



America's Foremost Insurance Brokerage Network

## Diabetes Guidelines

Carrier	Comments
<p style="text-align: center;"><b>AIG</b> As of 10/2019</p>	<p><b>Diabetes Insipidus:</b> Not rated – Table C</p> <p><b>Diabetes Mellitus:</b> Onset prior to age 31 – Rated I &amp; Above Onset prior 31 – 45 – Rated Table D – Table H Onset age 46+ - Rated Table B – Table H Onset age 50+, good control, no insulin or complications – Not rated to Table C With Nephropathy – Decline With constant albuminuria – Rated Table B – Decline</p>
<p style="text-align: center;"><b>American National</b> As of 10/2019</p>	<p><b>Diabetes</b> – NS – dx &lt; 5 years – age &lt; 50 - Table 3 – 8  <b>Diabetes</b> – NS – dx &lt; 5 years – age &gt; 50 - Standard – Table 4  <b>Diabetes</b> – NS – dx &gt; 5 years – age &lt; 50 - Table 4 - Decline  <b>Diabetes</b> – NS – dx &gt; 5 years – age &gt; 50 - Table 2 – 6</p> <p><b>Type 2</b> diabetics' ages 50+ with good control and optimal control of other risk factors (blood pressure, lipids, build) may receive Standard Plus rates on any permanent product.</p>
<p style="text-align: center;"><b>Brighthouse Financial</b> As of 10/2019</p>	<p>Not applicable due to sunset of products on 9.27. These guidelines would not apply to current SmartCare product (not available to TMA at this time).</p>

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<p><b>Global Atlantic</b> As of 10/2019</p>	<p><b>Diabetes</b> - if complications present (i.e. amputation, end stage kidney or vascular disease, etc.) - <b>Automatic Declines</b> All looked at on a case by case basis. Diabetes is rated based on if it is Type I or Type II. We also look at the control of the diabetes by averaging the last 6 months of Hgba1c readings.</p> <p>Two major factors are the applicants age and how long they have had diabetes.</p>
<p><b>John Hancock</b> As of 10/2019</p>	<p>The younger the age at application and the more severe the course of the disease, the higher the ratings</p> <p><b>Gestational diabetes</b> may be Preferred if insulin is not required and pregnancy has no complications</p> <p><b>Type 1</b> (also known as IDDM) –  <b>Best Case:</b> Excellent control, no complications: 150% over age 50  <b>Typical Case:</b> 200% depending on the age and control  <b>Worst Case:</b> Complications, poor or uncontrolled: Decline</p> <p><b>Type 2</b> (also known as NIDDM or Adult Onset Diabetes) –  <b>Best Case:</b> Standard Plus if age 50 and over, excellent control, no complications and treated by diet and oral medication only.  <b>Best Case:</b> Preferred if age 60 and over, excellent control, no complications, and treated by diet or oral medication only  <b>Typical Case:</b> Standard to 150%  <b>Worst Case:</b> Decline</p>
<p><b>Legal &amp; General America</b> As of 10/2019</p>	<p><b>Diabetes mellitus (adult onset)</b> - We look for the best possible impaired risk for clients with <b>Type I</b>. Depending on each case, clients can be anywhere from a Standard Plus to a Decline</p> <p><b>Type II Diabetes</b> - Clients with controlled - Standard Plus Consideration</p>
<p><b>Lincoln National</b> As of 10/2019</p>	<p><b>All cases will be looked at on an individual basis.</b> Things taken into consideration are age of onset, level of control (A1C) and if any related complications or comorbid issues exist, such as, obesity, smoking, CAD, etc.</p> <p>Allow coverages at diagnosis starting at age 10, though highly rated.</p> <p>Any diagnosis under age 10 is “individual consideration” and based upon a variety of factors (actual diagnosis age, level of control, current age, other risk factors, etc.)</p>

