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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 customers and should not be given out to, or relied on, by them.

Thanks to this information, you'll speed up

the processing of your client's insurance application. By referring to the pocketbook, you'll know exactly what information the underwriter needs to study the file, and you'll supply it at the beginning. 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 of the factors are assessed.

Contact us

As an advisor, you will sometimes want to understand how *ivari* would assess a particular situation or medical condition before the sale is made, in order to manage the expectations of your clients.



Field underwriting pocketbook for advisors

Anxiety/Depression

| | | Insurance products | |
|--|---|---|------------------|
| | | Life | Critical illness |
| Details of information | Expected requirements | Potential underwriting decision | |
| <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 suicidal attempts • Any hospitalization or ER visits • Any limitation of activities | <ul style="list-style-type: none"> • Depression questionnaire • APS depending on severity | <ul style="list-style-type: none"> • Depends on severity and effectiveness of treatment • Best case: may be standard • Rating to decline depending on severity, results, complications and related impairments | |

Arthritis

| | | Insurance products | |
|---|---|--|------------------|
| | | Life | Critical illness |
| Details of information | Expected requirements | Potential underwriting decision | |
| <ul style="list-style-type: none"> • Current age • Date of diagnosis and onset • Severity of disease • Type of arthritis • Treatment (medication and dosage) • Any limitation of activities • Any hospitalization or ER visit • Any complications | <ul style="list-style-type: none"> • APS depending on severity | <ul style="list-style-type: none"> • Depends on degree of impairment, disability and treatment • Best case: may be standard • Rating to decline depending on severity, results, complications and related impairments | |

Field underwriting pocketbook for advisors

Asthma

| Details of information | Expected requirements |
|--|---|
| <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 • Smoking habit • Any other medical condition | <ul style="list-style-type: none"> • Respiratory questionnaire |

| Insurance products | | | | | | | |
|---------------------------------|-------------------|-----------------------|------------------|---|-------------------|------------------|-------------|
| Life | | | Critical illness | | | | |
| Potential underwriting decision | | | | | | | |
| Minimal severity | Moderate severity | Severe condition | | Still present, or symptoms within last two years | | | |
| | | | | Minimal severity | Moderate severity | Severe condition | Very Severe |
| Standard | Rated 150–250% | Rated 250% to decline | Non-smoker | Standard | Standard | 175% | Decline |
| | | | | Last symptoms over two years ago | | | |
| | | | | Standard | Standard | 150% | Decline |
| | | | Smoker | Still present, ongoing symptoms | | | |
| | | | | Decline | | | |
| | | | | Last symptoms over five years ago and depending on severity | | | |
| 150% to decline | | | | | | | |

Field underwriting pocketbook for advisors

Blood pressure

| Details of information | Expected requirements |
|--|--|
| <ul style="list-style-type: none"> • Current age • Date of diagnosis • Type of medication/treatment • Dosage of medication • Current blood pressure reading • Compliance with medication and follow-up • Any hospitalization or ER visits • Any limitation of activities • Smoking habit • Any other medical condition, such as obesity, diabetes, stroke, etc | <ul style="list-style-type: none"> • Paramedical • Blood profile • Home/office urine specimen |

| Insurance products | |
|---|--|
| Life | Critical illness |
| Potential underwriting decision | |
| <ul style="list-style-type: none"> • Depends on severity and control • Typical case: standard if well controlled and, if treated, well followed | <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.</p> <p>The following example demonstrates how the underwriter takes into account the different risk factors while assessing a client for critical illness:</p> <ul style="list-style-type: none"> • Male, age 45 with hypertension, Current blood pressure reading is 155/90 • Life rating: standard • CI rating: 125% <ul style="list-style-type: none"> • The client smokes 12 cigarettes per day • Life rating: standard • CI rating: 150% <ul style="list-style-type: none"> • His father was diagnosed with angina at age 59, his brother had a heart attack at age 52, and the client had an ECG that was normal • Life rating: standard • CI rating: 225% |

