

UNDERWRITING GRID - TERM & UL

CONDITION/ IMPAIRMENT	FORESTERS	AMERICO	GPM	MUTUAL OF OMAHA	AMERICAN AMICABLE
	<u>Strong Foundation</u> <u>Smart UL</u>	<u>Term100/125.</u> <u>CBO 50/100</u> <u>Payment Protector &UL</u>	<u>Equity Protector</u> <u>Classic 1 and Classic 2</u>	<u>Term Life Express/</u> <u>IUL Express</u>	<u>Home Protector/</u> <u>Safe Care Term</u>
AIDS	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
Alcoholism	Within last 5 years, treated or advised to receive treatment DECLINE	Within last 10 years, treated or advised to receive treatment DECLINE	Current abuse, or within 5 years of treatment: DECLINE Treatment over five years prior and no longer using alcohol: Classic 1	used alcohol to a degree that required treatment or been advised to limit or discontinue its use by a member of the medical profession. DECLINE	After 4 years since abstained from use: ACCEPT
Alzheimer's	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
Amputation	Injury: ACCEPT Disease: DECLINE	ACCEPT Injury - fully recovered, working full time ILLNESS DECLINE SEE DIABETES	Injury: ACCEPT Disease: DECLINE	Injury: ACCEPT Disease: DECLINE	Injury: ACCEPT Disease: DECLINE
Aneurysm	Occureed within last 10 Years: DECLINE Any heart medication, blood thinners, other than basic blood pressure medications in the last 10 years DECLINE	DECLINE	Possible Classic1 if surgically corrected over three years prior. Otherwise DECLINE	DECLINE	DECLINE

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Angina (Chest Pain)	DECLINE	DECLINE	<p>Over age 60, non-tobacco: minimum Classic2, if investigated with cardiac catheterization and treated/stable, described as either mild or moderate.</p> <p>Unstable angina, described as severe, not fully investigated with cardiac catheterization, tobacco user, or under age 60: Decline</p> <p>Combined with Stroke/TIA or diabetes: Decline</p> <p>Subsequent cardiac events including multiple heart attacks, new stenosis or restenosis requiring additional bypass, angioplasty, (re)stent(s): Decline</p>	DECLINE	DECLINE

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Angioplasty	DECLINE	DECLINE	<p>Under age 60: minimum Classic2 if currently non-tobacco user.</p> <p>Under age 60, tobacco user: DECLINE</p> <p>Overage 60: minimum Classic1 if currently non-tobacco user.</p> <p>If tobacco user: Classic2</p> <p>Ongoing anginaafter procedure: DECLINE.</p> <p>Subsequent cardiac events including multiple heart attacks, new stenosis or restenosis requiring additional bypass, angioplasty, (re)stent(s): DECLINE</p>	DECLINE	DECLINE
Anxiety / Depression	Refer to Depression	Refer to Depression	Refer to Depression	Refer to Depression	Refer to Depression

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Arthritis	<p>Severe/Moderate (RX include Humira, Enbrel, Prednisone, Methotrexate) Any Immunosuppressive Drug: DECLINE</p> <p>Osteoarthritis: ACCEPT</p> <p>Rheumatoid- minor no limitations: ACCEPT</p> <p>Disabled due to arthritis DECLINE</p>	<p>Rheumatoid or RX include Humira, Enbrel, Methotrexate, Prednisone Any Steroid Medication or Immunosuppressive Drug DECLINE</p> <p>Psoriatic or other inflammatory Arthritis diagnosed within the last 6 months or for which you are undergoing infusion therapy or being prescribed by a licensed member of the medical profession biologics or take daily oral steroids. DECLINE</p> <p>Disabled due to arthritis DECLINE</p> <p>Mild Arthritis: ACCEPT</p>	<p>Rheumatoid or Osteoarthritis</p> <p>Mild or moderate, without use of corticosteroids, Gold, sulphasalazine, chloroquine or methotrexate and able to perform all ADLs: Classic1</p> <p>Severe, use of any drugs listed above and able to perform most or all ADLs: Classic2</p> <p>Otherwise: DECLINE</p> <p>Disabled: DECLINE</p>	<p>Moderate/ Severe Rheumatoid arthritis treated with Humira, Enbrelor Methotrexate: DECLINE</p> <p>Disabled: DECLINE</p>	<p>Rheumatoid: Minimal, slight impairment: ACCEPT</p> <p>Moderate/Severe: DECLINE</p>
Arthritis	<p>NOTES FOR ARTHRITIS: Make sure you look up the medications and review the <u>AUTO DECLINE MEDICATIONS</u>. <u>Make sure you ask if Osteo or Rheumatoid (Rheumatoid can be much more sever and be a decline)</u> <u>Rheumatoid Arthritis is an autoimmune disorder.</u> <u>If Disabled with Arthritis, and not specifically listed otherwise, DECLINE</u></p>				

