

cna international life underwriting

requirements guide

Underwriting guidelines and
case submission information
Preferred and standard
For producer use only

CNA INTERNATIONAL LIFE

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Height and weight guidelines

Maximum Height/Weight Feet (Meters)	Preferred NT & Tobacco Pounds (Kilos)	Standard NT & Tobacco Pounds (Kilos)
5'0" (1.52)	165 (74.84)	175 (79.38)
5'1" (1.55)	170 (77.11)	181 (82.10)
5'2" (1.57)	175 (79.38)	187 (84.82)
5'3" (1.60)	180 (81.65)	193 (87.54)
5'4" (1.63)	186 (84.37)	199 (90.26)
5'5" (1.65)	191 (86.64)	205 (92.99)
5'6" (1.68)	197 (89.36)	212 (96.16)
5'7" (1.70)	203 (92.08)	218 (98.88)
5'8" (1.73)	208 (94.35)	225 (102.06)
5'9" (1.75)	214 (97.07)	231 (104.78)
5'10" (1.78)	221 (100.24)	238 (107.95)
5'11" (1.8)	227 (102.96)	245 (111.13)
6'0" (1.83)	233 (105.69)	252 (114.30)
6'1" (1.85)	240 (108.86)	259 (117.48)
6'2" (1.88)	246 (111.58)	266 (120.65)
6'3" (1.91)	253 (114.76)	273 (123.83)
6'4" (1.93)	260 (117.93)	280 (127.01)
6'5" (1.96)	267 (121.11)	288 (130.63)
6'6" (1.98)	274 (124.28)	295 (133.81)
6'7" (2.01)	281 (127.46)	303 (137.44)
6'8" (2.03)	288 (130.63)	311 (141.07)
6'9" (2.06)	295 (133.81)	318 (144.24)
6'10" (2.08)	302 (136.98)	326 (147.87)
6'11" (2.11)	310 (140.61)	334 (151.50)

Cholesterol / HDL Ratio Guidelines

Maximum Chol/HDL Ratio	7.0	8.0
Maximum Cholesterol	285	300

Special medical conditions, avocations and underwriting questionnaires

Although our age/face amount requirements and the height/weight guidelines are designed to help you submit the client's application with the most accurate rate class possible, special medical conditions or avocations can make that difficult. Here are some general guidelines to use in those situations:

- **Aviation** – For private pilots, standard non-tobacco or preferred tobacco user are generally the best classes they can qualify for. Aviation questionnaire is required.
- **Aviation** – Pilots of regularly scheduled airlines are not considered as a special risk and continue to qualify for all class levels based on the other risk factors. With an aviation exclusion the applicant is eligible for class levels based on normal risk factors. However, the aviation exclusion is permanent.
- **SCUBA** – An applicant who dives on vacation or for recreation, 60' or less, can usually qualify for standard tobacco or non-tobacco user. Others are given individual consideration. Exclusions are not available. Submit Hazardous Sports questionnaire.
- **Treated Blood Pressure** – Generally standard non-tobacco user rates are available. APS with detailed periodic follow-ups will be necessary.

Additional underwriting questionnaires should be completed and submitted if the client's statements on the application relate to these medical conditions or avocations:

Medical questionnaires:

Alcohol usage
Drug usage
Diabetes
Psychiatric history
Tobacco usage

Avocation questionnaires:

Aviation (plane, glider, balloon lighter-than-air)
Hazardous sports (car racing, SCUBA or skin diving, hang gliding)
Travel

Occupations

Clergy, media members or owners of media vehicles, missionaries, politicians and other occupations are subject to individual consideration.

Underwriting Requirements

Nearest age	\$50,000** - \$100,000	\$100,001 - \$150,000	\$150,001 - \$250,000	\$250,001 - \$500,000	\$500,001 - \$2,000,000	\$2,000,001 - \$5,000,000
18-50	Non-Med, Dried Blood Spot		Dried Blood Spot, Paramed	Dried Blood Spot, Paramed, <u>Inspection</u> (for Colombia only)	Blood Profile/ Urinalysis, MD Exam, APS, EKG, Inspection, Financial Questionnaire*	Blood Profile/ Urinalysis, MD Exam, APS, Stress EKG, Inspection, Financial Questionnaire, Financial Statement
51-60	Dried Blood Spot Paramed		Dried Blood Spot, Paramed, APS			
61 & up	Dried Blood Spot, Paramed, EKG, APS			Dried Blood Spot, Paramed, EKG, APS, <u>Inspection</u> (for Colombia only)		

