

## UNDERWRITING REQUIREMENTS FOR THE INTERNATIONAL MARKET

**MANHATTAN**  
INSURANCE GROUP

# Manhattan Life

*Express Underwriting*

## COVERAGE AMOUNT

issue ages	\$50,000 to \$250,000	\$250,001 to \$500,000	\$500,001 to \$1,000,000	\$1,000,001 and up
18-40 Express Underwriting <sup>1</sup>	<b>STANDARD DBS</b>  PREFERRED: Med Exam, SMA18, HOS, DBS	Med Exam SMA18 HOS DBS	Med Exam SMA18, HOS DBS, APS, *Financial Statement ** Inspection Report	Med Exam SMA18, HOS DBS, APS, ECG *Financial Statement ** Inspection Report
41-50 Express Underwriting <sup>2</sup>	<b>STANDARD DBS</b>  PREFERRED: Med Exam, SMA18, HOS, DBS	Med Exam SMA18 HOS DBS and APS	Med Exam SMA18, HOS DBS, APS, ECG *Financial Statement ** Inspection Report	Med Exam SMA18, HOS DBS, APS, ECG *Financial Statement ** Inspection Report
51-60	Med Exam SMA18 HOS DBS	Med Exam SMA18 HOS DBS and APS	Med Exam SMA18, HOS DBS, APS, ECG *Financial Statement ** Inspection Report	Med Exam SMA18, HOS DBS, APS, ECG *Financial Statement ** Inspection Report
61 +	Med Exam SMA18 HOS DBS and APS	Med Exam SMA18 HOS DBS, APS ECG	Med Exam SMA18, HOS DBS, APS, ECG *Financial Statement ** Inspection Report	Med Exam SMA18, HOS DBS, APS, ECG *Financial Statement ** Inspection Report

*Express Underwriting*

1. No APS would be ordered for recent routine check-ups or employment physicals
2. APS would be ordered for recent routine check-ups and employment physicals.

- \* Financial Statements are required for amounts of \$1,000,000 and above.
- \*\* Inspection Reports are required for amounts of \$1,000,000 and above.

Stress ECG is required on:  
Ages 18-40 for \$5,000,000 +  
Ages 41-50 for \$3,000,000 +  
Ages 51 + for \$2,000,000 +

THE COMPANY RESERVES THE RIGHT  
TO REQUEST ANY ADDITIONAL  
REQUIREMENTS IT SEEMS NECESSARY

