

Field underwriting pocketbook for  
life and critical illness insurance



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## Managing client underwriting expectations

As an advisor, the last thing you want to happen after submitting a life or critical illness insurance application is for your client to be disappointed due to an unexpected underwriting decision.

This pocketbook will help give you insight into the underwriting implications of specific medical conditions and family history so you can advise your clients on what to expect.

Having this insight into our underwriting approach can help you tailor suitable coverage to meet all of your clients' individual needs.

Please note – this communication isn't for clients and should not be given out to, or relied on, by them.

By referring to the pocketbook to assess the client risk, you'll know exactly what information the underwriter needs to study the file. By providing all the information up front in the application, processing will be faster because the underwriter will have everything required to make the best possible decision. Remember that while the pocketbook can help you prepare your client for potential ratings, the final underwriting decision may differ once all the factors are assessed. If your client has pending tests or specialist referrals, do not submit an application yet.

## Critical illness pre-screening checklist

The pre-screening checklist has been created to assist you in a thorough evaluation of the proposed insured prior to submitting an Application that includes critical illness insurance. Remember, **this checklist is for critical illness insurance**. If your client is automatically declined for critical illness, it does not mean that he or she will be declined for life insurance. Remember: critical illness insurance is subject to a more rigorous underwriting process than life insurance.

### CI uninsurable existing medical condition

Below is a partial list of conditions that will result in critical illness coverage being automatically declined.

**Please do not submit an Application for critical illness if the proposed insured has, or has ever been diagnosed with, any of the following conditions. Please note that there may be other conditions that could also result in your client being declined.**

If your client is currently under medical investigation, please wait until this has been completed before submitting an Application.

PROPOSED INSURED	
Adult	Juvenile
<ul style="list-style-type: none"> <li>• AIDS, AIDS related disease or positive HIV</li> <li>• Treatment for alcohol or drug abuse in the last three years</li> <li>• Alzheimer's Disease</li> <li>• Aplastic anemia</li> <li>• Amyotrophic Lateral Sclerosis (ALS or Lou Gehrig's Disease)</li> <li>• Benign brain tumour</li> <li>• Cancer (some exceptions for skin cancer other than melanoma or certain early-stage cancers may apply. Please consult with the underwriting department for more information.)</li> <li>• Cystic fibrosis</li> <li>• Diabetes treated with insulin</li> <li>• Heart disease such as heart attack, angina, coronary bypass surgery, angioplasty or valve replacement surgery</li> <li>• Huntington's Chorea</li> <li>• Kidney failure</li> <li>• Motor neuron disease</li> <li>• Multiple sclerosis</li> <li>• Organ transplant</li> <li>• Parkinson's Disease</li> <li>• Permanent paralysis</li> <li>• Stroke or transient ischemic attack</li> <li>• Systemic lupus erythematosus</li> </ul>	<ul style="list-style-type: none"> <li>• AIDS, AIDS-related disease or positive HIV</li> <li>• Aplastic anemia</li> <li>• Autism</li> <li>• Benign brain tumour</li> <li>• Cancer</li> <li>• Cerebral palsy</li> <li>• Cystic fibrosis</li> <li>• Congenital heart disease</li> <li>• Diabetes</li> <li>• Down's syndrome</li> <li>• Kidney failure</li> <li>• Motor neuron disease</li> <li>• Multiple sclerosis</li> <li>• Muscular dystrophy</li> <li>• Organ transplant</li> <li>• Permanent paralysis</li> <li>• Stroke</li> <li>• Critical illness coverage will not be offered to juveniles with any immediate family history of one of these illnesses:</li> <li>• Familial polyposis of the colon</li> <li>• Huntington's Chorea</li> <li>• Polycystic kidney disease</li> </ul>

If any member of the proposed insured's immediate family (i.e., siblings and parents) has had one of the above conditions, the policy may be rated or in some cases, declined.

## Field underwriting pocketbook for advisors

### Alcohol

Details of information	Expected requirements
<p>Please try to give an accurate amount of consumption. i.e. number of drinks consumed per sitting as “social drinking” can mean different things to different people. The total picture of a client’s environment is very important to our assessment. Therefore, please try to give as much information as possible regarding family life, activities, work history, associations etc.</p>	<p>If you know that the client is a recovering alcoholic or if you suspect that alcohol has ever caused or has been part of a problem, please complete an alcohol usage questionnaire and include details on past and present usage.</p> <p>If there are UW concerns, we may ask for a full blood profile to be done or may ask for an APS or both. The blood profile could indicate possible liver damage and an attending physician may have blood test results as well as a more rounded impression of the client.</p>
Potential underwriting decision	
<p>Mild or moderate usage of alcohol will usually be disregarded unless the underwriter has other concerns such as impaired driving charges, drug usage or frequent occupational changes.</p> <p>If there is a history of concerning consumption, we would require 2 years sobriety before considering on a rated basis. Standard rates may be available after 6 years sobriety.</p>	

