

# UNDERWRITING CHECKLIST

Client's Name \_\_\_\_\_

Date \_\_\_\_\_

The following checklist will help you and your client determine the issue classification they may qualify to receive. Answer "yes," if applicable, for each question in the boxes listed below for each classification column. If *all* items in a specific column indicate a "yes" answer, the client may qualify for that classification unless, of course, the underwriting process identifies risk factors which were not known and/or not disclosed.

Term only Ages 18-45 up to \$249,999	Term: ages 46+, all amounts; ages 18-45, \$250,000 + All UL (where applicable)		
Preferred QUIX	Premier	Preferred	
N/A	N/A		has not used tobacco or nicotine in any form (including nicotine patches or gum) in the last 24 months
		N/A	has not used tobacco or nicotine in any form (including nicotine patches and gum) in the last 36 months
N/A	N/A		has a cholesterol count of 260 or less, with a total cholesterol/HDL ratio of 6.1 or less
N/A		N/A	has a cholesterol count of 240 or less, with a total cholesterol/HDL ratio of 5.1 or less
N/A	N/A		has blood pressure, with or without treatment, not in excess of 145/90
N/A		N/A	has blood pressure, without treatment in the past two years, that is consistently less than 140/85
	N/A	N/A	has blood pressure, without treatment in the past two years, that is consistently less than 135/80
N/A	N/A		has no death of a natural parent or sibling prior to age 60 of cardiovascular disease, coronary disease, or cancer
N/A		N/A	has no death or diagnosis of a natural parent or sibling prior to age 60 of cardiovascular disease, coronary disease, or cancer
	N/A	N/A	has no death or diagnosis of a natural parent or sibling prior to age 65 of cardiovascular disease, coronary disease, or cancer
			has no history of internal cancer or melanoma, diabetes, drug or alcohol abuse, cardiovascular disease, coronary disease or other significant health problems
N/A			has not had more than three moving violations in the past three years, or a DWI, DUI or reckless driving conviction or license suspension in the past five years
	N/A	N/A	has not had more than one moving violation in the past three years, or a DWI, DUI or reckless driving conviction
			is a United States citizen or has permanent resident status for at least two years
			has no plans for extended foreign travel to countries or areas considered hazardous by North American
			is not an active duty military risk
			is not a private pilot or student pilot or participant in aviation activities ( <i>private pilot can qualify if Aviation Exclusion Rider is accepted</i> ). Commercial pilots are acceptable.
N/A	N/A		has not engaged in hazardous sports during the past two years including racing and skydiving. Non-ratable scuba diving is acceptable.
		N/A	has never engaged in hazardous sports (e.g. racing, scuba diving, skydiving)
			does not exceed the weight limit shown on the applicable chart (see the reverse side).

*I understand that this checklist is just a good indicator...an exam, blood profile (in most cases) and home office specimen (and sometimes APSs) are needed to make a final determination if the applicant qualifies for the premium quoted. This information is correct to the best of my knowledge.*

Applicant's Initials  
(required if present)

Agent's Initials

  
**North American Company**  
 for Life and Health Insurance of New York  
 990 Stewart Avenue, Suite 200, Garden City, NY 11530  
 1-516-228-8899      www.nacolah.com

PREFERRED QUIX and PREMIER Height & Weight Limits			
4' 8"	126	5' 4"	162
4' 9"	131	5' 5"	166
4' 10"	136	5' 6"	172
4' 11"	141	5' 7"	177
5' 0"	146	5' 8"	182
5' 1"	149	5' 9"	187
5' 2"	153	5' 10"	191
5' 3"	158	5' 11"	196

PREFERRED Height & Weight Limits			
4' 8"	141	5' 4"	177
4' 9"	144	5' 5"	184
4' 10"	147	5' 6"	188
4' 11"	153	5' 7"	195
5' 0"	161	5' 8"	200
5' 1"	164	5' 9"	205
5' 2"	168	5' 10"	211
5' 3"	173	5' 11"	217

Following are the requirements for each underwriting classification:

