

# LIFE AND CRITICAL ILLNESS INSURANCE UNDERWRITING GUIDE

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# FIELD UNDERWRITING GUIDE

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## ABOUT THIS GUIDE

This guide is designed to help familiarize advisors with our life and critical illness insurance underwriting processes 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	APS	Attending Physician's Statement
ECG	Electrocardiogram	FQ	Financial Questionnaire
PM	Paramedical	BP	Blood Profile
TM	Treadmill Stress ECG	MVR	Motor Vehicle Report
UHIV	Urine HIV	EX	Exam by M.D.
IR	Inspection Report	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, in the past 12 months, has used more than 12 large cigars, or used any other tobacco, cigarette, e-cigarette, cigarillo, a pipe, chewing tobacco, nicotine patches or gum or betel nuts.

Tobacco use includes use of small cigars (approximate diameter of cigarettes)

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/](http://www.empire.ca/advisor/support/underwriting/secure/en/).

### Helpful links

Tips to speed up Underwriting	<a href="http://www.empire.ca/advisor/support/underwriting/tips-to-speed-up-underwriting/secure/en/">www.empire.ca/advisor/support/underwriting/tips-to-speed-up-underwriting/secure/en/</a>
Underwriting Requirements for Life and CI	<a href="http://www.empire.ca/docs/pdf/secure/E-0083-UnderwritingGuideLifeInsurance-EN-web.pdf">www.empire.ca/docs/pdf/secure/E-0083-UnderwritingGuideLifeInsurance-EN-web.pdf</a>
FAST and FULL Underwriting Requirements	<a href="http://www.empire.ca/docs/pdf/secure/FastFullBusinessRules-UW-EN-web.pdf">www.empire.ca/docs/pdf/secure/FastFullBusinessRules-UW-EN-web.pdf</a>
Guidelines for Immigrants	<a href="http://www.empire.ca/docs/pdf/secure/E-0769-GuidelinesForImmigrants-EN-web.pdf">www.empire.ca/docs/pdf/secure/E-0769-GuidelinesForImmigrants-EN-web.pdf</a>

## 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 to July 2020, 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.

## BUILD CHART FOR CRITICAL ILLNESS INSURANCE

Maximum Weight (lbs.) for Potential Rating						
Height(ft./in.)	125%	150%	175%	200%	225%	250%
5'0	173	191	204	212	218	222
5'1"	179	198	211	220	226	229
5'2"	185	204	218	226	233	237
5'3"	191	211	225	235	241	245
5'4"	197	218	232	243	249	253
5'5"	204	225	240	250	256	261
5'6"	210	232	247	258	264	269
5'7"	216	239	255	264	272	277
5'8"	223	246	262	274	281	285
5'9"	229	253	270	281	289	294
5'10"	236	261	278	290	297	302
5'11"	243	268	286	298	306	311
6'0	250	276	294	307	315	320
6'1"	257	283	302	312	324	329
6'2"	264	291	311	325	332	338
6'3"	271	299	319	334	342	347
6'4"	278	307	328	342	351	356

The above ratings are based on Empire Life's guidelines as of July 2020, 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" 199 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 – Life	Possible Underwriting Decision – Critical Illness
Excessive alcohol use, can lead to increased risk of health problems such as injuries, liver disease, and cancer	<ul style="list-style-type: none"> <li>• Current age</li> <li>• Past and current use – Amount consumed, i.e. daily, weekly and how many at each sitting</li> <li>• Ever been advised to reduce consumption or seek treatment</li> <li>• Details of any treatment</li> <li>• If treated, any relapses</li> <li>• Ever had a DUI</li> </ul>	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	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 for 3 years from date treatment ended – possible high rating

## Anemia

Condition	Considerations	Requirements	Possible Underwriting Decision – Life	Possible Underwriting Decision – Critical Illness
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"> <li>• Current age</li> <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>• Any other medical condition</li> </ul>	APS	<p>Must have been fully investigated</p> <p>Depends on type, cause and severity – can range from standard to decline</p>	<p>Must have been fully investigated</p> <p>Depends on type, cause and severity – can range from standard to decline</p>

## Angioplasty

Angioplasty – Refer to Coronary Artery Disease

## Anxiety/Stress (also see Depression)

Condition	Considerations	Requirements	Possible Underwriting Decision – Life	Possible Underwriting Decision – Critical Illness
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"> <li>• Current age</li> <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; any counselling)</li> <li>• Any suicidal thoughts or attempts</li> <li>• Any hospitalization or ER visits</li> <li>• Any limitation of activities</li> <li>• Any time off work</li> </ul>	<p>Nervous Disorder questionnaire</p> <p>Possibly APS depending on severity, date of onset, duration</p>	<p>If off work at time of application – decline with possible reconsideration in one year</p> <p>Mild (not associated with depression) – standard</p> <p>Moderate – 150%</p> <p>Severe – 200% to decline</p>	<p>If off work at time of application – decline with possible reconsideration in one year</p> <p>Mild to moderate (not associated with depression) – standard</p> <p>Severe – 150% to decline</p>

## Arthritis

Condition	Considerations	Requirements	Possible Underwriting Decision – Life	Possible Underwriting Decision – Critical Illness
<p>Arthritis is an inflammation of joints. It is not a single disease – it is a term that covers over 100 medical conditions.</p> <p>Osteoarthritis is the most common and usually affects older people.</p> <p>Another fairly common form is rheumatoid which often affects people in the 25-50 age range</p>	<ul style="list-style-type: none"> <li>• Current age</li> <li>• Type</li> <li>• Date of onset</li> <li>• Severity</li> <li>• Treatment</li> <li>• Medication and dosage</li> <li>• Any limitation of activities</li> </ul>	<p>APS</p>	<p>Depends on type and severity</p> <p><b>Osteoarthritis</b></p> <ul style="list-style-type: none"> <li>• Mild or moderate – standard</li> <li>• Severe – 200% to decline</li> <li>• Pending surgery – decline for 6 months</li> </ul> <p><b>Rheumatoid Arthritis</b></p> <ul style="list-style-type: none"> <li>• Mild – 150%</li> <li>• Moderate – 200%</li> <li>• Severe – 250% to decline</li> </ul>	<p>Depends on type and severity</p> <p><b>Osteoarthritis</b></p> <ul style="list-style-type: none"> <li>• Mild to moderate – standard</li> <li>• Severe – 150% to decline</li> <li>• Pending surgery – decline for 6 months</li> </ul> <p><b>Rheumatoid Arthritis</b></p> <ul style="list-style-type: none"> <li>• Mild – Standard</li> <li>• Moderate – 150% and exclude Loss of Independent Existence (LOIE)</li> <li>• Severe – Decline</li> </ul>