Field underwriting pocketbook for advisors

Bronchitis/COPD (chronic obstructive pulmonary disease)

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

| Insurance products | | | | |
|--|------------------|------|----------|---------|
| Life | Critical illness | | | |
| Potential underwriting decision | | | | |
| <ul style="list-style-type: none"> • Depends on degree of severity • Acute: possible standard • Chronic, depending on severity and related impairments: small rating to decline | Non-smoker | Mild | Moderate | Severe |
| | | 150% | 200% | Decline |
| | Smoker | Mild | Moderate | Severe |
| | | 250% | Decline | Decline |

Field underwriting pocketbook for advisors

Cancer

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

| Insurance products | |
|---|--|
| Life | Critical illness |
| Potential underwriting decision | |
| <ul style="list-style-type: none"> • Depends on the result of the pathological report if cancer was localized, totally removed, and years since treatment done • Offer will vary from standard to decline | <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>Basal Cell Carcinoma</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> <p>Prostatic hypertrophy</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. A client age 50 or older with a history of prostate cancer that was treated with a prostatectomy could, if the cancer was in the early stage, get critical illness coverage with an exclusion for prostate cancer. After five years from the surgery, this same client could possibly get coverage at standard rate without an exclusion.</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

Diabetes

| Details of information | Expected requirements |
|--|---|
| <ul style="list-style-type: none"> • Current age • Date of diagnosis and age of onset • Treatment type, medication, dosage • Degree of control • Any blood pressure problems • Any cholesterol problems • Compliance with medication and follow-up • Any hospitalization or ER visits • Smoking habit • Any other medical condition, such as obesity, kidney problem, vision problem, stroke, etc. | <ul style="list-style-type: none"> • Blood profile • Paramedical • APS depending on control, type, severity and other conditions |

| Insurance products | | |
|--|---|--|
| Life | Critical illness | |
| Potential underwriting decision | | |
| | Diabetes with insulin | Diabetes non-insulin (Type II) |
| <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 well controlled would be rated 150%; if the duration of the disease was 17 years, the rating would be 200%.</p> | Decline | <p>Depends on</p> <ul style="list-style-type: none"> • Duration • Age of onset • Follow-up and control <p>Offer will vary from rated to decline</p> |
| | <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 Type 2 diabetes for three years and is well controlled would be rated 175%; if the duration of the disease was 17 years, the rating would then be 250%.</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"> • Current age • Type of drug use • Duration of use and date of last use • Frequency of usage • Treatment (type and date) • Any driving and drinking criticism • Smoking habit • Any other drug or medication use • Any limitation of activities • Any hospitalization or ER visits • Any complications | <ul style="list-style-type: none"> • Drug questionnaire • MVR depending on driving criticism • Blood profile depending on last use • APS depending on severity and last usage | <ul style="list-style-type: none"> • Waiting period of two years after full rehabilitation • Best case: may be standard, depending on usage and severity • Rating to decline depending on severity, results, complications and related impairments • Best case: after six years may be standard | <ul style="list-style-type: none"> • Waiting period of three years after full rehabilitation • Depending on usage, severity may be rated to decline • Best case: after six years may be standard |

Epilepsy

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

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"> • Current age • Date of diagnosis and symptoms • Treatment (medication, dosage, surgery) • Any limitation of activities • Any hospitalization or ER visits • Any complications | <ul style="list-style-type: none"> • APS depending on severity | <ul style="list-style-type: none"> • Depends on degree of severity • Best case: standard • Rating to decline depending on severity, results, complications and related impairments | |

Field underwriting pocketbook for advisors

Heart disease

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

| Insurance products | | |
|--|---|---|
| Life | Critical illness | |
| Potential underwriting decision | | |
| <ul style="list-style-type: none"> • Depends on type, severity, follow-up and control • Offer will vary from standard to decline | <p>Diagnosis of</p> <ul style="list-style-type: none"> • Heart attack • Angina • Coronary bypass surgery • Angioplasty • Valve replacement <p>Decline</p> | <p>Other history</p> <ul style="list-style-type: none"> • See prescreening checklist. Depending on type, severity, follow-up and control, offer will vary from rated to declined. |