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Arrhythmia	DECLINE	DECLINE	Also see AFIB Paroxysmal supraventricular tachycardia: Classic 1 Paroxysmal ventricular tachycardia: Decline Premature atrial complexes Classic 1 Premature ventricular complexes Decline Sick Sinus Syndrome Decline Sinus bradycardia (BPM ≥45) Classic 1 Ventricular fibrillation Decline Wandering pacemaker Classic 1 Any arrhythmia combined with ischemic heart disease or other organic heart disease: Decline	DECLINE	DECLINE

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Asthma	<p>Mild/Moderate (One Inhaler used as needed): ACCEPT</p> <p>Severe (Daily Inhaler use and/or Inhaler with corticosteroids): DECLINE</p> <p>Smoker and mild: POSSIBLE ACCEPT</p> <p>Severe or hospitalization: DECLINE</p>	<p>Steroid use DECLINE</p> <p>Smoking Individual Consideration</p> <p>ER visit or hospitalization within last year DECLINE</p> <p>Well controlled, seasonal with allergies ACCEPT</p>	<p>MILD: Treated daily with single medication, inhaler use only as needed. Tobacco or Non-Tobacco: Classic1</p> <p>MODERATE: Non-tobacco user, treated daily with single medication, inhaler use only as needed: Non-Tobacco: Classic1 Tobacco user: Classic2</p> <p>SEVERE: Continuous use of steroids and rescue inhalers: Non-Tobacco: Classic2 Recent history of hospitalization or tobacco user: DECLINE</p>	<p>Above the Table 2 Weight (refer to Height-Weight Chart) DECLINE</p> <p>Tobacco: Mild Asthma, Under Table 2 max POSSIBLE ACCEPT</p> <p>Chronic or Severe: DECLINE</p> <p>Daily Inhaler, Inhaler filled more than 6 times per year or Steroid Medication DECLINE</p> <p>GPM Classic 2 or Foresters may be better options.</p>	<p>Mild / Moderate, occasional, brief episodes, allergic, seasonal, no more than 1 episode a month: ACCEPT</p> <p>Severe, hospitalization or ER visit with the past 12 months, Maintenance steroid use, or tobacco user: DECLINE</p>
Asthma	<p>NOTES FOR ASTHMA: You need to ask how many times the inhalers are filled per year and how many times each inhaler is used (1xDay, 1xWeek, etc , and write this information on the Needs Analysis. Also ask if ever tested, diagnosed or treated for COPD and if ever used oxygen. Look up medication and indicate on Needs Analysis if medication is a Steroid.</p>				
Atrial Fibrillation (A-Fib)	DECLINE	DECLINE	<p>Corrected with successful Ablation: Classic1</p> <p>Ongoing treatment or current symptoms: Classic2</p> <p>Accompanied by coronary or cerebral vascular disease: DECLINE</p>	DECLINE	DECLINE

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Bipolar Disorder	DECLINE	DECLINE	Minimum one year after diagnosis: Mild or moderate, well controlled with one or two medications, little impact on daily living: Classic2 Otherwise: DECLINE	DECLINE	DECLINE
Blood Pressure/ Hypertension	Controlled with 1 or 2 meds. ACCEPT 3 or more BP meds: DECLINE	Diagnosed within past 4 months, original diagnosis prior to age 30, more than 3 medications: DECLINE Well controlled, No issues listed above: ACCEPT	Well controlled (withor without medication): Classic1 Uncontrolled: minimum Classic 2 to DECLINE	Check TABLE 2 WEIGHT on Heigh-Weight Chart Must be within the Table 2 Max Weight for ACCEPT Hospitalizations within past 10 years: DECLINE 3+ Blood Pressure meds: Possible Accept	Controlled with 2 or less medications and can provide current BP reading history: ACCEPT Uncontrolled or using 3 or more medications to control: DECLINE

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Brain Tumor	<p>If treated or removed within last 10 Years: DECLINE (Treatment includes medications taken after surgery within the last 10 years)</p> <p>Otherwise: ACCEPT (Make sure to ask if client is continuing to visit an oncologist within last 10 years. Visits to an oncologist can indicate potential cancer treatments.)</p>		DECLINE Even if benign		
Bronchitis Also refer to COPD and ASTHMA	<p>Acute: ACCEPT</p> <p>Chronic (Recurrent and needing continuous treatment via inhaler or steroids): DECLINE</p>	<p>Acute: ACCEPT</p> <p>Chronic: DECLINE</p> <p>Smoker: DECLINE</p> <p>Also refer to COPD</p>	ACCEPT If Chronic, Refer to COPD	<p>Acute: ACCEPT</p> <p>Chronic: DECLINE</p> <p>Smoker: DECLINE</p> <p>Also refer to Asthma & COPD</p>	<p>Acute: ACCEPT</p> <p>Chronic: DECLINE</p>

