

Life Insurance Company of the Southwest™



Life Insurance

Underwriting Guide



62770 MK2295(0310) TC54428(0310)

Experience Life®

For Agent Use Only – Not For Use With The Public

Our Philosophy

National Life Group is committed to earning your business!

Our Underwriting Team welcomes your business! You are such an important part of the underwriting process and we truly appreciate all that you do everyday to help your clients meet their financial goals and protect their greatest assets. We look forward to great relationships and helping you grow your business!

One of our goals is to give you multiple options to serve your clients. As insurance companies further define rate classes and tighten underwriting standards, it has become more difficult for producers to meet client expectations. Instead, we offer a choice of products and underwriting options that deliver value, both to producers and their clients.

If ease of application and minimal testing are what your clients want – now you can offer it. If a highly competitive “price” is an important consideration, you can accommodate that as well.

Our team of Underwriters use tools available to them to reduce the number of Attending Physician Statements (APs) that we order. Utilization of medical questionnaires, prescription database and telephone interviews have enabled us to decrease the number of APs requested to far below the industry average.

Please use this guide to help us place your case!

Table of Contents

Helpful Hints4

Medical Questionnaires4

Insurance & General Medical Testing Guidelines 5

Underwriting Classes7

Height & Weight Chart9

Financial Underwriting Guidelines10

Life Underwriting Requirements –
Harbor, Foundation and Provider 12

Life Underwriting Requirements –
Horizon, Advantage 79 and Paragon 13

Life Underwriting Requirements – LSW Term Series 14

Disability Income Rider Occupation Restrictions 15

APS Guidelines 16

Uninsurable and Problematic Risks 17

Helpful Hints

New Business / Applications

1. Fully complete the application and obtain required signatures.
2. Print legibly.
3. Obtain complete details to all “Yes” answers on application.
4. Use the appropriate state approved application kits (state of execution.)
5. Submit Illustration.

Field Underwriting Tips

1. Pre-qualify the client during the telephone interview process. See listing of Problematic and Uninsurable Risks on page 17. Contact your Underwriter for a Tentative Quote if needed.
2. Fully complete the application and provide details to all “Yes” answers.
3. Use Medical Questionnaires to help avoid the need for medical records!
4. Collect oral fluid testing at the time of the application if required. Mail promptly.
5. If a paramedical exam, blood/urine or EKG is required, schedule immediately. See listing of Company approved exam providers on page 5.
6. Consult height & weight chart before quoting rate class.
7. Contact your Underwriter with any questions.

Medical Questionnaires

Available on web site & in Field Underwriting Guide, catalog #62797

	Form	Catalog #		Form	Catalog #
Alcohol Use /DUI	9270	47552	Financial	1392	40121
Avocation, Aviation & Foreign Travel	8003	47557	Foreign National	8327	50038
Back Pain	9277	47559	Gastro-Intestinal	9276	47558
Blood Pressure / Hypertension	8625	50789	Genitourinary	9267	47549
Cardiac / Chest Pain	9274	47556	Migraines	9271	47553
Depression / Anxiety / Psych.	9437	48390	Respiratory/Asthma	9268	47550
Drug Use	9269	47551	Seizures	9272	47554
			Stroke / TIA	8624	50788
			Tumors	9279	47561

Insurance & General Medical Testing Guidelines

Underwriting Amount

The underwriting amount is the total of the base policy being applied for plus any term riders, plus any other insurance applied for within the last six months, regardless of carrier.

If applying for the guaranteed insurability rider, add one option of GIR to the underwriting amount if the proposed insured is over age 22.

Inspection Reports/PHI (Ordered by Home Office)

Through \$500,000: Underwriter's discretion

\$500,001 – 2,000,000: Personal history telephone interview (PHI)

\$2,000,001 and up: Inspection report

Please inform the applicant of the possibility of contact regarding the application for life insurance.

Motor Vehicle Report (Ordered by Home Office)

Ages 16 – 34: Requested for \$100,000 and up

Ages 35+: Requested for \$500,000 and up

An MVR may also be requested at the underwriter's discretion, based on the application and history.