Field underwriting pocketbook for advisors

Hepatitis

| | | Insurance products | |
|---|--|--|------------------|
| | | Life | Critical illness |
| Details of information | Expected requirements | Potential underwriting decision | |
| <ul style="list-style-type: none"> • Current age • Date of diagnosis and onset (Type A, B, C, D) • Severity of disease • Type (acute or chronic) • Treatment (type, medication, dosage, duration) • Was recovery complete? • Any limitation of activities • Any hospitalization or ER visits • Any complications | <ul style="list-style-type: none"> • APS depending on severity • Home/office urine specimen • Blood profile with Hepatitis B and C • May need paramedical/medical exam | <ul style="list-style-type: none"> • Depends on degree of severity, if completely recovered and no evidence of liver damage • Best case: standard • Rating to decline depending on severity, results, complications and related impairments | |

Hernia

Abdominal, esophageal, inguinal, herniated disc.

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

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"> • Current age • Date of diagnosis and onset • Severity of disease • Type (acute or chronic) • Treatment (type, medication, dosage, surgery) • Date of recovery • Any progression or deterioration • Any limitation of activities • Any hospitalization or ER visits • Any complications | <ul style="list-style-type: none"> • APS depending on severity • Home/office urine specimen • Blood profile • May need paramedical/medical exam | <ul style="list-style-type: none"> • Depends on degree of severity • Best case: standard • Rating to decline depending on severity, results, complications and related impairments | |

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"> • Current age • Date of diagnosis and onset • Treatment (type, medication, dosage, duration) • Any limitation of activities • Any hospitalization or ER visits • Any complications | <ul style="list-style-type: none"> • APS | <ul style="list-style-type: none"> • Depends on degree of severity • Rating to decline depending on severity, results, complications and related impairments | |

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 | | |
| <ul style="list-style-type: none"> • Current age • Date of diagnosis and onset • Degree of impairment/severity of disorder • Treatment (type, medication, dosage, duration) • Stability (any progression) • Any limitation of activities • Any hospitalization or ER visits • Any complications | <ul style="list-style-type: none"> • APS | <ul style="list-style-type: none"> • Depends on degree of severity • Rating to decline depending on severity, results, complications and related impairments | Firm diagnosis | Possible diagnosis |
| | | | Decline | Decline or exclusion |

Palsy, paralysis

Paraplegia, hemiplegia, quadriplegia.

| | | Insurance products | | |
|--|---|--|------------------|--|
| | | Life | Critical illness | |
| Details of information | Expected requirements | Potential underwriting decision | | |
| <ul style="list-style-type: none"> • Current age • Date of diagnosis and onset • Degree of impairment/severity of disorder • Treatment (type, medication, dosage, duration) • Stability (any progression/any recovery) • Any limitation of activities • Any hospitalization or ER visits • Any complications | <ul style="list-style-type: none"> • APS depending on severity | <ul style="list-style-type: none"> • Depends on underlying cause, disease and extent of paralysis • Best cases may be standard, depending on severity and limitation • Waiver of premium will not be offered • Rating to decline depending on severity, results, complications and related impairments | | |

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"> • Current age • Date of diagnosis and onset • Size, location and number of polyps present • Treatment (surgery, medication, dosage, duration) • Results of any tests and follow-up/recovery date • Any limitation of activities • Any hospitalization or ER visits • Any complications | <ul style="list-style-type: none"> • APS depending on severity | <ul style="list-style-type: none"> • Depends on underlying cause • Typical case: standard • Rating to decline depending on severity, results, complications and related impairments | |

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"> • Current age • Date of diagnosis and onset • Treatment (surgery, medication, dosage, duration) • Results of any tests, biopsies; follow-up/recovery date • Any limitation of activities • Any hospitalization or ER visits • Any complications | <ul style="list-style-type: none"> • APS depending on severity • Blood profile including PSA • Home/office urine specimen | <ul style="list-style-type: none"> • Depends on underlying cause • Best case: may be standard if current normal PSA • Rating to decline depending on severity, results, complications and related impairments | <ul style="list-style-type: none"> • Depends on underlying cause • Best case: may be standard or excluded if current normal PSA • Rating to exclusion to decline depending on severity, results, complications and related impairments |