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Bypass Surgery (CABG)	DECLINE	DECLINE	<p>Under age 60 non-tobacco: minimum Classic2 to DECLINE</p> <p>Under age 60 tobacco: DECLINE</p> <p>Over age 60 non-tobacco: minimum Classic1</p> <p>Overage 60 tobacco: Classic2.</p> <p>Ongoing angina after procedure: DECLINE. Combined with Stroke/TIA or diabetes: DECLINE</p> <p>Subsequent cardiac events including multiple heart attacks, new stenosis or restenosis requiring additional bypass, angioplasty, (re)stent(s): DECLINE</p>	DECLINE	DECLINE

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Cancer	<p>Cancer with treatment completed over 10 years ago, with no recurrence, or recommended treatment: ACCEPT</p> <p>Basal Cell: ACCEPT</p> <p>Within last 10 years: DECLINE</p> <p>Ask if client has continued to visit oncologist within last 10 years. If continuously visiting an oncologist it is best to consider another carrier.</p>	<p>Any type of cancer, except Basal Cell: DECLINE</p> <p>Basal Skin Cancer: ACCEPT</p> <p>Melanoma DECLINE</p>	<p>Basal Cell Skin Cancer: Successfully removed: Classic1.</p> <p>The following cancers should be quoted Classic1 if:</p> <p>1) Single occurrence, 2) Over 5 years since successful treatment, 3) regular follow up testing has been completed. >>Breast stage 0 & 1 >>Prostate stage 1 & 2 >>Testicular stage 1 >>Thyroid Stage 1 & 2 >>Melanoma Stage 1A & 1B >>Cervical Stage 0 & 1A</p> <p>All other types, staging, multiple cancers, recurrence, spreading to lymph nodes or other areas of the body: DECLINE</p>	DECLINE	<p>Basal or Squamous cell skin carcinoma, isolated occurrence: ACCEPT</p> <p>7 years since surgery, diagnosis, or last treatment, no recurrence: ACCEPT</p>
Cardiomyopathy	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
Cirrhosis of Liver	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE

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Citizenship	<p>Green Card or Permanent resident with Valid SSN: ACCEPT</p> <p>.Visa Holder: ACCEPT -Foresters will accept the following VISA's, with an expiration date more than 60 days from the current date. Any expiration date less than 60 days will require confirmation of VISA renewal. A copy of the VISA and any appropriate work authorization must accompany the application. Permanent VISA holders may have a US Tax ID number or a social security number with the accompanying acceptable VISA.</p> <p>E1, E2, E3 G1, G2, G3, G4 H-1B, H-2A, H-2B, H-3, H4 J1, J2 K1, K3 L-1A, L-1B, L2 O1, O3 P1, P2, P3, P4 R1 (R1 visa also requires a current and valid work authorization), R2 TN (TN visa also requires a current and valid work authorization), TD</p>	<p>Green Card or Permanent Visa: ACCEPT</p> <p>(B1 - B2 Visas not acceptable)</p>	<p>Green Card: ACCEPT</p> <p>No work visas will be accepted.</p>	<p>Green Card: ACCEPT</p> <p>Live in U.S. for a minimum of 12 months</p> <p>Question on app: US Citizen.</p> <p>Answer NO and provide Foreign National Questionnaire.</p>	<p>SS# and non US citizen: ACCEPT</p> <p>If no SS # then they must have lived in US for a minimum of 5 years, have established medical care, provide US Bank for ACH Withdrawal, residency in USA, must not have plans to move back to native country, must have a copy of Green Card or copy of their Visa (temp visa not accepted), or ITIN number with a 1) state ID, 2) DL, 3) consular card, or 4)passport: ACCEPT</p>

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Citizenship	NOTES FOR CITIZENSHIP: If not US Citizen, always get a photo of DL and Green Card and other documents				
CHF (Congestive Heart Failure)	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
Colitis (Ulcerative Colitis)	Mild to moderate, Intermittent: ACCEPT If Disabled: DECLINE	DECLINE Crohn's Disease: DECLINE	Intermittent, mild or moderate (single or intermittent attack with clinical remission greater than 1 month), without corticosteroid or immunosuppressive therapy: CLASSIC1 Otherwise minimum Classic2 to DECLINE	ACCEPT	Diagnosed prior to age 20 or within the past 12 months: DECLINE *They can be considered subject to other factors: pending testing/treatment, working full-time, and/or complications.
COPD & EMPHYSEMA (Chronic Obstructive Pulmonary Disease)	Smoker: DECLINE UL: DECLINE Strong Foundation: Mild, no oxygen, no steroids or serious COPD medications. Little to no shortness of breath (SOB) on exertion; able to climb at least 1 flight of stairs with little to no SOB: ACCEPT	DECLINE	Mild or moderate, no current shortness of breath, non-smoker and only occasional time off work: Classic2 Severe, on oxygen or smoker: DECLINE	DECLINE	DECLINE

