



# *UNDERWRITING CORRELATION*

Systemic Lupus Erythematosus  
Osteo and Rheumatoid Arthritis



# TYPES

- Discoid or Cutaneous Lupus
- Systemic Lupus



# Underwriting Requirements for SLE

- FME
- APS
- LE panel, Renal Function Tests

<b>RATING</b>	<b>LIFE</b>	<b>ADB</b>	<b>TPD/WP</b>
Cutaneous lupus erythematosus Present, within 6 months of onset	+50/+100	1.5x	2x
Thereafter	Std	Std	Std
<b>SLE</b> Present, within 12 months of onset	P	P	P
On treatment, no complications, < 2 years	+250	D	D
2 - 3 years	+100/+200	2x	D
Thereafter	+100	1.5x/2x	D
Lupus Nephritis, cerebral involvement, central nervous system, cardiac and other complications	CMO	CMO	CMO

## RATING

## DD

Cutaneous lupus erythematosus Present, within 6 months of onset	+100
Thereafter	Std
SLE Present, within 12 months of onset	F
On treatment, no complications, < 2 years	+250
2 - 3 years	+100/+200
Thereafter	+100
Lupus Nephritis, cerebral involvement, central nervous system, cardiac and other complications	CMO



# RHEUMATOID ARTHRITIS

## CLASSIFICATION FOR RATING PURPOSE

**Mild** - Minimal or no deformity, no continuous treatment required; physiotherapy and occasional use of aspirin and anti-rheumatic drugs, negative rheumatoid factor (RA factor).

**Moderate** - More extensive joint involvement, slight deformity or limitation of movement in affected joints, frequent or continuous drug therapy, RA factor positive in moderately raised titre.

**Severe** - Chronic active disease, moderate or marked deformities with serious restrictions of movement and impairment of function, presence of extra-articular lesions, nodules, pleural effusion, pulmonary fibrosis and pericarditis, continuing treatment including steroids, frequent morbidity, RA factor positive in high titre.



# UNDERWRITING REQUIREMENTS

- FME
- Musculo-Skeletal  
Questionnaire
- APS

**RATING**

Still's disease, Sjorgen's syndrome

Others

**Mild****Moderate****Severe****LIFE**

CMO

+50/+75

+75/+100

+150/+300

**ADB**

CMO

Std

1.5x/2x

D

**TPD/WP**

CMO

1.5x/2x

2x/D

D

**RATING**

Still's disease, Sjorgen's syndrome

Others

**Mild****Moderate****Severe****DD**

CMO

Std/+50

+100

+150/D





# OSTEOARTHRITIS

- **UNDERWRITING  
REQUIREMENTS:**

FME

Musculo-Skeletal Questionnaire

APS

ANA, ESR, lab results

RATING	LIFE	ADB	TPD/WP
Cause known	RFC	RFC	RFC
Cause unknown, no neurological deficit Surgery not planned			
Mild symptoms	Std	Std	2x/Ex
Moderate symptoms	Std	Std	Ex
Severe symptoms	+50/+75	1.5x	D
Contemplated surgery	Std	Std	P
Post surgery, with complications	CMO	CMO	CMO
With neurological deficit, occasionally absent from work	+50/+100	1.5x	D

## RATING

## DD

Cause known

RFC

Cause unknown, no neurological deficit

Surgery not planned

Std

Moderate symptoms

+50/+100/Ex

Severe symptoms

+75/+100

Contemplated surgery

Std

Post surgery, with complications

CMO

With neurological deficit,  
occasionally  
absent from work

+50/+100/Ex



***Thank You!!!***