

CPS Express Underwriting Guidelines

<i>Age</i>	To 65 years, up to \$500,000 face amount
<i>Alcohol</i>	5 or more years out from treatment & no current use of any alcohol, or <ul style="list-style-type: none">• Up to 3 drinks/day, normal labs, no DUI history, or-• Single DUI & otherwise normal MVR, normal labs
<i>Anemia</i>	Stable iron deficiency anemia
<i>Asthma</i>	Stable, nonsmokers with no hospitalizations in past three years and no ongoing oral steroids
<i>Arthritis</i>	- Degenerative, rheumatoid, psoriatic - Stable with no regular steroid or methotrexate use
<i>Aviation/Avocation</i>	Utilize appropriate questionnaires and submit with app
<i>Barrett's Esophagus</i>	Stable disease, good follow up
<i>Build</i>	See Build Chart
<i>Cholesterol/ Triglycerides</i>	Total cholesterol 300 w/ratio of 8
<i>Cancer</i>	Basal cell or squamous cell of the skin
<i>Colon Polyps</i>	Benign
<i>Colitis</i>	Ulcerative, stable disease with regular follow up, no steroid use, and no surgery within the past 3 yrs
<i>Crohn's Disease</i>	Stable disease with regular follow up, no steroid use, and no surgery within the past 3 yrs
<i>Deep Vein Thrombosis</i>	Controlled on coumadin
<i>Depression</i>	Anxiety, attention deficit disorder (add), panic disorder mild/stable condition, no hospitalization, suicide attempts, actively employed
<i>Diabetes</i>	Type 2 (oral meds or diet controlled), onset age 50+, no complications, favorable labs

<i>Diverticular Disease</i>	
<i>DUI</i>	Complete alcohol questionnaire
<i>Elevated Liver Functions</i>	Gilbert's Syndrome
<i>Epstein Barr</i>	Recovered
<i>Fibrocystic Breast Disease</i>	
<i>Fibromyalgia/Chronic Fatigue Syndrome</i>	Not disabled
<i>Foreign Travel</i>	<ul style="list-style-type: none"> - No high risk countries and limited to 14 days per year - Utilize questionnaire
<i>Gastritis/Gerd</i>	
<i>Gout</i>	
<i>Heart Disorders</i>	Mild mitral valve prolapse, heart murmur with no treatment or symptoms
<i>Hypertension</i>	Controlled on meds
<i>Irritable Bowel Syndrome</i>	
<i>Lyme Disease</i>	
<i>Multiple Sclerosis</i>	Diagnosed prior to age 35, stable for 5+ yrs, good control with no impairment of function
<i>Motor Vehicle Report (MVR)</i>	<ul style="list-style-type: none"> - No more than three moving violations in the past five years - No more than one DUI or reckless driving and no other moving violations - Need driver's license # for any MVR case
<i>Prostate Disorders</i>	Benign enlargement or prostatitis
<i>Seizures/Epilepsy</i>	Convulsions, controlled on meds

*Shingles/
Herpes Zoster*

Sleep Apnea

Thyroid

Controlled on CPAP

Benign conditions, hyper- and hypothyroid controlled on
meds