



Field
Update



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Number: 0268

Aviva announces new Premier and Preferred Underwriting Guidelines!

Aviva Life and Annuity Company is announcing new guidelines for Premier and Preferred classes on our permanent life insurance policies (Changes do not apply to Term policies). These changes are designed to provide greater flexibility and more competitive offers, and provide the best possible underwriting results for You, our valued customers.

Highlights of the new guidelines:

- Expanded height / weight ranges -- Premier class now using unisex ranges
- Age friendly guidelines for blood pressure, lipids and family history
- Enhanced flexibility for family history of cancer /cardiac disease
- Improved blood pressure and cholesterol ranges
- Prescriptions for blood pressure and lipids now acceptable for Premier Class
- Shortened tobacco cessation requirements -- Premier class lowered from 48 to 36 months
- Increased celebratory cigars to 4 per month

See the [attached underwriting charts](#) for updated Premier and Preferred guidelines.

All changes will be applied to applications dated on or after August 15, 2010.

If you have any questions about these new underwriting guidelines, please contact your Sales Director or Sales Support Team.

Thank you for doing business with Aviva!

Underwriting Guidelines Chart

for Non-TeleApp Cases All Products Except for Multi Choice SPL

Non-Medical limits include the total amount of coverage issued and placed in force within the last 5 years. Other limits include the total amount of coverage issued and placed in force within the last 2 years.

Underwriting Requirements (MVRs, prescription checks and inspection reports are ordered by the Home Office)												
Amount Age	\$0 \$25,000	\$25,001 \$50,000	\$50,001 \$99,999	\$100,000 \$150,000	\$150,001 \$250,000	\$250,001 \$500,000	\$500,001 \$1,000,000	\$1,000,001 \$2,000,000	\$2,000,001 \$3,000,000	\$3,000,001 \$5,000,000	\$5,000,001 \$10,000,000	\$10,000,001 & Up
0 - 15			Non-Med Rx							Call the Home Office Underwriter		
16 - 40		Non-Med MVR ³			Paramed, Blood ¹ , UA, MVR ³			Paramed, Blood ¹ , UA FINQ, MVR ⁴	UA, Blood ¹ Paramed, MVR ³ FINQ, EKG ²		Paramed, Blood ¹ , UA EKG ² , MVR ³ , IR	
41 - 45								UA, Blood ¹ Paramed, MVR ³ Rx, FINQ				
46 - 50		Non-Med MVR ³ Rx			Paramed Blood ¹ UA MVR ³ Rx						Paramed Blood ¹	M. D. Exam Blood ¹
51 - 55									Paramed Blood ¹ UA EKG ² MVR ³		Paramed Blood ¹ UA EKG ² MVR ³ Rx IR	M. D. Exam Blood ¹ UA TM EKG MVR ³ Rx IR
56 - 60			Paramed UA Rx MVR ³			Paramed Blood ¹ UA EKG ² MVR ³ Rx						
61 - 70												
71 - 75		Paramed, UA, Rx, Blood ¹ Senior Questionnaire				Paramed, UA, Blood ¹ , EKG ² , MVR ³ , Rx Senior Questionnaire, Senior Evaluation, FINQ					Paramed, Rx UA, IR Blood ¹	M. D. Exam UA, IR, Rx Blood ¹
76 - Product Limit		Senior Evaluation, MVR ³ FINQ									Sr. Ques. Sr. Eval. EKG ² , MVR ³	Sr. Ques. Sr. Eval. EKG ² , MVR ³

FINQ - Financial Questionnaire
 IR - Inspection Report, to be ordered by the Home Office
 Rx - Prescription database check
 Sr. Ques. - Senior Questionnaire
 Sr. Eval. - Senior Evaluation including cognitive and frailty test

¹ A Blood Profile will be required on proposed insureds age 16 and older if the new application face amount plus Aviva Life and Annuity in force policy amounts issued within the previous 2 years, total \$100,000 or more. A 12-hour fasting Blood Profile is recommended.
² 12 lead resting EKG — mounted, uninterpreted.
³ Motor Vehicle Report (MVR) will be ordered by the Home Office.