1 drink is considered:			
Beer	360 ml	12 oz.	1 can/bottle
Cooler	360 ml	12 oz.	1 can/bottle
Wine	150 ml	5 oz.	
Fortified Wine	85 ml	3 oz.	
Liquor	45 ml	1.5 oz.	1 shot



## Field underwriting pocketbook for advisors

		Insurance products	
		Life	Critical illness
<b>Anxiety/Depression</b>			
Details of information	Expected requirements	Potential underwriting decision	
<ul style="list-style-type: none"> <li>• Date of diagnosis and onset</li> <li>• Severity of disease</li> <li>• Type of affective disorder</li> <li>• Frequency of episodes</li> <li>• Treatment (medication and dosage)</li> <li>• Any suicidal attempts</li> <li>• Any hospitalization or ER visits</li> <li>• Any limitation of activities</li> </ul>	<ul style="list-style-type: none"> <li>• Nervous Disorder Questionnaire/ NERVQ on webcappow</li> <li>• APS depending on severity</li> </ul>	<ul style="list-style-type: none"> <li>• Depends on severity and effectiveness of treatment</li> <li>• Best case: may be Standard</li> <li>• Rating to Decline depending on severity, results, complications and related impairments</li> </ul>	

		Insurance products	
		Life	Critical illness
<b>Arthritis</b>			
Details of information	Expected requirements	Potential underwriting decision	
<ul style="list-style-type: none"> <li>• Date of diagnosis and onset</li> <li>• Severity of disease</li> <li>• Type of arthritis</li> <li>• Treatment (medication and dosage)</li> <li>• Any limitation of activities</li> <li>• Any hospitalization or ER visit</li> <li>• Any complications</li> </ul>	<ul style="list-style-type: none"> <li>• APS depending on severity</li> </ul>	<ul style="list-style-type: none"> <li>• Depends on degree of impairment, disability and treatment</li> <li>• Best case: may be Standard</li> <li>• Rating to Decline depending on severity, results, complications and related impairments               <ul style="list-style-type: none"> <li>– Rheumatoid Arthritis, if severe, may have a rating and an Exclusion for LOIE for CI (Loss of Independent Existence) or may be declined</li> </ul> </li> </ul>	

## Asthma

Details of information	Expected requirements
<ul style="list-style-type: none"> <li>• Date of diagnosis</li> <li>• Severity of symptoms</li> <li>• Frequency of attacks</li> <li>• Type of medication</li> <li>• Dosage of medication</li> <li>• Any hospitalization or ER visits</li> <li>• Any limitation of activities</li> <li>• Smoking habit</li> <li>• Any other medical condition</li> </ul>	<ul style="list-style-type: none"> <li>• Respiratory (Asthma) Questionnaire/ RESPQ on webcappow</li> </ul>

Insurance products	
Life	Critical illness
Potential underwriting decision	
Depends on severity, frequency of attacks, control and smoking status.	

## Field underwriting pocketbook for advisors

### Back Problems

Details of information	Expected requirements
<ul style="list-style-type: none"> <li>• When did the problems first appear?</li> <li>• Are they due to an injury or a congenital abnormality?</li> <li>• Treatment past and present? (medicine, physio or chiropractor etc.)?</li> <li>• Has the client ever required any time off work (if so, when and for how long)?</li> <li>• Even though a client may not be disabled at this time, if they have a chronic problem (one that doesn't go away or that tends to recur), the chances of future disability may be greater than if the problem was a one-time occurrence with no problems afterwards.</li> </ul>	<p>APS depending on severity</p> <p>Remember: A good, detailed description of the problem, as well as the client's functionality/abilities on the application will often allow us to make a decision without further evidence.</p>
Potential underwriting decision	
<p>Depends on severity of condition, type and amount of treatment used and amount of time off work.</p> <p>Best case is often standard</p> <p>Assessments may also be dependent on complications or associated conditions such as depression or the side-effects from medications.</p>	

Insurance products	
Life	Critical illness
	<p>May require exclusions for paralysis and LOIE (Loss of Independent Existence) depending on imaging (x-ray, CT scan, MRI) results.</p>



