

Risk Field Underwriting Checklist

Client Name: _____ Date: _____

Existing conditions

Pre-Existing Conditions - complete prior to application & quote.

Have you ever had symptoms of...

- | | | | |
|-------------------------|--------------------------|-----------------|--------------------------|
| Back or Neck Injury | <input type="checkbox"/> | Arthritis | <input type="checkbox"/> |
| Stroke | <input type="checkbox"/> | Asthma | <input type="checkbox"/> |
| Cancer | <input type="checkbox"/> | Cholesterol | <input type="checkbox"/> |
| Anxiety or Stress | <input type="checkbox"/> | Knee | <input type="checkbox"/> |
| Diabetes | <input type="checkbox"/> | Sporting Injury | <input type="checkbox"/> |
| Blood Pressure | <input type="checkbox"/> | Joint Injury | <input type="checkbox"/> |
| Heart disease | <input type="checkbox"/> | Major illness | <input type="checkbox"/> |
| Currently on medication | <input type="checkbox"/> | | |

- | | |
|--|--------------------------|
| Exclusion or loading added to quote | <input type="checkbox"/> |
| Exclusion or loading discussed, await underwriter decision | <input type="checkbox"/> |
| Separate health questionnaires completed | <input type="checkbox"/> |

Financial Information - Income Protection or Business cover

Attached are copies of the following financial information:

- | | |
|---|--------------------------|
| Group certificate | <input type="checkbox"/> |
| Personal Tax Return and Tax Assessment Notice | <input type="checkbox"/> |
| Company Tax Returns | <input type="checkbox"/> |
| Letter from Employer if needed | <input type="checkbox"/> |
| TPN if needed | <input type="checkbox"/> |
| Financial Questionnaire | <input type="checkbox"/> |

BMI & Medical Information

BMI Calculation

WEIGHT.....kg / (HEIGHT.....m)² = BMI.....

[use BMI calculator to work out BMI - if over 30 contact underwriter and ask if medical &/or bloods are required and if a loading would apply.

What Medicals or Blood Tests are required?

- | | | | |
|------------------------|--------------------------|---------------|--------------------------|
| Fasting MDA 20 | <input type="checkbox"/> | HIV & Hep B C | <input type="checkbox"/> |
| Mediquick/Para medical | <input type="checkbox"/> | ECG | <input type="checkbox"/> |
| Specialist Medical | <input type="checkbox"/> | Other | <input type="checkbox"/> |

(ECG will require for the tests to be ordered to most cases - advise if you have arranged)

Risk Administration

Complete with customer present

Insurance Underwriting Risk Checklist And Manual

Terry C. Jones



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