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Criminal Activity	<p>If on probation /parole, incarcerated or criminal charges pending: DECLINE</p> <p>If no jail time served, individual consideration 1 year after end of probation POSSIBLE ACCEPT</p> <p>If jail time served: 5 Years after parole: POSSIBLE ACCEPT (Will depend on the offense)</p>	<p>ANY OF THE FOLLOWING IN LAST 10 YRS: DECLINE</p> <p>Been convicted of, pled guilty to, or currently awaiting trial for a felony?</p> <p>Used or been convicted of possession of unlawful drugs or used prescription drugs other than as prescribed by a licensed member of the medical profession in any form</p> <p>Served or been released from incarceration, probation, parole, or other court-ordered supervision for a misdemeanor or felony conviction. Currently under an order for probation, parole, or other court ordered supervision for a misdemeanor or felony conviction.</p>	<p>>3 years since parole/probation ended for a single nonviolent conviction: CLASSIC1</p> <p>Otherwise, or if multiple separate criminal convictions: DECLINE</p>	<p>In the past 10 years, Been convicted of or currently awaiting trial for a felony DECLINE</p>	<p>Convicted of misdemeanor or felony within the past 5 years: DECLINE</p> <p>Probation or parole within the past 6 months: DECLINE</p>

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Crohn's	> 5 years in remission: ACCEPT	DECLINE	Over one year since last attack, no ongoing treatment with corticosteroids or immunosuppressive drugs and no current symptoms: CLASSIC1 Use of corticosteroids or immunosuppressive but no current symptoms or attacks within the last year: CLASSIC2 Current symptoms of attack within the last year: DECLINE	ACCEPT Hospitalized or complications within 1yr: DECLINE	Diagnosed prior to age 20 or within the past 12 months: DECLINE * They can be considered subject to other factors: pending testing/treatment, working full-time, and/or complications.
Cystic Fibrosis	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
Dangerous Sports	Fly, or intend within the next 2 years to fly, in an aircraft as a student pilot or licensed pilot: DECLINE Engage or intend within the next 2 years to engage, in motor vehicle or boat racing, mountain or rock climbing, scuba diving, skydiving, ballooning, hang gliding or ultra light flying: DECLINE	Within past 2 years Motor Sports Racing; boat racing; parachuting/skydiving; hang gliding; base jumping; rock or mountain climbing; cave diving; underwater photography; conyoning; Scuba Diving over 100 Feet DECLINE	Not asked on application. ACCEPT		Participated in within the past 2 years: ACCEPT Commercial Pilot for regularly scheduled airline, private pilot with more than 100 solo hours: ACCEPT Student pilot or other pilots flying for pay: DECLINE

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Depression/Anxiety	<p>Mild > age 25, onset more than 1 year or later, no hospitalizations or time off work: ACCEPT</p> <p>Age 25 and younger or Severe, major depression or bipolar or schizophrenia (Rx include Lithium, Seroquel, Abilify, Respidol) DECLINE</p> <p>Disability, including SS Disability with Depression/Anxiety meds is DECLINE</p>	<p>Mild with no hospitalizations, no more than 2 medication POSSIBLE ACCEPT</p> <p>Otherwise or with alcohol abuse and/or narcotic pain medication DECLINE</p> <p>Started Medication within 6 months: DECLINE</p>	<p>Mild: Treated with one or two medications and no impact on daily living: Classic1</p> <p>Moderate: Treated with 3 or more medications: Classic2 to DECLINE</p> <p>More than 3 medications, recent hospitalization, interferes with daily living: DECLINE</p> <p>Treated with 4 medications (for all mental health conditions), recent hospitalization, past suicide attempts, interferes with daily living: DECLINE</p>	<p>3+ Meds or hospitalized within 2yrs: DECLINE</p> <p>Any Antipsychotic, Bipolar, or Schizophrenia medications even if client says for depression with be a DECLINE</p> <p>Otherwise: ACCEPT</p>	<p>Anxiety: 1 Medication, situational in nature: ACCEPT</p> <p>Major Depression, bipolar disorder, schizophrenia: DECLINE</p>
Depression/Anxiety	NOTES FOR DEPRESSION / ANXIETY: Look up the medications, and if any of the medications can treat Antipsychotic, Bipolar, or Schizophrenia it will be most likely be a decline, except GPM may accept (refer to Bipolar on this chart) and Americo may accept a depression drug if it is dual treatment with bipolar if your client confirms no Bipolar ever. Any depression or anxiety with disability is most likely DECLINE with all term products.				
Dementia	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE

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Diabetes	<p>Any <u>complications</u> due to Diabetes, including Retinopathy (eye), Nephropathy (kidney), Neuropathy (nerve) = DECLINE for TERM AND UL</p> <p>Strong Foundation: Use the Strong Foundation Rating Calculator. Strong Foundation is one of the most liberal term options for diabetes. This is found in the quoting app from Foresters. May accept Oral or Insulin based on results from Rating Tool.</p> <p>UL: Refer to the Diabetes Point System document at the end of this uw grid. Oral medication only. Insulin = DECLINE</p>	<p>Any complications due to Diabetes, including Retinopathy (eye), Nephropathy (kidney), Neuropathy (nerve) = DECLINE</p> <p>Insulin at any age: DECLINE</p> <p>Oral Medication Only: POSSIBLE EXCEPT Review below:</p> <p>Initial diagnoses in last 6 months or prior to age 35 DECLINE</p> <p>3 or more diabetes medications in the last 3 months DECLINE</p> <p>In the last 6 months A1C more than 8.0 DECLINE</p>	<p>Type 1 (Insulin): Under age 30 yrs: DECLINE</p> <p>Current age 30 through 59, good control, non-tobacco user: Classic2</p> <p>Current age 30 through 59, good control, tobacco user: DECLINE</p> <p>Current age 60 and older, good control, non-tobacco user: Classic1</p> <p>Current age 60 and older, good control, tobacco user: Classic2</p> <p>Type2 (oral meds) Underage20: DECLINE History uncontrolled blood sugars or complications such as insulin shock, diabetic coma or significant neuropathy: DECLINE</p> <p>Current age 20 through 39, good control, non-tobacco user: Classic2</p> <p>Current age 20 through 39, good control, tobacco user: DECLINE</p> <p>Current age 40 and older, good control, non-tobacco user: Classic1</p> <p>Current age 40 and older,</p>	<p>Diagnosed Before age 45 (age 44 and younger): DECLINE</p> <p>BUILD MUST BE BELOW TABLE 2 WEIGHT Refer to the Table 2 Weight on the Height-Weight Chart</p> <p>Tobacco/Nicotine DECLINE</p> <p>Any complications due to Diabetes, including Retinopathy (eye), Nephropathy (kidney), Neuropathy (nerve) = DECLINE</p> <p>With Peripheral Vascular Disease (PVD or PAD) DECLINE</p> <p>MoO does not ask for A1C.</p> <p>Insulin is ok as long as no decline issues listed above.</p>	<p>Diagnosed prior to age 35, over table 2 weight, tobacco use in past 12 months, uses insulin, combined with overweight, gout, retinopathy, or protein in urine: DECLINE</p> <p>Controlled with oral meds only, weight below table 2 on height and weight chart and no complications: ACCEPT</p>

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	<u>Strong Foundation</u> <u>Smart UL</u>	<u>Term100/125.</u> <u>CBO 50/100</u> <u>Payment Protector &UL</u>	<u>Equity Protector</u> <u>Classic 1 and Classic 2</u>	<u>Term Life Express/</u> <u>IUL Express</u>	<u>Home Protector/</u> <u>Safe Care Term</u>
Diabetes	<p>NOTES FOR DIABETES: Make sure you ask age started taking diabetes medications. You need to ask for their A1C, Do they their blood sugar at home, and what their average blood sugar is.</p> <p>You need to ask if they have ever had nerve pain or taken nerve pain medication such as Gabepentin.</p> <p>Click these links to to the right to learn more:</p>				
Disabled/ Disability	<p>Due to injury with no chronic pain meds: POSSIBLE ACCEPT</p> <p>Otherwise: DECLINE</p>	DECLINE	<p>Currently Disabled or Within Last 5 Years, Received Disability Income or Social Security Disability or VA Disability: DECLINE</p>	<p>If maternity, fractures, spinal or back disorders, hip or knee replacements: ACCEPT</p> <p>Otherwise: DECLINE</p>	<p>Receiving SSI benefits for disability and/or currently not employed due to medical reasons: DECLINE</p>
Disabled/ Disability	<p>NOTES FOR DISABILITY: MOO is best option if muscular/skelatal (back, neck) but need to review their guideline and make sure no other medical conditions that will result in Decline.</p>				
<p>Driving Record (Including D.U.I.)</p> <p>Also refer to Criminal Activity for probabation/parole</p>	<p>License currently suspended: DECLINE</p> <p>Single DUI within 12 mos: DECLINE</p> <p>2 or more DUIs within last 5 years: DECLINE</p> <p>3+ DUIs in life: Call for risk assesment</p> <p>If any jail time was served also refer to criminal activity.</p>	<p>In the past 2 years, have you been convicted, pled guilty, or entered into a plea agreement for driving under the influence of drugs, alcohol, or reckless driving; have you pled guilty to or been convicted of 3 or more moving violations; or had your driver's license suspended or revoked: DECLINE</p>	<p>Question on app is 5 year lookback for DUI but is not auto-decline.</p> <p>If its a single DUI more than 3 years ago and no other motor vehicle violations of any kind, probable ACCEPT Classic1</p> <p>3 DUIs or more EVER: DECLINE</p> <p>Less than 3 speeding/similar tickets within the last 3 years: ACCEPT Classic1</p> <p>Over 3 tickets/moving violations = DECLINE</p>	<p>>3 years since single DUI with no other citations: Classic 1</p> <p>3 DUIs ever: Decline</p> <p>Less than 3 speeding/similar tickets within the last 3 years: Classic 1</p>	<p>License currently suspended,revoked, or Within the past 3 years an alcohol/drug related infraction, or 2 or more accidents, or 3 or more driving violations or combination thereof: DECLINE</p>