## Field underwriting pocketbook for advisors

### Blood pressure

Details of information	Expected requirements
<ul style="list-style-type: none"> <li>• Date of diagnosis</li> <li>• Type of medication/treatment</li> <li>• Dosage of medication</li> <li>• Current blood pressure reading</li> <li>• Compliance with medication and follow-up</li> <li>• Any hospitalization or ER visits</li> <li>• Any limitation of activities</li> <li>• Smoking habit</li> <li>• Any other medical condition, such as obesity, diabetes, stroke, etc</li> </ul>	<p>Vitals/Labs may be required depending on the details provided.</p>

Insurance products	
Life	Critical illness
Potential underwriting decision	
<ul style="list-style-type: none"> <li>• Depends on severity and control</li> <li>• Typical case: Standard if well controlled and, if treated, well followed</li> </ul>	<p>Possible Standard, rated or declined depending on severity, results, complication and related impairments.</p> <p>One key difference between life and critical illness underwriting is the attention given to family history, smoking status and other cardiovascular risks such as cholesterol.</p>

## Field underwriting pocketbook for advisors

### Bronchitis/COPD (Chronic obstructive pulmonary disease)

Details of information	Expected requirements
<ul style="list-style-type: none"> <li>• Date of diagnosis and onset</li> <li>• Severity of disease</li> <li>• Type (acute or chronic)</li> <li>• Treatment (medication and dosage)</li> <li>• Frequency of attacks</li> <li>• Date of last attack</li> <li>• Any limitation of activities</li> <li>• Any hospitalization or ER visits</li> <li>• Any complications</li> </ul>	<ul style="list-style-type: none"> <li>• APS depending on severity</li> </ul>

Insurance products	
Life	Critical illness
Potential underwriting decision	
<ul style="list-style-type: none"> <li>• Depends on degree of severity</li> <li>• Acute: possible Standard</li> <li>• Chronic, depending on smoking status, severity and related impairments: small rating to Decline</li> </ul>	

## Field underwriting pocketbook for advisors

### Cancer

Details of information	Expected requirements
<ul style="list-style-type: none"> <li>• Date of diagnosis</li> <li>• Location of cancer</li> <li>• Type of treatment</li> <li>• Date treatment completed</li> <li>• Any recurrence or spread</li> <li>• Any hospitalization or ER visits</li> <li>• Any limitation of activities</li> <li>• Smoking habit</li> <li>• Any other medical condition, such as obesity, diabetes, stroke, etc</li> </ul>	<ul style="list-style-type: none"> <li>• APS including pathological report</li> </ul>

Insurance products	
Life	Critical illness
<b>Potential underwriting decision</b>	
<ul style="list-style-type: none"> <li>• Depends on the result of the pathological report if cancer was localized, totally removed, and years since treatment done</li> <li>• Offer will vary from Standard to Decline</li> </ul>	<p>With history of or diagnosis of cancer. Decline.</p> <p>Some exceptions for skin cancer other than melanoma or certain early-stage cancers may be considered; otherwise, for critical illness it will be a Decline.</p> <p><b>Basal Cell Carcinoma</b></p> <p>Clients with skin lesions such as basal cell carcinoma could get Standard rate if the lesions were totally removed and they were classified as stage 0 or stage 1; if the lesion was stage 2, an exclusion for skin cancer would apply.</p>

## Field underwriting pocketbook for advisors

### Cannabis (aka Ganja, Grass, Hash, Hashish, Hemp, Marijuana, Pot, Weed, 420)

Details of information	Expected requirements
<p>Please be specific with the type of product used, amount and frequency of use i.e. “0.5 grams of Indica per week” or “1 ml CBD drops per day” because “social” can mean different things to different people.</p> <p>Is the use recreational or medical?</p> <p>The total picture of a client’s environment is very important to our assessment. Therefore, please try to give as much information as possible regarding family life, activities, work history, associations etc.</p>	<p>If there are UW concerns, we may ask for a drug usage questionnaire to be completed or may ask for an APS or both.</p>
Potential underwriting decision	
<p>Assessments will range from standard to rated to decline depending on the amount and frequency of use.</p> <p>To qualify as a non-smoker, no other tobacco product must be used.</p> <p>Medical cannabis: If the Rx is legitimate, the assessment will be based on the medical diagnosis.</p>	