Paramedical Facilities (Ordered by Agent)

American Para Professional Systems/APPS: www.appsnational.com

Exam One: www.examone.com


Portamedic/Hooper Holmes: www.portamedic.com

Testing Service

LabOne is the approved testing service for oral fluid/saliva, blood profiles and urinalyses. (Should our preferred testing service change, we will let you know. Use of our approved lab assures the timely transmission of test results.)

Blood Profiles/HOS/Oral Fluid

Blood or oral fluid testing is required for all applicants age 15 and older. Agent administered oral fluid testing is available for certain rate classes and certain products. A full blood profile and urinalysis is required for Preferred and Elite Preferred consideration. A urinalysis is required whenever blood testing is needed. Please refer to the product-specific charts on pages 12 - 14 for additional information.

If ease of application and minimal testing are what your clients want – we can help! In lieu of comprehensive medical testing, certain clients may qualify for oral swab testing completed at the time of the application (agent administered). This quick testing process can put you on the Fast Track approval! Please see availability by product, age and face amount on the following pages, and look for this symbol  where oral swab testing may be an option.

HIV consent forms must be submitted in those states where required, for all proposed insureds age 15 and older. Completion of these forms is the agent's responsibility.

We will accept a blood profile and urinalysis done for another insurer within the last six months. We reserve the right to request a current blood profile.

EKG and Treadmill

If a resting EKG and/or Treadmill has been done within the last six months and the tracing is available to us, it may not be necessary to repeat the test. Contact us for information.

Underwriting Classes¹

Elite Preferred Non-Tobacco and Preferred Criteria¹

	Elite Preferred NT	Preferred
Citizenship	U.S. Resident.	U.S. Resident.
Tobacco or Nicotine Products ²	No use of tobacco or nicotine–containing products of any kind within the last 24 months. Current lab testing negative for nicotine.	No use of tobacco or nicotine–containing products of any kind within the past 12 months. Current lab testing negative for nicotine.
Health	Standard risks with no current borderline medical problems. No medical history which would have been ratable in the past.	Standard risk with no current borderline medical problems. No medical history which would have been ratable in the past.
Alcohol/ Drugs	No drug or alcohol abuse or treatment within the last 10 years.	No drug or alcohol abuse or treatment within the last 10 years.
Aviation/ Avocation	No aviation, hazardous avocation or occupation. This does not include major commercial airline pilots or holiday scuba diving.	No aviation, hazardous avocation or occupation. This does not include major commercial airline pilots or holiday scuba diving.
Family History	No parental family history of death from cardiovascular disease or cancer prior to age 60.	No parental family history of death from cardiovascular disease or cancer prior to age 60.
Build	See Height and Weight Chart on page 9.	See Height and Weight Chart on page 9.
Blood Pressure	Current untreated blood pressure with a 12-month average reading of 135/85 or better.	Current blood pressure with a 12-month average reading of 140/90 or better.
Cholesterol	Current untreated cholesterol of 200mg/dl or less and a Chol/HDL ratio of 4.0 or less.	Cholesterol of 240 mg with ratio of 8.0 or less; or total cholesterol of 240–280 with a ratio of 6.0 or less.
Driving History	No alcohol related moving violations within five years and no more than two moving violations within the last two years.	No alcohol related moving violations within five years. No ratable driving record.

¹ Please refer to the product-specific charts for classes available.

² Not applicable for Preferred Tobacco class.

Underwriting Classes¹

- ☐ **Verified Standard/Standard NT:** Offers competitive rates for applicants who are fully underwritten, who are standard risks, and who do not use tobacco.
- ☐ **Express Standard¹ NT:** Available to applicants who do not use products containing tobacco or nicotine who qualify as standard under “quick underwriting” and to those with ratings of four tables or less, who would otherwise be substandard.
- ☐ **Preferred Tobacco:** Available to applicants who use products containing tobacco or nicotine who meet all *preferred guidelines* (see page 7). A blood profile and HOS are required for all Preferred Tobacco applicants.
- ☐ **Standard Tobacco:** Applicants who use tobacco and who do not otherwise meet the preferred guidelines will fall into this rate class.

¹ Please refer to the product-specific charts for classes available.