## Asthma

Condition	Considerations	Requirements	Possible Underwriting Decision – Life	Possible Underwriting Decision – Critical Illness
<p>Asthma is a chronic inflammatory condition of the airways causing shortness of breath.</p>	<ul style="list-style-type: none"> <li>• Current age</li> <li>• Date of diagnosis</li> <li>• Severity</li> <li>• Type of medication / treatment</li> <li>• Smoking</li> <li>• Any visits to the ER or hospitalization</li> </ul>	<p>APS</p> <p>Respiratory questionnaire</p>	<p>Mild – Standard</p> <p>Moderate – 150% to 250%</p> <p>Severe – 250% to Decline</p>	<ul style="list-style-type: none"> <li>• Mild to moderate – Standard</li> <li>• Severe – 175% to Decline</li> <li>• Smoker – higher rating</li> </ul>

## Attention Deficit Hyperactivity Disorder

Condition	Considerations	Requirements	Possible Underwriting Decision – Life	Possible Underwriting Decision – Critical Illness
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"> <li>• Current age</li> <li>• Date of diagnosis</li> <li>• Stability of disease</li> <li>• Functional and social capacity</li> <li>• Any other associated conditions such as any other mental health disorders</li> <li>• Treatment</li> </ul>	APS	<p><b>Children</b> Mild to moderate – no significant behavioural problems</p> <ul style="list-style-type: none"> <li>• Standard</li> </ul> <p>Severe or with behavioural problems or other mental disorders</p> <ul style="list-style-type: none"> <li>• Decline – possible reconsideration at age 16</li> </ul> <p><b>Adults</b> No associated complications</p> <ul style="list-style-type: none"> <li>• Standard</li> </ul> <p>With complications such as depression, anxiety</p> <ul style="list-style-type: none"> <li>• Rate for complications</li> </ul>	<p><b>Children</b> Mild to moderate – no significant behavioural problems</p> <ul style="list-style-type: none"> <li>• Standard</li> </ul> <p>Severe or with behavioural problems or other associated disorders</p> <ul style="list-style-type: none"> <li>• Decline – possible reconsideration at age 16</li> </ul> <p><b>Adults</b> No associated disorders</p> <ul style="list-style-type: none"> <li>• Standard</li> </ul> <p>With complications such as depression, anxiety</p> <ul style="list-style-type: none"> <li>• Rate for complications</li> </ul>

## Atrial Fibrillation/Flutter

Condition	Considerations	Requirements	Possible Underwriting Decision – Life	Possible Underwriting Decision – Critical Illness
Atrial fibrillation/flutter is a rapid cardiac arrhythmia	<ul style="list-style-type: none"> <li>• Current age</li> <li>• Heart rate</li> <li>• Type – Constant or intermittent</li> <li>• High blood pressure</li> <li>• Any other cardiac impairments</li> <li>• Date of last episode</li> </ul>	APS	<p>Constant type 150% to decline</p> <p>Intermittent type – Standard to decline</p>	<p>Constant type – decline</p> <p>Intermittent type – 150% to decline</p>



## Autism Spectrum Disorder

Condition	Considerations	Requirements	Possible Underwriting Decision – Life	Possible Underwriting Decision – Critical Illness
<p>Autism spectrum disorder (ASD) is a developmental condition that can involve challenges in social interaction, communications, and behaviour.</p> <p>Asperger’s Syndrome is included</p>	<ul style="list-style-type: none"> <li>• Current age</li> <li>• Date of diagnosis</li> <li>• Functional and social capacity</li> <li>• Able to live independently</li> <li>• Education</li> <li>• Employment situation</li> <li>• Treatment</li> <li>• Any other co-existing conditions such as anxiety, depression, ADHD</li> </ul>	<p>APS</p>	<p>Age 8 or younger – decline</p> <p>Over age 8 – Standard to decline – depends on date of diagnosis, severity, level of independence, any complications</p>	<p>Age 8 or younger – decline</p> <p>Over age 8 – Standard to decline – depends on date of diagnosis, severity, level of independence, any complications</p>

## Blood Pressure (Hypertension)

Condition	Considerations	Requirements	Possible Underwriting Decision – Life	Possible Underwriting Decision – Critical Illness
<p>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</p>	<ul style="list-style-type: none"> <li>• Current age</li> <li>• Date of diagnosis</li> <li>• Type of medication</li> <li>• Current blood pressure reading</li> <li>• Compliance with treatment and follow-up</li> <li>• Smoking</li> <li>• Any other medical condition, such as obesity, diabetes, kidney disease, heart disease, stroke, etc.</li> </ul>	<p>Para-medical or Vital Stats</p> <p>Blood profile</p> <p>Urine HIV</p>	<p>Depends on severity and control</p> <p>If treated, well controlled and has regular follow-ups with attending physician – can usually be standard</p>	<p>Depends on severity and control</p> <p>If treated, well controlled and has regular follow-ups with attending physician – can usually be standard</p>

## Cancer – Breast

Condition	Considerations	Requirements	Possible Underwriting Decision – Life	Possible Underwriting Decision – Critical Illness
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"> <li>• Current age</li> <li>• Date of diagnosis</li> <li>• Type and stage</li> <li>• Type of treatment including surgery</li> <li>• Date treatment completed</li> <li>• Any recurrence or spread</li> </ul>	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> <p>If diagnosed at a young age (&lt;50), an additional 150% rating will likely apply</p>	<p>The only types that can be considered are Ductal carcinoma in-situ (DCIS) and Lobular carcinoma in-situ (LCIS), Stage 0 and diagnosed over 5 to 10 years depending on age.</p> <p>In these cases, if insurable, exclusion will apply for breast cancer and metastases, All others are Decline</p>

