



Field  
Update



February 5, 2010  
Number: 0234

# New Underwriting Guidelines for More Competitive Offers!

## Featuring:

- Increased Flexibility for **Foreign Travel** and **Financial Supplements**
- NEW **Prescription Database Checks** and **Older Age Testing** procedures
- Elimination of **Inspection Reports** and **MD Exams** for most cases

Because of your feedback and our desire to making doing business with us easier, Aviva is announcing several changes to its underwriting procedures. These changes are designed to provide greater underwriting flexibility and more competitive offers, while also reducing the requirements to underwrite younger age cases.

All changes will be effective for applications dated after **February 11, 2010**.

- **Revised Foreign Travel** guidelines for foreign travel by US citizens/permanent residents: Aviva has re-classified the [Foreign Risk Guidelines](#) to be more in line with our competitors. Travel to countries in the 'A', 'B' and 'C' groups will be covered within 50% of our auto binding limits. Countries labeled with a 'D' will require facultative submission of the case or full internal retention. Please note the following:
  - The Travel questionnaire must include the purpose for the trip, any travel outside of major cities, as well as details regarding the accommodations.
  - Travel must be limited to less than 12 weeks per year to any one country.
  - Aviva's current auto-bind limits for permanent life insurance policies are \$50 million for issue ages 10-75 and retention limits for permanent life policies are \$10 million for issue ages 10-75.
- **Revised guidelines for Financial Supplements** for ages 70 and under: New guidelines are as follows.

### Up to Age 70

Only required for cases over \$1 million and up to and including \$5 million. For cases over \$5 million we will use the Inspection Report.

### Ages 71 and Over

Required for all cases.

- **Prescription Database Check:** This will be implemented for all applicants age 41 or older. This additional requirement is transparent to the client and, when coupled with information provided by the agent regarding reasons for prescribed medications, will help us provide the best possible offer, **potentially reducing the number of cases that require medical records.**

*continued*

- **Older Age Testing:** Aviva is enhancing underwriting procedures for all clients age 71 and older. A questionnaire and evaluation will be completed by the examiner and will not require you or your clients to provide any additional information or take additional actions. The information we obtain from older age testing will help us provide **more competitive and targeted offers on older age cases.**
- **Elimination of Inspection Reports** for face amounts under \$5 million.
- **Elimination of the MD exam** for face amounts up to and including \$10 million. We will continue to require the MD exam if the amount exceeds \$10 million for issue ages 41 and above.

New Underwriting Guidelines charts for [TeleApp](#) and [Non-TeleApp](#) cases are attached to this announcement and on Aviva Live.

## Application Guidelines

As a reminder, below are Aviva's current application guidelines:

- **Applications** are valid for **6 Months** from application sign date.
- **Exams** are valid for **6 Months** from the date the form was signed.
- **A Health Statement** is required after **90 days** to confirm that there have been no changes to the client's health.

If you have any questions about the new underwriting guidelines, contact your Sales Director or Sales Support team.

Thank you for doing business with Aviva. We will continue focusing on improvements that matter to you to become your carrier of choice!

# Underwriting Guidelines Chart

for Non-TeleApp Cases All Products Except for Multi Choice SPL

Non-Medical Limits are those applied for within 5 years. Other limits, amounts and special studies are those applied for within 2 years.

MEDICAL REQUIREMENTS <sup>1</sup>													
Amount Age	\$0 \$25,000	\$25,001 \$50,000	\$50,001 \$99,999	\$100,000 \$150,000	\$150,001 \$250,000	\$250,001 \$500,000	\$500,001 \$1,000,000	\$1,000,001 \$2,000,000	\$2,000,001 \$3,000,000	\$3,000,001 \$5,000,000	\$5,000,001 \$10,000,000	\$10,000,001 & Up	
0 - 15			Non-Med Rx						Call the Home Office Underwriter				
16 - 40		Non-Med MVR			Paramed HOS	Blood <sup>2</sup> MVR <sup>4</sup>		Paramed Blood <sup>2</sup> HOS	FINQ MVR <sup>4</sup>	HOS Paramed FINQ	Blood <sup>2</sup> MVR <sup>4</sup> EKG	Paramed Blood HOS	MVR <sup>4</sup> IR EKG
41 - 45								HOS Paramed Rx	Blood <sup>2</sup> MVR <sup>4</sup> FINQ				
46 - 50		Non-Med MVR Rx			Paramed Blood <sup>2</sup> HOS MVR <sup>4</sup> Rx							Paramed Blood <sup>2</sup> HOS	M. D. Exam Blood <sup>2</sup> HOS
51 - 55									Paramed Blood <sup>2</sup> HOS EKG <sup>3</sup> MVR <sup>4</sup> Rx			Paramed Blood <sup>2</sup> HOS EKG <sup>3</sup> MVR <sup>4</sup> Rx	M. D. Exam Blood <sup>2</sup> HOS TM EKG MVR <sup>4</sup> Rx
56 - 60						Paramed Blood <sup>2</sup> HOS EKG <sup>3</sup> MVR <sup>4</sup> Rx			Paramed Blood <sup>2</sup> HOS EKG <sup>3</sup> MVR <sup>4</sup> Rx			Paramed Blood <sup>2</sup> HOS EKG <sup>3</sup> MVR <sup>4</sup> Rx	M. D. Exam Blood <sup>2</sup> HOS IR
61 - 70			Paramed HOS Rx MVR										
71 - 75		Paramed HOS Rx, Blood <sup>2</sup>				Paramed HOS Blood <sup>2</sup> MVR <sup>4</sup>		EKG, Rx Senior Questionnaire Senior Evaluation FINQ				Paramed, Rx HOS, IR Blood <sup>2</sup>	M. D. Exam HOS, IR, Rx Blood <sup>2</sup>
76 - Product Limit		Senior Questionnaire Senior Evaluation MVR, FINQ										Sr. Ques. Sr. Eval. EKG, MVR <sup>4</sup>	Sr. Ques. Sr. Eval. EKG, MVR <sup>4</sup>

