

LIFE INSURANCE UNDERWRITING GUIDE

2016

FIELD UNDERWRITING GUIDE

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ABOUT THIS GUIDE

This guide is designed to help familiarize advisers with our life insurance underwriting process and to outline potential underwriting assessments for some of the most common medical conditions and non-medical risks.

Note that all possible underwriting decisions included in this guide are provided strictly for information purposes only. They are subject to change and the final underwriting decision may vary depending on the details provided in the life application and information obtained through our underwriting process.

Empire Life assumes no responsibility for any reliance made on or misuse or omissions of the information contained in this document.

Abbreviations Used In this Guide

NM	Non-medical
ECG	Electrocardiogram
PM	Paramedical
TM	Treadmill Stress ECG
UHIV	Urine HIV
IR	Inspection Report

APS	Attending Physician's Statement
FQ	Financial Questionnaire
BP	Blood Profile
MVR	Motor Vehicle Report
EX	Exam by M.D.
PHI	Personal History Tele-Interview

IMPORTANT INFORMATION TO COLLECT WHEN COMPLETING THE APPLICATION

- Date of diagnosis of condition/illness
- Name of medication and dosage – past and current
- Related treatments such as radiation, surgery, counselling
- Time off work – Reason, dates and length
- Contact information for family doctor and any specialist seen
- Details for any completed investigations and are any pending
- Recurrence of symptoms if any – details and dates
- Complete applicable questionnaires, e.g. alcohol/drug use, aviation, asthma, foreign travel, scuba diving

What is a Trial Application?

Trial applications are preliminary applications which can be submitted to determine insurability for medical impairments, lifestyle issues, avocations, finances. Age and amount requirements are not arranged until eligibility has been determined. Usually the underwriter will obtain an Attending Physician's Statement for medical impairments – appropriate questionnaires should be submitted with the application for medical and other issues which have prompted the trial application.

All questions on the application be completed in full with as much detail as possible.

What Underwriting Decisions Are Made?

- Accept – standard
- Accept – with rating and/or exclusion
- Decline – no offer will be made now or in the future
- Decline – with possible offer of reconsideration at future date

SMOKING DEFINITION

A smoker is considered someone who has used any tobacco or nicotine products in the past 12 months, including cigarettes, e-cigarettes, cigarillos, pipes, chewing tobacco, snuff, nicotine substitutes (including gum or patches), betel nuts, small cigars (approximate diameter of cigarettes) or more than 12 large cigars.

Users of marijuana and hashish may be considered with non-smoker rates if there has been no use of e-cigarettes, tobacco or nicotine in any form, in the last 12 months.

Marijuana prescribed for medicinal purposes may also be considered with non-smoker rates if, as stated previously, there is no use of e-cigarettes, tobacco or nicotine in any form, in the last 12 months. Decisions other than standard non-smoker may be applied depending on a number of criteria including frequency, quantity and reason for use.

USEFUL LINKS

For detailed information about our underwriting process and requirements, please check our Underwriting section on the advisor website at www.empire.ca/advisor/support/underwriting/secure/en/.

Helpful links	
Tips to speed up Underwriting	www.empire.ca/advisor/support/underwriting/tips-to-speed-up-underwriting/secure/en/
Underwriting Requirements for Life and CI	www.empire.ca/docs/pdf/secure/E-0083-UnderwritingGuideLifeInsurance-EN-web.pdf
FAST and FULL Underwriting Requirements	www.empire.ca/docs/pdf/secure/FastFullBusinessRules-UW-EN-web.pdf
Guidelines for Immigrants	www.empire.ca/docs/pdf/secure/E-0769-GuidelinesForImmigrants-EN-web.pdf

BUILD CHART FOR LIFE INSURANCE

Maximum Weight (lbs.) for Potential Rating										
Height(Ft./in.)	125%	150%	175%	200%	225%	250%	275%	300%	325%	350%
5'0	190	197	204	212	220	227	234	240	244	249
5'1	198	205	212	221	229	236	243	248	254	259
5'2	203	210	218	226	235	243	249	255	260	266
5'3	211	218	227	235	244	252	259	265	270	276
5'4	219	226	232	244	253	263	269	273	278	286
5'5	225	232	241	250	259	267	275	282	288	293
5'6	232	240	250	258	269	276	284	292	298	304
5'7	238	246	256	264	275	282	290	297	299	310
5'8	247	254	264	275	285	295	303	308	315	322
5'9	253	261	271	281	291	301	309	317	322	330
5'10	261	269	281	290	302	312	321	327	335	342
5'11	267	275	287	298	308	318	328	335	340	346
6'0	275	285	297	308	319	330	339	346	353	361
6'1	282	292	302	312	325	337	347	354	361	368
6'2	292	301	312	325	335	347	357	365	373	380
6'3	301	310	323	335	347	359	369	376	386	393
6'4	306	318	330	342	354	365	377	385	394	399

The above ratings are based on Empire Life's guidelines as of October 2015, and are subject to change. Combinations of build with any other risk factors may result in a higher rating or decline. The chart should be used as a reference tool only.