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Drug Abuse/ Addiction	<p>Any illegal drug use except Marijuana = DECLINE</p> <p>Marijuana (recreational): Up to 6 days per week: ACCEPT</p> <p>Marijuana (medical,Rx) = Depends on reason for use</p>	<p>DECLINE In the past 10 years used heroin, morphine, other unprescribed narcotics, ecstasy, opium derivatives, cocaine, crack, barbiturates, amphetamines, methaphetamines, hallucinogens, or any other illegal, restricted or controlled substances; or been treated or advised to tseek treatment for any drug. <u>MARIJUANA IS A DECLINE even with a medical card</u></p>	<p>Minimum five years after successful treatment, no relapse: Classic1</p> <p>Otherwise DECLINE</p>	<p>In the past 10 years used or been convicted of possession of unlawful drugs or used prescription drugs other than as prescribed in any form: DECLINE</p> <p>Marijuana in any form for any reason: DECLINE</p>	<p>Treatment 4 years or more, non-usage since: ACCEPT</p> <p>Illegal drug use within the past 4 years, treatment within the past 4 years: DECLINE</p>
Drug Abuse/ Addiction	NOTES FOR MARIJUANA: FORESTERS is best carrier to use and will rate at non-tobacco per guideline above.				

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Epilepsy	Controlled on meds, no seizures for 2 years, no complications: ACCEPT	Diagnosed last 6 months, hospitalized in last 12 months, driving rescriptions due to Epilepsy or Seizures: DECLINE Petit Mal attack within 6 months DECLINE Petit Mal attack over 6 months INDIVIDUAL CONSIDERATION	Absence or petit mal seizures: Classic1 Grand mal seizures, less than 12 episodes per year: Classic1 Grand mal seizures, greater than 12 episodes per year: Classic2 History of status epilepticus, personality or cognitive changes, progression of underlying disease: DECLINE	No disability ACCEPT	Petit Mal: ACCEPT All others: DECLINE
Felony (Probation& Parole)	Refer to Criminal Activity	Refer to Criminal Activity	Classic1 if more than 3 years since parole/probation ended for a single nonviolent conviction. Otherwise, or if multiple separate criminal convictions: DECLINE	Refer to Criminal Activity	Refer to Criminal Activity

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Fibromyalgia	No depression and working full time: ACCEPT (Fibromyalgia and depression are very commonly associated. Consider other carriers if possible.)	No disability ACCEPT	Not on Application BUT check for Disability and check for KNOCKOUT PRESCRIPTIONS Mild (usually 1 or 2 pain/depression meds) = Classic 1 Severe: (usually 3 or more pain/depression meds and NO Disability) = Classic 2 Possible Disabled = DECLINE	No disability ACCEPT	No disability ACCEPT
Fibromyalgia	NOTES FOR FIBROMYALGIA: Severe with several pain medications and/or depression/anxiety medications will usually result in DECLINE. GPM Classic 2 may accept if severe and no disability.				
Gastric Bypass	1 year after surgery, weight stabilized (Ask about weight loss in the 3 months and 6 months): ACCEPT Include notes on application with weight change before and after surgery	POSSIBLE ACCEPT	Successful surgery over 6 months before application: Classic1	Surgery greater than 6 months ago: ACCEPT	After 1 year with no complications: ACCEPT

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<p>Heart Issues/Stroke (also refer to specific condition on this grid)</p>	<p>If treated with medication or if the "event" occurred in the last 10 Years:</p> <p>Coronary artery disease, chest pain, irregular heartbeat, aneurysm, stroke, transient ischemic attack, congestive heart failure (CHF), a disease or disorder of the arteries or valves, peripheral vascular or arterial disease (PVD or PAD), or had a heart attack, heart surgery, heart procedure or circulatory surgery.</p> <p>DECLINE</p> <p>Any heart medication, blood thinners, other than basic blood pressure medications in the last 10 years</p> <p>DECLINE</p>	<p>EVER: Coronary Artery Disease, Heart Attack, Coronary Artery Bypass Surgery, Angioplasty, Stent Placement, Angina (chest pain), Valvular Heart Disease, Cerebrovascular Disease, Cardiomyopathy, Congestive Heart Failure, Congenital Heart Disease, Stroke, Transient Ischemic Attack(TIA, Mini Stroke), abnormal heart rhythm, had placement of a Pacemaker or Defibrillator, Cerebral, Aortic or Thoracic Aneurysm, or Abdominal Aortic Aneurysm: DECLINE</p>	<p>Refer to Specific Condition</p>	<p>EVER: Coronary Artery Disease, Heart Attack, Coronary Artery Bypass Surgery, Angioplasty, Stent Placement, Valvular Heart Disease with Repair or Replacement, Cardiomyopathy, Congestive Heart Failure, Congenital Heart Disease, Stroke, Transient Ischemic Attack (TIA)/mini-stroke, abnormal heart rhythm, or Cerebral, Aortic or Thoracic Aneurysm DECLINE</p>	<p>DECLINE</p>

