

Guidelines for Common Conditions

Sweet Spots

Underwriting Library – for producer

April 2018



What Do You See Most Often in Underwriting

The question Underwriters are most often asked is:

“What is the most common condition you see and how do you underwrite it?”

Today, we will help to break down those conditions we see frequently, and how to approach them as a Field Underwriter.

Common Conditions Seen in Underwriting

- Build, specifically overweight
- Hypertension (High Blood Pressure)
- Diabetes, Type 2
- Cholesterol, elevated
- HDL Cholesterol
- Sleep apnea
- Tobacco use
- Depression
- Elevated PSA
- Cancer – Breast Cancer, Prostate Cancer
- Family History

Build

There are four build charts:

- Male
- Female
- Diabetic
- Osteoporosis

These build charts are in the TrueView Underwriting Guide.

Tip – Because this is a sensitive question, have a copy of all the build charts with you during your appointment so you can show the chart to the client. This way you don't have to ask your client how much he or she weighs.

Hypertension

To be considered at SELECT underwriting category, the average readings within the past 12 months must not be greater than:

– All ages 160/95

We use APS readings within the past 12 months and/or paramedical exam if completed.

Diabetes

We consider Type 2 Diabetes only, including ≤ 50 units of insulin use per day. We do not consider Type 1 Diabetes.

All diabetics are STANDARD rates at best.

Average A1C must be ≤ 8.0

Diabetes continued

Some combination (co-morbid) conditions that are always uninsurable:

- Obesity
- Coronary Artery Disease
- Neuropathy, moderate or severe
- Any history of a Transient Ischemic Attack (TIA)

Tip – If your client is a Diabetic, always have the Diabetic build chart handy. The co-morbid condition of obesity and Diabetes is in the top five reasons for decline.

Cholesterol and HDL Cholesterol

Cholesterol

- Total cholesterol < 300 is Select rates
- Total cholesterol >300 is Standard rates
- If Cholesterol is <300, the HDL cholesterol ratio is used to determine the underwriting category

HDL Cholesterol

- HDL Cholesterol Ratio is figured by dividing the HDL cholesterol into the total cholesterol.

Underwriting Category	Female	Male
Select	7	7.5
Uninsurable	>7.0	>7.5

Sleep Apnea

CPAP or BIPAP advised and beginning use within the past 3 months: OK at SELECT rates.

Alternate Therapy recommended and utilized > 3 months: OK at SELECT rates.

- Examples of alternative therapy
 - Oral Appliance – Mandibular advancing devices
 - Oral Surgery

Oxygen use with CPAP or BIPAP: ok at SELECT rates.

Tobacco Use

Tobacco use within the past 12 months: STANDARD rates.

Tobacco last used \geq 12 months : SELECT rates.

12 or Fewer Cigars within 12 months and negative nicotine testing can be considered at the non-smoker rate.

Depression

Anxiety and Stress disorder: Stable for 1 year may be eligible for SELECT rates.

Depression: 3 or less Psychotropic medications may be eligible for SELECT rates.

Elevated PSA and Prostate Cancer

Prostate Cancer

- Stage A or B: following completion of treatment and favorable follow up: may be considered at SELECT underwriting category.
- Stage C: 2 years following completion of treatment: may be considered at SELECT underwriting category.
- Stage D is always uninsurable

- No treatment (watchful waiting/ active surveillance) PSA < 10, Gleason Score ≤ 6 , limited disease (confined to the prostate): may be considered at SELECT
 - Age ≥ 70 may be considered at SELECT
 - Age 60 to 69 may be considered at our STANDARD Counter offer
 - Age < 60 is always uninsurable

Following treatment for prostate cancer the most recent PSA must be:

- < 0.1 if treated with prostatectomy
- < 1.0 if treated with radiation

Breast Cancer

Stage 0, 1 or 2 (depending on cell type, grade and treatment) : may be considered at SELECT underwriting category after 1 year.

Stage 3 and 4: Uninsurable.

More than one recurrence: Uninsurable

Involvement of 4 or more lymph nodes: Uninsurable