Height and Weight Chart

(Maximum weight to qualify for each rate class or rider)

Feet	Inches	Express Standard NT	Verified Standard NT & Standard Tobacco	Preferred NT & Preferred Tobacco	Elite Preferred NT	DIR
4	8	175	144	129	114	163
4	9	180	149	133	119	169
4	10	185	153	137	124	174
4	11	190	157	141	128	178
5	0	195	162	145	133	183
5	1	199	166	149	138	188
5	2	204	170	153	143	193
5	3	211	175	157	147	198
5	4	217	180	162	152	204
5	5	223	186	167	163	209
5	6	230	191	172	166	216
5	7	236	196	176	171	221
5	8	243	202	181	176	228
5	9	249	207	186	181	235
5	10	257	214	192	185	241
5	11	263	218	196	190	248
6	0	271	225	202	195	255
6	1	278	231	207	200	263
6	2	286	237	213	204	270
6	3	294	244	219	209	278
6	4	303	252	226	214	285
6	5	311	258	232	219	292
6	6	321	266	239	223	300
6	7	331	274	246	228	309
6	8	344	283	253	233	315

Financial Underwriting Guidelines

Cover Letter

The writing producer is an important source of information. Through a cover letter, he/she can provide an explanation of the purpose of the coverage and the method used to establish the requested face amount. Specific information should be included regarding the background of the sale as well as the purpose and need for the coverage. Be sure to clarify any unusual aspects of the case. List all coverage in force, amounts being replaced and any competitive applications elsewhere. Copies of a needs analysis and financial statement should accompany applications with large face amounts.

Personal Insurance

While each application is underwritten based on its own merits, the following are very general guidelines for personal insurance to cover income replacement and survivorship needs are calculated as follows. We welcome discussions on individual situations.

ISSUE AGES	FACTOR
0-17	See juvenile insurance guidelines
18-40	20x annual earned income
41-50	15x annual earned income
51-60	10x annual earned income
61+	5x annual earned income

Coverage for non-working spouses would be considered for reasonable amounts based on the working spouse's income as well as net worth and purpose of the coverage. Please contact your Underwriting Team with any questions.

Bankruptcy

We will not offer coverage to an individual with a history of Chapter 7 bankruptcy until the bankruptcy proceedings have been discharged for at least 24 months.

We will consider coverage for applicants currently in Chapter 11 or 13 once the applicant is making regular debt payments and they are not subject to any court imposed restrictions.

Each applicant would be underwritten on its own merit with consideration including stable employment, annual income, net worth, purpose and need for coverage as well as any emotional, anxiety and other medical concerns.

Juvenile Applications

If multiple applications are submitted for the same family, a cover letter with details on the sale will help to provide more efficient processing. Please include a copy with each application.

Acceptable ownership and premium payers for minor applicants include parents/legal guardians or grandparents only.

Generally, LSW will consider a face amount of coverage on a minor applicant up to 50% of the in force coverage on the lesser insured parent (or legal guardian); unless state insurance law dictates otherwise. All children should be similarly insured. In the Remarks Section of the application or on the Agent's Report, please note the amount of coverage in force and applied for on the parents and any siblings. Please feel free to contact your Underwriting Team with special situations.

Life Underwriting Requirements

Harbor, Foundation and Provider

Underwriting Amount	Issue Age								
	0-14	15-30	31-40	41-50	51-60	61-65	66-70	71-80	81+
Through \$50,000	A	C <input type="checkbox"/>	C <input type="checkbox"/>	C <input type="checkbox"/>	D <input type="checkbox"/>	D <input type="checkbox"/>	D <input type="checkbox"/>	D	H
\$50,001 - \$100,000	A	C <input type="checkbox"/>	C <input type="checkbox"/>	D <input type="checkbox"/>	D <input type="checkbox"/>	D	D	D	H
\$100,001 - \$150,000	A	C <input type="checkbox"/>	C <input type="checkbox"/>	D <input type="checkbox"/>	D	D	D	D	H
\$150,001 - \$200,000	A	C <input type="checkbox"/>	D <input type="checkbox"/>	D <input type="checkbox"/>	E	E	E	E	H
\$200,001 - \$250,000	A	C	D	D	E	E	E	E	H
\$250,001 - \$300,000	B	C	D	D	E	E	E	E	H
\$300,001 - \$500,000	B	D	D	E	E	E	E	E	H
\$500,001 - \$1,000,000	B	D	E	E	E	E	E	E	H
\$1,000,001 - \$3,000,000	B	D	E	E	E	E	E	E	H
\$3,000,001 - \$5,000,000	B	D	E	E	F	F	F	F	H
\$5,000,001 - \$10,000,000	UND	F	F	F	F	F	G	G	H
\$10,000,001 and up	UND	F	F	F	G	G	G	G	H