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Heart Attack	<p>Occured within last 10 Years: DECLINE</p> <p>Any heart medication, blood thinners, other than basic blood pressure medications in the last 10 years DECLINE</p>	DECLINE	<p>All cases must be at least six months since heart attack, no or minimal heart damage, non-smoker without other medical issues.</p> <p>Any current age, tobacco user: minimum Classic2 to DECLINE</p> <p>All ages, described as severe attack, or multiple attacks: DECLINE</p> <p>Any Heart Attack Combined with Stroke/TIA or diabetes: DECLINE</p> <p>Subsequent cardiac events including multiple heart attacks, new stenosis or restenosis requiring additional bypass, angioplasty, (re)stent(s): DECLINE</p> <p><u>MILD HEART ATTACK</u> Under Age 40: DECLINE Ages 40-49: Classic 2 Ages 60 & Over: Classic 1</p> <p><u>MODERATE HEART ATTACK</u> Under Age 50: DECLINE Ages 50-59: Classic 2 Ages 60 & Over: Classic 1</p>	DECLINE	DECLINE

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Heart Murmur	No symptoms, no prescriptions: ACCEPT	No symptoms, no prescriptions: ACCEPT	Refer to A-FIB	DECLINE	DECLINE
Heart Surgery	DECLINE	DECLINE	Refer to By-Pass Surgery	DECLINE	DECLINE
Hepatitis	A, recovered: ACCEPT B or C: DECLINE	A, recovered: ACCEPT B or C: DECLINE	Hep B: Fully resolved with no residual effects and not currently on anti-viral drugs: Classic1 Currently on anti-viral drug treatment: Classic2 Hep C: DECLINE	Type A (Acute): Fully recovered: ACCEPT Otherwise: DECLINE TypeB: DECLINE TypeC: DECLINE	All Types of Hepatitis: DECLINE
HIV+VE	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
Irregular Heart Beat	DECLINE	DECLINE	Refer to AFIB	DECLINE	DECLINE
Kidney Disease Kidney Failure Kidney Dialysis Kidney Stones	Disease/Dialysis/Failure: DECLINE Stones, acute infection: ACCEPT	DECLINE Stones ACCEPT	DECLINE	Kidney Disease/ Failure/ Transplant/ Dialysis: DECLINE Stones ACCEPT	Kidney Disease, Dialysis, transplant recipient, or failure: DECLINE Kidney Stones: Depends on Case
Leukemia	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE

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Lupus	Discoid: ACCEPT Systemic: (Erythematous) DECLINE	Discoid: POSSIBLE ACCEPT Systemic: (Erythematous): DECLINE	Discoid: Classic1 Systemic: Mild: few symptoms without use of corticosteroids, immunosuppressants, antimalarial drugs, or biologics and able to perform all ADLs: Classic 1 Moderate: SLE related chest pain, Swollen joints or treated with corticosteroids, immunosuppressants, antimalarial drugs, or biologics. Able to perform all ADLs: Classic 2	Discoid: ACCEPT Systemic: (Erythematous) DECLINE	Discoid: ACCEPT Systemic: DECLINE
Liver Disease/ Transplant	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
Marijuana	> than 6 days per week: ACCEPT	Refer to Drug Abuse	Refer to Drug Abuse	Refer to Drug Abuse	Refer to drug abuse. Medical Marijuana would require a copy of Marijuana card and why its prescribed: POSSIBLE ACCEPT
Military	If not deployed or have orders to be delployed: POSSIBLE ACCEPT (Call for risk assesment)	ACCEPT if not deployed or have orders to be deployed in Saudi Arabia, Iraq, Afghanistan, Syria, Somalia, Sudan or Yemen	Refer to manager		

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Multiple Sclerosis (MS)	DECLINE	DECLINE	Within one year of diagnosis: DECLINE Greater than one year since diagnosis, mild (no or minimal symptoms and disability): Classic1 Moderate (moderate symptoms and disability preventing full time work): Classic2 Severe (requiring assisted ambulation to being restricted to wheelchair): DECLINE	DECLINE	DECLINE
Muscular Dystrophy	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
Oxygen Use	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
Pacemaker	DECLINE	DECLINE	ACCEPT Classic1 Accompanied by ischemic heart disease or other organic heart disease: DECLINE	DECLINE	DECLINE
Pain	Not diasabled, no long term use of narcotic pain meds: ACCEPT	Narcotics prescribed by a doctor for >6mos DECLINE			Knee, Back or Shoulder injury: Medically diagnosed, treated, or taken medication for within the past 12 months: ACCEPT

