

FORESTERS UNDERWRITING REQUIREMENTS FOR FULLY UNDERWRITTEN PRODUCTS

To help your underwriter with the evaluation process you are responsible for ordering requirements from a third party provider (listed below). A representative from the selected third party provider will call your client to schedule an appointment to complete the necessary requirements (outlined in the chart below).

Age	\$0 to \$49	\$50 to \$99	\$100 to \$199	\$200 to \$249	\$250 to \$499	\$500 to \$999	\$1,000 to \$1,999	\$2,000 and up
0 to 4	NM							
5 to 15	NM		V/B			APS	M/I	
16 to 40	NM		V/B			P/B	M/B/E/I	
41 to 45	NM		V/B			P/B	M/B/E/I	
46 to 50	NM		V/B			P/B	M/B/E/I	
51 to 60	V	P	P/B	P/B/E	M/B/E	M/B/E/I	M/B/T/I	
61 up	V	P	P/B	P/B/E	M/B/E	M/B/E/I	M/B/T/I	

Legend

Code	Requirement	Validity
NM	Non-Medical	N/A
V	Vital Signs	1Yr.
P	Paramedical	1Yr.
M	Medical	1Yr.
E	Electrocardiogram (ECG)	1Yr.
T	Exercise (Treadmill ECG)	1Yr.
I	Inspection Report	1 Yr.
O	Oral Fluid	6Mos.
B	Blood Profile	6Mos.
APS	Attending Physicians Statement	

FORESTERS US PARAMEDICAL VENDORS

An APS or Inspection report, if required, will be requested by Foresters New Business Team.

Vendor	Requirements					
	Paramedical	Medical Exam	Vitals	Electrocardiogram/Exercise (ECG)	Urine (HOS)	Oral Fluid (OFT)
Portamedic APPS						

VENDOR CONTACT INFORMATION

APPS: <http://appllive.com/>

Portamedic/Hooper Holmes: <http://www.portamedic.com/>

* Use the 'Search' function of each website to find the contact information for the servicing office in your client's area