

Underwriting Flash Sheet

L = Life A = Accident H = Health D = Disability X=Auto Decline

CANCER (Any Form of Cancer at Any Age is an Auto Decline for Cancer Policy)	L	A	H	D
Cancer – Internal (Breast, Colon, Uterine, etc.) treated within the past 2 years; EXCEPTION – See Lung and Pancreatic Cancers below	X		X	X
Cancer (Metastatic) – Spread to lymph nodes or other parts of the body, treated within the past 10 years	X		X	X
Acute Leukemia diagnosed within 5 years – Chronic untreated Leukemia less than 2 years from diagnosis	X		X	X
Lung Cancer – Last treatment within 5 years or Currently Smokes	X		X	X
Lymphoma (Hodgkin's) treated within the last 2 years	X		X	X
Lymphoma (Non-Hodgkin's) treated within the last 2 years	X		X	X
Pancreatic Cancer – Last treatment within 5 years	X		X	X
DIABETES & RELATED DISORDERS	L	A	H	D
Diabetes and Kidney Disease	X		X	X
Insulin Diabetes (Decline for Accident/Health/Disability, can consider LIFE app)		X	X	X
Insulin Diabetes with Cerebral Vascular Disease (Stroke/TIA), Heart Disease, Peripheral Arterial Disease, not seen a doctor within 2 years, or Overweight T6 and up	X	X	X	X
HABITS/MISC DRUGS/ALCOHOL/ARREST (Auto Decline if in Jail while Application Being Underwritten)	L	A	H	D
Alcohol Treatment (Voluntary) and still drinks, or dry less than 1 year	X	X	X	X
Alcohol Treatment (Voluntary) with any history of hard drug use, clean & dry from both less than 5 years	X	X	X	X
Arrest – Drug Arrest or any Felony Arrest starting Probation/Parole within the past 5 years	X	X	X	X
Arrests (Multiple) – 2 or more Arrests and the last one within 5 years of application	X	X	X	X
Combination of Opiate and Benzodiazepine medications	X	X	X	X
Drug Use or Drug-Related Arrest within 2 years (other than Marijuana)	X	X	X	X
DWI's (Multiple) 2 DWI's within last 5 years and the last within 2 years / 3 or more DWI's & drinking alcohol within past 1 year	X	X	X	X
Immigrant not legally residing in the country of application if does not meet Residency Addendum Guidelines	X	X	X	X
Marijuana – Current Use with any past history of Voluntary Alcohol Treatment, Hard Drug Use, Drug Arrest or Felony Arrest	X	X	X	X
Misdemeanor Arrest with Probation within 1 year	X	X	X	X
HEART/CIRCULATORY/BLOOD DISORDERS	L	A	H	D
Angioplasty, Coronary Bypass, Heart Attack or Diagnosis of Angina within the last 6 months or occurring under age 40	X		X	X
Any combination of Coronary Artery Disease, Cerebral Vascular Disease (TIA/Stroke) or Peripheral Artery Disease	X	X	X	X
Congestive Heart Failure within 1 year	X		X	X
Coronary Artery Disease and Heart Valve Replacement	X		X	X
Coronary Artery Bypass – Multiple Heart Surgeries	X		X	X
Defibrillator Implant	X	X	X	X
Heart Attacks (Multiple) – 2 Heart Attacks and Smokes, or more than 2 Heart Attacks	X	X	X	X
High Blood Pressure with Hospitalization for High Blood Pressure within 1 year	X	X	X	X
Peripheral Vascular Disease with Surgery	X	X	X	X
Stroke less than 6 months or Multiple Strokes	X	X	X	X
Sickle Cell Anemia at less than age 21	X	X	X	X
MISC MEDICAL DISORDERS (Auto Decline if Hospitalized while Application Being Underwritten)	L	A	H	D
Alzheimer's Disease	X	X	X	X
Asthma – Hospitalized in Intensive Care within the past 5 years, or admitted to Hospital 2 or more times within 2 years without Intensive Care	X		X	X
Asthma – Juvenile – at less than or equal to age 2, diagnosed within 1 year, or daily moderate/severe symptoms	X		X	X
Autism at less than age 2	X	X	X	X
Cirrhosis of the Liver – Any type diagnosed within 3 years	X	X	X	X
Crohn's Disease or Ulcerative Colitis if Disabling, at age less than or equal to 5 years or within 2 years of diagnosis or surgery	X		X	X
Cystic Fibrosis	X		X	X
Down's Syndrome at greater than age 40 or more than mild degree of Intellectual disability	X	X	X	X
Emphysema/COPD or Chronic Lung Disease/COLD using Home Oxygen with a history of Cardiac Failure	X		X	X
Hepatitis that is currently under treatment or Auto Immune Hepatitis	X		X	X
HIV/AIDS – Including positive test for Antibodies for AIDS virus	X	X	X	X
Hydrocephalus at less than age 19 or if diagnosed within last 6 months	X	X	X	X
Kidney Dialysis	X		X	X
Kidney Transplant within 1 year or in combination with Diabetes, Heart Disease or Peripheral Artery Disease	X	X	X	X
Lupus or SLE (Systemic Lupus Erythematosus) – Juvenile – With current symptoms, completion of treatment within 2 years, Kidney or Cerebral Involvement	X		X	X
MS (Multiple Sclerosis) with extreme disability	X	X	X	X
Overweight exceeding Build Chart (see back for Build Chart)	X	X	X	X
Rheumatoid Arthritis – Severe and/or Disabling (Decline for Accident/Health/Disability, can consider LIFE app)		X	X	X
Scleroderma – CREST syndrome	X	X	X	X
Seizure – Newly Diagnosed within last 6 months	X	X	X	X
Suicide Attempt – Within 2 years or with Drug and/or Alcohol Abuse	X	X	X	X
Transplant Recipient – Both Pancreas and Kidney within 1 year, Pancreas within 2 years, Kidney – see above, All Others, and at less than age 16	X		X	X
Weight Loss Surgery – Gastric Banding procedure within last 3 months or Gastric Bypass Surgery within 6 months	X		X	X