## Cancer – Colorectal

Condition	Considerations	Requirements	Possible Underwriting Decision – Life	Possible Underwriting Decision – Critical Illness
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"> <li>• Current age</li> <li>• Date of diagnosis</li> <li>• Grade and stage of tumour</li> <li>• Type of treatment</li> <li>• Date treatment completed</li> <li>• Any recurrence or spread</li> </ul>	APS to include pathology report	<p>Depends on type, staging, any lymph node involvement and number of years since treatment ended</p> <p>Rating can be a combination of percentage and reducing flat extra</p> <p>Some carcinoma-in-situ can be standard after 3 years since treatment ceased</p> <p>Others are rated to decline.</p> <p>Rating can range from \$5.00/1,000 to \$15.00/1,000 and possible 150%</p>	<p>Carcinoma-in-situ treated with bowel resection with regular follow ups and no family history may be considered 5 years after treatment ended with exclusion for cancer of the colon and metastases</p> <p>Stage 1 may be considered 7 years after date treatment ended with exclusion for cancer of the colon and metastases.</p> <p>All other stages are Decline</p>

## Cancer – Lung

Condition	Considerations	Requirements	Possible Underwriting Decision – Life	Possible Underwriting Decision – Critical Illness
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"> <li>• Current age</li> <li>• Date of diagnosis</li> <li>• Type and stage</li> <li>• Type of treatment</li> <li>• Date treatment completed</li> <li>• Any recurrence or spread</li> </ul>	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>	<p>All cases are Decline</p> <p>Do not order APS</p>

## Cancer – Prostate

Condition	Considerations	Requirements	Possible Underwriting Decision – Life	Possible Underwriting Decision – Critical Illness
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"> <li>• Current age</li> <li>• Date of diagnosis</li> <li>• Type and stage</li> <li>• Type of treatment</li> <li>• Date treatment completed</li> <li>• Any recurrence or spread</li> </ul>	APS to include pathology report + current PSA	<p>Depends on 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>Adenocarcinoma, Stage 1, can be standard after one year since date of last treatment</p> <p>Others are rated to decline. Rating can range from \$7.50/1,000 to \$10.00/1,000</p>	<p>Stage 1 may be considered with exclusion 10 years after treatment ended.</p> <p>Stages 2 to 4 – Decline</p>

## Cancer – Skin – Basal Cell

Condition	Considerations	Requirements	Possible Underwriting Decision – Life	Possible Underwriting Decision – Critical Illness
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"> <li>• Current age</li> <li>• Pathology – confirmation that it is basal cell</li> <li>• Date of diagnosis.</li> <li>• Type of treatment</li> <li>• Date treatment completed</li> <li>• Any recurrence or spread</li> <li>• Any dysplastic nevi</li> </ul>	<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>	<p>Stage 0 and Stage 1 may be standard.</p> <p>Stage 2 may be considered with exclusion for skin cancer and any metastases.</p> <p>Stage 3 and 4 – Decline.</p>

## Cancer – Skin Squamous Cell

Condition	Considerations	Requirements	Possible Underwriting Decision – Life	Possible Underwriting Decision – Critical Illness
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"> <li>• Current age</li> <li>• Pathology</li> <li>• Date of diagnosis.</li> <li>• Type of treatment</li> <li>• Date treatment completed</li> <li>• Any recurrence or spread</li> <li>• Any dysplastic nevi</li> </ul>	<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>	<p>History of one lesion only</p> <p>Stage 0 standard</p> <p>Stage 1 150%</p> <p>Stage 2 Decline for 3 years and then exclusion for skin cancer and any metastases</p> <p>Stages 3 and 4 – Decline</p>

## Cancer – Skin – Melanoma

Condition	Considerations	Requirements	Possible Underwriting Decision – Life	Possible Underwriting Decision – Critical Illness
Melanoma is malignancy of the skin tissues but can occur elsewhere – particularly the eye	<ul style="list-style-type: none"> <li>• Current age</li> <li>• Pathology</li> <li>• Date of diagnosis</li> <li>• Type of treatment</li> <li>• Date treatment completed</li> <li>• Any recurrence or spread</li> <li>• Any dysplastic nevi</li> </ul>	<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>	<p>Stage 0 – decline for 3 months from end of treatment and then exclude melanoma and metastases</p> <p>Stage 1A – Decline for 4 years from end of treatment and then excluded melanoma and metastases.</p> <p>Stage 1B, 2,3 and 4 – Decline</p>

## Cancer – Thyroid

Condition	Considerations	Requirements	Possible Underwriting Decision – Life	Possible Underwriting Decision – Critical Illness
<p>Thyroid cancer is the most common malignancy of the endocrine system and there are 4 main types:</p> <p>papillary, follicular, medullary and anaplastic thyroid carcinomas.</p> <p>Papillary and follicular are most common.</p>	<ul style="list-style-type: none"> <li>• Current age</li> <li>• Pathology</li> <li>• Type of cancer</li> <li>• Date of diagnosis</li> <li>• Type of treatment</li> <li>• Date treatment completed</li> <li>• Any recurrence or spread</li> </ul>	<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 &gt; 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>	<p>All ages, cancer size &lt; 2 cm at time of diagnosis, total thyroidectomy, confined to the organ, no nodes, no lymphovascular involvement and post-operative ablative radioactive iodine and normal follow-up</p> <p>0-5 years – Decline</p> <p>5-10 years Exclude cancer of thyroid</p> <p>Thereafter – standard.</p> <p>All other cases not meeting the above criteria – Decline</p>

## Cancer

Condition	Considerations	Requirements	Possible Underwriting Decision – Life	Possible Underwriting Decision – Critical Illness
Cancers – other than those listed above	<ul style="list-style-type: none"> <li>• Current age</li> <li>• Date of diagnosis</li> <li>• Type and stage</li> <li>• Type of treatment including surgery</li> <li>• Date treatment completed</li> <li>• Any recurrence or spread</li> </ul>	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>	<p>Very early stages may be considered with exclusion.</p> <p>Others – decline</p>

