

CILC Bulletin

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Additional In-Country Labs

We are once again making it easier to do business throughout Latin America and the Caribbean. Effective immediately we will begin processing labs for residents of the Dominican Republic, Ecuador, Peru, and Jamaica through in-country labs. These facilities will be able to perform both the labs and the paramedical exam. We will continue to use our approved doctors to perform EKGs and MD Exams.

In order to process the labs in country, we now require blood and urine on all cases from the Dominican Republic, Ecuador, Peru, and Jamaica. Please see the list of labs by country as well as the new requirement chart below.

Dominican Republic

Laboratorio Clinico Amadita P. Gonzalez

Abelardo Rodriguez Urdaneta No.102
Gazcue
Santo Domingo, Republica Dominicana
(809) 682-5414

Sucursal Piantini
(809) 562-1131

Sucursal Ozama
(809) 596-1001

Sucursal Maria Auxiliadora
(809) 684-2552

Sucursal Herrera
(809) 518-0361

Sucursal Naco
(809) 227-6662

Sucursal Gazcue
(809) 682-0470

CNA INTERNATIONAL LIFE

KEY TO BULLETIN TOPICS: TRM (Term), WL (Whole Life), UL (Universal Life), VAR (Variable), IR (Impaired Risk), OL (Other Life), ANN (Annuities), ADM (Administration), ADV (Advertising), CMPL (Compliance), MAR (Marketing), SFT (Software), UW (Underwriting)

Sucursal Arroyo Hondo
(809) 385-0040

Laboratorio Clinico Bion

Santiago 256 Gazcue
Santo Domingo, Republica Dominicana
(809) 688-3814

Laboratorio Clinico Garcia & Garcia

Avenida Imbert #142
Santiago, Republica Dominicana
(809) 575-9025

Ecuador

Transmedical Health System

Cdla. Kennedy Vieja, Calle 2nda. Oeste #103 y San Jorge
Guayaquil, Ecuador
(593-4) 283-766
transmed@porta.net

Avenida Naciones Unidas #685 y Los Shyris
Edificio Mastercard
Quito, Ecuador
(593-2) 263-435

***Please contact Transmedical Health System (Guayaquil main office) for servicing in all provinces in Ecuador.

Jamaica

Central Medical Laboratories Ltd.

Nuttall Medical Centre
6 Caledonia Avenue
Kingston 5, Jamaica

(876) 92-67182

***Please contact Central Medical Laboratories for servicing outside Kingston.

Peru

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Suiza Lab

Atahualpa 308 esquina Enrique Palacios
 Miraflores
 Lima, Peru
 (51-1) 444-3388
gianoli@terra.com.pe

***Please contact Suiza Lab for servicing outside Lima and all provinces in Peru.

CILC 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
18-45	Non-med, BP, HOS		BP, HOS, Paramed	BP, HOS, Paramed	BP, HOS, MD Exam, APS, EKG, INSP, Financial Questionnaire*	BP, HOS, MD Exam, APS, Stress EKG, INSP, Financial Report & Questionnaire
46-50						
51-60	BP, HOS, Paramed		BP, HOS, Paramed, APS			
61 & UP	BP, HOS, Paramed, EKG, APS					

APS'- Will be ordered as stated above and at the underwriter's discretion. Following impairments will require an APS:

Alcohol abuse, cancer, coronary artery disease, crohn's disease, diabetes, drug abuse, emphysema, epilepsy, heart attack, liver disorders, mental/emotional disorders, rheumatoid arthritis, ulcerative colitis, hypertension, paralysis, Alzheimer's, cardiac disorders, stroke, recurrent asthma.

* Financial Questionnaire is recommended at \$500,000+ but not required until \$1,000,001

** Face amounts of \$50,000-\$99,999 only apply to UL product

BP-Blood Profile, HOS-Urinalysis, INSP-inspection, APS- Attending Physician's Statement

Requirements are subject to change without notice and at underwriter's discretion



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