

## Abbreviations

△	Change
↑	Increased
↓	Decreased
A & W	Alive & Well
a.k.a.	also known as
a/a	age and amount
AA	Alcoholics Anonymous
ABM	Associate Branch Manager
ADB	Accidental Death Benefit
ADD	Attention Deficit Disorder
ADL	Activities of Daily Living
ADVOCIS	Brand name of The Financial Advisors Association of Canada. Based on the September 2002 merger of CAIFA and CAFFP
AF/Afib	Atrial Fibrillation
AIDS	Acquired Immunodeficiency Syndrome
ALS	Amyotrophic Lateral Sclerosis, Lou Gehrig's Disease
AML	Anti Money Laundering
AP	Attending Physician
APS	Attending Physician's Statement
ARC	AIDS Related Complex
ASHD	Arteriosclerotic Heart Disease
AURA	Automated Underwriting Risk Analysis
BA	Branch Administrator
BBR	Business Beneficiary Report
BC	Branch Coordinator
BCC	Basal Cell Carcinoma
BCP	Blood Chemistry Profile
BCP	Birth Control Pill
BM	Branch Manager
BP	Blood Pressure
BP	Benefit Period
BPH	Benign Prostatic Hypertrophy
BUN	Blood Urea Nitrogen
Bx	Biopsy
c/o	complain of
c/o	care of
Ca	Cancer, Carcinoma
CABG	Coronary Artery Bypass Graft
CAD	Coronary Artery Disease
CAFFP	Canadian Association of Financial Planners
CAIFA	Canadian Association of Insurance and Financial Advisors
CBC	Complete Blood Count
CC	Case Coordinator
CCRA	Canada Customs and Revenue Agency (former Revenue Canada)
CFS	Chronic Fatigue Syndrome
CHF	Congestive Heart Failure
CI	Critical Illness

CIR	Conditional Issuance Rider
CLL	Chronic Lymphocytic Leukemia
CML	Chronic Myelogenous Leukemia
CNS	Central Nervous System
COI	Cost Of Insurance
COLA	Cost of Living Adjustment
COLD	Chronic Obstructive Lung Disease
COPD	Chronic Obstructive Pulmonary Disease
CPAP	Continuous Positive Airway Pressure
CSR	Customer Service Representative
CT (CAT)	Computer Tomography
CTQ	Critical to Quality
CTR	Child Term Rider
CTS	Carpal Tunnel Syndrome
CVA	Cardiovascular Accident (Stroke)
CVD	Cardiovascular Disease
CVDI	Cash Value Disability Insurance
CXR	Chest x-ray
D & C	Dilation & Curettage
DBO	Death Benefit Option
DDD	Degenerative Disc Disease
DI	Disability Insurance
DIRC	Declaration of Insurability for Reinstatement or Change
DJD	Degenerative Joint Disease
DM	Diabetes Mellitus
DVT	Deep Vein Thrombosis
DWR	Delayed Word Recall
Dx	Diagnosis
ECG/EKG	Electrocardiogram
Echo	Echocardiogram
ee	Employee
EEG	Electroencephalogram
EI	Employment Insurance (former Unemployment Insurance)
ENT	Ears, Nose, Throat
EP	Elimination Period
ETOH	Alcohol
FBS	Fasting Blood Sugar
FC	Facility Care
FHx	Family History
FINTRAC	Financial Transactions and Reports Analysis Centre of Canada
FIO	Future Income Option
FIR	Functional Independence Rider
FMS	Fibromyalgia Syndrome
FMV	Fair Market Value
ftd	first-to-die
FTF	Face-to-face interview
GI	Gastrointestinal
GIB	Guaranteed Insurability Benefit
GSI	Guaranteed Standard Issue

