

# ACTIVITY

# CREDIT

APPLIES ONLY TO ADULTS  
(AGES 18 AND OVER)



## EVALUATING PHYSICAL ACTIVITY

We recognize regular physical activity performed during a few days of the week can lead to positive impacts on an individual's health and well-being, which is why it is part of our holistic evaluation process. In some situations, we provide an Activity Credit, which can positively affect your client's rating.

### QUALIFICATIONS FOR ACTIVITY CREDIT

<b>Type of activity:</b>	This can include routine activities such as walking the dog, gardening, mowing the yard, or other jobs requiring manual labor. Activity can also include jogging, running, using an elliptical, rowing machine, stationary bike, lifting weights, or other common exercises.
<b>Frequency and duration:</b>	Three or more days a week, for at least 10 consecutive minutes each time

## WHEN DOES THE ACTIVITY CREDIT IMPACT THE UNDERWRITING DECISION?

An Activity Credit may qualify your client for a better rating outcome, depending on a number of factors, combined with the total evaluation of your client's health profile. Below are two general scenarios where an Activity Credit may positively influence a decision. See [Adult Single Condition Decision Chart](#) for more specific details and examples.

### Scenario #1

The proposed insured's height/weight is Preferred and they have **only one** of the following medical conditions:

- Respiratory diseases or disorders such as COPD, black lung, or chronic bronchitis
- Stroke or Transient Ischemic Attack (TIA)
- Hospitalization within the last 12 months

**NOTE:** For the above medical conditions, the proposed insured rating would improve from Standard to Preferred.

### Scenario #2

The proposed insured's height/weight is the only risk factor. For example, if the proposed insured is a male, 5'6" 250 pounds with no health conditions or other risk factors, exercises at least three days a week for 10 minutes each time, their rating could improve from Standard to Preferred.