## Field underwriting pocketbook for advisors

### Diabetes

Details of information	Expected requirements
<ul style="list-style-type: none"> <li>• Date of diagnosis and age of onset</li> <li>• Treatment type, medication, dosage</li> <li>• Degree of control</li> <li>• What are the usual blood sugar and/or HgbA1C readings?</li> <li>• Any blood pressure problems</li> <li>• Any cholesterol problems</li> <li>• Compliance with medication and follow-up</li> <li>• Any hospitalization or ER visits</li> <li>• Smoking habit</li> <li>• Any other medical condition, such as obesity, kidney problem, vision problem, stroke, etc.</li> </ul>	<ul style="list-style-type: none"> <li>• Vitals/Labs may be required</li> <li>• APS depending on control, type, severity and other conditions</li> </ul>

Insurance products		
Life	Critical illness	
Potential underwriting decision		
	Type 1 Diabetes	Type 2 Diabetes
<p>Small rating to Decline and depends on age, onset, type and control. The older the client is at the onset of the disease and the shorter length of the disease, the better the rating. A male 55 who has had Type 2 diabetes for three years and is optimally controlled may be standard but if he had the disease for 17 years, the rating would be 200%.</p>	Decline	Depends on <ul style="list-style-type: none"> <li>• Duration</li> <li>• Age of onset</li> <li>• Follow-up and control</li> </ul> Offer will vary from rated to Decline
	<p>Diabetic clients under the age of 40, whether they are treated with diet, drugs or injections, are not eligible for critical illness coverage.</p> <p>The coverage is also unavailable for clients of any age using insulin.</p> <p>If the client has any complication of the disease, or it is not well controlled, the critical illness would be declined.</p> <p>A client with gestational diabetes or a history of gestational diabetes and pregnant at the time of the application would be postponed until after childbirth. She could get a Standard rate if she fully recovers after childbirth and the blood sugar level goes back to normal.</p> <p>A male 55 who has had Type 2 diabetes for three years and is optimally controlled may be standard but if he had the disease for 17 years, the rating would be 200%.</p>	

## Field underwriting pocketbook for advisors

### Driving

Details of information	Expected requirements
<ul style="list-style-type: none"> <li>• Date and nature of each infraction. i.e. May 2019 speeding 18 km/h over limit</li> <li>• Details of any remedial actions taken, such as defensive driving courses</li> <li>• If the client has been charged with DWI (Driving while impaired), it is very helpful to have an alcohol questionnaire completed.</li> </ul>	<p>If the information provided on the application is insufficient, we may ask for a driving questionnaire to be completed for full details. If the type of infraction, dates and number warrant it, we will obtain a Motor Vehicle Report (MVR). This additional information is obtained to assist the underwriter in assessing the risk fairly. Any information that the agent provides will also assist us in forming the “total picture” of a client.</p>
Potential underwriting decision	
<p>Assessments can range from standard to rated (usually a \$/1000) to decline. If the client’s license is currently under suspension, we would not make an offer until the license has been returned and is in good standing for 6 months.</p>	

## Field underwriting pocketbook for advisors

Drug abuse		Insurance products	
		Life	Critical illness
Details of information	Expected requirements	Potential underwriting decision	
<ul style="list-style-type: none"> <li>Type of drug use</li> <li>Duration of use and date of last use</li> <li>Amount and frequency of use</li> <li>Treatment (type and date)</li> <li>Any driving and drinking criticism</li> <li>Smoking habit</li> <li>Any other drug or medication use</li> <li>Any limitation of activities</li> <li>Any hospitalization or ER visits</li> <li>Any complications</li> </ul>	<ul style="list-style-type: none"> <li>Drug Usage Questionnaire/ DRUGQ on webcappow</li> <li>MVR depending on driving criticism</li> <li>Vitals/Labs may be required</li> <li>APS depending on severity and last usage</li> </ul>	<ul style="list-style-type: none"> <li>Waiting period of two years after full rehabilitation</li> <li>Best case: may be Standard, depending on usage and severity</li> <li>Rating to Decline depending on severity, results, complications and related impairments</li> <li>Best case: after six years may be Standard</li> </ul>	<ul style="list-style-type: none"> <li>Waiting period of three years after full rehabilitation</li> <li>Depending on usage, severity may be rated to Decline</li> <li>Best case: after six years may be Standard</li> </ul>

Epilepsy		Insurance products	
		Life	Critical illness
Details of information	Expected requirements	Potential underwriting decision	
<ul style="list-style-type: none"> <li>Date of diagnosis and onset</li> <li>Severity of disease</li> <li>Type (grand mal or petit mal)</li> <li>Treatment (medication and dosage)</li> <li>Frequency of attacks/episodes</li> <li>Date of last attack</li> <li>Any limitation of activities</li> <li>Any hospitalization or ER visits</li> <li>Any complications</li> </ul>	<ul style="list-style-type: none"> <li>APS depending on severity</li> <li>Epilepsy questionnaire</li> <li>Seizure Questionnaire/ SEIZQ on webcappow</li> </ul>	<ul style="list-style-type: none"> <li>Depends on degree of severity</li> <li>Best case: Standard</li> <li>Rating to Decline depending on severity, results, complications and related impairments</li> </ul>	<ul style="list-style-type: none"> <li>Depends on degree of severity</li> <li>Best case: 125%</li> <li>Rating to Decline depending on severity, results, complications and related impairments</li> </ul>