## Chronic Obstructive Lung Disease (including chronic bronchitis and emphysema)

Condition	Considerations	Requirements	Possible Underwriting Decision – Life	Possible Underwriting Decision – Critical Illness
Chronic obstructive pulmonary disease (COPD) is an inflammatory lung disease that causes obstructed airflow from the lungs. Symptoms include breathing difficulty, cough, sputum production and wheezing	<ul style="list-style-type: none"> <li>• Smoking status</li> <li>• Severity</li> <li>• Symptoms</li> <li>• Results of pulmonary tests</li> </ul>	Respiratory Questionnaire APS(dependent on severity)	<p>Mild – Std to 175%</p> <p>Moderate – 200% to Decline</p> <p>Severe – Usually decline</p> <p>** Smoking results in the higher ratings</p>	<p>Mild – 150% to 200%</p> <p>Moderate – 200% to decline</p> <p>Severe – decline</p> <p>** Smoking results in the higher ratings</p>

## Concussion

Condition	Considerations	Requirements	Possible Underwriting Decision – Life	Possible Underwriting Decision – Critical Illness
A concussion is a traumatic brain injury that affects brain function. Effects are usually temporary and can include headache, vision impairment, tremor, dizziness, problems with concentration and memory	<ul style="list-style-type: none"> <li>Severity</li> <li>Any residual neurological deficits</li> <li>MRI results</li> <li>Number of concussions</li> <li>Time since last concussion</li> </ul>	APS if severe and/or multiple concussion	<p>Mild and full recovery – standard</p> <p>More severe (hemorrhage or loss of consciousness):</p> <p>Full recovery and no neurological deficits:</p> <p>Decline if within one year and then standard</p> <p>With neurological deficits:</p> <p>Mild – assess for residuals</p> <p>Moderate to severe – decline</p> <p>Multiple – I.C.</p>	<p>Mild and full recovery – standard.</p> <p>More severe (hemorrhage or loss of consciousness):</p> <p>Full recovery and no neurological deficits:</p> <p>Decline if within one year and then standard</p> <p>With neurological deficits:</p> <p>Mild – assess for residuals and possible exclusion of some covered conditions</p> <p>Moderate to severe – decline</p> <p>Multiple – I.C.</p>

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

Condition	Considerations	Requirements	Possible Underwriting Decision – Life	Possible Underwriting Decision – Critical Illness
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"> <li>Current age</li> <li>Date of onset</li> <li>Number of arteries involved</li> <li>Medications</li> <li>Dosage of medication</li> <li>Current blood pressure reading</li> <li>Current cholesterol reading</li> <li>Regular follow ups</li> <li>Details of hospitalization</li> <li>Any limitation of activities</li> <li>Smoking</li> <li>Any other medical condition, such as obesity, diabetes, stroke</li> <li>Any current symptoms</li> </ul>	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>	All cases – Decline – Do not order Requirements

## Crohn's Disease (also see Ulcerative colitis)

Condition	Considerations	Requirements	Possible Underwriting Decision – Life	Possible Underwriting Decision – Critical Illness
<p>Crohn's disease is a type of inflammatory bowel disease that may affect any part of the gastrointestinal tract</p>	<ul style="list-style-type: none"> <li>• Current age</li> <li>• Date of diagnosis.</li> <li>• Symptoms and severity</li> <li>• Frequency of flare-ups</li> <li>• Treatment (type, medication, dosage, any surgery)</li> <li>• Any hospitalization or ER visits</li> <li>• Any limitation of activities</li> <li>• Any complications or other medical condition, such as anemia, arthritis or other inflammatory disease</li> </ul>	<p>APS</p>	<p>Depends on age of diagnosis and severity:</p> <p><b>MILD</b></p> <ul style="list-style-type: none"> <li>• Current – possible 175%</li> <li>• Within 1 -2 years of last flare up – possible 150%</li> <li>• &gt; 2 years – possible standard</li> </ul> <p><b>MODERATE</b></p> <ul style="list-style-type: none"> <li>• Within 1 year of last flare up – possible 200%</li> <li>• 1-5 years with no flare ups – possible 150% to 175%</li> <li>• &gt; 5 years with no flare ups – possible standard</li> </ul> <p><b>SEVERE</b></p> <ul style="list-style-type: none"> <li>• If severe within 2 years – possible 300%</li> <li>• &gt; 2 years with no flare ups – possible 200% to 250%</li> <li>• Any surgery – decline for 6 months</li> </ul>	<p>All cases within 2 years – treat as severe.</p> <p><b>Medical treatment only:</b> All cases with any complications such as weight loss, anemia arthritis, iritis are decline.</p> <p><b>MILD</b> 150% and exclude cancer of the large and small intestines including metastases.</p> <p><b>MODERATE</b> 175% and exclude – cancer of the large and small intestines including metastases.</p> <p><b>SEVERE</b> 200% and exclude cancer of the large and small intestines including metastases.</p> <p><b>With Surgery:</b> Within 12 months – Decline After 12 months , no symptoms – 150% and exclude cancer of the large and small intestines including metastases. With any complications post surgery – Individual Consideration – usually decline</p>



## Depression (also see Anxiety)

Condition	Considerations	Requirements	Possible Underwriting Decision – Life	Possible Underwriting Decision – Critical Illness
Depression is a serious medical condition with many emotional, physical, behavioural symptoms	<ul style="list-style-type: none"> <li>• Number of episodes</li> <li>• Date of last episode</li> <li>• Severity</li> <li>• Time loss from work</li> <li>• Medication and or psychotherapy</li> <li>• Any hospitalization or ER visits</li> <li>• Any suicidal thought, gestures or attempts</li> <li>• Any drug or alcohol use</li> </ul>	<p>APS</p> <p>Psychiatric questionnaire</p>	<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>	<p>Mild to moderate – standard</p> <p>Severe Decline for one year from date of diagnosis or in patient treatment. After that :</p> <p>1-3 years – 200%</p> <p>3-4 years – 150%.</p> <p>After 4 years – standard</p> <p>If one suicide attempt decline for 5 years and then rate as above. If more than one attempt – Decline</p>