Each Cell is the maximum weight allowed for each rating.

EXAMPLE: If your client is 5'2" 207 lbs, they would be rated 150% for build. If your client is 5'5" 245 lbs, your client would be rated 200% for build.

MEDICAL RISKS – DETAILS AND POSSIBLE DECISIONS

Alcohol Excess Use

Condition	Considerations	Requirements	Possible Underwriting Decision
Excessive alcohol use, can lead to increased risk of health problems such as injuries, liver disease, and cancer	<ul style="list-style-type: none"> • Current age • Past and current use – Amount consumed, i.e. daily, weekly and how many at each sitting • Ever been advised to reduce consumption or seek treatment • Details of any treatment • If treated, any relapses • Ever had a DUI 	Alcohol and Drug Use Questionnaire APS Blood profile	Depends on age, amount of consumption, dates, any associated risks If no treatment and drinking 5 or more drinks per day – 200% to decline If treatment and any relapses – decline If treatment and no relapse in one year from date treatment ended – possible high rating

Anemia

Condition	Considerations	Requirements	Possible Underwriting Decision
Anemia is a condition that develops when blood lacks enough healthy red blood cells or hemoglobin. It can be caused by blood loss, decreased red blood cell production, iron or vitamin deficiency, bone marrow problems	<ul style="list-style-type: none"> • Current age • Date of diagnosis • Severity of symptoms • Frequency of attacks • Type of medication • Dosage of medication • Any hospitalization or ER visits • Any limitation of activities • Any other medical condition 	APS	Must have been fully investigated Depends on type, cause and severity – can range from standard to decline

Angioplasty

Angioplasty – Refer to Coronary Artery Disease

Anxiety/Stress (also see Depression)

Condition	Considerations	Requirements	Possible Underwriting Decision
Fear and worry out of proportion to the circumstances. Sometimes accompanied by physical symptoms such as palpitations. There are several types of anxiety including generalized, panic attacks, stress. Can be situational and related to life events such as loss of employment, divorce, bereavement	<ul style="list-style-type: none"> • Current age • Date of diagnosis and onset • Severity of disease • Type of affective disorder • Frequency of episodes • Treatment (medication and dosage; any counselling) • Any suicidal thoughts or attempts • Any hospitalization or ER visits • Any limitation of activities • Any time off work 	Nervous Disorder questionnaire Possibly APS depending on severity, date of onset, duration	If off work at time of application – decline with possible reconsideration in one year Mild (not associated with depression) – standard Moderate – 150% Severe – 200% to decline

Arthritis

Condition	Considerations	Requirements	Possible Underwriting Decision
Arthritis is an inflammation of joints. It is not a single disease. Osteoarthritis is the most common and usually affects older people, Another fairly common form is rheumatoid which often affects people in the 25-50 age range	<ul style="list-style-type: none"> • Current age • Type • Date of onset • Severity • Treatment • Medication and dosage • Any limitation of activities 	APS	<p>Depends on type and severity</p> <p>Osteoarthritis</p> <ul style="list-style-type: none"> • Mild or moderate – standard • Severe – 200% to decline • Pending surgery – decline for 6 months <p>Rheumatoid Arthritis</p> <ul style="list-style-type: none"> • Mild – 150% • Moderate – 200% • Severe – 250% to decline

Asthma

Condition	Considerations	Requirements	Possible Underwriting Decision
Asthma is a chronic inflammatory condition of the airways causing shortness of breath.	<ul style="list-style-type: none"> • Current age • Date of diagnosis • Severity • Type of medication / treatment • Smoking • Any visits to the ER or hospitalization 	APS Respiratory questionnaire	Mild – Standard Moderate – 150% to 250% Severe – 250% to Decline

Attention Deficit Hyperactivity Disorder

Condition	Considerations	Requirements	Possible Underwriting Decision
Attention Deficit Hyperactivity Disorder (ADHD) is a common childhood and adolescent disorder characterized by manifestations of emotional, behavioural and cognitive disturbances. Adults can also be affected.	<ul style="list-style-type: none"> • Current age • Date of diagnosis • Stability of disease • Functional and social capacity • Any other associated conditions such as any other mental health disorders • Treatment 	APS	<p>Children</p> <p>Mild to moderate – no significant behavioural problems</p> <ul style="list-style-type: none"> • Standard <p>Severe or with behavioural problems or other mental disorders</p> <ul style="list-style-type: none"> • Decline – possible reconsideration at age 16 <p>Adults</p> <p>No associated complications</p> <ul style="list-style-type: none"> • Standard <p>With complications such as depression, anxiety</p> <ul style="list-style-type: none"> • Rate for complications

Blood Pressure (Hypertension)