- Use age nearest birthday.
- The limits in this chart apply to the face amount applied for plus in-force coverage issued by CNA.
- When the Insurance Risk Profile (Blood/HOS) is required, please advise your client to fast a minimum of 8-12 hours before blood is drawn.
- An inspection report is required for all face amounts of \$500,001 and above and for cases \$250,001 and above in Colombia. All Colombia cases will also be subject to an internal investigation. We will order all inspections unless advised otherwise. You are expected to order all other requirements.
- The financial questionnaire is recommended at \$500,001 and above, but not required until \$1,000,001. Financial statements are not required to be audited unless requested by the company.

Approved paramedical providers

Please see the CILC website for the most current providers – www.cnainternationallife.com/ky.

For quick turnaround time on underwriting and policy issue, please remind the medical provider to enclose the Part II form in the Osborn lab kit.

Four-rate class system

- **Class 1 – Preferred plus non-tobacco user** – Applicants who have not used tobacco in any form in the past two years and meet the “preferred” criteria requirements for this class.
- **Class 2 – Standard non-tobacco user** – Applicants who have not used tobacco in any form in the past 12 months and do not meet the “preferred” criteria. This class includes the substandard risks for the non-tobacco user classes.
- **Class 3 – Preferred tobacco user** – Applicants who use tobacco in any form and meet the preferred criteria for these products.
- **Class 4 – Standard tobacco user** – Applicants who do not qualify for any of the other classes. This includes the substandard risks for the tobacco user classes.

° Footnote to “Financial Questionnaire” in next to last column of chart above.

°° Footnote to \$50,000 in column heading of first dollar bracket column of chart above.

Attending Physician's Statement (APS) guidelines

Please order an Attending Physician's Statement according to the requirement chart or if your client has any of the following impairments:

- Alcohol abuse
- Blood pressure treatment
- Cancer (including melanoma but excluding other skin cancers)
- Coronary artery disease
- Crohn's disease
- Diabetes
- Drug abuse
- Emphysema
- Epilepsy/convulsions
- Heart attack
- Liver disorders
- Mental/emotional disorders
- Rheumatoid arthritis
- Ulcerative colitis

If the applicant does not have a regular physician we need the medical records pertaining to the last checkup.

Generally we won't order an APS if the doctor was seen more than three years ago. If the client has been treated for abnormal cholesterol, trigly-cerides or lipids, or skin cancer (other than melanoma) use the APS age/amount guidelines below.

Nearest age	\$50,000-\$150,000	\$150,001-\$500,000	\$500,001-5,000,000
18-45	Order at underwriter discretion.	Order at underwriter discretion.	Order if doctor has been seen in the past 3 years.
46-50	Order at underwriter discretion.	Order at underwriter discretion.	Order if doctor has been seen in the past 3 years.
51-60	Order at underwriter discretion.	Order if doctor has been seen in the past 3 years.	Order if doctor has been seen in the past 3 years.
61 & up	Order if doctor has been seen in the past 3 years.	Order if doctor has been seen in the past 3 years.	Order if doctor has been seen in the past 3 years.

APS class guidelines

Best class if no APS available in past three years:

Issue age	Available class
18-60	Preferred non-tobacco/Preferred tobacco
61-70	Standard non-tobacco/Standard tobacco

Financial underwriting

The following are general guidelines for some of the more common uses for life insurance. The financial questionnaire can always be used, and it is recommended on smaller amount cases to speed up the underwriting process. We recommend that the financial questionnaire be completed and submitted if the client is applying for \$500,000 or more of coverage, but it is not required unless the amount is over \$1,000,000. In addition, for face amounts over \$2,000,000 we will also require a Financial Report from a CPA.

Personal coverage (multiples of annual earned income)

Age	Factor
20-30	20X
31-40	15X
41-60	10X
61+	5X

The underwriter will question any amount over 10X that looks speculative.

Key person coverage (multiples of annual earned income)

5X income is considered a reasonable amount. Over 5X, we look for a cover letter and financials demonstrating that the person has a unique talent, makes a significant contribution to profits or is the company's key to favorable financing. In special circumstances, coverage may go to 10X.

Business purchase

Insurance will be limited to a reasonable appraised value of the proposed insured's proportional share of the business.

Note: We reserve the right to ask for verification of statements of income and assets.