Preferred QUIX *	Premier	Preferred
<ul style="list-style-type: none"> <li>Has not used tobacco or nicotine, in any form (including nicotine patches and gum), for the last 36 months.</li> <li>Blood pressure, without treatment in the past two years, must be consistently less than 135/80.</li> <li>No death or diagnosis of a natural parent or sibling prior to age 65 of cardiovascular disease, coronary disease, or cancer.</li> <li>No personal history of internal cancer, melanoma, diabetes, drug or alcohol abuse, cardiovascular disease, coronary disease or other significant health problems.</li> <li>Must not have more than one moving violation in the past three years or a DWI, DUI, or reckless driving conviction.</li> <li>Must have U.S. citizenship or must have permanent resident status for at least two years</li> <li>Must not have plans for extended foreign travel to countries or areas considered hazardous by North American.</li> <li>Must not be an active duty military risk.</li> <li>No private pilots, student pilots, or participants in aviation activities (private pilots can qualify if Aviation Exclusion Rider is accepted). Commercial pilots are acceptable.</li> <li>Has never engaged in hazardous sports including scuba diving, racing, and skydiving.</li> <li>Within height/weight guidelines shown by the table above</li> </ul>	<ul style="list-style-type: none"> <li>Has not used tobacco or nicotine, in any form (including nicotine patches and gum), for the last 36 months.</li> <li>Cholesterol must be 240 or less, with a total cholesterol/HDL ratio of 5.1 or less.</li> <li>Blood pressure, without treatment in the last two years, must be consistently less than 140/85.</li> <li>No death or diagnosis of a natural parent or sibling prior to age 60 of cardiovascular disease, coronary disease, or cancer.</li> <li>No personal history of internal cancer, melanoma, diabetes, drug or alcohol abuse, cardiovascular disease, coronary disease or other significant health problems.</li> <li>Must not have three or more moving violations in the past three years or a DWI, DUI, or reckless driving conviction or license suspension in the past five years.</li> <li>Must have U.S. citizenship or must have permanent resident status for at least two years</li> <li>Must not have plans for extended foreign travel to countries or areas considered hazardous by North American.</li> <li>Must not be an active duty military risk.</li> <li>No private pilots, student pilots, or participants in aviation activities (private pilots can qualify if Aviation Exclusion Rider is accepted). Commercial pilots are acceptable.</li> <li>Has never engaged in hazardous sports including scuba diving, racing, and skydiving.</li> <li>Within height/weight guidelines shown by the table above</li> </ul>	<ul style="list-style-type: none"> <li>Has not used tobacco or nicotine, in any form (including nicotine patches and gum), for the last 24 months.</li> <li>Cholesterol must be 260 or less, with a total cholesterol/HDL ratio of 6.1 or less.</li> <li>Blood pressure, with or without treatment, must not exceed 145/90 from all sources.</li> <li>No death of a natural parent or sibling prior to age 60 of cardiovascular disease, coronary disease, or cancer.</li> <li>No personal history of internal cancer, melanoma, diabetes, drug or alcohol abuse, cardiovascular disease, coronary disease or other significant health problems.</li> <li>Must not have three or more moving violations in the past three years or a DWI, DUI, or reckless driving conviction or license suspension in the past five years.</li> <li>Must have U.S. citizenship or must have permanent resident status for at least two years</li> <li>Must not have plans for extended foreign travel to countries or areas considered hazardous by North American.</li> <li>Must not be an active duty military risk.</li> <li>No private pilots, student pilots, or participants in aviation activities (private pilots can qualify if Aviation Exclusion Rider is accepted). Commercial pilots are acceptable with Aviation Exclusion.</li> <li>Has not engaged in hazardous sports during the past two years including racing and skydiving. Non-ratable scuba diving is acceptable</li> <li>Within height/weight guidelines shown by the table above</li> </ul>

- QUIX underwriting involves urinalysis, physical measurements and MVR only. No blood profile or APSs are obtained. Certain underwriting requirements under the Preferred QUIX classification may seem more restrictive than our other Preferred classifications. These seemingly stricter requirements, however, compensate for not having access to cholesterol information (which can only be obtained by drawing blood) and the lack of APS information. QUIX is not available on a substandard basis.