Preferred Underwriting Guidelines Chart - Permanent Products

Best Class - Premier Build Chart			
Height	Weight	Height	Weight
5'0"	145	5'9"	190
5'1"	150	5'10"	196
5'2"	155	5'11"	201
5'3"	160	6'0"	207
5'4"	165	6'1"	213
5'5"	170	6'2"	219
5'6"	175	6'3"	225
5'7"	180	6'4"	230
5'8"	185	6'5"	237

Preferred Build Chart			
Height	Weight	Height	Weight
5'0"	164	5'9"	219
5'1"	170	5'10"	225
5'2"	176	5'11"	231
5'3"	182	6'0"	237
5'4"	192	6'1"	243
5'5"	197	6'2"	249
5'6"	203	6'3"	255
5'7"	208	6'4"	261
5'8"	214	6'5"	268

Criteria	Premier Non-Tobacco	Preferred Non-Tobacco	Preferred Tobacco
Issue Age Basis	Age Nearest		
Tobacco Usage	None in past 36 months Celebratory Cigar - 4 per month, no nicotine in urine, no MIB or APS or other information to the contrary	None in past 12 months Celebratory Cigar - 4 per month, no nicotine in urine, no MIB or APS or other information to the contrary	Available
Cholesterol/ HDL Ratio	Up to age 70 - 260, 4.5 ratio Age 71+ - 280, 5.5 ratio	Up to age 70 - Chol. 270 and ratio <= 6.0 Chol. 300 and ratio <= 5.0 Age 71+ - 300 and ratio <= 6.5	Up to age 70 - Chol. 270 and ratio <= 6.0 Age 71+ - 300 and ratio <= 6.5
Cholesterol Treatment	With or without treatment		
Blood Pressure	Up to age 70 - 145/85 Age 71+ - 150/90	Up to age 70 - 145/90 Age 71+ - 155/90	
Blood Pressure Treatment	With or without treatment		
Build	See Build Charts		
Family History (Parents & Siblings) Coronary Artery Disease/Familial Cancer	Up to age 70 - No death of parent or sibling before age 60 Age 71+ - family history disregarded		
Personal History	Must classify as a +0 - (standard) medical risk without credits Would consider cancers (other than skin cancer) over 30 years		
Alcohol/ Substance Abuse	No history of alcohol/drug abuse or treatment within the past 10 years		
Aviation	Up to age 70 - Available if qualifies as a standard aviation risk or with an exclusion or flat extra Age 71+ - Individual consideration		
Avocation	Up to age 70 - Available if qualifies as a standard avocation risk or flat extra rating Age 71+ - Individual consideration		
Driving	Up to age 70 - No more than 2 moving violations in the past 3 years; no DUIs or reckless driving in the past 5 years Age 71+ - No more than 1 moving violation in past 3 years No DUI/ Reckless driving in past 5 years		

To be considered for Preferred status the applicant must complete the usual age/amount requirements and qualify for a standard (not substandard) risk class.

Exception: Best aviation and avocation risks may be considered for Premier/Preferred even if rated with a flat extra.

Underwriting Guidelines Chart

for TeleApp Cases All Products Except for Multi Choice SPL

Non-Medical limits include the total amount of coverage issued and placed in force within the last 5 years. Other limits include the total amount of coverage issued and placed in force within the last 2 years.

TeleApp services include ordering and follow up of all requirements

Amount Age	\$0 \$25,000	\$25,001 \$50,000	\$50,001 \$99,999	\$100,000 \$150,000	\$150,001 \$250,000	\$250,001 \$500,000	\$500,001 \$1,000,000	\$1,000,001 \$2,000,000	\$2,000,001 \$3,000,000	\$3,000,001 \$5,000,000	\$5,000,001 \$10,000,000	\$10,000,001 & Up
0 - 15			TeleApp Rx							Call the Home Office Underwriter		
16 - 40		TeleApp MVR		TeleApp, Mini Exam, Blood, UA, MVR				TeleApp, Mini Exam, UA, Blood, MVR, FINQ	TeleApp, Mini Exam, Blood, UA, MVR, EKG, IR, FINQ		TeleApp, Mini Exam, UA Blood, MVR, EKG, IR	
41 - 45							TeleApp, UA Mini Exam MVR, Blood FINQ, Rx					
46 - 50		TeleApp MVR Rx			TeleApp Mini Exam Blood UA MVR Rx			TeleApp Mini Exam	TeleApp Mini Exam Blood UA MVR EKG Rx IR FINQ	TeleApp Mini Exam Blood UA MVR EKG Rx IR FINQ	TeleApp Mini Exam Blood UA MVR Rx EKG IR	TeleApp M. D. Exam Blood UA TM EKG MVR Rx IR
51 - 55								TeleApp Mini Exam Blood UA EKG MVR Rx FINQ				
56 - 60			TeleApp Mini Exam UA MVR Rx			TeleApp Mini Exam Blood UA MVR, Rx EKG						
61 - 70												
71 - Product Limit	TeleApp, Mini Exam, Blood, UA, MVR, FINQ, Rx, Sr. Ques., Sr. Eval.			TeleApp, Mini Exam, Blood, UA, MVR, FINQ, RX, EKG, S. Ques., Sr. Eval.							TeleApp, UA Mini Exam, Rx MVR, Blood EKG, Sr. Ques Sr. Eval, IR	TeleApp, UA Mini Exam, Rx MVR, Blood EKG, Sr. Ques Sr. Eval, IR