GU	Genitourinary
H & W	Height & Weight
HAV	Hepatitis A Virus
HBP	High Blood Pressure (see HTN)
HBV	Hepatitis B Virus
HC	Home Care
HCV	Hepatitis C Virus
HgbA1C	Hemoglobin A1C, Glycosylated Hemoglobin
HIV	Human Immunodeficiency Virus
HTN	Hypertension (see HBP)
Hx	History
IADL	Instrumental Activities of Daily Living
IBS	Irritable Bowel Syndrome
IC	Individual Consideration
IDDM	Insulin Dependent Diabetes Mellitus
IMF	Idiopathic Myelofibrosis Syndrome
IR	Inspection Report
IRM	Individual Risk Management
IV	Intravenous
Labs	Laboratory results
LCD	Large Case Discount
LFT	Liver Function Test
LOB	Line of Business
LOC	Loss of Consciousness
LPDI	Level Premium Disability Insurance
LPN	Licensed Practitioning Nurse
LTC	Long Term Care
LTD	Long Term Disability
ltd	last-to-die
MD	Muscular Dystrophy
MD	Medical Doctor
Med	Medical exam
MI	Myocardial Infarction
MIB	Medical Information Bureau
MJ	Marijuana
MLSI	Mature Lifestyle Interview
MRI	Magnetic Resonance Imaging
MS	Multiple Sclerosis
MS	Mitral Stenosis
MV	Meadowvale
MVA	Motor Vehicle Accident
MVP	Mitral Valve Prolapse
MVR	Motor Vehicle Report/Record
NA	Narcotics Anonymous
NB	New Business
ND	Nervous Disorder
NHL	Non-Hodgkin's Lymphoma
NIDDM	Non-Insulin Dependent Diabetes Mellitus
NoA	Notice of Assessment

NPW	Not proceeded with
nsm	Non-smoker, non-smoking
NW	Net Worth
OA	Osteo Arthritis
OBS	Organic Brain Syndrome
Occ	Occupation
OCD	Obsessive Compulsive Disorder
ORR	Outstanding Requirement Report
OSFI	Office of the Superintendent of Financial Institutions
PA	Plan Administrators
PAC	Pre Authorized Chequing
PAP	Papanicolaou Smear
Para / PM	Paramedical exam
Path	Pathology report
PCR	Prostate Cancer Rider
PD	Parkinson's Disease
PDD	Payor Death and Disability
PHI	Personal History Interview
PMR	Polymyalgia Rheumatica
PMS	Premenstrual Syndrome
POI	Policy Owner Identification
POI	Proof of Income
POS	Policy Owner Services
PP	Pulse Pressure
PP	Postpone
prn	As needed
PSA	Prostate Specific Antigen
PTCA	Percutaneous transluminal coronary angioplasty
PUD	Peptic Ulcer Disease
PVD	Peripheral Vascular Disease
QNS	Quantity Not Sufficient
r/o	rule out
RA	Rheumatoid Arthritis
RBC	Red Blood Cells
RI	Reinsurance, Reinsurer
RMT	Registered Massage Therapist
RN	Registered Nurse
RNA	Registered Nurse's Assistant
RNA	Risk Not Acceptable
ROP	Return of Premium
ROPoE	Return of Premium on Expiry
RTQ	Request to Quote
RTW	Return to work
SCC	Squamous Cell Carcinoma
SE	Self Employed
SHIV	Saliva HIV
SIB	Scheduled Increase Benefit
SIDS	Sudden Infant Death Syndrome
SIN	Social Insurance Number

SLE	Systemic Lupus Erythematosus
sm	Smoker, smoking
SPMSQ	Short Portable Mental Status Questionnaire
ST	Stress Test
STD	Short-term-disability
STD	Sexually transmitted disease
Sx	Symptoms
T & A	Tonsillectomy & Adenoidectomy
TAH	Total Abdominal Hysterectomy
TB	Tuberculosis
THR	Total Hip Replacement
TIA	Transient Ischemic Attack
TIA	Temporary Insurance Agreement
TIR/TIV	Telephone inspection report / Telephone Interview
TKR	Total Knee Replacement
TMJ	Temporomandibular Joint Syndrome
TPA	Third Party Administration
TURP	Transurethral resection of the prostate
Tx	Treatment
UC	Ulcerative Colitis
UHIV	Urine HIV
UL	Universal Life
US	Ultrasound
UST	Underwriting Support Team
UW	Underwriting / Underwriter
VD	Venereal Disease
WBC	White Blood Cells
WCB	Worker's Compensation Benefit
WNL	Within Normal Limits
WP	Waiver of Premium
WP	Waiting Period
YRT	Yearly Renewable Term
YTD	Year To Date