Field underwriting pocketbook for advisors

Thyroid disorder

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

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

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"> • Current age • Date of diagnosis • Severity of disease • Severity of symptoms • Frequency of flare-ups • Treatment (type, medication, dosage) • Any hospitalization or ER visits • Any limitation of activities • Any other medical condition, such as inflammatory disease, arthritis, etc | <ul style="list-style-type: none"> • APS | <ul style="list-style-type: none"> • Depends on age and severity • Possible standard, rated or declined depending on severity, results, complications and related impairments | |

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"> • Current age • Date of diagnosis • Severity of disease • Severity of symptoms • Treatment (CPAP or surgery) • Compliance with treatment • Date of last sleep study • Any hospitalization or ER visits • Any limitation of activities • Any other medical condition, such as obesity, hypertension, smoking, etc | <ul style="list-style-type: none"> • APS | <ul style="list-style-type: none"> • Depends on severity • Possible standard, rated or declined depending on severity, results, complications and related impairments | |

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

| Details of family history | Insurance product |
|----------------------------------|---------------------------------|
| | Critical illness |
| | Potential underwriting decision |
| 1 family member | |
| Relative age ≤50 | 150% |
| Relative age >50 | Standard |
| 2 family members | |
| At least one relative at age ≤50 | 200% |
| All relatives aged >50 | 150% |
| ≥3 family members | Decline |

Field underwriting pocketbook for advisors

Ovarian cancer

| | Insurance product |
|----------------------------------|---------------------------------|
| | Critical illness |
| Details of family history | Potential underwriting decision |
| 1 family member | |
| Relative age ≤50 | 125% |
| Relative age >50 | Standard |
| 2 family members | |
| At least one relative at age ≤50 | 175% |
| All relatives aged >50 | 150% |
| ≥3 family members | Decline |

Prostate cancer

| | Insurance product |
|----------------------------------|---------------------------------|
| | Critical illness |
| Details of family history | Potential underwriting decision |
| 1 family member | Standard |
| 2 family members | |
| At least one relative at age ≤50 | 175% |
| All relatives aged >50 | 150% |
| ≥3 family members | Decline |

Field underwriting pocketbook for advisors

Colorectal cancer (male and female)

| | Insurance product |
|---|---------------------------------|
| | Critical illness |
| Details of family history | Potential underwriting decision |
| 1 family member Relative age ≤50 Relative age >50 | 125% Standard |
| 2 family members At least one relative at age ≤50 All relatives aged >50 | Exclusion 200% |
| ≥3 family members | Standard |

Other cancer

| | Insurance product |
|---|---------------------------------|
| | Critical illness |
| Details of family history | Potential underwriting decision |
| 1 family member | Usually standard |
| 2 family members with same type of cancer diagnosed < age 60 (other than any included in list above) | 125% |
| 3 family members with same type of cancer diagnosed < age 60 (other than any included in list above) | 200% |

Field underwriting pocketbook for advisors

Cardiovascular or cerebrovascular disease

| | Insurance product |
|--|---------------------------------|
| | Critical illness |
| Details of family history | Potential underwriting decision |
| One first-degree relative | Standard |
| Two first-degree relatives Youngest age at diagnosis or death | |
| ≤49 | 200% |
| 50–59 | 175% |
| ≥60 | Usually Standard |
| Three or more family members ≤60 | Decline |

Diabetes

| | Insurance product |
|--------------------------------------|---------------------------------|
| | Critical illness |
| Details of family history | Potential underwriting decision |
| Applicant's age ≥60 | Standard |
| Applicant's age ≥20 to 59 | |
| One first-degree relative | Standard |
| Two first-degree relatives | 125% |
| Three or more first-degree relatives | 150% |

Notes:

Notes: