortality, whereas the underwriting of critical illness insurance focuses on the incidence of covered conditions.

**14. The requirements have been completed. Why are they still indicated as pending on the extranet?**

There is a short delay between completion of a requirement and when it is received by the company. Some are received by mail, while others are transmitted electronically. The delay depends on the method used.

**15. Can a positive result for nicotine in the urine be due to second-hand smoke?**

No. The thresholds for detection established by our laboratory are considerably higher than the levels that can result from second-hand smoke.

**16. My client is waiting for some medical tests to be completed. Should he apply for insurance now or wait until the tests are completed?**

The investigation must be completed and it's preferable to wait until a diagnosis is made before submitting an insurance application.

**17. My client was declined or accepted with an extra premium, but the doctor's opinion is that everything is fine. Why?**

Insurance medicine evaluates the risk submitted in comparison to all risks submitted, whereas clinical medicine is primarily concerned with prevention and healing. Therefore, the assessment of a given medical condition will be different for the two. Once issued, an insurance contract cannot be cancelled unilaterally by the insurer, even if the insured's state of health deteriorates. That's why the insurer's assessment of a medical condition can be different from a doctor's.

**18. The information requested by Underwriting is now available. Where do we send the answer?**

The answer must be sent by mail to your underwriting team or by email to your underwriting team's general mailbox.

**19. Can we make the necessary arrangements to obtain medical requirements before obtaining a signed application?**

No. No requirement should be ordered before the client confirms his or her intention to purchase insurance by signing the insurance application. This will help avoid unnecessary costs. In addition, it's preferable that the medical requirements order be accompanied by the application number or policy number to help match requirements to the underwriting file. Also, indicating the order number on the insurance application may help in following up with the paramedical organization

**20. Sometimes there is no requirement asked by EVO application but later in the process, some requirements are requested. Why?**

Some situations may occur for which the file is referred to the underwriter who must then analyze and order or not the right requirements. Since it would be incomplete to issue to the representative the various options of requirements, we prefer to specify that, for the moment, no requirement is pending.

**21. I asked a critical illness insurance, 4 illnesses and there are less questions than in a critical illness insurance, 25 illnesses. Is it normal ?**

This new product has been created to cover 4 pre-established illnesses, so the questions have been adjusted to cover this risk.



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