Medical Requirements

- Application and Oral Fluid Only! (for VSNT, ESNT or Standard Tobacco)
- A Application
- B Application and APS
- C Application, Blood Profile and Urine
- D Application, Paramedical, Blood Profile, Urine
- E Application, Paramedical, Blood Profile, Urine and EKG
- F Application, MD Exam, Blood Profile, Urine and EKG
- G Application, MD Exam, Blood Profile, Urine, and Stress Test
- H Submit trial application and APS for preliminary underwriting review
- UND Contact Underwriter

Rate Classes

	Harbor ³	Foundation ⁴	Provider ⁴
Elite Preferred NT	(ages 20 -75)	—	—
Preferred NT	(ages 20 - 85)	(ages 15 - 85)	(ages 15 - 75)
Verified Standard NT ⁵	(ages 0 - 85)	(ages 0 - 85)	(ages 0 - 85)
Express Standard NT ⁶	(ages 0 - 85)	(ages 0 - 85)	(ages 0 - 85)
Preferred Tobacco	(ages 20 - 85)	(ages 15 - 85)	(ages 15 - 75)
Standard Tobacco	(ages 20 - 85) ⁷	(ages 15 - 85)	(ages 15 - 85)

See page 13 for footnotes.

Please note that ABR₃ is not available on rated Harbor, Provider, Horizon, Advantage 79, or Paragon products and/or any reinsured policies.

Life Underwriting Requirements

Horizon, Advantage 79 and SecurePlus Paragon

Underwriting Amount	Issue Age								
	0-14	15-30	31-40	41-50	51-60	61-65	66-70	71-80	81+
Through \$50,000	A	C	C	C	D	D	D	D	H
\$50,001 - \$100,000	A	C	C	D	D	D	D	D	H
\$100,001 - \$150,000	A	C	C	D	D	D	D	D	H
\$150,001 - \$200,000	A	C	D	D	E	E	E	E	H
\$200,001 - \$250,000	A	C	D	D	E	E	E	E	H
\$250,001 - \$300,000	B	C	D	D	E	E	E	E	H
\$300,001 - \$500,000	B	D	D	E	E	E	E	E	H
\$500,001 - \$1,000,000	B	D	E	E	E	E	E	E	H
\$1,000,001 - \$3,000,000	B	D	E	E	E	E	E	E	H
\$3,000,001 - \$5,000,000	B	D	E	E	F	F	F	F	H
\$5,000,001 - \$10,000,000	UND	F	F	F	F	F	G	G	H
\$10,000,001 and up	UND	F	F	F	G	G	G	G	H

Medical Requirements

- A Application
- B Application and APS
- C Application, Blood Profile and Urine
- D Application, Paramedical, Blood Profile, Urine
- E Application, Paramedical, Blood Profile, Urine and EKG
- F Application, MD Exam, Blood Profile, Urine and EKG
- G Application, MD Exam, Blood Profile, Urine, and Stress Test
- H Submit trial application and APS for preliminary underwriting review
- UND Contact Underwriter

Note: Oral Fluid testing is not available with Horizon, Advantage 79 and Paragon products

Rate Classes

	Horizon ³	Advantage 79 ³	Paragon ³
Elite Preferred NT	(ages 20 -75)	(ages 20 -75)	(ages 20 -75)
Preferred NT	(ages 20 - 85)	(ages 20 - 85)	(ages 20 - 85)
Standard/Ver Std NT	(ages 0 - 85)	(ages 20 - 85)	(ages 0 - 85)
Preferred Tobacco	(ages 20 - 85)	(ages 20 - 85)	(ages 20 - 85)
Standard Tobacco ⁷	(ages 20 - 85)	(ages 20 - 85)	(ages 20 - 85)

³ Issue age nearest birthday

⁴ Issue age last birthday

⁵ Verified Standard NT used at ages 0 - 14

⁶ Express standard class not available in PA/NJ

⁷ 200% rating added to Standard NT rates for tobacco users up to age 19 (NA in PA)

