

## Phoenix Diabetic Underwriting

*Diabetes is one of the top ailments that agents need to deal with in the field. It is important to remember that Safe Harbor Express only goes out to a table 4. Any combination of build, ailments, or other issues (though not a decline in themselves) combined can cause your client to exceed a table 4 rating thus causing them to be declined.*

- 1. Diagnosed under age 30 is an automatic decline regardless of current age.*
- 2. Must have been diagnosed at least 10 years prior to current age.*
- 3. Under age 50 on insulin is a decline.*
- 4. Smoker in combination with diabetes is a decline.*
- 5. Decline if in past 2 years diagnosed, treated, or prescribed medication for insulin shock, coma, amputation, eye or kidney problems due to diabetes complications.*
- 6. On more than 3 diabetic medications is an automatic decline.*
- 7. Diabetes in combination with any other ailment (except: cholesterol & high blood pressure) has a high probability of being declined.*
- 8. Diabetes In combination with excessive build is a decline (Though phoenix doesn't have a published diabetic build chart. I would recommend looking at Foresters diabetic build charts as a height/weight reference).*

*Per Phoenix underwriting, If you follow these diabetic guidelines it will keep you out of the gray area and reduce declines due to diabetes.*