## Field underwriting pocketbook for advisors

Gastrointestinal problem		Insurance products	
		Life	Critical illness
Details of information	Expected requirements	Potential underwriting decision	
<ul style="list-style-type: none"> <li>• Date of diagnosis and symptoms</li> <li>• Treatment (medication, dosage, surgery)</li> <li>• Any limitation of activities</li> <li>• Any hospitalization or ER visits</li> <li>• Any complications</li> </ul>	<ul style="list-style-type: none"> <li>• APS depending on severity</li> </ul>	<ul style="list-style-type: none"> <li>• Depends on degree of severity</li> <li>• Best case: Standard</li> <li>• Rating to Decline depending on severity, results, complications and related impairments</li> </ul>	

### Heart disease

Details of information	Expected requirements
<ul style="list-style-type: none"> <li>• Date of diagnosis</li> <li>• Type of medication/treatment</li> <li>• Dosage of medication</li> <li>• Current blood pressure reading</li> <li>• Current cholesterol reading</li> <li>• Compliance with medication and follow-up</li> <li>• Any hospitalization or ER visits</li> <li>• Any limitation of activities</li> <li>• Smoking habit</li> <li>• Any other medical condition, such as obesity, diabetes, stroke, etc.</li> </ul>	<ul style="list-style-type: none"> <li>• APS including ECG or any other heart testing done</li> </ul>

Insurance products		
Life	Critical illness	
Potential underwriting decision		
<ul style="list-style-type: none"> <li>• Depends on type, severity, follow-up and control</li> <li>• Offer will vary from Standard to Decline</li> </ul>	<p><b>Decline for diagnosis of:</b></p> <ul style="list-style-type: none"> <li>• Heart attack, Angina, Coronary Bypass surgery, Angioplasty or Valve replacement</li> </ul>	<p><b>Other history</b></p> <ul style="list-style-type: none"> <li>• See prescreening checklist. Depending on type, severity, follow-up and control, offer will vary from Rated to Decline.</li> </ul>

## Field underwriting pocketbook for advisors

### Hepatitis

Inflammation of the liver most often caused by a virus.

		Insurance products	
		Life	Critical illness
Details of information	Expected requirements	Potential underwriting decision	
<ul style="list-style-type: none"> <li>Type (A, B, C, D / chronic, acute, carrier)</li> <li>Cause of infection (if known)</li> <li>Treatment past and present?</li> <li>Current status?</li> <li>Any limitation of activities</li> <li>Any hospitalization or ER visits</li> <li>Any complications</li> </ul>	<ul style="list-style-type: none"> <li>APS depending on severity</li> <li>Vitals/Labs with Hepatitis screens may be required</li> <li>May need paramedical/ medical exam</li> </ul>	<ul style="list-style-type: none"> <li>Depends on degree of severity, if completely recovered and no evidence of liver damage</li> <li>Best case: Standard</li> <li>Rating to Decline depending on severity, results, complications and related impairments</li> <li>CI may also require an exclusion for liver cancer</li> </ul>	

### Hernia

Abdominal, esophageal, inguinal.

		Insurance products	
		Life	Critical illness
Details of information	Expected requirements	Potential underwriting decision	
<ul style="list-style-type: none"> <li>Date of diagnosis and onset</li> <li>Any surgery</li> <li>Treatment (type, medication, dosage, duration)</li> <li>Was recovery complete?</li> <li>Any limitation of activities</li> <li>Any hospitalization or ER visits</li> <li>Any complications</li> </ul>	<ul style="list-style-type: none"> <li>APS depending on severity</li> </ul>	<ul style="list-style-type: none"> <li>Depends on degree of severity</li> <li>Typical case: Standard</li> <li>Rating to Decline depending on severity, results, complications and related impairments</li> </ul>	<ul style="list-style-type: none"> <li>Depends on degree of severity</li> <li>Typical case: Standard to 125%</li> <li>Rating to Decline depending on severity, results, complications and related impairments</li> </ul>