## Diabetes – Type 1

Condition	Considerations	Requirements	Possible Underwriting Decision – Life	Possible Underwriting Decision – Critical Illness
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"> <li>• Current age.</li> <li>• Date of diagnosis</li> <li>• Duration</li> <li>• Treatment (type, medication, dosage)</li> <li>• Degree of control</li> <li>• Compliance with treatment</li> <li>• Well followed</li> <li>• Smoking</li> <li>• Any hospitalization or ER visits</li> <li>• Any other medical condition, such as obesity, kidney disorder, vision problem, heart disease, stroke, circulatory problems, neuropathy</li> </ul>	<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>	<p>All cases – Decline</p> <p>– Do not order Requirements</p>

## Diabetes – Type 2

Condition	Considerations	Requirements	Possible Underwriting Decision – Life	Possible Underwriting Decision – Critical Illness
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"> <li>• Current age</li> <li>• Date of diagnosis</li> <li>• Duration</li> <li>• Treatment (type, medication, dosage)</li> <li>• Degree of control</li> <li>• Compliance with treatment</li> <li>• Well followed</li> <li>• Smoking</li> <li>• Any hospitalization or ER visits</li> <li>• Any other medical condition, such as obesity, kidney disorder, vision problem, heart disease, stroke, circulatory problems, neuropathy</li> </ul>	<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>	<p>If treated with insulin, HbA1C &gt; 8.0, any ratable complications such as high blood pressure, cholesterol or build – Decline</p> <p>If under age 40 – Decline</p> <p>If over age 40 - 150% to Decline depending on age, duration and level of control</p>

## Drug Use

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

## Epilepsy

Condition	Considerations	Requirements	Possible Underwriting Decision – Life	Possible Underwriting Decision – Critical Illness
<p>Epilepsy is a central nervous system (neurological) disorder in which brain activity becomes abnormal, causing seizures. There are many possible causes.</p>	<ul style="list-style-type: none"> <li>• Age</li> <li>• Cause</li> <li>• Date of onset</li> <li>• Date of last occurrence</li> <li>• Type (grand mal, petit mal, other)</li> <li>• Frequency</li> <li>• Treatment</li> <li>• Control and Compliance with treatment</li> <li>• Any complications</li> </ul>	<p>Seizures Questionnaire APS (depending on severity)</p>	<p><b>Single seizure:</b> Unknown cause – &lt; 6 months decline &gt; 6 months possible standard Known Cause – rate for cause</p> <p><b>Epilepsy on medication – Cause Unknown</b></p> <p><b>Mild</b> Last episode: &lt; 6 months – decline 6 months to 2 years – 200% &gt; 2 to 5 years – 150% &gt; 5 years – standard</p> <p><b>Moderate</b> Last episode: &lt; 6 months – decline 6 months - 2 years – 300% &gt; 2 - 5 years – 200% &gt; 5 years – 150%</p> <p><b>Severe</b> Last episode: &lt; 2 years – decline 2-5 years – 300% 6-8 years – 200% &gt; 8 years – 150%</p> <p><b>Other seizures</b> Seizures attributed to fever may be standard. Other known cause e.g alcohol withdrawal, brain tumor – rate for cause and severity</p> <p><b>Not On Medication: I.C.</b></p>	<p><b>Single seizure:</b> Unknown cause – &lt; 1 year – decline 1-3 years – 150% &gt; 3 years – Standard Known Cause – rate for cause</p> <p><b>Epilepsy on medication – Cause Unknown</b></p> <p><b>Mild</b> Last episode &lt; 1 year – decline 1-2 years – 250% &gt; 2-5 years – 200% &gt; 5 years – 150%</p> <p><b>Moderate</b> Last episode &lt; 2 years – decline 2-5 years – 250% &gt; 5 years – 175%</p> <p><b>Severe</b> Decline</p> <p><b>Other Seizures:</b> Known cause e.g alcohol withdrawal, brain tumor – rate for cause and severity</p> <p><b>Not On Medication: I.C</b></p>

## Fibromyalgia

Condition	Considerations	Requirements	Possible Underwriting Decision – Life	Possible Underwriting Decision – Critical Illness
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"> <li>• Current age</li> <li>• Date of diagnosis</li> <li>• Details of time loss from work</li> <li>• Symptoms</li> <li>• Severity</li> <li>• Treatment</li> <li>• Underlying disease ruled out</li> </ul>	APS depending on severity	Usually standard as long as underlying disease ruled out and the client is not on disability  Use of narcotic drugs may result in a rating	No underlying disorder – standard  Otherwise – rate for cause

## Gastric Bypass surgery (Bariatric/weight loss surgery)

Condition	Considerations	Requirements	Possible Underwriting Decision – Life	Possible Underwriting Decision – Critical Illness
Surgical procedure for treatment of obesity.  Procedures include the Roux-en-Y gastric by-pass (RYGB), the laparoscopic sleeve gastrectomy (LSG), the laparoscopic adjustable gastric band (LAGB), and the endo luminal obesity procedure.	<ul style="list-style-type: none"> <li>• Date of surgery</li> <li>• Type of surgery</li> <li>• Any complications such as nutritional deficiencies due to malabsorption, fatty liver, chronic diarrhea, gastric reflux</li> <li>• Current build</li> <li>• Amount of weight loss</li> </ul>	APS	Decline within 6 months of surgery.  After 6 months and no complications, assessment is based on current height and weight  After 6 months and complications, assessment is based on current height and weight and the complications	Decline within one year of surgery  After one year and no complications, assessment is based on current height and weight  After one year and complications, assessment is based on current height and weight and the complications

## Hepatitis A

Condition	Considerations	Requirements	Possible Underwriting Decision – Life	Possible Underwriting Decision – Critical Illness
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"> <li>• Age</li> <li>• Number of attacks</li> <li>• Date since complete recovery</li> <li>• Treatment</li> <li>• Blood test results</li> </ul>	APS depending on severity and how long since recovered	If present – decline until recovered  If completely recovered and liver enzymes are normal – could be standard  If liver enzymes are not normal – could be rated 150% to decline	If present – decline until recovered  If completely recovered and liver enzymes are normal for minimum 3 months – could be standard  If liver enzymes are not normal – could be rated 150% to decline.  If status is questionable – Decline