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<p><b>North American</b> As of 10/2019</p>	<p><b>All our diabetes cases are handled on a case by case basis.</b> We do not have cut off ranges as shown on the existing chart. We have several factors that are taken into consideration at the time a rating is applied.</p> <p><b>Additional considerations:</b> If significantly overweight, diagnosed at a young age, tobacco uses within the past year, suboptimal blood sugar levels or if other comorbidity factors are present, this will increase the rating or cause a decline.</p>
<p><b>OneAmerica</b> As of 10/2019</p>	<p><b>Type 1 — Insulin dependent</b>, with no coronary/vascular history - Will consider with full underwriting</p> <p><b>Type 2 — Non-insulin</b> - Will consider for expedited underwriting.</p>
<p><b>Pacific Life</b> As of 10/2019</p>	<p>Possible Underwriting Decision:</p> <p><b>Most Favorable Class Available for Non-nicotine Users:</b> Varies by severity and control Standard may be available for <b>type 2</b> if over age 50 with optimal control and no complications</p> <p><b>Decline Probable:</b> Pregnant and has gestational diabetes</p> <p>APS Required for all cases (not required if probable decline)</p>
<p><b>Protective Life</b> As of 10/2019</p>	<p>Diabetes rate classification depends on <b>Type I or Type II</b>, age of onset, current age, medication, measure of control historically and currently with review with review of medical records and current labs to include HgbA1C and combination of any diabetic complications ie: tobacco use, build, hypertension, proteinuria, neuropathy, nephropathy, retinopathy, peripheral vascular disease, cerebrovascular disease or cardio vascular disease.</p> <p>Older age applicants, onset age of 5 or less years ago, A1C can be up to 6.9 for possible standard.</p> <p><b>Good control</b> with no complications may qualify for Standard</p> <p><b>Moderately controlled</b> diabetics may warrant low to moderate substandard ratings</p> <p><b>Poorly controlled</b> diabetics with or without complications may warrant highly substandard ratings or decline</p>
<p><b>Prudential</b> As of 10/2019</p>	<p>Please refer to Prudential's Underwriting Guide found on <a href="http://www.pruxpress.com">www.pruxpress.com</a>.</p>

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<p style="text-align: center;"><b>SBLI</b> As of 10/2019</p>	<p><b>Pre- Diabetes/IFT</b> Impaired Fasting Glucose/ IGT- Impaired Glucose Tolerance/Gestational Diabetes - Best Scenario - Select Rating (SENN)</p> <p><b>Diabetes</b> <b>Type 1 and Type 2</b> - Best Scenario - Standard Rating</p> <p><b>Factors that impact assessment:</b> Age of client Age at diagnosis Level of control (best measurement is A1c level) Any co-morbidities (build, high blood pressure, high, lipids, etc.) Any complications or impact to (kidneys, vision, neuropathy, difficulty with control of sugar levels) Compliance with regard to health care provider's recommendations</p>
<p style="text-align: center;"><b>Securian Financial</b> As of 10/2019</p>	<p>Swiss Re guidelines used for basic diabetes guidelines</p>
<p style="text-align: center;"><b>Symetra</b> As of 7/2019 (Did not respond to follow-up)</p>	<p>All cases are reviewed on a case by case basis.</p> <p>Age of onset, level of control, smoker status, and medical history may impact the ultimate assessment. Control credits may be available for favorable A1C.</p> <p>The GLR program can be applied for UL products only, ages 20 – 70, if otherwise meets GLR criteria.</p>
<p style="text-align: center;"><b>Transamerica</b> As of 10/2019</p>	<p><b>All products</b> Factors include current age, age at diagnosis, level of control, associated complications.</p>
<p style="text-align: center;"><b>United of Omaha</b> As of 10/2019</p>	<p><b>Type I</b>, over age 20 – Table 2 – 8 <b>Type II</b>, over age 20 – Standard - Table 8 <b>All products</b> - Factors include current age, age at diagnosis, level of control, associated complications</p>

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