## Field underwriting pocketbook for advisors

### Kidney disease and glomerulonephritis

		Insurance products	
		Life	Critical illness
Details of information	Expected requirements	Potential underwriting decision	
<ul style="list-style-type: none"> <li>• Date of diagnosis and onset</li> <li>• Severity of disease</li> <li>• Type (acute or chronic)</li> <li>• Treatment (type, medication, dosage, surgery)</li> <li>• Date of recovery</li> <li>• Any progression or deterioration</li> <li>• Any limitation of activities</li> <li>• Any hospitalization or ER visits</li> <li>• Any complications</li> </ul>	<ul style="list-style-type: none"> <li>• APS depending on severity</li> <li>• Vitals/Labs may be required</li> <li>• May need paramedical/medical exam</li> </ul>	<ul style="list-style-type: none"> <li>• Depends on degree of severity</li> <li>• Best case: Standard</li> <li>• Rating to Decline depending on severity, results, complications and related impairments</li> </ul>	

### Lupus

Chronic inflammatory disease of the connective tissue involving all parts of the body and many organs.

		Insurance products	
		Life	Critical illness
Details of information	Expected requirements	Potential underwriting decision	
<ul style="list-style-type: none"> <li>• Date of diagnosis and onset</li> <li>• Treatment (type, medication, dosage, duration)</li> <li>• Any limitation of activities</li> <li>• Any hospitalization or ER visits</li> <li>• Any complications</li> <li>• Type (Systemic Lupus Erythematosus or Discoid Lupus)</li> </ul>	<ul style="list-style-type: none"> <li>• APS</li> </ul>	<ul style="list-style-type: none"> <li>• Depends on degree of severity</li> <li>• Rating to Decline depending on type, severity, results, complications and related impairments</li> </ul>	

## Field underwriting pocketbook for advisors

### Multiple sclerosis

Degeneration of myelin, a substance essential for the proper functioning of the nervous system.

		Insurance products	
		Life	Critical illness
Details of information	Expected requirements	Potential underwriting decision	
		Firm diagnosis	Possible diagnosis
<ul style="list-style-type: none"> <li>Date of diagnosis and onset</li> <li>Degree of impairment/severity of disorder</li> <li>Treatment (type, medication, dosage, duration)</li> <li>Stability (any progression)</li> <li>Any limitation of activities</li> <li>Any hospitalization or ER visits</li> <li>Any complications</li> </ul>	<ul style="list-style-type: none"> <li>APS</li> </ul>	<ul style="list-style-type: none"> <li>Depends on degree of severity</li> <li>Rating to Decline depending on severity, results, complications and related impairments</li> </ul>	<ul style="list-style-type: none"> <li>Decline</li> <li>Decline or exclusion</li> <li>If offer available, also expect exclusions</li> </ul>

### Palsy, paralysis

Paraplegia, hemiplegia, quadriplegia.

		Insurance products	
		Life	Critical illness
Details of information	Expected requirements	Potential underwriting decision	
<ul style="list-style-type: none"> <li>Date of diagnosis and onset</li> <li>Degree of impairment/severity of disorder</li> <li>Treatment (type, medication, dosage, duration)</li> <li>Stability (any progression/any recovery)</li> <li>Any limitation of activities</li> <li>Any hospitalization or ER visits</li> <li>Any complications</li> </ul>	<ul style="list-style-type: none"> <li>APS depending on severity</li> </ul>	<ul style="list-style-type: none"> <li>Depends on underlying cause, disease and extent of paralysis</li> <li>Best cases may be Standard, depending on severity and limitation</li> <li>Waiver of premium will not be offered</li> <li>Rating to Decline depending on severity, results, complications and related impairments</li> </ul>	<ul style="list-style-type: none"> <li>If offer available, also expect an Exclusion of Paralysis and LOIE (Loss of Independent Existence)</li> </ul>

## Field underwriting pocketbook for advisors

### Polyp/Ulcer

Protruding growth of the mucus membrane found in colon, larynx, nose, stomach or duodenum.

		Insurance products	
		Life	Critical illness
Details of information	Expected requirements	Potential underwriting decision	
<ul style="list-style-type: none"> <li>• Date of diagnosis and onset</li> <li>• Size, location and number of polyps present</li> <li>• Treatment (surgery, medication, dosage, duration)</li> <li>• Results of any tests and follow-up/recovery date</li> <li>• Any limitation of activities</li> <li>• Any hospitalization or ER visits</li> <li>• Any complications</li> </ul>	<ul style="list-style-type: none"> <li>• APS depending on severity</li> </ul>	<ul style="list-style-type: none"> <li>• Depends on underlying cause</li> <li>• Typical case: Standard</li> <li>• Rating to Decline depending on severity, results, complications and related impairments</li> </ul>	

## Field underwriting pocketbook for advisors

### Prostatitis

Acute/chronic inflammation of the prostate gland.