## Hepatitis B

Condition	Considerations	Requirements	Possible Underwriting Decision – Life	Possible Underwriting Decision – Critical Illness
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"> <li>• Age at infection</li> <li>• Acute or chronic</li> <li>• If acute, date since complete recovery</li> <li>• If chronic – whether it is well followed</li> <li>• Any symptoms such as fever, jaundice</li> <li>• Treatment</li> <li>• Blood test results</li> </ul>	<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>	<p>Acute infection – could be standard depending on Hepatitis screening results</p> <p>Chronic infection – possible 125% with exclusion for liver cancer and metastases – to decline depending on blood profile results.</p>

## Hepatitis C

Condition	Considerations	Requirements	Possible Underwriting Decision – Life	Possible Underwriting Decision – Critical Illness
Hepatitis C is an inflammation of the liver caused by infection with the hepatitis C virus. It can cause serious disease, including permanent liver damage	<ul style="list-style-type: none"> <li>• Age at infection</li> <li>• Current age</li> <li>• Acute or chronic</li> <li>• If recovered, date since complete recovery</li> <li>• If chronic – whether it is well followed</li> <li>• Any symptoms such as fever, jaundice</li> <li>• Treatment</li> <li>• Blood test results</li> <li>• Biopsy results</li> <li>• Alcohol consumption</li> </ul>	<p>APS with biopsy results</p> <p>Current Blood profile with liver enzyme testing and Hepatitis screening</p>	<p>Treated infection – decline if less than 6 months since treatment ceased</p> <p>If more than 6 months since treatment ceased, could be standard to decline depending on blood profile results, any fibrosis of liver</p> <p>Untreated infection – could be 150% to decline depending on age, blood profile results and if any liver fibrosis</p>	<p>Treated infection – decline if less than 6 months since treatment ceased</p> <p>If more than 6 months since treatment ceased, could be standard to decline depending on blood profile results, any fibrosis of liver. If insurable, likely will also have exclusion for liver cancer and any metastases</p> <p>Untreated infection – could be 150% to decline depending on age, blood profile results and if any liver fibrosis. If insurable, likely will also have exclusion for liver cancer and any metastases</p>

## Hodgkin's disease (Hodgkin's Lymphoma)

Condition	Considerations	Requirements	Possible Underwriting Decision – Life	Possible Underwriting Decision – Critical Illness
Hodgkin lymphoma is a malignant disease of the lymphatic system	<ul style="list-style-type: none"> <li>• Current age</li> <li>• Date of diagnosis</li> <li>• Type and stage</li> <li>• Type of treatment</li> <li>• Date treatment completed</li> <li>• Any recurrence or spread</li> </ul>	APS with pathology report	<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>	All cases – Decline Do not order APS

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

Condition	Considerations	Requirements	Possible Underwriting Decision – Life	Possible Underwriting Decision – Critical Illness
Non - Hodgkin's Lymphomas are cancers of the lymphoid tissue. NHL has 30 different subtypes, with differing characteristics	<ul style="list-style-type: none"> <li>• Current age</li> <li>• Date of diagnosis</li> <li>• Type and stage</li> <li>• Type of treatment</li> <li>• Date treatment completed</li> <li>• Any recurrence or spread</li> </ul>	APS with pathology report	<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>	All cases – Decline Do not order APS

## Hyperthyroid

Condition	Considerations	Requirements	Possible Underwriting Decision – Life	Possible Underwriting Decision – Critical Illness
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"> <li>• Current age</li> <li>• Date of diagnosis and onset</li> <li>• Treatment (surgery, medication)</li> <li>• Results of any tests, biopsies</li> <li>• Any limitation of activities</li> <li>• Any hospitalization or ER visits</li> <li>• Any complications</li> </ul>	APS	<p><b>Present</b></p> <p>If no symptoms – could be standard</p> <p>If having symptoms declined for further investigation</p> <p><b>Surgery or treatment completed</b></p> <p>If within 6 months – declined</p> <p>If &gt; 6 months – standard to 200%</p>	<p><b>Present</b></p> <p>If no symptoms – could be standard</p> <p>If having symptoms declined for further investigation</p> <p><b>Surgery or treatment completed</b></p> <p>If within 6 months – declined</p> <p>If &gt; 6 months – standard to decline depending if any complications.</p> <p>If persistent exophthalmos – exclusion for blindness</p>

## Hypothyroid

Condition	Considerations	Requirements	Possible Underwriting Decision – Life	Possible Underwriting Decision – Critical Illness
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"> <li>• Current age</li> <li>• Date of diagnosis and onset</li> <li>• Treatment</li> <li>• Any limitation of activities</li> <li>• Any complications</li> </ul>	Details	<p><b>Juveniles</b> Individual Consideration depending on age of diagnosis and severity.</p> <p><b>ADULTS</b> <b>Untreated</b> No symptoms – or complications – standard With symptoms – 150% to Decline</p> <p><b>Treated</b> No symptoms – standard Treatment with symptoms – 175% to Decline</p>	<p><b>Juveniles</b> Individual Consideration depending on age of diagnosis and severity.</p> <p><b>ADULTS</b> <b>Untreated</b> No symptoms – or complications – standard With symptoms – 175% to Decline</p> <p><b>Treated</b> No symptoms – standard Treatment with symptoms – Decline</p>

## Kidney Disease – Glomerulonephritis

Condition	Considerations	Requirements	Possible Underwriting Decision – Life	Possible Underwriting Decision – Critical Illness
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"> <li>• Current age</li> <li>• Date of diagnosis</li> <li>• Severity</li> <li>• Type (acute or chronic)</li> <li>• Treatment</li> <li>• Date of recovery</li> <li>• Any progression</li> <li>• Any hospitalization or ER visits</li> <li>• Any complications</li> </ul>	<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><b>Acute</b> Within one year of diagnosis – declined Could be standard if recovered for one year and only one occurrence Otherwise would be rated in range of 150% to 200% depending on number of years since recovery</p> <p><b>Chronic</b> 200% to decline depending on severity</p>	<p><b>Acute</b> Present or within 5 years of diagnosis – Decline 5 - 10 years – no complications – 150% More than 10 years – Standard</p> <p><b>Chronic</b> – Decline</p>