FINQ - Financial Questionnaire  
 IR - Inspection Report, to be ordered by the Home Office  
 Sr. Ques. - Senior Questionnaire  
 Sr. Eval. - Senior Evaluation including cognitive and frailty test

<sup>1</sup> Medical fees may be charged to the agent if medical requirements are completed and found not to be needed based on the guidelines.  
<sup>2</sup> A Blood Profile will be required on proposed insureds age 16 and older if the new application amount plus Aviva Life and Annuity in force policy amounts issued less than two years ago, are \$100,000 or more. A twelve hour fasting Blood Profile is recommended.  
<sup>3</sup> 12 lead resting EKG — mounted, uninterpreted.  
<sup>4</sup> Motor Vehicle Report (MVR) will be ordered by the Home Office.



# Preferred Underwriting Criteria Chart

Premier Build Chart					
Height	Male	Female	Height	Male	Female
5'0"	144	135	6'0"	207	180
5'1"	148	138	6'1"	213	184
5'2"	153	140	6'2"	219	188
5'3"	158	143	6'3"	225	193
5'4"	163	145	6'4"	230	197
5'5"	168	148	6'5"	237	201
5'6"	174	150	6'6"	243	205
5'7"	179	155	6'7"	249	209
5'8"	185	160	6'8"	256	214
5'9"	190	165	6'9"	262	218
5'10"	196	170	6'10"	268	222
5'11"	201	175	6'11"	276	226

Preferred Build Chart (Unisex)			
Height	Preferred	Height	Preferred
5'0"	158	6'0"	228
5'1"	163	6'1"	234
5'2"	168	6'2"	241
5'3"	174	6'3"	247
5'4"	179	6'4"	253
5'5"	185	6'5"	260
5'6"	191	6'6"	267
5'7"	197	6'7"	274
5'8"	203	6'8"	281
5'9"	209	6'9"	288
5'10"	215	6'10"	295
5'11"	221	6'11"	303

Criteria	Premier NT	Preferred NT	Standard NT	Preferred T	Standard T
<b>Issue Age Basis</b>	Age Nearest				
<b>Tobacco Usage</b>	None in past 48 months	None in past 12 months	None in past 12 months	Available	
<b>Cholesterol</b> (Must not exceed)	220	250 300 if HDL is 5.0 or less	300	250	300
<b>Cholesterol Treatment</b>	No treatment	With or without treatment		With or without treatment	
<b>Cholesterol/HDL Ratio</b>	5.0	6.5	8.0	6.5	8.0
<b>Blood Pressure</b>	Age 18-45 135/80 Age 46-60 140/85 Age 61 up 150/90 No treatment	Age 20-45 135/84 Age 46-55 144/88 Age 56 up 150/90 With or wo/ treatment	Individual consideration – allows treatment	Age 18-55 140/90 Age 56 up 150/90 With or without treatment	Individual consideration – allows treatment
<b>Build</b>	See Build Charts				
<b>Family History (Parents &amp; Siblings)</b> Coronary Artery Disease Familial Cancer	No death of parent or sibling before age 65	No death of parent or sibling before age 60	Individual consideration	No death of parent or sibling before age 60	Individual consideration
<b>Personal History</b>	No history of coronary artery disease, diabetes, cancer, cerebrovascular disease. Must be classified as a standard mortality risk wo/ application of coronary risk profile credit.	No history of coronary disease, diabetes or cancer, except certain types of skin cancer		No history of coronary disease, diabetes or cancer, except certain types of skin cancer	
<b>Alcohol/Substance Abuse</b>	No history	No history		No history	
<b>Aviation</b>	Available if qualifies as a standard aviation risk or with an available exclusion rider or flat extra rating	Available if qualifies as a standard aviation risk or with an available exclusion rider or flat extra rating	OK with appropriate rating, if applicable	Available if qualifies as a standard aviation risk or with an available exclusion rider or flat extra rating	OK with appropriate rating, if applicable
<b>Avocation</b>	Individual consideration	Available if qualifies as a standard avocation risk or with an available exclusion rider or flat extra rating.		Available if qualifies as a standard avocation risk or with an available exclusion rider or flat extra rating.	
<b>Driving</b> Moving violations DUI/Reckless	No more than 2 in the past 3 years None in past 5 years	No more than 2 in the past 3 years None in past 5 years	Individual consideration Individual consideration	No more than 2 in the past 3 years None in past 5 years	Individual consideration Individual consideration
<b>US Residency</b>	Past 2 years	Past 2 years	Individual consideration	Past 2 years	Individual consideration
<b>Citizenship</b>	US citizen or have a permanent visa or green card				
<b>Travel (unsafe)</b>	Individual consideration				
<b>Military</b>	No	Individual consideration		Individual consideration	