		Insurance products	
		Life	Critical illness
Details of information	Expected requirements	Potential underwriting decision	
<ul style="list-style-type: none"> <li>• Date of diagnosis and onset</li> <li>• Treatment (surgery, medication, dosage, duration)</li> <li>• Results of any tests, biopsies; follow-up/recovery date</li> <li>• Any limitation of activities</li> <li>• Any hospitalization or ER visits</li> <li>• Any complications</li> </ul>	<ul style="list-style-type: none"> <li>• APS depending on severity</li> <li>• Labs including PSA screen</li> </ul>	<ul style="list-style-type: none"> <li>• Depends on underlying cause</li> <li>• Best case: may be Standard if current normal PSA</li> <li>• Rating to Decline depending on severity, results, complications and related impairments</li> </ul>	<ul style="list-style-type: none"> <li>• Depends on underlying cause</li> <li>• Best case: may be Standard</li> <li>• Rating to exclusion for prostate cancer to Decline depending on severity, results, complications and related impairments</li> </ul> <p><b>Prostatic hypertrophy</b></p> <p>Clients with benign prostatic hypertrophy with or without an episode of acute prostatitis (inflammation or infection of the prostate gland) could get critical illness at Standard rate if the condition has been investigated and their PSA level is normal. If the prostatitis is chronic or recurrent, a rating of 125% to 150% may be added.</p> <p>It is important to remember that clients with a history of any kind of lesions need to be thoroughly investigated before applying for coverage, and the underwriter will need to review all the medical information including pathology reports and follow-up consultations.</p>

## Field underwriting pocketbook for advisors

### Thyroid disorder

Goiter, Graves' disease, Hypothyroid, Hyperthyroid, enlargement of the thyroid gland.

		Insurance products	
		Life	Critical illness
Details of information	Expected requirements	Potential underwriting decision	
<ul style="list-style-type: none"> <li>• Date of diagnosis and onset</li> <li>• Treatment (surgery, medication, dosage, duration)</li> <li>• Results of any tests, biopsies; follow-up/recovery date</li> <li>• Any limitation of activities</li> <li>• Any hospitalization or ER visits</li> <li>• Any complications</li> </ul>	<ul style="list-style-type: none"> <li>• APS depending on severity</li> </ul>	<ul style="list-style-type: none"> <li>• Depends on underlying cause</li> <li>• Typical case: Standard if controlled</li> <li>• Rating to Decline depending on severity, results, complications and related impairments</li> </ul>	<ul style="list-style-type: none"> <li>• Depends on underlying cause</li> <li>• Rating to Decline depending on severity, results, complications and related impairments</li> <li>• Exclusion for thyroid cancer may be required</li> </ul>

### Ulcerative colitis and Crohn's disease

		Insurance products	
		Life	Critical illness
Details of information	Expected requirements	Potential underwriting decision	
<ul style="list-style-type: none"> <li>• Date of diagnosis</li> <li>• Severity of disease</li> <li>• Severity of symptoms</li> <li>• Frequency of flare-ups</li> <li>• Treatment (type, medication, dosage)</li> <li>• Any hospitalization or ER visits</li> <li>• Any limitation of activities</li> <li>• Any other medical condition, such as inflammatory disease, arthritis, etc</li> </ul>	<ul style="list-style-type: none"> <li>• APS depending on severity</li> </ul>	<ul style="list-style-type: none"> <li>• Depends on age and severity</li> <li>• Possible Standard, Rated or Declined depending on severity, results, complications and related impairments</li> <li>• CI exclusion for colorectal cancer may be required</li> </ul>	



## Field underwriting pocketbook for advisors

Sleep apnea		Insurance products	
		Life	Critical illness
Details of information	Expected requirements	Potential underwriting decision	
<ul style="list-style-type: none"> <li>• Date of diagnosis</li> <li>• Severity of disease</li> <li>• Severity of symptoms</li> <li>• Treatment (CPAP or surgery)</li> <li>• Compliance with treatment</li> <li>• Date of last sleep study</li> <li>• Any hospitalization or ER visits</li> <li>• Any limitation of activities</li> <li>• Any other medical condition, such as obesity, hypertension, smoking, etc</li> </ul>	<ul style="list-style-type: none"> <li>• APS</li> <li>• Many CPAP machines allow the patient to generate their own reports. If the client is able to provide us with a 6-12 months report, an APS may be avoided</li> </ul>	<ul style="list-style-type: none"> <li>• Depends on severity</li> <li>• Possible Standard, Rated or Declined depending on severity, results, complications and related impairments</li> </ul>	

## Field underwriting pocketbook for advisors

### Family history and critical illness

The client's family history is of particular importance in the underwriting process for critical illness. If immediate family members (parents and siblings) are affected by a medical condition, there is a higher risk that the client could present the same condition.