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Pancreatitis	<p>Single attack, acute > 1 year ago, not Alcohol related, no complications: ACCEPT</p> <p>Alcohol related, chronic: DECLINE</p>	<p>Depends on medication Try electronic uw Refer to Alcohol Abuse</p>	<p>Single acute episode, over one year since recovery, not alcohol related: Classic1</p> <p>Chronic condition, not related to alcohol, without complications (such as malabsorption, diabetes, or impaired glucose tolerance), less than three years since last symptoms: Classic2</p> <p>Greater than three years since last symptoms: Classic1</p> <p>Related to alcohol, or complications mentioned above: DECLINE</p>	<p>Depends on Medication Make sure no kock out drugs</p> <p>Chronic or Alcohol related DECLINE</p>	<p>Chronic or multiple episodes: DECLINE</p>
Paralysis	Any Paraplegia or Quadriplegia: DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
Parkinson's Disease	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
Peripheral Vascular Disease (PVD)	DECLINE	DECLINE	DECLINE	<p>Above Table 2 Weight DECLINE</p> <p>If surgically corrected and/or in multiple limbs, or tobacco use: DECLINE</p> <p>Otherwise: POSSIBLE ACCEPT</p>	DECLINE

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Pulmonary Embolism	DECLINE	DECLINE	DECLINE	ACCEPT	Medically diagnosed, treated, or taken medication for: ACCEPT
Sarcoidosis	Pulmonary: DECLINE Localized, non-pulmonary: ACCEPT	DECLINE	DECLINE	DECLINE	Pulmonary: DECLINE
Schizophrenia	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE
Seizures	Refer to Epilepsy	Refer to Epilepsy	Refer to Epilepsy	Refer to Epilepsy	Refer to Epilepsy
Sickle Cell Anemia	Sickle Cell: DECLINE Anemia (Iron Deficiency): ACCEPT		DECLINE		
Sleep Apnea	Treated and controlled: ACCEPT Oxygen Use: DECLINE	Treated and controlled: ACCEPT Dianosied in last 6 months DECLINE Oxygen Use: DECLINE	Well controlled with consistent CPAP use: Classic1 If treated with oxygen: DECLINE	Treated and controlled: Classic1 Oxygen Use: DECLINE	Combined with history of overweight, poorly controlled high blood pressure, COPD, or heart arrhythmia: DECLINE

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Stent	DECLINE	DECLINE	Under age 60, non-tobacco: minimum Classic2 Under age 60, tobacco user: Decline Over age 60, non-tobacco: minimum Classic1 Over age 60, tobacco minimum: Classic2 If ongoing angina after procedure: DECLINE Subsequent cardiac events including multiple heart attacks, new stenosis or restenosis requiring additional bypass, angioplasty, (re)stent(s): Decline	DECLINE	DECLINE

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Stroke/CVA/ TIA CVA= Cerebrovascular accident TIA= transient ischemic attack	DECLINE	Stroke/TIA/CVA DECLINE	If TIA, refer to TIA Stroke/CVA: Must be at least one year since single stroke, no or minimal residual symptoms, non-tobacco user. Under age 40 yrs at time of diagnosis: DECLINE Age at diagnosis 40 to 69 Yrs: Classic2 Age at diagnosis 70 yrs or greater: Classic1 If multiple strokes or single stroke with severe residuals: DECLINE Combined with Stroke/TIA or diabetes: DECLINE	Stroke/TIA/CVA DECLINE	Stroke: DECLINE TIA Combined with Tobacco use: DECLINE TIA: After 6 months, no residuals: ACCEPT
Student Pilot	Refer to dangerous sports	ACCEPT within last 2 years an aviation exclusion will be included			Commercial Pilot for regularly scheduled airline, private pilot with more than 100 solo hours: ACCEPT Student pilot or other pilots flying for pay: DECLINE DECLINE
Suicide Attempt	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE

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Thyroidism	ACCEPT	ACCEPT	ACCEPT	ACCEPT	ACCEPT
TIA= transient ischemic attack	Refer to Stroke	Refer to Stroke	All cases must be at least one year since single TIA and non-tobacco use. Ages less than 40: Classic2 Ages 40 and older: Classic1 If multiple TIAs or current tobacco use: DECLINE Combined with heart disease or diabetes: DECLINE	Refer to Stroke	TIA Combined with Tobacco use: DECLINE After 6 months, no residuals: ACCEPT
Transportation Assistance Wheelchair Scooter	DECLINE	DECLINE	DECLINE	DECLINE	DECLINE

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Travel	<p>Travel in the course of business or pleasure will be considered up to and including 12 weeks. Underwriting foreign travel/residency will vary depending on international risks and how changes in political, security and health “environments” could impact the risk in that area. It is advisable to call Underwriting for a more accurate risk assessment as travel advisories are always changing. Coverage is not available for applicants planning to reside in a foreign country indefinitely.</p>	<p>DECLINE if work, travel, or reside in Saudi Arabia, Iraw, Afghanistan, Syria, Somalia, Sudan or Yemen. Otherwise ACCEPT</p>			