

# 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   
 Exclusion or loading discussed, await underwriter decision   
 Separate health questionnaires completed

## 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)<sup>2</sup> = 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

**J Spring**



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