

**Department of Consumer & Business Services**  
**Oregon Division of Financial Regulation – 5**  
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**Credit Life and Disability**  
**Underwriting Guidelines to checklist 440-2443**  
**Section III, Item 2**

Medical questions must pertain to high-risk conditions that are potentially terminal (for life coverage) or disabling (for health coverage) during the period of coverage. Listings must be specific to the high-risk condition. OAR 836-060-0026(2) and 836-060-0031(2)

**Credit Life**

The following conditions may be stated on the application as a measurement in determining a high-risk for becoming terminal during the loan period. Conditions of similar severity may also be identified.

Liver cirrhosis	Uncontrolled high blood pressure or hypertension
Kidney or renal failure	Chronic or obstructive pulmonary disease
Cancer/Carcinoma (not tumor)	Cardiovascular disease or stroke
Malignant tumor	Severe neuromuscular disorder (MS, MD, ALS)
AIDS/ARC	Congestive heart failure
Peripheral vascular disease	Chronic or severe fibrosis
Insulin-dependent diabetes	

**Credit Health**

The following conditions may be stated on the application as a measurement in determining a high-risk for becoming disabled during the loan period. Conditions of similar severity may also be identified.

Degenerative arthritis	Depressive disorders or schizophrenia
Hemophilia	Chronic or degenerative back disorder or injury
Chronic joint disease	Acute lateral sclerosis
Chronic asthma	Uncontrolled epilepsy

**Conditions Not Accepted at Prima Facie Underwritten Rates**

Additional levels of conditions that expose less likely possibilities of anti-selection will require a 10 percent reduction to the prima facie underwritten rate and must be filed on an account-by-account basis.

Hemorrhage	Emphysema or chronic bronchitis
Elevated liver enzymes	Bronchiectasis
Cystic kidney disease	Immune system
Use of MIB	Use of authorization for medical records
Carpal tunnel syndrome	

(Alcoholism is already a factor in the prima facie rates and cannot be part of additional underwriting.)