



**RAMPART
AGENCY**
INSURANCE SERVICES

DI UNDERWRITING GUIDELINES

Medical Underwriting Overview:

Medical conditions and health history are used to evaluate the likelihood of becoming disabled in the future. Medical underwriting is different with DI than with Life Insurance

Mortality vs. Morbidity - Life insurance underwriters considers health information that could impact the likelihood of dying (mortality). DI underwriters consider health conditions that will potentially cause someone to become disabled (morbidity).

The following medical conditions are examples of what may receive closer examination by a DI underwriter:

Back Disorders	Diabetes
Mental / Nervous disorders	Kidney conditions
Heart conditions	Neurological conditions
Knee disorders	Cancer
Shoulder disorders	Multiple Sclerosis
Eye conditions	Pregnancy / C-Section / Infertility

POTENTIAL UNDERWRITING OUTCOMES

Issued as applied for with Standard rates: The applicant is issued a policy with the best possible premium and no reduction in any benefits applied for.

Issued with an exclusion rider: A medical condition or impairment has been identified and future claims resulting from that condition or impairment would not be covered.

Issued with a rating: Due to an existing medical condition or impairment, the premium would be increased by a certain percentage.

Issued with benefits that are modified from what was applied for: The benefit period could be reduced from what was applied for. A longer elimination period or reduced monthly benefit amount could also apply.

Declined: The risk based on medical history would not make it possible to offer the applicant a policy.