Condition	Considerations	Requirements	Possible Underwriting Decision
Primary hypertension is the most common type and can be caused by diet, stress and genetics. Secondary hypertension is related to an underlying cause such as kidney disease	<ul style="list-style-type: none"> • Current age • Date of diagnosis • Type of medication • Current blood pressure reading • Compliance with treatment and follow-up • Smoking • Any other medical condition, such as obesity, diabetes, kidney disease, heart disease, stroke, etc. 	Para-medical or Vital Stats Blood profile Urine HIV	Depends on severity and control If treated, well controlled and has regular follow-ups with attending physician – can usually be standard

Cancer – Breast

Condition	Considerations	Requirements	Possible Underwriting Decision
Breast cancer is the most common type of cancer in women and most are diagnosed between ages 50-64. It is the leading cause of cancer death in women	<ul style="list-style-type: none"> • Current age • Date of diagnosis • Type and stage • Type of treatment including surgery • Date treatment completed • Any recurrence or spread 	APS to include pathology report	Depends on type, staging, any lymph node involvement and the length of time since treatment ended Rating can be a percentage, flat extras for specified period of time from number of years since treatment ended, or a combination of both Some carcinoma-in-situ can be standard after 3 years since treatment ceased If diagnosed at a young age (<50), an additional 150% rating will likely apply

Cancer – Colorectal

Condition	Considerations	Requirements	Possible Underwriting Decision
Colorectal cancer can affect any part of the large bowel, although it often appears in the lower part of the colon, the sigmoid colon or the rectum	<ul style="list-style-type: none"> • Current age • Date of diagnosis • Grade and stage of tumour • Type of treatment • Date treatment completed • Any recurrence or spread 	APS to include pathology report	Depends on type, staging, any lymph node involvement and number of years since treatment ended Rating can be a combination of percentage and reducing flat extra Some carcinoma-in-situ can be standard after 3 years since treatment ceased Others are rated to decline. Rating can range from \$5.00/1,000 to \$15.00/1,000 and possible 150%

Cancer – Lung

Condition	Considerations	Requirements	Possible Underwriting Decision
Lung cancer is the uncontrolled growth of abnormal cells that starts in one or both lungs. There are 2 main types – non-small cell and small cell. Small cell grows more quickly	<ul style="list-style-type: none"> • Current age • Date of diagnosis • Type and stage • Type of treatment • Date treatment completed • Any recurrence or spread 	APS to include pathology report	<p>Depends on type, staging, any lymph node involvement, smoking and number of years since treatment ended</p> <p>Rating is usually flat extras for a reducing number of years since treatment ended</p> <p>Some low grade tumors can be standard after 5 years since date of last treatment</p> <p>Others are rated to decline. Rating can range from \$10.00/1,000 to \$15.00/1,000</p> <p>If still smokes, decline</p>

Cancer – Prostate

Condition	Considerations	Requirements	Possible Underwriting Decision
Prostate cancer is usually a slow growing tumour and one of the most common forms of cancer in males	<ul style="list-style-type: none"> • Current age • Date of diagnosis • Type and stage • Type of treatment • Date treatment completed • Any recurrence or spread 	APS to include pathology report + current PSA	<p>Depends on age at diagnosis, type, staging, any lymph node involvement and length of time since treatment ended.</p> <p>Rating are usually a flat extra for a reducing number of years since treatment ended</p> <p>If diagnosed:</p> <ul style="list-style-type: none"> • Before age 50 – decline • 50 and older – Stage 1 can be standard after 6 years since date of last treatment <p>Others are rated to decline. Rating can range from \$7.50/1,000 to \$10.00/1,000</p>

Cancer – Skin – Basal Cell

Condition	Considerations	Requirements	Possible Underwriting Decision
Basal Cell Carcinoma is the most common skin cancer. It rarely spreads or causes death but if it does invade surrounding tissues it is considered to be malignant	<ul style="list-style-type: none"> • Current age • Pathology – confirmation that it is basal cell • Date of diagnosis. • Type of treatment • Date treatment completed • Any recurrence or spread • Any dysplastic nevi 	<p>APS with pathology report</p> <p>If any dysplastic nevi, confirmation that is being followed</p>	<p>If less than 5.0 cm, usually standard after lesion has been completely removed</p> <p>Others are rated or declined</p> <p>Rating is usually a flat extra for a reducing number of years since treatment ended. It can range from \$5.00/1,000 to \$7.50/1,000</p>

Cancer – Skin Squamous Cell

Condition	Considerations	Requirements	Possible Underwriting Decision
Squamous cell carcinoma is cancer of the squamous cells of the skin. It can also occur in other parts of the body such as digestive tract, lungs, bladder	<ul style="list-style-type: none"> • Current age • Pathology • Date of diagnosis. • Type of treatment • Date treatment completed • Any recurrence or spread • Any dysplastic nevi 	<p>APS with pathology report</p> <p>If any dysplastic nevi, confirmation that is being followed</p>	<p>Depends on location. If skin and is Stage 0 or 1 could be standard after removal</p> <p>Others are rated or declined</p> <p>Rating is usually a flat extra for a reducing number of years since treatment ended. It can range from \$5.00/1,000 to \$15.00/1,000</p>