FINQ - Financial Questionnaire
 IR - Inspection Report, to be ordered by the Home Office
 RX - Prescription database check
 Sr. Ques. - Senior Questionnaire
 Sr. Eval. - Senior Evaluation, including cognitive and frailty test

For face amounts over \$1,000,000, please provide a cover letter explaining the need and purpose of the coverage being requested.

Preferred Underwriting Guidelines Chart — Term Products

Premier Build Chart					
Height	Male	Female	Height	Male	Female
5'0"	144	135	6'0"	207	180
5'1"	148	138	6'1"	213	184
5'2"	153	140	6'2"	219	188
5'3"	158	143	6'3"	225	193
5'4"	163	145	6'4"	230	197
5'5"	168	148	6'5"	237	201
5'6"	174	150	6'6"	243	205
5'7"	179	155	6'7"	249	209
5'8"	185	160	6'8"	256	214
5'9"	190	165	6'9"	262	218
5'10"	196	170	6'10"	268	222
5'11"	201	175	6'11"	276	226

Preferred Build Chart (Unisex)			
Height	Preferred	Height	Preferred
5'0"	158	6'0"	228
5'1"	163	6'1"	234
5'2"	168	6'2"	241
5'3"	174	6'3"	247
5'4"	179	6'4"	253
5'5"	185	6'5"	260
5'6"	191	6'6"	267
5'7"	197	6'7"	274
5'8"	203	6'8"	281
5'9"	209	6'9"	288
5'10"	215	6'10"	295
5'11"	221	6'11"	303

Criteria	Premier NT	Preferred NT	Standard Plus NT	Preferred T
Issue Age Basis	Age Nearest			
Tobacco Usage	None in past 60 months	None in past 36 months	None in past 12 months	
Cholesterol	220	240	270 (300 if HDL is 5.0 or less)	250
Cholesterol Treatment	No treatment	Treatment allowed		
Cholesterol/ HDL Ratio	5.0	5.5	6.5	6.5
Blood Pressure	Age 18-60 135/85 Age 61 up 145/90 No treatment	Age 18-60 140/90 Age 61 up 150/90 Treatment allowed	Age 18-45 140/90 Age 46-60 145/90 Age 61 up 150/90 Treatment allowed	Age 18-55 140/90 Age 56 up 150/90 Treatment allowed
Build	Use existing Aviva Premier Build Chart	Use existing Aviva Preferred Build Chart		
Family History Coronary Artery Disease Familial Cancer	No death of parent or sibling before age 65 from coronary artery disease or familial cancer		Up to one death of parent or sibling before age 60 from coronary artery disease or familial cancer	No death of parent or sibling before age 60 from coronary artery disease or familial cancer
Personal History	No coronary artery disease, diabetes, cancer, cerebrovascular disease. Must be classified as a standard mortality risk without application of coronary risk profile credit.		No history of coronary artery disease, diabetes, or cancer, except certain types of skin cancer	
Alcohol/ Substance Abuse	No history			
Aviation	Available if qualifies as a standard aviation risk or with an exclusion or flat extra rating			
Avocation	Available if qualifies as a standard avocation risk or flat extra rating			
Driving	No more than 2 moving violations in the past 3 years; no DUI's or reckless driving in the past 5 years.			