# Underwriting Guidelines Chart

for TeleApp Cases All Products Except for Multi Choice SPL

Non-Medical Limits are those applied for within 5 years. Other limits, amounts and special studies are those applied for within 2 years. GPO: count 1/2 the option amount at ages 0-19 and entire amount at age 20 and up toward the Non-Medical limit.

Underwriting REQUIREMENTS (MVRs, prescription checks and medical requirements are ordered by the home office)												
Amount Age	\$0 \$25,000	\$25,001 \$50,000	\$50,001 \$99,999	\$100,000 \$150,000	\$150,001 \$250,000	\$250,001 \$500,000	\$500,001 \$1,000,000	\$1,000,001 \$2,000,000	\$2,000,001 \$3,000,000	\$3,000,001 \$5,000,000	\$5,000,001 \$10,000,000	\$10,000,001 & Up
0 - 15			TeleApp Rx						Call the Home Office Underwriter			
16 - 40		TeleApp MVR			TeleApp Mini Exam Blood	HOS MVR		TeleApp Mini Exam Blood	HOS MVR FINQ	TeleApp, HOS Mini Exam MVR, Blood FINQ, EKG	TeleApp Mini Exam Blood	HOS MVR IR, EKG
41 - 45								TeleApp, HOS Mini Exam MVR, Blood FINQ, Rx				
46 - 50		TeleApp Rx MVR			TeleApp Mini Exam Blood HOS MVR Rx						TeleApp Mini Exam	TeleApp M. D. Exam
51 - 55									TeleApp Mini Exam Blood HOS		Blood HOS EKG MVR	Blood HOS TM EKG MVR
56 - 60									EKG MVR Rx FINQ		Rx IR	IR Rx
61 - 70			TeleApp Mini Exam HOS MVR Rx						TeleApp Mini Exam Blood HOS MVR, Rx EKG			
71 - Product Limit	TeleApp Mini Exam Blood	HOS MVR FINQ	Rx Sr. Ques. Sr. Eval				TeleApp Mini Exam Blood	HOS MVR FINQ	Rx, EKG Sr. Ques. Sr. Eval		TeleApp, HOS Mini Exam, Rx MVR, Blood EKG, Sr. Ques Sr. Eval, IR	TeleApp, HOS M. D. Exam, Rx MVR, Blood EKG, Sr. Ques Sr. Eval, IR

FINQ - Financial Questionnaire  
IR - Inspection Report, to be ordered by the Home Office

**For amounts over \$1,000,000 provide cover letter with need and purpose of insurance.**

## Preferred Underwriting Criteria Chart — Non-Term Products

Premier Build Chart					
Height	Male	Female	Height	Male	Female
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5'2"	153	140	6'2"	219	188
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<b>Cholesterol Treatment</b>	No treatment	With or without treatment	
<b>Cholesterol/HDL Ratio</b>	5.0	6.5	
<b>Blood Pressure</b>	Age 18-45 135/80 Age 46-60 140/85 Age 61 up 150/90 No treatment	Age 18-45 135/84 Age 46-55 144/88 Age 56 up 150/90 With or without treatment	Age 18-55 140/90 Age 56 up 150/90 With or without treatment
<b>Build</b>	See Build Charts		
<b>Family History (Parents &amp; Siblings)</b> Coronary Artery Disease	No death of parent or sibling before age 65	No death of parent or sibling before age 60	
Familial Cancer	No death of parent or sibling before age 65	No death of parent or sibling before age 60	
<b>Personal History</b>	No coronary artery disease, diabetes, cancer, cerebrovascular disease. Must be classified as a standard mortality risk without application of coronary risk profile credit.	No history of coronary disease, diabetes or cancer, except certain types of skin cancer.	
<b>Alcohol/Substance Abuse</b>	No history		
<b>Aviation</b>	Available if qualifies as a standard aviation risk or with an exclusion or flat extra.		
<b>Avocation</b>	Available if qualifies as a standard avocation risk or flat extra rating.		
<b>Driving</b> Moving violations DUI/Reckless	No more than 2 in past 3 yrs None in past 5 yrs		
<b>US Residency</b>	US resident for past 2 yrs		
<b>Citizenship</b>	US citizen or have a permanent visa or green card		
<b>Travel (unsafe)</b>	Individual consideration		
<b>Military</b>	No	Individual consideration	