Cancer– Skin– Melanoma

Condition	Considerations	Requirements	Possible Underwriting Decision
Melanoma is malignancy of the skin tissues but can occur elsewhere – particularly the eye	<ul style="list-style-type: none"> • Current age • Pathology - • Date of diagnosis • Type of treatment • Date treatment completed • Any recurrence or spread • Any dysplastic nevi 	<p>APS with pathology report</p> <p>If any dysplastic nevi, confirmation that is being followed</p>	<p>Melanoma-in-situ - declined for 3 months after treatment and possible standard thereafter</p> <p>Others are rated to decline</p> <p>Rating is usually a flat extra for a reducing number of years since treatment ended. It can range from \$7.50/1,000 to \$15.00/1,000</p>

Cancer – Thyroid

Condition	Considerations	Requirements	Possible Underwriting Decision
Thyroid cancer is the most common malignancy of the endocrine system and there are 4 main types: papillary, follicular, medullary and anaplastic thyroid carcinomas. Papillary and follicular are most common.	<ul style="list-style-type: none"> • Current age • Pathology • Type of cancer • Date of diagnosis • Type of treatment • Date treatment completed • Any recurrence or spread 	<p>APS with pathology report</p>	<p>Papillary tumor 2 cm or less – reducing flat extra of \$5.00/1,000 – may be standard after 3 years</p> <p>Papillary tumours > 2 cm and follicular tumours – reducing flat extra in range of \$5.00/1000 to \$15.00/1,000. Possible standard after 5 to 6 years</p> <p>Medullary – rating could be a combination of percentage and flat extra ranging from \$5.00/1,000 to \$15.00/1,000</p> <p>Anaplastic – usually a decline</p>

Cancer

Condition	Considerations	Requirements	Possible Underwriting Decision
Cancers – other than those listed above	<ul style="list-style-type: none"> • Current age • Date of diagnosis • Type and stage • Type of treatment including surgery • Date treatment completed • Any recurrence or spread 	APS to include pathology report	<p>Depends on type, staging, any lymph node involvement and the length of time since treatment ended</p> <p>Rating can be a percentage, flat extras for specified period of time from number of years since treatment ended, or a combination of both</p> <p>Some carcinoma-in-situ can be standard after 3 years since treatment ceased</p>

Coronary Artery Disease (including by-pass surgery and angioplasty)

Condition	Considerations	Requirements	Possible Underwriting Decision
Coronary artery disease is failure of the coronary arteries to provide an adequate blood flow to the heart. Manifestations are silent heart attack (no symptoms – usually detected on routine testing), Angina (chest pain or squeezing sensation), heart attack or myocardial infarction)	<ul style="list-style-type: none"> • Current age • Date of onset • Number of arteries involved • Medications • Dosage of medication • Current blood pressure reading • Current cholesterol reading • Regular follow ups • Details of hospitalization • Any limitation of activities • Smoking • Any other medical condition, such as obesity, diabetes, stroke • Any current symptoms 	APS to include cardiac test results e.g. - ECG, Stress ECG, angiogram, perfusions studies	<p>If diagnosed before age 35 – decline</p> <p>If diagnosed between 35 – 40 – individual consideration will be given and high rating may be possible</p> <p>If surgery or angioplasty within 6 months – declined</p> <p>Others will depend on type, severity, follow up and smoking status</p> <p>Rating can range from 200% to decline</p>

Crohn's Disease (also see Ulcerative colitis)

Condition	Considerations	Requirements	Possible Underwriting Decision
Crohn's disease is a type of inflammatory bowel disease that may affect any part of the gastrointestinal tract	<ul style="list-style-type: none"> • Current age • Date of diagnosis. • Symptoms and severity • Frequency of flare-ups • Treatment (type, medication, dosage, any surgery) • Any hospitalization or ER visits • Any limitation of activities • Any complications or other medical condition, such as anemia, arthritis or other inflammatory disease 	APS	<p>Depends on age of diagnosis and severity:</p> <p>MILD</p> <ul style="list-style-type: none"> • Current – possible 175% • Within 1 -2 years of last flare up – possible 150% • > 2 years – possible standard <p>MODERATE</p> <ul style="list-style-type: none"> • Within 1 year of last flare up – possible 200% • 1-5 years with no flare ups – possible 150% to 175% • > 5 years with no flare ups – possible standard <p>SEVERE</p> <ul style="list-style-type: none"> • If severe within 2 years – possible 300% • > 2 years with no flare ups – possible 200% to 250% • Any surgery – decline for 6 months

Depression (also see Anxiety)