## Multiple Sclerosis

Condition	Considerations	Requirements	Possible Underwriting Decision – Life	Possible Underwriting Decision – Critical Illness
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"> <li>• Current age</li> <li>• Date of onset</li> <li>• Severity</li> <li>• Treatment (type, dosage)</li> <li>• Any progression)</li> <li>• Any limitation of activities</li> <li>• Any hospitalization or ER visits</li> </ul>	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>	<p>All cases – Decline</p> <p>Do not order APS</p>

## Parkinson's Disease

Condition	Considerations	Requirements	Possible Underwriting Decision – Life	Possible Underwriting Decision – Critical Illness
Parkinson's Disease is a progressive degenerative disease. Signs and symptoms are tremors, stiffness, slowness of movements, impaired balance and co-ordination.	<ul style="list-style-type: none"> <li>• Severity</li> <li>• Age of diagnosis</li> <li>• Treatment</li> <li>• Stability</li> </ul>	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>	<p>All cases – Decline</p> <p>Do not order APS</p>

## Sleep Apnea

Condition	Considerations	Requirements	Possible Underwriting Decision – Life	Possible Underwriting Decision – Critical Illness
Sleep apnea is a common sleep disorder characterized by brief interruptions of breathing (apneas) during sleep.	<ul style="list-style-type: none"> <li>• Current age</li> <li>• Date of diagnosis</li> <li>• Type – whether it is central, mixed or obstructive</li> <li>• Severity of disease</li> <li>• Treatment (CPAP or surgery)</li> <li>• Compliance with treatment</li> <li>• Date of last sleep study</li> <li>• Any other conditions such as obesity, hypertension, heart disease</li> </ul>	APS to include sleep study results	<p>Central – Decline</p> <p><b>Obstructive :</b></p> <p>Mild – standard</p> <p>Moderate – 150%</p> <p>Severe – 250% to Decline</p>	<p>Central – Decline</p> <p>Obstructive – depends on treatment and severity</p> <p><b>If treated</b></p> <p>Very mild – standard.</p> <p>Moderate – 150%</p> <p>Severe – 250%</p> <p><b>If untreated</b></p> <p>Mild to moderate – 150%</p> <p>Severe – 250% to decline</p>



## Stroke

Condition	Considerations	Requirements	Possible Underwriting Decision – Life	Possible Underwriting Decision – Critical Illness
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"> <li>• Current age</li> <li>• Date of diagnosis</li> <li>• Number of strokes</li> <li>• Treatment</li> <li>• Any residual impairment</li> <li>• Blood pressure readings</li> <li>• Smoking – past and current use</li> </ul>	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>	<p>All cases – Decline</p> <p>Do not order APS</p>

## Transient Ischemic Attack

Condition	Considerations	Requirements	Possible Underwriting Decision – Life	Possible Underwriting Decision – Critical Illness
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"> <li>• Current age</li> <li>• Date of diagnosis</li> <li>• Number of TIA's</li> <li>• Treatment</li> <li>• Any residual impairment</li> <li>• Blood pressure readings</li> <li>• Smoking – past and current use</li> </ul>	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>	<p>All cases – Decline</p> <p>Do not order APS</p>

## Ulcerative Colitis (also see Crohn's Disease)

Condition	Considerations	Requirements	Possible Underwriting Decision – Life	Possible Underwriting Decision – Critical Illness
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"> <li>• Current age</li> <li>• Date of diagnosis</li> <li>• Symptoms and severity</li> <li>• Frequency of flare-ups</li> <li>• Treatment (type, medication, dosage, any surgery)</li> <li>• Any hospitalization or ER visits</li> <li>• Any limitation of activities</li> <li>• Any complications or other medical condition, such as arthritis or other inflammatory disease</li> </ul>	APS	<p>Depends on age of diagnosis and severity:</p> <p><b>MILD</b> Proctitis only, not requiring treatment with oral steroids or immune therapy – possible standard</p> <p><b>MODERATE</b></p> <ul style="list-style-type: none"> <li>• Within 6 months of last flare-up possible 200%</li> <li>• &gt;6 months to 5 years of last flare-up possible 150% to 175%</li> <li>• After 5 years with no flare-ups possible std</li> </ul> <p><b>SEVERE</b></p> <ul style="list-style-type: none"> <li>• Within 2 years of last flare-up possible 300%</li> <li>• &gt;2 to 10 years since last flare-up possible 200% to 250%</li> <li>• After 10 years since last flare-up possible 150%</li> <li>• Any surgery would be a decline for 6 months</li> </ul>	<p>All cases within 2 years – treat as severe.</p> <p>All cases with any complications such as weight loss, anemia arthritis, iritis are decline.</p> <p><b>Medical treatment only:</b> Mild with no complications – 150% and exclude colon cancer including metastases Moderates with no complications 175% and exclude colon cancer including metastases. Severe with no complications 200% and exclude colon cancer including metastases.</p> <p><b>With Surgery:</b> Within 12 months – Decline After 12 months, no symptoms – 150% and exclude colon cancer including metastases. With any complications post surgery – Individual Consideration – usually decline</p>

## NON-MEDICAL RISKS – DETAILS AND POSSIBLE DECISIONS

### Aviation – Private

Sport	Considerations	Requirements	Possible Underwriting Decision – Life	Possible Underwriting Decision – Critical Illness
Private pilots licenced to fly for recreational reasons	<ul style="list-style-type: none"> <li>• Current age</li> <li>• Type of license</li> <li>• Types of aircraft</li> <li>• Where flying – whether it is a remote area</li> <li>• Number of hours flown for past 12 months</li> <li>• Number of hours to be flown for next 12 months</li> </ul>	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>	Aviation exclusion