It seems there is a higher probability to be diagnosed with some cancers if members of the immediate family had the condition at a relatively young age. For example, a male, age 47, with a father who was diagnosed with colon cancer at age 50, would be rated at 125%. If the client also had a sister with colon cancer who was diagnosed at age 53, then the rating would be 200%.

Other conditions, such as diabetes or heart disease in the family history, could also bring an extra rating. For example, a female, age 46, with a sister and a mother diagnosed with diabetes would be rated 125%.

Incidences of multiple sclerosis or early onset of Alzheimer's disease in more than one family member would result in the exclusion of this disease from the covered conditions.

Breast cancer	Insurance product
	Critical illness
Details of family history	Potential underwriting decision
<b>Male applicant</b> <b>1 first-degree relative</b> <b>≥2 first-degree relatives</b>	Standard Exclude breast cancer
<b>Female applicant</b> <b>1 first-degree relative</b> Relative diagnosed at age ≤ 50 Relative diagnosed at age >50 <b>2 first-degree relatives</b> At least one relative diagnosed at age ≤ 50 All relatives diagnosed at age > 50	Exclude cancer of the breast or ovary Standard Exclude cancer of the breast or ovary Exclude cancer of the breast or ovary
<b>≥3 first degree relatives</b>	Decline

## Field underwriting pocketbook for advisors

Ovarian cancer	Insurance product
	Critical illness
Details of family history	Potential underwriting decision
<b>1 first-degree relative</b>	Standard
<b>2 first-degree relatives</b> At least one relative diagnosed at age $\leq 50$ All relatives diagnosed at aged $>50$	Exclude cancer of the breast or ovary Exclude cancer of the breast or ovary
<b><math>\geq 3</math> first-degree relatives</b>	Exclude cancer of the breast or ovary

Prostate cancer	Insurance product
	Critical illness
Details of family history	Potential underwriting decision
<b>Male applicant</b> <b>1 first-degree relative, irrespective of age at diagnosis</b>	Standard
<b>2 first-degree relatives</b> At least one relative diagnosed at age $\leq 50$ All relatives diagnosed at age $>75$	Exclude Prostate cancer Standard
<b><math>\geq 3</math> first-degree relatives</b>	Exclude prostate cancer
<b>Female applicant</b> Any family of Prostate cancer	Standard

## Field underwriting pocketbook for advisors

Colorectal cancer (non-FAP)		Insurance product
		Critical illness
Details of family history	Potential underwriting decision	
<b>1 first-degree relative</b> Relative diagnosed age $\leq 50$  Relative diagnosed age $> 50$	Standard for applicants $> 50$ with normal colonoscopy <i>within the past 3 years</i> . Exclude colorectal cancer. Standard	
<b>2 first-degree relatives</b> 1 relative diagnosed at age $\leq 50$ 2 relatives diagnosed at age $> 50$	Exclude colorectal cancer Exclude colorectal cancer	
<b><math>\geq 3</math> first-degree relatives or more</b>	Exclude colorectal cancer	

Other cancer		Insurance product
		Critical illness
Details of family history	Potential underwriting decision	
<b>1 first-degree relative</b>	Usually Standard	
<b>2 first-degree relatives</b> with same type of cancer diagnosed $\leq$ age 60	125%	
<b>3 first-degree relatives</b> with same type of cancer diagnosed $\leq$ age 60	Exclude appropriate cancer	

## Field underwriting pocketbook for advisors

Cardiovascular or cerebrovascular disease	Insurance product
	Critical illness
Details of family history	Potential underwriting decision
<b>1 first-degree relative</b>	Standard
<b>2 first-degree relatives</b> Youngest age at diagnosis or death <45 45-59 ≥60	200% 175% Usually Standard
<b>3 or more first-degree relatives &lt;60</b>	Decline

Diabetes	Insurance product
	Critical illness
Details of family history	Potential underwriting decision
<b>Applicant's age ≥60</b>	Standard
<b>Applicant's age ≥20 to 59</b> 1 first-degree relative 2 first-degree relatives 3 or more first-degree relatives	Standard 125% 150%

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