Condition	Considerations	Requirements	Possible Underwriting Decision
Depression is a serious medical condition with many emotional, physical, behavioural symptoms	<ul style="list-style-type: none"> • Number of episodes • Date of last episode • Severity • Time loss from work • Medication and or psychotherapy • Any hospitalization or ER visits • Any suicidal thought, gestures or attempts • Any drug or alcohol use 	APS Psychiatric questionnaire	<p>If off work at time of application – decline with possible reconsideration in one year</p> <p>Depends on severity, frequency and date of last episode</p> <p>If only one mild episode – could be standard</p> <p>Others – 150% to decline</p> <p>If suicide attempt, rating will be higher, also may include a reducing flat extra of \$7.50/1,000 for at least 3 years</p>

Diabetes – Type 1

Condition	Considerations	Requirements	Possible Underwriting Decision
Type 1 diabetes is a disease in which the pancreas does not produce any insulin. Previously was called Juvenile Diabetes or Insulin Dependent Diabetes. Usually occurs before age 30	<ul style="list-style-type: none"> • Current age. • Date of diagnosis • Duration • Treatment (type, medication, dosage) • Degree of control • Compliance with treatment • Well followed • Smoking • Any hospitalization or ER visits • Any other medical condition, such as obesity, kidney disorder, vision problem, heart disease, stroke, circulatory problems, neuropathy 	<p>APS</p> <p>Blood profile to include HGB A1C and HOS</p>	<p>Depends on gender, age diagnosed, duration, control, smoking habits any co-morbid conditions</p> <p>Rating can range from 150% for best cases to decline</p>

Diabetes – Type 2

Condition	Considerations	Requirements	Possible Underwriting Decision
Type 2 diabetes is a disease in which your pancreas does not produce enough insulin, or your body does not efficiently use the insulin it makes. It is also known as Non-Insulin dependent diabetes	<ul style="list-style-type: none"> • Current age • Date of diagnosis • Duration • Treatment (type, medication, dosage) • Degree of control • Compliance with treatment • Well followed • Smoking • Any hospitalization or ER visits • Any other medical condition, such as obesity, kidney disorder, vision problem, heart disease, stroke, circulatory problems, neuropathy 	<p>APS</p> <p>Blood profile to include HGB A1C and HOS</p>	<p>Depends on gender, age diagnosed, duration, control, smoking habits any co-morbid conditions</p> <p>Rating can range from 150% for best cases to decline</p>

Drug Use

Condition	Considerations	Requirements	Possible Underwriting Decision
Pattern of use of a substance or use of a substance that could lead to abuse	<ul style="list-style-type: none"> • Current age • Type of drug use past and current • Duration of use and date of last use • Frequency of usage • Any treatment and if so details 	Alcohol and Drug Use Questionnaire	<p>Depends on type of drug use, frequency, date last used:</p> <p>Marijuana</p> <ul style="list-style-type: none"> • If occasional marijuana/ hashish use only – standard rates • If more than occasional use – may rate from 150% to decline <p>Other drugs such as Cocaine</p> <ul style="list-style-type: none"> • Decline for 3 years from date of last use and then high rating • Any IV drug use – decline for 5 years with no history of relapse • Combination of multiple drugs may warrant a longer decline period

Fibromyalgia

Condition	Considerations	Requirements	Possible Underwriting Decision
Fibromyalgia is a common and chronic disorder characterized by a number of symptoms including widespread pain, tenderness, fatigue, anxiety	<ul style="list-style-type: none"> • Current age • Date of diagnosis • Details of time loss from work • Symptoms • Severity • Treatment • Underlying disease ruled out 	APS depending on severity	<p>Usually standard as long as underlying disease ruled out and the client is not on disability</p> <p>Use of narcotic drugs may result in a rating</p>

Hepatitis A

Condition	Considerations	Requirements	Possible Underwriting Decision
Hepatitis A is a liver infection caused by the hepatitis A virus. It is very contagious and easily spread but usually a benign disease	<ul style="list-style-type: none"> • Age • Number of attacks • Date since complete recovery • Treatment • Blood test results 	APS depending on severity and how long since recovered	<p>If present – decline until recovered</p> <p>If completely recovered and liver enzymes are normal – could be standard</p> <p>If liver enzymes are not normal – could be rated 150% to decline</p>

Hepatitis B

Condition	Considerations	Requirements	Possible Underwriting Decision
Hepatitis B is a virus that attacks the liver. It can cause serious disease, including permanent liver damage. It can be acute (recovered) or chronic	<ul style="list-style-type: none"> • Age at infection • Acute or chronic • If acute, date since complete recovery • If chronic – whether it is well followed • Any symptoms such as fever, jaundice • Treatment • Blood test results 	<p>APS</p> <p>Current Blood profile with liver enzyme testing and Hepatitis screening</p>	<p>Acute infection – could be standard depending on Hepatitis screening results</p> <p>Chronic infection – could be 175% to decline depending on blood profile results</p>

Hodgkin's disease (Hodgkin's Lymphoma)