## Mountain Climbing and Rock Climbing

Sport	Considerations	Requirements	Possible Underwriting Decision – Life	Possible Underwriting Decision – Critical Illness
Mountain climbing can involve rock, snow and ice	<ul style="list-style-type: none"> <li>• Current age</li> <li>• Experience</li> <li>• Member of club</li> <li>• Grade</li> <li>• Altitude</li> <li>• Location</li> </ul>	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>	<p>Depends on type, altitude and location</p> <p>Up to 6,000 metres (19,700 feet) – Mountaineering and climbing exclusion</p> <p>&gt; 6,0000 meters (19,700 feet) – Decline</p> <p><b>Himalayas – Decline</b></p>

## Scuba Diving

Sport	Considerations	Requirements	Possible Underwriting Decision – Life	Possible Underwriting Decision – Critical Illness
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"> <li>• Current age</li> <li>• Involved in any hazardous diving like wreck, cave or ice diving</li> <li>• Certification</li> <li>• Average depth and frequency</li> <li>• Deepest depth and frequency</li> <li>• Location</li> <li>• Any medical conditions</li> <li>• Lifestyle</li> </ul>	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>	<p>Average depth of 100 feet or less with no hazardous activities – standard.</p> <p>101 feet to 125 feet – Exclusion for scuba diving</p> <p>&gt; 125 feet – Decline</p> <p>Any hazardous diving would either be Decline or have an exclusion</p>

## Skiing/Snowboarding

Sport	Considerations	Requirements	Possible Underwriting Decision – Life	Possible Underwriting Decision – Critical Illness
Extreme Skiing/ Snowboarding	<ul style="list-style-type: none"> <li>• Type – Heli, Cat, Back country, Freestyle/ acrobatics</li> <li>• Location</li> <li>• Any accidents</li> <li>• Frequency</li> <li>• # of years experience</li> <li>• Competitive or professional</li> </ul>	Snow Skiing/ Boarding questionnaire	Usually standard	Usually standard

## Occupation – Commercial Aviation

Occupation	Considerations	Requirements	Possible Underwriting Decision – Life	Possible Underwriting Decision – Critical Illness
Commercial pilots	<ul style="list-style-type: none"> <li>• Current age</li> <li>• Number of years and hours experience</li> <li>• Type of license</li> <li>• Type of aircraft</li> <li>• Where flying – whether it is a remote area</li> </ul>	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> <p>Other occupations and crew members may also require a rating</p>	<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 exclusion or be declined</p> <p>Other occupations and crew members may also require a rating.</p>

## Occupation – Miners

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

## Occupation – Occupations Involving Travel outside of Canada

Occupation	Considerations	Requirements	Possible Underwriting Decision – Life	Possible Underwriting Decision – Critical Illness
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.	Usually Decline – Do not order requirements

## Driving

Description	Considerations	Requirements	Possible Underwriting Decision – Life	Possible Underwriting Decision – Critical Illness
Motor vehicle accidents are a significant cause of death especially at younger ages	<ul style="list-style-type: none"> <li>• Current age</li> <li>• DUI</li> <li>• Other infractions – if speeding how much over the limit</li> <li>• Any suspensions</li> <li>• Any accidents</li> </ul>	MVR or Motor Vehicle Questionnaire	<p><b>DUI</b> DUI cannot be considered while licence suspended. Single DUI (including 24 hour suspension) within one year:</p> <ul style="list-style-type: none"> <li>• 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</li> <li>• After one year, individual consideration will be given</li> </ul> <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>	<p>Individual Consideration – 150% to decline</p> <p>A few minor infractions – could be standard</p>

## FAMILY HISTORY AND CRITICAL ILLNESS

A family history of disease or death, especially if diagnosed at a young age, may indicate that the Proposed Insured is also at increased risk for the same or related illness. The number of first degree relatives (i.e. parents and siblings) is also a factor that is taken in to consideration during underwriting.

Family history conditions with a higher probability for a person to be diagnosed with the same illness include cancer, cardiovascular disease, diabetes, and dementia.

A rating or exclusion may apply for the Critical Illness coverage while the life may be accepted at standard or with a lower rating.

**Some examples are:**

### Family History of Breast Cancer

#### **One first degree relative – relative diagnosed age $\leq 50$**

Life: Standard

Critical Illness: Male standard; Female – exclude breast, ovarian cancer and any metastases

#### **One first degree relative – relative diagnosed age $> 50$**

Life and Critical Illness – standard

#### **Two first degree relatives – relative diagnosed age $\leq 50$**

Life – 150%

Critical Illness – Male – exclude breast cancer and any metastases; Female – exclude breast, ovarian cancer and any metastases

### Family History of Cardiovascular Disease

#### **One first degree relative – relative diagnosed age $< 60$**

Life – Standard

Critical Illness – Standard

#### **Two first degree relatives – youngest age of relative at diagnosis or death**

Life –  $<$ age 45 – 150%;  $>$ age 45 and up – Standard

Critical Illness –  $<$ age 45 – 200%; age 45 - 59 – 175%

## 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.

**Q.** Is vaping assessed at smoker or non-smoker rates?

**A.** E-Cigarette or any other device, used to vape marijuana only (no nicotine) is non-smoker rates (as long as our smoking question is answered "no").

E-cigarette or any other device used to vape nicotine or other substances, other than marijuana, is smoker rates even if nicotine free liquid is used in the past 12 months

**Q.** Can second hand smoke cause positive nicotine result in the urinalysis?

**A.** No. The laboratory has a high threshold result for nicotine detection

**Q.** Does Empire automatically share Underwriting requirements when insurance with another company is pending?

**A.** No. We only share requirements with other companies when we are specifically asked to do so.

**Q.** What is reinsurance?

**A.** Reinsurance is insurance for insurance companies. It's a way of transferring or "ceding" some of the risk insurance companies assume. There are 2 types of reinsurance:

- Facultative which is negotiated separately for each policy that is reinsured. It is used for higher face amounts and often for rated or declined cases.
- Automatic (treaty) where the ceding company and the reinsurer negotiate and execute a reinsurance contract under which the reinsurer covers the specified share of all the insurance policies issued by the ceding company which come within the scope of that contract.

## GLOSSARY

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



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