Life Underwriting Requirements

LSW Term

Underwriting Amount	Issue Age									
	0-14	15-30	31-40	41-50	51-60	61-65	66-70	71-80	81+	
Through \$50,000	A	C	C	C	D	D	D	D	D	H
\$50,001 - \$100,000	A	C	C	D	D	D	D	D	D	H
\$100,001 - \$150,000	A	C	C	D	D	D	D	D	D	H
\$150,001 - \$200,000	A	C	D	D	E	E	E	E	E	H
\$200,001 - \$250,000	A	C	D	D	E	E	E	E	E	H
\$250,001 - \$300,000	B	C	D	D	E	E	E	E	E	H
\$300,001 - \$500,000	B	D	D	E	E	E	E	E	E	H
\$500,001 - \$1,000,000	B	D	E	E	E	E	E	E	E	H
\$1,000,001 - \$3,000,000	B	D	E	E	E	E	E	E	E	H
\$3,000,001 - \$5,000,000	B	D	E	E	F	F	F	F	F	H
\$5,000,001 - \$10,000,000	UND	F	F	F	F	F	G	G	G	H
\$10,000,001 and up	UND	F	F	F	G	G	G	G	G	H

Medical Requirements

- Application and Oral Fluid Only! (for VSNT, ESNT or Standard Tobacco)
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- H Submit trial application and APS for preliminary underwriting review
- UND Contact Underwriter

Issue Ages:⁴

Rate Classes Available

Level Term 10-G	(ages 18 - 75)	Elite Preferred NT
Level Term 15-G & 15-NG	(ages 18 - 70)	Preferred NT
Level Term 20-G & 20-NG	(ages 18 - 65)	Verified Standard NT
Level Term 30-G & 30-NG	(ages 18 - 50)	Express Standard NT ⁵ (for face amounts up to \$249,999 only)
		Preferred Tobacco
		Standard Tobacco

For footnotes 4 and 5, please see page 13

Disability Income Riders (DIR)⁸

Two different DIRs are available on our Term, UL and IUL policies, providing coverage for disabilities due to either sickness or accident. Please see the Agent Guides for detailed information on the DIR. Part-time employees (less than 30 hours per week) and certain occupations shown below are not eligible for DIR coverage:

Actor/Actress	Drivers (local delivery or long-distance)	Pilot
Air Traffic Controller	Exotic Dancer	Police Officer
Amusement Park Employee	FBI Agent	Prison/Corrections Employee
Armed Forces or Coast Guard	Federal or Municipal Employee ⁹	Professional Athlete
Artist/Musician	Fire Fighter	Racing Employee (dog or horse)
Asbestos Worker	Fisherman/Seaman	Rodeo Rider or Clown
Athletic Coach or Instructor	Flight Attendant	Roofer
Auto Body Repair	Forest Ranger	School Teacher ¹⁰ (public or private)
Blaster	Game Warden	Security Guard (armed)
Bowling Alley Employee	Golf Pro	Self-Employed (call with specific info)
Bridge or Dam Worker	Housewife	Skating Rink Employee
Bus Boy	Immigration Officer	Steeplejack (Billboard Worker)
Bus Driver	Life Guard	Structural Iron Worker
Cab Driver	Logging Employee	Subway or Tunnel Construction Worker
Carpet/Floor Installer	Longshoreman	Theater Industry Employee
Casino Employee	Migrant Worker	Truck Driver
Chauffeur/Limo Driver	Mine Worker	Vending Machine Worker
Circus Employee	Movie Industry Employee	
Delivery Person	Nature/Adventure Guide	
Dishwasher	Nurse	
Diver	Peddler	
Domestic Servant (Maid, Butler, etc.)	Piano Mover/Safe Mover	

⁸ In South Carolina, "Disability" is defined as the insured's inability to perform the duties of his or her own occupation during the first year of disability and has the inability to perform the duties of any occupation for which he or she is suited thereafter.

⁹ May purchase DIR up to monthly home mortgage amount.

¹⁰ Only DIR5 available.