Condition	Considerations	Requirements	Possible Underwriting Decision
Hodgkin lymphoma is a malignant disease of the lymphatic system	<ul style="list-style-type: none"> • Current age • Date of diagnosis • Type and stage • Type of treatment • Date treatment completed • Any recurrence or spread 	<p>APS with pathology report</p>	<p>Ratings depend on staging and date since last treated</p> <p>All cases are declined for at least one year. After that, a reducing flat extra is possible in the range of \$8.00/1,000 to \$16.00/1,000 for 5 years</p> <p>A percentage rating of 150% may be added depending on type of treatment</p>

Non-Hodgkin's Disease (Non-Hodgkin's Lymphoma)

Condition	Considerations	Requirements	Possible Underwriting Decision
Non - Hodgkin's Lymphomas are cancers of the lymphoid tissue. NHL has 30 different subtypes, with differing characteristics	<ul style="list-style-type: none"> • Current age • Date of diagnosis • Type and stage • Type of treatment • Date treatment completed • Any recurrence or spread 	<p>APS with pathology report</p>	<p>Ratings depend on staging and date since last treated</p> <p>All cases are declined for at least 3 years post-treatment. After that ratings can range from 200% to decline</p>

Hyperthyroid

Condition	Considerations	Requirements	Possible Underwriting Decision
Hyperthyroidism is a condition where the thyroid gland makes too much of the thyroid hormone. It can cause weakness, fatigue, increased heart rate, weight loss	<ul style="list-style-type: none"> • Current age • Date of diagnosis and onset • Treatment (surgery, medication) • Results of any tests, biopsies • Any limitation of activities • Any hospitalization or ER visits • Any complications 	APS	<p>Present</p> <p>If no symptoms – could be standard</p> <p>If having symptoms declined for further investigation</p> <p>Surgery or treatment completed</p> <p>If within 6 months – declined</p> <p>If > 6 months – standard to 200%</p>

Hypothyroid

Condition	Considerations	Requirements	Possible Underwriting Decision
Hypothyroidism is a condition where the thyroid levels are decreased. It can cause weakness, fatigue, cold intolerance, weight gain, depression	<ul style="list-style-type: none"> • Current age • Date of diagnosis and onset • Treatment • Any limitation of activities • Any complications 	Details	<p>If no treatment – declined,</p> <p>Otherwise, usually standard</p>

Kidney Disease – Glomerulonephritis

Condition	Considerations	Requirements	Possible Underwriting Decision
There are many different types of kidney diseases. Glomerulonephritis is one of the most common. It can be acute or chronic.	<ul style="list-style-type: none"> • Current age • Date of diagnosis • Severity • Type (acute or chronic) • Treatment • Date of recovery • Any progression • Any hospitalization or ER visits • Any complications 	<p>APS</p> <p>Blood profile if APS does not have current info</p> <p>HOS if APS does not have current info</p>	<p>Acute</p> <p>Within one year of diagnosis – declined</p> <p>Could be standard if recovered for one year and only one occurrence</p> <p>Otherwise would be rated in range of 150% to 200% depending on number of years since recovery</p> <p>Chronic</p> <p>200% to decline depending on severity</p>

Multiple Sclerosis

Condition	Considerations	Requirements	Possible Underwriting Decision
Multiple sclerosis is an inflammatory disease in which the insulating covers in the nerve cells of the spinal cord and brain are damaged	<ul style="list-style-type: none"> • Current age • Date of onset • Severity • Treatment (type, dosage) • Any progression • Any limitation of activities • Any hospitalization or ER visits 	APS	<p>Depends on severity and date of onset</p> <p>Ratings are in the range of 150% for mild to decline for severe</p>

Parkinson's Disease

Condition	Considerations	Requirements	Possible Underwriting Decision
<p>Parkinson's Disease is a progressive degenerative disease.</p> <p>Signs and symptoms are tremors, stiffness, slowness of movements, impaired balance and co-ordination.</p>	<ul style="list-style-type: none"> • Severity • Age of diagnosis • Treatment • Stability 	APS	<p>If diagnosed under age 35 - Decline</p> <p>If diagnosed over age 35 - 150% to decline depending on severity and level of control</p>

Sleep Apnea

Condition	Considerations	Requirements	Possible Underwriting Decision
Sleep apnea is a common sleep disorder characterized by brief interruptions of breathing (apneas) during sleep.	<ul style="list-style-type: none"> • Current age • Date of diagnosis • Type – whether it is central, mixed or obstructive • Severity of disease • Treatment (CPAP or surgery) • Compliance with treatment • Date of last sleep study • Any other conditions such as obesity, hypertension, heart disease 	APS to include sleep study results	<p>Central – decline</p> <p>Others – depends on severity, if treated and response to treatment</p> <p>If no sleep study – declined</p> <p>If good response to treatment for more than one year and mild – could be standard</p> <p>Others are rated 150% to decline</p>

