

Underwriting Guideline & Medical Requirements

Life Insurance Medical Underwriting Guideline is a very important for the assessment of any human life.

Initial Sum at Risk (in BDT)	Entry Age			
	Up To 35 Years	36 To 45 Years	46 To 54 Years	55 To 60 Years
Up To 500,000	Non-Medical Statement	Non-Medical Statement	FMR + PUR	FMR + PUR + C-XR
500,001 To 10,00,000	Non-Medical Statement	Non-Medical Statement	FMR + PUR	FMR + PUR + FBS + C-XR + ECG
10,00,001 To 15,00,000	FMR+PUR	FMR + PUR + ECG	FMR + PUR + C-XR + ECG	FMR + PUR + FBS + FLP + LFT C-XR + ECG
15,00,001 To 20,00,000	FMR+PUR	FMR + PUR + C-XR + ECG	FMR + PUR + FBS + C-XR + ECG	FMR + PUR + BLOOD PROFILE + C-XR + LFT + ETT (TREADMILL ECG)
20,00,001 To 30,00,000	FMR + PUR + ECG	FMR + PUR + FBS + C-XR + ECG	FMR + PUR + FBS + FLP+ LFT + C-XR + ECG	FMR + PUR + BLOOD PROFILE+ C-XR + ETT (TREADMILL ECG)
30,00,001 To 50,00,000	FMR + PUR + C-XR + ECG	FMR + PUR + FBS + FLP + LFT + ECG	FMR + PUR + BLOOD PROFILE + C-XR + FLP + LFT + ETT (TREADMILL ECG)	FMR + PUR + BLOOD PROFILE+ C-XR+FLP+LFT+ ETT (TREADMILL ECG)
50,00,001 To 75,00,000	FMR + PUR +FBS+ C-XR++ ETT (TREADMILL ECG) +FLP + LFT+HIV+FQ	FMR + PUR + BLOOD PROFILE + C-XR + ETT (TREADMILL ECG) + FLP + LFT + HIV + FQ	FMR + PUR + BLOOD PROFILE + C-XR+ ETT (TREADMILL ECG) +FLP + LFT + HIV + FQ	FMR + PUR + BLOOD PROFILE + C-XR + ETT (TREADMILL ECG) + FLP + LFT + HIV + FQ
Above 75,00,001	FMR + PUR +FBS+ C-XR + ETT (TREADMILL ECG) +FLP+LFT+HIV+FQ	FMR + PUR + BLOOD PROFILE + C-XR + ETT (TREADMILL ECG) + FLP + LFT + HIV + FQ	FMR + PUR + BLOOD PROFILE + C-XR + ETT (TREADMILL ECG) + FLP + LFT + HIV + FQ	FMR + PUR + BLOOD PROFILE + C-XR + ETT (TREADMILL ECG) + FLP + LFT + HIV + FQ

LEGENDS:

- NMS** : Personal Non-Medical Statements, for those applying before 60 Years. Decline if They are 60 Years or More.
- FMR** : Full Medical Report.
- PUR** : Urinalysis.
- FBS** : Fasting Blood Sugar.
- Blood Profile** : Blood Studies-Hb, WBC + Differential count of WBC, ESR, FBS.
- CXR** : Chest X-Ray PA view.
- ECG** : ECG-12 Lead Tracing.
- ETT** : ETT (Treadmill ECG)
- HIV** : Human Immunodeficiency Virus Test.
- FLP** : Fasting Lipids (Total Cholesterol, HDL, LDL, Triglycerides).
- LFT** : Liver Function Test (SOT, SGPT, Serum Bilirubin).
- FQ** : Financial Questionnaire.

- Underwriter may call any medical or Pathological reports or requirements for fair assessment of the proposer's life risk.
- Further evidences may be required for insurability.