



## CSA FRATERNAL LIFE UNDERWRITING GUIDELINES

This is intended for use by CSA Fraternal Life sales representatives and office personnel only. It is not intended for general public use. Please Note: these guidelines are subject to change at any time. For additional information, please

contact our Underwriting Department at **1-800-543-3272**.

When determining underwriting requirements, CSA will add the face amounts of all in force CSA insurance certificates issued within the previous twelve (12) months to the face amount applied for. Requirements are based on the Proposed Insured's age at nearest birthday for Term Plans, or actual age for all Whole Life Plans.

**NOTE:** Non-Medical means there is no paramedical exam, collection of blood and urine specimen. Underwriting is completed through health questions on the application or special questionnaires, and the Home Office collecting information from other sources, such as ScriptCheck, Tele-Interview, QuestCheck, MIB and MVR.

CSA Fraternal Life reserves the right to have anyone examined at any time or request additional information for underwriting assessment. Based on the proposed insured's medical history, additional requirements may need to be ordered beyond those listed in the table below. If any significant impairments are present, an APS (Attending Physician's Statement from a personal physician) may be requested for cause and at the discretion of the underwriters to determine the appropriate risk classification.

### AGE AND AMOUNT REQUIREMENTS

Total Insurance In Force with CSA	Ages							
	0-17	18-30	31-40	41-50	51-55	56-65	66 & up	75 & up
\$10,000 and below	N	N	N	N	N	N	E	IC
10,001 - \$25,000	N	N	N	N	N	E	E	IC
\$25,001 - \$50,000	N	N	N	N	E	E	E	IC
\$50,001 - \$75,000	N	N	N	E	E	E	E	IC
\$75,001 - \$100,000	N	N	N	E	E	E	E	IC
\$100,001 - \$200,000	IC	E	E	E	E	E	E	IC
\$200,001 and over	IC	E	E	E	E	E	E	IC

• All requirements will be ordered by the Home Office

**N - NON MEDICAL - Complete Application & ScriptCheck - Prescription Profile; QuestCheck and Tele-Interview possible**  
**E - EXAM PERFORMED BY A PARAMEDICAL TECHNICIAN, BLOOD PROFILE AND URINE SPECIMENT REQUIRED WITH HIV**  
**IC - INDIVIDUAL CONSIDERATION. Contact Underwriting for Requirements**

**Potentially, among other requirements (may vary by state) we may use:**

**MVR – Motor Vehicle Report** to determine the need for additional requirements such as additional medical information or, in some cases, and exam and labs.

**Inspection Reports:** Personal history interview; initiated by the Home Office. Will be conducted by the third party vendor.

**Tele-Interview:** Interview by Underwriter; initiated by the Home Office in Lieu of the APS

**QuestCheck –** The QuestCheck report provides us with the results of lab tests (e.g., blood, urine) that an insured may have had ordered by their healthcare provider. Obtaining these results may eliminate the need to obtain medical records or medical exams.

**APS (Attending Physician Statement/Medical Records)**

- All amounts and ages: for cause (per medical history, Rx or exam and lab's findings or confidential information)
- \$100,001 & above for children age 0-12 months routinely
- \$250,000 & above for ages 0-17 routinely, if considered
- \$250,000 & above for ages 61-74 routinely
- \$500,000 & above for ages 18-60 routinely
- All amounts for ages 75 and older routinely, if considered

## Rated Unisex Build Table

This build table takes into consideration the height and weight and is to be used for ages 15 and older. The table is for build only and does not include any ratings for other medical impairments. For build combined with other impairments the rating may be higher, corresponding with impairment.

The rating is shown in the horizontal line across the top of the chart. Each weight figure represents the maximum weight allowed for each rating.

	Standard	T1	T2	T3	T4	T5	T6	T8	T10	RNA
<b>Height</b>	<b>Weight in Pounds</b>									
<b>4' 8"</b>	135	165	184	189	197	207	215	223	228	> 228
<b>4' 9"</b>	140	171	189	195	203	213	223	232	237	> 237
<b>4'10"</b>	145	177	195	202	210	220	230	240	246	> 246
<b>4' 11"</b>	150	183	201	209	217	227	238	249	255	> 255
<b>5' 0"</b>	156	189	208	216	224	234	245	257	264	> 264
<b>5' 1"</b>	161	196	215	223	232	242	253	266	273	> 273
<b>5' 2"</b>	167	202	222	230	239	250	261	274	282	> 282
<b>5' 3"</b>	172	209	229	237	246	258	269	283	291	> 291
<b>5' 4"</b>	178	215	236	244	253	265	278	292	300	> 300
<b>5' 5"</b>	183	222	243	251	261	273	286	301	309	> 309
<b>5' 6"</b>	189	228	251	259	269	281	295	310	318	> 318
<b>5' 7"</b>	194	235	258	267	277	289	303	319	328	> 328
<b>5' 8"</b>	200	242	266	275	285	297	312	329	338	> 338
<b>5' 9"</b>	206	249	274	283	293	305	320	338	348	> 348
<b>5' 10"</b>	212	257	282	291	301	313	329	348	358	> 358
<b>5' 11"</b>	218	264	290	299	309	321	338	358	368	> 368
<b>6' 0"</b>	224	272	298	307	318	330	347	368	378	> 378
<b>6' 1"</b>	231	279	306	316	327	339	357	378	388	> 388
<b>6' 2"</b>	237	287	314	324	336	348	366	388	398	> 398
<b>6' 3"</b>	244	294	323	333	345	357	376	398	408	> 408
<b>6' 4"</b>	250	302	331	342	357	367	386	408	418	> 418
<b>6' 5"</b>	257	310	339	351	363	377	396	418	428	> 428
<b>6' 6"</b>	264	318	347	359	372	386	406	428	438	> 438

- **Standard** - Mortality at 100%
- **T1** - For Female Insureds, if no other impairments present, we may be able to issue Standard
- **T5<** - ADB and WP riders not available
- **RNA** - Rate Not Available

**NOTE: CSA does not offer Table 7 and Table 9 ratings**