Stroke

Condition	Considerations	Requirements	Possible Underwriting Decision
Stroke is a sudden loss of brain function, caused by the interruption of flow of blood to the brain or the rupture of blood vessels in the brain. This causes permanent damage to the brain	<ul style="list-style-type: none"> • Current age • Date of diagnosis • Number of strokes • Treatment • Any residual impairment • Blood pressure readings • Smoking – past and current use 	APS	<p>Depends on age, type, number of strokes, any residual impairment</p> <p>More than one stroke – decline</p> <p>Stroke within one year – decline with possible reconsideration after one year.</p> <p>Others are rated 150% to decline, depending on above noted factors. A stroke at a younger age will usually have a higher rating</p>

Transient Ischemic Attack

Condition	Considerations	Requirements	Possible Underwriting Decision
Transient ischemic attack (TIA) is when blood flow to a part of the brain stops for a brief period of time. Symptoms usually resolve within an hour and there are no lasting neurological defects	<ul style="list-style-type: none"> • Current age • Date of diagnosis • Number of TIA's • Treatment • Any residual impairment • Blood pressure readings • Smoking – past and current use 	APS	<p>Depends on age, type, number of strokes, recency</p> <p>1 or 2 TIAs within a year are decline for at least 6 months and one year if under age 40. After that rating will apply. Ratings are in the 150% to 225% range depending on age and frequency. 3 TIAs or more will be considered as stroke</p>

Ulcerative Colitis (also see Crohn's Disease)

Condition	Considerations	Requirements	Possible Underwriting Decision
Ulcerative colitis is a type of inflammatory bowel disease that causes ulcerative lesions in the lining of the colon	<ul style="list-style-type: none"> • Current age • Date of diagnosis • Symptoms and severity • Frequency of flare-ups • Treatment (type, medication, dosage, any surgery) • Any hospitalization or ER visits • Any limitation of activities • Any complications or other medical condition, such as arthritis or other inflammatory disease 	APS	<p>Depends on age of diagnosis and severity:</p> <p>MILD</p> <p>Proctitis only, not requiring treatment with oral steroids or immune therapy – possible standard</p> <p>MODERATE</p> <ul style="list-style-type: none"> • Within 6 months of last flare-up possible 200% • >6 months to 5 years of last flare-up possible 150% to 175% • After 5 years with no flare-ups possible std <p>SEVERE</p> <ul style="list-style-type: none"> • Within 2 years of last flare-up possible 300% • >2 to 10 years since last flare-up possible 200% to 250% • After 10 years since last flare-up possible 150% • Any surgery would be a decline for 6 months

NON-MEDICAL RISKS – DETAILS AND POSSIBLE DECISIONS

Aviation – Private

Sport	Considerations	Requirements	Possible Underwriting Decision
Private pilots licenced to fly for recreational reasons	<ul style="list-style-type: none"> • Current age • Type of license • Types of aircraft • Where flying – whether it is a remote area • Number of hours flown for past 12 months • Number of hours to be flown for next 12 months 	Aviation questionnaire	<p>Depends on type of licence, type of aircraft, if flying over remote areas and number of hours flown annually</p> <p>Ratings range from \$2.50/1,000 to decline</p>

Mountain Climbing and Rock Climbing

Sport	Considerations	Requirements	Possible Underwriting Decision
Mountain climbing can involve rock, snow and ice	<ul style="list-style-type: none"> • Current age • Experience • Member of club • Grade • Altitude • Location 	Mountaineering Questionnaire	<p>Depends on type, altitude and location</p> <p>4,000 meters (13,000 feet) – is usually \$2.50/1,000 as long as in North America</p> <p>Heights over 4,000 meters (13,000 feet) or outside North America – \$5.00/1,000 to decline</p>

Scuba Diving

Sport	Considerations	Requirements	Possible Underwriting Decision
Scuba diving is a form of underwater diving where the diver uses a self-contained underwater breathing apparatus (scuba)	<ul style="list-style-type: none"> • Current age • Involved in any hazardous diving like wreck, cave or ice diving • Certification • Average depth and frequency • Deepest depth and frequency • Location • Any medical conditions • Lifestyle 	Scuba diving questionnaire	<p>Average depth of 100 feet or less with no hazardous activities – standard</p> <p>Any deeper depths and hazardous diving would have a flat extra of \$2.50/1,000 to decline</p>

Skiing/Snowboarding

Sport	Considerations	Requirements	Possible Underwriting Decision
Extreme Skiing/ Snowboarding	<ul style="list-style-type: none"> Type – Heli, Cat, Back country, Freestyle/ acrobatics Location Any accidents Frequency # of years experience Competitive or professional 	Snow Skiing/Boarding questionnaire	Individual Consideration - usually exclusion or flat extra

Occupation - Commercial Aviation

Occupation	Considerations	Requirements	Possible Underwriting Decision
Commercial pilots	<ul style="list-style-type: none"> Current age Number of years and hours experience Type of license Type of aircraft Where flying – whether it is a remote area 	Aviation Questionnaire	<p>Commercial pilots and crew members flying scheduled airlines with at least one base in Canada/U.S - may be standard</p> <p>Commercial pilots flying smaller aircraft for purposes such as commuter flights, cargo - may be standard if airline is strictly regulated and not flying over remote areas</p> <p>Other types of flying such as crop dusting, inspection photography, bush pilots may have rating anywhere from \$2.50/1,000 and up</p> <p>Aviation Exclusions are not allowed when aviation is an occupation</p>