Attending Physician Statement (APS) Guidelines

The following guidelines are not meant to be all-inclusive. Requests for medical records may also be at the Underwriter's discretion due to MIB information, abnormal laboratory results, etc as well as at larger face amounts and/or older ages. We will always require medical records for applicants age 70 and above.

An APS is required, regardless of the amount, if the proposed insured has consulted a physician or has had any history of the following:

Within the past 10 years

- Alcohol/Drug abuse and/or treatment
- Cardiovascular or Coronary Artery Disease such as bypass, angioplasty, heart attack, myocardial infarct, angina, arrhythmias, abnormal EKGs, valve replacement or repair, septal defects, carotid artery disease or surgery, aneurysm
- Cancer (except for basal cell skin cancers)
- Diabetes treated by insulin, with tobacco use, or any face amounts over \$100,000
- Emphysema, COPD, Chronic Bronchitis
- Heart Murmur
- Hepatitis
- Kidney/Renal Disease
- Lupus
- Multiple Sclerosis, not disabling
- Parkinson's Disease, not disabling
- Peripheral Vascular Disease
- Stroke, TIA, CVA, Cerebral Hemorrhage

Within the past 3 years

- Asthma requiring oral steroid use
- Disabled for non-musculoskeletal impairment or if taking certain pain medications
- Falls and injuries, over age 65
- Gastric Bypass
- Mental disorders requiring multiple or psychotic medications
- Rheumatoid Arthritis if disabling, requiring steroid or immunosuppressant use (prednisone, methotrexate, etc) or multiple medications
- Seizures, epilepsy, convulsions
- Sleep apnea
- Ulcerative Colitis or Crohn's Disease

Uninsurable or Problematic Risks

Applications should not be written on persons with the following impairments/issues. This list is not intended to be all-inclusive. If your applicant has a serious condition not listed here, please contact your Underwriting Team for a tentative quote.

- Abdominal Aortic Aneurysm, present or surgically corrected within the past six months
- Alcohol treatment within the last two years
- Angioplasty/Bypass, or MI/heart attack in the last six months; or in combination with history of diabetes, stroke, and/or continued tobacco use
- Alzheimer's disease, Dementia or Cognitive Impairment
- Bankruptcy, Chapter 7, that has not been discharged for 24 months
- Cancer treatment, current; or certain internal organ cancer diagnosed within the past three to five years – contact underwriter with specific details
- Cirrhosis of Liver
- COPD/Emphysema, severe (on oxygen or disabling) or with current tobacco use
- CVA (stroke) within one year; or with history of diabetes or cardiac history
- Disabled for most non-musculoskeletal related impairments (i.e. on SSDI or DI due to depression, PTSD, or other medical issues.)
- Diabetes if uncontrolled (glycohemoglobin A1C 10.0 and above) or if complications present (amputation, retinopathy, kidney or vascular disease) or in combination with cardiac, stroke or morbid obesity. Juvenile onset diabetes (diagnosed prior to age 20)
- Drug use within the last three years or daily marijuana use
- DUI within last year, or two or more within the past five years
- Epilepsy/Seizures diagnosed within one year

- Felony or Misdemeanor, not released from probation or parole for at least one year or charge pending; all felony convictions are otherwise individual consideration
- Gastric /Intestinal Bypass within six months
- Heart Surgery within six months or in combination with Diabetes or Stroke history
- Heart Valve Surgery within one year
- HIV positive/AIDS
- IOLI / SOLI – Investor Owned or Stranger Owned Life Insurance
- Kidney Dialysis or Chronic Renal Failure
- Mental Disorder/PTSD requiring hospitalization or disability in last year
- Multiple Sclerosis if disabling or progressive
- Organ Transplant, awaiting or recipient
- Parkinson's Disease if disabling
- Parole or Probation (see Felony or Misdemeanor above)
- Pregnancy with current gestational diabetes, toxemia, eclampsia, pre-eclampsia. Would reconsider at six weeks post partum.
- Surgery (major) pending
- Suicide attempt in last year; or more than one attempt within two years
- Valve Replacement within last year

If declined by another carrier within the last year, contact Underwriting Team for tentative quote or submit as trial application.



National Life
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Life Insurance Company of the Southwest, Dallas, TX, is licensed in all states except NY. Each company is solely responsible for its own financial condition and contractual obligations.

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