Build Charts

Males and Females (Ages 16 and Over)										
Height		Avg. Weight	Overweight Chart with Probable Table Ratings							
Ft. In.	Inches	Pounds	T-2	T-3	T-4	T-5	T-6	T-8	T-10	T-12
4' 8"	56	87-140	172	179	186	190	195	203	208	212
4' 9"	57	91-145	178	185	192	197	202	211	215	220
4' 10"	58	94-150	185	192	199	204	209	218	223	228
4' 11"	59	97-155	191	199	206	211	216	226	231	236
5' 0"	60	100-161	198	205	213	218	223	233	239	244
5' 1"	61	104-166	204	212	220	225	231	241	247	252
5' 2"	62	107-172	211	219	227	233	238	249	255	260
5' 3"	63	111-177	218	226	235	240	246	257	263	269
5' 4"	64	114-183	225	234	242	248	254	266	271	277
5' 5"	65	118-189	232	241	250	256	262	274	280	286
5' 6"	66	121-195	239	248	258	264	270	282	289	295
5' 7"	67	125-201	246	256	265	272	278	291	297	304
5' 8"	68	129-207	254	264	273	280	287	300	306	313
5' 9"	69	133-213	261	271	282	288	295	309	315	322
5' 10"	70	136-219	269	279	290	297	304	318	325	332
5' 11"	71	140-225	277	287	298	305	312	327	334	341
6' 0"	72	144-232	284	295	306	314	321	336	343	351
6' 1"	73	148-238	292	304	315	323	330	345	353	361
6' 2"	74	152-245	300	312	324	332	339	355	363	370
6' 3"	75	157-252	309	321	333	341	349	365	373	381
6' 4"	76	161-258	317	329	341	350	358	374	383	391
6' 5"	77	165-265	325	338	350	359	367	384	393	401
6' 6"	78	169-272	334	347	360	368	377	394	403	412
6' 7"	79	174-279	342	356	369	378	387	404	413	422
6' 8"	80	178-286	351	365	378	387	396	415	424	433
6' 9"	81	182-293	360	374	388	397	406	425	434	444

NOTE: These build charts should serve as a general guide only. Actual underwriting decisions on build are based on build calculators which include other factors such as age, gender, and other risk factors. Actual decisions may vary.

Remember to Check Your Flash Sheet for Multiple Impairments

Examples:

- Overweight & High Blood Pressure
- Overweight & Diabetes
- Overweight & Coronary Artery Disease
- Or any combinations of above

Cash Guidelines

Do not collect C.W.A. on:

1. Face amounts of \$500,000 and up not including ADB
2. Face amounts of \$100,000 and up for any Juveniles under age 18

Standard Juveniles (Ages 0-15)

Note: If 4' 8" (56") or above, may use Males and Females (Ages 16 and Over) chart

Age		
Months	Inches	Pounds
0	17-22	6-11
1	18-25	6-12
2	18-27	8-14
3	19-28	8-16
4	19-29	9-18
5	20-30	10-20
6	21-31	11-22
7	21-32	11-24
8	22-32	12-25
9	22-33	12-28
10	23-33	13-28
11	23-34	15-28
12	24-34	15-29
13	24-35	16-30
14	25-35	16-30
15	25-36	17-31
16	26-36	17-32
17	26-37	18-32
18	26-37	18-33
19	27-38	19-33
20	27-38	19-34
21	27-38	19-34
22	28-39	20-34
23	28-39	20-35

Age		
Years	Inches	Pounds
2	29-42	21-40
3	30-46	24-47
4	32-48	27-54
5	34-51	30-61
6	36-55	34-68
7	38-57	38-75
8	40-60	42-82
9	42-63	47-98
10	44-65	52-112
11	46-67	58-127
12	48-70	65-141
13	50-72	73-155
14	52-75	81-166
15	54-78	87-179