Occupation - Miners

Occupation	Considerations	Requirements	Possible Underwriting Decision
Mining	<ul style="list-style-type: none"> Title Job duties Any associated illness such as respiratory or musculoskeletal 	Occupation details on application	Usually standard

Occupation - Occupations Involving Travel outside of Canada

Occupation	Considerations	Requirements	Possible Underwriting Decision
Missionary, peacekeeping, diplomats, foreign aid, journalists			Usually decline with one possible exception – professionals working in Canada who travel on very short missions to assist, usually on their vacation and possibly with their church group. They may be involved in doing dental work, hearing aids, surgery, building homes and water wells, etc. Depending on the short duration, annual frequency and location, these individuals may be a standard risk.

Driving

Description	Considerations	Requirements	Possible Underwriting Decision
Motor vehicle accidents are a significant cause of death especially at younger ages	<ul style="list-style-type: none"> • Current age • DUI • Other infractions - if speeding how much over the limit • Any suspensions • Any accidents 	MVR or Motor Vehicle Questionnaire	<p>DUI</p> <p>DUI cannot be considered while licence suspended.</p> <p>Single DUI (including 24 hour suspension) within one year:</p> <ul style="list-style-type: none"> • Ratings (after suspension completed and within one year of infraction) range from 2.50 per 1,000 to 5.00 per 1,000 depending on age and other infractions • After one year, individual consideration will be given <p>2 DUI's - decline if last one within 5 years - after that individual consideration</p> <p>A few minor infractions could be standard</p>

FREQUENTLY ASKED QUESTIONS

Q. When applying for both Life and CI, what evidence chart should I use?

A. The chart with the higher combination of requirements should be used.

Q. How long are medical requirements valid for?

A. Medical requirements completed in the past 12 months can usually be accepted, subject to a current non-medical.

Q. Who is deemed to be a non-resident of Canada and are they eligible for insurance with Empire?

A. In general, a non-resident is a person who lives outside of Canada, regardless of citizenship and does not file "regular" Canadian tax forms. They are not eligible for insurance due to Canadian tax consequences.

Q. Can a person have a different decision on a life and a critical illness policy?

A. Yes, this is because life insurance assesses mortality while critical illness assesses the incidence of the client developing one of the covered conditions.

Q. Why are travel guidelines not published?

A. This is because conditions can change on a day-to-day basis with regard to civil unrest, terrorism, environmental factors.

Q. What is a trial application?

A. Trial applications are preliminary applications, which can be submitted to determine insurability for medical impairments, lifestyle issues, avocations, finances. Age and amount requirements are not arranged until eligibility has been determined. Usually the underwriter will obtain an Attending Physician's Statement for medical impairments - appropriate questionnaires should be submitted with the application for medical and other issues which have prompted the trial application. The underwriter will assess and give you a tentative decision subject to age/amount requirements.

Q. When should I submit a cover letter?

A. You can submit a cover letter when you feel additional information may be helpful in the underwriting of the case - e.g. financial cases where the amount may seem high but there is a valid reason to justify; reason for foreign travel - a one-time trip for a family event.

Q. Does Empire accept clients who are HIV positive?

A. Unfortunately at this time, Empire does not.

Q. Can a person who is currently pregnant be considered for life insurance?

A. Yes – as long there are no complications (including gestational diabetes) and no history of complications with previous pregnancies.

GLOSSARY

A/A	Age and amount
ADB	Accidental Death Benefit
AML	Anti-money laundering
APS	Attending Physician's Statement
BBR	Business Beneficiary Report
BP	Blood Profile
CBC	Complete Blood Count
CI	Critical Illness
CR	Child Rider
CXR	Chest x-ray
DI	Disability Insurance
ECG	Electrocardiogram
EX ECG	Exercise Electrocardiogram
FMV	Fair Market Value
GIB	Guaranteed Insurability Benefit
H&W	Height and weight
IR	Inspection report
JFTD	Joint First to Die
JLTD	Joint Last to Die
LTC	Long term care
Med	Medical Exam
MIB	Medical Information Bureau
MVR	Motor Vehicle Report
NB	New Business
NM	Non-medical
NS	Non-smoker
NPW	Not proceeded with
NW	Net worth
PAC	Pre-authorized chequing
PAD	Pre-authorized debit
PM or Para	Para-medical
POI	Proof of Income
POS	Policy Owner Services
SIN	Social Insurance Number
SM	Smoker
TIA	Temporary Insurance Agreement
RTW	Return to Work
UHIV	Urine HIV
UL	Universal Life
WP	Waiver of Premium

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¹ *The Globe and Mail Report on Business Magazine*, June 2015, based on revenue

² As at May 19, 2015

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